



NABARD

स्टेट फोकस पेपर 2018-19

STATE FOCUS PAPER 2018-19

मध्य प्रदेश

Madhya Pradesh

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

मध्य प्रदेश क्षेत्रीय कार्यालय, भोपाल

Madhya Pradesh Regional office, Bhopal



नाबार्ड दृष्टि एवं ध्येय (परिकल्पना और उद्देश्य)

NABARD Vision and Mission

दृष्टि / Vision

“ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक”

“**Development Bank of the Nation for fostering rural prosperity**”

ध्येय / Mission

“सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन”

“**Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity**”





STATE FOCUS PAPER

2018-19



Water Conservation-
‘Per drop more crop’



प्राक्कथन



प्राथमिकता क्षेत्र के लिए विकेंद्रीकृत ऋण योजना तैयार करने का कार्य राज्य के प्रत्येक जिले की संभाव्यतायुक्त ऋण योजना (पीएलपी) बनाने के साथ शुरू होता है। जिला स्तर पर सभी हितधारकों के साथ विस्तृत विचार-विमर्श के उपरान्त पीएलपी तैयार की जाती है। पुनः सभी जिलों की पीएलपी को राज्य स्तर पर समेकित करके राज्य फोकस पेपर (एसएफपी) तैयार किया जाता है तथा प्राथमिकता क्षेत्र हेतु बैंकों द्वारा वित्तपोषण के लिए उपलब्ध संभाव्यता का आकलन इस दस्तावेज में किया जाता है। इसके आधार पर अग्रणी बैंक द्वारा जिला स्तर पर एवं एसएलबीसी द्वारा राज्य स्तर पर वार्षिक ऋण योजना (ए० सी० पी०) का निरूपण होता है। उपयोग योग्य संभाव्यताओं की पहचान करने का उद्देश्य यह है कि नीति निर्माता, खासकर केन्द्रीय और राज्य सरकारें अगले वर्ष के लिए अपनी योजनाओं को अंतिम रूप देते समय इस दस्तावेज को संदर्भ के रूप में ले सकते हैं।

वर्ष 2018-19 के लिए एसएफपी में प्राथमिकता क्षेत्र के लिए कुल ₹1,53,106.18 करोड़ की कुल संभाव्यता का आकलन किया गया है एवं पिछले वर्ष की तुलना में इसमें 14 प्रतिशत की वृद्धि की गई है। कुल अनुमानों में 77 प्रतिशत हिस्सेदारी कृषि क्षेत्र की है। कृषि विकास दर को कायम रखने के लिए कृषि में दीर्घावधि निवेश करना आवश्यक है। कृषि क्षेत्र में पूंजी निर्माण के महत्व को ध्यान में रखते हुए, कृषि ऋण में 28 प्रतिशत मध्यम और दीर्घावधि हेतु निर्धारित किया गया है।

यह दस्तावेज समय के साथ बेहतर होता रहा है और इसमें विभिन्न क्षेत्रों में आ रहे परिवर्तनों को समाहित करने का प्रयास किया गया है। भारत सरकार की नीतियों और प्राथमिकताओं को ध्यान में रखते हुए इस वर्ष के राज्य फोकस पेपर 2018-19 का मुख्य विषय "जल संरक्षण – प्रति बूँद अधिक फसल" रखा गया है। वर्ष 2022 तक किसानों की आय को दोगुना करने के लिए सरकार की प्राथमिकता को ध्यान में रखते हुए, जलवायु परिवर्तन और कौशल भारत, संबंधित कार्यों की स्थिति और रणनीतियों तथा उद्देश्यों की प्राप्ति पर प्रकाश डालने के लिए राज्य फोकस पेपर 2018-19 में इनका एक-एक अलग अध्याय शामिल किया गया है।

मध्य प्रदेश राज्य कई राष्ट्रीय लक्ष्यों को प्राप्त करने में अग्रणी रहा है, और इस तथ्य को ध्यान में रखते हुए कि राज्य को कई अनुकूल कारकों से शोभित किया गया है, मुझे यकीन है कि फोकस पेपर के अध्यायों में दी गई रणनीतियों, साथ ही साथ राज्य सरकार द्वारा पूर्व में ही चिन्हित की गई योजनाओं के परिणामस्वरूप राज्य में किसानों की आय में वृद्धि होगी।

आर्थिक विकास के लिए बुनियादी ढांचा विकास पूर्व-आवश्यकताएं हैं। इस फोकस पेपर द्वारा कुछ क्षेत्रों में बुनियादी सुविधाओं की आवश्यकताओं का आकलन किया गया है। सरकार इन परियोजनाओं को प्राथमिकता के आधार पर लेने पर विचार कर सकती है।

डिजिटल और नकद-रहित अर्थव्यवस्था की दिशा में आगे बढ़ना सरकार की प्राथमिकता है। सहकारी बैंकों और प्राथमिक कृषि सहकारी समितियों की ग्रामीण स्तर पर पहुंच अपेक्षाकृत अधिक हो, इन्हें तकनीक उपलब्ध करा दी जाए तो ये बेहतर परिणाम दे सकते हैं। इन बैंकों को रूपे किसान कार्ड जारी करने एवं इंटरनेट व मोबाइल बैंकिंग की सुविधा से लैस रखने हेतु सरकार को उपयुक्त सहायता एवं मार्गदर्शन देना होगा।

पिछले वर्षों में वार्षिक ऋण योजना एवं राज्य फोकस पेपर में आकलित संभाव्यताओं के बीच तालमेल रखा जाता रहा है, जो इस वर्ष भी जारी रहेगा। इस दस्तावेज में शामिल अनुमानों को एसएलबीसी द्वारा वार्षिक ऋण योजना में सम्मिलित किया जाएगा। मुझे विश्वास है कि नीतिनिर्धारकों एवं अन्य स्टेक होल्डर्स के लिए राज्य फोकस पेपर एक उपयोगी दस्तावेज सिद्ध होगा।

इस दस्तावेज को तैयार करने में आवश्यक जानकारी एवं अन्य सूचनाओं के संकलन के लिए सरकार के विभागों, भारतीय रिजर्व बैंक, एसएलबीसी, बैंकों, गैर सरकारी संगठनों, कारपोरेट्स एवं अन्य लोगों के सहयोग हेतु मैं उनका आभार व्यक्त करता हूँ।

के आर राव

मुख्य महाप्रबंधक



Foreword

The decentralized credit planning for the Priority Sector, starts every year with the preparation of the Potential Linked Credit Plan (PLP) for every district of the State. These plans prepared by NABARD, after detailed consultations with all the stakeholders at the district level, are consolidated at the State level to form the State Focus Paper (SFP). In a nutshell, this plan assesses the potential that is available for financing by banks, under various components of the priority sector. The projections serve as a basis for the lead banks at the district level and the SLBC at the State level to prepare their Annual Credit Plans (ACP). The objective of identifying the exploitable potential is to further enable



the policy makers especially the Central and the State Governments to take a cue from this document while finalizing their plans for the next year.

The SFP for the year 2018-19, has estimated a total potential of ₹1,53,106.18 crore under priority sector. This represents an increase of around 14% over that of the previous year. Agriculture, being the backbone of the State, occupies a share of 77% in the total projections. Sustaining agricultural growth over a long term can be possible, only when investments are made towards long term capital assets. Realising the importance for capital formation in agriculture, 28% of the agricultural credit is earmarked for medium and long term investments.

The document has been evolving and attempts have been made to reflect the changes that are taking place in various sectors. Further, to be in tune with the policies and priorities of the Government of India, a new Chapter has been included on '**Water Conservation- Per drop more Crop**' and has also been made the theme of the State Focus Paper 2018-19. Keeping in view the Government's priority for doubling the farmers' income by the year 2022, Climate change and Skill India, the paper has a separate chapter for these thrust areas, highlighting the status and strategies for achieving the objectives of the task.

The State being a pioneer in achieving many of the national goals, much ahead of the time schedule, and in view of the fact that the State is blessed with several favourable factors, I am sure that the strategies highlighted in the chapters, together with the plan of action already identified by the State Government, will result in increasing the income of the farmers of the State.

Infrastructure development is one of the pre-requisites for a faster economic growth. This paper has identified infrastructure requirements in some of the sectors. The Government may consider taking up these projects on a priority basis.

Moving towards a digitized and less-cash economy, is also one of the priorities of the Government. Cooperative banks and PACS with their tremendous outreach need to gear up on technology up-gradation and absorption. The Government may extend all the required support to these banks for enabling them towards achieving some of the national priorities such as that of RuPay KCC, internet banking, mobile banking etc.

Looking at the trend of dovetailing of the SFP projections with that of the ACP, over the past few years, I am sure that the potential identified for the year 2018-19, will also be planned for fully by the SLBC. I am also sure that the SFP will serve as a useful document to the policy planners and other stakeholders.

I appreciate the excellent support and cooperation extended by the line departments of the Government, the Reserve Bank of India, SLBC, banks, NGOs, corporates and others who have provided the necessary information and other inputs in preparing this paper.

K R Rao

Chief General Manager



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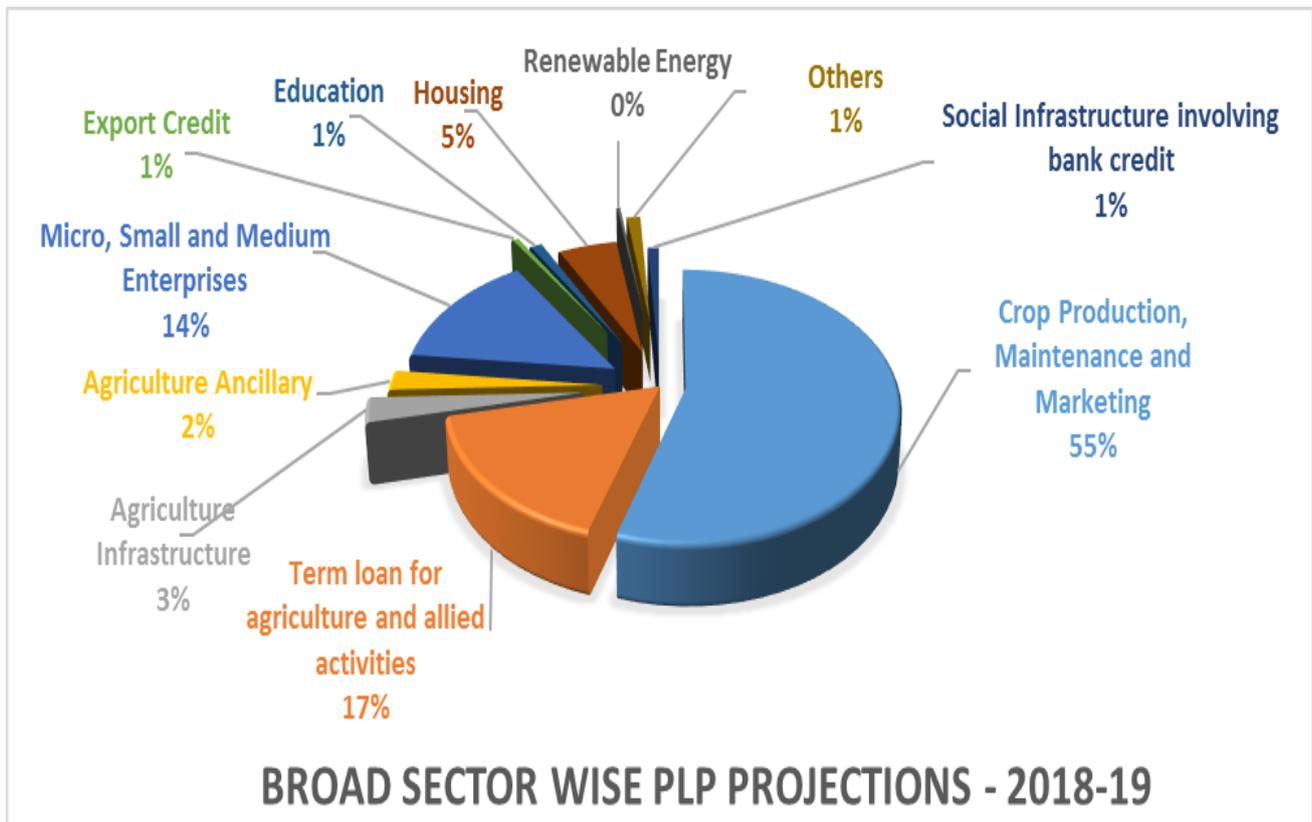
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**SECTOR-WISE PLP PROJECTIONS – 2018-19
MADHYA PRADESH**

(₹.Crore)

Sl. No.	Sector	PLP Projections
I.A	Farm Credit	
1	Crop Production, Maintenance and Marketing	83963.90
2	Term loan for agriculture and allied activities	25543.93
	Sub Total	109507.83
B	Agriculture Infrastructure	4453.25
C	Agriculture Ancillary	3527.75
	Total Agriculture (A+B+C)	117488.83
II	Micro, Small and Medium Enterprises	21678.21
III	Export Credit	806.55
IV	Education	1538.57
V	Housing	7818.57
VI	Renewable Energy	463.17
VII	Others	1833.17
VIII	Social Infrastructure involving bank credit	1479.11
	Total Priority Sector (I to VIII)	153106.18





SUB SECTOR-WISE PLP PROJECTIONS - 2018-19
MADHYA PRADESH

(₹.Crore)

Sl. No.	Sector	PLP Projections
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	83963.90
ii	Water Resources	6091.02
iii	Farm Mechanisation	8844.87
iv	Plantation & Horticulture (including Sericulture)	2716.21
v	Forestry & Waste Land Development	442.86
vi	AH - Dairy Development	4927.85
vii	AH - Poultry Development	420.68
viii	AH - Sheep/Goat/Piggery Development	751.95
ix	Fisheries Development (Marrine, Inland, Brackish Water)	827.12
x	Others (Bullock & Bullock Cart)	521.37
	Sub Total	109507.83
B	Agriculture Infrastructure	
i	Construction of Storage Facilities- Warehouses, Market Yards including Cold Storage units/Cold Storage chains	2726.75
ii	Land Development, Soil Conservation, Watershed Development	982.39
iii	Others (Tissue culture, Agri-Biotech, Seed Production, Bio-Pesticides/fertilisers, Vermicomposting, etc.)	744.11
	Sub Total	4453.25
C	Ancillary Activities	
i	Food and Agro Processing	2948.48
ii	Others (Loans to Cooperative Societies of farmers for disposing of their produce, Agri Clinics/Agri Business Centres, Loans to PACS/FSS/LAMPS, Loans to MFIs for on lending to Agriculture)	579.27
	Sub Total	3527.75
	TOTAL AGRICULTURE (A+B+C)	117488.83
II	Micro, Small and Medium Enterprises	
i	Working Capital	7028.37
ii	Investment Credit	14649.84
	Total MSME	21678.21
III	Export Credit	806.55
IV	Education	1538.57
V	Housing	7818.57
VI	Renewable Energy	463.17
VII	Others (Loans to SHGs/JLGs, Loans to distressed persons to prepay non-institutional lenders, PMJDY, Loans to State sponsored organisations for SC/ST)	1833.17
VIII	Social Infrastructure involving bank credit	1479.11
	TOTAL PRIORITY SECTOR (I to VIII)	153106.18



कार्यकारी सारांश

1 परिचय

वर्ष 2018-19 के राज्य फोकस पेपर में भारतीय रिजर्व बैंक द्वारा परिभाषित प्राथमिकता क्षेत्र के अंतर्गत भौतिक और वित्तीय संभाव्यता को दर्शाया गया है, जिसके लिए बैंक ऋण उपलब्ध करा सकते हैं। योजना की यह प्रक्रिया जिला स्तर से आरम्भ होती है। जिला स्तर पर संभाव्यता युक्त ऋण योजना (पीएलपी) प्रत्येक वर्ष राज्य के विभिन्न विभागों, बैंकों और अन्य हितधारकों के साथ विस्तार विचार-विमर्श के बाद तैयार की जाती है, सभी जिलों की संभाव्यता को संकलित करके राज्य फोकस पेपर तैयार किया जाता है। इस पेपर में बैंकों द्वारा ऋण उपलब्ध कराये जाने की संभाव्यता के साथ-साथ आधारभूत संरचना में मौजूद अंतराल को भी दर्शाया गया है, जिसे सरकार के सहयोग से पूर्ण किया जा सकता है। साथ ही इसमें ऐसे और भी विषय उठाए गए हैं जो नीति निर्माताओं के लिए महत्वपूर्ण संदर्भ होगा। राज्य फोकस पेपर बनाने के लिए जिला स्तर पर तैयार की गई योजनाओं को राज्य स्तर पर समेकित किया जाता है। बैंकों द्वारा शोषण की संभावना का अनुमान लगाने के अलावा, पेपर में बुनियादी ढांचे के अंतराल पर भी प्रकाश डाला गया है, जिसे सरकार से समर्थन के साथ-साथ नीति निर्माताओं के ध्यान में लाने के लिए आवश्यक ढांचे की जरूरत है, ताकि पूर्ण सीमा तक दोहन की क्षमता का पता लगाया जा सके।

जल संरक्षण और जल प्रबंधन को सुनिश्चित करने पर सरकार की नीतियों और प्राथमिकताओं को ध्यान में रखते हुए, वर्तमान में राज्य फोकस पेपर (2018-19) के विषय के रूप में **“जल संरक्षण-प्रति बूंद अधिक फसल”** को अपनाया गया है। राज्य फोकस पेपर में इस वर्ष जल संरक्षण का एक अलग अध्याय शामिल किया गया है। वर्ष 2022 तक किसानों की दुगुनी आमदनी, मध्यप्रदेश में जलवायु चुनौतियों, “कुशल भारत” कार्यक्रम के माध्यम से कुशल जनशक्ति के निम्न स्तर और रोजगार पर इसके परिणामी प्रभाव को देखते हुए, ग्रामीण बुनियादी ढांचे में निवेश अन्य प्रमुख जोर क्षेत्र है जो ग्रामीण क्षेत्रों में समेकित विकास सुनिश्चित करेगा। उपरोक्त जोर क्षेत्रों के महत्व को महसूस करते हुए, इस पत्र में इन विषयों पर अलग-अलग अध्याय शामिल किए गए हैं। बैंकों से ऋण प्रवाह को बढ़ाने के लिए इस योजना में कदम उठाए गए हैं जो कृषि में और पूंजी निर्माण को गति देगा।

2 भौतिक अधोसंरचना

देश के दूसरे राज्यों की तुलना में इस राज्य की भौगोलिक स्थिति बेहतर है। क्षेत्रफल की दृष्टि से मध्यप्रदेश देश का दूसरा बड़ा राज्य है। राज्य में भूमि, जल, खनिज संपदा, बिजली, सिंचाई सुविधा, ग्रामीण सड़कों आदि की स्थिति बहुत अच्छी है।

इनमें से कुछ मुख्य बातों का विवरण नीचे अंकित है :

- राज्य में 11 कृषि जलवायु जोन हैं।
- वर्ष 2005-06 में भूमि जोतों की संख्या 79.08 लाख थी जब कि वर्ष 2010-11 में यह बढ़कर 88.73 लाख हो गयी है। राज्य में औसत भूमि जोत का आकार 1.78 हेक्टेयर है, जबकि राष्ट्रीय औसत 1.16 हेक्टेयर है। इनमें छोटे/ सीमांत किसानों की भूमि जोत 71.46 प्रतिशत है, जब कि राष्ट्रीय औसत 85.01 प्रतिशत है।
- साक्षरता का स्तर लगभग 70 प्रतिशत है।
- दस बड़ी नदियों के उद्गम स्थल इस राज्य में हैं।
- कृषि के क्षेत्र में राज्य के प्रभावी प्रदर्शन का मुख्य कारण यहां की सिंचाई अधोसंरचना है।
- राज्य बिजली के क्षेत्र में सरप्लस उत्पादन की ओर बढ़ रहा है। सौर शक्ति द्वारा नवीकरण ऊर्जा का प्रचार किया जा रहा है।

- वेयर हाउस अधोसंरचना में राज्य का अग्रणी स्थान है।

3 आर्थिक संकेतक

पिछले 5 वर्षों के दौरान वर्ष 2013-14 को छोड़कर राज्य की GSDP में वृद्धि होती रही है। वर्ष 2012-13 और 2016-17 को छोड़कर यह विकास दर राष्ट्रीय विकास दर की तुलना में अधिक थी। वर्ष 2016-17 के दौरान राज्य का GSDP ₹.4,65,211 करोड़ (2011-12 स्थिर मूल्यों पर) रहा जो झारखंड, उड़ीसा, बिहार और उत्तराखंड जैसे कुछ राज्यों की तुलना में अधिक है। GSVA के संदर्भ में कृषि और संबद्ध क्षेत्र को शामिल करने वाले प्राथमिक क्षेत्र की हिस्सेदारी 36.34 प्रतिशत है, जबकि द्वितीयक एवं तृतीयक क्षेत्र की हिस्सेदारी क्रमशः 22.46 प्रतिशत और 41.20 प्रतिशत है। वर्ष 2011-12 से 2016-17 की 6 वर्ष की अवधि के दौरान द्वितीयक एवं तृतीयक क्षेत्र की CAGR 3.00 प्रतिशत एवं 7.30 प्रतिशत रही है, जबकि प्राथमिक क्षेत्र की 7.62 प्रतिशत रही। प्राथमिक क्षेत्र के भीतर कृषि क्षेत्र का CAGR 8.21 प्रतिशत रहा, जिसकी हिस्सेदारी 2016-17 के दौरान GSVA में 73.74 प्रतिशत रही। वहीं दूसरी ओर पशुधन क्षेत्र का CAGR 15.22 प्रतिशत रहा जिसकी हिस्सेदारी 13.15 प्रतिशत है। इससे यह स्पष्ट होता है कि फसल आधारित कृषि से आगे बढ़ कर अन्य संबद्ध क्षेत्र पर ध्यान देना है तथा विविधीकरण की, फसल आधारित कृषि परिचालनों को एकीकृत खेती के तरीकों में बदलने की आवश्यकता और गुंजाइश है।

4 वित्तीय संस्थान

राज्य में कार्यरत 49 वाणिज्य बैंकों, 3 क्षेत्रीय ग्रामीण बैंकों, मध्यप्रदेश राज्य सहकारी बैंक, 38 DCCB और 4522 PACS के विस्तृत नेटवर्क एवं 98 MFI/MFO के सहारे अधिकांश ऋण आवश्यकताओं की पूर्ति होती है। पिछले वर्ष के दौरान प्रत्येक बैंक शाखा से 10,187 लोगों को सेवाएं मिलीं, 2016-17 के दौरान 10,062 लोगों को सेवाएं प्रदान की गयीं। बैंकों की लगभग 68 प्रतिशत शाखाएं ग्रामीण और अर्ध शहरी क्षेत्रों में हैं।

4.1 वाणिज्य बैंक

5061 शाखाओं के विस्तृत नेटवर्क के साथ, राज्य में उनकी एक मजबूत उपस्थिति है। 2016-17 के अंत में, बैंकों का राज्य में कुल ऋण का 83.02 प्रतिशत और कुल जमा का 87.70 प्रतिशत हिस्सा रहा। जबकि उनके ऋण 9 प्रतिशत की वृद्धि हुई, उनके जमा में 10.48 प्रतिशत की वृद्धि हुई। दिनांक 31 मार्च 2017 की स्थिति सीडी अनुपात थोड़ा घटकर 67 प्रतिशत हो गया, जो दिनांक 31 मार्च 2016 की स्थिति पर 68 प्रतिशत था। प्राथमिकता क्षेत्र के अंतर्गत वार्षिक वितरण लक्ष्य उपलब्धि में 3 वर्षों से लगातार कमी हुई है जो वर्ष 2014-15 में 113 प्रतिशत, 2015-16 में 93 प्रतिशत और 2016-17 में 82 प्रतिशत है।

4.2 क्षेत्रीय ग्रामीण बैंक

राज्य में 3 आरआरबी की 1304 शाखाएं हैं। राज्य में 31 मार्च 2017 को कुल ऋण में 5.37 प्रतिशत और कुल जमा राशि में 5.80 प्रतिशत का उनका हिस्सा था। पिछले साल के मुकाबले ऋण और जमा में उनकी वृद्धि क्रमशः 4.67 प्रतिशत और 15.62 प्रतिशत थी, जिसके परिणामस्वरूप सीडी अनुपात 31 मार्च 2016 के 64 प्रतिशत के मुकाबले 31 मार्च 2017 को 57 प्रतिशत हो गया। वार्षिक संवितरण लक्ष्य की उपलब्धि केवल 54 प्रतिशत थी। तीनों आरआरबी की संयुक्त वसूली 2014-15 में 77 प्रतिशत से 2015-16 में 76 प्रतिशत से घटकर 2016-17 में 74 प्रतिशत हो गई है।

4.3 सहकारी बैंक

सहकारी बैंक की राज्य में त्रिस्तरीय संरचना है। राज्य स्तर पर अपेक्स बैंक के साथ जिला स्तर पर 38 DCCB और 4522 PACS ग्रामीण ऋण प्रदान करने के लिए महत्वपूर्ण भूमिका निभा रहे हैं। भारतीय रिजर्व बैंक ने राज्य में कार्यरत सभी 38 DCCB को लाईसेंस दे रखा है। सहकारी बैंकों का राज्य के कुल ऋण में 12.31 प्रतिशत और कुल जमा में 6.5 प्रतिशत हिस्सा है। जहाँ उनके जमा

में 18.02 प्रतिशत की वृद्धि हुई है, वहीं 2016-17 में ऋण में 2 प्रतिशत की गिरावट आई है। सीडी अनुपात हालांकि अन्य एजेंसियों की तुलना में अधिक है, यद्यपि 31 मार्च 2016 को 161 प्रतिशत की तुलना में 31 मार्च 2017 को 133 प्रतिशत हो गया है। सहकारी समितियों एसीपी के तहत अपने वार्षिक वितरण लक्ष्य का केवल 87.84 प्रतिशत प्राप्त करने में सक्षम थे। अपेक्स बैंक और 31 डीसीसीबी ने 2016-17 के दौरान लाभ अर्जित किया है। सात डीसीसीबी में ₹.176 करोड़ की संचित हानि रहीं। छः डीसीसीबी की वर्तमान हानि ₹.90 करोड़ रहीं। 30 जून 2016 को एपेक्स बैंक की वसूली 89.66 प्रतिशत और डीसीसीबी का 67.75 प्रतिशत था, जबकि 30 जून 2016 को पैक्स की वसूली 64.87 प्रतिशत थी। जबकि एपेक्स बैंक और सभी डीसीसीबी ने सीबीएस प्लेटफॉर्म पर स्विच किया है, वे प्रौद्योगिकी आधारित उत्पादों जैसे कि रूपे केसीसी, इंटरनेट और मोबाइल बैंकिंग को पेश करने की प्रक्रिया में हैं। पूंजी पर्याप्तता, संपत्ति की गुणवत्ता, कुशल कर्मचारियों की कमी और बदलते माहौल के अनुकूल होने में धीमी प्रतिक्रिया राज्य में सहकारी क्रेडिट ढांचे के स्वास्थ्य को प्रभावित करने वाले कुछ कारक हैं।

5 संभावित निवेश की आवश्यकता

5.1 राज्य के जिले के संभाव्यतायुक्त योजनाओं (PLPs) को समेकित करके वर्ष 2018-19 के लिए राज्य में प्राथमिकता क्षेत्र के तहत विभिन्न सेक्टरों में निवेश के लिए कुल ₹.1,53,106.18 करोड़ का आकलन किया गया है, जो पिछले वर्ष से 13.89 प्रतिशत अधिक है। 2018-19 के दौरान उन्नत कृषि ऋण के अनुदान के लिए केन्द्रीय बजट की घोषणा के अनुरूप, कुल प्राथमिकता क्षेत्र के प्रोजेक्शन में कृषि क्षेत्र का हिस्सा 77 प्रतिशत है। इसी प्रकार इसमें क्रमशः MSME 14 प्रतिशत और अन्य सभी सेक्टरों का हिस्सा 9 प्रतिशत (शिक्षा, आवास, अक्षय ऊर्जा, अन्य, निर्यात ऋण और सामाजिक अधोसंरचना) है। कृषि के सभी घटकों में अल्पावधि ऋण (शॉर्ट टर्म लोन) एवं आवधि ऋण (टर्म लोन) का हिस्सा क्रमशः 72 प्रतिशत एवं 28 प्रतिशत है।

कृषि में पूंजी निर्माण के लिए पूर्ववर्ती के रूप में अपनी भूमिका को ध्यान में रखते हुए नीति निर्माताओं और बैंकों के लिए निवेश ऋण सर्वोच्च प्राथमिकता रहा है। 2016-17 के दौरान बैंकों द्वारा संवितरित कुल कृषि ऋण के लिए निवेश ऋण का हिस्सा 22 प्रतिशत था। निवेश ऋण का हिस्सा बढ़ाने की आवश्यकता है ताकि पूंजी निर्माण में सुधार किया जा सके जो अंततः प्रतिशत कृषि परिवारों की आय में वृद्धि करने में मदद करता है। कृषि के तहत 33524 करोड़ रूपए की कुल क्रेडिट क्षमता बनायी गई है। वर्ष 2018-19 के लिए टर्म लेंडिंग/ निवेश क्रेडिट जो कुल कृषि ऋण के 28 प्रतिशत और 2017-18 के अनुमान के मुकाबले 16 प्रतिशत अधिक है। निवेश ऋण के तहत जोर क्षेत्रों में जल संसाधन, खेत मशीनीकरण, बागवानी (रेशम उत्पादन सहित), भूमि विकास, डेयरी, मुर्गी पालन, अंतर्देशीय मत्स्य पालन, भंडारण गोदाम/ बाजार यार्ड, खाद्य और कृषि प्रसंस्करण और अन्य सहायक गतिविधियां शामिल हैं।

5.2 पीएलपी अनुमानों के साथ एसएलबीसी के एसीपी लक्ष्य को तैयार करना 2014-15 से 2017-18 के वर्षों के लिए 94 प्रतिशत से 96 प्रतिशत की सीमा में रहा है। जहाँ 2014-15 में एसीपी लक्ष्य पूरी तरह से हासिल हुए थे, यह 2015-16 में केवल 89 प्रतिशत तक और 2016-17 में 80.36 प्रतिशत था।

5.3 सेक्टरल अनुमान

कुछ महत्वपूर्ण सेक्टरों के लिए स्टेट फोकस पेपर में आकलित निवेश की आवश्यकताएं आगे प्रस्तुत हैं:

5.3.1 फसल उत्पादन, विपणन और रखरखाव

फसल ऋण उत्पादन क्षेत्र हेतु वर्ष 2018-19 में ₹.83,964 करोड़ के ऋण प्रोजेक्शन का आकलन किया गया है। पिछले वर्ष में यह आकलन ₹.72,663 करोड़ का था, जिसमें 15.5 प्रतिशत की वृद्धि दर्ज की गई है।

पिछले कुछ वर्षों में धान, गेहूं, चना, मूंगफली और कपास की उत्पादकता में काफी विकास हुआ है, फिर भी अखिल भारतीय आंकड़ों तक पहुंचने के लिए इसमें और वृद्धि होनी चाहिए। किसान क्रेडिट कार्ड द्वारा सभी पात्र कृषकों का कवरेज, संशोधित केसीसी योजना के उचित कार्यान्वयन, उचित प्रीमियम से PMFBY के तहत सभी किसानों के कवरेज, ऑन-लाइन भूमि रिकार्ड पर बैंक के प्रभार के पंजीकरण, नियत दिनांक पर नकद वसूली, छूट दावों का समय पर रिलीज आदि मुद्दों पर ध्यान देने की आवश्यकता है, जो किसानों को मदद प्रदान करेगी।

5.3.2 जल संसाधन

2017 की गर्मियों के दौरान, जल प्रबंधन और जल संरक्षण के महत्व को ध्यान में रखते हुए, नाबार्ड ने मध्य प्रदेश के 10 जिलों के 6000 गांवों में वृहद जल अभियान चलाया है और जल संचयन/संरक्षा संरचना बनाने के लिए 123 करोड़ रुपये के परिव्यय के साथ एक राज्य जल संरक्षण निवेश योजना तैयार की है। जल संरक्षण, सूक्ष्म सिंचाई, 3 प्रणालियों के महत्व को ध्यान में रखते हुए राज्य ने सिंचाई क्षेत्र में 2.5 मील चक तक भूमिगत पाइपों के माध्यम से पानी उपलब्ध कराने के द्वारा अंतिम मील कनेक्टिविटी पुल तैयार करने की योजना बनाई है, जिसके अलावा किसान ड्रिप और स्पिंकलर्स के माध्यम से संसाधनों को उपयोग कर सकते हैं। मध्यप्रदेश में दबाव सिंचाई परियोजनाओं के कमांड क्षेत्र के लिए नाबार्ड ने सूक्ष्म सिंचाई प्रणाली पर एक आदर्श बैंकबल योजना तैयार की है। तकनीकी कृषि पैरामीटर के साथ मॉडल योजना तैयार की गई है ताकि बैंकों किसानों को अपने खेत की जमीन में सिंचाई प्रणाली को स्थापित करने के लिए उधार दे सकें। तीन मॉडल 0.60 हेक्टेयर, 1.00 हेक्टेयर और 2.5 हेक्टेयर के लिए अलग से तैयार किए गए हैं। ऊपर चर्चा किए गए मुद्दों के आधार पर, वर्ष 2017-18 के 4889 करोड़ के प्रक्षेपण के मुकाबले वर्ष 2018-19 के लिए इस क्षेत्र के लिए 6091 करोड़ रुपये का एक क्रेडिट प्रोजेक्ट तैयार किया गया है। कुओं, ट्यूबवेल्स, लिफ्ट, ड्रिप और सिंचाई प्रणाली के लिए प्रोजेक्शन तैयार किए गए हैं।

5.3.3 कृषि यंत्रीकरण

खेती की पीक अवधि के दौरान श्रम लागत में वृद्धि और श्रम की कमी के कारण, राज्य में कृषि मैकेनाइजेशन को महत्व दिया जा रहा है। कृषि शक्ति की औसत आपूर्ति 1.73 किलोवाट/ हेक्टेयर है जिसे वांछित फसल उत्पादन और उत्पादकता स्तर को प्राप्त करने के लिए 3.5 किलोवाट प्रति हेक्टेयर तक बढ़ाना है। ट्रैक्टरों के वित्तपोषण के लिए संभावित (बड़े, मध्यम और छोटे/ लघु अश्व शक्ति), बिजली टिलर, रोटैवेटर्स, धान ट्रांसप्लांटर्स, थ्रेसर, गठबंधन वाले हारदार, बीज ड्रिल और अन्य उपकरण जैसे एम.एम. हल, डिस्क हल, किसान, हिरण, फसल काटने वाले उपकरण और बागवानी उपकरण, फसल आधारित कस्टम भर्ती सेवा केंद्र, आदि राज्य में मौजूद हैं। कृषि मैकेनाइजेशन संचालन के तहत क्षेत्र में वृद्धि में मदद करता है, कष्टप्रदता को दूर करता है और आय और उपज में वृद्धि करता है। वर्ष 2017-18 के 7,960 करोड़ रुपये के प्रक्षेपण के मुकाबले वर्ष 2018-19 के लिए इस क्षेत्र के लिए 8845 करोड़ रुपये का क्रेडिट प्रोजेक्ट तैयार किया गया है। इस क्षेत्र में क्रेडिट को बढ़ावा देने के कुछ उपाय शामिल हैं (क) कृषि मशीनरी के सहकारी प्रबंधन (ख) पावर टिलर्स के उपयोग को लोकप्रिय बनाने (ग) लागत प्रभावी छोटी मशीनरी एवं (घ) कस्टम भर्ती आदि।

5.3.4 रेशम उत्पादन सहित बागान एवं बागवानी

राज्य में बागान एवं बागवानी के लिए अनुकूल कृषि जलवायु है। राज्य में मुख्यतः प्रतिशत आम, अमरुद, केला, नींबू और तरबूजों का उत्पादन होता है। यहाँ, मटर, प्याज, टमाटर और बैंगन मुख्य सब्जियाँ हैं। देश में अदरक उत्पादन का 37 प्रतिशत इस राज्य में होता है। बागवानी फसलों के तहत वर्ष 2010-11 में 8.24 लाख हैक्टेयर से बढ़कर वर्ष 2016-17 में 18.58 लाख हैक्टेयर क्षेत्र में हुई है। पर्याप्त बीमा कवरेज, क्लस्टर अप्रोच, नर्सरियों की स्थापना, औषधीय एवं सुगंधित पौधों की खेती बढ़ाना, खाद्य प्रसंस्करण संबंधी अधोसंरचना विकसित करना, आदि कुछ ऐसे कार्यकलाप हैं, जो इस क्षेत्र के लिए ऋण प्रवाह बढ़ा सकते हैं और क्षेत्र को विकसित कर सकते हैं। इस क्षेत्र में किसान उत्पादक संगठनों के गठन के लिए अपार संभावनाएं मौजूद हैं। वर्ष 2017-18 के दौरान 2359 करोड़ के पक्षेपण के मुकाबले, वर्ष 2018-19 के लिए इस क्षेत्र के लिए 2716 करोड़ रुपये का ऋण प्रोजेक्शन तैयार किया गया है।

5.3.5 वानिकी और बंजर भूमि विकास

वानिकी और बंजर भूमि विकास गतिविधियों जैसे बंजर भूमि, सूखी भूमि बागवानी, आदि पर वन प्रजातियों की जड़ना जैसे विशेषताओं का महत्व है क्योंकि ये गतिविधियाँ बेकार जमीन और बंजर भूमि को खेती योग्य भूमि में बदल देती हैं। 94.69 हजार वर्ग किमी (85.85 लाख हेक्टेयर) क्षेत्र के साथ, राज्य के कुल भौगोलिक क्षेत्र के 30.72 प्रतिशत में जंगल हैं। भारत सरकार ने गैर-वन क्षेत्रों में कटाई/ पारगमन परमिट की आवश्यकता से बांस की छूट दी है, इस कदम से किसानों द्वारा बांस के बागान को प्रोत्साहित किया जाएगा और उनकी आय बढ़ाने में मदद मिलेगी। इसके साथ ही बांस के पौधों को तैयार करने के लिए किसानों को प्रोत्साहित करने के लिए, मध्य प्रदेश बांस मिशन (एमपीएसबीएम) ने 22 जिलों में 3300 हेक्टेयर में बांस की खेती को प्रचारित करने/ लोकप्रिय बनाने की एक योजना तैयार की है, जिसमें अनुमानित वित्तीय परिव्यय 99.50 करोड़ है, जिसमें 25 प्रतिशत सब्सिडी विचारणीय है। विभिन्न उत्साहजनक कारकों को ध्यान में रखते हुए, 2017-18 के ₹. 303 करोड़ के अनुमान के मुताबिक, वर्ष 2018-19 के लिए इस क्षेत्र के लिए 442 करोड़ का क्रेडिट प्रोजेक्शन तैयार किया गया है। क्षेत्र के लिए ऋण का प्रवाह बढ़ाने हेतु (क) वन उत्पादों के विपणन व्यवस्था में सुधार, (ख) सीमान्त वन भूमि की उत्पादकतावर्धन, (ग) निजी भूमि पर वानिकीकरण कार्यक्रम हेतु उत्पादनपूर्व एवं उत्पादनोत्तर व्यवस्थाएँ, जैसे कदम कारगर साबित हो सकते हैं।

5.3.6 पशुपालन

फसल उत्पादन के बगल में, पशुपालन संबद्ध कृषि के तहत सबसे महत्वपूर्ण आय पैदा करने की गतिविधि है। कुल प्राथमिक क्षेत्र जीएसवीए में पशुधन का हिस्सा लगभग 13.15 प्रतिशत है। डेयरी विकास महत्वपूर्ण क्षेत्रों में से एक है, क्योंकि इसमें किसानों की आय में वृद्धि की काफी संभावना है। 2017-18 के दौरान ₹.4463 करोड़ के अनुमान के मुकाबले वर्ष 2018-19 के लिए ₹. 4928 करोड़ का क्रेडिट प्रोजेक्शन तैयार किया गया है। इसके अलावा, वर्ष 2018-19 के लिए क्रमशः कुक्कुट विकास और भेड़/ बकरी/ सुअर विकास के लिए 421 करोड़ रुपये और ₹.752 करोड़ का क्रेडिट प्रोजेक्शन तैयार किया गया है। देश भर के कुल पशुओं का 10.27 प्रतिशत तथा भैंसों का 7.53 प्रतिशत राज्य में उपलब्ध हैं। राज्य में दुग्ध उत्पादन बढ़ाने के लिए सरकार द्वारा किए गए प्रयासों के परिणाम सकारात्मक रहे हैं। राज्य में वर्ष 2009-10 में दुग्ध उत्पादन 7.17 मिलियन टन था जो वर्ष 2014-15 में बढ़कर 10.78 मिलियन टन हो गया। कुल दुग्ध उत्पादन में वृद्धि सर्वाधिक अर्थात् 50.40 प्रतिशत है, जो 25.67 प्रतिशत राष्ट्रीय वृद्धि के समक्ष है। पशुचिकित्सा सुविधाएं और विपणन स्थितियों में सुधार, लाभकारी कीमत, क्वालिटी पशुओं की उपलब्धता, आहार एवं चारा, प्रजनन सुविधाएं, हेचरी स्थापना, कापोरेट्स के सहयोग आदि से इस क्षेत्र का ऋण प्रवाह

बढ़ाया जा सकता है। इस क्षेत्र में क्रेडिट प्रवाह को बढ़ाने के लिए, नाबार्ड ने डेयरी और भेड़/बकरी में 2018-19 से 2022-23 तक कार्यान्वयन के लिए क्षेत्र विकास योजना तैयार की है।

5.3.7 मत्स्यपालन

राज्य में अंतरदेशीय मत्स्यपालन के विपुल संसाधन मौजूद हैं। इस मामले में यह देश के धनी राज्यों में से एक है। पिछले 15 वर्षों के दौरान मछली का कुल उत्पादन भी दोगुना हो गया है। इस क्षेत्र के लिए वर्ष 2018-19 के लिए ₹.827 करोड़ के ऋण प्रवाह का आकलन किया गया है जो वर्ष 2017-18 में ₹.602 करोड़ था। (क) वाणिज्यिक एक्वाकल्चर प्रोजेक्टों से आय सृजन की क्षमता के प्रति जागरूकता पैदा करने, (ख) लघु भूधारकों को मत्स्यपालन, डेयरी, बागवानी, कृषि एवं मुर्गीपालन आदि जैसे कार्यकलाप अपनाने के लिए प्रोत्साहित करने (ग) प्रत्येक ब्लॉक में प्रजनन सुविधाएं (घ) स्वच्छ मछली बाजारों का विकास (ड.) जलाशयों में केज कल्चर करने से इस क्षेत्र में ऋण प्रवाह बढ़ सकता है।

5.3.8 कृषि अधोसंरचना – भंडार गृह और मार्केट यार्ड

फसलोपरान्त नुकसान को कम करते हुए खाद्यान्न भंडारण की समुचित व्यवस्थाएं करने से कृषकों को अपनी उपज को औने-पौने दामों पर बेचने के लिए मजबूर नहीं होना पड़ता है। राज्य में कुल भंडारण क्षमता करीब 206.33 लाख मीट्रिक टन है, जिसमें से लगभग 169.20 लाख मीट्रिक टन MPWLC और शेष FCI, मार्कफेड, मंडी बोर्ड, सहकारी समितियों और अन्य के स्वामित्व में है। पूरे प्रदेश के सभी स्थानों पर समान रूप से सुविधा उपलब्ध नहीं है। 197 शीत गृहों के साथ भंडारण क्षमता 13.74 लाख मीट्रिक टन के आसपास है। राज्य सरकार ने एक लाख मीट्रिक टन प्याज गोदाम स्थापित करने की योजना बनाई है। अतः इस क्षेत्र के लिए वर्ष 2018-19 के लिए ₹.2726 करोड़ के ऋण प्रोजेक्शन आंकलित किए गए हैं, जो वर्ष 2017-18 में ₹.2551 करोड़ थे। सूक्ष्म भण्डारण और गोदाम रसीद वित्तपोषण को प्रोत्साहित करने की आवश्यकता है।

5.3.9 कृषि- अनुषंगी गतिविधियाँ – खाद्य और कृषि प्रसंस्करण

किसानों की आय को दोहरीकरण करने में खाद्य और कृषि प्रसंस्करण क्षेत्र प्रमुख भूमिका निभा सकते हैं। खाद्य प्रसंस्करण गतिविधियों को प्रोत्साहित करने के लिए राज्य को कई अनुकूल कारकों से आशीषित किया गया है। पिछले कुछ सालों से कृषि उत्पादन में राज्य के प्रभावशाली प्रदर्शन ने प्रसंस्करण गतिविधियों की आवश्यकता को आगे बढ़ाया है। राज्य के अंदर कृषि के पूरे उत्पादन का उपयोग नहीं किया जा सकता। इसलिए कृषि क्षेत्र की विकास दर को बनाए रखने के लिए संसाधन, भंडारण और निर्यात आवश्यक हैं। राज्य में 6 नामित खाद्य पार्क और 2 मेगा फूड पार्क हैं, जो विकास के विभिन्न चरणों में हैं। सरकार ने खाद्य पार्क के अंदर नामित खाद्य पार्कों और व्यक्तिगत इकाइयों की स्थापना के वित्तपोषण के लिए नाबार्ड के साथ एक खाद्य प्रसंस्करण निधि को निर्धारित किया है। भारत सरकार द्वारा घोषित प्रधान मंत्री किसान सम्पादा योजना एक व्यापक पैकेज है जिसके परिणामस्वरूप कृषि द्वार से रिटेल आउटलेट के लिए कुशल आपूर्ति श्रृंखला प्रबंधन के साथ आधुनिक बुनियादी ढांचे का निर्माण होगा। इसके अलावा मुख्य मंत्री कृषक उद्यमी योजना के अंतर्गत किसान के बेटे/ बेटा को लाभान्वित करने के लिए, राज्य सरकार ने कृषि आधारित/ संबद्ध नए विनिर्माण और सेवा इकाई जैसे कि एग्रो प्रोसेसिंग, फूड प्रोसेसिंग, दूध प्रसंस्करण, कोल्ड स्टोरेज, पशु चारा, पोल्ट्री फीड मछली फीड, कस्टम भर्ती केंद्र, टिशू कल्चर, मवेशी फीड, सब्जी निर्जलीकरण, दाल मिल, चावल मिल, तेल मिल, आटा मिल इत्यादि स्थापित करने के लिए एक योजना विकसित की है। इन कारकों पर ध्यान देते हुए, इस क्षेत्र के लिए वर्ष 2018-19 के 2948 करोड़ रुपये का ऋण प्रवाह का आंकलन किया गया है।, जो वर्ष 2017-18 के दौरान 2368 करोड़ रुपये था।

5.3.10 सहायक क्रियाकलाप – अन्य क्रियाएँ

कृषि क्लिनिक और कृषि व्यवसाय केंद्रों की स्थापना के लिए ऋण, प्राथमिक वित्त क्षेत्र को उधार देने के लिए एमएफआई को ऋण देने और एफपीओ के लिए वित्तपोषण भी इस अध्याय में शामिल किया गया है। 31 दिसंबर 2017 को, प्रोड्यूस के तहत, कुल 160 एफपीओ का गठन और पंजीकृत किया गया है। इन 160 एफपीओ में से, कुल 104 एफपीओ को कंपनी अधिनियम के तहत सहकारी और शेष को सोसाइटी अधिनियम के तहत पंजीकृत किया गया है। नाबार्ड ने क्लस्टर मोड (न्यूनतम 5 एफपीओ प्रति क्लस्टर) पर एफपीओ को बढ़ावा देने की योजना बनाई है और अब तक राज्य में 21 क्लस्टर (106 एफपीओ) का गठन किया गया है। इस उप क्षेत्र के अंतर्गत सभी गतिविधियों के लिए कुल 579 करोड़ रुपये का क्रेडिट अनुमान लगाया गया है, जो पिछले वर्ष की तुलना में 21.32 प्रतिशत की वृद्धि दर्शाता है (₹.477 करोड़)।

5.3.11 माइक्रो, लघु और मध्यम उद्यमियों तथा अन्य प्राथमिकता क्षेत्र

MSME का विकास करने से पूंजी निर्माण, स्थानीय लोगों में उद्यमिता विकास, शहर की ओर पलायन रूकता है तथा समन्वित विकास सुनिश्चित होता है। राज्य को रणनीतिक रूप से रखा गया है और इसके लाभ के लिए कई कारक हैं, जो अपने तेजी से औद्योगिक विकास के लिए मार्ग प्रशस्त करता है। चूना पत्थर, कोयला, बॉक्साइट, आयरन, तांबा और मैंगनीज, हीरा, रॉक सल्फेट, सिलिका, संगमरमर, ग्रेनाइट और झंडे के अयस्क के रूप में समृद्ध खनिज संसाधन, जो कई उद्योगों के लिए कच्चे माल के रूप में काम करते हैं, राज्य में काफी मात्रा में उपलब्ध हैं। देश के सभी प्रमुख व्यापार केंद्रों के साथ उत्कृष्ट रेल और सड़क संपर्क के साथ राज्य का केंद्रीय स्थान भी कारकों में से एक है, जिसने राज्य के औद्योगिक विकास में योगदान दिया है। पिछले तीन सालों में बैंक लगातार अपने लक्ष्य एमएसएमई के तहत निर्धारित लक्ष्य हासिल कर रहे हैं। माइक्रो एंटरप्राइज सेगमेंट के लिए वित्तपोषण के संबंध में, प्राथमिक क्षेत्र में आरबीआई द्वारा निर्धारित 7.5 प्रतिशत एएनबीसी मानदंडों के मुकाबले, पूरे राज्य में बैंकों ने मार्च 2017 में 7.31 प्रतिशत और दिसंबर 2017 में 10.55 प्रतिशत प्राप्त किया है। मुद्रा के तहत सूक्ष्म उद्यमों के लिए विशेष रूप से कार्यशील पूंजी अपेक्षाओं के समर्थन में विशाल क्षमता है क्योंकि मौजूदा इकाइयों को अभी तक औपचारिक वित्तीय संस्थानों से जुड़ा नहीं किया गया है। मुद्रा योजना, स्टैड अप इंडिया योजना और पीएमईजीपी योजना के साथ-साथ राज्य सरकार की प्रमुख योजनाओं के साथ – कृषक उद्यमी योजना, मुख्य मंत्री युवा उद्यमी योजना, मुख्य मंत्री स्वरोजगार योजना और मुख्य मंत्री आर्थिक कल्याण योजना समाज के विभिन्न वर्गों के लिए एमएसएमई इकाइयों की स्थापना में वृद्धि और रोजगार में सुधार करेगा। वर्ष 2018-19 के लिए ₹.21678.21 करोड़ के ऋण प्रवाह का आंकलन किया गया है, जो 2017-18 के लिए 19919 करोड़ रुपये था। ऋण की समय पर स्वीकृति, हथकरघा समूहों का विकास, सामान्य सुविधा केन्द्रों और हस्तशिल्प, ग्रामीण कारीगरों आदि की ऋण आवश्यकता को पूरा करने से राज्य में एमएसएमई क्षेत्र के विकास को बढ़ावा मिलेगा।

5.3.12 शिक्षा एवं आवास

आरबीआई के संशोधित प्राथमिकता क्षेत्र दिशा निर्देशों के अनुसार, व्यक्तियों को ₹.10 लाख तक के व्यावसायिक पाठ्यक्रमों सहित शैक्षिक उद्देश्यों ऋण के लिए स्वीकृत राशि के बावजूद प्राथमिकता क्षेत्र के लिए पात्र माना जाएगा। भारतीय रिजर्व बैंक ने बैंकों द्वारा प्राथमिकता क्षेत्र के तहत आवास योजना के लिए ऋण देने की सीमाओं को अधिक की अनुशंसा के साथ संशोधित किया है। वर्ष 2018-19 के लिए शिक्षा और आवास के तहत बैंक ऋण का अनुमान क्रमशः 1538 करोड़ रुपये और 7818 करोड़ रुपये पर तय किया गया है।

5.3.13 नवीकरणीय ऊर्जा

ताप और जल ऊर्जा के घटते स्रोतों को देखते हुए अब सौर एवं पवन ऊर्जा के स्रोतों पर ध्यान केन्द्रित करने की जरूरत महसूस की जा रही है, जिनकी राज्य में अच्छी गुंजाइश है। 750 मेगावाट की क्षमता के साथ दुनिया की सबसे बड़ी सौर ऊर्जा परियोजना राज्य के रीवा जिले में 1500 हेक्टेयर में स्थापित की जा रही है। इस तरह के पानी पंप के रूप में, प्रकाश, आदि अन्य सौर ऊर्जा संचालित उपयोगों के लिए राज्य में विकास की भारी गुंजाइश है। इसके लिए वर्ष 2018-19 के लिए ₹.463 करोड़ के ऋण प्रवाह का आकलन किया गया है, जो पिछले वर्ष 2017-18 में ₹.418 करोड़ था।

5.3.14 सामाजिक अधोसंरचना

संशोधित प्राथमिकता क्षेत्र के बारे में वर्ष 2015-16 के दौरान भारतीय रिज़र्व बैंक द्वारा जारी किए गए दिशा-निर्देशों के अनुसार पीने के पानी, स्वच्छता, ग्रामीण स्वास्थ्य, छोटे अस्पतालों और शिक्षा से संबंधित बुनियादी ढांचे आदि को प्राथमिकता क्षेत्र के अंतर्गत बैंक वित्त हेतु पात्र गतिविधि के रूप में शामिल किया गया है। वर्ष 2018-19 के लिए ₹.1,479 करोड़ के ऋण प्रवाह का आकलन किया गया है, जो पिछले वर्ष 2017-18 में ₹.1350 करोड़ था।

6 किसानों की आय को दोगुना

भारत सरकार ने वर्ष 2022 तक किसानों की आय को दोगुना करने के लिए अपनी योजना की घोषणा की है। NSSO के अनुसार, मध्य प्रदेश में एक किसान के घर की औसत वार्षिक आय वर्ष 2003 में ₹.17,160 से बढ़कर वर्ष 2013 में ₹.74,508 हुई, जो 15.82 प्रतिशत की CAGR बनती है। हालांकि, वास्तविक रूप में, मुद्रास्फीति के प्रभाव को लेने के बाद, CAGR 9.82 प्रतिशत बनती है। CAGR की इस दर पर, वास्तविक आय लगभग 7.4 साल में दुगुनी होगी और नॉमिनल आय 4.74 साल में दुगुना होने का अनुमान है। कृषि आय के विभिन्न स्रोतों के अलावा, वहां मजदूरी और खेती से ज्यादा पशुओं के पालन से होने वाली आय की हिस्सेदारी में पर्याप्त वृद्धि हुई है। इसके अलावा, यह भी देखा गया है कि कृषि आधारित गतिविधियों की तुलना में गैर कृषि क्षेत्र गतिविधियों से लाभ वृद्धिशील है। वर्ष 2016-17 से शुरुआत करते मध्य प्रदेश सरकार ने किसानों की आय को दोगुना करने के लिए रोड मैप तैयार किया है, उक्त उद्देश्य हासिल करने के लिए छह प्रकार के कदम उठाने हैं। आय को दोगुना करने में हस्तक्षेप की अनुमानित हिस्सेदारी है प्रतिशत 1. उत्पादकता में वृद्धि (30 प्रतिशत) 2. कृषि के विविधीकरण (20 प्रतिशत) 3. इनपुट लागत में कमी (15 प्रतिशत) 4. लाभकारी मूल्य (15 प्रतिशत) 5. खेती के तहत क्षेत्र में वृद्धि (14 प्रतिशत) और 6. फसल के बाद हानि में कटौती (6 प्रतिशत)

7. सेक्टरल विकास योजनाएं

वर्ष 2018-19 के लिए आकलित संभावनाओं का पूर्ण दोहन करने के लिए विशिष्ट कार्यनीतियां बनाना अपेक्षित है। बैंकों द्वारा सामान्यतः प्रतिशत अल्पावधि फसल ऋणों, MSME और अन्य सेक्टरों के अंतर्गत लक्ष्यों को पूरा कर लिया जाता है, हमें मीयादी कृषि ऋणों (ATL) को बढ़ाने के लिए विशेष प्रयास करने होंगे। प्लान प्रोजेक्शन को पूरा करने में क्षेत्र आधारित अप्रोच प्रभावी सिद्ध हो सकता है। राज्य में कृषि क्षेत्र के तहत डेयरी, बकरी पालन, मत्स्य पालन, माइक्रो वेअरहाऊस, लघु सिंचाई, हार्टीकल्चर, आदि क्षेत्रों में क्षेत्र आधारित योजनाएं बनाने की विपुल संभावनाएं हैं। किसानों की आय बढ़ाने में फसल उत्पादन के साथ-साथ कृषि संबद्ध गतिविधियाँ, खेती के विकास में एकीकृत दृष्टिकोण को अपनाने से होगी। इसके अलावा, सरकार द्वारा बनाई गई विशाल सिंचाई बुनियादी ढांचा उन क्षेत्रों में निवेश ऋण को और बढ़ाने के लिए योजनाओं की तैयारी के लिए अवसर प्रदान करता है।

8 स्टेकहोल्डरों की सहभागिता

स्टेकहोल्डर्स के साथ मिलकर प्रयास करने से परियोजनाओं का क्रियान्वयन सफल होता है। इससे प्रयासों और संसाधनों के दोहराव से भी बचा जा सकता है। विकास कार्य में सरकार और बैंकिंग क्षेत्रों के अलावा गैर-सरकारी संगठन और कारपोरेट क्षेत्रों का महत्वपूर्ण स्थान है। इस बारे में, नाबार्ड ने पहले ही कई नवोन्मेषी कदम उठाए हैं। कारपोरेटों के सहयोग से क्रियान्वित वाटरशेड विकास कार्यक्रम, गैर-सरकारी संगठनों के सहयोग से क्रियान्वित "वाड़ी" कार्यक्रम और उससे आदिवासियों के जीवन स्तर में सुधार, कृषकों को संगठित करके कृषक क्लबों एवं कृषक उत्पादक संगठनों के निर्माण, कृषि एवं कृष्येतर क्षेत्रों में विभिन्न नवोन्मेषी कदमों के लिए वित्तपोषण, आदि को व्यापक आधार पर किया जाना है।

9 सूक्ष्म ऋण और वित्तीय समावेशन

राज्य में गरीब ग्रामीण महिलाओं को स्वयं सहायता समूह और भूमिहीन किसानों, हस्तशिल्पकारों, छोटे व्यापारियों, को संयुक्त देयता समूह के माध्यम से वित्तपोषण प्रदान करने की पर्याप्त क्षमता विद्यमान हैं। राज्य में राज्य आजीविका मिशन, SHPI और JLGPI के माध्यम से सहायता समूह बैंक लिंकेज कार्यक्रम धीरे धीरे गति पकड़ रहा है। हालांकि, विशाल अप्रयुक्त क्षमता को देखते हुए इन कार्यक्रमों के क्रियान्वयन की गति को तेज करने के लिए अगले कुछ वर्षों में पूरी तरह से जिलों के सभी इलाकों को कवर करना है। इस आंदोलन को लंबे समय तक टिकाऊ बनाने के लिए, जिन समूहों ने पहले से ही बैंकों के साथ ऋण संबद्ध किया है उनकी आजीविका विकास, कारीगर आधारित JLG के लिए कौशल प्रशिक्षण, SHG/JLG सदस्यों द्वारा उत्पादित उत्पादों और सेवाओं के लिए विपणन व्यवस्था पर ध्यान केंद्रित करने की आवश्यकता है। महिलाओं के आर्थिक विकास, ग्रामीण गरीब, असंगठित क्षेत्र में एसएचजी ६ जेएलजी के महत्व को ध्यान में रखते हुए, वर्ष 2018-19 के लिए 1833.17 करोड़ रुपये की क्रेडिट क्षमता का अनुमान लगाया गया है।

राज्य में अधिक एसएचजी के गठन को बढ़ावा देने के लिए, नाबार्ड ने 16 जिलों में 16000 एसएचजी और 60 फेडरेशनों को शामिल करने वाले एसएचजी लिंक के लिए मध्य प्रदेश महिला वित्त विकास निगम के साथ एमओयू में प्रवेश किया है और आरआरबी द्वारा विशेष रूप से उन जिलों में एसएचजी को उधार देने के लिए भी प्रोत्साहित किया जाता है जहां स्मिता, ई-सक्ति, तेजस्विनी आदि परियोजनाएं लागू की गई हैं। इसके अलावा, 2017-18 के दौरान 13 गैर सरकारी संगठनों को 4000 एसएचजी के गठन के लिए 3.75 करोड़ रुपये अनुदान सहायता मंजूर की गई है। जेएलजी के तहत गठन और क्रेडिट लिंकेज के लिए नाबार्ड ने राज्य में सभी तीन आरआरबी के साथ 6000 जेएलजी के गठन और ऋण जोड़ने के लिए समझौता ज्ञापन किया है। इसके अलावा, नाबार्ड ने पिछले तीन वर्षों में 22 गैर सरकारी संगठनों को 5550 जेएलजी के गठन और क्रेडिट लिंकेज के लिए 1.13 करोड़ रुपये की सहायता की मंजूरी दी है।

10. आधारभूत संरचना का समर्थन

राज्य में एकीकृत ग्रामीण विकास के लिए बुनियादी ढांचे का विकास होना अनिवार्य है। ग्रामीण बुनियादी ढांचा विकास निधि (आरआईडीएफ) इस दिशा में राज्य सरकारों द्वारा किए जा रहे प्रयासों के पूरक के रूप में कार्य करता है। ग्रामीण गोदाम, शीत भंडारण और बीज प्रसंस्करण उद्योगों और अन्य फसल के बाद के बुनियादी ढांचे में निजी निवेश की आवश्यकता है। ये बढ़े हुए उत्पादन और उत्पादकता के साथ एक बड़ा प्रभाव पैदा करेगा, जिससे किसानों को बढ़ी और बेहतर कीमत मिलेगी। कुल 3421 परियोजनाओं को आरआईडीएफ I से आरआईडीएफ XXII के तहत 31 मार्च 2017 को मंजूर किया गया है, जिसमें 19406 करोड़ रुपये का कुल ऋण शामिल है। स्वीकृत परियोजनाएं सड़कों, पुलों, सिंचाई, पीने के पानी की आपूर्ति, स्वास्थ्य, गोदामों आदि के लिए हैं। वर्ष 2017-18 के दौरान, अब तक आरआईडीएफ XXIII के तहत 2019 करोड़ रुपये की राशि मंजूर की गई है।

11 क्षेत्रीय विकास योजनाएं

नाबार्ड ने राज्य के सभी 51 जिलों के लिए दो-दो क्षेत्र विकास योजनाएं (एडीएस) तैयार की हैं। इन योजनाओं को पांच साल (2018-19 से 2022-23) के लिए तैयार किया गया है। योजनाओं का प्रमुख उद्देश्य निवेश ऋण के प्रवाह को प्रोत्साहित करना और जिले में किसानों की आय में वृद्धि करना है। योजना में डेयरी विकास (50 जिलों), भेड़/ बकरी (36 जिलों), माइक्रो सिंचाई (9 जिलों), वनस्पति खेती (2 जिलों), खाद्य प्रसंस्करण (1 जिला), बीज प्रसंस्करण (2 जिलों), शहद प्रसंस्करण (2 जिलों), और एकीकृत खेती प्रणाली (1 जिला) को कवर किया है। ये योजनाएं सभी जिलों में उपलब्ध संभावितों के आधार पर तैयार की गई हैं, सभी हितधारकों के साथ परामर्श करके तैयार किया गया है। उम्मीद की जाती है कि बैंक राज्य भर में इन क्षेत्रीय विकास योजनाओं का उपयोग कर सकेंगे और भविष्य में निवेश ऋण के तहत क्रेडिट प्रवाह को बढ़ावा मिलेगा।

12 कौशल भारत

भारत आज एक देश है, जहां 65 प्रतिशत युवा अपने कामकाजी आयु वर्ग में है। यदि कभी भी इस जनसांख्यिकीय लाभ का एक तरीका है, तो युवाओं के कौशल विकास के माध्यम से यह होना चाहिए कि वे न केवल अपने निजी विकास के लिए बल्कि देश के आर्थिक विकास के लिए भी योगदान दें। "राष्ट्रीय कौशल विकास मिशन" का उद्देश्य 2022 तक भारत में 40 करोड़ लोगों को विभिन्न कौशल में प्रशिक्षण देना है। इसमें "राष्ट्रीय कौशल विकास मिशन", "कौशल विकास और उद्यमशीलता के लिए राष्ट्रीय नीति, 2015", "प्रधान मंत्री कौशल विकास योजना" (पीएमकेवीवाई) और सार्वजनिक-निजी व्यवस्था के तहत क्षेत्र कौशल परिषद स्थापित करने जैसी विभिन्न पहल शामिल हैं। एनएसडीसी द्वारा क्षेत्रीय कौशल परिषदों को स्वायत्त उद्योग की अगुवाई वाली संस्थाओं के रूप में स्थापित किया गया है। मध्य प्रदेश में कुल आबादी का 43.5 प्रतिशत देश में 39.8 प्रतिशत के मुकाबले आर्थिक रूप से सक्रिय है। हालांकि उनमें से अधिकांश (69.8 प्रतिशत) कृषि में हैं, जो राज्य जीडीपी का केवल 34 प्रतिशत योगदान देता है। अपनी आय बढ़ाने के लिए, इन कामकाजी आबादी को कृषि से दूसरे क्षेत्रों में स्थानांतरित किया जाना चाहिए। इसके अलावा, आय बढ़ाने के लिए कृषि में लगे लोगों के कौशल में सुधार की आवश्यकता है। भारत में कम उत्पादकता प्रमुख रूप से फसल प्रबंधन के अनुपालन और हानि के बाद फसल से निपटने के कारण होती है। यह युवाओं, महिलाओं, विकलांगों और अन्य वंचित वर्गों की बढ़ती भागीदारी को और विभिन्न क्षेत्रों के प्रयासों को संगठित और बदलती हुई प्रौद्योगिकियों और श्रम बाजार की मांगों के अनुकूल होने के लिए मौजूदा प्रणाली में सुधार करना चाहता है। मध्य प्रदेश राज्य सरकार ने राज्य के कौशल विकास मिशन (एमपीएसडीएम) को नोडल बॉडी के रूप में स्थापित किया है ताकि राज्य में कौशल विकास एजेंडा को स्थापित किया जा सके। ग्रामीण क्षेत्रों में उद्यमियों और कारीगरों के ऋण अवशोषण क्षमता में वृद्धि के लिए ऑफ फार्म सेक्टर के तहत विभिन्न प्रचार कार्यक्रमों के लिए विकास संबंधी गतिविधियों को जारी रखने के लिए, ग्राम्य विकास निधि को 20 करोड़ रुपये के प्रारंभिक कोष के साथ बनाया गया था। 2016-17 के दौरान नाबार्ड के लाभ से अतिरिक्त 20 करोड़ रुपये के आवंटन के जरिये फंड के कोष को बढ़ाकर 40 करोड़ रुपये कर दिया गया है।

13 जलवायु परिवर्तन

जलवायु परिवर्तन कृषि, खाद्य सुरक्षा और ग्रामीण आजीविका के लिए एक बड़ी चुनौती है। गरीब, सीमांत और ग्रामीण समुदायों के जलवायु प्रभावों से सबसे ज्यादा प्रभावित होने की संभावना है। जलवायु परिवर्तनशीलता, अनियमित वर्षा व्यवहार और अप्रत्याशित मौसम संबंधी घटनाएं सीधे पारिस्थितिकी प्रणालियों, पानी की उपलब्धता और जैव विविधता पर असर डालती हैं, जिससे कृषि उत्पादन प्रणाली, आजीविका, खाद्य और पोषण और जल सुरक्षा को खतरा होता है। मध्यप्रदेश में जलवायु परिवर्तन की चुनौतियां अधिकतम और न्यूनतम तापमान में परिवर्तन से उत्पन्न होती हैं, मानसून के स्थानिक और लौकिक वितरण में बदलाव, बारिश की आवृत्ति और तीव्रता में वृद्धि,

बरसात के दिनों की हानि और सूखा सहित चरम जलवायु घटनाओं की तीव्रता और आवृत्ति में वृद्धि, बाढ़ और लू। 70 प्रतिशत फसलें क्षेत्र वर्षायुक्त (जलवायु परिवर्तन, 2014 पर मध्य प्रदेश राज्य कार्य योजना) और कम अनुकूली क्षमता वाले छोटे धारकों की प्रबलता के साथ, कृषि क्षेत्र जलवायु परिवर्तन के लिए अत्यधिक संवेदनशील है। जलवायु परिवर्तन से प्रतिकूल रूप से वनों, पशुपालन, मत्स्य पालन और अन्य संबद्ध क्षेत्रों पर भी असर पड़ता है, जो आबादी के बड़े हिस्से को आजीविका प्रदान करते हैं। इन क्षेत्रों की वृद्धि दर बनाए रखने और उत्पादकता को बनाए रखने के लिए, जलवायु परिवर्तन के मुद्दों को तत्काल हल किया जाना चाहिए।

राष्ट्रीय कृषि और ग्रामीण विकास बैंक (नाबार्ड) – भारत का विकास बैंक, जलवायु परिवर्तन के कारण उभरती चुनौतियों को हल करने के लिए राज्य सरकार के प्रयासों का समर्थन कर रहा है। नाबार्ड की विभिन्न परियोजनाएं और कार्यक्रम एनआरएम पहल, अवसंरचना वित्त, सूक्ष्म वित्त पहल, मुख्य रूप से लचीला बनाने और कम उत्सर्जन विकास पर ध्यान केंद्रित कर रहे हैं। सिंचाई परियोजनाएं जो जल उपयोग दक्षता के उद्देश्य के लिए हैं, आरआईडीएफ के तहत समर्थित हैं। ये हस्तक्षेप पानी का संरक्षण करेगा, वाष्पीकरण नुकसान से बचाएगा और जल उपयोग दक्षता में वृद्धि करेगा। पानी के उठाने और वितरण के लिए सौर पंपों का उपयोग से कोयले जैसे पारंपरिक स्रोतों से उत्पन्न बिजली के उपयोग में कमी होती है जिससे ग्रीन हाउस गैस उत्सर्जन में कमी लाने में मदद मिलती है। अनुकूलन कोष से समर्थन के साथ दो परियोजनाएं कार्यान्वित की जा रही हैं "जलवायु लचीलापन और आजीविका सुरक्षा के लिए लघु अंतर्देशीय मछुआरों की अनुकूली क्षमताएं का निर्माण करना" तथा मध्य प्रदेश के कान्हा-पेंच कॉरिडोर में समुदायों, आजीविका और पर्यावरण संबंधी सुरक्षा के अनुकूली क्षमताओं का निर्माण"। सभी हितधारकों को जलवायु परिवर्तन के प्रभावों से निपटने के लिए जागरूकता पैदा करने, शमन/ अनुकूलन के लिए कार्यान्वयन योग्य वैकल्पिक मॉडल विकसित करना, वाणिज्यिक गैर-खाद्य फसलों पर निर्भरता को कम करने, प्राकृतिक संसाधन प्रबंधन सुनिश्चित करने के लिए, हाथ मिलाकर साथ काम करना चाहिए। जलवायु परिवर्तन के लिए राष्ट्रीय अनुकूलन फंड (एनएएफसीसी) के अंतर्गत, जलवायु परिवर्तनशील गांवों के विकास तथा जलवायु परिवर्तन के लिए अनुकूलन क्षमता बढ़ाने के उद्देश्य से राज्य के तीन कमजोर जिलों सीहोर, राजगढ़ और सतना के 20-20 गांवों की पहचान कार्यान्वयन हेतु ईपीसीओ, मध्य प्रदेश शासन द्वारा की गई है।

13. सारांश

बैंकों के माध्यम से निजी क्षेत्र में ऋण प्रवाह आर्थिक विकास में महत्वपूर्ण भूमिका निभाता है। निर्देशित क्षेत्रों में ऋण उपलब्ध कराने से संतुलित विकास सुनिश्चित होता है। इस वर्ष 2018-19 के दस्तावेजों में दर्शाए गए प्राथमिकता क्षेत्र की संभाव्यता को बैंक वार्षिक ऋण योजना में दिए संदर्भ के रूप में ले सकते हैं। बुनियादी ढांचे की बड़ी परियोजनाओं को निजी क्षेत्र की सहभागिता से राज्य सरकार वित्तपोषण कर सकती है, जिससे प्रदेश की अर्थ व्यवस्था में तेजी लाई जा सकेगी। अनुकूल नीतियां बनाकर वित्तपोषण हेतु उचित वातावरण तैयार करके राज्य के विकास में तीव्रता लाई जा सकेगी।



EXECUTIVE SUMMARY

1. Introduction

The State Focus Paper for the year 2018-19 has identified the potential, both in terms of physical numbers and financial value, upto which the banks can extend credit under various segments of the priority sector, as defined by the RBI. It is the culmination of the decentralized planning process that begins at the district level. NABARD prepares the Potential Linked Credit Plans (PLP) every year for every district of the State, after detailed consultations with various departments of the Government, banks and other stakeholders. The plans so prepared at the district level are consolidated at the State level to form the State Focus Paper. Apart from estimating the potential for exploitation by banks, the paper also highlights the infrastructure gaps that needs to be bridged, with support from the Government, as well as issues that need the attention of the policy makers, so as to exploit the identified potential to its full extent.

Keeping in view the Government's Policies and Priorities on ensuring water conservation and water management, '**Water Conservation-Per drop more crop**' has been adopted as the theme of the current State Focus paper (2018-19). A separate Chapter on Water Conservation has been included this year in the State Focus Paper. Doubling of Farmers' Income by the year 2022', Climate challenges in Madhya Pradesh, addressing the low level of skilled manpower and its consequent effect on employment, through the 'Skill India' programme, the investment in Rural Infrastructure are the other major thrust areas that will ensure inclusive growth in the rural areas. Realising the importance of the above thrust areas, separate chapters have been incorporated on these subjects in this paper. Steps have been initiated in this plan to upscale the credit flow from banks which will trigger more capital formation in agriculture.

2. Physical Infrastructure

The State has several geographical advantages when compared to other States of the country. Being the 2nd largest State in the country in terms of area, the State is blessed with excellent physical infrastructure in the form of land, water, mineral deposits, electricity, irrigation facilities, rural connectivity etc. To enumerate a few:

- There are 11 different agro climatic zones in the State.
- The total land holdings increased from 79.08 lakh in 2005-06 to 88.73 lakh in 2010-11 census. The average size of land holding was 1.78 ha as against the all India average of 1.16 ha. The share of SF/MF in total holdings was 71.46% as against the national average of 85.01%.
- The literacy level is around 70 %
- Ten major rivers originate in the State.
- Irrigation infrastructure is one of the main reasons for the State's impressive performance under agriculture.
- The State is aiming towards becoming power surplus. Renewable energy through solar power is being intensely propagated.
- Warehouse infrastructure is skewed.

3. Economic Indicators

The GSDP of the State has been on the increasing trend since 2011-12. The growth rate was higher than the national growth rate, except during 2012-13 and 2016-17. In absolute terms, the GSDP (at constant prices 2011-12) of the State at ₹.4,65,211 crore during 2016-17 was higher than that of some States such as Jharkhand, Orissa, Bihar and Uttarakhand. In terms of GSVA, the primary sector comprising Agriculture and allied activities, constitutes 36.34, while the secondary and tertiary sectors account for the remaining 22.46 and 41.20 % respectively. The CAGR of the primary sector at 7.62% was better than that of the other two sectors, which were at 3.08 % and 7.30% for the five year period 2011-12 to 2016-17. Within the primary sector, agriculture which accounts for 73.74% of the GSVA during 2016-17, has a CAGR of 8.21%, while the livestock sector, which has a share of 13.15% has shown a higher CAGR of 15.22%. This indicates the need and scope available for diversification of crop based agriculture operations into integrated farming practices.

4. Financial Institutions:

A major portion of the credit needs in the State are serviced by a wide network of banks comprising 49 CBs, 3 RRBs, the MPStCB, 38 DCCBs and 4522 PACS, apart from 98 mFIs/mFOs. The per-branch population has improved to 10,062 in 2016-17 from 10,187 during the previous year. Around 68% of the branches are in rural and semi urban areas.

4.1. Commercial Banks

With a wide network of 5061 branches, they have a strong presence in the State. As at the end of 2016-17, they accounted for 83.02% of total loans and 87.70% of total deposits in the State. While their loans grew by 9%, their deposits grew by 10.48%. The CD ratio has slightly slipped from 68% during 2015-16 to 67 % during 2016-17. Their achievement of annual disbursement target under priority sector has been reducing over the last three years from an achievement of 113 % in 2014-15 to 93 % in 2015-16 to 82 % in 2016-17.

4.2. Regional Rural Banks:

The 3 RRBs in the State have a network of 1304 branches. They had a share of 5.37% in total loans and 5.80 % in total deposits in the State as on 31 March 2017. Their growth in loans and deposits were at 4.67% and 15.62 % respectively over the previous year which has resulted in their CD ratio dipping to 57 % as on 31 March 2017 from 64 % as on 31 March 2016. The achievement of annual disbursement targets was only at 54%. The combined recovery of the 3 RRBs has declined from 77% in 2014-15 to 76% in 2015-16 to 74 % in 2016-17. The financial health of the Narmada Jhabua Gramin Bank is comparatively better than that of the other two RRBs.

4.3. Co-operative banks:

The three tier co-operative credit structure, with the Apex bank at the State level, 38 DCCBs at the district level and 4522 PACS, are an important institution for purveying rural credit. All the 38 DCCBs in the State have been licensed by the RBI. The co-operative banks had a share of 12.31% in total loans and 6.5% in total deposits of the State. While their deposits grew by 18.02 %, the loans declined by 2% during 2016-17. The CD ratio however though higher than other agencies, reduced from 161 % as on 31 March 2016 to 133% as on 31 March 2017. The Cooperative were able to achieve only 87.84 % of their annual disbursement targets under in the ACP. The Apex bank and 31 DCCBs have earned profits during the year 2016-17. Seven DCCBs have posted current losses aggregating to ₹.90 crore. Six DCCBs had an accumulated loss of ₹.176 crore. The recovery of the Apex Bank was at 89.66% and that of the DCCBs at 67.75% as on 30th June 2016, while the recovery of the PACS was at 64.87% as on 30th June 2016. While the Apex bank and all the DCCBs have switched over to the CBS platform, they are in the process of introducing technology based products like RuPay KCC, internet and mobile banking. Capital adequacy, asset quality, shortage of skilled staff and slow response in adapting to the changing environment are some of the factors affecting the health of the co-operative credit structure in the State.

5. Potential Investments required:

5.1. The aggregation of the district wise PLPs of the State for the year 2018-19, has estimated a total potential of ₹.1,53,106.18 crore for deployment under various components of the priority sector. This represents an increase of 13.89% over that of the previous year. In consonance with the Union Budget announcement for dispensation of enhanced agricultural credit during 2018-19 , the credit projections for agriculture sector accounts for a share of 77% to the total projections while that of MSME accounts for 14% and that of all the other sectors put together at 9% (Education, Housing, Renewable Energy, Others , Export credit and Social Infrastructure). The share of short term crop loan and term loan under all components of agriculture is 72% and 28% respectively. Investment credit continues to be top most priority for the policy makers and bankers, in view of its role as the precursor for capital formation in agriculture. The share of investment credit to total agriculture credit disbursed by bankers stood at 22 % during 2016-17. There is a need to enhance the share of investment credit so as to improve the capital formation which ultimately helps in enhancing the income of farm households. An aggregate credit potential of ₹.33524 crore has been made under Agri. term lending/investment credit for the year 2018-19



EXECUTIVE SUMMARY

which is 28 % of the total agricultural lending estimated and 16% over and above the estimates for 2017-18. The thrust areas under investment credit include water resources, farm mechanization, horticulture (including sericulture), land development, dairy, poultry, inland fisheries, storage godowns/ market yards, food and agro processing and others ancillary activities.

5.2. The dovetailing of the ACP targets of the SLBC with that of the PLP projections has been in the range of 94% to 96% for the years 2014-15 to 2017-18. While the ACP targets in 2014-15 were achieved fully, it was only to the extent of 89% in 2015-16 and 80.36% in 2016-17.

5.3. Sectoral Projections:

The financial projections for some of the important sectors, as assessed in the SFP are as under:

5.3.1. Crop Production, Marketing and Maintenance:

The short term crop production sector has been made at ₹.83,694 crore for the year 2018-19, as against the projection of ₹.72,663 crore during the previous year, thereby registering an increase of 15.5%. Though there is substantial increase in the productivity of paddy, wheat, gram, groundnut and cotton over the years, it needs to be further increased to match the productivity at the national level. Coverage of all eligible farmers through KCC, proper implementation of the revised KCC scheme, coverage of all farmers under the PMFBY with appropriate premium, on-line registration of bank's charges on land records, ensuring cash recovery on due dates, timely release of subvention claims etc. are some of the issues that need to be addressed, which will help the farmers.

5.3.2. Water Resources:

Considering the importance of water management and water conservation, during the summer of 2017, NABARD has taken up massive water campaign in 6000 villages spread over 10 districts and has prepared a state water conservation investment plan with an outlay of ₹.123 crore for creating water harvesting / conserving structures. 3 systems. The State has planned to bridge the last mile connectivity in the irrigation sector by making water available through underground pipes upto 2.5 ha chak, beyond which the farmers can tap the resource through drip and sprinklers. NABARD has prepared a Model Bankable Scheme on Micro Irrigations System for the command area of pressurized irrigation projects in Madhya Pradesh. The model scheme with techno economic parameters has been prepared to facilitate bankers to lend to farmers installing sprinkler irrigation system in their farm land. Three models have been prepared separately for 0.60 ha, 1.00 ha and 2.5 ha. Based on the issues discussed above, a credit projection of ₹.6091 crore has been made for the sector for the year 2018-19, as against the projection of ₹.4889 crore during 2017-18. Projections are made towards dug well, tube wells, lift, drip & sprinkler irrigation systems.

5.3.3. Farm Mechanisation:

With increased labour cost and scarcity of labour during the peak period of farming, farm mechanization has been gaining importance in the State. The average supply of farm power is around 1.73 kw/ha which has to be increased to 3.5 kw/ha to achieve the desired crop production and productivity levels. Potential for financing of tractors (large, medium and small/mini horse power), power tillers, rotavators, paddy transplanters, threshers, combine harvesters, seed drills and other equipment like MB ploughs, disc ploughs, cultivators, harrows, post- harvest equipment and horticulture tools, crop based custom hiring service centres, etc. exists in the State. Farm mechanisation helps in increasing area under operations, removes drudgery and increase the income and yield. A credit projection of ₹.8845 crore has been made for the sector for the year 2018-19, as against the projection of ₹.7,960 crore during 2017-18. Some of the measures to promote credit to the sector include (i) cooperative management of farm machinery; (ii) popularizing use of power tillers (iii) increased use of cost effective small machinery (v) custom hiring etc.

5.3.4. Plantation and Horticulture, including Sericulture:

The agro climatic conditions of the State are ideal for development of the sector. The major fruit crops grown in the State are mango, guava, banana, lemon and melons. Green pea, onion, tomato and brinjal are the major vegetable crops grown. The State accounts for 37% of the total ginger production in the country. The area under horticulture crops increased from 8.24 lakh ha in 2010-11 to 18.58 lakh ha during 2016-17. Adequate Insurance coverage, adoption of cluster approach, establishment of nurseries, promotion of medicinal and aromatic plants, promotion of food processing infrastructure facilities etc., would lead to enhanced off-take of credit and development of the sector. This sector offers immense scope for formation of Farmers Producers Organisations. A credit projection of ₹.2,716 crore has been made for the sector for the year 2018-19, as against the projection of ₹.2359 crore during 2017-18.

5.3.5. Forestry & Wasteland Development:

Forestry and wasteland development activities like raising of forest species on wastelands, dry land horticulture, etc., assume special significance as these activities turn the unproductive land and wasteland into cultivable land. With an area of 94.69 thousand sq km (85.85 lakh ha), the forests occupy 30.72 % of the total geographical area of the State. With GOI has exempting bamboo grown in non-forest areas from the requirement of felling/transit permit, the move will encourage bamboo plantation by farmers and help enhance their income. Further to encourage farmers to take up Bamboo plantation, Madhya Pradesh State Bamboo Mission (MPSBM) has formulated a scheme to propagate/popularise Bamboo Cultivation in 3300 ha in 22 districts with estimated financial outlay of 99.50 crore. Subsidy element of 25% is under consideration. Taking into account the various encouraging factors into account, a credit projection of ₹.442 crore has been made for the sector for the year 2018-19, as against the projection of ₹.303 crore during 2017-18. Some of the action points to increase credit off-take under forestry include (i) improvement in the marketing infrastructure for forest produce, (ii) increasing productivity of marginal forest land and (iii) backward and forward linkages for afforestation programme on private lands.

5.3.6. Animal Husbandry:

Next to crop production, animal husbandry is the most important income generating activity under allied agriculture. The share of livestock in total primary sector GSVA is around 13.15 %. Dairy Development is one of the important sectors, as it has huge potential to increase the income of the farmers. A credit projection of ₹.4928 crore has been made for the year 2018-19, as against the projection of ₹.4463 crore during 2017-18. In addition to this, a credit projection of ₹.421 crore and ₹.752 crore have been made for Poultry development and Sheep/Goat/Piggery development respectively for the year 2018-19. The State accounts for 10.27% of cattle and 7.53% of buffalo population of the country. The efforts of the Government in increasing milk production in the State have yielded desired results. Milk production increased from 7.17 mill tonnes in 2009-10 to 10.78 million tonnes in 2014-15, registering a growth rate of 50.40%, as against the national growth of 25.67% during the same period. Improving veterinary care, marketing facilities, remunerative price, availability of quality animals, feed and fodder, breeding facilities, establishment of hatcheries, collaborating with corporates etc., would lead to enhanced off-take of credit for this sector. To augment credit flow to the sector, NABARD has prepared Area Development Schemes in Dairy and Sheep/Goat for implementation from 2018-19 to 2022-23.

5.3.7. Fisheries:

The state has vast and varied resources of inland fisheries and is one of the richest resource in India. The total production of fish has also doubled during the past 15 years. A credit flow projection of ₹.827 crore has been made for the sector for the year 2018-19, as against the projection of ₹.602 crore during 2017-18. Various measures such as (i) creating awareness on the income generating capacity of commercial aquaculture projects, (ii) encouraging small landholders for integrated fish farming by incorporating dairy, horticulture, agriculture and poultry with fishery., (iii) rearing facility for seed supply (iv) development of hygienic fish markets (v) cage culture in reservoirs etc would help in increasing the credit flow to this sector.

5.3.8. Agri Infrastructure - Storage Godown/Market Yards:

Proper storage and marketing arrangements, besides reducing post-harvest losses, helps the farmers to avoid distress sales. The total storage capacity in the State is around 206.33 lakh MT, of which around 169.20 lakh MT is owned by the MPWLC and the balance by FCI, MARKFED, Mandi Board, cooperative societies and others. The capacity is not evenly distributed across the State. There are 197 Cold Storages with a capacity of 13.74 lakh MT. The State Government has planned to establish one lakh MT of Onion Godown. A credit flow projection of ₹.2726 crore has been made for the sector for the year 2018-19, as against the projection of ₹.2551 crore during 2017-18. There is a need to encourage micro-warehousing and warehouse receipt financing.

5.3.9. Agri - Ancillary Activities - Food and Agro Processing:

The food and agro processing sector can play a major role in doubling the farmers' income. The State is blessed with several favourable factors for encouraging food processing activities. The impressive performance of the State in agricultural production over the past few years, has brought to fore the need for processing activities. The entire production from agriculture cannot be consumed inside the State. Processing, storage and export are therefore necessary to sustain the growth rate of the agriculture sector. There are 6 designated food parks and 2 Mega Food Parks in the state, which are under various stages of development. The Government has earmarked a food processing fund with NABARD for financing the establishment of designated food parks and individual units inside the food park. The Pradhan Mantri Kisan SAMPADA Yojana announced by GOI is a comprehensive package which will result in creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet. Further under the Mukhya Mantri Krishak Udyami Yojana, State Government has evolved a scheme to benefit farmer's son/daughter to establish agriculture based /allied new manufacturing and service unit eg. agro processing, food processing, milk processing, cold storage, cattle feed, poultry feed, fish feed, custom hiring centre, tissue culture, cattle feed, vegetable dehydration, dal mill, rice mill, oil mill, flour mill, etc. Considering these factors, a credit projection of ₹.2948 crore has been made for the sector for the year 2018-19, as against the projection of ₹.2368 crore during the year 2017-18.

5.3.10. Ancillary Activities -Others Activities

Loans for setting up of Agr clinic and Agri Business Centres, lending to mFIs for on-lending to Priority sector financing for FPOs are also included in this chapter. As on 31 December 2017, under PRODUCE, a total of 160 FPOs have been formed and registered in the State. Out of these 160 FPOs, a total of 104 FPOs have been registered under the Company's Act and remaining under Cooperative and Societies Act. NABARD has planned to promote FPOs on cluster mode (minimum 5 FPOs per cluster) and so far 21 clusters (106 FPOs) have been formed in the State. The total credit projection put together for all the activities under this sub sector has been estimated at ₹.579 crores which represents an increase of 21.32% over that of the previous year (₹.477 crores).

5.3.11. Micro, Small and Medium Enterprises

Development of MSME helps in capital formation, growth of entrepreneurship among local people, reduce migration and ensures inclusive growth. The State is strategically placed and has several factors to its advantage, which pave the way for its rapid industrial development. Rich mineral resources in the form of limestone, coal, bauxite, ores of iron, copper & manganese, diamond, rock sulphate, silica, marble, granite and flagstones which serve as raw material for many industries are available in plenty in the State. The central location of the State with excellent rail and road connectivity with all major trade centers of the country is also one of the factors which has contributed to the industrial growth of the State. Banks have been consistently achieving their targets set under MSME over the last three years. In respect of financing to micro enterprise segment, as against the 7.5 % ANBC norm prescribed by RBI under Priority sector, banks in the state as a whole have achieved 7.31 % in March 2017 and 10.55 % in December 2017. There is immense potential for supporting micro enterprises under the MUDRA particularly for working capital requirements as a large number of existing micro units are yet to be linked to formal financial institutions. The MUDRA Yojana, Stand Up India scheme and PMEGP scheme along with the flagship schemes of the State Government schemes viz. Mukhya Mantri Krishak Udyami

Yojana, Mukhya Mantri Yuva Udyami Yojana, Mukhya Mantri Swarojgar Yojana and Mukhya Mantri Arthik Kalyan Yojana catering to various sections of the society would further increase establishment of MSME units and improve the employment. A credit flow projection of ₹.21678.21 crore has been made for the year 2018-19 as against ₹.19919 crore for the year 2017-18. Timely sanction of loans, development of handloom clusters, common facility centers and meeting the credit requirement of handicrafts, rural artisans, etc., would further boost the development of the MSME sector in the State.

5.3.12. Education and Housing

As per revised priority sector guidelines of RBI, loans to individuals for educational purposes including vocational courses upto ₹10 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector. RBI also has revised the loan ceilings for housing purpose upwardly for consideration under Priority Sector Lending by banks. The projections of bank loan under education and housing for the year 2018-19 has been fixed at ₹.1538 crore and ₹.7818 crore respectively.

5.3.13. Renewable Energy

Given the dwindling resources in the form of thermal and water for generation of energy, tapping the other renewable energy sources such as solar and wind, have good scope in the State. The world's biggest solar power project with a capacity of 750 MW has been established in Rewa district of the State. Other solar powered usages, such as that of water pumps, lighting etc have huge scope for development in the State. A credit projection of ₹.463 crore has been made under the sector for the year 2018-19 as against ₹.418 crore during the year 2017-18.

5.3.14. Social Infrastructure

The revised priority sector guidelines issued by RBI during the year 2015-16, has included the bank finance for facilities such as drinking water, sanitation, rural health, small hospitals and education related infrastructure etc as an eligible activity for classification under priority sector. A credit flow projection of ₹.1479 crore has been made for the year 2018-19 under this segment as against ₹.1,350 crore made during 2016-17.

6. Doubling of Farmers' Income

The GoI has announced its plan for doubling of farmers' income by the year 2022. As per the NSSO, the average nominal annual income of a farmer household in Madhya Pradesh increased from ₹.17,160/- in 2003 to ₹.74,508/- in 2013, which works out to a CAGR of 15.82%. However, in real terms, after taking into account the effect of inflation, the CAGR works out to 9.82%. At this rate of CAGR, the doubling time has been estimated to be around 7.4 years in real terms and 4.74 years in nominal terms. Among the various sources of farm income, there has been a substantial increase in the share of income from animal farming than from wages and cultivation. Further, it has also been observed that the incremental gains from NFS activities are quicker to achieve than that from farm based activities. The GoMP has prepared a road map for doubling of farmers' income starting from the year 2016-17, wherein six interventions have been identified for achieving the objective. The interventions with their expected share in doubling of income are 1) Increase in productivity (30%), 2) Diversification of agriculture (20%), 3) Reduction in input cost (15%), 4) Remunerative prices (15%), 5) Increase in area under cultivation (14%) and 6) Reduction in post-harvest losses (6%)

7. Sectoral Development Schemes:

Specific strategies are required for realizing the full potential estimated for the year 2018-19. While the targets under short term crop loan, MSME and Other sectors are being achieved by the banks in their normal course, special efforts are needed to boost the low level of ATL. Preparing Sectoral Development Schemes for implementation, is one of the methods by which the plan projections can be achieved. Dairy, goatry, fisheries, micro warehousing, minor irrigation, horticulture etc. are some of the sectors under agriculture which offer scope for formulation and implementation of schemes. Adopting an integrated approach in farm development by undertaking a combination of agri allied activities along with crop production, will help the farmers in increasing their income.



Further, the huge irrigation infrastructure created by the Government also provide scope for preparation of schemes for further enhancing investment credit in those areas.

8. Partnering with Stakeholders:

A coordinated approach, involving all the stakeholders will ensure successful implementation of projects. Duplication of efforts and resources can also be avoided. The NGO sector and the corporate sector are important partners for development, apart from the Government and banking sector. Several initiatives have already been taken by NABARD in this regard. Development of watersheds in partnership with corporates, improving the lives of tribals through 'wadi' programmes, implemented through the NGOs, organizing farmers into Farmers Clubs and Farmer Producer Organisations, funding several innovations under the farm and off farm sectors are some of the developmental initiatives that need to be broad based.

9. Micro Credit and Financial Inclusion

Financing the poor rural women through Self Help Groups and the landless agriculturists, artisans, handicraftsmen, small businessmen through Joint Liability Groups, is one activity whose potential in the State is yet to be fully realized. The SHG-Bank linkage programme initiated by NABARD through the SHPIs and JLGPIs, SRLM and WSHG are some of the channels through which the movement is gaining ground in the State. However, given the huge untapped potential, the speed of implementation of these programmes needs to be hastened, so as to fully cover all pockets of the districts, in the next few years. Livelihood development of the members of the groups who have already been credit linked with the banks, skill training for the artisan based JLGs, marketing arrangements for the products produced and services rendered by the members of the SHGs/JLGs are some areas that needs to be focused to make this movement sustainable in the long run. Considering the importance of SHGs/JLGs in economic development of women, rural poor, unorganised sector, a credit potential of ₹.1833.17 crore has been estimated for the year 2018-19.

To promote formation of more SHGs in the State, NABARD has entered into MoU with MP Mahila Vitt Vikas Nigam for SHG linkage in 6 districts covering over 16000 SHGs and 60 federations and also to push the lending to SHG by RRBs particularly in districts where projects viz SMITA, E-Sakti, Tejaswani, etc. are implemented. Moreover, during 2017-18, 13 NGOs have been sanctioned grant assistance of ₹.3.75 crore for formation of 4000 SHGs. To facilitate formation and lending under JLG, NABARD has entered into MOU with all the three RRBs in the State for formation and credit linking of 6000 JLGs. Further, NABARD has also sanctioned grant assistance of ₹.1.13 crore over the last three years to 22 NGOs for forming and credit linking 5550 JLGs.

10. Infrastructure Support :

Infrastructure development is sine qua non for integrated rural development in the State. Rural Infrastructure Development Fund (RIDF) serves as a supplement to the efforts being made by State Governments in this direction. Private investments are required in rural godowns, cold storages & seed processing industries and other post-harvest infrastructure. These will create a big impact with increased production and productivity, better price realisation to farmers. A total of 3421 projects have been sanctioned as on 31 March 2017 under RIDF I to RIDF XXII involving a total loan of 19406 crore. The projects sanctioned are for roads, bridges, irrigation, drinking water supply, health, warehouses, etc. During the year 2017-18, so far an amount of ₹.2019 crore has been sanctioned under RIDF XXIII.

11. Area Development Schemes

NABARD has prepared two Area Development Schemes (ADS) for each of the on two potential activities for each of the 51 districts of the state. These schemes have been prepared for a period of five years (2018-19 to 2022-23). The major objectives of the schemes are to give fillip to flow of investment credit and augment farmers' income in the district. The schemes prepared cover Dairy Development (50 districts), Sheep/Goat (36 districts), Micro Irrigation (9 districts), Vegetable cultivation (2 districts), food processing (1 district), Seed Processing (2 districts), Honey Processing (2 districts), and Integrated Farming System (1 district). The schemes have been prepared based on the potential available in the districts in consultation with all the stakeholders.



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It is expected that banks will make use of these area development schemes across the state and upscale the credit flow under investment credit in future.

12 Skill India

India is a country today with 65% of its youth in the working age group. If ever there is a way to reap this demographic advantage, it has to be through skill development of the youth so that they add not only to their personal growth, but to the country's economic growth as well. The "National Skill Development Mission" aims to train over 40 crore people in India in different skills by 2022. It includes various initiatives of the government like "National Skill Development Mission", "National Policy for Skill Development and Entrepreneurship, 2015", "Pradhan Mantri Kaushal Vikas Yojana (PMKVY)" and setting up Sector Skill Councils under public-private arrangement. Sector Skill Councils are set up as autonomous industry-led bodies by NSDC. In Madhya Pradesh 43.5% of the total population are economically active as against 39.8% in the country. However majority (69.8%) of them are in agriculture which contributes only 34% of State GDP. To increase their incomes, these working population needs to be shifted from agriculture to other sectors. Further, there is need to improve the skills of the people engaged in agriculture to maximize incomes. Low productivity in India is predominantly due to improper farm management practices and losses in post-harvest handling. It seeks increased participation of youth, women, disabled and other disadvantaged sections and to synergize efforts of various sectors and reform the present system with the enhanced capability to adapt to changing technologies and labour market demands. MP State Government has set up State Skill Development Mission (MPSDM) as nodal body to anchor the skill development agenda in the State. In order to continue the developmental activities for various promotional programmes under Off Farm Sector for enhancing credit absorption capacity of entrepreneurs and artisans in rural areas, Gramya Vikas Nidhi was created with an initial corpus of ₹.20 Crore. The corpus of the fund has been increased to ₹.40 crore by allocation of additional ₹.20 crore from the profit of NABARD during 2016-17.

13. Climate Change

Climate change is a major challenge for agriculture, the food security and rural livelihoods. Poor, marginalized and rural communities are likely to be hit hardest by climate impacts. Climate variability, irregular rainfall behaviour and unexpected meteorological events directly impact ecosystems, water availability and bio diversity, thus threatening agricultural production systems, livelihoods, food & nutrition and water security. Climate change challenges in Madhya Pradesh emanate from changes in the maximum and minimum temperatures, changes in spatial and temporal distribution of monsoon, increase in frequency and intensity of rains, loss of rainy days and increase in the frequency and intensity of extreme climatic events including droughts, floods and heat waves. With 70 per cent of the cropped area being rainfed (Madhya Pradesh State Action Plan on Climate Change, 2014) and predominance of small holders with low adaptive capacity, agriculture sector is highly vulnerable to climate change. Climate change adversely impacts forestry, animal husbandry, fisheries and other allied sectors also, which provide livelihoods to a large chunk of the population. To maintain the growth rate of these sectors and sustain the productivity, climate change issues need to be addressed urgently.

National Bank for Agriculture and Rural Development (NABARD) – Development Bank of India, has been supporting efforts of State Government for addressing challenges emerging due to climate change. NABARD's various projects and programmes including NRM initiatives, infrastructure finance, micro-finance initiatives are mainly focusing on resilience building and low emission development. Irrigation projects which aim at water use efficiency are supported under RIDF. These interventions would conserve water, avoid evaporation losses and increases water use efficiency. Use of solar pumps for lifting and distribution of water spares electricity generated from traditional sources such as coal and aids in reduction of greenhouse gas emissions. Two projects are under implementation with support from Adaptation Fund viz "Building Adaptive Capacities of Small Inland Fishermen for Climate Resilience and Livelihood Security and "Building Adaptive Capacities of Communities, Livelihoods and Ecological Security in the Kanha-Pench Corridor of Madhya Pradesh.



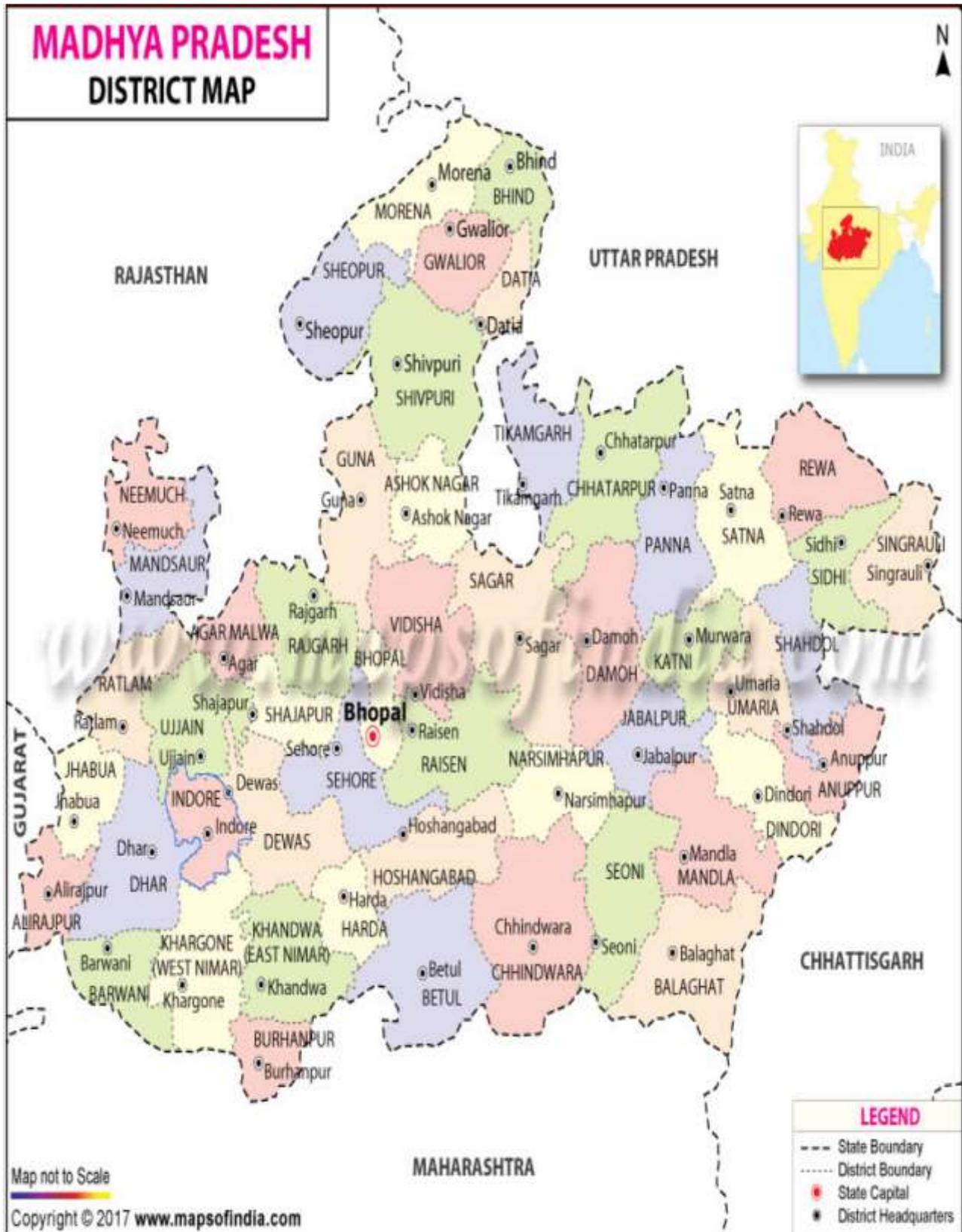
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All Stakeholders have to join hands and work towards creating awareness, developing implementable replicable alternate models for mitigation/adaptation, reduce dependence on commercial non-food crops, ensure natural resource management, etc for tackling the effects of climate change. Under National Adaptation Fund for Climate Change (NAFCC) a project on 'Enhancing adaptive capacity to climate change through developing climate smart villages in three vulnerable districts of Madhya Pradesh' submitted by EPCO, GoMP is under implementation in identified villages (20 each) of Sehore, Rajgarh and Satna districts.

14. Summing up

Private sector financing through banks is one of the important triggers for economic growth. Channelling the credit to the mandated sectors helps in ensuring a balanced growth. The priority sector credit potentials estimated in this paper, will definitely be an useful guide to the Banks in preparing their annual credit plans for the year 2018-19. State funding for the infrastructure gaps coupled with the partnership arrangement with private sector for funding mega infrastructure projects, is the other trigger for economic development of the State. Creating a conducive environment through appropriate policy interventions will also pave the way for speedier growth of the State.

District Map of Madhya Pradesh





NABARD

CHAPTER I STATE PROFILE

1. PHYSICAL & ADMINISTRATIVE FEATURES		2. SOIL & CLIMATE					
Total Geographical Area (Sq.km)	308,245	Agro-climatic Zone	Zone VII, VIII & IX (11 Sub Agro Climatic Zone)				
No. of Sub Divisions	342	Climate	Sub-tropical				
No. of Blocks	313	Soil Type	Alluvial, Medium & Deep Black, Mixed Red & Black				
No. of Villages	54903	4. RAINFALL & GROUND WATER					
No. of Panchayats	23012	Rainfall [in mm]	Normal	Actual	2014-15	2015-16	2016-17
3. LAND UTILISATION ['000 ha](2015-16) Source: Commissioner land Records			1026.4		733.4	804.3	1037.6
Total Area Reported	30756		Variation from Normal		-293	-222.1	11.2
Forest Land	8595	Availability of Ground Water Ham]	Net annual recharge		Net annual draft		Balance
Area Not Available for Cultivation	3505		81523		56857		24666
Permanent Pasture and Grazing Land	1304	5. DISTRIBUTION OF LAND HOLDING					
Land under Miscellaneous Tree Crops	16	Classification of Holding	Holding		Area		
Cultivable Wasteland	1017		Nos.	% to Total	Ha.	% to Total	
Current Fallow	560	<= 1 Ha	3891	44	1915	12	
Other Fallow	507	>1 to <=2 Ha	2449	27	3466	22	
Net Sown Area	15252	>2 to <=4 Ha	1655	19	4510	28	
Total or Gross Cropped Area	23817	>4 to <=10 Ha	789	9	4545	29	
Area Cultivated More than Once	8565	>10 Ha	89	1	1400	9	
Cropping Intensity [GCA/NSA]	1.56	Total	8873	100	15836	100	
6. WORKERS PROFILE [in '000]		7. DEMOGRAPHIC PROFILE [in '000]					
Cultivators	9844	Category	Total	Male	Female	Rural	Urban
Of the above, Small/Marginal Farmers	6340	Population	72626	37612	35014	52557	20069
Agricultural Labourers	12192	Scheduled Caste*	11342	5909	5433	8268	3074
Workers engaged in Household Industries	959	Scheduled Tribe*	15317	7719	7598	14277	1040
Workers engaged in Allied Agro-activities		Literate	42851	25174	17677	28282	14569
Other workers	8578	BPL*	23406	N.A.	N.A.	N.A.	N.A.
8. HOUSEHOLDS [in '000]		9. HOUSEHOLD AMENITIES [Nos. in '000 Households]					
Total Households	14967	Having brick/stone/concrete houses	10494	Having electricity supply		564048	
Rural Households	11122	Having source of drinking water	12704	Having independent toilets		55192	
BPL Households	4620	Having access to banking services	14402	Having radio/tv sets		34953	
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
Villages Electrified	51820	Anganwadis	80884	Dispensaries		97	
Villages having Agriculture Power Supply	NA	Primary Health Centres	1170	District Hospitals		51	
Villages having Post Offices	8459	Primary Health Sub-Centres	9192	Hospital Beds		36298	
Villages having Banking Facilities	21717	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Villages having Primary Schools	41887	Fertiliser/Seed/Pesticide Outlets [Nos]	53664	Agriculture Pumpsets [Nos]		1848814	
Villages having Primary Health Centres	5035	Total N/P/K Consumption [lakh MT]	21.61	Pumpsets Energised [Nos]		1253345	
Villages having Potable Water Supply	51383	Certified Seeds Supplied [MT]	-	Agro Service Centres [Nos]		6253	
Villages connected with Paved Approach Roads	21830	Pesticides Consumed [MT]	843436	Soil Testing Centres [Nos]		83	
13. IRRIGATION COVERAGE ['000 Ha] (2015-16) (Source-Commissioner Land Records)		Agriculture Tractors [Nos]	356659	Plantation nurseries [Nos]		511	
Total Area Available for Irrigation (NIA + Fallow)	11096	Power Tillers [Nos]	57735	Farmers' Clubs [Nos]		10503	
Gross Irrigated Area	10029	Threshers/Cutters [Nos]	231822	Krishi Vigyan Kendras [Nos]		46	

Net Irrigated Area (Total area irrigated at least once)	9284	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING								
Area irrigated by Canals / Channels	1682	Rural/Urban Mandi/Haat [Nos]	48100	Wholesale Market [Nos]	521					
Area irrigated by Wells	6199	Length of Pucca Road [Km]	160000	Godown [Nos]	3545					
Area irrigated by Tanks	262	Length of Railway Line [Km]	4949	Godown Capacity[lakh MT]	220					
Area irrigated by Other Sources	1141	Public Transport Vehicle [Nos]	1616293	Cold Storage [Nos]	197					
The share of NIA to NSA	61%	Goods Transport Vehicle [Nos]	369338	Cold Store Capacity[lakh MT]	13.74					
15. AGRO-PROCESSING UNITS (source PLPs)			16. AREA, PRODUCTION & YIELD OF MAJOR CROPS							
Type of Processing Activity	No of units	Cap. [MT]	2013-14		2014-15		2015-16		Yield [kg/ha] (2015-16)	
			Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)		
Food (Rice/Flour/Dal/Oil/Tea/ Coffee)	29479	2312241	1891	3328	2153	5438	2024	5320	2628	
Sugarcane (Gur/Khandsari/Sugar)	274	620031	6135	15730	6002	18480	5911	18410	3114	
Fruit (Pulp/Juice/Fruit drink)	34	4606	862	1493	1132	2531	1098	3140	2859	
Spices (Masala Powders/Pastes)	460	50216	1948	1120	2397	1683	2753	2290	832	
Dry-fruit (Cashew/Almond / Raisins)	200	50	2780	2105	2853	2964	3017	3364	1115	
Cotton Ginning/Spinning/ Weaving)	460	177519	1326	1202	1461	1337	1175	1430	1217	
Milk (Chilling/Cooling/ Processing)	1229	357588	6597	4720	5604	6382	4448	5906	1327	
Meat (Chicken/Mutton/Pork/ Dry fish)	-	-	580	1236	636	1242	563	1348	2394	
Animal feed (Cattle/Poultry/Fishmeal)	283	59620	17. ANIMAL POPULATION AS PER CENSUS 2012 [in '000]						18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES	
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos]		2648	Animal Markets [Nos]		313	
Cattle - Cross bred	840	159	681	Disease Diagnostic Centres [Nos]		32	Milk Collection Centres [Nos]		6612	
Cattle - Indigenous	18761	8065	10696	Artificial Insemination Centers [Nos]		1121	Fishermen Societies [Nos]		1978	
Buffaloes	8188	1284	6904	Animal Breeding Farms [Nos]		16	Fish seed farms [Nos]		224	
Sheep - Cross bred	14	5	9	Animal Husbandry Tng Centres [Nos]		2	Fish Markets [Nos]		251	
Sheep - Indigenous	295	91	204	Dairy Cooperative Societies [Nos]		6612	Poultry hatcheries [Nos]		7	
Goat	8014	2019	5995	Improved Fodder Farms [Nos]		12	Slaughter houses [Nos]			
Pig - Cross bred	14	6	8	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY						
Pig - Indigenous	162	70	92	Fish	Production [MT]	86999	Per cap avail. [gm/p.a.]	4.11		
Horse/Donkey/Camel	37	17	20	Egg	Production [Lakh Nos]	14414	Per cap avail. [nos/p.a.]	19		
Poultry - Desi	5652	3967	1685	Milk	Production ['000 MT]	12148	Per cap avail. [gm/day]	428		
Poultry - Improved	6220	2349	3871	Meat	Production [MT]	70000	Per cap avail. [gm/p.a.]	873		

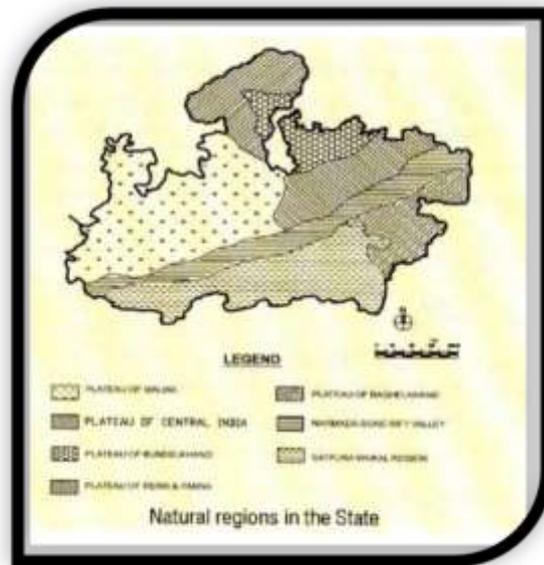
STATE PROFILE

Madhya Pradesh, the 2nd largest State in the country was formed on November 1, 1956 as the result of reorganisation of states. It was later bifurcated in 2000 to form Chhattisgarh. It has a geographical area of 308 lakh ha. (9.38% share in total area) with a population of 7.26 crore. (6% of total population). Administratively the State is divided into 10 Divisions, 51 Districts, 342 Tehsils and 313 Blocks (including 89 tribal blocks) and 54903 villages.

1.1. Physiography of MP State:

Madhya Pradesh lies between latitude 21°6' and 26°54'N and longitude 74° and 82°47'E. The State is bounded by the Upper Gangetic plains in the north; the Godavari valley in the south; the plains of Gujarat in the west; and plateau of Bundelkhand and Chhattisgarh in the east. The State is traversed by the Vindhya, Satpura and Maikal hill ranges running from east to west. The highest point is at Dhupgarh (1350 metre) near Pachmarhi in Hoshangabad district. Most of the State has an elevation of between 305 to 610 m above MSL. In general, the State stretches across a geographically elevated position. Based on its topography, the state can be divided into the following natural regions:-

Chart – 1.1 – Natural Regions in the State

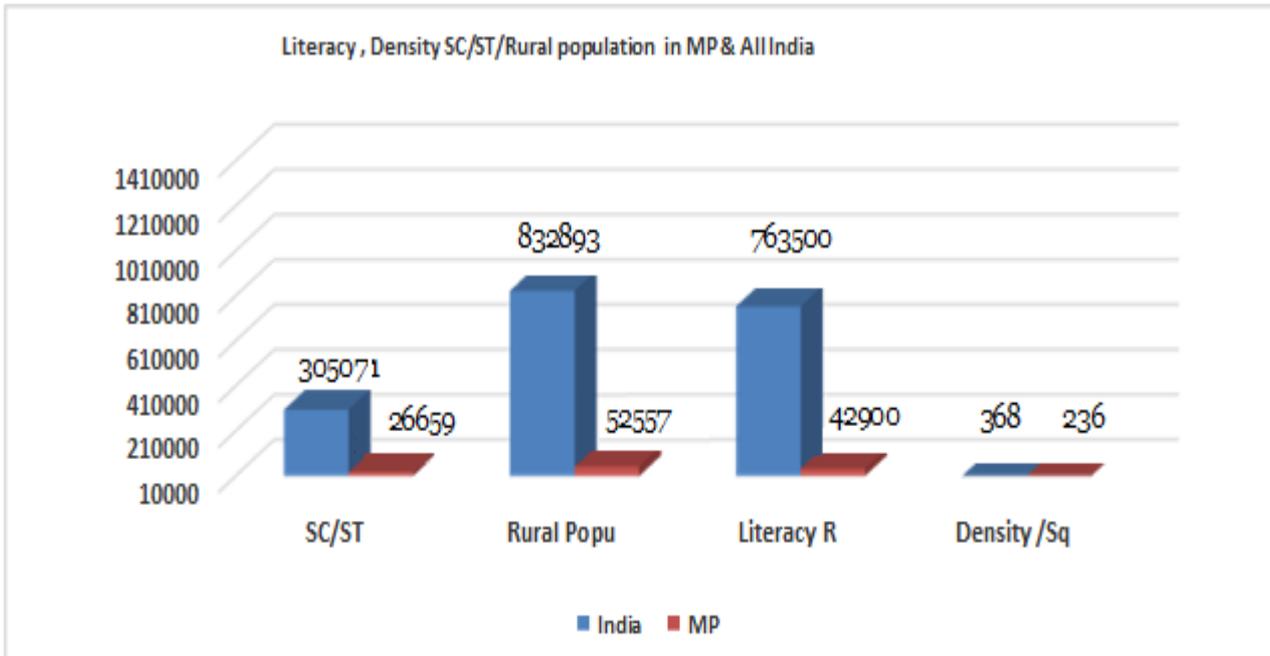


- **The Plateau of Malwa:** Covering almost the entire western region of Madhya Pradesh
- **The Plateau of Central India:** This region covers the northern part of the lower basin of Chambal river.
- **The Plateau of Bundelkhand:** It lies to the east of the Central India Plateau and is bound on the northeast by the Rewa – Panna plateau.
- **The Plateau of Rewa and Panna:** This is also known as Vindhyan plateau and lies to the northeast of the Bundelkhand plateau.
- **The Narmada-Sone Valley:** It is drained by the Narmada and Sone rivers.
- **The Satpura and Maikal Region:** The region south of Narmada Valley has an average height of only 300m though it has the highest point in the State i.e. the peak of Dhupgarh. The region is drained by Tawa, Johila, Denwa, Wainganga and Vardhan rivers.
- **The Eastern Plateau:** This region has a spread in the eastern districts of Madhya Pradesh, which is called Baghelkhand Plateau in Sidhi district. In this region, the height of plateau varies from 400 to 1000m.

1.2. Demographic features

The decadal growth rate of population in the State during the period 2001-11 is 20.3 percent, which is significantly higher than the all-India rate of 17.64 per cent during the same period. As per 2011 Census, the share of female population was 48.20% (350.14 lakh) and the urban population consisted of 27.63% (200.69 lakh). The population of Scheduled tribes was 153.17 lakh (20.3% of total State population). Sex ratio was 931 female/1000 male as against All India ratio of 943 female/1000 male. The Human Development Index of the State is 0.375 as against the National HDI of 0.467. Some of the important demographic features of the State are as follows.

Chart 1.2 Literacy, SC/ST, Rural population, density in MP and All India



- High concentration of Tribal population in the State
- Higher birth & death rate against All India position
- Infant mortality rate is highest in MP against All India position
- Literacy rate in respect of Male and Female is lower than All India average
- Incidence of poverty is higher than All India average
- Rural Population is higher than All India average
- 75% of workforce are main labourers and rest are marginal labourers

In the year 2012, the crude birth rate was 24.8 Children/1000 persons and crude death rate was 7.8 persons/ 1000 persons, which are higher than the National average. The Infant Mortality Rate at 65 is significantly higher than the all India average of 40 in 2013 as per the Sample Registration System (SRS) and is highest in the country. Life expectancy in the State was 62.5 years for males and 63.3 years for females as against 65.8 years and 68.1 years respectively, at the National level. The literacy rate in the State is around 70%, which is close to the rate of 74.04% at the National level. The literacy rate of rural areas was 63.9% and female literacy was 59.5% in MP which was lower than National average. Population below poverty in the State was 31.6% (varying between 21% in urban area to 35.74% in rural area) as against the All India level of 21.9%.

1.3. Occupational pattern (Census 2011):

The work participation rate in Madhya Pradesh is 43.5% (marginally increased from 42.7% in 2001), of which 71.9% were main workers (of the total 315.73 lakh) and 28.1% (88.72 lakh) were marginal workers. Of the total workforce, 69.8% workers were dependent on agriculture {cultivators (31.18%) and agricultural labourers (38.62%)}. Skills of marginal workers need to be improved in the State to generate sustainable employment opportunities. MP has higher percentage of rural population dependent on agriculture (85.6%) as compared to 72.3% in rural India, with female cultivators and female agricultural labourers higher at 38% and 52.7%.

1.4. Economic Indicators

The State’s economic performance, as indicated by the GSDP has been improving over the years. The table given in next page illustrates the same.

Table 1.3 - GSDP / NSDP of MP vis-à-vis All India

A. GSDP at constant prices (2011-12) : Base year 2011-12 (₹. crore)							% Growth Rate over previous year				
	2011-12	2012-13	2013-14	2014-15 (P)	2015-16 (Q)	2016-17 (A)	2012-13	2013-14	2014-15	2015-16	2016-17
M.P.	315561	351461	364197	3839937	414607	465211	11.38	3.62	5.44	7.97	12.21
All India	8736329	9213017	9801370	10536984	11381002	12189854	5.46	6.39	7.51	8.01	7.11
B. Per Capita NSDP at constant Prices (2011-12)											
M.P.	38550	41257	42654	44110	46783	51852	7.02	3.38	3.41	6.06	10.84
All India	63462	65538	68572	72862	77803	82269	3.27	4.63	6.26	6.78	5.74

Source: Estimates of State Domestic Product Madhya Pradesh 2011-12 to 2016-17

As can be seen for the above table, the growth rate for the GSDP of the State has shown an increasing trend from 2011-12 onwards. The growth rate of the State GSDP was higher than the national figure during 2012-13 & 2016-17. Similar trend is witnessed in the trend of the Per Capita NSDP as well. In absolute term, the GSDP @ ₹.465211 crore during 2016-17 was higher than Bihar, Chattisgarh, Haryana, Punjab, Jharkhand, Orissa and Uttarakhand, but lesser than big states i.e. Andhra Pradesh, Telangana, Karnataka, Tamilnadu and Uttarpradesh, for which data was available. The Per Capita NSDP during 2016-17 @ ₹.51852/- was higher than that for Bihar and Uttar Pradesh, but lesser than that for most other States, for which data was available.

The GSVA by economic activity at constant (2011-12) prices during 2016-17 was ₹.439418 crore. The table 1.2 indicates the details of GSVA by economic activity of the State.

Table 1.4 - Gross State Value Added by economic activity at constant (2011-12) prices

Gross State Value Added by economic activity at constant (2011-12) prices (₹. crore)								
Sector	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17 (A)	Share in GSVA (%)	CAGR (%)
Primary	102784.26	126348.79	125807.62	130503.98	132605.98	159678.71	36.34	7.62
Secondary	82271.99	81373.38	82829.42	87207.70	92516.23	98694.43	22.46	3.08
Tertiary	118631.66	130295.30	136816.72	147926.89	166455.79	181044.56	41.20	7.30
Total GSVA	303687.91	338017.47	345453.76	365638.57	391578.00	439417.70	100.00	6.35
GSDP at constant prices	315561	351461	364197	3839937	414607	465211	-	6.68
Composition of Primary Sector								
Crops	73333.69	93953.31	92131.52	94719.60	93600.67	117756.66	73.74	8.21
Livestock	8976.40	10489.01	12258.31	15048.60	18307.54	20996.97	13.15	15.22
Forestry and logging	8113.15	8214.31	8018.51	7810.78	7708.04	7737.52	4.85	0.79
Fishing and aquaculture	649.07	733.75	828.68	939.32	989.62	1118.54	0.70	9.49
Mining and quarrying	11711.95	12958.41	12570.60	11985.68	12000.11	12069.02	7.56	0.50
Total	102784.26	126348.79	125807.62	130503.98	132605.98	159678.71	100.00	7.62

Source: des.gov.mp.in

It may be observed from the table that the primary sector during 2016-17 (of which crops, livestock, forestry & logging, fishing & aquaculture form 90%) at ₹.159679 crore, accounts for 36.34% share of total GSVA, while the secondary and tertiary sectors account for 22.46% and 41.0% share. The CAGR for the Primary Sector at 7.62% was better than that of the other two sectors. It has exhibited consistently increasing trend over the years compared to the stagnant secondary and tertiary sector. The contribution of agriculture, animal husbandry and fisheries



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together in the GSDP in Madhya Pradesh is almost double that of national average (around 17%), indicating the comparatively higher importance of agriculture and allied sector in state's economy in general and rural economy in particular.

1.5. Performance of Agriculture Sector

1.5.1 Agriculture and allied sectors have shown significant progress in the recent past. The State's economy is agrarian in nature. It is one of the few states in the country which has seen commendable performance in agriculture sector in the past. Positive and consistent growth rate has been recorded since 2008-09 and has remained high, thereafter. Nearly one third of overall GSDP (36.34%) and 90% share in the primary sector of GSDP is from agriculture and allied activities. According to Census 2011, 69.8% of total workers, and 85.6% of the total workers in rural areas are dependent on agriculture for livelihood in the State. Thus, significant proportion of rural population is dependent directly or indirectly on this sector.

In Madhya Pradesh, during 2016-17, there has been a growth of 25.81% in Agriculture sector. After two years of deficient rainfall, the rainfall during 2016-17 has been just above normal at 1037.6 mm. About 63% of Gross Cropped Area is under foodgrain (41% cereals and 21% under pulses), 29% under oilseeds, 6% horticulture crops, cotton and sugar about 3%. The State is second in wheat production in the country at 1.84 crore MT. While the production of maize, wheat, pulses, gram, oil seeds (other than soyabean) and cotton has been showing steady increase during the period from 2013-14 to 2015-16, the production of paddy and soyabean has been fluctuating.

1.5.1 Agrarian Distress

The State also witnessed widespread crop loss due to scanty rain, disease, as well as excess rainfall during 2015-16. The manifestation of agrarian crisis that threatens the livelihoods of farmers, particularly those of the small and marginal ones; Agrarian crisis in India has both long-term structural and institutional as well as short term manifestations. The result is the manifestation of agrarian crisis, often, in the extreme form of distress that results in suicides by some farmers. The distress to the farmers was mitigated to some extent by measures such as rescheduling and conversion of loans, settlement of insurance claims and by supply of inputs for cultivation of next crop. Some of the major steps taken to tackle farmers' distress are as under:

- a. In terms of doubling of farmers' income, the State has drawn up a Road Map upto 2022 and is under implementation.
- b. Rescheduling of Loans of Farmers Affected by Natural Calamities: Since 2012, around 12 lakh farmers in MP have been provided relief through Cooperatives and RRBs with the total rescheduled (Medium Term Conversion) loans being to the tune of ₹. 5625.935 crore.
- c. Risk Mitigation in Agriculture: In Madhya Pradesh, under the PMFBY scheme, 42.15 lakh farmers out of 98 lakh farmers (82.36 lakh ha.) were covered under Kharif 2016-17 (SLBC). Incidentally, it may also be mentioned that besides PMFBY, Unified Package Insurance Scheme (UPIS) is also available to farmers which among others, covers crop insurance, life coverage and farm asset coverage.
- d. In a bid to avert the price risk that a farmer faces, in a first of its kind across the country, on 30 August 2017, Govt. of Madhya Pradesh launched a scheme titled "Mukhyamantri Bhavantar Bhugtan Yojana" (Price Deficit Financing Scheme). Under the scheme, farmers are paid the price difference between the minimum support price declared by the Government of India and the Modal Sales Price (modal price) declared as per the State Government's inherent procedure on the sale of crop in the notified Krishi Upaj Mandi Samiti (APMC) premises by the farmers. If the selling price of an agriculture product is more than the modal price but less than the MSP, the difference between their selling price and the MSP will be deposited directly in the bank account of the registered farmer. If the farmer's selling price is less than the modal price, the farmer will get the difference between the modal price and the MSP. The scheme has been implemented for Kharif 2017 on pilot basis to fetch fair price to the farmers on their produce. The enrolments for the Mukhyamantri Bhavantar Bhugtan Yojana commenced from September 2017 and the compensation will be transferred directly in the bank accounts of the

farmers using DBT. Initially, the government has extended the compensation for eight crops. Through the scheme, the government will encourage the farmers to cultivate more oil seeds and pulses These crops are Soyabean, Groundnut, Til, Ramtil, Maize, Moong, Urad and Tuar Daal. About 6.5 lakh farmers have enrolled under the scheme and the State Government has disbursed an amount of ₹. 880 crore to the farmers registered under the scheme.

1.6. Details of Agro Climatic Zones, Crop Zone, Soil type and Rainfall Pattern

Table 1.5 - Agro climatic zones, Crop zone, Soil type etc. in MP

Sl. No.	Agro Climatic Regions	Crop Zone	Soil Type	Rainfall (mm)	Districts covered	Diversity in agriculture production
1	Chhattisgarh plains	Rice	Red & Yellow (Medium)	1200 to 1600	Balaghat.	Hybrid vegetable and flower cultivation, sericulture
2	Northern Hill Region of Chhattisgarh	Rice	Red & Yellow Medium black & skeletal (Medium/light)	1200 to 1600	Shahdol, Mandla, Dindori, Anuppur, Singrauli, Umaria	Horticulture, turmeric, sesame, lac cultivation, organic farming
3	Kymore Plateau & Satpura Hills	Wheat-Rice	Mixed red and black soils (Medium)	1000 to 1400	Rewa, Satna, Panna, Jabalpur, Seoni, Katni, Sidhi	Fruits- mango, guava, jackfruit, custard apple, jamun, chironji. Vegetable- sweet potato, green peas, spices (chilli, coriander) Flower cultivation
4	Central Narmada Valley	Wheat	Deep black (deep)	1200 to 1600	Narsinghpur, Hoshangabad, Sehore & Raisen(Partly)	Sugarcane jaggery, guava, betel leaf (Sohagpur), tuar dal (Gadarwara & Pipariya), water melon, muskmelons, sweet potato, cucumber, brinjal, tomato, cow-pea
5	Vindhya Plateau	Wheat	Medium black & deep black (Medium/ Heavy)	1200 to 1400	Bhopal, Sagar, Damoh, Vidisha, Guna (Partly). Raisen (except Bareli Teh.), Sehore (except Budni Teh.),	Orange, pomegranate, ajwain, turmeric, chillies, coriander, quality wheat and gram, vegetables and flowers cultivation
6	Gird Region	Wheat-Jowar	Alluvial (Light)	800 to 1000	Gwalior, Bhind, Morena, Ashoknagar Sheopur-Kala, Shivpuri, (part) Guna (part)	Oilseeds- sesame, ramtil, groundnut (Shivpuri), coriander (Beenaganj Madi)
7	Bundelkhand	Wheat-Jowar	Mixed red and black(Medium)	800 to 1400	Chhattarpur, Datia, Tikamgarh, & Shivpuri(Partly)	Sesamum, turmeric, ger, singhada, sweet potato, betel leaf
8	Satpura Plateau	Wheat-Jowar	Shallow black (Medium)	1000 to 1200	Betul & Chhindwara	Orange, cotton, flowers, hybrid vegetables, maize, ginger, groundnut, mushroom, organic fertilizer production
9	Malwa Plateau	Cotton-Jowar	Medium black (Medium)	800 to 1200	Mandsaur, Neemuch, Ratlam,	Orange, grapes, cheekoo, chillies, wheat, garlic, potato, flower, spices, seed

					Rajgarh Ujjain, Dewas, Indore, Shajapur, & Dhar (Partly) Jhabua (Partly)	production, papaya and onion
10	Nimar Plains	Cotton-Jowar	Medium black (Medium)	800 to 1000	Khandwa, Burhanpur, Khargone, Barwani, Harda, Dhar (Partly).	Cheekoo, pomegranate, chillies(Khargone & Barwani), banana (Burhanpur), papaya (Barwani), groundnut, castor, jowar, sweet sorghum (Barwani)
11	Jhabua Hills		Medium black skeletal (Light/Medium)	800 to 1000	Jhabua District. (except Petlawad Tehsil) & Dhar (Partly)	Tomato, pomegranate, custard apple, aonla, sweet potato, maize, castor, rabi jowar, natural organic honey, organic farming

Source: Madhya Pradesh Economic Survey 2016

Majority of districts fall in deep medium black soil area which is highly fertile. The soil in general is medium in nitrogen and phosphorous.

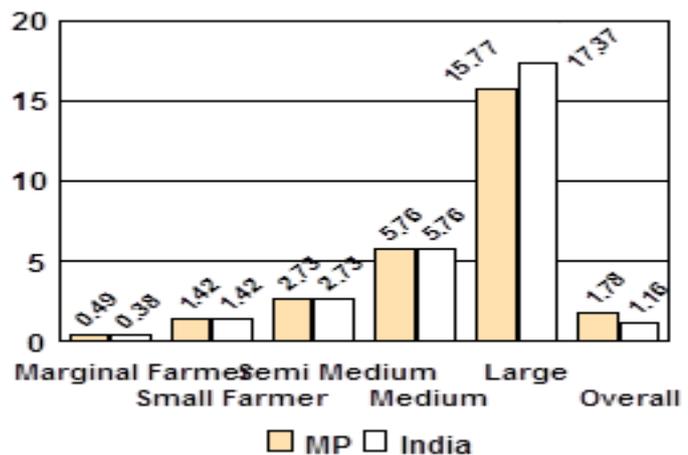
1.7. Land utilisation pattern

The state has a geographical area of 307.56 lakh hectares, half of which is cultivated. 152.52 lakh hectares was the net area sown which is 50% of total geographical area. Permanent pastures, grazing lands and miscellaneous tree crops was 13.04 lakh ha, while the current and other fallow land was 10.67 lakh hectares. The cultivable waste land was 10.17 lakh hectares. Area not available for cultivation is 35.05 lakh hectares, which is either barren or uncultivable land, or land put to non-agricultural use. About 1.9 lakh ha of fallow land has been converted into arable land in 2014-15. MP has the largest forest cover in the country at 30% of the total geographical area of the state and 12% in respect of the country. The per capita forest area is 0.16 ha against the national average of 0.07 ha which also indicates a positive trend towards maintaining forest resource in Madhya Pradesh.

1.8. Land Holdings Pattern

The total land holdings in the State increased from 79.08 lakh in 2005-06 to 88.73 lakh. Average size of land holdings was 1.78 ha as against all India average of 1.16 ha and share of SF/FM in total holdings was 71.46% against national average of 85.01%. This had increased from 67.6% in 2000-01. About 33.9% area of total land holdings was operated by the SF/MF (29.2% in 200-01), whereas, semi-medium and medium size groups control more than half the area (57.2%). However, the average land holding size in MP has declined at a faster rate than the country during the period 2001 to 2010-11; 19.81% decadal decline in Madhya Pradesh as against 12.78% All India.

Chart – 1.6 – Category-wise Average Size of Land Holdings (in Ha.)





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The Gross Cropped Area (GCA) was 238.17 lakh ha in 2015-16 as against 240.47 lakh ha during 2014-15 and the cropping intensity was 156%. The percentage of area sown more than once, gross cropped area and gross irrigated area have been increasing over time till 2014-15, however a decline is seen in 2015-16 due to the drought/deficient rainfall. The area sown more than once has doubled from 41.85 lakh ha in 2001-02 to 85.65 lakh ha in 2015-16. The major source of irrigation are dug wells & tube wells (67%), canals (18%), tanks (3%) and others (12%).

1.9. Water availability for Irrigation

There are 10 major rivers that originate from the State. As Madhya Pradesh is located in the centre of India, most of the rivers are interstate rivers. The rivers namely Chambal, Sindh, Betwa, Ken flow northward and meet with Yamuna whereas the river Son falls directly into the Ganga. The Narmada, Tapti and Mahi rivers flow westward and meet the Arabian Sea whereas Wainganga and Pench rivers meet the Godavari in the south. Annual run-off from these rivers within the State is estimated at 81,500 hm³, out of which about 56800 hm³ can be harnessed for irrigation purpose. Gross Irrigated Area has grown at the rate of 5.13% p.a. during the period 2001-02 and 2015-16, while net irrigated area has grown at the rate of 4.59% during the same period. During 2015-16 there has been a decrease in the net irrigated area by 3.12% (92.84 lakh ha). The gross irrigated cropped area was estimated at 100.29 lakh ha during 2015-16. Two successive years of deficient rainfall during 2014-15 and 2015-16 may have reduced groundwater/aquifer re-charge, less run off/surface water reduction, leading to lower irrigation coverage. Expansion of irrigation facilities has played a major role in the agriculture growth of the State. 5 major, 25 medium and 1230 small irrigation projects have been completed during last 10 years. Out of the total irrigation potential of around 44 lakh created (from 32.78 lakh in 2011-12), under large, medium and small projects, the potential utilised has increased from 16.35 lakh ha in 2011-12 to 28.68 lakh ha in 2016-17 (utilisation around 63%). The maximum irrigation potential has been created by large irrigation projects (61%) followed by small (27%) and medium (11%). The maximum potential utilisation is also from large irrigation projects (68%), followed by small (22%) and medium (9%). State irrigation machinery has also been taking simultaneous efforts to realize the irrigation potential that gets created. Out of the net sown area of 152.52 lakh ha, about 61% of the area has been brought under irrigation (estimated at 92.84 lakh ha). With Gross Cropped Area around 238.17 lakh ha, the cropping intensity is estimated to be at 1.56.

A large number of major and medium irrigation projects taken up under AIBP were languishing mainly due to inadequate provision of funds. A substantial amount of funds already invested on these projects were locked up and benefits envisaged could not be achieved. To cater to the huge fund requirement and ensure completion of these projects, the Hon'ble Union Finance Minister, during his Budget speech 2016-17, announced creation of dedicated Long Term Irrigation Fund (LTIF) in NABARD with an initial corpus of ₹. 20,000 crore for funding of Central and State shares for the identified projects under PMKSY.

1.10. Animal Husbandry & Dairy Development

Madhya Pradesh, with a cattle population of 19.60 million, accounts for 10.27% of total cattle population, 7.53% of the buffalo population and 5.93% of goat population of the country (Livestock Census 2012). During 2012-13, the share of State in total cow, buffalo and goat milk production in the country was 6.7%, 6.4% and 10.8%, respectively. Cattle population of the state has registered a decline of 10% over the five year period which may be due to decline in male and female indigenous cattle population by 20.88% and 4.9% respectively. Cross bred cow population has registered an increase by 80.62%, crossbred male by 63.72%, overall 77% increase. Buffalo population has decreased by 10.31%, with he buffalo by 19.39% and she buffalo by 8.39%. Milk production increased from 81.49 lakh tonnes (2010-11) to 121.48 lakh tonnes (2015-16) registering a growth of nearly 50% as against country's growth rate of 25.67% during this period. The per capita availability has also increased from 308 grams/day to 428 grams/day during the above period. This reflects that the productivity of the milch animals in the state has increased. The details of AH infrastructure available in the State is given in the table next page:

Table 1.7 - Details of infrastructure in Animal Husbandry

Sl. No.	Particulars	2014-15	2015-16	2016-17
1	No. of Functional Milk Routes	415	446	531
2	No. of Functional Dairy Cooperatives	6300	6315	6612
3	Membership of Functional Dairy Cooperatives	237013	248717	256150
4	No. of Members Per Functional DCS	38	39	39
5	Average Milk Procurement (LPD)	1101610	1029138	889611
6	Average Milk Collection Per Functional DCS/day(in litres)	175	163	135
7	Average Milk Collection Per Member/day (in litres)	4.64	4.13	3.47
8	No. of AI Centres	1041	1029	1039
9	Success rate of AIs performed (%)	20.49	23.25	24.29

Source: www.mpcdf.nic.in

Further improvement in productivity of animals, formation of Direct Collection Centres (DCSs), development of milk routes in uncovered areas and success rate of AIs, etc. will help in improving income of milk producers.

1.11. Horticulture Sector

The area under horticulture crops has increased from 8.24 lakh ha in 2010-11 to 18.58 lakh ha in 2016-17, which forms 6.5% of GCA of the State. In terms of Horticulture production, the State occupies fourth position in the country and first and third in the production of Medicinal & Aromatic plants and Flowers respectively. The state is contributing 7% of area under horticulture sector and 8% of annual production at All India level. The area and production of major horticultural crops is given in table 1.8.

Table 1.8 - Area and Production under Horticulture sector

Year		2010-11	2011-12	2012-13	2013-14	2014-15	2015-16 (A)	2016-17 (A)	% increase in production during 2016-17 to 2011-12
Fruits	Area (Lakh ha)	1.32	1.64	2.05	2.1	2.27	2.91	3.29	-
	Production (lakh MT)	33.73	36.03	56.25	57.81	62.04	53.12	59.17	64.22
Vegetables	Area (Lakh ha)	2.84	5.04	6.04	6.22	7.01	7.57	8.64	-
	Production (lakh MT)	37	100.91	124.53	128.41	153.9	137.44	158.01	56.59
Spices	Area (Lakh ha)	3.66	4.69	5.39	5.54	5.71	5.82	6.65	-
	Production (lakh MT)	4.82	28.91	41.13	42.33	44.46	26.87	41.53	43.65
Flowers	Area (Lakh ha)	0.08	0.16	0.17	0.17	0.18	NA	NA	-
	Production (lakh MT)	0.06	1.51	1.93	2	2.08	NA	NA	-
Medicinal & Aromatic Plants	Area (Lakh ha)	0.34	0.44	0.63	0.64	0.66	NA	NA	-
	Production (lakh MT)	2.01	1.05	3.93	4	1.08	NA	NA	-
Total	Area (Lakh ha)	8.24	11.97	14.28	14.67	15.83	16.3	18.58	-
	Production (lakh MT)	77.62	168.41	227.77	234.55	263.56	217.43	258.71	-

(Source of data: Agriculture Economic Survey 2016-17, GoMP)



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Banana, Mango, Sweet Lemon (mosombi), Pappaya, Guava, Orange and Gooseberry (amla) are the main fruits grown in the state. Banana, Orange and Mango in Madhya Pradesh account for over 82% of the area under fruit and over 87% of the total fruit production. The area under fruits has increased from 1.32 lakh ha to 3.29 lakh ha and production from 33.73 lakh MT to 59.17 lakh MT during the period between 2010-11 and 2016-17.

The area under vegetables has increased from 2.84 lakh ha to 8.64 lakh ha and production from 37 lakh MT to 158 lakh MT during the period between 2010-11 and 2016-17. The major contributors are Onion, Potato, Peas, and Tomato

The area under spices has increased from 3.66 lakh ha in 2010-11 to 6.65 lakh ha in 2016-17, while the production has increased from 28.91 lakh MT to 41.53 lakh MT during the same period.

The major crops grown under spices are Chillies, Coriander, Ginger and Garlic. The state leads in spices production with the largest production of garlic, accounting for 37% of the total National production. It is the second largest producer of Coriander in the Country. MP's share in the National production of Pea is around 15%.

Fruit crops and the major growing districts of the state are given in table below:

Table 1.9 - Fruit crops and the major growing districts of the state

S.No	Fruit crops	Major production districts
1	Mango	Betul, Hoshangabad, Jabalpur, Bhopal, Jhabua,
2	Orange	Chhindwara, Mandsaur, Shajapur, Rajgarh, Betul, Hoshangabad
3	Aonla	Betul, Jhabua, Jabalpur, Bhopal, Rewa, Tikamgarh
4	Guava	Rewa, Gwalior, Indore, Ujjain, Hoshangabad
5	Banana	Burhanpur, Khandwa, Badwani, Khargone, Dhar
6	Papaya	Dhar, Ratlam, Burhanpur, Badwani

Private and Public sector investment in irrigation augmented the productive capacity and the involvement of public investment in roads connected the hinterland to markets, bolstering the production of perishables like fruits and vegetables.

The horticulture segment has become the sunrise sector for MP. Given the huge potential in the state for horticulture, the Government of Madhya Pradesh announced the *Horticulture Hub (H2) Establishment Policy 2012*. The purpose of this policy was to promote horticulture and encourage cultivation of horticulture crops in a commercial and organized manner. One or more centralized facilities will be made available for production of high quality planting material, grading, sorting, packaging, etc., for products to be grown in horticultural clusters. It is expected that generally more than one cluster (village groups) will be linked with a hub (Source: ICRIER Study 2017).

The above developments are the clear indication for promoting private investment in horticulture sub sector which is one of the prime movers of agriculture sector in the state.

1.12. Status of Farmers' Producers Organisation

As on 31 December 2017, under PRODUCE, a total of 160 FPOs have been formed and registered. Out of these 160 FPOs, a total of 104 FPOs have been registered under the Company's Act and remaining under Cooperative and Societies Act. An amount of ₹.687.50 lakh has been disbursed by NABARD for functioning of these FPOs. In addition to the FPOs assisted by NABARD, there are around 110 more FPOs under the patronage of SFAC and the GoMP. The major activities of these FPOs are procurement, processing and marketing of agriculture and horticulture produce, milk procurement and marketing, spices and organic farming etc. NABARD has introduced the scheme of promotion of FPOs on cluster mode (minimum 5 FPOs per cluster) and so far 21 clusters (106 FPOs) have been formed in the State.

1.13. Warehousing Sector

The total storage capacity in the State is around 206.33 lakh MT, of which around 169.20 lakh MT is owned by the MPWLC and balance by FCI, MARKFED, Mandi Board, Coop Societies etc.



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Though the total existing capacity in the State is considered to be adequate the same, however, is not equally distributed across the districts, which has resulted in idle capacity utilisation in some of the warehouses. Cold storage capacity is around 13.74 lakh MT through 197 cold storages. The State is known for its high level of production of wheat, soya, pulses, onion, pomegranate, orange, ginger, garlic and milk. An increase in production, without corresponding facilities for scientific storage, marketing, support price etc. may not result in accrual of benefit to the primary producers. This was evident by the recent glut in production of onion in the State, its procurement by the State, lack of proper storage facilities, dampening demand and its distress sale, which finally has resulted in loss to the State as also to the farmers. The State Government has planned to establish one lakh MT of storage capacity of Onion Godown through MP Warehousing and Logistic Corporation (50000 MT), MP State Agro Industries Corporation (20000 MT) and Madhya Pradesh State Cooperative Marketing Federation (MARKFED) (30000 MT).

Warehouse facilities at PACS level

Out of 4522 PACS, 4317 PACS are having godown facilities with a capacity of 6.03 lakh MT. The average capacity of majority of these godowns is less than 100 MT. These godowns, which are used for storing fertilisers, seeds and PDS commodities, do not have adequate ventilation and scientific storage facilities. NABARD has extended financial assistance of ₹.769.14 lakh to 78 PACS for creation of scientific storage facilities. The average capacity of these godowns is 500 MT.

1.14. Agriculture Market

Madhya Pradesh has 544 regulated markets, of which 257 are wholesale Market (Krishi Upaj Mandis), and 287 Sub Mandis and 1321 haat bazaars. The Madhya Pradesh State Agricultural Marketing Board is coordinating the implementation of eNAM i.e. electronic portal of National Agriculture Market. Out of 471 Mandis across 15 State/UTs that are live on eNAM, 58 are in Madhya Pradesh. Inter mandi trade in these 58 mandis have been permitted. At present 24 commodities are traded. The State stands at No. 2 after Andhra Pradesh in terms of Gate Entry (Lots) in January 2018. The All India position of the State is No. 4, 6 and 6 in terms of Assaying (Lots) Bid creation and Sale Agreements in January 2018.

Table 1.10 - Details of APMCs linked to eNAM and commodities traded

Sr No	District	Mandi Name	Parent Commodity
1	Baitul	Baitul	Arhar (Tur/Red Gram), Chana, Lentil (Masur), Jowar (Sorghum), Maize, Moong Whole (Green Gram), Mustard, Soyabeans Wheat
2	Balaghat*	Balaghat*	Paddy
3	Barwani	Sendhwa	Chana, Soyabean
4	Bhopal	Berasia	Chana
5	Bhopal	Karond, Bhopal	Arhar (Tuar/Red Gram), Chana, Chilli, Jowar (Sorghum), Lentil (Masur), Maize, Moong Whole (Green Gram), Mustard, Peas Green (Pods), Soyabeans, Urad (Black Gram), Wheat
6	Burhanpur	Burhanpur	Chana
7	Chhatarpur	Chhatarpur	Chana
8	Chhindwara	Chhindwara	Arhar Whole / Tuar (Red Gram) Chana Soyabeans Wheat
9	Damoh	Damoh	Arhar Whole / Tuar (Red Gram), Chana, Lentil (Masur), Moong Whole (Green Gram), Soyabeans
10	Dewas	Dewas	Arhar (Tur/Red Gram), Arhar Whole / Tuar (Red Gram), Chana, Coriandar, Jowar (Sorghum), Maize, Moong, Whole (Green Gram), Mustard, Peach Peas Green (Pods) Tamarind Seed Urad (Black Gram)
11	Dewas	Khategaon	Arhar (Tur/Red Gram), Arhar Whole / Tuar (Red Gram), Chana, Coriandar, Jowar (Sorghum), Maize, Moong Whole (Green Gram) Mustard, Peach, Peas Green (Pods), Tamarind Seed, Urad (Black Gram)
12	Dhar	Badnawar	Lentil (Masur), Chana
13	Dhar	Dhar	Lentil (Masur),
14	Guna	Guna	Lentil (Masur),



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15	Gwalior	Ashok Nagar	Arhar Whole / Tuar (Red Gram), Chana, Lentil (Masur), Moong Whole (Green Gram), Mustard, Soyabeans
16	Gwalior	Dabra	Chana, Lentil (Masur),
17	Gwalior	Datia	Lentil (Masur),
18	Harda	Harda	Arhar (Tur/Red Gram)
19	Harda	Khirkiya	Jowar (Sorghum)
20	Harda	Timarni	Lentil (Masur),
21	Hoshangabad	Itarsi	Maize
22	Hoshangabad	Pipariya	Mustard
23	Indore	Indore	Sesamum (Sesame, Gingelly, Til)
24	Indore	Mhow	Urad (Black Gram)
25	Jabalpur	Jabalpur	Maize, Mustard, Paddy(Dhan), Soyabeans
26	Jabalpur	Sehora	Lentil (Masur),
27	Jabalpur	Shahpura-Bhitoni	Arhar Whole / Tuar (Red Gram), Chana, Lentil (Masur), Urad (Black Gram)
28	Katni	Katni	Lentil (Masur),
29	Khandwa	Khandwa	Chana
30	Khargone	Khargone	Arhar Whole / Tuar (Red Gram)
31	Mandla*	Mandla*	Chana
32	Mandsore	Mandsore	Chana, Coriandar Coriander Whole, Mustard
33	Morena*	Morena*	Guar Seeds
34	Narsinghpur	Gadarwara	Lentil (Masur),
35	Neemuch	Neemuch	Chana, Coriandar, Lentil (Masur), Moong Whole (Green Gram), Sesame (Sesame, Gingelly, Til), Taramira
36	Raisen	Bareli	Chana
37	Raisen	Obaidullaganj	Chana, Paddy (Dhan)
38	Rajgarh	Biaora	Lentil (Masur),
39	Ratlam	Jaora	Chana, Coriandar, Lentil (Masur),
40	Ratlam	Ratlam	Arhar Whole / Tuar (Red Gram), Chana, Lentil (Masur), Maize, Urad (Black Gram)
41	Rewa	Rewa	Arhar Whole / Tuar (Red Gram), Chana, Lentil (Masur), Mustard, Soyabeans, Urad (Black Gram)
42	Sagar*	Bina*	Chana
43	Sagar*	Sagar*	Maize, Moong Whole (Green Gram), Peas Green (Pods)
44	Sanwer	Sanwer	Chana, Kulthi (Horse Gram), Soyabeans, Wheat
45	Satna	Satna	Arhar (Tur/Red Gram), Barley (Jau), Chana, Lentil (Masur), Paddy (Dhan), Urad (Black Gram)
46	Sehore	Ashta	Lentil (Masur), Maize, Mustard
47	Sehore	Sehore	Chana
48	Seoni*	Seoni*	Chana
49	Shajapur	Agar	Chana
50	Shajapur	Shajapur	Chana
51	Shajapur	Shujalpur	Chana
52	Sheopur*	Sheopurkalan*	Chana
53	Tikamgarh	Tikamgarh	Chana
54	Ujjain	Badnagar	Peas Green (Pods), Chana
55	Ujjain	Mahidpur	Chana, Coriandar, Lentil (Masur), Mustard
56	Ujjain	Ujjain	Arhar Whole / Tuar (Red Gram), Lentil (Masur), Moong Whole (Green Gram) Peas Green (Pods) Tamarind Fruit
57	Vidisha	Ganj Basoda	Moong Whole (Green Gram) Urad (Black Gram)
58	Vidisha	Vidisha	Lentil (Masur), Moong Whole (Green Gram) Mustard Peas Green (Pods) Urad (Black Gram)

*Lab is yet to be established in these 7 mandis.

(Source: <http://www.enam.gov.in>)



1.14.2 The linking of the the following Mandis to E-NAM is in process :

Table 1.11 – Linking Process of Mandis to E-NAM

1. Nasrullaganj	4. Kareli	7. Banapura
2. Raisen	5. Khuri	8. Shivpuri
3. Udaipura	6. Ambha	9. Kumbhraj

1.14.3 It has also been planned to link the following 13 Cotton Mandis to E-NAM for which DPR has been forwarded to GoI :

Table 1.12 – Linking Process of Cotton Mandis to E-NAM (DPR forwarded to GoI)

1. Barwaha	5. Bhikangaon	9. Kukshi	13. Saunsar
2. Bagod (Sub mandi of Barwaha)	6. Karahi	10. Pandurna	
3. Bakaner (Sub mandi of Manawar)	7. Dhamnod	11. Sanawad	
4. Singhana (Sub mandi of Manawar)	8. Gandhwani	12. Agenda	

1.15. MSME

The number of MSME units established in the State has been increasing consistently since 2012-13. The details of number of units, investment and number of persons employed are given in the table below :

Table 1.13 - Details of No. of units, investment & No. of person employed under MSME

Year	Number of units	Investments (₹.. crore)	Number of persons employed
2012-13	19894	672	266709
2016-17	60384	6926	47414

There are 9 Designated Food Parks at Jaggakhedi (Mandsaur), Nimrani and Kasargod (at Khargone), Pipariya-Babai (Hoshanga-bad), Borgaon (Chhindwara), Malanpur (Bhind), Maneri (Mandla), and Binjana (Dewas) and a new one proposed in Neemuch district in the State. The first Spice Park was established at Chhindwara by Spice Board.

In Handloom sector, during 2015-16, out of 28000 handloom units, 21000 units were in operation providing employment to 48000 weavers/workers and produced 367.50 lakh m of cloth.

1.16. Power

Total installed capacity of power in the State was 17515 MW at end of February 2017. The total electricity power supplied during 2011-12 was 43330 million units which increased nearly by 50% to 64149 million units in 2015-16. The power generated from non renewable sources viz Solar, Wind, Low Hydro, Biomass Energy increased from 830 million units in 2012-13 to 3573 million units in 2016-17. About 41.5% of total electricity generated was supplied to Agriculture sector followed by 26.6% to industrial sector.

1.17. Summing up

The State is blessed with excellent natural resources in the form of land, water and climatic conditions. The state is perfectly poised for diversification of agriculture and horticulture crops, strategic promotion of agro-based industries, and for exploiting the potential in the Dairy & Fisheries Sector. State Government has put in place, favourable developmental policies and is also improving its infrastructure facilities such as roads, bridges, irrigation and electricity. The NITI Aayog has ranked Madhya Pradesh as 4th under the agricultural marketing and farm friendly reforms index, with a score of 69.5 out of 100. The abundant availability of skilled and unskilled manpower is also an added advantage for the State. It is one of the fast growing economies in the country and has the potential to become the growth pillar of Make in India. DPIP and World Bank have ranked Madhya Pradesh, among the top five states, in Ease of Doing Business, while the Ambit Capital study 2015 has identified MP as the best performing State. The next few chapters will be discussing as to how effectively, these natural resources of the State can be put to use for its overall development.



CHAPTER II BANKING PROFILE

1. NETWORK & OUTREACH (As on 31/03/2017)										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	House-holds
Commercial Banks	49	5061	1475	1523	2063	NA	164386	7341	37.22	2957
Regional Rural Bank	3	1304	843	316	145	NA	158618	3006	65.13	11478
District Central Coop. Bank	38+1StCB	855	297	470	88	NA	29910	-	184.86	17546
Primary Agr. Coop. Society	4522	4522	4522	-	-	NA	-	-	12.14	3310
Scheduled Urban Coop. Bank	NA	NA	NA	-	-	NA	-	-	-	-
All Agencies (excluding all PACS)	91	7220	2615	2309	2296	** 98	352914	10347	21	2074
**Agency wise break up of MFI and MFO not available										
2. DEPOSITS & LOANS OUTSTANDING [₹ lakh]										
Agency	Amount of Loan [₹.lakh]					Amount of Deposit [₹ lakh]				
	31-Mar-15	31-Mar-16	31.03.2017	Growth (%)	Share (%)	31-Mar-15	31-Mar-16	31-Mar-17	Growth (%)	Share (%)
Commercial Banks	15473679	18101140	19726024	8.98	83.02	26233390	26768537	29572785	10.48	87.7
Regional Rural Bank	925033	1010472	1109378	5.37	4.67	1511427	1690005	1954066	15.62	5.8
Cooperative Banks	2636377	2986628	2924784	-2.07	12.31	1756449	1860135	2195312	18.02	6.5
All Agencies	19035089	22140542	23760186	7.32	100	29500338	30318677	33722163	11.23	100
3. CD-RATIO				4. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs) 31/3/16						
Agency	CD Ratio			Agency	During 2017		Cumulative			
	31/03/2015	31/03/2016	31/03/2017		Deposit	Credit	Deposit	Credit		
Commercial Banks	59	68	67	Commercial Banks	3052536	NA	21637859	40997		
Regional Rural Bank	61	64	57	Regional Rural Bank	NA	NA	3220852	1366		
Cooperative Banks	150	161	133	Cooperative Banks	NA	NA	0	0		
All Agencies	65	73	70	All Agencies	NA	NA	24858711	42363		
5. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2017) ₹ Lakh]										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount	% to Total loans O/s	Amount	% to Total loans O/s	Amount	% of Total Loans O/s	Amount	% of Total Loans O/s	Amount	% of Total Loans O/s
Commercial Banks	11661366	59.11	5378048	27.26	4384607	22.23	1448	0.007	2399938	12.17
Regional Rural Bank	1009407	90.98	712166	64.19	378938	34.16	0	0	229734	20.71
Cooperative Banks	2924784	100	2901678	99.21	707152	24.18	0	0	109167	3.73
All Agencies	15595557	65.64	8991892	37.84	5470697	23.02	1448	0.006	2738838	11.53
6. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS [₹ Lakh]										
Agency	2014-15			2015-16			2016-17			Average Ach [%] last 3 yrs
	Target	Ach.	Ach. [%]	Target	Ach.	Ach. [%]	Target	Ach.	Ach. [%]	
Commercial Banks	4867948	5521037	113.4	6160655	5775054	93.74	7460609	6132699	82.2	103
Regional Rural Bank	780545	609836	78.13	978856	671029	68.5	1173869	635789	54.16	70.14
Cooperative Banks	1446224	1331930	92.1	1821414	1532681	84.14	2275967	1999301	87.84	90.68
All Agencies	7094717	7462803	105.2	8960925	7978764	89.03	10910445	8767789	80.36	96.92
7. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS [₹ Lakh]										
Broad Sector	2014-15			2015-16			2016-17			2017-18 (T)
	Target	Ach.	Ach. [%]	Target	Ach.	Ach. [%]	Target	Ach.	Ach. [%]	
Crop Loan	NA	NA	NA	NA	NA	NA	5852095	5003362	85.5	6722871
Term Loan (Agr)	NA	NA	NA	NA	NA	NA	2246765	1412819	62.88	2763882
Total Agri. Credit	5339054	4987056	93.41	6718694	5250229	78.14	8098860	6416181	79.22	9486753
Non-Farm Sector	1019741	1382255	135.55	1339648	1961357	146.41	1612329	1651574	102.43	1844216
Other Priority Sector	735924	1093492	148.59	902583	767178	85	1199260	700034	58.37	1357029
Total Priority Sector	7094719	7462803	105.19	8960925	7978764	89.04	10910449	8767789	80.36	1357029
8. RECOVERY POSITION										
Agency	2014-15 (June 14)			2015-16 (June 15)			2016-17 (June 16)			Avg. Rec. [%] in last 3 years
	Demand [₹ lakh]	Recovery [₹ lakh]	Recovery [%]	Demand [₹ lakh]	Recovery [₹ lakh]	Recovery [%]	Demand [₹ lakh]	Recovery [₹ lakh]	Recovery [%]	
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	551675	425341	77.1	647616	492511	76.05	757180	558950	73.82	75.65
Cooperative Banks	930186	885061	95.15	829996	779653	93.93	676129	606207	89.66	93.21
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA



BANKING PROFILE

2.1 Banking Profile

Bank is the most important financial intermediary in the economy. The role provided by the financial institutions enables the financial sector to mobilise savings for investment, facilitate inflows of capital and optimise the allocation of capital between competing uses, thereby ensuring that the capital goes to its most productive use. Various financial institutions including banks in Madhya Pradesh play a significant role in development of the agriculture sector and industrialization in the State. Despite the progress made so far, the demand for all the services being provided by banks including savings, credit, insurance, old age pension and remittances has been increasing. The task ahead is challenging and all the stake holders have a major and critical role to play.

2.2 Branch Network

As on 31.03.2017, there were 49 Commercial Banks (CBs), 3 Regional Rural Banks (RRBs), 1 State Cooperative Bank (MPStCB), 38 District Central Cooperative Banks (DCCBs) and 4522 Primary Agriculture Credit Societies (PACS) and 98 mFI/mFOs. The branch network in the State increased from 7129 in 2015-16 to 7218 in 2016-17 improving the per branch population from 10,187 in 2015-16 to 10062 in 2016-17. Of the total branches, 2615 branches (36%) were in rural areas and 2309 branches (32%) were situated in semi-urban areas. There are 11864 Sub Service Areas in the state, of which 1517 SSAs are covered through branches, while others are covered through 10347 business correspondents. 9263 ATMs are also installed in MP. Besides this, 39 villages with a population of more than 5000 are without bank branches as on 31 March 2017.

2.3 Highlights of the Performance of the Banks during 2016-17

a) Deposits

The aggregate deposits of all banks in the State recorded a growth of 11.23% as on 31.03.2017 as compared to 2.77% as on 31.03.2016. The share of Commercial banks, RRBs and Cooperatives in the total deposits were 87.70%, 5.80% and 6.50% respectively. The growth rate of deposits of Commercial Banks was 10.48% while it was 15.62% for Cooperatives and 18.02% for RRBs. The average per branch deposits of CBs as on 31 March 2017 were ₹.58.43 crore as compared to ₹.25.73 crore for Cooperatives and ₹.14.98 crore for RRBs. As on 31.03.2017, the share of deposits from rural areas (₹.47166.81 crore) has declined to 14.00% of the total deposits as compared to 14.24% as on 31.03.2016, whereas the share of deposits from urban areas (₹.90719.81 crore) has increased from 23.60% to 27.01% during the same period. However, the share of deposits from semi-urban areas (₹.198741.10 crore) has decreased from 65.66% to 58.99% in the previous year.

b) Loans Outstanding

The loan outstanding of all agencies during 2016-17 increased to ₹.237601.86 crore, registering an increase of 7.32% as compared to an increase of 16.31% during the previous year. Amongst the agencies, the commercial banks had the major share of 83.02%, followed by the cooperatives and RRBs at 12.13% and 4.67%. The share of cooperatives and RRBs have reduced marginally from that of the previous year.

c) Performance under Annual Credit Plan 2016-17

As against the target of ₹.109104.45 crore under the Annual Credit Plan for the State during the year 2016-17, the achievement was ₹.87677.89 crore (80.36%). However, this was 9.89% more than previous year's disbursement. The disbursement to the primary sector during 2016-17 at ₹.64161.81 crore formed 79.22% of the target and a growth of 22% over the disbursement during 2015-16. None of the agencies could achieve the overall target under Priority Sector. However, while Cooperatives achieved their target under Crop Loan, the Commercial Banks achieved their targets under MSME. The term loan portion disbursed under Agriculture and allied activities including under Agriculture infrastructure and Ancillary activities during 2016-17 aggregated to ₹.14128.18 which is around 22.02% of Total Agricultural credit and 16.11% of Total Priority Sector Lending. While the rate of growth for the total priority sector was 6.91% and 9.89 per cent



BANKING PROFILE

respectively during 2015-16 and 2016-17, the growth rate were 5.28% and 22.21% in respect of Agriculture credit during the same period.

2.4 Credit Deposit (CD) Ratio

The overall CD ratio in the State decreased marginally to 70% as on 31 March 2017 from 73% on 31 March 2016. It is also less than the national average of 78%. Factors like recurring natural calamities, mounting NPAs in banks may have resulted in cautious lending by bankers. The CD ratio of all agencies had decreased when compared to previous year. In respect of Commercial Banks, the CD ratio decreased from 68% to 67%, Cooperatives from 161% to 133%, and that of RRBs from 62 to 57%. The low CD ratio as on 31 March 2017 in respect of a few districts like Umaria (23.83%), Shahdol (31.61%) and Dindori (39.62%), Mandla (35.26%), Panna (39.19%), Satna (36.56%) and Tikamgarh (36.41%) is a cause of concern and steps need to be taken to improve the same. Demonetisation is one of the major reason that affected the CD ratio of all banks

2.5 Performance against norms set by RBI to fulfil national goals

Table 2.1 Performance under RBI norms

Particulars	RBI Norms (%)	Banks' (%) performance as on											
		31.03.2015				31.03.2016				31.03.2017			
		CBs	RRBs	Coop	Total	CBs	RRBs	Coop	Total	CBs	RRBs	Coop	Total
Adv. o/s to Priority Sector	40	54.36	86.97	66.93	57.58	53.26	89.92	98	61.05	59.11	90.98	100	65.64
Adv. o/s to Agriculture	18	26.41	66.06	58.83	32.57	25.8	65.22	95	37	27.26	64.19	99.21	37.84
Adv. o/s to Weaker Sections	10	15.23	24.09	0.01	13.7	13.03	21.17	0.03	11.66	22.23	34.16	24.18	23.02

The Banks in the State registered good achievement under RBI performance benchmarks over the last three years. Against a target of 8% for financing to small farmers/marginal farmers, the overall achievement was 10.93%, while for MSME it was 7.31% against the target of 7.5% during 2016-17.

2.6 Health of Rural Financial Institutions - Agency-wise Analysis

2.6.1 Commercial Banks - A comparative position of the important financial parameters of the 49 commercial banks operating in the state through their branch network of 5061 branches during the last three years shows that advances and deposits have increased, with YoY growth of 8.98% and 10.48% respectively during 2016-17. The CD ratio has not shown any improvement as on 31 March 2017 when compared to the previous year. Priority Sector loans were 59.11% of total outstanding with agriculture outstanding at 27.26%. While the achievement under priority sector lending was at 93.74% in 2015-16, it reduced to 82.20% during 2016-17. In respect of Agriculture credit, the achievement was 78.59% with achievement of Crop Loan and Agriculture Term loan at 77.30% and 82.04% respectively, which may be due to the natural calamity faced in the agriculture sector during the year.

2.6.2 Regional Rural Banks (RRBs) – As on 31 March 2017, there were 3 RRBs operating in the State with a branch network of 1304 branches (1159 branches in rural/semi-urban). The comparative position of the financial parameters of the RRBs in the State during the last three years was given below.

Table 2.2 Financial Parameters of RRBs

(₹.lakh)

Sr. No.	Parameters	2014-15	2015-16	2016-17	Growth Rate (%)
1	Deposits o/s	1511427	1690005	1954066	15.62
2	Borrowings o/s	259398	165409	154858	-6.38
3	Loans & Advances o/s	925002	1010472	1109378	9.79
4	Priority Sector Advances o/s	823787	848037	1009406	19.03
5	Agriculture Advances o/s	626683	686790	712166	3.69
6	Advances to Weaker Sections o/s	278072	357484	378938	6



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7	Total Loans issued	661843	722984	704048	-2.62
8	Priority Sector Adv. issued	626340	671556	644910	-3.97
9	Agriculture Advances issued	523529	528807	533063	0.8
10	Investments o/s	339686	390890	511229	30.79
11	Recovery%	77.1	76.05	73.82	-2.93
12	CD Ratio	61.02	63.87	57.56	-9.88
13	% of Gross NPA to Loans o/s	11.72	10.11	12.37	22.35
14	Profit during the year	11233	4876	-4421.46	-190.68
15	No. of Branches	1234	1282	1304	1.72
16	No. of Employees	4593	5074	4857	-4.28
17	Per Branch Business	1974.42	2106.49	2349	11.51
18	Per Employee Business	530.47	532.23	631	18.56

Source: SLBC and NABARD

During 2016-17, the growth rate of deposits (15.62%) has shown increasing trend as compared to previous year (11.81%). However, the growth rate of loans and advances (9.79%) has shown some improvement as compared to previous year (9.23%).

The CD ratio of the RRBs has decreased from 63.87% as on 31 March 2016 to 57.56% as on 31 March 2017. During 2016-17, the gross NPAs of all the RRBs (12%) have increased from 10.11% which is a cause of concern and is beyond the tolerable limit. All the RRBs should organise special recovery drives to contain the NPAs. Out of the three RRBs, two RRBs have shown profit during the year. The recovery of RRBs as a whole decreased from 76.05% as on 30.06.2015 to 73.82% as on 30.06.2016.

6. Recovery of two RRBs as on 30.06.2016 was less than 75% and is a matter of concern

2.6.3 Cooperative Banks

(i) Short Term Cooperative Credit Structure (STCCS)

The three tier STCCS consists of MP StCB operating as Apex Level Institution in the State, 38 DCCBs operating at the district level and 4524 PACS operating at the grass root level. The important financial parameters of the STCCS during the last three years are furnished in the following table.

Table 2.3 Financial Parameters of Cooperative Banks

(₹.lakh)

Particulars	MPStCB			DCCBs (38)		
	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17
No. of branches	25	24	24	829	829	855
Owned funds	95281	138833	171122	372397	415283.7	480985
		-45.71%	-23.26%	-12.82%	-11.51%	(15.82%)
Deposits o/s	509562	501273	590131	1246887	1358863	1605181
			(17.72%)	-12.55%	-8.98%	(18.12%)
Borrowings o/s	682320	614830	734493.9	1020257	1003381	964722
			(19.46%)	-33.35%	-1.65%	(-3.85%)
Investments o/s	123683	123678	138774.8	702547	718427	936946
			(12.21%)	(-1.24%)	(-2.26%)	(30.42%)
Loans and Advances o/s	1001954	1071103	1069068.1	1634423	1915525	1855716
			(-0.18%)	-14.42%	-17.19%	(-3.12%)
Net Profit	7409	5608.77	2980	12433	12850.66	8874
			(-46.86%)	(-5.43%)	-3.35%	(-30.94%)
Accumulated Loss	0	0	0	6456	11331.58	17617
Gross NPA (%)	1.43	4.15	4.81	15.58	14.12	18.4
CD Ratio (%)	196.63	213.67	181.16	131.08	140.96	115.62
Recovery (%)	95.15	93.93	89.66	74.12	76	67.75

Source (NABARD) Note: Figures in brackets show % growth over previous year



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The share of STCCS in the State in deposits for the year 2016-17 was 6.50%. All the 38 DCCBs have been issued licence by RBI. MPStCB and 31 DCCBs in the State have posted profits. 7 DCCBs have posted current losses aggregating to ₹.9005.65 lakh. 6 DCCBs have accumulated losses aggregating ₹.17617 lakh. As on 31.03.2017, the recovery of Apex Bank was 89.66. The recovery of DCCBs as a whole showed a downward trend from 76% as on 30.6.2015 to 67.75% as on 30.6.2016. Recovery of eight DCCBs as on 30.06.2016 was less than 50% and is a matter of concern. As on 31 March 2017, the CRAR of Apex Bank was 11.61%. As per RBI stipulation, all the DCCBs should attain minimum 9% CRAR by 31 March 2017. As on 31 March 2017, out of the 38 DCCBs, four DCCBs are having CRAR below 9%. In a bid to bring about technology upgradation in cooperatives, NABARD has taken the initiative to bring the cooperative banks onto the Core Banking Solutions (CBS) platform and made them RTGS/NEFT compliant.

(ii) Primary Agricultural Cooperative Societies (PACS)

PACS are the grass root level credit institutions of STCCS. They have a sizable membership of 76.56 lakh. The PACS are resource poor, have weak finances and are heavily dependent on higher tiers. However, after recapitalization under revival package, the financial health of these grass root level institutions is improving and they are expected to extend more credit to member farmers. Further 63000 functional PACS in the country will be taken up for computerisation at a cost of ₹.1900 cr with State Government participation. The key indicators of PACS as on 31.03.2017 were as under.

Table 2.4 Financial Parameters of PACS

(₹.lakh)

Sl. No	Particulars	Details
1	Number of PACS operating in the state	4524
2	Total membership	7655860
3	Borrowing membership	4154796
4	Total Share Capital	58121
5	Total Reserve & other funds	14391
6	Total Deposits outstanding	124764
7	Borrowings outstanding	1154264
8	Loans and advances o/s	1687892
9	The average recovery position	64.87
10	No. of societies in profit	1962
	Total Profit for the year	6735

Source : NAFSCOB and NABARD

(iii) Long Term Cooperative Credit Structure (LTCCS) : The MPSCARDB is under liquidation.

(iv) Issues affecting the health of the Cooperatives in the State : The following are some of the major issues affecting the health of the cooperative structure in the State which needs to be addressed at various levels :-

Capital Adequacy – Many of the cooperative banks are facing issues addressing capital adequacy requirements. The lack of adequate capital funds is hindering their business expansion capabilities.

Asset Quality – Although the average NPA level of the DCCB stood at 18.40% as on 31 March 2017, 20 cooperative banks are having high level of NPAs exceeding 15% indicating the stress owing to poor asset quality.

Loans and Advances – Major portion (more than 70%) of the cooperative bank loan portfolio comprises of crop loan with consequential concentration risk. These banks need to diversify their portfolio into other areas and take measures to reduce their concentration risk.

Technology and skill upgradation – Although the cooperative banks have switched over to CBS platform, many are yet to introduce technology linked add-on products like cards, ATMs, etc. This weakness is affecting their competitiveness vis-à-vis other banks. Govt. of MP has initiated



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measures for addressing the issues affecting cooperatives and improving their health on all points including human resource, technology as also capital adequacy.

2.7 Policy Initiatives

The Government of India, Reserve Bank of India, State Governments and NABARD have been taking a number of policy measures for the development of agriculture and rural sectors and accelerating credit flow. The important policy initiatives are given below.

Policy Initiatives of Government of India

2.7.1 Agriculture and Farmers' Welfare in Union Budget 2017-18

Policy Initiatives

A Government of India Initiatives for Agriculture and Farmers' Welfare in Union Budget 2017-18

- The target for agricultural credit in 2017-18 has been enhanced to ₹.10 lakh crore.
- Special efforts will be made to ensure adequate flow of credit to the under serviced areas, the eastern states and Jammu & Kashmir.
- Support to NABARD for computerisation and integration of all 63,000 functional PACS with the Core Banking System (CBS) of District Central Cooperative Banks (DCCBs). This will be done in 3 years at an estimated cost of ₹.1,900 crore, with financial participation from state governments.
- The coverage of Pradhan Mantri Fasal Bima Yojana (PMFBY) will be increased from 30 per cent of cropped area in 2016-17 to 40 per cent in 2017-18 and 50 per cent in 2018-19. The allocation is raised from ₹.5500 cr to ₹.13240 cr.
- Government will set up new mini labs in Krishi Vigyan Kendras (KVKs) and ensure 100 per cent coverage of all 648 KVKs in the country. In addition, 1,000 mini labs will be set up by qualified local entrepreneurs.
- Enhancement in the corpus of Long Term Irrigation Fund (LTIF) with NABARD from ₹.20,000 crore to ₹.40,000 crore.
- A dedicated Micro Irrigation Fund will be set up in NABARD with an initial corpus of ₹.5,000 crore, to achieve the goal 'per drop more crop'.
- The coverage of National Agricultural Market (e-NAM) will be expanded from the current 250 markets to 585 APMCs. States will be urged to undertake market reforms and de-notify perishables from APMC.
- A model law on contract farming would be prepared and circulated among the states for adoption.
- A Dairy Processing and Infrastructure Development Fund will be set up in NABARD with a corpus of ₹.8,000 crore over 3 years for rejuvenating Dairy sector and for creating additional milk processing capacity of 12.6 million LPD. The initial corpus will be ₹.2,000 crore.
- A new central sector scheme viz. Pradhan Mantri Kisan SAMPADA Yojana (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters) with an allocation of ₹.6,000 crore for the period 2016-20 has been approved. The scheme will be implemented by Ministry of Food Processing Industries (MoFPI). Pradhan Mantri Kisan SAMPADA Yojana is a comprehensive package which will result in creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet. The following schemes will be implemented under PM Kisan SAMPADA Yojana :
 - Mega Food Parks
 - Integrated Cold Chain and Value Addition Infrastructure
 - Creation / Expansion of Food Processing & Preservation Capacities
 - Infrastructure for Agro-processing Clusters
 - Creation of Backward and Forward Linkages
 - Food Safety and Quality Assurance Infrastructure
 - Human Resources and Institutions



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PM Kisan SAMPADA Yojana is expected to leverage investment of ₹.31,400 crore for handling of 334 lakh MT agro-produce valued at INR 1,04,125 crore, benefiting 20 lakh farmers and generating 5,30,500 direct/indirect employment in the country by the year 2019-20.

B Reserve Bank of India

- Issue of guidelines on Priority Sector Lending Certificates (RBI Circular RBI/2015-16/366 FIDD.CO.Plan.BC.23/04.09.01/2015-16 dated April 7, 2016 addressed to all SCBs – including RRBs/UCBs/LABs).
- Credit information reporting by banks in respect of Self Help Group (SHG) members – Banks advised to incorporate the SHG member level data into the existing Microfinance data sharing file format (RBI's circular RBI/2015-16/424 DBR.CID.BC.No.104/20.16.56/2015-16 dated 16/6/2016 addressed to all banks)
- Guidelines for relief measures by banks in areas affected by natural calamities- utilisation of insurance proceeds - In view of the difficulties faced by farmers in areas affected by natural calamities, banks are advised to act with empathy and consider restructuring and granting fresh loans without waiting for the receipt of the insurance claims, in cases where there is reasonable certainty of receipt of the claim (RBI's circular dated 30 June 2016 addressed to all Scheduled Commercial Banks)
- Priority Sector Lending –Targets and Classification- Bank loans to MFIs for on-lending - Qualifying asset - Revised loan limit - The limit of the loans extended by Non-Banking Financial Company- Micro Finance Institutions (NBFC-MFIs) for which the tenure of the loan shall not be less than 24 months, has been raised to ₹.30,000/- from the earlier limit of ₹.15,000/-. (Circular RBI/2016-17/27 FIDD.CO.Plan.BC.No.8/04.09.001/2016-17 dated 28 July 2016)
- Priority Sector Lending status for Factoring Transactions - To increase liquidity support for the MSME sector, it has been decided that factoring transactions on 'with recourse' basis shall be eligible for priority sector classification by banks, which are carrying out the business of factoring departmentally. The factoring transactions taking place through TReDS shall also be eligible for classification under priority sector upon operationalization of the platform (RBI Circular RBI/2016-17/37 FIDD.CO.Plan.BC.10/04.09.01/2016-17 dated 11 August 2016 addressed to all Scheduled Commercial banks, excluding RRBs)
- Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) – Aajeevika - Interest Subvention Scheme (RBI circular RBI/2016-17/42 FIDD.GSSD.CO.BC.No.13/09.01.03/ 2016-17 dated 25 August 2016 addressed to Public & Private Sector Banks)
- 'Doubling Farmers' Income by 2022' – Measures – SLBCs were advise inter alia to Include 'Doubling of Farmer's Income by 2022' as a regular agenda under Lead Bank Scheme in various forums such as SLBC, DCC, DLRC and BLBC. (RBI Circular RBI/2016-17/66 FIDD.CO.LBS.BC.No.16 / 02.01.001/2016-17 dated 29 September 2016 addressed to all the Chairman and Managing Directors SLBC Convener Banks/ Lead Banks)
- Operating Guidelines for Small Finance Banks (RBI Circular RBI/2016-17/81 DBR.NBD.No.26/16.13.218/2016-17 October 6, 2016 addressed to Chief Executive Officers of Small Finance Banks)
- Priority Sector Lending - Revised Reporting System – RBI/2016-2017/79 FIDD.CO.Plan.CO.BC.No.17 /04.09.001/ 2016-17 dated October 6, 2016 addressed to The Chairman/Managing Director / CEO, all Scheduled commercial banks (excluding Regional Rural Banks) to enable effective monitoring.
- Continuation of Interest Subvention Scheme for short-term crop loans on interim basis during the year 2017-18 (RBI Circular RBI/2016-17/308-FIDD.CO.FSD.BC.No.29/ 05.02.001/2016-17 dated 25 May 2017 addressed to all Public and Private Scheduled Commercial Banks)
- Lead Bank scheme –Master circular issued-RBI/2017-2018/8 FIDD.CO.LBS.BC.NO.1 /02.01.001 / 2017-18 dated 3/7/2017 addressed to all SLBC Convener Bank/Lead Banks.
- Financial Literacy by FLCs (Financial Literacy Centres) and rural branches - Policy Review – policy on conduct of camps by FLCs and rural branches of the banks has been revised in the wake of recent developments on withdrawal of legal tender status of Specified Bank Notes and



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the focus on going digital – Financial Literacy by FLCs (Financial Literacy Centres) and rural branches - Revision in funding limits, Audio-visual content and provision of hand held projectors-(RBI/RBI/2017-18/23-FIDD.FLC.BC.No.11 /12.01.018/2017-18 dated 13/7/2017).

- Investment in plant and machinery for the purpose of classification as Micro, Small and Medium Enterprises- RBI directed that while calculating the investment in plant and machinery, the original price thereof, shall be taken into account, irrespective of whether the plant and machinery are new or second hand. RBI/2017-18/21-FIDD.MSME &NFS.BCNO.10/06.02.31/2017-18 dated 13/7/2017.

C NABARD

- Encouraging capital formation through allocation of increased share of long term loans in agriculture credit
- Refinement of policies for provision of short term and long term refinance to Cooperative Banks and RRBs for financing seasonal agricultural operations, other non-agricultural short term activities and investment credit.
- Operationalisation of Long Term Irrigation Fund for the funding of central and state shares for the identified projects under Pradhan Mantri Krishi Sinchayi Yojana.
- Focusing on policies to enable Doubling of farmers' income by the year 2022
- Promotion of additional 3000 FPOs aimed at aggregation of producers, market linkages and credit expansion to uncovered farmers;
- Financing Producers Organisations through its subsidiary - NABKISAN
- Broad basing the activities for continued support to enhancing livelihood activities of tribals through Tribal Development Fund
- Encourages formation and Nurturing of 'Off Farm Producers Organisations' through 'Off Farm sector Promotion Fund'
- "Outcome based approach" to training of rural youth through RUDSETI/RSETIs
- Continued focus on creation of Rural Infrastructure through RIDF and also through NABARD Infrastructure Development Assistance (NIDA)
- Support to State Government for financing of sprinkler/drip irrigation systems, piped water supply through the 'Micro Irrigation Fund'
- Implementation of eShakti project for SHGs to have a user-friendly accounting system which will digitize their records, assimilate them with the mainstream banking system and alleviate the drudgery of manual book-keeping
- Mainstreaming of the pilots tested under Livelihood Enterprise Development Programme (LEDP) for promotion of livelihoods among SHG members.
- Promotion of Climate Smart Agriculture
- Support for undertaking activities under the 'Swachh Bharat Yojana'
- Launching of NABARD All India Financial Inclusion Survey to get deeper understanding of livelihood and financial inclusion aspects of rural households
- Water Campaign with an objective to create mass awareness about the methods of effective conservation / preservation and efficient use of water through available technologies by the rural community.
- Thrust on conversion of KCC to RuPay Kisan Cards to enable farmers to undertake digital financial transactions in the post-demonetization period
- Conduct of special camps on 'Going Digital' with stress on digital payments

D Policy Initiative of Government of Madhya Pradesh

- Madhya Pradesh Government has prepared a roadmap for doubling farmers' income in five years starting from 2016-17. The roadmap has delineated State level sub-sector wise interventions (and targets) and the financial resources required. The sources for increasing the income elucidated are (a) Reduction in input cost for agriculture operations, (b) Increase in productivity, (c) Additional increase due to area increase, (d) Enhancing incomes due to reduction in post-harvest losses, (e) Better remunerative prices for farmers (Agriculture marketing /dissemination of prices, etc). The roadmap provides detail of targets and



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interventions for eight sub-sectors namely, crop sector, agroforestry, horticulture, food processing, animal husbandry, fisheries, sericulture & beekeeping and bamboo and other minor forest produce.

- **Mukhya Mantri Bhavantar Bugtan Yojana (MMBBY)**, a Price Difference Payment Scheme, for the welfare of farmers of the State. The scheme is being implemented for Kharif 2017 on pilot basis to fetch fair price to the farmers on their produce. The benefit of the scheme can be derived by farmers on crops notified by the State Government. For Kharif season 2017, Soyabean, Groundnut, Sesame (Til), Ramtil, Maize, Moong, Urad and Tuar crops have been notified by the State Govt. The farmers, desirous to avail benefit under the Scheme, will have to register themselves on the portal between 11 September and 11 October 2017 and will be provided with a unique ID. The average of the prevailing Model Wholesale Selling Rate of the specified crops in the Mandis of MP and 02 other neighbouring states will be calculated to work out and same will be uploaded in the website of Agriculture Department, Govt of MP and portal of MMBBY. The Registration number will be mentioned on contract slip, weighing slip and payment sheet to be issued after sale in Mandi to the farmers registered under the scheme. The farmers will be compensated if
 - (i) The farmers' selling rate in the Mandi is less than the MSP but more than the Model Wholesale Selling Rate; the farmers will be paid the difference between the MSP and the farmers' selling rate.
 - (ii) The farmers' selling rate in the Mandi is less than the Model Wholesale Selling Rate; the farmers will be paid the difference between the MSP and the Model Wholesale Selling Rate.
 - (iii) No payment will be made to the farmers if the Model Wholesale Selling Rate is more than the MSP.
 - (iv) The difference amount in the MMBBY will be deposited in the farmers' accounts through **"Pratyaksh Labh Antaran or DBT"**.
- Further, grant will be given to farmer for storing agricultural produce in licensed warehouse for the farmers registered under the scheme in order to provide opportunity to farmers to sell their produce at appropriate market rate and appropriate time and to avoid Distress Sale.
- The State Government will be paying the warehouse rent of 04 months to farmers for storing Tuar (between May 1 and August 30, 2018) and Soyabean, Peanut, Til, Ramtil, Maize, Moong and Urad (all between January 1 and April 30, 2018) in licensed warehouses at ₹.7/- per quintal or actual rent paid, whichever is less.
- In order to streamline the operations in Krishi Upaj Mandis, bring transparencies and reduce the exploitation of farmers by the middle men/commission agents, the State govt. has introduced the system of making payments to farmers after selling their farm produce in Krishi Mandi through cheques since 2016-17. This had helped the farmers to get full payments of their produce.
- The state Government is gradually expanding the coverage of e-NAM programme to all Krishi Upaj Mandis in the State. The crops covered for online trading is also being gradually expanded. The e-NAM programme is benefitting the farmers by providing them wider choices/options in selling their produce and transparent price discovery mechanism.
- Krishi Cabinet, approved a scheme of Custom Processing and Service Centres to be set up by farmers' sons and daughters wherein farmers can process their produce on rental basis. Under the scheme, the government will facilitate bank loans up to ₹.25 lakh for children of farmers who are older than 18 years and have cleared Class X examinations, with a 40 per cent subsidy to general category beneficiaries and 50 per cent to Scheduled Castes and Tribes. Government has planned to set up 1,000 such centres in the next three years. The programme will promote processing of agriculture commodities like onions, garlic, tomato and soybean as also establishing fruit and vegetable dehydration plants and modern jaggery plants in villages.
- A scheme, viz SAMADHAN YOJANA is being formulated to enable the defaulter farmers to repay their dues to PACS.



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- Disbursement of ₹.12036.16 crore through PACS to farmers at 0% rate of interest during the year ending 31 March 2017.
- Formation of 110 new Dairy cooperative Societies and 315 Milk Collection Centres.
- Micro irrigation Mission was constituted with an objective to cover 22 lakh Ha of arable land through micro irrigation system.
- Under the Mukhya Mantri Yuva Udyami Yojana, Mukya Mantri Swarojgar Yojana and Mukhyamantri Arthik Kalyan Yojana, identified beneficiaries are extended bank loan with subsidy support from the State Government for setting up micro, small and medium enterprises. The State Govt also provides guarantee for repayment of loan under these schemes.

Government of Madhya Pradesh Initiatives for Agriculture and Farmers' Welfare in Budget 2017-18

- Rs 33,564 crore has been allocated for the Krishi Budget in 2017-18. The allocations made in the Budget for different schemes are as under:
 - Provision of ₹.2000 crore for "Prime Minister Crop Insurance Scheme"
 - Provision of ₹.400 crore for Rashtriya Krishi Vikas Yojana.
 - Provision of ₹.305 crore for National Food Security Mission
 - Provision of ₹.40 crore for agricultural mechanisation
 - Provision of ₹.46 crore subsidy for Tractor and agricultural equipments.
 - Provision of ₹.14 crore grant for establishment of Custom Hiring Centre
- Under Horticulture, ₹.140 crore has been allocated for micro-irrigation, ₹.92 crore for Rashtriya Krishi Vikas Yojna, ₹.62 crore for National Horticulture Mission, ₹.50 crore for Crop Insurance Scheme and ₹.50 crore to enhance the storage capacity for onion.
- Rs 1092 crores has been allocated for implementing various schemes under Animal Husbandry and Fisheries.
- An amount of ₹.102 crore for plantation of fruit and non-fruit trees on Narmada river bank.
- Under National Rural Livelihood Mission, an amount of ₹.633 crore and ₹.105 crore under National Urban livelihood Mission have been allocated for the promotion of SHGs.
- Under Pradhan Mantri awas Yojana, an amount of ₹.3500 crore has been allocated for housing for all scheme in rural areas.
- Under Irrigation, ₹.9,850 crore is proposed to be spent as capital expenses for irrigation schemes and a plan to provide irrigation facility to 33 lakh hectares of agricultural land.
- Allocation for various rural Infrastructure projects
 - Rs 90 crore for construction of Aanganwadi buildings
 - 5966 crore for Roads and Bridges
 - 2850 crore for PMGSY in the year 2017-18
 - 400 crore for 'Mukhyamantri Gram Sadak evam Adhosanrachana Yojana'
 - 186 crore for State Rural Road connectivity scheme
- A programme has been devised to facilitate water supply through pipelines in habitations with population of more than 1000. ₹.552 crore has been allocated for 'Samooch Nal Jal Yojna' and ₹.900 crore for State rural drinking water programmes.
- Education: 520 high schools and 240 higher secondary schools are proposed to be upgraded. The budget allocation for various schemes under Education are as under:
 - Rs 214 crore and ₹.189 crore in School Education and Tribal Department respectively has been made for construction of buildings.
 - Rs 100 Crore has been made for development of 10 Excellence ITIs.
 - Rs 100 crore for training 2.5 lakh youngsters and 2 lakh women under 'Mukhyamantri Kaushal Samwardhan and Kaushalya Yojana.



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- Rs 1000 crore for creation of fund for meritorious students under 'Mukhyamantri Medhavi Vidarthi Yojana'
- Reimbursement of tuition fees as grant to students who score more than 85% in 12th and join prestigious National level institutions
- Energy: ₹.4,622 crore is proposed to be spent on the UDAY scheme in 2017-18. An amount of ₹.4000 crore has been allocated for converting temporary electricity connections into permanent connections.
- Industries and Employment: The State received 2630 investment proposals of ₹.5.62 lakh crore in MP during Investor Summit-2016. In the Budget, a provision of ₹.161 crore has been made for development of industrial infrastructure in 9 new industrial areas. Further, ₹.58 crore has been allocated for IT Park and Electronic Manufacturing Cluster and ₹.797 crore for self-employment schemes

2.8. Government Sponsored Programmes

I. Government Sponsored Programmes - Credit Linked Subsidy Schemes of Government of India

In order to enhance the capital formation in Agriculture, Government of India has initiated various Credit Linked Subsidy Schemes. These schemes, being routed through NABARD, will be subject to the instructions issued by GoI from time to time and the subsidy under the schemes will be subject to the availability of funds from GoI. The details of some of the important schemes in brief are as under:

1. Dairy Entrepreneurship Development Scheme (DEDS)

- a) **Eligible items:** (i) Establishment of small dairy (ii) Rearing of heifer calves (iii) Vermi Compost (iv) Milking machines, milk-o-testers, bulk milk cooling units, (v) Processing equipment (vi) transportation facilities and cold chain (vii) Cold storage facilities (viii) Establishment of private veterinary clinics, (ix) Dairy marketing outlet and (x) Dairy parlors.
- b) **Subsidy:** SC/ST: @33.33% and Others (General/OBC) @ 25% of the outlay. (Project outlay ranging from ₹.1.00 lakh to ₹.30.00 lakh depending upon the activity). The scheme is open till 28 February 2018

2. Establishment of Agri clinics and Agri- Business Centres:

- a) **Eligible items:** Consultancy services for (i) Soil/water testing labs (ii) Crop protection services, (iii) Production of bio-fertilizers, bio pesticides (iv) Agri tourism, (v) Contract farming, etc.
- b) **Subsidy: SC, ST and Women: @44%; Others: 36%. (Ceiling of project cost: ₹.20 lakh for individuals & ₹.100.00 lakh for Group projects)**

2. **Capital Investment Subsidy scheme for commercial production units of organic inputs under NPOF:** Subsidy under the scheme is available for Fruit and Vegetables Market Waste Compost and Bio-fertilizers/ Bio-pesticides production units. Each unit of Bio-fertilizers/Bio-pesticides will be provided with a subsidy @ 25% of the capital cost of the project subject to a ceiling of ₹.40 lakh. Each unit of fruit and vegetable waste compost production unit will be provided with a subsidy @ 33% of the capital cost of the project subject to a ceiling of ₹.63 lakh. The remaining cost will be met through term loan from banks and margin money.



II State Government Sponsored Credit Linked Subsidy Schemes :

Table 2.5 – GoMP Sponsored Programmes

Sl. No.	Name of the scheme/ Nodal Agency	Objective	Subsidy
3	Distribution of Goat Units Scheme(10+1)/ Animal Husbandry Dept	To increase meat & milk production, to improve economic conditions of beneficiaries, to improve goat breed.	TFO ₹.77456.00, Subsidy: SC/ST: 50%, Others: 25% . MM 10% Scheme targeted to SF\MF\TF/OL Agri labours.
10	Agriculture Equipment Promotion Scheme/ Directorate of Agriculture Engineering (RVY Scheme)	To establish High Tech Custom Hiring Centres to make available tractors and other farm equipment's to the farmers.	100% Back ended subsidy from GoI (max TFO: 250 lakh)
12	Rashtra krishi vikas yojana/ Directorate of Farmers' Welfare & Agri Dept.	To improve crop productivity & production through irrigation	For all farmers - Diesel pumps with 5 to 10 HP - Subsidy @50% of the investment cost or ₹.10000/- whichever is less, For General Category Farmers- Tube wells @50% of the investment cost or ₹.25000/- whichever is less, Pump sets @50% of the investment cost or ₹.15000/- whichever is less, For farmers of Bundelkhand region, having 01 to 5 HA of unirrigated land subsidy for, Dug well - @50% of the investment cost or ₹.80000/- whichever is less
13	Prime Minister's Employment Generation Programme/ DIC/KVIC/KVIB	To help educated unemployed in urban & rural areas generate self-employment	i.General :(Urban areas: 15%, Rural areas: 25%), ii.SC/ST/Women/ Minorities/ Physically Handicapped/ Ex-Servicemen: (Urban: @25% Rural: @35%)
14	Mukhya Mantri Yuva Udhyaami Yojna - DIC	To help 10 th pass unemployed (Age 18 to 40) for establishment of new industry (manufacturing) and service enterprises.	Margin Money 15% (Max. ₹.12 Lakh), Interest Subsidy: 5% upto 7 years, reimbursement of Guarantee fee under CGTMSE
15	Mukhya Mantri Swarojgar Yojna – Dept. of commerce, industry and Employment through DIC	To help 5 th pass unemployed (Age 18 to 45) to generate self-employment	Margin Money Gen – 15% (Max. – ₹.1.00 Lakh), BPL/SC/ST/OBC/Woman /minority/ physically challenged – 30% (Max. – ₹.2.00 Lakh), Interest Subsidy: 5% upto 7 years (Max. – ₹.25000 per year), reimbursement of Guarantee fee under CGTMSE
16	Mukhya Mantri Arthik Kalyan Yojana Dept. of commerce, industry and Employment through DIC	To enable individuals belonging to BPL families (Age - 18 to 55) to generate self-employment	Margin Money 50% of TFO (Max - ₹.10000)
19	Higher Education Loan scheme Directorate of Institutional Finance	To provide subsidy on accrued interest for EWS students for loans from CBs with a family income of above ₹.4.50 & upto ₹.7.50 lacs and who score 65% marks at 12 th std.	Subsidy of 50% on interest accrued during moratorium period i.e., Course Period plus one year or six months after getting job, whichever is earlier.
20	National Rural/ Urban Individual/Group livelihood Mission	To encourage youth/families belonging to BPL families to undertake self/group employment (applicable for 55	Interest subsidy of 7% for individuals availing bank loan & 4% interest subsidy will be given to women SHG groups



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		cities in MP)	
23	Micro Irrigation	Make maximum use of available irrigation water to increase agricultural production is the objective of the scheme	Subsidy to SC/ST Farmers digging Tube wells total cost of 75% or ₹.25000 whichever is less. For Successful wells installed submersible pump or a maximum of 75% of the cost to less than ₹.15,000.
246	Mukhya Mantri Krishak Udyami Yojana	To benefit farmer's son/daughter to establish agriculture based /allied new manufacturing and service unit e.g agro processing, food processing, milk processing, cold storage, cattle feed, poultry feed, fish feed, custom hiring centre, tissue culture, cattle feed, vegetable dehydration, dal mill, rice mill, oil mill, flour mill, etc	Project cost- ₹.10 lakh to ₹.2 crores. Age 18-40 years. Minimum 10 th pass- Income limit- The applicant's family should not have already established any business or industry and should not be an incometax payer. Financial assistance - 15% of the project capital cost (Max ₹.12 lakh) for general category 20% of project capital cost (Max ₹.18 lakh) for BPL category Interest subsidy- 6% per year of the project capital cost for women and 5% per year for others for 7 years (max ₹.5 lakh per year) CGTMSE Guarantee fees- at the prevailing rate for 7 years Farmers son/daughter will be those whose parents or self have agriculture land and they are not an income tax payer

2.9. Kisan Credit Card scheme

Government of India introduced the Kisan Credit Card scheme (KCC) scheme in 1998 as an innovative credit delivery mechanism to enable the farmers to meet their production credit requirements in a timely and hassle-free manner. The KCC guidelines have gone through several changes since then. The guidelines revised in 2012 had incorporated many new features over & above the financing of crop production requirement, viz., consumption expenditure, maintenance of farm assets, term loan for agriculture & allied activities, coverage of KCC holders under PAIS and recently the coverage of KCC holders under Atal Pension Yojna, etc.

The Kisan Credit Cards are to be converted into a RuPay KCC/ Smart Card cum Debit Card. As per the revised Kisan Credit Card guidelines, all the banks have to provide ATM Debit cards to all the KCC account holders which could be used at ATMs/Hand held Swipe Machines etc. The main purpose of introduction of "RuPay Kisan Cards" is to provide access of instant credit to the farmers on an ongoing basis and to substantially reduce visits to the branches/PACS by the farmer borrower.

Though banks have extended financial support in a big way to the farmers, still the cause of small and marginal farmers needs to be redressed and a sizeable number of them are deprived of institutional credit. A special campaign has been launched by the Govt. of Madhya Pradesh for issuance of Kisan Credit Card to the left over farmers. The progress under issue of KCCs in the State as on 31.03.2017 is given in the table below :

Table 2.6 Progress under KCC as on 31 March 2017

Particulars	No. of Farmers	Percentage total farmers
Total number of farmers in the State	9844439	-
KCC issued by Cooperative Banks	5403523	67.25%
KCC issued by RRBs	508056	8.86%
KCC issued by Commercial Banks	1914909	23.89%
Total number of KCC issued	7826488	79.50%
Total number of left over farmers in the State	2017951	20.00%

Source: SLBC



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Majority of the left over farmers belong to oral lessees, tenant farmers, sharecroppers, some small farmers, marginal farmers, and forest dwellers. Certain issues such as non financing of some components of KCC viz., post-harvest/household/consumption and maintenance expenses of farm assets; issue of loan eligibility certificates; credit to oral lessees/tenant farmers/share croppers; issuance of RuPay Kisan Cards to all KCC holders etc. still remain to be addressed.

2.10. Interest Subvention

In order to lessen the financial burden on the farmers, as also to encourage the repayment ethics amongst the farmers, both GOI and GoMP have introduced the Interest Subvention Schemes. While GoI's scheme provides interest subvention @ 2% p.a. to banks, an additional interest subvention of 3% p.a. is available for prompt repayment, provided the Rate of Interest charged to ultimate borrowers is 7% p.a. Thus a maximum interest subvention of 5% p.a. is available from GoI. This interest subvention is available for crop loans upto an upper limit of ₹.3.00 lakh. In addition to the Interest Subvention Scheme of GoI, GoMP provides additional interest subvention of 6% p.a., thereby making provision of crop loans to farmers through cooperative banks at 0% p.a.

2.11. Micro Credit

The thrust of the SHG programme has been on provision of microcredit to the poor for meeting their emergent credit needs and enabling them to take up livelihood activity for combating poverty. Due to inbuilt strengths of the programme, it witnessed an exponential growth path and emerged as the largest microfinance programme. However, the growth of the programme has been uneven across the states and regions. While it consistently performed better in the southern states, the growth has not been so encouraging in other States. As many as 13 States, including Madhya Pradesh, have been identified as "Priority States" for implementation of SHG-BLP by GoI. Banks reported credit linkage of more than 70000 SHGs and account opening of about 25000 new SHGs during these programmes. Special village level programmes were planned and sponsored by NABARD with the support of SRLM and Govt. departments. These programmes resulted in better interface between bankers and SHGs, leading to increased credit flow and appreciation of each other's needs. The data as on 31 March 2017 reveals that at the national level, there were about 86 lakh savings linked SHGs and around 48 lakh credit linked SHGs, with outstanding loan of ₹.61581 crore. In Madhya Pradesh as many as 2.38 lakh SHGs have been savings linked with an outstanding savings amount of ₹.273.10 crore (2.66 lakh as on 31 December 2017) and 1.28 lakh have been credit linked with a loan outstanding of ₹.808.36 crore as on 31 March 2017 (1.32 lakh by 31 December 2017). The target for 2017-18 is to credit link 70000 SHGs. There are 98 mFIs/mFOs operating in the State, of which 28 are registered as NBFC-mFIs under section 45(1) (A) of the RBI Act, 1936. These NBFC-mFIs have a total client base of 280 lakh.

The Bank Sakhi model with SHG member as Banking Correspondents, is being implemented successfully in the State with more than 400 bank sakhis working with Narmada Jhabua Gramin Bank and Madhyanchal Gramin Bank. The Bank Sakhi project has led to the expansion of financial services to the door steps of the poor with very limited cost.

The SRLM is functioning in 33 intensive districts of the State. The state plans to cover the remaining districts by 31 March 2019, thus bringing all the 51 districts under the SRLM fold. In the remaining 18 districts, NABARD provides support to NGOs to mobilize the rural poor through its SHPI programme. Around 23000 SHGs and 50000 JLGs are expected to be promoted in these districts with the help of NGOs. NABARD has also entered into MoU with 3 RRBs for linkage of JLGs through NGOs. NABARD will be providing grant support to RRBs @ ₹.2000 per JLG for formation and credit linkage of JLGs. Support is provided to all stakeholders for capacity building of functionaries. The focus will be more on the regions which are resource poor and are far behind on the radar of development, especially the 6 districts of Bundelkhand region, districts of Northern region (Bhind, Morena, Datia, Shivpuri, Sheopur), LWE district (Balaghat) and other backward districts (Seoni, Shahdol, Rewa and Sidhi). NABARD has successfully implemented E Sakhi project in Indore district and 3600 SHGs have been digitalised. Another 8 districts have been identified for digitalisation in Phase II. The main objective of the project is to integrate SHGs with the national financial inclusion agenda.



2.12. Financial Inclusion

2.12.1 Financial Inclusion is the process of providing universal access to banking services and improving the forms of credit delivery, especially for the weaker sections of the population. The Committee on Financial Inclusion has defined Financial Inclusion as "the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost". Financial Inclusion and Financial Literacy are two pillars where Financial Inclusion acts on the supply side i.e. for creating access. Financial literacy acts from the demand side i.e. creating a demand for the financial products and services. Unrestrained access to public goods and services is the sine qua non of an open and efficient society. Banking services are essentially for welfare of the public. It is imperative, therefore, that the availability of banking and payment services to the entire populace without discrimination is the avowed objective of public policy. In the entire country the banking outlets in rural locations have gone upto 5,98,093 as on 31 March 2017, total number of Basic Savings Bank Deposit Accounts (BSBDA) accounts have reached 53.30 crore (RBI), which may be due to the push given by GoI under the PMJDY. The BC-ICT transactions recorded considerable increase to 115.90 crore. The progress so far under the FI programme in Madhya Pradesh has resulted in coverage of all the allotted villages through 11864 Sub Service Area branches, 537 Corporate Service Providers, 10347 Business Correspondents and 1517 fixed service branches/fixed customer service points (SLBC).

2.12..2. Pradhan Mantri Jan-Dhan Yojana (PMJDY)

Pradhan Mantri Jan-Dhan Yojana (PMJDY) as a National Mission for Financial Inclusion aimed at covering all households in the country with banking facilities and having a bank account for each household and envisages benefits including issue of debit cards, accident insurance cover of ₹.1 lakh, life insurance cover for ₹.30,000/-, no restrictions on minimum balance, remittance to any place in India, overdraft facility on completion of 6 months of satisfactory operation of the accounts, linking to Aadhar Card, facility of Direct Benefit Transfer, etc. The programme was implemented in the State in a mission mode and as at the end of November 2015, the State was declared as 100% financially included. The details of progress under PMJDY as on 31 December 2017 is given in the table below.

Table 2.7 Progress under PMJDY as on 31 December 2017

(No. & ₹.Crore)

Particulars	Madhya Pradesh	All India	Rank of MP in All India	% share of MP
Number of PMJDY Accounts	2.67	30.73	4 th	8.68
Balance held in the accounts	3166.47	70400.24	7 th	4.49

Source - SLBC

- As on 31 December 2017, the number of zero balance accounts stood at 56.98 lakh and accounted for 21.29% of PMJDY accounts.
- About 77% of PMJDY accounts have been Aadhar seeded
- 192.10 lakh Rupay cards have been issued. However, about 43% cards have only been activated.

2.12.3. Social Security Schemes

2.12.3.1. Atal Pension Yojana

Under this scheme, a subscriber would receive a minimum fixed pension of ₹.1,000 per month and in multiples of ₹.1,000 per month thereafter, up to a maximum of ₹.5,000 per month, depending on the subscriber's contribution, which itself would vary on the age of joining this scheme. The minimum age of joining this scheme is 18 years and maximum age is 40 years.

**2.12.3.2 Pradhan Mantri Jeevan Jyoti Bima Yojana**

The scheme offers ₹.2 lakh cover in case of death of the policyholder. One has to pay ₹.330/- as an annual premium. Bank account holders in the age 18 to 50 years are eligible to take this facility. A target of 70 accounts per branch for Commercial banks has been set for the current year. As regards Cooperatives and RRBs, the per branch targets are 50 accounts and 20 accounts respectively.

2.12.3.3 Pradhan Mantri Suraksha Bima Yojana

The scheme offers a renewable one-year accidental death cum disability cover of ₹.2 lakh at ₹.12/- as an annual premium. The insured will get ₹.1 lakh in case of partial permanent disability.

Table 2.8 Achievement of MP under Social Security Schemes

Progress as on 31 December 2017				
PMJJBY	PMSBY	APY	Claims settled under PMJJBY	Claims settled under PMSBY
1846144	7916553	426994	5211	1155

*Source - SLBC***2.12.4 Financial Literacy Centre (FLC)**

2.12.4.1 All segments of the society need financial literacy in one form or the other. However, considering that a large segment of our society is financially excluded, financial literacy programs, at present, should primarily focus on the individuals who are vulnerable to persistent downward financial pressures due to lack of understanding in the matters relating to personal finance. Financial inclusion is a key agenda of the Government. If financial inclusion is to be achieved, financial literacy has to be addressed first. It creates demand for financial products & services. It would help banks to capture the untapped business opportunities.

2.12.4.2 Financial Literacy Centres (FLCs) and rural branches of banks are in forefront of financial literacy. Farmers, micro and small entrepreneurs, schoolchildren, SHGs, senior citizens etc. are target groups. Different stakeholders viz. LDM, DDM of NABARD, LDO of RBI, District and Local administration, Block level officials, NGOs, SHGs, BCs, Farmers' clubs, panchayats, PACS, village level functionaries etc. are adherents. The Financial Literacy Counsellor/Director heading the Financial Literacy Centre is the key stakeholder in driving the financial literacy initiatives at the ground level.

2.12.4.3 There are 51 FLC established by Lead Banks in the State viz Central Bank of India, State Bank of India, Bank of India, Punjab National Bank, Union Bank of India, Bank of Baroda and Allahabad Bank.

2.12.5 NABARD's initiative to support Financial Inclusion

2.12.5.1 The Regional Rural Banks, Cooperatives and Non-Government Organization are being supported under FIF to create mass awareness and literacy on financial inclusion for widening and deepening of coverage. The community structure in the form of SHGs/JLGs and Farmers Clubs are being utilized for focused coverage under micro insurance and pension. NABARD has provided handholding support to cooperatives in the State for customization of CBS for operationalization of social security schemes. A one-time grant support of ₹.2.00 lakh per cooperative bank has been extended for customization of APY software in CBS of the cooperative banks. For creating financial literacy awareness in the rural areas, NABARD has provided grant support to Banks for conduct of Financial Literacy programmes under 'Going Digital' scheme. More than 2000 such programmes have been conducted in rural areas. NABARD has also sanctioned to RRBs and DCCBs for acquiring Demo Mobile Van for demonstrating banking technology and spreading financial literacy in rural areas. As a step towards capacity building of the client institutions, support for training of BCs of RRBs are being extended. An amount of ₹.30 lakh has been sanctioned to the RRBs.

2.12.5.2 NABARD has also provided grant assistance to RRBs and DCCBs for setting up Financial Literacy Centres (FLCs) at district level and at block level respectively. The support extended to



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banks under FLCs includes grant assistance for capital expenditure and operational expenditure for three years. The banks have to maintain the FLCs out of their own sources after the completion of the sanctioned project period. As on date financial assistance in the form of grant to the tune of ₹.345.00 lakh have been sanctioned by NABARD for the establishment of 73 FLCs by 18 DCCBs and 1 RRBs in the State. These FLCs cover 23 districts of the State.

2.12.5.3 NABARD support is available for deployment of POS machines at tier V and tier VI centres to commercial banks. Support for micro ATM is available to RRBS and cooperatives. 600 micro ATMs with grant support of ₹.4 crore has been provided to Narmada Jhabua Gramin Bank. Initiative of providing grant support of ₹.25 per card for conversion of KCC accounts to RuPay KCC by cooperatives and RRBs has also been created.

2.13. Rural Self Employment Training Centers (RSETI)

There are 50 RSETIs and 1 RUDSET in the state. As on 31 December 2017, they have trained over 176687 numbers of candidates since inception, out of which 113301 candidates are settled (SLBC). The settlement ratio is 64.12%. NABARD provides grant assistance to RUDSETI/RSETI, RUDSETI type institutions for conducting REDPs/SDIs for training rural youth. During 2016-17 financial support was provided to 7 RSETIs with AA grading. An amount of ₹.144 lakh has been sanctioned by NABARD to 50 RSETIs for purchase of training related equipments under the Financial Inclusion Fund.

2.14 Summing Up

In addition to the excellent natural resources available in the State as mentioned in Chapter 1, the State is also blessed with the presence of a good network of financial institutions, which are necessary for implementation of various development projects. Rising NPAs is however, acting as a deterrent in upscaling their lending operations. The cooperative banks have certain inherent issues, most important being poor recovery, lack of professional management, severe staff shortage and inability to adapt to the changing environment by diversifying their loan business. There is a need to address the problems of all the three agencies. In addition, bankers also need to broaden their outlook for generating business and adopting innovative methods for tapping new business models. In light of increased digitization and move towards less cash transactions, banks may also need to tone up their cyber security initiatives.



CHAPTER III

NABARD'S PERCEPTION ON THE DEVELOPMENT PERSPECTIVE OF THE STATE

Introduction

The Government of India's announcement of doubling a farmers' income by 2022 reflects a paradigm shift from food security to income security for the farmers in a specific time frame. This would be achieved with optimal utilization of the country's water resources, creation of new infrastructure for irrigation, conservation of soil fertility with balanced use of fertilizer and provision of value addition and connectivity from farm to markets. The Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) has been formulated with the vision of extending the coverage of irrigation '**Har Khet ko pani**' and improving water use efficiency '**More crop per drop**' in a focused manner with end to end solution on source creation, distribution, management, field application and extension activities. PMKSY has been formulated amalgamating ongoing schemes viz. Accelerated Irrigation Benefit Programme (AIBP) of the Ministry of Water Resources, River Development & Ganga Rejuvenation (MoWR, RD & GR), Integrated Watershed Management Programme (IWMP) of Department of Land Resources (DoLR) and the On Farm Water Management (OFWM) of Department of Agriculture and Cooperation (DAC). PMKSY has been approved for implementation across the country with an outlay of ₹.50,000 crore in five years. Programme architecture of PMKSY will be to adopt a 'decentralized State level planning and project execution' structure that will allow States to draw up their own irrigation development plans based on District Irrigation Plan (DIP) and State Irrigation Plan (SIP). It will be operative as convergence platform for all water sector activities including drinking water & sanitation, MGNREGA, application of science & technology etc. through comprehensive plan. NABARD, while preparing the Potential Linked Credit P/State Focus Paper, has adopted 'Water Conservation- per drop more crop' as the theme for the year 2018-19 with focus on water conservation, use of water saving methodologies, soil conservation, productivity, etc.

3.1 Capital formation in Agriculture and increase in production and Productivity

3.1.1 Capital Formation is one of the indicators for assessing economic growth. It is more important for agriculture, since a major percentage of population is dependent on agriculture. The level of production and productivity of this sector will depend to a great extent on the extent of capital formation. The estimates on capital formation compiled by the CSO, referred as the 'narrow data series' relate to investments made by public and private sector on activities that are directly connected with agriculture production. Investments by the public sector is generally for major projects with huge outlays such as in irrigation and other infrastructure structures. According to an estimate, irrigation accounts for 90% of public investments in agriculture. On the other hand, Private sector investment includes investments made by banks, private corporates and households. The household sector investment comprises investment on farm equipment, machinery, irrigation, land improvement and land reclamation. Private sector constitutes the dominant share in the total GCFA which is estimated to be around 85%.

3.1.2 The growth rate for the GSDP of the State has shown an increasing trend from 2011-12 onwards. The growth rate of the State GSDP was higher than the national figure during 2012-13 & 2016-17. Similar trend is witnessed in the trend of the Per Capita NSDP as well. In Madhya Pradesh, during 2016-17, there has been a growth of 25.81% in Agriculture sector over the previous year. The primary sector during 2016-17 (of which crops, livestock, forestry & logging, fishing & aquaculture form 90%) at ₹.159679 crore, accounts for 36.34% share of total GSVA, while the secondary and tertiary sectors account for 22.46% and 41.0% share. The CAGR for the Primary Sector has been consistently increasing trend over the years at 7.62% and was better than that of the other two sectors. The contribution of agriculture, animal husbandry and fisheries together in the GSDP in Madhya Pradesh is almost double that of national average (around 17%), indicating the comparatively higher importance of agriculture and allied sector in state's economy in general and rural economy in particular.



3.1.3 Credit Planning - Institutional Credit and the role of Investment Credit in Capital Formation

3.1.3.1 The institutional credit for agriculture can be either in the form of short term loans for cultivation of crop and/or in the form of medium and long term loans. In Madhya Pradesh, though agri term loan has been increasing over the years and is currently around 22% of total agriculture loan, but still short of 35% as envisaged by GOI. Further, the share of Cooperative Banks and RRBs have been very negligible. In order to give a boost to capital formation, for year 2018-19, the State Focus Paper has estimated a total potential of ₹.33524 crore for investment credit in agriculture, which forms around 28.53% of the total projections for agriculture sector for the year 2018-19. The projections are made for the allied activities of agriculture such as animal husbandry, fishery, plantation & horticulture, water resources, farm mechanization, land development, storage godown, agro and food processing etc. With contribution of bank loan being 80% in Private investments in agriculture, there is a need to look at strategies for stimulating and directing the flow of investment credit and to focus more on value addition in allied activities.

3.1.3.2 Further, to facilitate credit flow of Investment credit, NABARD, as part of PLP, has been preparing Area Development Schemes (ADS). To give further boost to Investment credit, NABARD has prepared Area Development Schemes for two major sectors in each district as a separate document. The ADS, 'inter alia', include Bank wise, branch-wise banking plan and would be phased over a period of about 5 years with the provision for updating annually. The implementation of the scheme will be monitored during the DLCC/DCC. While preparing the ADS, the potential for the activity, present stage of development, availability of forward and backward linkages, identification of banks/branches, techno economic feasibility and bankability, services required to support main activity, etc. have been considered. The ADS comprises of Dairy, Sheep/Goat, Micro Irrigation, Seed Processing, Honey Processing, Food Processing, Vegetable Processing and Integrated Farming.

3.2 Agriculture and Allied Activities- Prospects and Performance:

3.2.1 In terms of area, being the 2nd largest State in the country, Madhya Pradesh acts as one of the biggest contributors to the food bowl of the country. As can be observed from Chapter I on the State Profile, wheat, paddy, soyabean, gram, pulses and oil seeds are some of the major crops grown in the State.

3.2.2 Crop loans being short term in nature, are meant to meet the current expenditure for raising crops. In Madhya Pradesh farmers can avail crop loans upto ₹.3 lakh at 7% interest, effectively 4% for those who repay promptly to Commercial Banks and RRBs, and zero percent if dispensed by cooperative banks. The subvention facilities provided by the GoI and GoMP have helped in lowering the cost of cultivation and ushering in a climate of prompt repayment of loans. NABARD provides concessional refinance to cooperative banks and RRBs for these operations.

If we see the number of accounts covered, out of about 98.44 lakh cultivators in the state, as per SLBC data, the number of agriculture accounts outstanding as on 31 March 2017 was 91.40 lakh as against 84.87 lakh accounts as on 31 March 2016. Balance eligible farmers need to be urgently brought under the banking fold so that access to institutional credit is made available to them. The security based lending practices in vogue, results in asset-less borrowers not getting access to institutional credit and some may be in the trap of moneylenders and middlemen for lack of collateral on their part. Many of the left-out farmers are landless farmers (*bhoomi heen kisan*), tenant farmers, share croppers, oral lessees. According to NSSO 70th round findings, the leased-in areas as a percentage of operated area for All-India is 10.9%. One way to finance them is through Joint Liability Group (JLG) mode whose principle of mutual guarantee and timely repayments due to peer pressure lay the basic foundation for their success. Department of Agriculture may like to consider exploring the scope of forming JLGs in particular in areas where Water User Associations or Farmers Producers' company have been formed, so that bank finance could be provided to them.

3.2.3 Landless Farmers : GoMP has enacted the Bhumiswami Evam Bataidar ke Hiton ka Sanrakshan Vidheyak, 2016 which while protecting the rights of bhumiswami (landowner) and bataidar (sharecropper/tenant farmer), aims at maximum, effective and beneficial utilization of



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land resources. Besides facilitating flow of credit to this sector by this legal arrangement of giving land on *batai*, this Bill also indicates the rights of relief from State Government and insurance companies, to the parties in case of natural calamities. It is expected that with the implementation of this bill, the tenant farmers/sharecroppers shall be covered by bank finance. RBI has mandated that minimum 8% of ANBC be towards small farmers and marginal farmers.

3.2.4 Kisan Credit cards - Providing RuPay Kisan Card to all the eligible KCC holders will empower them to transact on a digital platform for purchasing agricultural inputs, accessing the sale proceeds of their crops and also for their consumption needs. Rupay Card is one of the cost effective ways as compared to Master and Visa payment system. However, to achieve the same the existing infrastructure has to be upgraded like installations of ATMs, Micro ATMs and Merchant PoS devices.

As per the revised Kisan Credit Card guidelines, all the banks have to provide ATM/Debit cards to all the KCC account holders which could be used at ATMs/Hand held Swipe Machines etc. The main purpose of introduction of “RuPay Kisan Cards” is to provide access of instant credit to the farmers on an ongoing basis and to substantially reduce visit to the branches/PACS by the farmer borrowers. Completion of CBS opens up a plethora of options to Cooperative Banks which enables them to offer services on par with Commercial Banks. One of them is KCC cum Savings Bank account along with a Rupay Kisan card for the farmer through which he/she can withdraw money/undertake transaction from various ICT driven channels like ATMs, micro-ATMs, POS, etc. The final issue when it comes to issuance of ATM cum debit Cards to members of PACS is the methodology to be adopted for the same. Since PACS are not banks they cannot issue such cards to their customers and moreover, their accounts are not covered by Deposit Insurance and Credit Guarantee Corporation (DICGC). Hence, after completing CBS and deciding to issue RuPay Kisan Cards, the cooperative Banks are required to formulate organizational, procedural and accounting processes for the same. A mechanism has already been suggested to the co-operative banks wherein they are in a position to provide electronic Rupay Kisan cards to the ultimate borrower of PACS. It will not only extend some of the benefits available under CBS but also bring in greater transparency in the system.

3.3 Climate Change

3.3.1 Climate change is another risk factor that affects agriculture. The impact of climate change is being felt globally. However, vulnerability of India is more pronounced due to its continued dependency on agriculture and excessive pressure on natural resources for providing livelihoods, as well as inadequate coping mechanisms. For instance, while in the short run, impact may not appear severe, most crops are likely to witness yield decline after 2020, when temperature threshold limit of many crops might get breached. Madhya Pradesh is one of the states that is likely to be more vulnerable in times of extreme events.

3.3.2 Climate change challenges in Madhya Pradesh emanate from changes in the maximum and minimum temperatures, changes in spatial and temporal distribution of monsoon, increase in frequency and intensity of rains, loss of rainy days and increase in the frequency and intensity of extreme climatic events including droughts, floods and heat waves. With 58 per cent of the cropped area being rainfed (Gross Cropped area – 238.17 lakh ha, Gross Irrigated area- 100.29 lakh ha) and predominance of small holders with low adaptive capacity, agriculture sector is highly vulnerable to climate change. Climate change adversely impacts forestry, animal husbandry, fisheries and other allied sectors also, which provide livelihoods to a large chunk of the population. The following steps are suggested to mitigate the effects of climate change. 1) Changes in agricultural practices, 2) Changes and improvements in management of water, 3) Diversification in agriculture, 4) Development of science and technology especially in agriculture and allied activities 4) Water conservation and proper drainage facilities 5) Check on industrial discharge into municipal drainage system 6) Measures to prevent ground water pollution and contamination 7) Regular de-silting of canals and other water retaining bodies like dams, check dams etc., 8) higher efforts to increase the utilization of irrigation potential created which is at present around 63% and 8) Risk management techniques and more suitable crop insurance schemes.



3.4 Farmers Producers Organization

3.4.1 Aggregation and building up the scale of operations is one of the methods for ensuring stability and ultimate growth of an organization. The problems, which the farmers as an individual face, can be solved to a great extent if they are in a position to organize themselves into a larger collective body. The Farmers Producers Organisation (FPO) is one such method. To facilitate this venture, the Producers Organization Development and Upliftment Corpus (PRODUCE) Fund with a corpus of ₹.200 crore was setup in NABARD. The fund is being utilized for building and promotion of 2000 FPOs throughout the country. This will address the initial requirements of the emerging Farmer Producer Organizations. The objective of the fund is to build, promote and nurture FPOs by way of extending the required financial & non-financial support during their formative stage. The FPOs will be provided support in terms of awareness creation, capacity building, technical support, professional management, market access, regulatory requirements etc.

3.4.2 Benefits for the members of FPO -The FPO is a collective of farmers who are the preliminary producers of a product, which can either be an agricultural produce or a manufactured product. The FPOs can therefore work as a platform to facilitate better access of its members to government services like PDS, MNREGA, scholarship, pensions etc. They can also liaise with the Government departments for convergence of programmes like drinking water, sanitation, health etc.

3.4.3 Support Available from SFAC - Two types of support is available to the FPOs from the Small Farmers Agribusiness Consortium (SFAC).

- The SFAC operates a Credit Guarantee Fund to mitigate the credit risks of financial institutions which lend to the FPOs (registered as Producer Company under Part IX-A of Companies Act) without collateral. This helps the FPCs (one form of PO) to access credit from mainstream financial institutions for establishing and operating businesses.
- SFAC provides matching equity grant up to ₹.10 lakh to the FPCs to enhance the borrowing power, and thus enables the entities to access bank finance.

3.4.4 Support from Nabkisan Finance Limited: For catering to the credit requirement of various POs/FPOs promoted under various programmes, Nabkisan has designed three types of loan products, details of which are as under.

- Loans to FPOs eligible for credit guarantee Assistance of SFAC.
- Loans to FPOs/POs not covered under Credit Guarantee Assistance of SFAC.
- Loans to Promoting Institutions for on-lending to FPOs/POs.

3.4.5 Status of FPOs formed under the PRODUCE Fund in Madhya Pradesh

As on 31 December 2017, under PRODUCE, a total of 160 FPOs have been formed and registered. Out of these 160 FPOs, a total of 104 FPOs have been registered under the Company's Act and remaining under Cooperative and Societies Act. An amount of ₹.687.50 lakh has been disbursed by NABARD for functioning of these FPOs. In addition to the FPOs assisted by NABARD, there are around 110 more FPOs under the patronage of SFAC and the GoMP. The major activities of these FPOs are procurement, processing and marketing of agriculture and horticulture produce, milk procurement and marketing, spices and organic farming etc. NABARD has introduced the scheme of promotion of FPOs on cluster mode (minimum 5 FPOs per cluster) and so far 21 clusters (106 FPOs) have been formed in the State.

3.5 Micro Small & Medium Enterprises

3.5.1 The number of MSME units established in the State has been gradually increasing from 1989 units in 2012-13 to 6038 units in 2016-17. The State has formulated incentives policy to attract investment for enterprises being set up in the state in this sector. The State received 2630 investment proposals of ₹.5.62 lakh crore during Investor Summit-2016. In the Budget, a provision of ₹.161 crore has been made for development of industrial infrastructure in 9 new industrial areas. Further, ₹.58 crore has been allocated for IT Park and Electronic Manufacturing Cluster and ₹.797 crore for self-employment schemes



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3.5.2 In a recent Policy initiative, NABARD has prepared a scheme for promoting FPOs in off – farm sector clusters, which have received prior support under its programmes. NABARD extends grant support for capacity building, market linkages, etc.

3.5.3 Banks have been consistently achieving their targets set under MSME over the last three years. In respect of financing to micro enterprise segment, as against the 7.5% ANBC norm prescribed by RBI under Priority sector, banks in the state as a whole have achieved 7.31% in March 2017 and 10.55% in December 2017. There is immense potential for supporting micro enterprises under the MUDRA particularly for working capital requirements as the existing units are yet to be linked to formal financial institutions. Banks may step up the lending to this segment.

3.5.4 To further boost lending to MSME sector and particularly under various schemes of the State Government, MUDRA, Stand Up India, reducing the time lag in sanctioning of loans, recovery, NPA management, etc. Banks need to be made an important stakeholder in all these initiatives.

3.6 Micro Credit

3.6.1 The Self Help Group- Bank Linkage Programme (SHG-BLP) has now completed 25 years of its existence as an alternative mechanism for providing formal banking services to the unreached rural poor. Through a simple and informal savings-led and savings linked process, the thrust of the SHG-BLP has been on provision of microcredit to the poor for meeting their emergent credit needs to enabling them to take up livelihoods for combating poverty.

3.6.2 Status of SHG BLP in the State

An exercise of mapping of block- wise potential for promotion of SHGs was undertaken by NABARD. A brief summary is presented below.

Table 3.1 Potential for SHG in Madhya Pradesh

Sl.No	Particulars	No
1	No. of Rural Households in the State	1,12,88,946
2	Total No. of SHGs that can be formed(@13 members per SHGs)	5,16,709
3	No. of SHGs cumulatively savings linked upto 31 December 2017	268,000
4	No. of SHGs that can be formed and Savings linked (2-3)	2,48,709
5	No. of SHGs credit linked upto 31 December 2017	1,32,000
6	No. of SHGs to be credit linked (2-5)	3,84,709

NABARD and SRLM have been making concerted efforts for sensitizing the bankers and NGOs through capacity building on a continuous basis. These efforts include conduct of district level workshops, exposure visits, capacity building of SHG leaders and skill development programmes through Livelihood Entrepreneurship Development Programmes (LEDPs) for SHG members. As result of the convergence of efforts of stake holders, the programme has been steadily gaining pace. As against the above potential, a target for credit linkage of 70000 SHGs has been set for the year 2017-18.

3.6.3 Digitisation of SHGs through Project EShakti

Keeping in view the Government of India’s mission for creating a digital India, NABARD launched a project for digitisation of all Self Help Groups (SHG) in the country. NABARD successfully piloted the digitisation of SHGs in Ramgarh (Jharkhand) & Dhule (Maharashtra). The project has been extended to cover digitisation of SHGs to 22 more districts, to be completed by the end of 2016-17, under SHG Bank Linkage Programme. The need for digitisation of SHGs records has been felt for quite some time due to problems in manual book keeping. Transparent and proper maintenance of records of the SHGs will facilitate in nurturing and strengthening of SHGs and will lead to enhanced confidence level among the members and banks. Digital empowerment will help in bringing SHGs on a common web based e-platform by making book keeping easy for low literacy clients. This will help in promoting the national agenda of Financial Inclusion and pave the way for credibility of SHG data, address the issues related to multiple financing by banks and information which can even be later fed into Credit Bureaus by Banks.

The broader aim of the programme is to integrate SHG members with the national Financial Inclusion agenda through improving the quality of interface between SHG members and Banks for



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efficient and hassle free delivery of banking services and convergence of Government delivery system to SHGs using Aadhar identity of members.

NABARD has successfully implemented E Sakthi project in Indore district and 3600 SHGs have been digitalised. Another 8 districts have been identified for digitalisation in Phase II. The main objective of the project is to integrate SHGs with the national financial inclusion agenda

3.6.4 NABARD has implemented a pilot project 'SMART SHG' with an objective to promote less-cash transaction among SHGs and their members. NABARD in collaboration with GIZ implemented Sakhi Samaveshan project in the state of Madhya Pradesh through Narmada Jhabua Gramin Bank and federations of Priya Sakhi Mahila Sangh and Aprajita Mahila Sangha in Indore and Dewas districts respectively. The project has facilitated operation of SHG transactions through BC outlets managed by the Bank Sakhis. Narmada Jhabua Gramin has enabled dual authentication in their CBS for operations of SHG accounts by two signatories of SHGs. Through this module, SHGs are able to avail banking services at their door step. The major outcomes of the project are:

- The project has potential for replication with other Banks and SHGs.
- Automation in transactions from Members to SHG has brought transparency in operations of SHGs as the entire transactions is routed through banking channel.
- Financial Literacy Level of SHG members has increased and they are able to appreciate benefits of digital transactions. They have also started keeping their small saving with bank.
- Automation in transactions from Members to SHG has reduced the drudgery of collection and deposit of SHG saving in cash. More time of SHG meeting was wasted in collecting cash and visiting branch to deposit the cash.
- SHG members have graduated to next generation of banking thorough electronic mode

3.6.5 Issues related to micro Finance: Though SHG-Bank linkage Programme has been recognized as an effective route for reaching the unreached and unequivocally endorsed as "profitable banking proposition", the ground level feedback reveals a few disturbing facts. While it is recognized that the banks have enormously contributed to the growth of the programme, there has been some reluctance by the banks to accord priority to this programme owing to effective monitoring, staff shortages, increasing NPAs under SHG financing, etc. Based on a study conducted by NABARD, the following are found to be some of the reasons for NPAs in SHG financing.

- Groups formed with a focus for availing subsidy from Government. Majority of the NPA accounts pertained to subsidy linked programmes.
- Absence of handholding support from Self Help Promoting Institutions (SHPI)
- Irregular Monitoring /supervision by Banks
- No proper credit appraisal or rating of SHGs before extending bank loan
- Inadequate training to bank staff and SHPIs.

3.6.6 There are 28 NBFC –MFIs operating in Madhya Pradesh. NABARD has supported two MFIs for onlending to agri and allied activities as well as for non farm activities. The lending is mostly in the form of JLG mode comprising of rural women.

3.6.7 Joint Liability Groups (JLGs): The scheme for financing the rural poor through the JLG mode is another tool available with the banks for providing loans to the small/marginal/tenant farmers, oral lessees, share croppers etc. It enables the banks to reach the farmers through a group approach, adopt cluster approach, and facilitate peer education and credit discipline. As against a target for linking 50,000 JLGs during 2017-18, the achievement was around 30000 taking the cumulative figure to 1.94 lakh.

3.6.8 Roadmap for the future: There is a need to identify those branches which are not participating in SHG-BLP and involve them actively in programme implementation.



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- There is an urgent need to identify the dormant SHGs and to plan for their revival.
- The capacity building and training programmes for the stake holders, particularly for newly recruited bank officers, may be organized in the districts by NABARD/SRLM.
- Convergence with Government programmes like NRLM may be ensured to maximize the benefits to SHG members
- SHG-BLP to gradually shift from providing access to banking services to livelihood for SHG members

3.8. Financial Inclusion

Financial Inclusion is the “process of ensuring access to appropriate financial products and services needed by all sections of the society in general and vulnerable groups such as weaker sections and low income groups in particular, at an affordable cost in a fair and transparent manner by regulated, mainstream institutional players”. Financial Inclusion and Financial Literacy are two pillars where Financial Inclusion acts on the supply side i.e. for creating access and financial literacy acts from the demand side i.e. creating a demand for the financial products and services. Unrestrained access to public goods and services is the sine qua non of an open and efficient society. Banking services are essentially for welfare of the public. It is imperative, therefore, that the availability of banking and payment services to the entire populace without discrimination is the avowed objective of public policy. Providing access to basic banking services is the first phase of the financial inclusion process. Various schemes under Financial Inclusion, viz PMJDY, APY, PMJJBY and PMSBY and other initiatives taken by NABARD for financial inclusion have been discussed in Chapter 2.

Some of the issues that require additional impetus from the bankers are fast tracking Aadhar/Mobile seeding, distribution/activation of Rupay card, conduct of financial literacy programmes by the branches in association with the Financial Literacy Councilors, etc.

3.9 Past Trends in Credit flow in the State

3. 9.1 The table gives a snapshot of the flow of GLC in the State for the past 15 years.

Table 3.2 GLC flow to priority sector

GLC flow to Priority Sector from 2001-02 to 2016-17						(₹.Crore)
Year	Crop Loan	ATL	Total Agri	MSME	OPS/other than agri and MSME	Total
2001-02	1251	808	2059	285	860	3204
2002-03	1932	872	2804	1148	638	4590
2003-04	2325	974	3299	397	1397	5093
2004-05	3142	1224	4366	488	1670	6524
2005-06	4723	2232	6955	525	1958	9438
2006-07	6792	2090	8882	474	3043	12399
2007-08	8029	2583	10612	1265	2260	14137
2008-09	9598	2477	12075	1306	2363	15744
2009-10	11221	4287	15508	1855	2668	20031
2010-11	15926	3874	19800	2771	3648	26219
2011-12	19557	4936	24493	5023	3904	33420
2012-13	26779	4872	31651	5950	3594	41195
2013-14	N A	N A	43618	7181	5099	55898
2014-15	N A	N A	49870	13822	10934	74628
2015-16	N A	N A	52502	19163	7672	79787
2016-17	50034	14128	64162	16516	7000	87678
CAGR			23.98	28.88	14	22.98

It may be observed from the above table and chart that there has been a steady increase in the total GLC over the years. The average growth rate in last sixteen years is around 24% in agriculture and 29% in MSME, while it was 14% in respect of others under the priority sector. In terms of volume, the total agricultural credit in the State has increased manifold from around ₹.2000 crore in 2001-



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02 to ₹.64162 crore in 2016-17. Further, agriculture credit as percentage to priority sector credit disbursed has been increasing and is currently at 73% as on 31 March 2017.

3.9.2 Region wise Credit Flow flow Agriculture

The Table gives the details of the credit flow for agriculture during the past 3 years in the 11 agro climatic zones of the State.

Table 3.3 Growth in Agriculture Credit Flow in MP – Agro -Climatic Zone wise

Sl.No	AGRO CLIMATIC ZONE	Agri Credit Flow			% share in GLC	Avg growth
		(Amount ₹.lakh)				
		2014-15	2015-16	2016-17	2016-17	
1	Bundelkhand	96,681.18	99,718.20	122,219.14	1.94	12.85
2	Central Narmadha	742,198.52	949,227.62	1,130,144.77	17.92	23.48
3	Chatisgarh Plain	82,147.06	98,785.88	124,812.68	1.98	23.3
4	Gird	607,475.00	695,373.64	844,190.55	13.39	17.94
5	Jhabua Hills	248,294.44	289,194.82	225,404.54	3.58	-2.79
6	Kymore	318,552.91	284,474.64	363,500.72	5.77	8.54
7	Malwa	1,289,205.01	1,455,073.13	1,733,682.26	27.5	16.01
8	Nimar	620,425.75	692,012.88	635,867.48	10.07	1.71
9	Northern Hills	173,519.14	255,741.39	307,043.95	4.87	33.72
10	Satpura	197,838.39	256,332.62	323,401.18	5.13	27.87
11	Vindhayanchal	418,063.90	475,161.35	494,742.75	7.85	8.89

It can be observed from the above table that the Malwa region, by virtue of its rich potential, has accounted for the major share of 27.50% in the total credit disbursed for the year 2016-17, followed by the Central Narmada region with 17.92%, the Gird with 13.39% and the Nimar region with 10.07%. The share of Bundelkhand region comprising of chaatarpur, Datia, tikamgarh and Shivpuri districts, account for only 1.94%. The share of Chatisgarh Plain is low because it comprises of only Balaghat district. However, on analysing the average growth rate over the past three years, it may be observed that the Northern Hills region has shown the highest growth rate of 33.72%, the satpura with 27.87% and the Central Narmada region with 23.48%, thereby indicating that these difficult and backward districts are getting the needed credit.

3.9.3 PLP projections vs ACP target

The following table indicates the narrowing gap between the PLP projections and Ground Level Credit (GLC).

Table 3.4 - PLP projections vs GLC

(₹.Crore)

Particulars	2014-15	2015-16	2016-17	2017-18
PLP- Agri	55820	69398	85951	94578
GLC- ACP Agri-target	53391	67187	80988	88374
GLC -Agri- Achievement	49870	52,502	64162	
% of Ach.of GLC Agri to PLP	89.34	75.65	74.65	(% of Dovetailing) 93.44
% of Ach.of GLC Agri to ACP	93.4	78.14	79.22	
PLP -PS	74578	93224	115064	134439
GLC-ACP PS- Target	70210	89003	109104	126880
GLC PS-Achievement	74628	79787	87678	
% of Ach.of GLC PS to PLP	105.58	85.58	76.2	(% of Dovetailing) 94.38
% of Ach.of GLC PS to ACP	99.39	89.65	80.36	

It may be observed that the potential identified in the PLPs for Agriculture as well as Total Priority Sector are being achieved to the extent of 75% or more over the previous three years. However the achievement of the target has been declining over the past three years. Banks, may therefore plan for achievement of the target set for each year so as to achieve the goals of economic growth, capital formation, doubling of farmers' income, etc.

3.10 Doubling of Farmers' Income by 2022

3.10.1 The major source of information on income of farmers based on large sample survey is the Situation Assessment Survey (SAS) by NSSO conducted during 2002–03 for the first time and repeated during 2012–13.

Table 3.5 - Level of Income of farm holdings and doubling time (Years)

State	Total Annual Income (₹.)		CAGR (%)		Doubling time in Years @ given CAGR	
	2002-03	2012-13	Nominal	Real	Nominal	Real
Madhya Pradesh	17160	74508	15.82	9.82	4.74	7.4
All India	25380	77124	11.76	5.24	6.24	13.56

Source: Computed from NSSO (2005 & 2014) Situation Assessment Survey

3.10.2 The NSSO is the only source that provides direct estimates of farmer's income and currently we have estimates for farmers income for two years viz. 2002-03 (NSSO, 59th Round) and 2012-13 (NSSO, 70th Round). In Madhya Pradesh the average annual income of a farmer household was ₹.17,160 (All India: ₹.25,380) in 2003 which increased to 74,508 (All India: ₹.77124) in 2012-13, a more than fourfold increase in a span of 11 years. However, this increase is in nominal terms, whereas it is the growth in real terms i.e., after negating the impact of inflation is what matters most. In real terms, for the year 2012-13 the annual income translates to ₹.43,768 (in terms of 2003 prices) for Madhya Pradesh. Thus, between 2003 and 2012-13 the CAGR in nominal terms works out to 15.82% and in real terms it is 9.82%. At these growth rates, farmer's income in nominal terms will double in 4.74 years. However in real terms, it will take just over 7 years. Since the aim is to double the income in real terms, there is therefore a need to put in place a plan of implementable action that can shorten this period to 5 years.

3.10.3 Among the various sources of Income at the farmers level, there has been a decline in the share of income from wages/salaries (around 20% points), non farm income (5% points), and net receipt in cultivation (around 5% points). However, there has been a substantial rise in the share from farming from animals, which was negative in absolute terms in 2003. Augmenting income gains from the livestock sector offers immense potential in the State. There is also an urgent need to increase the share of income from non-farm business as incremental gains from off-farm activities are quicker to achieve, if an appropriate eco system is put in place.

3.10.4 Madhya Pradesh Government's has prepared a roadmap that has delineated sub-sector wise interventions for eight sub-sectors, namely, crop sector, agro-forestry, horticulture, food processing, animal husbandry, fisheries, sericulture & bee keeping, and bamboo and other minor forest produce, and the financial resources required. The document also presented the projected contribution of different methods towards doubling of farmers' income:

- Reduction in input cost (15 per cent share)
- Increase in productivity (30 per cent)
- Increase in area under cultivation (14 per cent)
- Agriculture diversification (20 per cent)
- Reduction in post-harvest losses (6 per cent)
- Remunerative prices (15 per cent)

3.10.15 NABARD has also prepared a farm sector development plan and the activities proposed in this plan synchronize with those of the State Government. The programmes proposed and its impact on increasing the income level of farmers is given in the table next page :



Table 3.6 - Programmes proposed & its impact on increasing the income of farmers

S.No	Intervention	Outcome
1	Watershed projects	Improvement in ground water levels, soil conservation, availability of water for life saving irrigation, lesser chance of crop loss, scope for allied activities like dairy, poultry etc. which add to the income of the farmers
2	Soil testing and soil health card	Use of required fertilisers only resulting in increased productivity, improvement in soil health, reduction in cost of cultivation leading to increased incomes.
3	Seed production	Assured seed availability locally. Lower cost of production and better productivity ultimately leading to increased incomes.
4	Low cost poly houses	Increased production by 35% to 50%, even in adverse weather conditions, better quality of the produce fetching relatively higher prices leading to increased incomes.
5	Increasing productivity of pulses	Adoption of improved management practices result in lower cost of production, increased productivity and farm incomes.
6	Agri extension farms	Farmers who see the demonstration units will be motivated to adopt the practices being followed. Even if 10% of the farmers who visit these units adopt the improved package of practices, their income levels would improve.
7	CAT programmes	Farmers undertaking the visit shall be following the learnt practices on their fields which serve as demonstration centres for neighbouring farmers. Adoption of scientific practices lead to reduced cultivation costs, improved productivity and increased incomes.
8	Automatic weather stations	Area specific weather and crop advisories help the farmers in timing their agricultural operations and cutting down the expenditure leading to improved incomes.
9	Breed improvement of cattle and buffaloes and balanced feeding	With feeding of mineral mixture and deworming at regular intervals, productivity of the existing milch animals can increase by 20 to 30% with the same inputs. Further by upgrading the local animals with descript indigenous breeds productivity is expected to double over a 3-5 year period. This increased productivity coupled with market linkages shall result in increased incomes.
10	Breed improvement of goats	Breed improvement. Increase in meat and milk production by 30 to 50% leading to higher incomes

3.11 Some of the other initiatives, which to some extent, have a bearing on the growth of the rural areas of the State are as under.

3.11.1 Food Processing

Food Processing has emerged as a major trigger for doubling of farmer’s income in Madhya Pradesh, as the state is bestowed with abundant raw material and suitable incentives from the State Govt. However, it requires coordination between horticulture department, industries department (MSME), MPTRIFAC and bankers.

3.11.1.2 The progress of agriculture sector in Madhya Pradesh in last couple of years has been impressive. Among the individual crops, Madhya Pradesh is the top producer nationally in gram (share of 38.6 percent) and soybean (44.8 percent share), second in total oilseeds (20.3 percent share), masoor (29.4 percent share) and rapeseed/mustard (11.3 percent share) and third in total food grains (9.2 percent share), wheat (14.5 percent share) and arhar (share of 14.1 percent). In addition, the state is rich in livestock resources. The agro-climatic attributes and variety of soils for agriculture production in the state makes it a potential agricultural production hub of the country. This diverse basket of agricultural raw material base and agro-climatic attributes provide the requisite platform for the state to leverage upon, for development of a vibrant food processing industry. Horticulture is one of the burgeoning sectors in the State. It is a significant vegetable producer and ranks sixth nationally in the production of vegetables. It is ranked first in production of tomatoes, second in the production of green peas, third in onions and the fourth in the production of potatoes. The state is an important producer of spices and ranks third nationally in its production. It is ranked first in the production of garlic, second in coriander, and third in chillies. The total spice production has increased by 43.65 percent between 2011-12 and 2016-17,



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that of Fruits by 64.22% and Vegetables by 56.59%. Production of chillies has increased by 121 percent, followed by ginger (37 percent), coriander (14 percent) and garlic (4 percent). The area under horticulture crops has grown from 8.24 lakh ha in 2011-12 to 18.58 lakh hectares in 2016-17 while the production has increased by 56% during the same time period. The state ranks first in production of medicinal and aromatic plants. The major fruits/vegetable and spices producing districts in MP are Shajapur (oranges), Ratlam (grapes, onion and garlic), Burhanpur (banana), Khargone (Chillies), Guna (Coriander) and Indore (potato). Meat Production increased from 20 thousand tonnes in 2006-07 to 70 thousand tonnes in 2015-16. Egg production from 9518 lakh in 2006-07 to 11776 lakh in 2013-14 to 14414 in 2015-16. The Madhya Pradesh Agriculture Economic Survey 2016 indicates 812 agro based food product industries in MP constituting nearly 1/4th of total industries and engaging 18% of total industrial workforce in the State. Value of output from this sector has increased from ₹.13632 lakh in 2004-05 to ₹.23473 lakh in 2009-10 registering a CAGR of 9.68% per annum. This sector is one of the highest growing sectors in terms of gross capital formation (CAGR 37%) as well as gross value addition (CAGR 25%).

3.11.1.3 The Central Institute of Post-Harvest Engineering and Technology (CIPHET), Ludhiana, estimated the harvest and post-harvest losses at around ₹.93000 crore in 2012-13 – nearly 16% of fruits and vegetables and 6% of cereals. Missing links such as processing capacity, transport links and storage facility are reasons for this wastage. Therefore, promotion of food processing industries can play a vital role in reducing huge losses and also ensure better prices to the farmers. The involvement of Farmers' Producer Organisation (FPO) for quality raw material supply and modernisation of technology can play a vital role in making Indian food industry go global with suitable finance support from the banking sector. Madhya Pradesh State Govt has also formulated food processing policy 2016 with incentives, subsidies, concessions, with a view to promote food processing sector in the state. Food processing has been identified as a thrust area in "Make In India".

3.11.1.4 The Reserve Bank of India has classified loans upto an aggregate limit of ₹.100 crore for agro and food processing, as priority sector agriculture. NABARD has also identified financing Food Processing sector as a thrust area for providing 100% refinance to banks. GoI has instituted a special Food Processing Fund (FPF) with a corpus of ₹.2000 crore with NABARD to provide concessional finance to Mega Food Parks and Designated Food Parks and to the individual units being set up in these food parks. State Governments, entities promoted by State Governments or GoI joint ventures, Special Purpose Vehicles, Cooperatives, Federations of Cooperatives, Farmers Producer Organizations, Corporates, Companies, Entrepreneurs, etc. are eligible for term loan assistance, with a tenure of seven years (two years moratorium), directly from NABARD, for setting up Designated Food Parks and individual food processing units in these parks.

There are 6 designated food parks and 2 Mega Food Parks in the state, which are under various stages of development. The details of the food parks are in table 3.7

Table 3.7 - Status of Designated Food Parks and Mega Food Parks in Madhya Pradesh

S. No.	Food Parks location	Set up by	Total no. of Plots developed
1	Nimrani, Khargone	AKVN, Indore	169 (20.59 ha)
2	Jaggakhedi, Mandsaur	AKVN, Indore	99 (20.46 ha)
3	Maneri, Mandla	AKVN, Jabalpur	76 (20.53 ha)
4	Borgaon, Chhindwara	AKVN, Jabalpur	31 (13.417 ha)
5	Malanpur, Bhind	AKVN, Gwalior	70 (13.44 ha)
6	Babai, Pipariya, Hoshangabad	AKVN, Bhopal	37 (8 ha)
7	Indus MFP, Panwa, Kasrod, Khargone	M/s Indus MFP Pvt. Ltd	30 (20.59 ha)
8	Avantee MFP, Binjana, Dewas	M/s Avantee MFPLL	-



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3.11.1.5 Several Agri Export Zones have been identified for potato, onion, garlic, seed, spices and wheat in the state as per the details below:

Table 3.8 - Agri Export Zones planned in MP

Sl.No.	Crops	Districts
1	Potato, Onion and Garlic	Indore, Dhar, Ujjain, Dewas, Mandsaur, Neemuch, Ratlam & Shajapur
2	Seed Spices (Coriander and Fenugreek)	Ujjain, Ratlam, Mandsaur, Neemuch, Shajapur, Rajgarh & Guna.
3	Wheat	Neemuch, Mandsaur, Ratlam, Ujjain, Dhar, Shajapur, Dewas, Indore, Bhopal, Sehore, Vidisha, Raisen, Hoshangabad, Harda, Guna & Narsinghpur.

3.11.1.6 The State Govt has prepared a Vision Document assessing the potential of food processing in Madhya Pradesh based on raw material availability in the state and adjoining areas. Table 3.9 indicates the products that have the potential for processing in the state.

Table 3.9 - Details of Scope for Food Processing Activities

Commodity	Preferred Region	Preferred Activity
Potato	Indore, Ratlam, Mandsaur, Ujjain	Potato Chips, flakes, potato fries, frozen foods, ready to cook food, potato extruded snacks
Wheat	Indore, Ratlam, Mandsaur, Ujjain, Neemuch	Flour mills, bread and bakery, pastas, readymade chapattis, wheat based alcohol fermentations
Pulses	Guna, Vidisha, Narsinghpur, Chhindwara	Polishing, packaging, pappad, roasted pulses, snacks noodles, dried soup mixes
Oranges	Chhindwara, Hoshangabad	Orange fruit processing, juices, squashes, marmalades

3.11.2 Risks faced by Farmers : Farmers bear three kinds of risks, viz. yield risk, price risk and idiosyncratic risk. Yield risk involves weather and input risks, while price risk covers price volatility and discrimination. Idiosyncratic risks are health of farmer, opportunity costs, etc. Prime Minister Fasal Bima Yojana (PMFBY) has covered 42.15 lakh farmers (42.81%) and 82.36 lakh ha. in the State during Kharif 2016-17. It attempts to cover the cost of inputs as it is based on Scale of Finance. 51 districts in the state have been divided into 5 clusters based upon risk category and allotted to AIC, ICICI Lombard and HDFC Ergo. In order to ensure timely support during distress, use of technology viz. remote sensing technology, smart phones, drones, etc. for quick and accurate assessment of damage, timely reporting and quick disbursement of relief measures to affected shall be the need of the hour. The coordinated role of all the stakeholders in this assumes significance, right from deduction of correct premium, remittance to the insurance companies within the specified time, to final disbursement to the account of the farmers.

3.11.2.2 An important risk is yield risk. During Kharif 2017, Madhya Pradesh has declared 133 tehsils of 18 districts as drought affected. The drought has affected the yield and had damaged the crops to a large extent. Research and Development for improved varieties, resistant varieties to biotic and abiotic stress, and appropriate agronomical practices, coupled with suitable extension services shall go a long way in mitigating these risks and help reduce yield gap. State Government may consider investing a percentage of their GSDP in research and development with the help of agriculture universities. The research agenda may focus on agricultural productivity, modern irrigation, SRI, nutrient use, health, agri business, crop mix modelling, climate changes, livestock management, etc. Technical assistance and lab to land extension services through Krishi Vikas Kendras and Agriculture Technology Management Agency (ATMA) may be revitalised and made more effective by leveraging information technology, mobile applications and Farmers Clubs. Skill



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upgradation and professionalization of farmers is needed to promote agriculture in modern times of digital market space, global consumer preferences and sophisticated value chains.

3.11.2.3 Changing risk profile of agriculture shall have a significant impact on farm incomes. Assured irrigation is one such risk mitigating measure, which may have a drought proofing impact. The State Government focused on harnessing the potential in its river basins and improving the irrigation outreach with greater efficiency and the same has yielded results in terms of providing impetus to agriculture growth in the state. NABARD too under RIDF and LTIF (Long Term Irrigation Fund) associated with the vision of the State Government in financing the requisite infrastructure. A significant action point in this sector is, utilizing the irrigation potential created, and improving water productivity in the state by enhancing water use efficiency and using water saving devices. The Government is trying to mitigate loss of income to farmers due to market related fluctuations through the Bhavantar Bhugtan Yojana. Enabling environment in the form of appropriate storage infrastructure for farm produce, including perishable commodities, shall facilitate the farmer to take advantage of better prices. Access to finance against the value of produce stored in the interim period is another prerequisite. Diversification and taking up allied activities can augment farm income thereby, mitigating income risk. Suitable vaccinations, health and other insurance covers can help mitigate idiosyncratic risks.

3.11.2.4 Considering the objective of PMKSY, GoMP is planning Major irrigation scheme, which will supply piped water to farmers in chak of 40 to 60 ha which is further divided in to sub chak of 5 to 8 ha. The water will be provided to the farmers with desired pressure head so that no additional energy is required by farmers to adopt micro irrigation systems at individual field level. Hence, there exists a huge scope for financing the micro irrigation system in the command of such projects. Water Resource Department (WRD) of Govt. MP is providing the water from source to 0.60 to 1 ha Chak through distribution network of mains and distributaries in all piped irrigation project. Similarly, Narmada Valley Development Authority (NVDA) proposes to provide the water up to 2.5 ha chak.

3.11.2.5 It is observed that majority crops in the command area of proposed piped irrigation schemes are field crops like Paddy, Soyabean in Khariff and Wheat, gram in Rabi season. The production and productivity of these field crops can be enhanced by adopting sprinkler irrigation systems by replacing traditional flow irrigation which consume more water. The water saved can be distributed to other needy farmers using roster system through Water User Associations (WUA) in the command area. Accordingly, model scheme has been prepared for sprinkler irrigation to increase the credit flow from banking system. However, farmers who are primarily undertaking horticultural and orchard crops may be advised to adopt drip irrigation system and bank may adopt the unit cost approved in the State Level Unit Cost Committee (SLUCC) and model prescribed by the different manufacturers as per type of crop and field conditions in the farmer's field.

3.11.2.6 To facilitate the banks and farmers, 3 models of 0.60 ha, 1.0 ha and 2.5 ha have been developed for the sprinkler irrigation system. As command area is having pressurized irrigation water, it is assumed that the required pressure head of 2.0 to 2.5 kg/square cm is available with required discharge in the chak as proposed by the WRD/NVDA. Alternatively, a 5 HP pump set can be financed to these beneficiaries to meet the energy requirement for desired pressure head, if required.

3.12 Summing up

3.12.1 Agriculture continues to remain the main stay of the economy of the State. It is the major contributor to the State's GSDP. Its growth rate is much higher than that of the other sectors of the economy. However, the sector is facing certain hardships such as declining trend of investment credit, which affects the capital formation in the sector. The sector is also facing the vagaries of climate change during the past few years. The other problems of the sector, such as the prevalence of a large number of small and marginal land holdings is also affecting the pace of modernisation of the sector. Concerted efforts are therefore needed to be taken by all the stakeholders concerned so as to sustain and improve on the growth that this sector has been witnessing over the past few years. Special focus is needed for enhancing capital formation in agriculture and allied sectors for sustainability of agricultural operations. Banks may increase their lending in ATL to the farmers.



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3.12.2 The important factors that affects the growth of Agriculture and allied activities in the State are summed up below:

- Rainfed agriculture and dependency on well irrigation.
- Depleting ground water resources is a matter of concern
- Climate change and variability in rainfall. Climate Smart Agriculture Practices confined to smaller geographies.
- Increase in cost of cultivation and decreasing net returns/income to farmers. This is a deterrent for the newer generation for taking up farming operations.
- Fast pace of fragmentation of land thereby making farming unviable
- Market accessibility- uneven distribution of storage infrastructure leading to under utilization of existing capacities
- Inadequate water availability post kharif season, migration, low level of awareness among farmers and unwillingness of bankers to finance for asset creation, due to apprehension of NPA are some of the other impediments

3.12.3. Promoting the food processing sector is critical for Madhya Pradesh to build on its strengths. Cropping pattern may be influenced towards less water intensive crops. Water conservation and optimum use of available water are the watchword and micro-irrigation with due synergy between government Departments and bankers can play a significant role. Madhya Pradesh has taken on the task of tapping and harnessing the renewable energy potential in the state which shows its futuristic vision. The four critical pillars in the roadmap for doubling of farmers' income by 2022 are technology, institutions, infrastructure, and incentive structure. Among institution building, credit institutions are significant. Leveraging technology in the retail delivery of financial services is turning out to be a game changer for the financial landscape. Banking sector may endeavour to improve the awareness levels of the masses to adopt to the emerging technologies. NABARD will be focusing on these areas by bringing the co-operative institutions and RRBs under digitized banking, card technology, ATM facilities and provide hassle free banking for the rural masses. NABARD also will be making all out efforts to create mass awareness by leveraging the available forums for awareness creation.

3.12.4 Critical gaps and Critical Interventions required

- Addressing issues of climatic exposure and vulnerability.
- Preparation of crop plan for each of the districts indicating the suitable climate resilient cropping patterns
- To increase area under pulses and oilseeds, considering the large scale domestic demand
- Soil and Water testing on a mission mode and extend advisory services based on results.
- Preparation of seed rolling plan for three years and popularizing the seed village concept
- Capacity building of farmers.
- Credit facilities in group (JLG) mode to Share croppers, Tenant farmers, etc.
- Increasing the flow of credit for investment credit which facilitates capital formation in agriculture
- Organising farmers, mainly small and marginal farmers into Producers' organizations, including Producer Company, activating Farmers' clubs in each village, with focus on post-harvest management, food processing and value addition, etc.
- State Govt may identify FPOs as one of the agencies to procure food grains by providing licenses.



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- Credit support : Banks may draw loan policy for supporting FPOs and extend credit to FPOs. SLBC may fix bank-wise target for financing of FPOs and monitor the same.
- Developing practical, replicable models showing alternate options to farmers others than those in vogue.
- There is also a concurrent need for awareness building among the rural population for RuPay Kisan Card usage and various digital modes of transactions.. “This process of issuance of Rupay KCC should be taken on a mission mode in order to cover all these borrowers in the cooperative sector .
- Strengthening Marketing infrastructure- New godowns for onions, renovation of old godowns, optimum usage of existing capacity, identifying area that require additional storage structure, etc are to be addressed.
- Support for establishment of food processing units in Mandis / APMC.
- Cooperative Banks are providing short term loans (through PACS) mainly for crop production based on the scale of finance. However, they may also explore for financing other eligible activities like working capital needs of Industrial Cooperative Societies for 22 approved broad groups of cottage, village, and small scale industries, Forest Labour Cooperative Societies engaged in collection and marketing of Minor Forest Produce, Labour Contract Cooperative Societies, Marketing Societies, Rural artisans, Weavers Societies, Primary Fisheries Cooperative Societies, etc.
- Efforts needed to increase the utilization of the irrigation potential created under large, medium and small projects so as to reduce dependency in ground water for irrigation purposes.



CHAPTER IV

POTENTIAL CREDIT OUTLAY

4.1 Introduction

In terms of area, being the 2nd largest State in the country, Madhya Pradesh acts as one of the biggest contributors to the food bowl of the country. As can be observed from Chapter I on the State Profile, wheat, paddy, soyabean, gram, pulses and oil seeds are some of the major crops grown in the State. The agricultural production in the State comprising of food grains, pulses, oil seeds, commercial crops (cotton and sugarcane) during 2015-16 has increased to 4.88 crore MT as compared to 4.61 crore MT in 2014-15 and 3.55 crore MT during 2013-14.

Table 4.1 – Agriculture Production in the Madhya Pradesh State

(lakh MT)

Item	2013-14	2014-15	2015-16
Food grains	248.53	320.48	339.51
pulses	32.55	46.47	56.54
oilseeds	59.22	77.19	73.36
commercial crops	15.16	16.99	18.76
total	355.46	461.13	488.17

Creation of good irrigation infrastructure as well as its utilization is one of the contributing factors for the above feat. However, the vagaries of weather continue to act as a limiting factor.

4.1.1 Crop Production, Maintenance and Marketing:

As per the revised Priority Sector Lending guidelines, agriculture sector has been broadly divided into three sub-sectors viz. (i) Farm Credit, (ii) Agriculture Infrastructure and (iii) Ancillary activities. The State plays a significant role in nation's agriculture sector. Among all States, Madhya Pradesh holds the first position in production of pulses and second position in production of oilseeds. Status of the Area, Production and Yield of major crops in the State is presented in the following table.

Table 4.2 - Production of major crops

Crop	2013-14		2014-15		2015-16		Yield [kg/ha] (2015-16)
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	
Paddy	1891	3328	2153	5438	2024	5320	2628
Wheat	6135	15730	6002	18480	5911	18410	3114
Maize	862	1493	1132	2531	1098	3140	2859
Pulses (other than gram)	1948	1120	2397	1683	2753	2290	832
Gram	2780	2105	2853	2964	3017	3364	1115
Oilseeds (other than soyabean)	1326	1202	1461	1337	1175	1430	1217
Soyabean	6597	4720	5604	6382	4448	5906	1327
Cotton (bale of 170 kg)	580	1236	636	1242	563	1348	2394

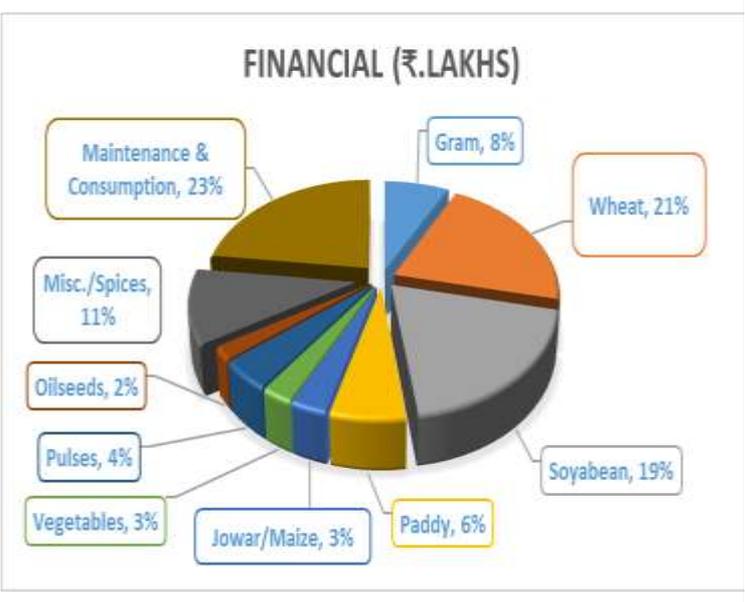
One of the significant factors that influences the flow of credit for short term agriculture is the prevalence of large number of small size land holdings. As already mentioned in Chapter I around 71% of the total land holdings of 88.73 lakh are owned by the SF and MF. Special strategies therefore need to be developed for addressing the credit needs of this vulnerable group.

4.1.1.2 PLP Projections for the year 2018-19

The credit flow projections to short term crop loan sector for 2018-19 has been made at ₹.8396389.76 lakh as against ₹.7266348.92 lakh for the year 2017-18 projecting a growth of 15.55% over the previous year.

Table 4.3 - Crop wise physical and financial projection

Activity	Physical	Financial
	(Ha)	(₹.lakhs)
Gram	2099427	623472.52
Wheat	5102776	1777340.81
Soyabean	4470763	1624335.75
Paddy	1672708	525033.63
Jowar/Maize	1124103	250818.43
Vegetables	361916	214412.59
Pulses	1470870	366696.50
Oilseeds	691116	165682.45
Misc./Spices	1920033	914916.13
Maintenance & Consumption		1933680.95
Total	18913712	8396389.76



District wise breakup of the activities is given in Annexure I. Banks disbursed ₹.5003363 lakh during 2016-17 and a target of ₹.6722871 lakh has been set for the year 2017-18.

In view of the revised system of reporting of agriculture data as Direct and Indirect agriculture since the year 2013-14 and revised classification of agriculture as i) Farm Credit, (ii) Agriculture Infrastructure and (iii) Ancillary activities w.e.f. 1 April 2015 separate data in respect of short term GLC for 2015-16 and 2014-15 is not available for analysis.

4.1.1.3 Doubling of Farmers Income

Madhya Pradesh Government has prepared a roadmap outlining six different method for doubling of farmers' income:

i) Reduction in input cost :-

- The above objective can be achieved by use of Zero till machine to reduce cost of land preparation. Zero till machine to be made available in the village or nearby villages on reasonable hire charges.
- Seed treatment will reduce use of chemical fertilisers. Biofertilisers to be made available to the farmers under programmes like National Mission on Oilseeds and Oilpalm.
- Adoption of recommended practices of seed treatment with bio and chemical treatments so that expenditure on disease control is reduced.

ii) Increase in productivity :- Issue of soil health cards to all the farmers and use of nutrients as per soil status will enable to increase the productivity.

iii) Increase in area under cultivation

iv) Agriculture diversification can be done by

- Promotion of pulses in a big way in dryland farming. Region specific scientific crop rotation combinations in all field crops to be standardized and adopted.
- Further along with agriculture, farmers need to be encouraged to take up allied activities such as Dairy, Poultry, Goatry, Fisheries so as to enhance their income and reduce dependency on one activity.
- Combining Non-farm sector related activities with agriculture such as equipment's repair, custom hiring services, consumer good shop, handlooms etc.



POTENTIAL CREDIT OUTLAY

- v) Reduction in post-harvest losses can be achieved by proper care during harvesting, threshing & winnowing, careful handling of grains at various post-harvest stages (handling, weighing, transportation, storage etc.), immediate marketing after harvesting to avoid weight loss, proper storage condition, sun drying of grains every three months, mix pesticides to avoid pest, installation of rat guards and timely supervision of stored grains.
- vi) Remunerative prices : An Internet-based e-NAM (i.e. electronic portal of National Agriculture Market) has been launched by Government with an aim to integrate 'Mandis' to help both farmers and buyers by providing them data of produce available, its quality and the price being offered at the bidding markets. The Madhya Pradesh State Agricultural Marketing Board is coordinating the implementation of eNAM. Out of 471 Mandis across 15 State/UTs that are live on eNAM, 58 are in Madhya Pradesh. The move is part of implementation of the roadmap for doubling income of the farmers by 2022. At present, farmers are restricted to selling produce at mandis that charge various taxes. The online agri-market is expected to give choice to farmers to sell their produce both in physical mandis or online platform. The easy access to sell online trade is likely to boost their incomes and improve availability, thereby moderating sudden price rise.
- vii) In a bid to avert the price risk that a farmer faces, in a first of its kind across the country, Government of Madhya Pradesh launched a scheme titled “Mukhyamantri Bhavantar Bhugtan Yojana” (Price Deficit Financing Scheme). The details of the scheme are discussed in the State Profile. Apart from the above, other strategies for doubling farmer income through improving production and productivity are as under
- Production of vermi compost, NADEP compost, biogas slurry, green manure shall be encouraged. This will reduce indiscriminate use of chemical fertilisers and also improve soil fertility. Organic farming shall be popularized under different programmes. 32 blocks from 16 districts are specially identified for organic farming.
 - Use of broad bed furrowing or ridge furrowing to increase soil moisture, water conservation and improved germination.
 - Promotion and certification of organic food production.

4.1.1.4 Issues and suggested Action Points:

Issues:

- Issuance of cultivators eligibility cards for tenant farmers/share croppers,
- Strengthening of the extension services,
- Enhancing the Individual Maximum Borrowing Power (IMBP) by PACS, etc. Large number of small and marginal farmers are either outside the banking fold or are unable to avail adequate credit
- Credit deepening only to a segment of preferred customers
- Increasing coverage of farmers under RuPay KCC
- Increasing coverage of area under PMFBY
- Increasing area under cultivation by utilising fallow lands for farm activities.

Suggested Action Points:

- Workshops/Trainings to be conducted for farmers on water management, micro-irrigation, use of organic manure, impact of excessive use of fertilizers etc. by Government.
- Climate smart agriculture to be encouraged.
- Banks may support farmers and rural youth for setting up of Custom Hiring and convergence with the scheme of the State Government.



POTENTIAL CREDIT OUTLAY

- Energy saving pumpsets to be encouraged and availability to be ensured.
- Strengthening of extension services & extension staff to enable the farmers to adopt new technologies & to provide timely support to farmers.(GoMP)
- Agro processing units need to be encouraged in order to give value addition to the agricultural products.
- De-silting of major tanks to improve water storage capacity
- Tenant farmers and oral lessees may be grouped under JLGs to facilitate bank linkage (Banks/Govt)
- Agri universities, KVKs, RSETIs and FLCs to play a more active role in disseminating technology to the door steps of the farmer. (Govt /Banks)
- Farmers clubs to be strengthened and made use of effectively. Farmers clubs to attempt tie up arrangement for marketing. (Banks)
- Timely availability of good quality seeds and fertilisers to be ensured.
- Banks to encourage post-harvest loans against Negotiable warehouse receipts.
- Propagation of collective farming techniques amongst the SF and MF(Banks/Govt)
- JLG method of financing to be adopted on a wider scale amongst the tenant farmers and oral lessees. (Banks)
- Farmers Producers Organisation to be encouraged for collective farming and aggregation of produce (Govt.)
- Banks may draw loan policy for supporting FPOs and extend credit to FPOs. SLBC may fix bank-wise target for financing of FPOs and monitor the same (Banks)
- Precision farming needs to be stressed upon, to ensure balanced use of fertiliser and rationalisation of subsidy, especially on urea, in order to encourage its optimum use.
- Issues involved in collecting insurance premium and remittance to insurance companies in respect of PMFBY to be sorted out between the banks and insurance companies. (Govt /Banks/Insurance Copy)
- Banks to maintain disaggregated data such as short term crop loan and term loan in respect of loans issued under KCC.
- Instances of sale/transfer and registration of properties already mortgaged with banks are being done in some districts of the State. The State Government may issue advisory/guidelines that such cases where property has already been mortgaged with bank, the same should not be re-registered /transferred without knowledge of the bank. Further to overcome the above issue, Digitisation of land records may be taken up on mission mode.
- Productivity improvement measure through FPOs, WUAs and other farmers collectives.

4.1.2 Water Resources

4.1.2.1 The State is rich in water resources. There are 10 major rivers in the State which take care of the surface water availability. The total run off from these rivers is estimated to be at around 81,500 hm³, out of which about 56800 hm³ can be harnessed for irrigation purposes. The State has an ultimate irrigation potential of 92.84 lakh ha, of which the share of ground water is 66 lakh hectare. As at the end of March 2015, the State had 4916 irrigation projects, of which 22 were major (where culturable command area is more than 10000 ha), 90 medium (where culturable command area is between 2000 ha to 10000 ha) and 4804 minor irrigation structures (where the culturable command area is below 2000 ha). The share of NIA (92.84 lakh ha) to NSA (152.52 lakh ha) is around 61%, which is one of the highest in the country.



POTENTIAL CREDIT OUTLAY

There are 10 major rivers that originate from the State. As Madhya Pradesh is located in the centre of India, most of the rivers are interstate rivers. The Narmada, Tapti and Mahi rivers flow westward and meet the Arabian Sea whereas Wainganga and Pench rivers meet the Godavari in the south. Annual run-off from these rivers within the State is estimated at 81,500 hm³, out of which about 56800 hm³ can be harnessed for irrigation purpose. Gross Irrigated Area has grown at the rate of 5.13% p.a. during the period 2001-02 and 2015-16, while net irrigated area has grown at the rate of 4.59% during the same period. During 2015-16 there has been a decrease in the net irrigated area by 3.12% (92.84 lakh ha). The gross irrigated area was estimated at 100.29 lakh ha during 2015-16. Two successive years of deficient rainfall during 2014-15 and 2015-16 may have reduced groundwater/aquifer re-charge, leading to lower irrigation coverage. Out of the net sown area of 152.52 lakh ha, about 61% of the area has been brought under irrigation (estimated at 92.84 lakh ha). With Gross Cropped Area around 238.17 lakh ha, the cropping intensity is estimated to be at 1.56. Expansion of irrigation facilities has played a major role in the agriculture growth of the State. Out of the total irrigation potential of around 44 lakh ha. created (from 32.78 lakh ha in 2011-12), under large, medium and small projects, the potential utilised has increased from 16.35 lakh ha in 2011-12 to 28.68 lakh ha in 2016-17 (utilisation around 63%). State irrigation machinery has also been taking simultaneous efforts to realize the irrigation potential that gets created.

The Ground Water Resource availability, utilisation and stage of development in the State is given in the table below:

Table 4.4 – Ground Water Resource availability, utilisation & stage of development in the Madhya Pradesh

Net Annual Ground Water Availability	Existing Gross Ground Water Draft for Irrigation	Existing Gross Ground Water Draft for Domestic & Industrial water Supply	Existing Gross Ground Water Draft for all uses	Provision for domestic, and industrial requirement supply to next 25 year	Net Ground water Availability for future irrigation development	Stage of Ground water Development
3420840.00 ham	1817887.00 ham	134079.00 ham	1951966.00 ham	240796.00 ham	1362157.00 ham	57.06%

The classification of the state of groundwater development in the 313 blocks is as under.

Table 4.5 – Classification of the State of Groundwater Development in the 313 blocks

Critical	Semi-critical	Over exploited	Safe
4	55	25	229

The State Government had undertaken a number of measures for increasing the irrigation facilities in the State, which was one of the reasons for the State's good performance in agriculture. The Government has also embarked upon a plan of action for providing irrigation through underground pipe line upto 2.5 ha. chak. Thereafter, the farmers are expected to tap the water through sprinkler and drip sets upto their individual fields. This will increase the potential for drip and sprinkler financing.

NABARD has prepared a Model Bankable Scheme on Micro Irrigations System for the command area of pressurized irrigation projects in Madhya Pradesh. The model scheme with techno economic parameters has been prepared to facilitate bankers to lend to farmers installing sprinkler irrigation system in their farm land. Three models have been prepared separately for 0.60 ha, 1.00 ha and 2.5 ha.

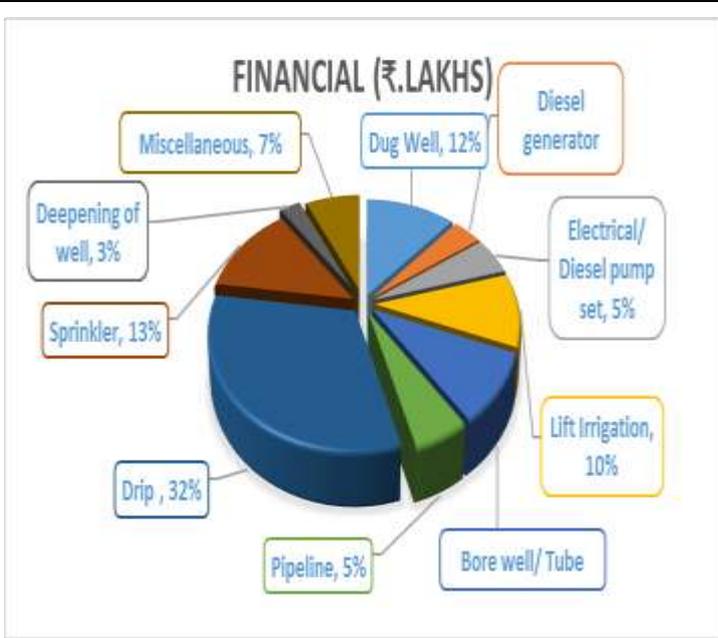
4.1.2.2. PLP Projections for the year 2018-19

Taking into account factors such as unit cost, improvements in infrastructure etc., the projections for 2018-19 has been estimated at ₹.609101.83 lakh as against at ₹.488967.95 lakh estimated for

2017-18. This represents an increase of 24.57% over that of the previous year. The component wise physical and financial projections for the year 2018-19 are as under.

Table 4.6 - Water Resources - Physical and Financial Projection

Activity	Physical (No)	Financial (₹.lakh)
Dug Well	75232	71495.18
Diesel generator set	46387	23027.62
Electrical/ Diesel pump set	116734	31566.16
Lift Irrigation	46853	61667.82
Bore well/ Tube well	60266	57985.44
Pipeline	184297	32133.09
Drip	222047	192235.61
Sprinkler	134255	78520.67
Deepening of well	38842	16635.37
Miscellaneous	61487	43834.87
Total	986400	609101.83



The sub sector wise data relating to flow of GLC is not available for this activity. District wise breakup of the activities is given in Annexure I.

4.1.2.3 Doubling of Farmers Income

- It is proposed to increase the area under canal irrigation from 36 lakh ha to 60 lakh ha during the next 5 years.
- Ensure water for each field, 2.50 lakh wells and 5 lakh farm ponds are proposed under MNREGA.
- Area under micro irrigation is proposed to be increased from the present 4.5 lakh ha to 12 lakh ha during the next five years.
- Preparation of district irrigation plans under Pradhan Mantri Krishi Sinchae Yojana and ensure that all the fields get water.
- More focus on irrigation with large budgets, with the aim of "more crop per drop."
- Specific focus on micro irrigation systems like sprinkler irrigation for field crops, drip irrigation for horticulture crops for improved water usage efficiency and also increase in production.
- Specific emphasis on water management and usage of right quantum of water.
- Adoption of technologies like mulching, zero tillage, gels for retaining water in the field.

4.1.2.4 Issues and suggested Action Points:

Issues:

- Absence of increased credit flow in those areas where there is substantial improvement in irrigation facility
- There is a need for proper maintenance of completed medium and minor irrigation projects. Water User’s Associations to be formed in all the completed irrigation projects to take care of their continued maintenance (NGO/Govt)



• **Suggested Action Points:**

- WUAs may also prepare an area plan for increasing the credit flow in all completed irrigation projects locations.
- Awareness on water saving devices to be propagated.
- Availability of Energy efficient pump sets to be ensured.
- Supply of Drip and Sprinkler sets to farmers under Micro Irrigation Programme to be ensured.
- Efforts under Pradhan Mantri Sinchai Yojana should be accelerated.
- WUAs may also take care of the maintenance works of completed irrigation projects.

4.1.3 Farm Mechanization

4.1.3.1 Mechanization of farm operations is one of the prerequisites for improving the productivity of crops. Farm Mechanization leads to increased production and productivity, better utilization of irrigation potential, adoption of multiple cropping pattern, etc., besides minimizing cost, increasing income, reducing drudgery in operations and increasing cropping intensity. Post-harvest machinery helps in reduction of post-harvest losses and adds value through cleaning, grading and scientific packing. Farm mechanization has been helpful in bringing about significant improvement in agricultural productivity. Farm operations like hoeing, irrigation, harvesting, threshing and marketing are required to be performed at appropriate time, with quality and precision to improve the yield. This has helped in increasing the area under cultivation and increasing the cropping intensity.

ii) This activity has helped in increasing area under cultivation and increase in cropping intensity. As production increases with mechanization of the farm operations, it creates a good scope for commercialization of agriculture. Further, timely marketing is also possible by quick mechanical transportation, cleaning and handling. The use of farm mechanization enlarges the employment opportunities both in on-farms and in non-farm sectors through increase in area under ploughing, multiple cropping, development of agro-industries and related services. The activities considered for financing include tractor, power tiller, combine harvesters, agricultural Implements, etc.

The average size of farm holdings of 1.78 ha in the State, which is higher than the national average of 1.15 ha, is conducive for mechanizing the farming operations at a faster pace.

State Government has approved a scheme of Custom Processing and Service Centres to be set up by farmers' sons and daughters wherein farmers can process their produce on rental basis. Under the scheme, the government will facilitate bank loans up to ₹.25 lakh for children of farmers who are older than 18 years and have cleared Class X examinations, with 40 per cent subsidy to general category beneficiaries and 50 per cent to Scheduled Castes and Tribes. Government has planned to set up 1,000 such centres in the next three years. The programme will promote processing of agriculture commodities like onions, garlic, tomato and soybean as also establishing fruit and vegetable dehydration plants and modern jaggery plants in villages.

3.1.3.2 Availability of Infrastructure and critical gaps

(i) There is good network of dealers in the district selling all brands of tractors/ power tillers/ agricultural implements. There is also good number of workshops and service centres extending after-sale services. Similarly, there is good number of fuel-filling stations in and around all the blocks in the district.

(ii) Presence of Central Institute of Agriculture Engineering (CIAE) at Bhopal and its various research and extension centres as also the KVKs in the State provide impetus to the sector.

(iii) Government sponsored programmes: GoMP is implementing various Central Sector Schemes on farm mechanisation viz.- (a) Popularisation of Improved Agricultural Implements and Machinery Through Demonstrations in Farmers' Fields, (b) Subsidy on Small Tractors/ Subsidy on Power Tillers, (c) Subsidy on Improved Agricultural Implements, (d) Special food production

programs (for wheat, maize and millet) Oilseed production programme, (e) National Pulse Development Programme, (f) Integrated programme for rice development.

(iv) The government of Madhya Pradesh, through Directorate of Agriculture Engineering, is implementing credit-linked back-ended subsidy scheme for setting up of Custom Hiring Centre in private sector. The assistance to each centre will be to the tune of 40% of the cost of machineries and implements purchased for providing custom hiring services to farmers, up to maximum of ₹.10 lakhs. 55 Custom Hiring centres have been established in the district as on 31 March 2017.

(v) Quality of farm saved seed is important as about 70% of the area is sown with this seed. Proper grading and treatment of this seed is necessary for high percentage of germination and safeguard against fungal infections. The Government has provided spiral seed grader and seed treatment drum to all the 52000 villages for free of cost use by farmers.

(vi) Areas still using broadcasting method of sowing were identified. To bring these areas under line sowing Government has started a programme to provide seed cum fertilizer drills on 75% subsidy. About 5 lakh ha. of land has been converted into line sowing.

(vii) In Madhya Pradesh, Soyabean is the main Kharif crop. Its productivity is declining due to heavy rains or long dry spells. To protect the crop from these adverse conditions, State Government is promoting Raised- bed planters for sowing Kharif crops. The Government is providing additional top up subsidy of ₹.20000 to farmers.

(viii) To increase the productivity of Paddy, State Government is providing additional top up subsidy of ₹.50000 to promote mechanised transplanting. In 2017-18 about 150 rice planters were distributed in the State

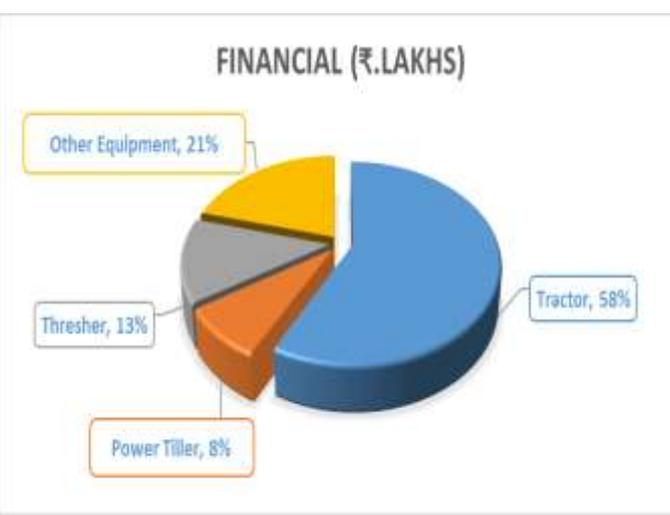
(ix) The State is providing subsidy of 25% on procurement of crop residue management machines like straw reapers, balers, mulchers, shredders, etc. Programme is focused on Straw burning areas.

4.1.3.2. PLP Projections for the year 2018-19

Depending upon (i) size and spread of land holdings, (ii) irrigation facilities (both existing and planned), (iii) farmers’ acceptance of farm mechanization activity, especially in view of their past experience with farm mechanization, (iv) credit flow for the sector in the past, etc., the potential for farm mechanization for the year 2018-19 is assessed at ₹.884487.50 lakh as against ₹.795958.87 lakh estimated for 2017-18 projecting a growth of 11.12% over the previous. The component wise physical and financial projections for the year 2018-19 are as under:

Table 4.7 - Farm Mechanisation- Physical and Financial Projection

Activity	Physical	Financial
	(No)	(₹.lakh)
Tractor	95307	510358.12
Power Tiller	41336	72491.01
Thresher	53894	118218.53
Other Equipment	151796	183419.84
Total	342333	884487.50



The sub sector wise data relating to flow of GLC is not available for this activity. District wise breakup of the activities is given in Annexure I.



4.1.3.3. Doubling of Farmers Income:

The Agriculture Engineering Department has prepared a road map to double farmers income in five years;

- To increase farm power from existing 1.73 Kw to 3.5 Kw
- To promote Ridge and Furrow farming in 50 lakh ha. of Soyabean crop which will help in increasing the productivity
- To support for establishment of 4000 custom hiring centres
- Setting up of 250 Hi-tech custom Hiring Centres

4.1.3.4 Issues and suggested Action Points:

Issues

- Rising NPAs amongst bank loan for this sector
- Disparity in spatial distribution of equipment dealers.
- Lack of technical knowledge about the choice of farm equipment best suited for their farms
- Absence of service stations in interior parts of the rural areas

Suggested Action Points:

- The problems of mechanization of smaller holdings can be overcome through (i) Cooperative management of farm machinery;(ii) Extension services to advise the suitability of various makes, models and horse powers for different size of operational holdings;(iii) Devising cost effective smaller machinery suitable for small farms; (iv) Popularizing on the use of Power Tillers for various farm operations, which are performed by tractors.(Action : GoMP, Banks, NGOs, KVK, Agri Deptt.)
- Technical know-how should be provided to the farmers with respect to appropriateness of farm machinery for the situation and its proper use. (**Action : Agri Deptt., KVK**)
- Service units should be encouraged and mobile service units to be started.
- Farmers may be encouraged to adopt group farming for effective use of the farm equipment
- Rural youth to be trained and provided bank loan for maintenance of farm equipment
- Awareness to be created about machinery like power tillers instead of tractors, which are more conducive for small size land holdings.
- Banks may encourage financing of power driven sprayers to control insect / pest on large scale level.
- The use of reaper may be considered in place of combined harvester.
- Pellet making units may be promoted for effective utilisation of surplus residue of harvested crops by reaper.

4.1.4 Plantation and Horticulture

4.1.4.1 The area under horticulture crops has increased from 8.24 lakh ha in 2010-11 to 18.58 lakh ha in 2016-17, which forms 6.5% of GCA of the State. In terms of Horticulture production, the State occupies fourth position in the country and first and third in the production of Medicinal & Aromatic plants and Flowers respectively. The state is contributing 7% of area under horticulture sector and 8% of annual production at All India level. Situation is conducive for developing the plantation and horticulture crops on a large scale in the State. Banana, Mango, Sweet Lemon (Mosombi), Pappaya, Guava, Orange and Gooseberry (Amla) are the main fruits grown in the state. Banana, Orange and Mango in Madhya Pradesh account for over 82% of the area under fruit and over 87% of the total fruit production. The area under fruits has increased from 1.32 lakh ha to



POTENTIAL CREDIT OUTLAY

3.29 lakh ha and production from 33.73 lakh MT to 59.17 lakh MT during the period between 2010-11 and 2016-17.

The area under vegetables has increased from 2.84 lakh ha to 8.64 lakh ha and production from 37 lakh MT to 158 lakh MT during the period between 2010-11 and 2016-17. The major contributors are Onion, Potato, Peas, and Tomato

The area under spices has increased from 3.66 lakh ha in 2010-11 to 6.65 lakh ha in 2016-17, while the production has increased from 28.91 lakh MT to 41.53 lakh MT during the same period.

The major crops grown under spices are Chillies, Coriander, Ginger and Garlic. The state leads in spices production with the largest production of garlic, accounting for 37% of the total National production. It is the second largest producer of Coriander in the Country. MP's share in the National production of Pea is around 15%.

Fruit crops and the major growing districts of the state is given below:

Table 4.8 – Fruit crops and the major growing districts of the M.P. state

S.No	Fruit crops	Major production districts
1	Mango	Betul, Hoshangabad, Jabalpur, Bhopal, Jhabua,
2	Orange	Chhindwara, Mandsaur, Shajapur, Rajgarh, Betul, Hoshangabad
3	Aonla	Betul, Jhabua, Jabalpur, Bhopal, Rewa, Tikamgarh
4	Guava	Rewa, Gwalior, Indore, Ujjain, Hoshangabad
5	Banana	Burhanpur, Khandwa, Badwani, Khargone, Dhar
6	Papaya	Dhar, Ratlam, Burhanpur, Badwani

Private and Public sector investment in irrigation augmented the productive capacity and the involvement of public investment in roads connected the hinterland to markets, bolstering the production of perishables like fruits and vegetables.

Due to their perennial nature, they help in preventing soil erosion as well as provide high density green cover to the soil. Reclaimed wastelands and degraded lands can be effectively put to use for cultivation of various horticulture crops, by applying suitable manures. Being labour intensive, cultivation of horticulture crops also provide gainful employment opportunities in the rural areas. Value addition in the form of processing, grading and packaging also boosts the output from this sector. The agro climatic conditions of the State are also suitable for sericulture development. Mulberry, Tassar and Eri are the three varieties of silk produced in the State. The silk industry is labour intensive and hence serves as an effective tool for poverty alleviation.

National Horticulture Mission was launched in 2005-06 as a Centrally Sponsored Scheme to promote holistic growth of the horticulture sector through area based regionally differentiated strategies. The scheme has been subsumed as a part of Mission for Integrated Development of Horticulture (MIDH) during 2014-15. Mission for Integrated Development of Horticulture (MIDH) is a Centrally Sponsored Scheme for the holistic growth of the horticulture sector covering fruits, vegetables, root & tuber crops, mushrooms, spices, flowers, aromatic plants, coconut, cashew, cocoa and bamboo. While Government of India (GOI) contributes 85% of total outlay for developmental programmes in all the states except the states in North East and Himalayas, 15% share is contributed by State Governments.

In order to increase the income of farmers as well as conservation and controlling pollution of Narmada River, Government of Madhya Pradesh has implemented a scheme for planting of Horticulture Crops upto a stretch of one km on both the banks including in Private Lands. Under the scheme, 45000 ha has been planned with a subsidy component of 534.20 crore to be provided to beneficiaries.

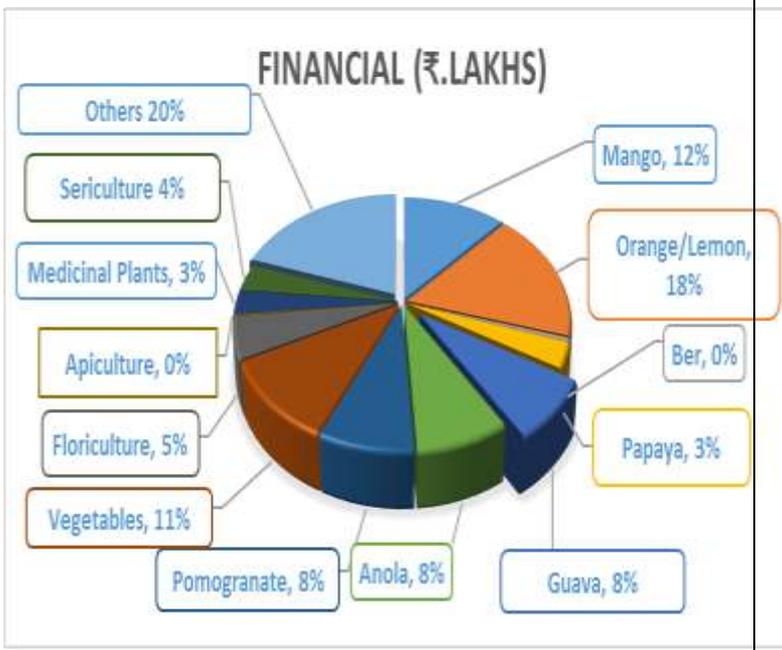
To facilitate lending to the sector, NABARD has prepared a Model Bankable Scheme on Mango, Citrus, Guava and Anola. These crops are suitable for propagation in the State keeping in view the agro climatic conditions and other factors.

4.1.4.2 PLP Projections for the year 2018-19

The component wise physical and financial projections for the year 2018-19 is assessed at ₹.271621.17 lakh representing a growth of 15.15% against the last year credit potential of ₹.235882.52 lakh. The component wise physical and financial projections for the year 2018-19 is given in table as under:

Table 4.9 - Plantation & Horticulture - Physical and Financial Projection

Activity	Physical (Ha)	Financial Share (₹.lakh)
Mango	22084	32513.63
Orange/ Lemon	42092	47690.05
Ber	5362	1308.35
Papaya	11188	8868.34
Guava	21421	21236.94
Anola	25808	21348.74
Pomegranate	18222	21896.65
Vegetables	54925	2924.23
Floriculture	10839	1493.98
Apiculture	746	401.62
Medicinal Plants	13554	8504.92
Sericulture	1852	9564.86
Others	41756	54146.86
Total	269849	271621.17



The sub sector wise data relating to flow of GLC is not available for this activity. District wise breakup of the activities is given in Annexure I.

4.1.4.3 Doubling of Farmers Income:

Madhya Pradesh Government has prepared a roadmap outlining different methods for doubling of farmers' income:

- Reduction in input cost
- Increase in productivity
- Increase in area under cultivation
- Agriculture diversification
- Reduction in post-harvest losses

The adoption of the following measures will hasten the above goal

- Adoption of good agricultural practices.
- Promotion of dryland horticulture crops mainly anola, guava, apple ber, pomegranate etc.
- Region specific scientific multi-tier or intercropping systems to be standardized.
- Development of farm clusters for economies of scale



- Aggregation of produce on a village/cluster basis with minimal processing
- Promotion of beekeeping with major focus on increasing pollination and crop production and honey as by product.

4.1.4.4 Issues and suggested Action Points:

Issues:

- Shortage of planting material
- Inadequate extension support
- Lack of awareness amongst farmers about package of practices for different crops.
- Lack of awareness and facilities for post-harvest management of crops
- Lack of response from banks for loan for horticulture

Suggested Action Points:

- Promotion of Value Chain approach for major crops
- Enhancing RKVY/MIDH outlay for promotion of pandal based vegetable cultivation
- Upgrading of nurseries for supplying improved quality planting material
- State horticulture farms are to be strengthened
- Promotion of dryland horticulture with crops like pomegranate
- Standardization of package of practices for high density orchards
- Support to FPOs funded under PRODUCE Fund of GoI for establishing post –harvest infrastructure (on farm collection centers, pack houses etc.)
- Promotion of Good Agricultural Practices (GAP) for domestic and export markets
- Mapping of clusters for post –harvest infrastructure and credit support thereof
- Horticulture department to make wide publicity about the various subsidy schemes available.
- Promotion of kisan nurseries.
- Low cost poly houses to be promoted and replicated
- Cultivation of medicinal & aromatic plants on cluster basis. This will attract companies to give assured market to growers.
- KVKs and AU to disseminate technology from their labs to the farmers' fields.
- SHGs and JLGs to take up nursery activities on a large scale so as to increase the availability of the planting material
- The technology of multi species/high density cropping systems to increase the productivity per unit area
- Green house/poly house/shade nets for cultivation of vegetables and flowers to be popularized.
- Area based schemes to be prepared for development of clusters
- Banana ripening chambers, cut flowers for export etc. may be popularized by arranging of exposure visit by farmers to nearby States, through the medium of Farmers Clubs.
- Landless entrepreneurs who are otherwise interested in undertaking horticulture, can be facilitated to take land on lease for poly house cultivation.
- To upgrade infrastructure in mandis like cold storages, cooling chambers etc. to improve the shelf life of horticultural crops.

4.1.5 Forestry and Wasteland Development

4.1.5.1 The State has the largest forest cover in the country. With an area of 94.69 thousand sq. km. (85.85 lakh ha), the forests occupy 30.72% of the total geographical area of the State. The national objective is to increase the forest cover to 1/3 of the total area. Since the State has sizable forest cover, the GoMP has set a target of 1% increase in the forest cover during the XII plan period. The new forest policy has introduced a shift in the management strategy through promotion of natural regeneration, better soil and moisture conservation and by using the village communities in and around the forests. The major sectors that require credit support are farm forestry, social forestry, commercial forestry, wasteland development, cultivation of medicinal plants, primary processing of honey etc.

GOI has exempted bamboo grown in non-forest areas from the requirement of felling/transit permit. The move will encourage bamboo plantation by farmers and help enhance their income. The bamboo grown in forest areas will, however, continue to be protected under the Forest Conservation Act, 1980. The exemption will be meant only for those grown on non-forest land.

Earlier bamboo was treated as tree under the Indian Forest Act (IFA), 1927 and therefore, attracted the requirement of transit permit under the law even if it was grown on private land. Since getting such permit is quite a cumbersome process, it has been identified as a major impediment for the cultivation of bamboo by farmers on non-forest land. The amendment would create a viable option for cultivation of bamboo in 12.6 million hectares of cultivable wasteland in the country.

Bamboo also forms an important forest produce with high significance in socio-economic life of rural MP. Harvesting of bamboo from natural forests generates every year employment of about 2.25 million man days equal to ₹.112.5 million wage earning. One hectare of bamboo plantation can produce 200 man days of employment and 900 man days in cottage industry with the raw material from this plantation.

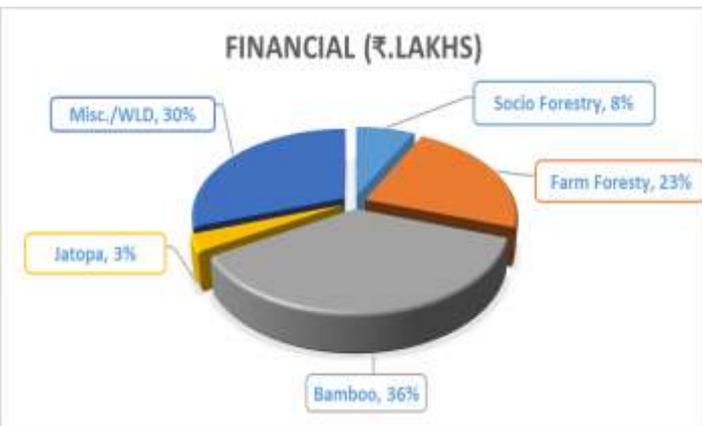
Madhya Pradesh State Bamboo Mission (MPSBM) has formulated a scheme to propagate/popularise Bamboo Cultivation in 3300 ha in 22 districts with estimated financial outlay of 99.50 crore. Subsidy element of 25% is under consideration. The Mission will coordinate the implementation of the programme with all stakeholders, identifying the farmers, selection of species, supply of quality planting material and sensitising the farmers on crop management, harvesting, marketing, etc.

4.1.5.2 PLP Projections for the year 2018-19

The PLP projection for the year 2018-19 after taking into account factors such as unit cost and other developments stands at ₹.44285.81 lakh. This represents an increase of 46.30% over that of the previous year (₹.30270.17 lakh). The component wise physical and financial projections for the year 2018-19 are as under:

Table 4.10 - Forestry & Wasteland Development - Physical and Financial Projection

Activity	Physical	Financial
	(Ha)	(₹.lakh)
Socio Forestry	5403	3293.29
Farm Forestry	11977	10099.19
Bamboo	18066	16077.39
Jatopa	4328	1385.49
Misc./WLD	18882	13430.45
Total	58656	44285.81



Activity	Percentage
Bamboo	36%
Misc./WLD	30%
Farm Forestry	23%
Socio Forestry	8%
Jatopa	3%



POTENTIAL CREDIT OUTLAY

The sub sector wise data relating to flow of GLC is not available for this activity. District wise breakup of the activities is given in Annexure I.

4.1.5.3. Doubling of Farmers Income:

- The Govt. is motivating the farmers to take up Agro- Forestry on a big way. On an experimental basis, 40000 Agro-Forestry plants viz. Eucalyptus, Teak, etc. are to be planted by the farmers over an area of 200 ha. As per the Govt. estimate, each sapling costs around ₹.70/- of which 50% of the cost will be reimbursed to the farmer as a subsidy. Based on its outcome, the experiment will be replicated in all parts of the state. These plants when planted in the periphery of the farm will not only protect the farm from wild / stray animals but will also give an opportunity to the farmers to generate additional revenue.
- Bamboo cultivation is being encouraged by the Govt. in the state by providing the farmers with subsidy for planting bamboo saplings. It is expected that the bamboo plants will provide additional source of income when they grow up since bamboo based products viz. baskets, winnows, etc. have a good market potentials within and outside the district. Further, Bamboo can be replaced as a wood alternative. The bamboo shoots are also used as a source of food thereby scope exist for food processing units in processing bamboo shoots.

4.1.5.4 Issues and suggested Action Points:

Issues:

- Destruction of forest land for mining, urbanisation and other commercial activities.
- Afforestation on private lands not picking up due to absence of forward and backward linkages.
- Inadequate facilities of marketing of forest produce

Suggested Action Points:

- Diversion of forest areas for mining, infrastructure, irrigation projects to be compensated by development of forest cover in non-forest land available under government ownership.
- The rules and procedures for felling and transport of wood from private lands in the State needs to be liberalised to encourage the farmers to benefit from tree growing activities. For success of any afforestation programme on private lands, income being the primary consideration, arrangements should be made for forward and backward linkages. (**Action : Forest Department, PWD, MP State Minor Forest Produce Cooperative Federation**)
- Extension programme to promote afforestation should be based on well tested technical and economic data to guide the farmers and the general public in the right direction. (**Action : Forest Extension and Research Circles**)
- Improving marketing Infrastructure for wood as well as non-wood forest produce. (**Action : GoMP**)
- Joint forestry management groups to be promoted for conservation of forest and marketing of the forest produce.
- Nurseries to take up the supply of forest species planting material.

4.1.6 Animal Husbandry – Dairy Development

4.1.6.1 Next to crop production, animal husbandry is the most important income generating activity under allied agriculture. Madhya Pradesh with a cattle population of 19.60 million, account for 10.27% of total cattle population, 7.53% of the buffalo population and 5.93% of goat population of the country (Live Stock Census 2012). During 2012-13, the share of State in total cow, buffalo and goat milk production in the country was 6.7%, 6.4% and 10.8% respectively. Cattle population of the state has registered a decline of 10% over the 5 year period which may be due to decline in male and female indigenous cattle population by 20.88% and 4.9% respectively. Crossbred cow

population has registered an increase by 80.62%, cross bred male by 63.72%, overall 77% increase. Buffalo population has declined (10.31%), he buffalo 19.39%, she buffalo 8.39%. Efforts of the State Government in increasing milk production is yielding desirable results. Milk production in the State went up from 7.17 million tonnes during 2009-10 to 12.14 million tonnes during 2015-16 registering a growth of 50.4% as against country growth rate of 25.67% during this period. As against the milk production in 2014-15, the increase is 12.6% during the year. This reflects that the productivity of the milch animals in the state has increased. Per capita availability of milk has also increased from 308 gm in 2011-12 to 428 gm in 2015-16. GoMP is implementing a scheme for Distribution of milch cattle to increase milk production and per capita milk availability and to improve economic conditions of the beneficiaries.

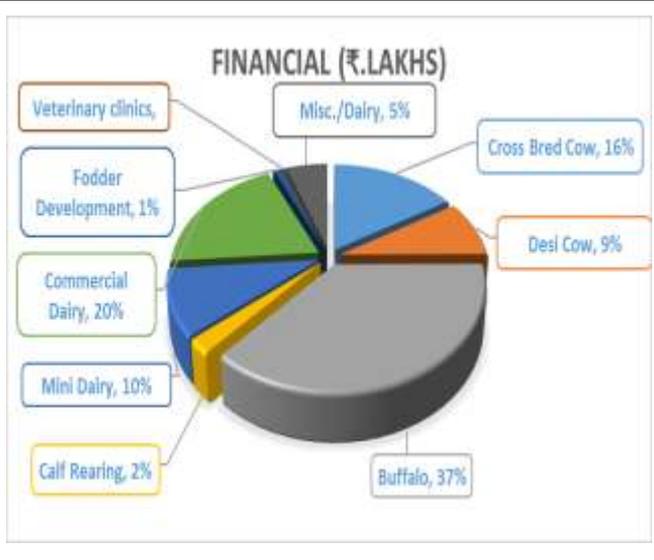
To augment credit flow to the sector, NABARD has prepared Area Development Schemes for implementation in 50 districts for the period from 2018-19 to 2022-23

4.1.6.2 PLP Projections for the year 2018-19

The PLP projection for the year 2018-19 after taking into account factors such as unit cost and other developments stands at ₹.492785.20 lakh. This represents an increase of 10.41% over that of the previous year (₹.446341.73 lakh). The component wise physical and financial projections for the year 2018-19 are as under:

Table 4.11 AH – Dairy Development - Physical and Financial Projection

Activity	Physical (No)	Financial (₹.lakh)
Cross Bred Cow	67644	79764.87
Desi Cow	57853	43013.17
Buffalo	134746	180168.07
Calf Rearing	5218	11158.29
Mini Dairy	7593	49252.48
Commercial Dairy	8124	96178.14
Fodder Development	12108	5634.40
Veterinary clinics	441	969.98
Miscellaneous/ Dairy Processing	37415	26645.80
Total	331142	492785.20



The sub sector wise data relating to flow of GLC is not available for this activity. District wise breakup of the activities is given in Annexure I.

This sector is best suited for development on a cluster basis. Some of the infrastructure created for this sector are not being put to use to their full capacity. The MP State dairy federation has its operations in 5 regions of the State, namely Bhopal, Ujjain, Gwalior, Jabalpur and Indore. Its operations spread over 44 districts of the State. There are 7500(6612 functioning) milk societies affiliated to the federation. As against the total installed capacity of around 13.6 lakh lts, the average collection during 2016-17 was to the extent of 8.89 lakh litres per day during 2016-17, thereby indicating a utilization of only 65% of the installed capacity. Banks, NGOs, milk unions and the Deptt. of AH can coordinate and implement plans for full utilization of the installed capacity. Simultaneously, new milk routes can also be identified and developed on a cluster basis. To augment flow of credit to Dairy sector and to facilitate bankers to lend for dairy activities, NABARD has prepared Area Development Scheme for each district to be implemented over a period of five years.

The Union Budget announced creation of Dairy Infrastructure Development Fund (DIDF) of ₹.8000 crore over next three years with NABARD. In the first year, the government announced to



POTENTIAL CREDIT OUTLAY

give ₹.2000 crore for creation of the fund. The primary objective of DIDF is to modernise the milk processing plants and machinery and to create additional infrastructure for processing more milk and increased value addition, especially in Cooperative Sector. This will enhance the efficiency of Dairy processing plants thereby enabling optimum value of milk to milk producers and supply of quality milk to customers. Loans out of DIDF will be extended by NABARD to NDDDB and NCDC for financing creation and value addition infrastructure to Cooperative Milk Unions, State Cooperative Dairy Federation, Multi State Milk Cooperatives, Milk producer Companies and NDDDB subsidiaries. It is expected to help set up processing facility for additional 500 lakh litre milk per day. It was the demand of the dairy sector as the existing infrastructure had become obsolete.

4.1.6.3. Doubling of Farmers Income:

- Farmers income can be doubled by increasing production by 70%, cutting cost by 10% providing appropriate price increase by 10% and reducing the loss to farmers by 10%. With feeding of mineral mixture and deworming at regular intervals, productivity of the existing milch animals can increase by 20 to 30% with the same inputs. Further, by upgrading the local animals with descript indigenous breeds, productivity is expected to double over a 3-5 year period. This increased productivity coupled with market linkages shall result in increased incomes.
- Income can be increased by purchasing animals from outside the State, while the subsidy under Acharya Vidhyasagar Gau Samwardhan Yojna Scheme of GoMP as well as under DEDS may be made use of.
- Indirectly, income can be raised by successful artificial insemination, natural insemination by high quality bulls under Nandishala and Samunnat Bhaishwanshiya Panda Praday Yojana, cost cutting with proper training/use of technology, reducing economic loss by insurance, intensive vaccination and providing of emergency medical services (emergency call at -109) and providing of suitable price of milk by covering maximum villages under milk route, forming of milk cooperatives for milk collection at village itself, increasing milk collection by raising of membership under such cooperatives.

4.1.6.4 Issues and suggested Action Points:

Issues:

- Non availability of quality animals
- Inadequate feed and fodder and veterinary care facilities
- The dairy management practices adopted by the farmers are unscientific
- Lack of access to market in interior locations

Suggested Action Points:

- Due to non-availability of green fodder, the milk yield of the dairy animals is not to the desired extent. Steps may therefore be taken to overcome the problem.
- Wide publicity and training may be imparted for calf rearing scheme in select blocks to rural youth for taking up this as a commercial activity.
- Support to borrowers having adequate infrastructure for fodder cultivation, access to essential veterinary services and marketing tie-up to take up commercial dairy farming. **(Action : Banks)**
- Encourage establishment of Private Veterinary Clinics with AI facility and Private cattle and buffalo breeding farms in rural areas by providing incentives and financial support to unemployed veterinary graduates. **(Action: GoMP / Vet. Dept. & Banks)**

- Milk marketing infrastructure of the State may be strengthened by increasing (i) number of milk unions and milk routes, (ii) quantity of milk procured, (iii) capacity utilization of existing milk processing infrastructure
- Insurance companies may give the details of livestock insurance to the beneficiaries, ensure renewal of the insurance coverage through banks, arrange to retag animals and guide farmers. (**Action : Insurance companies**)
- The KVKs may conduct more programmes for farmers literacy on dairy
- Financing by banks may be done on a cluster development basis with tie-up arrangements with milk federations, marketing societies and NGOs
- FPOs may be organized for dairy collectives.

4.1.7 Poultry Development

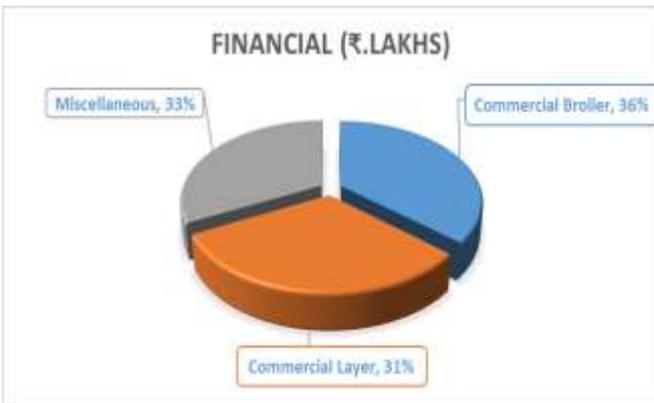
4.1.7.1 The fowl population has increased from 73.1 lakh in 2007 to 118.72 lakh in 2012. Poultry farming in the State is dominated by backyard units. Commercial rearing of hybrid birds is limited to peri-urban areas. Since major feed ingredients like maize and soya meal are abundantly available in the State, commercial poultry farming under contract farming may be encouraged by inviting reputed breeding farms to establish units in the State. Rearing of Kadaknath, a native breed of Jhabua and Alirajpur districts, may be explored in other tribal districts also, as the demand for meat of these birds is very high. Egg production increased from 7971 lakh in 2011-12 to 14414 lakh in 2015-16.

4.1.7.2 PLP Projections for the year 2018-19

The PLPs for 2018-19 has projected a credit potential of ₹.42067.96 lakh representing an increase of 49.66% over that of the previous year projections of ₹.28109.94 lakh. The component wise physical and financial projections for the year 2018-19 are as under:

Table 4.12 - AH – Poultry Development - Physical and Financial Projection

Activity	Physical	Financial
	(No)	(₹.lakh)
Commercial Broiler	14595	15292.09
Commercial Layer	11956	13124.26
Miscellaneous	16892	13651.61
Total	43443	42067.96



The sub sector wise data relating to flow of GLC is not available for this activity. District wise breakup of the activities is given in Annexure I.

4.1.7.3. Doubling of Farmers Income:

- Farmers can increase their income by doing agriculture allied activity like poultry. State Govt. provides 80% subsidy on back yard poultry (unit cost – ₹.2225/-) and kadaknath breed chicks (unit cost – ₹.4400). Both the activities can be promoted over the next 5 years.
- Egg production can be promoted in rural area through small holder egg production unit scheme under which 180 layer birds, shed and cage construction, poultry feed amount is provided by State Govt. The total financial outlay of the scheme is ₹.1.80 lakh. With the scheme farmers can increase their income by egg production at their villages per se.

- Farmers can take the benefits of subsidy under National Livestock Mission scheme of GoI.
- The Govt. is actively promoting backyard poultry activity in the tribal and minority dominated parts of the district by making available concessional credit under the Mukhya Mantri Swarojgar Yojana for Backward, Adivasi & Minority class and Mukhya Mantri Aarthik Kalyan Yojana.

4.1.7.4 Issues and suggested Action Points:

- Reputed breeding farms may be invited for establishment of breeding farms and hatcheries in the State. Contract farming may be thought of.
- Health care services in the form of vaccine and insurance facilities may be ensured by the Department
- Backyard poultry may be encouraged on a large scale, especially among the SHG and JLGs
- Awareness about poultry may be created amongst farmers by the KVK through Farmers Clubs
- Banks may finance establishment of breeding farms.
- Poultry feed mixing plants may be encouraged
- Poultry dressing and packaging units may be set up in the districts bordering the neighboring states.

4.1.8 Sheep, Goat, Piggery

4.1.8.1 Goat population has declined from 90.1 lakh during 2007 census to 80.1 lakh during 2012. Only 4% of these belong to Jamnapari and Barbari breeds and the remaining are non-descript type. Since goats also contribute significantly towards milk production in the State, rearing of Jamnapari, which is a dairy breed may be encouraged. Sheep rearing is not popular in the State. Their population has decreased by 21% during the period 2007-12.

4.1.8.2 PLP Projections for the year 2018-19

The credit potential for the year 2018-19 after taking into account factors such as unit cost and other developments, stands at ₹.75195.24 lakh. This represents an increase of 21.49% over that of the previous year (₹.61895.30 lakh). To augment credit flow to the sector, NABARD has prepared Area Development Schemes for implementation in 36 districts for the period from 2018-19 to 2022-23. The component wise physical and financial projections for the year 2018-19 is given in table below.

Table 4.13 - AH – Sheep, Goat, Piggery - Physical and Financial Projection

Activity	Physical	Financial
	(No)	(₹.lakh)
Goat rearing	45198	39349.79
Sheep rearing	9850	5725.93
Piggery	3805	12643.00
Miscellaneous	1769	17476.52
Total	60622	75195.24

FINANCIAL (₹.LAKHS)



Activity	Percentage
Goat rearing	52%
Piggery	17%
Miscellaneous	23%
Sheep rearing	8%

The sub sector wise data relating to flow of GLC is not available for this activity. District wise breakup of the activities is given in Annexure I.

4.1.8.3. Doubling of Farmers Income:

- Farmers can increase their income by doing agricultural allied activity like Sheep, Goat and piggery. State Govt. provides 80% subsidy for all goat farmers having minimum 5 goats and good quality breed like, jamanapari male-goat (unit cost ₹.8300/-) for increasing the production of the breed. Animal husbandry dept. is providing 50% (SC/ST) and 25% (General) subsidy for the indigenous goat and improved quality goat of ₹.57593/-(unit cost) and 77456/-(unit cost) respectively. Farmers can take benefit of such schemes to increase their income.
- Animal Husbandry department is giving subsidy of 75% on piggery also. Thus, the farmers who are doing such activity can be benefitted and raise their income level.

4.1.8.4 Issues and suggested Action Points:

- AH department may provide the necessary health care services.
- Commercial goat rearing and stall fed goat rearing may be encouraged on a large scale around cities and districts bordering other States.
- Awareness may be created amongst the members of SHGs and JLGs about goat rearing

4.1.9 Fisheries Development

4.1.9.1 The country is the second largest fish producer in the world, ranking next only to China and contributes to 5.68% share in the global fish production. Besides offering a rich source of cheap and nutritious diet, the sector is also source of livelihood for a large section of the economically backward population of the country. Being landlocked with no coastline, the development of the sector in the State is entirely dependent on the inland water resources. The State, however, is blessed with abundant water resources in the form of rivers, ponds, lakes & dams.

Table 4.14 - Details of water spread area available for fishery development

Water Area (In Lakh Ha.)

Year	Water Area available			Water Area under Fisheries		
	Irrigation	Rural	Total	Irrigation	Rural	Total
2014-15	3.37	0.66	4.03	3.31	0.63	3.94
2015-16	3.37	0.66	4.03	3.32	0.63	3.95
2016-17	3.38	0.67	4.05	3.33	0.64	3.97

Source: Dept of Fishery, Govt of MP

The State is also adequately placed with regard to production of fish seeds as can be seen from the table below.

Table 4.15 - Fish Seed production

Fish Seed - Lakh Standard Fry			
Year	Target	Achievement	%
2014-15	9080	10019	110
2015-16	10500	9521	91
2016-17	10700	11113	104
Fish Seed Rearing - Lakh Standard Fry			
2014-15	8846	9325	105
2015-16	9300	9026	97
2016-17	9214	10627	115

The total production of fish has also doubled during the past 15 years. The target and achievement of fish production/productivity during the past 3 years are as per the table below.

Table 4.16 – Targets & Achievements of Fish Production

Year	Production			Productivity Kg/Ha	
	Target in MT	Achievement in MT	%	Rural Pond	Irrigation Reservoir
2014-15	108000	109121	101	1428	96
2015-16	122000	115017	94	1414	107
2016-17	130000	138694	107	1798	101

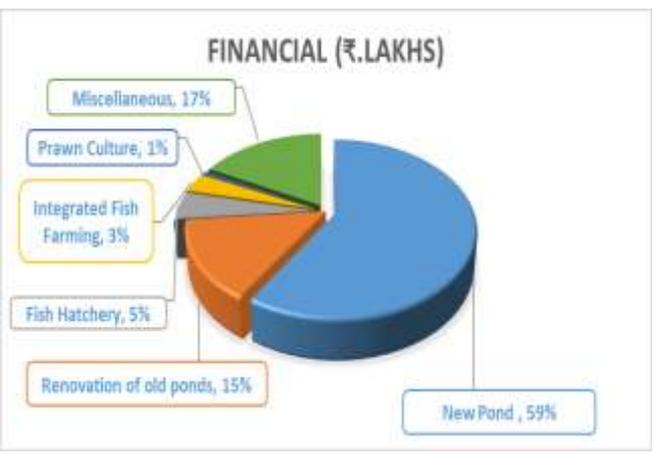
Source: Dept of Fishery, Govt of MP

The Fish Farmers Development Agency (FFDA) has its centres in 38 districts of the State, namely, Rewa, Shahdol, Seoni, Balaghat, Sagar, Chhatarpur, Satna, Jabalpur, Sidhi, Shivpuri, Tikamgarh, Dhar, Betul, Sehore, Raisen, Mandla, Chhindwara, Bhind, Guna, Gwalior, Hoshangabad, Damoh, Ujjain, Khandwa, Mandsur, Dewas, Indore, Jhabua, Panna, Shajapur, Ratlam, Morena, Datia, Rajgarh, Vidisha, Narasingpur and Bhopal. The fishing activities in the State are mainly done by the 2290 (2016-17) fishermen cooperative societies. They have a total membership of around 82000. The department specifically aims at introducing cage culture fish farming for production of fish like Katla, Roghu and Pangasius. Initially around 1000 cages are proposed to be introduced in the Indira Sagar and Dahod dams in Khandwa and Bhopal districts. The cages will be size 6 X 4 X 4 mts. The yield is expected to be around 3 to 4 ton/cage. The cost of the cages will be ₹.3 lakh, for which 50% subsidy will be available from the department. The balance will be own funds/bank loan.

4.1.9.2 PLP Projections for the year 2018-19: The credit potential of ₹.82712.02 lakh for the year 2018-19 has been assessed after taking into account factors such as unit cost and other developments. This represents an increase of 37.34% over that of the previous year (₹.60226.12 lakh). This is on account of the identified viable activity that can be undertaken for doubling of farmer’s income and related state subsidy allocated for the scheme. The component wise physical and financial projections for the year 2018-19 are as under:

Table 4.17 - Fishery - Physical and Financial Projection

Activity	Physical (Ha)	Financial (₹.lakh)
New Pond	8189	48709.70
Renovation of old ponds	8349	12113.97
Fish Hatchery	478	4181.77
Integrated Fish Farming	1734	2933.36
Prawn Culture	396	497.85
Miscellaneous	11821	14275.37
Total	30967	82712.02



The sub sector wise data relating to flow of GLC is not available for this activity. District wise breakup of the activities is given in Annexure I.

4.1.9.3 Doubling of Farmers Income

(i)The Govt. has introduced “Farm Pond Augmentation Scheme” to promote fishery activity especially among the SF / MF wherein fish rearing (both consumption and ornamental fish) is taken up by the SF / MF over an area of 1 ha in his farm during the months of July to September by preparing a small pond through water retention / conservation. Expert advice in this regard is provided by the Fisheries Dept. regarding the proportion of clay required for water retention in the pond, etc. This is expected to ensure additional income especially for the SF / MF.

(ii)Govt. is also providing credit support in the form of subsidy for the fisheries sector to bring improvement in production and productivity, storage, processing, marketing and transportation of cultured and captured fisheries by (i)construction of new fish ponds (ii)renovation of old ponds and (iii)freshwater cultivation of fish.

4.1.9.4 Issues and suggested Action Points:

- Improving the storage facilities
- Improvement in quality of seeds
- Training to the fishermen for adopting technology

- Availability of credit to fishermen/fishermen cooperative societies.
- Generally, banks are hesitant to finance fisheries sector due to various reasons, including lack of awareness, poor past record in recoveries, etc. Banks, in close coordination with Fisheries Dept., may finance the sector to its full potential. **(Action : Banks)**
- Publicise schemes of National Fisheries Development Board. **(Action: Fisheries Dept.)**
- GoMP may take policy initiatives for encouraging farmers to undertake fisheries activity as a group activity by providing low lying lands on lease basis for a period of 7 to 10 years for construction of ponds under NRLM & other related programmes. **(Action : GoMP)**
- Fisheries Dept. in close coordination with the banks and ZP may initiate action to fill up the infrastructure gaps identified (technology adoption in fish farming). **(Action : Fisheries Dept., Zila Panchayat, Banks)**

4.1.10 Other Activities (Bullock and Bullock Cart)

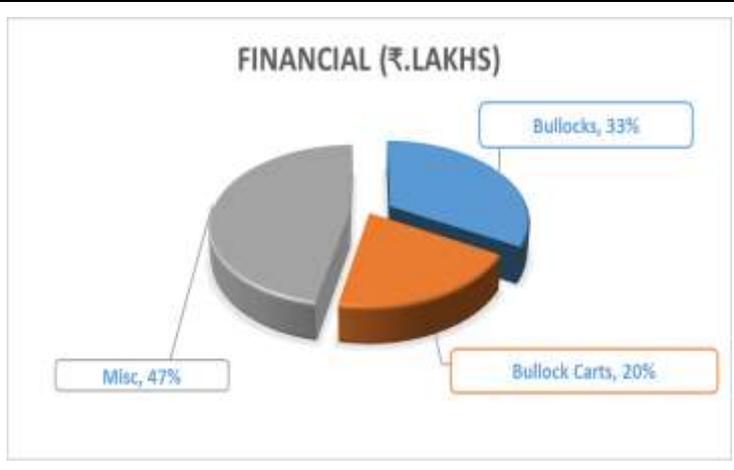
4.1.10.1 Bullocks and bullock carts are still a major source of farm power in many rural areas of the State. This is in spite of the mechanization of agriculture. Bullock carts are also an important source of rural transport. In addition to the native breeds of Malvi, Nimari and Kenkhata, bullocks of Harayana and Gir are also being used for various field operations.

4.1.10.2 PLP Projections for the year 2018-19

Taking into account the changes in unit cost and other developments, the PLP for 2018-19 has assessed the potential at ₹.52136.51 lakh. This represents an increase of 19.28% over that of the previous year (₹.43710.02 lakh). The component wise physical and financial projections for the year 2018-19 is given in table given below.

Table 4.18 - Others – Bullock and Bullock Cart - Physical and Financial Projection

Activity	Physical	Financial
	(No)	(₹.lakh)
Bullocks	37984	17332.65
Bullock Carts	22935	10330.61
Misc.	49655	24473.25
Total	110574	52136.51



The sub sector wise data relating to flow of GLC is not available for this activity. District wise breakup of the activities is given in Annexure I.

4.2 Agriculture Infrastructure

4.2.1 Construction of Storage Facilities

4.2.1.1 Post-harvest management of agricultural and horticultural produce is one of the biggest challenges of the sector. Absence of proper storage facilities also forces the farmers to go in for distress sale of their produce. There is therefore an urgent need for establishment of storage facilities for food grains and horticultural products. These storage facilities have to be on scientific lines incorporating sorting, grading facilities as well as market yards. The rural godowns in the State are mostly run by the MP State Warehousing & Logistics Corporation and the Central Warehousing Corporation. The table below gives the details of godowns under the control of the MPWLC.

Table 4.19 - Details of Godowns in Madhya Pradesh

Region	No. of Branches	No. of godowns
Bhopal	45	527
Gwalior	41	390
Jabalpur	38	724
Indore	32	354
Ujjain	43	603
Sagar	29	328
Rewa	27	223
Narmadapuram	28	396
Total	283	3545

The National Horticulture Board acts as the nodal agency for promotion of cold storage. There are 197 cold storages in the State. The total installed capacity is 13.74 lakh mt. Potato is the major crop that utilizes this facility in the State.

An Internet-based e-NAM (National Agriculture Market) is launched by Government during the year with an aim to integrate 'Mandis' to help both farmers and buyers by providing them data of produce available, its quality and the price being offered at the bidding markets. The launch is aimed at providing more options to farmers to sell their produce. Initially, 21 mandis from eight states (Gujarat, Telangana, Rajasthan, Madhya Pradesh, Uttar Pradesh, Haryana, Jharkhand and Himachal Pradesh) have been linked to the eNAM. The government plans to link 200 mandis to the portal within five months and 585 by March 2019. The move is part of implementation of the roadmap for doubling income of the farmers by 2022. At present, farmers are restricted to selling produce at mandis that charge various taxes. The online agri-market is expected to give choice to farmers to sell their produce both in physical mandis or online platform. The easy access to sell online trade is likely to boost their incomes and improve availability, moderating price rise.

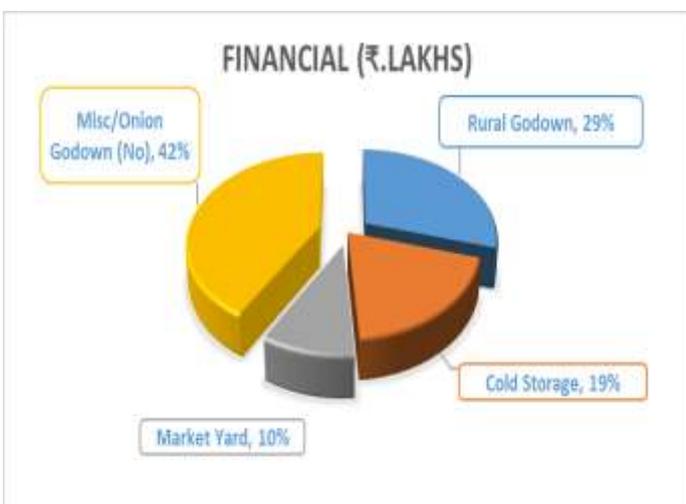
The State Government has planned to establish one lakh MT of storage capacity of Onion Godown through MP Warehousing and Logistic Corporation (50000 MT), MP State Agro Industries Corporation (20000 MT) and Madhya Pradesh State Cooperative Marketing Federation (MARKFED) (30000 MT). NABARD will explore the possibility of supporting the establishment of the storage capacity envisaged through Warehousing Infrastructure Fund (WIF)

4.2.1.2 PLP Projections for the year 2018-19

Taking into account the developments that have taken place in the sector, especially regarding creation of adequate storage capacity in the State, the potential has been down sized to ₹.272674.47 lakh. This represents an increase of 6.89% over that of the previous year (₹.255102.02 lakh). The component wise physical and financial projections for the year 2018-19 are as under:

Table 4.20 - Storage Godown - Physical and Financial Projection

Activity	Physical (MT)	Financial (₹.lakh)
Rural Godown	2738859	80278.87
Cold Storage	866776	52766.43
Market Yard	-	26081.19
Misc./Onion Godown (No)	-	113547.98
Total	3605635	272674.47



The sub sector wise data relating to flow of GLC is not available for this activity. District wise breakup of the activities is given in Annexure I.

4.2.1.3 Issues and suggested Action Points:

Issues:

- The small farmers are generally not able to reap the benefits of the rural godown facilities
- Farmers and entrepreneurs need to be educated about the scientific storage techniques

Suggested Action Points:

- Micro warehouse with a capacity ranging from 100 to 500 MT may be propagated at the village level which will benefit the small farmers to a great extent.
- Online tracking of subsidy related schemes will help banks and beneficiaries
- Accreditation of warehouses to Warehousing Development & Regulatory Authority for issue of Negotiable Warehouse receipt may be ensured.
- Farmers may form Producer Groups to aggregate their product and deal with organised buyers for selling and sellers for availing benefits of bulk purchases.
- Regulated markets may be established to facilitate competitive prices.
- Efforts may be made for expanding the cold chain functioning and strengthening the market linkages.
- Banks may propagate pledge loans.

4.2.2 Land Development, Soil Conservation and Watershed Development

4.2.2.1 Land development covers a broad spectrum of activities such as land leveling, bunding, soil conservation, reclamation of saline and alkaline soil, construction of farm ponds and watershed approach for soil and water conservation. The State’s soil can be broadly classified into shallow and medium black, deep medium black, alluvial, mixed red and black soil. The State’s soil is rich in potassium and medium levels of nitrogen and phosphorus. Depending upon the rainfall conditions, topography, land classification etc., activities under the sector comprises land levelling, bunding, soil conservation, reclamation of saline and alkaline soils, watershed approach for rainfed farming etc. Many of the activities are either subsidised by the Government or being executed entirely with the support of budgetary resources.

4.2.2.2. PLP Projections for the year 2018-19

Taking into account factors such as unit cost, technology and other developments, the projections stands at ₹.98238.50 lakh. This represents an increase 18.26% over that of the previous year (₹.83069.23 lakh). The component wise physical and financial projections for the year 2018-19 are as under:

Table 4.21 - Land Development - Physical and Financial Projection

Activity	Physical	Financial
	(No)	(₹.lakh)
Land Levelling	36456	11969.02
Farm Bund	6365	1662.50
Farm Ponds	22509	21907.77
Other Land Dev	32831	9325.20
Watershed activities	58671	37393.77
Misc.	50625	15980.24
Total	207457	98238.50



FINANCIAL (₹.LAKHS)

- Watershed: 22%
- Farm Ponds: 22%
- Misc: 16%
- Other Land Dev: 10%
- Land Levelling: 12%
- Farm Bunding: 2%



The sub sector wise data relating to flow of GLC is not available for this activity. District wise breakup of the activities is given in Annexure I.

4.2.2.3 Issues and suggested Action Points:

Issues:

- In the absence of good soil testing facilities, the farmers are not able to apply the required nutrients in the right quantities.
- Lack of awareness about water and soil conservation, leads to soil erosion.
- Lack of awareness about vermi-compost and organic fertilizers

Suggested Action Points:

- As per the Soil Health Card Scheme of Government of India coverage to 14 crore farm holdings will be given by March, 2017. This will help farmers to make judicious use of fertilizer. Further, 2000 model retail outlets of fertilizer companies will be provided with soil and seed testing facilities in the next 3 years. Accordingly, soil testing labs to be set up at block level and wide publicity to be given for their use. (Govt/AU/KVK/NGO)
- Watershed approach to be popularized to cover more area for water and soil conservation (Govt/NGO/Corporates)
- Increased use of organic manure will result in reduced consumption of inorganic fertilizers, which directly results in a reduction in the fertilizer subsidy budget of the government. (NGOs)
- Commercial production of organic inputs may be encouraged by banks
- Creation of awareness among farmers about farm ponds, low cost composting techniques, their application and benefits, integrated nutrient management and integrated pest management through institutional mechanism like Farmer Field Schools.

4.2.3 Other Activities under Agri Infrastructure

4.2.3.1 This chapter covers activities such as Bio fertilisers, composting, tissue culture, seed processing etc. Growing awareness about health and environmental issues is paving the way for increasing demand for organically produced agri products. This is making organic farming a growing business. Further, plant tissue culture in recent years, has become important in the area of plant propagation and disease prevention. The micro propagation technology has a vast potential to produce plants of superior quality. Tissue culture raised plants are vigorous and fast growing than conventional plants. They yield better results as they are produced under ideal environment from selected mother plants. The tissue culture laboratories can also be used to produce bio-fertiliser. Bio-technology also has tremendous scope in plant protection. Biotechnological application includes the products ranging from those used in maintaining and increasing soil fertility, in pest management and veterinary feed additives or supplements. For promotion of organic farming, identification of potential areas and crop is crucial. Government's priority is for fruits, vegetables, spices, medicinal plants, oilseeds, pulses, cotton, wheat and basmati rice. A holistic approach involving integrated nutrient management and integrated pest management would be the best farming strategy.

4.2.3.2 Availability of Infrastructure and critical gaps

Organic farming is an environmentally and socially responsible approach in which agriculture is practised without use of the fertilesers, pesticides or insecticides. Thus it is a combination of tradition, science and innovation. It protects the reproductive and regenerative capacity of the soil and produces nutritious food with greater resistance to diseases. There has been a renewed thrust on organic farming in the recent years. This is primarily because of the ill effects of the input intensive model that came into use since the time of Green Revolution.

Realising the increasingly prominent role that organic farming has begun to play, National programme for Organic Production (NPOP) implemented by Government of India since 2001, involves the accreditation programme for certification agencies, norms for organic production, promotion of organic farming, etc.

The Central Government has been promoting organic farming through various schemes and programmes. Under the Paraparagat Krishi Vikas Yojana (PKVY), the Government has planned to promote organic farming under cluster approach.

In Madhya Pradesh there are about 2.32 lakh Ha of certified area under organic farming which is close to 40% of All India area under certified organic farming. Madhya Pradesh offers immense scope for increasing the area under organic farming.

Banana offers good scope for propagation through tissue culture technology. Burhanpur, Khandwa, Khargone, Barwani and Hoshangabad are some of the districts where banana is grown over a large area. The first ever tissue culture lab of Madhya Pradesh has started production. Set up at Hamalapur Somvari in Betul district, the lab has about 25 lakh saplings developed through tissue culture. Majority of these saplings are of Grand Nain variety of banana. Another tissue culture lab is coming up in the food park at Maneri in Mandla district.

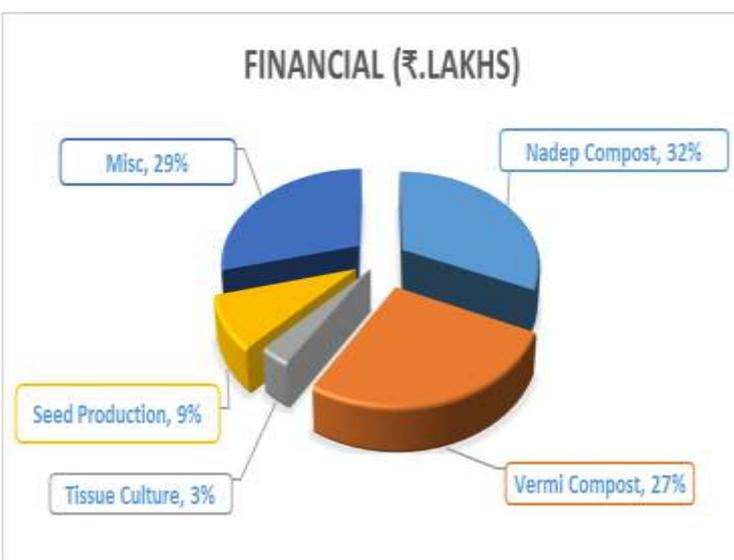
Better seed replacement coupled with high quality seeds can improve productivity of crops. Seed replacement Rate in all major crops increased since 2007-08. Wheat from 14.03% to 27.20%, Paddy from 8.85% to 22.61%, Maize from 10.94% to 73.91%, Gram from 2.90 to 15.78%. Some of the other measures taken by the State Government are promotion of hybrid paddy through SRI and composite nurseries under RKVY in 2013-14 covering 1.80 lakh ha, 90% subsidy for SC/ST farmers to production of Hybrid Maize variety, replacement of traditional broadcasting system of sowing by Line sowing in 11 lakh ha in Bundelkhand and Baghelkhand region. The measures have considerably reduced the quantity of seed requirement per acre and helped farmers in saving cost of inputs.

4.2.3.2 PLP Projections for the year 2018-19

The PLPs for 2018-19 have projected a potential of ₹.74411.33 lakh representing a growth of 14.89% over the previous year (₹.64764.68 lakh). The component wise physical and financial projections for the year 2018-19 are as under:

Table 4.22 - Other Agri Infra - Physical and Financial Projection

Activity	Physical	Financial
	(No)	(₹.lakh)
Nadep Compost	111539	23766.63
Vermi Compost	28034	19823.10
Tissue Culture	61	2360.50
Seed Production	8146	6713.81
Misc.	10335	21747.29
Total	158115	74411.33



The sub sector wise data relating to flow of GLC is not available for this activity. District wise breakup of the activities is given in Annexure I.

4.2.3.3 Issues and suggested Action Points:

Issues:

- Lack of awareness about vermi-compost and organic fertilizers
- Inadequate propagation of tissue culture technology

**Suggested Action Points:**

- Increased use of organic manure will result in reduced consumption of inorganic fertilizers, which directly results in a reduction in the fertilizer subsidy budget of the government. (NGOs)
- Commercial production of organic inputs may be encouraged by banks
- Technology available with KVKs and AUs for tissue culture may be widely popularized amongst progressive farmers.
- Seed production activities may be encouraged through the FPO mode.

4.3 Ancillary Activities**4.3.1 Food and Agro Processing**

4.3.1.1 This sector plays an important role in preservation of food and ensuring food security. It also adds value to the primary agriculture produce, thereby resulting in direct benefit to the farmers. It provides employment opportunities to number of ancillary activities. Storing the primary agri produce is one of the major problems of the agri industry. Post-harvest losses are in the range of 3% to 18% in food grains, fruits and vegetables, milk, meat, poultry and fish products. Processing helps in reducing such losses, besides increasing the shelf life of the commodities.

The State is bestowed with a number of favourable factors for food grain production and its processing. Out of the 25 global agro-climatic zones, the State enjoys 11 zones. It is the largest producer of wheat, oil seeds, pulses and gram in the country. It is also the largest producer of garlic and coriander. Moreover, commercially flavoured varieties of wheat and potato are grown in the State. A large unexploited species of rare and valuable medicinal/herbal plants are also available in the State. All these factors are favourable for setting up several agro processing industries in the State.

4.3.1.2 A new central sector scheme viz. **Pradhan Mantri Kisan SAMPADA Yojana** (Scheme for creation of processing and preservation capacities and modernization/expansion of existing food processing units). with an allocation of ₹.6,000 crore for the period 2016-20 has been approved. However, activities related to aerated water, packaged drinking water and carbonated drinks have been excluded from the scheme. The scheme will be implemented by Ministry of Food Processing Industries (MoFPI) for which detailed revised instructions have been issued vide GoI notification No. F-No.16/MFPI/ 14/CEFPPC dated 13.12.2017. Pradhan Mantri Kisan SAMPADA Yojana is a comprehensive package which will result in creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet. The following schemes will be implemented under PM Kisan SAMPADA Yojana:

- Mega Food Parks
- Integrated Cold Chain and Value Addition Infrastructure
- Creation / Expansion of Food Processing & Preservation Capacities
- Infrastructure for Agro-processing Clusters
- Creation of Backward and Forward Linkages
- Food Safety and Quality Assurance Infrastructure
- Human Resources and Institutions

4.3.1.3 PM Kisan SAMPADA Yojana is expected to leverage investment of ₹.31,400 crore for handling of 334 lakh MT agro-produce valued at ₹.1,04,125 crore, benefiting 20 lakh farmers and generating 5,30,500 direct/indirect employment in the country by the year 2019-20.

Accordingly, the proposals for establishing food processing units in (a) Mega Food Parks assisted by the Ministry; (b) Agro-Processing Clusters assisted by the Ministry; and (c) Designated Food Parks notified by the Ministry from time to time for assistance from **Food Processing Fund** created in NABARD in a State/UT would be eligible for capital grant.

4.3.1.4 Under the Mukhya Mantri Krishak Udyami Yojana, State Government has evolved a scheme to benefit farmer's son/daughter to establish agriculture based /allied new manufacturing and service unit e.g. agro processing, food processing, milk processing, cold storage, cattle feed, poultry feed, fish feed, custom hiring centre, tissue culture, cattle feed, vegetable dehydration, dal mill, rice mill, oil mill, flour mill, etc. Units with Project cost of ₹.10 lakh to ₹.2 crores are eligible

for 15% of the project capital cost (Max ₹.12 lakh) for general category and 20% of project capital cost (Max. 18 lakh) for BPL category. Further, for loans availed under the scheme, Interest subsidy- 6% per year of the project capital cost for women and 5% per year for others for 7 years (max. 5 lakh per year) are also provided.

4.3.1.5 Food Parks have come up in Boregaon, Jaggakhedi, Nimrani, Malanpur and Piparia Maneri for which about 422 acre land has been allotted in each district and special packages have been announced for industries which are going to be a part of Food Park. The SEZ in Pithampur in Dhar have around 39 acre of land, reserved for food processing industries. In addition to this, the State also has Agriculture Export Zones for various commodities such as wheat, potato, onion, garlic, other spices, pulses, gram and oranges. The details of the zones and the districts covered as under:

Table 4.23 - Agri Export Zones

AEZs	Districts covered
AEZ Wheat	Ujjain, Dewas, Shajapur Ratlam, Mandsaur, Neemuch, Guna, Sehore, Vidisha, Raisen, Hoshangabad, Harda, Narsinghpur, Dhar, Indore and Bhopal
AEZ (Potato, Onion & Garlic)	Ujjain, Dewas, Shajapur, Ratlam, Mandsaur, Neemuch, Dhar and Indore
AEZ (Seed- spices-Coriander & Fenugreek)	Ujjain, Dewas, Shajapur, Ratlam, Mandsaur, Neemuch, Guna and Rajgarh
AEZ (Pulses-Lentil & Gram)	Chhindwara, Vidisha, Narsinghpur, Raisen, Shivpuri and Guna
AEZ (Oranges)	Hoshangabad, Chhindwara and Betul

4.3.1.6 PLP Projections for the year 2018-19

The PLPs for 2018-19 have projected a potential of ₹.294848.21 lakh, which represents an increase of 24.50% over that of the previous year (₹.236826.30 lakh). The component wise physical and financial projections for the year 2018-19 are as under:

Table 4.24 - Agro Processing – Physical and Financial Projection

Activity	Physical (No)	Financial (₹.lakh)
Bakery	1207	9462.45
Floor Mill	4979	30224.58
Dhal Mill	1020	16423.84
Oil Mill	1116	13210.07
Medicinal	389	7527.49
Misc	14022	184875.37
Working Capital		33124.41
Total	22733	294848.21



Activity	Percentage
Misc	63%
Working Capital	11%
Floor Mill	10%
Dhal Mill	6%
Oil Mill	4%
Medicinal	3%
Bakery	3%

The sub sector wise data relating to flow of GLC is not available for this activity. District wise breakup of the activities is given in Annexure I.

4.3.1.7 Issues and suggested Action Points:

Issues:

- Lack of synergy/linkage between the Producers Association and the tiny, small and medium enterprises
- Inadequate financial assistance – assistance not being available at the right time.



Suggested Action Points:

- Activities like soya processing which offer good scope for employment generation and export earnings, may be considered as core activities and be given the needed attention by the Government
- The entrepreneurial capabilities of the sector owners may be improved further by giving them the necessary training and exposure
- Skill development of workers at all levels may be upgraded.
- Infrastructure requirement in terms of power, water, transport, silo, cold storage may be created both by GOI and GOMP. **(Action: GOI/GOMP)**
- Western Madhya Pradesh especially Indore & Ujjain division and to lesser extent districts of Jabalpur and Bhopal division have large surpluses of fruit, vegetable and spices. Accordingly, to increase the shelf life of perishables, cold chamber on farms, reifer truck, cold storages with climate control are required.
- Create awareness on the facilities available in designated food parks so that more individual food park units will be established
- Building up of vegetable routes
- In order to minimize the impact of Agro-industrial residues on the environment, administrative tools to limit such releases may be developed. **(Action: GOMP)**
- Non availability of processing varieties or raw materials over a longer period of time at a reasonable price to the industry is hampering its growth. Hence, continuous supply of raw material needs to be ensured for the growth of the agro processing industry.
- Linkage between growers and the processing industry which needs to be addressed by introducing contract farming, etc.
- For a consistent and healthy growth of the sector, proper and appropriate backward and forward linkages need to be ensured.

4.3.2. Ancillary Activities -Others Activities

4.3.2.1 A scheme for setting up Agrilclinic and Agribusiness Centres (ACABCs) by agriculture graduates was launched with the support of NABARD. The basic concept of the Agrilclinics is to provide expert services and advise to farmers on cropping practices, technology dissemination, crop protection from pest and diseases, market trends and prices of various crops in the markets and also clinical services for animal health etc. Similarly, the basic concept of Agribusiness Centres is to provide input supply, farm equipment on hire and other services. Producers are unable to realize optimal value for their produce due to small land holding, and it is not financially viable for them to adopt high technology and high yielding varieties of inputs. Through better organisation, they can jointly have access to finance and better linkages to markets. Forming a Farmer Producer Organisation (FPO), can provide them adequate timely finance and provide linkages to market. NABARD has been granting credit and grant support for meeting their investment and working capital requirement. Grant support is being provided for capacity building purposes. NABARD has entered into MOU with SFAC to promote new FPOs.

Loans to cooperative societies of farmers for disposing off their produce, loans to mFIs for on-lending for agriculture and financing for FPOs are also included in this chapter.

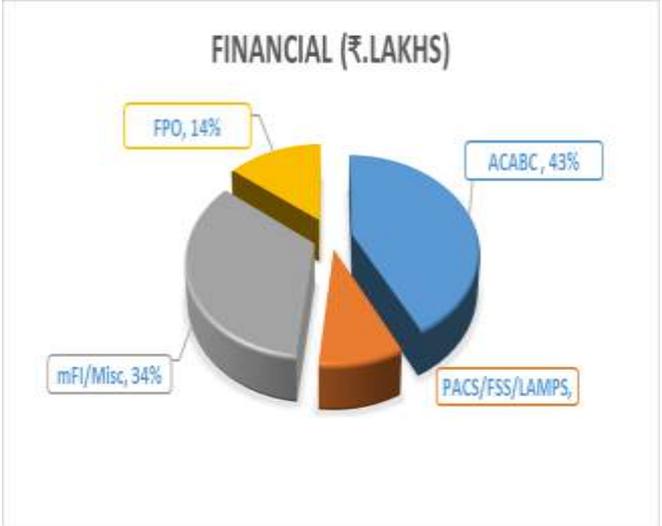
As on 31 December 2017, under PRODUCE, a total of 160 FPOs have been formed and registered. Out of these 160 FPOs, a total of 104 FPOs have been registered under the Company's Act and remaining under Cooperative and Societies Act. An amount of ₹.687.50 lakh has been disbursed by NABARD for functioning of these FPOs. In addition to the FPOs assisted by NABARD, there are around 110 more FPOs under the patronage of SFAC and the GoMP. The major activities of these FPOs are procurement, processing and marketing of agriculture and horticulture produce, milk procurement and marketing, spices and organic farming etc. NABARD has introduced the scheme of promotion of FPOs on cluster mode (minimum 5 FPOs per cluster) and so far 21clusters (106 FPOs) have been formed in the State.

4.3.2.2. PLP Projections for the year 2018-19

The total credit projection put together for all the activities under this sub sector is ₹.57927.29 lakh which represents an increase of 21.32% over that of the previous year (₹.47747.08 lakh). The component wise physical and financial projections for the year 2018-19 are as under:

Table 4.25 - Others Agri Ancillary - Processing – Physical and Financial Projection

Activity	Physical	Financial
	(No)	(₹.lakh)
ACABC	1547	24646.36
PACS/FSS/LAMPS	422	5263.50
mFI/Misc	157	19686.50
FPO	370	8330.93
Total	2496	57927.29



Activity	Percentage
ACABC	43%
mFI/Misc	34%
PACS/FSS/LAMPS	
FPO	14%

The sub sector wise data relating to flow of GLC is not available for this activity. District wise breakup of the activities is given in Annexure I.

4.3.2.3 Issues and suggested Action Points:

Issues

- The extension services are not uniformly and adequately available, which need to be improved to the desired level of outreach.
- During the State Level workshop organised by NABARD for all stakeholders of the ACABC scheme wherein Bankers, Agripreneurs, Training Institutions participated, it was felt that effective collaboration among the Stakeholders needs to be upscaled and that Banks are not forthcoming in supporting the scheme to the desired level.

Suggested Action Points

- Banks may come forward to actively implement the scheme in order to strengthen the agriculture extension and marketing services.
- Follow up and hand holding by Nodal Training Institutes needs to be strengthened by appointing suitable experts
- The State Government may closely coordinate with MANAGE and NABARD to popularize the scheme and make the ventures successful and promote ACABC scheme on a large scale in the state.
- Banks may come forward and take the benefit of the credit guarantee risk cover being given by SFAC and finance FPOs.
- NGOs should galvanise and motivate farmers to jointly form the Producer Organisation and access credit and grant support from NABARD.

4.4 Micro, Small and Medium Enterprises

4.4.1(i) The Micro, Small and Medium Enterprises have a special place in the overall Industry sector. Their propensity to absorb a huge labour force, ability to locate themselves near the source



POTENTIAL CREDIT OUTLAY

of raw material, flexibility in adopting to changes in technology, export potential, lower level of financial investment etc. underline the need for giving greater importance to this sector. MSMEs are classified either as manufacturing enterprises or as service enterprises. While the manufacturing enterprises are categorised depending upon the investments made in plant and machinery, the service enterprises are categorised based on the investments made in equipment. Accordingly, the identification of a unit as micro, small or medium will be as per the table below:

Table 4.26 - Classification of MSME

Sector	Manufacturing Sector	Service Sector
	(Investment in P&M)	(Investment in Equipment)
Micro	Upto ₹.25 lakh	Upto ₹.10 lakh
Small	Above ₹.25 lakh but below ₹.5 crore	Above ₹.10 lakh but below ₹.2 crore
Medium	Above ₹.5 crore but below ₹.10 crore	Above ₹.2 crore but below ₹.5 crore

4.4.1 (ii) The State is strategically placed and has several factors to its advantage, which pave the way for its rapid industrial development. Rich mineral resources in the form of limestone, coal, bauxite, ores of iron, copper & manganese, diamond, rock sulphate, silica, marble, granite and flagstones which serve as raw material for many industries are available in plenty in the State. The central location of the State with excellent rail and road connectivity with all major trade centres of the country is also one of the factors which has contributed to the industrial growth of the State. Skilled and unskilled manpower are also available in plenty. Power, which is another important prerequisite for industrial development is also available in plenty in the state. The State has excess power, which it shares with other States.

4.4.1 (iii) Taking advantage of the excellent resources with it, the State has also taken several proactive measures to usher in a faster pace of industrial development. The Government has set up the MP Trade and Investment Facilitation Corporation which acts as a single window centre for channelising all industrial investments. Another way of ensuring faster development of the sector is to adopt a cluster approach. Out of the 388 clusters identified by the United Nations Industrial Development Organisation, across 21 States in the country, 10 clusters are situated in MP as per the table below:

Table 4.27 - Industrial Clusters identified by UNIDO

District	Activity
Bhopal	Engineering Equipment
Dewas	Electrical Goods
Burhanpur	Powerloom
Indore	Pharmaceuticals-Bulk Drugs
Indore	Readymade Garments
Indore	Food Processing
Indore	Auto Components
Jabalpur	Readymade Garments
Jabalpur	Powerloom
Ujjain	Powerloom

In addition to the above, the ministry of MSME has also identified 60 clusters for focused development. Fifty such clusters are present in the State as per the table given in next page.



Table 4.28 - Industrial Clusters identified by ministry of MSME

District	Name of Cluster
Bhopal	Engineering products, Fabrication, Bio Technology, Herbal products, Information Technology, Food Processing
Burhanpur	Weaving
Dewas	Electrical goods, Leather products
Dhar	Textile
Barwani	Powerloom
Gwalior	Electronics, Information technology, consumer products, light engineering, food processing, stone cluster
Indore	Pharmaceutical, textile, auto components, offset printing and packaging, lac products, corrugated box package and leather products
Jabalpur	Minerals, forest products, herbal products, food processing, power loom, timber and wooden furniture
Katni	Dal cluster, marble, artificial jewellery
Khargone	Cotton seed oil ginning
Morena	Gajak cluster
Narasinghpur	Gur
Raisen	Engineering products
Ratlam	Sev products
Rewa	Refractories, lime stone, forest based products
Sagar	Major and minor mineral processing, forest based products, agri implements
Sausar	Handloom
Tikamgarh	Bell metal
Ujjain	Agarbathi, plastic packaging

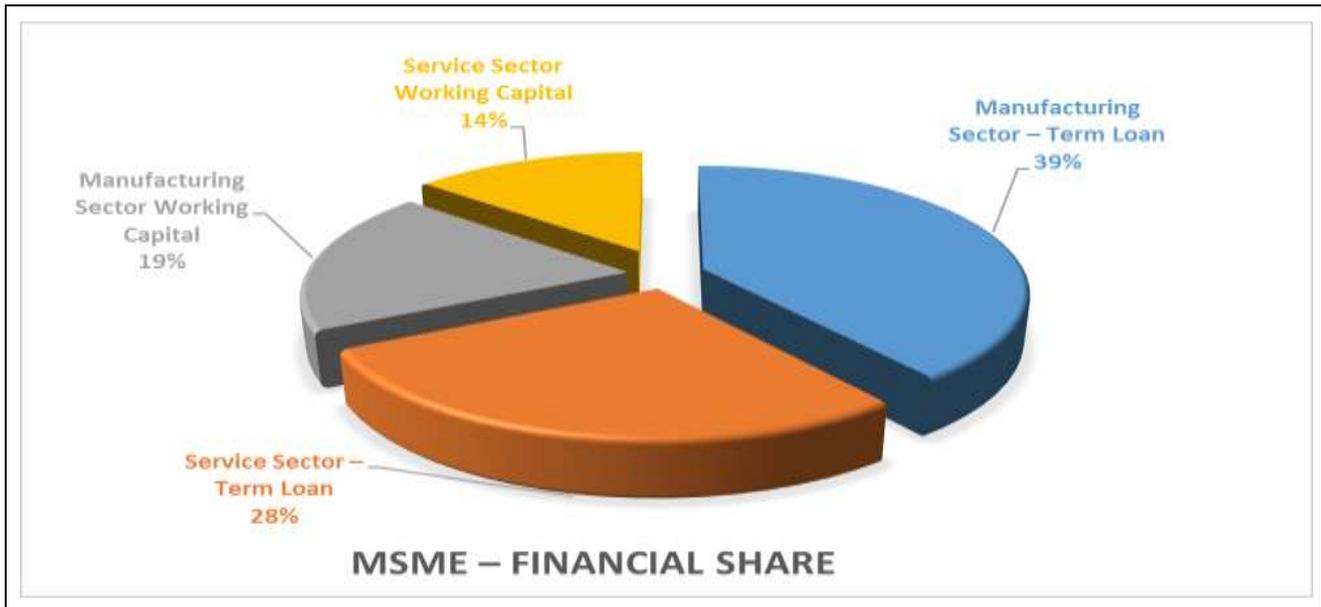
The GoMP has set up the MP Audyogik Kendra Vikas Nigam Ltd with the specific objective of facilitating cluster based development of the industrial activities.

4.4.2 PLP Projections for 2018-19

Taking into account the changes in unit cost and other developments, the PLPs for 2018-19 has assessed the potential at ₹.2167821.69 lakh. This represents an increase of 8.83% over that of the previous year at (₹.1991870.83 lakh). The component wise physical and financial projections for the year 2018-19 are as under:

Table 4.29 - MSME – Physical and Financial Projections

A. Manufacturing Sector – Term Loan	Physical	Financial			Financial
	(No)	(₹.lakh)			(₹.lakh)
Micro	189375	507660.49	C. Manufacturing Sector Working Capital	Micro	128311.11
Small	15522	204680.47		Small	136763.09
Medium	17949	144677.63		Medium	138685.90
Total (A)	222846	857018.59	Total (C)		403760.10
B. Service Sector – Term Loan			D. Service Sector Working Capital	Micro	124761.83
Micro	171967	436780.04		Small	83971.09
Small	21105	116223.71		Medium	87864.13
Medium	1676	54362.2	Total (D)		299077.05
Total (B)	194366	607695.95	Total WC (C+D)		702837.15
Total Term Loan (A+B)	417212	1464984.54	Total (TL + WC)		2167821.69



The ground level credit flow for this sector during past three years viz. 2014-15, 2015-16 and 2016-17 was ₹.1382254.90 lakh, ₹.1776904 lakh and ₹.1651574 lakh respectively. An amount of ₹.1844216 lakh has been set as target for the year 2017-18.

4.4.3 Issues and suggested Action Points:

- Improvement of roads and other infrastructure.
- Timely sanction of loans and covering the same under CGTMSE by banks.
- Meeting working capital requirements to the full extent by banks.
- Units which convert agricultural waste and urban waste into fertilizer should be encouraged. Government should pay special attention to the problem of industrial sickness.
- Government to ensure supply of uninterrupted quality power supply to the industries.
- Banks to consider the credit requirement of traditional sub-sectors of handlooms, handicrafts, village artisans, KVI units to protect the livelihood of the sector and their employment generation potential.
- Awareness may be created by DIC amongst the entrepreneurs about the opportunities in the MSME sector and about the government incentives for promoting this activity.
- Activities like garment making, leather products, silk reeling which offer good scope for employment generation and export earnings, may be considered as core activities and be given the needed attention by the Government
- The entrepreneurial capabilities of the sector owners may be improved further by giving them the necessary training and exposure
- Assistance through venture capital may be provided for activities such as information technology, e-commerce, multi-media, data communication etc.
- Skill development of workers at all levels may be upgraded
- SHG and JLG mode of financing to be popularized for activities under the handloom and handicraft sector.
- For facilitating the Stand-up India scheme, an interactive portal www.standupmitra.in has been developed by SIDBI through which borrowers can submit applications. Handholding support is available through various institutions listed in the portal. The concerned banks and agencies should offer the necessary support to the prospective entrepreneurs.
- An Integrated infrastructure package for rural tourism with all the necessary components such as travel, transport, lodging, boarding, communication, power supply, advertisement, security,

sight- specific characteristic facilities for exploration/ trek/ adventure/ sports etc. will give a thrust to this sector.

- Standard templates for assessment of SME Credit needs
- Extensive use of Udyami Mitra Portal of SIDBI to fetch loan applications
- Incentive scheme for Industry and banks to promote TReDS platform for discounting of trade receivables
- Cluster based lending approach to well-defined and recognized sectors and Devise suitable schemes/ products as per the requirement of the clusters
- Leveraging multiple data sources to build sophisticated/ analytics driven credit models to move to “real” cash flows based lending
- Gearing up IT systems to capture and utilize data from GST and UID infrastructure
- Partial Collateral be permitted in loans guaranteed by CGTMSE
- Inclusion of Retail Trade under Credit Guarantee Schemes I

4.5. Export Credit

4.5.1 The new Foreign Trade Policy for 2015-2020 announced by the GoI on 1st April 2015, aims at increasing India’s export of merchandise and services from \$466 billion in 2013-14 to around \$900 billion by 2019-20 and to raise India’s share in world exports from 2% to 3.5%. To achieve this milestone, the FTP aims to provide a stable and sustainable policy environment and link with other initiatives of the Government such as ‘Make in India’, ‘Digital India’ and ‘Skills India’. While the infrastructure associated with export is taken care of by the Government, banks play an important role in providing the much needed credit for financing export. Lending by banks for export purposes is an eligible item under priority sector definitions of RBI. Financing for export purposes, is broadly classified under Pre-shipment and Post shipment credit facilities. These are in turn financed either through Indian Rupee or through foreign currency. The items financed for export varies from a host of manufactured items through the micro, small, medium and large enterprises, a variety of agro processed products, as well as services rendered through IT industries.

Madhya Pradesh, by virtue of its central location, varied agro climatic zones, impressive agricultural growth and rich natural resources, offers immense scope for contributing to the export performance of the country.

4.5.2. PLP Projections for the year 2018-19

The PLPs for 2018-19 have projected a potential of ₹.80655.13 lakh represents an increase of 29.92% over that of the previous year (₹.62082.99 lakh). The component wise physical and financial projections for the year 2018-19 are as under:

Table 4.30 - Export Credit – Physical and Financial Projections

Activity	Physical	Financial
	(No)	(₹.lakh)
Pre Shipment	30048	30993.00
Post Shipment	44001	41949.63
Others	71031	7712.50
Total	145080	80655.13



FINANCIAL (₹.LAKHS)

- Post Shipment, 52%
- Pre Shipment, 38%
- Others, 10%



POTENTIAL CREDIT OUTLAY

During the year 2016-2017, banks disbursed ₹.21865 lakh under this activity. For the year 2017-18, the target is ₹.52898 lakh. District wise breakup of the activities is given in Annexure I.

4.5.3 Issues and suggested Action Points:

Issues

- The export market for wheat and rice products need further development.
- Lack of information and clarity on procedural norms and regulations of various countries regarding specification as well as methods of sampling, inspection and testing.
- Improving fiscal incentives to exporters
- Ensuring availability of funds to exporter such as reduction in ECGC premium, availability of pre-shipment and post- shipment credit. Issues such as availability of foreign currency, credit to exporters at competitive terms, high interest cost high service charge by banks, charges for renewal and enhancement of credit limits etc. need to be addressed.
- Fixing of standards and specifications for the scheduled products.
- Updating exporters regarding various central government schemes.
- Air cargo facilities need to be established to facilitate exports.
- Land ceiling laws to be reviewed and modified so as to facilitate export production.
- Exporters need to organize themselves unitedly to face global competition instead of each exporter trying to export in small quantities in the most unorganized manner.
- Developing infrastructure for post-harvest handling and marketing.
- Product diversification based on global consumption pattern and demand.
- Enlargement of export market. This is all the more significant and necessary since over 90% of our exports of fruits and vegetables are presently directed to West Asian and East European markets.
- Increasing availability of quality seed and planting material keeping in view the global trends. For this purpose, export houses may explore the possibility of entering into MoU with ICAR and other reputed agricultural institutes / colleges engaged in research activities for this purpose.
- Concerted efforts for area expansion with emphasis on technological upgradation may give desired results.

Commodity specific interventions

Soybean/De Oilseed Cake

1. FIEO has expressed concern on the issues such as certification becoming expensive to small exporters, price monitoring etc.
- 1 Industries may be set up for value added product of Soyabean like Soya Papad, Soya chips, Soya instant mix, Soya flour, Soya ready to eat snacks, Soya milk, Tofu etc.

Wheat

1. Incentives in various forms will enable exporters to reduce their cost and sustain competition from other countries
2. There is no exposure for identifying the buyer's market. Thus the export market for this commodity stands unorganised even if its production is high in MP.

Garlic

1. Need for setting up of dehydration units in garlic belt of Dewas, Indore and Neemuch.
2. Due to non-availability of refrigerated trucks for transport, the garlic stock goes to Gujarat for processing, thus affecting the state's revenue.

Engineering, capital goods and Automobile components.

- 1 Common effluent treatment plants should be set up in industrial areas like Dewas, Dhar etc.
- 2 Training institutes should be set up to provide training and guidance so as to develop adequate manpower in the sector for Automobile components.



4.6 Education

Madhya Pradesh has achieved a literacy rate of 70.60% which is close to national rate of 74.04%. Around 60% of the women are literate. To encourage primary education, the Sarva Siksha Abhiyan has been implemented in all the district of the State. The total enrolment in primary (80.94 lakh) and secondary level (46.86 lakh) in the State during 2015-16 is 127.80 lakh students. The State has 1,40,993 number of schools and 2277 colleges. The state also has 36 universities. In order to standardize the loan facilities for this sector, the IBA has formulated a model educational loan scheme which is being implemented by all banks.

To improve the literacy level of girls belonging to SC/ST and Other Backward Castes, State Government has established 207 Kasturba Gandhi Girls Residential Schools where about 28800 girls per year have benefitted.

Loans to individuals for educational purposes including vocational courses up to ₹.10 lakh irrespective of the sanctioned amount are classified under priority sector.

Under the Central Scheme to Provide Interest Subsidy (CSIS) on Education Loans, Interest Subsidy is given during the moratorium period i.e., Course period plus one year on Education Loan taken from the Scheduled Banks under the Model Education Loan Scheme of Indian Banks Association to students belonging to economically weaker sections whose annual parental income is up to ₹.4.5 Lakh from all sources. The subsidy is allowed for undergoing recognized Professional/ Technical courses in recognized Institutions in India. This subsidy is allowed only once.

The Government of Madhya Pradesh operates a “Higher Education Loan Guarantee Scheme” to provide guarantee to meritorious students, who are unable to provide collateral, in case of loans above ₹.7.5 lakh. The state government has given guarantee to 93 students of ₹.12.97 crore till December 31, 2017.

In addition to above, in case of demise/permanent disability of the students, who had taken the education loans and their family is unable to repay the loan, “Higher Education Loan Settlement Scheme” is operational to provide reliefs to the family of the student. As on December 31, 2017, 7 cases have been settled of ₹.18.10 lakh.

Directorate of Institutional Finance, Govt. of Madhya Pradesh allocated a target of 15000 cases of ₹.300 crore for providing higher education loans by bank during current fiscal. As on December 31, 2017, banks sanctioned 15455 number of cases of ₹.640 crore. Out of which, ₹.365 crore was disbursed in 15081 accounts and achievement index was more than 100%.

In order to facilitate easy education loans to needy students, the government has set up a higher education credit guarantee fund that will guard against default of education loans, giving bankers confidence to lend to students. The Credit Guarantee Fund Scheme for Education Loans (CGFSEL) was launched by the Government of India in September 2015.

All Educational Loans upto ₹.7.50 lacs sanction conforming to the guidelines of “IBA Model Education Loan Scheme for pursuing studies in India and Abroad” are eligible for coverage under CGFSEL by National Credit Guarantee Trustee Company(NCGTC)

The fund will guarantee 75% of the total study loan. For availing coverage, the member lending institution shall pay an annual guarantee fee (AGF) of 0.5% of the outstanding amount as on date of application of guarantee cover upfront to the fund, and within 30 days from the date of credit guarantee demand advice note. All subsequent AGFs will be calculated on the basis of the outstanding loan amount at the beginning of the financial year.

As on December 31, 2017, the total exposure of all banks in Madhya Pradesh to education loans was ₹.2486 crore, which is higher than the exposure of previous year i.e. ₹.2227 crore. Banks face a 4.90% default on this portfolio i.e. ₹.122 crore. Default in the loan below ₹.10 lakh (priority sector) is 6.71% as on December 31, 2017.

Out of total exposure of all the banks to education loans, contribution of Private sector banks is negligible and held the share of only 3%. Public Sector Banks have a share of 93%. Repayment is

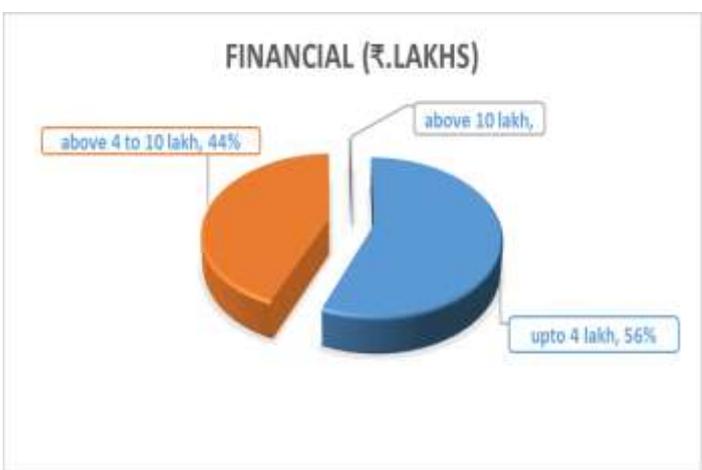
better in cases of loans above ₹.10 lakh. Generally, the borrowers of these loans are settled abroad after study, and they get good employment and are able to repay their dues. Also, such loans are backed by collateral security. Students are very mobile. They move away from their place of study and it becomes very difficult to trace them. Looking to these difficulties, IBA has advised to obtain PAN/ Aadhaar details of the borrower/ co-borrower, however, it is not mandatory. Delinquency is highest in the bracket up to ₹.4.5 lakh

4.6.1 PLP Projections for the year 2018-19

Education can drastically change the equation of weak and thus has gained importance as a separate sector under Priority Sector. The PLPs for 2018-19 has projected a potential of ₹.153857.14 lakh. The decrease in projection by 12.26% over the previous year (₹.175353.15 lakh) is due to decrease in enrolment for engineering degree courses. The component wise physical and financial projections for the year 2018-19 are as under:

Table 4.31 - Education – Physical and Financial Projections

Activity	Physical	Financial
	(No)	(₹.lakh)
upto 4 lakh	29166.00	86374.74
above 4 to 10 lakh	9651.00	66852.40
above 10 lakh	45.00	630.00
Total	38862	153857.14



FINANCIAL (₹.LAKHS)

- upto 4 lakh, 56%
- above 4 to 10 lakh, 44%
- above 10 lakh, 4%

During the year 2015-16 and 2016-2017, banks disbursed ₹.29665.65 lakh and ₹.37306 lakh respectively under this sector. For the year 2017-18, the target is ₹.113841 lakh. District wise breakup of the activities is given in Annexure I.

4.6.2 Issues and Suggested action points

Issues

- Low literacy status of women and the low participation of girls in school are observed in Madhya Pradesh.
- Rising level of NPAs in Education loan.

Suggested action points

- 21% of the population of MP belongs to tribal community. Hence, tribal students need to be given career counseling at high school level so that they can be made aware about higher education options.
- Banks to organize education credit camps at block level
- Schools to arrange lectures of career counselors
- Building and infrastructure related with engineering and medical college may be given priority by state government to create conducive atmosphere in the district.
- Coaching institute may be promoted which can guide tribal students and do capacity building for entrance exams of professional courses.
- Banks should popularize CM’s Education Loan Scheme to enable more students from rural areas to avail benefit under the scheme.



POTENTIAL CREDIT OUTLAY

- Reduction in fees for charge creation by the Government will boost the credit flow for this sector
- On line tracking of all subsidy related schemes under the sector will benefit the beneficiaries and banks
- The government and banks need to create awareness about various schemes to make education loans a popular product.

4.7.1 Housing

Housing is one of the basic human needs, next to food and clothing. It serves as an engine of growth for an economy, since it has a direct impact on employment and income generation. It has various backward and forward linkages and is linked to a host of ancillary industries such as cement, steel, brick, timber and other building material. The market for housing finance witnessed significant expansion in late 1990s and early 2000s, with the entry of banks in a big manner. However, the share of housing loan as a percentage of GDP in our country has remained quite low at around 9 per cent. At the national level, the shortage for housing in rural areas is estimated to be more than 40 million units. Around 95 per cent of the shortage pertains to the Economically Weaker Sections and Low Income Groups category.

Under the Pradhan Mantri Gramin Awas Yojana, the central government aims to develop 1 crore houses for rural poor across the country. Under the scheme, the government will provide a financial assistance of ₹.120000/- for constructing a new house to be shared by the Central and State in the ratio of 60:40. An additional assistance of ₹.12000 will also be provided to construct toilets. The eligible beneficiary can also avail a loan of up to ₹.70,000/- for constructing a bigger area.

The state has about 37 lakh rural poor who are either houseless or live in semi-pucca houses. The gap between the demand and supply is too huge to be addressed. In view of this the State Govt has also launched the 'CM Gramin Awas Mission' to facilitate housing to rural poor by construction of 1.5 lakh houses per year. The scheme covers APL/BPL of rural areas having a total annual income of ₹.1.25 lakh. Patta for plot for construction of house is allotted to the beneficiary based on the eligibility of the applicant. The scheme facilitates construction of houses at a cost of ₹.1,20,000/- The beneficiary contribution is ₹.20,000/-, ₹.50,000/- is subsidy and long-term loan of ₹.50000/- is being arranged from the banks. Since inception, more than 5.50 lakh beneficiaries in the State have been benefitted through this scheme upto 30 June 2017 and banks have played a major role in the successful implementation of the scheme

The Cabinet has recently approved the increase in the carpet area of houses eligible for interest subsidy under the credit linked subsidy scheme for the middle income group under Pradhan Mantri Awas Yojana (PMAY). After the latest amendment is incorporated, carpet area has been increased in the middle income group (MIG-I) category of credit linked subsidy scheme (CLSS) from the existing 90 square metre to up to 120 square meter. In respect of the middle income group (MIG) II category of credit linked subsidy scheme, Carpet area has been raised from the existing 110 square meter to up to 150 square meter. The CLSS for MIG covers two income segments in the MIG, including ₹.6 lakh to ₹.12 lakh (MIG-I) and ₹.12 lakh to ₹.18 lakh (MIG-II) per annum. In the middle income group 1 category, an interest subsidy of 4% is allowed for loan amounts up to ₹.9 lakh while in the middle income group 2 category an interest subsidy of 3% is allowed for loan amount of ₹.12 lakh. Housing loans above 9 lakh and 12 lakh will be at nonsubsidized rates. The interest subsidy will be calculated at 9% NPV over maximum loan tenure of 20 years or the actual tenure, whichever is lesser. The above changes are effective from 01.01.2017. The CLSS for MIG is currently effective up to 31.03.2019.

With a view to provide easy Home loans to EWS beneficiaries, Urban Administration and Development (UAD) has issued guidelines and model tripartite agreement. Under Affordable Housing in Partnership (AHP) Vertical of Pradhan Mantri Awas Yojana 1,30,682 EWS houses have been sanctioned. Loan tie-ups for EWS beneficiaries is to be done by banks and FIs.

Government of Madhya Pradesh is committed to provide Pucca House to all the Houseless Urban Poor. Till now state has got sanction of more than 4 lakh houses under Pradhan Mantri Awas Yojana(Urban). For faster implementation of the scheme and time-bound completion of EWS houses, Urban Administration and Development (UAD) is planning to raise ₹.1500 Crores Funding from Bank/FIs

4.7.2 PLP Projections for the year 2018-19

The PLPs have projected a potential of ₹.781856.70 lakh representing an increase of 9.58% over the previous year (₹.713495.27 lakh). The component wise physical and financial projections for the year 2018-19 are as under:

Table 4.32 - Housing – Physical and Financial Projections

Activity	Physical	Financial
	(No)	(₹.lakh)
Upto 5 lakh	108969	216059.20
Above 5 lakh to 20 lakh	54936	452107.24
Repairs	63403	99030.15
Misc.	10242	14660.11
Total	237550	781856.70



Category	Percentage
Above 5 lakh to 20 lakh	58%
Upto 5 lakh	27%
Repairs	13%
Misc.	2%

During the year 2015-16 and 2016-2017, banks disbursed ₹.404392 lakh and ₹.358385 lakh respectively under this sector. For the year 2017-18, the target is ₹.699641 lakh. District wise breakup of the activities is given in Annexure I.

4.7.3 Issues and Suggested Action points

- Delinquency under the CM Gramin Awas Mission has reached around 11% of the portfolio and the Special Mention account has been increasing at a faster rate. The beneficiaries need to be sensitized on repayment ethics and its advantage of getting further loans from the banks in future.
- State Governments, Local Bodies, Development Authorities to periodically update their Master Plans and Zoning Plans which should, inter alia adequately provide for housing and basic services for all.
- Ensuring larger flow of funds for fulfilling housing and infrastructure needs through innovative financial instruments.
- Facilitating availability of serviced land and housing with focus on EWS and LIG groups.
- Special efforts for catering to the needs of SC/ST/OBC, disabled persons, slum dwellers, street vendors other informal sector workers and vulnerable sections of the society.
- Addressing the special needs of women headed households, single/working women etc.
- Upgradation of construction skills and accelerated development of housing and infrastructure sectors.
- Forging strong partnerships between public, private and cooperative sectors.
- Developing cities / towns in a manner which promotes a healthy environment, encouraging use of renewable energy resources and ensuring effective solid-waste management.

4.8 Renewable Sources of Energy

4.8. Renewable energy is generally defined as energy that comes from resources which are naturally replenished on a human timescale, such as sunlight, wind, rain, tides, waves and geothermal heat. Renewable energy replaces conventional fuels in four distinct areas of electricity

generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services. Promoting renewable energy resources also has a positive impact on the net creation of jobs. Rough estimates indicate that a 4000 MW ultra-mega power project (thermal power) would create employment for around 300 people. 1 MW of RE will create employment of minimum 5 people, thereby implying that about 20,000 people would get employment through 4000 MW of RE. The MNRE, GoI has fixed a revised target of renewable energy capacity to 1,75,000 MW till 2022, comprising 1,00,000 MW Solar, 60,000 MW Wind, 10,000 MW Biomass and 5,000 MW Small Hydro, as announced in the Union Budget 2015-16. Tentative renewable energy targets for Madhya Pradesh to be achieved before 2022 are Solar Power (5675 MW), Wind (6200 MW), Small Hydro Power (25 MW) and Biomass Power (118 MW).

The Government of Madhya Pradesh has appointed MP Urja Vikas Nigam and MP Agro Industries Corporation as Nodal Agency for the development of renewable energy sector in Madhya Pradesh. There is huge solar energy potential in the State, as the State is endowed with high solar radiation with around 300 days of clear sun. The State offers good sites having potential in the range of 5.5 to 5.8 kWh/ sq.m, considered to be ideal settings for installation of Solar based power projects.

The gross potential for power generation from Wind Energy is 5500 MW. The Present Wind Power installed capacity in the State is 685 MW with projects in pipeline for installation of wind power system of 1200 MW capacity. The districts of Dewas, Shajapur, Betul, Ratlam, Neemuch, Mandsaur, Dhar and Barwani have proven sites for generation of wind power.

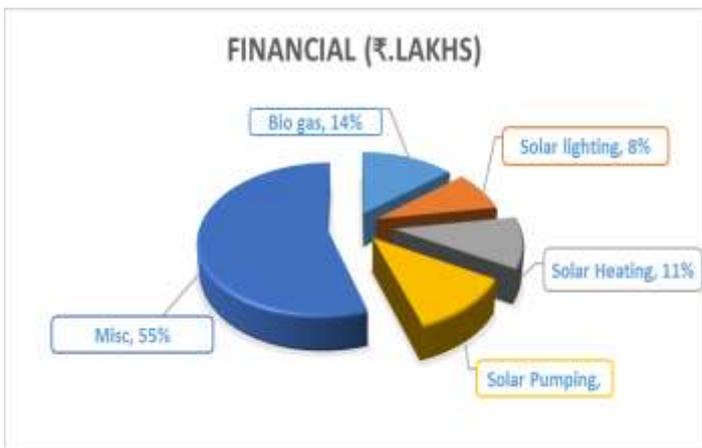
Energy from biomass can be harnessed from three sources. Viz, i) field level residues such as paddy straw, stalks of various crops, ii) plantation crop residues and iii) agro industries residue. Biomass based power projects have been installed in the districts of Balaghat, Dewas, Barwani, Guna, Dhar, Raisen, Narasinghpur and Bhopal. With around 300 days of clear sun, the State also offers good scope for solar energy generation. The cities of Bhopal, Indore, Gwalior and Rewa are considered as good sites with a potential of 5.5 Kw/sq.m. An ultramega solar power plant has been established in Rewa district which is a joint venture between MPUVNL and SECI. The solar power plant constructed over an area of 1500 ha at an estimate cost of ₹.4000 cr will generate 750 MW of electricity. During 2016-17, the power generated from non renewable sources is to the extent of 3573 million units.

4.8.2 PLP Projections for the year 2018-19

Renewable energy is increasingly becoming an integral part of energy security in the state on account of the several environmental benefits it offers. The promotion of renewable energy is one of the key measures taken by GoMP. Taking into account cost and other developments the projections for 2018-19 has been estimated at ₹.46317.31 lakh. This represents an increase of 10.79% over that of the previous year (₹.41807.06 lakh) reflecting the growing importance given to this sector. Potential assessed under solar water pumping systems is included under miscellaneous activity. The component wise physical and financial projections for the year 2018-19 are as under:

Table 4.33 - Renewable Energy – Physical and Financial Projections

Activity	Physical	Financial
	(No)	(₹.lakh)
Bio gas	20337	6411.73
Solar lighting	12319	3984.03
Solar Heating	6295	5005.60
Solar Pumping	2644	5452.29
Misc	6134	25463.66
Total	47729	46317.31





POTENTIAL CREDIT OUTLAY

During the year 2016-17 an amount of ₹.1721 lakh has been disbursed by banks. For the year 2017-18, the target is ₹.35622 lakh.

4.8.3 Issues and suggested Action Points:

Issues:

- Lack of awareness about the need for using renewable energy sources
- Lack of linkages between potential users, prospective entrepreneurs and financing agencies

Suggested Action Points:

- Wide publicity to be given for the various incentive schemes for renewable energy
- The CSR initiatives of corporates to be tapped for implementing renewable energy power projects
- There is a need for creation of synergy between corporate sector, Govt labs/ institutions and NGOs so that low cost renewable energy technologies can be developed and disseminated in rural areas.
- There is a lack of effective linkage between potential users / prospective entrepreneurs, banks and the implementing agency.
- A technology mission for new crops for producing biodiesel needs to be set up.
- Banks may explore possibility of providing loans to solar lighting or solar heating along with housing loan sanctioned to their customers.
- State Government may provide additional subsidy for installation of Solar water pumping system
- The line department to facilitate grounding of more units by organising workshops for bankers and other Government departments.
- State Government to encourage establishment of PV cell manufacturing units in the State by extending tax concessions.
- Detailed potential mapping of potential available in the State under the renewable energy sector may be carried out on site specific basis by appropriate agency and the same may be given wide publicity at the district level.
- Government offices/schools/colleges should be encouraged to go for solar lighting and solar water heating system.

4.9 Others (PMJDY, SHG, JLG etc.)

In terms of RBI guidelines on PSL, loans not exceeding ₹.50,000/- per borrower provided directly by banks to individuals and their SHG/JLG, loans to distressed persons to repay their debt to non-institutional lenders and overdrafts extended by banks up to ₹.5,000/- under PMJDY, loans sanctioned to State Sponsored Organisations for SC/ST for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organizations are covered under this para.

In Madhya Pradesh as many as 2.38 lakh SHGs have been savings linked with an outstanding savings amount of ₹.273.10 crore (2.66 lakh as on 31 December 2017) and 1.28 lakh have been credit linked with a loan outstanding of ₹.808.36 crore as on 31 March 2017 (1.32 lakh by 31 December 2017). The target for 2017-18 is to credit link 70000 SHGs. There are 98 mFIs/mFOs operating in the State, of which 28 are registered as NBFC-mFIs under section 45(1) (A) of the RBI Act, 1936. These NBFC-mFIs have a total client base of 280 lakh.

To promote formation of more SHGs in the State, NABARD has entered into MoU MP Mahila Vitt Vikas Nigam for SHG linkage in 6 districts covering over 16000 SHGs and 60 federations and also to push the lending to SHG by RRBs particularly in districts where projects viz. SMITA, E-Sakti, Tejaswani, etc. are implemented. Moreover, during 2017-18, 13 NGOs have been sanctioned grant assistance of ₹.3.75 crore for formation of 4000 SHGs.

As against a target for linking 50,000 JLGs during 2017-18, the achievement was around 30000 taking the cumulative figure to 1.94 lakh. To facilitate formation and lending under JLG, NABARD has entered into MOU with all the three RRBs in the State for formation and credit linking of 6000 JLGs. Further, NABARD has also sanctioned grant assistance of ₹.1.13 cr over the last three years to 22 NGOs for forming and credit linking 5550 JLGs.

The PLPs for 2018-19 have projected a potential of ₹.183316.82 lakh representing growth of 2.39% over the previous year (₹.179033.55 lakh). The component wise physical and financial projections for the year 2018-19 are as under:

Table 4.34 - Others – Physical and Financial Projections

Activity	Physical	Financial
	(No)	(₹.lakh)
SHGs	92082	84527.71
JLGs	31541	21177.55
PMJDY	464974	22075.46
Mis/others	45050	55536.10
Total	633647	183316.82



4.9.2 Issues and Suggested Action Points

Issues:-

- Credit linkages of SHGs by Banks are very poor. All commercial Banks including RRB and DCCB are required to credit link SHGs promoted by NABARD and NRLM scheme.
- Training, capacity building and exposure visits are required for NRLM-SHG and Bankers by district administration.

Suggested Action Points

- DCCB and RRB to take up SHPI/JLPI programme on larger scale.
- Exhaustive training programme for branch managers to enable them to understand the nuances of JLG financing and facilitate quick credit linkage.
- Exhaustive training programme for Government Officials so as to sensitise them to form bankable SHGs and help banks in recovery of loans.
- Capacity building of SHG and JLG for enabling them to undertake economic activities.
- Conduct of NGO Bank interface meets to sort out the operational issues in the SHG Bank linkage programme.
- To conduct capacity building programmes on SHG- Bank linkage for newly recruited officers.
- To avoid delay in sanction of repeat loans to SHG or assurance for grant of fresh loan on prompt payment by branches as this will help them to go towards MFIs as also the fact that will help in recovery position

4.10 Social Infrastructure Support

Though infrastructure development is aimed at improving the standard of living of the people, there are certain types of investment which have a direct bearing on the social lives of the people, especially in the rural areas. GoI and GoMP are also emphasizing creation of social infrastructure with private investment and through PPP mode. Investments in schools, health centres, drinking water and sanitation facilities are examples of some such sectors, which can be termed as Social Infrastructure. Though investments for this sector have been the prerogative of the Government, the gap between the demand for and supply of this infrastructure requirement has been widening over the years. The recent changes in the priority sector guidelines by the RBI, has encouraged private participation through bank credit for this sector. Bank's extending loans up to a limit of ₹.5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres are included under this category.

Madhya Pradesh ranks 14th amongst 23 States on the Human Development Index, with a value of 0.5567 against the national value of 0.6087.

Some of the important sector wise analysis is as under:

4.10.2.1 Rural Education

The GoI and the GoMP, through various programmes have strived to achieve 'education for all'. The state has witnessed a substantial increase in the number of primary and upper primary Schools in recent years. As per DISE statistics of school education, in 2011-12, in all 50 districts of MP, there were a total of 1,40,993 schools of which 1,12,079 are government-run and 27,148 are privately run. These schools are managed by the government, local bodies, private aided, and private unaided managements. Out of 1,40,993 schools, 92,053 are primary schools.

Table 4.35 - School Education in Madhya Pradesh

Elementary Education	Primary	Primary with upper primary	Upper primary/Sec/H.Sec.	Upper primary	Upper primary with Sec/H.Sec.	Total
Schools	92053	16483	2483	29781	193	140993
Govt schools	83407	75	39	28530	28	112079
Private schools	7542	15796	2419	1226	165	27148
Unrecognised schools	1104	612	25	25	0	1104
Govt. schools rural	79149	12	10	26349	20	105540
Private schools rural	5020	7685	707	595	56	14063

Source: Centre for Education Innovations

Table 4.36 - Enrolment at primary and upper primary schools

	Gross Enrolment Ratio (6-10 years) 2010-11	Gross Enrolment Ratio (11-13 years) 2010-11	Pupil Teacher Ratio Primary/Jr. Basic 2010-11	Pupil Teacher Ratio Middle/Sr. Basic 2010-11	Pupil Teacher Ratio High/Post Basic 2010-11
MP	135.2	101.4	38	39	39
All India	115.5	85.2	43	33	30

4.10.2.2 Drinking Water:

Twelfth Five Year Plan has indicated the goal of providing households with safe piped drinking water supply at the rate of 55 litres per capita daily (lpcd), and by 2017, it is targeted that at least



POTENTIAL CREDIT OUTLAY

50 per cent of rural population in the country will have access to 40 lpcd piped water supply within their household premises or within 100 metres radius (and within 10 metres elevation in hilly areas) from their households and at least 35 per cent of rural population have individual household connections (as against 13 per cent today). GoMP too has reiterated its mission of covering rural households in Vision 2018 document. The state has achieved full coverage status for all the habitations by providing 40 litres of safe drinking water per day per capita. The table below indicates the status of availability of safe drinking water in the State

Table 4.37 - Availability of safe drinking water

Year 2011	Madhya Pradesh	All India
Rural	73.1	82.7
Urban	92.1	91.4
Total	78	85.5

Source : census 2011

As per census 2011 data, 30.5% of the households do not have access to drinking water near or within their premises. This is the gap which is already existing. Further, with the growth in population, the requirement for safe drinking water in years to come will increase.

4.10.2.3 Sanitation

Swachh Bharat campaign has re-emphasised the need for basic amenities for hygiene and envisaging toilets for all by 2019. Twelfth Plan aims for 50 per cent of the Gram Panchayats to attain Nirmal Gram status by the year 2017.

Table 4.38 - Sanitation Gap

No of Households	Open Latrine	Absence of bathroom	Absence of drainage
1,49,67,597	1,06,54,315	79,03,926	89,92,778

Source : census 2011

The above shortage of toilets can be tapped in two ways – through community toilets, wayside public conveniences, solid waste management and drainage systems set up with public investment as also toilets in schools, anganwadis. The subsidy of ₹.12000 under Swachh Bharat can be utilized under the same, especially for the beneficiaries of Pradhan Mantri Awas Yojana. Additional amount of ₹.13000/- can be given by banks to these beneficiaries for construction of covered spaces and suitable drainage system.

4.10.2.4 Rural Health Infrastructure

The GoMP aims to ensure comprehensive healthcare to all. The Government health care facilities in rural areas are of three tier: sub-health centre (one for every 5000 population in non-tribal areas/ 3000 population in tribal areas), primary health centres (one for every 30000 population in non-tribal areas/ 20000 population in tribal areas), community health centres (one for every 1,20,000 population in non-tribal areas/ 80,000 population in tribal areas). Civil hospitals and district hospitals act as referral centres for these PHCs. The table below reflects the State's performance vis-a-vis national average in health care indicators, points out that a lot needs to be done for making good quality medical facilities easily accessible to the public.

Table 4.39 - Details of Life Expectancy

	Life Expectancy at bir (in years)	Infant Mortality Rate (per 1000 live birth 2013)	Maternal Mortality Rate	Total Fertility Rate 2013	Birth Rate (Per 1000) 2013	Death Rate (Per 1000) 2013
MP	63.8	54	277	2.9	26.3	8
All India	67.5	40	212	2.3	21.4	7

The average availability of hospital beds in the state is 35.19 hospital beds per lakh population. There is thus an urgent need for increasing the number of hospitals. These will mainly be through public investment through banking channel or through PPP mode.

4.10.2.5 Public Private Partnership (PPP)

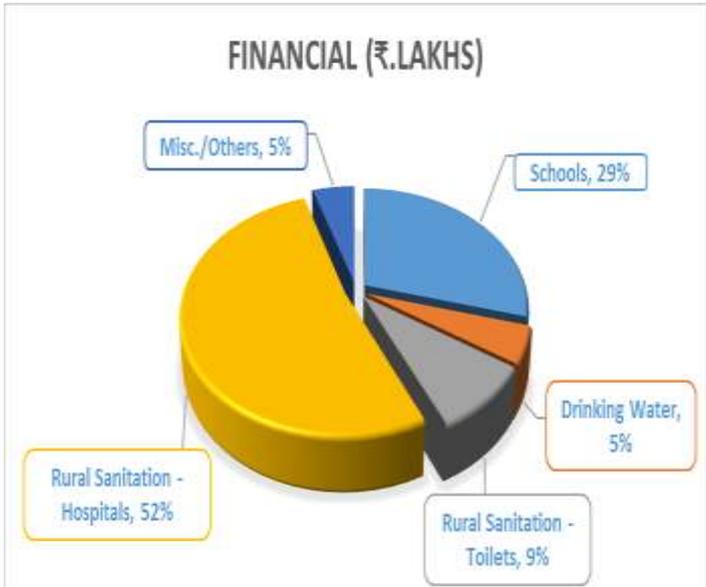
The State has been a pioneer in Public Private Partnership (PPP) and has been utilizing PPP mode for funding capital intensive infrastructure development in different sectors such as agriculture, bio-technology, commerce, industry, employment, energy, forest, health & family welfare, horticulture, food processing, housing, environment, information technology, public works department (roads), school education, sport and youth welfare, technical education, urban administration etc. Road projects account for more than 70% of total number of projects and more than 67 percent of total project cost.

4.10.3 PLP Projections

The PLPs for 2018-19 have projected a potential of ₹.147910.73 lakh representing a growth of 9.60% over the previous year projections (₹.134959.85 lakh). The component wise physical and financial projections for the year 2018-19 are as under:

Table 4.40 - Social Infrastructure – Physical and Financial Projections

Activity	Physical	Financial
	(No)	(₹.lakh)
Schools	1193	43244.85
Drinking Water	5300	7348.75
Rural Sanitation - Toilets	84174	13139.13
Rural Sanitation - Hospitals	558	76842.25
Misc./Others	6748	7335.75
Total	97973	147910.73



FINANCIAL (₹.LAKHS)

- Misc./Others, 5%
- Schools, 29%
- Drinking Water, 5%
- Rural Sanitation - Hospitals, 52%
- Rural Sanitation - Toilets, 9%

4.10.4 Issues and Suggested Action Points

- Creating awareness among the people about proper sanitation.
- The Village Water and Sanitation Committees may be formed and their capacity building may be improved.
- Participation of the beneficiaries, especially women, in water supply schemes may be ensured right from planning to management stages.
- Adequate manpower is required for creation of infrastructure.
- Convergence between drinking water supply and sanitation need to be strengthened.
- Capacity building of members of the Village Water and Sanitation Committees is of critical importance.
- Operation and Maintenance of assets created needs to be ensured



6 Summing Up

The total potential that is available for financing through bank credit for the year 2018-19 has been projected at ₹.153106.18 Crore, which is 13.89% more than the projections for the year 2017-18 (₹.134438.23 crore). While crop loan occupies around 55% of the total projections, the share of Agriculture Term Loan is 22%. The MSME sector and all other sectors (Education, Housing, Export and Renewable Energy etc.). contribute to a share of 14% & 9% of total priority sector projection. Since the primary focus and objective of this year PLP is Water Conservation- per drop more crop' apart from doubling of farmer' income followed by creation of capital formation in agriculture, several measures have been suggested in the relevant allied activities of agriculture to be adopted for achieving the above objectives. Further, successful implementation of Area Based scheme will result in increased flow of credit to the desired sector.



CHAPTER V

INFRASTRUCTURE SUPPORT

5.1 Concept and Importance of Infrastructure

India is one of the fastest growing economies in the world today. Capital formation is the bedrock on which critically hinges trajectory of economic growth. To sustain economic growth we must have a matching infrastructure. “Infrastructure” has been used as an umbrella term for many activities. Infrastructure, in general, refers to a set of facilities, through which goods and services are provided to the public. It is the stock of basic facilities and capital equipment needed for the development of a country or an area. Infrastructural investments in transport, power, irrigation, watersheds, hydroelectric works, scientific research and training, markets and warehousing, communications and informatics, education, health and family welfare play a strategic, but indirect role in the development process. It makes a significant contribution towards growth by increasing the factor productivity of land, labour and capital in the production process.

5.2 Rural Infrastructure: Role in Agriculture and Poverty Alleviation

5.2.1 Agriculture

Importance of infrastructure in agriculture and rural development are well documented. It is estimated that 15 per cent of crop produce are lost between the farm gate and the consumer in the world because of poor roads and appropriate storage facilities alone adversely influencing income of farmers (World Bank 1997)¹. Strengthening rural infrastructure can lead to lower production costs which can further augment agricultural output and income for rural farming community. Another study (Thorat & Sirohi, 2002) observed that transport, power, irrigation and research infrastructure are four critical components, which affect the agricultural productivity significantly. There is complementarity between the transport and power in the sense that the accessibility to roads is normally followed by accessibility to power. With access to power, the irrigation infrastructure improves particularly, through energization of pump sets. The other infrastructural facilities like access to fertilizer sale points, markets, credit infrastructure, extension services, etc. also develop with development of road infrastructure.

A study by Binswanger, Khandekar and Rosenzweig (1993) across 85 districts spread over 13 States of India found that the availability of electricity tended to increase farmers' investments in irrigation pumps, investments in roads paved the way for bank expansion in rural areas, and all public infrastructure works created greater fertilizer demand. According to Ramesh Chand and Sonia Chauhan (2002) the availability of rural infrastructure in a form of irrigation, road density, market density, supply of institutional credit and electricity has been an important factor in promoting agricultural diversification.

5.2.2. Poverty Alleviation

Fan et. al (2000) estimated that additional public expenditure on roads has the largest poverty reducing impact and also has a significant impact on productivity growth. The study concluded that government expenditure on roads, followed by agricultural research and extension and education, had a positive impact on rural poverty reduction on account of increased rural non-farm employment and rural wages. Rajaraman (2003) in this context remarks that there are established empirical evidences on the positive growth and poverty eradication outcomes of investment in rural infrastructure, and on higher incremental returns to infrastructure provision in relatively poorly endowed regions. In the context of Madhya Pradesh, these results indicate that investment in rural infrastructure projects can be the best antidote for pulling people out of poverty as almost 32% of the population is below the poverty line.

5.3 Estimate of Investment Requirement for Infrastructure Development

For better infrastructure investment plans we need to anticipate the future requirement and capacity, else infrastructure becomes inadequate in a few years. Policies made in isolation ignoring interconnected infrastructure may not give desired results. For example, in the State, investment creation of irrigation leads to huge increase in agriculture production which in turn creates

1. World Bank (1997), Rural Development: From Vision to Action: A Sector Strategy, Washington, D.C.

demand for creation of good road network to markets, storage infrastructure etc. There are complementarities involved in such infrastructure creation and planning for it is essential if optimisation is to be achieved. Thus infrastructure planning becomes even more important than ever before.

At the All India level, an estimate of ₹.21.51 lakh crore projected expenditure for the period 2017-18 to 2019-20 has been made which is estimated at 4% of the estimated GDP for the period 2017-18 to 2019-20. (Source: India- Three Year Action Agenda, 2017-18 to 2019-20; NITI Aayog)

Table 5.1 - Projected Investment in Infrastructure during the 12th FY (All India)

Year	(₹.Crore)
Estimated GDP at market price for 2017-18 to 2019-20 (Baseline Scenario)	5,77,20,000
Infrastructure Investment as% of Estimated GDP at market price for 2017-18 to 2019-20	3.70%
Infrastructure Investment (₹.Crore in current prices) for 2017-18 to 2019-20	21,50,821

Source: India- Three Year Action Agenda, 2017-18 to 2019-20; NITI Aayog

5.4 Status of Infrastructure in the State

5.4.1 Existing Road Network in Madhya Pradesh

The length of classified road network in Madhya Pradesh and its comparison at the All India level as at end of March 2015 is presented in Table 5.2. The fact that majority of the population in the State is rural the share of rural roads mirrors this aspect. However, for enhancing the benefits of these rural roads the policy stance should be to connect various categories of roads viz., link MDR to State Highways(SH) and then to National Highways(NH).

Table 5.2 - Road Network in Madhya Pradesh – Status 2014-15

Sl. No.	Category of Road	Road length (Km)		Share of each category of road (%)		
		All India	Madhya Pradesh	All India	Within MP	MP to All India
1	National Highway	97991	5184	1.79	1.79	5.29
2	State Highway	167109	10934	3.05	3.78	6.54
3	Rural Roads	3337255	177060	60.99	61.28	5.31
4	Urban Roads	467106	14752	8.54	5.11	3.16
5	Project Roads	301505	35090	5.51	12.14	11.64
6	Other PWD Roads	1101178	45911	20.12	15.89	4.17
7	Total	5472144	288931	100	100	5.28

Source: Basic Road Statistics of India, 2013-14 & 2014-15; Ministry of Road Transport and Highways, GoI

Road density is calculated both for area and population as accessibility and congestion indicators of roads. The road length per 1000 population in Madhya Pradesh has increased from 2.74 Km (All India: 4.03 km) in 2011-12 to 3.98 Km in 2014-15 (All India: 4.52 Km), registering a growth of 45%. In terms of availability of roads per unit area, the road length per 1000 sq. km increased from 652 km in 2011-12 to 937 Km in 2014-15. Comparison of rural and urban road density indicates significant scope exists in increasing the rural road network and bridge the gap between rural and urban areas in terms of unit area.

**Issues for road connectivity in Madhya Pradesh:**

Being a land-locked state, road network is crucial for economic growth and development of the State. To enable improved connectivity and expansion of surfaced roads, the Government of Madhya Pradesh is developing entire stretches of village roads and district roads as CC (Cement-Concrete) Roads.

While shift to CC roads may reduce the cost of maintenance of roads, it would entail a higher investment cost, resulting in higher capital expenditure and may place additional debt burden on the finances of the State.

5.4.2 Status of existing Social Infrastructure and Critical Gaps:

Madhya Pradesh ranks 20th amongst all States on the Human Development Index, with a value of 0.557 against the national value of 0.6087 as per HDI 2015. Some of the important sector wise analysis is as under:

5.4.2.1 Rural Education

The GoI and the GoMP, through various programmes have strived to achieve 'education for all'. A comparison of some of the parameters of the State against the All India average is furnished in Table 5.3.

Table 5.3 - Education Parameters of the State

	Gross Enrolment Ratio (6-10 years) 2015-16	Gross Enrolment Ratio (11-13 years) 2015-16	Pupil Teacher Ratio Primary/Jr. Basic 2015-16	Pupil Teacher Ratio Middle/Sr. Basic 2015-16	Pupil Teacher Ratio all schools 2015-16
MP	94.47	94.02	23	38	24
All India	99.21	92.81	27	25	24

(Source: District Information System for Education, 2015-16)

Comment on the education parameter of State

Gross Enrolment Ratio (GER) is a measure used in the education sector and is also used by the UN. It is a ratio of the number of students enrolled in school at different grade levels (like elementary, middle and high school) to the total number of children in that age group. Prima facie, a higher GER ratio is reflective of a better access to education. The GER in the State is higher in the age group 11-13 years age in comparison to All India average reflecting lower drop-outs in middle school and continuation of students from primary school as compared to the All-India data. However, a lower GER in the age group 6-10 years is reflective of reduced enrolments in primary schools. Further, there is scope to improve the pupil to teacher ratio in the primary schooling level vis-à-vis All India average, in the State of Madhya Pradesh.

Government Programmes and Plans

The major objectives under the 'Sarva Siksha Abhiyaan' are as given below.

- Facility of a primary school has to be made available in every habitation if a minimum of 40 children are available in its 1 km area and a middle school in its 3 km area.
- All children in the age group of 6-14 yrs. have to be enrolled in schools.
- Reduce the school dropout rate.
- Ensure 8 years of compulsory primary education for all children.

5.4.2.2 Drinking Water: The state has achieved overall full coverage status for all the habitations by providing 40 litres of safe drinking water per day per capita. At present, there are 2917 rural habitations with affected water quality (2.29% of total habitations). In around 59.8% of



INFRASTRUCTURE SUPPORT

habitations (76042 habitations out of 127197 habitations), entire population is covered and in 5.7% of habitations population coverage is less than 50%. These statistics reveals that still more efforts needs to be put in the sector of drinking water. The biggest problem is of slippage of water sources in large number of habitations, thus habitations once covered with drinking water supply slip back to uncovered status. To control the problem of slippage, various measures such as maximum use of surface water, water recharging/ harvesting structures and rain harvesting has to initiate vigorously. The Twelfth Five Year Plan has indicated the goal of providing households with safe piped drinking water supply at the rate of 55 litres per capita daily (lpcd), and by 2017, it is targeted that at least 50 per cent of rural population in the country (as against 35 per cent today) will have access to 40 lpcd piped water supply within their household premises or within 100 metres radius (and within 10 metres elevation in hilly areas) from their households and at least 35 per cent of rural population have individual household connections (as against 13 per cent today). GoMP too has reiterated its mission of covering rural households in Vision 2018 document. *Mission 8 – Provide piped drinking water in all urban centres and expand its availability to rural households.* Further, there has been an increase in both the scope and coverage of rural drinking water projects being implemented by the State Government. As a policy shift the GoMP has decided that it shall prefer undertaking large GWSS as against small DWS schemes. This will lead to internalising economics of scale both in terms of financial resources and execution of projects at the ground level.

Table 5.4 Access to safe drinking water in Households - Percentage

Year 2011	Madhya Pradesh	All India
Rural	79.5	89.3
Urban	96.8	91.1
Total	84.7	89.9

(Source: National Family Health Survey -4 (2015-16))

Issue: A detailed assessment on availability & quality of water resources for each gram panchayat needs to be made for effective implementation of Group Water Supply Scheme.

5.4.2.3 Rural Health Infrastructure

The GoMP aims to ensure comprehensive healthcare to all. The Government health care facilities in rural areas are of three tier: sub-health centre (one for every 5000 population in non-tribal areas/ 3000 population in tribal areas), primary health centres (one for every 30000 population in non-tribal areas/ 20000 population in tribal areas), community health centres (one for every 1,20,000 population in non-tribal areas/ 80,000 population in tribal areas). Civil hospitals and district hospitals act as referral centres for these PHCs. The Table 5.5 reflecting the district's performance vis-à-vis state and national average in health care indicators, points out that a lot needs to be done for making good quality medical facilities easily accessible to the public.

Table 5.5 - Health Care indicators of the State

	Life Expectancy at birth (in years)	Infant Mortality Rate (per 1000 live birth 2015-16)	Maternal Mortality Rate	Total Fertility Rate 2015-16	Birth Rate (Per 1000) 2015	Death Rate (Per 1000) 2015
MP	63.8	51	221	2.3	25.7	7.8
All India	68.3	37	167	2.2	20.8	6.5

(Source: Economic Survey 2016-17 & National Family Health Survey-4 (2015-16))

At present, the State has 50 District Hospitals, 333 Community Health Centres, 1155 Primary Health Centres, 56 Urban Civil Hospitals, 96 Civil Dispensaries, 313 Rural and 96 Urban Family Welfare Centres, 7 T-B Hospitals and 8860 Sub-health Centres, along with facilities of Indian System of Medicine.

5.4.2.4 Energy Sector

Generation Capacity (in MW): Power generation in the state grew by 11.74 per cent y-o-y to 64,149 million kwh. The installed capacity in the power sector of Madhya Pradesh was 17515 MW, as on February 2017. This was rise of 2766.3 mw from the installed capacity by the end of 2012-13. The GoMP plans to develop additional capacity of 7576 MW by 2018-19. The percentage of villages electrified to total inhabited villages has increased from 64 percent in 2005 to 85.34 percent by March 2014 as per new definition of electrified village.

5.4.2.5 Agri Infrastructure - Warehousing Sector

As on 31 March 2015, total capacity created was 220 lakh MT. The capacity of dry warehouses for State as a whole seems to be adequate. More emphasis needs to be given for creation of scientific storage at PACS level.

5.4.2.6 Pack houses and Cold Storages

There are only 5 operational pack houses in the state for fruits and vegetables. There is a need to increase the number of multi product pack houses. The total capacity of multi-purpose cold storage facilities is over 7 lakh tonnes. Over 50% of this capacity is utilized by potatoes alone. Presently cold storage capacity is concentrated at few places. Collection & grading centers along with the wet warehouses (cold Storage) should be developed and Farmers Producers Organizations may be promoted so that fruits and vegetables growers could get remunerative prices.

5.4.2.7 Irrigation Sector: The net irrigated area in the State during 2015-16 was 92.84 lakh hectares, which accounted for 60.87 percent of the net area sown. Between 2011-12 and 2016-17, the CAGR for potential utilisation was 11.91% for all projects as a whole thereby indicating that the State irrigation machinery has also been taking simultaneous efforts to realize the irrigation potential that gets created. The details of the irrigation potential utilised in Large & Medium and Small irrigation projects are presented in table 5.6.

Table 5.6 - Potential Utilization: (Area in '000 hectare)

Year	Large and Medium Irrigation Projects	Small Irrigation Projects	Total Irrigation Projects
2011-12	1219	416	1635
2012-13	1440.9	579.78	2020.7
2013-14	1569	761	2330
2014-15	1633.1	758.9	2392
2015-16	1968.7	781.68	2750.4
2016-17	1975.4	894.4	2869.8
CAGR (%)	10.14	16.54	11.91

Source: Economic Survey 2016-17, GOMP

- For effective utilisation of created potential, Command Area Development Authority (CADA) should be strengthened at each division level.
- In addition to this, WUAs should be promoted for regular maintenance of canal and channels.
- The Long Term Irrigation Fund (LTIF) has identified 21 Projects for support under the Fund. The Fund envisages that the identified projects are completed in a time bound manner (maximum 3 years as per the current guidelines). The two implementing departments in the State (WRD and NVDA) should strive to complete the projects in time. A total area of 8.7 lakh ha can be brought under irrigation if these projects get completed by 2019-20. Financial resource (both loan and grant) has been provided under this fund for State Governments to take care of the resource constraint faced by irrigation projects.



5.4.2.8 Multi-purpose and Soil Testing Laboratory:

Presently 26 Soil testing laboratories and 7 mobile laboratories are functional for which a target of 3.67 lakh samples for major nutrients and 1.01 lakh for micro nutrients was kept for the year 2013-14. All the districts are not having soil testing laboratories.

- The soil testing laboratories can be set up in PPP mode. For viability of Soil testing laboratories, coverage of farmers (say upto 50000 farmers / lab for analysis of major nutrients) may be fixed. Such initiative will enhance the employment opportunities, balance use of fertilisers and saving in cost of cultivation at farmers' level.
- Multipurpose labs for soil testing, leaf tissue analysis, pathological diagnosis lab, and disease forecasting Labs may be established at one place.
- Weather forecasting centres to safe guard the crop from natural calamity may be set up. Multipurpose, clinical diagnosis labs for correct diagnosis of crop damage and correct remedial measures to protect the crops may be set up.

5.4.2.9 New Fertilizer & Seed Quality Control lab:

Seeds and fertilizer are the most important inputs to increase the production & productivity of agriculture. Quality of seeds and fertilizers directly influence the productivity. Thus it is necessary to maintain the quality of these inputs. Seed testing laboratories at Bhopal, Jabalpur, Hoshangabad, Rewa, Shahdol, Indore, Ujjain, Morena and Sagar and fertilizer quality control laboratories at Ujjain, Sagar, Hoshangabad, Morena, Rewa and Shahdol are proposed to be established at divisional level.

5.4.2.10 Construction of Training-cum-Information Centre in Fisheries:

Training programmes are being organized regularly for fishermen throughout the state, but infrastructure facilities such as training cum information centres and camping facilities for the trainees are not provided at all places. The construction of 10 training cum information centres, approved in the 12th five year plan may be expedited.

5.5 Financing Infrastructure - Various Modes

Rural infrastructure projects have their own special features, i.e., (i) large capital requirement; (ii) high sunk cost, (iii) a large proportion of the cost has to be irrevocably committed upfront before the project becomes operative, (iv) long gestation periods, (v) returns are slow to pass in, (vi) sector is sensitive to local social, political and cultural environment and policy changes and (vii) the services produced/generated are non-tradable. All these make private capital entry difficult in the basic rural infrastructure sector. It is also important to mention that the population that requires such infrastructure has such low levels of income and standards of living that their ability to pay is low. Therefore, state needs to invest in such infrastructure - water, sanitation, roads and housing in a more focused approach. Given the fact that Infrastructure requirements are huge and the available resources are invariably less both in terms of quantum and instruments there is a constant need to devise innovations to fund the sector.

Infrastructure requirements get financed through (a) Budgetary Support and (b) Other than Budgetary Support (Commercial Banks, NBFCs, DFI, Insurance Companies, ECBs, Equity, FDI). For the Eleventh plan almost 45% of the requirement was funded through budgetary support. The instruments of non budgetary support with respect to rural infrastructure funding are limited as many of the requirements are not viable in the conventional terms. While debt finance (commercial banks) is an alternative, it is prone to asset-liability mismatches. Existence (non) of a vibrant and efficient corporate bond market, shortage of pension funds etc. are some of the obstacles. Similarly with regard to Debt quantum, tenor, investment norms can become hindrance for funding infrastructure. Thus, each mode of financing has its own constraint and limited reach. The table 5.7 lists some of the issues associated with different modes of infrastructure financing.



Table 5.7 - Financing Infrastructure- Some Issues with respect to Mode of Financing

Mode of Financing	Some Issues/ Constraints / Limitations
Debt Finance	Quantum is insufficient, Tenor, Asset-Liability Mismatches confronted (Commercial Banks), slow development of efficient corporate bond market, limited Pension Funds
Equity Finance	Risk appetite for financing infrastructure is limited. Developers have cited issues relating to conflict of interest, interest, fiscal/taxation, fiscal/taxation, Companies Act, (legal/proceural hassles).

Source: Financing of Infrastructure, A presentation, Planning Commission (NITI Aayog website)

Innovations like Viability Gap Funding (VGF) with PPP support have found limited success and has its own constraints with respect to funding rural infrastructure. So there is a need to strive for constant innovative mechanism for funding rural infrastructure requirements.

5.6 Availability of Financial Support for Infrastructure Development

Financial Assistance for infrastructure development can be availed from the following sources available with NABARD;

- Rural Infrastructure Development Fund (RIDF)
- Warehousing Infrastructure Fund (WIF)
- Food Processing Fund 2014-15
- NABARD Infrastructure Development Assistance (NIDA)
- Long term Irrigation Fund (LTIF)

The LTIF has been introduced by GoI from 2016-17 to enable State Governments to complete the 99 projects financed under the Accelerated Irrigation Benefit Programme (AIBP) throughout the country. Effective 2016-17, all of the identified projects are envisaged to be completed in the next three years, i.e., by 2018-19. In Madhya Pradesh, 21 projects have been identified under LTIF, details of which are given in the table below.

Table 5.8 - List of LTIF Projects in Madhya Pradesh (As on 31.03.2017)

Sl. No.	Name of Project	District	Targeted Irrigation Potential (TH. Ha)	Irrigation Potential Created (Th. Ha)
1	Sindh Project Phase (II)	Shivpuri	162.1	158
2	Indira Sagar Project Canal Phase – I & II	Khandwa	62.2	59.45
3	Indira Sagar Project Phase-III	Barwani	20.7	13.38
4	Omkareshwar Project Canal Phase- IV (OSP Lift)	Khargone	54.63	53.4
5	Bargi Diversion Project Phase-I	Jabalpur	21.194	19.49
6	Mahi Project	Dhar/ Jhabua	33.752	22.37
7	Barriyarpur LBC	Chhattarpur	43.85	43.85
8	Bansagar Unit 2	Rewa	154.54	118.6
9	Mahan Project	Sidhi	19.74	16.89
10	Pench Project	Chhindwara	28.268	15
11	Sagad Project	Vidisha	17.061	17.061
12	Singhpur Project	Chhattarpur	10.2	10.1
13	Sanjay sagar (Bah) Project	Vidisha	17.807	17.807
14	Mahuar Project	Shivpuri	13.775	13.775
15	Indira Sagar Project Canal Phase- IV (206 Km to 243 Km)	Khargone	19.6	8.1
16	Indira Sagar Project Canal Phase- V (Khargone Lift)	Khargone	33.14	29.5
17	Omkareshwar Project canal Phase II (RBC km. 9.70 to Km 65.50)	Dhar	19.578	15.5
18	Omkareshwar Project Canal	Khargone	48.592	40.34



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	Phase- III (RBC Km 65.50 to Km 142)			
19	Bargi Diversion Project Phase II (km 63 to km 104)	Jabalpur	31.899	25.07
20	Bargi Diversion Project Phase III (Km 104 to Km 154)	Katni	26	3
21	Bargi Diversion Project Phase IV (Km 154 to Km 197)	Katni	34	10
	Total		872.6	710.683

Completion of these 21 major irrigation projects under LTIF in Madhya Pradesh would bring in another 8.73 lakh Ha under irrigation. As on end of March 2017, irrigation potential of 7.11 lakh Ha has been created

Further, as per Mission 1 of the Vision 2018 document of GoMP, the State envisages to (i) expand irrigation facilities by adding an additional 2 lakh ha area every year, and (ii) increase the cumulative actual irrigated area in *Rabi* to a minimum of 33 lakh Ha by completing all irrigation projects envisaged in the XII FYP.

5.7 Overview of Rural Infrastructure Development Fund (RIDF)- All India and MP

5.7.1 RIDF, set up in 1995-96, with an initial corpus of ₹.2,000 crore, for providing funds to the State Govts. to complete the incomplete irrigation projects, is in its 22nd tranche and the allocation made to the Fund has reached ₹.2,67,500 crore. Over these years, RIDF has seen scores of policy adjustments to make it more demanding as also attractive to the State Govts. As per GoI instructions, only ongoing irrigation projects were financed under tranche I to facilitate completion of the projects delayed on account of budgetary constraints. However, the financing of rural connectivity projects (Roads & Bridges) were added from second tranche, which later on extended to social infrastructures like drinking water supply, health & sanitation, education, etc. During the last one and a half decade or so, coverage of RIDF has been made more broad-based adding a wide range of 35 activities covering almost all aspects of hard rural infrastructure. The successive reduction in the interest rate and further linking it to Bank Rate (6.75%) later on together with an increase in the repayment period from 5 to 7 years created additional demand on the Fund from the State Governments for infrastructure development in the rural areas. Currently, RIDF dispensation has emerged as one of the cheapest sources of financing rural infrastructure projects in the country. As on 31 March 2017, 22 tranches of RIDF with total allocation of ₹.2,67,500 crore have funded 6 lakh projects with cumulative sanctions of ₹.2,87,129 crore (including ₹.18,500 crore under NRRDA). The corpus announced for each tranche is allocated among different States as per “Normative Allocation” involving norms as indicated in Table 5.9.

Table 5.9 - Norms for RIDF allocation

Sl.No	Norms	Weightage
1	Geographical Area of the States	15%
2	Rural Population	15%
3	Composite Infrastructure Development Index	20%
4	Inverse of Rural CD Ratio	15%
5	Performance under RIDF – (Utilization of NA, actual drawals to drawables (%))	20%
6	Percentage of Borrowing Power under RIDF to drawables	10%
7	Share of irrigation and agri related projects to total sanctions	5%
	Total	100%



5.7.2 RIDF at a glance in Madhya Pradesh

5.7.2.1 Allocations and Sanctions over the years

Since its inception (1995-96) till 2014-15 the allocations under RIDF have grown at a rate of 13.91% per annum whereas the sanctions have grown at a rate of 14.12% per annum. In the last couple of years the sanctions have outstripped the allocations indicating the increased absorption capacity of the State Government to fund the requirements of rural infrastructure. It is estimated that in Madhya Pradesh RIDF has funded an average 20% of the State’s expenditure on rural infrastructure over the last three years. Interestingly, at the All India level also RIDF contributes around 20% of the rural infrastructure funding.

5.7.2.2 Physical and Financial Progress

Table 5.10 - Progress under RIDF Projects

Total Projects sanctioned (RIDF-1 to RIDF-XXII) (as on 31 March 2017)	3421 Nos.
Total RIDF loan sanctioned (RIDF-1 to RIDF-XXII)	₹.19406.12 Crore
No of ongoing projects (RIDF-XVI to RIDF-XXII)	1305 Nos.
RIDF loan sanctioned for ongoing Tranches (XVI – XXII)	₹.12000.98 Crore
RIDF loan disbursed under ongoing Tranches (As on 31 March 2017)	₹.8059.21 Crore
Borrowing limit under Article 293(3)	₹.3000 crore

5.7.3 Details of Ongoing Projects and Normative allocation:

A total of 1305 projects were sanctioned during RIDF-XVI to RIDF-XXII having RIDF loan of ₹.12000.98 crore against which an amount of ₹.8059.21crore has been disbursed. In the ongoing projects, the irrigation sector is having maximum share (54%) followed by roads and bridges (26%) and rural drinking water (12%).

It can be observed that the sanctions during last 7 years were more than normative allocation. In the last seven years, while the number of irrigation projects (26 nos.) the thrust has been on major irrigation projects, its share in total loan sanctioned (Rs.7755.47 crore) has increased to 61%. In terms of loan sanctioned, irrigation projects are followed by rural connectivity projects (590 nos.) with a loan of ₹.2808.05 crore accounting for 22% of the sanctions. Of the balance share of 17% of sanctions, rural drinking water projects account for 11% of the sanctions (Rs.1417.23 crore & 25 nos.) and social sector projects (health, ITI, aanganwadis, warehouses, etc.) account for the 6% of the sanctions (Rs.743 crore). The trend in sanctions follows the priority and thrust of the State Government in respect of rural infrastructure in the same order – irrigation, rural connectivity & drinking water.

The State Government has been proactive in availing loan under RIDF. RIDF loan is considered as a cheaper loan (Bank rate - 1.5%) than other borrowing sources.

Table 5.11 - Normative allocation v/s sanctions under RIDF in MP

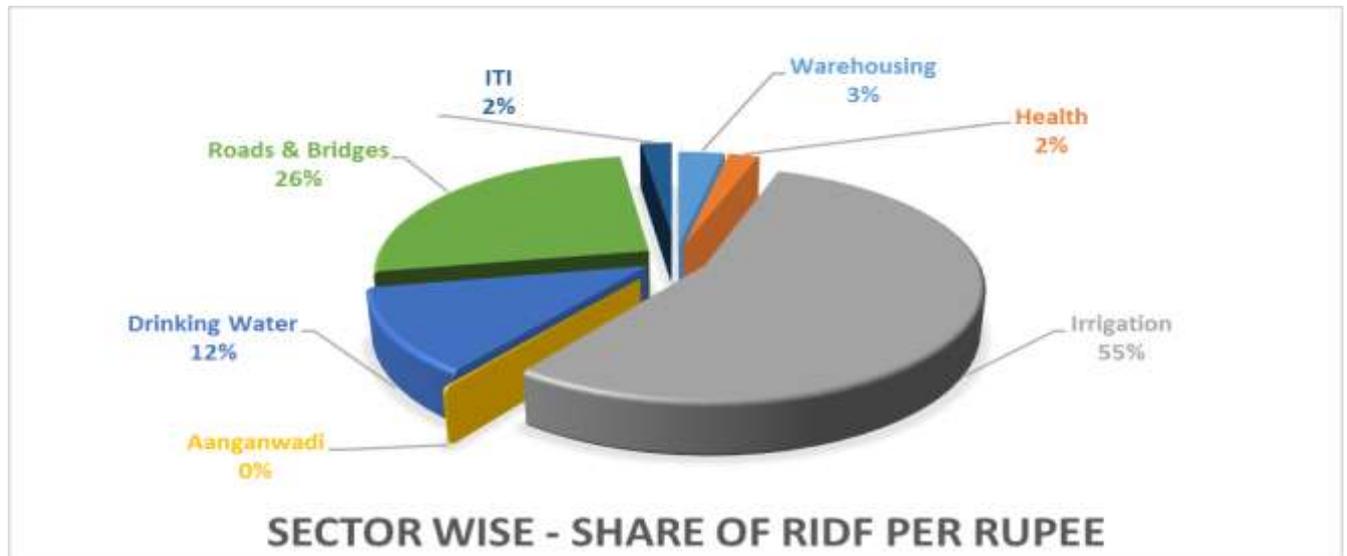
(₹.crore)

Year	Normative Allocation	Sanctions	% Achievement of Normative allocation	Disbursement
RIDF- XVII (2011-12)	1150	1422.1	124	1250
RIDF-XVIII(2012-13)	1250	1480.6	118	1250
RIDF-XIX (2013-14)	1500	2103.9	140	1250
RIDF-XX (2014-15)	1500	1975	132	1500
RIDF-XXI (2015-16)	1280	1852.5	144	2000
RIDF-XXII (2016-17)	1500	1855.1	124	2000
RIDF- XXIII (2017-18)	1450	2019.46	139	1170.3 (as on 31.01.2018)

It is imperative that the gap between the sanctioned amount and disbursements under the ongoing tranches needs to be bridged and kept as per the phased amount in the interest of timely completion of projects. It then also adds to the argument that more allocations need to be given keeping in context the increase in the borrowing power of the State.

5.7.4 How the RIDF rupee gets spent in Madhya Pradesh?

Chart No.5.12 Sector wise - share of RIDF per Rupee



5.7.5 Diversification of RIDF Support

For timely completion of projects, emphasis may be given for diversification of RIDF projects in potential activities like check dam, ponds/tanks, development of command area, collection centres for fruits & vegetables with grading facilities, etc. Areas identified by State Govt in Vision 2018 document may also be prioritized for RIDF support.

- Twenty storage and grading plants shall be established across the state.
- Completion of around 700 minor irrigation projects.
- Field channels and water courses in 5 lakh ha area.
- Promotion of micro Irrigation facilities in 7 lakh ha.
- 100 new nurseries shall be upgraded for supplying planting material for fruit crops.
- Collection centres with annual capacity of 1,00,000 MT or more shall be established in each of the identified clusters in the state. Sorting, grading and pack houses as well as ripening chambers shall be established in each horticulture cluster.
- Air-cargo logistics units shall be developed at Indore and Bhopal for movement of processed and non-processed horticulture and floriculture produce; eight integrated multi-modal logistics parks will be established at other locations.
- Automatic milk collection units will be established in DCSs.

5.8 Funding Infrastructure for increasing De-risking of Agriculture

The State has in recent years witnessed increasing due to changing weather and climatic factors. For de-risking agriculture one of the instruments is to increase the penetration of crop insurance along with better targeting of the product in sync with the ground realities. One way of improving the effectiveness of the crop insurance (weather based) schemes is to increase the penetration of Automated Weather Stations (AWS) at a radius which can capture the weather related perils for making the scheme effective. For setting up a AWS the private sector insurance companies may not on its own come forward hence public investment needs to flow (wholly or partially). This critical



infrastructure can be funded under RIDF which can aid the functioning of the private sector market in agriculture insurance.

5.9 Warehousing Infrastructure Fund (WIF)

Warehouse Infrastructure Fund (WIF) was established in NABARD, by Government of India in 2013-14, for providing loans to meet the requirements for scientific warehousing infrastructure for agriculture commodities in the country. It was a major step towards fulfilling NABARD's mission of rural prosperity through credit and related services, as for the first time through WIF, an avenue was made available for lending to high value infrastructure projects of private sector, besides the rural infrastructure projects of State Governments and State owned Corporations and entities. Loans from WIF are available for construction of dry warehouses, silos, cold storages, cold chain infrastructure etc. With the opening of this window again in 2016-17, APMCs can also avail these funds for construction of marketing infrastructure facilities.

Under this fund, direct loans to State Government and State owned corporations is made available, on the lines of extant RIDF guidelines. Loan facility is also available to Private Sector based on our Prime Lending Rate. Support under WIF can also be availed for construction of scientific warehousing facilities at PACS level, construction of bulk milk coolers/chilling centres/reefer vans under dairy sector, creation of modern marketing infrastructure (in the light of APMCs' linking with eNAM portal), construction of cold chains for perishable agricultural commodities, etc.

5.10 Rural Infrastructure Promotion Fund (RIPF)

Rural Infrastructure Promotion Fund has been created with an initial corpus of ₹.25 crore and operationalized from 1st September 2011 with an objective to promote capacity building initiatives as also efforts for creation of innovative/experimental/promotional infrastructure, especially in rural areas. The activities to be supported should lead to promotion of sustainable infrastructure development in rural and agriculture & allied sector. They should include a component for documentation of experience during implementation. The experimental projects/activities to be supported should be prototypes of innovative/ experimental/demonstrative nature. Infrastructure assets created should result in improvement or generate demand for other infrastructures of higher order.

In Madhya Pradesh, two projects were sanctioned under RIPF, viz

- a) Creation of Critical Infrastructure under Area Based Plan of NABARD Milk Parlour Room, Morwan Dairy Project, Block Javad, District Neemuch was sanctioned under RIPF in 2015-16 with grant support of ₹.5.20 lakh. The grant supported creation of a Milk Parlour Room and benefitted 200 SHG women.
- b) The Solar Based Irrigation Project, block Bijawar, district Chhattarpur was sanctioned under RIPF in 2016-17 with grant support of ₹.9.89 lakh to NGO- Chetna Samaj Seva Shiksha evam Vikas Samiti. The project through installation of solar pumps for irrigation has benefitted 20 farmer families and brought 28 acre (11.33 Ha) of land under irrigation

5.11 Food Processing Fund

Government of India (GoI) has accorded top priority for the development of the Food Processing Industries in the country and accordingly the Hon'ble Finance Minister had announced setting up of a Special Fund of ₹.2000 crore in NABARD to make available affordable credit to agro-processing units being designated as Food Parks. The Fund has been established in NABARD by RBI. Financial assistance from this Fund, designated as Food Processing Fund(FPF) – 2014-15, is provided by NABARD either directly or through consortium arrangements with other financing agencies. State Governments, entities promoted by State/ Central Governments, Joint ventures, Cooperatives, Federation of Cooperatives, SPVs, Farmers' Producers Organizations, Corporates, Companies, Entrepreneurs, etc., may avail loans from FPF for establishing the designated Food Parks and also for setting up of individual food/ agro processing units in the designated Food Parks. The salient features related with operationalization of the Fund are indicated below:

- **Objective** To provide impetus to development of food processing sector on cluster basis in the country to reduce wastage of agricultural produce and to create employment opportunities, especially in rural areas.



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- **Mode of Financial Support:** NABARD will provide term loans out of the Fund. Term loans will be provided either directly or through consortium arrangements with other financing agencies.
- **Eligible Institutions/ Entities:** State Governments/ Entities promoted by State Governments (with or without Government Guarantee)/ Entities promoted by Government of India, Joint ventures, SPVs, Cooperatives, Federations of Cooperatives, Farmers' Producer Organizations, Corporates, Companies, Entrepreneurs, etc.
- **Designated Food Parks:** Only the Designated Food Parks and the individual processing units in the Designated Food Parks will be eligible for financial assistance from the Fund. The designated Food Parks identified in MP are as under :

Table 5.13 - Designated Food Parks in MP

Sl.No	District	Location
1	Mandsaur	Jaggakhedi
2	Khargone	Nimrani
3	Hosangabad	Pipariya
4	Chindwara	Boregaon
5	Bhind	Malanpur
6	Mandla	Maneri
7	Khargone	Kasargod (Indus Mega Food Park)
8	Dewas	Binjana (Avantee Mega Food Park)

5.11.2 Mega Food Park

M/s. Avantee Mega Food Park Pvt. Ltd. (AMFPPL) is a Special Purpose Vehicle (SPV) which has commenced the work relating to establishment of the Mega Food Park. It would be a hub-and-spoke model with provision of strong backward and forward linkages that creates a sustainable agro value chain. It would comprise of three vital components, (i) the Central Processing Unit (CPC) in Dewas, (ii) 4 Primary Processing Units (PPC) at Indore, Ujjain, Agar Malwa & Dhar and (iii) 16 Collection Centres (CC). Further, a network connecting the CPC with the PPCs as also connecting the CPC & PPCs to demand centres such a tier 1 & tier 2 cities and export market is also proposed.

The CPC is located at village Binjana in Dewas district. The Central Processing Centre (CPC) will comprise of Core Processing Facilities which shall include Food Irradiation Centre, Grain Processing Facility up to 18T/hour capacity, Steel storage Silos of 21000 MT with temperature control for food grains & oil seeds, Dry & Finished Warehouse of 2500 MT and 5000 MT capacity respectively, Cold Storage of 4000MT capacity, Steam generator of 8 TPH, workshop, Quality Control & Microbiology Lab with Research and Product Development Centre, Industrial shed for MSME sector on ready to use (Plug and Play) mode.

In addition to core infrastructure, the Mega Food Park will also have all the basic & non-core infrastructure like availability of water, electricity, ETP, STP, weigh bridge, common administrative block with training centre, Medical / first aid centre, Farmer Assistance Centre, Banks/ATMs, Canteen, Fire Protection System, Workers Residential Block, secured campus with wide roads, 24 fully developed industrial plots of various sizes with all required permission to setup agro / food based industry in the Park. The CPC & the PPC together shall cover all the villages in the districts of Dewas, Indore, Ujjain, Agar Malwa & Dhar.

NABARD has sanctioned ₹.56.52 crore of term loan under its Food Processing Fund to M/s. AMFPPL. An amount of ₹.31.00 crore has been disbursed to the SPV.

A new central sector scheme viz. Pradhan Mantri Kisan SAMPADA Yojana (Scheme for creation of processing and preservation capacities and modernization/expansion of existing food processing units) has been introduced by Ministry of Food Processing Industries (MoFPI) for which detailed revised instructions have been issued vide GoI notification dated 13.12.2017. Pradhan Mantri Kisan SAMPADA Yojana is a comprehensive package which will result in creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet.



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Pradhan Mantri Kisan SAMPADA Yojana is expected to leverage investment of ₹.31,400 crore for handling of 334 lakh MT agro-produce valued at ₹.1,04,125 crore, benefiting 20 lakh farmers and generating 5,30,500 direct/indirect employment in the country by the year 2019-20. Details are given in Para 4.3.1.2 in Chapter 4.

Accordingly, the proposals for establishing food processing units under Pradhan Mantri Kisan SAMPADA Yojana in (a) Mega Food Parks assisted by the Ministry; (b) Agro-Processing Clusters assisted by the Ministry; and (c) Designated Food Parks notified by the Ministry from time to time for assistance from Food Processing Fund created in NABARD in a State/UT would be eligible for capital grant.

Issue

- Food Processing Fund (FPF) 2014-15 can be utilised for expansion and renovation of existing Food Parks.
- Promoters of Food Processing units identified during Global Food Summit 2017 may be provided plots in designated food parks that may avail financial assistance under FPF.
- Create awareness among the Stakeholders about the assistance available under the scheme.
- Allotment of Plots to prospective entrepreneurs for setting up of Food Processing Units.

5.12 NABARD Infrastructure Development Assistance (NIDA)

NIDA is a new line of credit support for funding rural infrastructure projects. NIDA is designed to fund State owned institutions/ corporations on both on-budget as well as off-budget for creation of rural infrastructure outside the ambit of RIDF borrowing. Traditionally, NABARD has been closely working with State Governments through RIDF to fund various infrastructure initiatives. However, this channel for creation of rural infrastructure faces certain issues. The borrowing power of State Governments is limited under Article 293, thus limiting the off-take of RIDF. In the course of multiple interactions with State Governments, it was understood that State Governments would like a wider range of financial products to support creation of rural infrastructure. In addition, State Governments are looking for avenues to borrow off-budget (e.g. through corporations) to avoid exceeding their borrowing power limits. The assistance under NIDA is available on flexible interest terms with longer repayment period as compared to RIDF. Further the PPP projects and funding Infrastructure Finance Companies has been made eligible under NIDA for widening the reach.

Key features of NIDA are given below

Table 5.14 - Key features of NIDA

Sl. No.	Type of loan	Term loan for Rural Infrastructure
1	Tenure	Long term, upto 15 years. Period can be extended upto 25 years depending upon project's requirement.
2	Interest rate	Will vary based upon project and risk profile of borrower. Interest rates will be linked to NABARD's market borrowings. As of now, NIDA products offer fixed interest rate over the tenure of the loan; however this can be reviewed in future
3	Moratorium	Based upon the specific project and borrower, moratorium of upto 5 years can be considered
4	Security	Appropriate security will have to be provided by borrower, based upon risk profile and nature of project. State Govt. guarantee is not mandatory, but can be requested based upon the risk profile and nature of project
5	Repayment	Repayment schedule can be designed based upon borrower's requirements, nature of project and risk profile.
		E.g. based upon borrower's cash flows, a ballooning repayment schedule can be designed, with the greater share of principle repayment structured towards the later tenure of the loan.

NIDA assistance is an additional source of funding available for the State for financing rural infrastructure. Since the tenor of the loan is for 15 years it provides the State the required flexibility to space out its requirements over a longer period as compared to RIDF loan which is of much shorter period.



5.13 Identification of Critical Infrastructure:

There are a number of areas where investments have taken place, but the full benefit of the investment could not be reaped, because the final lap has not been completed or envisaged earlier. For eg, there might be a village road which leads up to a canal bank. Constructing a bridge across the canal will connect the two banks. The bridge serves as a critical link. Such types of investments which when completed will provide the last mile connectivity or will serve as the vital link are called as critical infrastructure.

5.14 Public Private Partnership

The state has been a pioneer in Public Private Partnership (PPP). At present, most of the departments like agriculture, Bio-technology, commerce, industry and employment, energy, forest, health and family welfare, horticulture and food processing, housing and environment, information technology, public works department (roads), school education, sports and youth welfare, technical education and urban administration and development have opted for public private partnership mode for capital intensive works using different option of PPP such as BOT, BOOT, BOT(T+A), DBFOT and OMT depending upon the types of project. As on 04-03-2013, 210 PPP Projects worth ₹.25607.66 crore are at various stages of processing and implementation. Of these, 32 projects have been completed worth ₹.4201.43 crore, 125 projects are under construction amounting to ₹.14012.21 crore and bidding of 22 projects of ₹.2709.64 crore was in process. There were 31 projects worth ₹.4684.38 which were in pipeline. These projects are from different sectors namely Dairy 2, Education 4, Energy 4, Health 3, Industry 8, IT 3, Road 149, Sports 2, Tourism 6, Transport 4, Urban 16, Urban Water supply 6 and Warehousing and Logistics 3. Road projects accounts for more than 70% of total projects and more than 67% of total projects cost. The state has also been among the first ones to submit proposals of road construction using the VGF. The state is also implementing mini-hydel projects in PPP mode. The state prefers to utilize PPP approach for funding infrastructure development in different sectors including service sectors wherever possible.

5.15 Issues

Rural Infrastructure Planning - Since the infrastructure requirements are huge and this is going to increase as the State develops it becomes imperative that infrastructure planning in an integrated manner be taken up. This should necessarily take into account the various available sources and the cost involved. Currently, each Department has its own annual plan which is independent of other departments it is necessary that rural infrastructure plans dovetailing takes place over say a period of 3 years. And for funding this plan among the available sources prioritisation be undertaken. For example if a project is likely to take a very long period for completion then it can be prioritised under NIDA as the repayment period available under it is for 15 years and shorter gestation projects can be posed under RIDF. On pilot basis the planning of rural infrastructure in select districts on the above basis may be undertaken which will help in proper identification of rural infrastructure and required strategies for its development.

5.16 Summing up:

The importance of Infrastructure can hardly be overemphasised for a growing economy like Madhya Pradesh. The requirement and demand for Infrastructure is only going to increase in coming years exerting immense pressure on the scarce resources available for its development. Hence there is a case for not only utilise the available sources of funding to the maximum but at the same time plan infrastructure development in a convergence and integrated mode. For better infrastructure investment plans we need to anticipate the future requirement and capacity. Otherwise the infrastructure becomes inadequate in a few years leading to the same gap as before. For effective investment policies we must target where needed and in a holistic manner. There is a definitive case for framing Policies keeping in view the convergence and interconnectedness between various infrastructures for enhancing more output per unit of infrastructure investment.



CHAPTER VI

WATER CONSERVATION – ‘PER DROP MORE CROP’

1. Introduction

Water is one of the most critical resources necessary for sustenance of life and central to all developmental activities. India, with 2.4% of the world's total geographical area and 18% of the world's population, has only 4% of the world's total fresh water resources. With about 4000 billion cubic meter (bcm) of annual rainfall, the estimated utilizable water resources is only 1123 bcm (28%), mainly due to hydrological, topographic and other physical constraints. Of the available utilizable resource, 690 bcm is from surface water sources and the remaining 433 bcm is from replenishable groundwater sources. As against this, the cumulative water utilization by all sectors of the economy is 702 bcm (2010) of which, agriculture sector alone consumes around 78% of the total water utilization. This is despite the fact that more than 55% of agriculture in India is rainfed and depends on the vagaries of monsoon. However, due to its wide temporal and spatial variability coupled with inadequate storage infrastructure, there are floods in some parts while severe drought conditions in other parts of the country.

With rapid population growth, urbanization and improvement in the living standards, the water requirement for all sectors is increasing giving a challenge for fair allocation. The National per capita annual water resource during 2001 was 1816 m³ which fell to 1544 m³ in 2010 (CWC, 2015). As per International standard, a situation with less than 1000 m³ per capita is considered to be water scarcity situation. It is estimated that by 2050, the total water demand by all sub-sectors (1180 bcm) will surpass the total utilizable water resource of the country and share of irrigation come down to 68%. It means that improvement in water use efficiency is one of the key priorities of Indian Agriculture. Presently, the average efficiency in respect of surface water irrigation is 35-40% whereas the same is around 55% in ground water irrigation.

As per the State Action Plan for Climate Change MP has identified the water sector as one of the most vulnerable sector. Increasing water demand for human consumption, agriculture and industry, coupled with erratic rainfall has led to supply problems. The indiscriminate exploitation of groundwater not only results in decline of groundwater levels but also threat to shallow fresh water aquifers due to inland salinity. The heavy pumping from shallow tube-wells results in upward movement of saline water present in the deep aquifers, causing salinization of fresh water aquifers. Analysis of observed rainfall data for the period 1961-2003 indicates an already decreasing annual trend. The trends of heavy precipitation (>100mm) events in the last 50 years are increasing as compared to precipitation events less than 100mm. It means that the lower rain fall receipt is decreasing the ground water recharge over the years and heavy precipitation events leading to higher run off and not facilitating adequate ground water recharge.

2. Irrigation Potential

The ultimate irrigation potential of the country has been estimated to be 139.90 million hectare (64.05 m.ha from groundwater and 75.85 m.ha from surface water). Further, additional irrigation potential of 35 million ha could be created through implementation of Inter Basin Water Transfer proposals, taking cumulative potential to 174.9 mha. As against this, irrigation potential for 113.24 million hectare has been created up to end of XI Five Year Plan i.e. up to March 2012 of which, 89.94 m.ha has been utilized, leaving a gap of around 23.30 million ha which is yet to be utilized.

As at the end of March 2015, State had 4916 irrigation projects of which 22 were major (where culturable command area is more than 10000 ha), 90 medium (where culturable command area is between 2000 ha to 10000ha) and 4804 minor irrigation structures (where the irrigated area is below 2000 ha).



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A brief Statistics of State is given below.

Table 6.1 – Brief Statistics of Irrigation Potential in Madhya Pradesh

SL.No.	Particulars	Remarks (As on March 2015)
1	Net Annual Ground Water Availability	3420840 ham
2	Existing Gross Ground Water Draft for Irrigation	18178887 ham
3	Existing Ground water draft for domestic & industrial supply	134079.00 ham
4	Stages of Ground water development	57.06%
5	Developed Irrigation Potential	112.90 lakh ha
6	Net Irrigated Area	92.84 lakh ha
7	Share(area) of various irrigation sources	Area irrigated by canals-18.26 lakh ha Area irrigated by wells-67.19 lakh ha Remaining –others-7.39 lakh ha

(Source- Ground water report)

One of the reasons of low irrigation is lack of adequate storage capacity to retain excess rainfall, which leads to water scarcity situation in many parts of the State during non monsoon seasons. Due to this there is over dependency on groundwater resources for agriculture as well as for domestic and industrial use, leading to over exploitation of aquifers which in turn results in declining water table.

There is trend in irrigation between 1997-78 to 2015-16. As can be seen major irrigation has happened through ground water resources, followed by canals linked to major reservoirs. It is clear that irrigation through ground water resources has increased 5 times with almost decreasing trend of irrigation in tanks & constant trend in canals.

Irrigation in MP (in 000 ha)

Table 6.2 – Irrigation in Madhya Pradesh

Year	Ground water	Canals	Tanks	Others	Total	% G.W Irrigation to total
1977-78	878	1025	147	187	2237	39
1989-90	1718	1400	147	405	3670	47
1998-99	3650	1054	142	821	5667	64
2004-05	4106	1041	127	919	6193	66
Upto 2015-16	6719	1826	NA	739	9284	72

(Source : MP State Action plan on climate change 2014 & SFP-2017-18)

3. Ground Water Scenario

Monsoon rainfall is the sole source of natural recharge to ground water and rainfall pattern has an important impact on groundwater levels. Rainfall in the State of Madhya Pradesh occurs during south-west monsoon season (June to September) and during winter season (November to February). Most of the rainfall (more than 90%) occurs during the south-west monsoon season, August being the rainiest month.

The ground water levels of May 2015 were compared with the 10 years May (2005-2014) average ground water levels to decipher the long-term changes in the ground water regime. It is observed that 59% of the test wells show rise and 41% wells show decline in water levels in the state.



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The classification of the state of ground water development in the 313 blocks is as under

Table 6.3 – Classification of the ground water development in the 313 blocks

Sl. No.	Category	No. of Blocks
1	Critical	4
2	Semi-Critical	55
3	Over Exploited	25
4	Safe	229
	Total	313

(Source : CGWB data as on March 2015)

4. Policy Initiatives of Govt. of India

With a view to address the water scarcity situations and ensuring more equitable use of water, the Govt. of India launched Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) envisaging the concept of “*water for every farm*” and “*per drop more crop*” to which, NABARD is a key stakeholder. Under this initiative, it is targeted to enhance irrigation efficiency by about 20% and creating 28.5 million ha additional area under irrigation. The total budget allocated for implementing various components under PMKSY is ₹.50000 crore over four year’s period (2015-16 to 2019-20). The major components include fast tracking completion of 99 incomplete major and medium irrigation projects, greater use of micro irrigation systems, ensuring water in every farm and improving soil & water management practices on watershed approach for enhancing livelihood security. These measures are likely to not only enhance agricultural productivity and facilitate post-harvest activities across value chain but also result in creation of rural employment to a great extent.

5. National Water Mission

Under the National Action Plan for Climate Change (NAPCC), the Govt. of India envisaged National Water Mission with the core objective of “*conservation of water, minimizing wastages and ensuring its more equitable distribution both across and within states through integrated water resources development and management*”. The Mission outlines the following five goals across which major initiatives have been envisioned as well as aligned from ongoing schemes pertaining to development and management of water resources in the country.

- Comprehensive water data base in public domain and assessment of impact of climate change on water resources
- Promotion of citizen and state action for water conservation, augmentation and preservation
- Focused attention to vulnerable areas including overexploited areas
- Increasing water use efficiency by 20%
- Promotion of basin level integrated water resources management

6. NABARD’ Initiatives in Water Resources Sector

6.1 Credit Planning for Irrigation Development

Institutional credit under private sector mainly flows for the development of minor irrigation facilities through groundwater resources, including micro irrigation systems and solar pump sets.

6.2 Refinancing to Rural Financial Institutions

NABARD provides refinance support to all banks for financing MI structures like wells, community tube wells, energy efficient pump sets including solar-based pump sets, pipelines, water courses, lift irrigation schemes, micro irrigation structure, check dams, etc. Even though there is substantial credit potential for minor irrigation sector, the ground level credit flow has been slow mainly for want of adequate credit absorption capacity at farm level and inadequate public investments for infrastructure expansion.



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6.3 Watershed Development

NABARD has been implementing watershed development projects since 1992 with an aim to improve agricultural development by capturing scarce water resources and managing the soil and vegetation both in rain-fed and semi-arid regions. In MP, a total of 24 watershed projects are in implementation at various stages covering about 30000 ha area in 8 districts. These projects have helped in augmentation of surface and ground water resources, enhanced cropping intensity/ crop productivity and also promoted the water governance through participatory irrigation management & water budgeting. Lack of understanding of hydrological conditions and poor infrastructure management have been the limiting factors in harnessing full potential.

6.4 Financing to State Govt. for Creation of Irrigation Infrastructure

NABARD has been financing to the State Govt. for creating irrigation infrastructure out of Rural Infrastructure Development Fund (RIDF) created during 1995-96. As on 31 March 2017, about 29.10 m.ha irrigation potential has been created/ stabilized through implementation of 302356 irrigation projects.

6.5 Long Term Irrigation Fund (LTIF)

The Govt. of India during 2016-17 set up Long Term Irrigation Fund (LTIF) in NABARD with an initial corpus of ₹.20000 crore for fast tracking of incomplete major and medium irrigation projects. A total fund requirement of ₹.77595 crore has been assessed to finance 99 identified incomplete projects over a period of 4 years (2016-2020). On completion, these projects will create additional irrigation potential of around 76.03 lakh hectare which will significantly contribute towards enhancing agricultural productivity. In Madhya Pradesh, total 21 projects have been identified under the fund covering about 873000 ha area under irrigation.

6.6 Micro Irrigation Fund

In order to achieve the national objective of enhancing water use efficiency in agriculture sector and bringing about desired growth, the Govt of India had set up a dedicated fund in NABARD titled “Micro Irrigation Fund (MIF)” with an initial corpus of ₹.5000 crore to be utilized from the year 2017-18 onwards. The main objective of the fund is to achieve overall improvement of water use efficiency by about 20% and to cover at least 10% of command area of surface irrigation projects

6.7 Water Conservation Campaign

6.7.1 Introduction

Water has always played a central role in human societies and is a key driver of sustainable growth and poverty reduction since it is an input to almost all production, in agriculture, industry, energy, transport and healthy ecosystems. Major parts of the country are facing acute water shortage on account of changing weather conditions, unsustainable use of water, deteriorating water quality and increasing sectoral water requirement. Increasing ground water over exploitation, large scale use of chemical fertilisers/pesticides in agriculture and unsafe disposal of industrial waste into fresh water poses severe water quality problems. While Government has introduced several schemes and initiated series of other measures to address water scarcity issues, the problems are becoming more acute in the face of changing demand pattern and climate variability. The significant aspects of water scarcity situations, calls not only for transformational initiatives by the public institutions but also for a massive Water Conservation Campaign and collective community actions for its conservation, preservation and efficient utilisation to ensure sustainable future.

6.7.2 Water Campaign - NABARD Initiatives

NABARD launched a major Water Conservation Campaign to cover around 1,00,000 villages in most vulnerable/ water stressed areas, particularly where the ground water is over exploited. The active involvement of bank officials, Govt. extension systems, knowledge partners, technical organizations, Corporates and NGOs, etc., have been the most distinctive features of this initiative. Around 200 Master Trainers and 8000 Krishi Jaldoots were identified and given intensive training through the Expert agencies. The Master Trainers and Krishi Jaldoots were deployed to run the



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campaign at village level covering different stakeholders including SHG members, Farmer clubs, women, health workers, etc. to sensitize them on water related aspects.

In Madhya Pradesh, water campaign was carried out during 2017 in 6000 villages of 10 districts (Balaghat, Chhindwara, Shajapur, Mandla, Mandasaur, Tikamgarh, Khandwa, Hoshangabad, Dhar and Jhabua) identified based on the vulnerability assessment made by National Innovations on Climate Resilient Agriculture (NICRA). In each identified district, a total of 600 villages were selected for creation of village level awareness, thereby total 6000 villages were selected in 10 districts. These villages were selected based on the level of water scarcity and response of the villagers for the campaign. Most of these villages are covered under NABARD assisted programmes.

6.7.3 Objectives:

The main objectives of the campaign are to:

- Create awareness among the stakeholders about various methods of water conservation and its efficient utilization/ management
- Facilitate adoption of cost-effective technologies for enhancing productivity per unit of volume of water used
- Linking banks for facilitating investments in water efficient technologies, rainwater harvesting and adoption of improved water conservation/ management practices in agriculture.
- Increasing adaptive capacity of the farmers against climate change through capacity building.
- Promoting climate resilient agriculture using local resources/ water use technologies.
- Facilitating improved availability of water for agriculture and enhanced income of farmers/ villagers.
- Building capacities of local volunteers (Krishi Jal Doots) to act as resource persons (catalysts) in promoting better water management practices through community actions.

6.7.4 Activities designed, planned and executed

The Master Trainers (MTs) and Krishi Jal doots (KJDs) for the campaign in each district were identified in consultation with representatives of Krishi Vigyan Kendra, NGOs with the help of NABARD DDMs. The Master Trainers were provided 2 days training by Centre for Environment Education (CEE), who in turn trained the KJDs in each district. After completion of training of KJDs, actual implementation of village level awareness campaign started in the selected villages of each district. The village level programme was conducted in one day “A day in a village” concept was adopted which included walkathon, discussions with FC and SHG members. Jal Samvaad helped in effective people participation and community mobilization.

The campaign essentially focused on creating awareness among the rural community about the methods of water conservation, preservation and its efficient utilization at various levels using the modern technologies like micro irrigation (*more crop per drop*), traditional water management practices, adopting improved package of agronomic practices, etc. The campaign was designed to engage with major stakeholders at different levels including Govt. departments, banks, Agri universities, KVKs, PRIs, Resource NGOs, local water champions and other volunteers. To make the campaign effective, area specific contents covering different water management practices applicable to local conditions for various agro climatic regions, with emphasis on community participation, were developed for sharing with the community.

6.7.6 Themes of Water Campaign

The major themes of the Campaign for which specific contents were developed, include;

- Harvest Rain water (Catch the drop where it falls)
- Save Water and Use it Efficiently (More crop per drop)
- Recharge groundwater (Make well yield more sustainable)



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- Adopt Best cropping practices (reduce crop water demand)
- Supply moisture to crops for better yield, not irrigation water
- Rejuvenate village water bodies (ensure water to all)
- Diversion based irrigation & managing artificial glaciers
- Spring-shed development in hilly areas

6.7.7 Outcome of the campaign:

- **Identification of Jal sahayaks:**

Around 6600 jal sahayaks have been identified and they actively participated in the campaign. 2.85 lakh villagers have been covered under the campaign.

- **Shramdan**

Shramdan was done by the villagers by way of cleaning of water tanks in the districts with the support from PRIs. More than 50 structures/activities like construction of check dams and desilting of tanks and ponds have been taken up in all the 10 districts through shramdaan.

- **Resource mapping**

During the programme, identification of wells, nallas and other natural water resources was done. Village water resources map for all 6000 villages have been prepared through community participation. These Water Resource Map (district wise details given in the table below) data would be used for future development initiatives in these villages.

Table 6.4 - MP - Water Campaign 2017 - District-wise resource mapping

District Name	No. of village covered	No. of Check Dams (CD) available	No. of Check Dams (CD) require -ed	No. of Ponds Available	No. of Ponds require -ed	No. of Ponds require -ed to De-Slit	No. of Ponds Desilt -ed	No. of villa- gers covered	No. of village representa- tives	Possible converg -ence with banks (₹.Crore)
Shajapur	600	249	774	172	478	135	37	30000	6500	15.00
Khandwa	606	1804	1500	630	625	615	15	18600	6000	30.57
Jhabua	600	829	155	978	506	876	102	31200	6600	6.00
Dhar	600	1430	1565	781	893	776	5	33000	6600	6.00
Chhindwara	600	815	1154	603	734	478	27	25000	6600	2.00
Mandla	600	585	480	520	465	425	5	29000	6500	2.50
Hoshangaba d	600	1607	1000	610	650	512	8	18000	4400	25.04
Tikamgarh	600	968	849	903	659	442	7	43667	6015	20.00
Mandsaur	600	1131	1022	1132	1034	896	15	28000	3000	1.00
Balaghat	600	963	804	647	463	791	52	29000	6500	15.00
Total	6006	10381	9303	6976	6507	5946	273	285467	58715	123.11

- **Dissemination of improved /Water smart agriculture, forest cover, promote SRI/ drought-resistant crops, improved agri practices, etc.**

Representatives of KVK and Agriculture department educated the villagers on various techniques for water conservation and improve agriculture practices. Tree plantation drive in many villages was also carried out during the campaign and also on the onset of monsoon rains and people took pledge to conserve natural resources of water.

- **Tree planting**

Villagers have realized the bad effects of deforestation and willing to work collectively to rejuvenate nearby forest areas also coming forward to take up tree planting and improve vegetative cover in the village through social/farm forestry.

7. Major issues and suggestions:

The district level debriefing sessions came out with various issues to be looked into while upscaling the water campaign efforts in future and the possible solutions/suggestions.



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Table 6.5 – Major Issues and Solutions/Suggestions

Major Issues		Solutions/ Suggestion
a	High Depletion of Ground water table	<input type="checkbox"/> Recharge structures need to be developed for wells/Tube wells. Rain water harvesting to be promoted.
b	Encroachment of natural nallas/streams	<input type="checkbox"/> Voluntarily proper outlets may be developed so that natural flow shall not be disturbed.
c	Defunct existing structures	<input type="checkbox"/> Water User Groups (WUG) to be motivated and their capacity has to be enhanced to maintain the existing structures. Community participation has to be encouraged.
d	Structures are not appropriate	<input type="checkbox"/> Treatment should follow “Ridge to Valley” approach and physical and vegetative methods to be adopted. Series of structures required to check the soil erosion as well as to check the speed of water so that it will not damage the check dams/ ponds.
e	Deforestation	<input type="checkbox"/> Villagers have realized the bad effects of deforestation and willing to work collectively to rejuvenate nearby forest areas also coming forward to take up tree planting and improve vegetative cover in the village through social/farm forestry. This voluntarism needs to be effectively utilized.
f	Over exploitation of water due to lack of awareness.	<input type="checkbox"/> Motivating the farmers towards adoption of drip and sprinkler irrigation system and guide them to avail subsidy assistance available for tribal, small and marginal farmers.
	Flood irrigation is still followed by villagers and myth of more water more crops forced the farmers to spend high amount in access of irrigation.	<input type="checkbox"/> Utilizing the services of Scientists /Experts to sensitize the farmers that most of the crops require only moisture and additional water than required may damage the crop and the yield. <input type="checkbox"/> Knowledge of ‘Crop Water Budgeting’ to be imparted to farmers on a regular basis.
g	No regulation on use of water bodies	<input type="checkbox"/> Water User Groups may be strengthened to efficiently use the water and to adopt a system of equal distribution of water.
	In common water bodies or individual water body there is no law for use of water. As per the financial capacity anyone can use the water for agriculture purpose or for business.	<input type="checkbox"/> Small lift irrigation schemes on well or ponds/check dams may be promoted to improve water use efficiency and equal distribution of water in the village. <input type="checkbox"/> We can use the Village Resource Maps prepared during the water campaign and share with the local panchayats and line departments to be used as the basic planning tool to initiate appropriate intervention and convergence in each village.
h	Convergence with various stakeholders.	<input type="checkbox"/> Where TDF projects are under implementation, we may involve the community in creation of recharge structures, farm ponds etc and provide assistance wherever feasible.
		<input type="checkbox"/> CSR convergence covering NRM (WDF, TDF etc.), Health, Sanitation and Education can be sourced.
		<input type="checkbox"/> RRBs, co-operative and commercial banks can be motivated/guided to provide credit support to farmers coming out with loan proposals for water-harvesting structures and drip irrigation system.
		<input type="checkbox"/> SAU, KVK can be involved to provide technical support to identified villages on request basis for disseminating information on scientific methods of water harvesting crop water management etc.,
		<input type="checkbox"/> Horticulture dept. in some districts have assured during the Water Campaign programme to provide subsidy for drip irrigation and precision farming to identified farmers. This can be utilized wherever fund support is made available.
		<input type="checkbox"/> NABARD to identify villages wherein active community participation has happened and implement schemes like FCs, FPOs, SHGs, CSR activities promotion through Farm Sector Promotion Fund (FSPF), Rural Infrastructure Promotion Fund (RIPF), etc. The requirement of these active villages may be shared with government departments and banks for further support and implementation of credit linked Area Development Plans (ADPs).
i	Possible Future roles of KJDs	<input type="checkbox"/> Based on the requirement obtained from water campaign, micro-irrigation, precision farming, water budgeting, alternate cropping pattern may be covered under exposure programmes, where local agriculture,



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	<p>horticulture departments and banks may be involved.</p> <p><input type="checkbox"/> KJDs may act as eyes and ears of NABARD by scouting for new proposals of FPOs in their villages and forward the same through DDMs. Village representatives may be associated with NABARD for future programmes.</p> <p><input type="checkbox"/> There is also scope for implementation of Area Development/ Sectoral Development Projects with bank credit focusing on Water and Water Management in these districts, with the active participation of KJDs.</p> <p><input type="checkbox"/> There is also a need for augmentation to the knowledge base of the KJDs on various Govt. schemes in general and water conservation related schemes in particular including the procedure for accessing various benefits by the villagers</p>
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8. Way forward

- a) The Village Resource Maps prepared during the water campaign and shared with the local panchayats and line departments to be used as the basic planning tool to initiate appropriate intervention and convergence in each village.
- b) The communities may be involved in creation of recharge structures, farm ponds etc and provide assistance wherever feasible.
- c) CSR convergence covering NRM, Health, Sanitation and Education can be sourced.
- d) RRBs, co-operative and commercial banks to provide credit support to farmers coming out with loan proposals for water-harvesting structures and drip irrigation system.
- e) SAU, KVK to provide technical support to identify villages on request basis for disseminating information on scientific methods of water harvesting crop water management etc.,
- f) Horticulture dept. to consider providing subsidy for drip irrigation and precision farming to identified farmers. This can be utilized wherever fund support is made available.
- g) The villagers showed good response and were very much interested in water conservation and water use activities. State Government may like to take forward the Campaign to cover all remaining villages in the State involving all stakeholders.



CHAPTER VII

DOUBLING OF FARMERS INCOME

Introduction:

One of the stated objectives of Government of India is to double the income of farmers by the year 2022. This was explicitly stated by the Honourable Finance Minister while tabling the Union Budget 2016-17. Since then the Government of India and the State Governments have putting in place a plan to achieve the goal. This chapter starts off by addressing the larger challenge of doubling rural incomes. The focus is on the four primary sources of India: wage/salary, non-farm business, cultivation and livestock. The challenges of doubling rural incomes are outlined for India and in particular Madhya Pradesh.

A recent discussion paper¹ of Niti Aayog made some salient observations that would set the context of the discussion that follows. In rural India, nearly 66 percent of the income can be attributed to non-agricultural activities. Manufacturing is not necessarily an urban phenomenon. The paper points out that more than 50 percent of the value added in manufacturing sector can be traced to rural areas. Another salient observation is that employment growth has been sluggish in rural India and one does not observe convergence in worker productivity.

Status of Farmers Income – All India and Madhya Pradesh

The NSSO is the only source that provides direct estimates of farmer's income and currently we have estimates for farmers income for two years viz. 2002-03 (NSSO, 59th Round) and 2012-13 (NSSO, 70th Round). In Madhya Pradesh the average annual income of a farmer household was ₹.17,160 (All India: ₹.25,380) in 2003 which increased to 74,508 (All India: ₹.77,124) in 2012-13, a more than fourfold increase in a span of 11 years. However, this increase is in nominal terms, whereas it is the growth in real terms i.e., after negating the impact of inflation is what matters most. In real terms, for the year 2012-13 the annual income translates to ₹.43,768 (in terms of 2003 prices) for Madhya Pradesh. Thus, between 2003 and 2012-13 the CAGR in nominal terms works out to 15.82% and in real terms it is 9.82%. At these growth rates, farmer's income in nominal terms will double in 4.74 years. However, in real terms, it will take just over 7 years. Since the aim is to double the income in real terms, there is therefore a need to put in place a plan of implementable action that can shorten this period to 5 years. Another important feature that needs to be recognised is that, at the all India level, data shows that big farmers took lesser time to double their income, when compared to small and marginal farmers.

Sources of Farmers Income

Table 7.1 - Sources of Annual Income, Share and Growth in farmers income in M.P.

Sources of Income Year	Annual Income		Percentage Share		Growth in Income
	2003	2013	2003	2013	CAGR(%)
Income from Wage/salaries	6720	15984	39.16	21.45	9.05
Net receipt from cultivation	11952	48192	69.65	64.67	14.96
Net receipt from farming of animals	-2724	8784	-15.87	11.79	-
Net receipt from non-farm business	1212	1560	7.06	2.09	2.56
Total	17160	74520	100	100	15.82

Source: Calculated from NSSO Reports

Among the various sources of Income at the farmers level, there has been a decline in the share of income from wages/salaries (around 20% points), non farm income(5% points), and net receipt in cultivation(around 5% points). However, there has been a substantial rise in the share from farming from animals, which was negative in absolute terms in 2003. Augmenting income gains from the livestock sector offers immense potential in the State. There is also an urgent need to

¹ http://niti.gov.in/writereaddata/files/document_publication/Rural_Economy_DP_final.pdf



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increase the share of income from non-farm business as incremental gains from NFS activities are quicker to achieve, if an appropriate eco system is put in place.

The land size wise classification of income in the State is given in Table.

Table 7.2 - Land size wise sources of annual income in Madhya Pradesh in 2013 for Agricultural Households

Size class of land possessed (hectares)	Income from wages	Net receipt from cultivation	Net receipt from farming of animals	Net receipt from non farm business	Total income
1. Landless < 0.01	2694 (66.37)	23 (0.57)	1070 (26.36)	272 (6.70)	4059 (100)
2. Lower Marginal (0.01 - 0.40)	1845 (53.96)	607 (17.75)	757 (22.14)	210 (6.14)	3419 (100)
3. Upper Marginal (0.41 - 1.00)	1630 (38.56)	1926 (45.56)	596 (14.10)	75 (1.77)	4227 (100)
4. Small (1.01 - 2.00)	1316 (23.30)	3672 (65.01)	615 (10.89)	45 (0.80)	5648 (100)
5. Semi-Medium (2.01 - 4.00)	987 (10.19)	7237 (74.71)	1409 (14.55)	54 (0.56)	9687 (100)
6. Medium (4.01 - 10.00)	366 (1.91)	16268 (85.04)	1575 (8.23)	920 (4.81)	19129 (100)
7. Large (>10.00)	844 (2.05)	36615 (88.93)	2586 (6.28)	1128 (2.74)	41173 (100)
All sizes	1431 (22.14)	4064 (62.87)	832 (12.87)	137 (2.12)	6464 (100)
Note: Figures in the parantheses is percent to the total to the respective size category					
Source: Government of India (2014) Key Indicators of Situation of Agricultural Households in India, Report no NSS KI(70/33);, National Sample Survey Organisation, Ministry of Statistics and Programme Implementation, Government of India.					

Land Size wise Differentiated Strategy Required

The share of incomes from cultivation across categories is inversely proportional to land size. In the Landless and lower marginal (.01 to .40 ha) size group the share of income from cultivation to total income in the respective group is 0.57% and 17.75%. The net receipts from farming from animals for these two land size categories comes to 26.36% and 22.14%. The share of income from cultivation jumps to 45.56% in the land size category 0.41 to 1.00ha and in the 1 to 2 ha category cultivation contributes 65.01%.

For the total incomes to increase in various categories policy implementer's should streamline and target the schemes in such a way that it gets aligned to the shares of incomes. For example, it would be fruitful that the existing AH schemes and interventions are implemented in such a way that majority of the allocation is garnered by beneficiaries upto 0.40 ha (See Table 2). This exercise is now possible with the aid of digitalisation of land records. Similarly, the incremental benefits of the increase in non farm income will be the highest to land size category upto 0.40 ha as almost 6% of the income comes from NFS activities

Pathways to Increase Farmers Income:

Madhya Pradesh Government has prepared a roadmap for doubling farmers' income in five years starting from 2016-17. The roadmap has delineated State level sub-sector-wise interventions (and targets) and the financial resources required. The sources for increasing the income elucidated are (a) Reduction in input cost for agriculture operations, (b) Increase in productivity, (c) Additional increase due to area increase, (d) Enhancing incomes due to reduction in post-harvest losses, (e) Better remunerative prices for farmers (Agriculture marketing /dissemination of prices, etc). The roadmap provides detail of targets and interventions for eight sub-sectors namely, crop sector, agroforestry, horticulture, food processing, animal husbandry, fisheries, sericulture & beekeeping



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and bamboo and other minor forest produce. The building block of the roadmap rests on simple assumptions. For example, bridging the gap in the recommended seed rate for soybean and the actual seed rates observed in field conditions will help reduction in cost of inputs.

The Pathways delineated above (also see Box 7.3 below) at the state level has been further disaggregated at the District/Block level by the GoMP suiting the local conditions and endowments in each district. The two examples given below will help us better understand the route to enhancing farmers income on implementation at the grassroots level.

Box 7.3 Pathways to Double Agricultural Income : Action Plan of State Government : Highlights

Pathways to Double Agricultural Income :Action Plan of State Government: Highlights

The action plan drawn up by the State Govt. for doubling of farmers' income in the next five years focus on reducing cost of inputs, increase productivity, expanding area under cultivation, diversification of activities, reduction in post-harvest losses, ensuring better prices to farmers through marketing and food processing. Specific action points have been indicated which shall impact the entire canvas of farmers' operations. Influencing sowing space, seed rate as recommended for best results, seed treatment to reduce expenditure on disease control, integrated nutrient management and pest management, establishing seednet to ensure assured supply of seeds, issuing of Soil Health Cards to all the farmers by 2017, use of broad bed furrow/ridge furrow, zero till seed drill and hoppy seeder technology in paddy-wheat/gram cycle, use of rotovator, reaper-cum-binder, increase farm mechanization by establishing 4000 new custom hiring centres, 250 high-tech centres, popularizing organic farming, promoting 100 climate smart villages, bringing 5 lakh ha of waste land under cultivation increasing power consumption from 1.73 KW per ha to 3.5 KW per ha through suitable subsidy incentives, promote 300 Farmers Producer Companies, distribution of 25000 solar pumps, improving water use efficiency by large scale promotion of drip and sprinkler irrigation, increase area under canal irrigation to 60 lakh ha, skill development of 5 lakh farmers in five years to make them entrepreneurs, establishment of Automatic Weather Stations in all the blocks, bring at least 75% farmers under Pradhan Mantri Fasal Bima Yojana, increase area under horticulture to 7.5 lakh ha, promote protected cultivation in light of climate change, encourage establishment of food processing units through appropriate policy incentives, cluster development, etc.

By distribution of 25000 zero till seed drill and happy seeders over the next 5 years and their use shall result in savings of ₹.4000 per ha in land preparation for rabi, savings of 15-20 days in rabi sowing, saving one cycle of irrigation, facilitate second crop during rabi on paddy grown lands, thus saving ₹.600 crore by following these practices in 5 lakh over the next 5 years. Use of rotavator in land preparation shall result in savings of ₹.20,000 per rotavator, and thus 50000 rotavators during next 5 years shall lead to savings of ₹.300 crore at the farmers level, and increased production. Use of 5500 reaper cum binder shall result in savings of ₹.217 crore over the next 5 years due to ₹.1500 per ha saving in labour charges. Modern methods such as protected cultivation, fertigation, etc. will help increase yield with optimum use of resources. New crops also shall be promoted. The interventions are expected to raise the productivity of the identified crops by 30%-75%. Focus is on promoting food processing in the state in order to build on the strengths of high production levels in crops esp. horticulture produce, and a specific food processing policy 2016 has been announced which has incentives for the same. Improving post-harvest management through better infrastructure and logistics to prevent losses, as well as facilitate farmers to reach better markets is another significant measure delineated by the State Govt. Better price discovery mechanism through modern mandis linked with eNAM portal shall open up the farmers' outreach and increase income. GIS registration of Sharbati wheat, red gram (lalchana) Pipariya tur, Kaalimooch, Jeerashankar, Chinnaur rice shall facilitate branding and better pricing, among others. Augmenting of farmers' income through honey bee keeping (cross pollination increases the productivity of crops by 15-30%), and through allied activities is part of the overall strategy. The above strategies coupled with due investment in research and development and improved extension services shall surely facilitate the farmers in realizing double the income by 2022.



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Seed rate:

The difference in recommended and farmer's level seed rate will help in estimating the increase in income on this count. By adoption of recommended seed rate, cost of cultivation of soybean can be brought down significantly. Farmers in the state use 85 - 90 Kg of seed per ha as against recommended quantum of 60 Kg per ha. Motivating the farmers to use the correct seed quantity shall result in a saving of 25 - 30 Kg per ha and considering the average area under soybean cultivation at 60 lakh ha, the savings on this account would be 1.50 to 1.8 lakh MT of seed. Assuming an average price of ₹.50/- per kg of seed (used for cultivation), the reduction in the cost would be ₹.1250/- to ₹.1500/- per ha and for the entire state would be ₹.750 crore to ₹.900 crore. It has been established that using optimum seed rate will improve productivity also.

Similarly treatment of seed as per recommended practices would result in saving of pesticides in the initial stages of plant growth. Even if we assume a saving of ₹.100/- per ha on this account, it would be ₹.120 crore for a cropped area of 120 lakh ha (taking into account only soybean and wheat which are the main crops)

Productivity increase in Animal Husbandry Sector:

In animal husbandry, it is observed at the field level that feeding mineral mixture and regular deworming is resulting in an increase in the milk production by 20-30% with the same level of inputs. Assuming the increase at lower level of 20%, this simple intervention would lead to an increase in annual milk production by 4.6 lakh MT in indigenous cows and 5.4 lakh MT in buffaloes (assuming 70% of the milch animals are covered). Similarly upgrading the local non-descript cows with descript indigenous breeds would result in additional milk production of 7.1 lakh MT (assuming 50% of non-descript cows are covered and increase in milk yield is 1 kg in the first cycle). Value of additional output of milk would be to the tune of ₹.4525 crore and considering 10% of it as net income, ₹.452 crore would come from animal husbandry, provided marketing linkages are well established. Similar interventions in goat rearing in the state would have a significant impact in improving the farmers' incomes. This shows that animal husbandry in general and dairy farming in particular would contribute significantly in increasing the incomes of farmers. Already six model schemes for dairy development have been prepared and circulated among the stakeholders.

In the recently announced Union Budget Dairy Processing Fund can be leveraged by the State to launch projects for enhancing dairy incomes. The share of "income from animals" in the share is just 12% in the farmers total income. Incentivising this share would add more than proportionately to the farmers income.

NABARD has also prepared a farm sector development plan and the activities proposed in this plan synchronise with those of the State Government. The programmes proposed and its impact on increasing the income level of farmers is given below:

Table 7.4 - Farm Sector Development Plan and the activities proposed and its impact on increasing the income level of farmers

Sl.No	Intervention	Outcome
1	Watershed projects	Improvement in ground water levels, soil conservation, availability of water for life saving irrigation, lesser chance of crop loss, scope for allied activities like dairy, poultry etc. which add to the income of the farmers
2	Soil testing and soil health card	Use of required fertilisers only resulting in increased productivity, improvement in soil health, reduction in cost of cultivation leading to increased incomes.
3	Seed production	Assured seed availability locally. Lower cost of production and better productivity ultimately leading to increased incomes.
4	Low cost poly houses	Increased production by 35% to 50%, even in adverse weather conditions, better quality of the produce fetching relatively higher prices leading to increased incomes.
5	Increasing	Adoption of improved management practices result in lower cost of production,



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	productivity of pulses	increased productivity and farm incomes.
6	Agri extension farms	Farmers who see the demonstration units will be motivated to adopt the practices being followed. Even if 10% of the farmers who visit these units adopt the improved package of practices, their income levels would improve.
7	CAT programmes	Farmers undertaking the visit will be following the learnt practices on their fields which serve as demonstration centres for neighbouring farmers. Adoption of scientific practices lead to reduced cultivation costs, improved productivity and increased incomes.
8	Automatic weather stations	Area specific weather and crop advisories help the farmers in timing their agricultural operations and cutting down the expenditure leading to improved incomes.
9	Breed improvement of cattle and buffaloes and balanced feeding	With feeding of mineral mixture and deworming at regular intervals, productivity of the existing milch animals can increase by 20 to 30% with the same inputs. Further by upgrading the local animals with descript indigenous breeds productivity is expected to double over a 3-5 year period. This increased productivity coupled with market linkages shall result in increased incomes.
10	Breed improvement of goats	Breed improvement. Increase in meat and milk production by 30 to 50% leading to higher incomes

Box 7.5 Initiative Matrix of decisions of GoMP addressing farmers' issues

Initiatives to hedge price risk	Initiatives to boost allied activities
<ul style="list-style-type: none"> The flagship scheme of Mukhya Mantri Bhavantar Bhugtan Yojana to hedge the farmer against the fluctuating market price in relation to the MSP Price stabilization fund with an initial corpus of ₹.1000 crore Announced MSP for Kharif Moong (Rs. 5225/ per quintal) Procurement of various pulses on MSP (Arhar, Moong, Urad) Setting up of MP Agriculture Cost and Marketing Commission to ensure better prices & marketing of agri produce in the State Effective implementation of PM Fasal Bima Yojana including timely payment of insurance claims as also brining in to the extent of 30.12 lakh additional farmers under Kharif 2017. 	<ul style="list-style-type: none"> Micro Irrigation Scheme launched by GoMP with the objective of boosting agri production as also maximise irrigation efficiency so as to bring 22 lakh ha area under MI. Custom Hiring / Processing & Servicing centres Promoting inter cropping and improved agri practices like SRI, SRW, Dharwad Model, Organic Clusters, etc. Setting up of Milk Cooperative Societies for boosting marketing avenues for farmers and ensure remunerative prices Pashu Sanjeevani Yojana initiated for providing health facilities to animals Production of 6.96 lakh frozen semen doses through Artificial insemination technique for improvement of breeds. 22000 tons fish produced within hundred days under the Blue Revolution Setting up of Agri Forestry Mission with an objective of plantation of agroforestry plants in 10 lakh ha land in five years' period.
Initiative to improve market facilities	Other initiatives
<ul style="list-style-type: none"> Creation of storage facilities for perishable items to the tune of 65369 Metric Tonnes. Constitution and promotion of Farmers' Producer Organisations for aggregation and marketing 	<ul style="list-style-type: none"> Setting up of Krishi Cabinet for expediting policy decisions related to agriculture Distribution of Soil Health Cards to the extent of ₹.85.65 lakh Exposure visits for farmers (within country / overseas) for orientation towards Best Practices Chief Minister Solar Irrigation Pump Scheme with an objective of setting up 10000 solar pumps per year.

Source: *Sau Din Sau Nirnay (Govt of MP)*



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Role of Agriculture credit in Doubling of Farmers Incomes

Agriculture credit is an indirect but a critical input. Credit provides the farmer the capacity to purchase inputs such as seeds, fertilisers, pesticides etc which are essential for raising crops and enhancing crop productivity. Further, for capital formation investment in farmers field, farm machinery is equally important with investment credit supported by banks. In the context of doubling of farmers income both short term credit and long term credit have an important role to play. For example, just mere substitution of high interest informal credit by formal credit will lead to saving for the farmers. In a broader context access to formal credit has positive implication for both short term impulses as well as raising the productive capacity of farm holding and farmers. It is in this context that analysing the trends in agriculture credit and its various dimensions viz. increase in total amount, increase in physical coverage (no of accounts), share of crop loan and term loan etc will help us delineate a role of credit in doubling of farmers income.

Madhya Pradesh has in recent times witnessed high growth rate in agriculture. The period since 2007-08 has seen a focus on irrigation development. It would be not out of place to analyse the period since 2007-08 till 2015-16 (latest available figures) a nine year period in terms of some important parameters influencing agriculture growth.

Increase in Agriculture credit in Madhya Pradesh:

During the nine year period (2007-08 to 2015-16) agriculture credit disbursements (includes short term and term loan) in the State increased from ₹.10,612 crore to ₹.52,502 crore - almost a fivefold increase (CAGR: 22.12%). This period also witnessed irrigation growing at a rate of 7.32% per annum in Madhya Pradesh. This was reflected in increase in food grain production which rose from 120.71 lakh tonnes (2007-08) to 302.13 lakh tonnes (2015-16) - CAGR of 12.15%. Thus, increase in agriculture credit has supported this "real sector" expansion.

Table – 7.6 - Increase in Agriculture credit in Madhya Pradesh

Year	Agriculture credit (₹.Crore)	Food Grain Production (000 tonnes)	Gross Irrigated Area (000 ha)
2007-08	10612	12071	6275
2008-09	12205	13915	6704
2009-10	15508	16016	7162
2010-11	19702	14952	7421
2011-12	24493	20395	8228
2012-13	31651	23690	8966
2013-14	43618	22978	9919
2014-15	49871	25489	10300
2015-16	52502	30213	11065
2016-17	64162	-	-
CAGR	22.13	12.15	7.34

Source: (a) SLBC, Madhya Pradesh for Agriculture data. (b) Agriculture Economic Survey (2016-17), Madhya Pradesh and Economic Survey, 2015-16, GoMP

Penetration of agriculture credit in Physical terms:

In Madhya Pradesh as per PMFBY there are 1,00,69,313 (2016-17) farmers. As on 30 November 2016 the number of operative/live KCC in the State stood at 76.97 lakh (Source: Trend and progress of Banking in India, RBI). However, as per SLBC there were 54.72 lakh KCC (as on 31.03.2016) in the State. Thus, the penetration of agriculture credit in physical terms was 76.44% (Table below). This needs to be increased. The average size of holding stands in Madhya Pradesh is 1.78 ha. Applying this factor to the number of operative KCC's it is estimated that the total area under institutional agriculture credit is 137.01 lakh hectares. The Gross Cropped Area (GCA) in the State is 240 lakh hectares.

Table 7.7 - Penetration of Institutional Credit (physical terms) in Madhya Pradesh

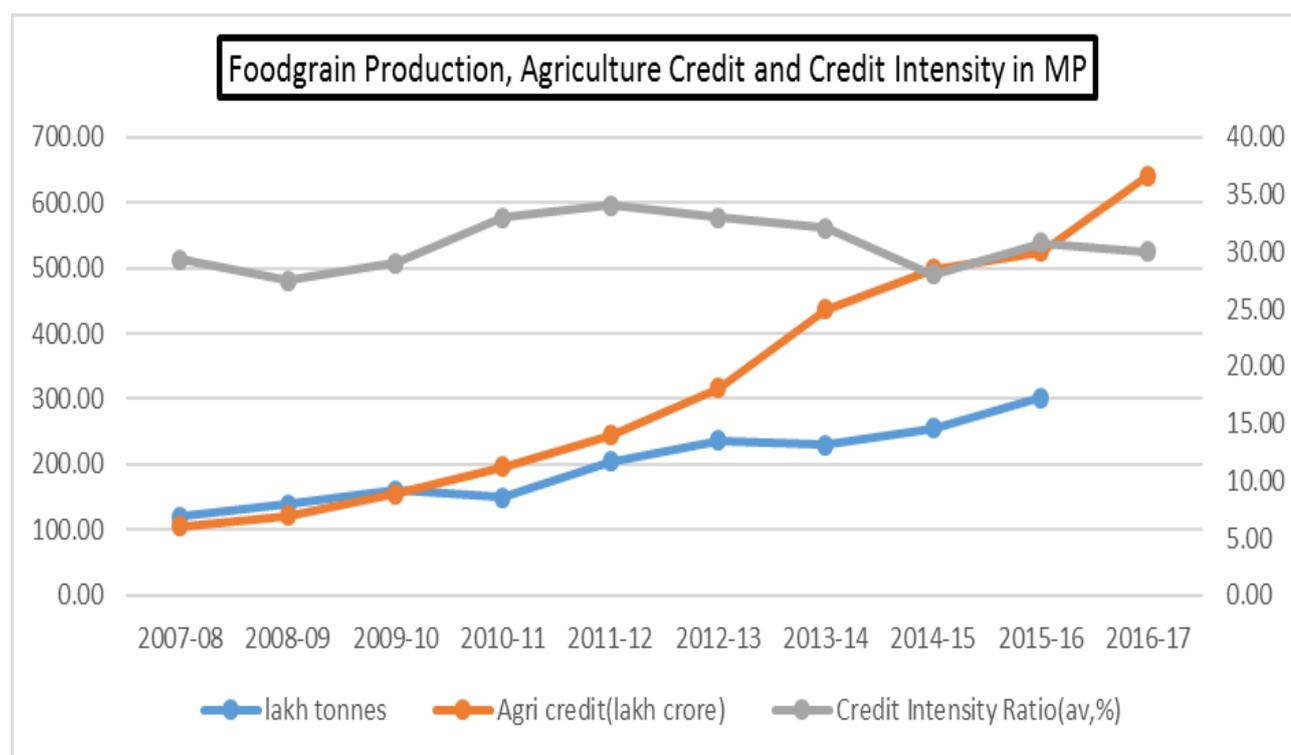
(as on November 2016)		
Sr.No	Agency	Number of operative /live KCC cards(in Lakhs)
1	Cooperative Banks	53.11
2	Commercial Banks	18.7
3	RRBs	5.16
4	Total(Sr No 1+2+3)	76.97
5	Total Number of Farmers in MP (in lakh)	100.69313
6	Penetration[(Sr No4 /Sr. No5)*100]	76.44%

Source: (a) Data on KCC Cards from Trend and Progress in Banks (b) Data on No of farmers from PM Fasal Bima Yojana shared by GoMP

The Figure below plots three data series- on the left hand scale we have Food grain production in Madhya Pradesh and agriculture credit disbursed in MP. On the right hand scale we have plotted the ratio of agriculture credit to Agriculture Allied GDP in the State. The data is for the period 2007-08 to 2015-16. It is observed there is a positive relationship between foodgrain production and agriculture credit and correlation coefficient is 0.94 between the two variables.

The average credit intensity ratio during the period 2007-08 to 2015-16 is estimated at 30.72%. It has fluctuated between 27.47%(2008-09) and 34.03%(2011-12) at the various levels of food grain production.

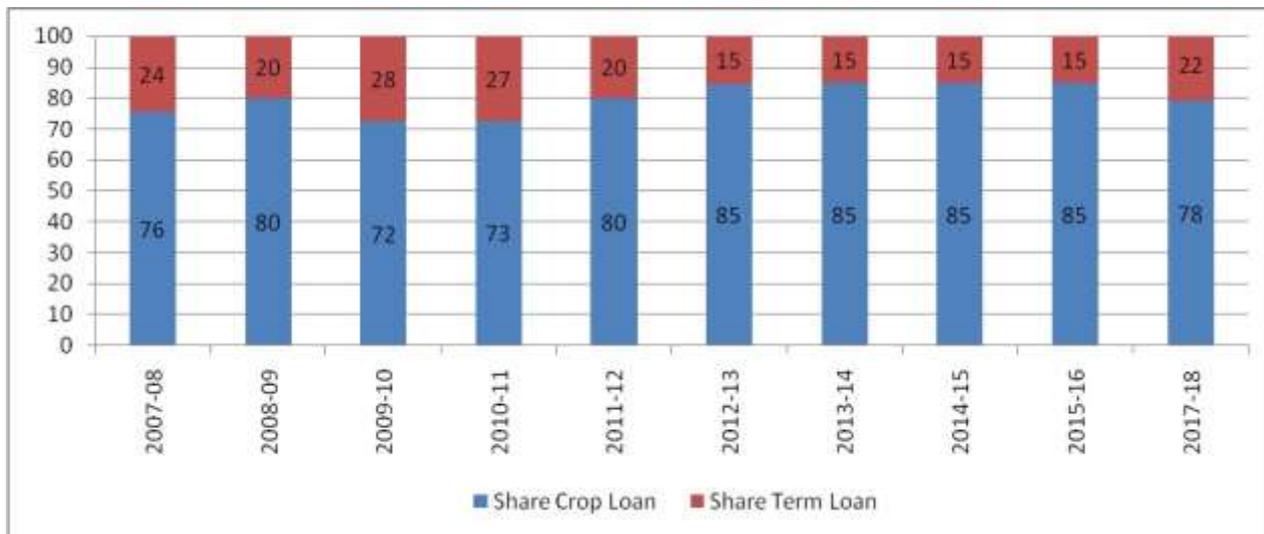
Chart 7.8 - Food Grain Production vis-a-vis Agriculture Credit



Share of Long term and Short Term Agriculture Credit

Capital formation in the agriculture sector is critical for sustaining the growth rate in the sector. In agriculture capital formation takes place both through public sector and private sector. Bank credit especially the term loan component (ATL) is an important source for capital formation in agriculture.

Chart 7.9 - Share of Short Term and Long Term Agriculture Credit



Note: In the figure above share's estimated for 2014-15 and 2015-16 based 2013-14 as ATL figures not available for 2014-15 and 2015-16.

The share of ATL over the years has seen a declining trend which does not augur well. In 2007-08 the share of ATL was 24%(Rs. 2583 crore) which reached 27%(Rs. 3874 crore) in 2010-11. The share of ATL has since then and stood at 15% (Rs.4872crore) in 2013-14 the last available year for which the split between crop and term loan is available by SLBC. We have projected at the same ratio the shares for the next two years.

Crop loan has grown at an average annual annual rate of 24% during the period 2007-08 to 2015-16, term loan has witnessed average annual growth of 15% during the same period. This has led to its decline in its share. The share of ATL needs to increase as this component of agriculture credit is critical for capital formation in agriculture and sustaining growth in the sector. This aspect needs adequate attention by policy makers in the State and Bankers and an actionable plan be devised for increasing the flow of ATL in the State.

Conclusion

The objective of Doubling agricultural incomes by 2022 is a laudable but a challenging one. To realise it may require coordination among various agencies, stakeholders, bankers etc. This can be best achieved under the overarching monitoring done at the State Level as various actors are involved. This can be regularly done at the SLBC level at the State level and DCC forum at the District level. Monitorable benchmarks including base level farmers income series at the State level and District level needs to be devised against which the progress can be measured.



CHAPTER VIII

SKILL INDIA SCHEME

8.1 Introduction

The objective of Skill Development is to create a workforce empowered with the necessary and continuously upgraded skills, knowledge and internationally recognized qualifications to gain access to decent employment and ensure India's competitiveness in the dynamic global market. It aims at increasing the productivity and employability of workforce (wage and self-employed) both in the organized and the unorganized sectors. It seeks increased participation of youth, women, disabled and other disadvantaged sections and to synergize efforts of various sectors and reform the present system with the enhanced capability to adapt to changing technologies and labour market demands.

India is a country today with 65% of its youth in the working age group. If ever there is a way to reap this demographic advantage, it has to be through skill development of the youth so that they add not only to their personal growth, but to the country's economic growth as well. Noting that India will have a surplus manpower of 4 to 5 crore over the next decade, the Prime Minister emphasized the need to provide this youthful manpower with skills and ability to tackle global challenges and accordingly launched the "National Skill Development Mission" on 15 July 2015 with an aim to train over 40 crore people in India in different skills by 2022. It includes various initiatives of the government like "National Skill Development Mission", "National Policy for Skill Development and Entrepreneurship, 2015", "Pradhan Mantri Kaushal Vikas Yojana (PMKVY)" and setting up Sector Skill Councils under public-private arrangement. Sector Skill Councils are set up as autonomous industry-led bodies by NSDC. They create Occupational Standards and Qualification bodies, develop competency framework, conduct Train the Trainer Programmes, conduct skill gap studies and Assess and Certify trainees on the curriculum aligned to National Occupational Standards developed by them.

In Madhya Pradesh 43.5% of the total population are economically active as against 39.8% in the country. However majority (69.8%) of them are in agriculture which contributes only 34% of State GDP. To increase their incomes, these working population needs to be shifted from agriculture to other sectors. Further, there is need to improve the skills of the people engaged in agriculture to maximize incomes. About 28.5% of the State's population (2011 census) are in 18-34 age group and imparting skills to them will go a long way in economic development. Government of Madhya Pradesh has announced Technical Education and Skill Development Policy" in the year 2012 (amended in 2014) with an objective of ensuring lifelong employment oriented technical education and skill development in the global context to the youth of the state and to those who wish to upgrade skills through specified programmes, knowledge and recognised National and International qualifications.

The Directorate of Skill Development, Government of Madhya Pradesh is coordinating the functioning of Govt. and Private Industrial Training Institutes (ITIs). The core activity of the department is to provide Job-oriented training for unemployed youth and to produce skilled workforce as per society & industries demands.

In Madhya Pradesh over 25 Government departments are closely involved in skill development. These Departments mainly operate in one of two ways - through setting up own training capacity in specific sectors or through providing per-trainee costs of training for specific target populations.

MP State Government has set up State Skill Development Mission (MPSDM) as nodal body to anchor the skill development agenda in the State. MPSDM is expected to play a significant role in escalating the pace of skilling, through identification of key sectors for skill development in the State, as well as coordinating with State Govt Departments, industry and private training organizations.

Madhya Pradesh Council for Vocational Education and Training (MPCVET) is a body under the chairmanship of Chief Minister of Madhya Pradesh to act as the apex body for monitoring, coordination, convergence and providing overall policy direction for skill development activities in Madhya Pradesh. MPCVET portal, aims at "Convergence and Dissemination of Information" and "Convergence and Simplification of Process." The web-portal is beneficial to Candidates, Trainees,



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Training Centers, Employers, Placement Agencies, Labour Contractors, Job Providers, Self-Employed Persons and even to a Common Citizen. The Madhya Pradesh government has earmarked ₹1,600 crore for the expansion of training infrastructure and skill development capacity over the next five years. The scheme is to generate employment for youths and provide manpower to industries as per their requirement.

The plan named as '*MP Skill and Quality Improvement Programme*' would undertake modernisation of skill development institutes and conduct courses for the youths. The first academic session would begin in the coming financial year, said the officials in the technical education department. Around 7.5 lakh youths will be trained in semi-skilled and skilled manpower which will give a big boost to employment generation. All 313 blocks of the state would have at least one skill development centre (SDC) while the number of polytechnics would also be raised to 30,000 in next five years. The government would also set up high-end ITIs with high-end traders in all major cities.

State Government plans to set up a 'Skill Park' at Bhopal, with technical assistance from Singapore's ITE Education Services (ITEES), which offers consultancy and training services in skill development and vocational training. The park would train 5,000 skilled manpower annually.

The Centre for Entrepreneurship Development Madhya Pradesh widely known as CEDMAP, promoted by the state government of Madhya Pradesh and Central Financial Institution as well as lead bank of the state, is an autonomous body and not-for-profit institution set up in the year 1988, registered under the Firms & Societies Act 1973. CEDMAP, is an **ISO 9001:2008 certified institution**, and has the status of a premiere institution for undertaking various entrepreneurship, skill as well as livelihood development activities in MP & CG. The governing body is headed by the Additional Chief Secretary, Commerce, Industry & Employment Department of MP as Chairman and other members consists of bureaucrats, heads of nationalized banks of the state, NABARD, central and state financial institutions as well as entrepreneurs etc. It acts as the Nodal Agency for Commerce, Industry and Employment Department, Govt. of MP.

It has achieved enormous success in the field of entrepreneurship development activities for upliftment of society in the state of Madhya Pradesh (MP) and Chhattisgarh (CG).

CEDMAP stands amongst one of the fastest growing institutions in the country having collaborations and partnership tie-ups with many state, national and international level organizations of repute. Also as a part of its vision 2020, CEDMAP aims to enter into many other fields in collaboration with various prestigious and globally known corporate houses/institutions etc. to widen its activity in other countries.

There is a need for diversification from agriculture to other sectors, particularly those working as labour, so as to improve the income levels. For the cultivators, skill development in farm sectors will lead to productive use of labour and increase in farm incomes.

One of the major issues in skill development is the mismatch between demand and supply of skills. Such a mismatch compromises potential economic development. This requires establishing a mechanism for providing access to information on skill inventory and skill map on real time basis.

NABARD supports RUDSETIs/RETIs in conducting rural entrepreneurial development programmes which are primarily focused on skill development of rural youth in both farm and non farm sectors. One time support upto a maximum of ₹.3 lakh per RSETI is provided for purchase of training equipment from Financial Inclusion Fund. Employment opportunities, either on self employment basis or wage employment shall be kept in view while considering such programmes. For the first time, skill development programmes were sanctioned to NSDC affiliated training institute Ashok Leyland Driving Training and Research, Chhindwara for skilling of 150 rural and tribal youth. Under farm sector, exposure visits and capacity building programmes are conducted for farmers for imparting skills in agriculture and allied sectors. Skill development of youth and women in the project villages is one of the components in watershed and wadi projects. Under Micro enterprise development programme (MEDP) and Livelihood and enterprise development programme (LEDP) Members of SHGs also are provided training in different activities and



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handholding is done so that they can establish their units. All these programmes are aimed at skill building and increasing the income levels of beneficiaries.

8.2 Stand Up India Scheme :

The scheme was announced in the Union Budget 2016-17 with an objective to facilitate bank loans between ₹.10 lakh and ₹.1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a green field enterprise. The scheme is based on recognition of the challenges faced by SC, ST and women entrepreneurs in setting up enterprises, obtaining loans and other support needed from time to time for succeeding in business. The scheme therefore endeavors to create an eco system which facilitates and continues to provide a supportive environment for doing business. The scheme, which covers all branches of Scheduled Commercial Banks, will be accessed in three potential ways:

- Directly at the branch or
- Through SIDBI's Stand-Up India portal (www.standupmitra.in) or
- Through the Lead District Manager (LDM)

NABARD is partnering with PanIIT Alumni Reach for India in rural skill gurukuls where assured placement with captive clients is there. This is 100% micro financed without any subsidy and is confined to below poverty line unskilled school drop outs. Training expenses are recovered from the wages of the trainees in six instalments. A gurukul is functioning in Shivpuri district in collaboration with Government, providing automotive skills and placements to the candidates. This model is successful and can be replicated in other districts as well.

8.3 Gramya Vikas Nidhi (GVN)

In order to continue the developmental activities for various promotional programmes under Off Farm Sector for enhancing credit absorption capacity of entrepreneurs and artisans in rural areas, Gramya Vikas Nidhi was created with an initial corpus of ₹.20 Crore. The corpus of the fund has been increased to ₹.40 crore by allocation of additional ₹.20 crore from the profit of NABARD during 2016-17.

The fund is created with the following objectives:

- For promotion of rural livelihood activities, development of appropriate grant based products and capacity building of rural poor to improve their family income.
- To improve access and flow of credit to Off Farm activities.
- To support development and promotion of clusters, Off Farm Producer Organisation, upscaling of innovations, Business incubation centres, Marketing (Rural Haat, Mart, Fairs Exhibitions etc.)
- To support all the activities leading to promotion of Off Farm sector and rural development including innovation, health, sanitation, housing, education, tourism etc.

NABARD has been providing support to Producer Organizations (POs) and Producer Organisation Promoting Institutions (POPIs) in the Farm sector. Similarly, there is also a felt need and demand for supporting, collectivization of Off Farm Sector activities like handlooms, handicrafts etc by forming **Off- Farm Producer Organisation (OFPO)** under GVN, which can provide strong platform to rural artisans to take up collective business activities, build capacity and provide linkages to markets.

The main aim of PO is to ensure better income for the producers /members through improved technology, skill upgradation, procurement and supply of raw materials, aggregation and marketing of their products. The grant assistance shall be extended for Formation of PO, Support to POPI, Share Capital and registration of PO.

OFPO are one types of PO where the members are weavers, craftsmen and others who may be specifically involved in off farm sector activities like handlooms, handicrafts, artisan products agro-processing etc. The main aim of PO is to ensure better income for the producers through an organization of their own. Small producers do not have volume individually both raw material and



SKILL INDIA SCHEME

products to get benefits of economies of scale. Through aggregation, the primary producers can avail the benefit of economies of scale. They will also have better bargaining power while making purchases for raw material and marketing of their products.

8.4 NABCONS in association MPDAY SRLM is implementing the Deed Dayal Upadhyaya Grameen Kaushalya Yojana (DDU- GKY) which is an outcome based/placement linked skilling program of MoRD, GOI. NABCONS, Bhopal, has been appointed as a State Technical Support Agency (STSA) to facilitate and monitor the implementation of the program in the state. The total action plan target of the state (2014-19) is to train 91,947 poor rural youth out of which total sanction is 80,331. The projects has been sanctioned in 2 phases

- **Phase-1 (2014-2016)** – A total of 13 projects were sanctioned covering a target of 47,635. Out of these 4 projects have got their second instalment & the total achievement as on 31.12.2017 is 30,474 trained & 4745 placed. A total of 10 old centers are active with 769 candidates in training
- **Phase-2 (2016-2019)** – A total of 23 projects has been sanctioned covering a target of 32,696. All 23 projects have been grounded (1 or more center). Training have commenced in a total of 24 new centers are active with 2285 candidates in training thus the state has total 34 centers with approved capacity of 4006 candidates & current occupancy of 76% (3054 candidates).



CHAPTER 9

CLIMATE CHANGE

9.1 The impacts of climate change are global, but countries like India are more vulnerable to it due to dependence of major population on agriculture, predominance of small and marginal farmers and rainfed farming system. India has set up ambitious emission reduction target and adopted towards low emission development pathways. India's Nationally Determined Contributions aims to reduce emissions intensity of its GDP by 33 to 35 per cent by 2030 from 2005 level. India is running one of the largest renewable capacity expansion programmes in the world and aims for creating capacity of 175 GW of renewable energy by 2022.

Vulnerability of India in the event of climate change is more pronounced due to its ever increasing dependency on agriculture, excessive pressure on natural resources and poor coping mechanisms. While in the short run, impact might not be severe, most crops are likely to witness yield decline after 2020 when temperature threshold limit of many crops might get breached. An increase of 2° C in temperature could decrease the rice yield by about 0.75 ton/ha in high yield areas and a 0.5° C increase in winter temperature would reduce wheat yield by 0.45 ton/ha. There is already evidence of negative impacts on yield of wheat and paddy in parts of India due to increased temperatures, increasing water stress and reduction in number of rainy days. Crop specific simulation studies, though not conclusive due to inherent limitations, project a significant decrease in cereal production by the end of this century. Parts of western Rajasthan, southern Gujarat, Madhya Pradesh, Maharashtra, Northern Karnataka, Northern Andhra Pradesh, and Southern Bihar are likely to be more vulnerable in times of extreme events. Irrigation requirements in arid and semiarid regions are estimated to increase by 10% for every 10°C rise in temperature.

Climate change challenges in Madhya Pradesh emanate from changes in the maximum and minimum temperatures, changes in spatial and temporal distribution of monsoon, increase in frequency and intensity of rains, loss of rainy days and increase in the frequency and intensity of extreme climatic events including droughts, floods and heat waves. With 70 per cent of the cropped area being rainfed (Madhya Pradesh State Action Plan on Climate Change, 2014) and predominance of small holders with low adaptive capacity, agriculture sector is highly vulnerable to climate change. Climate change adversely impacts forestry, animal husbandry, fisheries and other allied sectors also, which provide livelihoods to a large chunk of the population. To maintain the growth rate of these sectors and sustain the productivity, climate change issues need to be addressed urgently.

9.2 Options for addressing climate change

United Nations Framework Convention on Climate Change (UNFCCC) has identified two separate approaches for addressing climate change: mitigation and adaptation. There are increasing calls to better integrate these two approaches. Because of long lag times in the climate system, mitigation efforts alone will not be able to prevent climate change vulnerability. Adaptation measures and mitigation efforts are to be taken up simultaneously so that climate change impact in future is kept at low levels and the expenditure on adaptation strategies can be brought down.

Adaptation has the potential to reduce adverse effects of climate change and can produce ancillary benefits, but cannot prevent all damages. Numerous adaptation options have been identified that can reduce adverse impact and enhance beneficial impacts of climate change. More rapid and intense climate change would pose greater challenges for adaptation. Lower levels of future Green House Gases (GHG) concentration will make adaptation challenge easier.

Government of Madhya Pradesh prepared a State Action Plan on Climate Change (SAPCC) (<http://skmcccepc0.mp.gov.in/sites/default/files/resources/Madhya%20Pradesh%20State%20Action%20Plan%20on%20Climate%20Change.pdf>). This report states that changing climate shall adversely affect forestry, water resources, agriculture and allied sectors, health, urban administration and transport, energy and renewable energy, industries, panchayatraj and rural development, environment sectors in the state.

The key strategies for adaptation to climate change proposed in the SAPCC which has direct or indirect impact on agriculture are given in the table next page.

Table 9.1 - Climate Change proposed in the SAPCC

Water Resources	Increase water use efficiency in irrigation, domestic purposes
	Water conservation, augmentation with special focus on areas with over exploited condition
Agriculture and allied sectors	Promoting Soil and Water Conservation technologies
	Planning cropping systems suitable for each agro-climatic zone
	Capacity building for sustainable agriculture
	Management of risks for sustainable productivity
	Enhancing dissemination of new and appropriate technologies developed by researchers and strengthening research
	Creation of Rural Business hubs and accessibility to markets
	Ensuring availability of adequate feed, fodder and water for livestock
	Conservation and management of the fish biodiversity
Forestry	Forest conservation, afforestation/reforestation through viable model
	Research on the possibility of ecosystem based adaptation measures
	Adaptation measures through alternative livelihoods
	Ensure soil and water conservation measures in forest management
	Enhancing green cover outside forest
	Biodiversity conservation
Rural Development	Sustainable use and management of NTFPs
	Review of existing rural development programmes with Climate Change focus
	Convergence and integration with the CC action plans of departments like forest, water, agriculture, energy and health
	Climate Change Concerns to be institutionalized in the annual plans of Panchayat.
	Training and capacity building of rural communities

9.3 Climate change adaptation and mitigation initiatives of NABARD in Madhya Pradesh

National Bank for Agriculture and Rural Development (NABARD) has been supporting efforts of State Government for addressing challenges emerging due to climate change. NABARD's various projects and programmes including NRM initiatives, infrastructure finance and micro-finance initiatives are mainly focusing on resilience building and low emission development. Irrigation projects which aim at water use efficiency are supported under RIDF. In projects like Mohanpura and Chinki, water supply is through pressurized pipes and the end user have to use either drip or sprinkler. These interventions would conserve water, avoid evaporation losses and increases water use efficiency. Use of solar pumps for lifting and distribution of water spares electricity generated from traditional sources such as coal and aids in reduction of green house gas emissions.

Soil erosion, water conservation, groundwater recharge are addressed through watershed projects. Inclusive approach is followed in designing these projects where the community needs are ascertained first, plot wise survey done and specific treatments proposed to address the ground level conditions. These projects aim at coverage of entire watershed area involving the community and thus are sustainable. Soil and moisture conservation achieved through these treatments have proved to provide relief against adverse impacts of climate change. Presently 24 watershed projects covering the arable area of around 30900 ha is under implementation in 8 districts. Corporates are keen in partnering with NABARD in watershed development with 13 of these project taken up under CSR collaboration.

Wadi projects being implemented by NABARD can address the issue of adverse impacts of climate change. This is not a project of growing orchards alone. The design of the project shows an integrated development having components of soil and moisture conservation, raising a mix of two to three horticulture crops with compatible intercrops to ensure assured income throughout the



project period. As the fruiting season of the fruit crops raised is different, even if one crop fails due to weather aberrations, the other will take care of the income needs. Further, the fruit trees sequester carbon and reduce green house gas emissions. Presently 50 wadi projects in 18 districts are ongoing where about 46200 wadis have been established. Besides, 7 projects in 5 districts covering around 7000 tribal families are completed.

Other developmental interventions of NABARD like seed production, SRI and SWI system of cultivation, precision farming, low cost polyhouses, conservation agriculture, conservation of indigenous breeds aim at building livelihood resilience of the farming community against adverse impacts of climate change. With the weather aberrations becoming a regular feature, it has become imperative to replicate these interventions over a larger area.

Considering the importance of climate literacy and education, NABARD during 2017 successfully took up water campaign, as a resilience building strategy, covering 100,000 villages in 250 most water stressed districts across 21 States of India (including 6000 villages in 10 districts of MP). The campaign was not only able facilitate sensitization and awareness regarding the water conservation and management at grass root level, it also triggered community action for resource mapping and development of strategy for community action with public and private finance.

9.4 Climate change finance

In order to build the climate change resilience and to follow low emission development, finance is one of the critical challenge.

As of now, the Adaptation Fund Board (AFB), Green Climate Fund (GCF) and National Fund on Climate Change (NAFCC) are providing assistance to take up climate change adaptation and mitigation measures. While the first two are International Funds, the third is a National Fund launched by Ministry of Environment, Forests and Climate Change of the Government of India. Recognizing the role played by NABARD in natural resource conservation and management, Government of India and International Funding agencies have accredited NABARD as the National Implementing Entity (NIE) for taking up climate change adaptation projects. NABARD has also been accredited as Direct Access Entity (DAE) for Green Climate Fund (GCF) under UNFCCC - the first Indian organisation to get Direct Access Entity status of the GCF. All the agencies seeking assistance under these funds have to route their proposals through the NIE and NABARD as the NIE for the country solicits adaptation and mitigation proposals from the stakeholders.

NABARD is also involved in educating the stakeholders on climate change and its impact which will facilitate them in identifying areas that would require finance for adaptation strategies and then prepare and submit a detailed project report to NABARD for onward submission to the financing agency concerned, after due appraisal.

9.4.1 Projects Sanctioned under Adaptation Fund in Madhya Pradesh:

A Project on “**Building Adaptive Capacities of Small Inland Fishermen for Climate Resilience and Livelihood Security**” is being implemented by Agency TAAL in tribal areas of Dhar, Jhabua and Alirajpur districts of the State. The overall objective of the project is to make the inland fisheries sector of Madhya Pradesh more climate resilient and to enhance the adaptive capacity of the fish farmers and their livelihoods. This is to be achieved by increasing the water storage capacity in fish ponds by improving the capacity of poor and marginalized fish farmers to engage in climate smart aquaculture in these ponds, raising awareness of climate change and its impacts and by preparing and disseminating adaptation strategies for small pond aquaculture farmers.

A project on “**Building Adaptive Capacities Of Communities, Livelihoods and Ecological Security in the Kanha-Pench Corridor of Madhya Pradesh**” is being implemented jointly by Forest Department, Government of Madhya Pradesh and Royal Bank of Scotland Foundation in 54 villages of Mandla, Balaghat and Seoni districts. It proposes to adopt community centric three pronged approach of i) building and strengthening community based



institutions, ii) community led ecosystem conservation and iii) promotion of climate informed and climate resilient livelihoods.

9.4.2 NABARD and Green Climate Fund

The Green Climate Fund (GCF) has been designated as a financial mechanism of the UNFCCC. Resources to the extent of US\$ 100 billion per annum would be made available to developing countries by 2020 under the fund. It is envisaged to use these resources in the area of climate change adaptation and mitigation particularly in agriculture and rural sectors. Apart from grant funding for adaptation projects, NABARD also could access other financial instruments like concessional loan, guarantee etc.

NABARD, being a DAE of GCF, has achieved a milestone by getting approval of a project on “Ground water recharge and Solar Micro Irrigation to ensure food security and enhance resilience in vulnerable tribal areas of Odisha” from 16th GCF Board meeting. The project is approved with an outlay of US\$ 166.29 million including GCF grant support of US\$ 34.35 million whereas other financial resources would be provided by Government of Odisha and World Bank.

(Further reading: <http://www.gcfund.org/about/the-fund.html>)

9.4.3 NABARD and National Adaptation Fund for Climate Change

National Adaptation Fund for Climate Change (NAFCC) has been established by Government of India for funding concrete adaptation projects aligned with relevant missions under National Action Plan on Climate Change (NAPCC) and State Adaptation Plan on Climate Change (SAPCCs) in agriculture, horticulture, agro-forestry, environment, allied activities, human health, other rural livelihood sectors, etc to address climate change related issues. NABARD has been accredited as NIE for this fund also and shall be working in close coordination with different Ministries/ Departments of Government of India and State Government Departments who are the executing entities.

A project on ‘**Enhancing adaptive capacity to climate change through developing climate smart villages in three vulnerable districts of Madhya Pradesh**’ submitted by EPCO, GoMP is under implementation in identified villages (20 each) of Sehore, Rajgarh and Satna districts. Participatory implementation of various climate smart interventions through different climate smart village models linking with other community development activities and ongoing National Adaptation on Climate Change (NAPCC) and State Action Plan on Climate Change (SAPCC) is planned under the project.

9.4.5 NABARD’s other Climate Finance Efforts

A climate change fund was created by NABARD which would be used for promoting and supporting activities relating to climate change. Interventions furthering NABARD’s interest in the areas of climate change adaptation and mitigation will be considered.

Government agencies, Non Government Organisations, Research Institutions and Universities, Banks and Financial Institutions, Panchayatraj Institutions are eligible for assistance from the fund.

NABARD is already supporting projects, many of which can be classified under climate finance. Over 28% of NABARD’s cumulative disbursements have links with climate change adaptation and mitigation. Specifically, NABARD’s thematic areas of forestry, agriculture, animal husbandry, land development, minor irrigation, etc., have projects / components with emission reduction potential. Apart from these, areas like farm mechanisation, Self Help Groups, Storage & Market Yards, etc. have some linkages with climate change adaptation.

NABARD’s five programmes namely - Rural Infrastructure Development Fund (RIDF), Tribal Development Fund (TDF), Integrated Watershed Management, Umbrella Programme on Natural Resource Management (UPNRM), and NABARD Infrastructure Development Assistance (NIDA), have supported projects with emission reduction potential including forestry, biogas digesters, rural energy management (pump replacement, HVDS, etc.) and renewable energy (solar, hydel).



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Under the NABARD Infrastructure Development Assistance (NIDA), NABARD is financing green investments on solar power generation and improvement of electricity distribution networks, which includes India's first one MW canal-top solar power project in the state of Gujarat.

NABARD aims to effectively use the climate finances available internationally viz. Adaptation Fund and Green Climate Fund and other national funding mechanism such as National Adaptation Fund for Climate Change for building climate resilience for rural communities to show the practical way out of looming dangers of climate change. NABARD, MPRO is constantly pursuing with Government departments to generate suitable ideas, concept notes and projects to be considered under these funds.

9.4.6 In the context of Madhya Pradesh, some of the climate hotspots are identified to address concerns of Climate Change.

- a) As per the State Government policy, major irrigation projects are being constructed with piped irrigation. This will increase the water use efficiency in irrigation and enhancing agricultural productivity through other improved technologies. With the use of such technology, there will be marked effect on water and soil conservation and hence increase adaptive capacity. Narmada Valley Development Authority (NVDA) may develop the concept for consideration under Green Climate Fund.
- b) Based on the vulnerability assessment made in the state, there is adverse impact on components of eco system such as agriculture, livestock, water, forest and human beings and affecting the livelihood of the rural poor. To address these CC concerns on different sectors, single adaptation strategy would not be sufficient and hence a landscape approach may have to be considered to develop of Climate-Smart Farm & Forest communities.
- c) Animals are equally susceptible to the impacts of Climate Change as human beings. Native species are more tolerant to weather extremities as well as projected emergence of diseases in view of Climate Change. The efforts should be made to popularise native hardy breeds and prevent their germplasm to ensure sustainable production and income. Department of Animal Husbandry may consider project on conservation of native breeds of Madhya Pradesh.
- d) Millets are and still remain a staple crop for numerous households, especially in tribal dominated areas and are cultivated in marginal soils having low ecological and water footprints. Millets are also important in terms of biodiversity, nutritional security and as well as income security in rainfed areas. However, area under millet cultivation is decreasing due to changing cropping pattern, shift towards superior cereals, changes in consumption pattern etc. Agriculture department may consider preparation of concept note and project on development of millets.



ANNEXURES

ANNEXURE 1

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS - (2018-19)

(₹ lakh)

Sr No	Districts	Farm Credit-Crop loan	Farm Credit-Agriculture Term Loan										Farm Credit - Term Loan (2+3+4+5+6+7+8+9+10)	Total Farm Credit - Crop Loan + Agri Term loan (Col 1+11)
			Water Resources	Farm Mechanisation	Plantation & Horticulture	Forestry & WL	AH - Dairy	AH - Poultry	AH - Sheep Goat	Fishery	Others- Bullock, cart etc			
1	Agar Malwa	108362.80	6927.84	8622.40	11111.04	683.34	3871.80	442.98	1513.89	280.56	831.60	34285.45	142648.25	
2	Alirajpur	60471.66	5556.49	2583.60	1258.08	474.30	2495.59	113.66	69.29	154.51	985.86	13691.38	74163.04	
3	Anuppur	32467.24	1006.96	2590.00	582.70	368.80	1173.74	508.56	276.26	435.00	352.88	7294.90	39762.14	
4	Ashoknagar	98752.81	2202.90	7458.80	1816.20	150.98	2830.59	123.36	402.38	111.84	5082.30	20177.05	118029.86	
5	Balaghat	128292.74	6404.12	14325.88	1276.98	212.72	1523.84	1233.32	4208.18	514.81	43991.19	172283.93		
6	Barwani	138422.05	17023.65	7621.80	3931.56	1894.05	10211.53	174.07	2223.45	553.14	3957.66	47590.91	186012.96	
7	Betul	128863.80	7232.44	6140.16	4802.00	486.00	5109.76	527.93	1085.85	383.65	216.27	25984.06	154847.86	
8	Bhind	153953.81	7324.21	34472.00	3002.15	481.33	18286.79	347.52	534.09	666.75	366.02	65480.86	219434.67	
9	Bhopal	122493.54	9285.30	14391.81	12356.80	493.20	14262.46	1677.15	2137.32	174.14	50138.36	178631.90		
10	Burhanpur	104248.95	9245.77	4921.60	1164.68	176.82	10640.80	686.97	358.59	748.02	28138.53	132387.48		
11	Chatharpur	143173.51	7148.48	12302.40	13000.08	76.80	2134.48	889.28	1191.12	357.36	37210.32	180283.82		
12	Chindwara	209752.80	18714.08	32010.86	13910.00	838.26	7023.56	127.15	1138.67	1245.88	75144.29	284897.09		
13	Damoh	121933.50	12611.27	8912.00	893.85	138.23	8193.66	221.58	194.34	202.52	31576.17	153509.67		
14	Datta	95641.65	12498.79	14809.50	3045.40	486.00	9002.48	145.80	1823.04	2161.50	868.50	44841.61	140483.26	
15	Devas	249956.20	13237.20	2717.30	2352.02	127.80	7387.20	243.00	1359.00	662.06	1552.50	55779.28	305735.48	
16	Dhar	355408.30	21305.08	26827.96	8721.20	380.70	8439.27	236.23	723.06	2790.41	1175.55	70619.78	426028.08	
17	Dindori	55753.11	1989.53	4629.86	1531.32	1374.77	1914.19	226.18	512.75	1001.65	131.39	15311.58	69064.69	
18	Guna	121256.63	3497.43	7631.29	2084.40	509.09	3998.36	133.21	423.97	150.90	5810.34	24148.99	145405.62	
19	Gwalior	226765.30	22682.25	75476.00	5725.84	1188.00	35049.60	336.60	3108.75	3956.25	1310.40	148833.69	376486.89	
20	Harda	165906.37	10624.77	33116.20	3066.72	1499.24	14934.33	669.26	807.81	1890.36	31.18	56639.87	222546.24	
21	Hosangabad	320256.35	20083.77	37871.40	13138.29	8524.07	19395.57	1491.69	1715.56	4911.36	230.65	107472.36	427728.71	
22	Indore	228012.46	26783.55	36584.00	8601.60	388.00	4134.50	4061.70	11655.00	1126.35	864.00	131378.70	359391.16	
23	Jabalpur	139126.98	14943.12	15221.56	3422.72	636.75	5501.92	1589.89	524.17	956.06	183.17	42979.36	182106.34	
24	Jhabua	85697.24	8591.67	10453.60	3795.16	94.91	2434.61	179.10	261.96	251.27	120.31	26173.59	110870.83	
25	Katni	82456.30	6179.05	8286.60	2338.25	724.40	5735.91	785.32	644.97	320.88	7.622	25091.60	107547.90	
26	Khandwa	240813.77	18177.19	8021.94	6456.72	258.65	9823.31	816.79	1648.71	182.66	2191.60	47577.57	258991.34	
27	Khargone	349771.50	57293.81	9547.68	5356.44	492.08	14588.80	287.45	978.01	750.37	1677.60	90972.44	440743.94	
28	Mandla	67037.41	13834.89	8202.00	3380.04	3771.93	2231.54	6131.25	3437.55	2458.15	490.92	30104.72	97231.83	
29	Mandsaur	236587.00	6827.10	19816.90	1675.93	365.00	7668.54	235.61	612.39	373.45	303.81	53693.21	290280.21	
30	Morena	175324.52	11394.42	5987.85	913.41	272.00	1221.30	112.50	609.57	300.51	621.90	21432.86	90218.46	
31	Narasingpur	219416.60	10247.13	20797.92	2816.80	246.21	4129.82	1572.08	250.23	295.23	185.22	40541.01	259957.61	
32	Neemuch	97851.00	7386.34	3959.16	3386.45	166.05	7831.59	689.91	336.64	230.63	290.16	23376.93	121227.93	
33	Panna	68785.60	11394.42	5987.85	913.41	272.00	1221.30	112.50	609.57	300.51	621.90	21432.86	90218.46	
34	Raisen	313003.82	18557.82	56467.62	4385.42	980.10	8361.67	1078.31	1148.91	4655.25	890.15	96525.25	409529.07	
35	Rajgarh	227353.72	14849.51	18014.40	5047.92	1053.00	10308.20	910.26	6112.55	907.50	887.37	58090.71	315444.43	
36	Ratlam	387043.54	24225.18	23381.62	9873.82	828.01	7667.96	449.58	5391.10	613.23	4049.28	76479.78	463493.32	
37	Rewa	98390.17	5867.63	41162.76	1809.35	902.58	5198.47	660.45	860.74	1465.25	481.95	58400.48	156799.35	
38	Sagar	244355.42	9246.86	35740.00	2960.82	528.84	22513.02	1026.00	418.59	511.55	255.75	73201.43	317566.85	
39	Satna	129583.55	39040.11	29577.68	2070.23	638.78	7121.30	375.48	260.37	6092.71	431.10	85707.76	215291.31	
40	Seoni	99265.81	8774.82	19703.36	1890.28	705.33	5134.31	65.19	1038.98	321.37	346.15	38479.79	137745.60	
41	Shahdol	34622.36	1406.50	4491.80	3254.84	529.20	2859.30	510.82	325.48	451.88	295.00	11354.82	218132.48	
42	Shahjapur	134329.00	16255.80	17328.00	33925.28	2206.80	8930.52	628.80	2583.32	648.84	1266.12	83803.48	148132.48	
43	Sheopur	89726.00	6074.12	8428.64	8239.00	1473.85	7643.84	3522.24	2449.89	945.00	1258.40	40034.98	129760.98	
44	Shivpur	290277.63	19980.27	21792.15	2464.41	855.00	13270.50	1295.95	1507.50	2241.00	886.50	64293.28	354570.91	
45	Shivpuri	170836.64	14276.54	26334.20	3870.04	1677.64	8737.47	1980.96	4240.96	690.85	2261.64	62287.34	233123.98	
46	Sidhi	67338.43	2025.85	2765.86	649.66	158.97	7731.88	157.53	164.21	26332.50	39.15	40025.61	107464.04	
47	Singaurahi	40390.74	2266.65	4507.22	174.24	3037.73	3037.73	546.82	1218.09	445.36	271.24	12939.90	35320.64	
48	Tikamgarh	129030.32	1009.68	5277.06	21157.32	353.16	2605.80	1253.52	939.96	1382.40	100.80	34079.70	163100.92	
49	Ujjain	437391.70	4717.80	22445.60	2807.72	802.44	35669.16	1287.68	1651.04	659.63	331.20	70372.27	507763.97	
50	Umaria	19154.06	558.18	1055.27	953.60	183.14	142.27	3157.49	113.26	414.65	7011.60	26165.66	61663.00	
51	Vidisha	350345.75	16746.08	15461.61	7189.67	897.12	10546.01	386.10	209.14	523.77	3703.50	61663.00	411978.75	
	Total	8396359.76	609101.83	884487.50	271621.66	44285.81	492785.20	420657.96	75105.24	82712.02	52136.51	2554393.23	10950782.99	



Sr.No	Districts	Agri Infrastructure				Ancillary Activities				Total Agri Term loan (Col 11 + Col 16 + Col 19)	Total Agri (Col. 12 + 16 + 19)	MSME	Export Credit	Education	Housing	Renewable Energy	Others (Indiv., PMDSY O/D etc)	Social Infrastructure	Total other than agri and msme (Col 23+24+25+26 +27+28)	Total PS (Col 21+22+29)
		Storage Godown	Land Development	Others- (TC,VC, biotech)	Total Agri Infrastructure (Col 13+14+15)	Food & Agro Processing	Others (acab, mfi etc)	Total Ancillary activities (Col 17+18)	Term loan (Col 11 + Col 16 + Col 19)											
1	Agar Malwa	2384.40	183.78	388.86	6456.04	477.30	766.80	5544.10	46285.59	51648.39	22704.40	400.00	3240.00	4411.76	2067.76	1149.84	7552.00	44960.36	99293.15	30
2	Alirajpur	4110.00	195.04	665.72	4967.76	1282.70	280.00	1532.40	20201.84	80673.50	1932.40	0.00	810.00	2108.00	67.14	2290.00	543.75	5168.39	8784.79	7
3	Anuppur	472.20	284.20	158.98	915.68	348.67	436.67	436.67	867.45	4114.49	7537.50	0.00	381.88	6121.00	218.00	3932.70	863.00	16326.38	6088.37	6
4	Ashoknagar	4509.00	681.71	203.11	5395.82	2892.60	144.00	3026.60	28609.47	427362.28	9797.40	0.00	922.50	3240.00	168.30	440.00	510.00	5280.80	142440.48	1
5	Balhatn	493.13	717.65	285.68	1404.46	4919.51	390.00	5279.51	50675.16	179067.90	3187.68	0.00	1665.00	3312.00	172.15	1997.50	1548.00	8605.15	292507.73	6
6	Barwani	6108.75	811.67	378.32	7388.74	1303.20	1387.50	2690.70	57670.35	169092.40	171962.20	0.00	1242.00	7013.00	539.10	14199.30	3300.00	26293.40	293682.00	1
7	Betul	5197.20	1015.88	294.26	7222.64	1270.35	298.80	16139.65	33275.85	16139.65	12274.20	0.00	2160.00	4454.40	220.10	2400.00	1560.00	10334.20	187748.05	1
8	Bhind	5197.20	803.01	929.00	6809.51	3508.20	272.28	3780.48	76190.85	230884.66	26568.00	0.00	1782.00	9900.00	44.10	955.00	6600.00	18831.40	275483.76	1
9	Bhopal	8902.50	2173.50	762.30	11838.30	10934.40	2484.00	13418.40	8395.06	203888.60	476500.00	750.00	18000.00	181800.00	454.14	3500.00	3708.00	208212.44	888600.74	1
10	Burhanpur	4440.00	1199.70	314.27	5944.97	5325.34	1224.00	6549.34	40632.84	144881.79	15859.00	0.00	705.00	5970.64	283.63	11296.33	2926.00	1181.60	17922.39	1
11	Chhathpur	1912.32	1222.40	1168.08	4242.80	4444.00	2018.00	6480.00	47933.12	91016.63	8825.60	0.00	433.20	3037.12	738.80	2930.00	465.60	6726.72	206658.95	1
12	Chhindwara	1162.50	1280.50	549.00	7852.00	5401.00	2838.00	8239.00	91235.29	300988.09	24721.31	600.00	1710.00	8595.00	272.08	4210.00	1065.00	16482.68	342192.08	1
13	Damoh	2212.50	1146.53	832.64	5596.50	2011.32	125.01	2136.53	37272.87	11091.60	600.00	450.00	8180.00	282.60	2850.00	1000.00	13362.60	187768.37	1	
14	Datta	2295.00	1255.68	865.10	4368.78	3442.50	1170.00	4625.50	64760.56	314765.76	35956.95	5130.00	1800.00	11070.00	930.00	1975.00	1664.00	22569.00	372325.71	1
15	Dewas	3712.50	2609.70	4938.60	11260.80	11584.00	945.50	12329.58	94410.16	440814.16	49329.00	2600.00	1818.00	10512.74	396.80	3965.00	17147.00	36439.54	535387.00	1
16	Dindori	297.70	209.59	318.24	819.53	257.34	181.25	438.59	14569.20	97345.8	400.00	400.00	2105.55	4245.12	195.56	4043.37	630.00	16329.50	91839.89	1
17	Guna	8446.50	2365.00	711.94	11723.44	2417.40	589.50	3006.00	38879.33	160331.96	2397.71	300.00	703.80	3639.78	106.42	785.00	506.48	60414.8	188905.15	1
18	Gwalior	5912.50	1701.00	4485.50	10065.00	1785.00	2700.00	2495.50	163384.29	391037.49	79550.00	468.00	14850.00	54620.00	464.84	2480.00	4252.50	77105.34	547692.83	1
19	Harda	6882.00	1627.11	1387.70	15567.81	1565.35	630.00	1387.70	67423.03	233320.40	16233.39	40.00	720.00	2993.20	536.40	1338.18	1598.20	42915.70	58078.11	1
20	Hoshangabad	3117.01	4229.19	3031.02	38437.82	9107.38	1440.00	10547.38	15647.56	476713.91	6151.50	963.00	24000.00	21000.00	319.50	3075.00	4618.00	42915.70	58078.11	1
21	Indore	40906.00	18927.00	2520.23	62347.73	84699.36	4431.60	89040.96	282767.39	510779.85	42644.00	49056.00	14075.50	89371.80	21066.75	25465.50	7435.00	206470.55	1143914.00	1
22	Jabalpur	5208.75	2072.20	668.40	8040.35	9019.80	9673.00	18692.80	69712.51	208894.49	114750.00	450.00	9912.00	55902.00	677.26	3908.50	3380.00	73758.06	397344.45	1
23	Jhabua	630.00	340.85	364.46	1335.31	838.80	156.00	994.80	28593.70	114200.94	6930.00	0.00	4870.00	4870.00	73.06	2605.00	385.00	12689.06	133814.00	1
24	Kanpur	136.00	453.60	979.20	1568.80	720.00	298.50	7532.40	34173.50	116629.80	32989.06	3160.00	1271.00	3917.00	646.47	1120.00	2045.00	124694.7	161098.23	1
25	Khandwa	3171.00	200.67	1513.79	7295.46	2027.72	2086.00	4293.72	51968.75	269982.32	133937.6	0.00	1535.70	2739.10	107.54	5020.83	5380.00	14793.17	298393.45	1
26	Kharone	11407.20	2661.90	1050.30	15109.75	3139.20	1107.00	42420.00	10328.30	460000.89	5426.68	0.00	1413.00	10485.00	981.45	16790.00	3974.40	33633.70	547970.27	1
27	Manda	1605.00	970.65	433.80	3011.45	877.90	324.00	1204.00	10448.07	104445.88	16207.00	2000.00	3957.86	5526.18	190.78	7200.00	776.00	18950.82	136603.60	1
28	Mandsaur	7706.55	578.92	142.75	8427.92	14049.00	567.98	14616.98	76738.11	313355.11	7200.00	540.00	317.00	1909.00	251.86	900.00	337.55	4254.91	324780.02	1
29	Morena	5295.00	991.50	151.20	6437.70	1719.00	272.28	19912.8	46909.71	221634.23	35181.04	0.00	3240.00	20610.00	44.10	675.00	3960.00	28529.40	285344.37	1
30	Narsingpur	4655.49	3934.80	2749.98	11340.27	5420.29	833.64	6253.93	5835.21	27755.81	10438.95	224.00	972.00	538.60	464.16	1335.60	4063.50	12417.86	300408.62	1
31	Neemuch	1766.55	374.55	214.81	2355.61	8766.00	329.25	9089.25	34824.79	52672.79	7087.50	480.00	561.00	3548.00	760.42	645.00	365.58	5360.00	145120.29	1
32	Panna	592.20	1449.90	624.78	2666.88	49.50	406.50	954.00	25053.74	93893.34	1488.90	5.63	1620.00	8280.00	387.00	7000.00	600.00	17892.63	121220.87	1
33	Raisen	3736.75	3789.00	400.42	7946.17	7883.37	494.10	8377.47	112848.89	423822.71	70443.00	2000.00	6075.00	10205.00	567.44	2475.00	1500.12	22200.49	318495.90	1
34	Rajendrapur	10677.00	3978.15	3139.38	17944.83	7809.08	777.00	8586.08	84471.62	34825.34	23698.50	368.00	1402.50	5843.41	1374.72	1680.00	4317.75	14086.38	386150.22	1
35	Ratlam	12990.01	2911.53	2089.10	17096.64	4706.86	2652.50	7359.36	100939.78	487433.32	244207.9	280.50	5400.00	29048.90	371.91	1150.00	3833.11	40084.42	523445.53	1
36	Rewa	3047.25	535.32	719.97	4302.54	4632.00	624.45	5256.45	67968.47	16635.34	26207.72	0.00	6656.00	11471.40	236.37	1435.00	833.53	2839.30	220796.36	1
37	Sagar	3225.00	1791.04	2452.76	7471.80	2346.79	793.05	3339.84	8383.07	32878.49	5387.30	1000.00	2100.00	19800.00	262.58	5850.00	1000.00	2392.58	366758.37	1
38	Sawa	342.10	3238.53	706.46	4377.09	5985.00	176.40	6164.40	96246.25	225829.80	58616.92	72.00	284.00	8395.00	1287.00	5377.00	1152.00	19127.20	203872.92	1
39	Seoni	1830.00	575.60	1588.50	3994.10	5189.80	936.00	6285.80	48599.69	147865.50	17354.43	90.00	1476.00	4730.13	918.18	2815.00	1398.40	11427.71	176847.64	1
40	Shahdol	495.00	308.96	250.01	1059.97	481.07	72.00	373.07	1059.86	4710.22	8831.25	0.00	1070.00	7600.00	220.53	6049.00	1319.00	16308.33	72350.00	1
41	Shajapur	4367.40	165.24	10724.04	15256.68	3805.70	1224.00	6049.70	105109.86	239438.82	34236.08	800.00	4968.00	3680.40	383.76	1500.12	12080.00	23412.88	297087.22	1
42	Sheepur	1298.55	205.20	124.20	1627.95	3894.48	205.50	4096.98	45759.91	535485.91	12747.24	80.00	2220.00	5734.27	1187.10	1380.00	552.00	1153.37	539386.52	1
43	Shivpuri	2812.20	2312.25	5965.00	11448.75	4090.00	1350.00	5400.00	80812.03	371106.66	107190.00	3240.00	1260.00	2240.30	172.55	1187.50	1700.00	10800.35	398909.91	1
44	Sidhi	562.06	424.20	91.80	1078.06	1372.14	198.00	1570.44	64935.54	232772.18	413.00	40.00	416.67	416.67	120.96	2168.00	512.00	8283.63	241886.81	1
45	Singoli	1326.00	419.45	606.03	2351.48	1122.96	357.12	1510.08	43887.47	11925.60	12982.68	0.00	860.80	5827.50	170.89	582.00	1414.08			

ANNEXURE 1 (A)

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR SHORT TERM CREDIT FOR CROP PRODUCTION, MARKETING AND FOOD SECURITY

(₹ lakh)

Sr.	Name of the District	Gram		Wheat		Soyabean		Paddy		Jowar/Maize		Vegetables		Pulses		Oilseeds		Misc./Spices		Total		Maint & Consumption		Grand Total					
		Phy.	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.	Fin.				
1	Azara-Malwa	22000	7700.00	42000	20160.00	74000	35520.00	2080	416.00	44000	7200.00																		
2	Alirajpur	8826	2266.5	18946	6631.0	18800	6580.00	6800	1360.00	46300	7352.40	2717	2258.23	7120	16097.44														
3	Anuppur	5100	943.50	19000	3180.00	43500	1179.00	55200	11550.00	5700	794.40	1150	853.40	14700	2933.00	12100	2047.10	5000	3800.00	181109	46516.67	4651.07	9303.33	181109	36471.66				
4	Ashtabagar	20500	8850.00	106500	37275.00	73000	23360.00	2000	280	8600.00	1296																		
5	Balaghat	15935	3985.75	18340	4585.00	0	0.00	272270	89446.40	6741	1274.05	289	69.36	315	560.70	10238	1887.79	1524	831.4	328432	102634.19	10263.42	5395.13	328432	128292.74				
6	Barwani	7000	2100.00	45000	15750.00	40000	9200.00	0	0.00	96700	22735.00	4400	2420.00	7000	1820.00	10550	1963.50	75700	50490.00	286300	106378.50	10637.85	12925.70	286300	138422.05				
7	Betul	10700	3210.00	15500	40250.00	90000	34650.00	14950	4186.00	27000	7560.00																		
8	Bhind	35000	9100.00	150000	43500.00	200	36.00	10000	2400.00	50000	5000.00																		
9	Bhopal	98000	21660.00	79000	31600.00	86000	28380.00	6000	2400.00	5150	1183.00	5000	3900.00	18500	4840.00	600	126.00	240	136.80	238490	94225.86	9422.58	18845.16	238490	122493.54				
10	Burhanpur	7400	2220.00	10200	4080.00	16500	6600.00	450	90.00	30900	8100.00	2940	1737.75	15200	4375.00														
11	Chattarpur	74403	13932.54	17480	25845.60	54826	16473.80	7832	1409.76	8249	556.48	14100	2397.00	100260	21391.48	122975	26006.42	15897	286.39	516002	110333.47	11033.35	220266.69	516002	443733.31				
12	Chhindwara	47520	14258.00	139100	37557.00	33320	6710.75	30515	7933.90	196450	49112.50																		
13	Damoh	120000	36000.00	70000	17500.00	60000	15000.00	53000	13100.00	6500	1140.00	5000	1250.00	43000	8600.00	5000	725.00	4000	480.00	366500	93795.00	9379.50	18759.00	366500	121933.50				
14	Datta	35000	11025.00	110000	28930.00	4500	1813.50	20000	10060.00	3000	246.00	15000	8345.00	35000	8000.00	8000	808.00	10000	5100.00	232500	73570.50	7357.05	14714.10	232500	95641.65				
15	Devas	139000	29190.00	184000	55200.00	328000	98400.00	0	0.00	20900	4155.00	5400	3060.00	19900	2985.00	0	0.00	8950	2963.00	706150	192274.00	19227.40	38454.80	706150	249956.20				
16	Dhar	105000	31500.00	20000	7000.00	288000	86400.00	0	0.00	76600	163760.00	4500	2640.00	11000	2425.00	3000	600.00	117000	64500.00	805400	233910.00	23391.00	54678.20	805400	355108.30				
17	Dindori	11615	2439.15	35200	6685.40	7720	2161.60	64590	14543.20	20550	4110.00	120	54.00	32510	5559.00	27600	3168.25	26040	4166.40	225945	47887.00	4788.70	8577.41	225945	55733.11				
18	Guna	43028	12908.40	69933	27877.20	123327	40763.91																						
19	Gwalior	20000	5000.00	112000	44800.00	11000	2970.00	82000	30040.00	24000	5820.00	17000	10540.00	11000	2530.00	7000	5040.00	12000	6826.85	296000	17517.85	1751.78	33232.57	296000	26763.20				
20	Harcota	37200	11532.00	195900	60200.00	132000	46200.00	4450	1780.00	5600	1680.00	3330	1993.40	19530	3802.50	690	130.00	360	302.40	348940	127608.30	12762.03	25324.06	348940	165906.33				
21	Hoshangabad	73900	22630.00	280000	120000.00	73500	25725.00	118800	46720.00	22000	6600.00	10010	7407.40	87455	20732.62														
22	Indore	7600	2888.00	12000	45600.00	236000	94400.00																						
23	Jabalpur	47300	16082.00	106200	38232.00	5500	1650.00	72700	26172.00	3580	134.00																		
24	Jabalha	18500	4625.00	43350	1572.50	47100	16485.00	7435	1487.00	69400	12168.00	6095	5382.70	6900	1725.00	3800	760.00	7150	1602.25	326750	107920.75	10792.08	21404.15	326750	139129.98				
25	Katni	14500	4930.00	60000	21600.00	496	148.80	85000	30600.00	11150	1829.50	2250	945.00	12960	3293.70														
26	Khandwa	27500	8550.00	99002	39600.80	133001	52900.40	6199	1239.80	33301	8547.65	25604	19419.24	20202	5405.55														
27	Kiariangone	18000	5400.00	148000	51800.00	66500	15295.00																						
28	Mandla	3696	7360.86					114480	25401.60	15000	3000.00	495	222.75	11825	2483.25	12540	1379.40	64763	11791.3	252299	51566.99	5156.71	10313.41	252299	67057.11				
29	Mandsaur	30000	7500.00	85000	36900.00	186000	109440.00																						
30	Morena	12000	3840.00	100000	42000.00			1000	44.00																				
31	Narsinghpur	60500	22990.00	79100	31640	34100	11935	41500	16600	3300	924	14000	5880	110300	36291	0	0.00	68800	42222.00	411600	168782.00	16878.20	33756.40	411600	219416.60				
32	Nemuch	15000	3750.00	36200	17000.00	73000	39420.00																						
33	Panna	48900	19320.00	22900	6412.00	33900	12882.00	39000	12882.00	7200	1368.00																		
34	Raisen	133751	36112.77	312500	84375.00	68751	13062.69	25000	10500.00	10751	1822.69	25000	16000.00	85000	23228.00	0	0.00	91247	55671.02	752000	240772.17	24077.22	48154.43	752000	313003.82				
35	Rajgarh	70300	19684.00	102000	40800.00	303000	106050.00																						
36	Ratlam	25000	8750.00	125000	67500.00	198500	103220.00	0	0.00	55500	22200.00	16660	10520.00	20200	12120.00	1200	600.00	76180	72792.72	518249	297702.72	29770.27	59540.54	518249	387036.54				
37	Rewa	44470	16173.30	91035	20877.05	26435	8987.90	80510	14210.40	0	0.00																		
38	Sagar	126500	31623.00	176500	47865.00	230000	69000.00	7000	1975.00	7500	1635.00	10000	4500.00	123500	27860.00	9730	1843.00	13550	1850.40	704300	187973.44	18797.34	37594.68	704300	244365.42				
39	Saktia	80800	22624.00	115670	42047.40	48000	14880.00	98800	28446.00	295	67.85																		
40	Sahre	39800	8945.20	101500	25222.75	23000	5494.44	117500	31090.50	0	0.00	0	0.00	17000	5100.00	0	0.00	1200	535.51	298300	76358.30	7635.83	15271.66	298300	99265.79				
41	Seoni	7100	1221.70	20200	3576.00	6000	1575.00	56800	11928.00	2300	313.00	150	1263.27	19000	3485.50	4800	865.00	1630	405.11	113330	20662.38	2066.26	5326.50	113330	34623.35				
42	Shahdol	40400	9696.00	82000	39360.00	100000	48000.00	6000	1200.00	16900	1766.00																		
43	Sheopur	17000	5440.00	58500	24570.00	27000	9180.00	17000	7310.00	4700	1444.00	3600	2232.00	10900	2787.00														
44	Shivpuri	52000	16640.00	96000	32640.00	124000	37200.00	10700	3852.00	15000	4024.80	14400	8120.00	20660	5596.00</														

ANNEXURE 1 (B)

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR WATER RESOURCES

(₹ lakh)

Sr. No.	Name of the District	Dug wells		Diesel Generator Set		Electric/Diesel Pump sets		Lift Irrigation		Bore wells/Tube wells/Pump House		Pipe lines		Drip Irrigation		Sprinklers Irrigation		Renovation/Deepening of wells		Misc./Others		Total	
		No.	Bank Loan	No.	Bank Loan	No.	Bank Loan	ha.	Bank Loan	No.	Bank Loan	ha.	Bank Loan	ha.	Bank Loan	ha.	Bank Loan	No.	Bank Loan	No.	Bank Loan	No.	Bank Loan
1	Agar-Malwa	3440	3021.84	1800	939.6	660	178.20	1240	1897.20	800	138.96	720	550.80	840	340.20	840	340.20	800	252.00			8700	6927.84
2	Alirajpur	2100	2133.81			1188	333.23	210	264.6	1800	1733.40	680	550.80	360	149.59	360	149.59	800	252.00			7938	5556.49
3	Anuppur	250	225.8	0	0	275	56.28	75	84	200	184	250	38.6	550	203.28	550	203.28	125	35	0	0.00	2025	1006.96
4	Ashoknagar	174	176.96	360	187.92	420	120.96	420	120.96	285	436.05	265	460.31	200	122.85	200	122.85	390	122.85	1180	444.12	3999	2202.90
5	Balaghat	1891	1412.68	965	260.55	1952	544.61	1220	1537.20	843	811.81	1349	849.87	845	349.83	845	349.83	817	326.80	1132	412.72	11251	6404.42
6	Barwani	1785	1815.35	880	459.35	1700	428.40	1250	1575.00	1040	1029.60	3150	510.30	14060	9490.50	1275	530.15	2200	693.00	295	492.00	27345	17023.65
7	Betul	1290	1311.94	520	285.48	800	223.20	1170	1474.20	455	696.15	1445	1560.60	970	623.32	970	623.32	1430	450.45	500	360.00	10025	7232.44
8	Bhind	1500	1525.50	2000	342.00	3000	675.00	400	504.00	1300	538.20	2000	1044.00	500	319.51	500	319.51	2000	630.00	2000	1440.00	15700	7324.21
9	Bhopal	800	756.45	42	18.52	3170	1040.13	670	886.41	645	487.26	970	163.87	4500	4860.00	640	276.48	450	149.85	500	157.50	500	157.50
10	Burhanpur	1896	1706.40	1208	555.68	2752	692.96			520	707.20	2408	2239.44	2240	1276.80	2240	1276.80	450	149.85	800	604.80	12737	9245.77
11	Chattarpur	1780	1808.70	0	0.00	4505	1739.67	1100	1386.00	1850	2825.53	10900	1893.33	4900	5292.00	3400	2184.85	0	0.00	2200	1584.00	30635	18714.08
12	Chhindwara	1200	1219.32	1300	713.70	2000	635.43	500	630.00	150	229.11	2500	434.27	4800	5184.00	4400	2827.44	1200	378.00	500	360.00	18550	12611.27
13	Damoh	9	8.56	150	78.30	1500	351.00	375	472.50	450	688.50	5250	911.93	6000	6210.00	4500	2875.50	300	94.50	100	808.00	18634	12498.79
14	Datta	2000	1494.00	3000	1566.00	2400	669.60	2400	3024.00	2000	1926.00	3000	540.00	2400	2484.00	2400	2484.00	4500	5670.00	0	0.00	19600	13237.20
15	Devas	1495	1520.48	5000	2295.00	2000	162.00	1600	6300.00	1600	331.23	4160	2059.00	3380	1399.32	3380	1399.32	4500	5670.00	1150	1568.95	37785	21395.08
16	Dhar	335	342.70			655	206.33	185	233.10	340	517.17	960	164.15	370	249.75	550	227.70	125	50.63			3320	1989.53
17	Dindori	730	742.41	429	235.52	824	304.06	663	1014.39	663	1014.39	623	339.48	142	90.74	142	90.74	617	194.36	985	379.93	5341	3407.42
18	Guna	420	472.50			3350	972.53	5000	8100.00	370	666.30	6300	7087.00	6300	7087.00	7250	5872.50	5900	3712.50	4020	3712.50	26710	20673.55
19	Gwalior	1915	1945.84	1160	636.85	1265	370.02	2235	2816.10	1685	2573.50	1700	295.30	2910	3142.80	3080	1979.21	1900	598.50	100	700.00	34680	22682.25
20	Harda	335	250.25	2025	929.48	2750	646.20			400	115.20	2900	451.53	3700	3846.15	4450	2859.57			430	1526.40	16990	10624.78
21	Id	700	711.27	350	182.70	7000	1197.00	600	756.00	1224	495.72	1800	1944.00	1800	1944.00	14000	8996.40			140	100.80	30990	20083.77
22	Indore	420	472.50			3350	972.53	5000	8100.00	370	666.30	6300	7087.00	6300	7087.00	7250	5872.50	5900	3712.50	4020	3712.50	26710	20673.55
23	Jabalpur	1915	1945.84	1160	636.85	1265	370.02	2235	2816.10	1685	2573.50	1700	295.30	2910	3142.80	3080	1979.21	1900	598.50	100	700.00	34680	22682.25
24	Jabhua	2540	2583.18			3100	977.40	600	756.00	2690	2590.47	800	136.80	980	793.80	68	281.52	1500	472.50			11728	8591.67
25	Katni	300	224.10	1202	627.44	1712	431.41	600	756.00	1224	495.72	1800	1944.00	1800	1944.00	14000	8996.40			140	100.80	30990	20083.77
26	Khandwa	365	371.21	75	33.07	919	368.22	585	773.95	496	594.14	4814	828.20	7953	7617.24	8999	3887.56	771	256.75	4685	3541.85	28762	18177.49
27	Kharone	2815	2862.86	3695	1897.47	12150	3061.80	6890	868.40	1770	1752.30	15300	2478.60	49000	33075.00	2870	1188.18	2980	938.70	2650	1357.50	100000	572903.81
28	Mandla	745	757.69			1995	628.43	700	881.98	650	988.67	1775	303.50	1025	691.89	1735	718.29	275	111.38			8000	5061.83
29	Mandsaur	310	315.27			1500	405.00	2500	3150.00			4100	712.17	6100	4117.50	7000	4498.20	1450	456.75	250	180.00	23210	13834.89
30	Morera	2300	2339.12	1000	521.98	2000	450.03	200	252.00	1300	1989.00	2000	306.00	250	261.00	122	77.94	2000	630.03			11728	8591.67
31	Narsinghpur	0	0.00	1390	725.58	2040	642.6	0	0.00	2230	2207.7	16500	2524.50	1890	935.55	5200	2152.8	0	0.00	3420	1058.40	32670	10247.43
32	Neemuch	95	96.62			630	170.10	1650	2079.00			1830	317.87	3000	2025.00	3000	2025.00	1530	481.95	400	288.00	12135	7386.34
33	Panna	2800	2847.60			1600	662.40			2340	968.76	2000	2160.00	1000	414.00	3900	2492.10	1550	488.25	3960	4341.66	13700	11394.42
34	Raisen	2385	1781.60	775	425.47	2950	1221.30	790	995.40	2340	3580.20	16900	2880.90	3300	3564.00	3900	2492.10	1550	488.25	1300	936.00	23650	14819.51
35	Rajgarh	4600	3754.80	4000	2088.00	650	206.51	1300	1989.00	5000	868.50	1500	1620.00	5300	3386.70	5000	3195.02	2024	637.58	5000	3600.00	42004	24225.48
36	Ratlam	480	488.16			6600	1398.65	2000	2520.00	500	206.99	10000	1539.01	10000	10439.98	5000	3195.02	544	171.35	327	235.44	16526	5867.69
37	Reva	860	387.00			5707	1200.33	815	1026.90	2007	890.90	4255	727.61	684	738.72	1327	549.38					6526	5867.69
38	Sagar	1200	1219.34	1100	603.91	1600	508.29	1300	1638.00	250	381.81	5000	868.54	1500	1620.00	2100	1340.47	1300	409.50	900	648.00	16250	92146.86
39	Sauna	1100	11288.70			8000	1800.00			11400	4617.00			9400	10152.00	5090	3252.51			8820	7929.90	63800	43040.11
40	Seoni	1500	1525.50	2150	1180.37	2250	587.55	2125	2677.50	2275	2287.15	2500	427.50	10000	8100.00	5000	3195.00					27900	19080.27
41	Seoni	2757	2801.39	0	0.00	3300	1275.18	335	422.10	833	1272.24	1670	290.08	1435	1549.80	1435	922.11	0	0.00	336	241.92	12101	8774.82
42	Shahdol	125	127.13	0	0.00	900	256.50	5	6.30	2000	3060.00	500	90.00	500	360.00	200	84.60	200	63.02	100	160.20	2780	1406.50
43	Shajapur	8200	7205.40	3600	1879.20	2000	504.00			2000	3060.00	2400	2116.80	3600	1490.40							22200	16255.80
44	Sheopur	510	518.67	450	247.06	410	173.43	800	1068.00	510	573.75	1400	239.40	2400	2592.00	375	239.63	525	165.38	440	316.80	7820	6074.12
45	Shivpuri	525	533.44	800	439.20	455	190.43	790	995.40	445	500.63	10750	1867.28	7800	8424.00	410	263.48	425	133.88	1290	928.80	23690	14276.54
46	Sidhi			132	59.40	1295	499.78	91	114.66	387	592.11	417	71.31	260	280.80	350	144.90	136	42.83	425	220.95	3493	2025.85
47	Singoli	275	264.83	48	20.30	746	208.13	621	782.46			1087	170.00	270	280.67	287	110.00	259	81.59	120	339.67	3713	2266.65
48	Tikangarh	210	189.84			210	78.96			210	285.60			210	201.60	210	119.28			210	134.40	1260	1009.68
49	Ujjain	225	172.00	500	234.00	654	283.00	500	765.00	155	71.80	1900	428.00	1475	1328.00	1475	1128.00	900	308.00			7785	4717.80
50	Unariya	95	96.53	11	5.75			64	80.64	88	36.95	203	31.06	90	93.96	100	41.40	37	11.66	125	90.00	1117	558.48
51	Vidisha	1980	1995.84	1320	843.48	2640	760.32	502	632.02	1980	3029.40	2488	5240.21	5000	2250.00	1980	427.68	1056	332.63			61487	43834.86
Total		75232	71495.18	46387	23027.62	116734	31566.16	46853	61667.82	60266	57985.44	181297	32133.09	222047	192								



ANNEXURE 1 (C)

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR FARM MECHANISATION

(₹ lakh)

Sr.	Name of the	Tractors (Old/New)		Power Tillers		Threshers		Misc./ Other agri imple.		Total	
		Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan
1	Agar-Malwa	920	4128.00	208	332.80	1848	4142.40	24	19.20	3000	8622.40
2	Alirajpur	270	1749.6	90	144	105	294	330	396	795	2583.60
3	Anuppur	300	1240	200	320	125	350	360	680.00	985	2590.00
4	Ashoknagar	625	3300.00	440	704.00	345	897.00	4175	2557.80	5585	7458.80
5	Balaghat	2503	10634.40	402	643.20	699	503.28	4203	2545.00	7807	14325.88
6	Barwani	1565	7085.00	0	0.00	280	246.40	1650	290.40	3495	7621.80
7	Betul	630	3402.00	470	752.00	500	1440.00	1146	546.16	2746	6140.16
8	Bhind	5500	26952.00	2000	3200.00	1500	4320.00	0	0.00	9000	34472.00
9	Bhopal	600	2592.00	200	360.00	100	292.50	12012	11057.31	12912	14301.81
10	Burhanpur	630	3267.04	200	336.00	220	633.60	446	684.96	1496	4921.60
11	Chattarpur	1200	5543.04	1712	2739.20	688	1981.44	1912	2038.72	5512	12302.40
12	Chhindwara	4375	25635.66	905	1448.00	830	2390.40	15100	2536.80	21210	32010.86
13	Damoh	650	4212.00	330	528.00	950	2736.00	100	1436.00	2030	8912.00
14	Datia	1200	7776.00	600	960.00	625	700.00	5993	5373.50	8418	14809.50
15	Dewas	2700	13986.00	0	0.00	2400	4212.00	5560	9519.30	10660	27717.30
16	Dhar	3315	15912.00	0	0.00	2600	7280.00	1617	3635.96	7532	26827.96
17	Dindori	461	2489.40	450	720.00	325	845.00	975	575.40	2211	4629.80
18	Guna	462	2806.65	545	981.00	235	687.39	6990	3156.25	8232	7631.29
19	Gwalior	6000	38880.00	3500	5600.00	10000	15600.00	10100	15396.00	29600	75476.00
20	Harda	2200	14432.00	450	720.00	0	0.00	6076	7964.20	8726	23116.20
21	Hoshangabad	3010	17022.88	3500	6160.00	0	0.00	4675	14688.52	11185	37871.40
22	Indore	3700	25160.00	2800	5040.00	0	0.00	2860	6384.00	9360	36584.00
23	Jabalpur	1690	8118.56	410	656.00	1025	2952.00	2775	3495.00	5900	15221.56
24	Jhabua	970	6285.60	630	1008.00	910	2548.00	510	612.00	3020	10453.60
25	Katni	1200	6048.00	120	192.00	330	924.00	205	1122.60	862	8286.60
26	Khandwa	1024	5619.22	240	403.20	236	679.68	819	1319.84	2319	8021.94
27	Khargone	1980	8900.00	0	0.00	580	510.40	780	137.28	3340	9547.68
28	Mandla	735	3969.00	965	1544.00	665	1729.00	970	960.00	3335	8202.00
29	Mandsaur	600	3576.00	1250	2000.00	1200	1872.00	870	2683.28	3920	10131.28
30	Morena	3000	15284.01	500	800.00	830	1550.40	1018	2182.49	5348	19816.90
31	Narsinghpur	3940	17092.32	480.00	768.00	455.00	655.20	1260.00	2282.40	6135.00	20797.92
32	Neemuch	135	804.60	215	344.00	285	444.60	460	1465.96	1095	3059.16
33	Panna	1010	3881.25	0	0.00	650	2106.00	0	0.00	1660	5987.25
34	Raisen	4599	21911.76	3451	10560.06	0	0.00	14954	23995.80	23004	56467.62
35	Rajgarh	2000	11952.00	600	960.00	1700	2652.00	640	2450.40	4940	18014.40
36	Ratlam	3100	15640.80	1000	1600.00	1200	2256.00	1626	3884.82	6926	23381.62
37	Rewa	4190	18227.04	3100	4960.00	6190	13867.20	957	4108.52	14437	41162.76
38	Sagar	4000	25920.00	2000	3200.00	1800	5184.00	100	1436.00	7900	35740.00
39	Satna	3550	16470.00	0	0.00	2800	9072.00	256	4135.68	6606	29677.68
40	Sehore	1500	8235.00	0	0.00	2000	3510.00	6905	10047.15	10405	21792.15
41	Seoni	2275	13414.24	660	1056.00	886	2551.68	15961	2681.44	19782	19703.36
42	Shahdol	250	1200.00	350	560.00	300	840.00	1355	1891.80	2255	4491.80
43	Shajapur	2600	12000.00	600	960.00	2000	4320.00	60	48.00	5260	17328.00
44	Sheopur	840	4336.64	395	632.00	375	1080.00	910	2380.00	2520	8428.64
45	Shivpuri	3150	17211.00	1850	2960.00	1200	3456.00	2170	2707.20	8370	26334.20
46	Sidhi	262	1143.02	198	316.80	139	309.24	151	996.80	750	2765.86
47	Singroli	410	2158.65	135	243.00	344	1114.56	144	991.01	1033	4507.22
48	Tikamgarh	324	1453.14	816	1305.60	162	466.56	3720	2051.76	5022	5277.06
49	Ujjain	1830	11316.00	1200	2160.00	1230	1968.00	3238	7001.60	7498	22445.60
50	Umariya	106	643.95	80	144.00	27	48.60	138	218.72	351	1055.27
51	Vidisha	1221	9340.65	1089	1470.15	0	0.00	2540	4650.81	4850	15461.61
	Total	95307	510358.12	41336	72491.01	53894	118218.53	151796	183419.84	341340	884487.50



ANNEXURE 1 (E)

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR FORESTRY & WLD

(₹ lakh)

Sl. No.	District	Social Forestry		Farm Forestry		Bamboo		Jatropha (Ratanjyot)		Misc./WLD		Forestry Total	
		Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan
1	Agar-Malwa	20	12.60	16	8.64	700	378.00			960	284.10	1696	683.34
2	Alirajpur	92	62.1	110	63.36	285	348.84					487	474.30
3	Anuppur			150	24	225	244.8			100	100.00	475	368.80
4	Ashoknagar	115	67.28			155	83.70					270	150.98
5	Balaghat			134	26.53	215	48.38	91	26.21	200	111.60	640	212.72
6	Barwani	210	103.95	620	976.50	740	732.60			60	81.00	1630	1894.05
7	Betul			260	187.20	200	244.80			40	54.00	500	486.00
8	Bhind							360	90.72	700	390.61	1060	481.33
9	Bhopal	0	0.00	0	0.00	500	61.20	0	0.00	1200	432.00	1700	493.20
10	Burhanpur	32	21.61	122	50.92			40	41.76	37	64.63	231	178.92
11	Chattarpur			64	46.08	64	30.72					128	76.80
12	Chhindwara	0	0.00	0	0.00	430	526.32	0	0.00	1030	311.94	1460	838.26
13	Damoh			25	13.00	100	122.40	10	2.83			135	138.23
14	Datia			300	243.00	300	162.00	300	81.00			900	486.00
15	Dewas			150	270.00	1600	1008.00					1750	1278.00
16	Dhar	260	175.50	130	99.45	235	105.75					625	380.70
17	Dindori			375	590.63	450	486.00			265	298.14	1090	1374.77
18	Guna	573	335.21			322	173.88					895	509.09
19	Gwalior			1000	810.00	200	108.00	1000	270.00			2200	1188.00
20	Harda	595	357.00	355	269.80					833	872.44	1783	1499.24
21	Hoshangabad			3311	3048.35	1750	2142.00			3367	3333.73	5261	8524.07
22	Indore	100	72.00							200	316.00	300	388.00
23	Jabalpur	210	95.85			200	244.80			940	296.10	1350	636.75
24	Jhabua	59	39.83	85	48.96	5	6.12					149	94.91
25	Katni					345	422.28	198	65.93	402	236.19	945	724.40
26	Khandwa	47	31.74	281	53.12			103	80.38	60	93.41	491	258.65
27	Khargone	280	138.60	45	70.88	235	232.65			37	49.95	597	492.08
28	Mandla			885	1393.89	1030	1112.40			1125	1265.64	3040	3771.93
29	Mandsaur	150	40.50	150	54.00					360	151.20	660	245.70
30	Morena							150	43.20	550	321.80	700	365.00
31	Narsinghpur	0	0.00	0	0.00	195	52.65	143	45.06	150	148.5	488	246.21
32	Neemuch	150	40.50	120	43.20					235	82.35	505	166.05
33	Panna					500	136.00	500	136.00			1000	272.00
34	Raisen	570	461.70	400	108.00	100	122.40	0	0.00	400	288.00	1470	980.10
35	Rajgarh	360	210.60	270	140.94	180	102.06			342	599.40	1152	1053.00
36	Ratlam	0	0.00	200	207.03	300	243.00	0	0.00	700	377.98	1200	828.01
37	Rewa			337	185.01	455	556.92	357	160.65			1149	902.58
38	Sagar			70	36.40	400	489.60	10	2.84			480	528.84
39	Satna					416	509.18	450	129.60			866	638.78
40	Sehore	600	540.00			500	315.00					1100	855.00
41	Seoni	0	0.00	0	0.00	500	612.00	0	0.00	369	93.33	869	705.33
42	Shahdol	0	0.00	0	0.00	300	367.20	0	0.00	200	162.00	500	529.20
43	Shajapur	280	176.40	100	54.00	1400	756.00			2340	1220.40	4120	2206.80
44	Sheopur	440	138.60	420	177.67	640	783.36			330	374.22	1830	1473.85
45	Shivpuri			285	120.57	815	997.56	225	70.89	510	488.62	1835	1677.64
46	Sidhi			95	52.16	63	77.11	66	29.70			224	158.97
47	Singroli	160	90.72	112	58.46			87	25.06			359	174.24
48	Tikamgarh					324	353.16					324	353.16
49	Ujjain			600	459.44	360	275.00	180	68.00			1140	802.44
50	Umariya					102	22.03	58	15.66	140	104.58	300	142.27
51	Vidisha	100	81.00	400	108.00	230	281.52			700	426.60	1430	897.12
	Total	5403	3293.29	11977	10099.19	18066	16077.39	4328	1385.49	18882	13430.46	55489	44285.81

ANNEXURE 1 (F)
DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR ANIMAL HUSBANDRY (DD)

(₹ lakh)

Sr. No.	Name of the District	Cross-bred Cows		Desi Cows		Buffaloes		Calf Rearing		Mini Dairy		Fodder Development		Veterinary Hospital/Clinic		Commercial Dairy		Misc./ Dairy Processing		Total				
		Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL			
1	Agar-Mahwa	1400	1663.20	960	1296.00	16	66.24										20	612.00	348	234.36	2744	3871.80		
2	Airajpur	1550	1086.50	620	832.54	73	573.55										24	167.62	200	73.28	2243	2495.59		
3	Anuppur	800	499.84	200	238.72	50	184.68										4	9.60	40	432.00	2055	1173.74		
4	Ashoknagar	235	279.18	930	652.86	720	965.52	70	29.61	60	471.42						84	1058.40	436	1126.77	10406	15558.47		
5	Balaghat	4817	5722.60	4872	6533.35					197	817.35						50	720.00			7600	10211.53		
6	Barwani	3350	2351.70	3850	5162.85					265	1850.76						250	1964.26			2210	5109.76		
7	Betul	770	914.76	380	675.00	310	1288.98										600	5707.80			22700	18286.79		
8	Bhopal	4000	4766.40	5000	1053.00	6000	8046.00	20	117.00	50	300.31	1000	900.00	6	13.50	25	307.35	1080	282.60	14681	14262.46			
9	Burhanpur	420	525.43	380	280.44	840	988.92	50	263.26	190	1549.26						470	681.32	32	220.37	2382	10640.80		
10	Chattarpur	648	686.88			648	771.12	24	63.84	112	612.64						0	0.00	4582	395.88	1432	2134.48		
11	Chhindwara	3000	3564.00	925	650.20	1235	1658.35	0	0.00	80	628.59	1230	121.80	2	4.74	0	0.00	4582	395.88	11054	7023.56			
12	Damoh	1250	1489.50	2500	1757.26	2500	3357.00			125	982.14	10	117.00				10	307.17	401	183.59	6796	8193.66		
13	Datta	1000	1188.00	750	526.50	2250	3017.25	60	324.00	150	607.50						425	3339.23			4635	9002.48		
14	Dewas	1800	2154.60	3600	4860.00																12	324.00	5430	7387.20
15	Dhar	186	2209.68	1560	1095.12	1690	2266.29			26	212.03									3136	2676.15	6598	8459.27	
16	Dindori	880	1045.44			530	1045.44			38	158.02										1448	1914.19		
17	Guna	370	439.56	726	509.65	692	927.97																	
18	Gwalior	2400	2851.20	1000	702.00	6800	9118.80	1000	5400.00	700	2835.00						111	905.10	1860	1216.08	3759	3998.36		
19	Harda	2150	2561.94	540	379.08	6200	8325.36	6	27.00	300	2416.20	550	118.80	26	40.95	28	856.80	9	178.20	9809	14934.33			
20	Hoshangabad	350	417.06	2136	1501.18	7831	10515.00			452	3532.54	50	54.79				108	3159.00	17	306.00	10944	19505.57		
21	Indore	2950	3717.00			3000	4860.00										2500	31500.00	500	1237.50	8950	41314.50		
22	Jabalpur	1350	1608.66	1500	2014.20	520	222.31			80	628.57						50	900.00	240	128.18	3740	5501.92		
23	Jhabua	1350	948.92	533	715.71	98	709.98														1981	2434.61		
24	Katni	1100	1306.81	1185	831.86	1900	2547.91			77	462.24						14	470.34	114	116.75	4390	5735.91		
25	Khandwa	1401	1655.29	751	523.46	2648	3086.66	150	745.89	205	1578.71						89	1370.78	89	859.52	5333	9823.30		
26	Khargone	3675	2579.84	3675	2579.85	6180	8287.38			121	950.70						4	64.80			13740	14588.80		
27	Mandla	815	968.22	725	972.26					70	291.06										1610	2231.54		
28	Mandsaur	2250	2681.10	1200	842.40	4050	5438.34			180	1414.26	1400	1461.60	80	226.80						9160	12064.50		
29	Morena	600	712.80	1200	842.39	1200	1609.19			400	3261.61	550	495.00				30	498.00	250	249.55	4230	7668.54		
30	Narsinghpur	0	0.00	1500	1053.00	1885	2527.79	0	0.00	57	464.79	72	84.24	0	0.00	0	0.00	0	0.00	0	0.00	3514	4129.82	
31	Narmada	1250	1485.00	2445	1716.39	2430	3258.63			65	510.71	300	313.20	90	255.16	10	292.50				6590	7831.59		
32	Panna	500	351.00	500	670.50	600	199.80														1600	1221.30		
33	Raisen	626	743.69	1495	1049.49	2200	2950.20	376	1607.40	161	1264.98	174	187.91				31	558.00			5063	8361.67		
34	Rajgarh	1000	1188.00	1450	1017.90	1200	1609.20	650	280.80	210	1649.97						150	3839.83	610	722.70	5270	10308.20		
35	Ratlam	1000	701.99	1000	1188.01	1200	1609.20	0	0.00	300	1646.98	500	450.00	0	0.00	50	2038.50	160	33.28	4210	7667.96			
36	Rewa	1523	1069.15			1695	2273.00			107	83.78	762	308.61						1504	1463.93	5591	5198.47		
37	Sagar	5000	5958.00	5800	4076.86	7000	9399.60			350	2749.95	110	117.00				5	153.59	52	58.02	18217	22513.02		
38	Satna	3500	2457.00	3200	4291.20	615	204.80					1100	168.30								8415	7121.30		
39	Sehore	4500	5386.50			5500	7425.00														15	405.00	10035	13270.50
40	Seoni	1130	1362.78	850	596.70	575	771.10	0	0.00	265	2160.81	805	79.70	10	23.68	0	0.00	409	139.54	4044	5134.31			
41	Shahdol	0	0.00	500	355.50	550	742.50	0	0.00	200	831.60	0	0.00	15	40.50	100	785.70	250	103.50	1615	2859.50			
42	Shajapur	750	891.00	2300	2732.40	2300	3105.00			40	165.60						80	2448.00	504	479.52	5224	8930.52		
43	Shivpuri	1950	2316.60			2550	3419.55			400	1800.00	1680	45.36				520	4085.64	1500	1822.37	3400	7643.84		
44	Sidhi	2270	2696.78	2005	1948.54	395	170.64	248	170.64	248	1948.54	61	24.71				80	628.56	825	527.40	7485	8737.47		
45	Singrol	800	953.28			750	1007.10	312	125.40	45	366.93	549	177.88				45	366.93	10	40.21	2511	3037.73		
46	Tikamgarh	708	750.48			708	842.52	12	52.80												60	960.00	1488	2605.80
47	Ujjain	3200	4032.00	1350	1094.00	17850	24233.00	120	308.00	450	3206.00	225	61.00				150	1913.00	114	822.16	23459	35669.16		
48	Umaria	470	560.05	375	263.25	660	886.25			32	260.93						26	875.16	700	311.85	2263	3157.49		
49	Vidisha	950	1128.84			1584	1111.97	238	1015.74	238	1646.57	80	86.50				185	3328.56	5788	8227.83	9063	16546.01		
50	TOTAL	67644	79764.87	57853	43013.17	134746	180168.07	5218	11158.29	7593	49252.48	12108	56344.40	441	969.98	8124	96178.14	37415	26645.80	331142	492785.20			





ANNEXURE 1 (G)

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR ANIMAL HUSBANDRY (POULTRY)

(₹ lakh)

Sl. No.	Name of the district	Commercial Broilers		Commercial Layers		Miscellaneous		Poultry Total	
		Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan
1	Agar-Malwa	20	136.26			56	306.72	76	442.98
2	Alirajpur	4	27.26	2	54.00	120	32.40	126	113.66
3	Anuppur	10	60.56	0	0.00	650	448.00	660	508.56
4	Ashoknagar	160	109.02	0	0.00	2	14.04	162	123.06
5	Balaghat	5	61.88	10	67.23	1010	427.60	1025	556.71
6	Barwani	13	88.57	7	37.80	100	47.70	120	174.07
7	Betul	65	442.88	35	85.05	0	0.00	100	527.93
8	Bhind	30	204.42	50	18.00	80	125.10	160	347.52
9	Bhopal	200	1362.50	0	0.00	2761	314.65	2961	1677.15
10	Burhanpur	1500	636.39	0	0.00	115	50.58	1615	686.97
11	Chattarpur	712	269.28	0	0.00	24	720.00	736	989.28
12	Chhindwara	10	68.12	40	19.43	110	39.60	160	127.15
13	Damoh	170	61.20	330	160.38	0	0.00	500	221.58
14	Datia	30	10.80	500	135.00	0	0.00	530	145.80
15	Dewas	180	121.50	180	121.50	0	0.00	360	243.00
16	Dhar	200	135.00	150	101.25	0	0.00	350	236.25
17	Dindori	312	210.61	346	15.57	0	0.00	658	226.18
18	Guna	88	31.68	42	20.41	13	81.12	143	133.21
19	Gwalior	260	93.60	500	243.00	0	0.00	760	336.60
20	Harda	37	243.03	6	178.20	55	248.03	98	669.26
21	Hoshangabad	738	292.25	0	0.00	121	1199.44	859	1491.69
22	Indore	56	504.00	56	2116.80	572	1440.90	684	4061.70
23	Jabalpur	1510	737.22	4	123.67	1500	729.00	3014	1589.89
24	Jhabua	7	47.70	4	108.00	60	14.40	71	170.10
25	Katni	275	168.30	211	557.26	6	59.76	492	785.32
26	Khandwa	4	28.24	1	30.66	2120	757.89	2125	816.79
27	Khargone	17	115.82	2	72.00	215	99.63	234	287.45
28	Mandla	1520	1026.00	2550	114.76	0	0.00	4070	1140.76
29	Mandsaur	500	180.00	1500	5400.00	80	551.25	2080	6131.25
30	Morena	14	95.41	20	9.70	120	130.50	154	235.61
31	Narsinghpur	945	467.78	1800	648	65	456.3	2810	1572.08
32	Neemuch	22	79.20	160	57.60	81	553.11	263	689.91
33	Panna	100	45.00	100	67.50	0	0.00	200	112.50
34	Raisen	34	231.64	10	309.15	732	537.52	776	1078.31
35	Rajgarh	42	282.37	135	65.61	323	562.28	500	910.26
36	Ratlam	30	204.42	60	29.16	600	216.00	690	449.58
37	Rewa	575	227.70	685	363.74	426	69.01	1686	660.45
38	Sagar	1500	540.00	1000	486.00	0	0.00	2500	1026.00
39	Satna	280	186.48	280	189.00	0	0.00	560	375.48
40	Sehore	250	168.73	500	337.47	135	789.75	885	1295.95
41	Seoni	2	13.62	15	7.29	123	44.28	140	65.19
42	Shahdol	600	432.00	20	72.00	1	6.82	621	510.82
43	Shajapur	64	437.76	0	0.00	116	221.04	180	658.80
44	Sheopur	440	2997.72	0	0.00	1240	524.52	1680	3522.24
45	Shivpuri	0	0.00	0	0.00	480	198.00	480	198.00
46	Sidhi	134	53.06	111	58.94	281	45.53	526	157.53
47	Singroli	450	243.00	394	191.48	790	112.34	1634	546.82
48	Tikamgarh	138	836.28	138	383.64	600	33.60	876	1253.52
49	Ujjain	325	161.00	0	0.00	492	1126.68	817	1287.68
50	Umariya	6	40.88	0	0.00	112	72.38	118	113.26
51	Vidisha	11	73.95	2	68.01	405	244.14	418	386.10
	Total	14595	15292.09	11956	13124.26	16892	13651.61	43443	42067.96



ANNEXURE 1 (H)

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR ANIMAL HUSBANDRY – SGP

(₹ lakh)

Sl. No.	Name of the district	Goat rearing		Sheep rearing		Piggery		Miscellaneous		SGP Total	
		Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan
1	Agar-Malwa	1480	1132.20	560	362.88			6	18.81	2046	1513.89
2	Alirajpur	75	57.17	13	8.38	5	3.74			93	69.29
3	Anuppur	250	169.40	5	2.86	50	20.00	11	84.00	316	276.26
4	Ashoknagar	505	384.96	10	6.44	12	8.98			527	400.38
5	Balaghat	764	522.58			503	710.74			1267	1233.32
6	Barwani	1904	1748.25	1300	194.40	195	280.80			3399	2223.45
7	Betul	1180	902.70	50	32.40	5	28.35	16	122.40	1251	1085.85
8	Bhind	30	22.98	500	324.00	33	187.11			563	534.09
9	Bhopal	2200	1677.06	500	324.00	80	59.76	10	76.50	2790	2137.32
10	Burhanpur	265	293.85	13	8.78	54	20.25	16	35.71	348	358.59
11	Chattarpur	248	168.64	368	213.44	24	120.96	24	688.08	664	1191.12
12	Chhindwara	1350	1029.13	170	109.54	0	0.00	0	0.00	1520	1138.67
13	Damoh	250	190.59			5	3.75			255	194.34
14	Datia	2000	1524.60	50	32.22	30	170.10	3	96.72	2083	1823.64
15	Dewas	1200	918.00					12	432.00	1212	1350.00
16	Dhar	390	298.35			13	73.71	13	351.00	416	723.06
17	Dindori	475	363.39	143	92.66	10	56.70			628	512.75
18	Guna	392	299.88	34	22.03	18	102.06			444	423.97
19	Gwalior	3000	2286.90	170	110.16	80	453.60	8	258.09	3258	3108.75
20	Harda	975	743.24	32	20.62	5	28.35	4	15.60	1016	807.81
21	Hoshangabad	2046	1559.67	229	148.42	10	7.47			2285	1715.56
22	Indore	1500	1350.00					900	10305.00	2400	11655.00
23	Jabalpur	520	397.81	125	81.00	8	45.36	0	0.00	653	524.17
24	Jhabua	320	243.94	21	13.53	6	4.49			347	261.96
25	Katni	345	262.99	100	64.46	56	317.52			501	644.97
26	Khandwa	1718	1489.84			253	62.90	43	95.97	2014	1648.71
27	Khargone	1060	810.90	169	109.51	40	57.60			1269	978.01
28	Mandla	740	566.10	100	64.80	495	2806.65			1335	3437.55
29	Mandsaur	155	118.17	56	35.79	20	9.54	33	295.49	264	458.99
30	Morena	500	382.53	100	71.10	28	158.76			628	612.39
31	Narsinghpur	210	160.68	100	64.80	18	25.12	0	0.00	328	250.60
32	Neemuch	310	236.31	30	19.33			3	81.00	343	336.64
33	Panna	300	229.50	300	193.32	250	186.75			850	609.57
34	Raisen	809	575.20	6	3.89	3	15.71	70	554.11	888	1148.91
35	Rajgarh	2700	1919.70	680	440.64	312	1769.04	231	1983.17	3923	6112.55
36	Ratlam	1200	4914.00	500	323.98	72	153.12	0	0.00	1772	5391.10
37	Rewa	253	193.55	231	147.61	104	147.88	175	371.70	763	860.74
38	Sagar	500	381.17			50	37.42			550	418.59
39	Satna	130	99.45	110	71.28	120	89.64			360	260.37
40	Sehore	1510	1507.50							1510	1507.50
41	Seoni	1359	1035.98	0	0.00	4	3.00	0	0.00	1363	1038.98
42	Shahdol	330	282.62	5	2.86	50	40.00	0	0.00	385	325.48
43	Shajapur	2040	1542.24	1440	907.20	4	22.64	44	111.24	3528	2583.32
44	Sheopur	1430	1093.95	430	278.64	190	1077.30			2050	2449.89
45	Shivpuri	2250	1715.20	400	257.76	400	2268.00			3050	4240.96
46	Sidhi	112	85.68	79	51.19	11	8.22	9	19.12	211	164.21
47	Singroli	322	245.46	162	107.39	140	793.90	35	71.34	659	1218.09
48	Tikamgarh	138	93.84	138	80.04	24	120.96	24	645.12	324	939.96
49	Ujjain	900	729.00	310	251.00			73	671.04	1283	1651.04
50	Umariya	392	298.82	95	61.21	13	73.71			500	433.74
51	Vidisha	166	94.12	16	10.37	2	11.34	6	93.31	190	209.14
	Total	45198	39349.79	9850	5725.93	3805	12643.00	1769	17476.52	60622	75195.24



ANNEXURE 1 (I)
DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR FISHERIES

(₹ lakh)

Sl. No.	Name of the District	New Ponds		Renovation of Ponds		Fish Hatcheries		Integrated Fish Farming		Prawn Culture		Misc		TOTAL	
		Phy (ha/No)	Bk. Loan	Phy (ha/No)	Bk Loan	Phy (ha/No)	Bk Loan	Phy (ha/No)	Bk Loan	Phy (ha/No)	Bk Loan	Phy (ha/No)	Bk Loan	Phy (ha/No)	Bk Loan
1	Agar-Mahwa	10	63.76	50	56.25	6	27.00	0	0.00	0	0.00	500	280.56	500	280.56
2	Alirajpur	10	22.50	100	150.00	5	22.50	400	225.00	0	0.00	1	7.50	1	7.50
3	Anuppur	13	82.88	8	12.00	0	0.00	0	0.00	0	0.00	2	15.00	2	15.00
4	Ashoknagar	213	1,357.88	0	0.00	3	56.25	492	553.50	128	240.00	1853	2,000.55	4	5.70
5	Balaghat	73	342.19	75	98.44	45	74.25	0	0.00	0	0.00	340	38.26	533	553.14
6	Barwani	43	274.15	73	109.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Betul	100	420.75	200	246.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	Bhind	0	0.00	10	7.65	1	22.50	0	0.00	0	0.00	0	0.00	0	0.00
9	Bhopal	18	114.75	16	24.00	26	29.25	0	0.00	0	0.00	408	420.03	14	25.18
10	Burhanpur	24	107.76	0	0.00	0	0.00	0	0.00	0	0.00	168	249.60	74	193.18
11	Chattarpur	7	44.66	8	12.00	2	37.50	3	2.07	0	0.00	55	39.60	192	357.36
12	Chhindwara	20	127.52	20	30.00	0	0.00	0	0.00	0	0.00	10	45.00	75	135.83
13	Damoh	200	1278.00	300	450.00	2	37.50	43	396.00	0	0.00	0	0.00	50	202.52
14	Datia	80	403.94	120	177.12	6	81.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Dewas	0	0.00	0	0.00	39	380.25	0	0.00	0	0.00	1670	2410.16	1709	2790.41
16	Dhar	98	624.76	135	202.50	0	0.00	0	0.00	0	0.00	104	174.39	337	1001.65
17	Dindori	17	85.83	0	0.00	8	11.97	14	37.80	0	0.00	17	15.30	56	150.90
18	Guna	500	3187.50	180	270.00	1	18.75	49	480.00	0	0.00	0	0.00	730	3956.25
19	Gwalior	285	1439.48	175	257.83	7	38.12	8	108.00	0	0.00	70	46.93	545	1890.36
20	Harda	920	3872.28	0	0.00	28	156.56	240	435.60	0	0.00	295	446.92	1483	4911.36
21	Hoshangabad	0	0.00	0	0.00	0	0.00	30	175.60	0	0.00	684	950.75	714	1126.35
22	Indore	130	828.77	50	75.00	1	18.75	0	0.00	0	0.00	45	33.54	226	956.06
23	Jabalpur	20	216.76	11	16.50	5	22.50	0	0.00	0	0.00	6	45.00	81	251.27
24	Jhabua	34	216.76	0	0.00	0	0.00	0	0.00	0	0.00	118	87.62	163	320.88
25	Katni	20	127.53	7	10.50	22	24.77	0	0.00	0	0.00	10	19.86	59	182.66
26	Khandwa	66	309.38	0	0.00	35	57.75	185	242.80	0	0.00	1250	140.64	1536	750.57
27	Khargone	300	1912.50	185	277.50	0	0.00	0	0.00	0	0.00	176	268.15	661	2458.15
28	Mandla	20	127.51	10	15.00	3	33.75	7	4.83	0	0.00	75	54.75	115	235.84
29	Mandsaur	60	252.45	100	123.00	0	0.00	0	0.00	0	0.00	0	0.00	160	375.45
30	Morena	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	179	295.23	179	295.23
31	Narsinghpur	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	150	112.50	180	230.63
32	Neemuch	15	95.63	15	22.50	0	0.00	0	0.00	0	0.00	40	159.00	141	300.51
33	Panna	11	22.94	90	118.57	0	0.00	0	0.00	0	0.00	840	346.50	2313	4655.25
34	Raisen	420	2677.50	1050	1575.00	3	56.25	0	0.00	0	0.00	0	0.00	280	907.50
35	Raigarh	100	637.52	180	269.98	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	Ratlam	60	252.48	200	246.00	0	0.00	100	114.75	0	0.00	0	0.00	0	0.00
37	Rewa	45	286.88	394	484.62	37	693.75	0	0.00	0	0.00	0	0.00	476	1465.25
38	Sagar	60	382.55	50	75.00	0	0.00	0	0.00	0	0.00	12	54.00	122	511.55
39	Satna	56	140.11	1600	2232.00	0	0.00	0	0.00	0	0.00	780	3720.60	2436	6092.71
40	Sehore	100	765.00	195	351.00	50	1125.00	0	0.00	0	0.00	0	0.00	345	2241.00
41	Seoni	56	357.00	61	91.50	5	93.75	8	5.52	0	0.00	380	273.60	510	821.37
42	Shahdol	10	63.75	125	187.50	5	22.50	150	140.63	0	0.00	5	37.50	295	451.88
43	Shajapur	0	0.00	20	24.60	0	0.00	0	0.00	0	0.00	920	624.24	940	648.84
44	Sheopur	60	382.50	0	0.00	95	427.50	0	0.00	0	0.00	120	135.00	275	945.00
45	Shivpuri	80	510.00	0	0.00	0	0.00	0	0.00	0	0.00	165	180.85	245	690.85
46	Sidhi	3500	22312.50	2280	3420.00	32	600.00	0	0.00	0	0.00	0	0.00	5812	26332.50
47	Singroli	45	227.29	0	0.00	0	0.00	0	0.00	118	173.85	27	44.22	190	445.36
48	Tikamgarh	138	938.40	138	220.80	0	0.00	0	0.00	0	0.00	150	223.20	426	1382.40
49	Ujjain	81	425.00	0	0.00	0	0.00	0	0.00	150	84.00	10	150.63	241	659.63
50	Umaria	25	126.22	12	17.68	6	12.10	0	0.00	0	0.00	26	27.14	69	183.14
51	Vidisha	46	353.43	56	100.17	0	0.00	0	0.00	0	0.00	142	70.17	244	523.77
Total		8189	48709.70	8349	12113.97	478	4181.77	1734	29333.36	396	497.85	11821	14275.37	30967	82712.02



ANNEXURE 1 (J)

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR OTHER ACTIVITIES BULLOCK, CARTS etc.

(₹ lakh)

Sl. No.	Name of the district	Bullocks (Pair)		Bullock Carts		Others / Misc.		Total	
		No.	Bank Loan	No.	Bank Loan	Ton	Bank Loan	Phy.	Bank Loan
1	Agar-Malwa	440	198.00	1280	633.60			1720	831.60
2	Alirajpur	180	81.00	75	36.86	1550	868.00	1805	985.86
3	Anuppur	500	200.00	350	152.88	0	0.00	850	352.88
4	Ashoknagar	50	22.50	40	19.80	8000	5040.00	8090	5082.3
5	Balaghat	803	361.35	406	153.46	0	0.00	1209	514.81
6	Barwani	3500	1764.00	1900	923.40	4930	1270.26	10330	3957.66
7	Betul	310	139.50	155	76.77	0	0.00	465	216.27
8	Bhind	300	112.50	160	66.02	500	187.50	960	366.02
9	Bhopal	100	45.00	100	49.14	2000	1080.00	2200	1174.14
10	Burhanpur	110	52.47	80	41.04	1400	654.51	1590	748.02
11	Chattarpur	48	19.20	48	21.12	0	0.00	96	40.32
12	Chhindwara	1895	852.75	800	393.13	0	0.00	2695	1245.88
13	Damoh	300	135.00	150	73.72	0	0.00	450	208.72
14	Datia	600	270.00	300	148.50	1000	450.00	1900	868.50
15	Dewas	300	270.00	300	148.50	1800	1134.00	2400	1552.50
16	Dhar	650	292.50	130	64.35	1300	819.00	2080	1175.85
17	Dindori	161	72.45	119	58.94	0	0.00	280	131.39
18	Guna	3159	1617.41	3164	1366.85	5383	2826.08	11706	5810.34
19	Gwalior	1600	806.40	800	504.00	0	0.00	2400	1310.40
20	Harda	30	13.50	36	17.68	0	0.00	66	31.18
21	Hoshangabad	245	110.25	245	120.40	0	0.00	490	230.65
22	Indore	1600	576.00	1600	288.00	0	0.00	3200	864.00
23	Jabalpur	230	103.50	160	79.67	0	0.00	390	183.17
24	Jhabua	180	81.00	80	39.31	0	0.00	260	120.31
25	Katni	125	50.00	60	26.22	0	0.00	185	76.22
26	Khandwa	349	166.48	121	62.08	4199	1963.04	4669	2191.60
27	Khargone	2075	1045.80	1300	631.80	0	0.00	3375	1677.60
28	Mandla	685	308.25	369	182.67	0	0.00	1054	490.92
29	Mandsaur	135	60.75	135	65.61	0	0.00	270	126.36
30	Morena	400	150.03	100	41.28	300	112.50	800	303.81
31	Narsinghpur	210	94.50	180	90.72	0	0.00	390	185.22
32	Neemuch	310	139.50	310	150.66	0	0.00	620	290.16
33	Panna	950	427.50	400	194.40	0	0.00	1350	621.90
34	Raisen	800	360.00	751	371.75	44	158.40	1595	890.15
35	Rajgarh	725	326.25	1032	507.12	100	54.00	1857	887.37
36	Ratlam	600	225.00	180	74.28	10000	3750.00	10780	4049.28
37	Rewa	510	229.50	510	252.45	0	0.00	1020	481.95
38	Sagar	350	157.50	200	98.25	0	0.00	550	255.75
39	Satna	688	309.60	250	121.50	0	0.00	938	431.10
40	Sehore	550	247.50	200	99.00	1000	540.00	1750	886.50
41	Seoni	577	259.67	176	86.48	0	0.00	753	346.15
42	Shahdol	600	240.00	125	55.00	0	0.00	725	295.00
43	Shajapur	1820	819.00	920	447.12	0	0.00	2740	1266.12
44	Sheopur	900	360.00	500	220.00	1060	678.40	2460	1258.40
45	Shivpuri	1500	600.00	1240	541.64	1750	1120.00	4490	2261.64
46	Sidhi	54	24.30	30	14.85	0	0.00	84	39.15
47	Singroli	30	14.74	0	0.00	300	256.50	330	271.24
48	Tikamgarh	120	48.00	120	52.80	0	0.00	240	100.80
49	Ujjain	680	245.00	480	86.20	0	0.00	1160	331.20
50	Umariya	350	157.50	157	77.15	350	180.00	857	414.65
51	Vidisha	4600	2070.00	611	302.44	2689	1331.06	7900	3703.50
	Total	37984	17332.65	22935	10330.61	49655	24473.25	110574	52136.51



ANNEXURE 1 (K)

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR SGMV

(₹ lakh)

Sl. No.	Name of the district	Cold Storage		Rural Godown		Market Yards		Misc./Onion Godown		Total
		Capacity (ton)	Bank Loan	Capacity (ton)	Bank Loan	Phy. (No.)	Bank Loan	Phy. (No.)	Bank Loan	Bank Loan
1	Agar-Malwa	5880	352.80	10800	324.00	0	0.00	7432	1707.60	2384.40
2	Alirajpur	20000	1050.00	120000	2700.00	0	0.00	24	360.00	4110.00
3	Anuppur	2000	150.00	10000	225.00	6500	97.50	0	0.00	472.50
4	Ashoknagar	10000	450.00	110000	3300.00	0	0.00	120000	759.00	4509.00
5	Balaghat	3500	170.63	8500	191.25	10	41.25	0	0.00	403.13
6	Barwani	14500	870.00	203000	5328.75	0	0.00	0	0.00	6198.75
7	Betul	30000	1350.00	65000	1462.50	16	3600.00	0	0.00	6412.50
8	Bhind	75	2250.00	550	2887.50	0	0.00	0	0.00	5137.50
9	Bhopal	18000	1620.00	37000	905.40	30000	675.00	16055	5702.10	8902.50
10	Burhanpur	20000	1200.00	80000	1920.00	8	1320.00	0	0.00	4440.00
11	Chattarpur	51680	1550.40	0	0.00	0	0.00	416	361.92	1912.32
12	Chhindwara	6000	270.00	15000	337.50	18500	555.00	0	0.00	1162.50
13	Damoh	8800	462.00	25000	750.00	0	0.00	25000	375.00	1587.00
14	Datia	10000	525.00	45000	1350.00	0	0.00	30	337.50	2212.50
15	Dewas	12000	540.00	30000	675.00	0	0.00	48000	1080.00	2295.00
16	Dhar	75	450.00	1450	3262.50	0	0.00	0	0.00	3712.50
17	Dindori	2300	80.50	9050	217.20	0	0.00	0	0.00	297.70
18	Guna	3	810.00	37	5550.00	30	337.50	106	1749.00	8446.50
19	Gwalior	15000	787.50	100000	3000.00	0	0.00	180	2025.00	5812.50
20	Harda	35000	2520.00	48000	1080.00	30	405.00	190	2817.00	6822.00
21	Hoshangabad	45000	2700.00	475000	10687.50	21	1181.25	824	16608.86	31177.61
22	Indore	52400	3978.00			47500	1959.37	73250	34963.13	40900.50
23	Jabalpur	45000	2700.00	55000	1237.50	50000	1125.00	10500	236.25	5298.75
24	Jhabua	1500	78.75	12000	270.00	0	0.00	93	281.25	630.00
25	Katni	1800	108.00	600	18.00	0	0.00	0	0.00	126.00
26	Khandwa	4000	240.00	74000	1776.00	7	1155.00	0	0.00	3171.00
27	Khargone	100000	6000.00	206000	5407.50	0	0.00	0	0.00	11407.50
28	Mandla	2000	105.00	50000	1500.00	0	0.00	0	0.00	1605.00
29	Mandsaur	35000	2100.00	35000	918.75	25000	750.00	1500	3937.50	7706.25
30	Morena	10000	525.00	0	0.00			212000	4770.00	5295.00
31	Narsinghpur	30900	1390.50	81000	1822.50	146	1100.49	22800	342.00	4655.49
32	Neemuch	4000	240.00	26000	682.50	15000	450.00	150	393.75	1766.25
33	Panna	4550	245.70	11000	346.50	0	0.00	0	0.00	592.20
34	Raisen	5000	300.00	32800	738.00	5	1181.25	41	1537.50	3756.75
35	Rajgarh	40000	2400.00	92500	2775.00	33	2475.00	112700	3027.00	10677.00
36	Ratlam	40000	2100.00	50000	1125.00	60000	1350.00	2000	7515.01	12090.01
37	Rewa	49500	1980.00	0	0.00	38	52.25	58000	1015.00	3047.25
38	Sagar	10000	525.00	40000	1200.00	0	0.00	100000	1500.00	3225.00
39	Satna	2118	95.31	9400	246.79	0	0.00	0	0.00	342.10
40	Sehore	25000	1125.00	50000	1125.00	0	0.00	25000	562.50	2812.50
41	Seoni	8000	360.00	46000	1035.00	14500	435.00	0	0.00	1830.00
42	Shahdol	1000	45.00	20000	450.00	0	0.00	0	0.00	495.00
43	Shajapur	9200	552.00	34000	1020.00	48	554.40	45160	2241.00	4367.40
44	Sheopur	1600	96.00	0	0.00	0	0.00	1160	1202.55	1298.55
45	Shivpuri	1600	96.00	0	0.00	0	0.00	830	466.06	562.06
46	Sidhi	20400	816.00	27100	474.25	26	35.75	0	0.00	1326.00
47	Singroli	1295	1165.50	1132	1018.80	13	32.18	0	0.00	2216.48
48	Tikamgarh	27300	1638.00	8190	163.80	0	0.00	0	0.00	1801.80
49	Ujjain	20000	1350.00	0	0.00	125000	4688.00	123450	9224.50	15262.50
50	Umariya	1800	132.84	15500	488.25	2	225.00	0	0.00	846.09
51	Vidisha	2000	120.00	368250	8285.63	2	300.00	86	6450.00	15155.63
	Total	866776	52766.43	2738859	80278.87	392435	26081.19	1006977	113547.98	272674.47



ANNEXURE 1 (L)

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR LAND DEVELOPMENT

(₹ lakh)

Sr. No.	Name of the District	Land levelling		Farm Ponds		Bunding		Land Dev./On Farm Dev.		Watershed Dev.		Misc./WR/PFC/Others		Total	
		ha.	Bank Loan	No.	Bank Loan	ha.	Bank Loan	ha.	Bank Loan	ha.	Bank Loan	No.	Bank Loan	No.	Bank Loan
1	Agar-Malwa	140	27.72	0	0.00	0	0.00	0	0.00	4	2.34	700	153.72	844	183.78
2	Alirajpur	0	0.00	190	76.95	0	0.00	230	50.72	115	67.37	0	0.00	535	195.04
3	Anuppur	300	49.20	50	32.00	300	16.80	250	130.20	0	0.00	350	56.00	1250	284.20
4	Ashoknagar	320	59.04	500	337.50	0	0.00	545	29.43	0	0.00	2160	255.74	3525	681.71
5	Balaghat	805	192.91	220	186.12	479	112.00	78	7.02	346	202.41	380	17.10	2308	717.65
6	Barwani	400	75.60	200	180.00	0	0.00	335	244.22	410	239.85	320	72.00	1665	811.67
7	Betul	1375	259.88	200	522.00	0	0.00	0	0.00	400	234.00	0	0.00	1975	1015.88
8	Bhind	0	0.00	100	65.00	0	0.00	1000	738.01	0	0.00	0	0.00	1100	803.01
9	Bhopal	0	0.00	500	1350.00	0	0.00	3000	553.50	0	0.00	5000	270.00	8500	2173.50
10	Burhanpur	0	0.00	1350	1020.60	0	0.00	450	89.10	90	81.00	0	0.00	1890	1190.70
11	Chattarpur	0	0.00	800	512.00	0	0.00	0	0.00	0	0.00	376	710.40	1176	1222.40
12	Chhindwara	0	0.00	1100	792.00	0	0.00	2550	470.50	0	0.00	500	18.00	4150	1280.50
13	Damoh	350	64.58	300	783.00	0	0.00	0	0.00	500	292.95	0	0.00	1150.00	1140.53
14	Datia	4500	810.00	100	472.50	0	0.00	0	0.00	0	0.00	0	0.00	4600	1282.50
15	Dewas	360	265.68	100	72.00	600	540.00	540	162.00	0	0.00	600	216.00	2200	1255.68
16	Dhar	0	0.00	1430	527.80	0	0.00	1000	180.00	3250	1901.90	0	0.00	5680	2609.70
17	Dindori	463	87.50	430	116.00	0	0.00	0	0.00	0	0.00	0	0.00	893	203.59
18	Guna	0	0.00	1572	1061.10	2256	304.56	4043	524.47	90	60.75	3910	614.12	11871	2565.00
19	Gwalior	6500	1228.50	100	472.50	0	0.00	0	0.00	0	0.00	0	0.00	6600	1701.00
20	Harda	0	0.00	470	744.48	0	0.00	600	135.00	310	181.35	1090	566.28	2470	1627.11
21	Hoshangabad	0	0.00	1400	2439.36	0	0.00	0	0.00	0	0.00	1780	1789.83	3180	4229.19
22	Indore	0	0.00	0	0.00	0	0.00	0	0.00	27000	18225.00	2600	702.00	29600	18927.00
23	Jabalpur	400	73.83	1000	720.00	0	0.00	2400	453.60	1230	720.65	365	105.12	5395	2073.20
24	Jhabua	360	66.42	115	46.58	0	0.00	440	110.67	200	117.18	0	0.00	1115	340.85
25	Katni	720	129.00	120	324.60	0	0.00	0	0.00	0	0.00	0	0.00	840	453.60
26	Khandwa	258	51.09	3000	2267.98	0	0.00	0	0.00	324	291.60	0	0.00	3582	2610.67
27	Khargone	835	157.82	886	797.40	900	162.00	1000	729.00	935	546.99	1150	258.74	5706	2651.95
28	Mandla	2700	510.30	1705	460.35	0	0.00	0	0.00	0	0.00	0	0.00	4405	970.65
29	Mandsaur	250	46.12	740	532.80	0	0.00	0	0.00	0	0.00	0	0.00	990	578.92
30	Morena			200	129.30	0	0.00	1000	738.00	0	0.00	600	124.20	1800	991.50
31	Narsinghpur	4760	2784.60	0	0.00	0	0.00	4200	340.20	0	0.00	3000	810.00	11960	3934.80
32	Neemuch	430	79.35	410	295.20	0	0.00	0	0.00	0	0.00	0	0.00	840	374.55
33	Panna	0	0.00	300	607.50	900	259.20	0	0.00	0	0.00	800	583.20	2000	1449.90
34	Raisen	1000	738.00	0	0.00	0	0.00	2500	1125.00	2000	1170.00	2000	756.00	7500	3789.00
35	Rajgarh	0	0.00	0	0.00	0	0.00	3350	1085.40	3300	1930.50	4650	962.55	11300	3978.45
36	Ratlam	1500	283.50	600	351.00	0	0.00	1500	1107.00	2000	1170.03	0	0.00	5600	2911.53
37	Rewa	924	174.64	117	20.01	0	0.00	0	0.00	325	190.12	1394	150.55	2760	535.32
38	Sagar	800	147.64	100	261.00	0	0.00	0	0.00	2000	1171.80	1000	210.60	3900	1791.04
39	Satna			1035	2095.88	930	267.85	0	0.00	0	0.00	1200	874.80	3165	3238.53
40	Sehore	2500	1845.00	125	90.00	0	0.00	0	0.00	0	0.00	1275	416.25	3900	2351.25
41	Seoni	0	0.00	400	288.00	0	0.00	1500	276.80	0	0.00	300	10.80	2200	575.60
42	Shahdol	350	66.15	50	36.00	0	0.00	150	27.00	200	118.80	90	61.01	840	308.96
43	Shajapur	100	19.80	0	0.00	0	0.00	0	0.00	16	9.36	720	136.08	836	165.24
44	Sheopur	90	17.00	75	182.30	0	0.00	0	0.00	0	0.00	55	5.90	220	205.20
45	Shivpuri	113	21.40	160	388.80	0	0.00	0	0.00	0	0.00	130	14.00	403	424.20
46	Sidhi	680	128.52	115	19.67	0	0.00	0	0.00	148	86.58	1710	184.68	2653	419.45
47	Singroli	92	16.97	0	0.00	0	0.00	170	18.36	23	3.31	102	392.32	387	430.96
48	Tikamgarh	0	0.00	144	230.40	0	0.00	0	0.00	0	0.00	288	576.00	432	806.40
49	Ujjain	0	0.00	0	0.00	0	0.00	0	0.00	11250	7088.00	850	183.10	12100	7271.10
50	Umaria	81	15.31	0	0.00	0	0.00	0	0.00	35	20.48	1265	191.23	1381	227.02
51	Vidisha	2000	1476.00	0	0.00	0	0.00	0	0.00	2170	1269.45	7915	3531.87	12085	6277.32
	TOTAL	36456	11969.07	22509	21907.77	6365	1662.50	32831	9325.20	58671	37393.77	50625	15980.19	207457	98238.50



ANNEXURE 1 (M)

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR OTHERS(TISSUE,VERMI COMPOSTING,BIO-TECH ETC)

(₹ lakh)

Sr.	Name of the District	NADEP Compost		Vermi Hatchery/COMPOST		Tissue culture		SEED PRODUCTION		Others		Total	
		No.	Bank Loan	No.	Bank Loan	No.	Bank Loan	ha.	Bank Loan	No.	Bank Loan	No.	Bank Loan
1	Agar-Malwa	14200	3067.20	112	756.00	0	0.00	2	54.00	18	10.66	14332	3887.86
2	Alirajpur	120	25.27	110	25.44	0	0.00	0	0.00	8	612.00	238	662.72
3	Anuppur	300	56.16	200	41.12	0	0.00	4	16.00	9	45.70	513	158.98
4	Ashoknagar	480	99.36	500	105.75	0	0.00	0	0.00	0	0.00	980	205.11
5	Balaghat	135	29.16	404	254.52	0	0.00	0	0.00	0	0.00	539	283.68
6	Barwani	525	108.68	520	107.64	0	0.00	18	162.00	0	0.00	1063	378.32
7	Betul	1000	207.00	13	87.26	0	0.00	0	0.00	0	0.00	1013	294.26
8	Bhind	1040	215.40	60	335.60	0	0.00	20	378.00	0	0.00	1120	929.00
9	Bhopal	1000	207.00	1000	231.30	0	0.00	6	162.00	87	162.00	2093	762.30
10	Burhanpur	650	140.40	205	80.37	1	80.00	25	13.50	0	0.00	881	314.27
11	Chattarpur	240	43.20	24	143.28	0	0.00	24	57.60	6	864.00	294	1108.08
12	Chhindwara	0	0.00	1100	495.00	0	0.00	14	378.00	80	4536.00	1194	5409.00
13	Damoh	0	0.00	25	167.64	1	50.00	700	315.00	4	300.00	730	832.64
14	Datia	9500	1966.50	0	0.00	0	0.00	100	45.00	10	90.00	9610	2101.50
15	Dewas	1000	216.00	0	0.00	0	0.00	36	97.20	270	504.90	1306	818.10
16	Dhar	4100	848.60	126	845.50	0	0.00	13	351.00	180	2893.50	4419	4938.60
17	Dindori	180	38.88	460	99.36	2	180.00	0	0.00	0	0.00	642	318.24
18	Guna	0	0.00	1025	215.06	0	0.00	1005	376.89	1	119.99	2031	711.94
19	Gwalior	9500	1966.50	0	0.00	2	450.00	100	45.00	10	90.00	9612	2551.50
20	Harda	75	15.80	153	55.22	1	45.00	42	22.68	0	0.00	271	138.70
21	Hoshangabad	700	147.42	3500	737.10	3	270.00	250	112.50	49	1764.00	4502	3031.02
22	Indore	1100	227.70	195	1360.13	1	90.00			419	842.40	0	2520.23
23	Jabalpur	950	200.06	4	26.84	1	90.00	650	175.50	101	176.00	1706	668.40
24	Jhabua	80	16.85	90	20.82	0	0.00	770	263.04	1	63.75	941	364.46
25	Katni	1105	232.70	998	233.50	0	0.00	30	513.00	0	0.00	2133	979.20
26	Khandwa	322	69.56	895	501.03	1	90.00	1580	853.20	0	0.00	2798	1513.79
27	Khargone	1300	280.80	2250	607.50	0	0.00	18	162.00	0	0.00	3568	1050.30
28	Mandla	535	125.19	188	40.61	3	270.00	0	0.00	0	0.00	726	435.80
29	Mandsaur	250	52.65	0	0.00	0	0.00	145	90.10	0	0.00	395	142.75
30	Morena	0	0.00	0	0.00	0	0.00	0	0.00	300	151.20	300	151.20
31	Narsinghpur	4650	962.58	230	745.2	0	0.00	900	243.00	4800	799.20	10580	2749.98
32	Neemuch	500	105.31	0	0.00	0	0.00	175	109.50	0	0.00	675	214.81
33	Panna	900	189.54	900	189.54	5	13.50	20	7.20	10	225.00	1835	624.78
34	Raisen	1000	207.00	2	13.42	6	27.00	4	36.00	500	117.00	1512	400.42
35	Rajgarh	0	0.00	3170	3139.38	0	0.00	0	0.00	0	0.00	3170	3139.38
36	Ratlam	2000	414.00	1600	1022.30	5	225.00	150	67.80	16	360.00	3771	2089.10
37	Rewa	1489	308.22	1710	384.75	6	27.00	0	0.00	0	0.00	3205	719.97
38	Sagar			150	1005.76	5	250.00	1000	450.00	10	750.00	1165	2455.76
39	Satna	800	168.48	1140	240.08	5	13.50	40	14.40	16	360.00	2001	796.46
40	Sehore	2500	540.00	1000	2430.00	0	0.00	50	135.00	20	2880.00	3570	5985.00
41	Seoni	0	0.00	1600	316.80	0	0.00	24	648.00	11	623.70	1635	1588.50
42	Shahdol	400	84.24	1	6.71	0	0.00	5	22.50	30	142.56	436	256.01
43	Shajapur	44040	9512.64	160	1080.00	0	0.00	4	108.00	40	23.40	44244	10724.04
44	Sheopur	300	62.10	300	62.10	0	0.00	0	0.00	0	0.00	600	124.20
45	Shivpuri	200	42.10	240	49.70	0	0.00	0	0.00	0	0.00	440	91.80
46	Sidhi	1394	288.56	1425	294.97	5	22.50	0	0.00	0	0.00	2824	606.03
47	Singoli	12	80.46	65	29.25	1	50.00	200	150.00	0	0.00	278	309.71
48	Tikamgarh	192	36.48	36	214.56	0	0.00	18	43.20	6	864.00	252	1158.24
49	Ujjain	650	135.00	120	837.00	1	90.00	0	0.00	607	800.27	1378	1862.55
50	Umariya	125	25.88	25	167.85	0	0.00	0	0.00	0	0.00	150	193.73
51	Vidisha	0	0.00	3	20.14	6	27.00	4	36.00	2716	575.77	2729	658.91
	TOTAL	111539	23766.63	28034	19823.10	61	2360.50	8146	6713.81	10335	21747.00	156400	74411.33



ANNEXURE 1 (N)

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR FOOD & AGRO PROCESSING

(₹ lakh)

Sl. No.	Name of the district	BAKERY		FLOUR MILL		DAL MILL		OIL MILL		MEDICINAL		FOOD & AGRO PROCESSING OTHERS / MISC		Total		WORKING CAPITAL	TOTAL
		Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan		
1	Agar-Malwa	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	79	3577.30	79	3577.30	1200.00	4777.30
2	Alirajpur	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	74	1262.70	74	1262.70	0.00	1262.70
3	Anuppur	2	13.60	2	42.50	2	17.00	1	5.95	1	4.25	9	165.75	17	249.05	99.62	348.67
4	Ashoknagar	110	693.00	100	990.00	17	183.60	12	108.00	20	108.00	150	810.00	409	2892.60	0.00	2892.60
5	Balaghat	116	2347.20	95	320.62	0	0.00	38	171.00	0	0.00	580	1260.77	829	4099.59	819.92	4919.51
6	Barwani	12	162.00	14	327.60	12	205.20	18	259.20	14	126.00	8	223.20	78	1303.20	0.00	1303.20
7	Betul	21	66.15	129	406.35	21	122.85	0	0.00	0	0.00	9	675.00	180	1270.35	0.00	1270.35
8	Bhind	0	0.00	1800	810.00	30	81.00	0	0.00	0	0.00	476	2617.20	2306	3508.20	0.00	3508.20
9	Bhopal	50	979.20	50	6480.00	50	1200.00	0	0.00	0	0.00	126	2275.20	276	10934.40	0.00	10934.40
10	Burhanpur	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	358	4437.78	358	4437.78	887.56	5325.34
11	Chattarpur	24	115.20	24	48.00	24	124.80	24	172.80	0	0.00	72	4003.20	168	4464.00	0.00	4464.00
12	Chhindwara	18	324.00	54	1215.00	0	0.00	0	0.00	12	216.00	89	2664.00	173	4419.00	982.00	5401.00
13	Damoh	60	135.00	150	270.00	15	202.50	20	58.52	20	63.00	750	1282.50	1015	2011.52	0.00	2011.52
14	Datia	0	0.00	250	225.00	10	27.00	45	40.50	0	0.00	105	859.28	410	1151.78	1150.00	2301.78
15	Dewas	26	117.00	0	0.00	4	64.80	4	18.00	0	0.00	266	2554.20	300	2754.00	688.50	3442.50
16	Dhar	95	855.00	74	3330.00	60	2700.00	47	338.40	0	0.00	135	2430.00	411	9653.40	1930.68	11584.08
17	Dindori	0	0.00	48	47.52	15	63.17	0	0.00	0	0.00	36	146.65	99	257.34	0.00	257.34
18	Guna	69	434.70	35	346.50	12	129.60	12	108.00	20	108.00	239	1290.60	387	2417.40	0.00	2417.40
19	Gwalior	0	0.00	150	270.00	20	54.00	125	337.50	0	0.00	82	411.30	377	1072.80	712.80	1785.60
20	Harda	0	0.00	24	272.16	9	283.50	2	14.40	15	27.00	45	707.40	95	1304.46	260.89	1565.35
21	Hoshangabad	0	0.00	23	347.76	27	417.96	8	45.94	0	0.00	416	4248.00	474	5059.66	4047.72	9107.38
22	Indore	7	113.40	0	0.00	0	0.00	0	0.00	40	4500.00	2888	65894.40	2935	70507.80	14101.56	84609.36
23	Jabalpur	0	0.00	90	267.30	35	1260.00	0	0.00	0	0.00	240	7492.50	365	9019.80	0.00	9019.80
24	Jhabua	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	85	838.80	85	838.80	0.00	838.80
25	Katni	0	0.00	0	0.00	85	2677.50	0	0.00	0	0.00	121	3348.00	206	6025.50	1205.10	7230.60
26	Khandwa	0	0.00	8	607.21	7	240.66	7	320.94	0	0.00	130	520.96	152	1689.77	337.95	2027.72
27	Khargone	21	283.50	35	819.00	30	513.00	21	302.40	21	189.00	37	1032.30	165	3139.20	0.00	3139.20
28	Mandla	0	0.00	47	63.45	36	162.00					291	652.45	374	877.90	0.00	877.90
29	Mandsaur	0	0.00	30	3645.00	25	562.50	25	2250.00	50	675.00	343	6916.50	473	14049.00	0.00	14049.00
30	Morena	0	0.00	400	180.00	30	81.00	0	0.00	0	0.00	300	1458.00	730	1719.00	0.00	1719.00
31	Narsinghpur	0	0.00	60	334.80	60	675.00	21	14.36	0	0.00	722	4396.13	863	5420.29	0.00	5420.29
32	Neemuch	0	0.00	15	1822.50	9	202.50	25	2250.00	7	94.50	234	4396.50	290	8766.00	0.00	8766.00
33	Panna	0	0.00	0	0.00	7	131.25	4	75.00	0	0.00	15	281.25	26	487.50	0.00	487.50
34	Raisen	126	623.70	62	122.76	12	356.40	20	1980.00	0	0.00	1079	4800.51	1299	7883.37	0.00	7883.37
35	Rajgarh	60	270.00	140	630.00	10	180.00	90	405.00	0	0.00	417	5305.50	717	6790.50	1018.58	7809.08
36	Ratlam	0	0.00	18	1035.00	30	1063.56	17	122.17	12	432.00	196	2054.13	273	4706.86	0.00	4706.86
37	Rewa	117	280.10	53	1442.93	0	0.00	238	1426.57	0	0.00	187	710.40	595	3860.00	772.00	4632.00
38	Sagar	60	135.00	200	360.00	10	135.00	10	29.29	50	157.50	950	1530.00	1280	2346.79	0.00	2346.79
39	Satna	0	0.00	0	0.00	0	0.00	50	1125.00	0	0.00	204	4860.00	254	5985.00	0.00	5985.00
40	Sehore	0	0.00	300	1080.00	0	0.00	0	0.00	0	0.00	150	2160.00	450	3240.00	810.00	4050.00
41	Seoni	0	0.00	0	0.00	0	0.00	0	0.00	21	378.00	223	3868.20	244	4246.20	943.60	5189.80
42	Shahdol	1	6.80	4	85.00	1	10.20	1	6.80	0	0.00	4	106.25	11	215.05	86.02	301.07
43	Shajapur	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	136	4825.70	136	4825.70	0.00	4825.70
44	Sheopur	75	762.75	75	121.50	90	810.00	90	720.90	60	324.00	75	506.25	465	3245.40	649.08	3894.48
45	Shivpuri	45	457.65	50	81.00	0	0.00	0	0.00	12	64.80	80	540.00	187	1143.45	228.69	1372.14
46	Sidhi	59	141.25	7	190.58	27	161.84	0	0.00	0	0.00	119	467.15	212	960.82	192.14	1152.96
47	Singoli	9	20.25	18	32.40	20	270.00	27	78.98	6	18.90	30	40.50	110	461.03	0.00	461.03
48	Tikamgarh	0	0.00	24	192.00	24	192.00	12	96.00	0	0.00	192	3118.08	252	3598.08	0.00	3598.08
49	Ujjain	0	0.00	200	900.00	123	664.00	32	173.20	0	0.00	300	13480.00	655	15217.20	0.00	15217.20
50	Umaria	10	75.60	21	238.14	21	198.45	10	66.15	8	41.54	42	754.22	112	1374.10	0.00	1374.10
51	Vidisha	14	50.40	100	225.00	0	0.00	60	89.10	0	0.00	128	618.66	302	983.16	0.00	983.16
	Total	1207	9462.45	4979	30225	1020	16424	1116	13210	389	7527	14022	184875.37	22733	261723.80	33124	294848.21



ANNEXURE 1 (O)

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR OTHER ACTIVITIES ACABC, FPO etc.

(₹ lakh)

Sl. No.	Name of the district	ACABC		MFIs		FPO		PACS/FSS/LAM Ps/MISC		Total	
		Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan
1	Agar-Malwa	36	388.80	3	270.00	0	0.00	12	108.00	51	766.80
2	Alirajpur	10	80.00	0	0.00	20	200.00	0	0.00	30	280.00
3	Anuppur	2	8.00	0	0.00	0	0.00	5	80.00	7	88.00
4	Ashoknagar	8	144.00	0	0.00	0	0.00	0	0.00	8	144.00
5	Balaghat	30	360.00	0	0.00	0	0.00	0	0.00	30	360.00
6	Barwani	15	270.00	16	600.00	0	0.00	69	517.50	100	1387.50
7	Betul	20	217.80	0	0.00	9	81.00	0	0.00	29	298.80
8	Bhind	30	272.28	0	0.00	0	0.00	0	0.00	30.00	272.28
9	Bhopal	10	180.00	10	2250.00	2	54.00	0	0.00	22	2484.00
10	Burhanpur	67	1206.00	0	0.00	2	18.00	0	0.00	69	1224.00
11	Chattarpur	24	384.00	0	0.00	24	192.00	72	1440.00	120	2016.00
12	Chhindwara	11	198.00	21	1575.00	24	900.00	22	165.00	78	2838.00
13	Damoh	7	80.01	0	0.00	1	45.00	0	0.00	8	125.01
14	Datia	45	810.00	0	0.00	9	405.00	0	0.00	54	1215.00
15	Dewas	60	1080.00	0	0.00	10	90.00	0	0.00	70	1170.00
16	Dhar	13	234.00	0	0.00	8	224.00	10	487.50	31	945.50
17	Dindori	9	101.25	0	0.00	8	80.00	0	0.00	17	181.25
18	Guna	17	229.50	0	0.00	2	360.00	0	0.00	19	589.50
19	Gwalior	130	2340.00	0	0.00	8	360.00	0	0.00	138	2700.00
20	Harda	28	504.00	0	0.00	7	126.00	0	0.00	35	630.00
21	Hoshangabad	35	630.00	0	0.00	18	810.00	0	0.00	53	1440.00
22	Indore	230	4140.00	0	0.00	27	291.60	0	0.00	257	4431.60
23	Jabalpur	35	448.00	40	9000.00	5	225.00	0	0.00	80	9673.00
24	Jhabua	12	96.00	0	0.00	6	60.00	0	0.00	18	156.00
25	Katni	13	292.50	0	0.00	0	0.00	0	0.00	13	292.50
26	Khandwa	120	2160.00	0	0.00	4	108.00	0	0.00	124	2268.00
27	Khargone	24	432.00	5	187.50	0	0.00	65	487.50	94	1107.00
28	Mandla	15	202.50	0	0.00	9	121.50	0	0.00	24	324.00
29	Mandsaur	25	450.00	0	0.00	2	117.98	0	0.00	27	567.98
30	Morena	30	272.28	0	0.00	0	0.00	0	0.00	30	272.28
31	Narsinghpur	15	158.64	0	0.00	11	675.00	0	0.00	26	833.64
32	Neemuch	12	216.00	0	0.00	2	107.25	0	0.00	14	323.25
33	Panna	2	16.50	0	0.00	0	0.00	60	450.00	62	466.50
34	Raisen	3	35.10	17	459.00	0	0.00	0	0.00	20	494.10
35	Rajgarh	42	672.00	0	0.00	4	105.00	0	0.00	46	777.00
36	Ratlam	50	544.50	20	2000.00	12	108.00	0	0.00	82	2652.50
37	Rewa	5	54.45	0	0.00	19	570.00	0	0.00	24	624.45
38	Sagar	30	343.05	0	0.00	10	450.00	0	0.00	40	793.05
39	Satna	21	176.40	0	0.00			0	0.00	21	176.40
40	Sehore	50	900.00	0	0.00	50	450.00	0	0.00	100	1350.00
41	Seoni	12	216.00	8	600.00	0	0.00	16	120.00	36	936.00
42	Shahdol	2	32.00	0	0.00	0	0.00	5	40.00	7	72.00
43	Shajapur	20	216.00	8	720.00	0	0.00	32	288.00	60	1224.00
44	Sheopur	15	202.50	0	0.00	0	0.00	0	0.00	15	202.50
45	Shivpuri	8	108.00	0	0.00	4	90.00	0	0.00	12	198.00
46	Sidhi	8	87.12	0	0.00	9	270.00	0	0.00	17	357.12
47	Singroli	7	80.04	0	0.00	3	135.00	0	0.00	10	215.04
48	Tikamgarh	6	96.00	0	0.00	24	192.00	54	1080.00	84	1368.00
49	Ujjain	105	1890.00	0	0.00	12	129.60	0	0.00	117	2019.60
50	Umariya	13	283.14	0	0.00	5	180.00	0	0.00	18	463.14
51	Vidisha	10	108.00	9	2025.00	0	0.00	0	0.00	19	2133.00
	Total	1547	24646.36	157	19686.50	370	8330.93	422.00	5263.50	2496.00	57927.29



NABARD

ANNEXURE 1 (Q)

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR EXPORT CREDIT

(₹ lakh)

Sl. No.	Name of the district	PRE SHIPMENT/PACKING		POST SHIPMENT		OTHERS		Total	
		Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan
1	Agar-Malwa	2	160.00	2	240.00			4	400.00
2	Alirajpur	0	0.00	0	0.00	0	0.00	0	0.00
3	Anuppur	0	0.00	0	0.00	0	0.00	0	0.00
4	Ashoknagar	0	0.00	0	0.00	0	0.00	0	0.00
5	Balaghat	0	0.00	0	0.00	0	0.00	0	0.00
6	Barwani	0	0.00	0	0.00	0	0.00	0	0.00
7	Betul	3	270.00	2	270.00	0	0.00	5	540.00
8	Bhind	0	0.00	0	0.00	0	0.00	0	0.00
9	Bhopal	0	0.00	0	0.00	30	750.00	30	750.00
10	Burhanpur	0	0.00	0	0.00	0	0.00	0	0.00
11	Chattarpur	0	0.00	0	0.00	0	0.00	0	0.00
12	Chhindwara	3	240.00	3	360.00	0	0.00	6	600.00
13	Damoh	6	480.00	1	120.00	0	0.00	7	600.00
14	Datia	1	18.00	0	0.00	0	0.00	1	18.00
15	Dewas	24	5130.00	0	0.00	0	0.00	24	5130.00
16	Dhar	13	1040.00	13	1560.00	0	0.00	26	2600.00
17	Dindori	2	160.00	2	240.00	0	0.00	4	400.00
18	Guna	0	0.00	0	0.00	2	300.00	2	300.00
19	Gwalior	6	108.00	4	180.00	4	180.00	14	468.00
20	Harda	2	40.00	0	0.00	0	0.00	2	40.00
21	Hoshangabad	21	378.00	13	585.00	0	0.00	34	963.00
22	Indore	20440	16352.00	40880	32704.00	0	0.00	61320	49056.00
23	Jabalpur	3	270.00	4	180.00	0	0.00	7	450.00
24	Jhabua	0	0.00	0	0.00	0	0.00	0	0.00
25	Katni	0	0.00	0	0.00	10000	3160.00	10000	3160.00
26	Khandwa	0	0.00	0	0.00	0	0.00	0	0.00
27	Khargone	0	0.00	0	0.00	0	0.00	0	0.00
28	Mandla	10	800.00	10	1200.00	0	0.00	20	2000.00
29	Mandsaur	12	540.00	0	0.00	0	0.00	12	540.00
30	Morena	0	0.00	0	0.00	0	0.00	0	0.00
31	Narsinghpur	0	0.00	0	0.00	25	224.00	25	224.00
32	Neemuch	12	480.00	0	0.00	0	0.00	12	480.00
33	Panna	0	0.00	125	5.63	0	0.00	125	5.63
34	Raisen	0	0.00	0	0.00	40000	2000.00	40000	2000.00
35	Rajgarh					20	368.00	0	368.00
36	Ratlam	0	0.00	0	0.00	10950	280.50	10950	280.50
37	Rewa	0	0.00	0	0.00	0	0.00	0	0.00
38	Sagar	8	640.00	3	360.00	0	0.00	11	1000.00
39	Satna	8000	72.00			0	0.00	8000	72.00
40	Sehore	9	2160.00	9	1080.00	0	0.00	18	3240.00
41	Seoni	1	45.00	1	45.00	0	0.00	2	90.00
42	Shahdol	0	0.00	0	0.00	0	0.00	0	0.00
43	Shajapur	4	320.00	4	480.00	0	0.00	8	800.00
44	Sheopur	2	80.00	0	0.00	0	0.00	2	80.00
45	Shivpuri	1	40.00	0	0.00	0	0.00	1	40.00
46	Sidhi	0	0.00	0	0.00	0	0.00	0	0.00
47	Singroli	0	0.00	0	0.00	0	0.00	0	0.00
48	Tikamgarh	0	0.00	0	0.00	0	0.00	0	0.00
49	Ujjain	1463	1170.00	2925	2340.00	0	0.00	4388	3510.00
50	Umariya	0	0.00	0	0.00	0	0.00	0	0.00
51	Vidisha	0	0.00	0	0.00	10000	450.00	10000	450.00
	Total	30048	30993.00	44001	41949.63	71031	7712.50	145080	80655.13



ANNEXURE 1 (R)

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR EDUCATION

(₹ lakh)

Sl. No.	Name of the district	LOAN UPTO 4 LAKH		ABOVE 4 TO 10 LAKH		ABOVE 10 LAKH		Total	
		Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan
1	Agar-Malwa	40	144.00	344	3096.00	0	0.00	384	3240.00
2	Alirajpur	162	486.00	60	324.00	0	0.00	222	810.00
3	Anuppur	110	275.00	15	106.88	0	0.00	125	381.88
4	Ashoknagar	410	922.50	0	0.00	0	0.00	410	922.50
5	Balaghat	285	1026.00	71	639.00	0	0.00	356	1665.00
6	Barwani	315	1134.00	12	108.00	0	0.00	327	1242.00
7	Betul	0	0.00	480	2160.00	0	0.00	480	2160.00
8	Bhind	600	1782.00	0	0.00	0	0.00	600	1782.00
9	Bhopal	5000	9000.00	1000	9000.00	0	0.00	6000	18000.00
10	Burhanpur	150	420.00	50	285.00	0	0.00	200	705.00
11	Chattarpur	232	371.20	8	64.00	0	0.00	240	435.20
12	Chhindwara	410	1476.00	26	234.00	0	0.00	436	1710.00
13	Damoh	200	400.00	10	50.00	0	0.00	210	450.00
14	Datia	500	2000.00	40	380.00	0	0.00	540	2380.00
15	Dewas	500	1800.00	0	0.00	0	0.00	500	1800.00
16	Dhar	117	468.00	135	1350.00	0	0.00	252	1818.00
17	Dindori	420	1455.30	125	650.25	0	0.00	545	2105.55
18	Guna	143	514.80	42	189.00	0	0.00	185	703.80
19	Gwalior	3000	12000.00	300	2850.00	0	0.00	3300	14850.00
20	Harda	150	300.00	105	420.00	0	0.00	255	720.00
21	Hoshangabad	1540	6160.00	350	3150.00	0	0.00	1890	9310.00
22	Indore	1550	5890.00	1070	8185.50	0	0.00	2620	14075.50
23	Jabalpur	1826	5352.00	510	4039.20	0	0.00	0	9391.20
24	Jhabua	207	621.00	135	729.00	0	0.00	342	1350.00
25	Katni	150	600.00	100	675.00	0	0.00	250	1275.00
26	Khandwa	335	960.00	101	575.70	0	0.00	436	1535.70
27	Khargone	335	1206.00	23	207.00	0	0.00	358	1413.00
28	Mandla	700	2425.54	160	832.32	0	0.00	860	3257.86
29	Mandsaur	50	200	13	117	0	0.00	63	317.00
30	Morena	0	0	600	3240	0	0.00	600	3240.00
31	Narsinghpur	90	324	120	648	0	0.00	210	972.00
32	Neemuch	75	300	29	261	0	0.00	104	561.00
33	Panna	200	720.00	100	900.00	0	0.00	300	1620.00
34	Raisen	0	0.00	1500	6075.00	0	0.00	1500	6075.00
35	Rajgarh	0	0.00	300	1402.50	0	0.00	300	1402.50
36	Ratlam	500	1800.00	400	3600.00	0	0.00	900	5400.00
37	Rewa	3166	6332.00	60	324.00	0	0.00	3226	6656.00
38	Sagar	1000	2000.00	20	100.00	0	0.00	1020	2100.00
39	Satna	540	1944.00	100	900.00	0	0.00	640	2844.00
40	Sehore	350	1260.00	0	0.00	0	0.00	350	1260.00
41	Seoni	335	1206.00	30	270.00	0	0.00	365	1476.00
42	Shahdol	400	800.00	40	270.00	0	0.00	440	1070.00
43	Shajapur	100	360.00	512	4608.00	0	0.00	612	4968.00
44	Sheopur	150	600.00	225	1620.00	0	0.00	375	2220.00
45	Shivpuri	120	432.00	120	864.00	0	0.00	240	1296.00
46	Sidhi	154	616.00	34	244.80	0	0.00	188	860.80
47	Singroli	310	620.00	90	450.00	0	0.00	400	1070.00
48	Tikamgarh	290	580.00	1	8.00	0	0.00	291	588.00
49	Ujjain	375	1425.00	85	650.25	0	0.00	460	2075.25
50	Umariya	0	0.00	0	0.00	45	630.00	45	630.00
51	Vidisha	1574	5666.40			0	0.00	1574	5666.40
	Total	29166	86374.74	9651	66852.40	45	630	36526	153857.14



NABARD

ANNEXURE 1 (S)

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR HOUSING

(₹ lakh)

Sl. No.	Name of the district	LOAN UPTO 5 LAKH		ABOVE 5 TO 20 LAKH		Repairs to Houses		Misc		Total	
		Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan
1	Agar-Malwa	2060	2051.76	20	360.00			0.00	0.00	2080	2411.76
2	Alirajpur	110	110.00	105	828.00	650	1170.00	0.00	0.00	865	2108.00
3	Anuppur	550	550.00	950	5535.00	20	36.00	0.00	0.00	1520	6121.00
4	Ashoknagar	720	3240.00	0.00	0.00	0.00	0.00	0.00	0.00	720	3240.00
5	Balaghat	1185	2366.50	90	746.00	250	200.00	0.00	0.00	1525	3312.50
6	Barwani	4400	3080.00	592	3780.00	85	153.00	0.00	0.00	5077	7013.00
7	Betul	3150	2789.10	150	1395.00	200	270.00	0.00	0.00	3500	4454.10
8	Bhind	0	0.00	2200	9180.00	1000	720.00	0.00	0.00	3200	9900.00
9	Bhopal	0	0.00	13100	163800.00	10000	18000.00	0.00	0.00	23100	181800.00
10	Burhanpur	4265	2825.50	678	3091.14	30	54.00	0.00	0.00	4973	5970.64
11	Chattarpur	1624	1758.40	240	1278.72	0.00	0.00	0.00	0.00	1864	3037.12
12	Chhindwara	1543	1269.09	729	6812.91	380	513.00	0.00	0.00	2652	8595.00
13	Damoh	4500	4320.00	400	3840.00	50	20.00	0.00	0.00	4950	8180.00
14	Datia	400	3600.00	30	540.00	500	900.00	800.00	800.00	930	5840.00
15	Dewas	1500	6750.00	480	4320.00	0.00	0.00	0.00	0.00	1980	11070.00
16	Dhar	3770	1989.00	1053	7901.54	488	622.20	0.00	0.00	5311	10512.74
17	Dindori	695	532.35	410	3240.27	350	472.50	0.00	0.00	1455	4245.12
18	Guna	0.00	0.00	2341	3374.28	590	265.50	0.00	0.00	2931	3639.78
19	Gwalior	5500	49500.00	200	3600.00	400	720.00	800.00	800.00	6100	54620.00
20	Harda	0.00	0.00	41	343.50	250	500.00	2150.00	2150.00	2441	2993.50
21	Hoshangabad	2788	11152.00	1225	11025.00	128	178.20	700.00	1645.00	4841	24000.20
22	Indore	3500	6337.80	9570	56596.50	11750	26437.50	0.00	0.00	24820	89371.80
23	Jabalpur	2290	20610.00	960	24192.00	6200	11160.00	0.00	0.00	9450	55962.00
24	Jhabua	825	825.00	187	2511.00	830	1494.00	0.00	0.00	1842	4830.00
25	Katni	950	1577.00	120	864.00	170	306.00	1300.00	1170.00	2540	3917.00
26	Khandwa	1024	551.80	286	1981.60	121	205.70	0.00	0.00	1431	2739.10
27	Khargone	6300	4410.00	905	5859.00	120	216.00	0.00	0.00	7325	10485.00
28	Mandla	4000	3060.00	215	1811.43	485	654.75	0.00	0.00	4700	5526.18
29	Mandsaur	775	775.00	90	1080.00	30	54.00	0.00	0.00	895	1909.00
30	Morena			4200	19530.00	1500	1080.00	0.00	0.00	5700	20610.00
31	Narsinghpur	4755	2853.00	192	2376.00	72	129.60	0.00	0.00	5019	5358.60
32	Neemuch	775	775.00	125	1665.00	60	108.00	0.00	0.00	960	2548.00
33	Panna	5000	4500.00	300	3600.00	100	180.00	0.00	0.00	5400	8280.00
34	Raisen	2350	8460.00	205	1845.00	0.00	0.00	0.00	0.00	2555	10305.00
35	Rajgarh			260	3315.00	760	969.00	1090.00	1559.41	2110	5843.41
36	Ratlam	0	0.00	3100	28800.00	100	180.00	10.00	68.90	3200	29048.90
37	Rewa	0.00	0.00	0.00	0.00	10370	9333.00	284.00	2138.40	10654	11471.40
38	Sagar	7500	7200.00	600	5760.00	50	20.00	0.00	0.00	8150	12980.00
39	Satna	7080	6372.00	162	1800.00	124	223.20	0.00	0.00	7366	8395.20
40	Sehore	820	1295.30	90	837.00	80	108.00	0.00	0.00	990	2240.30
41	Seoni	1045	874.35	415	3599.28	190	256.50	0.00	0.00	1650	4730.13
42	Shahdol	900	900.00	1000	6705.00	25	45.00	0.00	0.00	1925	7650.00
43	Shajapur	0.00	0.00	0.00	0.00	0.00	0.00	2988.00	3680.40	2988	3680.40
44	Sheopur	750	435.75	710	5298.52	0.00	0.00	0.00	0.00	1460	5734.27
45	Shivpuri	640	403.20	480	3743.47	0.00	0.00	0.00	0.00	1120	4146.67
46	Sidhi	0.00	0.00	20	216.00	6235	5611.50	0.00	0.00	6255	5827.50
47	Singroli	2600	2808.00	1680	1512.00	130	110.00	0.00	0.00	4410	4430.00
48	Tikamgarh	1680	1468.80	1260	9118.08	0.00	0.00	0.00	0.00	2940	10586.88
49	Ujjain	8050	17923.50	2700	21240.00	8500	15300.00	0.00	0.00	19250	54463.50
50	Umariya	0.00	0.00	70	1260.00	30	54.00	120.00	648.00	220	1962.00
51	Vidisha	6600.00	23760.00	0.00	0.00	0.00	0.00	0.00	0.00	6600	23760.00
	Total	108969	216059.20	54936	452107.24	63403	99030.15	10242	14660.11	227308	781856.70



ANNEXURE 1 (T)

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR RENEWABLE ENERGY etc.

(₹ lakh)

Sl. No.	Name of the district	BIOGAS		SOLAR LIGHTING		SOLAR HEATING SYSTEM		SOLAR PUMPING SYSTEM		OTHERS/MISC		Total	
		Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan
1	Agar-Malwa	1020	18.36	0	0.00	0.00	0.00	0	0.00	1180	188.40	2200	206.76
2	Alirajpur	40	17.64	50	49.50	0.00	0.00	0	0.00			90	67.14
3	Anuppur	150	42.00	200	72.00	50.00	20.00	40	84.00	0	0.00	440	218.00
4	Ashoknagar	120	45.36	195	52.65	40.00	1.08	32	52.80	16	16.41	403	168.30
5	Balaghat	158	45.50	100	26.10	98.00	100.55	0	0.00	0	0.00	356	172.15
6	Barwani	340	168.30	0	0.00	200.00	270.00	0	0.00	8	100.80	548	539.10
7	Betul	250	66.20	150	37.80	0.00	0.00	30	89.10	2	27.00	432	220.10
8	Bhind	0	0.00	140	44.10	0.00	0.00	0	0.00	0	0.00	140	44.10
9	Bhopal	210	61.38	100	24.75	100.00	98.01	60	270.00	0	0.00	470	454.14
10	Burhanpur	160	50.40	54	21.88	27.00	12.15	60	199.20	0	0.00	301	283.63
11	Chattarpur	1400	490.00	0	0.00	0.00	0.00	8	38.40	96	230.40	1504	758.80
12	Chhindwara	655	158.26	220	57.42	0.00	0.00	55	56.40	0	0.00	930	272.08
13	Damoh	300	153.90	100	26.10	100.00	102.60	0	0.00	0	0.00	500	282.60
14	Datia	750	384.75	150	39.15	150.00	153.90	0	0.00	0	0.00	1050	577.80
15	Dewas	1200	475.20	600	162.00	0.00	0.00	60	292.80	0	0.00	1860	930.00
16	Dhar	7	1.58	208	202.18	0.00	0.00	65	193.04	0	0.00	280	396.80
17	Dindori	185	58.31	15	47.25	0.00	0.00			0	0.00	200	105.56
18	Guna	109	43.16	78	21.06	21.00	20.41	10	16.50	196	5.29	414	106.42
19	Gwalior	595	305.24	140	36.48	120.00	123.12	0	0.00	0	0.00	855	464.84
20	Harda	0	0.00	0	0.00	0.00	0.00	230	536.40	0	0.00	230	536.40
21	Hoshangabad	70	22.68	150	94.50	40.00	7.92	40	194.40	0	0.00	300	319.50
22	Indore	180	81.00			1225.00	1248.75	0	0.00	948	19737.00	2353	21066.75
23	Jabalpur	250	128.26	160	180.00	200.00	45.00	60	324.00	0	0.00	670	677.26
24	Jhabua	18	7.06	75	66.00	0.00	0.00	0	0.00	0	0.00	93	73.06
25	Katni	320	126.72	360	405.00	0.00	0.00	0	0.00	126	114.75	806	646.47
26	Khandwa	160	50.42	14	5.04	14.00	5.60	14	46.48	0	0.00	202	107.54
27	Khargone	550	272.25	0	0.00	180.00	243.00	0	0.00	37	466.20	767	981.45
28	Mandla	300	108.00	20	62.99	20.00	19.79	0	0.00	0	0.00	340	190.78
29	Mandsaur	125	18.35	130	35.10	100.00	108.00	30	89.91	0	0.00	385	251.36
30	Morena	140	44.10	0	0.00	0.00	0.00	0	0.00	0	0.00	140	44.10
31	Narsinghpur	660	160.38	0	0.00	750.00	303.78	0	0.00	0	0.00	1410	464.16
32	Neemuch	1490	265.51	900	243.00	150.00	162.00	30	89.91	0	0.00	2570	760.42
33	Panna	200	72.00	200	72.00	0.00	0.00	200	180.00	200	63.00	800	387.00
34	Raisen	132	67.72	1525	343.13	180.00	48.59	20	108.00	0	0.00	1857	567.44
35	Rajgarh	481	246.76	0	0.00	0.00	0.00	158	154.99	1107	972.97	1746	1374.72
36	Ratlam	240	47.52	150	67.50	0.00	0.00	100	116.25	150	140.64	640	371.91
37	Rewa	249	71.71	95	29.93	78.00	80.73	16	54.00	0	0.00	438	236.37
38	Sagar	250	128.28	200	52.22	80.00	82.08	0	0.00	0	0.00	530	262.58
39	Satna	400	144.00	500	180.00	0.00	0.00	1000	900.00	200	63.00	2100	1287.00
40	Sehore	1625	643.50	875	236.25	60.00	292.80	0	0.00	0	0.00	2560	1172.55
41	Seoni	1325	265.77	1010	263.61	0.00	0.00	80	388.80	0	0.00	2415	918.18
42	Shahdol	100	31.51	50	20.27	25.00	11.25	50	157.50	0.00	0.00	225	220.53
43	Shajapur	1300	32.40	0	0.00	0.00	0.00	0	0.00	1576.00	351.36	2876	383.76
44	Sheopur	600	237.60	750	121.50	900.00	210.60	0	0.00	160.00	617.40	2410	1187.10
45	Shivpuri	0	0.00	400	64.80	160.00	37.44	0	0.00	80.00	18.72	640	120.96
46	Sidhi	129	37.15	70	22.05	59.00	61.07	15	50.62	0.00	0.00	273	170.89
47	Singroli	130	33.35	0	0.00	80.00	20.88	66	148.50	40.00	41.04	316	243.77
48	Tikamgarh	60	21.12	6	3.12	6	12.48	6	28.80	12	2309.28	90	2374.80
49	Ujjain	900	324.00	0	0.00	900.00	1013.00	65	394.38	0.00	0.00	1865	1731.38
50	Umariya	140	52.92	60	18.90	52.00	53.82	20	67.51	0.00	0.00	272	193.15
51	Vidisha	164	84.15	2119	476.70	130.00	35.20	24	129.60	0.00	0.00	2437	725.65
	Total	20337	6411.73	12319	3984.03	6295	5005.60	2644	5452.29	6134	25463.66	47729	46317.31



ANNEXURE 1 (U)

DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR OTHERS SHG, JLG etc. etc.

(₹ lakh)

Sl. No.	Name of the district	SHGs		JLGs		PMJDY		MISC./OTHERS		Total	
		Phy.	Bank Loan	Phy.	Bank Loan					Phy.	Bank Loan
1	Agar-Malwa	1800	810.00	500	225.00	128	5.76	104	109.08	2532	1149.84
2	Alirajpur	2000	2200.00	0	0.00	1800	90.00			3800	2290.00
3	Anuppur	3910	3437.00	750	265.50	5000	250.00	0	0.00	9660	3952.50
4	Ashoknagar	560	280.00	80	160.00	0	0.00	0	0.00	640	440.00
5	Balaghat	2695	1497.50	1000	500.00	0	0.00	0	0.00	3695	1997.50
6	Barwani	625	562.50	130	58.50	1900	85.50	6985	13492.80	9640	14199.30
7	Betul	1600	1600.00	1500	750.00	1000	50.00	0	0.00	4100	2400.00
8	Bhind	500	250.00	1000	250.00	100	5.00	0	0.00	1600	505.00
9	Bhopal	2000	2000.00	1000	1000.00	10000	500.00	0	0.00	13000	3500.00
10	Burhanpur	479	487.83	467	233.50	7000	350.00	250	225.00	8196	1296.33
11	Chattarpur	1000	1000.00	1500	750.00	5600	280.00	0	0.00	8100	2030.00
12	Chhindwara	2125	3025.00	1100	1100.00	2300	115.00	0	0.00	5525	4240.00
13	Damoh	1500	2250.00	300	600.00	0	0.00	0	0.00	1800	2850.00
14	Datia	2000	1000.00	0	0.00	4000	200.00	0	0.00	6000	1200.00
15	Dewas	2150	1625.00	700	350.00	0	0.00	0	0.00	2850	1975.00
16	Dhar	5850	2925.00	1950	975.00	1300	65.00	0	0.00	9100	3965.00
17	Dindori	2600	2340.00	1000	720.00	21850	983.27	0	0.00	25450	4043.27
18	Guna	390	585.00	100	200.00	0	0.00	0	0.00	490	785.00
19	Gwalior	1700	1200.00	700	1050.00	4000	200.00	0	0.00	6400	2450.00
20	Harda	970	873.00	620	334.80	2675	120.38	0	0.00	4265	1328.18
21	Hoshangabad	1750	3500.00	0	0.00	3500	175.00	0	0.00	5250	3675.00
22	Indore	4950	4455.00	0	0.00	104000	4680.00	7700	16330.50	116650	25465.50
23	Jabalpur	2000	2700.00	1400	756.00	4850	242.50	0	0.00	8250	3698.50
24	Jhabua	4610	2305.00	0	0.00	6000	300.00	0	0.00	10610	2605.00
25	Katni	1170	1170.00	500	250.00	1200	6.00	0	0.00	2870	1426.00
26	Khandwa	2524	3318.88	934	467.00	14999	749.95	550	495.00	19007	5030.83
27	Khargone	645	580.50	265	119.25	2000	90.00	11165	16010.10	14075	16799.85
28	Mandla	3500	4725.00	1000	1350.00	25000	1125.00	0	0.00	29500	7200.00
29	Mandsaur	1125	625.00	600	150.00	2500	125.00	0	0.00	4225	900.00
30	Morena	500	250.00	1500	375.00	1000	50.00	0	0.00	3000	675.00
31	Narsinghpur	1050	525.00	1000	500.00	6212	310.60	0	0.00	8262	1335.60
32	Neemuch	620	370.00	800	200.00	1500	75.00	0	0.00	2920	645.00
33	Panna	0	0.00	0	0.00	50000	2500.00	10000	4500.00	60000	7000.00
34	Raisen	1850	1665.00	0	0.00	6000	270.00	1200	540.00	9050	2475.00
35	Rajgarh	530	530.00	240	600.00	11000	550.00	0	0.00	11770	1680.00
36	Ratlam	800	550.00	500	525.00	1500	75.00	0	0.00	2800	1150.00
37	Rewa	2600	1300.00	0	0.00	2700	135.00	0	0.00	5300	1435.00
38	Sagar	2300	3450.00	1200	2400.00	0	0.00	0	0.00	3500	5850.00
39	Satna	0	0.00	0	0.00	80000	4000.00	3060	1377.00	83060	5377.00
40	Sehore	1250	1000.00	350	187.50	0	0.00	0	0.00	1600	1187.50
41	Seoni	2350	1975.00	1600	800.00	800	40.00	0	0.00	4750	2815.00
42	Shahdol	5745	5439.00	1400	560.00	1000	50.00	0	0.00	8145	6049.00
43	Shajapur	2000	900.00	1000	450.00	300	13.50	136	136.62	3436	1500.12
44	Sheopur	1200	1200.00	300	150.00	600	30.00	0	0.00	2100	1380.00
45	Shivpuri	1760	1760.00	800	400.00	160	8.00	0	0.00	2720	2168.00
46	Sidhi	1024	512.00	0	0.00	1400	70.00	0	0.00	2424	582.00
47	Singroli	1925	2887.00	160	320.50	0	0.00	0	0.00	2085	3207.50
48	Tikamgarh	2695	2695.00	1000	500.00	600	30.00	0	0.00	4295	3225.00
49	Ujjain	600	540.00	0	0.00	60000	2700.00	2950	2272.50	63550	5512.50
50	Umariya	180	90.00	0	0.00	0	0.00	950	47.50	1130	137.50
51	Vidisha	2375	3562.50	595	595.00	7500	375.00	0	0.00	10470	4532.50
	Total	92082	84527.71	31541	21177.55	464974	22075.46	45050	55536.10	633647	183316.82



NABARD

ANNEXURE 1 (V)
DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS (2018-19) FOR SOCIAL INFRASTRUCTURE

(₹ lakh)

Sl. No.	Name of the district	SCHOOLS		DRINKING WATER PLANT		RURAL SANITATION - TOILETS		RURAL SANITATION - HOSPITALS		MISC / OTHERS		TOTAL	
		Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan	Phy.	Bank Loan
1	Agar-Malwa	100	1600.00	0	0.00	1600	192.00	24	5760.00	0	0.00	1724	7552.00
2	Alirajpur	1	75.00	5	93.75			1	375.00	0	0.00	7	543.75
3	Anuppur	4	80.00	2	8.00	5000	375.00	1	400.00	0	0.00	5007	863.00
4	Ashoknagar	1	85.00	8	170.00			3	255.00	0	0.00	12	510.00
5	Balaghat	3	48.00	0	0.00	1500	180.00	5	1320.00	0	0.00	1508	1548.00
6	Barwani	25	480.00	25	100.00	30	720.00	5	2000.00	0	0.00	85	3300.00
7	Betul	5	1200.00	0	0.00	3000	360.00	0	0.00	0	0.00	3005	1560.00
8	Bhind	30	6000.00	6	600.00			0	0.00	0	0.00	36	6600.00
9	Bhopal	10	400.00	2	8.00	20000	2700.00	0	0.00	30	600.00	20042	3708.00
10	Burhanpur	8	800.00	6	48.00	600	78.00	5	2000.00	0	0.00	619	2926.00
11	Chattarpur	1	4.00	1	4.00	480	57.60	1	400.00	0	0.00	483	465.60
12	Chhindwara	4	160.00	0	0.00	1100	105.60	2	800.00	0	0.00	1106	1065.60
13	Damoh	5	400.00	10	200.00	0	0.00	0	0.00	5	400.00	20	1000.00
14	Datia	4	36.00	40	180.00	1000	135.00	1	450.00	0	0.00	1045	801.00
15	Dewas	15	720.00	12	48.00	600	96.00	2	800.00	0	0.00	629	1664.00
16	Dhar	65	1040.00			4225	507.00	39	15600.00	0	0.00	4329	17147.00
17	Dindori	24	480.00	0	0.00	1500	150.00	0	0.00	0	0.00	1524	630.00
18	Guna	3	240.00	25	100.00	54	6.48	2	160.00	0	0.00	84	506.48
19	Gwalior	20	1350.00	100	450.00	1500	202.50	5	2250.00	0	0.00	1625	4252.50
20	Harda	12	820.00			500	58.50	3	720.00	0	0.00	515	1598.50
21	Hoshangabad	28	1680.00	0	0.00	1400	168.00	7	2800.00	0	0.00	1435	4648.00
22	Indore	19	1672.00	20	448.00			24	2112.00	500	3203.00	563	7435.00
23	Jabalpur	70	1280.00	150	600.00	2500	500.00	60	1200.00	0	0.00	2780	3580.00
24	Jhabua	6	505.00	6	120.00			8	3200.00	0	0.00	20	3825.00
25	Katni	6	120.00			300	45.00	34	1880.00	0	0.00	340	2045.00
26	Khandwa	18	1800.00	15	120.00	2000	260.00	8	3200.00	0	0.00	0	5380.00
27	Khargone	40	760.00	58	232.00	56	582.40	6	2400.00	0	0.00	160	3974.40
28	Mandla	10	200.00	10	400.00	1000	96.00	2	80.00	0	0.00	1022	776.00
29	Mandsaur	4	60.00	5	93.75	260	33.80	4	150.00	0	0.00	0	337.55
30	Morena	14	2520.00	0	0.00	0	0.00	16	1440.00	0	0.00	30	3960.00
31	Narsinghpur	150	1620.00	4500	283.5	0	0.00	60	1080	6000	1080	10710	4063.50
32	Neemuch	5	90.00	5	112.50	240	28.08	3	135.00	0	0.00	253	365.58
33	Panna	25	200.00	25	100.00	25	100.00	25	200.00	0	0.00	100	600.00
34	Raisen	45	168.75	35	131.25	770	346.50			35	131.25	885	777.75
35	Rajgarh	40	3652.50	24	126.00	600	108.00	23	431.25	0	0.00	687	4317.75
36	Ratlam	18	210.60	30	135.00	20000	3060.01	2	360.00	30	67.50	20080	3833.11
37	Rewa	44	3520.00	33	1188.00	986	103.53	22	3520.00	0	0.00	1085	8331.53
38	Sagar	5	400.00	10	200.00	0	0.00	0	0.00	5	400.00	20	1000.00
39	Satna	48	384.00	48	192.00	48	192.00	48	384.00	0	0.00	192	1152.00
40	Sehore	14	720.00	15	60.00	750	120.00	2	800.00	0	0.00	781	1700.00
41	Seoni	4	160.00	0	0.00	400	38.40	3	1200.00	0	0.00	407	1398.40
42	Shahdol	6	120.00	6	24.00	5000	375.00	2	800.00	0	0.00	5014	1319.00
43	Shajapur	140	2240.00	0	0.00	2000	240.00	40	9600.00	0	0.00	2180	12080.00
44	Sheopur	15	240.00	0	0.00	600	72.00	2	240.00	0	0.00	617	552.00
45	Shivpuri	8	128.00	0	0.00	200	24.00	3	360.00	0	0.00	211	512.00
46	Sidhi	5	400.00	5	160.00	515	54.08	5	800.00	0	0.00	530	1414.08
47	Singroli	9	900.00	5	125.00	0	0.00	9	900.00	0	0.00	23	1925.00
48	Tikamgarh	6	48.00	6	24.00	600	72.00	6	2400.00	0	0.00	618	2544.00
49	Ujjain	14	1232.00	15	336.00	125	225.40	20	1760.00	91	1018.00	265	4571.40
50	Umariya	12	96.00			270	35.25	15	120.00	27	336.00	324	587.25
51	Vidisha	25	100.00	32	128.00	840	336.00	0	0.00	25	100.00	922	664.00
	Total	1193	43244.85	5300	7348.75	84174	13139.13	558	76842.25	6748	7335.75	97973	147910.73



ANNEXURE 2

AGENCY-WISE, BROAD SECTOR-WISE FLOW OF GROUND LEVEL CREDIT 2014-15, 2015-16 & 2016-17

(₹ lakh)

Particulars	2014-15			2015-16			2016-17			2017-18
	Target	Achiev	% Achieve.	Target	Achiev	% Achieve.	Target	Achiev.	% Achieve.	Target
FARM CREDIT										
CROP LOANS										
CBs							3599536	2782311	77.30	3825683
Cooperatives							1512287	1691587	111.86	1962978
DCARDBs							0	0	0.00	0
RRBs							740273	529464	71.52	934210
Sub-total							5852095	5003362	85.50	6722871
LT Agri & Allied										
CBs							1042406	702231	67.37	1628814
Cooperatives							483824	298515	61.70	283439
DCARDBs							0	0	0	0
RRBs							214370	3590	1.67	202254
Sub-total							1740601	1004336	57.70	2114507
Farm Credit- Crop Loans+ Lt agri & allied										
CBs					2659978		4641942	3484542	75.07	5454497
Cooperatives					1390924		1996111	1990102	99.70	2246417
DCARDBs					0		0	0	0	0
RRBs					519215		954643	533054	55.84	1136464
Sub-total					4570117		7592696	6007698	79.12	8837378
Agri infrastructure										
CBs					174265		195127	88810	45.51	324338
Cooperatives					0		83222	0	0.00	30828
DCARDBs					0		0	0	0.00	0
RRBs					6831		40093	9	0.02	35345
Sub-total					181096		318443	88819	27.89	390511
Ancillary Activities										
CBs					166180		113353	317301	279.92	211240
Cooperatives					0		51081	1369	2.68	19362
DCARDBs					0		0	0	0	0
RRBs					3402		23288	993	4.26	28262
Sub-total					169582		187722	319663	170.29	258864
Total Agriculture credit										
CBs	3283576	3143605	95.74	4147878	3329858	80.28	4950422	3890653	78.59	5990075
Cooperatives	1369874	1328738	97.00	1717770	1390924	80.97	2130414	1991471	93.48	2296607
DCARDBs	0	0	0.00	0	0	0	0	0	0.00	0
RRBs	685604	514713	75.07	853045	529448	62.07	1018024	534056	52.46	1200071
Sub-total	5339054	4987056	93.41	6718693	5250230	78.14	8098860	6416180	79.22	9486753
MSME										
CBs	921810	1349439	146.39	1206802	1906794	158.00	1422960	1579837	111.02	1673729
Cooperatives	46550	0	0.00	63230	10323	16.33	107223	2586	2.41	76500
DCARDBs	0	0	0.00	0	0	0.00	0	0	0.00	0
RRBs	51378	32816	63.87	69616	44240	63.55	82147	69151	84.18	93987
Sub-total	1019738	1382255	135.55	1339648	1961357	146.41	1612330	1651574	102.43	1844216
Export credit										
CBs							42393	21865	51.58	52554
Cooperatives							72	0	0.00	98
DCARDBs							0	0	0.00	0
RRBs							0	0	0.00	246
Sub-total							42465	21865	51.49	52898
Education										
CBs	92352	62662	67.85	109732	27963	25.48	127512	36769	28.84	104589
Cooperatives	3984	0	0.00	5375	336	6.25	7259	36	0.50	1861
DCARDBs	0	0	0.00	0	0	0.00	0	0	0.00	0
RRBs	5879	637	10.84	7463	1366	18.30	8715	501	5.75	7391
Sub-total	102215	63299	61.93	122570	29665	24.20	143486	37306	26.00	113841
Housing										
CBs	322845	559182	173.20	446926	338271	75.69	538715	332546	61.73	642199
Cooperatives	13308	2080	15.63	20686	12696	61.37	25152	5208	20.71	20410
DCARDBs	0	0	0.00	0	0	0.00	0	0	0.00	0
RRBs	19596	39313	200.62	25640	53425	208.37	30943	20630	66.67	37032
Sub-total	355749	600575	168.82	493252	404392	81.98	594810	358384	60.25	699641



Annexure 2 Contd..

(₹ lakh)

Particulars	2014-15			2015-16			2016-17			2017-18
	Target	Achiev	% Achieve.	Target	Achiev	% Achieve.	Target	Achiev.	% Achieve.	Target
Social Infrastructure										
CBs							352861	2336	0.66	120877
Cooperatives							5919	0	0.00	9813
DCARDBs							0	0	0.00	0
RRBs							32640	0	0.00	10348
Sub-total							391421	2336	0.60	141038
Renewable Energy										
CBs							24468	1710	6.99	32260
Cooperatives							1205	0	0.00	726
DCARDBs							0	0	0.00	0
RRBs							1404	12	0.85	2636
Sub-total							27077	1722	6.36	35622
OTHERS										
CBs	247365	406149	164.19	249314	172168	69.06		266983		262280
Cooperatives	12508	1112	8.89	14353	118402	824.93		0		17669
DCARDBs	0	0	0.00	0	0	0.00		0		0
RRBs	18088	22357	123.60	23092	42550	184.26		11439		34040
Sub-total	277961	429618	154.56	286759	333120	116.17	0	278422		313989
Total Priority sector										
CBs	4867948	5521037	113.42	6160652	5775054	93.74	7459332	6132699	82.22	8878563
Cooperatives	1446224	1331930	92.10	1821414	1532681	84.15	2277244	1999301	87.79	2423684
DCARDBs	0	0	0.00	0	0	0.00	0	0	0.00	0
RRBs	780545	609836	78.13	978856	671029	68.55	1173873	635789	54.16	1385751
Grand Total	7094717	7462803	105.19	8960922	7978764	89.04	10910449	8767789	80.36	12687998



ANNEXURE 3

CRITICAL INFRASTRUCTURE SUPPORT TO BE PROVIDED

Sl. No.	Infrastructure Required	Potential areas/ Districts	Remarks
1	Formation of milk societies / milk collection centres as also strengthening the infrastructure in existing societies and establishment of Automatic milk collection units.	All districts	To strengthen the milk routes or develop new milk routes that will help in formation of more societies/milk collection centres leading to enhance milk production and procurement.
2	Establishment of new veterinary dispensaries, up-gradation of existing veterinary dispensaries into veterinary hospitals & setting up of Artificial Insemination centers	All districts	The infrastructure created will hasten the cattle population, availability of good breed within the State as also increasing the milk production.
3	Mobile veterinary services should be introduced in each block.	All blocks	To reduce loss of life of Cattle and improve income to farmers
4	Establishment of breeding farms for sheep and goats for quality animals in tribal dominated districts.	District with predominantly tribal population	To make available suitable breeds of sheep and goats for farmers.
5	Multipurpose Labs for Soil testing, leaf tissue analysis, disease forecasting Labs, etc. to be established under PPP mode.	All districts	Location to be identified keeping in view the coverage of farmers for viability & sustainability.
6	Six state-of-the-art horticulture nurseries under PPP mode in Six Clusters	Areas of Horticulture clusters	Identified under Vision 2018. This will improve availability of seedlings and improve the acreage under horticulture crops leading to capital formation in agriculture.
7	Up gradation of 100 new nurseries for supplying planting material for major fruits crops. Support from private sector would be taken at appropriate places	All districts	Identified under Vision 2018
8	Five tissue culture laboratories shall be established in banana sowing clusters under PPP mode	Areas of Horticulture clusters	Identified under Vision 2018
9	250 new collection-cum-rural business centres. Collection centres with annual capacity of 1,00,000 MT in each identified clusters	Areas of Horticulture clusters	Identified under Vision 2018
10	Horticulture product mandi testing lab and export promotion centres for farmers in India and Abroad	Indore, Sehore, Chhindwara, Jabalpur Satna, Mandasaur, Khandwa, Ratlam, Gwallior, Burhanpur and Bhopal	Horticulture product mandi should be developed with required infrastructure so the product may be transported to demand areas after packing.
11	Establishment of Green house	All districts	The objective is to develop horticulture to the maximum potential available in the state. Identified under Doubling of farmer's income strategy. This will provide opportunity to enhance the export potential of horticulture crops, vegetables, etc.
12	Post-harvest infrastructure viz., Storage & grading plants, quality testing labs, establishment of collection centres, ripening chambers, integrated pack house with cold house facilities etc.	All districts –	Infrastructure as per the requirement of horticulture cluster may be developed. Collection centre with grading & cleaning facilities for fruits and vegetables will reduce the spoilage. Mandis/APMC where horticulture crops are also traded may be considered for establishment of post harvest centres
13	Small mandi /Rural Haat/ shops for selling vegetables / fruits in every villages having population more than 5000 may be constructed.	All districts	FPOs may be given outlets in existing retail market places so that they can directly sell their produce to consumers.
14	Availability of Potable drinking Water in rural areas	All districts	An assessment of each Panchayat about the availability of sources of water & quality of water will give a road map for implementation of group water supply scheme in rural area. The biggest problem is of slippage of water sources in large number of habitations, thus habitations once covered with drinking water supply slip back to uncovered status. To control the problem of slippage, various measures such as



			maximum use of surface water, water recharging/harvesting structures and rain harvesting has to initiate vigorously.
15	Construction/upgradation of market yards /Rural haats	All districts	This will ensure direct marketing of agri produce by the farmers
16	700 minor irrigation projects	All districts	Identified under Vision 2018. There is a need to promote MI projects which require lesser investment /ha.
17	Canal lining in all existing major and medium irrigation projects	Major & Medium Irrigation Projects	Canal lining is required for improving the utilisation of created irrigation potential. Command Area Development Authority needs to be strengthened in the State.
18	Flood protection regulation must be prepared from village to district level to protect soil erosion and to regulate water and conserve water for dry period for irrigation and drinking purpose.	All district	Due to erratic rainfall and long dry period, it must be prepared in each district and implemented on priority basis by coordination all institutions. NABARD has prepared a resource mapping in 6000 villages covering 10 districts during the water campaign undertaken during June 2017.
19	Rural connectivity	All district	Rural connectivity and widening of existing roads is required on priority basis so that agri produce product may be transported to the markets quickly in minimum time. Comparison of rural and urban road density indicates significant scope exists in increasing the rural road network and bridge the gap between rural and urban areas in terms of unit area.
20	Solar farms policy	All district	Solar farms promotion and power purchasing policy must be prepared and publicized and implement for progress of new solar farms in district and for production of solar power in state.
21	Tussar cultivation under forest area	All tribal dominated districts	Tussar cultivation in forest area should be increase so that tribal may get raw material easily.
22	Skill development centres	All district	SDC may be opened in all district, so that, skilled labour demand may be fulfilled for service and manufacturing sector,
23	250 Hi-tech custom hiring centres	All districts	Identified under Doubling of farmer's income strategy of GoMP.
24	Setting up of training cum Information centre in Fisheries	Indore	Training programme are organised for fishermen throughout the State but infrastructure facilities such as training cum information centre, camping centre are required to be established for holistic development of the sector.
25	Automated weather stations	All districts	Weather based crop advisory services on possible pest attacks and measures to control them. Identified under Doubling of farmer's income strategy of GoMP.
26	Soil Health Portal		Portal to be established for farmers to access their soil record.
27	25000 seed cum fertilizer drill	All districts	Identified under Doubling of farmer's income strategy of GoMP.
28	Construction of primary/community health centres	All districts	Adequate number of primary /community health Centre need to be established for providing health care facilities
29	Development of 1100 villages as per agro climatic zone as climate smart villages	100 villages per agro climatic zone	Identified under Doubling of farmer's income strategy of GoMP
30	Establishment of seed testing laboratories	Bhopal,Jabalpur, Hoshangabad, Rewa, Shahdol, Indore, Ujjain, Morena and Sagar	This will help to improve the quality of seeds produced and supplied
31	Fertiliser Quality control laboratory	Ujjain, Sagar, Hoshangabad, morena, Rewa and Shahdol	This will help in identifying defective fertilisers used by farmers thereby reducing their input cost as also improve productivity
32	Efficient utilisation of Irrigation potential created	Divisional level	The Command Area Development Authority to be strengthened to harness optimum level of utilisation of irrigation potential created.



ANNEXURE 4

CRITICAL INTERVENTIONS REQUIRED IN VARIOUS SECTORS/SUB SECTORS

I. Agriculture

1. Cooperative banks to increase number of loanee farmers as there is huge gap between no of KCC & number of loanee farmers.
2. For fast credit delivery system, Banks may be given access & detailed guidelines by State government for creation of on-line charge.
3. Organic farming needs to be promoted in rain fed areas. State government is making arrangements for marketing of organic produce.
4. Integrated farming needs to be promoted especially dairy with unit size of 05-10 animals.
5. Ridge & furrow irrigation system needs to be promoted along with drip & sprinkler to optimize water resources.
6. Central\State government have many schemes but utilization is low due to lack of awareness. It was suggested that periodic meeting should be held to educate stake holders for better offtake of various schemes.
7. Scale of finance should be uniform across similar agro climatic zone. Further, district level SoF should be reviewed at State level & rectify if required.
8. For fixation of SoF, method for calculation of farmers' income should be specified along with minimum percentage which a farmer is expected to earn for a particular crop.
9. KCC guideline could also elaborate upon repayment capacity of farmers.
10. Uses and advantages of RuPay KCC needs to be popularized at farmer level. Village level Khariff and Rabi meeting by Agriculture department may be utilized for the same.
11. Bankable model schemes along with subsidy provisions if any may be made available to enhance ATL.
12. Identification of 5 PACs in each DCCB for promotion of ATL.
13. Area Development scheme should be made available to the Branch Managers and they should be also sensitized about ADS.
14. To enhance coverage under PMFBY, village level land and farmer mapping to be carried out at PMFBY portal.
15. To boost JLG financing awareness program and exposure visits for bankers to be conducted.
16. Agriculture department needs to promote integrated farming system for small & marginal farmers. The demonstration unit's may be visited by banks for credit requirements.
17. Agriculture department has formulated scheme for Agro processing. Stake holders may be sensitized about the scheme.

II **Water Resource, Water Conservation, /Infrastructure planning, Farm Mechanisation and Doubling of Farmers income.**

1. Cluster area based scheme to be prepared for financing micro irrigation for lifting water from the chak area. Similar cluster based scheme for non-irrigated areas like Shadol and Dindori districts.
2. Transportation facilities to be made available for SF/MF for bringing produce from farm to Mandis. This can be covered under Bhavantar Bhugtan Yojana.
3. Lift Irrigation system to utilise solar energy for lifting water.
4. Sprinkler to be run on solar energy and accordingly bank finance to include the additional cost. The additional generation of solar power will be connected to the grid.
5. Exploitation of ground water to be regulated
6. Creation of awareness on efficacy of Drip/sprinkler system along with soil Health through FC, RSETI, FLC, etc.
7. Block level demo model farm to be developed which will include micro irrigation, solar, integrated farming, etc.
8. Allocation for Government sponsored Custom hiring scheme to be enhanced. The scheme to concentrate more in districts where the CD ratio is low.

III **Plantation & Horticulture, Land Development, Watershed, Soil Conservation Forestry and Waste Land**

1. Aggressive farming happening in non suitable areas with 45 % slope which is spoiling the hydrogeology of the area resulting in water scarcity, drying of rivers, etc.- suggestion for implementation of major projects on river basin approach.



2. FPO financing /cluster financing of Horticulture/Forestry projects to be considered based on the soundness of business plan.
3. Banking related data on credit linked projects with subsidy sponsored by State Government needs to be strengthened and furnished to the State Government on a regular basis.
4. Frequent sector wise detailed meetings with Banks, NABARD and concerned Departments to be organized for discussion on sector specific issues, bankable model projects, etc. This will facilitate credit linked sectoral development through signing of MoU with stakeholders.
5. To conduct Pre PLP meeting at State level with technical departments, banks and NABARD to discuss on the priorities of the State Government, schemes/programmes, focus areas, etc. based on which district specific and crop specific potentials can be finalized.

IV Animal Husbandry – Dairy, Poultry, Sheep /Goat, Bullock and Fishery

1. To ensure availability of good quality animals, new breeding farms to be established and to strengthen the infrastructure of existing State Breeding farms.
2. Fodder cultivation to be considered as an integral part of financing of Dairy farming projects.
3. Establishment of District level infrastructure for training beneficiaries in scientific rearing of livestock.
4. Strengthening of Dairy processing infrastructure in Cooperative Sector.
5. Establishment of poultry breeding farm, Hatchery and Feed mill by MP Livestock Development corporation for supply of day old chicks, feed, etc.
6. Insurance policy in Animal Husbandry sector to be framed on the lines of PMFBY
7. To establish/strengthen infrastructure for supply of fingerlings, fish feed, etc.
8. Establishment of Training infrastructure in potential districts to train beneficiaries in fish farming, feed management, disease management, cage culture, etc.

V. Agri Infrastructure- Storage Godown and Food & Agro Processing and MSME

1. Awareness programmes on the Maharashtra model of ‘ Post Harvest treatment of before bringing the produce to market’ to be conducted amongst farmers in Madhya Pradesh
- 2 To popularize the processed horticulture produce
3. To amend the MPWHLC act to include storage of horticulture crops
4. Banks to support for setting up of micro units in packaging and processing of dal, urad, etc.
5. State Government to explore the possibility of providing interest subsidy on working capital taken by village level micro units
6. Scope/ Opportunities exist for
 - modernization of Warehouses under Food and civil supplies Corporation.
 - Strengthening infrastructure of Mandis
 - Creation of Agro processing cluster under Kissan Sampada Yojana
 - Strengthening of Tourism Infrastructure in Rural areas
7. Implementation of Stand Up India/Skill India programme to be strengthened
8. Though lending to MSME sector has increased, the NPAs has also increased.

ICICI Bank under its CSR initiative through ICICI Bank Foundation has been providing skill training to Rural Youth, Women, etc. in various activities in MSME sector. This can be replicated by other agencies, institutions, etc.

VI. SHG- BLP/Skill India

1. Farmers are not aware of various programmes under under Skill India. Awareness programmes to be conducted on Skill India amongst farmer as also identification of the requirements of the farming community on the activities for which training is required.
2. MP Skill Development to explore the possibility of providing skill training to farmers. As of now, they provide training in MSME sector.
3. Farmers school concept to be introduced on a pilot basis.
4. PM Kaushal Vikas Yojana to cover programmes like hospitality, Nursing, etc.
5. Capacity building of newly recruited officers in Banks in the field of Informal Credit Delivery, SHG- Bank credit linkage, JLG, etc.
6. Bank Sakhi concept to be popularized and adopted by Banks.



ABBREVIATIONS

ACABC	Agri Clinics & Agri Business Centres	FIF	Financial Inclusion Fund
Ach.	Achievement	FITF	Financial Inclusion Technology Fund
AEZ	Agri-Export Zone	FLC	Financial Literacy Centres
APEDA	Agricultural and Processed Food Products Export Development Authority	FLCC	Financial Literacy and Credit Counselling Centre
ASSOCHAM	The Associated Chambers of Commerce & Industry of India	FC	Farmers Club
AGMARK	Agricultural Produce (Grading & Marking)	FM	Farm Mechanisation
AH Dept.	Animal Husbandry Department	FTTF	Farmers Technology Transfer Fund
AI	Artificial Insemination	GCA	Gross Cropped Area
AMY	Agricultural Market Yard	GCC	General Credit Card
APMC	Agricultural Produce Marketing Committee	GDP	Gross Domestic Product
ATM	Automated Teller Machine	GIS	Geographical Information System
ATMA	Agriculture Technology Management Agency	GTZ	Gesellschaft für Internationale Zusammenarbeit
BC/BF/BCA	Business Correspondent/Business Facilitator/Business Correspondent Agent	ICDP	Integrated Cereal Development Programme
BDP	Business Development Plan	GLC	Ground Level Credit
BEE	Bureau of Energy Efficiency	GoI	Government of India
BIS	Bureaus of Indian Standards	GoMP	Government of Madhya Pradesh
BL	Bank Loan	GP	Gram Panchayat
BLBC	Block Level Bankers Committee	GW	Groundwater
BoD	Board of Directors	Ha/ha	Hectare
BW	Borewell	ha.m.	Hectare Metre
CADA	Command Area Development Authority	HDI	Human Development Index
CAT	Capacity building for Adoption of Technology	ICT	Information & Communications Technology
CB COW	Crossbred cows	HP	Horse Power
CBO	Community Building Organisation	HYV	High Yielding Variety
CBs	Commercial Banks	IPM	Integrated Pest Management
CBS	Core Banking Solution	ITI	Industrial Training Institute
CCB/DCCB	District Central Co-operative Bank	JFMC	Joint Forest Management Committee
CD	Credit Deposit	JLG	Joint Liability Group
CDF	Cooperative Development Fund	JNKVV	Jawaharlal Nehru Krishi Vishwa Vidyalaya
CEDMAP	Centre for Entrepreneurship Development Madhya Pradesh	ISOPOM	Integrated Scheme for Oil seeds, Pulses, Oilpalm, and Maize
CII	Confederation of Indian Industry	JNNSM	Jawaharlal Nehru National Solar Mission
CISS	Capital Investment Subsidy Scheme	JP	Janpad Panchayat
CLCSS	Credit Linked Capital Subsidy Scheme	KCC	Kisan Credit Card
CSC	Common Service Centre	KVIB	Khadi & Village Industries Board
CSR	Corporate Social Responsibility	KVIC	Khadi & Village Industries Commission
cu.m.	cubic metre	KVK	Krishi Vigyan Kendra
CWET	Centre for Wind Energy Technology	kw	Kilowatts
DD	Dairy Development	kwh	Kilowatt Hour
DIC	District Industries Centre	LBRs	Lead Bank Returns
DLCC	District Level Consultative Committee	LD	Land Development
DLTC	District Level Technical Committee	LDB	Land Development Bank
DCBW	Dug-cum-Borewell	LIS	Lift Irrigation Scheme
DW	Dugwells	LPD	Litres per Day
DMI	Directorate of Marketing and Inspection	LS	Lumpsum
DCARDB	District Cooperative Agriculture and Rural Development Banks	IWMP	Integrated Watershed Management Programme
DAH&VS	Department of Animal Husbandry and Veterinary Science	MEDP	Micro Enterprise Development Programme
F/Fin.	Financial	MFI	Micro Finance Institute
m/mtr	Metre	PF	Poultry Farming
MACs	Medicinal & Aromatic Crops	PPP	Public Private Partnership
MFI	Micro Finance Institute	PRI	Panchayati Raj Institution
MFP	Minor Forest Produce	PV	Photo Voltaic
MGNREGA/MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act	PMEGP	Prime Ministers Employment Generation Programme



MI	Minor Irrigation	PWCS	Primary Weavers Cooperative Society
MIS	Monitoring and Information System	PWD	Public Works Department
mm	milli metres	Q/Qtl.	Quintal
MMT	Million Metric Tonnes	R&D	Research & Development
MNRE	Ministry of New & Renewable Energy	RGWM	Rajiv Gandhi Watershed Mission
MoE&F	Ministry of Environment & Forests	RIDF	Rural Infrastructure Development Fund
MoRD	Ministry of Rural Development	RKVY	Rashtriya Krishi Vikas Yojna
MoU	Memorandum of Understanding	RBI	Reserve Bank of India
MPCB	Madhya Pradesh Pollution Control Board	RRB	Regional Rural Bank
MPCMF	Madhya Pradesh Cooperative Marketing Federation	REDP	Rural Entrepreneurship Development Programme
MPERC	Madhya Pradesh Electricity Regulatory Commission	SAMIS	Service Area Monitoring and Information System
MPSCDF	MP State Co-Operative Dairy Federation	RTO	Regional Transport Office
MPSIDC	Madhya Pradesh State Industrial Development Corporation	NAEB	National Afforestation and Eco development Board
MPSLPDC	MP State Livestock and Poultry Development Corporation	NCDC	National Cooperative Development Corporation
MPUVN	MP Urja Vikas Nigam	RADP	Rainfed Area Development Programme
MSME	Micro Small & Medium Enterprises	RSETI	Rural Self Employment Training Institute
MSP	Minimum Support Price	SHG-BLP	Self Help Group Bank Linkage Programme
MT	Metric Tonnes/Medium Term	SAP	Service Area Plan
MW	Megawatts	SAU	State Agricultural University
NA	Not Applicable/Not Available	SB	Savings Bank
NABARD	National Bank for Agriculture and Rural Development	SC/ST	Scheduled Caste/Scheduled Tribe
NADRS	National Animal Disease Reporting System	StCB	State Cooperative Bank
NAPCC	National Action Plan on Climate Change	SCC	Swarojgar Credit Card
NDRI	National Dairy Research Institute	SF/MF	Small Farmer/Marginal Farmer
NGO	Non Governmental Organisation	SFDA	State Forest Development Agency
NHM	National Horticulture Mission	SGSY	Swarnjayanti Gram Swarozgar Yojana
NMPB	National Medicinal Plants Board	SHGs	Self Help Groups
Nos.	Number	SHP	Small Hydro Power
NPCI	National Payments Corporation of India	SHPI	Self Help Promoting Institution
NRLM	National Rural Livelihoods Mission	SL/SPV	Solar Lighting/Solar Photo Voltaic
NTFP	Non-Timber Forest Produce	SoF	Scale of Finance
NWFP	Non-Wood Forest Produce	sq. km.	Square Kilometres
NWR	Negotiable Warehouse Receipt	SRWTO	Small Road & Water Transport Operators
OPS	Other Priority Sector	SSI	Small Scale Industries
P&H	Plantation and Horticulture	STW	Shallow Tubewell
P/PH/PU	Physical Unit	SWI	System of Wheat Intensification
PACS	Primary Agricultural Credit Society	TBO	Tree Borne Oilseeds
PF	Poultry Farming	TFG	Tenant Farmer Groups
Phy.	Physical	TFO	Total Financial Outlay
PLP	Potential Linked Credit Plan	UC	Unit Cost
PMGSY	Pradhan Mantri Gram Sadak Yojana	WTO	World Trade Organisation
PACS	Primary Agricultural Credit Society	ZP	Zilla Panchayat



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