

Appendix-E

CREDIT REQUIREMENTS AS PERCENTAGE OF CASH REQUIREMENTS FOR VARIOUS FARM (CROP) AND NON-FARM (NON-CROP) ITEMS

S. No.	Description of the Items	Percentage	Credit requirement of Cash requirements (Revised)
FARM (CROP) CREDIT (SHORT-TERM)			
1.	Seeds, Fertilizers and Gypsum, Pesticides including herbicides and Weedicides		
	a) Small Farm		95%
	b) Medium Farms		60%
	c) Large Farms		40%
2.	Diesel Oil and Electricity Charges for Tube-well Operation		50%
	a) Small Farm		75%
	b) Medium and Large Farm		25%
3.	Farm Power i.e. Cost of Tractors Hired by small Farmers		
	a) Small Farm		100%
	b) Medium & Large Farm		Nil
4.	Purchase of Diesel Oil for Tractor		50%
	a) Small Farms		75%
	b) Medium and large farm		25%
5.	Working Capital for storage of Raw agricultural/farm produce		
	a) Small Farm		25%
	b) Medium Farm		25%
	c) Large Farm		25%
6.	Charges for Purchase of Tube Well water		
	a) Small Farms		50%
	b) Medium Farms		50%
	c) Large Farms		Nil
7.	Production Loan for Minor Crops		
	a) Small Farms		95%
	b) Medium Farms		60%
	c) Large Farms		40%

8.	Production loan for Growth of Mushroom	25%
a)	Small Farms	95%
b)	Medium Farms	60%
(c)	Large Farms	40%

FARM (CROP) CREDIT (MEDIUM & LONG-TERM)

S. No.	Description of the Itemsas	Percentage	Credit requirement of Cash requirements (Revised)
1.	Land Improvement (clearance of jungle. Leveling, layout, terracing, soil improvement, embankment, land formation, bund construction)		
	(i) For Development of New Land		
	a) Small Farms	75%	
	b) Medium and Large Farms		75%
	c) For Improvement of Existing Land and Reclamation of Land		
	a) Small Farms	75%	
	b) Medium & Large Farms		75%
2.	Construction of Mini Dams/ Check Karez/ Water Reservoir/ Water Catchment for Rain fed (Barani) Areas		
	a) Small Farms		75%
	b) Medium & Large Farms		75%
3.	Water courses improvement, alignment, lining, silt clearance Construction of modules and culverts, (Where Directorate of Water Management is not functioning)		70%
	a) Construction of pacca water-courses		70%
4.	Tube-wells		
	i) Installation of Tube-wells		90%
	ii) Repair of Engine		30%
	iii) Repair of Tube-wells		30%
5.	Farm Power		
	a) Bullocks and Camels		50%
	b) Tractor		90%
	c) Thrasher		90%
	d) Pickup and Mini Truck		90%
	e) Repair of Tractors		30%
	f) Threshing Machine for all Agricultural Crops		90%
6.	Agricultural Equipments		
	a) Other agricultural equipments including power tillers, Sprayers, mould board ploughs, disc ploughs, chisel ploughs, disc harrows, border discs, rotary cultivators, ridgers, seed and fertilizer drills, Rotavators, combined harvesters, cotton pickers, ground nut diggers and the hole diggers.		90%
	b) Reaper, Cutter, Binder, Trolley, Cane Crusher, Tractor Pulled		90%

Combined Harvester, Self-propelled Combined Harvester, Rice Transplanter and Boom Sprayer (Tractor mounted Sprayer) and other farm machinery and equipments for agricultural purpose including second hand tractor, thrashers, combined harvesters and other farm machinery of maximum three years old and free from all encumbrances.

S. No.	Description of the Items	Percentage	Credit requirement of Cash requirements (Revised)
7.	Tobacco Curing Equipment		90%
8.	Hire Charges for all Agricultural Machinery		100%
9.	Fixed Capital for storage of Agricultural Raw/ Farm		75%
10.	Development Loans for Tea plantation/ Palm Oil		75%
11.	Arboricultural (Wind Breakers, Shelters Belts, Hedges)		25%
12.	Fencing		25%
13.	The Committee recommended to adopt the per acre credit requirements for the first five years of their growing period for various types of fruits as under:		

**Agricultural Credit Requirements per Acre
New Rates for Existing and New Items**

S. No.	Name of Fruit	1 st year	2 nd Year	3 rd year	4 th Year	5 th year
1.	Mango	5440	3440	3140	3490	3950
2.	Citrus	7770	1705	1710	2490	3870
3.	Apple	1870	2970	2970	3575	-
4.	Banana	10600	15000	16280	16280	16280
5.	Jajuba	2100	2550	3080	3440	4500
6.	Guava	7040	1750	1750	2450	3750
7.	Coconut	5500	2600	2860	3200	3480
8.	Litchi	7240	2516	2841	3274	3882
9.	Palm Oil	4050	3600	3950	4250	4660

14.	Solar Energy Plants/ Wind Mills					50%
15.	Equipments for Sprinkle/ Trickle/ Drip-irrigation system					70%
16.	Other Agricultural Credits (Storage, Transportation, Marketing, Packing, Processing by Farmers from field only)					25%
	i) Construction of Cold Storages (of all types) at Farms and in Town					25%
	ii) Hire Charges (Storages)					50%
	iii) Construction of Godowns and Bins					25%
	iv) Purchase of Processing Machinery including Seed Dryers for use at Farms					25%
	v) Purchase of Trucks, Bullock carts, Transport Machinery Country Boats, Forklifts, etc.					50%
17.	Saw Machine for Crate making for Fruit					50%
18.	Refrigerator Vans					70%
19.	Effective Microbes Technology (EMT)					50%

20.	Construction of Laboratory for Integrated Pest Management (IPM)	50%
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NON-FARM (NON CROP) CREDIT

S. No.	Description of the Items	Percentage	Credit requirement of Cash requirements (Revised)
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1. LIVESTOCK

A. LIVESTOCK (SHORT-TERM)

i)	(Feeds, Raising and Veterinary Expenses)		
a)	Goat and Sheep		50%
	i) Small Farm Unit (50-150 animals)		75%
	ii) Large Farm Unit (above 150 animals)		50%
b)	Meat Cattle (Feed Lots/ Fattening Station/ Milch Cattle)		100%
	i) Small Farm Unit (50-100 animals)		75%
	ii) Large Farm Unit (above 100 animals)		50%

B. LIVESTOCK (MEDIUM/ LONG-TERM)

i)	Purchase of Animals, Livestock Farm Structures and Equipments, Feed Lots, Fattening Stations, Structures and Equipments, Construction of Cold Storage and Animal Husbandry		
a)	Small Farm		75%
b)	Large Farm		50%
ii)	Farm Construction (Sheds for Animals, Equipments and other Farm requisites)		40%
a)	Threshing Yards, Greed House, Plastic Sheds		25%
iii)	Milk Chilling Plant		50%
iv)	Milk Processing Plant (through Cooperative system)		75%
v)	Motor Cycle for Milkman		75%
vi)	Private Veterinary Clinics etc.		75%
vii)	Private Veterinary Diagnostic Laboratory etc.		75%
viii)	Private Artificial Insemination Centre etc.		75%
ix)	Private Veterinary Medical Store etc.		75%
x)	Private Compount Feed Making Industry		75%

2. POULTRY

A. POULTARY (SHORT TERM)

i)	Poultry Farms (including Purchase of Chicks, feed and raising)		
a)	Broilers Small Farms (up to Five thousand) birds		75%
b)	Broilers Large Farms (above five thousand births)		50%

c)	Layers Small Farms (500-1000 Birds)	75%
d)	Layers-Large Farms (Above 1000 birds)	50%
e)	Poultry Medicines	75%
f)	Artificial Insemination Unit/Service	75%

S. No.	Description of the Items	Percentage	Credit requirement of Cash requirements (Revised)
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B. POULTARY (MEDIUM & LONG TERM)

a)	Hatcheries/Poultry Farm Structures and Equipments	
i)	Small Farms	75%
ii)	Large Farms	50%

3. FORESTRY INCLUDING SOCIAL FORESTRY (Medium and Long Term)

i)	Tree Plantation and Nurseries	70%
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The Committee recommended to adopt the per acre credit requirements for the first three years of their growing period of various types of social forestry trees as under:

Name of the Social Forestry/Tree	1 st Year	2 nd Year	3 rd Year
a) Acacia	1900	900	700
b) Shesham	2500	1500	1000
c) Salmha Malabarian and Eucalyptus	2500	1000	700
d) Liner Plantation (Comprising 1000 Trees)	5000	3000	2500
e) Bamboo/ Sumbal/ Pine tree/ Diyar, etc. cultivation	4500	3000	3000

ii)	Apiculture	75%
iii)	Sericulture (NWFP)	75%

4. FISHERIES (INLAND MARINE EXCLUDING DEEP SEA FISHING)

A. FISHERIES – INLAND (SHORT-TERM)

Inland (Fish Seed, Fish Feed, Manuring, Running Charges of Tube wells/ Pumping sets & Curing & Drying by Fishermen)

a)	Small Fishermen (Owning Ponds of up to 2 acres)	75%
b)	Large Fishermen (Owning Ponds of above 2 acres)	50%

FISHERIES-INLAND (MEDIUM AND LONG-TERM)

a)	Inland (Cost of Excavation/ Construction, expansion and
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rehabilitation of ponds/ cost of installation of tube wells/
pumping sets/ ancillary structure, Water Channels, Fencing
and Fishing Boats (Trawlers, Sail Boats)

i)	Small Fishermen (Owning ponds of up to 2 acres)	75%
ii)	Large Fishermen (Owning ponds of above 2 acres)	50%
b)	Requirements of Nets, Twines, Ropes and other equipments	
i)	Small Fishermen	75%
ii)	Large Fishermen	50%
c)	Fish Yards	50%
d)	Construction of Cold Storages by Fishermen	25%

S. No.	Description of the Items	Percentage	Credit requirement of Cash requirements (Revised)
B. FISHERIES-MARINE (SHORT-TERM)			
i)	Small Fishermen (Owning only one Boat exceeding Five gross ton capacity actively engaged in Marine Fishing)		75%
ii)	Large Fishermen (Owning Boat/ Boats exceeding Five gross ton capacity actively engaged in Marine Fisheries)		50%
iii)	Marine (Fuel, Ration, Ice for Marine Fisheries)		50%
<u>FISHERIES-MARINE (MEDIUM AND LONG-TERM)</u>			
i)	Marine (Marine Engines & Spare Parts and other Boat Equipments (Floats, life-buoys, life jackets, navigational Lights, compasses, echo-sounders insulation materials		90%
ii)	New Boats, Trawlers, Imported Engines and other Equipemnts		90%
iii)	Replacement of Engines and spare parts*		90%
iv)	Purchase of Marine Engines (Outboards/ Inboards)		90%
v)	Fishing Boat and Engine		90%
5.	Bio Gas Plant including installation cost		60%
6.	Sulphuric Acid Generator		60%

*For both Marine and Inland Fisheries.