

IRRIGATION AND GROUND WATER

There is acute shortage of water in the Kandi areas due deep water table. Out of total geographical area of 1, 26,148 ha, cultivation is done on an area of 94,000 ha. Out of this cultivated area, about 82,000 ha areas are under irrigation and rest is unirrigated. Whole of the unirrigated area falls in Kandi belt of the district. Out of this irrigated area about 96 percent is irrigated by tube wells and 4 percent by canals. The area under tube well irrigation is increasing due to installation of deep tube wells in the Kandi area. There is availability of good ground water in the district. The soil of the district is neutral to alkaline.

Table 2.7: Source wise Area Irrigated

(Area in 000' ha)

| Block | Canals (Area) | Tanks | | Tube/Bore wells | | Other Sources | | Total | |
|--------------|------------------|-------|------|--------------------|-----------|------------------|------|--------------|-------------|
| | | No. | Area | No. | Area | No. | Area | No. | Area |
| Nawanshahr | 1.00 | - | - | 7746 | 20 | - | - | 7746 | 21.0 |
| Banga | 0.50 | - | - | 9249 | 19 | - | - | 9249 | 19.5 |
| Aur | 1.00 | - | - | 7708 | 17 | - | - | 7708 | 18.0 |
| Balachaur | 0.50 | - | - | 3585 | 15 | - | - | 3585 | 15.5 |
| Saroya | - | - | - | 1766 | 8 | - | - | 1766 | 8.0 |
| Total | 2.00 | - | - | 30054 | 79 | | | 30054 | 82.0 |

2.2.6 Credit Institution:

The information on credit institution in the district, crop loan disbursement and agriculture insurance is presented in the following Tables 2.8 to 2.11.

Table 2.8: Crop Loan disbursement in District (short term credit) (Rs. Lacs)

| Block | Loan Disbursed in 2006-07 | | | | | |
|-------|---------------------------|--------|------------------|--------|--------------|--------|
| | Coop. Banks | | Commercial Banks | | RRBs | |
| | No. of loans | Amount | No. of loans | Amount | No. of loans | Amount |
| | | | | | | |

| | | | | | | |
|------------|-------|----------|-------|----------|-----|-------|
| Nawanshahr | 12843 | 12353.83 | 6790 | 94630.59 | 205 | 57.09 |
| Banga | 8690 | 4553.42 | 7882 | 4939.30 | - | - |
| Aur | 4450 | 1935.46 | 5210 | 3490.79 | - | - |
| Balachaur | 3245 | 2637.39 | 12447 | 2634.88 | 148 | 48.68 |
| Saroya | 2788 | 1812.69 | 6082 | 255.17 | 95 | 14.65 |

Table 2.9: Loan Disbursement for investment credit during XI Five Year Plan (Rs Lacs)

| S. No. | Block | Loan disbursed during 2006-07 | Loan Disbursement target | | | | |
|--------|------------|-------------------------------|--------------------------|----------|----------|---------|---------|
| | | | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 |
| 1 | Nawanshahr | 38964.22 | 33666.59 | 42064.73 | 49391.15 | - | - |
| 2 | Banga | 17860.25 | 21239.25 | 25293.82 | 30854.29 | - | - |
| 3 | Aur | 7715.42 | 11914.31 | 11715.06 | 14062.10 | - | - |
| 4 | Balachaur | 7512.29 | 12483.50 | 14390.29 | 14685.14 | - | - |
| 5 | Saroya | 3200.43 | 7584.25 | 7992.63 | 7933.27 | - | - |

Table 2.10: Details of Credit Institutions in the District

| Name of Block | No. of Institutions | | | | | Total |
|---------------|---------------------|------|-------------|------|--------|-------|
| | Commercial Banks | RRBs | Cooperative | PACS | Others | |
| Nawanshahr | 38 | 1 | 13 | 31 | 1 | 84 |
| Banga | 34 | - | 16 | 45 | 1 | 96 |
| Aur | 14 | - | 9 | 27 | - | 50 |
| Balachaur | 10 | 1 | 3 | 18 | 1 | 33 |

| | | | | | | |
|--------------|------------|----------|-----------|------------|----------|------------|
| Saroya | 6 | 1 | 6 | 19 | - | 32 |
| Total | 102 | 3 | 47 | 140 | 3 | 295 |

Source: Distt Lead Bank (as on 31.03.2009)

Table 2.11: Agriculture Insurance Status

| Name of Block | Actual coverage of farmers up to 2006-07 | Area coverage (ha) in 2006 – 2007 |
|---------------|--|-----------------------------------|
| Nawanshahr | 5621 | Not available |
| Banga | 6768 | - |
| Aur | 2606 | - |
| Balachaur | 10583 | - |
| Saroya | 5047 | - |

Source: Distt Lead Bank