



# संभाव्यता युक्त ऋण योजना 2022-23

## Potential Linked Credit Plan 2022-23

दीमा हसाओ जिला  
DIMA HASAO DISTRICT

राष्ट्रीय कृषि और ग्रामीण विकास बैंक  
National Bank for Agriculture and Rural Development

असम क्षेत्रीय कार्यालय, गुवाहाटी  
ASSAM REGIONAL OFFICE, GUWAHATI



## दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

## ध्येय

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

## VISION

Development Bank of the Nation for Fostering Rural Prosperity

## MISSION

Promote sustainable and equitable agriculture and rural development through participatory financial and non-financial interventions, innovations, technology and institutional development for securing prosperity

**संभाव्यतायुक्त ऋण योजना - 2022-23**  
**POTENTIAL LINKED CREDIT PLAN - 2022-23**

**जिला : दीमा हसाओ**

**राज्य : असम**

**District : Dima Hasao**

**State : Assam**



**राष्ट्रीय कृषि और ग्रामीण विकास बैंक**  
**असम क्षेत्रीय कार्यालय, गुवाहाटी**

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## प्राक्कथन

नाबार्ड की संभाव्यता युक्त ऋण योजना (पीएलपी) जिले की ग्रामीण आर्थिक गतिविधियों के लिए संभाव्यता का एक व्यापक दस्तावेज है। यह दस्तावेज़ केंद्र और राज्य सरकार की नीतिगत प्राथमिकताओं और कार्यक्रमों के साथ-साथ भारतीय रिजर्व बैंक के प्राथमिकता क्षेत्र के दिशा-निर्देशों के अनुरूप ग्रामीण अर्थव्यवस्था के भौतिक और वित्तीय दोनों क्षेत्रों को बढ़ावा देने की दिशा में एक प्रयास है। इसमें न केवल विपणन सुविधाओं सहित बुनियादी सुविधाओं के समर्थन की उपलब्धता के आधार पर ग्रामीण अर्थव्यवस्था के विभिन्न क्षेत्रों में दीर्घकालिक भौतिक संभावनाओं को ध्यान में रखा जाता है, बल्कि बुनियादी ढांचे में सहायता की कमियों का भी आकलन किया जाता है, जिनको पूरा करने पर संभावित क्षमता का पूरी तरह से दोहन किया जा सकेगा। हमारा यह सुनिश्चित करने का प्रयास किया है कि पीएलपी को संकेंद्रित तथा अनुपालना योग्य बनाया जाए ताकि सभी हितधारक उसे अपनी शाखा, जिला आदि स्तर की ऋण योजनाएं तैयार करते समय लाभप्रद उपयोग कर सकें।

तदनुसार, वर्ष 2022-23 के लिए प्रस्तुत संभाव्यता युक्त ऋण योजना, सभी हितधारकों जैसे राज्य सरकार के विभिन्न विभागों, बैंकों, अनुसंधान संस्थानों और जिले के अन्य विकास कर्मियों के साथ उचित परामर्श के बाद तैयार किया गया है। कृषि में पूंजी निर्माण के लिए ऋण प्रवाह को बढ़ाने और कृषि तथा कृषीतर क्षेत्रों में अभिनव और नवीनतम प्रणाली के निर्माण पर जोर दिया गया है। स्थानीय परिस्थितियों के अनुकूल कृषि, एकीकृत कृषि प्रणाली, किसान उत्पादक संगठनों (एफपीओ) का संवर्धन, जलवायु परिवर्तन की पहलुओं आदि को ध्यान रखते हुए संधारणीय कृषि पद्धतियों को बढ़ावा देने के लिए विधिवत जोर दिया गया है। पीएलपी को प्रयोक्ता अनुकूल एवं सुलभ दस्तावेज बनाने के लिए उपयोगी अध्यायों को संदर्भों के आवश्यक लिंक सहित विस्तृत संदर्भ के लिए हमारी वेबसाइट ([www.nabard.org](http://www.nabard.org)) पर ऑनलाइन उपलब्ध कराया गया है।

हम पीएलपी को तैयार करते समय परामर्श की प्रक्रिया में अपने मूल्यवान सुझाव देने के लिए सभी हितधारकों का आभार व्यक्त करते हैं। इस क्रम में हम उपायुक्त, संबंधित विभाग के अधिकारी, भारतीय रिजर्व बैंक के अग्रणी जिला अधिकारी, अग्रणी बैंक प्रबंधक और जिले के सभी बैंकों का उनके निरंतर सहयोग, मूल्यवान सुझाव, प्रतिक्रिया और आंकड़ों को उपलब्ध करवाने और पीएलपी 2022-23 को जिले के लिए एक कारगर व समग्र ग्रामीण ऋण दस्तावेज बनाने के लिए विशेष धन्यवाद देते हैं। केवल इतना ही नहीं, हमारे जिला विकास प्रबंधकों (डीडीएम) जिनकी लगन और प्रयासों से यह कार्य पूरा हो सका और क्षेत्रीय कार्यालय के कार्मिकों जिन्होंने इस कार्य में सहायता प्रदान की वे विशेष रूप से प्रशंसा के पात्र हैं।

हम ग्रामीण असम को आगे बढ़ाने की दिशा में हमारे निरंतर प्रयासों में सक्रिय रूप से सहभागी बनने के लिए सभी हितधारकों का स्वागत करते हैं।

नाबार्ड  
गुवाहाटी, असम

  
बैजु कुरप  
मुख्य महाप्रबंधक



## Foreword

Potential Linked Credit Plan (PLP) is a comprehensive documentation of potentials in the district for rural economic activities, both in physical and financial terms in tune with the priority sector guidelines of RBI, as also with the policy priorities and programmes of the Central and State Government for boosting the rural economy. It not only takes into account the long term physical potential in various sectors of rural economy based on availability of infrastructure support including marketing facilities, it also assesses the gaps in infrastructure support which needs to be filled to fully exploit the realizable potential. We endeavour to ensure that PLPs are focussed and implementable so that all stake holders can utilize them more gainfully while preparing the Credit Plans for the districts; branches, etc.

Accordingly, the PLP for the year 2022-23 has been prepared after detailed consultation with all the stakeholders including the State Govt. departments, Banks, Financial Institutions, Research Institutions and other development practitioners in the district. Emphasis has been laid on augmentation of credit flow for capital formation in agriculture and to create more innovative and newer channels for smooth delivery of rural credit both in farm and non-farm sectors. Due emphasis has also been given to promotion of sustainable agricultural practices suitable to local conditions, promotion of Integrated Farming System, Farmer Producer Organizations (FPOs), enhancing of farmers' incomes taking into account the climate change aspects, etc. Efforts have also been made to make the PLP more user-friendly and universally accessible document by way of informative chapters being placed online in our website ([www.nabard.org](http://www.nabard.org)) for detailed reference, with necessary reference link given in the PLP.

We sincerely appreciate the support extended by all the stake holders during the consultative process of PLP formulation. We would like to make special mention of the Deputy Commissioner, line department officials, Lead District Officer of RBI, Lead District Manager and all the banks in the district for their continuous engagement, valuable suggestions, feedback, and data sharing, thus making this PLP for the year 2022-23 a vital comprehensive rural credit plan for the district. Last but not the least, the efforts and endeavours of our District Development Managers (DDMs) and support extended by officials in our Regional Office deserve a special commendation.

We welcome all the stakeholders to participate actively in our sincere efforts to further improve the rural prosperity in the state of Assam.

**NABARD**  
**Guwahati, Assam**

**Baiju Kurup**  
**Chief General Manager**

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## EXECUTIVE SUMMARY

### I. District characteristics:

Dima Hasao, earlier called North Cachar Hills, is one of the three Autonomous hill districts of the state. The district headquarter Haflong is the only hill station in Assam. The district is sharing border in the east by Nagaland and Manipur, in the south by the Barak Valley districts, in the west by Meghalaya and in the north by the districts of Hojai and East & West Karbi Anglong.

With a total geographical area of 4888 sq kms Dima Hasao is the third largest district in Assam. However, it is the least populous district of the state. The district has a total population of 2.14 lakh with around 71% in rural areas. Average population density is 44 people per sq. km with a literacy rate of 77.54 percent. The district is predominantly hilly due to the prominence of the Borail Range and the Shillong Plateau in the easterly and westerly zones respectively.

The wide range of climatic conditions and rich soil of the district is suitable for growing almost all types of agricultural crops like rice, maize, mustard, sesame, sugarcane, ginger and horticultural crops like Banana, Pineapple, Orange, and Assam Lemon etc. Paddy is the major crop cultivated in the district along with other short duration crops like banana, pulses, vegetables, sugarcane, ginger, turmeric etc. Soil type is lateritic in slopes and red loamy in valleys with high organic matter content. The district receives average rainfall of 2200mm and all the blocks in the district are under safe category for ground water potential. The net sown area is 42219 ha, and the Gross Cropped Area is 54707 ha. Approximately, 26% of the total population in the district is cultivator. Small and marginal land holdings account for more than 90% of total land holding.

### II. Sectoral trends in credit flow :

Achievement under priority sector lending is only 12.03% against the target of ₹35851.77 during 2020-21. As on 31 March 2021, the CD ratio of the district was 39.58%.

The disbursement of bank credit towards agriculture sector inclusive of both crop and term loans in the last three years remained at ₹ 900.24 lakh in 2020-21, ₹ 285.21 lakh in 2019-20 and ₹855.71 lakh in 2018-19. While the amount of crop loan disbursed by banks in the district in the last three years has been recorded as ₹195.08 lakh during 2020-21, ₹ 139.13 lakh during 2019-20 and ₹ 298.97 lakh in 2018-19. There has been a slight growth in the district in crop loans as compared to last year. The amount of bank loan extended under MSME Sector in the district was ₹1222.89 lakh during 2020-21, ₹ 1231.00 lakh during 2019-20 and ₹737.51 lakh during 2018-19. The amount of bank loan purveyed by various branches in the district under Other Priority Sector remained at ₹460.63 lakh, ₹625.92 lakh and ₹ 2165.34 lakh during 2020-21, 2019-20 and 2018-19 respectively.

### III. Sector/ sub-sector wise PLP projections for 2022-23 :

The total projected credit flow for the Financial Year 2022-23 in the district is ₹49491.42 lakh which is 10.31 % more than the PLP projections for the Financial Year 2021-22. The increase in projection may be attributed to the recent changes in government policies like liquidity infusion on account of Covid19 pandemic, greater emphasis in MSME sector to take care of reverse migration, saturation for KCC in the district, continuation of Govt. Subsidy Schemes, Interest sub. for crop loan, changes in Scale of Finance & unit cost and various Schemes implemented by the Central and state Govt. The broad sector wise breakup of the above projections are 58.60% for Crop Production, Marketing and Food security, 30.09% for Agri-term credit, 0.82% for Agri. Infrastructure, 0.84% for Ancillary Activities, 6.42% for the MSME sector, 2.21% for Export, education & housing, 0.03% for renewable Energy, 0.16% for Social Infrastructure and 0.83% for informal credit (SHGs/JLGs).



#### **IV. Development initiatives:**

A total nos of 3 Skill Development programmes were conducted during 2020-21 which comprises of 2 Micro Entrepreneur Development Programme (MEDP) on mask and hand sanitizer making for 90 SHG members and 1 Livelihood Entrepreneur Development Programme (LEDP) on food processing and value addition in spices for 90 women SHG members.

One Tribal Development Fund (TDF) Project at New Sangbar Dev Block in the district is ongoing. 32 SHGs formed/ revived in the project area. The average enhancement of income per wadi families is estimated to be 32665/year during 4th year. There is a paradigm shift from prevailing hazardous shifting cultivation to sustainable agriculture. Dima Hasao Autonomous Council and District Mineral Foundation has disseminated the model by in over 200 acre. The project has provided drinking water solution to 16 hamlets with 16 ring wells.

Under Rural Infrastructure Development Fund (RIDF) an amount of ₹ 5811.81 lakh has been sanctioned as on 31 March 2021 for various Rural Development Projects implemented through PWD, WRD, AH & Vety., Fisheries Deptt., Irrigation, WRD etc.

#### **V. Thrust Areas for 2022-23 :**

The district has lot of potential for development of agriculture but the achievement under crop loan was very low at 8.97% during 2020-21. With majority of the farmers practicing mono cropping with very little use of technology, the thrust area for 2022-23 will be farm mechanization with capacity building for farmers on crop diversification. The coverage of KCC is very low. So saturation of farmers with KCC is another thrust area. Another thrust area will be formation and promotion of FPO/FPC for aggregation of farm produce so that the farmers will get better price through elimination of middlemen and proper marketing.

#### **VI. Major constraints and suggested action points:**

Major constraints which hinders the development of Agriculture are poor input mobilizing capacity, lack of adequate market, storage and agro processing facilities, lack of farm mechanization etc.

Suggested action points are expansion of gross cropped area by encouraging farmers double and triple cropping, wherever irrigation facility is available, diversification of agriculture by taking up high value crops, vegetables, flowers etc., strengthening agricultural extension services, improving agriculture infrastructure, providing market access and storage facility, promotion of FPOs for aggregation and marketing of produce. To proper use of the water resources extend loan facility to farmers for installation of STWs/ drip/ sprinkler irrigation etc. As a part of farm mechanisation bank may consider extending credit facilities for purchase of tractors/ power tillers under JLG mode also. There is a huge scope for Animal Husbandry sector in the district. Animal Husbandry and Dairy Development Programmes have acquired special importance in the district for their potential and providing alternative occupations to the farmers. Some of the interventions that can be taken up are cross breeding of indigenous local cow with exotic bred like Jersey, upgradation of indigenous pigs by use of exotic Boar, motivating farmers/ SHGs towards commercial farming, extension of AI services to all veterinary establishment etc.

#### **Way Forward:**

Awareness creation and skill up-gradation of farmers is very important for substantial all round development of Agriculture, AH and Fishery Sectors. Agriculture in the district is by and large organic and has remained virgin due to communication bottleneck and poverty of the tribal farmers. A cluster of villages can be easily identified for organic farming for all the enterprise under existing farming system with inclusion of High value crops / or export oriented crops. The banking and financial institutions should also come forward for giving timely credit to the poor and marginal farmers. Issue of KCC, Extension of loans under Govt. Sponsored schemes, AH Sector, Fisheries, SHGs, JLGs and simplification of documentation will go a long way in increasing the ground level credit flow (GLC) in the district.

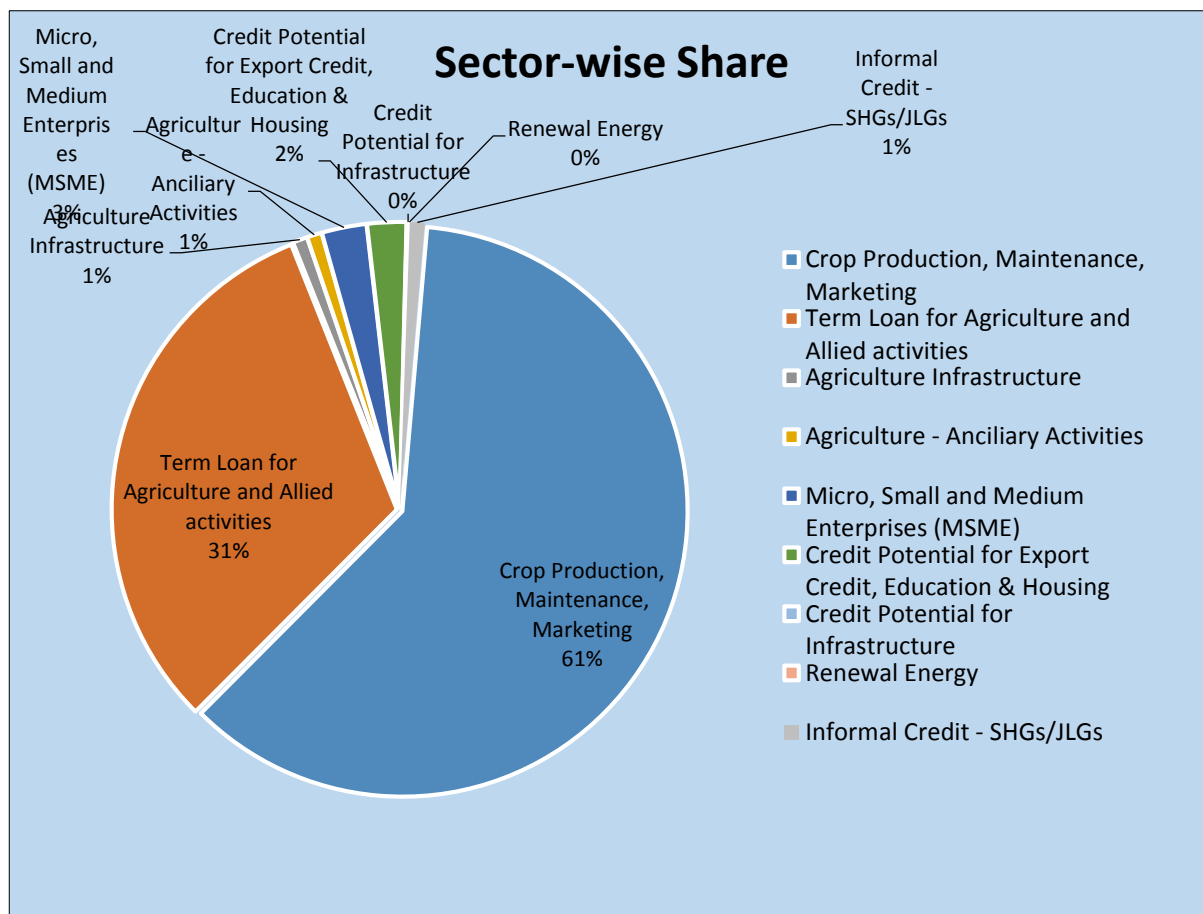
## Broad Sector wise PLP Projections 2022-23

District :Dima Hasao

State : Assam

(₹ in lakh)

Sr. No.	Particulars	PLP Projections 2022-23
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance, Marketing	29002.59
ii	Term Loan for Agriculture and Allied activities	14892.25
	<b>Sub Total</b>	<b>43894.84</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	404.05
<b>C</b>	<b>Agriculture - Ancillary Activities</b>	415.2
<b>I</b>	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>44714.09</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises (MSME)</b>	3176
<b>III</b>	<b>Credit Potential for Export Credit, Education &amp; Housing</b>	1096
<b>IV</b>	<b>Credit Potential for Infrastructure</b>	77.6
<b>V</b>	<b>Renewal Energy</b>	15.23
<b>VI</b>	<b>Informal Credit - SHGs/JLGs</b>	412.5
	<b>Total Priority Sector (I to VI)</b>	<b>49491.42</b>



**SECTOR / SUB-SECTOR WISE PLP PROJECTIONS 2022-23**

**District: Dima Hasao**

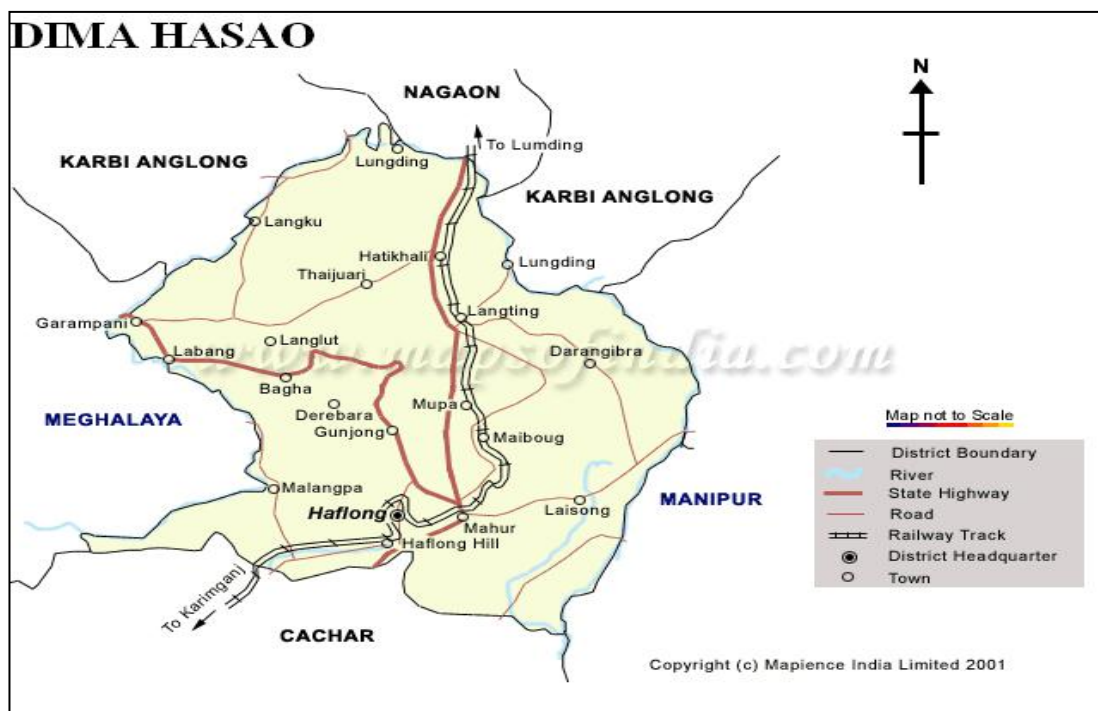
**State: Assam**  
(₹ in lakh)

Sr. No.	Particulars	PLP Projections 2022-23
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance, Marketing	29002.59
ii	Water Resources	183.22
iii	Farm Mechanization	1919.81
iv	Plantation & Horticulture	9300.78
v	Forestry and Wasteland Development	436.50
vi	Animal Husbandry – Dairy	931.15
vii	Animal Husbandry - Poultry	472.88
viii	Animal Husbandry -Sheep/Goat/Piggery	1444.14
ix	Fishery	138.77
x	Farm Credit- Others – Bullocks , carts, two wheelers etc.	35.00
xi	Farm Credit- Others – Integrated Farming	30.00
	<b>Sub Total</b>	<b>43894.84</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
i	Construction of storage and Marketing Infrastructure	309.25
ii	Land Development, Soil Conservation, Watershed Development	27.60
iii	Agriculture Infrastructure – Others	67.20
	<b>Sub Total</b>	<b>404.05</b>
<b>C</b>	<b>Agriculture - Ancillary Activities</b>	
i	Agro & Food Processing Sector	303.20
ii	Agriculture - Ancillary Activities - Others	112.00
	<b>Sub Total</b>	<b>415.20</b>
<b>D</b>	<b>Total Agriculture</b>	<b>44714.09</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises (MSME)</b>	
(a)	MSME - Term Loan	2440.00
(b)	MSME - Working Capital	736.00
	<b>Total MSME</b>	<b>3176.00</b>
<b>III</b>	<b>Credit Potential for Export Credit, Education &amp; Housing</b>	
a.	Export Credit	16.00
b.	Education	216.00
c.	Housing	864.00
IV	Credit Potential for Infrastructure	77.60
V	Renewal Energy	15.23
VI	Informal Credit - SHGs/JLGs	412.50
	<b>Total Priority Sector</b>	<b>49491.42</b>

**PLP-2022-23**  
**Dima Hasao District**

DISTRICT PROFILE										
1. PHYSICAL & ADMINISTRATIVE FEATURES				2. SOIL & CLIMATE						
Total Geographical Area (Sq.km)		4888		Agro-climatic Zone		Lower Brahmaputra Valley and Himalayan Foothills				
No. of Sub Divisions		3		Climate		Sub tropical with warm humid summer followed by cooll &dry winter				
No. of Blocks		5		Soil Type		Clay loam in the Northern part, sandy loam in middle and alluvial soil in the Southern part of the district				
No. of Villages (Inhabited)		676								
No. of Panchayats		0								
3. LAND UTILISATION [Ha]				4. RAINFALL & GROUND WATER						
Total Area Reported		488800		Rainfall [in mm]		Normal	Actual	2016	2017	2018
Forest Land		67277				2127		1788	2601	2863
Area Not Available for Cultivation		379322				Variation from Normal		-339	474	736
Permanent Pasture and Grazing Land		38146		Availability of Ground Water [Ham]		Net annual recharge		Net annual draft		Balance
Land under Miscellaneous Tree Crops		0				3162		482		2680
Cultivable Wasteland		42198		5. DISTRIBUTION OF LAND HOLDING						
Current Fallow		NA		Classification of Holding		Holding		Area		
Other Fallow		NA				Nos.	% to Total	Ha.	% to Total	
Net Sown Area		42219		<= 1 Ha		6007		51		3845 30
Total or Gross Cropped Area		54707		>1 to <=2 Ha		4571		39		6295 50
Area Cultivated More than Once		12488		>2 Ha		1111		10		2532 20
Cropping Intensity [GCA/NSA]		129		Total		11689		100		12672 100
6. WORKERS PROFILE [in '000]				7. DEMOGRAPHIC PROFILE [in '000]						
Cultivators		56		Category		Total	Male	Female	Rural	Urban
Of the above, Small/Marginal Farmers		50		Population		214	111	103	152	62
Agricultural Labourers		4		Scheduled Caste		4.33	2.34	1.99	NA	NA
Workers engaged in Household Industries		1.5		Scheduled Tribe		151.84	76.52	75.32	NA	NA
Workers engaged in Allied Agro-activities		4		Literacy Rate		77.54	83.29	71.33	71.13	92.24
Other workers		38.99		BPL		NA	NA	NA	NA	NA
8. HOUSEHOLDS [in '000]				9. HOUSEHOLD AMENITIES [Nos. in '000 Households]						
Total Households		42.25		Having brick/stone/concrete houses		NA		Household having electricity		45.2
Rural Households		29.28		Having source of drinking water		22.6		Having independent toilets		69.4
Urban Households		12.96		Having access to banking services		NA		Having radio/tv sets		NA
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]				11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]						
Villages Electrified		506		Anganwadis		613		Dispensaries		2
Villages having Agriculture Power Supply		NA		Primary Health Centres		11		Hospitals		1
No. of Post Offices (Rural)		69		Primary Health Sub-Centres		72		Hospital Beds		210
Villages having Banking Facilities		NA		12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE						
Villages having Primary Schools		NA		Fertiliser/Seed/Pesticide Outlets [Nos]		2		Agriculture Pumpsets[Nos]		NA
Villages having Primary Health Centres		11		Total N/P/K Consumption		12.5 Kg/Ha		Pumpsets Energised [Nos]		NA
Villages having Potable Water Supply		951		Certified Seeds Supplied [MT]		NA		Agro Service Centres [Nos]		0
Villages connected with Paved Approach Roads		102		Pesticides Consumed [MT]		NA		Soil Testing Centres [Nos]		1
13. IRRIGATION COVERAGE [Ha]				Agriculture Tractors [Nos]		52		Plantation nurseries [Nos]		3
Total Area Available for Irrigation (NIA + Fallow)		17000		Power Tillers [Nos]		108		Farmers' Clubs [Nos]		0
Irrigation Potential Created		8393		Threshers/Cutters [Nos]		3		Krishi Vigyan Kendras[Nos]		1
Net Irrigated Area(Total area irrigated at least		4780		14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
Area irrigated by Canals / Channels		4780		Rural/Urban Mandi/Haat [Nos]		21		Wholesale Market [Nos]		0
Area irrigated by Wells		NA		Length of Pucca Road [Km]		NA		Godown [Nos]		1
Area irrigated by Tanks		NA		Length of Railway Line [Km]		135		Godown Capacity[MT]		150
Area irrigated by Other Sources		NA		Public Transport Vehicle [Nos]		NA		Cold Storage [Nos]		0
Irrigation Potential Utilized (Gross Irrigated Area)		4780		Goods Transport Vehicle [Nos]		NA		Cold Store Capacity[MT]		NA
15. AGRO-PROCESSING UNITS				16. AREA, PRODUCTION & YIELD OF MAJOR CROPS						
Type of Processing Activity		No of units	Cap.[MT]	Crop				2018-19		Avg. Yield [Kg/Ha]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)		NA	NA					Area (Ha)	Prod. (MT)	
Sugarcane (Gur/Khandsari/Sugar)		0	NA	Autumn Paddy				6112	19069	3120
Fruit (Pulp/Juice/Fruit drink)		0	NA	Summer Paddy				0	0	0
Spices (Masala Powders/Pastes)		0	NA	Winter Paddy				9613	35039	3645
Dry-fruit (Cashew/Almond/Raisins)		0	NA	Rape & Mustard				4637	2759	595
Cotton (Ginning/Spinning/Weaving)		0	NA	Pulses				978	534	546
Milk (Chilling/Cooling/Processing)		NA	NA	Sugarcane				4763	253963	53320
Meat (Chicken/Motton/Pork/Dryfish)		0	NA	Vegetables				3632	15954	4392
Animal feed (Cattle/Poultry/Fishmeal)		0	NA	Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales(177.8 kg per bale in India)						
17. Animal Poulation as per Census 2012 [in '000]				18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES						
Category of animal		Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos]		9	Animal Markets [Nos]		NA
Cattle - Cross bred		NA	NA	NA	Disease Diagnostic Centres [Nos]		17	Milk Collection Centres [Nos]		0
Cattle - Indigenous		26.95	NA	NA	Artificial Insemination Centers [Nos]		1	Fishermen Societies [Nos]		NA
Buffaloes		24.29	NA	NA	Animal Breeding Farms [Nos]		0	Fish seed farms [Nos]		NA
Sheep - Cross bred		NA	NA	NA	Animal Husbandry Tng Centres [Nos]		0	Fish Markets [Nos]		2
Sheep - Indigenous		0.36	NA	NA	Dairy Cooperative Societies [Nos]		4	Poultry hatcheries [Nos]		NA
Goat		42.23	NA	NA	Improved Fodder Farms [Nos]		2	Slaughter houses [Nos]		0
Pig - Cross bred		NA	NA	NA	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY					
Pig - Indigenous		34.36	NA	NA	Fish	Production [MT]	790	Per cap avail. [gm/day]		NA
Horse/Donkey/Camel		NA	NA	NA	Egg	Production [Lakh Nos]	NA	Per cap avail. [nos/p.a.]		NA
Poultry - Cross bred		NA	NA	NA	Milk	Production ['000 MT]	NA	Per cap avail. [gm/day]		NA
Poultry - Indigenous		141.71	NA	NA	Meat	Production [MT]	NA	Per cap avail. [gm/day]		NA
Source : Statistical Handbook 2019, LDM and Agriculture Department, Haflong										

## District Map



### 20. Predominant Economic Activities prevalent in the district

The economy of the district is dependent on purely and primarily on agriculture. Soil type is lateritic in slopes and red loamy in valleys with high organic matter content. Paddy is the major crop cultivated in the district along with other short duration crops like banana, pulses, vegetables, sugarcane, ginger, turmeric etc. In Dima Hasao 79% of agriculture land is rain-fed and more than 90% of net sown area is under traditional jhum cultivation. The district having diverse agro climatic conditions and red loam and laterite soils, offers very good scope for a wide range of plantation and horticulture crops. The district is a major producer of orange and pineapple in the State. Other important crops of the district are banana, pear, plum, guava, lemon, jack fruit, papaya black pepper and rubber. Dairy is emerging as an important avenue for income generation and employment opportunity in rural areas in the district. Agro-climatic conditions in the district are suitable to support cross bred animals. Goat and Pig rearing activities are common among the farmers in the district. The activities are thriving in the district due to the excellent demand for the pork and meat. As the district is hilly and full of lush green shrubs there is enough green fodder for free grazing of goats.

### 21. Factors / infrastructure contributing or inhibiting the growth in Ground Level Credit (GLC):

The development of infrastructure in the district needs to be improved. And there is huge potential under agriculture, animal husbandry and fishery sectors. Creation of value chain infrastructure for these sectors starting from storage and processing to marketing will transform the economy of the district. MSME is major contributing factor in ground level credit flow during 2020-21. Handloom activities are prevailing among the various ethnics and has a huge potential for the development in this sector through Weaver Mudra Scheme. However, the poor network of banking service and low achievement under the District Credit Plan is inhibiting the growth of Ground Level Credit flow in the district.

**22. Critical interventions required in the district under major sectors for harnessing the potential estimated under PLP 2022-23:**

The provision of timely and adequate credit is central to all economic activities and as such banking and financial institutions are required to come forward for covering all eligible farmers under the KCC Scheme, implement Government sponsored schemes, finance SHG, /JLGs, etc. In this endeavour, they need to ably assisted and supported by the various line departments and stakeholders through close coordination for the benefit of the general population. As majority of the population is engaged in agriculture efforts should be made for timely and adequate coverage of all eligible farmers under the KCC Scheme. Animal husbandry is also a traditional activity on the district. The upgradation of indigenous breed through use of exotic breed will also increase milk and meat production thereby helping in harnessing the potential estimated in this document. In the district, handloom activities are prevailing among the various ethnics and has a huge potential for the development in this sector through Weaver Mudra Scheme.

BANKING PROFILE										
District - Dima Hasao		State - ASSAM		Lead Bank -		State Bank of India				
1. NETWORK & OUTREACH (As on 31/03/2021)										
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	Households
Commercial Banks	6	15	15	0	0	NA	NA	8	412	NA
Regional Rural Bank	1	10	10	0	0	NA	NA	8	361	NA
Apex Central Coop. Bank	1	1	1	0	0	NA	NA	NA	NA	NA
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	NA	NA	NA	NA	NA
Primary Agr. Coop. Society	0	0	0	0	0	NA	NA	NA	NA	NA
Others – Private Banks	2	2	2	0	0	NA	NA	NA	NA	NA
All Agencies	10	28	28	0	0	NA	NA	16	773	NA
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [Rs.Lakh]				
	31-03-2018	31-03-2019	31-03-2020	Growth (%)	Share (%)	31-03-2019	31-03-2020	31-03-2021	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	NA	NA	61509	68310	75688.92	10.80	71
Regional Rural Bank	NA	NA	NA	NA	NA	15379	17607	18176.29	3.23	17
Cooperative Banks	NA	NA	NA	NA	NA	1607	1718	1919.32	11.72	2
Others - Pvt banks	NA	NA	NA	NA	NA	5217	8812	10772.21	22.24	10
All Agencies	NA	NA	NA	NA	NA	83712	96447	106556.74	10.48	100
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [Rs.Lakh]				
	31-03-2018	31-03-2019	31-03-2020	Growth (%)	Share (%)	31-03-2019	31-03-2020	31-03-2021	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	NA	NA	14898	18862	23707.35	25.69	67
Regional Rural Bank	NA	NA	NA	NA	NA	7554	7157	7825.77	9.34	22
Cooperative Banks	NA	NA	NA	NA	NA	144	171	154.09	-9.89	0
Others - Pvt banks	NA	NA	NA	NA	NA	863	2404	3647.88	51.74	10
All Agencies	NA	NA	NA	NA	NA	23459	28594	35335.09	23.58	100
4. CD-RATIO					5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)					
Agency	CD Ratio				Agency	During 2019-20		Cumulative		
	31-03-2019	31-03-2020	31-03-2021			Deposit	Credit	Deposit	Credit	
Commercial Banks	24.22	27.61	39.21		Commercial Banks	NA	NA	NA	NA	NA
Regional Rural Bank	49.12	40.65	48.22		Regional Rural Bank	NA	NA	NA	NA	NA
Cooperative Banks	8.95	9.95	8.03		Cooperative Banks	NA	NA	NA	NA	NA
Others (Pvt Banks)	16.55	27.28	33.86		Others	NA	NA	NA	NA	NA
All Agencies	28.02	29.65	39.58		All Agencies	NA	NA	NA	NA	NA
6. PERFORMANCE TO FULFILL NATIONAL GOALS (31/03/2021)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.Lakh]	% of Total Loans	Amount [Rs.Lakh]	% of Total Loans	Amount [Rs.Lakh]	% of Total Loans	Amount [Rs.Lakh]	% of Total Loans	Amount [Rs.Lakh]	% of Total Loans
Commercial Banks	1932	91.56	232.00	81.40	NA	NA	NA	NA	NA	NA
Regional Rural Bank	133	6.30	53.00	18.60	NA	NA	NA	NA	NA	NA
Cooperative Banks	25	1.18	0.00	0.00	NA	NA	NA	NA	NA	NA
Others	20	0.95	0.00	0.00	NA	NA	NA	NA	NA	NA
All Agencies	2110.00	100.00	285.00	100.00	NA	NA	NA	NA	NA	NA
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Agency	2018-19			2019-2020			2020-2021			Average Ach[%] in last 3 years
	Target [Rs.Lakh]	Ach'ment [Rs.Lakh]	Ach'ment [%]	Target [Rs.Lakh]	Ach'ment [Rs.Lakh]	Ach'ment [%]	Target [Rs.Lakh]	Ach'ment [Rs.Lakh]	Ach'ment [%]	
Commercial Banks	21035	1460	6.94	19104	1964	10.28	18596.55	2632.6	14.16	NA
Regional Rural Bank	8477	2299	27.12	5730	133	2.32	13296.37	133	1.00	NA
Cooperative Banks	993	0	0.00	2862	25	0.87	1308.73	25	1.91	NA
Others	3036	0	0.00	6398	20	0.31	2650.12	20	0.75	NA
All Agencies	33541	3759	11.21	34094	2142	6.28	35851.77	2810.6	7.84	NA
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2018-19			2019-2020			2020-2021			Average Ach[%] in last 3 years
	Target [Rs.Lakh]	Ach'ment [Rs.Lakh]	Ach'ment [%]	Target [Rs.Lakh]	Ach'ment [Rs.Lakh]	Ach'ment [%]	Target [Rs.Lakh]	Ach'ment [Rs.Lakh]	Ach'ment [%]	
Crop Loan	14008	299	2.13	14301	139	0.97	14734.64	195.08	1.32	NA
Term Loan (Agr)	12643	557	4.41	13287	146	1.10	29347.70	2632.60	8.97	NA
Total Agri. Credit	26651	856	3.21	27588	285	1.03	44082.34	2827.68	6.41	NA
MSME	3200	738	23.06	3200	1231	38.47	3200.11	1222.89	38.21	NA
Other Priority Sector	3690	2165	58.67	3306	626	18.94	3303.96	460.63	13.94	NA
Total Priority Sector	33541	3759	11.21	34094	2142	6.28	50586.41	4511.20	8.92	NA
9. RECOVERY POSITION										
Agency	2018-19			2019-20			2020-21			Average Rec. [%] in last 3 years
	Demand [Rs. Lakh]	Recovery [Rs. Lakh]	Recovery [%]	Demand [Rs. Lakh]	Recovery [Rs. Lakh]	Recovery [%]	Demand [Rs. Lakh]	Recovery [Rs. Lakh]	Recovery [%]	
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Cooperative Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Sources : Lead Bank										

The district has ten Banks operating with a network of 28 branches as on 31 March 2021 and State Bank of India (SBI) is the Lead Bank of the District. The major banks operating in the district are State Bank of India (6 branches), United Bank of India (2 branches), Assam Gramin Vikash bank (with 10 branches), Bank of India (3 branches), one Branch each of Bank of Baroda, Central Bank of India, Union Bank of India, ACAB, ICICI Bank and Axis Bank. The average population served by a bank branch is estimated at about 7930. Due to hilly terrain and absence of proper transport and communication facilities, the formal banking services have not reached the tribal population in the rural areas. As per available information, there are 695 villages out of which 676 inhabited villages under 5 Development Blocks. The total number of household is 42252 (as per 2011 census). As per data available in PMJDY website, 100% of the households covered under PMJDY.



## Methodology for Preparation of Potential Linked Credit Plans (PLPs)

Potential Linked Credit Plan is a comprehensive documentation of potentials in the district for rural economic activities, both in physical and financial terms. It is also an assessment of the gaps in infrastructure support which need to be filled in to fully exploit the realizable potentials.

### Objectives of PLP

The objectives of PLP are

- To enable the various organizations involved in the process of rural development in directing their efforts in a planned manner, in accordance with the potentials available for exploitation.
- To enable optimum utilization of scarce financial resources (specifically bank credit) by channeling the same into sectors with growth potential.
- To assess the gaps in infrastructure support which need to be taken care for exploiting the potentials and prioritise resource requirement for the purpose.

### Methodology

NABARD, in 1988-89, took initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of longterm potential (in terms of physical units) in each sector of agriculture and rural development with reference to the natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been constantly endeavouring to introduce refinements in the methodology of preparing PLPs and improvement of its contents so that the PLPs could be used as support reference document for Annual Credit Plans of banks. NABARD has been reviewing continuously the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment activity conducive to development of agriculture and rural areas. The PLP writers – who are District Development Managers of NABARD placed in most of the districts of the country – are supported by a group of technical officers/experts in the Regional Offices and Head Office of NABARD.

The methodology consists of assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the concerned line departments at the district level, identification of infrastructure facilities required to support the exploitation of the potential, identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, examination of the trends in sector-wise credit flow, various schemes of State/Central Govt., and estimation of block-wise physical and financial credit potential.

The indicative unit costs suggested by the State level unit cost committee are made use of while arriving at the total financial outlays.

The broad methodology of arriving at the potential for major sectors is given below.

Sr. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none"><li>• Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings</li><li>• Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other.</li><li>• Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers;</li><li>• Study the cropping pattern</li><li>• Estimation of credit potential taking into account Scale</li></ul>

Sr. No.	Sector	Methodology of estimation of credit potential
		<p>of Finance and also the KCC guidelines in vogue</p> <ul style="list-style-type: none"> <li>Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district</li> <li>While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;</li> <li>Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.</li> <li>Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account.</li> <li>The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.</li> </ul>
3	Farm Mechanisation	<ul style="list-style-type: none"> <li>The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;</li> <li>Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area;</li> <li>Adjustment of tractor potential with land holdings</li> <li>Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;</li> <li>Feasibility and possibility of shifting from food crops to plantation crops;</li> <li>Estimation of replanting by taking into account approximate economic life of a few plantation crops</li> <li>Estimation of potential for rejuvenation of existing plantation</li> </ul>
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> <li>Collection of data on number of milch animals as per the latest census</li> <li>Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40%</li> </ul>

Sr. No.	Sector	Methodology of estimation of credit potential
		<p>calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows;</p> <ul style="list-style-type: none"> <li>1/6<sup>th</sup> of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2<sup>nd</sup> and 3<sup>rd</sup> lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.</li> </ul>

### Utility

Concerted and continuous efforts have been on to make PLPs user friendly keeping in view the stakeholders focus. The document has been useful to various stakeholders in a variety of ways, as illustrated below:

- |   |                                     |  |
|---|-------------------------------------|--|
| 1 | Bankers                             | <ul style="list-style-type: none"> <li>i. Provides inputs/information on Exploitable potential vis-a-v-s credit available</li> <li>ii. Potential High Value Projects/Area Based schemes</li> <li>iii. Infrastructure support available which can form basis for their business/development plans.</li> </ul> |
| 2 | Government Agencies/<br>Departments | <ul style="list-style-type: none"> <li>i. Developmental infrastructure required to support credit flow for tapping the exploitable potential</li> <li>ii. Other support required to increase credit flow</li> <li>iii. Identification of sectors for Government sponsored programme</li> </ul>               |
| 3 | Individual/ Business<br>entities    | <ul style="list-style-type: none"> <li>i. Private investment opportunities available in each sector</li> <li>ii. Commercial infrastructure</li> <li>iii. Information on various schemes of Govt &amp; Banks.</li> </ul>  |

### Limitations and constraints

Though concerted efforts are being made to estimate the potentials realistically, the following limitations and constraints are noticed in the exercise of PLP preparation:

- Non-Availability of accurate granular data on credit flow – Sector and sub-sector-wise;
- Non-availability of data required for estimation of potential in some sectors with the line Depts.

## Chapter 1

### Important Policies and Developments

#### 1.1 Policy Initiatives - Government of India

The following 6 Pillars were highlighted in the first ever digital Budget 2021-22 presented by Hon'ble Union Minister of Finance & Corporate Affairs, GoI:

- ❖ Health and Wellbeing
- ❖ Physical & Financial Capital and Infrastructure
- ❖ Inclusive Development for Aspirational India
- ❖ Reinvigorating Human Capital
- ❖ Innovation and R&D
- ❖ Minimum Government and Maximum Governance

##### 1.1.1 Following important announcements were made in the Union Budget 2021-22 for agriculture and farmers' welfare:

- i. The target for agricultural credit enhanced to ₹16.5 lakh crore for higher credit availability to farmers and agriculture & allied sectors; Animal husbandry, dairy & fisheries to be the focus areas
- ii. Rural Infrastructure Development Fund to be enhanced to ₹40,000 crore from ₹30,000 crore.
- iii. Water conservation commitment stands enhanced as the Micro Irrigation Fund corpus has been increased to ₹10,000 crore via NABARD.
- iv. SWAMITVA Scheme to be extended to all States/UTs and 1.80 lakh property owners in 1,241 villages have already been provided cards.
- v. 'Operation Green Scheme' to be extended to 22 perishable products, to boost value addition in agriculture & allied products.
- vi. 1,000 more mandis to be integrated with e-NAM to bring transparency and competitiveness.
- vii. APMCs to get access to the Agriculture Infrastructure Funds for augmenting infrastructure facilities.
- viii. Setting up a multi-purpose seaweed park in Tamil Nadu proposed to help leverage country's vast ocean resources and R&D capabilities.

##### Proposals relating to Fisheries sector:

- i. Investments to develop marine and inland modern fishing harbours and fish landing centres.
- ii. 5 major fishing harbours in Kochi, Chennai, Visakhapatnam, Paradip and Petuaghat to be developed as hubs of economic activity.
- iii. Multipurpose Seaweed Park in Tamil Nadu to promote seaweed cultivation.

##### Tax Proposals on Agriculture Products:

- i. Custom duty on cotton increased to 10% and on raw silk and silk yarn from 10% to 15%.
- ii. Withdrawal of end-use based concession on denatured ethyl alcohol.
- iii. Agriculture Infrastructure and Development Cess (AIDC) on a small number of items.

##### Achievements and Milestones during the COVID-19 pandemic

##### ● Pradhan Mantri Garib Kalyan Yojana (PMGKY):

- Valued at ₹2.76 lakh crore
- Free food grain to 80 crore people
- Free cooking gas for 8 crore families

- ☐ Direct cash to over **40 crore farmers, women, elderly, the poor and the needy**
- **Aatma Nirbhar Bharat package (ANB 1.0)**
  - ☐ Estimated at **₹23 lakh crore** – more than **10% of GDP**
  - ☐ PMGKY, three ANB packages (ANB 1.0, 2.0 and 3.0), and announcements made later were like **5 mini-budgets** in themselves
  - ☐ **₹27.1 lakh crore** worth of financial impact of all three ANB packages including RBI's measures – amounting to **more than 13% of GDP**
- **Structural reforms**
  - ☐ One Nation One Ration Card
  - ☐ Agriculture and Labour Reforms
  - ☐ Redefinition of MSMEs
  - ☐ Commercialisation of the Mineral Sector
  - ☐ Privatisation of Public Sector Undertakings
  - ☐ Production Linked Incentive (PLI) Scheme
  - ☐ 2 Made-in-India vaccines – medically safeguarding citizens of India and those of 100 plus countries against COVID-19 & 2 or more new vaccines expected soon

#### **1.1.2 Measures initiated by Govt. of India to mitigate farmers' distress during COVID-19**

The worldwide outbreak of Covid-19 has posed a severe threat to human health and to the economy at large and disrupted agriculture supply chain. The various mitigating measures initiated to ensure a sustainable food system are described as under:

1. NABARD extended additional re-finance support of ₹30,000 crore, in addition to ₹90,000 already being provided, for meeting crop loan requirement of Rural Cooperative Banks and RRBs.
2. ₹2 lakh crore credit boost to 2.5 crore farmers under Kisan Credit Card Scheme.
3. ₹1 lakh crore under Agri Infrastructure Fund for creation of farm-gate infrastructure for farmers.
4. ₹10,000 crore towards the scheme for Formalisation of Micro Food Enterprises (MFE) to be implemented over a period of five years from 2020-21 to 2024-25.
5. ₹20,000 crore for fishermen through Pradhan Mantri Matsya Sampada Yojana (PMMSY). ₹11,000 crore for activities in Marine, Inland fisheries and Aquaculture along with ₹9000 crore for Infrastructure i.e. Fishing Harbours, Cold chain, Markets, etc.
6. To support private investment in Dairy Processing, value addition and cattle feed infrastructure, an Animal Husbandry Infrastructure Development Fund (AHIDF) of ₹15,000 crore was set up.
7. 10,00,000 ha to be covered under Herbal cultivation in next two years with outlay of ₹4,000 crore to lead to ₹5,000 crore income generation for farmers.
8. "Operation Greens" run by Ministry of Food Processing Industries (MOFPI) will be extended from Tomatoes, Onion and Potatoes (TOP) to ALL fruit and vegetables. 50% subsidy on transportation from surplus to deficient markets and 50% subsidy on storage, including cold storages, to be provided. This will lead to better price realisation to farmers, reduced wastages and affordability of products for consumers.
9. ₹65,000 crore to be provided to ensure increased supply of fertilizers to farmers to enable timely availability of fertilisers in the upcoming crop season.
10. The GoI, launched the Pradhan Mantri Garib Kalyan Yojana (PMGKY) for ensuring food security through public distribution system, direct benefit transfers to widows, pensioners and women.
11. Besides, the cash support, for better price realisation on farmers' produce during the ongoing pandemic, GoI has substantially increased the MSP vis-à-vis the cost of

cultivation and enhanced the number of commodities to be procured through the state agencies.

### **1.1.3 “One-Product One-District Initiative” for better marketing and export in the Horticulture sector**

The Hon’ble Union Finance Minister, in the budget for 2020-21 announced the ‘One-Product One-District (ODOP) initiative ‘for better marketing and export of horticulture crops’ and to foster coordinated development for enhancement of income of farmers. The scheme was extended for the financial year 2021-22.

The focusing of one product in each district will help to transform local products through branding and marketing. The scheme envisages strengthening backward and forward linkages through provision of common facilities, incubation centers, training, research and development (R&D), branding and marketing. One District One Product (ODOP) initiative is operationally merged with ‘Districts as Export Hub’ initiative and is being implemented by Directorate General of Foreign Trade (DGFT), Department of Commerce, with Department for Promotion of Industry and Internal Trade (DPIIT) as a major stakeholder.

### **1.1.4 SWAMITVA (Survey of Villages and Mapping with Improvised Technology in Village Areas)**

**SVAMITVA**, a Central Sector scheme was launched by Hon’ble Prime Minister of India on National Panchayat Day i.e. 24<sup>th</sup> April 2020. The Ministry of Panchayati Raj (MoPR) is the Nodal Ministry for implementation of the scheme. In the States, the Revenue Department / Land Records Department will be the Nodal Department and shall carry out the scheme with support of State Panchayati Raj Department. The scheme aims to provide an integrated property validation solution for rural India. The demarcation of rural abadi areas would be done using Drone Surveying technology through Survey of India.

#### **Objectives**

The scheme envisages mapping the land parcels in rural inhabited area using Drone technology and Continuously Operating Reference Station (CORS). The survey will be done across the country in a phased manner over the period 2020 -2025. This would provide the ‘record of rights’ to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Banks.

A provision of ₹200 crores has been made for the scheme in the budget 2021 and 16 States will be covered targeting 2.30 lakh villages. The Pilot phase of SVAMITVA had been approved with a Budget Outlay of ₹79.65 crore. During the Pilot Phase, the scheme is being implemented in 9 States viz. Uttar Pradesh, Uttarakhand, Madhya Pradesh, Haryana, Maharashtra, Karnataka, Punjab, Rajasthan and Andhra Pradesh

**(For details visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)**

## **1.2 Policy Initiatives – Reserve Bank of India**

The following major initiatives have been taken by the RBI:

- Instructions were issued to all Commercial Banks, Regional Rural Banks, Small Finance Banks, Urban Cooperative Banks, State Cooperative Banks, DCCBs, NBFCs on COVID 19 Regulatory Package – Asset Classification and Provisioning to relax repayment pressure and improving access to working capital by mitigating the burden of debt servicing, prevent the transmission of financial stress to the real economy, and ensure continuity of viable businesses and households. The detailed instructions with regard to asset

classification and provisioning were issued by RBI, vide circular dated 17 April 2020 and 23 May 2020, respectively.

- In the wake of the nationwide lockdown due to outbreak of COVID -19 pandemic and the resultant restrictions imposed on movement of people, many farmers were not able to travel to bank branches for payment of their short term crop loan dues. Instructions were issued to all Public and Private Sector Scheduled Commercial Banks to extend the benefit of IS of 2% and PRI of 3% for short term crop loans upto ₹3 lakh to farmers whose accounts had become due or shall become due between March 1, 2020 and May 31, 2020, vide circular dated 21 April 2020.
- The Reserve Bank had made recommendations on the required financial parameters with sector specific benchmark ranges for such parameters to be factored in the resolution plans and accordingly, set up an Expert Committee with Shri K. V. Kamath as the Chairperson. The Expert Committee submitted its recommendations to RBI on September 2020. Accordingly, all lending institutions shall mandatorily consider the key ratios while finalizing the resolution plans in respect of eligible borrowers vide circular dated 07 September 2020.
- RBI extended Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Loans for Agriculture including Animal Husbandry, Dairy and Fisheries for extended period up to 31 August 2020 on account of Covid-19, vide circular dated 4 June 2020.
- Master circular on Deendayal Antyodaya Yojana and National Rural Livelihoods Mission (DAY-NRLM) was suitably updated by incorporating the modifications, vide circular dated 18 September 2020.
- Government of India (GoI), vide Gazette Notification S.O. 2119 (E) dated June 26, 2020, notified new criteria for classifying the enterprises as Micro, Small and Medium enterprises. The new criteria are classification of enterprises, composite criteria of investment and turnover for classification, Calculation of investment in plant and machinery or equipment and Calculation of turnover. This will come into effect from July 1, 2020, vide circular dated 02 July 2020.
- In view of the continued need to support the viable MSME entities on account of fallout of COVID-19 and to align these guidelines with the Resolution Framework for COVID-19 related Stress announced for other advances, RBI decided to extend the scheme i.e., existing loans to MSMEs classified as 'standard' to be restructured without a downgrade in the asset classification, vide circular dated 06 August 2020.

**(For details visit <https://www.nabard.org/plpguide.aspx?id=698&cid=698>)**

### **1.3 Policy Initiatives - NABARD**

#### **1.3.1 Long-Term Refinance**

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in the agriculture sector, NABARD provided refinance to the Cooperative Banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of ₹14,481.50 crore was allocated for the year 2020-21.

#### **1.3.2 Short-Term Refinance**

Short Term Cooperative Rural Credit - STCRC (Refinance) Fund was set up in NABARD in 2008-09 to provide Short Term refinance to Cooperatives for their crop loans. The allocation for the year 2020-21 was ₹ 44,644.50 crore.

Short Term RRB (Refinance) Fund was set up in NABARD in 2012-13 to provide Short Term refinance to RRBs for their crop loans. The allocation for the year 2020-21 is ₹ 9,921 crore.

### Initiatives taken during the year (2020-21)

- Disbursement of ₹25500 crore was made under Special Liquidity Facility (SLF-1) to Cooperative Banks, RRBs and NBFCs (₹16800 crore to Cooperative Banks, ₹6,700 crore to RRBs and ₹2,000 crore to NBFCs) for unhindered flow of credit to banks and farmers in the wake of the lockdown due to COVID-19 pandemic.
- Additional SLF of ₹1,567 crore was provided to NBFCs/ NBFC-MFIs with asset size less than ₹500 crore.
- SLF to SCARDBs of ₹783 crore was provided as front ended liquidity support from NABARD's own funds.
- Allocation of 25% of STRRB and LTRCF was made to aspirational and credit starved districts.
- Preliminary eligibility criteria for RRBs for availing refinance was revised and set on the basis of internal risk rating by NABARD.

**1.3.3 Special Refinance Schemes** - To address the issue of reverse migration, give boost to the agriculture & rural sector and income generating activities and focus on health and hygiene, NABARD introduced following special refinance schemes at concessional rates to eligible financial institutions:

- i. PACSs as Multi Service Centers (MSCs)** - NABARD introduced Special refinance scheme to saturate all the potential PACS for conversion as Multi Service Centres, over a period of three years commencing from the year 2020-21. The scheme intends to develop all the potential PACS as Multi Service Centres (MSCs) over a period of three years commencing from the year 2020-2021 by providing concessional refinance to StCBs at 3% to support PACS to create quality infrastructure (capital assets) and increase their business portfolio in tune with needs of members. Under this line of credit, NABARD has envisaged transformation of 35,000 PACS in three years commencing with the transformation of 5,000 PACS in FY21. During 2020-21, 3055 PACS were given in-principle sanction by NABARD with estimated Project cost of ₹1,760.82 crore and estimated loan of ₹1,568 crore.
- ii. Scheme for beneficiaries of Watershed and Wadi project areas** - The objectives of the scheme are to promote sustainable economic activities, livelihood and employment opportunities for the beneficiaries in NABARD supported watershed and wadi project areas by encouraging banks to lend at concessional rate to these beneficiaries to address the issue of rural migration and to give boost to the agriculture and rural sector in the post COVID era. Refinance is available to all the eligible banks/FIs at 3% for maximum period of 5 years. The ultimate lending rate to be charged by banks/FIs under the scheme is revised as 06 months MCLR+1% or EBLR+2.5%, whichever is lower. NABARD has earmarked refinance amount of ₹5,000 crore during 2020-21 to 2022-23. During FY 2020-21, refinance of ₹126.80 crore has been disbursed under this product.
- iii. Scheme for promoting Micro Food Processing Activities** - The objective of the scheme is to encourage banks to lend micro-food processing activities and create sustainable livelihood and employment opportunities for rural youth as well as reverse migrants due to COVID-19 pandemic in the rural areas. The scheme also envisages modernization and enhancing the competitiveness of the existing individual micro enterprises and ensure their transition to formal sector in rural areas. The refinance scheme will give fillip to the recently launched "PM Scheme for Formalisation of Micro Food Processing Enterprises (PM FME)" under Aatmanirbhar Bharat Abhiyan by MoFPI, GoI. Concessional refinance at 4% is available to eligible financial institutions viz., commercial banks, SFBs, StCBs, RRBs and NABARD Subsidiaries.
- iv. Special refinance scheme on Water, Sanitation and Hygiene (WASH)** - A Model Refinance Scheme on WASH activities has been prepared keeping in view the need to protect human health during infectious disease outbreaks, especially in the times of on-going COVID-19 pandemic. WASH has been conceptualized by NABARD



to enable banks to provide credit to entrepreneurs for building social infrastructure relating to drinking water facilities, sanitation facilities including construction/ refurbishment of household toilets and health care facilities.

- v. Extension of interest subvention benefits for extended period from March 2020 to 31 August 2020 and from March 2021 to June 2021
- vi. COVID-19 deferment of loan instalments for client borrowers of NABARD.

**vii. KCC Saturation Drive to cover PM Kisan Samman Scheme beneficiaries who do not possess Kisan Credit Cards** - Department of Agriculture, Cooperation and Farmers' Welfare, Ministry of Agriculture and Farmers' Welfare, Govt. of India, has launched a campaign from 08.02.2020 to cover all PM Kisan Samman Scheme beneficiaries under Kisan Credit Cards. Adequate publicity and awareness campaigns were conducted to ensure maximum coverage. Phase-II of KCC Saturation- As a part of the Atmanirbhar Bharat Package, the Government has announced to cover 2.5 crore farmers under the Kisan Credit Card (KCC) scheme with a credit boost of ₹2 lakh crore through a special saturation drive. Department of Animal Husbandry and Dairying, Govt. of India also decided to simultaneously launch a special drive to provide KCC to 1.5 crore dairy farmers belonging to milk unions and milk producing companies and 1 crore fish farmers. As a result of concerted and sustained efforts by Cooperative Banks and RRBs in this direction of providing access to concessional credit to the farmers, the progress during the year is as under:

Phase	No. of KCCs (Lakh)	Limits sanctioned (₹ in Crore)
I	12.58	8,499.86
II (As on 31.05.2021)	58.56	47,685.68

**viii. Government Sponsored Programmes with Bank Credit** - The Administrative approval conveying the continuation of the followings subsidy schemes for 2020-21 (**till 30 June 2021**) has been received from the GoI:

- Agri Clinics and Agri Business Centers Scheme (ACABC).
- National Livestock Mission for Entrepreneurship Development & Employment Generation (EDEG), component of National Livestock Mission, Poultry Venture Capital Fund (PVCF), Integrated Development of Small Ruminants and Rabbit (IDSRR), Pig Development (PD), Salvaging and Rearing of Male Buffalo Calves (SRMBC), Effective Animal Waste Management, Construction of Storage Facility for Feed and Fodder.
- Revised AMI sub scheme of ISAM - Communication from GoI regarding continuation of the scheme during 2021-22 is awaited.

#### **1.3.4 Rural Infrastructure Development Fund (RIDF)**

The major policy changes and initiatives during 2020-21 were as under:

1. The corpus under RIDF was increased from ₹ 30,000 crore to ₹ 40,000 crore, as announced in Union Budget 2021-22.
2. Total sanctions of ₹ 34,830 crore and disbursements of ₹ 29,193 crore were made during the year to various State/UT Governments.
3. Normative Allocation parameters for state-wise sanctions, under RIDF, were fine-tuned to include rural poverty and per capita priority sector credit flow.
4. The phasing of projects sanctioned under RIDF XX and XXI was extended up to 30 September 2021 and reimbursement of expenditure was allowed upto 31 December 2021.

5. To ensure better quality control and supervision through specialised agencies, the expenses on account of Quality Control/PMC/Supervisory Charges/Third Party Monitoring are considered under RIDF upto a maximum of 2% of eligible project cost, wherever an external agency is engaged by the State Government.
6. A dedicated Web-portal and Mobile App for digitization of RIDF operations and real time monitoring of projects was launched.
7. A corporate film on completion of 25 years of RIDF was launched during the year.

#### **8. Important Funds:**

##### **A. Micro Irrigation Fund (MIF)**

- MIF with a corpus of ₹5000 crore was operationalized in NABARD in 2019-20 with the Ministry of Agriculture and Farmers Welfare (MoA&FW), GoI being the Nodal Ministry. The fund was fully utilised and the GoI announced additional allocation of ₹5,000 crore in the Union Budget for 2021-22.
- MIF facilitated State Govts' efforts in mobilizing additional resources and incentivizing its adoption beyond provisions of Pradhan Mantri Krishi Sinchayee Yojana - Per Drop More Crop.
- During 2020-21, loan amount of ₹1128.60 crore was sanctioned and ₹1827.47 crore was released. As on 31 March 2021, the cumulative loan sanctioned and released under MIF was ₹3970.17 crore and ₹1827.47 crore, respectively.

##### **B. Long Term Irrigation Fund (LTIF)**

- LTIF was operationalized in NABARD in 2016-17 for fast tracking completion of 99 identified Medium and Major Irrigation projects. Under LTIF, NABARD provides loan towards Central Share as well as State Share. During 2020-21, loan amount of ₹2461.84 crore was sanctioned and ₹7761.20 crore was released. As on 31 March 2021, the cumulative loan sanctioned and released stood at ₹84326.60 crore and ₹52479.71 crore, respectively.

##### **C. Pradhan Mantri Aawas Yojna - Grameen (PMAY-G)**

- PMAY-G aims at providing a pucca house, with basic amenities, to all households / households living in kutchha and dilapidated house, by 2022. Under the scheme, NABARD has extended loan towards part funding of Central Share.
- Under PMAY-G, 2.95 crore houses (1 crore in Phase-I and 1.95 crore in Phase-II) are targeted to be constructed from 2016-17 to 2021-22.
- During 2020-21, loan amount of ₹20,000.00 crore was sanctioned and ₹19999.80 crore was released towards part funding of Central share under PMAY-G. As on 31 March 2021, the cumulative loan sanctioned and released under PMAY-G stood at ₹61,975.00 crore and ₹48,819.03 crore, respectively.

##### **D. Swachh Bharat Mission-Gramin (SBM-G)**

- SBM-G was launched by Govt. of India on 2<sup>nd</sup> October 2014 with the goal to achieve universal sanitation coverage in rural areas. Under the scheme, NABARD extended loan during 2018-19 to 2019-20 towards part funding of Central Share.
- The cumulative sanction and disbursement as on 31 March 2020 under SBM-G stood at ₹15,000 crore and ₹12,298.20 crore, respectively.
- During 2018-19 and 2019-20, total 3.29 crore household toilets (2.23 crore in 2018-19 and 1.06 crore during 2019-20) were constructed (**Source –MoJS, GoI**).

## **E. Rural Infrastructure Assistance to State Governments (RIAS)**

NABARD launched a new product “Rural Infrastructure Assistance to State Governments (RIAS)”, with an initial corpus of ₹ 15000 crore. Under RIAS, NABARD will provide financial assistance to State Governments in Eastern Region, for creating infrastructure that supports rural livelihoods, hinging on 5-J approach – Jan (Human being), Jal (Water), Jameen (Land), Janwar (Livestock) & Jungle (Forest).

### **1.3.5 Initiatives on micro Finance**

- **Revision of grant support to JLGPIs:** To incentivise promotion of JLGs, the grant assistance to JLGPIs was enhanced from ₹2,000/- to ₹4,000/- per JLG.
- **MEDP/LEDP:** To strengthen NABARD's efforts at skilling SHG members, the grant assistance was enhanced for MEDPs to ₹ 1.00 lakh and for LEDPs to ₹ 8.80 lakh (Farm Sector) and to ₹ 7.15 lakh (Off Farm Sector).
- For 2020-21, the number of MEDPs has tripled and LEDPs doubled from previous year to augment supply for skills required for rural employment.
- **NABFINS as JLGPI:** NABFINS was sanctioned a pilot project as a JLGPI in five States of Assam, Chhattisgarh, Madhya Pradesh, Maharashtra and Jharkhand for a period of three years.
- **MY PAD MY RIGHT:** NABFOUNDATION, through LEDP channel, was sanctioned the Project 'My Pad My Right' for ₹1.99 crore for sanitary pad making machine for producing/marketing the pads to provide livelihood opportunities to SHGs and improve menstrual hygiene of rural women. During 2020-21, an amount of ₹1.59 crore has been utilized and machines have been installed in 33 districts.
- **EShakti:** As on 31 March 2021, the project was being implemented in 281 districts. The data pertaining to 12.33 lakh SHGs (140.91 lakh members in 1.67 lakh villages was on-boarded to EShakti portal). From 2021-22, the project will be implemented in 130 districts of 16 States/UTs for a focused approach to reduce the credit gap. EShakti portal was used for sending 40 lakh health advisory SMS to SHG members and during the pandemic, the SHGs were also engaged for making face masks, hand sanitizers, PPE kits, etc. for earning additional income.

### **1.3.6 Financial Inclusion**

**Availability of financial support for Standard Schemes under FIF:** Financial support for the following activities was available from NABARD:-

#### **Financial Literacy:**

- Financial and Digital Literacy Camps, Financial Literacy Centres, Reimbursement of Examination fee of BC/BF, Mobile Demo Vans and Financial Literacy Centres (FLCs).
- Opening Kiosk Outlets in unbanked villages of North Eastern (NER) States.
- Setting up of Centre for Financial Literacy (CFL)

#### **Banking Technology:**

- Deployment of microATM and PoS/mPoS devices, for on-boarding to BHIM UPI Platform, for on-boarding to Public Financial Management System, Implementing Green PIN facility at ATMs and/or microATMs for RuPay Kisan Card activation and On-boarding to Bharat Bill Payment System (BBPS).

#### **Regulatory requirements:**

- On-boarding to Central KYC Registry (CKYCR) and Support to obtain AUA/KUA membership of UIDAI.
-

### **Connectivity and Power Infrastructure:**

- V-SATs deployment in SFDs, Mobile signal boosters' deployment in SFDs and Solar panel/UPS deployment in SFDs.

### **New initiatives taken during the year 2020-21:**

- i. Green PIN facility at ATMs and/or microATMs for RuPay Kisan Card activation was launched under which one-time implementation and application development cost for enabling Green PIN facility is reimbursed.
- ii. Scaling up of the Centre for Financial Literacy (CFL) Project (a Pilot Project of Reserve Bank of India) to 200 CFLs which envisages one CFL per 3 blocks.
- iii. Support for on-boarding to Bharat Bill Payment System (BBPS) was launched to encourage banks to give rural customers benefits of online bill payments. One time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) will be reimbursed.
- iv. Support extended to RCBs, in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States through BCs for providing comprehensive financial services in unbanked villages with population less than 500.
- v. The support for components under connectivity and power infrastructure schemes viz. VSAT deployment, Mobile Signal Boosters deployed and solar power unit / UPS deployment has been extended to all districts.

### **1.3.7 Farm Sector Policy – Important Initiatives**

#### **I. Sustainable livelihood & NRM- Watershed and Tribal development Project**

- i. 101 new watershed projects were sanctioned, covering an area of 1 lakh ha and an amount of ₹90.42 crore was disbursed.
- ii. A separate web portal and mobile 'app' was developed for uploading data on watershed projects.
- iii. 103 KfW Soil projects viz. SEWOH II & III (One World, No Hunger) were under implementation in 5 States.
- iv. An in-house Remote Sensing Cell was established to strengthen the monitoring of watershed projects at NABARD, HO and 39 on-going WDF projects were hosted on the NABARD Bhuvan portal.
- v. Under Tribal Development Programme, 51 projects were sanctioned. Out of the financial target of ₹108.00 crore, an amount of ₹93.08 crore was disbursed.
- vi. 04 agri-allied (non-wadi based) TDF projects were sanctioned in Chhattisgarh (apiculture), Tamil Nadu (animal husbandry), Telangana (micro-enterprise development) and West Bengal (pig and goat rearing) under Tribal Development Fund.
- vii. The exercise of GIS mapping of wadi projects was taken up with the support of GIZ.

#### **II. FPO Promotion**

- i. An amount of ₹4.06 crore has been utilised under PODF. Under PODF-ID, an amount of ₹68.25 crore has been utilised during the year.
- ii. Under Central Sector Scheme on Formation and Promotion of 10,000 FPOs, NABARD has sanctioned 655 FPOs as against the target of 600 FPOs and 257 CBBOs have been empanelled.
- iii. BIRD, Lucknow as the Nodal Training Institute for Central Sector Scheme on FPOs developed 5 basic training modules for FPOs and other stakeholders.
- iv. Steps have been initiated to set up a Credit Guarantee Fund of ₹1000 crore with matching contributions from GoI and NABARD under NABSANRAKSHAN, a subsidiary of NABARD.

### **III. FSPF – Innovations & Technology Transfer**

Under Farm Sector Promotion Fund (FSPF), an amount of ₹17.67 crore was disbursed during 2020-21, as against the budget of ₹22.00 crore. Developmental pilots for improving farmers' income and for augmenting capacity building, etc. under Beekeeping, Horticulture, Medicinal plants, Livestock, etc. were the major areas supported under FSPF during the year.

### **IV. Fostering Partnership**

- i. NABARD entered into an MOU with APEDA for promotion of agri exports. The potential of FPOs will be leveraged for encouraging exports.
- ii. Grant assistance to MCCIA, Pune was sanctioned for establishing Agriculture Export Facilitation Centre (AEFC) which shall function as a 'One Stop Centre' for agri export services and capacity building of farmers in traceability, Good Agriculture Practices, etc.
- iii. NABARD entered into an MoU with ICAR to collaborate in facilitating action research and up-scaling of various technologies / innovative farming models developed by ICAR, including successful climate resilient sustainable farming models and integrated / high-tech farming practices in participatory mode, through adapting research on watershed platform.

### **V. Climate Action**

- i. Under climate change initiatives, NABARD has released an amount of ₹135.07 crore under the three funding mechanisms viz. Adaptation Fund (AF), Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC).
- ii. Under Climate Change Fund (CCF), an amount of ₹0.97 crore was disbursed, for activities like co-sponsorship towards World Sustainable Development Summit 2021, installation of Customized Automated Weather Stations in Nagaland, etc.
- iii. Developed a Web Portal and Mobile App, for digitization of all data/information pertaining to physical & financial progress, monitoring observations along with photos of pre & post development scenarios in Climate Change adaptation /mitigation projects.

### **VI. COVID-19 Initiatives**

- i. Status notes on major agri-allied sectors were prepared viz. Horticulture, Fisheries, Animal Husbandry and Water Resources.
- ii. Out of box solutions were provided by FPOs promoted by NABARD to restore disrupted supply chain using digital technologies, adoption of farm to home delivery mechanism, ensuring timely supply of critical inputs to farmer members, extending helping hand to migrant labour and sanitary workers, etc.

#### **1.3.8 Off Farm Sector Initiatives**

##### **1. Initiatives during COVID-19**

- A mega project on "Rapid Reskilling and Quick Employment for 10,000 Reverse Migrants" was supported in Uttar Pradesh (Raebareli, Gorakhpur, Mirzapur, Maharajganj and Allahabad), Bihar (Muzaffarpur, Vaishali, Rohtas and Gaya) and Jharkhand (Hazaribagh).
- NABARD collaborated with NSDC affiliated training institutes for capacity building of rural youth in new age skills like Mechatronics, Arc welding, Refrigeration, etc.
- NABARD supported projects for training rural women in the manufacturing of face masks and PPE kits that were in much demand to adhere to the Covid-19 protocols.

- ☐ NABARD partnered with CSR corporates like Ambuja Cement Foundation, Lupin Human Welfare and Research Foundation, 'TATA Strive' to provide capacity building of rural youth with skills and linking them with placement or self-employment.
  - ☐ NABARD supported online training programmes to build capacity, develop entrepreneurship as well as to connect the producers to the markets.
  - ☐ Revolving Fund Assistance of ₹5 lakh each to 22 registered OFPOs for restarting their business activities impacted by COVID 19 was provided.
2. The rural mart scheme was revised to permit purchase of mobile vans by PACS and Producer Organisations to serve as mobile rural marts.
  3. Virtual B2B Exhibition was organised for OFPOs to provide opportunities to rural producers to bring their products closer to the users.
  4. Rural/Agri business Incubation Centres - As on date, NABARD has supported 7 Rural/Agri Business Incubation Centres with total financial support of ₹63.29 crore. These 7 centres will provide direct and indirect benefit to about 22 lakh farmers.
  5. Catalytic Capital Fund (CCF) – To support start-ups in farm and non-farm sector in the stage of 'Valley of Death', NABARD sanctioned ₹1.00 crore to MABIF, a NABARD supported RBIC and ₹5.00 crore to NABKisan Pvt Ltd, a NABARD subsidiary, during 2020-21.
  6. Promotion of GI Products - NABARD extended support for enabling GI registration of 72 products, including Black Pottery (Nizamabad), Wall Hangings (Ghazipur), Soft Stone Jali Work (Varanasi), Gulabi Minakari (Banaras), Handmade Dari (Mirzapur), etc.
  7. Launching of Sanitation Literacy Campaign - NABARD launched a campaign from 02 October 2020 to 26 January 2021 to create awareness on Water, Sanitation and Hygiene (WASH) to sustain attitudinal changes for adopting safe sanitation and hygiene practices covering about one lakh people in more than 2000 villages benefitted from this awareness campaign.

### **1.3.9 Agri- Market Infrastructure Fund (AMIF)**

- A dedicated Agri Market Infrastructure Fund (AMIF) with a corpus of ₹2,000 crore was established with NABARD to provide low cost funds to the State Governments for:
  - ☐ Upgradation of Rural Haats to Gramin Agriculture Markets (GrAMs)
  - ☐ Creation of electronic display mechanism and linking of GrAMs with Agriculture Produce Market Committees (APMC); and
  - ☐ Upgradation of 585 e-NAM enabled APMCs.
- MoA & FW GoI has issued the scheme guidelines to the State Governments

### **1.4 Policy Initiatives – Govt. of Assam**

#### **ASTADASH MUKUTAR UNNOYONEE MAALA (18 FLAGSHIP SCHEMES)**

##### **1. Chief Minister's COVID Relief Scheme**

In order to extend the wholesome support of the Government in form of a financial assistance to the families not covered under Chief Minister's Shishu Seva Scheme or Chief Minister's COVID-19 Widow Support Scheme, an amount of ₹ 1 lakh shall be provided to the next of kin of a Covid-19 victim.

##### **2. Microfinance Incentives**

Initiatives to safeguard the economically vulnerable groups and individuals from the undue hardship of usurious interest rate and coercive means of recovery by all lenders of microfinance.

**3. Engagement of unemployed youths**

Recruitment of 1,00,000 (one lakh) educated youth of the state in Government sector.

**4. Orunodoi**

It is one of the largest initiatives for women empowerment DBT scheme. There will be an increase in monthly amount to ₹1000 per family from the current financial benefit of ₹830 per family.

**5. Asom Mala**

An ambitious programme for the transformation of the state highways and major district road network to next generation high speed road corridors.

**6. Swanirbhar Naari**

Scheme dedicated to the weavers of Assam who are weaving their dreams in the looms. Government has decided to procure handloom items directly from the indigenous weaver through ARTFED and AGMC. The weavers will be imparted quality training to upgrade their skills in Handloom Training Centres and Institutes.

**7. 1000 kilometres of embankments cum roads**

In a mission of building a flood free Assam, 1000 km of embankments in Brahmaputra and Barak Valley will be strengthened and converted into road cum embankments.

**8. Sonali Xaishab Bikkashit Axom**

1000 model Anganwadi Centre with facility of child care will be set up. In order to make the Anganwadi Centres effective, facilities like proper running water, sufficient light and fan will be put in place.

**9. Affordable Nutrition and Nourishment Assistance (ANNA) Yojana and Anna Nischito Asoni**

People left out from the National Food Security Act, 2013 in the urban areas like destitute /homeless who live by begging or those who are of an unsound mind, living in the slum area on the road-sides we will provide free cooked meals with the help of reputed NGOs.

**10. Tap drinking water connection in tea garden labour lines**

In order to improve their living conditions, we will provide Functioning Household Tap Connections (FHTC) to all households living in the tea gardens of the state. This scheme will cover 805 tea gardens across Assam within a year.

**11. Revitalising Agriculture**

Government of Assam proposes to constitute an Agriculture Commission under a scientist of international repute to focus on issues related to agriculture, animal husbandry, dairy sector in Assam. The Commission will study and suggest measures for achieving self-sufficiency in the field of agriculture production, milk, egg and pork production, identify constraints and devise a road map to achieve the goal in five years.

**12. Garukhuti Project**

To provide livelihood options to indigenous youth living in that area, encompassing not only modern agriculture practices but also scientific animal rearing practices. One such experiment was at Garukhuti under Sipajhar Block in Darrang district.

**13. Blue Revolution ‘Sunil Biplab’**

To encourage the community based fish culture by constructing village community tanks in all revenue villages of Assam. The community tanks can be used for increasing fish production through participatory fish culture. Based on this principle, ponds will be constructed on community lands. Assam has sufficient community lands and the recent experience of implementing “Ghare Ghare Pukhuri Ghare Ghare Maach” shows that fish ponds constructed on the lines of community ponds are successful in achieving socio-economic development.

**14. Department of Indigenous Faith and Culture**

The Government proposes to create a new Department, - Department of Indigenous Faith and Culture - for preservation and propagation of the unique languages and cultures, religious customs and rituals, attires, food habits, folk beliefs and traditions of the indigenous communities and ethnic groups of our state. Prime objective of this is to keep the tradition and heritage of small ethnic groups and communities of our state. The objective of the Department will be to keep vibrant the eternal art and culture, religious traditions, folk songs and similar other identities of each ethnic group of the state.

**15. Expeditious Implementation of Special Capital projects**

In order to further expedite the administrative process and to do away with redundancy in the system, Government has decided to do away with the ceiling process for certain schemes of utmost priority. These schemes will be regarded as State Priority Projects with faster implementation modalities, with greater devolution of administrative and financial powers directly to the implementing agencies.

**16. Special assistance to small traders and artisans**

Covid Pandemic affected all spheres of life. Amongst them one of the most vulnerable sectors which were affected were cottage industries, small traders and artisans. Infact, their livelihood was at stake and they were not able to pay the rent and taxes due to the lock down imposed from time to time. A one time grant will be provided to overcome the disruption due to global pandemic.

**17. Smart Phone for students of class IX and X in government schools**

To minimize the learning loss and bridge the digital divide, the Government has taken an innovative step to provide mobile devices to the students of class IX & X which will mitigate learning losses in respect of these under privileged students. This will act as a positive reinforcement for continuity of Education and will also act as a deterrent against dropout rate in schools. This scheme will benefit almost 8 lakhs students of class IX & X.

**18. 1000 health sub-centres will be converted to hospitals**

1,000 sub centers/HWCs will be converted to Buniyadi Swasthya Kendra (BSK) where free medical consultation, diagnostics test/ medical treatment of primary diseases including diabetes, hypertension, asthma, communicable diseases shall

**(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)**

**1.5 State Government Sponsored Programmes with Bank Credit**

- **Revised Guidelines for Distribution of Tractor Unit under Chief Minister’s Samagra Gramya Unnayan Yojana (MSGUY) :**
- Govt. of Assam has launched a Mega Mission named as Chief Minister’s Samagra Gramya Unnayan Yojana (MSGUY) to double the farm income in five years. The



Mega Mission is planning its activities to bring the desired change in the rural areas of the state. In order to enhance farm mechanization in the state and to facilitate double cropping, one tractor unit comprising of one tractor, its accessories with/without matching implements (depending upon choice of beneficiary) will be provided to one selected beneficiary group in each revenue village at subsidized rate.

- In this regard, the Governing Council of Mega Mission Society for CMSGUY, has laid down the following guidelines :
- PROVISION OF SUBSIDY : 70% (Seventy percent) subsidy will be provided to the selected groups on price of tractor, its accessories including implements (as opted by the beneficiary group) subject to a maximum of ₹ 5.5 Lakhs (Rupees Five and a half Lakhs) only. Provided that subsidy will be admissible on lowest price of tractor in the Govt. notified list of tractors for the category (HP range) concerned. Similarly, lowest approved prices of implements, if and as opted, will be applicable for subsidy on implements.

## **2. Assam Aapunar Apun Ghar Yojana 2020**

- Under Aponar Apon Ghar home loan subsidy scheme in Assam, under the Scheme, every permanent resident of Assam will get home loans at subsidized interest rates. This is an extension of the previous Apun Ghar Home Loan Scheme 2016-17. Under Apun Ghar home loan scheme, the state govt. will provide an interest subsidy of 3.5% for govt. employees on home loans upto ₹ 15 lakh taken for a 20 years duration. The main objective of Assam Aponar Apon Ghar Home Loan Subsidy Scheme 2020 is to realize the vision of “Housing For All” by 2022 so that each poor people have their own house.

## **3. Assam Abhinandan Education Loan Subsidy Scheme 2020**

- The Scheme is aimed at students. Under this scheme, Govt. will encourage students to pursue higher studies by providing ₹ 50,000 subsidy on education loans.

## **4. Assam Aamaar Aalohi (Livelihood Scheme)**

- Assam Aamaar Aalohi Scheme aims to tap tourism prospects in rural and semi urban areas in the state. Amar Alohi Scheme is also expected to create thousands of job/earning opportunities. The scheme will provide comfortable home stay facilities & services along with accommodation to the tourists in rural and semi-urban tourist destinations. The scheme is valid for both new homestays (Subsidised projects) and existing homestays.

### **Incentives for Newly Setup Homestay Units**

Limit of subsidy for the type of construction:-

- Assam type cottage (type 1): Assistance of 80% of the project cost (6 Lakhs).
- Stilted Assam type cottage (type 2): Assistance of 80% of the project cost (8 lakhs).
- The remaining fund (20% of project cost) would have to be arranged from bank or such other sources by the beneficiaries.

**(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)**

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## Chapter 2

### Credit Potential for Agriculture

The Credit Potential for Agriculture includes three broad components viz. Farm Credit, Agriculture Infrastructure and Agriculture Ancillary Activities. The Farm Credit includes short term loans for crop production, maintenance, marketing and term loans for all the allied agriculture activities including water resources, farm mechanization, plantation & horticulture, animal husbandry and fisheries etc.

Agriculture Infrastructure includes, construction of storage & marketing infrastructure i.e. warehouses/ godowns, market yards, silos, cold storage units/cold chains etc. The investment credit needs for land development, soil conservation & watershed development have also been included under this component. It also includes activities like tissue culture, agricultural bio-technology, seed production, bio-pesticides/fertilizers and vermi-composting etc.

Agriculture Ancillary Activities include food and agro processing, loans to cooperative societies of farmers for disposing of their produce, agri-clinic/agri-business centres, loans to PACS/FSS/LAMPS, loans to MFIs for on-lending and non-activity specific financing of SHGs and JLGs.

#### **2.1 FARM CREDIT**

##### **2.1.1 CROP PRODUCTION, MAINTENANCE AND MARKETING**

###### **2.1.1.1: Introduction**

Assam has been divided into six agro-climatic zones and Dima Hasao district belongs to the Hill zone, which is characterized by high annual average rainfall, low population density, predominance of tribal population, limited area under cultivation (hardly 5.76% of geographical area) etc. Net Cropped Area and Gross Cropped Area of the district was 42219 ha and 54707 ha, showing cropping intensity of 129%. Area under important crops and production thereof in the district during 2019-20 and landholding pattern is given below:

Source: Deptt of Agriculture, Haflong

The land holding pattern of the district is as under:

<b>Sr. No.</b>	<b>Crop</b>	<b>Area in ha.</b>	<b>Productivity KG/Ha</b>	<b>Production (MT)</b>
1	Autumn Rice	6112	3120	19069.44
2	Winter Rice	9613	3645	35039.38
3	Maize	3454	750	1554.3
4	Potato	2378	6702	15937.35
5	Rapeseed and Mustard	4637	595	2759.01
6	Sugar Cane	4763	53320	253963.2
7	Sesamum	3046	614	1870.24
8	Pulses	978	546	533.98
9	Ginger	4571	6555	29962.9
10	Turmeric	481	538	258.78
11	Chillies	497	573	284.78
12	Vegetables	3632	4392	15954
	<b>Total</b>	<b>44162</b>		<b>377264.5</b>

Sr. No.	Size of land Holding	No of Holding	% of Holding	Area (ha)	% of area
1	Marginal Holdings (0.50 ha - 1.00 ha)	6,007	51.4	3,845.23	30.34
2	Small Holdings (1.00 ha - 2.00 ha)	4571	39.1	6,295.22	49.68
3	Semi-medium Holdings (2.00 ha - 4.00 ha).	1111	9.5	2,532.08	19.98
	<b>Total</b>	<b>11,689</b>	<b>100</b>	<b>12,672.53</b>	<b>100.00</b>

Source: Deputy Director of Economics & Statistics, Haflong

#### **2.1.1.2 Infrastructure and linkage support available, planned and gaps:**

The available government infrastructure includes one government soil testing laboratory, two seed farms and one fertilizer and pesticide stock centre. Supply of fertilizer is being arranged through AAIDC and private authorized dealers. There are 531 FMCs functioning in the district. In order to control shifting cultivation, various Central and State sector programmes are under implementation in the district where Agriculture Department has active participation. The IFAD assisted Community Resource Management Project is also under implementation which aims at popularizing improved farming practices.

There is a problem in maintaining adequate quantities of fertilizer stocks both by the government agencies and private dealers. Despite having potential, the credit flow for short term agricultural operations through financial institutions, particularly the Cooperative Bank, has been very low.

Some of the other crucial infrastructure gaps include:

- Non availability/ short supply/ untimely supply of important inputs, viz. quality seeds, fertilizers, pesticides, etc.
- Inadequacy of marketing infrastructure and non-remunerative prices to farmers due to insufficient Government intervention by way of support prices and direct procurement.
- Average land holding size in the district is only 0.7 ha and that too in fragmented holdings. This requires consolidation or evolving a cooperative farming system to mechanize the farming operations to increase production.
- Inadequate banking network to meet the credit requirement and non participation of LAMPS in credit activities.

#### **2.1.1.3 Assessment of Potential for the financial year 2022-23**

The distribution of GCA under different crops among different categories of farmers viz., SF/MF/OF is as follows:

Crops	% of GCA	Bankable GCA (2*GCA/100)	Scale of finance (in lakh)	Bankable potential (4*3)
1	2	3	4	5
Winter Paddy	17.57	9612	0.679	6526.6
Autumn Paddy	11.17	6110	0.68	4154.8
Mustard	5.27	2883	0.407	1173.4
Sesame	5.56	3041	0.231	702.63
Chillies	0.91	498	0.966	481
Sugarcane	8.71	4765	1.099	5236.7

Crops	% of GCA	Bankable GCA (2*GCA/100)	Scale of finance ( in lakh)	Bankable potential (4*3)
1	2	3	4	5
Ginger	8.35	4568	2.039	9314.2
Potato	4.35	2380	1.68	3998.4
Maize	6.31	3452	0.449	1549.9
Turmeric	0.88	481	2.028	975.46
Rabi Vegetables	6.64	3632	0.88	3196.2
Kharif vegetables	5	2735	0.898	2456.3
<b>Total</b>		<b>44114</b>		<b>39766</b>

In view of the constraints and infrastructure development gaps indicated above in the district, the potential for the year 2022-23 is assessed as under:

Sr. No.	Activity	PLP 2022-23 (₹ in lakh)			
		Scale of Finance	Phy Units	Fin. Outlay	Bank Loan
i	Autumn Paddy (Ahu)	0.68	2480	1686.4	1686.4
ii	Winter Paddy (Sali)	0.679	5500	3735.6	3735.6
iii	Wheat	0.505	13	6.59	6.59
iv	Mustard/Rape	0.407	2650	1079.2	1079.2
v	Maize	0.449	2095	940.44	940.44
vi	Potato	1.68	2695	4527.6	4527.6
vii	Chilli	0.966	715	690.55	690.55
viii	Ginger	2.039	2560	5220	5220
ix	Turmeric	2.028	255	517.19	517.19
x	Rabi Vegetables	0.88	415	365.2	365.2
xi	Kharif vegetables	0.898	690	619.67	619.67
xii	Sesamum	0.231	540	124.75	124.75
xiii	Pulses (Black Gram/Green Gram)	0.339	285	96.68	96.68
xiv	Sugarcane	1.123	2405	2699.8	2699.8
	<b>Crop Loan Total</b>		<b>23298</b>	<b>22310</b>	<b>22310</b>
	Add : 10% on Bank loan for Consumption/ Subsistence purpose			2231	2231
	Add : 20% for Repairs & Maintenance of Farm Assets			4462	4462
	<b>Sub-Total</b>		<b>23298</b>	<b>29003</b>	<b>29003</b>

Bank Loan @100% of TFO

The block-wise and activity-wise, physical and financial projections are given in Annexure I.

#### **2.1.1.4 Critical intervention required for creating a definitive impact**

1. Bringing down the input cost by adoption of organic farming
2. Expansion of Gross cropped area by encouraging farmers for double or triple cropping, wherever irrigation facility is available
3. Diversification of agriculture by taking up high value crops, vegetables, flowers etc.

4. Strengthening agricultural extension services
5. Improving agriculture infrastructure
6. Providing market access
7. Providing storage facilities
8. Promoting Farmers' Producer Organisations for aggregation and marketing of produce.

#### **2.1.1.5 Suggested Action Points**

##### **Banks:**

- Assam Cooperative Apex Bank to revive the credit activities of the LAMPS and also provide direct credit through their branches.
- All other banks also should take a proactive role in extending crop loans to farmers.
- Banks should ensure to achieve the target of universalisation of KCC- i.e., KCCs to all the eligible farmers.
- Availability of clear land title to the cultivators must be assured by the Government or some other workable system be introduced in its place so that bankers can come forward.

##### **Government Departments:**

- To ensure timely and sufficient supply of key agriculture inputs
- The district is already in Organic farming mode so government can leverage the position by ensuring produce from the district gets required organic certification to realise better prices.
- Government may initiate process of providing clear land title to the cultivators as it would substantially enhance the flow of agriculture credit in the district.

#### **2.1.1.6 Other related matters:**

**i) Pradhan Mantri Fasal Bima Yojana (PMFBY)** was launched from Kharif 2016 with aim to support production in agriculture by providing an affordable crop insurance product to ensure comprehensive risk cover for crops of farmers against all non-preventable natural risks from pre-sowing to post-harvest stage. After the commencement of the Scheme, the Ministry of Agriculture and Farmers Welfare (MoA&FW), Government of India (GoI) has endeavoured to make the Scheme more effective, transparent and auto-administration driven with the intention to minimize manual interventions and eliminate usage of variable methodologies for implementation and execution on the ground.

**ii) PMFBY** aims at supporting sustainable production in agriculture sector by way of:

- Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events.
- Stabilizing the income of farmers to ensure their continuance in farming.
- Encouraging farmers to adopt innovative and modern agricultural practices.
- Ensuring credit worthiness of the farmers, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting the farmers from production risks.

Under National Food Security Mission to facilitate the production of quality seed and seed replacement, the District Agriculture Department has implemented seed village scheme in villages of the district for sourcing quality seed.

**iii) Government of India's Interest Subvention Scheme for short term crop loan during the year 2021-22**

- Government of India will provide interest subvention @2% p.a. to RRBs and StCBs on their own funds involved (excluding NABARD refinance) in respect of short term production credit (crop loans) provided by them to farmers up to ₹3.00 lakh per farmer.
- Government of India will also provide interest subvention @ 3% p.a. to those farmers who promptly repay their short-term production credit within one year of disbursement / drawl of such loans.

The benefit of 2% interest subvention will be available to RRBs and StCBs on their own funds involved for extending credit support up to ₹3.00 lakh at 7% interest per annum to SFs/MFs having KCC for a period of up to six months post-harvest against negotiable warehouse receipts (NWRs) for keeping their produce in warehouses accredited by Warehousing Development Regulatory Authority (WDRA). Subvention (incentive) for prompt repayment will not be available to the farmers for loans extended against NWRs.

**iv) Climate Change :** Crop production is one sector which is affected to a large extent by the influences of climate change. Availability of inputs, change of seasonality, sudden occurrence of cyclones, post-harvest losses are some of the critical issues which will affect the farmers' incomes. Some of the issues are being addressed at various levels. The agriculture department and KVK are widely promoting organic fertilizers in the villages. The introduction of new varieties which are more drought resistant / flood resistant and shift in cultivation practices is likely to help risk mitigation under climate change.

**2.1.2 Water resources**

**2.1.2.1 Introduction**

Dima Hasao district with hilly and undulating terrain has a typical subtropical climate with a relatively high average annual rainfall. However, due to the spatial and temporal variation in rainfall supplementing water through irrigation during the lean period is necessary. The irrigation facilities of the district are very limited. The crops grow mostly on rainfed conditions.

**2.1.2.2 Infrastructure and linkage support available, planned and gaps**

During 2018-19, net irrigation potential created in the district through Government Irrigation Schemes is 10115 Ha. (*Source: Agriculture Deptt. Haflong*) Net Irrigated area of 4780 ha covers a meagre 24% of net sown area of 42219 ha. The ultimate irrigation potential of the district is 17,000 ha. Surface water in Dima Hasao district is in plenty. However, due to hilly and undulating terrain, different irrigation systems are required to be implemented. In valley areas, exploitation of ground water and water saving micro irrigation assumes importance.

Ground Water resources availability, utilization and stage of development in the district are as given below:

(a) Annual ground water availability (hcm)	4456.37
(b) Annual Ground Water Draft	
i. Irrigation	0
ii. Domestic and industrial water supply	494.70
<b>Total</b>	<b>494.70</b>

(c) Projected demand for domestic and industrial uses up to 2025	543.87
(d) Net ground water availability for future irrigation use	3123.19
(e) Stage of Ground Water development (%)	20.75

(Source: CGWB, NER, 'Dynamic Ground Water Resources of Assam' as on 31/03/2017)

The important gaps are as follows:

- Only 75% of villages are electrified and the power supply there also is erratic. There is urgent need for electrification of more villages with quality power supply for development of agriculture and exploitation of water resources in the district.
- Energy efficient pump sets conforming to ISI standards are available only in the district Head Quarter. There is a need for suppliers in Block head Quarters.
- In hilly area there is sufficient surface water which is not utilized for effective irrigation

### 2.1.2.3 Assessment of potential for financial year 2022-23

Depending on the total cultivable land and the stage of development under the sector, the potential for Minor Irrigation in the district is estimated at 6885 ha. as given below.

Sr. No.	Particulars	Area (In Ha)
1	Total cultivable area	42219
2	Gross irrigable area	17000
3	Existing surface water potential (including schemes in pipeline)	10115
4	Balance surface water potential	6885

Based on the above, the following long-term potential has been assessed:

(I) Potential area estimated for MI structures :	6885 ha.
(II) Estimated Command Area of STWs/LLPs :	2 ha / STW or LLP
(III) No. of MI Structures (STWs/LLPs) required :	3443
(IV) Assuming 80% of (III) will be available for bank finance :	2754
Of which No. of STWs (Physical) @ 30% of IV :	826 Nos.
Of which No. of LLPs (Physical) @ 70% of IV :	1928 Nos.

Taking into account the natural endowment and status of physical infrastructure, the credit potential for the district for 2022-23 is as follows:

Sr. No.	Activity	PLP 2022-23 (₹ in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
I	Shallow Tube well (Dia -80 mm, depth - 45 m)	0.314	145	45.57	45.58
Ii	Diesel Pump Set (5 HP)	0.350	315	110.25	110.25
Iii	Sprinkler Irrigation System (HDPE Pipe -63 mm x 3.2Kgs, with saddle, sprinkler)	0.652	42	27.38	27.39
	<b>Sub- Total</b>		<b>502</b>	<b>183.21</b>	<b>183.22</b>

Bank loan @80% of TFO

The block wise potential for the year 2022-23 are indicated in Annexure-I.

#### **2.1.2.4 Critical intervention required for creating a definitive impact**

Considering the fact that more than 90% of the district is hilly, the State Government and District Council should encourage terrace cultivation with mud canals. This will eventually curb jhum cultivation and stop deforestation. Besides, Government may promote horticulture in a big way.

#### **2.1.2.5 Suggested Action Point**

##### **Banks :**

- To extend loan facilities to farmers for installation of STWs/LLPs/ drip / sprinkler irrigation
- Farmers assisted for minor irrigation may also be issued KCC as a compact package and have synergistic effect.
- Farmers may be aggregated into Joint Liability Groups for financing

##### **Government Departments:**

Enhancement in Irrigation infrastructure is urgently required.

- Promotion of water efficient systems like drip / sprinkler irrigation may be attempted
- Better upkeep and maintenance of minor irrigation structures like STWs, LLPS, etc. and to revive the non-functional structure wherever possible.
- To provide technical guidance to farmers on various irrigation technologies and systems.
- To implement district specific irrigation structures for the district keeping in view its hilly terrain.

#### **2.1.2.6 Other related matters**

The irrigation and agriculture department may explore potential for promotion/development of Spring shed projects as there are many springs that can be conserved, which will supply much needed water for cultivation during dry season. In this regard NABARD in association with Dalmia Bharat Foundation is in the process of implementing one Springshed project in Umrangso under New Sangbar Development Block.

### **2.1.3 FARM MECHANIZATION**

#### **2.1.3.1 Introduction**

Farm Mechanisation plays an important role in modernisation of agriculture. The efficiency of mechanization can be judged from the fact that modern plough is about 200 to 300 % efficient than indigenous plough, efficient machinery helps in increasing productivity by about 30% besides, enabling the farmers to raise a second crop or multi crop making agriculture more remunerative.

#### **2.1.3.2 Infrastructure and linkage support available, planned & gaps**

Various initiatives have been taken by Government of India and State Government for promotion of farm mechanization. Sub-Mission on Agricultural Mechanization (SMAM), being a part of National Mission for Sustainable Agriculture (NMSA) of Government of India envisages promotion and strengthening of Agricultural Mechanization through training, testing and demonstration under which financial assistance is available for establishment of Custom Hiring Centres (CHCs) and Village Level Farm Machinery Banks (VLFMBs) in low mechanized areas. As a part of farm mechanization initiative, Government of Assam has been providing subsidy for purchase of tractors under group mode through Chief Minister Gram Unnayan Yojana (CMGUY).



Farm Mechanization has not made much headway in the district mainly on account of prevalence of Jhum cultivation, small size of holding and also due to hilly terrain in the district. Therefore, Farm mechanization activities offer limited scope for institutional credit in the district. However, large number of land holding is below 2 ha. Hence the use of power tillers can be encouraged. There are well established suppliers of reputed makes of tractor / power tillers and other farm equipment in the nearby districts viz., Nagaon and Cachar. However, adequate no. of servicing centers and spare parts shops are not available in the district.

### **2.1.3.3 Assessment of Credit Potential for financial year 2022-23**

As on 31.03.2020 there were 42 tractors and 35 power tillers in the district. This gives the total available farm power to 97 units. Also there were 6042 draught animals in the district as per Livestock Census 2012. However, the requirement of farm power in the district is 1048. Thus, there is a gap of 951 tractors. Bifurcating this long term potential into tractors and power tillers in the ratio of 1:10 (being hill district), the long term potential of tractors and power tillers in the district works out to 86 and 2593 respectively.

Sr. No.	Activity	PLP 2022-23 (₹ in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Tractor with accessories and trailer ( 30 - 35 HP)	5.545	41	227.35	181.87
ii	Power Tiller with Tractor and CMVR Kit (12 - 15 HP)	1.923	1130	2172.43	1737.94
	<b>Sub-Total</b>		<b>1171</b>	<b>2399.77</b>	<b>1919.81</b>

Bank Loan @80% of TFO

### **2.1.3.4 Critical intervention required for creating a definitive impact**

Government may set up and support Custom Hiring Centres of various farm equipment. Banks may explore financing private individuals/firms who are willing to set up Custom Hiring Centres.

### **2.1.3.5 Suggested Action Points**

#### **Banks:**

- The banks may consider extending credit facilities for purchase of tractors/power tillers under JLG mode also.
- Banks may finance individuals to set up service units for tractor/ power tillers and other farm machinery.

#### **Government Departments:**

The Autonomous District Council may consider simplifying the procedure for allotment of titles and mortgage of land so as to enable the farmers to get credit expeditiously.

### **2.1.3.6 Other related matters**

Promoting terrace farming in a big way may open scope for more mechanization of farming in a hill district like Dima Hasao.

## **2.1.4 PLANTATION AND HORTICULTURE**

### **2.1.4.1 Introduction**

Plantation and Horticulture is one of the important sub-sectors of agriculture that helps in acceleration of economic development in the district. This sector broadly comprises of a spectrum of activities like production, post-harvest management, marketing and export of fruits, vegetables, flowers, spices, plantation crops, medicinal and aromatic crops, mushroom, apiculture etc. Growing demand for horticulture commodities and products have resulted in shift or diversification from traditional food

crops to horticulture crops like banana, coconut, mango, sapota, vegetables, medicinal/herbal/aromatic plants etc.

The district is a major producer of orange and pineapple in the State. Other important crops of the district are banana, pear, plum, guava, lemon, jack fruit, papaya black pepper and rubber. A few pockets of the district, viz., Jatinga, Mahur, Laisang, Harangajao, Borochemam areas are highly suitable for cultivation of horticulture crops. About 9,000 families from 250 villages are engaged in production of horticultural crops in the district. Production of horticulture crops in the district during the year 2018-19 area wise is given below:

Sr.No.	Name of the crop	Area in Ha	Productivity - Kg/Ha	Production in Ton
1	Orange	4346	10049	43672.95
2	Pineapple	3695	14541	53728.99
3	Arecanut	1742	143	1232
4	Banana	2059	14908	30695.57
5	Papaya	605	15284	9246.82
<b>Total</b>		<b>12447</b>		<b>138576.33</b>

Source: Deptt of Agriculture, Haflong.

#### **2.1.4.2 Infrastructure and linkage support available, planned & gaps**

There are 3 Progeny Orchards with a total area of 28 ha at Menderdisha, Hekukang and Diyungbra and one vegetable farm at Menderdisha where planting materials of Oranges, Assam Lemon, Coconut, Pears, Black pepper etc., are available. There are two Horticultural Nurseries for supply of planting materials. Apart from these, a few small nurseries exist in the private sector. There is also one fruit preservation centre under the Department of Agriculture.

The department has been encouraging settled cultivation by the Jhumias under the various Centrally Sponsored Programme, latest one being the mini CADP (Command Area Development Programme) and the State Sponsored Integrated Jute Development Programme (IJDP), Technology Mission for Integrated Development of Horticulture (TMIDH).

Poor road network and erratic power supply is a major constraint for development of the sector. Lack of clear land titles also adversely affects the long-term investment for horticulture.

#### **2.1.4.3 Assessment of Credit Potential for financial year 2022-23**

Sr. No.	Activity	PLP 2022-23 (₹ in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Banana cultivation (1.8 m X 1.8 m) - Ha	1.881	543	1021.4	817.11
ii	Coconut cultivation (Ha) - 7.5 m X 7.5m	2.188	121	264.8	211.83
iii	Arecanut Cultivation (Ha) - 2.7 m X 2.7 m	1.922	390	749.74	599.77
iv	Papaya	2.517	185	465.7	372.56
v	Assam Lemon	1.309	193	252.56	252.56
vi	Lichi cultivation	1.828	255	466.09	372.87
vii	Pineapple Cultivation (Ha) - 90cm x 30cm x 60cm	5.183	845	4379.9	3503.9
viii	Orange	1.803	625	1126.9	901.55
xi	Rubber cultivation (4.75 x 4.75)	2.85	365	1040.4	832.31
x	Tea Cultivation (105 cm x 65 cm)	7.608	236	1795.4	1436.3
<b>Sub-Total</b>			<b>3758</b>	<b>11563</b>	<b>9301</b>

Bank Loan @80% of TFO

The block-wise and activity-wise, physical and financial projections are given in Annexure I.

#### 2.1.4.4 Critical intervention required for creating a definitive impact

A full-fledged department of horticulture is needed in the district considering the immense potential for horticulture development. The three Progeny Orchards and the lone Fruit Preservation centre must be made fully functional by posting sufficient and dynamic staff.

#### 2.1.4.5 Suggested Action Points

##### Banks :

- To improve GLC for the sector, the banks may prepare area based schemes in consultation with NABARD and Horticulture Department and implement them.
- Better awareness on the part of the bankers regarding the potential for development of Plantation and Horticulture sector.

##### Government Departments:

- Ensuring supply of quality seedlings /saplings from government farms / private agencies.
- Strengthening extension machinery to provide adequate guidance and technical inputs to the farmers.
- The Autonomous District Council may consider simplifying the procedure for allotment of titles and mortgage of land so as to enable the farmers to get credit expeditiously.

#### 2.1.4.6 Other related matters

In order to demonstrate a viable horticulture-based model of development, NABARD is implementing a grant supported project in association with Dalmia Bharat Foundation in Umrangso area, where Guava and Litchi are the main crops. The project will benefit 500 households in 15 villages.

### 2.1.5 Forestry and Wasteland Development

#### 2.1.5.1 Introduction

The Dima Hasao District is part of Eastern Jaintia Hills & Northern Borail Range. Average elevation in this area Ranges between 600 and 900 metres in the Jaintia Hills & between 1000 and 1800 meters in the Northern Borail Range. The highest peak is Thumjang Peak which is 1866 meters above the Sea-Level.

As per the latest statistics, the district has 67277 ha of land under Forests, in addition to 379304ha of barren and uncultivable land, out of the total geographical area of 488800 ha. As per the National Forest Policy, 1988, a minimum of two third of the total area in the hilly region should be under forest cover.

Large scale afforestation programmes need to be launched to protect the fragile ecosystem of the district. The Forest Department is making efforts under various schemes to meet this requirement. During last 5 years 2259 ha. Plantation was raised & there is plan to cover more and more areas in the coming years.

The climate of the district is suitable for a variety of forest species of commercial importance including timber species like Titachampa, Teak, Gamari etc. as also for cane & bamboo. The district is quite rich in forest resources under different types of forest. However quite a substantial portion of this forest area are either in degraded condition or encroached upon.

Sr. No.	Category	Area (ha)
1	Forest Land	67277
2	Proposed Reserve	NA
3	Barren and uncultivable land	379322
4	Fallow land	NA
5	Forest area under Jhum cultivation	5000
6	Degraded Forest area (as per latest data)	28800
7	Of Sr. No. 6 above area brought under rejuvenation by Forest	6000

Sr. No.	Category	Area (ha)
	Deptt.	
8	Area to be developed(Sr No.6- Sr. No. 7)	22800

(Source : Statistical Handbook 2017)

Out of the above, 63776 ha reserved forest area, about 5000 ha are under shifting cultivation, 2244 ha are under encroachment of villages and 252 ha is under settled cultivation. As per the latest data available about 28800 ha are degraded forests. This needs attention for regeneration. It was also gathered that more than 6000 ha of such degraded forest land has already been brought under rejuvenation programme by the Forest Department.

#### **2.1.5.2 Infrastructure and linkage support available, planned & gaps**

Department of Forest and Environment, Government of Assam along with French Development Agency has started “Assam Project on Forest and Biodiversity Conservation” which envisages integration of sustainable forest management interventions with special emphasis on income generation and livelihood security of forest dependent communities. Under this project, employment generating activities like bamboo and cane handicraft, leaf plate making from Arecanut leaves and products made from water hyacinth are promoted. The products are providing with market linkages and sold under the brand name “Banshristi”.

This Project has made alternate livelihood opportunities available to the households which has reduced their dependency on the forest resources, ultimately creating a positive impact on conservation of the biodiversity.

As part of both forestry and livelihoods generation activities under “Compensatory Afforestation Fund Management and Planning Authority”, small nurseries have been established in the name of Peoples’ Nursery. These nurseries were designed to provide seedlings for the plantations and other forest works developed in each community, as well as longer-term livelihoods support through commercial sales.

Exclusion of bamboo from the definition of tree under the Forest Act has helped to enhance the free movement of bamboo. It would also generate the demand for raw material leading to planting of bamboo trees on non- forest land. This can be of great use to provide employment opportunities and encourage growth of small and medium industries in the villages and smaller towns and reduce dependence on imports and would in turn enhance income of the farmers.

#### **2.1.5.3 Assessment of Potential for financial year 2022-23**

Taking into consideration the availability of infrastructure and the urgent need for development of this sector potential for 202223 is projected as under.

Sr. No.	Activity	PLP 2022-23 (₹ in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Bamboo Cultivation (5 x 5)	0.704	375	263.96	263.95
ii	Teak cultivation (2 x 2)	1.782	100	178.19	142.55
iii	Broom	0.600	50	30.00	30.00
	<b>Sub-Total</b>		525	472.15	436.50

Bank Loan @ 80% of total financial outlay. Increase in financial projection to labour cost and upward revision of Unit Cost. Block-wise / activity-wise, physical and financial projection is given in Annexure-I

#### **2.1.5.4 Critical intervention required for creating a definitive impact**

State government must remove broom grass from the list of Non-timber forest product and declare as agro/ agro-forestry product. This will help the farmers in obtaining easy bank finance for broom grass cultivation as well as hassle free sale of their produce.

#### **2.1.5.5 Suggested Action Points**

##### **Banks:**

- Better awareness on part of the bankers regarding the potential for development of forestry sector.
- Extension of credit facilities to interested borrowers by banks. They should include Bamboo farming as one of the activities under their KCC Scheme.
- Adequate allocation of credit under the ACP

##### **Government Departments:**

- Ensuring supply of quality seedlings from Govt. Nurseries/private agency.
- Exploring the possibility of location specific projects and forward the same to banks for extending credit facility.
- Providing technical know-how to the Farmers willing to take up forestry activities.

#### **2.1.5.6 Other related matters:**

Forestry Sector is capable of addressing the challenges of adaptation and mitigation of climate change issues. Stake holders and eligible institutions can avail funds from NABARD for projects under Agro Forestry, Green Climate Fund, Possibilities of supporting projects under AF, GCF etc. Besides the above, Government of India has established the National Adaptation Fund on Climate Change (NAFCC) with a budget provision of ₹350 crores for the year 2015-16 and 2016-17, with an estimated requirement of ₹181.5 crores for financial year 2017-18 for NAFCC. The objective of the fund is to assist State and Union Territories that are particularly vulnerable to the adverse effects of climate change in meeting the cost of adaptation.

#### **2.1.5.7 Agro Forestry**

Agroforestry is an age old practice of growing trees on farms for the benefit of farm family. It is defined as “any sustainable land-use system that maintains or increases total yields by combining food crops (annuals) with tree crops (perennials) and/or livestock on the same unit of land, either alternately or at the same time, using management practices that suit the social and cultural characteristics of the local people and the economic and ecological conditions of the area”.

##### **Characteristic of Agroforestry**

- Involves two or more species of plants (or plants and animals), at least one of which is a woody perennial (multiple cropping);
- Always has two or more outputs;
- At least one of the plant species is managed for forage, annual, or perennial crop production;
- Total system cycle is always more than one year.

There are many examples that agroforestry with scientific interventions has helped in restoration and rejuvenation of degraded agricultural lands, fallow lands to increase profitability and productivity in an ecosystem. In state of Assam, about two third of the total land area is put under rice cultivation. Most of these agricultural lands are considerably large and almost without any tree cover. There is, therefore, tremendous scope for introduction of region specific and viable agroforestry models in such fields. Peoples of the region have traditionally developed such agroforestry perhaps to meet their local and household needs. Systematic scientific innovations to such practices are required to make such agropractices more productive and sustainable.

### Policy Support :

To promote agroforestry, a dedicated National Agroforestry Policy was approved by Government in 2014. The Policy enables institutional arrangements at national level to promote agroforestry under the Ministry of Agriculture and Farmers Welfare; simplify regulations related to harvesting, felling and transportation of trees grown on farmlands; ensuring security of land tenure and creating a sound base of land records and data for developing a Market Information System for agroforestry; access to quality planting material; institutional credit and insurance cover to agroforestry practitioners; and increased participation of industries using the agroforestry products. In continuation of above recommendations, a **Sub-Mission on Agroforestry (SMAF) under National Mission for Sustainable Agriculture (NMSA)** was setup in 2016 with an aim to expand the tree coverage on farmland in complementarity with agricultural crops. Some important interventions covered under the Sub-Mission other than capacity building were nursery development for providing high quality planting material, peripheral & boundary Plantation, low density plantation, high density block plantation. The institutional system already established for NMSA is to be made use for implementation of SMAF. The Sub-Mission on Agroforestry is to be operated with funding pattern 60:40 (GoI : State Govts) basis for all States **excepting for 8 States of North-Eastern Region & the Hilly States of Himachal Pradesh, Uttarakhand and Jammu & Kashmir where it would be 90:10 fund sharing.** For UTs, the assistance will be 100% from GoI. Farmers would be supported financial assistance to the extent of 50% of the actual cost of the interventions (limited to 50% of the estimated cost). The estimated costs are as under:

Sr.No.	Activity	Est. Costs	Remarks
A	Nursery		
i	Small Nursery (0.5 ha)	10	Min. capacity - 25,000 plants/year
ii	Big Nursery (1.0 ha)	16	Min. capacity - 50,000 plants/year
iii	Hi-tech Nursery(2.0 ha)	40	Min. capacity - 100,000 propagules/year
B	Peripheral/Boundary Plantation	₹ 70/plant	On actual no. of plants planted
C	Low Density Block Plantation		Going for plantation without sacrificing the yield of existing crops/cropping systems
i	Upto 100 trees/ha	₹ 70/plant	
ii	101 -500 trees/ha	Max. 28000/-	Actual of planting Intensity
C	High Density Block Plantation		Intermediate blocks /strip plantations /shelterbelt/wind breaks in waste and degraded land not suitable for growing crops.
i	501 – 1000 plants/ha (spacing norm 3.5 m x 3.5 m)	Max. ₹ 30,000	
ii	1001 – 1200 plants/ha (spacing norm 3 m x 3 m)	Max. ₹ 35,000	
iii	1201 – 1500 plants/ha (spacing norm 2.5 m x 2.5 m)	Max. ₹ 45,000	
iv	>1500 plants/ha (spacing norm less than 2.5 m)	Max. ₹ 50,000	

### Different Agro-Forestry models having commercial importance in Assam

- Agro-forestry plantations in paddy fields of Assam, both in hills and plains : Proposed plant species recommended are Sissoo, Koroi, Poma, Mahaneem, Ghoranee, Sach, Poplar, etc. either in high heaps or on bunds and boundary.
- Arecanut-coconut based AFS: this type of homestead are dominant in Nagaon district though scattered all over Assam.
- Aquilaria based AFS: Seen in Golaghat and Jorhat comprises Agar, Areca catechu, tamul,beatle, Makarosal, bamboo, cane, musasps.

- Livingstonia (TAKAU) based AFS: This is largely scattered in Tinsukia, Dibrugarh, Sivasagar, Jorhat. Plant species like Tamul, bamboos, Spondias (Ritha), Assam Sal, Paroli.
- Orange lemon based AFS: it is mainly found in Digboi and few places of Dibrugarh. Other species preferred are Parolia, Bamboo, Odal, fuel, and timber species.
- Er-muga silkworm based AFS : Tribal inhabitants of Assam are involved in this category of AFS.
- Multi-purpose trees and vegetable based AGF: homestead areas of Brahmaputra and few places in Barak valley are full of this type of AGF with tree species of teak, sal, hollong, gamari, Raghu, litsea, ) sualo) and other timber and fuelwood species seen.
- Tea based afs: Jorhat and Golaghat district are famous in this AFS with trees like jaluk, teak, agar, casia, pan, timber and other shade tress are commonly found.
- Bamboo and betel based AFS: almost whole of Assam adopts this type of AFS with various bamboo species like, jati bans, bijuli, Bhaluka, doloi, muli with Areca, tamul, pan , etc.
- Taungya based AFS: It is there since 1934 in Assam wherein, Shorea are Araised in foothills of Nagaon, Goalpara districts.
- Bamboo-Bamboo –bridella based AFS: Entire Brahmaputra riverine areas are dominated by this type of AFS.

*Hill broom and maize based AFS :*

***Broom-grass farming:***

Broomgrass is a perennial, high value, non-perishable, non-timber forest product (NTFP) that grows abundantly in degraded, steep or marginal land. The panicles of this multipurpose crop are widely used for making brooms. Broom grass has an important ecological and economical role for hillside dwellers. It's non-perishable nature makes broom-grass a suitable cash crop establishing high market demands.

***Maize Cultivation :***

Maize popularly known as 'Corn' is the most versatile emerging cash crop having wider adaptability under varied climatic conditions. Corn which is also termed as 'Queen of cereals' grows throughout the year and is of high nutritious value. Maize or corn serves as basic raw material for thousands of industrial products that may include starch, alcohol beverages, pharmaceuticals, cosmetics, package and paper industries etc. In Assam, a sufficient quantity of Maize is produced developing a considerable market demand.

***Promoting Cultivation of Hill-broom and Maize as a sustainable livelihood option:***

Hill broom which grows abundantly in the hilly regions of Assam can be promoted into sustainable livelihood option of the SHG members as it involves very low investments and has high tolerance to harsh environment conditions such as shallow soil, drought and heavy rainfall minimizing risk involved in this cultivation . The SHG members can yield good income with this cultivation and thereby enhance additional household income.

Keeping all the wonderful aspects of Hill-broom and Maize cultivation ASRLM has initiated steps to enhance the household income of SHG Members through collective collection & cultivation, aggregation, primary processing and collective marketing of Hill Brooms and Maize through establishment of community institutions like Producer's Group.

### Agarwood based agro forestry / industries :

Agarwood is formed as a result of infection. A stem borer insect i.e. *Zeuzera conferta* bores the Agar tree making hollow tunnels and triggers the fungal infection, which ultimately leads to the formation of resin in Agar trees. Formation of Agarwood depends on the intensity and frequency of insect infestation, and aging of the plant. Fungal infections and formation of Oleoresin happens naturally. It is commonly believed in the Upper Assam area that the fungal infection takes place, when the plant become 5-6 years old and Agarwood is ready for commercial harvesting after 10 years of fungal infection. With the age of plant, the deposition of oleoresin intensifies and the colour changes from brown to black. In India, Assam is the heart of multi-crore Agarwood trade. There are about 50,000 farmers and workers directly engaged in the business of Agarwood and about 1.5 lakh get indirect benefits from the trade (Draft National Policy for Sustainable Utilisation of Agarwood, 2014). Although there is no official data regarding the production of Agarwood oil but the policy makes a mention of 9100 distillation units in Assam.

Assam is a major hub of Agarwood cultivation and trade in India. Recently, the Assam Cabinet has permitted harvest and processing of Agarwood grown on private lands upto 35 bighas of farmland. This initiative would greatly help in promoting Agarwood cultivation in Assam and would ultimately help in income generation for the farmers of the region. Farmers from Sivasagar, Jorhat, Golaghat and Hojai areas in particular would benefit from this decision by the Assam government. Moreover, the state government has also proposed the setting up of an International Trade Centre on Agarwood at Golaghat. It is in the light of the above factors that the business model for promotion of Agar cultivation is also available. This business model seeks to promote Agar cultivation on private lands (thereby, reducing illegal harvests of Agar from the wild) and lead to increased economic gains for the farmers/cultivators as well as other people engaged in the Agar value-chain.

### 2.1.6 Animal Husbandry – Dairy Development

#### 2.1.6.1 Introduction

Livestock in Assam is highly livelihood-oriented and is generally owned by small and marginal farmers and landless agricultural labourers. The livestock is basically a component of production system, contributing to sustainable agricultural systems

Dairy Sector has immense scope for development in Dima Hasao district. The activity plays a significant role in the economy of Umrangso, Mahur, Harangajao, Laisong, Diyungmukh, Labong and Dihangi areas. The Department of Animal Husbandry and Veterinary, GoA is rendering veterinary assistance like treatment facility, transportation of milk, AI and natural insemination service etc. Animal Husbandry and Dairy Development Programmes have acquired special importance in the district for their potential and providing alternative occupations to the Jhumia families. These activities come only next to Agriculture.

#### 2.1.6.2 Infrastructure and linkage support available, planned & gaps

Sr. No.	Particulars	Numbers
<b>A</b>	<b>Health Care &amp; Breeding of animal</b>	
i.	Veterinary Hospital/ Dispensary	9
ii.	AI Centre/Unit	1
Iii	Sub Centre/ First Aid Centre	17
<b>B</b>	<b>Fodder availability</b>	
i.	Green Fodder for Milch Animal	2796 MT
ii.	Green Fodder for Heifers	57337 MT
iii.	Dry Fodder for Milch Animal & Heifers	57454 MT
	No of Feed Plant in the district	1 nos
	Community Pasture for Fodder Production	2 nos
<b>C</b>	<b>Others Extension/Marketing</b>	



Sr. No.	Particulars	Numbers
I	No of milk cooperative Societies	4
Ii	No of chilling plant	2
Iii	Improved Fodder Farms	2

Even though AI has made some improvements but the availability of quality milch animals in the district is still a constrain.

### 2.1.6.3 Assessment of potential for financial year 2022-23

Keeping in view the present status, the potential estimated for the year 2022-23 is as follows:

Sr. No.	Activity	PLP 2022-23 (₹ in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	<b>TERM LOAN</b>				
i	Crossbred Cows yielding 8 Ltrs of Milk (1+1) with New Shed	1.830	137	250.71	225.65
ii	Two Buffaloes unit yielding 6 liters per day (1+1)	2.040	120	244.80	220.32
iii	Mini Dairy - 12 Ltrs (5 + 5 animals)	11.070	15	166.05	149.45
iv	Bulk Milk cooling Unit (2000 Ltr. Capacity)	8.500	2	17.00	15.30
v	Calf rearing (10 heifer calves)	3.000	92	276.00	248.40
vi	Dairy marketing outlet / parlour	2.000	2	4.00	3.60
	<b>Term Loan Sub-Total</b>		<b>368</b>	<b>958.56</b>	<b>862.72</b>
	<b>WORKING CAPITAL</b>				
vii	Working Capital for Dairy (KCC) - Hybrid Napier Grass	0.069	1	0.07	0.07
viii	Working Capital for Dairy (KCC) - Fodder Maize	0.042	28	1.17	1.17
ix	Working Capital for Dairy (KCC) -Small Dairy (1+1)	0.282	25	7.05	7.05
x	Working Capital for Dairy (KCC) -Commercial Dairy (5+5)	1.866	10	18.66	18.65
	<b>Working Capital (KCC) Sub-Total</b>		<b>66</b>	<b>26.94</b>	<b>26.94</b>
	Add : 10% on Bank loan for Consumption/ Subsistence purpose			2.69	2.69
	Add : 20% on Bank Loan for Repairs & Maintenance of Farm Assets			5.38	5.38
	<b>Sub-Total Bank Loan (Working Capital - KCC)</b>		<b>66</b>	<b>35.01</b>	<b>35.01</b>
	<b>Total Animal Husbandry - Dairy</b>		<b>434</b>	<b>993.57</b>	<b>897.73</b>

Bank Loan @90% of TFO

The block-wise and activity-wise, physical and financial projections are given in Annexure I.

### 2.1.6.4 Critical intervention required for creating a definitive impact

The Dairy Development Department Office is located at Umrangso in New Sangbar Development Block, where there is only three bank branches. Shifting of the Office to the district Headquarter, Haflong may improve their functioning as it would be easier for coordination with other stakeholders.

### 2.1.6.5 Suggested Action Plan

#### Banks:

- Banksshouldencouragefarmerstorearhighyieldingmilchanimals.Itmayalsobeensuredthatqualityanimalsarebought.
- Banksshouldencouragesettingupofveterinaryclinicsintheprivatesectorbyfinancingqualifiedpersonsunder “Agri-clinicandAgri-BusinessCenter” scheme.

### 2.1.6.6 Other related matters

#### Area Development Scheme

NABARD has prepared Area Development Scheme with Banking Plan for Dairy Development. The scheme will be implemented in five development blocks of the District:

Name of Bank	2021-22	
	Phy Units	Financial [ ₹ in lakhs]
LDBR	25	35
SBI	30	42
Central Bank of India	15	21
Bank of Baroda	15	21
Bank of India	20	28
United Bank of India	15	21
ICICI	10	14
Axis Bank	10	14
Apex Bank	10	14
<b>Total</b>	<b>150</b>	<b>210</b>

### 2.1.7 Animal Husbandry - Poultry Development

#### 2.1.7.1 Introduction

The animal husbandry and veterinary department, Assam is encouraging backyard poultry rearing in the state for enhancing meat and egg production. As this sector generates employment and enhance rural income, a large number of people are directly or indirectly engage in the poultry sector in the state.

Poultry farming, can provide gainful employment in Dima Hasao if done on a commercial scale, to harness the tremendous market potential in the district. The commercial broiler farming has not made any significant progress, due to the lack of enthusiasm among the farming community as well as due to non-availability of critical inputs at the right time. Further majority of the population are under SF/MF categories whose risk bearing capacity is very less. The population of Poultry Birds and Ducks in the district are 141711 and 9868 respectively (Statistical Hand Book Assam, 2019).

#### 2.1.7.2 Infrastructure and linkage support available, planned & gaps

Sr. No.	Particulars	Available
A	Health Care & Breeding of animal	
i.	Veterinary Hospital/ Dispensary	8
ii	No of disease diagnostic centre	1
B	Supply of Chicks(Hatcheries), feed, etc.)	
i.	Feed Mixing Plant	NA
ii.	Concentrated Feed	NA
iii.	Hatcheries Units	0

The district is having very poor infrastructure to support poultry activity as there are no feed mixing plant and concentrated feed plants in the district. Availability of private veterinary services is also absent.

### 2.1.7.3 Assessment of potential for the financial year 2022-23:

Despite constraints of infrastructure, the situation on input front is bound to improve with the entry of the private hatcheries from the neighbouring states like West Bengal and Meghalaya. Considering the overall growth in poultry farming the feasible projections for the year 2022-23 is given below:

Sr. No.	Activity	PLP 2022-23 (₹ in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	<b>TERM LOAN</b>				
i	Hybrid Broiler (1000 birds unit)	4.350	121	526.35	421.08
ii	Duck Farming (28 F + 4 M Unit)	0.150	174	26.10	20.88
iii	Duck Farming (100 F + 15 M Unit)	1.000	3	3.00	2.40
iv	Retail outlet (Poultry)	10.000	1	10.00	8.00
	<b>Term Loan Sub-Total</b>		<b>299</b>	<b>565.45</b>	<b>452.36</b>
	<b>WORKING CAPITAL</b>				
v	KCC (Working Capital) - Broiler Firm 1000 birds all in all out	0.870	13	11.31	11.31
	<b>Sub-Total</b>		<b>13</b>	<b>11.31</b>	<b>11.31</b>
	Add : 10% on Bank loan for Consumption/ Subsistence purpose			1.13	1.13
	Add : 20% on Bank Loan for Repairs & Maintenance of Farm Assets			2.26	2.26
	<b>Sub-Total Bank Loan (Working Capital - KCC)</b>		<b>13</b>	<b>14.70</b>	<b>14.70</b>
	<b>Total Animal Husbandry - Poultry</b>		<b>312</b>	<b>580.15</b>	<b>467.06</b>

Bank loan @ 80% of total financial outlay. Block-wise / activity-wise, physical and financial projection is given in Annexure-I.

### 2.1.7.4 Critical intervention required for creating a definitive impact

✓ Setting up of modern Poultry farm and Feed mixing Plant will boost the sector.

### 2.1.7.5 Suggested Action Points:

#### a. Banks

- Banks have to encourage the farmers for setting up broiler and layer units in the district. Keeping the socio economic situation in view, backyard poultry needs to be financed
- Bank may identify suitable entrepreneurs for setting up of Poultry Feed Mill and hatcheries.

#### Government Departments

- Training facilities for poultry may be created in the district.
- Strengthening of overall poultry support extension system

### 2.1.8 Animal Husbandry – Sheep, Goat and Piggery Development

#### 2.1.8.1 Introduction

The State of Assam produces highest quantity of pork in the country, but the production still falls short of the demand in the region. The importance of piggery sector in poverty alleviation is high

The hilly terrain of the district makes agricultural practices difficult in the area due to shortage of arable land. Hence, rearing of animals is the major source of income for livelihood which can be alternative to agricultural practice. Goat and Pig rearing are common among the farmers in the district. The activities are thriving in the district due to the excellent demand for the pork and meat. As the district is hilly and full of lush green shrubs there is enough green fodder for free grazing of goats. The population of Sheep, Goat and Pigs in the district are 364, 42238 and 34364 respectively (Statistical Hand Book Assam, 2018).

#### **2.1.8.2. Infrastructure and linkage support Available, Planned and gaps**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Available</b>
i	Breeding/Availability of animals	Available
ii	Marketing	Available
iii	Processing of meat/ wool/skin	Nil
iv	Slaughter houses	Nil
v	No of Piggery Farms established	11
vi	No of Goat Farms established	Nil

The infrastructure available for providing veterinary services has already been discussed under Dairy chapter. Adequate extension services are provided by the Animal Husbandry Department. Although there is a government piggery farm at Haflong there is no exclusive goat farm under the government sector in the district. Mainly local variety of pigs and goats are being used for rearing purposes with little headway under cross breeding programme under piggery. Scope of sheep rearing in the District is limited.

There is an increasing demand for pork and meat in the district and this sector bears immense potential for exploitation provided the infrastructure facilities match with the requirements. The gap in infrastructure and support services has been discussed under dairy chapter and hold good here also. There is a felt need for improving the cross breeding programme under piggery in the district.

In order to meet the demand of improved germ plasm and breeding animals, the National Research Centre on Pig (NRC on Pig of ICAR) has been established in the state and AI technology on pig is adopted by the centre, need to be replicated in the potential areas. Moreover, with the growing demand of pork in the state, the growth of the sector is essential. To boost production of pork, the AH & Veterinary Department, Assam has planned to upgrade all the departmental pig farm to produce the pure breed high yielding piglets for sale to the rural pig farmers. Steps have also been taken to breed up gradation of local pig through natural breeding by distributing quality boar to meet the gap of meat production.

#### **2.1.8.3 Assessment of potential for financial year 2022-23:**

Keeping in view the present status and possible future developments, the potential estimated for the year 2022-23 is as follows:

<b>Sr. No.</b>	<b>Activity</b>	<b>PLP 2022-23 (₹ in lakh)</b>			
		<b>Unit cost</b>	<b>Phy Units</b>	<b>Fin. Outlay</b>	<b>Bank Loan</b>
	<b>TERM LOAN</b>				
i	Goat Rearing (10 F+1 M) - Black Bengal/Assam Hill Goat with new shed	0.65	105	68.25	68.25
ii	Goat Rearing (20 F+1 M) - Black Bengal/Assam Hill Goat with new shed	1.16	144	167.04	167.04
iii	Pig rearing & fattening Units - Crossbred Sows and Exotic Boar (3 F + 1 M)	1.76	592	1041.92	833.54

Sr. No.	Activity	PLP 2022-23 (₹ in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	<b>TERM LOAN</b>				
iv	Piggery – Breeding unit (20F+4M)	9.81	42	412.02	329.63
	Term Loan Total		883	1689.23	1398.46
	<b>WORKING CAPITAL</b>				
v	KCC for Goat rearing & breeding unit (10+1)	0.19	23	4.37	4.37
vi	KCC for Sheep rearing & breeding unit (20+1)	0.232	24	5.57	5.57
vii	KCC for Pig Breeding cum fattener unit (20+4)	1.2	21	25.2	25.2
	<b>Sub-Total</b>		68	35.14	35.14
	Add : 10% on Bank loan for Consumption/ Subsistence purpose			3.51	3.51
	Add : 20% on Bank Loan for Repairs & Maintenance of Farm Assets			7.03	7.03
	Sub-Total Bank Loan (Working Capital - KCC)		68	45.68	45.68
	Total Animal Husbandry - Sheep/Goat & Piggery		951	1734.91	1444.14

Bank loan @ 80% of total financial outlay. Block-wise / activity-wise, physical and financial projection is given in Annexure-I.

#### **2.1.8.4 Critical intervention required for creating a definitive impact**

The department of AH &Vety may set up AI centre in all the five development blocks as quality breeds of pigs is not available in the district. Besides, the department should also set up Pig farm for supply of quality piglets to the farmers.

#### **2.1.8.5 Suggested Action Points**

##### **a. Banks**

- Banks may provide financial assistance to the unemployed veterinarians to set up their own private clinics.
- Banks may encourage Pig breeding and fattening units as it has tremendous potential in the district.
- Adequate allocation should be made in the ACP

##### **b. Government Departments**

- Improving veterinary aid facilities by roping in unemployed veterinarians.
- Setting up of a model pig / goat farm with the aid from DRDA under Infrastructure Development of SHGs, so as to provide quality piglets.
- Sufficient allocation of funds and timely release subsidy by the Government would help in increasing credit flow.

#### **2.1.8.6 Other related matter:**

NABARD has prepared Area Development Scheme with Banking Plan focusing on Piggery Development. The scheme has been implemented since 2018-19 in all the five development block and target for 2022-23 is given below:

Name of Bank	2022-23	
	Phy. Units	Financial [ in ₹ lakhs]
LDRB ( all the 10 branches)	160	281.60
SBI ( all the 6 branches)	170	299.20
Bank of India( all the 3 branches)	90	158.40
United Bank of India ( both the 2 branches)	80	140.80
Bank of Baroda	110	193.60
Central Bank of India	50	88.00
ICICI	50	88.00
Axis Bank	50	88.00
Apex Bank	40	70.40
<b>Total</b>	<b>800</b>	<b>1408.00</b>

Implementation of ADS is expected to improve GLC flow to the sector.

## 2.1.9 FISHERIES DEVELOPMENT

### 2.1.9.1 Introduction

#### Blue Revolution - Neel Kranti Mission

Ministry of Agriculture, Govt of India has set an outlay of ₹3000 crores for implementation of **blue revolution programme** in the next five years with focus on production, productivity, upgrading technology and infrastructure development etc. The plan aims at increasing total fish production by 50 per cent to 15.2 million tons and triple the export earnings to ₹ 1 lakh crore by year 2020. Blue Revolution, the **Neel Kranti Mission** has the vision to achieve economic prosperity of the country and the fishers and fish farmers as well as contribute towards food and nutritional security through full potential utilization of water resources for fisheries development in a sustainable manner, keeping in view the bio-security and environmental concerns. The **Neel Kranti Mission, 2016 (NKM 16)**, being the year in which the Vision has been given by the Prime Minister will have multi-dimensional approach to all activities concerned with development of the fisheries sector as modern world class industry in India. It will focus on tapping the full production potential and enhance productivity substantially from aquaculture and fisheries resources, both inland and marine. Substantially increasing the share of Indian fisheries in the export area would be a key goal. It will ensure doubling the income of the fishers and fish farmers with inclusive participation of the socioeconomically weaker sections and ensure sustainability with environment and biosecurity.

#### Objectives

- To fully tap the total fish potential of the country both in the inland and the marine sector and triple the production by 2020
- To transform the fisheries sector as a modern industry with special focus on new technologies and processes
- To double the income of the fish farmers with special focus on increasing productivity and better marketing postharvest infrastructure including ecommerce and other technologies and global best innovations
- To ensure inclusive participation of the fish farmers in the income Enhancement
- To triple the export earnings by 2020 with focus on benefits flow to the fishers and fish farmers including through institutional mechanisms in the cooperative, producer companies and other structures
- To enhance food and nutritional security of the country.

### Strategy – Central Sector Assistance Schemes

The Ministry of Agriculture and Farmers Welfare, Department of Animal Husbandry, Dairying & Fisheries has accordingly restructured the scheme by merging all the ongoing schemes under an umbrella of Blue Revolution. The restructured scheme provides focused development and management of fisheries, covering inland fisheries, aquaculture, marine fisheries including deep sea fishing, mariculture and all activities undertaken by the National Fisheries Development Board (NFDB).

The restructured Plan Scheme on “**Blue Revolution: Integrated Development and Management of Fisheries**” has been approved at a total central outlay of ₹ 3000 crore for implementation during a period of five years (2015-16 to 2020-21) with the following components:

National Fisheries Development Board (NFDB) and its activities

- Development of Inland Fisheries and Aquaculture
- Development of Marine Fisheries, Infrastructure and Post-Harvest Operations
- Strengthening of Database & Geographical Information System of the Fisheries Sector
- Institutional Arrangement for Fisheries Sector
- Monitoring, Control and Surveillance (MCS) and other need-based Interventions
- National Scheme of Welfare of Fishermen.

The need for fisheries infrastructure (both new and upgradation of existing facilities and both in public and private sectors) may be documented and need for credit projected.

Convergence with Other Programmes

**SAMPADA** : Government of India has approved a new Central Sector scheme - SAMPADA (Scheme for Agro Marine Processing and Development of Agro Processing Clusters) with an outlay of ₹ 6000 crore for the period 2016-20 co-terminus with the 14th Finance Commission cycle. The scheme will implemented by Ministry of Food Processing Industries, GoI New Delhi. SAMPADA is the comprehensive package aimed at creation of modern infrastructure from farm gate to retail outlet. The scheme consists of the following sub-schemes:

- Mega Food Park
- Integrated cold chain and preservation infrastructure
- Creation/expansion of food processing and preservation capacities
- Infrastructure for Agro processing clusters
- Creation of backward and forward linkages
- Food safety and quality assurance infrastructure

SAMPADA is expected to leverage investment of ₹31400 crore, handling of 334 lakh MT agro produce valuing ₹ 1.04 lakh crore, benefit 20 lakh farmers and generate 5.30 lakh direct / indirect employment in the country by the year 2020-21.

Fish and marine products are also covered under this programme to establish processing and cold chain facilities.

#### 2.1.9.2 Infrastructure and linkage support Available, Planned and gaps

The Fisheries Department and the Fish Farmers Development Agency (FFDA) in the district also provide necessary technical inputs and arrange for training for fish farming including supply of quality seeds and other inputs. The District Fisheries Development Officer is also the Chief Executive of the FFDA.

The department owns 12 numbers of Nursery tanks at Maibang (9), Mahur (4), Hatikhali (2) and Nablaidisa (1), with a total area of 0.52 ha and 4 nos of stocking tanks with a total area of 2.58 ha. Under the Development of Derelict Water Bodies Scheme, 2 Community Fish Tanks of 2.5 ha. of area have been developed in Diyungmukh block. There are 3 happa hatcheries in private sector.

### **State and district Specific Issues in Fisheries Sector of Assam.**

Assam state is blessed with water resources in the form of rivers, beels, ponds and tanks. Being a landlocked state, feasible fisheries activities would be limited to freshwater sector. The level of production (3.48 lakh MT in 2017-18) is inadequate to meet its own demand. With the increase in purchasing power of people and changing of feeding habit, this demand supply position in the state may increase. The adverse demand supply position depicts a tremendous potential for enhancing fish production through scientific farming practices.

Dima Hasao district has total water area of about 1835 ha, which can be harnessed for development of fisheries. Out of this, the Umrangso reservoir alone constitutes an area of 979 ha. Besides, there are private ponds and tanks (630 nos.) of 118 ha and swamp and derelict water bodies of Water Spread Area of 5 ha area. There are no registered *beel* and river fisheries in the district.

The water spread in the district is given below:

District	Total Ponds & Tanks		Beel		Swamps/ Derelict/ Low lying Area		Reservoir Fisheries		Total Water Area (Ha)
	Nos.	WSA ( Ha)	Nos.	WSA ( Ha)	Nos.	WSA ( Ha)	Nos.	WSA ( Ha)	
<b>Dima Hasao</b>	630	118	1	3	13	5	1	1713	1839

(Source : Statistical Handbook 2018)

The demand for fish in the district is very high, as 90% of its population are fish eaters. District has produced 245 tonne fish. The local production is not able to cater to the demand and the deficit is met by import from the nearby districts/ States. The district produce 8 lakh fish seeds by government initiative and 8.5 lakh privately.

There are about 1550 part time fishermen and 3000 occasional fishermen engaged in fishing activity in the district. Mainly inland and riverine fisheries are possible in the district.

### **Support / infrastructure needed for development of the sector**

- ✓ Fish Seed production units like eco hatchery in some potential areas and farms for rearing fry up to advance fingerlings.
- ✓ Reclamation of Derelict Water Bodies.
- ✓ Extension/Training of fish farmers.
- ✓ Strengthening of Data Base on fishery potential Fish Production and seed production.
- ✓ Infrastructure for Marketing and Transportation of Fish.
- ✓ Employment generation through encouraging Self Help Groups in fisheries sector.
- ✓ Eco/Aqua-Tourism Development.
- ✓ Effective utilization of NFDB schemes with involvement of bank finance



### 2.1.9.3 Assessment of Potential for the financial year 2022-23

Keeping in view the present status and possible future developments, the potential estimated for the year 2022-23 is as follows:

Sr. No.	Activity	PLP 2022-23 (₹ in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Fish culture in existing water bodies (0.3 m excavation)	0.758	36	27.29	27.30
ii	Fish culture in existing water bodies (0.5 m excavation)	1.218	0	0.00	0.00
iii	Fish Seed rearing in 3 Nurseries (20m x 10m x 1m) Nos.	1.323	10	13.23	13.24
iv	Integrated pisciculture with Poultry-40 (pond with 40 poultry birds)	1.405	28	39.35	39.36
v	Integrated pisciculture with Duckery -10 Nos (Bigha)	1.076	37	39.83	39.83
vi	Integrated pisciculture with Piggery- 4 Nos	1.379	11	15.17	15.18
	<b>Term Loan Total</b>		<b>122</b>	<b>134.87</b>	<b>134.91</b>
	<b>Working Capital</b>				
vii	Working Capital (KCC) : Integrated Fish Culture with poultry	0.557	4	2.23	2.24
viii	Working Capital (KCC) : Integrated Fish Culture with duck rearing	0.243	3	0.73	0.73
	<b>Sub-Total</b>		<b>7</b>	<b>2.95</b>	<b>2.97</b>
	Add : 10% on Bank loan for Consumption/ Subsistence purpose			0.30	0.30
	Add : 20% on Bank Loan for Repairs & Maintenance of Farm Assets			0.59	0.59
	Sub-Total Bank Loan (Working Capital - KCC)		<b>7</b>	<b>3.84</b>	<b>3.86</b>
	<b>Total Fishery</b>		<b>129</b>	<b>138.71</b>	<b>138.77</b>

Term Loan @ 80% of Total financial outlay. Increase in financial projection due to increase in input costs.

### 2.1.9.4 Critical intervention required for creating a definitive impact

- ✓ There is a need for modern hatcheries in the district.
- ✓ Demonstration farms may be set up in potential areas for fisheries

### 2.1.9.5 Suggest Action Points

#### Banks:

- ✓ The banks may popularise the inland fisheries schemes in the district and provide adequate credit facilities.
- ✓ Banks may explore financing Fisheries in a JLG mode/ SHG.
- ✓ Deepening/ renovation of fish tanks need bank loan which needs to be met by the banks.

#### Government Departments:

- ✓ Fisheries Department may consider organising fishermen and fisherwomen into Self Help Groups for better performance under this activity.
- ✓ Fisheries Department may motivate the farming community to undertake scientific fish farming through their intensive extension programme.

- ✓ The department may ensure quality and timely supply of seeds.
- ✓ Supply chain of fish to internal markets to be strengthened so as to enable price realization for the fish. Action to be taken by Fisheries Department.

#### **2.1.9.6 Other related matters**

Riverine Fisheries is eligible activity under Rural Infrastructure Development Fund(RIDF) of NABARD. The Fishery department may avail loan under RIDF for development of riverine fisheries in the district.

#### **2.1.10 Farm Credit –Others**

##### **2.1.10.1 Introduction**

Dima Hasao district is predominantly agrarian and farm mechanization has not gained momentum due to fragmentation of land holdings, prevalence of traditional system of *jhuming* and other associated reasons. Shifting cultivation is practiced for large part of cultivated area as well as transport purposes animal draught power is used.

##### **2.1.10.2 Infrastructure and linkage support available, planned and gaps :**

Agriculture link roads are almost absent and farmers struggle to visit their field and bring their produces to the market. There is a need to construct agriculture link roads to that drudgery of farmers is reduced.

##### **2.1.10.3 Assessment of potential for the financial year 2022-23 :**

Being a hilly district with very limited scope for using Bullock Carts so we have not made any projections instead projections are made only in respect of Two wheeler for farmers, which we feel has emerging potential due to improvement in rural roads under PMGSY and other schemes of Govt of Assam.

Sr. No.	Activity	PLP 2022-23 (₹ in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Two wheeler	0.700	50	35.00	35.00
	<b>Sub-Total</b>		<b>50</b>	<b>35.00</b>	<b>35.00</b>

Bank loan @ 80% of financial outlay. Block-wise / activity-wise, physical and financial projections given in Annexure-I

##### **2.1.10.4 Critical intervention required for creating a definitive impact**

- ✓ Construction of agriculture link roads
- ✓ Financing of two wheeler vehicles on easy terms to farmers

##### **2.1.10.5 Suggested Action Points**

- ✓ Construction of agriculture link roads
- ✓ Financing of two wheeler vehicles on easy terms to farmers.

#### **2.1.11 Integrated Farming System**

The operational farm holding in India is declining and practically there is no scope for horizontal expansion of land for agriculture due to the ever-increasing population and decline in per capita availability of land in the country. Integrated farming system (IFS) is the sustainable development in agriculture with efficient soil, water, crop and pest management practices, which are environmentally friendly and cost-effective. In IFS, Crop may have subsystem like mono-crop, mixed/intercrop, multi-tier crops of cereals, legumes (pulses), oilseeds, forage etc. Livestock components may be milch cow, goat, sheep, duck, poultry, pig, bees etc. Tree components may include timber, fuel, fodder and fruit trees.

#### **2.1.11.1 Integrated Farming System (IFS) and its components:**

- Integrated Farming Systems (IFS) approach stabilises income streams through natural resource management and livelihood diversification.
- An example of integrated farming could be fish and livestock cultivation along with general farming practices which support each other.
- In IFS, the waste of one enterprise becomes the input of another for making better use of resources.
- In the integrated crop-livestock farming system, crop residues can be used for animal feed, while manure from livestock can enhance agricultural productivity.

#### **2.1.11.2 Steps for up-scaling science-based integrated farming systems:**

- Large scale spread of IFS concept through Capacity building of stakeholders including skill development.
- Initiation of National Mission on Integrated Systems by converging schemes of crops, horticulture, livestock, fisheries etc.
- Focus on market-oriented diversification and livelihood improvement
- Crop and forage rotation
- Integrate less land requiring activities.

IFS system can certainly maintain sustainability in farming system and Govt must recognize its importance. State Govt. should promote these location-specific IFS models to initiate the National Mission on Integrated Farming Systems by converging the schemes of crops, horticulture, livestock and fisheries in order to give impetus to integrated farming systems among farmers for fast-tracking the goal of doubling farmer's income by 2022.

### **2.2 Agriculture Infrastructure - Cold Storage/ Godowns/ Market Yards**

#### **2.2.1 Introduction**

Post-harvest storage of agricultural produce is a vital aspect. The loss on account of lack of adequate and proper storage facilities is quite high in India and realising this aspect, GoI is giving more thrust to this activity. Major agricultural and Horticultural Production and productivity during the year 2019-20 are given below:

<b>Sr. No.</b>	<b>Item</b>	<b>Area in ha.</b>	<b>Production (in tons)</b>	<b>Yield - Kg/ha.</b>
1	Autumn Rice	6112	19069	3120
2	Winter Rice	9613	35039	3645
3	Maize	3454	1554.30	750
4	Potato	2378	15937	6702
5	Rape and Mustard	4637	2759	595
6	Sugar Cane	4763	253963	53320
7	Orange	4346	43673	10049
8	Pineapple	3695	53729	14541
9	Areca nut	1742	1232	143
10	Banana	2059	30696	14908
11	Papaya	605	9247	15284

#### **2.2.2 Infrastructure and linkage support Available, Planned and gaps**

In order to boost private investment for the activity, necessary policy and procedural environment needs to be created and hurdles like charging of economic fees should be removed. Supply of quality power is also very important to develop cold storage

infrastructure. There is a need to set up cold storage and processing facilities for pineapple, orange, Mango, pear, peach, etc. Areas in the District like Umrangso have potential for setting up of small scale cold storage units.

All the godowns above 1000 MT capacity need to be registered with Warehousing Authority after due accreditation. The Legal provisions for the same have been made by enacting the Warehousing (Development and Regulation) Act 2007. Under the act, a Warehousing Development and Regulatory Authority (WDRA) has been set up for registration of accredited godowns. Any person desirous of commencing or carrying on the business of maintaining a warehouse issuing negotiable warehouse receipts may make an application to the Authority for registration in respect of one or more warehouses owned or occupied by him. This, however, is to be implemented in Assam. There is need for creation of awareness among the entrepreneurs and farmers regarding the Negotiable Warehouse Receipt System and availability of pledge loan facility in the district.

### **2.2.3 Assessment of Potential for the financial year 2022-23**

In view of the status of agricultural and horticultural crop production, storable surplus, level of entrepreneurship and the backward and forward linkages, also considering the thrust given by GoI in building of Storage facilities for different agricultural crops, a long term credit potential projection is made as under:

Sr. No.	Activity	PLP 2022-23 (₹ in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Cold Storage (1000 MT)	80.000	1	80.00	64.00
ii	Rural Godown (1000 MT)	40.000	6	240.00	192.00
iii	Market Yard	13.310	5	66.55	53.25
	<b>Sub-Total</b>		<b>12</b>	<b>386.55</b>	<b>309.25</b>

Bank loan @ 80% of financial outlay. Block-wise / activity-wise, physical and financial projection is given in Annexure-I.

### **2.2.4 Critical intervention required for creating a definitive impact**

- ✓ Construction of Godowns in each block on priority basis
- ✓ Construction of Market Yard in the Statutory Towns
- ✓ Construction of Cold Storage at Haflong.

### **2.2.5 Suggested Action Points:**

#### **Banks:**

- Banks to provide finance for warehousing under different schemes of government of India
- All the operations in the warehouse like loading, unloading and handling of food grains are not mechanized and traditional methods are used for the same. Considering this fact, it is essential to impart training to people working in the sector and introduce the technology so as to minimize the wastage during the handling food grains.

#### **Government Departments:**

- In order to popularize the importance of the Negotiable Warehouse Receipt System among the small farmer, capacity building programmes for warehousing sector may be initiated by the Warehousing Development and Regulatory Authority.
- An essential orientation program for the prospective beneficiaries of various programmes may be considered by Directorate of Marketing and Inspection (DMI), State Warehousing Corporation, Central Warehousing Corporation and Food Corporation of India.
- State Govt. may implement the Warehousing (Development and Regulation) Act 2007 in the State to ensure benefit available under Negotiable Warehouse Receipt System and availability of pledge loan facility to the farmers.

### **2.2.6 Other related matters**

- In order to achieve the Government's objective of doubling farmers' income by 2022, quality storage facilities for perishable farm produces is a must.
- The above suggested facilities if set up will reduce the loss of farm produces both horticulture and vegetable crops.
- The facilities will increase the shelf life of farm produces and thereby helping in realization of better prices for farmers.
- Godowns, Cold Storage & Market Yards are eligible activity under RIDF of NABARD. The government can avail low interest loan under this fund.

### **2.2.2 Land Development, Soil Conservation and Watershed Development**

#### **2.2.2.1 Introduction**

In Dima Hasao where 90% area is hilly terrain, coupled with high rainfall, various land development and water management activities hold special significance to save the precious land resources from being degraded particularly by way of severe water runoff. Besides, the need for controlling the prevailing practice of "Jhum or shifting cultivation" calls for an integrated scientific land management approach. Land development includes, soil and water conservation, land levelling, land reclamation water harvesting, on farm development activities, construction of farm ponds, bench terracing, organic farming and vermin compost etc.

The Soil in the district is mostly laterite on the slopes and red in the valley. PH value ranges from 4.5 to 5.1 with high organic matters.

The land distribution in the district is as follows:

<b>Sr. No.</b>	<b>Land utilization Statistics</b>	<b>% Distribution</b>	<b>Area</b>
1	Net sown area	8.63	42219
2	Area under forest	13.76	67277
3	Land not available for cultivation (Includes Other uncultivable area, fallow land Barren & Uncultivable land)	77.60	379322

*(Source: Statistical Handbook-2018)*

#### **2.2.2.2 Infrastructure and linkage support available, planned & gaps**

Land development works, particularly integrated development of watersheds requires multidisciplinary approach requiring coordination of various departments. The banks are not in a position to involve them in implementation of the programme. The State Government departments confine themselves only to the work for which funds are made available. The banks and soil conservation/ agriculture engineering departments should jointly identify compact areas for on-farm development. Similarly, awareness programmes relating to compost making through NADEP and vermi-culture are needed to boost the land development activities in the district.

#### **2.2.2.3 Assessment of Potential for the financial year 2021-22:**

Keeping in view the present status and possible future developments, the potential estimated for the year 2022-23 is as follows:

<b>Sr. No.</b>	<b>Activity</b>	<b>Unit Cost</b>	<b>PLP 2022-23 (₹ in lakh)</b>		
			<b>Phy Units</b>	<b>Fin. Outlay</b>	<b>Bank Loan</b>
i	Farm Pond (10m x 10m x 3m)	0.250	138	34.50	27.60
	<b>Sub-Total</b>		<b>138</b>	<b>34.50</b>	<b>27.60</b>

Bank Loan @80% of TFO

#### 2.2.2.4 Critical intervention required for creating a definitive impact

- ✓ Gradual ban on jhum cultivation and promotion of alternative farming using available technology
- ✓ Promotion of terrace farming

#### 2.2.2.5 Suggested Action Points:

##### Bank:

- To meet the credit absorption capacity created by the Government sponsored springshed development and land development programmes.

##### Government Departments:

- Non-availability of clear land title deeds/ownership documents is a serious constraint for land development in the district. The district Autonomous Council or the State government can explore ways of amending relevant laws so that there is clear land title deeds and private ownership of land.
- Investment in the land development will follow only when settled cultivation starts and that is a crucial area of intervention for the state Government/ Autonomous Council

#### 2.2.2.6 Other related matters

Government may avail the service of NABARD Consultancy Services (NABCONS) in preparing suitable land development models for the district.

#### **Special Refinance Scheme in NABARD Watershed and Wadi Project areas**

NABARD has been implementing watershed development projects on participatory approach for conserving natural resources and Adivasi Development Projects known as “wadi” for improving the socio-economic status of the tribal families across the countries for more than two decades. All these projects are implemented with grant/ grant-cum-loan assistance by NABARD with the help of local NGOs. These developmental initiatives have transformed the natural and human resource endowments in compact areas and are conducive for absorption of higher capital and economic avocations. In order to make efficient use of conserved resources, further investments by the farmers/ tribal , for taking up appropriate economic activities are required.

Further, on account of lockdown due to onset of COVID-19, millions of the rural people lost their employment and livelihood opportunities . The severity of this problem further increased due to reverse migration of labour force from urban areas to rural areas, necessitating the need to create investment opportunities for rural youth in agriculture.

In order to take up additional economic activities in watershed and wadi project areas, NABARD has decided to extend concessional refinance support to all eligible banks/FIs to enable them to deepen institutional credit to beneficiaries in these project areas. **NABARD has earmarked a refinance amount of ₹ 5000 crore under this special dispensation during 2020-21 to 2022-23.**

##### **Objective**

To promote sustainable economic activities in NABARD supported watershed and wadi project areas. To give a boost to the agriculture and rural sector in post-COVID era through credit intensification. To enable banks to extend financial support at concessional rate to the beneficiaries for taking up economic and livelihood activities. To address the issues related to reverse migration due to Covid-19.

##### **Eligible beneficiaries**

The scheme will cover all the eligible beneficiaries of watershed projects and TDF projects supported by NABARD as also the small and marginal farmers, tenant farmers, oral lessees,

reverse migrants; SHGs, FPOs, JLGs, cooperatives, partnership/proprietorship firms etc.

**Eligible financial institutions**

All Commercial Banks, SFBs, RRBs, Cooperative Banks and NABARD subsidiaries complying to refinance policy of NABARD are eligible for special refinance scheme.

**Eligible Purposes**

All priority sector loans extended by the banks in watershed development project areas and agro-processing activities for tribal farmers will be eligible for refinance

**Refinance assistance**

Refinance assistance is provided to the banks/FIs under Automatic Refinance Facility (ARF). **Interest rate on refinance will be at 3%** and the ultimate lending rate to be charged by banks/FIs should not be more than 2.5% over & above the interest rate charged by NABARD. Repayment period of refinance ranges between 18 months (minimum) to 5 years.

**2.2.3 Agri Infrastructure-Others**

**2.2.3.1 Introduction**

As per the revised guidelines for priority sector lending a separate classification for loans, meant for plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer and vermi composting, is created as “Others” under the broad classification of agriculture infrastructure. Out of the above seed production and vermi composting have good potential in the district. There is a good scope of producing foundation seed in the district which will enhance the income of farmers in the district who otherwise produce for food only. Moreover, the state government is also laying emphasis upon seed extension scheme.

**2.2.3.2 Infrastructure and linkage support available, planned & gaps**

As mentioned above the government has one Seed Farm and three Progeny Orchards for producing quality Seeds and Planting Materials. However, the production capacity of these Farms are limited and not able to meet the demand for quality Seeds/Mother Plants. Farmers are not yet involved in the production of certified seeds.

**2.2.3.3 Assessment of Credit Potential for financial year 2022-23**

The potentials assessed for the sector based on the present and expected infrastructure for the year 2022-23 are as under:

Sr. No.	Activity	PLP 2022-23 (₹ in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Seed Production and Processing	12.000	7	84.00	67.20
	<b>Sub-Total</b>		<b>7</b>	<b>84.00</b>	<b>67.20</b>

Bank Loan @80% of TFO

**2.2.3.4 Critical intervention required for creating a definitive impact**

- Agriculture department may promote Seed Village
- KVK may also promote Seed Village by availing grant support from NABARD

**2.2.3.5 Suggested Action Points**

**Banks :**

Banks can separately finance some progressive farmers for seed production where department may have buyback arrangement.

Vermi-composting can be supported as an independent income generating activity

### Government Department

- Conduct of awareness programmes relating to compost making through NADEP and vermi-culture
- Involve private farmers in seed production with buy-back arrangement.

### 2.2.3.6 Other related matters

Grant support for capacity building of farmers and development of Seed village is available from NABARD. NGOs and KVK may avail this and promote Seed Village and also train up farmers in making vermi-compost. Support is also available for exposure visit of farmers for adoption of new technologies.

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Introduction

According to the revised priority sector guidelines the following activities are covered under Ancillary Activities under the Agriculture sector loans.

- i. Loans up to ₹ 5 crore to co-operative societies of farmers for disposing of the produce of members.
- ii. Loans for setting up of Agri-clinics and Agri-business Centres.
- iii. Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹ 100 crore per borrower from the banking system.
- iv. Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
- v. Loans sanctioned by banks to MFIs for on-lending to agriculture sector as per the conditions specified in para 9 of RBI circular dated 23 April 2015.

### 2.3.1 Food and Agro Processing

#### 2.3.1.1 Introduction

Post-harvest technology and management plays a crucial role in value addition to agriculture. Realising the potential that Food & Agro Processing holds for improving value and enhancing income of farmers, Government of India also giving substantial importance to the sector and it has been included in the priority sector for the purpose of bank credit.

The activity holds potential for the district as surplus production of fruits can be processed and thereby farmers can get better returns on their produce. The fruit production status of the district during 2018-19(*Provisional*) was as follows:

Sr. No.	Item	Area in ha.	Production (in tons)	Yield - Kg/ha.
1	Orange	4346	10049	43672.95
2	Pineapple	3695	14541	53728.99
3	Areca nut	1742	143	1232.00
4	Banana	2059	14908	30695.57
5	Papaya	605	15284	9246.82

Source: Deptt of Agriculture, Haflong.

#### 2.3.1.2 Infrastructure and linkage support available, planned & gaps

There is neither fruit processing unit nor cold storage facility in the district. However, there are Rice Mills run by individuals. Hence, setting up of fruit processing unit and other small scale processing units for ginger, turmeric, chilli etc is urgent need of the district.



### 2.3.1.3 Assessment of Potential for the financial year 2022-23

Considering the production of various horticulture and agriculture crops in the district and past trends of low credit flow to the sector, estimate of the exploitable potential for the year 2021-22 is assessed as follows:

Sr. No.	Activity	PLP 2022-23 (₹ in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Fruit preservation	1.500	32	48.00	38.40
ii	Rice mill Modernisation	10.000	25	250.00	200.00
iii	Bakery/ confectionery	1.000	18	18.00	14.40
iv	Sauce/ jam/ ketchup	1.000	12	12.00	9.60
v	Fish processing	1.000	6	6.00	4.80
vi	Ginger processing	7.500	6	45.00	36.00
	<b>Sub-Total</b>		<b>99</b>	<b>379.00</b>	<b>303.20</b>

Bank Loan @80 % of TFO

The district is most backward in Assam in terms of industrial development and industrial infrastructure. The non-availability of quality power, industrial estates, poor road connectivity are major constraints for the development of the sector.

### 2.3.1.4 Critical intervention required for creating a definitive impact

- ✓ Setting up of fruit processing unit
- ✓ Setting up of Ginger dehydration unit
- ✓ Setting up of turmeric/chilli processing units

### 2.3.1.5 Suggested Action Points

#### Banks:

- The banks may make Model bankable project for relevant all food and agro processing activities in the district for improving financing
- The banks may provide working capital to small existing processing units.
- The Micro-finance credit support also can be provided to the activities like papad making, Jam & jelly making processing to SHGs, JLGs and Farmer clubs, etc.

#### Government Departments:

- Entrepreneurship development programme under Agri-Clinics and Agri-Business Centre scheme for agriculture and allied sector graduates may be promoted.
- Establishment of industrial estates for promotion of food processing activities

### 2.3.1.6 Others related matters

NABARD has dedicated fund for development of infrastructure in the form of NABARD Infrastructure Development Assistance (NIDA) and consultancy Services in the form of NABCONS. Government may avail the services of NABCONS for project preparation and borrow fund from NIDA for development suitable infrastructure as indicated above.

## 2.3.2. Agriculture – Ancillary Activities – Others

### 2.3.2.1 Introduction

According to the revised priority sector guidelines the following activities are covered under “Others” as a separate sector under the overall priority sector loans.

- Loans not exceeding ₹50,000/- per borrower provided directly by banks to individuals and their SHG/JLG, provided the individual borrower's household annual income in rural areas does not exceed ₹ 100,000/- and for non-rural areas it does not exceed ₹ 1,60,000/-.
- Loans to distressed persons [other than farmers indebted to non-institutional lenders not exceeding ₹100,000/- per borrower to prepay their debt to non-institutional lenders.

- Overdrafts extended by banks upto ₹5,000/- under Pradhan Mantri Jan-Dhan Yojana (PMJDY) accounts provided the borrowers household annual income does not exceed ₹100,000/- for rural areas and ₹ 1,60,000/- for non-rural areas.
- Loans sanctioned to State Sponsored Organisations for Scheduled Castes/ Scheduled Tribes for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organisations.

#### **2.3.2.2 Infrastructure and linkage support available, planned & gaps**

There are 32 registered Large Sized Multipurpose Cooperative Societies (LAMPS) in the district. However, none of these LAMPS are into lending business and their sole business is selling PDS items. Business diversification for these LAMPS can create new potential for development. They should also be brought into the credit business.

#### **2.3.2.3 Assessment of Credit Potential for financial year 2022-23:-**

The projections for the year 2021-22 for various other activities are as under:

Sr. No.	Activity	Unit Cost	PLP 2022-23 (₹ in lakh)		
			Phy Units	TFO	Bank Loan
1	Loans to PACS/ FSS/ LAMPS/FPOs	10.000	14	140.00	112.00
	<b>Total</b>		<b>14</b>	<b>140.00</b>	<b>112.00</b>

Bank Loan @80% of TFO

#### **2.3.2.4 Critical intervention required for creating a definitive impact**

- Institutional reform of LAMPS
- Adoption of JLG mode of financing by banks

#### **2.3.2.5 Suggested Action Points:**

##### **Banks:**

- The Assam Cooperative Apex bank should bring the LAMPS into credit business

##### **Government Departments:**

- To enhance the capacity of the LAMPS and diversify their business portfolio
- To bring them into credit function
- To develop the LAMPS as Farmers' Producers Organisations

#### **2.3.2.6 Other related matters**

- ✓ Grant assistance is available for promotion & financing of JLGs from NABARD
- ✓ Banks may avail grant for promotion & financing of JLG from NABARD
- ✓ Apex Bank may strive for capacity building of LAMPS

#### **Special Refinance Scheme for Transformation of PACS as MSC**

Primary Agriculture Cooperative Societies (PACS) are grass root level Cooperative institutions primarily involved in meeting the credit requirement of the farmer members. With a view to rejuvenating the PACS, many initiatives have been undertaken by NABARD and one such initiative has been supporting PACS as MSC program from the year 2011 onwards through direct credit as well as through refinance to CCBs/StCBs to make them a self-sustainable entity. Positive impact and the benefits derived by the members of PACS as well as limitations in implementing the program were assessed and accordingly the operational methodology, coverage of investments and terms of refinance have since been revised

The drivers for transformation of PACS as MSC are recent reforms by GoI in APMC Act, Essential Commodities Act, Contract Farming Act and COVID 19 led reverse migration

necessitating to create investment opportunities for rural youth in agriculture.

Further, with the proposed Agriculture Infrastructure Fund (AIF) scheme under Aatmanirbhar Bharat initiative of GoI, for establishing decentralized farm-gate Post Harvest Management infrastructure wherein PACS have been included as one of the eligible institutions for interest subvention, it is envisaged that PACS can now play a major role in physical and financial supply chain of commodities by working as spokes to the Gramin Agriculture Markets (GrAMs). With investments in post-harvest infrastructure, it is hoped that farmers would be able to reduce post-harvest losses and increase their value realization for the produce.

### **Objective**

Transformation of 35,000 PACS into MSC in a phased manner spanning over three years with an objective of PACS acting as enabling institutions for meeting the national goal of doubling of farmers' income. The target proposed for current year is transformation of 5,000 PACS and for subsequent years it shall be 15,000 PACS during FY22 and 15,000 PACS during FY23.

**₹5000 crore have been earmarked under this special dispensation for the year 2020-21.**

### **Eligible PACS**

All PACS which have powers to borrow for creation of infrastructure in the byelaws and have sufficient borrowing power are eligible. The minimum margin money requirement from PACS is 10% under this special refinance facility. However, considering the current financial status of PACS and to enable them to kick-start establishing agri infrastructure, wherever necessary, StCB/DCCB may consider relaxing margin money to 5%. NABARD may consider providing grant not exceeding 10% of the loan component not exceeding ₹ 2 lakh per PACS towards preparation of DPR, exposure visits, capacity building etc.

### **Eligible financial institutions**

All State Cooperative Banks and DCCBs complying to refinance policy of NABARD are eligible for special refinance scheme.

### **Eligible Purposes**

Thrust areas for refinance include custom hiring centres, collective purchase of inputs, procurement of farm produce, scientific warehouses, pack houses, assaying units, sorting & grading units, cold chains, logistics facilities, primary processing centres, supply chain services including e-marketing platforms, marketing facilities etc. will be eligible for refinance.

### **Refinance assistance**

Refinance assistance is provided to the banks under pre-sanction procedure wherein banks are required to submit the projects for approval of NABARD. Before sanction of the same, NABARD appraises these projects to determine its technical feasibility, financial viability and bankability. **Interest rate on refinance will be 3%.** However, the ultimate interest rate to be charged from PACS should not be more than 1% over & above the interest rate charged by NABARD and can be shared by StCB& CCB as per the mutually agreed terms. Repayment period of refinance will be up to 7 years.

## Chapter3

### Micro, Small and Medium Enterprises (MSME)

#### 3.1 Introduction

MSMEs are an important employment generating sector, especially in the backdrop of dwindling employment opportunities in the agriculture sector. Development of MSME helps in capital formation, growth of entrepreneurship among local people, reduce migration and ensures inclusive growth. Units are classified under Micro, Small or Medium enterprises, depending upon the level of investment in plant and machinery and whether they are engaged in manufacturing or providing service activities. Assam being one of the most populated state has rich natural and human resources that have large and robust potential for industrial development. Assam has significant potential for development of small & micro enterprises. Handloom, sericulture and handicrafts industries also form a large part of the small and micro enterprises providing maximum employment with low investment.

#### • Revised Priority sector guidelines - MSME:

In terms of RBI Master Circular RBI/2015-16/53 dated 01 July 2015 addressed to All scheduled commercial banks (excluding RRBs), on “Priority Sector Lending – Targets and Classification”, a separate sub limit of 7.5% of ANBC has been created for lending to Micro Enterprises under Priority Sector to be achieved in a phased manner i.e. 7% by March 2016 and 7.5% by March 2017.

As per revised Priority Sector Guidelines Bank loans to Micro, Small and Medium Enterprises, for both manufacturing and service sectors are eligible to be classified under the priority sector. Further, all loans to units in the KVI sector will be eligible for classification under the sub-target of 7 percent / 7.5 percent prescribed for Micro Enterprises under priority sector. The MSME units will continue to enjoy the priority sector lending status up to three years after they grow out of the MSME category concerned. Reserve Bank of India Master Circular RBI/2015-16/74 dated 01 July 2015 has consolidated the instructions issued by RBI up to 30 June 2015 for lending by Commercial Banks to MSME sector.

The existing criterion of definition of MSMEs is based on the MSMED Act, 2006. However, from July 2020 over six crore micro, small and medium enterprises across the country will be classified on the basis of the new criteria approved by the government. Composite criteria, which have removed the discrimination between manufacturing and services components, has been used in the revised guidelines for categorisation. The existing and revised yardstick for categorization is as follows:

	Existing		Revised	
	Manufacturing Enterprises	Services	Manufacturing Enterprises	Enterprises rendering Services
Enterprise	Investment in plant and machinery	Investment in equipment	Investment in plant and machinery or equipment	Investment in equipment
Micro	Less than ₹ 25.00 lakh	Less than ₹ 10.00 lakh	Not more than ₹1.00 crore and annual turnover not more than ₹5.00 crore	Not more than ₹1.00 crore and annual turnover not more than ₹5.00 crore
Small	Between ₹25.00 lakh and ₹5.00 crore	Between ₹ 10.00 lakh and ₹2.00 crore	Not more than ₹10 crore and Annual Turnover ; not more than ₹ 50 crore	Not more than ₹10 crore and Annual Turnover ; not

	<b>Existing</b>		<b>Revised</b>	
	<b>Manufacturing Enterprises</b>	<b>Services</b>	<b>Manufacturing Enterprises</b>	<b>Enterprises rendering Services</b>
				more than ₹ 50 crore
Medium	Between ₹5.00 crore and ₹ 10.00 crore	Between ₹ 2.00 crore and ₹ 5.00 crore	Not more than ₹50 crore and Annual Turnover ; not more than ₹ 250 crore	Not more than ₹50 crore and Annual Turnover ; not more than ₹ 250 crore

• **Setting up of Micro Units Development and Refinance Agency (MUDRA)**

MUDRA Ltd was launched on 8 April 2015 to extend finance and credit support to Microfinance Institutions (MFI) and agencies that lend money to small businesses, retailers, self-help groups and individuals. Under the aegis of Pradhan Mantri MUDRA Yojana, MUDRA has created its initial products / schemes. The interventions have been named 'Shishu', 'Kishore' and 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur and also provide a reference point for the next phase of graduation / growth to look forward to :

Shishu : covering loans up to ₹50,000/-

Kishore: covering loans above ₹50,000/- and up to ₹5 lakh

Tarun : covering loans above ₹5 lakh and up to ₹10 lakh

It has to be ensured that at least 60% of the credit flows to Shishu Category Units

The number of **loans extended under MUDRA in the District** for the past two years are as below-

	<b>Shishu</b>		<b>Kishor</b>		<b>( ₹ in Lakh ) Tarun</b>	
<b>Year</b>	<b>A/c sanctioned</b>	<b>Amount Sanctioned</b>	<b>A/c sanctioned</b>	<b>Amount Sanctioned</b>	<b>A/c sanctioned</b>	<b>Amount Sanctioned</b>
2018-19	384	187.33	257	459.67	32	221.67
2019-20	291	82.78	196	305.99	36	222.35

• **Skill Development**

The objective of the National Policy on Skill Development and Entrepreneurship, 2015 will be to meet the challenge of skilling at scale with speed and standard (quality). It will aim to provide an umbrella framework to all skilled activities being carried out within the country, to align them to common standards and link the skilling with demand centres.

Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is the flagship outcome-based skill training scheme of the new Ministry of Skill Development & Entrepreneurship (MSDE). The objective of this skill certification and reward scheme is to enable and mobilize a large number of Indian youth to take up outcome based skill training and become employable and earn their livelihood.

• **Stand Up India Scheme :**

The objective of the Stand-Up India scheme is 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 new enterprise. The loan may be a combination of term loan and working capital. Margin money – minimum 25%. This enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held

by either an SC/ST or Woman entrepreneur. Hand holding support is available from the institutions listed in [www.standupmitra.in](http://www.standupmitra.in). Besides primary security, the loan may be secured by collateral security or guarantee of Credit Guarantee Fund Scheme for Stand-Up India Loans (CGFSIL) as decided by the banks. The loan is repayable in 7 years with a maximum moratorium period of 18 months. In the district of Barpeta, banks have extended credit support to 11 beneficiaries under the scheme for setting up of individual units.

- **Start up India Scheme**

This initiative aims at fostering entrepreneurship and promoting innovation by creating an ecosystem that is conducive for growth of Start-ups. The objective is that India must become a nation of job creators instead of being a nation of job seekers. A start up India hub will be created as a single point of contact for the entire start up ecosystem to enable knowledge exchange and access to funding. GoI has created a website [www.startupindia.gov.in](http://www.startupindia.gov.in) wherein the list of incubators and funds available for startups are listed. A format for applying as startup is also uploaded in the website.

- **Swami Vivekananda Assam Youth Empowerment (SVAYEM) Yojana**

Swami Vivekananda Assam Youth Empowerment (SVAYEM) Yojana, a flagship programme to provide financial support to the youths of Assam to take up income generating activities in the manufacturing, trading and service sector is being implemented by the Government of Assam. Under the scheme, About One lakh youth of Assam will be provided suitable credit support for taking up income generating enterprises. Financial assistance in the form of Government Subsidy is available to the beneficiaries, the details of which are as under:

Category	Subsidy Percentage	Qualifying Amount	Remarks
New Entrepreneur	20%	Upto ₹ 1,00,000	Max subject to ₹ 20,000/-
Existing Entrepreneur	20%	Upto ₹ 2,00,000	Max subject to ₹ 40,000/-

The object of the Handloom Department is to impart training for the creation of artisans for handloom weaving, designing and dyeing etc., in modern methods. There are 4 Handloom Training Centers in the district and the duration of course is one year with intake capacity of 15 trainees. After the completion of the training, one set of Fly shuttle frame loom and yarn are provided to the passed out trainees for their self-employment.

To enable the skilled weavers to weave clothes in their looms at home, the department is running five Weavers Extension Service Units in the district. The weavers get yarn from the unit office as also with necessary technical guidance. In return the office pays weavers wages as per approved rate.

In Dima Hasao, the industrial activity is not very vibrant. However, the weaving as a part-time, supplementary source of income is predominant with more than 1 lakh population engaged in it. There are 52 registered primary weavers Cooperative societies and one District Level Weaving Cooperative Society in the name of North Cachar Hills Tribal Regional Handloom Weavers' Cooperative Society Ltd. functioning in the district.

Some basic Statistics/Data on Hand-Loom & Textiles

- No. of Handloom Training Centre : 4
- No. of Weavers Extension Service Units : 5
- No. of Primary Weaving Co-op. Society : 52
- No. of District Level Society : 1
- Total No. of Weavers : 100480
  - (a) Full time : 300
  - (b) Part time : 100180
- Production of Handloom Cloths (in Mtr.) : 1009.75

(Source : Statistical Hand Book 2019)

### **3.1.2 Infrastructure and linkage support available, planned & gaps**

Dima Hasao is one of the industrially most backward hilly districts of Assam. The district is endowed with natural resources especially forests which provide minor and major forest produce to the people. Mineral resources like coal, limestone, gypsum are also available which may provide opportunities for development of RNFS activities.

The DICC is providing technical assistance to all the existing small scale, village/cottage industries and handicrafts. They are also providing technical advice to the enthusiastic entrepreneurs/educated unemployed youth for taking up profitable NFS units. Regarding handloom, the department of handlooms and textiles is taking care of the requirement. There are two industrial estates at Haflong and Umrangso with 8 and 6 sheds, respectively. However, only 4 sheds at Umrangso are functioning.

The communication and transport network in the district are extremely poor making it difficult for the transport of raw materials as well as finished products. Inadequate and irregular supply of electricity is coming in the way of establishment/running of the existing units. Marketing network needs improvement to create a feeling of confidence among young entrepreneurs for taking up viable and income generating activities. Lack of professional institutes imparting trade related training is also one of the reasons for the poor industrial status of the district.

As on 31.03.2018 there were about 586 SSI units registered with DICC, Haflong employing about 2342 persons. Over the last few years there is not much growth in registration of SSI units in the district as no significant development in infrastructure has taken place for promotion of industrial activities in the district since last few years.

### **3.1.3 Assessment of Credit Potential for financial year 2022-23**

Two components are involved in the assessment of potential, viz.

1. Assessment of potential for Investment Credit; and
2. Assessment for Working capital for Non-Farm Sector

Even though the general focus is on financing new industrial units, the support for Working capital financing of the existing units is equally important as it gives the industry strength, flexibility, and stability. Timely and adequate working capital is needed for smooth running of any industrial or business unit. About 350 units in the district are engaged in various activities like agro processing, food processing, forest based activities, mineral based activities, handloom textiles, cane and bamboo making, tailoring etc. For successful operations of these units, apart from infrastructure support, financial assistance for meeting their working capital requirements is equally necessary.

The potentials under this sector assessed for the year 2022-23 is given below:

Sr. No.	Activity	PLP 2022-23 (₹ in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Micro Enterprise	5.000	610	3050.00	2440.00
	<b>Sub-Total</b>		<b>610</b>	<b>3050.00</b>	<b>2440.00</b>
	<b>Working Capital</b>				
i	Micro Enterprises	2.000	400	800.00	640.00
ii	Small Enterprises	10.000	12	120.00	96.00
	<b>Sub-Total</b>		<b>413</b>	<b>920.00</b>	<b>736.00</b>
	<b>Total MSME</b>		<b>1023</b>	<b>3970.00</b>	<b>3176.00</b>

Bank Loan @80% of TFO.

### **3.1.4 Critical intervention required for creating a definitive impact**

- ✓ Promotion of off farm producers organization(OFPO)
- ✓ Renovation of existing Industrial Estates
- ✓ Liberal lending mechanism for new units

### **3.1.5 Suggested Action Points**

#### **Banks:**

- Banks may leverage the SVAYEM yojana of the state Government to enhance credit flow to the sector.
- Banks to consider the Working capital requirements of the existing units

#### **Development Departments of Government**

- Special attention to improve the critical infrastructure like electricity, roads, cold storage, telecommunication
- Imparting training to rural artisans in skill upgradation.
- Creation of industrial Estates / Sheds

### **3.1.6 Other related matters**

- ✓ NABARD has provision for grant support for promotion of Off Farm Producers Organization. NGOs can avail support for assistance
- ✓ NGOs and Training Institutes can avail assistance from NABARD, they can submit application online in [nabskillnabard@nabard.org](mailto:nabskillnabard@nabard.org)



## Chapter 4

### Credit Potential for Export Credit, Education and Housing

#### 4.1 Credit Potential for Export credit

##### 4.1.1 Introduction

Exports play an important role in accelerating the economic growth of developing countries like India. Unless we earn sufficient amount of foreign exchange we cannot meet our ever increasing import requirements. In addition to import requirements of capital goods, we are also heavily dependent upon our imports for meeting our energy requirements. Therefore, we need to push up our exports to a very high level.

Of the several factors influencing export growth, credit is a very important factor which enables exporters in efficiently executing their export orders.

The commercial banks provide short term export finance mainly by way of pre and post-shipment credit. They have also have dedicated branches for this purpose. Export finance is granted in Rupees as well as in foreign currency. Export Credit Guarantee Corporation of India provides credit guarantee coverage.

Further, RBI in its new classification on priority sector lending has put export credit under a separate sector in itself.

##### 4.2.1. Assessment of Credit Potential for 2022-23

Taking into the demand and infrastructure available, the credit potential for 2022-23 is estimated as under:

Sr. No.	Activity	PLP 2022-23 (₹ in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Export Credit	20.000	1	20.00	16.00
	<b>Total</b>		<b>1</b>	<b>20.00</b>	<b>16.00</b>

Bank Loan @80% of Total Financial Outlay.

#### 4.2 Credit potential for Education:

##### 4.2.1 Introduction

As per the extant guidelines of RBI all loans to individual for educational purpose, including vocational courses, will be part of priority sector lending with a limit of ₹ 10.00 lakh. RBI in its recent priority sector classification has created a separate sector for such loans which were earlier part of the “Other Priority Sector”.

Education loan up to ₹ 4 lakh is given without collateral. Further, the Government of India provides full interest subsidy during the period of moratorium i.e., Course Period plus one year or six months after getting job, whichever is earlier, on loans taken by students belonging to Economically Weaker Sections from scheduled banks. The education loan facility is available for pursuing any of the approved courses of studies in technical and professional streams, from recognised institutions in India.

##### 4.2.2 Infrastructure and linkage support available, planned & gaps

Education Loans is an emerging sector requiring focussed attention. The meritorious students residing in rural areas are often unable to afford costly higher technical education being offered both inside & outside the country. Banks must tap the educational loans markets and thus help such students in acquiring higher qualification & gainful employment later on. There are 26 bank branches in the district, desirous students can approach any of these banks.

#### **4.2.3 Assessment of potentials in PLP from 2022-23**

Taking into the demand and infrastructure available, the credit potential for 2022-23 is estimated as under:

Sr. No.	Activity	PLP 2021-22 (₹ in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Education (upto ₹10 lakh)	5.000	54	270.00	216.00
	<b>Total</b>		<b>54</b>	<b>270.00</b>	<b>216.00</b>

Bank Loan @80% of Total Financial Outlay.

#### **4.2.4 Critical intervention required for creating a definitive impact**

- Liberal education loan scheme is needed
- Colleges can set up separate window for education loan in their respective colleges

#### **4.2.5 Suggested Action Points**

##### **Banks:**

- Banks to publicize and popularize their education loan products.
- Need for financial literacy and awareness creation so that people can come forward to avail Educationloans.

#### **4.2.6 Other related matters**

Education loan is priority sector as per RBI revised guideline. Hence, banks may take advantage of this revised guideline.

### **4.3 Credit potential for Housing:**

#### **4.3.1 Introduction**

Housing is one of the prime engines of economic growth. It satisfies social needs, generates employment and stimulates economy with its spill-over effects. Housing in rural areas - both of agriculturists and non-agriculturists & for business as well as for dwelling needs gives an impetus to overall development. Rural housing includes construction of new houses and repairs / renovation of existing houses. As per RBI norms, under priority sector, loan for individual borrower has been enhanced to ₹ 5 lakh for repairs / renovation and to ₹20 lakh for construction of new houses.

As per extant RBI guidelines housing loans of up to ₹28 lakh in metropolitan cities and ₹20 lakh in other centres will be classified as priority sector lending. With the Govt of Assam signing MoU with SBI for financing Housing requirement of its employees this sector is expected to witness better credit flow.

#### **4.3.2 Infrastructure and linkage support available, planned & gaps**

- The present banking norms stipulates taking Income Tax Returns (ITRs) of the borrowers for last 3 years which are hardly available in case of a rural borrower. This calls for innovative borrower appraisal on part of the bankers.
- In some cases, rural houses are built upon agriculture land and in those case conversion of land is needed as agriculture land is out of the purview of the SARFAESI Act. The conversion of land is a tedious process which starts from the circle offices and extends up to district offices.
- Generally, the banks have tie ups with valuers and architects who prepare the maps and estimates. Apart from it block offices also have this provision of preparation of maps and

its approval with its pool of engineers, which, however, is again a time consuming process with ample scope of harassment of a borrower. There is lack of awareness among rural borrowers and many times they fail to visit a bank branch and avail the services of the banks' empaneled professionals.

- Clarity of title of ownership is a problem in rural areas and particularly in Dima Hasao due to different land ownership system.
- There are 26 bank branches in the district though the spread is not even. Further, the State government has launched Apunghar scheme for govt employees. People can avail bank loan from these banks.

#### **4.3.3 Assessment of potentials for financial year 2022-23**

Taking into the demand and infrastructure available in the sector, the credit potential for 2022-23 is estimated as under:

<b>Sr. No.</b>	<b>Activity</b>	<b>PLP 2021-22 (₹ in lakh)</b>			
		<b>Unit cost</b>	<b>Phy Units</b>	<b>Fin. Outlay</b>	<b>Bank Loan</b>
i	Housing Loan for purchase/construction of house (upto ₹ 20.00 lakh)	20.00 0	49	980.00	784.00
ii	Housing Loan for repairing (upto ₹ 2.00 lakh)	2.000	50	100.00	80.00
	<b>Total</b>		<b>99</b>	<b>1080.00</b>	<b>864.00</b>

Bank Loan @80% of Financial outlay.

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Introduction

Infrastructure broadly refers to various investments which enable productive activities in primary, secondary and tertiary sectors of an economy to function efficiently and thereby foster development process. In general infrastructure is of two types (i) Economic infrastructure, which consists of irrigation & energy, transport services, communications and (ii) Social infrastructure which consists of education, health and civic amenities such as water supply, sanitation, housing, etc. Suitable infrastructure facilities promote sustainable development and eradicate poverty in an economy.

The importance of rural infrastructure in augmenting income and improving standard of living in the rural areas through raising economic productivity, creating employment opportunities providing market linkages, etc. does not need any emphasis. On account of various reasons, viz. long gestation period, large amount of initial capital investments, less remunerative, etc. private players are reluctant to invest in rural infrastructure. Hence, dedicated public investment is required in creating basic infrastructure facilities, viz. roads, bridges, irrigation, drinking water, health, education, etc. further, this will also stimulate capital formation by private sector.

Under the Government initiatives AMTRON is going to open up a multifunctional IT park with the state-of-the-art equipments in Guwahati. The location of the software park is near Lokapriya Gopinath Bordoloi International Airport, Borjar. This park has been done by the Software Technology Park of India Ltd a Government of India Organization and the infrastructure is similar to the technology park in Noida, Bangalore, Hyderabad and Bhubaneswar.

The present telecommunication network in the state is growing fast in comparison to the other parts of the country. Currently, individuals and industry alike face no problems in procuring telephone and other telecommunications facilities. Assam has 269 telephone exchanges with approximately 1, 20,000 working connections. The growth rate approximately matches the demand and the shortfall if any, is marginal. Mobile telephone services are available throughout the state. To boost the economy, Assam Industrial Development Corporation has established an Export Promotion Industrial Park with estimated cost 14.62 project in Amingaoan near Guwahati. This will provide infrastructural facilities of high standard for export oriented units. A food processing park with estimated cost ₹5.95 Crore is going to set up in Chaygoan near Guwahati.

#### 5.1.2 Rural Infrastructure Development Fund (RIDF)

The GoI created the Rural Infrastructure Development Fund in 1995-96 under the aegis of NABARD with the objective of giving low cost fund support to State Governments and State Owned Corporations for quick completion of ongoing projects relating to medium and minor irrigation, soil conservation, watershed management and other forms of rural infrastructure. The assistance under RIDF now covers 37 activities under Agriculture, Social and Rural connectivity sectors, the latest being Mechanization of Farm Operations and Related Services viz. (i) Farm Mechanization and, (ii) Custom Hiring Centre. Moreover, Rural Drinking Water which was previously included under Social Sector has been now kept as standalone entity under RIDF.

#### 5.1.3 Construction of storage facilities

Provision of adequate storage facilities for agri and horti produces prevents post-harvest losses and also protects farmers from distress sales of their produces. In aggregate 4.69 lakh MT storage capacity has been created by different organization, viz. FCI, Central Warehousing Corporation, State Warehousing Corporation, Assam State Agricultural Marketing Board (ASAMB) (Assam Economic Survey 2016-17).

NABARD has been supporting creation of storage facilities in the State through RIDF. Under tranche XVIII of RIDF (2012-13) 251 rural godowns were sanctioned with loan amount of ₹ 49.46 crore. Further, in the year 2016-17 a project for renovation of 57 Warehouses and Construction of 04 New Warehouses covering 10 Districts of Assam was sanctioned under RIDF XXI for loan amount of ₹ 47.58 crore.

Apart from this, NABARD has also supported establishment of four Cold storage under Warehousing Infrastructure Fund (WIF) 2014-15.

### **Support to Assam under RIDF**

As on 31 March, 2020, as many as 4306 projects with loan of ₹ 83032.82 crore have been sanctioned to the Govt. of Assam under various RIDF Tranches II to XXV covering Irrigation projects, Flood Protection Works, Roads, Bridges, Godowns, Rural Markets, Infrastructure development in Primary and Secondary Schools, Village Knowledge Centre, Rural Drinking Water, Soil Conservation and Water Harvesting structures, Fisheries etc. Out of 4306 projects, 2734 projects have been completed. The completed infrastructure development project facilitate increase in credit absorption capacity in the command area of the projects.

#### **5.1.4 RIDF project in the district**

The details of RIDF projects sanctioned under various tranches of RIDF in Dima Hasao district are furnished below:

<b>(₹ lakh)</b>						
<b>Trench</b>	<b>Type of project</b>	<b>Implementing Dept.</b>	<b>No. of project</b>	<b>Project Cost</b>	<b>RIDF loan sanctioned</b>	<b>RIDF loan disbursed</b>
IX	Bridges	PWD	1	113.79	91.03	0.00
V	Bridges	PWD	5	278.39	250.55	46.58
XI	Roads	PWD	1	78.32	62.66	54.94
XIV	PMGSY Bridges	PWD	2	399.72	210.30	128.48
XIX	Roads	PWD	1	1000.00	900.00	899.91
XX	Roads	PWD	1	150.00	135.00	134.91
	Veterinary Hospital	AH & Vet Dept	2	163.24	155.08	0.00
XXI	Roads	PWD	1	146.03	131.43	131.38
	Veterinary Hospital	AH & Vety	3	247.24	234.88	48.64
XXII	Roads	PWD	1	200.00	180.00	44.84
XXIII	Rural Education Infra.	Elementary Education	1	1419.40	1277.46	1149.71
	Fisheries	Fishery Department	2	28.00	26.60	26.60
	Flood Control	WRD, GoA	2	161.33	153.26	141.45
XXIV	Bridges	PWD	4	702.81	632.54	550.96
	Flood Control	WRD, GoA	1	100.00	95.00	95.00
XXV	Bridges	PWD	5	1270.01	1143.02	524.70
	Flood Control	WRD, GoA	1	140.00	133.00	0.00
XXVI	Roads	PWD	2	1402.70	1262.43	386.52
	Refrigerated van, Mini feed plant and Fish Van	Fishery Department	7	36.00	34.20	0.00
	Village Knowledge Centre	Agriculture Department	2	233.48	221.81	0.00
		<b>Total</b>	<b>45</b>	<b>8270.46</b>	<b>7330.24</b>	<b>4364.62</b>

### **5.1.5 Critical Infrastructure Gaps and requirements**

#### **Rural Roads**

The district has a total Rural Road length of 1237 km connecting only 32 villages of the total 676 inhabited villages( Statistical Handbook 2017). These roads are mostly gravel/earthen roads which is not motorable during rainy season. Thus there is a need for converting these roads into metal roads, besides, there is huge scope for building new roads so that all inhabited villages are connected by all-weather metal roads.

#### **Rural Bridges**

Approximately, ninety five percent of the district is hilly and there are more than six hundred inhabited villages. This offers great scope for construction of Bridges, which will help in rural connectivity.

#### **Irrigation**

The ultimate Irrigation potential of the district is 17,000 ha, against this the total Irrigation potential created is 7290 ha( Statistical Handbook, 2017), leaving a gap of 9710 ha. Further, 99% of irrigation in the district is through canals. Thus, there is scope for creating more potential as well as creating alternative channels of irrigation like pipe etc.

#### **Veterinary Hospitals**

The district has 6 Dispensaries and 16 Sub-Centres and no Vety hospital. Besides, of the five Blocks only two have Block Vety Dispensary. Hence, there is a need for setting up Block Veterinary Dispensaries in the remaining three Blocks.

#### **Market yards**

The District council through Department of agriculture has set up 21 Haats for marketing of agriculture produces in the district. In these haats there are no facilities for drinking water and toilet. Thus, there is need for construction of more number of Rural haats with minimum facilities such as toilet and drinking water for marketing of agriculture produces.

#### **Industrial Estate**

The district has one mini industrial Estate at Haflong and one Industrial Estate at Umrangso( Source : DICC, Haflong). The Mini industrial estate at Haflong is being encroached by private parties and no activities is going on at present. There is a need for more Industrial Estates at two developing towns namely Maibang and Harangajao.

#### **Godowns and Cold storage**

The district has only one Godown at Mahur with capacity of 150 MT and no Cold Storage. There is scope for construction of one ore Godown at Harangajao and a Cold storage at Jatinga as this will benefit farmers by avoiding distress sale.

### **5.2 SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT**

#### **5.2.1 Introduction**

Infrastructure plays a major role in development rural areas. The major infrastructure projects are generally funded by the State. However not all the infrastructure can be funded by the state. Social infrastructure covering schools, health care facilities, sanitation facilities and drinking water have been brought under the ambit of priority sector lending norms.

Due to increasing demand for quality education, a number of private schools/Colleges are coming up. Awareness on health among the rural people is also increasing. Due to this reason, Nursing Homes and Hospitals are coming up in rural areas. Under Swacch Bharath scheme, government is determined to construct toilet facilities in all the households in the district by 2019. These activities have created new potential for bank financing.

### 5.2.2 Assessment of Credit Potential for 2022-23

The demand and infrastructure available under this sector, the PLP projections for the year 2022-23 are assessed as below:

Sr. No.	Activity	PLP 2022-23 (₹ in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	School (Private)	15.000	3	45.00	36.00
ii	Small Hospital / Nurshing Home	20.000	1	20.00	16.00
iii	Drinking Water Plant (RO) - 1000 Ltrs/hr capacity	8.000	4	32.00	25.60
	<b>Total</b>		<b>8</b>	<b>97.00</b>	<b>77.60</b>

Bank Loan has been taken @80% of Financial outlay.

### 5.2.3 Critical Interventions and Suggested Action Points

#### Banks:

- Banks need to reach out to the doctors, young entrepreneurs, etc., for enhancing the credit flow to these sub sectors.

#### Government Departments:

- The growth of sector is closely linked with the availability of skilled manpower. Hence focus on skill needs to be sharpened
- The Village Water and Sanitation Committees may be formed and their capacity building may be done

## 5.3 CREDIT POTENTIAL FOR RENEWABLE ENERGY

### 5.3.1 Introduction

Renewable energy in India comes under the purview of the Ministry of New and Renewable Energy. India was the first country in the world to set up a ministry of non-conventional energy resources, in early 1980s. India's cumulative grid interactive or grid tied renewable energy capacity (excluding large hydro) has reached 33.8 GW of which 66% comes from wind, while solar PV contributed nearly 4.59% along with biomass and small hydro power of the renewable energy installed capacity in India. Biogas being a renewable source of energy is user friendly and is a very good alternative source of energy. The Biogas & Manure Management Programme (BMMP) attaches great importance and priority to the use of Biogas. The National Sample Survey concluded that 93% of the rural household in the State are dependent on firewood for their cooking. This is considered an important cause of deforestation which is taking place at a rapid rate. Creation of awareness for replacement of firewood with biogas is essential to check deforestation. Biogas mitigates the drudgery of rural women who use firewood.

### 5.3.2 Assessment of Potential for the year 2022-23

Credit potential under this activity for 2021-22 is assessed as given below:

Sr. No.	Activity	Scale of finance	PLP 2022-23 (₹ in lakh)		
			Phy Units (Ha)	Fin. Outlay	Bank Loan
I	Solar Units	0.280	68	19.04	15.23
	<b>Total</b>		<b>68</b>	<b>19.04</b>	<b>15.23</b>

Bank Loan has been taken @80% of Financial outlay.

### 5.3.3 Infrastructure and linkage support available and planned

As informed by the DRDA, during the last 2-3 years, no bio gas plant has been installed in the district. However, there is a scope for installation of 3-4 cum. capacity plants in the district. The number of bio-gas plants in the district is estimated at 30.

The bio-gas development programme is being implemented through DRDA in co-ordination with KVIC, which is providing the technical guidance to the farmers for setting up of the units.

Poor recovery of loans had come in the way of making further progress in popularizing the programme. Non-availability of sufficiently trained masons for construction and maintenance of plants is a limiting factor in encouraging the rural people to go for bio-gas plants. Incessant rains for long spells and humid climate are also hindering the development of this sector. The rural peoples' preference for LPG is another limiting factor for the development of bio-gas.

The district has great scope for solar home lighting system as only 506 villages out of 676 inhabited villages are electrified leaving 170 villages un-electrified. (Source: *Statistical handbook-2016*). Assuming average number of households per village at 50, the potential for solar home lighting in un-electrified villages works out to 8500 households.

Critical Interventions: There is a need for banks to popularise the scheme for solar power proactively as district most of the villages are yet to get electricity. Banks can go for group financing/SHGs if they are not comfortable about individual financing. DRDA on their part can initiate steps to cover SHGs promoted by them to avail the scheme.

### 5.3.4. Suggested Action Points

#### **Banks:**

- Motivate big farmers for installation of Bio-gas plants
- Leverage the Jawaharlal Nehru National Solar Mission for providing credit to solar home lighting systems.

#### **Government Departments:**

- Strengthening the extension network for popularizing the bio-gas usage in the district
- To popularize the Jawaharlal Nehru National Solar Mission for providing credit to solar home lighting system



## Chapter 6

### Informal Credit delivery System

#### 6.1. Introduction

The informal credit delivery system is characterised by ease of lending & borrowing of small amounts, amongst groups of people, relatives, friends, money lenders, traders, etc. Because of its accessibility, liquidity, low administrative and procedural costs, little or no collateral/mortgage requirements, flexibility in interest rates and repayment schedule, it is suited to need of people having little or no access to formal financial institutions. The SHG Bank Linkage programme (SHG-BLP), pioneered by NABARD in India during 1980s, was an attempt in the direction of bringing such people in the fold of formal financial system while maintaining the characteristics of informal credit delivery system. SHG-BLP provided a new grounds to formal financial institutions for doing business with poor people. Since then, the SHG-BLP has taken a shape of movement in the country with more than 8.5 million SHGs having savings bank account in different banks and 4.8 million SHGs having availed bank loan (data as on 31.03.2017).

The SHG-BLP has enabled the banks to reach the unreached, sustainably, in group mode. The success of SHG-BLP triggered evolution of several Micro Finance Institutions (MFIs) in the country. The growth of MFIs was phenomenal and they made tremendous strides in terms of outreach and loan portfolio. As per report of Microfinance Institutions Network (MFIN), the micro finance sector has loan portfolio of ₹.136,633 crore as on 31.03.2018. This included lending by NBFC-MFIs, Banks (direct and indirect through BC network), Small Finance Banks, Non Profit MFIs, etc.

#### 6.2 Status of SHG BLP in the District:

Total Nos. Bank branches -	28 ( as on 31 March 2021)
Of which No. of branches participating in the linkage programme	26
No. of additional branches proposed to be roped in	0
No. of Banks acting as SHPIs	01
No. of Govt./other agencies participating	9
No. of Govt./other agencies likely to participate	--
No of SHGs Credit linked during 2019-20 Govt. Sponsored & Direct	27*
Cumulative No. of SHGs savings linked as on March 2021	1896*
Cumulative No. of SHGs credit linked as on March 2021	163*

\*. Source : ASRLM, Haflong

#### 6.3 Micro Enterprise / Livelihoods Promotion

While continuing with its goal of financial inclusion of unprivileged, SHG-BLP has helped the members to expand their economic activities and improve their income levels. NABARD through Micro Enterprise Development Programme (MEDP) provides grant support to NGOs for organizing skill development programmes for members of SHGs who wish to set up micro enterprises. MEDPs are low budget, small duration (up to two weeks) programme, for a group of 30 members from SHGs, aimed at providing skillsets and guidance to take up livelihoods activities. NABARD also supports NGOs for organizing 'Livelihoods Enterprise Development Programme (LEDPs)' which are longer duration programmes aimed at promotion of Producers' Organizations in farm and non-farm sectors. Under LEDPs skill training & handholding is provided to 90 to 150 members from SHGs selected from a cluster.

Promotion of livelihoods is one of the major objectives of NRLM, Govt. of India. As part of NRLM, the Ministry of Rural Development, Government of India (MoRD) has taken up another skill and placement initiative namely DeenDayal Upadhyaya Grameen

KaushalyaYojana (DDU-GKY). It envisages diversification in incomes of the rural poor. Under DDU-GKY the youth in the age group of 15 – 35 years from rural poor households is provided skill training and placement assistance.

#### **MEDP and LEDP Projects.**

In the FY 2021-22, total 74 MEDPs and 28 LEDPs have been allocated to various districts of Assam under FIF A/c- Expenditure under SHG/JLG and WSHG Fund. In WSHG districts, which includes Dima Hasao, 02 MEDPs and 01 LEDP have been allocated under WSHG Development Fund in the FY 2021-22. The programmes will give an opportunity to the rural women to acquire skill and also to undertake income generation activities through skill training and marketing intervention.

### **6.4 E-Shakti Project**

The need for digitisation of records of SHGs has being felt for quite some time for enhancing transparency and proper maintenance of records of SHGs which in turn strengthens the SHGs and also lead to enhanced confidence among the members and the banks. With this objectives, the project E-Shakti was launched by Dr. Raghuram Rajan, Governor, Reserve Bank of India during NABARD Microfinance Conclave in Nov.2014. Initially, the project was pilot tested in in Ramgarh (Jharkhand) and Dhule (Maharashtra) districts. At present the project is being implemented in 100 districts including one district, Nalbari in Assam. In Nalbari district the financial & non-financial records in respect 7173 SHGs has been digitized and hosted on a dedicated website namely [www.eshakti.nabard.org](http://www.eshakti.nabard.org) . Regular data updation is being done through Animators engaged for the purpose. The project has enabled computerized book keeping, on line grading of SHGs and a host of MIS / on-line reports. It aims at helping banks branches to monitor the performance of SHGs. It also provides an opportunity to the Banks to review the performances of their branches and plan business under SHG portfolio. The Bank branches concerned have been provided unique id and password to access the portal. The Project has now being implemented in Baksa, Udalguri, Barpeta and Nagaon Districts of Assam.

### **6.4 Means for expansion of SHG-BLP**

Apart from NRLM, NULM has also started promotion of SHGs in urban areas. However, the gap between number of SHGs having savings account and number of SHGs provided with bank loan (246048 SHGs as on 31.03.2017) suggests that lot of work on the part of bankers is needed to provide loan to all eligible SHGs. In order to create awareness and familiarize the stakeholders (SHGs, Bankers, Promoting Agencies) NABARD organizes capacity building programmes, exposure visits, meetings, workshops, etc. There is need for coordinated approach to upscale the SHG bank linkage programme in the State.

### **6.5 Joint Liability Groups**

A large number of small, marginal and tenant farmers who do not have access to credit from banking institutions for various reasons which inter alia, include very small land holdings, inability of banks to serve more clients individually, lack of proper titles, etc. With a view to meet the credit requirements of tenant farmers NABARD has formulated a separate scheme for financing tenant farmers by banks by organizing them into Joint Liability Groups (JLG). JLG is an informal group comprising preferably of 4 to 10 individuals coming together for the purposes of availing bank loan either singly or through the group mechanism against mutual guarantee. The JLG members would offer a joint undertaking to the bank that enables them to avail loans.

NABARD provides incentive for promotion and financing of JLGs. It has also entered into MOUs with AGVB and SBI for financing JLGs in the State While in Dima Hasao LDRB was sanctioned grant assistance for promotion of JLGs.

### **Joint Liability Groups**

NABARD, Assam RO has sanctioned ₹ 20.00 lakh to Konoklata Mahila Urban Cooperative Bank, Jorhat for promotion of 1000 JLGs in Jorhat and Sivasagar Districts for a period of 3 years from 2020-21 to 2022-23. The project will help in:

- Holistic Financial Inclusion
- Access to micro-credit by women and poor through Joint Liability Groups
- Creation of livelihood opportunities for the poor
- Demonstration of bankable models through JLG

### **Status of JLGs in the district:**

The concept of JLG as a mode of lending is yet to pick up in Dima Hasao. However, a beginning has been made by LDRB(now AGVB), which has sanctioned 45 JLGs with total loan amount of ₹ 10.50 lakhs as on 31 March 2019.

### **6.6 Assessment of Credit Potential for financial year 2022-23:**

The projections for the year 2022-23 for various other activities are as under:

Sr. No.	Activity	PLP 2022-23( ₹ in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	SHG	1.500	275	412.50	412.50
	<b>Total</b>		<b>275</b>	<b>412.50</b>	<b>412.50</b>

Bank Loan @100% of Financial Outlay

### **6.7 Critical interventions required**

- ✓ Coordinated approach of all stakeholders concerned
- ✓ Promotion of quality SHGs
- ✓ Capacity building of the partner agencies like NGOs, Banks, Govt. Officials
- ✓ Promotion of livelihood activities among SHGs, forward – backward linkages
- ✓ Cluster approach in SHG promotion

### **KANAKLATA MAHILA SABALIKARAN YOJANA**

- Assam State Government has launched the scheme on 1<sup>st</sup> April 2018 with a mandate to empower 1 lakh women Self Help Groups (SHGs) with an initial outlay of ₹ 250 crore
- Subsequently coverage enhanced to include an additional 2,60,000 SHGs taking the total to ₹ 315 crores in 2018-19
- Till date ₹ 184.89 crore provided as financial assistance to 1.32 lakhs SHGs
- Govt. will also provide an interest subvention of 3% to incentivise these SHGs to go for Bank loans
- Another 63,000 new SHGs to be brought under the ambit of the scheme
- These newly adopted SHGs to be given an initial revolving fund of ₹. 25,000 per SHG
- For this purpose ₹300 crore to be set apart.

**ANNEXURE- I**

**ACTIVITY-WISE/ BLOCK-WISE POTENTIAL LINKED PHYSICAL AND FINANCIAL ESTIMATES FOR THE YEAR 2022-23**

**District : DIMA HASAO**

(₹ in Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Harangajao ITDP Block	Jatinga Valley	Diyung Valley	Diyungbra ITDP Block	New Sangbar	
	<b>Agriculture</b>									
	<b>Farm Credit</b>									
	<b>Crop Production, Maintenance, Marketing</b>									
i.	Autumn Paddy (Ahu)	0.680	ha	Physical	550	500	475	475	480	2480
				Bank Loan	374.00	340.00	323.00	323.00	326.40	1686.40
ii	Winter Paddy (Sali)	0.679	ha	Physical	1400	1100	1000	1000	1000	5500
				Bank Loan	950.88	747.12	679.20	679.20	679.20	3735.60
iii	Wheat	0.505	ha	Physical	5	5	1	1	1	13
				Bank Loan	2.53	2.53	0.51	0.51	0.51	6.59
iv	Mustard/Rape	0.407	ha	Physical	510	560	510	510	560	2650
				Bank Loan	207.70	228.06	207.70	207.70	228.06	1079.22
v	Maize	0.449	ha	Physical	510	510	360	355	360	2095
				Bank Loan	228.94	228.94	161.60	159.36	161.60	940.44
vi	Potato	1.680	ha	Physical	510	560	555	510	560	2695
				Bank Loan	856.80	940.80	932.40	856.80	940.80	4527.60
vii	Chilli	0.966	ha	Physical	160	160	155	160	80	715
				Bank Loan	154.53	154.53	149.70	154.53	77.26	690.55
viii	Ginger	2.039	ha	Physical	515	510	510	510	515	2560
				Bank Loan	1050.12	1039.93	1039.93	1039.93	1050.12	5220.03
ix	Turmeric	2.028	ha	Physical	70	65	45	35	40	255
				Bank Loan	141.97	131.83	91.27	70.99	81.13	517.19
x	Rabi Vegetables	0.880	ha	Physical	110	80	80	85	60	415
				Bank Loan	96.80	70.40	70.40	74.80	52.80	365.20
xi	Kharif vegetables	0.898	ha	Physical	160	160	155	105	110	690
				Bank Loan	143.69	143.69	139.20	94.30	98.79	619.67
xii	Sesamum	0.231	ha	Physical	105	110	105	110	110	540
				Bank Loan	24.26	25.41	24.26	25.41	25.41	124.75
xiii	Pulses (Black Gram/Green Gram)	0.339	ha	Physical	55	60	60	55	55	285
				Bank Loan	18.66	20.35	20.35	18.66	18.66	96.68
xiv	Sugarcane	1.123	ha	Physical	360	460	510	610	465	2405
				Bank Loan	404.12	516.38	572.51	684.76	521.99	2699.76
xv	Cabbage	0.978	ha	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
xvi	Carrot	0.808	ha	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Crop Loan Total</b>			<b>Physical</b>	<b>5020</b>	<b>4840</b>	<b>4521</b>	<b>4521</b>	<b>4396</b>	<b>23298</b>
				<b>Bank Loan</b>	<b>4655.00</b>	<b>4589.97</b>	<b>4412.03</b>	<b>4389.95</b>	<b>4262.73</b>	<b>22309.68</b>
	Add : 10% on Bank loan for Consumption/ Subsistence purpose				465.50	459.00	441.20	439.00	426.27	2230.97
	Add : 20% for Repairs & Maintenance of Farm Assets				931.00	917.99	882.41	877.99	852.55	4461.94
	<b>Sub-Total</b>			<b>Physical</b>	<b>5020</b>	<b>4840</b>	<b>4521</b>	<b>4521</b>	<b>4396</b>	<b>23298</b>
				<b>Bank Loan</b>	<b>6051.50</b>	<b>5966.96</b>	<b>5735.64</b>	<b>5706.94</b>	<b>5541.55</b>	<b>29002.59</b>
<b>(b)</b>	<b>Water Resources</b>									
i.	Shallow Tube well (Dia -80 mm, depth - 45 m)	0.314	No.	Physical	35	35	25	25	25	145
				Bank Loan	11.00	11.00	7.86	7.86	7.86	45.58
ii	Diesel Pump Set (5 HP)	0.350	No.	Physical	75	65	60	60	55	315
				Bank Loan	26.25	22.75	21.00	21.00	19.25	110.25
iii	Shallow Tube well with Solar Photovaltic (1 HP)	2.587	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
iv	Sprinkler Irrigation System (HDPE Pipe -63 mm x 3.2Kgs, with saddle, sprinkler)	0.652	No.	Physical	18	8	6	5	5	42
				Bank Loan	11.74	5.22	3.91	3.26	3.26	27.39
v	Water Storage Tank (5000 L)	0.530	ha.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
vi	Water Storage Tank (10000 L)	0.740	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
vii				Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Sub- Total</b>			<b>Physical</b>	<b>128</b>	<b>108</b>	<b>91</b>	<b>90</b>	<b>85</b>	<b>502</b>
				<b>Bank Loan</b>	<b>48.99</b>	<b>38.97</b>	<b>32.77</b>	<b>32.12</b>	<b>30.37</b>	<b>183.22</b>

**ANNEXURE- I**

**ACTIVITY-WISE/ BLOCK-WISE POTENTIAL LINKED PHYSICAL AND FINANCIAL ESTIMATES FOR THE YEAR 2022-23**

**District : DIMA HASAO**

( ₹ in Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Harangajao ITDP Block	Jatinga Valley	Diyung Valley	Diyungbra ITDP Block	New Sangbar	
										0
<b>(c)</b>	<b>Farm Mechanization</b>									
i.	Tractor with accessories and trailer ( 30 - 35 HP)	5.545	No.	Physical	10	10	7	7	7	41
				Bank Loan	44.36	44.36	31.05	31.05	31.05	181.87
ii	Power Tiller with Trailer and CMVR Kit (12 - 15 HP)	1.923	No.	Physical	245	230	225	215	215	1130
				Bank Loan	376.81	353.74	346.05	330.67	330.67	1737.94
iii	Power Tiller	1.482	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
iv	Power Tillers with CMVR Kit ( 12 - 15 HP)	1.923	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
v	Thresher (Single purpose) Tractor mounted	1.350	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
vi	Thresher (Multi purpose) Tractor mounted	1.700	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
vii	Reaper	1.500	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
viii	Rotavator	0.800	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
ix	Disc Plough	0.260	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>255</b>	<b>240</b>	<b>232</b>	<b>222</b>	<b>222</b>	<b>1171</b>
				<b>Bank Loan</b>	<b>421.17</b>	<b>398.10</b>	<b>377.10</b>	<b>361.72</b>	<b>361.72</b>	<b>1919.81</b>
<b>(d)</b>	<b>Plantation &amp; Horticulture</b>									
i.	Banana cultivation (1.8 m X 1.8 m) - Ha	1.881	1 ha	Physical	110	115	118	100	100	543
				Bank Loan	165.53	173.05	177.57	150.48	150.48	817.11
ii	Coconut cultivation (Ha) - 7.5 m X 7.5m	2.188	1 ha	Physical	25	28	28	20	20	121
				Bank Loan	43.77	49.02	49.02	35.01	35.01	211.83
iii	Areca nut Cultivation (Ha) - 2.7 m X 2.7 m	1.922	1 ha	Physical	90	90	70	70	70	390
				Bank Loan	138.41	138.41	107.65	107.65	107.65	599.77
iv	Papya	2.517	1 ha	Physical	45	40	40	30	30	185
				Bank Loan	90.62	80.55	80.55	60.42	60.42	372.56
v	Assam Lemon	1.309	1 ha	Physical	45	40	40	38	30	193
				Bank Loan	58.89	52.34	52.34	49.73	39.26	252.56
vi	Betel vine (Ha)	0.000	1 ha	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
vii	Lichi cultivation	1.828	1 ha	Physical	60	60	65	35	35	255
				Bank Loan	87.73	87.73	95.05	51.18	51.18	372.87
viii	Pineapple Cultivation (Ha) - 90cm x 30cm x 60cm	5.183	1 ha	Physical	180	220	200	120	125	845
				Bank Loan	746.39	912.26	829.33	497.60	518.33	3503.91
ix	Plantation & Maintenance of Muga Food Plants with supply of Start-Up Tools (1 acre with 3 m X 3m spacing)	0.000	1 ha	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
x	Mulberry Plantation (Acre)	0.000	1 ha	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
xi	Orange	1.803	1 ha	Physical	125	190	110	100	100	625
				Bank Loan	180.31	274.07	158.67	144.25	144.25	901.55
xii	Rubber cultivation (4.75 x4.75)	2.850	1 ha	Physical	85	80	70	65	65	365
				Bank Loan	193.83	182.42	159.62	148.22	148.22	832.31
xiii	Tea Cultivation (105 cm x 65 cm)	7.608	1 ha	Physical	52	50	44	45	45	236
				Bank Loan	316.48	304.30	267.79	273.87	273.87	1436.31
xiv	Ginger	1.858	1 acre	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
xv	Gladiolus	8.785	1 acre	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
xvi	Marigold	1.269	1 acre	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
xvii	Tuberose	4.660	1 acre	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
xviii	Gerbera	11.872	1 acre	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>817</b>	<b>913</b>	<b>785</b>	<b>623</b>	<b>620</b>	<b>3758</b>
				<b>Bank Loan</b>	<b>2021.96</b>	<b>2254.15</b>	<b>1977.59</b>	<b>1518.41</b>	<b>1528.67</b>	<b>9300.78</b>

**ANNEXURE- I**  
**ACIVITY-WISE/ BLOCK-WISE POTENTIAL LINKED PHYSICAL AND FINANCIAL ESTIMATES FOR THE YEAR 2022-23**  
**District : DIMA HASAO**

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Harangajao ITDP Block	Jatinga Valley	Diyung Valley	Diyungbra ITDP Block	New Sangbar	
										0
<b>(e)</b>	<b>Forestry and Wasteland Development</b>									
i	Bamboo Cultivation (5 x 5)	0.704	1 ha	Physical	75	75	75	75	75	375
				Bank Loan	52.79	52.79	52.79	52.79	52.79	263.95
ii	Teak cultivation (2 x 2)	1.782	ha	Physical	20	20	20	20	20	100
				Bank Loan	28.51	28.51	28.51	28.51	28.51	142.55
iii	Broom	0.600	ha	Physical	10	10	10	10	10	50
				Bank Loan	6.00	6.00	6.00	6.00	6.00	30.00
iv	Eri Private Graineurs (Grainage building of 30' x 12' size, capacity - 5000 dfls/cycle)	2.400	1 ha	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
v	Construction of Rearing House Mulberry Cocoon(Floor area 1000 sq. ft for rearing 250 dfls/batch)	1.750	1000 sq. ft	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
vi	Plantation & Maintenance of Perennial Eri Food Plants with supply of Start-Up Tools (3mX3m Spacing)	0.310	1 acre	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
vii	Construction of Eri Rearing House (Capacity 100 Eri dfls/crop)	1.000	15 ftX 25 ft	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>105</b>	<b>105</b>	<b>105</b>	<b>105</b>	<b>105</b>	<b>525</b>
				<b>Bank Loan</b>	<b>87.30</b>	<b>87.30</b>	<b>87.30</b>	<b>87.30</b>	<b>87.30</b>	<b>436.50</b>
										0
<b>(f)</b>	<b>Animal Husbandry - Dairy</b>									
	<b>Term Loan</b>									
i	Crossbred Cows yielding 10 Ltrs of Milk (1+1) with New Shed	2.005	2 animals	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
ii	Crossbred Cows yielding 8 Ltrs of Milk (1+1) with New Shed	1.830	2 animals	Physical	35	31	24	24	23	137
				Bank Loan	57.65	51.06	39.53	39.53	37.88	225.65
iii	Two Buffaloes unit yielding 6 liters per day (1+1)	2.040	2 animals	Physical	29	25	25	21	20	120
				Bank Loan	53.24	45.90	45.90	38.56	36.72	220.32
iv	Mini Dairy - 12 Ltrs (5 + 5 animals)	11.070	No.	Physical	4	4	3	2	2	15
				Bank Loan	39.85	39.85	29.89	19.93	19.93	149.45
v	Bulk Milk cooling Unit (2000 Ltr. Capacity)	8.500	No.	Physical	1	0	1	0	0	2
				Bank Loan	7.65	0.00	7.65	0.00	0.00	15.30
vi	Dairy processing equipment to produce Indigenous milk products	13.200	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
vii	Calf rearing (10 heifer calves)	3.000	No.	Physical	22	22	16	16	16	92
				Bank Loan	59.40	59.40	43.20	43.20	43.20	248.40
viii	Dairy marketing outlet / parlour	2.000	No.	Physical	1	1	0	0	0	2
				Bank Loan	1.80	1.80	0.00	0.00	0.00	3.60
	<b>Term Loan Sub-Total</b>			<b>Physical</b>	<b>92</b>	<b>83</b>	<b>69</b>	<b>63</b>	<b>61</b>	<b>368</b>
				<b>Bank Loan</b>	<b>219.59</b>	<b>198.01</b>	<b>166.17</b>	<b>141.22</b>	<b>137.73</b>	<b>862.72</b>

**ANNEXURE- I**

**ACTIVITY-WISE/ BLOCK-WISE POTENTIAL LINKED PHYSICAL AND FINANCIAL ESTIMATES FOR THE YEAR 2022-23**

**District : DIMA HASAO**

(₹ in Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Harangajao ITDP Block	Jatinga Valley	Diyung Valley	Diyungbra ITDP Block	New Sangbar	
	<b>Working Capital (KCC)</b>									
ix	Working Capital for Dairy (KCC) - Hybrid Napier Grass	0.069	No.	Physical	0	1	0	0	0	1
				Bank Loan	0.00	0.07	0.00	0.00	0.00	0.07
xiii	Working Capital for Dairy (KCC) - Fodder Maize	0.042	No.	Physical	6	5	5	6	6	28
				Bank Loan	0.25	0.21	0.21	0.25	0.25	1.17
xiv	Working Capital for Dairy (KCC) -Small Dairy (1+1)	0.282	No.	Physical	6	5	5	4	5	25
				Bank Loan	1.69	1.41	1.41	1.13	1.41	7.05
xv	Working Capital for Dairy (KCC) -Commercial Dairy (5+5)	1.866	No.	Physical	2	2	2	2	2	10
				Bank Loan	3.73	3.73	3.73	3.73	3.73	18.65
	<b>Working Capital (KCC) Sub-Total</b>			<b>Physical</b>	<b>14</b>	<b>13</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>64</b>
				<b>Bank Loan</b>	<b>11.09</b>	<b>10.56</b>	<b>10.49</b>	<b>9.97</b>	<b>10.53</b>	<b>52.64</b>
	Add : 10% on Bank loan for Consumption/ Subsistence purpose				1.11	1.06	1.05	1.00	1.05	5.26
	Add : 20% on Bank Loan for Repairs & Maintenance of Farm Assets				2.22	2.11	2.10	1.99	2.11	10.53
	<b>Sub-Total Bank Loan (Working Capital - KCC)</b>				<b>14.42</b>	<b>13.73</b>	<b>13.64</b>	<b>12.96</b>	<b>13.69</b>	<b>68.43</b>
	<b>Total Animal Husbandry - Dairy</b>			<b>Physical</b>	<b>106</b>	<b>96</b>	<b>81</b>	<b>75</b>	<b>74</b>	<b>432</b>
				<b>Bank Loan</b>	<b>234.01</b>	<b>211.74</b>	<b>179.81</b>	<b>154.18</b>	<b>151.42</b>	<b>931.15</b>
<b>(g)</b>	<b>Animal Husbandry - Poultry</b>									
	<b>TERM LOAN</b>									
i	Hybrid Broiler (1000 birds unit)	4.350	No.	Physical	27	27	25	22	20	121
				Bank Loan	93.96	93.96	87.00	76.56	69.60	421.08
ii	Hybrid Layer (5000 birds unit)	28.500	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
iii	Duck Farming (28 F + 4 M Unit)	0.150	No.	Physical	38	36	34	33	33	174
				Bank Loan	5.70	5.40	5.10	4.95	4.95	26.10
iv	Duck Farming (100 F + 15 M Unit)	1.000	No.	Physical	1	1	1	0	0	3
				Bank Loan	1.00	1.00	1.00	0.00	0.00	3.00
v	Layer Farm (5000 birds unit) - 1:1:3-Cage system	32.000	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
vi	Retail outlet (Poultry)	10.000	No.	Physical	1	0	0	0	0	1
				Bank Loan	8.00	0.00	0.00	0.00	0.00	8.00
vii	Duck Farming (100 F + 15 M Unit)	1.000		Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
viii	Poultry Layers (500 Birds)	4.000		Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
ix	Egg Broiler Carts	0.400		Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Term Loan Sub-Total</b>				<b>67</b>	<b>64</b>	<b>60</b>	<b>55</b>	<b>53</b>	<b>299</b>
	<b>Working Capital</b>				<b>108.66</b>	<b>100.36</b>	<b>93.10</b>	<b>81.51</b>	<b>74.55</b>	<b>458.18</b>
x	KCC (Working Capital) - Broiler Firm 1000 birds all in all out	0.87	1 Acre	Physical	3	3	3	2	2	13
				Bank Loan	2.61	2.61	2.61	1.74	1.74	11.31
xi	KCC (Working Capital) - Broiler Firm 5000 birds all in all out	5.700	1 Acre	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
xii	KCC (Working Capital) - Layer Unit 5000 birds (1:1:3 -cage system)	6.400	1 Acre	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
xiii	KCC (Working Capital) - Duck Farm (100+15) semi Intensive System	0.200	1 Acre	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
xiv	KCC (Working Capital) - Breeding Farms (for low input technology birds like turkey, ducks, emu etc.)	6.000	1 Acre	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
xv	KCC (Working Capital) - Hybrid Layer (Chicken) Units	4.000	1 Acre	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
xvi	KCC (Working Capital) - Retail Outlets (Dressing Units)	2.000	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>13</b>
				<b>Bank Loan</b>	<b>2.61</b>	<b>2.61</b>	<b>2.61</b>	<b>1.74</b>	<b>1.74</b>	<b>11.31</b>

**ANNEXURE - I**

**ACTIVITY-WISE/ BLOCK-WISE POTENTIAL LINKED PHYSICAL AND FINANCIAL ESTIMATES FOR THE YEAR 2022-23**

**District : DIMA HASAO**

(₹ in Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Harangajao ITDP Block	Jatinga Valley	Diyung Valley	Diyungbra ITDP Block	New Sangbar	
	Add : 10% on Bank loan for Consumption/ Subsistence purpose				0.26	0.26	0.26	0.17	0.17	1.13
	Add : 20% on Bank Loan for Repairs & Maintenance of Farm Assets				0.52	0.52	0.52	0.35	0.35	2.26
	<b>Sub-Total Bank Loan (Working Capital - KCC)</b>				<b>3.39</b>	<b>3.39</b>	<b>3.39</b>	<b>2.26</b>	<b>2.26</b>	<b>14.70</b>
	<b>Total Animal Husbandry - Poultry</b>			<b>Physical</b>	<b>70</b>	<b>67</b>	<b>63</b>	<b>57</b>	<b>55</b>	<b>312</b>
				<b>Bank Loan</b>	<b>112.05</b>	<b>103.75</b>	<b>96.49</b>	<b>83.77</b>	<b>76.81</b>	<b>472.88</b>
<b>(h)</b>	<b>Animal Husbandry -Sheep/Goat/Piggery</b>									
i	Goat Rearing (10 F+1 M) - Black Bengal/Assam Hill Goat with new shed	0.650	No.	Physical	25	22	22	18	18	105
				Bank Loan	16.25	14.30	14.30	11.70	11.70	68.25
ii	Goat Rearing (10 F+1 M) - Cross Bred/Upgraded Sirohi Beetal with new shed	0.870	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
iii	Goat Rearing (20 F+1 M) - Black Bengal/Assam Hill Goat with new shed	1.160	No.	Physical	32	28	28	28	28	144
				Bank Loan	37.12	32.48	32.48	32.48	32.48	167.04
iv	Pig rearing & fattening Units - Crossbred Sows and Exotic Boar (3 F + 1 M)	1.760	No.	Physical	140	130	112	105	105	592
				Bank Loan	197.12	183.04	157.70	147.84	147.84	833.54
v	Piggery – Breeding unit (20F+4M)	9.810	No.	Physical	12	12	6	6	6	42
				Bank Loan	94.18	94.18	47.09	47.09	47.09	329.63
	<b>Term Loan Sub-Total</b>			<b>Physical</b>	<b>209</b>	<b>192</b>	<b>168</b>	<b>157</b>	<b>157</b>	<b>883</b>
				<b>Bank Loan</b>	<b>344.67</b>	<b>324.00</b>	<b>251.57</b>	<b>239.11</b>	<b>239.11</b>	<b>1398.46</b>
	<b>Working Capital</b>									
ix	KCC for Goat rearing & breeding unit (10+1)	0.190	No.	Physical	5	6	5	4	3	23
				Bank Loan	0.95	1.14	0.95	0.76	0.57	4.37
xi	KCC for Sheep rearing & breeding unit (20+1)	0.232	No.	Physical	6	5	5	4	4	24
				Bank Loan	1.39	1.16	1.16	0.93	0.93	5.57
xii	KCC for Pig Breeding cum fattener unit (20+4)	1.200	No.	Physical	5	4	3	4	5	21
				Bank Loan	6.00	4.80	3.60	4.80	6.00	25.20
	<b>Sub-Total</b>			<b>Physical</b>	<b>16</b>	<b>15</b>	<b>13</b>	<b>12</b>	<b>12</b>	<b>68</b>
				<b>Bank Loan</b>	<b>8.34</b>	<b>7.10</b>	<b>5.71</b>	<b>6.49</b>	<b>7.50</b>	<b>35.14</b>
	Add : 10% on Bank loan for Consumption/ Subsistence purpose				0.83	0.71	0.57	0.65	0.75	3.51
	Add : 20% on Bank Loan for Repairs & Maintenance of Farm Assets				1.67	1.42	1.14	1.30	1.50	7.03
	<b>Sub-Total Bank Loan (Working Capital - KCC)</b>				<b>10.84</b>	<b>9.23</b>	<b>7.42</b>	<b>8.44</b>	<b>9.75</b>	<b>45.68</b>
	<b>Total Animal Husbandry - Sheep/Goat &amp; Piggery</b>			<b>Physical</b>	<b>225</b>	<b>207</b>	<b>181</b>	<b>169</b>	<b>169</b>	<b>951</b>
				<b>Bank Loan</b>	<b>355.51</b>	<b>333.23</b>	<b>258.99</b>	<b>247.55</b>	<b>248.86</b>	<b>1444.14</b>
<b>(i)</b>	<b>Fishery</b>									
	<b>TERM LOAN</b>									
i.	Traditional fish culture in existing water bodies	0.363	1 bigha	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
ii	Fish culture in existing water bodies (0.3 m excavation)	0.758	1 bigha	Physical	8	7	7	7	7	36
				Bank Loan	6.06	5.31	5.31	5.31	5.31	27.30
iii	Fish culture in existing water bodies (0.5 m excavation)	1.218	1 bigha	Physical	0	0	0	0	0	0



**ANNEXURE- I**

**ACTIVITY-WISE/ BLOCK-WISE POTENTIAL LINKED PHYSICAL AND FINANCIAL ESTIMATES FOR THE YEAR 2022-23**

**District : DIMA HASAO**

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Harangajao ITDP Block	Jatinga Valley	Diyung Valley	Diyungbra ITDP Block	New Sangbar	
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
iv	Fish Seed rearing in 3 Nurseries (20m x 10m x 1m) Nos.	1.323	200 sq.m x 3 Nos	Physical	3	2	2	1	2	10
				Bank Loan	3.97	2.65	2.65	1.32	2.65	13.24
v	Integrated pisciculture with Poultry-40 (pond with 40 poultry birds)	1.405	1 bigha	Physical	8	5	5	5	5	28
				Bank Loan	11.24	7.03	7.03	7.03	7.03	39.36
vi	Integrated pisciculture with Duckery -10 Nos (Bigha)	1.076	1 bigha	Physical	11	6	9	6	5	37
				Bank Loan	11.84	6.46	9.69	6.46	5.38	39.83
vii	Integrated pisciculture with Piggery- 4 Nos	1.379	1 bigha	Physical	3	3	2	2	1	11
				Bank Loan	4.14	4.14	2.76	2.76	1.38	15.18
viii				Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
ix				Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
x				Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Sub-Total Term Loan</b>			Physical	33	23	25	21	20	122
				Bank Loan	37.25	25.59	27.44	22.88	21.75	134.91
	<b>Working Capital</b>									
xi	<b>Working Capital (KCC)</b> - Traditional fish culture in existing water bodies	0.299	1 bigha	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
xii	<b>Working Capital (KCC)</b> : Semi -intensive fish culture with high stocking and multiple harvesting	0.508	1 bigha	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
xiii	<b>Working Capital (KCC)</b> : Fish Seed rearing in nurseries (3 nursery ponds of 200 sqm area each)	0.240	1 bigha	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
xiv	<b>Working Capital (KCC)</b> : Integrated Fish Culture with poultry	0.557	1 bigha	Physical	1	1	1	1	0	4
				Bank Loan	0.56	0.56	0.56	0.56	0.00	2.24
xv	<b>Working Capital (KCC)</b> : Integrated Fish Culture with duck rearing	0.243	1 bigha	Physical	2	1	0	0	0	3
				Bank Loan	0.49	0.24	0.00	0.00	0.00	0.73
xvi	<b>Working Capital (KCC)</b> : Integrated Fish Culture with piggery	0.455	1 bigha	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Sub-Total</b>			Physical	3	2	1	1	0	7
				Bank Loan	1.05	0.80	0.56	0.56	0.00	2.97
	Add : 10% on Bank loan for Consumption/ Subsistence purpose				0.11	0.08	0.06	0.06	0.00	0.30
	Add : 20% on Bank Loan for Repairs & Maintenance of Farm Assets				0.21	0.16	0.11	0.11	0.00	0.59
	<b>Sub-Total Bank Loan (Working Capital - KCC)</b>			Physical	1.37	1.04	0.73	0.73	0.00	3.86
				Bank Loan	36	25	26	22	20	129
	<b>Total Fishery</b>			Bank Loan	38.62	26.63	28.17	23.61	21.75	138.77
(j)	<b>Farm Credit- Others – Bullocks , carts, two wheelers etc.</b>									
I.	Two wheeler	0.700	No.	Physical	10	10	10	10	10	50
				Bank Loan	7.00	7.00	7.00	7.00	7.00	35.00
ii	Bullock Carts	0.700	No. (1+1)	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
				Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Sub-Total</b>			Physical	10	10	10	10	10	50
				Bank Loan	7.00	7.00	7.00	7.00	7.00	35.00
	<b>Farm Credit- Others – Integrated Farming</b>									
I.	Integrated Pig (fattening) cum Fish Farming	1.4000	No.	Physical	2	2	2	2	2	10
				Bank Loan	2.80	2.80	2.80	2.80	2.80	14.00
ii	Integrated Fish + Duck + Horticulture farming	2.00	No.	Physical	2	2	2	2	2	10
				Bank Loan	3.20	3.20	3.20	3.20	3.20	16.00
	<b>Sub-Total</b>			Physical	4.00	4.00	4.00	4.00	4.00	20.00
				Bank Loan	6.00	6.00	6.00	6.00	6.00	30.00
	<b>Total Farm Credit</b>			Physical	6776.00	6615.00	6099.00	5898.00	5760.00	31148.00
				Bank Loan	9384.11	9433.83	8786.86	8228.60	8061.45	43894.84

# **ANNEXURE- I**

## **ACTIVITY-WISE/ BLOCK-WISE POTENTIAL LINKED PHYSICAL AND FINANCIAL ESTIMATES FOR THE YEAR 2022-23**

**District : DIMA HASAO**

(₹ in Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Harangajao ITDP Block	Jatinga Valley	Diyung Valley	Diyungbra ITDP Block	New Sangbar	
	<b>Agriculture Infrastructure</b>									
(i)	<b>Construction of storage and Marketing Infrastructure</b>									
i	Cold Storage (1000 MT)	80.000	No.	Physical	1	0	0	0	0	1
				Bank Loan	64.00	0.00	0.00	0.00	0.00	64.00
ii	Rural Godown (1000 MT)	40.000	No.	Physical	1	2	1	1	1	6
				Bank Loan	32.00	64.00	32.00	32.00	32.00	192.00
iii	Market Yard	13.310	No.	Physical	1	1	1	1	1	5
				Bank Loan	10.65	10.65	10.65	10.65	10.65	53.25
iv	Agri Marketing Infrastructure	100.000		Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>12</b>
				<b>Bank Loan</b>	<b>106.65</b>	<b>74.65</b>	<b>42.65</b>	<b>42.65</b>	<b>42.65</b>	<b>309.25</b>
(ii)	<b>Land Development, Soil Conservation, Watershed Development</b>									
i	OFD Work (1 Ha : 100m x 100m)	0.155	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
ii	Farm Pond (10m x 10m x 3m)	0.250	ha.	Physical	30	30	28	25	25	138
				Bank Loan	6.00	6.00	5.60	5.00	5.00	27.60
iii	Watershed Management	8.000	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
iv				Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
v				Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>30</b>	<b>30</b>	<b>28</b>	<b>25</b>	<b>25</b>	<b>138</b>
				<b>Bank Loan</b>	<b>6.00</b>	<b>6.00</b>	<b>5.60</b>	<b>5.00</b>	<b>5.00</b>	<b>27.60</b>
(iii)	<b>Agriculture Infrastructure - Others</b>									
i	Seed Production and Processing	12.000	No.	Physical	2	1	2	1	1	7
				Bank Loan	19.20	9.60	19.20	9.60	9.60	67.20
	<b>Sub-Total</b>			<b>Physical</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>7</b>
				<b>Bank Loan</b>	<b>19.20</b>	<b>9.60</b>	<b>19.20</b>	<b>9.60</b>	<b>9.60</b>	<b>67.20</b>
	<b>Total Agriculture Infrastructure</b>			<b>Physical</b>	<b>35</b>	<b>34</b>	<b>32</b>	<b>28</b>	<b>28</b>	<b>157</b>
				<b>Bank Loan</b>	<b>131.85</b>	<b>90.25</b>	<b>67.45</b>	<b>57.25</b>	<b>57.25</b>	<b>404.05</b>
	<b>Agriculture - Ancillary Activities</b>									
(i)	<b>Agro &amp; Food Processing Sector</b>									
i	Fruit preservation	1.500	No.	Physical	8	7	6	6	5	32
				Bank Loan	9.60	8.40	7.20	7.20	6.00	38.40
ii	Rice mill Modernisation	10.000	No.	Physical	6	5	5	5	4	25
				Bank Loan	48.00	40.00	40.00	40.00	32.00	200.00
iii	Bakery/ confectionery	1.000	No.	Physical	6	4	3	3	2	18
				Bank Loan	4.80	3.20	2.40	2.40	1.60	14.40
iv	Sauce/ jam/ ketchup	1.000	No.	Physical	4	2	2	2	2	12
				Bank Loan	3.20	1.60	1.60	1.60	1.60	9.60
v	Fish processing	1.000	No.	Physical	2	1	1	1	1	6
				Bank Loan	1.60	0.80	0.80	0.80	0.80	4.80
vi	Ginger processing	7.500	No.	Physical	2	1	1	1	1	6
				Bank Loan	12.00	6.00	6.00	6.00	6.00	36.00
vii	Agro Based Dal Mills	4.000	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>28</b>	<b>20</b>	<b>18</b>	<b>18</b>	<b>15</b>	<b>99</b>
				<b>Bank Loan</b>	<b>79.20</b>	<b>60.00</b>	<b>58.00</b>	<b>58.00</b>	<b>48.00</b>	<b>303.20</b>

**ANNEXURE- I**

**ACTIVITY-WISE/ BLOCK-WISE POTENTIAL LINKED PHYSICAL AND FINANCIAL ESTIMATES FOR THE YEAR 2022-23**

**District : DIMA HASAO**

(₹ in Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Harangajao ITDP Block	Jatinga Valley	Diyung Valley	Diyungbra ITDP Block	New Sangbar	
(ii)	<b>Agriculture - Ancillary Activities - Others</b>									
i	Loans to PACS/ FSS/ LAMPS/FPOs	10.000	No.	Physical	4	3	3	2	2	14
				Bank Loan	32.00	24.00	24.00	16.00	16.00	112.00
ii	Loans to PACS/ FSS/ LAMPS	10.000	Nos.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
iii	Loans to MFI for on-lending to agriculture	10.000	Nos.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
iv	Agri clinics/ agri-business	10.000	Nos.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
v	PMJDY	0.100		Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
vi	Laons to distressed persons to prepay non-institutional lenders (other than farmers)	0.500		Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>4</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>14</b>
				<b>Bank Loan</b>	<b>32.00</b>	<b>24.00</b>	<b>24.00</b>	<b>16.00</b>	<b>16.00</b>	<b>112.00</b>
	<b>Total Anciliary Activities</b>			<b>Physical</b>	<b>32</b>	<b>23</b>	<b>21</b>	<b>20</b>	<b>17</b>	<b>113</b>
				<b>Bank Loan</b>	<b>111.20</b>	<b>84.00</b>	<b>82.00</b>	<b>74.00</b>	<b>64.00</b>	<b>415.20</b>
	<b>Total Agriculture</b>			<b>Physical</b>	<b>6843</b>	<b>6672</b>	<b>6152</b>	<b>5946</b>	<b>5805</b>	<b>31418</b>
				<b>Bank Loan</b>	<b>9627.16</b>	<b>9608.08</b>	<b>8936.31</b>	<b>8359.85</b>	<b>8182.70</b>	<b>44714.09</b>
	<b>Micro, Small and Medium Enterprises (MSME)</b>									
<b>A</b>	<b>Term Loan</b>									
i	Micro Enterprise	5.000	No.	Physical	125	125	115	125	120	610
				Bank Loan	500.00	500.00	460.00	500.00	480.00	2440.00
ii	Small Enterprises	110.000	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
iii	Medium Enterprises	5000.000	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>125</b>	<b>125</b>	<b>115</b>	<b>125</b>	<b>120</b>	<b>610</b>
				<b>Bank Loan</b>	<b>500.00</b>	<b>500.00</b>	<b>460.00</b>	<b>500.00</b>	<b>480.00</b>	<b>2440.00</b>
<b>B</b>	<b>Working Capital</b>									
i	Micro Enterprises	2.000	No.	Physical	80	80	80	80	80	400
				Bank Loan	128.00	128.00	128.00	128.00	128.00	640.00
ii	Small Enterprises	10.000	No.	Physical	3	2	3	2	2	12
				Bank Loan	24.00	16.00	24.00	16.00	16.00	96.00
iii	Medium Enterprises	0.000	No.	Physical	0	1	0	0	0	1
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>83</b>	<b>83</b>	<b>83</b>	<b>82</b>	<b>82</b>	<b>413</b>
				<b>Bank Loan</b>	<b>152.00</b>	<b>144.00</b>	<b>152.00</b>	<b>144.00</b>	<b>144.00</b>	<b>736.00</b>
	<b>Total MSME</b>			<b>Physical</b>	<b>208</b>	<b>208</b>	<b>198</b>	<b>207</b>	<b>202</b>	<b>1023</b>
				<b>Bank Loan</b>	<b>652.00</b>	<b>644.00</b>	<b>612.00</b>	<b>644.00</b>	<b>624.00</b>	<b>3176.00</b>

**ANNEXURE- I**

**ACTIVITY-WISE/ BLOCK-WISE POTENTIAL LINKED PHYSICAL AND FINANCIAL ESTIMATES FOR THE YEAR 2022-23**  
**District : DIMA HASAO**

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Harangajao ITDP Block	Jatinga Valley	Diyung Valley	Diyungbra ITDP Block	New Sangbar	
<b>4</b>	<b>Credit Potential for Export Credit, Education &amp; Housing</b>									
i	<b>Export Credit</b>									
	Export Credit	20.000	No.	Physical	1	0	0	0	0	1
				Bank Loan	16.00	0.00	0.00	0.00	0.00	16.00
	<b>Total</b>			<b>Physical</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>
				<b>Bank Loan</b>	<b>16.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>16.00</b>
ii	<b>Education</b>									
	Education (upto Rs. 10 lakh)	5.000		Physical	12	10	12	10	10	54
				Bank Loan	48.00	40.00	48.00	40.00	40.00	216.00
	<b>Total</b>			<b>Physical</b>	<b>12</b>	<b>10</b>	<b>12</b>	<b>10</b>	<b>10</b>	<b>54</b>
				<b>Bank Loan</b>	<b>48.00</b>	<b>40.00</b>	<b>48.00</b>	<b>40.00</b>	<b>40.00</b>	<b>216.00</b>
iii	<b>Housing</b>									
a	Housing Loan for purchase/construction of house (upto Rs. 20.00 lakh)	20.000	No.	Physical	11	10	10	10	8	49
				Bank Loan	176.00	160.00	160.00	160.00	128.00	784.00
b	Housing Loan for repairing (upto Rs. 2.00 lakh)	2.000	No.	Physical	10	10	10	10	10	50
				Bank Loan	16.00	16.00	16.00	16.00	16.00	80.00
	<b>Total</b>			<b>Physical</b>	<b>21</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>18</b>	<b>99</b>
				<b>Bank Loan</b>	<b>192.00</b>	<b>176.00</b>	<b>176.00</b>	<b>176.00</b>	<b>144.00</b>	<b>864.00</b>
	<b>Sub-Total</b>			<b>Physical</b>	<b>34</b>	<b>30</b>	<b>32</b>	<b>30</b>	<b>28</b>	<b>154</b>
				<b>Bank Loan</b>	<b>256.00</b>	<b>216.00</b>	<b>224.00</b>	<b>216.00</b>	<b>184.00</b>	<b>1096.00</b>
<b>5</b>	<b>Credit Potential for Infrastructure</b>									
	<b>Social Infrastructure Involving Bank Credit</b>									
a	School (Private)	15.000	No.	Physical	1	0	0	1	1	3
				Bank Loan	12.00	0.00	0.00	12.00	12.00	36.00
b	Small Hospital / Nurshing Home	20.000	No.	Physical	0	0	0	1	0	1
				Bank Loan	0.00	0.00	0.00	16.00	0.00	16.00
c	Drinking Water Plant (RO) - 1000 Ltrs/hr capacity	8.000	No.	Physical	1	0	1	1	1	4
				Bank Loan	6.40	0.00	6.40	6.40	6.40	25.60
	<b>Total</b>			<b>Physical</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>8</b>
				<b>Bank Loan</b>	<b>18.40</b>	<b>0.00</b>	<b>6.40</b>	<b>34.40</b>	<b>18.40</b>	<b>77.60</b>
v	<b>Renewal Energy</b>									
a	Bio-gas plant	0.200	No.	Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
b	Solar Units	0.280	No.	Physical	17	12	16	12	11	68
				Bank Loan	3.81	2.69	3.58	2.69	2.46	15.23
	<b>Total</b>			<b>Physical</b>	<b>17</b>	<b>12</b>	<b>16</b>	<b>12</b>	<b>11</b>	<b>68</b>
				<b>Bank Loan</b>	<b>3.81</b>	<b>2.69</b>	<b>3.58</b>	<b>2.69</b>	<b>2.46</b>	<b>15.23</b>
	<b>Informal Credit - SHGs/JLGs</b>									
	SHG	1.500		Physical	55	55	55	55	55	275
				Bank Loan	82.50	82.50	82.50	82.50	82.50	412.50
	JLG	0.500		Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	.....	0.000		Physical	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>				<b>55</b>	<b>55</b>	<b>55</b>	<b>55</b>	<b>55</b>	<b>275</b>
					<b>82.50</b>	<b>82.50</b>	<b>82.50</b>	<b>82.50</b>	<b>82.50</b>	<b>412.50</b>
<b>TOTAL</b>				<b>Physical</b>	<b>108</b>	<b>97</b>	<b>104</b>	<b>100</b>	<b>96</b>	<b>505</b>
				<b>Bank Loan</b>	<b>360.71</b>	<b>301.19</b>	<b>316.48</b>	<b>335.59</b>	<b>287.36</b>	<b>1601.33</b>
<b>GRAND TOTAL</b>				<b>Physical</b>	<b>7159</b>	<b>6977</b>	<b>6454</b>	<b>6253</b>	<b>6103</b>	<b>32946</b>
				<b>Bank Loan</b>	<b>10639.87</b>	<b>10553.27</b>	<b>9864.79</b>	<b>9339.44</b>	<b>9094.06</b>	<b>49491.42</b>

(₹ in Lakh)

## ANNEXURE II

### SUB-SECTOR-WISE GROUND LEVEL CREDIT FLOW FOR LAST THREE YEARS AND TARGET FOR 2021-22

**District : Dima Hasao,**

**State : Assam**

(₹ lakh)

Sr No	Type of loan	2018-19		2019-20		2020-21		2021-22
		Target	Ach.	Target	Ach	Target	Ach	Target
1	Crop Loan	14008.42	298.97	14300.99	139.13	14735.9	195.08	27316.13
2	Term Loan	12642.67	556.74	13287.10	146.08	13097.97	2437.52	14200.02
<b>3</b>	<b>Total Agri &amp; Allied (1+2)</b>	<b>26651.09</b>	<b>855.71</b>	<b>27588.09</b>	<b>285.21</b>	<b>27833.87</b>	<b>2632.60</b>	<b>41516.15</b>
4	MSME	3200.00	737.51	3200.00	1231.00	3200.00	1222.89	1152
5	OTHERS	3689.84	2165.34	3306.24	625.92	4830.49	460.63	2182.71
	<b>TOTAL</b>	<b>33540.93</b>	<b>3758.56</b>	<b>34094.33</b>	<b>2142.13</b>	<b>35864.36</b>	<b>4316.12</b>	<b>44850.86</b>

**ANNEXURE-III**

**Sub-sector-wise details of Ground Level Credit Flow under Agriculture and Allied activities by all the agencies during 2018-19, 2019-20 and 2020-21**

**District : Dima Hasao, Assam**

*( ₹ lakh)*

Sr. No.	Particulars Activities	2018-19*				2019-20*				2020-21*			
		CBs	StCB	RRB	Total	CBs	StCB	RRB	Total	CBs	StCB	RRB	Total
<b>I</b>	Crop loans	257.26	0	41.71	--	--	--	--	139.13	168.47	--	26.51	195.08
<b>II</b>	Term loans												
	MI	0	0	0	--	--	--	--	0	--	--	--	0
	LD	0	0	0	--	--	--	--	0	--	--	--	0
	FM	0	0	0	--	--	--	--	4.5	11.11	--	--	11.11
	P&H	5.75	0	0	--	--	--	--	2	16.01	--	32.39	98.24
	DD	5.45	0	0	--	--	--	--	70.74	65.85	--	32.39	98.24
	Poultry	0	0	0	--	--	--	--	0	--	--	--	0
	S/G/P	1.67	0	392.4	--	--	--	--	0	--	--	--	0
	Fisheries	--	0	0	--	--	--	--	1	--	--	--	0
	F/W/LD	--	0	0	--	--	--	--	--	--	--	--	--
	SMY	--	0	0	--	--	--	--	--	--	--	--	--
	BG	--	0	0	--	--	--	--	--	--	--	--	--
	Sericulture	--	0	0	--	--	--	--	--	--	--	--	--
	Others	36.22	0	115.25	--	--	--	--	67.84	--	--	--	2229.93
	<b>Sub-Total-II</b>	<b>306.4</b>	<b>0</b>	<b>549.4</b>	<b>855.7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>285.2</b>	<b>261.4</b>	<b>0</b>	<b>91.29</b>	<b>2632.6</b>
	Of which under IRDP/SGSY	--	--	--	--	--	--	--	--	--	--	--	--
	<b>Grand Total (I+II)</b>	<b>306.4</b>	<b>0</b>	<b>549.4</b>	<b>855.7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>285.2</b>	<b>261.4</b>	<b>0</b>	<b>91.29</b>	<b>2632.6</b>

\* Activity-wise / Bank-wise data not available

## Annexure – IV

### Indicative Unit Cost for major activities as fixed by the State Level Unit Cost Committee for the FY 2020-21 (For NABARD's internal use)

(₹ in lakh)

Sr. No.	Activity	Unit	Unit Cost
<b>1</b>	<b>WATER RESOURCES :</b>		
A	Shallow Tube well (Dia.-80 mm, Depth- 45 m)	1	0.314
B	Shallow Tube well (Dia.-150 mm, Depth- 60 m)	1	0.733
C	Diesel pump set (5 HP)	1	0.350
D	Electrical pump set (2 HP)	1	0.140
E	Submersible pump set (2 HP)	1	0.140
F	STW with 1 HP (Solar Photo Voltaic)	1	2.587
G	STW with 2 HP SPV	1	3.614
h	Water Storage Tank 5000 L	1	0.530
	Water Storage Tank 10000 L	1	0.740
<b>2</b>	<b>LAND DEVELOPMENT</b>		
A	<b>Organic Compost</b>		
i	NADEP Compost	1	0.140
ii	Vermi Compost (3m X 2m X 1m)	1	0.210
B	OFD Work 1Ha (100 m X 100m)	Ha	0.155
C	Farm Pond (10m X 10m X 3m)	1	0.250
<b>3</b>	<b>FARM MECHANISATION</b>		
A	Tractor with accessories and trailer (30-35 hp) *	1	5.545
B	Tractor with accessories and trailer (35-40 hp) *	1	6.105
C	Power Tiller with trailer and CMVR kit (12-15 hp)	1	1.922
D	Power Tiller without trailer and CMVR kit (12-15 hp)	1	1.482
E	Rice trans-planter with cage (Self-Propelled)	1	2.990
F	Reaper (Self-Propelled)	1	1.500
G	Disc harrow (Tractor mounted)	1	0.247
H	Tyne tiller (Tractor mounted)	1	0.164
I	Rotavator (Tractor mounted)	1	0.800
J	Disc Plough (Tractor mounted)	1	0.260
K	Leveller without spring (Tractor mounted)	1	0.145
L	Leveller with spring (Tractor mounted)	1	0.185
M	Thresher single purpose (Tractor mounted)	1	1.350
N	Thresher multiple purpose (Tractor mounted)	1	1.700
<b>4</b>	<b>ANIMAL HUSBANDRY - Dairy</b>		
A	Small dairy (1+1)-Crossbred Cows (Jersey CB/HF CB Cows) yielding on an average 8 liters of milk per day (without shed)	1 Unit (1+1)	1.335
B	Small dairy (1+1)-Crossbred Cows (Jersey CB/HF CB Cows) yielding on an average 8 liters of milk per day (with new shed)	1 Unit (1+1)	1.725
C	Small dairy (1+1) - Crossbred Cows (Jersey CB/HF CB Cows) yielding on an average 10 liters of milk per day (without shed)	1 Unit (1+1)	1.581
D	Small dairy (1+1) - Crossbred Cows (Jersey CB/HF CB Cows) yielding on an average 10 liters of milk per day (with new shed)	1 Unit (1+1)	1.971

Sr. No.	Activity	Unit	Unit Cost
E	Small dairy (1+1)-Buffaloes yielding on an average 6 liters of milk per day (without shed)	1 Unit (1+1)	1.566
F	Small dairy (1+1)-Buffaloes yielding on an average 6 liters of milk per day (with new shed)	1 Unit (1+1)	1.956
G	Mini dairy (5+5)-Jersey CB / HF CB Cows yielding on an average 12 liters of milk per day	1 Unit (5+5)	9.990
H	Bulk Milk Cooling Unit (2000 litres capacity) with DG Set	1	8.500
I	Bulk Milk Cooling Unit (5000 litres capacity) including c/o of Building (1000 sqft) a/w DG Set	1	2.050
	<b>Diversified activities - Unit costs proposed as per DEDS of GOI</b>		
J	Dairy processing equipment's	1	13.200
K	Dairy product transportation & Cold chain	1	26.500
L	Cold storage facilities for milk and milk products	1	33.000
M	Dairy marketing outlet / parlour	1	2.000
N	Private Veterinary Clinic - Stationary	1	3.000
O	Private Veterinary Clinic - Mobile	1	3.600
P	Calf rearing (heifer calves) 10 Calves	1	3.000
Q	Calf rearing (heifer calves) 20 Calves	1	6.000
R	Buffalo male calf rearing 10 calves	1	0.870
S	Buffalo male calf rearing 50 calves		4.350
<b>5</b>	<b>ANIMAL HUSBANDRY - Poultry</b>		
	Broiler farm - 1000 birds - All in all out deep litter system	1	4.350
	Broiler farm - 5000 birds - All in all out deep litter system	1	28.500
	Layer farm - 5000 bird unit (1:1:3-Cage system)	1	32.000
	Duck farm (100 F+15M) - Semi intensive system	1	1.000
	Duck farm (28 F+ 4M) - Semi intensive system	1	0.150
	Breeding farms for low input technology birds like quail, turkey, ducks, guinea fowl, etc.	1	30.000
	Feed mixing units	1	1.800
	Transport vehicles	1	8.000
	Refrigerated transport vehicles	1	15.000
	Retail outlets	1	6.000
	Mobile marketing units	1	8.000
	Cold Storage for poultry products	1	20.000
	Egg broiler carts	1	0.400
<b>6</b>	<b>ANIMAL HUSBANDRY - Sheep, Goat, Pig</b>		
	Goat rearing (10F+1M) - Black Bengal / Assam Hill Goats	1	0.650
	Goat rearing (10F+1M) - Crossbred/Upgraded Sirohi / Beetal Goats	1	0.870
	Goat rearing (20F+1M) - Black Bengal / Assam Hill Goats	1	1.160
	Goat rearing (20F+1M) - Crossbred/Upgraded Sirohi / Beetal Goats	1	1.600



Sr. No.	Activity	Unit	Unit Cost
	Sheep rearing (20F+1M) - Sahabadi / Bonpala / Garole	1	1.160
	Piggery - Breeder cum fattener unit (3+1) - 3 Crossbred sows and one exotic boar	1	1.760
	Piggery - Breeder cum fattener unit (3+1) - 3 exotic sows and one exotic boar	1	1.790
	Piggery - Breeding unit (20+4) - 20 Crossbred sows and 4 Exotic boars	1	9.810
	Piggery - Breeding unit(20+4) - 20 exotic sows and 4 exotic boars	1	9.800
7	<b>FISHERIES</b>		
	Traditional fish culture in existing water bodies	1 bigha/ 0.33 acre/ 1340 sq.m	0.363
	Fish culture in existing water bodies (0.3 m excavation)	1 bigha/ 0.33 acre/ 1340 sq.m	0.758
	Fish culture in existing water bodies (0.5 m excavation)	1 bigha/ 0.33 acre/ 1340 sq.m	1.022
	Semi- intensive fish culture with high stocking and multiple harvesting (1 m excavation)	1 bigha/ 0.33 acre/ 1340 sq.m	2.198
	Fish seed rearing in nurseries (3 nursery ponds of 200 sq.m area each)	600 sq.m area	1.323
	Ornamental fish culture in earthen ponds	200 sq.m area	0.697
	Integrated fish culture with poultry	1 bigha (1340 sq.m) pond with 40 poultry birds	1.405
	Integrated fish culture with duck rearing	1 bigha (1340 sq.m) pond with 10 ducks	1.076
	Integrated fish culture with Piggery	1 bigha (1340 sq.m) pond with 4 pigs	1.379
	Capture cum culture fisheries in large water bodies like Beels with Pen	Pen of 0.20 ha	1.186
	Integrated fish culture in pond (1 bigha/ 1340 m2) with poultry (40 no's local variety)	(1 bigha/ 1340 m2)	1.405
	Integrated fish culture in pond (1 bigha/ 1340 m2) with duckery (10 no's)	(1 bigha/ 1340 m2)	1.075
	Integrated fish culture in pond (1 bigha/ 1340 m2) with Piggery (4 no's sow- fattening unit)	(1 bigha/ 1340 m2)	1.379
	Fish seed rearing (3 nurseries of 20m x 10m x 1m)	1	1.323
8	<b>PLANTATION &amp; HORTICULTURE</b>		
	Litchi	1 acre	0.740
	Cashew nut	1 acre	0.640
	Coconut	1 acre	0.886
	Pineapple	1 acre	2.098
	Mango	1 acre	0.916
	Tea	1 acre	3.080
	Rubber	1 acre	1.154
	Arecanut	1 acre	0.778

Sr. No.	Activity	Unit	Unit Cost
	Orange	1 acre	0.730
	Strawberry	1 acre	4.614
	Tissue Culture Banana	1 acre	1.120
	Banana	1 acre	0.936
	Papaya	1 acre	1.409
	Assam Lemon	1 acre	0.660
	Modern nursery unit for production of quality planting material for perennial horticultural crops	1 Unit (Unit size - 7550 sq. m)	1.806
	<b>PH - Floriculture</b>		
	Marigold	1 acre	1.244
	Tuberose	1 acre	4.602
	Gladiolus	1 acre	8.263
	Gerbera	1 acre	1.151
	<b>PH - Sericulture</b>		
	Mulberry Plantation		0.232
	<b>Construction of Rearing Houses (Mulberry Cocoon)</b>		
	Model I	Floor area 1000 sqft for rearing 250 dfls /batch	1.750
	Model II	Floor area 600 sqft for rearing 150 dfls /batch	1.200
	Model III	Floor area 250 sqft for rearing 50 dfls/batch	0.600
	Eri Private Graineurs	Grainage building of 30' X 12' size, Capacity- 5000 dfls /cycle	2.400
	Muga Private Graineurs	Grainage building of 30' X 12' size, Capacity- 5000 dfls /cycle	2.550
	Plantation & Maintenance of Perennial Eri Food Plants with supply of Start-Up Tools	Kesseru / Ailenthus block plantation in 1 acre with 3 m X 3m spacing	0.310
	Plantation & Maintenance of Muga Food Plants with supply of Start-Up Tools	Som / Soalu block plantation in 1 acre with 3 m X 3m spacing	0.310
	Construction of Eri rearing house	Size: 15' X 25' Capacity: 100 Eri dfls /crop	1.000
	<b>FORESTRY &amp; WASTELAND DEVELOPMENT</b>		
	Bamboo	1 ha	7.039
	Teak	1 ha	1.782

\* Tractor with accessories and trailer may be financed with at least two farm implements. Above cost are indicative in nature and Banks may consider financing based on the quotations/ invoices from dealers/ suppliers of the reputed farm machinery and manufactures.

+Unit cost fixed by State Level Technical Committee (SLTC), Assam

### **DISCLAIMER**

The costs and parameters suggested are based on the information available to NABARD. User discretion is strongly advised. NABARD is not responsible in any way whatsoever, for any act/s of commission or omission on the part of the user/s, relying on or referring to the unit costs mentioned in NABARD's communication/publication

## Annexure – V

### Scale of Finance (SoF) for major crops fixed by State / District Level Technical Committee 2020-21

Sr. No.	Activity	Unit	SoF (₹)
1	Summer Paddy (Boro)	1 ha	66600.00
2	Winter Paddy (Sali)	1 ha	64990.00
3	Autumn Paddy (Ahu)	1 ha	66520.00
4	Sugarcane	1 ha	109850.00
5	Black gram / Green gram	1 ha	33922.00
6	Pea	1 ha	35723.00
7	Lentil	1 ha	34577.00
8	Rape seed & Mustard	1 ha	36070.00
9	Jute	1 ha	57579.00
10	Wheat	1 ha	48400.00
11	Maize	1 ha	42127.00
12	Potato	1 ha	145069.00
13	Cabbage	1 ha	89809.00
14	Cauliflower	1 ha	91091.00
15	Knolkhol	1 ha	85370.00
16	Tomato	1 ha	87997.00
17	Brinjal	1 ha	79920.00
18	Chilli / Bhoot Jolokia (Ghost Chilli)	1 ha	88038.00
19	Radish	1 ha	69313.00
20	Carrot	1 ha	74085.00
21	Lady's Finger	1 ha	142653.00
22	Turmeric	1 ha	185390.00
23	Garlic	1 ha	99795.00
24	Banana	1 ha	175502.00
25	Assam Lemon	1 ha	124743.00
26	Ginger	1 ha	185837.00
27	Water Melon	1 ha	144071.34
28	Papaya	1 ha	234728.00
29	Bitter Gourd	1 ha	105710.00
30	Pointed Gourd	1 ha	87233.00
31	Mushroom cultivation in RH system (Oyster)	1 Unit	46750.00
32	Marigold	1 ha	155100.00
33	Tuberose	1 ha	510125.00
34	Gladiolus	1 ha	912725.00
35	Gerbera	1 ha	1269400.00
36	Cucumber	1 ha	81621.00
37	Strawberry	1 ha	1152723.00
38	Apple Ber	1 ha	167059.00
39	Musk Melon	1 ha	143063.00
40	Stevia (Total investment for 5 years plantation)	1 ha	775150.00
41	Reena Grass (Fodder)	1 Bigha	4191.00
42	Maize (Fodder)	1 Bigha	4191.00
43	Oats (Fodder)	1 Bigha	4655.00
44	Guinea Grass (Fodder)	1 Bigha	6815.00
45	Hybrid Napier Grass (Fodder)	1 Bigha	6919.00
46	Small Dairy (1+1)	1 Unit	28200.00
47	Medium Dairy (3+2)	1 Unit	90000.00
48	Commercial Dairy (5+5)	1 Unit	186600.00
49	Breeding unit (10+1)	1 Unit	19000.00

Sr. No.	Activity	Unit	SoF (₹)
	<b>SoF (Working Capital) for AH Activities :</b>		
50	Breeding unit (20+1)	1 Unit	32000.00
51	Breeding Unit Sheep (20+1)	1 Unit	23200.00
52	Breeding cum fattener unit (3+1)	1 Unit	20000.00
53	Breeding unit (20+4)	1 Unit	120000.00
54	Broiler Firm 1000 birds all in all out	1 Unit	87000.00
55	Broiler Firm 5000 birds all in all out	1 Unit	570000.00
56	Layer Unit 5000 birds (1:1:3-cage system)	1 Unit	640000.00
57	Duck Farm (100+15) semi Intensive System	1 Unit	20000.00
58	Breeding Farms (for low input technology birds like turkey, ducks, emu etc.)	1 Unit	60000.00
59	Central Grower Units	1 Unit	80000.00
60	Cold Storage for Poultry Products	1 Unit	40000.00
61	Feed Mixing Unit	1 Unit	36000.00
62	Hybrid Layer (Chicken) Units	1 Unit	40000.00
63	Rearing other species of poultry (varies with species and unit Size)	1 Unit	40000.00
64	Retail Outlets (Dressing Units)	1 Unit	20000.00
65	Traditional fish culture in existing water bodies	1 Unit	29948.00
66	Semi -intensive fish culture with high stocking and multiple harvesting	1 Unit	50848.00
67	Working Capital under KCC for Fish Seed rearing in nurseries (3 nursery ponds of 200 sqm area each)	1 Unit	23957.00
68	Integrated Fish Culture with poultry	1 Unit	55657.00
69	Integrated Fish Culture with duck rearing	1 Unit	24257.00
70	Integrated Fish Culture with piggery	1 Unit	45457.00

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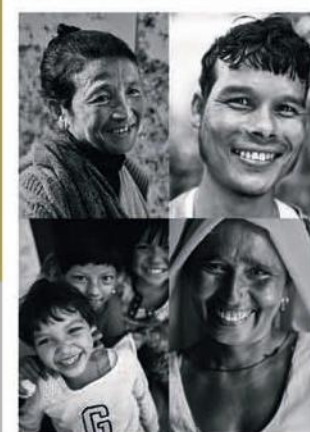
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ISO-9000:2015 & ISO-27001:2013

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India  
Presence with  
offices in 31  
States/UTs

### AREAS OF OPERATION

- › Agriculture & Allied Activities
- › Off-farm Sector
- › Horticulture
- › Forestry
- › Corporate Social Responsibility
- › Watershed Development
- › Irrigation & Water Resources
- › Socio-economic Development
- › Natural Resource Management
- › Food Processing
- › Banking & Finance
- › Skills for Livelihood
- › International Business
- › Value Chain Development
- › Infrastructure Monitoring
- › Climate Change

### Registered Office

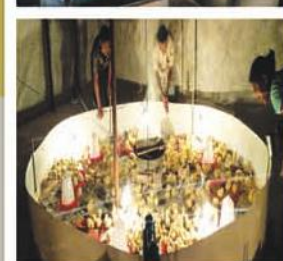
NABARD, C-24, G Block  
BKC, Bandra East, Mumbai-400051  
Ph: 022- 26539396

✉ e-mail:headoffice@nabcons.in

### Corporate Office

NABARD Tower, 24 Rajendra Place,  
Nabard Building, New Delhi-110125  
Ph: 011- 25745101

🌐 Website:www.nabcons.com



## NABFINS Limited

A Subsidiary of NABARD

- › A Non Deposit taking Systemically Important NBFC – MFI with a vision to become a model MFI in the country.
- › 63% of shares held by NABARD, with other shareholders being Government of Karnataka and Public Sector Banks.
- › Mission - To be a trusted client centric financial institution advancing hassle free services to the low income households and the unorganised sector.
- › The company has a range of financial products and services including financing of SHGs in partnership with NGOs and JLGs directly through its branches.
- › Operating across in 16 States of India and touching lives of more than 5.50 lakh households with a commitment towards their socio-economic empowerment and furthering the cause for financial inclusion.

**Registered Office:** #3072, 14th Cross, K R Road, Banashankari 2nd stage, Bengaluru - 560 070, Karnataka, India

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

🌐 www.nabfins.org



Trustee Private Limited

### Corporate Office

NABARD C-24,  
G Block, BKC, Bandra East,  
Mumbai-400051

Ph:022-26539410/26537039

- › Established to manage various credit guarantee funds of Government of India, State Government etc.
- › NABSanrakshan and multiple credit guarantee funds under its management housed in separate Trusts.
- › The Eligible Lending Institutions will extend formal credit to the borrowers and

e-mail:ho@nabsanrakshan.org

NABSanrakshan through various schemes of the Trusts will provide credit guarantee against a nominal fee.

- › NABSanrakshan manages Credit Guarantee Fund under Animal Husbandry Infrastructure Development Fund (AHIDF).

## राष्ट्रीय कृषि और ग्रामीण विकास बैंक

असम क्षेत्रीय कार्यालय, गुवाहाटी

NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

ASSAM REGIONAL OFFICE, GUWAHATI

जी.एस.रोड, दिसपुर, गुवाहाटी-781006, असम

G.S. ROAD, DISPUR, GUWAHATI-781006, ASSAM

e-mail : guwahati@nabard.org