



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

स्टेट फोकस पेपर State Focus Paper 2025-26



राज्य : असम
State : Assam

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

स्टेट फोकस पेपर 2025-26

STATE FOCUS PAPER 2025-26



**National Bank for Agriculture and Rural Development
Assam Regional Office, Dispur, Guwahati – 781006**

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प्राक्कथन

पिछले दशक में, असम की अर्थव्यवस्था में उल्लेखनीय वृद्धि हुई है, जिसमें पिछले वर्ष की तुलना में वित्त वर्ष 2023-24 (ईई) के लिए नाममात्र सकल राज्य घरेलू उत्पाद (जीएसडीपी) में 15.6% वृद्धि हुई है। राज्य की आर्थिक क्षमता इसके प्रचुर प्राकृतिक संसाधनों और रणनीतिक अवस्थिति पर आधारित है, जो महत्वपूर्ण विकास के अवसरों को बढ़ावा देती है। कृषि असम की अर्थव्यवस्था की आधारशिला बनी हुई है, जो लगभग 70% ग्रामीण आबादी को आजीविका प्रदान करती है। इसके बावजूद, अर्थव्यवस्था का रुख औद्योगिक और सेवा क्षेत्रों की ओर स्पष्ट देखा जा सकता है, जो आर्थिक विविधीकरण की क्षमता की ओर इशारा करता है।

2022-23 में असम के सकल राज्य मूल्य वर्धित (जीएसवीए) में कृषि क्षेत्र का योगदान लगभग 22% रहा है, जबकि चाय प्रसंस्करण, तेल शोधन और सीमेंट उत्पादन जैसे उद्योगों सहित द्वितीयक क्षेत्र का योगदान 30.75% रहा है। पर्यटन, शिक्षा, स्वास्थ्य सेवा, आईटी और वित्त जैसी सेवाओं द्वारा संचालित तृतीयक क्षेत्र में उल्लेखनीय वृद्धि हुई है, जो 2022-23 में जीएसवीए में 45.25% का योगदान रहा है।

व्यापार अनुकूल नीतियों के कारण असम निवेश के लिए आकर्षक केंद्र बन गया है। ईज ऑफ डूइंग बिजनेस बिल 2016, सिंगल विंडो क्लीयरेंस सिस्टम और जीएसटी को तत्काल अपनाने जैसी पहलों ने उद्योग स्थापन को सरल बनाया है। 'सरोधी' स्टार्टअप फंड और एमएसएमई एक्ट, 2020 ने उद्यमियों को राज्य की ओर आकर्षित किया है और इससे असम एमएसएमई क्षेत्र में उभरता केंद्र बन रहा है।

नाबार्ड संभाव्यता युक्त ऋण योजना (पीएलपी) के माध्यम से कृषि, एमएसएमई और आधारभूत संरचना के लिए ऋण प्रदान करने में महत्वपूर्ण भूमिका निभाता है, जिसमें प्रत्येक वर्ष जिलों में ऋण क्षमता का आकलन किया जाता है। यह दृष्टिकोण बैंकों की ऋण रणनीति को आकार देने में मदद करता है और सरकार को एक सहायक पारिस्थितिकी तंत्र बनाने में मार्गदर्शन देता है। राज्य फोकस पेपर तैयार करने के क्रम में, विभिन्न क्षेत्रों के लिए ऋण क्षमता का आकलन पीएलपी से लिया गया है। राज्य फोकस पेपर 2025-26 में हितधारकों के परामर्श ने नाबार्ड के चल रहे प्रयासों, राज्य में विकास के अवसरों को चिह्नित करने और असम के लिए क्षेत्रवार ऋण संभावनाओं को रेखांकित करने में मदद की है।

राज्य फोकस पेपर भारतीय रिजर्व बैंक द्वारा परिभाषित प्राथमिकता क्षेत्र की गतिविधियों के लिए राज्य की ऋण क्षमता का आकलन करता है। इन क्षेत्रों के लिए उल्लिखित अनुमान वित्तीय संस्थानों के लिए एक मार्गदर्शक कारक के रूप में कार्य करते हैं और उन्हें प्रभावी ढंग से ऋण को चैनलाइज़ करने, जमीनी स्तर पर ऋण प्रवाह को बढ़ाने और कृषि सावधि ऋण को बढ़ावा देने के लिए सशक्त बनाते हैं।

संभाव्यता युक्त ऋण योजनाओं को डिजिटल बनाने के हमारे प्रयासों के क्रम में, नाबार्ड ने इस वर्ष अधिक कुशल ऋण अनुमानों के लिए एक डिजिटल राज्य फोकस पेपर विकसित करने के लिए प्रौद्योगिकी का उपयोग किया है। इस उन्नत दस्तावेज़ में एक मानकीकृत संरचना, व्यापक कवरेज और डेटा सूचकांक शामिल हैं। हमारा मानना है कि डिजिटल एसएफपी वित्तीय संस्थानों के लिए एक मार्गदर्शक कारक के रूप में कार्य करेगा, उन्हें प्रभावी ढंग से ऋण को चैनलाइज़ करने, जमीनी स्तर पर ऋण प्रवाह को बढ़ाने और कृषि सावधि ऋण को बढ़ावा देने के लिए सशक्त बनाएगा।

मैं राज्य फोकस पेपर (एसएफपी) को प्रस्तुत करने और इसे एक व्यापक और व्यावहारिक दस्तावेज़ बनाने में उनके अमूल्य योगदान के लिए असम सरकार के जनप्रतिनिधियों, वरिष्ठ अधिकारियों, भारतीय रिजर्व बैंक, जिला और ब्लॉक प्रशासन, सम्बंधित विभागों के अधिकारियों, एसएलबीसी असम, बैंकों, प्रमुख जिला प्रबंधकों, गैर सरकारी संगठनों और अनुसंधान संस्थानों के प्रति अपनी हार्दिक कृतज्ञता व्यक्त करना चाहता हूँ।

हमें उम्मीद है कि यह एसएफपी बैंकों और अन्य हितधारकों को ऋण प्रवाह बढ़ाने और उनके व्यापार पोर्टफोलियो को मजबूत करके राज्य की पूरी क्षमता का उपयोग करने में मार्गदर्शन करेगा। साथ ही, हमारा मानना है कि यह राज्य सरकार को प्रमुख आधारभूत संरचना की कमियों को दूर करने और सफल ऋण ऑफ टेक सुनिश्चित करने के लिए आवश्यक सहायता सेवाओं को सुविधाजनक बनाने में सहायक होगा। असम क्षेत्रीय कार्यालय इस दस्तावेज़ को और समृद्ध बनाने के लिए बैंकों, सरकारी एजेंसियों, अनुसंधान संस्थानों और अन्य भागीदारों से निरंतर प्रतिक्रिया और सुझाव आमंत्रित करता है।

(लोकेन दास)

मुख्य महाप्रबंधक

नाबार्ड असम क्षेत्रीय कार्यालय



राज्य फोकस पेपर

State Focus Paper Document prepared and finalized by:

NABARD, Assam Regional Office, Guwahati

इस दस्तावेज़ को नाबार्ड, असम क्षेत्रीय कार्यालय, गुवाहाटी द्वारा प्रस्तुत और अंतिम रूप दिया गया है।

अस्वीकरण:

'यह दस्तावेज़ सार्वजनिक रूप से उपलब्ध स्रोतों से एकत्र की गई जानकारी और विभिन्न हितधारकों के साथ चर्चा के आधार पर तैयार किया गया है। अनुमान तैयार करते समय, वास्तविक रूप से ऋण क्षमता का अनुमान लगाने के लिए हर संभव प्रयास किया गया है। इस दस्तावेज़ के डेटा या सामग्री के उपयोग के कारण किसी व्यक्ति/संगठन को होने वाली किसी भी सामग्री या अन्य हानि के लिए नाबार्ड जिम्मेदार नहीं होगा।'



Foreword

Over the past decade, Assam's economy has experienced notable growth, with the nominal Gross State Domestic Product (GSDP) for FY 2023-24(AE) showing a 15.6% increase compared to the previous year. The state's economic potential is anchored in its abundant natural resources and strategic location, driving significant growth opportunities. Agriculture remains a cornerstone of Assam's economy, providing livelihoods to about 70% of the rural population. Despite this, there is a visible shift towards the industrial and service sectors, indicating potential for economic diversification.

Agriculture contributes approximately 22% to Assam's Gross State Value Added (GSVA) in 2022-23, while the secondary sector, including industries such as tea processing, oil refining, and cement production, accounts for 30.75%. The tertiary sector, driven by services like tourism, education, healthcare, IT, and finance, has grown significantly, contributing 45.25% of GSVA in 2022-23.

Assam's business-friendly policies have made it an attractive investment hub. Initiatives such as the Ease of Doing Business Bill 2016, Single Window Clearance System, and early adoption of the GST have simplified industry setup. The 'Sarothe' Startup Fund and MSME Act of 2020 further enhance the state's appeal to entrepreneurs, positioning Assam as a growing center for MSMEs.

NABARD plays a key role in fostering credit to agriculture, MSMEs, and infrastructure through the Potential Linked Credit Plans (PLPs), annually assessing credit potential across districts. This approach helps banks shape credit strategies and guides the government in creating a supportive ecosystem. The credit potential for different sectors in the districts brought out in the PLP is collated to form the State Focus Paper. NABARD's ongoing efforts, in consultation with stakeholders, have helped in identifying growth opportunities and in outlining sector wise credit potentials for Assam in the State Focus Paper for 2025-26.

State Focus Paper projects a credit potential of the State for Priority Sector activities as defined by the Reserve Bank of India. The projections outlined for these sectors serve as a guiding factor for financial institutions, empowering them to channelize credit effectively, enhancing ground-level credit flow and fostering agriculture term lending.

Building on our efforts to digitalize the Potential Linked Credit Plans, NABARD has this year utilized technology to develop a digital State Focus Paper for more efficient credit projections. This advanced document features a standardized structure, comprehensive coverage, and data indices. We believe that the Digital SFP will act as a guiding factor for financial institutions, empowering them to channelize credit effectively, enhancing ground-level credit flow and fostering agriculture term lending.

I wish to extend our sincere gratitude to the People's Representatives, Senior Officials of the Government of Assam, the Reserve Bank of India, District and Block administrations, Line Department officials, SLBC Assam, Banks, Lead District Managers, NGOs, and Research Institutions for their invaluable contributions in developing the State Focus Paper (SFP) and making it a comprehensive and practical document.

It is our hope that this SFP will guide banks and other stakeholders in unlocking the state's full potential by boosting credit flow and strengthening their business portfolios. Furthermore, we believe it will aid the State Government in addressing key infrastructure gaps and facilitating the necessary support services to ensure successful credit off-take. Assam RO invites continued feedback and suggestions from banks, government agencies, research institutions, and other partners to further enrich this document.

(Loken Das)

Chief General Manger

NABARD Assam Regional Office.



State Focus Paper Document prepared and finalized by:

NABARD, Assam Regional Office, Guwahati

Disclaimer:

‘The document has been prepared on the basis of information collected from publicly available sources and discussions with various stakeholders. While preparing the projections, every effort has been taken to estimate credit potential realistically. NABARD shall not be responsible for any material or other losses occurring to any individual/organization owing to use of data or contents of this document.’

Index

Sr. No.	Particulars		Page No.
1	Foreword		
2	Executive Summary		1
	Part A		
3	State Map		23
4	Broad Sector wise PLP projection for the year 2025-26		24
5	Sector/ Sub-sector wise PLP Projections for year 2025-26		25
6	State profile		26
7	Banking Profile		58
	Part B		
8	Chapter 1	Major Socio-Economic Indicators of the State	64
9	Chapter 2	Banking Sector Profile	71
10	Chapter 3	NABARD's Perception on the Development Perspective of the State	81
11	Chapter 4	Potential Credit Outlay	91
12	4.1	Credit potential for Agriculture	91
13	4.1.1	Farm Credit	92
14	4.1.1(i)	Crop Production, Maintenance and Marketing	92
15	4.1.1(ii)	Water Resources	93
16	4.1.1(iii)	Farm Mechanisation	94
17	4.1.1 (iv)	Plantation & Horticulture including Sericulture	94
18	4.1.1.(v)	Forestry & Wasteland Management	95
19	4.1.1. (vi)	Animal Husbandry – Dairy	96
20	4.1.1 (vii)	Animal Husbandry – Dairy	96
21	4.1.1 (viii)	Animal Husbandry – Sheep, Goat and Piggery etc	96
22	4.1.1. (ix)	Fisheries	97
23	4.1.1. (x)	Sustainable Agriculture Practices	98
24	4.1.1. (xi)	Farm Credit- Others	98
25	4.1.2	Agriculture Infrastructure	99
26	4.1.2 (i)	Construction of Storage and Marketing Infrastructure	99
27	4.1.2 (ii)	Land Development, Soil Conservation and Watershed Development	99

Sr. No.	Particulars		Page No.
28	4.1.2 (iii)	Agri. Infrastructure – Others	100
29	4.1.3	Agriculture – Ancillary Activities	101
30	4.1.3 (i)	Food & Agro Processing	101
31	4.1.3 (ii)	Agri Ancillary Activities – Others	101
32	4.2	Credit potential for MSMEs	102
33	4.3	Credit Potential for Export Credit	103
34	4.4	Credit Potential for Education	104
35	4.5	Credit Potential for Housing	105
36	4.6(i)	Credit Potential for Social Infrastructure	105
37	4.6(ii)	Renewable Energy	107
38	4.7	Informal Credit Delivery	108
39	Chapter 5	Status and prospects of Cooperatives	109
40	Chapter 6	Infrastructure Support	113
41	Chapter 7	Details of Policy Initiatives of GoI, RBI, NABARD and the State Government	122
42	Success Stories		137
43	Annexure I	District-wise and Sector-wise PLP projections	155
44	Annexure II (A & B)	Ground Level Credit Flow – Agency-wise, Sector and Sub-sector-wise	166
45	Annexure III	Critical infrastructure support to be provided	170
46	Annexure IV	Critical interventions required for creating a definitive impact	231
47	List of Abbreviations		
48	Contact Details of DDMs		

Executive Summary

GSDP at a Glance

Sr. No.	Particulars	Value
1	GSDP (Rs. lakh crore)	3.19
2	Growth of GDSP (%) at constant prices	5.90
3	Per capita income (Rs.)	88715
Share to GSDP at current prices of		
4	Agriculture	22.10
5	Animal Husbandry (%)	2.77
6	Fisheries (%)	4.80
7	Primary Sector (%)	40.09
8	Secondary Sector (%)	18.00
9	Tertiary Sector (%)	41.90

1. Introduction

The State Focus Paper (SFP) for Assam evaluates the state's credit potential for the Financial Year 2025-26, with a focus on supporting the development of priority sectors, especially in rural and agricultural areas. The paper consolidates district-level projections from Potential Linked Plans (PLP) to create a roadmap for effective credit deployment. It considers factors such as resource availability, infrastructure, market trends, skill profiles, and credit delivery capacity. Highlighting sectors like agriculture, rural livelihoods, infrastructure, and financial inclusion, the SFP attempts to elucidate ways to address challenges including low productivity, infrastructural deficits, and climate change. By aligning credit distribution with Assam's development priorities, the SFP aims to contribute towards facilitating the state's long-term economic and rural growth.

2. State Profile – Physical Characteristics

Assam, the gateway to Northeast India, is known for its diverse geography. It shares borders with Bhutan to the north, Arunachal Pradesh to the east, Nagaland, Manipur, and Meghalaya to the south, and West Bengal to the west. Located between latitudes 24° and 28°N and longitudes 89° and 97°E, Assam lies at a crucial junction connecting the plains of India with the hilly regions of the northeast. The Brahmaputra River flows through the state, significantly influencing its climate, agriculture, and terrain. The landscape is made up of fertile plains, rolling hills, and dense forests, which include Kaziranga and Manas National Parks. Assam experiences a tropical climate, with heavy monsoon rains between June and September. Known for its rich biodiversity, the state is also famous for its tea plantations, which thrive due to the humid subtropical climate. Assam is divided into 35 administrative districts.

Spanning approximately 78,438 square kilometers, with 98.40 % rural area Assam is predominantly a rural state. It is the second-largest state in Northeast India, covering about 2.4% of India's total geographical area. The state's diverse geography includes fertile plains, rolling hills, and dense forests, mainly in the Brahmaputra River Valley. Assam is divided into 35 administrative districts, which are defined based on natural features such as rivers, hills, and forests. Many of the newly formed districts are subdivisions of older ones.

As per the Census of India 2011, Assam's population was 312.05 lakh, with 159.39 lakh males and 152.66 lakh females. By 2022, the projected population had risen to 353.78 lakh, with 180.06 lakh males and 173.71 lakh females. The state's population density in 2011 was 398 people per square kilometer, a rise from 340 in 2001. Assam's median age is lower than the national average, indicating a relatively young population. The state's sex ratio is 958 females for every 1,000 males, higher than the national average of 940. However, the child sex ratio (for ages 0-6) has gradually decreased, from 975 in 1991 to 962 in 2011.

3. Economic Activities of the State

Primary Sector - Agriculture:

Agriculture is a key sector in Assam's economy, contributing around 23.02% to the Gross State Domestic Product (GSDP) and supporting a significant portion of the population. The agriculture and allied sectors, including crops, livestock, forestry, logging, and fishing, contributed 22% to the Gross State Value Added (GSVA) at current prices in 2022-23 (Quick Estimates), compared to 18% at the national level. The GSVA for this sector is projected to reach Rs. 98,629 crore in FY 2022-23 (QE), marking a growth of 16.6%.

Agriculture plays a crucial role in Assam's economy. Assam's total geographical area was 78.44 lakh hectares. During 2021-22, Gross Cropped Area was 38.72 lakh hectares and Net Shown Area was 27.49 lakh hectares. The Gross Cropped Area exceeds the Net Sown Area due to multiple cropping, especially in the fertile Brahmaputra Valley, where rice is grown in both Kharif (monsoon) and Rabi (winter) seasons. Major Kharif crops include rice, maize, pulses, oilseeds, and vegetables, while Rabi crops include rice, wheat, and various oilseeds. Rice has three growing seasons: Sali (winter), Ahu (autumn), and Boro (summer).

The Government of Assam is promoting double/multiple cropping, with a target of adding 1.00 lakh hectares and an investment of Rs. 6,200 lakh. The state aims to increase cropping intensity to 160%. According to the 2015-16 Agriculture Census, Assam has 27,41,722 farming families, with an average operational holding size of 1.10 hectares. Over 85% of farmers are small and marginal, with an average landholding of 0.36 hectares. A total of 29.77 lakh hectares, or 37.95% of Assam's land, is cultivated. Small, fragmented landholdings and insecure tenancy are key challenges for agricultural development.

Secondary Sector - MSME

The secondary sector contributed approximately 30.75% to Assam's GSVA in 2022-23 (QE), with key industries including handloom weaving, bamboo craft, tea processing, oil refining, cement, and timber. The industrial sector's contribution to the State Domestic Product is projected to be 33.55% in 2023-24 (AE), down from 37.81% in 2022-23 (QE). Assam, rich in petroleum resources, is a major producer of oil and natural gas, with the Digboi refinery being one of India's oldest. The state's tea industry is also significant, producing over 50% of India's tea for global markets.

Assam's industrial landscape includes strong sectors like tea, oil, handloom weaving, and jute, with a growing agro-processing industry utilizing local products. The MSME sector comprises 959,471 enterprises, including 634,542 micro, 9,826 small, and 856 medium enterprises. Handloom weaving is a key part of Assam's culture, with 108,939 full-time and 807,729 part-time weavers in 2022-23. Additionally, 33 Yarn Banks help address yarn availability issues. The State has the high concentration of Bamboo resources and there are opportunities for reinventing bamboo in plywood units and bamboo mills, micro propagation and production, shoot processing, industrial products/ gasification, fiber and thermoplastics etc. For development of value-added bamboo-based products A Bamboo Technology Park, Kamrup (R) is implemented under Industrial Infrastructure upgradation Scheme (IIUS) of Govt of India.

The state ranks 13th in the number of factories and 16th in worker engagement, with 5,196 factories and 219,176 workers as per the 2019-20 Annual Survey of Industries. Initiatives such as the Ease of Doing Business Bill, Make in Assam, and a Single Window Clearance System support industrial growth. With a vision to be Aatmanirbhar, Assam aims to enhance global competitiveness, promote local products, and drive sustainable development. The MSME sector is positioned as a key driver of economic growth and innovation.

Tertiary Sector - Services

The services sector in Assam has been growing rapidly and plays a significant role in the state's economy, contributing approximately 45.25% to the Gross State Value Added (GSVA) at current prices in 2022-23 (QE). Key areas of growth within the services sector include education, healthcare, banking and finance, retail, tourism, and information technology (IT).

Education and Healthcare: Assam has expanded its educational and healthcare infrastructure, with new universities, schools, and medical facilities. The state is becoming a hub for higher education and healthcare in the North East, with rising demand for vocational training and improved healthcare services.

Tourism: Assam's tourism sector has seen significant growth, driven by its cultural heritage, wildlife sanctuaries, tea gardens, and scenic beauty. Notable attractions include Kaziranga National Park (UNESCO World Heritage site), Manas, Nameri, and Dibru-Saikhowa National Parks, as well as tea tourism in Jorhat and Dibrugarh. In 2023-24, Assam attracted over 70 lakh domestic and 26,129 international tourists. Inclusion of the 'Maidams of Charaideo' as UNESCO World Heritage Site has the potential to further boost tourism in Assam.

The Assam government has promoted the services sector through infrastructure development, ease of doing business reforms, and schemes like the Chief Minister's Start-up Fund and Atmanirbhar Assam Abhijan, which encourage business growth and job creation.

In summary, the services sector is a key driver of Assam's GDP, supported by growth in education, healthcare, tourism, IT, banking, and retail, alongside government policies and infrastructure development.

4. Banking Sector in the State

The banking sector in Assam plays a crucial role in supporting the state's economic development by providing financial services, supporting businesses, and facilitating access to credit for individuals and institutions. State Bank of India (SBI) is the Convener of the State Level Bankers' Committee (SLBC) and is also the Lead Bank in 9 districts of the State. Two other banks viz. Punjab National Bank (PNB) and UCO Bank have Lead Bank responsibilities in 14 and 11 districts respectively. The state has a total of 36 banks, comprising 34 Commercial Banks, 1 Regional Rural Bank and 1 State Cooperative Bank providing banking services to the people of Assam. The total network of bank branches has increased from 3053 as on 31 March 2012 to 3,185 Bank Branches, which includes 1553 Rural Branches, 926 Semi-Urban Branches and 706 Urban Branches, as on 31 March 2024. As per Census 2011, the Per Branch Outreach of population comes to 9798 for the state and 17261 for rural areas.

The state has a CD ratio of 66.18% as on 31 March 2024, which is an improvement over previous year's position of 57.86%. Among the agencies, the combined Commercial Banks has the highest CD ratio of 62.87%, followed by AGVB with 55.95% whereas ACAB Ltd. has the lowest CD ratio of 42.58%.

The expansion of banking facilities in the State has augmented not only in respect of volume of deposits but also in respect of disbursement of credit. The aggregate deposits outstanding with Banks in Assam, which was Rs. 211251.09 crore as on 31 March 2023, has increased to Rs.223478.92 crore as on 31 March 2024, recording a growth of 5.79% percent. The total loans & advances outstanding with the banks has been increased to Rs.1147894.26 crore as on 31 March 2024 from Rs.122233.17 crore as on 31 March 2024, thereby, recorded a growth of 20.99%.

Commercial Banks:

There are 34 commercial banks, comprising of 12 Public Sector Banks, 14 Private Sector Banks, 6 Small Financial Banks (SFB) and 2 Payment Banks operating in the State. As on 31 March 2024, these banks with their network of 2653 branches (1468 branches of public sector, 957 branches of private sector, 202 branches of SFB and 26 branches of Payment Bank) continue to cater to the banking needs of the people of Assam. Out of the above 2653 branches, only 1168 branches, which constitute about 44%, are operating in rural areas.

As on 31 March 2024, Commercial Banks have a combined total deposits and advances of Rs. 207219.01 crore and Rs.130285.34 crore, recording growth of 6.11% and 21.32% respectively, over the previous year's positions. The contribution of all commercial banks to the total priority sector advances in the state was 92.50% during FY 2023-24

Regional Rural Banks

Assam Gramin Vikash Bank (AGVB), the only RRB, has a network of 465 branches in the state. As on 31 March 2024, the bank has total deposits and advances of Rs. 12469.81 crore and Rs. 6977.40 crore respectively. The bank's deposits and advances have shown growth of 11.35% and 28.05% over the previous year's figures. With a total priority sector lending of Rs. 3045.47 crore, the RRB's share in the state's total priority sector advances was only 7.16% during FY 2023-24.

Co-operative banks

The Short-Term Cooperative Credit Structure is functioning with a two-tier structure, with Assam Cooperative Apex Bank Ltd. (ACAB) at apex level and PACS/Societies at the ground level. There is no District Central Cooperative Bank (DCCB) in the State. There are 1,991 Primary Agricultural Credit Societies (PACS) that provide crucial financial support to farmers, promoting agricultural activities and enhancing productivity. PACS serve as the backbone of rural finance in Assam, with the Assam Co-operative Apex Bank Ltd. (ACAB) at the apex tier in the state's cooperative credit system. The ACAB has 67 branches, with 18 rural branches, in the state.

As on 31 March 2024, the total deposits and advances of the bank in the district were Rs. 3528.53 crore, registering a decline of 1.19%, and Rs. 1502.39 crore, representing growth of 3.98%, respectively. The bank, with a total priority sector lending of Rs. 142.91 crore has contributed a meagre of 0.34% to state's total priority sector advances was only 7.16% during FY 2023-24.

5. Sectoral trends in Credit flow to Agriculture and Priority Sectors

Factors facilitating GLC:

The MSME (Micro, Small, and Medium Enterprises) sector has dominated the Priority Sector Advances in Assam, with a significant share of 69.13% in 2023-24. While the bulk of bank finance happened in MSMEs, other priority sectors and agriculture finance were not up to desired expectations. Over the last few years, MSMEs have been the largest contributor to credit growth in Assam, driven by several key factors that have enhanced their growth and financial access. The primary drivers facilitating this growth in credit (GLC) include:

Supportive Government Policies: The Government of India has launched several schemes to facilitate MSME growth, including the PMEGP, MUDRA and CGTMSE. These initiatives ease credit access for small businesses in Assam, stimulating sector growth.

Mukhya Mantrir Karmajyoti Achani: In 2023-24, Assam introduced a capital subsidy scheme for MSMEs, providing a 10% capital subsidy on fixed capital investment, up to Rs.50.00 lakh per entrepreneur. This aims to create over 3,000 MSMEs and generate 25,000 jobs in the state, further driving credit demand.

Expansion of Digital Banking: Increased digital banking infrastructure, including mobile and online banking, has significantly improved MSMEs' access to financial products and services in Assam. Digital platforms have streamlined loan processing, reducing costs and delays, making it easier for small businesses to obtain credit.

Growing Entrepreneurship: Local entrepreneurship, particularly in agriculture, handicrafts, and small-scale manufacturing, has surged in Assam. As these businesses scale up, they require more financing, contributing to increased MSME credit demand.

Diversification of Businesses: Many MSMEs in Assam are shifting from traditional industries such as tea production and agriculture to emerging sectors like tourism, manufacturing, and IT services. This diversification has attracted more credit from financial institutions.

Financial Inclusion Initiatives: Schemes like PMJDY and Startup India have provided a platform for MSMEs in Assam to open bank accounts, access loans, and participate in formal financial systems, boosting their financial inclusion.

Boost to Agri-Based and Rural Enterprises: MSMEs in agro-based industries, rural handicrafts, and local products are receiving increased credit flows, as these sectors are prioritized in both national and state policies.

Increased Market Demand: Rising domestic and international demand for products like tea, bamboo products, handicrafts, and handlooms has led to MSME growth in Assam and further boosting MSME credit.

Factors inhibiting GLC:

According to the SLBC report, there has been a marginal improvement, but with three years' average achievement of only 57.42%, in Agriculture Credit over the past three years in Assam. Lending to 'Other Priority Sector (OPS)' has been decreasing over the past three years in Assam. Several factors are hindering the flow of GLC (Gross Lending Credit) in the state:

Uneven Bank Branch Distribution: The distribution of bank branches is disproportionate, with Kamrup (Metro) District having the highest number at 451 branches, while South Salmara in Mankachar District has only 16 branches. Around 49% of the state's bank branches are located in rural areas, which serve approximately 86% of the population. This imbalance, with financial services concentrated in urban regions, limits access to banking in rural areas, hindering financial inclusion, economic growth, and exacerbating inequality. Additionally, it can lead to systemic risks and inefficiencies in resource allocation.

KCC Loan Limitations: Banks report no issues in providing KCC loans up to Rs. 3.00 lakh. However, for loans exceeding this amount, challenges arise due to the requirement for mortgage and security. In areas with lower Aadhaar penetration, difficulties in linking Aadhaar also hinder the approval and disbursement of KCC loans.

Interest Rates: Higher interest rates for loans above Rs. 3.00 lakh compels farmers to opt for term loans instead of KCC loans, limiting their access to lower-interest financing options.

Interest Subvention: The Government of India provides a 2.00% interest subvention to banks, enabling them to offer KCC loans to farmers at 7%. Additionally, an incentive of 3.00% is given to farmers who repay their loans on time.

Land Documentation Issues: Land records are not fully digitized, which impacts the determination of KCC loan amounts based on the land to be cultivated. Digitization would increase transparency and reduce the risk of fraud and duplicity in loan applications. Furthermore, non-ownership of land remains a barrier to the growth of KCC loans in several districts.

Non-Performing Assets (NPAs): High levels of NPAs in agriculture financing contribute to the slow growth of KCC loans in many districts.

Poor Performance of AGVB and ACAB: Rural Financial Institutions (RFIs) face challenges due to inadequate and undertrained human resources, which limit their ability to expand outreach. Commercial banks contributed 92.50% to the total Priority Sector Advances in 2023-24, while AGVB and ACAB contributed only 7.16% and 0.34%, respectively.

Floods and Soil Erosion: Frequent and unpredictable floods, along with riverbank erosion, pose significant obstacles to the development of Assam.

Sectoral Trends in Credit Flow

In 2023-24, banks disbursed a total of Rs. 42,530.51 crore in Priority Sector Loans, achieving 111.10% of the ACP (Annual Credit Plan) target for the state, reflecting a growth of 33.01% compared to the previous year. Agricultural credit amounted to Rs. 9,972.81 crore, reaching 58.50% of the target, with a growth of 20.67% over the prior year. Disbursements for MSMEs and Other Priority Sectors totaled Rs. 29,399.83 crore and Rs. 3,157.88 crore, respectively.

Among the total Priority Sector Advances, the MSME sector received the largest share of 69.13% in 2023-24, continuing as the largest contributor over the last three years. In contrast, the share of

agricultural credit has declined, from 22.88% in 2021-22 to 25.85% in 2022-23, and further to 23.45% in 2023-24. Similarly, the contribution of Other Priority Sectors (OPS) has also decreased over the last three years.

An agency-wise breakdown shows that commercial banks accounted for the largest share of 92.50%, with AGVB contributing 7.16% and ACAB contributing 0.34% of the total Priority Sector Advances in 2023-24. Over the past three years, the average performance of commercial banks was 116.35%, AGVB's was 44.16%, and ACAB's was 14.85% of their respective ACP targets.

6. Credit Potential Assessment for “FY26”

Priority Sector Lending (PSL)

Priority Sector Lending (PSL) is a crucial part of India's strategy for financial inclusion, designed to ensure that credit flows to sectors vital for economic growth and those that need special attention to receive adequate financial support. The State Focus Paper (SFP) outlines the credit potential for eight categories under PSL, based on the RBI's classification, in the state. This potential is calculated by aggregating the credit projections made in the Potential Linked Credit Plans (PLPs) at the district level across all 35 districts. The PLP projections are determined through a consultative process involving government departments, banks, research institutions, NGOs, farmers, and other stakeholders. The methodology considers existing infrastructure, the reach of institutional credit, ongoing policy initiatives, and the focus areas identified by the Government of India, Government of Assam, RBI, NABARD, and the sector's ecosystem.

Over the past three years, PSL in Assam has shown a positive trend, with increasing disbursements each year. In 2021-22, total priority sector lending was Rs. 20,067.10 crore, compared to a target of Rs. 31,153.57 crore. In 2022-23, Rs. 31,974.85 crore was disbursed against a target of Rs. 25,153.90 crore. In 2023-24, Rs. 42,530.51 crore was disbursed against a target of Rs. 38,279.68 crore. For 2024-25, with a PSL target of Rs. 56,738.00 crore, Rs. 27,148.95 crore (approximately 48% of the target) had already been disbursed by September 30, 2024.

Looking ahead, the credit potential for PSL in Assam for FY 2025-26 is projected at Rs. 70,284.78 crore, which is about 52.94% more than the projection of Rs. 45,957.24 crore for FY 2024-25. The credit potential for FY 2025-26 represents a 23.88% increase over the PSL target of Rs. 56,738.00 crore for 2024-25 and 65% rise compared to the PSL achievement of Rs. 42,530.51 crore in 2023-24 for the state. For the fiscal year 2025-26, the total credit potential of Rs. 70,284.78 crore, the allocation for Agriculture is Rs. 24,321.97 crore, Micro, Small, and Medium Enterprises (MSME) is Rs. 39,744.92 crore and Other Priority Sectors (OPS) is Rs. 6,217.90 crore. This distribution highlights the focus on crucial sectors such as agriculture and MSMEs, which are vital for economic development, while also ensuring that other important sectors under PSL continue to receive the necessary credit support.

Agriculture

Farm Credit

Crop Production, Maintenance & Marketing

As per land utilization statistics for the year 2021-22, the total geographical area of the state is 78.44 lakh hectares, with a gross cropped area of 38.72 lakh hectares and a net area sown of 27.49 lakh hectares. The higher gross cropped area compared to net area sown is due to multiple cropping, particularly in the fertile Brahmaputra Valley where rice is cultivated in both the Kharif (monsoon) and Rabi (winter) seasons.

Farmers in Assam grow crops mainly during the Kharif and Rabi seasons. Key Kharif crops include rice, maize, pulses, groundnuts, Kharif vegetables, and non-food crops like jute, mesta, and cotton. In the Rabi season, major crops include rice, wheat, cereals, grams, rapeseed, mustard, various Rabi oilseeds, vegetables, and potatoes. Rice is the most important crop, with three rice-growing seasons: sali (winter rice), ahu (autumn rice), and boro (summer rice).

To encourage double/multiple cropping, the Government of Assam has launched the "Mission Double Cropping," aiming to increase coverage by 1 lakh hectares and allocating Rs. 6,200.00 lakh for cultivating summer paddy, Rabi pulses, and oilseeds. The goal is to add 3.00 lakh hectares, increasing cropping intensity to 160%.

According to the 2015-16 Agriculture Census, Assam has 27,41,722 farmer families, with an average operational holding of 1.10 hectares. Over 85% of farmers are small and marginal, with average land holdings of 0.36 hectares. A total of 29.77 lakh hectares (37.95% of Assam's land area) is under cultivation. The challenges of small, fragmented land holdings and insecure tenancy hinder agricultural development in the state.

Considering the collective efforts of the Central and State Governments, available Gross Cropped Area (GCA), and credit flow, the credit potential for the year 2025-26 is assessed at Rs.13902.43 crore.

Water Resources:

The State of Assam, located in the northeastern part of India, is endowed with abundant water resources, particularly from two major river systems—the Brahmaputra and the Barak. These rivers, along with numerous tributaries, form the backbone of the state's surface water resources. While ground water availability in Assam is considered safe, the state's irrigation systems have become crucial due to unpredictable weather patterns, including floods, erosion, and drought-like conditions.

Assam's total geographical area spans 78.44 lakh hectares. The ultimate irrigation potential of the state is estimated at 27.00 lakh hectares. Out of this, 17.00 lakh hectares are planned to be irrigated through Minor Irrigation Schemes, while the remaining 10.00 lakh hectares will be served by Major and Medium Irrigation Projects. A breakdown of irrigation from Minor Irrigation Schemes indicates that 10 lakh hectares will be irrigated using surface water resources, and the remaining 7 lakh hectares will rely on ground water.

The gross irrigated area in Assam has shown growth, increasing from 1.63 lakh hectares in the year 2021-22 to 2.35 lakh hectares in 2022-23. The net irrigated area during 2022-23 stands at 2.05 lakh hectares. Additionally, the irrigation potential created through government initiatives (both Major & Medium and Minor Irrigation Projects) reached 10.24 lakh hectares, although the utilization of this potential has been affected by challenges such as floods, storms, and unreliable power supply.

To address the challenges posed by flooding and other natural calamities, the state's Agriculture Department has shifted its focus to Rabi crops, which are less vulnerable to flooding. As part of this strategy, the government has prioritized the development of assured irrigation facilities, particularly through the installation of pump sets and shallow tube wells.

Looking ahead, the credit potential for water resources, including irrigation and water management, is assessed at Rs.513.46 crore for the year 2025-26. This reflects the government's focus on expanding irrigation coverage and improving water-use efficiency to enhance agricultural productivity and stability.

Farm Mechanization

Agricultural mechanization in Assam faces challenges such as fragmented land holdings, poor economic conditions, and lack of suitable farm implements. The government has proactively addressed these issues by procuring essential equipment like tractors and power tillers, supported by various schemes. These efforts aim to improve access to machinery, especially for small and marginal farmers.

However, farm power remains low, with the Economic Survey of Assam reporting 1.04 HP per hectare in 2021-22 and 0.95 HP in 2022-23. Despite ongoing mechanization efforts, the availability of power-intensive equipment is still limited, hindering productivity. Continued support for farm machinery access and farmers' economic conditions is crucial for promoting sustainable agricultural practices in the state. The exploitable credit potential for farm mechanization in Assam is calculated based on the farm power required for the cultivated area (irrigated/rainfed) and cropping patterns, along with the

need to replace outdated power sources. Historical sales data of farm machinery is also considered for accurate credit projections.

For 2025-26, the estimated credit potential for farm mechanization under agricultural term loans is Rs.1039.57 crore, which is crucial to support mechanization, particularly for small and marginal farmers, and could significantly improve agricultural productivity and sustainability in the state.

Plantation & Horticulture and Sericulture

Assam produces a wide variety of horticultural crops, including fruits, vegetables, spices, and medicinal plants, benefiting from its favorable climate and diverse landscape. This diversity supports rich ecological habitats and offers significant potential to enhance food security and create employment through cultivation, post-harvest management, and value addition.

Horticulture occupies 15% of Assam's cropped area, with an annual production of over 67 lakh metric tonnes. The state is focusing on commercialization, boosting productivity through better technology, management, and planting materials. Efforts also include improving pre- and post-harvest practices, establishing collection centers, and enhancing marketing.

The Directorate of Horticulture and Food Processing has helped create 15,000 self-employment opportunities for rural women through fruit processing units. Assam also exports products like Assam Lemon, pineapple, ginger, and turmeric internationally. In 2022-23, the state had 7.638 lakh hectares under horticulture, with a production of 94.95 lakh MT and an average yield of 49,166 kg per hectare, according to the Economic Survey 2023-24.

Sericulture in Assam is a traditional and vital activity, providing employment to over 3 lakh families in rural and semi-urban areas. It creates sustainable linkages through value-added activities like yarn reeling and weaving, offering high returns with low investment.

Assam is famous for Muga silk, which holds a geographical identity, and also produces Eri, Mulberry, and Oak Tassar silks. The state accounts for over 95% of global Muga silk production and contributes about 62% of India's Eri silk production.

Assam leads in the production of Eri, Muga, Mulberry, and Tasar silks, producing 85% of India's total Muga silk. According to the Statistical Handbook 2023, 8,722 villages and 2.40 lakh families are involved in sericulture activities in the state.

The credit potential for Plantation and Horticulture, including Sericulture, for the year 2025-26 has been assessed at Rs.1185.04 crore, considering the availability of existing infrastructure, planned developments, and the focus of both the Government of India and the State Government.

Forestry and Waste land development

Assam is rich in forest resources, with a recorded forest area of 26,836 sq km, or 34.21% of the state's total geographical area, as per the 2021 India State of Forest Report. This includes 17,864 sq km of reserved forest (66.58%) and 8,972 sq km of unclassified state forest. The state's forest canopy density consists of 3,017 sq km of very dense forest, 9,991 sq km of moderately dense forest, and 15,304 sq km of open forest.

Valuable timber species like Sal, Teak, and Hollong, along with cane, bamboo, and non-wood forest products, are found in Assam. The state also supports bio-diesel plants like Jatropha and Pongamia, and the critically endangered Agarwood tree, used in perfumes, offers potential economic benefits.

The State Forest Department is focused on rebuilding Assam's forest wealth through biodiversity preservation, reforestation, expanding the Protected Area Network, enhancing forestry and wildlife research, and improving infrastructure.

For 2025-26, the credit potential for Forestry and Wasteland Development has been assessed at Rs. 82.41 crore.

Animal Husbandry

Animal Husbandry and Veterinary Services are vital for Assam's agricultural and economic sectors, contributing to livestock health, food security, and the production of essential animal products like meat, milk, and eggs. According to the 20th Livestock Census 2019, Assam's cattle population exceeds 10 million, with 1.1 crore indigenous/nondescript cattle and 7.70 lakh crossbred cattle. The state also has 4.20 lakh buffaloes, 3.30 lakh sheep, 43.15 lakh goats, and 21 lakh pigs. The government encourages backyard poultry farming to boost meat and egg production, creating jobs and increasing rural incomes. In 2021-22, 42 poultry societies with 3,026 members were reported.

In 2022-23, the livestock sector contributed Rs. 1,122,220.00 crore to Assam's GSDP at current prices, growing by 16.18%. At constant prices (2011-12), the sector's contribution was Rs. 537,169.00 crore, with a growth rate of 4.41%.

The Assam government, under the Chief Minister's Samagra Gramya Unnayan Yojana (CMSGUY), is working towards its goal of doubling farm income through various interventions. One notable initiative under CMSGUY is the "Livelihood and Employment Generation for Progressive Farmers in Livestock Sector," which provides financial assistance to farmers' groups. In the Assam Budget 2024-25, Rs. 1010 crore has been allocated for CMSGUY.

To achieve self-sufficiency in egg production, the state government is promoting layer farming. This includes the distribution of low-input technology birds to traditional backyard farmers. Additionally, Rs.25 crore has been allocated in the 2024-25 budget to provide appropriate incentives to support this initiative.

The assessed credit potential for Animal Husbandry in 2025-26 is Rs.3,962.83 crore, including Rs.99.73 crore for working capital. Allocations for dairy, poultry, and sheep/goat/piggery sectors are Rs.1712.55 crore, Rs.1022.03 crore, and Rs. 1228.25 crore, respectively.

Fisheries

The fisheries sector in Assam is crucial for the state's socio-economic development, with both the Central and State Governments working to make the state self-sufficient in fish production and a key exporter to neighboring regions and countries. The State Fisheries Department has implemented various schemes to support sustainable development, providing technical, financial, and material assistance to fish farmers and entrepreneurs, thereby creating employment opportunities.

In 2022-23, Assam produced 4.43 lakh MT of fish, with per capita consumption increasing from 12.18 kg in 2021-22 to 13.06 kg. With over 90% of the population consuming fish, there is significant demand and potential for sustainable growth in production.

As per Economic Survey 2023-24, the fishery and aquaculture sector contributed Rs. 1,989.72 crore to Assam's GSDP at current prices in 2022-23, showing a 16.38% growth. At constant prices, the contribution was Rs. 728.03 crore, with a growth rate of 2.60%.

In 2023-24, Assam's fisheries sector ranked 4th in inland and 12th overall in India. The Pradhan Mantri Matsya Sampada Yojana led to the creation of 33 freshwater fish seed hatcheries, boosting the state's fish seed production. Rs. 60.00 crore was allocated under RIDF-XXVIII for 19 Fish/Fish Seed Farms, enhancing fisheries infrastructure. Additionally, 30 lakh advanced fish fingerlings were stocked, and 150 ha of Beel fisheries were developed to increase production.

Future plans focus on strengthening hatchery initiatives, integrated fisheries transformation, and expanding stocking programs, with ongoing support for farmers through Kisan Credit Cards, insurance schemes, and training programs.

Considering the vast resources and potential in the fisheries sector, the credit potential for 2025-26 has been projected at Rs.585.19 crore, which includes a Working Capital Loan of Rs. 148.82 crore.

Farm Credit – Others

Providing two-wheelers to farmers for commuting between home, farm, and market is now recognized as a farm activity eligible for bank financing. This initiative has enhanced farmers' mobility, saved time and reduced travel costs. It has also facilitated timely procurement of agricultural inputs, reduced production wastage, and improved market access, enabling better supervision of agricultural operations. Banks have introduced schemes to support this.

Despite advances in farm mechanization, the demand for bullocks and bullock-carts remains due to the large number of small and marginal farmers who rely on them for draught power and transportation. Bullock-cart-driven implements can help reduce labor without incurring additional fuel or electricity costs. The Agricultural Engineering Department may promote innovations to benefit small farmers.

Additionally, various miscellaneous activities, such as loans for land purchase, installation of solar agriculture pumps, and support for farmers distressed by non-institutional lenders, are included under priority sector lending guidelines.

The total projected credit for "Farm Credit-Others" has been assessed at Rs.277.54 crore for 2025-26.

Agriculture Infrastructure

Construction of storage facilities-Warehouses, Godowns, Silos and Market Yards (MYs)

Farmers in Assam often face challenges due to a lack of organized marketing facilities, storage infrastructure near fields, poverty, and the need for quick repayment of agricultural debt, which forces them to sell their produce at low prices. To address this, the Assam government, alongside the Assam State Agriculture Marketing Board and FCI, has developed storage capacity. Currently, there are 66 godowns under the Assam State Agriculture Marketing Board with a capacity of 4,775 MT, and 43 godowns under the Assam State Warehousing Corporation with capacities of 4,775 MT and 116,662 MT, respectively. Additionally, 38 godowns under the Food Corporation of India are operational.

The state also has 24 Regulated Market Committees, 20 Primary Market Yards, 143 Trader's Shops, 532 Auction Platforms, 806 Rural Primary Markets, 405 Wholesale Markets, one Organic Market, 18 Packaging Rooms, 42 Drying Platforms, and 15 Processing Units. Regulated Markets are covered under AGMARKNET. In terms of cold storage, Assam has 26 facilities, with 23 in the private sector and 3 in the state sector.

The availability of scientific storage is crucial to ensuring better prices for farmers and reducing losses. The credit potential for storage godowns and market yards for 2025-26 is projected at Rs.629.18 crore. The Government of India's Agriculture Infrastructure Fund (AIF) initiative is expected to support farm gate infrastructure development in the state.

Land Development, Soil Conservation and Watershed Development

Efficient land resource management is vital for increasing agricultural production in Assam, where the average land holding size is 0.75 hectare, below the national average of 1.08 hectare. Land development activities like leveling, terracing, stone bunding, drainage, and water-harvesting structures help prevent soil erosion, improve land quality, and retain water and soil, enhancing productivity. Assam's plains and hills, receiving heavy rainfall for 6-7 months, face soil erosion and flooding. Treatment of upper catchment areas and development on terrace lands with 5-10% slopes are essential to control siltation and improve land use.

Soil conservation in Assam is key to agricultural sustainability. The government is implementing integrated soil and water conservation practices through initiatives like the National Mission for Sustainable Agriculture (NMSA) and state owned priority development projects.

The Soil Conservation Department is executing the Watershed Development Component - Pradhan Mantri Krishi Sinchayee Yojana (WDC-PMKSY) funded by the Department of Land Resources, Government of India. Under WDC-PMKSY 2.0, 29 watershed projects covering 1.28574 lakh hectares

have been sanctioned, with a total cost of Rs. 293.00 crore for 2021-2026. The Government of India has released Rs. 16.48 crore for preparatory work in FY 2021-22 and Rs. 54.02 crore in FY 2022-23, with matching state contributions.

The credit projection for the Land Development, Soil Conservation, and Watershed Development subsector has been assessed at Rs.108.58 crore for the year 2025-26.

Agriculture Infrastructure - Others

The Reserve Bank of India (RBI) has revised the Priority Sector Guidelines to include investments in sectors like tissue culture, agri-biotech, seed production, bio-pesticides, bio-fertilizers, and vermi-composting under agricultural infrastructure. This move supports the development of emerging agricultural technologies that enhance the sector's efficiency, sustainability, and productivity.

Tissue Culture: A biotechnological method to propagate plants, ensuring disease-free, high-quality planting material to meet the demand for better crops and improve food, fiber, fuel, and feed production.

Seed Production: High-quality seeds are critical for sustainable agriculture. Seed quality directly impacts crop yields, with potential improvements of up to 45% through efficient management.

Bio-Pesticides: Eco-friendly agents like bacteria and fungi control pests without harming the environment.

Bio-Fertilizers: Microorganisms that enhance soil fertility and promote plant growth through nitrogen fixation and improved nutrient availability.

Vermi-Composting: An eco-friendly method of recycling organic waste using earthworms to create nutrient-rich compost, supporting organic farming and soil health.

The State Government is making concerted efforts to promote bio-fertilizers and green manure technique on a large scale.

Credit Potential: For 2025-26, the credit potential for Agricultural Infrastructure - Others is estimated at Rs.106.30 crore, reflecting the requirement of financial support for these agricultural innovations.

Agri. Ancillary Activities

Food and Agro Processing

The food processing industry in Assam focuses on converting agricultural products like fruits, vegetables, spices, and other crops into value-added items such as juices, pickles, jams, and sauces. The sector offers significant growth potential, particularly in ready-to-eat products, processed spices, and beverages like coffee and tea. Assam ranks second in pineapple production nationally, is the largest banana producer in the northeast, and is the world's largest producer of tea, with its tea areas holding the Geographical Indication (GI) tag for 'Assam Orthodox Tea.'

Despite vast agricultural resources, post-harvest losses remain high due to limited agro-processing facilities. The state has received support from the Ministry of Food Processing Industries (MoFPI) through schemes like the Pradhan Mantri - Kisan Sampada Yojana, as well as investments under the Production Linked Incentive Scheme.

The Directorate of Horticulture and Food Processing has taken initiatives to create self-employment, particularly for rural women, establishing 350 small and 4 medium fruit processing units. The North East Mega Food Park in Nalbari, under MoFPI's Mega Food Park Scheme, connects farmers, processors, and retailers to reduce waste, maximize value addition, and increase incomes.

The PMFME scheme has provided grants for branding and marketing support to groups like FPOs, SHGs, and cooperatives, with 1,174 applications sanctioned by banks in 2023-24. The credit potential

for the Food & Agro Processing Sector in 2025-26 is Rs.1,104.17 crore, indicating robust growth prospects.

Agri. Ancillary Activities – Others

In addition to Food and Agro Processing, as per the RBI guidelines, the following activities qualify for priority sector lending which are included in other ancillary activities under agriculture:

- (i) Loans for setting up of Agri-clinics and Agri-business centres.
- (ii) Loans to Custom Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis.
- (iii) 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.
- (iv) Loans sanctioned by banks to MFIs for on-lending to agriculture sector as per the specified conditions.
- (v) Loans sanctioned by banks to registered NBFCs (other than MFIs) as per the specified conditions

The credit potential for the Agri. Ancillary Activities – Others is Rs.825.27 crore for 2025-26

Micro, Small and Medium Enterprises (MSME)

Assam has made significant progress in establishing itself as a key player in the small and micro enterprise sectors. The state has become a leader in producing various products such as handloom, sericulture, and handicrafts, which are integral to the small and micro enterprise landscape, offering substantial employment with minimal investment.

The state government has launched several schemes to support the MSME sector, including incentives for infrastructure development, subsidies on investment, power, and transport, as well as industry-specific benefits for sectors like tea, tourism, and bamboo, under the Assam Ease of Doing Business (Amendment) Act, 2020, and The Assam MSME (Facilitation of Establishment and Operation) Act, 2020.

According to the Economic Survey, Assam 2023-24, there were 3,48,135 MSME units in Assam during 2022-23, including 3,40,211 micro, 7,382 small, and 542 medium enterprises registered under UAM/UDAYAM. In 2023-24, the MSME sector received the largest share (69.13%) of total Priority Sector Advances, maintaining its position as the top contributor for the past three years.

Taking into account the available infrastructure, potential for future development, and employment opportunities, the credit potential for MSEs, including food processing, for 2025-26 has been estimated at Rs.39744.92 crore.

Export Credit

Assam's strategic location serves as a vital gateway for exports to East and Southeast Asia, as well as countries in the SAARC and BIMSTEC regions. The state is connected to Asian Highway No. 1, linking India with Myanmar, Thailand, Laos, Cambodia, and Vietnam. In fiscal year 2022-23, Assam exported wicker handicrafts and agricultural products worth around Rs. 4,000.00 crore, despite limited export infrastructure. Exports are projected to exceed Rs. 10,000.00 crore by 2026-27, with wicker handicrafts and agricultural products like fruits, vegetables, spices, rice, honey, and pork as major contributors.

Assam has excelled in the ODOP initiative, with notable exports including Assam tea (Rs. 1,984 crore) and silk (Rs. 2.24 crore) in 2022-23, both holding GI tags and enjoying global demand. According to the Economic Survey, Assam 2023-24, Assam's exports amounted to Rs. 1,681.71 crore in 2023-24, down from Rs. 4,004.03 crore in the previous year. The state's Export & Logistic Policy 2019 aims to enhance exports by increasing market penetration and exploring new markets. The credit projection for Exports in 2025-26 is Rs. 85.92 crore.

Education

Education is a key driver of progress and social development. According to the Economic Survey, Assam 2023-24, Assam has seen improvements in its Gross Enrolment Ratio (GER) in recent years. In elementary schools (Class I-VIII), the GER was 109.8 in 2021-22, up from 104.5 in 2020-21 and 107.4 in 2019-20. In secondary schools (Class IX-X), the GER remained stable at 74.5 in 2021-22, the same as 2020-21. However, the GER at the senior secondary level remains low, increasing from 30.9 in 2020-21 to 40.1 in 2021-22.

Recent changes in Assam's education system, such as the introduction of the New Education Policy and focus on holistic development and digital infrastructure, have been positive. Nonetheless, challenges like inadequate infrastructure, high dropout rates, and rural-urban disparities persist. To address these, strategies like quality teacher training, strengthening vocational education, and improving inclusivity can help enhance the education system. The credit potential for Education Sector in Assam is projected at Rs.539.12 crore for 2025-26.

Housing

The housing sector in Assam is witnessing rapid growth, driven by factors such as population growth and rising incomes. Several key initiatives and agencies have played a significant role in this expansion. The Assam State Housing Board (ASHB), a statutory body, implements various housing schemes from both the state and central governments, making homeownership more accessible to the people of Assam. The Aponar Apon Ghar scheme, launched by the Assam government, provides home loan subsidies with reduced interest rates to assist individuals in owning their homes. Additionally, the Assam Real Estate Regulatory Authority (RERA) ensures transparency and efficiency in the real estate sector, protecting consumers and enforcing regulations. The Pradhan Mantri Awaas Yojana – Gramin is another important initiative aimed at providing affordable housing in rural areas. The real estate market in Assam, especially in Guwahati, is growing rapidly, with the city emerging as one of the fastest-growing real estate markets in India. These efforts have collectively contributed to the development of Assam's housing sector, making it more inclusive and accessible.

The credit potential for the Housing Sector in Assam is projected at Rs.2106.13 crore for 2025-26.

Infrastructure

Social and economic infrastructure are closely linked, with social infrastructure playing a key role in driving economic growth, productivity, poverty alleviation, and sustainability. Education, healthcare, housing, and water supply are crucial for development. Enhancing people's quality as productive agents is central to development policies. The Swachh Bharat campaign highlights the need for basic amenities to ensure hygiene and dignity. As India approaches a demographic dividend, youth education is vital for future growth. The government has prioritized initiatives like "Education for All" and improved healthcare delivery, especially in rural areas, to maintain an active workforce and boost GDP.

Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas, RBI has, in its latest Master direction has stipulated that Bank loans up to a limit of Rs. 5 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and water improvements at household level, etc. and loans up to a limit of Rs.10 crore per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centers will be covered under the ambit of PSL norms.

The Credit Potential for 2025-26 towards Social Infrastructure Sector has been assessed at Rs.885.32 crore for Assam.

Renewable Energy

Electricity consumption in Assam is steadily increasing each year, making the shift to renewable energy crucial to reduce reliance on conventional energy sources. The Assam Energy Development Agency (AEDA) plays a pivotal role in promoting renewable energy by coordinating efforts with governments,

local institutions, NGOs, the private sector, and the international community. AEDA works to initiate, promote, and support activities in New and Renewable Sources of Energy (NRSE) in the state.

To Promote the use of Solar Rooftops in residential households as a source of electricity, Government of Assam has started implementation of the PM Surya Ghar Muft Bijli Yojana, which was launched by the Hon'ble Prime Minister on 13 February 2024, in the State. The Scheme provides Subsidy of 60% of System Cost for 2 kW Systems and 40% of Additional System Cost for Systems between 2 to 3 kW Capacity. Under the Scheme Subsidy of Rs. 30,000 for 1 kW System, Rs. 60,000 for 2 kW System and Rs. 78,000 for 3 kW System. In addition to the Central Subsidy, the State Government provides Subsidy of Rs. 15,000 for 1 kW, Rs. 30,000 for 2 kW, and 45,000 for 3 kW. One notable trend is the growing adoption of rooftop solar plants, which effectively utilize unused roof space to reduce dependency on the electricity grid.

The credit potential for the renewable energy sector in Assam is projected at Rs.132.20 crore for 2025-26.

Informal Credit Delivery System

Social mobilization and the establishment of strong institutions for the poor are essential for unlocking their inherent potential. Key factors such as knowledge dissemination, skill development, access to credit, marketing, and other livelihood services support upward mobility. In Assam, the Self-Help Group-Bank Linkage Programme (SHG-BLP), which provides formal banking services to the rural poor, has been increasingly successful. As per the SLBC Report, in 2023-24, Assam had 84,818 SHGs with savings deposits totaling Rs.33,705.54 lakh and 1,14,149 SHGs with credit linked amounts of Rs.3,39,669.97 lakh. By March 31, 2024, the outstanding loan amount for 2,27,074 SHGs stood at Rs.4,74,381.00 lakh. The credit potential for the Informal Credit Delivery sector in Assam is projected at Rs.2,469.21 crore for 2025-26.

7. Status of Cooperatives in the State

Cooperatives play a vital role in Assam's socio-economic development, particularly in agriculture, rural development, and credit sectors. Regulated under the Assam Cooperative Societies Act, 2007, they encompass a wide range of categories. As of 2023, there are 9,159 non-credit cooperatives, including those in animal husbandry, consumer goods, housing, marketing, labor, industry, and agro-processing. Additionally, 5,419 cooperatives focus on farming, jute, transport, women's welfare, and education.

Assam also has 1,991 Primary Agricultural Credit Societies (PACS) that provide critical financial services to farmers, supporting agricultural productivity. PACS are key to rural finance, with the Assam Co-operative Apex Bank Ltd. (ACAB) at the top of the cooperative credit system.

The state also hosts Multi-State Cooperative Societies (MSCS), which operate across borders, facilitating expanded resources and networking for members. As part of the "Computerisation of Primary Agricultural Credit Societies" project, 583 PACS and Large Area Multipurpose Societies (LAMPS) are being computerized in phases, with hardware installed and training underway.

Strengthening Cooperative Movement - Establishment of 2 lakh new multi-purpose PACS/Dairy/Fishery Cooperatives: The Ministry of Cooperation (MoC), Government of India has approved a Plan to establish two lakh new multi-purpose PACS, dairy, fishery cooperative societies covering all the villages/panchayats in the country over the next 5 years. This will not only strengthen the existing cooperative movement, but also harness the true potential of primary cooperative societies. NABARD, NDDDB and NFDB along with the concerned State/UT governments shall be implementing the Plan. In the state of Assam, a total of 2598 MPACS/DCS/FCS may be formed by FY 2028-29.

To bring all the stakeholders together and standardise the processes involved in the exercise of implementing of establishment of 2 lakh new PACS, the MoC in coordination with NABARD, NDDDB and NFDB has prepared a 'Margadarshika' - standard operating procedure (SOP), clearly indicating the targets and timelines for the stakeholders concerned. As per the 'Margadarshika', Joint Working Committees have been constituted at district level, which has enabled conduct mobilisation and awareness drives.

A mega Launch Event was held at New Delhi on 25 December 2024, wherein the Hon'ble Minister for Cooperation and Home, Shri Amit Shah announced the formation of ten thousand new MPACS across the country. In Assam, 57 new MPACS have been established since 15 March 2023. Officials from seven newly established MPACS in Assam, participated in the Mega Launch Event at New Delhi.

Overall, cooperatives are crucial to Assam's socio-economic framework, providing essential services and contributing significantly to rural development and sustainable growth.

8. Potential for Geographical Indication in the State

Geographical Indication (GI) is an Intellectual Property Right that identifies goods originating from a specific geographical region, characterized by unique qualities, reputation, or other attributes linked to that location. GI rights allow the holder to prevent unauthorized use of the term by third parties whose products do not meet the required standards. NABARD plays a pivotal role in supporting the GI certification process by offering financial assistance.

To safeguard and promote Assam's indigenous artisans, NABARD has supported 12 local products, out of which 8 have recently received GI certification. These GI-tagged products include Assam Jaapi, Sarthebari Metal Craft, Majuli Mask of Assam, Majuli Manuscript of Assam, Assam Pani Meteka Craft, Assam Asharikandi Terracotta, Assam Mising Textile, and Assam Bihu Dhol. NABARD remains dedicated to assisting in the GI registration of more indigenous arts and crafts from Assam, contributing to improved livelihood opportunities and better price realization for artisans and craftsmen.

9. Aspirational District & Aspirational Block Programme

Assam, like many states, faces regional disparities in socio-economic development, especially between urban and rural areas, with rural regions lagging in healthcare, education, sanitation, and employment. To address these gaps, the Government of India launched the Aspirational Districts Programme (ADP), identifying seven districts in Assam—Baksa, Barpeta, Darrang, Dhubri, Goalpara, Hailakandi, and Udalguri. The program aims to reduce development disparities by implementing targeted interventions.

Additionally, the Aspirational Blocks Programme (ABP) has identified 20 blocks across 13 districts, viz. Tamulpur in Baksa (Tamulpur), Mandia in Barpeta, Pub-Mangaldai in Darrang, Birshing-Jarua Dhubri, Lakhipur in Goalpara, South Hailakandi in Hailakandi, Bhergaon in Udalguri, Lakhipur in Cachar, Murgkongselek in Dhemaji, Diyang Valley, Diyungbra, Jatinga Valley and New Sangbar in Dima Hasao, Nilip, Rongmongwe and Samelangso in Karbi Anglong, Fekamari in SS Mankachar, Amri, Chinthong and Socheng in West Karbi Anglong, with a strategy focused on converging existing schemes. The program monitors progress in areas such as health, education, agriculture, infrastructure, and social development, aiming to exceed both state and national averages.

Between 2020 and 2023, these districts showed significant progress under the ADP, with a Rs. 509.19 crore allocation for the Transformation and Development Department in Assam's 2024-25 budget. This focus on aspirational districts has led to higher development spending, institutional reforms, and increased community involvement.

To further enhance these efforts, the Potential Linked Credit Plans (PLPs) of NABARD recommend credit plans to facilitate ground-level credit flow in the priority sectors, promoting holistic development in these areas.

10. NABARD initiatives in the State

Refinance

NABARD provides liquidity support by way of concessional refinance to eligible financial institutions to augment their resources for meeting credit needs of the farming community. It provides Short Term (ST) Refinance to client institutions for production, marketing and procurement activities related to seasonal agriculture operations. Similarly, recognizing the importance of capital formation through asset creation in agriculture and non-farm sectors, NABARD extends Long-Term refinance to client institutions for the benefit of farmers and entrepreneurs.

During 2023-24, NABARD Assam RO disbursed an amount of Rs.456.30 crore to the Rural Financial Institutions, viz. AGVB and ACAB Ltd. towards ground level credit flow under crop loans to farmers. Long-term refinance of Rs. 356.16 crore was also provided to AGVB and ACAB towards investment credit for capital formation in agriculture sector.

Rural Infrastructure Financing

The Rural Infrastructure Development Fund (RIDF) was instituted in NABARD in 1995-96 by the Government of India with an initial corpus of Rs. 2000 crore to support State Governments to complete the incomplete rural infrastructure projects so that the sunk investments start yielding benefit to the state economy. Subsequently, the coverage of RIDF was broad based and at present 39 activities are being funded out of the RIDF.

During FY 2023-24, total 591 projects worth Rs. 3228.53 crore has been sanctioned and an amount of Rs. 2505.57 crore was disbursed against the target of Rs. 2300.00 crore to the Government of Assam for creation of rural infrastructure in the state.

To further give a boost to the execution of rural infrastructure development projects in the State, NABARD, Government of Assam, and Assam Infrastructure Financing Authority (AIFA) have signed a Memorandum of Understanding (MoU) on 04th August 2021. As per the iconic MoU, the State government has prioritized critical infrastructure projects with an outlay of about Rs 15,000 crore for implementation in the next 2-3 years under NIDA, RIDF, and RIAS. In accordance with the MoU signed, projects have been submitted by AIFA to NABARD and till date, a total of 14 projects have been sanctioned by NABARD with a total NIDA Loan of Rs. 5513.70 crore to AIFA (Assam Infrastructure Financing Authority). Further, a total of 07 projects have been sanctioned to Govt. of Assam under NIDA with loan amount of Rs. 5181.09 crore.

Farm Sector Development

To celebrate the International Year of Millets 2023, NABARD Assam RO supported 23 Model Millet Projects across 23 districts, engaging 1,150 farmers on 460 hectares with a grant of Rs. 3.53 crore. The project, initially focused on foxtail millet cultivation, led to the creation of 20 millet-based brands and 10 Millet-based FPOs. Following the intervention, 450 hectares are under millet cultivation, and 50 farmers have been credit-linked for millet loans. Recognized by the State Government and District Administration, the products are now marketed through ONDC and other online platforms.

NABARD, in collaboration with IFFCO Kisan Suvidha Limited, supported two IoT-based Climate-smart Agriculture projects in Sivasagar and Nagaon districts with Rs. 40 lakh in grant assistance. The projects cover 500 farmers in Sivasagar and 64 small tea growers in Nagaon, aiming to raise awareness about technology's role in agriculture by providing real-time farm solutions through IoT devices and AI-based pest management.

In Dibrugarh district, NABARD sanctioned a project on Natural Farming and Handmade Tea Production for Small Tea Growers with a grant of Rs. 18.60 lakh, covering 100 tea farmers. The project promotes organic tea farming using Zero-Budget natural practices, forming cooperatives and developing peer trainers. Resource person Sri Dhiren Phukan of Cenehi Tea Farm has secured export licenses and exports tea to South Korea and other countries. Cenehi Tea received the highest price at the M-junction Tea Auction for its natural black orthodox tea.

Additionally, 33 Integrated Tribal Development Projects, with total financial assistance of Rs. 5831.47 lakh, are being implemented across 14 districts in Assam, out of which, 24 projects are ongoing as on date. NABARD is also promoting 72 FPOs under CSS-FPOs, with 40 under PRODUCE and 51 under PODF-ID.

Off Farm Development

NABARD supports organizing exhibitions to promote artisans and producers, offering grant assistance for participation in exhibitions across India. The 2nd National Level Exhibition cum Sale, "NABARD Karigar Mela 2.0," held from 1st to 9th December 2023 at Ganesh Mandir Indoor Stadium in Guwahati, attracted about 3,000 daily visitors. The event featured 60 stalls with products from SHGs, FPOs, and NABARD beneficiaries from Assam and 16 other states, including a Millet Hub with 13 brands from Assam's Model Millet Project. Cultural programs were organized to increase footfall. Additionally, over 50 artisans participated in national exhibitions during FY 2023-24.

In the field of skill development, NABARD sanctioned 11 programs for institutions like CIPET and Tool Room and Training Center, Guwahati, benefiting around 2,000 rural youth in FY 2023-24. Special focus was given to training jail inmates and LGBTQIA+ beneficiaries.

NABARD has also sanctioned 38 Rural Marts, benefiting over 5 lakh people and raising livelihoods for 5,000 microentrepreneurs. Following the launch of the PM Vishwakarma Scheme, Vishwakarmas are provided opportunities to market their products through Rural Marts. Additionally, two rural haats in Kokrajhar and Tinsukia were sanctioned in FY 2023-24 with grant support of over Rs.30 lakh. As part of MoU between NABARD and NRLM, 15 Rural Marts are sanctioned to ASRLM.

In a bid to provide national level exposure to Sinleima Weavers Producers Cooperative Society, and OFPO in Cachar supported with grant assistance of Rs.48.50 lakh, was onboarded to ONDC in March 2024, and has achieved sales of Rs.30,000 in the first three months. The organization, comprising 200 female weavers, also received a credit linkage of Rs. 1.03 crore from Union Bank of India.

Micro Credit Innovations

In FY 2023-24, NABARD sanctioned 65 MEDP projects across various sectors, including dress making, Solapith craft, millet processing, food processing, jute handicrafts, and handloom weaving, benefiting various NGOs. Additionally, as part of the MoU between NABARD and NRLM, 23 MEDPs were sanctioned to ASRLM.

In the same year, the Assam Regional Office sanctioned 36 LEDPs in areas like jute handicrafts, pearl culture, agarbatti making, cane and bamboo handicrafts, millet-based food processing, weaving, tailoring, beekeeping, and mushroom cultivation, benefitting 3,180 SHG members.

Four JLG projects were also sanctioned, with a grant support of Rs.150 lakh for promoting, credit linking, and nurturing 3,750 JLGs over 2-3 years. As of June 30, 2024, 2,043 JLGs were promoted, with Rs. 34.17 crore disbursed, and no repayment issues.

To celebrate International Women's Day 2024, NABARD organized 'UMANG – Celebrating Womanhood,' a three-day event from March 8-10, 2024, at Municipal Corporation Ground, Dispur, Guwahati, featuring 16 stalls showcasing products from SHG members. Additionally, 20 District Level Melas were organized across Assam.

Institutional Development

Strong rural financial institutions are the backbone of a robust rural financial system. NABARD focuses on strengthening Rural Cooperative Banks and Regional Rural Banks to facilitate the development of these institutions across the country.

The Central Sector Scheme for the computerization of PACS aims to transform 63,000 PACS into vibrant, multipurpose service centers through digitalization. In Assam, 583 PACS/LAMPS have been selected for computerization in the first phase. Training for Master Trainers and PACS officials is underway to ensure smooth operations. This initiative will improve efficiency, transparency, and financial services at the PACS level, ultimately boosting rural economies.

NABARD is also providing necessary support for institutional strengthening of AGVB and ACAB Ltd.

Cooperative Development Fund (CDF) was established under the provisions of section 45 of NABARD Act, 1981 with the objective to support the efforts of the ground level cooperative credit institutions, viz. PACS, weak cooperative institutions towards HR development, improvements in systems and procedures, building up of better Management Information System (MIS), etc.

In the state of Assam, under Scheme of Financial Assistance for Training of Cooperative Banks Personnel (SOFTCOB), NABARD had provided grant assistance of Rs.49.07 lakh to two Cooperative Training Institutes, Manpower Development & Management Institute (MDMI) and Institute of Cooperative Management (ICM). The Institutes have conducted 82 capacity building training courses for more than 2350 cooperative officials in the last three years. Further, grant assistance of Rs.21.93 lakh was sanctioned to both the CTIs for conducting 29 training programmes under SOFTCOB, during the current FY 2024-25.

Besides, two Exposure Visits have been supported under CDF for 60 officials of RCS, GoA, Assam Cooperative Apex Bank Ltd. and PACS to generate awareness on best practices being followed in Cooperatives.

As part of the 71st All India Cooperative Week celebrations, NABARD organized a State Level Workshop and Seminar on 'Sahakar-se-Samriddhi' on November 19, 2024. Esteemed speakers from various sectors discussed key issues and explored opportunities for innovation in Assam's cooperative sector. The Chief Guest for the event was the Hon'ble Minister for Cooperation, Govt. of Assam, with senior officials from state-level institutions, PACS, and other cooperative societies also participating.

11. Major Constraints

The development of Assam faces several constraints, including:

Infrastructure Deficiencies: Assam struggles with inadequate transportation, communication, and energy infrastructure, particularly in rural areas. Poor road connectivity and limited rail and air links affect both regional and national integration.

Floods and Natural Disasters: Frequent flooding, particularly during the monsoon season, disrupts agriculture, transportation, and daily life. These recurrent floods damage infrastructure, cause loss of life, and affect economic stability.

Limited Industrialization: Assam's industrial growth has been sluggish, with reliance on a few sectors like tea, oil, and coal. There is a lack of diversification into modern industries and value-added products, hindering economic growth.

Unemployment and Skill Gaps: While Assam has a young population, a significant portion of the workforce remains underemployed or unemployed due to a mismatch between available skills and market demands. The lack of technical education and vocational training contributes to this issue.

Access to Basic Services: Access to quality healthcare, education, and sanitation remains limited, especially in rural and remote areas. This affects human development indicators and quality of life.

Agricultural Dependence: Despite agricultural potential, Assam's farming sector faces challenges like outdated techniques, poor irrigation infrastructure, and vulnerability to climate change. Smallholder farmers also struggle with inadequate access to markets and credit.

Environmental Degradation: Deforestation, pollution, and the depletion of natural resources pose long-term environmental challenges, threatening biodiversity and affecting the livelihoods of local communities.

Lack of Technological Advancements: Assam faces a gap in adopting modern technologies in sectors like agriculture, education, and healthcare. The digital divide is also significant in rural areas.

Ground Level Credit Flow (GLC): On perusal of the SLBC/ DCC's data on credit flow, the quality of credit as well as equitable and adequate credit flows for potential sectors/areas remains an issue in the

state. While appreciating the improvement in GLC flow to MSME, the agriculture sector is not receiving adequate credit flow.

12. Thrust areas

The development of Assam can be accelerated by focusing on several key thrust areas. These areas can promote balanced growth, improve the quality of life, and help harness the state's full potential. Some of the key thrust areas for Assam's development include:

- ❖ Infrastructure Development for Connectivity
- ❖ Agriculture and Rural Development with focus on sustainable agricultural practices, agro-based MSMEs and climate resilient development.
- ❖ Skill Development and Employment Generation.
- ❖ Promoting MSMEs
- ❖ Tourism Development
- ❖ Environmental Sustainability and Climate Resilience:
- ❖ Technology and Innovation:
- ❖ Equitable growth of Ground Level Credit Flow (GLC)

13. Suggested Action points

The development of Assam can be accelerated by focusing on several key thrust areas. These areas can promote balanced growth, improve the quality of life, and help harness the state's full potential. Some of the key thrust areas for Assam's development include:

- ❖ Infrastructure Development: Expanding and improving road networks, bridges, and railways to enhance connectivity within the state and with the rest of the country.
- ❖ Agriculture and Rural Development:
 - Introducing advanced agricultural practices, better irrigation facilities, and promoting organic farming to increase productivity and sustainability.
 - Promoting agro-processing industries and value-added agriculture to generate employment and increase farmer income.
 - Encouraging the cultivation of millet and other drought-resistant crops, with a focus on sustainable agriculture practices.
 - Promoting Agro-based MSMEs
 - Promoting bamboo-based industries such as furniture, handicrafts, and building materials, which have high potential for employment generation in rural areas.
- ❖ Skill Development and Employment Generation: Establishing training programs that equip the youth with skills relevant to emerging sectors like technology, renewable energy, tourism, and manufacturing.
- ❖ Promoting MSMEs: Encouraging the growth of micro, small, and medium enterprises (MSMEs) by improving access to finance, technology, and markets.
- ❖ Tourism Development: Leveraging Assam's natural beauty, tea gardens, and cultural heritage to develop sustainable tourism infrastructure.
- ❖ Environmental Sustainability and Climate Resilience:
 - Promoting afforestation and protecting the state's rich biodiversity through conservation initiatives.
 - Encouraging renewable energy sources such as solar, wind, and hydropower to reduce dependence on fossil fuels.
- ❖ Technology and Innovation:
 - Encouraging the development of innovation hubs and supporting start-ups in emerging sectors like IT, biotechnology, and renewable energy.
 - Promoting digital literacy and providing access to technology for rural communities to bridge the digital divide.
- ❖ Banks may ensure that their corporate business targets for branches, blocks, districts and states to be aligned with the Annual Credit Plans (ACP).

14. Way Forward

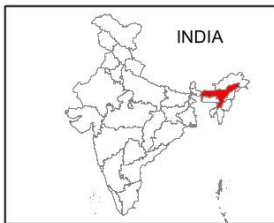
With the State Government is taking strong steps for the comprehensive development of the state by ensuring cultural, political, and social security of the people of Assam and by undertaking various developmental activities, welfare; it is conducive and the right opportunity for all stakeholders to put efforts together for higher level of progress and development. The sectoral presentations, major constraints, thrust areas, suggestions presented in this document require the cooperation and coordination of all stakeholders to put into action for the growth and progress of the state,

It shall be the endeavour of all the financial institutions, line departments, developmental agencies, NGOs, etc., to ensure adequate credit flow commensurate with the potential identified in the document.

Part A



STATE - ASSAM



Scale
1:4,200,000



Legend

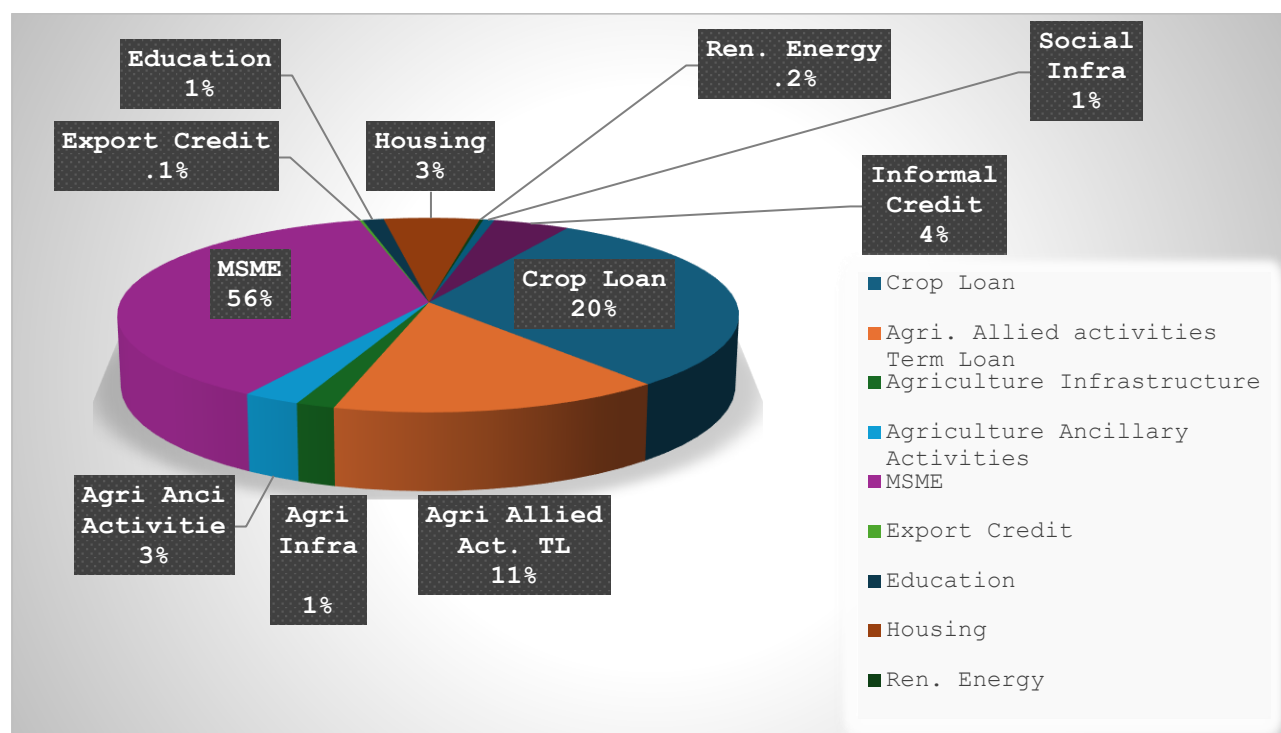
- State Head Quarter
- District Head Quarter
- State Boundary
- District Boundary

Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

Broad Sector-wise PLP Projections for the Year 2025-26

(Rs. Crore)

Sr. No.	Particulars	Amount
A	Farm Credit	21548.47
1	Crop Production, Maintenance and Marketing (including working capital for allied activities)	15050.99
2	Term Loan for agriculture and allied activities	6497.48
B	Agriculture Infrastructure	844.06
C	Ancillary activities	1929.43
I	Credit Potential for Agriculture A+B+C)	24321.96
II	Micro, Small and Medium Enterprises	39744.92
III	Export Credit	85.92
IV	Education	539.12
V	Housing	2106.13
VI	Social Infrastructure	885.32
VII	Renewable energy	132.20
VIII	Others	2469.21
Total Priority Sector		70284.78



Summary of Sector/ Sub-sector wise PLP Projections for the Year 2025-26

		(Rs. Crore)
Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	13902.43
2	Water Resources	513.46
3	Farm Mechanisation	1039.57
4	Plantation & Horticulture with Sericulture	1185.04
5	Forestry & Waste Land Development	82.41
6	Animal Husbandry – Dairy	1712.55
7	Animal Husbandry – Poultry	1022.03
8	Animal Husbandry - Sheep, Goat, Piggery	1228.25
9	Fisheries	585.19
10	Farm Credit- Others	277.54
	Sub total	21548.47
B	Agriculture Infrastructure	
1	Construction of storage	629.18
2	Land development, Soil conservation, Wasteland development	108.58
2	Agriculture Infrastructure – Others	106.30
	Sub total	844.06
C	Ancillary activities	
1	Food & Agro. Processing	1104.17
2	Ancillary activities – Others	825.27
	Sub Total	1929.43
II	Micro, Small and Medium Enterprises	
	Total MSME	39744.92
III	Export Credit	85.92
IV	Education	539.12
V	Housing	2106.13
VI	Social Infrastructure	885.32
VII	Renewable energy	132.20
VIII	Others	2469.21
	Total Priority Sector	70284.78

State Profile

Key Agriculture and Demographic Indicators

State	Assam
SLBC Convener	State Bank of India

1. Physical & Administrative Features	
Particulars	Nos.
Total Geographical Area (sq.km)	78438
No. of Districts	35
No. of Sub-Divisions	80
No. of Blocks	219
No. of revenue villages	26395
No. of Gram Panchayats	2197

1a. Additional Information	
Particulars	Nos.
No. of districts classified as Aspirational District	7
No. of districts classified as Low PSL Credit Category	14
No. of districts having an international border?	8
No. of districts classified as LWE affected?	2
No. of districts Climate Vulnerability to Agriculture	
Very High	2
High	5
Medium	28
Low	0
Very Low	0
Not Available	0
No. of districts with % of Tribal Population above the national average of 8.9%	14

2. Soil and Climate	
Particulars	Type
Climate	Hot and Humid with Tropical Monsoon
Soil Type	Alluvium (New & old), Piedmont, Hill soils and Laterite soils being major, while other soil types like Red and Yellow soil being minor

2a. Agro Climatic Zones in the State

Sr. No.	Districts Covered	Agro Climatic Zones
1	Dibrugarh	AZ43 - Upper Brahmaputra
2	Tinsukia	AZ43 - Upper Brahmaputra
3	Sivasagar	AZ43 - Upper Brahmaputra
4	Charaideo	AZ43 - Upper Brahmaputra
5	Jorhat	AZ43 - Upper Brahmaputra
6	Majuli	AZ43 - Upper Brahmaputra
7	Golaghat	AZ43 - Upper Brahmaputra
8	Dhemaji	SAZ6 - North Bank Plain Zone
9	Lakhimpur	SAZ6 - North Bank Plain Zone
10	Biswanath	SAZ6 - North Bank Plain Zone
11	Sonitpur	SAZ6 - North Bank Plain Zone
12	Darrang	SAZ6 - North Bank Plain Zone
13	Udalguri	SAZ6 - North Bank Plain Zone
14	Cachar	SAZ8 - Barak Valley Zone
15	Karimganj	SAZ8 - Barak Valley Zone
16	Hailakandi	SAZ8 - Barak Valley Zone
17	Nagaon	SAZ7 - Central Brahmaputra Valley Zone
18	Morigaon	SAZ7 - Central Brahmaputra Valley Zone
19	Hojai	SAZ7 - Central Brahmaputra Valley Zone
20	Kamrup	AZ47 - Lower Brahmaputra Valley
21	Kamrup Metro	AZ47 - Lower Brahmaputra Valley
22	Barpeta	AZ47 - Lower Brahmaputra Valley
23	Bajali	AZ47 - Lower Brahmaputra Valley
24	Bongaigaon	AZ47 - Lower Brahmaputra Valley
25	Chirang	AZ47 - Lower Brahmaputra Valley
26	Nalbari	AZ47 - Lower Brahmaputra Valley
27	Baksa	AZ47 - Lower Brahmaputra Valley
28	Tamulpur	AZ47 - Lower Brahmaputra Valley
29	Goalpara	AZ47 - Lower Brahmaputra Valley
30	South Salmara Mancachar	AZ47 - Lower Brahmaputra Valley
31	Dhubri	AZ47 - Lower Brahmaputra Valley
32	Kokrajhar	AZ47 - Lower Brahmaputra Valley
33	West Karbi Anglong	AZ44 - Hill
34	Dima Hasao	AZ44 - Hill
35	Karbi Anglong	AZ44 - Hill

3. Land Utilisation [Ha]	
Particulars	Nos.
Total Area Reported	7843800
Forest Land	1828936
Area Not Available for Cultivation	2507173
Barren and Unculturable land	1179877
Permanent Pasture and Grazing Land	173852
Land under Miscellaneous Tree Crops	212410
Culturable Waste	149793
Current Fallow	114094
Other Fallow	95654
Net Sown Area	2749115
Total or Gross Cropped Area	3871678
Area Cultivated More than Once	1122563
Cropping Intensity [GCA/NSA] (%)	140.83

4. Rainfall & Ground Water Scenario	
Particulars	Nos.
Normal (mm)	2216.50
Actual (mm)	
Year - 2	2301.40
Year - 3	2375.50
Year - 4	2402.90
Avg. depth to GW level (mbgl)	
Availability of Ground Water (Ham)	2140057.32
Net annual recharge (MCM)	23957
Net annual draft (MCM)	26490
Balance (MCM)	18712
Stages of GW development (%)	
Total No. of Blocks	219
Safe	34
Critical	0
Semi Critical	1
Over Exploited	0
Saline	0
Not Assessed	0

5. Distribution of Land Holding [in '000] (2015-16)				
Classification of Holding	Holding		Area	
	Nos.	% to Total	ha.	% to Total
<= 1 ha	1869	68	782	26
>1 to <=2 ha	494	18	701	24
>2 to <=4 ha	298	11	901	30
>4 to <=10 ha	60	2	380	13
>10 ha	20	1	213	7
Total	2741	100	2977	100

6. Workers Profile [In '000]	
Particulars	Nos.
Cultivators	3138.55
Of the above, Small/ Marginal Farmers	923.07
Agricultural Labourers	903.29
Workers engaged in Household Industries	242.07
Workers engaged in Allied agro activities	477.07
Other workers	4403.2

7. Demographic Profile [In '000]					
Category	Total	Male	Female	Rural	Urban
Population	31205	15939	15266	26807	4398
Scheduled Caste	2231	1145	1086	994	192
Scheduled Tribe	3884	1957	1927	193	60
Literate	22526	12408	10116	18587	3890
BPL	9979	1284	124	9080	899

8. Households [In '000]	
Particulars	Nos.
Total Households	6406.47
Rural Households	5420.88
BPL Households	32

9. Household Amenities [Nos. in '000 Households]	
Particulars	Nos.
Having brick/stone/concrete houses	6111.10
Having source of drinking water	3510.74
Having electricity supply	2370.39
Having independent toilets	4157.80

10. Village-Level Infrastructure [Nos.]	
Particulars	Nos.
Villages Electrified	25372
Villages having Agriculture Power Supply	10623
Villages having Post Offices	3687
Villages having Banking Facilities	5238
Villages having Primary Schools	40287
Villages having Primary Health Centres	1051
Villages having Potable Water Supply	15309
Villages connected with Paved Approach Roads	13725

11. Infrastructure Relating To Health & Sanitation [Nos.]	
Particulars	Nos.
Anganwadis	33754
Primary Health Centres	946
Primary Health Sub-Centres	4644
Dispensaries	278
Hospitals	39
Hospital Beds	21807

12. Infrastructure & Support Services For Agriculture [Nos.]	
Particulars	Nos.
Fertiliser/Seed/Pesticide Outlets	3022
Agro Service Centres	35
Soil Testing Centres	231
Approved nurseries	18
Agriculture Pumpsets	7281
Pumpsets Energised	14497
Krishi Vigyan Kendras	26

13. Irrigation Coverage ['000 Ha]	
Particulars	Nos.
Area Available for Irrigation (NSA + Fallow)	2958
Irrigation Potential Created	1024.45
Net Irrigated Area (Total area irrigated at least once)	205.16
Area irrigated by Canals/ Channels	203.02
Area irrigated by Wells	31.94
Area irrigated by Tanks	1264.52
Area irrigated by Other Sources	109808.66
Irrigation Potential Utilized (Gross Irrigated Area)	234.96

14. Infrastructure For Storage, Transport & Marketing	
Particulars	Nos.
Pucca Road [km]	65748.09
Railway Line [km]	2571.19
Public Transport Vehicle [Nos]	128414
Goods Transport Vehicles [Nos.]	128376

15. Processing Units		
Type of Processing Activity	No. of units	Capacity [MT]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	1582	9030
Sugarcane (Gur/Khandsari/Sugar)	3	
Fruit (Pulp/Juice/Fruit drink)	81	
Spices (Masala Powders/Pastes)	433	
Dry-fruit (Cashew/Almond/Raisins)	1	
Cotton (Ginning/Spinning/Weaving)	115	
Milk (Chilling/Cooling/Processing)	50	55200
Meat (Chicken/Mutton/Pork/Dry fish)	119	
Animal Feed (Cattle/Poultry/Fishmeal)	33	
Others	312	

16. Animal Population as per Census [Nos.]			
Category of animal	Total	Male	Female
Cattle - Cross bred	768950	161640	607310
Cattle - Indigenous	10140289	3107299	7032990
Buffaloes	421715	149356	272359
Sheep - Cross bred	6800	2710	4090
Sheep - Indigenous	325300	76180	249120
Goat	4315173	1221793	3093380
Pig - Cross bred	458240	238654	219586
Pig - Indigenous	1640760	691290	949470
Horse/Donkey/Camel	12780	5950	6830
Poultry - Improved	36423000	88253	123829
Poultry - Indigenous	10289000	84972	188623
Rabbit	541	301	241

17. Infrastructure for Development of Allied Activities [Nos.]	
Particulars	Nos.
Veterinary Hospitals	21
Dispensaries	297
Disease Diagnostic Centres	767
Artificial Insemination Centres	23
Animal Breeding Farms	3
Animal feed manufacturing units	4
Fodder Farms	19
Dairy Cooperative Societies	911
Milk Collection Centres	82
Fishermen Societies	521

17. Infrastructure for Development of Allied Activities [Nos.]	
Particulars	Nos.
Licensed Slaughter houses	2
Animal Husbandry Training Centres	2
Animal Markets	10
Fish Markets	25
Livestock Aid Centres	767

18. Milk, Fish, Egg Production & Per Capita Availability				
Particulars	Production (Annum)		Per cap avail.	
	Quality	Unit	Availability	Unit
Fish	443568.69	TMT	38	gm/day
Egg	5590	Lakh Nos.	18	nos/p.a.
Milk	1069000	TMT	91.2	gm/day
Meat	5778	TMT	2.1	gm/day
Wool	0	MT		

State Profile

Key Insights into Agriculture and Socio-Economic Indicators

Crop Production, Maintenance and Marketing Table 1 & 2

Table 1: Input Use Pattern			
	2021-22	2022-23	2023-24
Fertilizer consumption - Kharif (kg/ha)	126.11	131.61	133
Fertilizer consumption - Rabi (kg/ha)	142.24	142.43	144.43
Total (kg/ha)	60	61.63	64.22

Table 2: Input Use Pattern			
	2021-22	2022-23	2023-24
RMCs/ eNAM platforms (No.)	0	0	0
Volume of marketing through RMCs/eNAM platforms (MT)	0	0	0

Table 3: KCC Coverage			
	2021-22	2022-23	2023-24
KCC coverage (No.)	159748	143997	140735
GLC through KCC (Rs. Crore)	1573.22	932.81	1543.24

Table 4: PM Kisan & Other DBTs			
	2021-22	2022-23	2023-24
PM Kisan Coverage (No.)			1887227
State Govt Sponsored Schemes Coverage (No.)			

Table 5: Soil testing facilities			
	2021-22	2022-23	2023-24
Soil Testing Laboratories (No.)	231	231	231
Soil Health Cards Issued (No.)	0	0	0

Table 6: Crop Insurance			
	2021-22	2022-23	2023-24
Crop Insurance Coverage (No.)	1164326	535787	
Crop Loss Compensation, if any (Rs. Crore)			

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Crop Production, Maintenance and Marketing - Table 3

Table 7: Major Crops, Area, Production, Productivity

Sr · No.	Crop	2021-22			2022-23			2023-24		
		Area (’000 ha)	Prod. (’000 MT)	Productivity(k g/ha)	Area (’000 ha)	Prod. (’000 MT)	Productivity (kg/ha)	Area (’000 ha)	Prod. (’000 MT)	Productivity (kg/ha)
1	Winter Rice	1874.71	3369.72	1797.47	1851.35	4805.79	2595.83	2036.49	5286.37	2595.83
2	Summer Rice	370.09	844.14	2280.9	377.57	1119.35	2964.65	415.32	1231.29	2964.65
3	Rabi Pulses	136.44	104.21	763.8	144.69	113.38	783.62	159.16	124.72	783.62
4	Rape & Mustard seed	288.95	186.13	644.17	319.45	250.82	785.16	351.40	275.90	785.16
5	Potato	101.24	731.29	7223.02	99.03	965.65	9751.09	108.93	1062.22	9751.09
6	Chillies	20.52	20.47	997.37	21.54	22.27	1034.08	23.69	24.50	1034.08

Water Resources			
Table 1: Irrigated Area & Potential			
	2021-22	2022-23	2023-24
Net Irrigation Potential (’000 ha)	1060	1024	1024
Net Irrigated Area (’000 ha)	207	205	205
Gross Irrigated Area (’000 ha)	479	235	340
Source(s)			
Table Name	Source(s) and reference year of data		
Table 1: Irrigated Area & Potential	Statistical Handbook of Assam-2023		

Farm Mechanisation			
Table 1: Mechanisation in State			
	2021-22	2022-23	2023-24
No. of tractors	5915	6265	6460
Power Tillers	4269	4269	4310
Threshers/Cutters	400	410	410
Table 2: Service Centers			
Custom Hiring & Agro Service Centers (No.)	NA	NA	NA
Other minor repair & service centers (No.)	NA	NA	NA

Plantation & Horticulture including Sericulture

Table 1: Sericulture			
	2021-22	2022-23	2023-24
Area under sericulture (ha)	44278	44412	44370
Production - kg	23320	23307	23212
Table 2: Weavers Clusters			
	2021-22	2022-23	2023-24
Popular variety (ies)	Eri	Eri	Eri
Weavers' population (No.)	299936	301176	302390
Reeling Units (No.)	345	328	336

Plantation & Horticulture including Sericulture

Sr. No.	Crop	2021-22		2022-23		2023-24	
		Area ('000 ha)	Prod. ('000 MT)/Lakh nuts	Area ('000 ha)	Prod. ('000 MT)/Lakh nuts	Area ('000 ha)	Prod. ('000 MT)/Lakh nuts
1	Banana	50292.00	950.69	48868.00	922.98	53754.80	1015.28
2	Pineapple	16314.00	311.31	15108.00	293.98	16618.80	323.38
3	Orange	12630.00	161.43	11252.00	161.44	12377.20	177.58
4	Papaya	8328.00	187.55	8431.00	187.55	9274.10	206.31
5	Potato	101244.00	731.28	99029.00	965.65	108931.90	1062.22
6	Onion	7950.00	88.15	7999.00	91.79	8798.90	100.97
7	Arecanut	67053.00	46.97	67353.00	41.85	74088.30	46.04
8	Turmeric	16855.00	21.46	21536.00	22.27	23689.60	24.50
9	Sugarcane	29768.00	1160.03	29148.00	23.34	32062.80	25.67

Animal Husbandry - Dairy

Table 1: GLC

	2021-22	2022-23	2023-24
KCC for working capital (Rs. Crore)	150.49	160.00	210.11
KCC for working capital (No.)	5448	6320	3461
Finance under group mode (Rs. Crore)	NA	NA	NA

Table 2: Dairy Processing and Infrastructure Development Fund (DIDF)

	2021-22	2022-23	2023-24
No. of Projects	3	3	3
Amt of Assistance (Rs. Crore)	0.00	0.00	0.00

Animal Husbandry - Poultry

Table 1: GLC

	2021-22	2022-23	2023-24
KCC for working capital (Rs. Crore)	98.00	137.38	138.11
KCC for working capital (No.)	4106	4386	1174
Finance under group mode (Rs. Crore)	NA	NA	NA

Table 2: Poultry

	2021-22	2022-23	2023-24
Broiler Farms (No.)	22	22	22
Hatcheries (No.)	3	3	3
Popular breeds	Broiler	Broiler	Broiler

Animal Husbandry - SGP

Table 1: GLC

	2021-22	2022-23	2023-24
KCC for working capital (Rs. Crore)	110.00	148.69	174.11
KCC for working capital (No.)	488	950	525
Finance under group mode (Rs. Crore)	NA	NA	NA

Table 2: Popular Breed(s)

	2023-24
Popular sheep breed(s)	NIL
Popular goat breed(s)	Assam Hill Goat
Popular pig breed(s)	Hampshire

Fisheries

Table 1: GLC

	2021-22	2022-23	2023-24
KCC for working capital (Rs. Crore)	53.16	42.11	54.64
KCC for working capital (No.)	1939	1727	234
Finance under group mode (Rs. Crore)	1.20	0.05	0.56

Table 2: Inland Fisheries Facilities

	2021-22	2022-23	2023-24
Tanks/ Ponds (No.)	552607	552607	552607
Reservoirs (No.)	2072	2072	2072
Cage Culture/ Bio-floc technology (No.)	170	193	195

Table 3 : Marine Fisheries (No.)

	2021-22	2022-23	2023-24
Mechanised/ non-mechanised boats	0	0	0
Marine Fishing Equipment Service Centers	0	0	0

Table 4 : Brackish Water Fisheries

	2021-22	2022-23	2023-24
Brackish Water Area (ha)	0	0	0
Area developed (ha)	0	0	0
Area available for development (ha)	0	0	0

Table 5: Fisheries Infrastructure Development Fund (FIDF)

	2021-22	2022-23	2023-24
No. of Projects	1	1	1
Amt of Assistance (Rs. Crore)	0.00	0.00	0.00

Farm Credit - Others & Integrated Farming

Table 1: GLC

	2021-22	2022-23	2023-24
GLC flow (Rs. Crore)	1265.83	1775.49	1706.22
Credit to bullocks(Rs. Crore)	0.00	0.00	0.00
Credit to bullock carts (Rs. Crore)	0.00	0.00	0.00
Credit to Two wheelers(Rs. Crore)	0.00	0.00	0.00

Table 2: Area under Integrated Farming

	2021-22	2022-23	2023-24
Area under IF ('000 ha)	0	0	0
Area under homestead based IF ('000 ha)	2	3	5

Agri. Infrastructure

Table 1: GLC

	2021-22	2022-23	2023-24
GLC flow (Rs. Crore)	72.99	59.74	104.18
Loans for Storage Godowns(Rs. Crore)	18	12	38.22
Loans for Cold Storages(Rs. Crore)	5	1	20
Loans for Other Agri Infrastructure(Rs. Crore)	49.99	46.74	45.96

Table 2: Agri Storage Infrastructure

	2021-22	2022-23	2023-24
Cold Storages (No.)	40	40	40
Cold Storages (Capacity - '000 MT)	198	198	198
Storage Godowns (No.)	155	155	155
Storage Godowns (Capacity - '000 MT)	255	255	255
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	735	735	735
Market Yards [Nos] / Wholesale Market (No.)	631	631	631
Storage capacity available with PACS/ LAMPS / RMCs ('000 MT)	6491	6495	6480

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

	2021-22	2022-23	2023-24
GLC flow (Rs. crore)	150.63	393.8	399.55
Refinance flow under Special Scheme for Watershed & Wadi Projects (Rs. crore)	0	0	0

Table 2: Area requiring Soil Treatment & Area Treated			
	2021-22	2022-23	2023-24
Area requiring soil & water conservation treatment ('000 ha)	75704	75704	75704
Area treated for soil & water conservation treatment ('000 ha)	59511	59511	59511
Gap ('000 ha)	16193	16193	16193

Table 3: NABARD's interventions			
	2021-22	2022-23	2023-24
Watershed Projects (No.)	1	0	2
Watershed Projects - Area treated ('000 ha)	98.07	887	200 ha
Wadi Projects (No.)	2	5	6
Wadi Projects - Area of plantation ('000 ha)	180 acres	1635 acres	1380 acres

Agri. Infrastructure - Others			
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Table 1: GLC			
	2021-22	2022-23	2023-24
GLC flow (Rs. Crore)	2005.04	2977.52	3087.53

Table 2: Fertilizer Consumption			
	2021-22	2022-23	2023-24
Fertilizer Consumption ('000 kg)	240.63	267.94	312.55
Pesticides Consumption ('000 kg)	NA	NA	NA

Agri. Ancillary Activities - Food & Agro Processing & Others			
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Table 1: GLC			
	2021-22	2022-23	2023-24
GLC flow (Rs. Crore)	2040.24	2176.36	2269.51
Loans to MFIs for Agri. & Non-Agri. activities (Rs. Crore)	NA	NA	NA
MUDRA Loans (Rs. Crore)	1013.03	2414.92	3022.15

Table 3: Other Ancillary Services			
	2021-22	2022-23	2023-24
PACS as MSC (No.)	0	0	0
ACABCs (No.)	281	281	281

MSME

Table 1: GLC			
	Year-4	Year-3	Year -2
Loans under Stand Up India Scheme (₹ Crore)	47.37	70.72	86.29
Loans to Weavers' Coop. Societies (₹ Crore)			

MSME

Table 1: GLC			
	Year - 4	Year - 3	Year - 2
No. of units financed			
Loans under Stand Up India Scheme (₹ Crore)	47.37	70.72	86.29
Loans to Weavers' Coop. Societies (₹ Crore)			

Export/ Education/ Housing

Table 1: GLC			
	Year - 4	Year - 3	Year - 2
GLC flow under Export Credit (₹ Crore)			0.28
GLC under Education (₹ Crore)	52.11	71.71	84.04

Table 2: Progress under PMAY			
	Year - 4	Year - 3	Year - 2
No. of units sanctioned			
Amt of subsidy released (₹ Crore)	149.72	1280.99	419.77

Table 3: Progress under SBM			
	Year - 4	Year - 3	Year - 2
No. of units sanctioned			
Amt of subsidy released (₹ Crore)	29.29	14.47	

Public Infrastructure Investments

Table 1: GLC			
	Year - 4	Year - 3	Year - 2
GLC flow under PPP projects (₹ Crore)			
Amt of RIDF assistance (₹ Crore)	1275.83	1864.33	3251.71

Public Infrastructure Investments

Table 2: Progress under Govt. investments (Type and number of projects)				
Sr. No.	Govt. investments (Type of Project)	Year - 4	Year - 3	Year - 2
		No. of Projects	No. of Projects	No. of Projects
1	Agriculture & related	7	2	9
2	Agriculture & Related sectors	2	6	3
3	Agriculture and related	3	2	3
4	Agriculture Knowledge Centres	3		
5	Animal Husbandry & Veterinary	8		
6	Community Health Centre	11	11	11
7	District Hospital	1	1	1
8	Flood Protection	2	2	3
9	Irrigation	6	14	13
10	JJM	90438	15444	25703
11	Livestock & Poultry Product Outlet	1		
12	Major flood protection & anti-erosion works (NIDA)			3
13	Major Road (NIDA)	2		4
14	Model AWC		46	
15	Model Hospital			6
16	NIDA (Education)	1	1	1
17	NIDA (Rural Connectivity)	1	1	1
18	NIDA (Social)	32	105	105
19	Primary Health Centre	48	48	48
20	PWD Building		18	
21	Rejuvenation of Fish Farm		3	
22	RIDF	28	29	27
23	RIDF (Agriculture and allied Sector)	75	55	56
24	RIDF (Irrigation Sector)	52	18	18
25	RIDF (Social Sector)	4	12	17
26	RIDF {Connectivity (Roads and Bridges)}	14	81	102
27	RIDF Loan sanctioned during the year	34	30	42
28	RIDF- anganwadi, school infrastructure	6	11	5
29	RIDF- Animal Husbandry infrastructure	2		

Table 2: Progress under Govt. investments (Type and number of projects)				
Sr. No.	Govt. investments (Type of Project)	Year - 4	Year - 3	Year - 2
		No. of Projects	No. of Projects	No. of Projects
30	RIDF- flood protection		1	
31	RIDF- Rural Road & road cum embankment	5	11	9
32	RIDF-Aganwadi School infrastructure	6	6	3
33	RIDF-Animal Husbandry & Veterinary	5		
34	RIDF-Land Development			1
35	RIDF-Minor Irrigation		2	
36	RIDF-Minor Irrigation		1	
37	RIDF-Rural Road & Road Cum Embankment	3	7	3
38	Rural Connectivity	16	18	15
39	Rural Connectivity (Roads & Bridges)	10	11	29
40	Rural Connectivity Sectors	3	4	14
41	Social Sector	1	10	5
42	Social Sector projects	5	5	4
43	Soil Conservation & Land Development	3	1	2
44	Sub Centre	264	264	200

Social Infrastructure Investments

Table 2: Projects (Cumulative)

Sr. No.	Project Name	Year - 4	Year - 3	Year - 2
		No. of Projects	No. of Projects	No. of Projects
1	Anganwadi Centers	1		
2	Anganwadi Centres	105		192
3	Anganwadi Centres	63		136
4	Colleges	23	19	19
5	Community Health Centre	11	11	11
6	District Hospital	1	1	1
7	Elementary Schools	4		
8	Elementary Schools	3		
9	Engineering College	1		
10	Govt. Model College	1		
11	High schools			3
12	Higher Secondary Schools			8
13	Higher Secondary Schools			222
14	Hospitals/ Dispensaries			199
15	Medical College & Hospital	1		
16	Model AWC		46	

Sr. No.	Project Name	Year - 4	Year - 3	Year - 2
		No. of Projects	No. of Projects	No. of Projects
17	Model Hospital			6
18	Model Secondary School for Tea Estate		2	
19	Polytechnic	1	1	1
20	Primary Health Centre	48	48	48
21	Primary Schools			1428
22	Prison	1	1	1
23	Schools	1656	1229	1527
24	Schools in Tea Garden areas		8	
25	Schools in Tea Garden areas		7	
26	Social Infrastructure	1	1	
27	Social Infrastructure loan number	188		
28	Social Infrastructure Loan Nos.	19	3	
29	Social Infrastructure Loan Number	1462	3	6
30	Sub Centre	264	264	200
31	Universities	1	1	1

Public Infrastructure

B) Major projects implemented in the State under RIPF during last 03 years		(₹ lakh)	
Sr. No.	Name of the project	Year	Amount Sanctioned
1	Establishment of Micro Abattoir for sustainable Piggery Value Chain at Kadam, Lakhimpur	2021-22	8.00
2	Setting up of 8 KWp off-grid floating solar power plant with aerator system at Lakhimpur	2022-23	9.00
3	AV Documentation of projects completed under RIDF in Assam	2022-23	9.00

Renewable Energy

Table 1: GLC			
	2021-22	2022-23	2023-24
GLC flow under Climate Change projects (Rs. Crore)	211.80	192.13	0.00
Assistance under Green Climate Fund (Rs. Crore)	0.00	0.00	0.00
Assistance under other Renewable Energy Initiatives (Rs. Crore)	0.00	0.00	0.00

Table 2: Go Green Initiatives

Sr. No.	Project Name	2021-22	2022-23	2023-24
		No. of Projects	No. of Projects	No. of Projects
1	Floating solar power plant at Pub Telahi GP, Telahi Block, Lakhimpur	0	0	1

Table 3: Renewable Energy Potential

Particular	Year – 2023-24					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	13760	246	201	212	8	14427
Developed	156		34	2		192
Under Developed						0
Planned	1000		25	25		1050
Gap	12604	246	142	185	8	13185

Informal Credit

A) SHG loan disbursement		Rs. Crore
Year	No. of SHGs	Loan amount disbursed
2021	57972	802.03
2022	74764	1408.14
2023	96183	2685.4
2024	114149	3396.7

B) NABARD Intervention for Capacity building Programme in FY

Sr. No.	Particulars	No. of Programmes during FY 2022-23	Programmes during FY 2023-24	No. of persons Trained
1	SHG/JLG Sensitisation programme for bankers	33	8	1402
2	Village level programmes	230	78	10780
3	Micro Enterprise Development Programme	120	65	5550
4	Grass Root Level Training Programme	84	5	2709
5	Livelihood and Enterprise Development Programme	72	36	9720

C) Status of SHG financing

in Crore

Sr. No.	Agency	Total SHGs Credit linked	Deposits by SHGs	Loan o/s	Loan disbursed last FY
1	Commercial Banks	59385	323.65	1847.91	1579.22
2	Cooperative Banks	2574	0.05	54.72	56.34
3	Regional Rural Banks	52190	13.36	2841.18	1761.14
4	Others	0	0.00	0.00	0.00
Total		114149	114149	337.06	4743.81

Status and Prospects of Cooperatives**Table 1: Details of non-credit cooperative societies**

	2022-23	2023-24
AH Sector - Milk/ Fisheries/ Poultry (No.)	2258	2195
Consumer Stores (No.)	372	334
Housing Societies (No.)	232	134
Weavers (No.)	33	56
Marketing Societies (No.)	351	243
Labour Societies (No.)	244	149
Industrial Societies (No.)	369	617
Sugar Societies (No.)	9	12
Agro Processing Societies (No.)	4688	5419
Others (No.)		
Total (No)	8556	9159

Table 2: Details of credit cooperative societies

	2022-23	2023-24
Primary Agriculture Credit Societies (No.)	2351	1991
Multi state cooperative societies (No.)		51

Table 3: Status/ progress under various schemes of MoC in the State

(Rs. Crore)

Sr. No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	810	
2	Potential for formation of new MPACS		
3	PACS Computerisation	583	
4	ARDBs Computerisation		
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	234	
6	World's largest grain storage plan for cooperatives		
a	PACS sanctioned with warehousing facility & other related infrastructure	01	
b	Capacity of the grain storage godowns sanctioned (MT)	500	
7	PACS as Common Service Centres (CSCs)	618	
8	PACS as Kisan Samridhi Kendras (KSKs)	06	
9	PACS as Jan Aushadi Kendras (JAK)	02	
10	Petrol/ Diesel distributorship/ dealership		
11	LPG distributorship		
12	PACS as Pani Samitis	10	
13	PM Kusum Scheme		
14	Societies engaged as Bank Mitras of DCCB		
15	Societies/ Bank Mitras provided with micro-ATMs		
16	Societies which have taken membership in the Multi State Cooperative Societies		
a	Membership in Multi State Cooperative Society on Seeds	38	
b	Membership in Multi State Cooperative Society on Organic farming & products		
c	Membership in Multi State Cooperative Society on Agri-exports	13	

Cooperative Sector

A) Potential for formation of cooperatives

Sr. No.	Name of Sector	Name of Potential District/s	Approximate Potential (No. of Cooperatives)
1	Agriculture	Golaghat	5
2	Weavers Cooperatives	Barpeta and Bajali	4
3	Womens Cooperative	Bajali	1

A) Potential for formation of cooperatives			
Sr. No.	Name of Sector	Name of Potential District/s	Approximate Potential (No.of Cooperatives)
4	Agriculture	Tinsukia	4
5	Agriculture	Bongaigaon	11
6	Weavers Cooperatives	Bongaigaon	2
7	Womens Cooperative	Bongaigaon	1
8	Agriculture	Chirang	11
9	Weavers Cooperatives	Chirang	3
10	Womens Cooperative	Chirang	1
11	Livestock	Dhubri	48
12	MPACS	Dhubri	2
13	Fishery	Dhubri	11
14	Agriculture/Farming	Dhubri	4
15	MPACS	Dima Hasao	3
16	Fishery	Dima Hasao	2
17	Livestock	Dima Hasao	1
18	Tourism	Dima Hasao	1
19	Sericulture	Lakhimpur	4
20	Sericulture	Dhemaji	5
21	Fishery	Lakhimpur	2
22	Fishery	Dhemaji	2
23	Dairy	Lakhimpur	2
24	Dairy	Dhemaji	2
25	Small Tea Growers	Dhemaji	3
26	Dairy	Nagaon	2
27	Fishery	Nagaon	3
28	Handloom/ Handicraft	Nagaon	1
29	Womens Cooperative	Nagaon	1
30	Farming	Hojai	2
31	Dairy	Hojai	2
32	Fishery	Hojai	1
32	Womens Cooperative	Hojai	1
33	MPACS	Cachar	18
34	MPACS	Hailakandi	9
35	MPACS	Karimganj	12
36	Dairy	Cachar	9
37	Dairy	Hailakandi	3
38	Dairy	Karimganj	6
39	Fisheries	Cachar	6
40	Fisheries	Hailakandi	3

A) Potential for formation of cooperatives			
Sr. No.	Name of Sector	Name of Potential District/s	Approximate Potential (No.of Cooperatives)
41	Fisheries	Karimganj	9
42	Handloom/ Handicraft	Cachar	7
43	Handloom/ Handicraft	Hailakandi	3
44	Handloom/ Handicraft	Karimganj	5
45	MPACS	Morigaon	9
46	Fishery	Morigaon	2
47	Dairy	Morigaon	2
48	MPACS	Nalbari	3
49	MPACS	Baksa	2
50	MPACS	Tamulpur	2
51	Handloom/ Handicraft	Baksa	2
52	Handloom/ Handicraft	Tamulpur	2
53	Handloom/ Handicraft	Nalbari	2
54	Fishery	Tamulpur	1
55	Fishery	Baksa	1
56	Fishery	Nalbari	1
57	M-FCS	Darrang	3
58	M-DCS	Darrang	2
59	MPACS	Darrang	3
60	M-FCS	Udalguri	1
61	M-DCS	Udalguri	1
62	MPACS	Udalguri	3
63	MPACS	Goalpara	1
64	MPACS	South Salmara Mankachar	1
65	M-DCS	Goalpara	1
66	M-FCS	Goalpara	1
67	MPACS	Kokrajhar	2
68	M-DCS	Kokrajhar	3
69	M-FCS	Kokrajhar	4
70	Agriculture	Dibrugarh	1
71	Dairy	Sivasagar	1
72	Fishery	Sivasagar	2
73	Tourism	Sivasagar	1
74	MPACS	Sivasagar	3
75	Small Tea Growers	Sivasagar	3
76	LGBT	Sivasagar	1
77	All Tribal MPACS	Sivasagar	1
78	Dairy	Charaideo	2

A) Potential for formation of cooperatives			
Sr. No.	Name of Sector	Name of Potential District/s	Approximate Potential (No.of Cooperatives)
79	Fishery	Charaideo	3
80	Tourism	Charaideo	1
81	MPACS	Charaideo	3
82	Small Tea Growers	Charaideo	2
83	All Tribal MPACS	Charaideo	1
84	LAMPS - 50 Nos	Karbi Anglong	50
85	Whole Sale Consumer C.S.- 2 Nos	Karbi Anglong	2
86	Live Stock C.S.-174	Karbi Anglong	174
87	Women Multipurpose C.S.-8 Nos	Karbi Anglong	8
88	Dairy C.S.-32 Nos	Karbi Anglong	32
89	Industry C.S-20 Nos	Karbi Anglong	20
90	Pisciculture C.S.-70 Nos	Karbi Anglong	70
91	Rubber Plantation C.S.-10 Nos	Karbi Anglong	10
92	Trading C.S.-2 Nos	Karbi Anglong	2
93	Piggery C.S.-18 Nos	Karbi Anglong	18
94	Agri Farming C.S.-12 Nos	Karbi Anglong	12
95	Marketing C.S.-1 No	Karbi Anglong	1
96	Tea garden C.S.-3 Nos	Karbi Anglong	3
97	Multipurpose C.S.-1 No	Karbi Anglong	1
98	Processing C.S.-1 No	Karbi Anglong	1
99	Federation C.S.-1 No	Karbi Anglong	1
100	Thrift & Credit C.S.-1 No	Karbi Anglong	1
101	Education C.S.- 3 Nos	Karbi Anglong	3
102	LAMPS	West Karbi Anglong	20
103	Wholesale Consumer C.S.	West Karbi Anglong	1
104	Live Stock C.S.	West Karbi Anglong	8
105	Women Multipurpose C.S.	West Karbi Anglong	5
106	Dairy Coop. Society	West Karbi Anglong	3
107	Industrial Coop. Society	West Karbi Anglong	16
108	Pisciculture Coop. Society	West Karbi Anglong	15
109	Rubber Plantation C.S.	West Karbi Anglong	3
110	Trading Coop. Society	West Karbi Anglong	3
111	Piggery Coop. Society	West Karbi Anglong	2
112	Farming CS	West Karbi Anglong	1
113	Marketing C.S.	West Karbi Anglong	1
114	Processing C.S.	West Karbi Anglong	1
115	Area Level Federation C.S.	West Karbi Anglong	2
116	Van Dhan Vikash Kendra	West Karbi Anglong	6
117	M-PACS	Sonitpur	14
118	M-FCS	Sonitpur	4
119	M-DCS	Sonitpur	7
120	Weavers	Sonitpur	5
121	M-PACS	Biswanath	27
122	M-FCS	Biswanath	6

A) Potential for formation of cooperatives			
Sr. No.	Name of Sector	Name of Potential District/s	Approximate Potential (No.of Cooperatives)
123	M-DCS	Biswanath	14
124	Weavers	Biswanath	6
125	Weavers	Jorhat	3
126	M-PACS	Jorhat	3
127	Dairy Coop. Society	Jorhat	2
128	Agriculture	Majuli	1

Source(s)	
Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Statistical Handbook of Assam-2023
1.a Additional Information	Statistical Handbook of Assam-2023
2. Soil & Climate	ENVIS Website, MOEFCC, GOI
3. Land Utilisation [Ha]	Statistical Handbook of Assam-2023
4. Ground Water Scenario	CGWB Report, GOI
5. Distribution of Land Holding [In '000]	Statistical Handbook of Assam-2023
6. Workers Profile [In '000]	Statistical Handbook of Assam-2023
7. Demographic Profile [In '000]	Statistical Handbook of Assam-2023
8. Households [In '000]	Statistical Handbook of Assam-2023
9. Household Amenities [Nos. in '000 Households]	Statistical Handbook of Assam-2023
10. Village-Level Infrastructure [Nos.]	Statistical Handbook of Assam-2023
11. Infrastructure Relating To Health & Sanitation [Nos.]	Statistical Handbook of Assam-2023
12. Infrastructure & Support Services For Agriculture[Nos.]	Statistical Handbook of Assam-2023
13. Irrigation Coverage ['000 Ha]	Statistical Handbook of Assam-2023
14. Infrastructure For Storage, Transport & Marketing	Statistical Handbook of Assam-2023
15. Processing Units	Statistical Handbook of Assam-2023
16. Animal Population as per Census [Nos.]	20th Livestock Census-2019
17. Infrastructure for Development of Allied Activities [Nos.]	Statistical Handbook of Assam-2023
	Directorate of Handicrafts
	Directorate of Handicrafts

A) State Profile - Additional Information	(No.)
Particulars	Details
Coastline (km)	
Geographical Area Rank/Position	16
Population Rank among India States	15
No. of ATMs per lakh of population	0.08
No. of Bank Branches per lakh of population	0.10
Population Density	398

B) Major Socio Economic Indicators of the State		(No/ Amount in ₹)
Indicator		State Performance
Economic Indicators		
1	Per Capita Net State Domestic Product @ Current Prices	157458
2	Poverty (Percentage of the total population who are multidimensionally poor)	14.47
3	HH availing banking services as per latest NFHS (%)	98.00
4	Monthly Per Capita Consumer Expenditure (MPCE) as per latest NSSO	
5	Milk and Milk product	
a	Rural	
b	Urban	
6	Meat, Fish and egg	
a	Rural	
b	Urban	
7	Cereals	
a	Rural	
b	Urban	
8	Pulses	
a	Rural	
b	Urban	
9	Fruits	
a	Rural	
b	Urban	
10	Vegetables	
a	Rural	
b	Urban	
Social Indicators		
1	Sex Ratio	958
2	Birth Rate	21.00
3	Death Rate	6.30
4	Infant Mortality Rate	36
5	Life Expectancy - Male	63.10
6	Life Expectancy - Female	69.50
7	Maternal Mortality Rate (MMR)	237

C) Investment in Agriculture	(₹ crore)
Particulars	Amount
Total State Budget	6091.00
Revenue Expenditure (Agri. & Allied Sectors and irrigation)	
Capital Expenditure (Agri. & Allied Sectors and irrigation)	
Share (%) of Capital Expenditure in Total Agriculture Budget	
Share (%) of Revenue Expenditure on Total State Budget for Agriculture	

D) Number and area of operational holdings	
Particulars	2010-11
No. of operational land holding (in lakh)	2741
Area of operational holding ('000 ha)	2977

E) Size class wise leased in Operational Holdings in State		(Nos.)		
Sr. No.	Size groups	Total Operational Holdings	Total Leased in Holdings	% of leased in holdings
1	<= 1 ha	1869	782	
2	>1 to <=2 ha	494	701	
3	>2 to <=4 ha	378	1494	
4	>4 to <=10 ha			
5	>10 ha			
	Total	2741	2977	0

A) Status of KCC Scheme in the State				
i) KCC - Disbursement and Outstanding				
Sr. No.	Total amount disbursed in KCC (Fresh) during "Year 2"		Balance O/S as on "Year 2"	
	A/c (in lakh)	Amt.(₹ crore)	A/c (in lakh)	Amt.(₹ crore)
1	147.03	1543.24	107.31	6842.34

ii) Average per account KCC loan				
Sr. No.	Agency	Per account Credit (₹)		
		Year 4	Year 3	Year 2
1	Commercial Banks	107500	63800	113000
2	RRBs	58300	62600	64800
3	Cooperative Banks	385700	487600	188300
4	Average KCC credit per account	183833.3333	204666.6667	122033.3333

B) Sector wise NPA position										
(₹ crore)										
Sr. No.	Broad Sector	Year-4			Year-2			Average NPA % in last 3 years		
		Total o/s	NPA amt.	NPA %	NPA amt.	NPA %	Total o/s	NPA amt.	NPA %	Total o/s
1	Agriculture loans	15041.36	3935.05	26.16	3439.31	21.21	18316.42	3333.44	18.2	21.86
2	MSME	25174.84	2722.03	10.81	2723.27	8.89	37298.06	2580.25	6.92	8.87
3	Educational loans	441.65	29.59	6.7	28.83	6.5	498.28	24.82	4.98	6.06
4	Housing loans	8842.87	231.88	2.62	120.89	1.6	7928.67	76.22	0.96	1.73
5	Others	4995.67	520.34	10.42	619.44	15.98	4054.11	816	20.13	15.51
6	Overall Priority Sector	54496.39	7438.89	13.65	6931.74	11.81	68095.54	6830.73	10.03	11.83

A) FPOs in the State Key Statistics		(₹ lakh)
Sr. No.	Particulars	No./Amt.
1	Total No. of FPOs sanctioned	701
2	Total No. of FPOs Registered	701
3	Aggregate Grant Sanctioned	
4	Aggregate Grant Released	
5	No. of Shareholding Members	
6	Women Members	
7	Equity Mobilized	
8	No. of FPOs credit-linked	
9	No. of FPOs market linked	

B) Details of the coverage under PMFBY for Kharif & Rabi in the State							
Sr. No.	Particulars	Year 4		Year 3		Year 2	
		Kharif	Rabi	Kharif	Rabi	Kharif	Rabi
1	Farmers Covered (in lakh)	5.81	5.83	2.62	2.74	2.55	2.62
2	Applications -Loanee (in lakh)						
3	Applications - Non Loanee (in lakh)						
4	Sum insured (₹ crore)						
5	Area insured (lakh Ha)						

B) Status of Sericulture in the State			
Sr. No.	Particulars	Unit	Details
1	Mulberry Plantations	Acres	6510
2	Sericulture farmers	Nos.	301176
3	Mulberry cocoon Production	MTs	29844
4	Raw silk production	MTs	5721
5	Productivity	Kgs/100 dfls	
6	Tasar cocoon production	In Lakh Nos	
7	Automatic reeling machines established	No of ends/units	
8	GVA realised	Rs in crores	

Animal Husbandry and Fisheries

A) AH & Fisheries - Production Status in the State								
Particulars	Unit	Year - 4	Year - 3		Year - 2		Per Capita Availability	
		Details	Details	Growth %	Details	Growth %	Availability	Unit
Milk	TMT				106900.00		38.00	gram/day
Total Meat	Lakh MT				5778.00		2.10	kg/p. a.
Poultry Meat	Lakh MT							kg/p. a.
Egg	Crore Nos				5590.00		18.00	Nos./p. a.
Fish Production	Lakh MT	0.00	4432.50	0.00	443568.69		38.00	kg/p. a.

Animal Husbandry and Fisheries

A) AH & Fisheries - Production Status in the State								
Particulars	Unit	Year - 4	Year - 3		Year - 2		Per Capita Availability	
		Details	Details	Growth %	Details	Growth %	Availability	Unit
Milk	TMT				106900.00		38.00	gram/day
Total Meat	Lakh MT				5778.00		2.10	kg/p. a.

A) AH & Fisheries - Production Status in the State								
Particulars	Unit	Year - 4	Year - 3		Year - 2		Per Capita Availability	
		Details	Details	Growth %	Details	Growth %	Availability	Unit
Poultry Meat	Lakh MT							kg/p. a.
Egg	Crore Nos				5590.00		18.00	Nos./p. a.
Fish Production	Lakh MT	0.00	4432.50	0.00	443568.69		38.00	kg/p. a.

B) Fisheries Infrastructure in the State			
Sr. No.	Particulars	Unit	Details
1	Fishing Harbours	No.	
2	Fish landing Centres	No.	
3	Fish Drying Platforms	No.	
4	HSD Outlets	No.	
5	Fish Seed Hatcheries (Govt.)		
a	No	No.	608
b	Capacity	million nos. PL pe year	
6	Shrimp (L. vannamei) Hatcheries		
a	No	No.	
b	Capacity	million nos. PL per year	
7	Fish Seed Farms		
a	Public	No.	26
b	Private	No.	582
8	Feed Mills		
a	No	No.	8
b	Capacity	MT/day	246
9	Aqua Shops	No.	
10	Aqua Labs	No.	
11	Cold storages		
a	No	No.	40
b	Capacity	MT	20.00
12	Processing Plants		
a	No	No.	
b	Capacity	MT/day	
13	Ice plants		
a	No	No.	
b	Capacity	MT/day	
14	Packaging Units	No.	

C) Infrastructure available in the Animal Husbandry Sector		
Institution	Unit	Details
Veterinary Hospitals	No.	21
Veterinary Dispensary	No.	431
Livestock Aid Centre (LAC)	No.	767

C) Infrastructure available in the Animal Husbandry Sector		
Institution	Unit	Details
Frozen Semen A.I. Centres	No.	23
Clinical Investigation Laboratory, State Veterinary Laboratory	No.	1
Animal Disease Research Institute	No.	3
District Diagnostic Laboratory	No.	18
Biological Products Institutes	No.	0
Department Training Centers	No.	1
Livestock Breeding Farms	No.	10
Poultry Breeding Farms + Duck Breeding Farms	No.	23
Fodder Farms + Seed Production Farms	No.	5
Sheep breeding farm	No.	0
Goat Breeding Farms	No.	0
Pig Breeding Farms	No.	9
No. of farmers (incl. women farmers) enrolled with milk societies	lakh	
No. of Milk Unions	No.	3
Chilling & processing facility State Federation		
No.	No.	22
Capacity	LLPD	28.50
Cattle Feed Plant		
No.	No.	2
Capacity	MTPD	3

D) Fisheries resources in the State						
Sr. No.	Sector	Physical Potential (lakh ha/km)	Production (lakh MT)	Share (%)	Export (lakh MT)	Export Value (₹ crore)
1	Freshwater		4.44			
2	Brackishwater					
3	Marine					
	Total	0.00	4.44	0.00	0.00	0.00

MSME

B) Category-wise performance under PMMY during year 2		(₹ crore)
Category	No. of A/Cs	Amount Disbursed
Shishu (loan up to ₹ 50,000)	263687	841.40
Kishore (loan from ₹ 50,001 to ₹ 5.00 lakh)	274322	3285.58
Taurn (loan from ₹ 5.00 lakh to ₹ 10 lakh)	18173	1275.13
Total	556182	5402.11

MSME

A) Mega Food Parks in the State			
Sr. No.	Name of the MFP	Address	District
1	Mega Food Park, Nathkuchi	Central Procesing Centre at Nathkuchi, Tihu, Nalbari	Nalbari

Public Infrastructure

A) Major Projects sanctioned under RIDF/FIDF/NIDA/DIDF during last "FY" (₹ crore)		
Purposes	Amount sanctioned	Districts covered
Construction of 503 Rural Roads under RIDF	11.25	Karimganj
Karimganj Medical College Hospital under NIDA	520.00	Karimganj
01 Road in West Karbi Anglong district of Assam under NIDA	85.55	West Karbi Anglong
02 FP Projects in 02 districts of Assam under NIDA	3.60	Jorhat
02 FP Projects in 02 districts of Assam under NIDA	3.60	Karbi Anglong
Construction of Sports Complex at Chandrapur under NIDA	108.00	Kamrup Metro
Old Age Home Child Care Institution at Boko under NIDA	76.50	Kamrup

Public Infrastructure

B) Major projects implemented in the State under RIPF during last 03 years			(₹ lakh)
Sr. No.	Name of the project	Year	Amount Sanctioned
1	Establishment of Micro Abattoir for sustainable Piggery Value Chain at Kadam Lakhimpur	Year - 3	8.00
2	Setting up of 8 KWp offgrid floating solar power plant with aerator system at Lakhimpur	Year - 2	9.00
3	AV Documentation of projects completed under RIDF in Assam	Year - 2	9.00

Renewable Energy

A) Renewable Energy - Sector-wise cumulative achievements		
Sr. No.	Sector	Installed capacity (GW)
1	Solar Power	1.80
2	Wind Power	
3	Bio Energy	
4	Small Hydro	
	Total	1.80

Informal Credit

B) NABARD Intervention for Capacity building Programme in FY				(No.)
Sr. No.	Particulars	No. of Programmes during FY 3	Programmes during FY 2	No. of persons trained
1	SHG/JLG Sensitisation programme for bankers	33	8	1402
2	Village level programmes	230	78	10780
3	Micro Enterprise Development Programme	120	65	5550
4	Grass Root Level Training Programme	84	5	2709
5	Livelihood and Enterprise Development Programme	72	36	9720

C) Status of SHG financing				(₹ crore)
Agency	Total SHGs Credit linked	Deposits by SHGs	Loan o/s	Loan disbursed last FY
Commercial Banks	59385	323.65	1847.91	1579.22
Cooperative Banks	2574	0.05	54.72	56.34
Regional Rural Banks	52190	13.36	2841.18	1761.14
Others				
Total	114149.00	337.06	4743.81	3396.70

Banking Profile

State – Assam

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Branches				No. of non-formal agencies assoiated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	32	2627	1168	833	626			29728		
Regional Rural Bank	1	465	367	72	26			1314		
State Cooperative Bank	1	67	18	21	28			0		
District Central Coop. Bank	0	0	0	0	0	0	0	0	0	0
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	0	0	0	0	0
Primary Agr. Coop. Society	1991									
Others	2	26	0	0	26			21937		
All Agencies	2027	3185	1553	926	706	0	0	52979		

2. Deposits Outstanding

Agency	No. of accounts (in lakh)					Amount of Deposit [Rs. Crore]				
	Year-21-22	Year-22-23	Year-23-24	Growth (%)	Share (%)	Year-21-22	Year-22-23	Year-23-24	Growth (%)	Share (%)
Commercial Banks						176924.90	195291.70	207219.01	6.11	92.72
Regional Rural Bank						11818.01	12388.27	12469.81	0.66	5.58
Cooperative Banks						3406.50	3571.09	3528.52	-1.19	1.58
Others						118.94	0.00	262.00	0	0.12
All Agencies	0	0	0		0	192268.35	211251.06	223479.34	5.79	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts (in lakh)					Amount of Loan [Rs. crore]				
	Year-21-22	Year-22-23	Year-23-24	Growth (%)	Share (%)	Year-21-22	Year-22-23	Year-23-24	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	NA	NA	97821.83	114838.91	139414.47	21.40	94.27
Regional Rural Bank	NA	NA	NA	NA	NA	5046.74	5949.42	6977.40	17.28	4.72
Cooperative Banks	NA	NA	NA	NA	NA	1422.66	1444.84	1502.39	03.98	1.02
Others	NA	NA	NA	NA	NA	0.00	0.00	0.00	0	0.00
All Agencies	NA	NA	NA	NA	NA	104291.23	122233.17	147894.26	20.99	100.00

4. CD Ratio

Agency	CD Ratio %		
	Year-21-22	Year-22-23	Year-23-24
Commercial Banks	55.30	58.80	67.30
Regional Rural Bank	42.70	48.00	56.00
Cooperative Banks	41.80	40.50	42.60
Others	0.00	0.00	0.00
All Agencies	54.20	57.90	66.20

5. Performance under Financial Inclusion (No. of AC/Rs. in lakh)

Agency	Cumulative up to			
	Year-23-24			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	17618727	7465473	3379795	1108301
Regional Rural Bank	5957441	1528195	325627	330860
Cooperative Banks	0	12245	4957	62
Others	0	0	600	0
All Agencies	23576168	9005913	3710979	1439223

6. Performance on National Goals

Agency	Year-23-24									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.Crore]	% of Total Loans	Amount [Rs.Crore]	% of Total Loans	Amount [Rs.Crore]	% of Total Loans	Amount [Rs.Crore]	% of Total Loans	Amount [Rs.Crore]	% of Total Loans
Commercial Banks	60736.30	43.60	12898.80	9.3	21688.90	15.6	1.54	0	23195.67	16.6
Regional Rural Bank	6117.05	87.70	4182.32	59.9	6773.70	97.1	0.00	0	1702.24	24.4
Cooperative Banks	1276.27	84.90	1235.32	82.2	142.91	9.5	0.00	0	50.34	3.4
Others	0.00	0.00	0.00	0.0	0.00	0	0.00	0	0.00	0
All Agencies	68129.62	46.1	18316.44	12.4	28605.51	19.3	1.54	0	24948.25	16.9

7. Agency-wise Performance under Annual Credit Plans

Agency	Year-21-22			Year-22-23			Year-23-24			Average Ach[%] in last 3 years
	Target [Rs.crore]	Ach'ment [Rs.crore]	Ach'ment [%]	Target [Rs.Crore]	Ach'ment [Rs.Crore]	Ach'ment [%]	Target [Rs.crore]	Ach'ment [Rs.crore]	Ach'ment [%]	
Commercial Banks	24073.53	18210.42	75.6	20166.19	29292.21	145.3	30697.01	39342.13	128.16	116.35
Regional Rural Bank	6146.30	1778.95	28.9	4403.75	2570.24	58.4	6741.58	3045.47	45.17	44.16
Cooperative Banks	933.74	77.73	8.3	583.95	112.38	19.2	841.08	142.91	16.99	14.85
Others										0
All Agencies	31153.57	20067.10	64.41	25153.89	31974.83	127.11	38279.68	42530.51	111.10	100.88

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	Year-2021-22			Year-2022-23			Year-2023-24			Average Ach[%] in last 3 years
	Target [Rs.crore]	Ach'ment [Rs. crore]	Ach'ment [%]	Target [Rs.Crore]	Ach'ment [Rs.Crore]	Ach'ment [%]	Target [Rs.Crore]	Ach'ment [Rs.Crore]	Ach'ment [%]	
Crop Loan	10066.40	1891.71	18.8	5176.23	2245.36	43.4	9753.74	3196.97	32.8	31.7
Term Loan (Agri.)	6678.43	3903.92	58.5	5267.39	6019.62	114.3	7292.72	6775.84	92.9	88.6
Total Agri. Credit	16744.83	5795.63	34.6	10443.62	8264.98	79.1	17046.46	9972.81	58.5	57.4
MSME	10790.56	10,755.72	99.7	11186.61	20865.80	186.5	17158.40	29399.83	171.3	152.5
Other Priority Sectors*	3,618.14	3515.76	97.2	3523.67	2844.06	80.7	4074.82	3157.88	77.5	85.1
Total Priority Sector	31153.53	20,067.11	64.4	25153.90	31974.84	127.1	38279.68	42530.52	111.1	100.9

9. NPA Position (Outstanding)

Broad Sector	Year-2021-22			Year-2022-23			Year-2023-24			Average NPA % in last 3 years
	Total o/s [Rs.crore]	NPA amt. [Rs. crore]	NPA %	Total o/s [Rs.crore]	NPA amt. [Rs. crore]	NPA %	Total o/s [Rs.crore]	NPA amt. [Rs. crore]	NPA %	
Commercial Banks	91750.03	6922.21	7.5	107389.70	6977.78	6.5	130285	7332.93	5.6	6.5
Regional Rural Bank	5046.74	1389.94	27.5	5949.42	1142.36	19.2	6977.40	716.04	10.3	19.0
Cooperative Banks	1422.66	44.86	3.2	1444.84	50.83	3.52	1502.39	56.78	3.8	3.5
Others	6071.80	0.00	0	7449.19	0.00	0.0	9129.13	0.00	0.0	0.0
All Agencies	104291.23	8357.01	8.01	122233.20	8170.96	6.68	147894.30	8105.74	5.48	6.72

*OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy

Source(s)

Sr. No	Enter Sources
1	Assam SLBC

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Part B

Chapter 1

Major Socio-Economic Indicators of the State

1.1 Geographic indicators

Assam, which serves as the gateway to the northeastern region of India, is characterized by its diverse geographical features. The state is bordered by Bhutan to the north, Arunachal Pradesh to the east, Nagaland, Manipur, and Meghalaya to the south, and West Bengal to the west. The State lies between the latitudes 24° and 28°N and longitudes 89° and 97°E. This strategic location places Assam at a key crossroads between the plains of India and the hilly regions of the northeast. The mighty Brahmaputra River flows through its heart, which significantly influences its climate, agriculture, and overall geography. Assam's terrain includes fertile plains, rolling hills, and dense forests, such as the Kaziranga and Manas National Parks. The state's climate is predominantly tropical, with heavy monsoon rainfall from June to September. Assam is rich in biodiversity, housing a variety of flora and fauna, and is also known for its tea plantations, which thrive in its humid subtropical climate. The state is situated within the Brahmaputra River Valley, with the mighty Brahmaputra River flowing through its heart, which significantly influences its climate, agriculture, and overall geography.

1.2 Physical features – Area, Agro climatic zones, population, National average comparison

Assam covers an area of approximately 78,438 square kilometers, of which 98.4 % area is rural, making it the second largest state in North Eastern India. The State occupies around 2.4% of India's total geographical area, which is significant considering its regional importance. It is a land of geographical diversity, with fertile plains, rolling hills, and dense forests, primarily within the Brahmaputra River Valley.

The State's climate and soil are well suited for producing fruits, spices, and tubers. The state has some of the highest yields of ginger and turmeric in the country. The State has six agro-climatic zones based on rainfall patterns, terrain, soil type, and climatic conditions:

- North Bank Plain Zone: Includes Darrang, Dhemaji, Lakhimpur, and Sonitpur districts
- Upper Brahmaputra Valley Zone: Includes Dibrugarh, Golaghat, Jorhat, Sivasagar, and Tinsukia districts
- Central Brahmaputra Valley Zone: Includes Hojai, Morigaon, and Nagaon districts
- Lower Brahmaputra Valley Zone: Includes Barpeta, Bongaigaon, Dhubri, Goalpara, Kamrup, Kokrajhar, Nalbari, and Tamulpur districts
- Barak Valley Zone: Includes Cachar, Hailakandi, and Sribhumi districts
- Hill Zone: Includes Karbi Anglong and North Cachar Hills districts

As per the Census 2011, the total population of Assam is 3.12 crore, which forms 2.58 % of India in 2011. The State's population density is 398 per square km which is higher than the national average of 382 per square km. The decadal growth rate of the state population during 2001-2011 was 17.07% against 17.68% growth for the country. The districts with higher population concentration are Kamrup, Nagaon, Sonitpur, Barpeta, Dhubri, Darrang, and Cachar. Assam's population constitutes about 2.6% of India's total population.

1.3 State Demographics

The demographic landscape of Assam is marked by its diverse population, rich cultural heritage, and varying religious and linguistic identities. While the state faces challenges such as regional disparities, unemployment, and literacy, its demographic diversity continues to play a significant role in shaping its social, political, and cultural life.

According to the Census of India 2011, the population of Assam was 312.05 lakh of which 159.39 lakh were male, and 152.66 lakh were female. The projected population (released by Census of India) of Assam in 2022 is found as 353.78 lakh of which 180.06 lakh are male and 173.71 lakh are female. The density of population of Assam in 2011 was 398 persons per sq.km. as compared to 340 persons in 2001. The median age of Assam's population is younger compared to the national average, indicating a higher proportion of youth. The State has a sex ratio of 958 (females for every 1,000 males), which is above the national average of 940. Compared to overall sex ratio of the state, the child sex ratio (age group 0-6 years) had gradually declined from 975 in 1991 to 967 in 2001 and further to 962 in 2011.

Assam has witnessed gradual urbanization, with cities like Guwahati, Dibrugarh, Jorhat, and Silchar emerging as important urban centers. However, the state remains predominantly rural, with around 86% of the population residing in rural areas (as per the 2011 Census). The percentage of rural population of the state was higher than all India average (69%). The urban population in the state had increased from 12.9% in 2001 to 14% in 2011.

Assamese is the major indigenous and official language of the State. As per the Language Census of 2011, a total of 153, lakh people used the Assamese language as their mother tongue and the language is ranked 12 among the 22 scheduled languages spoken in India. The literacy rate in Assam is around 72.19%, which is slightly below the national average of 74.04%, and male literacy rate was 77.85% and female literacy rate was 66.27% as per Census 2011. The urban literacy rate of 2011 is 88.47 % as against the rural literacy rate of 69.34%. A significant portion of the population is under the age of 15, which poses challenges in terms of education and employment. Despite challenges, the literacy rate has steadily increased over the years, with several government initiatives to improve educational infrastructure.

1.4 State's Economy – Key Parameters – GSDP, growth, budget highlights

Assam's economy is showing steady growth, with agriculture, tea production, oil, and gas playing central roles. Despite challenges like infrastructure gaps, unemployment, and seasonal flooding, the state's government is focusing on sustainable growth. The state's economy is growing steadily, contributing significantly to the northeastern region of India. The future prospects for Assam are promising, given its strategic location, rich natural resources, and growing sectors like tea and tourism.

The nominal GSDP for Assam at current prices for the FY 2023-24(AE) is estimated to be Rs.5,70,243 crore as against Rs.4,93,167.00 crore in FY 2022-23 (QE) reflecting a growth of 15.6 % over the preceding year. The real GSDP for Assam at constant prices for the FY 2023-24 is likely to attain a level of Rs.3,18,559.00 crore as against Rs.3,00,799.00 crore in FY 2022-23(QE) reflecting a growth of 5.9 % over the preceding year. As per the projected estimate, the state GDP at current prices for the year 2024-25 is expected to reach the level of Rs.6,43,089.00 crore.

The nominal economic growth of Assam is estimated to be 19.9 % in FY 2022-23(QE) as compared to 16.1 % at the All-India level and the real economic growth of Assam is projected to be attained at 7.9 % in FY 2022-23(QE) as compared to 7.2 % at All India level. The state has improved its share in India's GDP at current prices, recording a rise from 1.65 % in FY 2016-17 to 1.81 % in FY 2022-23 (QE). As per the quick estimates, the Per Capita Income of Assam at current prices for the FY 2023-24(AE) is estimated to be attained at Rs.1,35,787.00 against Rs. 80,440.00 at constant (2011-12) prices.

The Assam Budget 2024-25 was presented by Smt. Ajanta Neog, Hon'ble Finance Minister of Assam on 12th February 2024. The budget estimates total revenue receipt at Rs. 1,43,605.56 crore and expenditure at Rs. 1,43,891.00 crore. Expenditure (excluding debt repayment) in 2024-25 is estimated to be Rs 1,36,699.00 crore, a decrease of 9% from the revised estimates of 2023-24. In addition, debt of Rs 7,192.00 crore will be repaid by the state. Receipts (excluding borrowings) for 2024-25 are estimated to be Rs 1,14,165.00 crore, a decrease of 5% as compared to the revised estimate of 2023-24. The Green Budget share is 10.02% of total budget of 18 key departments amounting to Rs. 4636.00 Crore in FY 2024-25.

1.5 Sectoral composition of State's economy – Shares of Agri-Allied, Industry and Services

Assam's economic potential is rooted in its abundant natural resources and fortified by its strategic location. The state's economy is still largely dependent on primary sectors like agriculture and allied sectors, but there is a noticeable shift towards growth in industrial and service sectors, which holds promise for future economic diversification. The State is known for its tea, petroleum resources, muga silk and bio-diversity. It is the largest tea producer in India and a significant contributor to the nation's crude oil and natural gas output. It accounts for approximately 50% of India's onshore natural gas production, making it an attractive prospect for investors. The state is also becoming an increasingly popular destination for wildlife tourism. Assam is replete with most of the important natural resources attracting the attention of many investors to set up their production and manufacturing units in the State. The major key industries are Handloom Textile, Tea Processing, Tourism & Hospitality, Bamboo and Agro-Processing.

Agriculture is a fundamental part of Assam's economy, contributing to the state's GDP and providing a livelihood for a large portion of the population. At present, agriculture contributes about 23.02 percent revenue to the Gross State Domestic product (GSDP). The agriculture and allied sector, which includes crops, livestock, forestry & logging and fishing sector, constituted 22 % of GSVA at current prices in 2022-23 (QE) as against 18 percent at the all-India level. The GSVA of this sector is likely to attain a level of Rs. 98,629.00 crore in the FY 2022-23(QE) showing a positive growth of 16.6 %.

The secondary sector contributes about 30.75% of GSVA at current prices in 2022-23 (QE), with key industries in tea processing, oil refining, cement, and timber. Assam is rich in petroleum resources, with the Digboi refinery being one of the oldest in India. The state is a major producer of oil and natural gas, which forms a significant part of its industrial base. The state's tea industry is an important component of its manufacturing sector, including tea processing and packaging for global markets.

The tertiary sector, which includes services such as retail, banking, education, healthcare, and tourism, has been growing rapidly in Assam in recent years. The sector has contributed 45.25% of GSVA at current prices in 2022-23 (QE), with key growth in services like education, tourism, IT, and finance.

1.6 Land Use Pattern – Gross Cropped Area, Net Sown Area, Major Crops during Kharif and Rabi, Operational holdings, SF&MF, Average Size

Assam's agricultural land is primarily concentrated in the Brahmaputra Valley, where the soil is fertile and the climate is conducive for a variety of crops. As per land utilization statistics for the year 2021-22, the total geographical area of the state is 78.44 lakh hectares. The total cropped/ gross cropped area is 38.72 lakh hectares and net area sown is 27.49 lakh hectares in the year 2021-22. The Gross Cropped Area in Assam is typically much higher than the Net Sown Area due to the practice of multiple cropping, particularly in the fertile regions of the Brahmaputra Valley where rice is grown in both the Kharif (monsoon) and Rabi (winter) seasons.

In Assam, farmers grow crops mainly in two seasons i.e. kharif and rabi season. The major kharif crops are rice, maize, pulses, oilseeds like sesamum, castor, soyabean, groundnut, kharif vegetables etc. There are some non-food crops like jute, mesta, cotton etc. also grown in some extent by the farmers in the kharif season. On the other hand, major rabi crops cultivated are rice, cereals, wheat, grams, rape & mustard, various rabi oilseeds, rabi vegetables, potato etc. Rice is the most important crop in Assam, and geoclimatic variations and agriculture's dependence on rainfall have resulted in three distinct rice growing seasons, viz. sali or winter rice (June/July to November/December); ahlu or autumn rice (March/April to June/July); and boro or summer rice (November/December to May/June).

To motivate the farmers to adopt the practice of double/multiple cropping the Government of Assam is taking up initiatives to facilitate cultivation of summer paddy, rabi pulses and oil seeds. The mission double cropping envisages additional coverage of 1.00 lakh hectares presently under mono cropping

and allocates Rs. 6,200.00 Lakh. The plan is further to add 3.0 lakh hectares to increase the cropping intensity of the state to 160.0 percent.

In Assam, the total number of farmer's family is 27,41,722 as per Agriculture Census 2015-16. The average size of operational holdings is 1.10 hectare, and more than 85 percent farmers are small and marginal with average land holding of just about 0.36 hectares. As per Agriculture Census 2015-16, 29.77 lakh hectare of land, which is 37.95 percent of total geographical land area of the State, is under cultivation. Thus, prevalence of small and fragmented land holdings along with insecure tenancy are the major reasons for under development of agriculture sector in the state.

1.7 Industry Sector – Share in GVA, Growth, Major industries, Workforce, Govt initiatives

The contribution of the Industry Sector is estimated at 30.75 % to the total GSVA at current prices for the FY 2022-23(QE). As per the quick estimates, the GSVA of the Industry sector is estimated to reach the level of Rs. 1,45,740.00 crore in FY 2022-23(QE) showing a marginal growth of 4.6 % over the previous year. The contribution of industry sector to the state's GDP was 29.55% at current prices during 2022-23(QE) while it was 33.81% during the year 2021-22 (PE). Manufacturing Sector has shown a steady increase over the last few years in Assam. The Index of Industrial Production (IIP) of Assam is 152.42 against India's 130.90 for the year 2021-22.

The industrial landscape of Assam is diverse, with traditional industries like tea, oil, and handloom weaving playing a dominant role in the state's economy. The state is endowed with rich reserves of petroleum and natural gas, particularly in the districts of Dibrugarh, Tinsukia, and Sivasagar. The state contributes over 50% of India's total tea production and is one of the largest tea-producing regions in the world. Traditional Assamese garments like Mekhela Chador and Assamese saris, especially those made from Muga Silk, are famous for their exquisite designs and quality. The state is a significant producer of jute, and the jute industry is an important part of its economy, particularly in the regions along the Brahmaputra River. Assam's agro-processing industry has been growing, utilizing the state's agricultural products such as rice, tea, fruits, and vegetables. The state also has a significant paper industry, with raw materials sourced from local timber and bamboo.

As per Annual Survey of Industries (ASI) 2019-20, Assam, with 5,196 number of factories, is 13th position across all states & union territories and with 2,19,176 workers, is 16th rank in terms of number of workers engaged under the sector.

The state's pioneering initiatives like the Ease of Doing Business Bill 2016, Make in Assam, online registration and clearances through a Single Window Clearance System, and early adoption of the GST bill have streamlined the setup of industries. The Chief Minister's Atmanirbhar Asom Abhijan 2.0, Chief Minister's Start-up fund "Saroithi", customized incentives under Industrial Investment Policy of Assam and Assam Electronics (Semiconductor etc) policy, the Assam Credit Guarantee to Micro & Small Enterprises Scheme, and the promotion of small tea growers have further bolstered the state's appeal to entrepreneurs.

1.8 Services Sector – Share in GVA, Growth, Major sub-sectors, Workforce, Govt initiatives

The service sector in Assam, like much of India, has experienced significant growth in recent years, driven by several factors including urbanization, increased government investment, improved infrastructure, and the rise of digital technologies. The Service Sector is the major contributor to the economy of the State, and it is estimated to be 45.25% in the total GSVA at current prices for the FY 2022-23(QE). As per quick estimates, the GSVA of the Service sector is estimated to attain a level of Rs. 2,01,955.00 crore in FY 2022-23(QE) showing an optimum growth of 32.09% over the previous year.

The service sector in Assam has diversified, with major sub-sectors like trade, hospitality, transport, financial services, and real estate driving economic growth. Urbanization, increasing disposable income, and improvements in infrastructure are key factors contributing to the expansion of these sectors. The state's economy is becoming more service-oriented, providing significant employment opportunities and fostering economic development.

The Assam Government's initiatives for the service sector are multi-faceted, focusing on creating an enabling environment for the growth of industries like IT, tourism, healthcare, education, and finance. Through policies like the Assam Start-Up Policy (2017), Assam IT Policy, and various skill development programs, the government is working to foster innovation, improve infrastructure, and create a skilled workforce. The Assam Ease of Doing Business (EoDB) Act, 2016 (amendment in 2020), Assam MSME (Facilitation of Establishment and Operation) Act, 2020, etc. are contributing to the overall growth of the sector, increasing employment opportunities, and enhancing the state's economic competitiveness.

The Assam government introduced the Assam Start-Up Policy (2017) to promote entrepreneurship, especially in sectors such as IT, business services, and manufacturing. The policy offers financial incentives, tax exemptions, and other benefits for start-ups, helping them grow and sustain in the competitive market.

1.9 Infrastructure – Existing, potential, gap, capital outlay, areas of concern, Power, Rural electrification, Road density, Rail routes, Coastal resources – wherever applicable

Assam's strategic position as the entry point to Northeast India offers a major advantage in linking the region with neighbouring countries like Bhutan, Bangladesh, Myanmar, and China, establishing it as a central hub for trade and transport. The state's extensive road, rail, and river infrastructure, including the National Highway and Brahmaputra River (designated as India's second National Waterway), significantly enhances connectivity, supporting the efficient movement of goods and people. This advantageous location promotes regional economic integration and increases cross-border trade, broadening access to markets across the region.

As of March 2023, Assam's Road network spans 65,748 km, including 3,927.24 km of national highways and 61,820.76 km managed by the Public Works Department (PWD). This includes state highways (2,540.36 km), major district roads (4,309.93 km), urban roads (3,182.10 km), and rural roads (51,788.37 km), with a road density of 83.82 km per 100 square kilometers. The Assam Road Network Master Plan 2023 targets 18,421 km of new roads, including 4,673 km of national highways, 5,120 km of state highways, and 8,638 km of major district roads. Additionally, Assam has a 2,571.19 km railway network and 2,967.64 km of broad-gauge tracks.

In 2023, Assam's power sector has an installed capacity of 425.66 MW and a gross generation of 2,213.43 MU, with an energy requirement of 11,460.00 MU and a peak demand of 2,426.00 MW. Of the peak demand, 2,357.00 MW is met, resulting in a shortfall of 2.8%. The state has 6,235,03 domestic consumers and 345,375 commercial consumers but still faces a small energy deficit despite efforts to meet growing demand.

Assam has effectively utilized the Rural Infrastructure Development Fund (RIDF) and Externally Aided Projects (EAP) to fund capital projects, with significant increases in mobilized funds: 177% under RIDF and 437% under EAP in the last five years.

However, challenges remain in the state's infrastructure. Many roads, especially in rural and remote areas, are in poor condition due to insufficient maintenance, erosion, and frequent flooding, making travel difficult and unsafe. In urban areas like Guwahati, rapid urbanization, unplanned development, and inadequate road networks have led to severe traffic congestion, delays, and accidents. Additionally, some hilly and border areas still lack proper road and bridge connections, hindering economic progress and access to vital services.

1.10 Social sector – Educational, Health, Sanitation, Welfare Programmes, Life expectancy, IMR

Assam has made significant strides in education, achieving a literacy rate of about 73%. Efforts to improve rural access include enhancing infrastructure, teacher training, and boosting student enrolment. The Mid-Day Meal Scheme has further helped increase attendance. As of 2022-23, the state had 33,937 Government/Provincialized schools, with 32,860 in rural areas. The Gross Enrolment Ratio (GER) for elementary schools rose to 109.80, while for secondary schools, it was 74.5. The GER for senior secondary increased from 30.90 to 40.10. The Assam Government has also introduced a Fee Waiver Scheme for BPL students and provides scooters to top HSSLC performers.

Assam's healthcare system has expanded, with more hospitals, clinics, and health centers, particularly in rural areas. However, the quality remains uneven, with urban centers like Guwahati having better facilities. The state has invested heavily in maternal and child health. In 2022-23, Assam had 12 medical colleges, 21 civil hospitals, 3 tuberculosis and leprosy hospitals, 1 cancer hospital, and over 1,000 PHCs. The Total Fertility Rate decreased from 2.20 in 2019 to 2.10 in 2020, though there is still an unmet family planning need of 11.00%, with a spacing need of 4.10%.

Sanitation is a priority, with initiatives to improve access to clean water and sanitation. Under the Swachh Bharat Mission (G), more than 32 lakh Individual Household Latrines (IHHL) have been built, and nearly 4 lakh dysfunctional toilets have been rehabilitated.

Welfare programs in Assam focus on marginalized groups, providing financial assistance, social security, and livelihood support for women, children, the elderly, and people with disabilities. The Women and Child Development Department focuses on nutrition for women and children and provides non-formal preschool education in Anganwadi Centres.

Despite these achievements, Assam faces challenges such as the lowest life expectancy at birth in India (63.9 years) and a higher-than-average Infant Mortality Rate (IMR) of 36. The state is working to improve healthcare infrastructure and address issues like infectious diseases and malnutrition. While progress has been made, Assam still grapples with poverty, regional disparities, and the need for further improvements in healthcare and education, especially in rural areas.

1.11 Regional disparity – Backward-Aspirational Districts, State specific schemes

Assam, like many other states, faces notable regional disparities in socio-economic development, access to services, and infrastructure, particularly between urban and rural areas. Rural regions often lag in healthcare, education, sanitation, and employment opportunities. To address this, the Government of India, through the Aspirational Districts Programme (ADP), has identified seven districts in Assam: Baksa, Barpeta, Darrang, Dhubri, Goalpara, Hailakandi, and Udalguri. The ADP aims to reduce these development gaps by implementing targeted interventions and focused efforts to bring these districts on par with more developed areas. The programme concentrates on 49 Key Performance Indicators (KPIs) across five thematic areas: health and nutrition, education, agriculture & water resources, financial inclusion & skill development, and basic infrastructure. The programme is closely monitored by NITI Aayog at the central level and the state's Transformation and Development Department.

The District Commissioners (DCs) of the seven districts have developed District Action Plans (DAPs) based on the 49 KPIs and 81 data points, prioritizing inclusive development. The plans integrate various funding sources, including Centrally Sponsored Schemes (CSS), Central Sector Schemes, state schemes, CSR funds, CAMPA funds, and the District Mineral Development Fund, to support the approved activities.

Over the last five years, the seven aspirational districts have actively participated in the ADP, under the guidance of the Transformation and Development Department. From 2020 to 2023, these districts showed substantial progress in several key performance indicators. In her budget speech, the Finance

Minister announced a Rs. 509.19 crore allocation for Transformation and Development Department in the Assam Budget for 2024-25, signalling a more vigorous implementation of the programme.

The focus on aspirational districts has resulted in higher development spending, institutional reforms, and increased community involvement. To effectively address regional disparities, sustained efforts are necessary to create lasting economic opportunities, improve education, expand healthcare access, and ensure infrastructure development across Assam.

1.12 Status of Cooperatives in the State – Status, categories and number under each category

Cooperatives in Assam play a key role in the state's socio-economic development, particularly in agriculture, rural development, and credit sectors. Regulated by the Assam Cooperative Societies Act, 2007, these cooperatives include 9,159 non-credit societies in areas like animal husbandry, consumer goods, housing, and agro-processing. Additionally, 5,419 societies support farming, transport, women's welfare, and education.

Assam also has 1,991 Primary Agricultural Credit Societies (PACS) that provide vital financial support to farmers. PACS are central to rural finance, with the Assam Co-operative Apex Bank Ltd. overseeing the cooperative credit system. Multi-State Cooperative Societies (MSCS) in Assam operate across state borders, expanding resources and networking.

As part of a national initiative, 583 PACS and Large Area Multipurpose Societies (LAMPS) are being computerized in Phase I, with hardware installed at all PACS, legacy data captured for 570 PACS, and data entry continuing. Training for 42 CMT/MTs is underway to support ERP training, and six support centers are set up for smooth system implementation.

The Ministry of Cooperation has approved a plan to establish two lakh new multi-purpose PACS, dairy, and fishery societies across villages and panchayats in the next five years. This initiative will strengthen the cooperative movement, with NABARD, NDDB, NFDB, and state governments leading implementation. In Assam, 2,598 new MPACS/DCS/FCS are expected by FY 2028-29. To streamline the process, a 'Margadarshika' SOP has been developed, with Joint Working Committees formed to conduct awareness drives.

On December 25, 2024, a mega launch event in New Delhi saw the announcement of 10,000 new MPACS across India. In Assam, 57 new MPACS have been established since March 15, 2023, with officials from seven of these cooperatives attending the event.

The cooperative sector is crucial to Assam's socio-economic framework, providing essential services and financial support that promote sustainable development and improve the welfare of rural communities.

Chapter 2

Banking Sector Profile

2.1 Outreach of Banking Sector

India has overtaken the U.K. to become the world's fifth-largest economy and is now behind only the US, China, Japan and Germany, according to IMF projections. A decade back, India was ranked 11th among the large economies while the U.K. was at the fifth position.

The financial system, especially the banks played a vital role in the economic development of the country. It provides a fillip to economic growth by providing access to services such as savings, credit, remittances and other value added services. Various financial institutions including banks in the State play a significant role in development of agriculture sector and industrialization of the State. In the modern-day economy where people have no time to make payments by standing in queue, the services provided by banks and financial institutions are commendable. Among the institutions whose role in the development of the less developed regions is well recognized but inadequately emphasized are the development banks. Playing multiple roles, these institutions have helped promote, nurture, support and monitor a range of activities.

Assam State has a robust banking structure comprising of 3053 branches comprising of 2518 branches of Commercial Banks/SFB/Private sector banks, 468 branches of Assam Gramin Vikash Bank and 67 branches of Assam State Cooperative Apex Bank Ltd., as on 31 March 2023. Of the total branches network, 2329 branches (78%) are in rural/semi-urban areas. The spread of Branch network ranges between lowest eleven in South Salmara Mankachar District and Highest 415 in Kamrup Metropolitan District. The financial architecture is supported by 4087 ATMs and 40804 Community Service Providers (CSPs). Nearly 60.12% of the ATMs are located in rural/semi-urban areas of the State.

State Bank of India is the Convener of the State Level Bankers' Committee (SLBC) and is also the Lead Bank in seven districts of the State. Two banks, viz. Punjab National Bank and UCO Bank also have Lead Bank responsibilities in sixteen and ten districts respectively.

2.2 CD Ratio

- The overall CD ratio in the State was 61.20% as on 31 March 2024 which has shown improvement from 53.86% as on 31 March 2023. However, the CD Ratio is still below the National average of 79.7%, which is a matter of concern.
- The CD ratio of RRBs showed improvement from 48.02% as on March 2023 to 55.95% as on March 2024. Commercial Banks registered a CD ratio of 53.03% as on 31 March 2024. CD ratio of cooperative bank showed slight improvement from 40.46% as on 31 March 2023 to 42.58% as on 31 March 2024.
- The CD Ratio in 01 district was less than 40%.
- IDFC Bank Ltd. had the highest CDR at 262.35% followed by IndusInd Bank at 217.17% and Bandhan Bank Ltd. at 174.45%.
- Amongst the public sector banks, Bank of Maharashtra had the highest CDR at 80.23% followed by Indian Overseas Bank and Bank of Baroda at 67.75% and 64.55% respectively.
- Thirteen banks functioning in the State had CDR in excess of 60%. Seven Banks had registered CDR less than 40%.
- Twenty-five districts had better than 60% CDR as on 31 March 2024, while the others had a CDR of 37% to 60%. West Karbi Anglong had the highest CDR at 98%, while Dima Hasao had the lowest CDR at 37%, followed by Karimganj at 41%.

2.3 Banking Sector Developments – Key parameters

The banking sector in Assam plays a crucial role in supporting the state's economic development by providing financial services, supporting businesses, and facilitating access to credit for individuals and institutions. State Bank of India (SBI) is the Convener of the State Level Bankers' Committee (SLBC) and is also the Lead Bank in 9 districts of the State. Two other banks viz. Punjab National Bank (PNB) and UCO Bank have Lead Bank responsibilities in 14 and 11 districts respectively. The state has a total of 36 banks, comprising of 34 Commercial Banks, 1 Regional Rural Bank and 1 State Cooperative Bank providing banking services to the people of Assam. The total network of bank branches has increased from 3053 as on 31 March 2012 to 3,185 Bank Branches, which includes 1553 Rural Branches, 926 Semi-Urban Branches and 706 Urban Branches, as on 31 March 2024. As per Census 2011, the Per Branch Outreach of population comes to 9798 for the state and 17261 for rural areas.

As of 31 March 2024, Assam's Credit-Deposit (CD) ratio stands at 66.18%, up from 57.86% the previous year. Among agencies, Commercial Banks have the highest CD ratio at 62.87%, followed by Assam Gramin Vikash Bank (AGVB) at 55.95%, while Assam Co-operative Apex Bank Ltd. (ACAB) has the lowest at 42.58%.

Banking facilities in Assam have expanded, resulting in increased deposits and credit disbursements. Aggregate deposits rose from Rs. 211,251.09 crore on 31 March 2023 to Rs. 223,478.92 crore on 31 March 2024, marking a 5.79% growth. Loans and advances increased by 20.99%, from Rs. 122,233.17 crore to Rs. 1,147,894.26 crore.

Commercial Banks: As of 31 March 2024, Assam has 34 commercial banks with 2,653 branches, including 12 public sector, 14 private sector, 6 small financial banks (SFB), and 2 payment banks. Of these, 44% (1,168 branches) serve rural areas, meeting the banking needs of Assam's population.

Regional Rural Banks: Assam Gramin Vikash Bank (AGVB), the sole RRB in the state, operates 465 branches. As of 31 March 2024, it has deposits of Rs. 12,469.81 crore and advances of Rs. 6,977.40 crore, showing growth of 11.35% and 28.05%, respectively.

Co-operative banks: The Short-Term Cooperative Credit Structure in Assam operates with a two-tier system: Assam Cooperative Apex Bank Ltd. (ACAB) at the apex and PACS at the ground level. There is no District Central Cooperative Bank (DCCB). ACAB has 67 branches, including 18 rural branches.

2.4 Priority Sector Advances

The MSME (Micro, Small, and Medium Enterprises) sector has dominated the Priority Sector Advances in Assam, with a significant share of 69.13% in 2023-24. While the bulk of bank finance happened in MSMEs, other priority sectors and agriculture finance was not up to desired expectations. Over the last few years, MSMEs have been the largest contributor to credit growth in Assam, driven by several key factors that have enhanced their growth and financial access. The primary drivers facilitating this growth in credit (GLC) include:

Supportive Government Policies: The Indian government has launched several schemes to facilitate MSME growth, including the PMEGP, MUDRA and CGTMSE. These initiatives ease credit access for small businesses in Assam, stimulating sector growth.

Mukhya Mantrir Karmajyoti Achari: In 2023-24, Assam introduced a capital subsidy scheme for MSMEs, providing a 10% capital subsidy on fixed capital investment, up to ₹50 lakh per entrepreneur. This aims to create over 3,000 MSMEs and generate 25,000 jobs in the state, further driving credit demand.

Expansion of Digital Banking: Increased digital banking infrastructure, including mobile and online banking, has significantly improved MSMEs' access to financial products and services in Assam. Digital platforms have streamlined loan processing, reducing costs and delays, making it easier for small businesses to obtain credit.

Growing Entrepreneurship: Local entrepreneurship, particularly in agriculture, handicrafts, and small-scale manufacturing, has surged in Assam. As these businesses scale up, they require more financing, contributing to increased MSME credit demand.

Diversification of Businesses: Many MSMEs in Assam are shifting from traditional industries such as tea production and agriculture to emerging sectors like tourism, manufacturing, and IT services. This diversification has attracted more credit from financial institutions.

Financial Inclusion Initiatives: Schemes like Jan Dhan Yojana and Startup India have provided a platform for MSMEs in Assam to open bank accounts, access loans, and participate in formal financial systems, boosting their financial inclusion.

Boost to Agri-Based and Rural Enterprises: MSMEs in agro-based industries, rural handicrafts, and local products are receiving increased credit flows, as these sectors are prioritized in both national and state policies.

Increased Market Demand: Rising domestic and international demand for products like tea, bamboo products, handicrafts, and handlooms has led to MSME growth in Assam and further boosting MSME credit.

2.5 Ground Level Credit (GLC) Flow

The GLC flow increased from Rs. 38279.68 Crore during 2022-23 to Rs. 42530.51 Crore during 2023-24, increasing by 111.10%. Lending to Priority Sector was 111.10%, as per ACP targets.

The ground level credit flow of the commercial (private & public), cooperative and regional rural banks in the State of Assam during the past three years is presented in Annexure II of this document. The brief of the sector-wise targets and achievements with reference to the priority sector lending in the State of Assam

Although the performance of banks under Crop Loan improved marginally, however, banks could disburse an amount of Rs. 3196.97 crore only, against the target of Rs. 9753.74 crore, registering 32.78% achievement of the ACP target. Agriculture Term Loan achievement was 92.91% of the ACP targets.

The performance under MSME and OPS was 171% and 77.50% respectively.

Banks with higher Priority Sector achievements during FY 2023-24 were SBI at Rs.1619.54 crore (54.63% of target) followed by Punjab National bank at Rs. 847.78crore (46.48%), Indian Bank at Rs.685.24 crore (100% of target), Central Bank of India at Rs.382.86 crore (46.55%) and UCO Bank at Rs.332.37 crore (30.55%) respectively.

Among the private banks, the major three lenders were Axis Bank, Bandhan Bank and HDFC Bank at Rs.1008.40 crore, Rs.786.75 crore and Rs.727.16 crore respectively.

The performance of AGVB and ACAB were Rs.716.04crore and Rs.56.78 crore respectively, achieving just 10.26% and 3.78% of the ACP targets for FY 2023-24.

2.6 Performance of the State under ACP

Broad Sector	Year-21-22			Year-22-23			Year-23-24			Average Ach[%] in last 3 years
	Target [Rs.crore]	Ach'ment [Rs.crore]	Ach'ment [%]	Target [Rs.crore]	Ach'ment [Rs.crore]	Ach'ment [%]	Target [Rs.crore]	Ach'ment [Rs.crore]	Ach'ment [%]	
Crop Loan	10066.44	1891.71	18.79	5176.23	2245.36	43.38	9753.74	3196.97	32.78	31.65
Term Loan (Agri.)	6678.43	3903.92	58.46	5267.39	6019.62	114.28	7292.72	6775.84	92.91	88.55
Total Agri. Credit	16744.87	5795.62	34.61	10443.62	8264.98	79.14	17046.45	9972.81	58.50	57.42
MSME	10,790.56	10,755.72	99.68	11186.61	20865.80	186.52	17158.40	29399.83	171.34	152.52
Other Priority Sectors*	3,618.14	3515.764	97.17	3523.67	2844.06	80.71	4074.82	3157.88	77.50	85.13
Total Priority Sector	31153.57	20,067.10	64.41	25153.90	31974.85	127.12	38279.68	42530.51	111.10	100.88

The public sector banks are the major supplier of credit requirements in the State. The share of credit for Private Sector Banks in Assam was approximately 27.8 percent while the same for Public Sector Banks was approximately 64 percent. (SLBC Assam)

In order to ensure availability of credit to agriculture, weaker section of the population and other small scale sectors, the banks have to ensure at least 40 percent of the credit to these priority sectors of the economy. More than 54 percent of the loans from banks are made available to priority sectors in Assam as on 31st March, 2023.

The Annual Credit Plan of the Banks in Assam for the year 2023-24 shows that against a target of Rs.170460 Crore credits to Agriculture and allied sector, achievement was 58.50 percent. Of the target achieved, 32.78 percent was under Crop Loan. The achievement was less than the target achieved for the previous financial year (2022-23), where, achievement under Agriculture and Allied Sector was 43.38 percent. Crop loan is one of the most important means of short-term advance extended to the farmers and agriculturists by banks and co-operative societies and has decreased by 10.60% over the previous year. The loan amount can be used to purchase improved seeds, fertilizers, machinery etc. The crop loans are usually repaid in single instalment after the harvest

2.7 Health of Financial Institutions – Agency-wise Analysis – Key Performance Indicators – Areas of concern

Commercial banks are the biggest financial intermediaries. They include both scheduled and non-scheduled banks. The Scheduled Commercial Banks (SCBs) comprises of Public Sector Banks, Regional Rural Banks (RRB), Small Finance Banks, Private Banks, Cooperative Banks and Foreign Banks. As per the SLBC (State level bankers committee report) Report, 2023 there are 12 public sector banks, 13 private banks, 6 small finance bank, 1 regional rural bank, 1 cooperative bank and 1 post payment bank operating in the state. As per the SLBC Report, about two percent of the total banking offices in India numbering 3053 branch offices of SCB were functioning in the State As on 31st March, 2023. Of which 49.13 percent were in rural areas, 28.56 percent were in semi-urban areas and 22.3 percent in urban areas. The Credit-Deposit Ratio (CDR) of the SCB in the State as on 31st March 2023 was 53.88 percent

as per the SLBC Report, as against 75.6 percent at all India level. The facility of onsite Automated Teller Machine (ATM) in the State was 4087 as against 123613 at All India Level as on 31st March, 2023.

2.7.1 Commercial Banks

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2.7.2 Regional Rural Banks

The two RRBs in the State, Assam Gramin Vikash Bank [AGVB] and Langpi Dehangi Rural Bank [LDRB] operating in the Brahmaputra Valley and Barak Valley have been amalgamated with effect from 1st April, 2019 as Assam Gramin Vikash Bank covering entire geographical area of the State through its network of 468 branches. Further, after amalgamation of United Bank of India (sponsor bank of AGVB) with the Punjab National Bank, the sponsorship of the bank has gone to Punjab National Bank w.e.f 1st April, 2020. District wise deposit and credit status of RRB is given at Annexure 14.2. As per data from RBI, Guwahati, aggregate deposit of RRBs was Rs.12388 Crore at the end of March, 2023 compared to Rs. 11816 Crore on 31st March, 2022 registering an increase of about 4.84 percent in 2023 over the previous year. As on 31st March, 2023, the aggregate volume of credit was Rs.5946 Crore compared to Rs. 5047 Crore on 2022 showing a rise of 17.8 percent. The C-D Ratio of RRBs was 48 percent at the end of March, 2023.

2.7.3 Rural Cooperative Banks

The Assam Co-operative Apex Bank Ltd was established as a State Cooperative Bank under the short-term Cooperative Credit Structure of the State in 1948. The Bank with a network of 67 (sixty-seven) branches and 6(six) zonal offices spread throughout the state extending all financial services including loans & advances, issuing of Kisan Credit Cards to small & marginal farmers of the state for seasonal Agricultural operation and other activities allied to agriculture and other Term Loan through the primary Agricultural Credit Societies (PACS) and also directly to farmers/ SHG/JLGs/Individuals/firms & companies & others. Out of 774 registered PACS (Gaon Panchayat Level Samabai Samittee) at bottom of the structure operating in the state, the Bank has adopted 543 number of PACS for economic development of farmers of which only 290 PACS has availed Credit from the Bank. CD Ratio of the Bank was estimated at 40.46 % as on 31-03-2023 as against 41.76% as on 31-03-2022. Share of the Bank's Credit flow to priority sector as on 31.03.2023 stood at 89.68% as against 85.79% for

the corresponding period as on 31-03-2022 which includes credit participation for food procurement through Food Credit Consortium.

2.8 Credit Offtake scenario – Key performance under priority sector with specific reference to Agriculture Credit

Assam's credit off-take scenario under the priority sector, specifically for agriculture credit shows a mixed picture

Key performance indicators

- Assam has seen a growth in agriculture credit disbursement, but the pace has been slow
- The growth rate of agriculture credit in Assam has been around 10-12% Y-o-Y, which is lower than the national average
- The number of beneficiaries under agriculture credit in Assam has increased, but there is still a large number of small and marginal farmers who remain excluded from the formal credit system
- Land record

Challenges

- There is a significant regional disparity in agriculture credit disbursement in Assam, with some districts receiving much higher credit
- Many small and marginal farmers in Assam continue to face difficulties in accessing formal credit, due to lack of collateral, poor credit history and limited financial literacy
- High interest rates, making difficult for farmers to repay their loans.

Way forward

- To increase financial inclusion
- The Credit delivery system in Assam needs to be improved, through initiatives such as the establishments of more bank branches and extension counters in rural areas
- Initiatives such as the interest subvention schemes

2.9 Kisan Credit Card – Status and gap in the State

In a bid to provide term loan for agricultural needs of the farmers, Indian banks introduced Kisan Credit Card (KCC) scheme in August 1998. The model of KCC scheme was prepared by NABARD (National Bank for Agriculture and Rural Development) that met the recommendations of RV Gupta Committee. The KCC is available at all commercial banks, regional rural banks and the co-operative banks. The KCC scheme has short-term credit limits for crops and term loans. Farmers having KCC credit are covered under personal accidental insurance up to Rs 50,000 for permanent disability and death and up to Rs 25,000 for other risks.

Under this scheme, farmers can avail collateral free loan up to ₹1.60 lakh. Quantum of loan for the 1st year under this scheme is assessed on the basis of the cost of cultivation, post-harvest expenses and farm maintenance cost. For subsequent 5 year, loan will be sanctioned on the basis of the increase in the scale of finance. The premium under this scheme is borne by both the bank and borrower in respective 2:1 ratio. The interest levied on the loan under KCC scheme is 7 per cent simple interest per annum. In case of non-repayment within the due dates, interest is applied at card rate and beyond due date interest will be compounded half yearly.

However, to avail of this benefit, farmers need to apply for the KCC with some mandatory documents. A farmer who wishes to apply needs to visit the nearest commercial bank, regional rural bank or the co-operative bank and ask for the KCC form from the official. After properly filling the pieces of information sought into the form the applicant farmer needs to attach officially validated documents that verify their identity proof and their address proof. The officially validated documents include Aadhar Card, Voter ID, Driving License, PAN Card, Passport etc.

During FY 2023-24, KCC saturation drive named 'Ghar Ghar KCC Abhiyan' was under implementation from 01.10.2023 for a period of 3 months, upto 31.12.2023 with the objective to cover all left-over farmers with special focus on PM KISAN beneficiaries. Currently, PMFBY Saturation drive named 'Ghar Ghar PMFBY Abhiyan' is under implementation in two stages -until 25th August 2024 for the Kharif 2024 season, and from 1st December to 31st December 2024 for the Rabi 2024-25 season. As on 09.12.2024, insurance policy for a total of 1096 KCC accounts have been created out of the eligible 3766 KCC accounts for the saturation during the Kharif Season. Further insurance policy for 37,623 accounts

have been created out of the eligible 78704 eligible KCC accounts for the saturation during the Rabi season.

Govt. of India also supports banks by providing Interest Subvention (IS) @1.5% p.a. NABARD processes and routes the Interest subvention to banks w.r.t. IS & PRI claims of the banks. Since FY 2022-23, Govt. of India has migrated the claim process on the dedicated Kisan Rin Portal (KRP). NABARD Assam RO has sanctioned a total of Rs. 165.86 Lakh to both the RFI's (RRBs/StCBs).

2.10 Financial Inclusion – Status and areas of concern

- Financial inclusion refers to the initiative aimed at providing vulnerable groups, including low-income and marginalized populations, with access to essential financial products and services at a reasonable cost, delivered in a fair and transparent manner by established financial institutions. It is an endeavour to provide financial services, such as savings, credit, insurance, payment and remittance facilities, to the weaker and more vulnerable segments of society, bringing them inside the purview of the organized financial system.
- Over the past decade, NABARD has been providing financial grant assistance to banks to develop the necessary infrastructure for financial inclusion and to promote essential financial literacy. From 2019-20, a differentiated strategy has been adopted to enhance support under the Financial Inclusion Fund (FIF), focusing on underdeveloped districts and banks with limited technological capabilities, thereby intensifying efforts to achieve financial inclusion for hitherto marginalized populations.
- During the fiscal year 2023-24, NABARD has sanctioned grant assistance totalling Rs. 1247.56 lakh to various banks for implementation of the following programme under FIF.
 - 5833 Financial Digital and Literacy (FiDgi) camps with grant support of ₹ 346.98 lakh were sanctioned to various banks.
 - Reimbursement of examination fee for 160 Business Correspondents/Business Facilitators of ESAF and NSDL Payment Banks.
 - 3000 units of PoS and mPoS devices involving grant of ₹ 141.16 lakh to banks.
 - Grant support of ₹ 43.65 lakh for 460 units of micro-ATMs (m-ATMs) to Payment Banks.
 - CAPEX support of ₹ 115.75 lakh to 26 Rural Self Employment Training Institutes (RSETIs) and Rural Development Self Employment Training Institutes (RUDSETIs) in the state.
 - Grant support amounting ₹ 493.80 lakh to AGVB, Canara Bank, UCO Bank, Punjab National Bank, and IDFC First Bank as incentives support to Business Correspondents and Customer Service Points of the banks in the Northeast Region.
 - Grant support of ₹ 15.93 lakh to IIBM, Guwahati, to conduct five training programs for Business Correspondents and Customer Service Points.
 - NABARD has sanctioned grant support of ₹1638.84 lakh for establishment of 42 Centre for Financial Literacy (CFLs) under Phase-II. Further, an amount of ₹ 78.04 lakh has also been sanctioned to banks for establishment of 2 new CFLs under Phase – III.

2.11 GoI Schemes – Status and Areas of concern

The various Credit Linked Subsidy Schemes of Government of India/State Government, which are in vogue in the State include (i) Pradhan Mantri Jan Arogya Yojana (PMJAY), (ii) Pradhan Mantri Nibir Matyachash Prakalpa Scheme (iii) Establishment of Agri Clinics and Agri-Business Centres (ACABC), (v) Pradhan Mantri Ujjwala Yojana (PMUY), (vi) New Agri Marketing Infrastructure Scheme, (vii) Prime Minister's Employment Generation Programme (PMEGP); (viii) Swavalamban. These schemes will be implemented as per the instructions issued by GoI/GoA from time to time and the subsidy under the schemes will be subject to the availability of funds from GoI/GoA.

2.12 PMJDY

Pradhan Mantri Jan-Dhan Yojana (PMJDY), a National Mission for Financial Inclusion was launched on 15 August 2014. This has an ambitious objective of covering all households in the country with banking facilities and having a bank account for each household by January 2015. Some of the benefits under PMJDY include issue of debit cards, accident insurance cover of Rupees one lakh, life insurance cover for Rs.30,000/-, no restrictions on minimum balance, remittance to any place in India, overdraft facility on completion of 6 months of satisfactory operation of the accounts, linking to Aadhar Card, facility of Direct Benefit Transfer, etc. The PMJDY was implemented in the State in a mission mode and the State has 100% household coverage. As on 31.03.2024, as many as 23576168 accounts (including 17705819 rural and 5484184 Urban) were opened under PMJDY. The total amount deposited in these PMJDY accounts, was to the tune of Rs.91240.60 crore. Of these, in respect of 13492159 (57.22%) accounts of RuPay cards were issued and as many as 9549711 (40.50%) accounts were Aadhaar seeded.

2.13 Universal Social Security Schemes – PMJJBY, PMSBY, APY

To service the PMJDY accounts and also in order to make available, the social benefits of banking and insurance and pension, to the vast section of the society, Govt. of India envisaged 3 products viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY). The above schemes were made operational from 01 June 2015. The total enrolment under these three schemes for the State of Assam, as on 31 March 2024, was 14154969 as detailed in the following table:

Table No. 2.14. Progress under Various Jan-Suraksha Scheme as on 31.03.2024

Institution	PMSBY	PMJJBY	APY	Total
PSB	7393711	3350982	1045005	11789698
RRB	1528195	325627	330860	2184682
Private	71576	28776	62973	163325
Co-op	12245	4957	62	17264
Total	9005727	3710342	1438900	14154969

(Source: SLBC)

2.14 PMMY

Pradhan Mantri MUDRA Yojana was launched to “fund the unfunded” by bringing such enterprises to the formal financial system and extending affordable credit to them. PMMY will cover Non-Farm Enterprises in manufacturing; trading and services whose credit needs are below Rs.10.00 lakh. The overdraft amount of Rs.5,000/- sanctioned under PMJDY can also be classified as Mudra Loans under PMMY. MUDRA loans are classified into three broad sectors viz., (i) Shishu: loans up to Rs.50,000/-, (ii) Kishore: loans above Rs.50,000/- and up to Rs.5.00 lakh and (iii) Tarun: loans above Rs.5.00 lakh and upto Rs.10.00 lakh. All Loans/Advances granted on or after 08 April 2015 falling under above categories are classified as Mudra Loans under PMMY.

As at the end of 31 March 2024, the total achievement under PMMY was Rs.8263.98 crore in respect of 979580 entrepreneurs in the State of Assam for 2023-24.

2.15 PM KISAN

PM Kisan is one of the largest DBT schemes in the world with 100% funding from GoI. It is in operation since 01.12.2018 and in the state of Assam as on 09.08.2023, the number of beneficiaries were 8,76,149. Under the scheme an income support of 6,000/- per year in three equal instalments will be provided to all land holding farmer families. Studies conducted have found that the scheme has helped farmers towards productive investment in agricultural activities and addressing the liquidity constraints of farmers for buying agri inputs. For the SF/MF, the scheme fund has helped farmers meet their requirements for farm inputs and daily consumption, education, health and other incidental expenses.

The MoA&FW, GoI through its Circular dated 06.02.2020 launched a drive to saturate all eligible farmers in the country under KCC. The Kisan Credit Card (KCC) is a specialized credit product developed by NABARD in 1998 to provide farmers with easy access to affordable credit for their crop cultivation needs including postharvest expenses, consumption requirement etc. The Govt. of India and financial institutions have undertaken several measures to simplify credit access through KCC for farmers, viz. waiver of charges for loans up to Rs.3.00 lakh, increasing collateral free loan limits to Rs.1.60 lakh, special drives to saturate farmers with KCC, etc.

The KCC saturation drive named 'Ghar Ghar KCC Abhiyan' is in implementation from 01.10.2023 for a period of 3 months, upto 31.12.2023. The objective is to cover all left-over farmers with special focus on PM KISAN beneficiaries. Data with regard to pendency of PM Kisan beneficiaries for KCC saturation is regularly updated in the PMFBY portal. All the banks are actively involved in identifying gaps vis-a-vis PMKisan and existing KCC beneficiaries. Based on the identified gaps, the focus is on villages for conduct of campaigns by mobilising potential farmers through special drives under BLBCs. NABARD was the National Implementing Entity and committees had been constituted at block, district and state levels for the purpose of review and monitoring the progress in the implementation of GGKA.

2.16 CBS in Cooperatives including PACS Computerisation – Status and Areas of concern

The Assam Cooperative Apex Bank Ltd has fully implemented CBS, all the Branches of the Apex Bank are computerized and it has implemented Core Banking Solution with all types of deposit schemes like Savings, Current, Term Deposit, Daily Deposit, Flexi Deposit, etc. Advances (KCC Individual, KCC Society, JLG, Education Loan, Loan to SHG, Swabalamban, PMEGP, MUDRA, Cash Credit, Festival Advance, Fishery/Piggery, DEDS etc also retails loans like Consumer Loan, House Building Loan, Auto Loan, MSME loans etc). Along with accepting deposits, advance, investment, Bank provides modern banking facilities like NEFT/RTGS, CTS, ATM, AePS, SMS Facility, Mobile Banking, PFMS, IMPS, BBPS, Mobile ATM Vans, IMPS, NPCI Products, FI Devices/Micro ATMs etc.

The Primary Agricultural Credit Societies (PACS) are a vital structure of the Short-Term Cooperative Credit Structure (STCCS). National Bank for Agriculture and Rural Development (NABARD) has earlier taken the initiative to bring most of the StCBs and DCCBs on Core Banking Solution (CBS) platform, which has enabled them to give modern-day technology-based banking facilities to their clients. However, the PACS have so far been largely out of the ambit of the technology support. PACS are owned by farmers, rural artisans, etc. and aim at promoting thrift and mutual help among the members; cater to their credit requirements and provide credit-linked services like input supply, storage and marketing of agricultural produce etc. The large out-reach of PACS to the Small and Marginal Farmers (SMFs) make them a systemically important class of agricultural credit purveying institutions. Further, there is a felt need to develop cooperatives as vibrant business enterprises by enabling them to provide multiple services to their members with support of technology in order to fulfil members' requirements. Keeping in view the above and to make PACS self-reliant in tune with 'Atmanirbhar Bharat Abhiyaan', the Government of India (GoI) has, on 29th June 2022 approved the Centrally Sponsored Project for Computerisation of Primary Agricultural Credit Societies for a period of five years from 2022-23 to 2026-27.

Computerization of Primary Agriculture Cooperative Societies, this scheme aims at computerization of 63,000 functional PACS across the nation, leading to increase in efficiency, profitability, transparency, and accountability in the working of PACS. In Assam, 583 Primary Agricultural Credit Societies (PACS) / Large Area Multipurpose Societies (LAMPS) have been taken up for computerisation in the Phase I. The PACS Computerisation Project in Assam is progressing well. Hardware has been installed at 583 PACS, and the System Integrator (SI) onboarded with an SLA signed on 17 August 2023. Legacy data in respect of 570 PACS has been captured, and handholding for current data entry is ongoing. In addition, 42 CMT/MTs have been trained in Assam and they are facilitating training of PACS on ERP. Six support

centres have also been established by SI to provide prompt resolution to issues faced by PACS officials. Continuous training and handholding by the SI are being provided to ensure 'Go-live' of PACS.

Besides implementing some of the key initiatives of the Govt. of India in the cooperative sector, NABARD is also playing a pivotal role in assisting the State Government for grounding various other developmental initiatives of Govt. of India under the theme 'Sahakar se Samriddhi' for strengthening cooperatives at the grassroots level.

2.17 Computerisation of Land Records – Status and critical gaps

To overcome inherent problems in the manual system of maintenance and updating of land records, the Government of India (GOI), Ministry of Rural Development (MoRD), Department of Land Resources initiated (1988-89) a cent per cent centrally sponsored scheme namely "Computerisation of Land Records" (CLR). Accordingly, the Department of Information Technology with the assistance of National Informatics Centre Services Inc. (NICSI) developed (September 2003) an application software named "Dharitree" for the CLR project in Assam at a cost of Rs.98.73 lakh (as of March 2011). The first version of 'Dharitree' software was completed in March 2005 and operationalised as a 'pilot project' in Assam's Sonitpur District in June 2005. In the light of the experience of the pilot project, the Revenue and Disaster Management (R&DM) Department, Government of Assam (GOA) initiated action for rolling out 'Dharitree' model across the state of Assam during 2006-07. Section 482 of Assam Land and Revenue Regulation, 1886 was accordingly amended to support3 implementation of 'Dharitree'. The application software was updated by the NIC with SQL Server 2008 as the back end and Visual Basic 6.00 as the front end tools. It was designed to work on Windows platform. Consequently, hardware and software were installed at each of the 149 Circle Offices, 26 District headquarters (though there are 27 districts, however, in the Baska district hardware and software were not installed as the land records could not be segregated from the Kokrajhar district) and 12 Sub-divisional Offices (Civil).

Mission Basundhara is an Online project for purification of land records complementary to the Digital India Land Records Modernisation Program. Phase-2 of the Mission is under way and till FY 2022-23, around 4.36 lakh applications received from citizens in the state of Assam have been disposed of.

Mission Basundhara 3.0 will be another firm step taken by Assam Government to safeguard the land rights and the identity of the people of Assam.

Chapter 3

NABARD's Perception on the Development Perspective of the State

3.1 Capital formation in agriculture and increase in production and productivity

Capital formation in agriculture involves investing in assets like machinery, irrigation systems, technology, infrastructure, and human capital to enhance agricultural production. In Assam, this process is crucial for improving productivity. Agricultural credit plays a vital role in boosting production and alleviating farmers' distress. Banks in Assam provide both production and investment credit, with marginal improvements in credit flow over the past three years. Credit to agriculture increased from Rs. 5795.62 crore in 2021-22 to Rs. 9972.81 crore in 2023-24. The share of short-term crop loans and long-term investment credit averaged 31% and 69%, respectively. As of March 2024, agricultural loans totaled Rs. 18,316.41 crore, accounting for 12.38% of the state's total loans. Short-term credit supports operational inputs, while long-term credit aids capital formation through investments in machinery, irrigation, and other assets.

The productivity of crops in Assam is lower than the national average, mainly due to erratic rainfall, floods, soil erosion, and sand deposition. Despite rich soil conditions, these challenges hinder agricultural growth. However, the state's Agriculture Department has boosted food grain production through targeted programs. Recent improvements in productivity and cropping intensity have been driven by state and district-specific plans focusing on high-yielding seeds, multi-cropping, assured irrigation, mechanization, and organic practices. In hill districts, the government promotes cash crops like pineapple, citrus fruits, ginger, and turmeric, along with settled agriculture in terrace lands, aiming to enhance productivity, create jobs, and increase farmers' income.

Public and private investments in agriculture are both complementary and substitutive. Public investments in infrastructure like irrigation and roads encourage private investment by providing necessary support, such as enabling farmers to buy equipment. However, public investments can also replace private investments, as seen with government-installed tube wells for irrigation. These public assets, such as canal irrigation and agricultural research, benefit the farming community and support broader development goals that private investment alone cannot achieve. Public investment plays a crucial role in advancing agricultural technology, services, and markets.

3.2 Financing SF/MF, Oral Lessees/ Tenant Farmers/ Sharecroppers, etc.

As per the Agricultural Census 2015-16, Assam has 29.77 lakh operational land holdings, covering 27.41 lakh hectares. While the total agricultural area has remained stable, the average size of holdings has declined, primarily due to the increase in marginal holdings. This fragmentation negatively affects the viability of agriculture and requires solutions such as land consolidation, formation of Farmer Producer Organizations (FPOs), and legal frameworks to prevent further fragmentation. Additionally, tenant farming and sharecropping are prevalent, with around 1.1 lakh tenant holdings covering approximately 1.62 lakh hectares. Small and marginal farmers face significant livelihood challenges and must be key stakeholders in the state's agricultural development.

In Assam, several schemes provide financial assistance to small and marginal farmers. The Mukhya Mantri Krishi Sa Sajuli Yojana (MMKSSY) helps transfer technology to farmers' fields, targeting farmers who are over 21, have been cultivating for at least three years, and hold a Kisan Credit Card (KCC) with a live bank account. The Asomi Bhumishree Yojana offers loans for purchasing land for agricultural activities, benefiting small farmers, sharecroppers, and tenant cultivators with up to 5 acres of non-irrigated land or 2.50 acres of irrigated land. Additionally, the Assam Farmer's Credit Subsidy Scheme waives up to Rs. 25,000.00 of a farmer's loan, benefiting those in 27,000 villages across the state. These initiatives aim to support small and marginal farmers and improve their access to land and financial resources.

The Kisan Credit Card (KCC) and Joint Liability Group (JLG) are crucial loan facilities for small farmers in Assam. The KCC offers short-term credit at low-interest rates and with flexible repayment terms to meet agricultural needs. The JLG, on the other hand, enables small farmers to apply for loans collectively, granting them access to larger credit amounts, reducing individual financial risks, and encouraging cooperative farming. Both schemes are instrumental in helping small farmers secure necessary funding and improve productivity. During 2023-24, banks in the state have financed 12.68 lakh Small and Marginal Farmers with loan amounting to Rs.9,373.98 crore.

The government policies and programmes should target small and marginal farmers and that employment options be made available to improve their income, livelihood stability, and living standards in rural areas.

3.3 KCC/ RuPay KCC, KCC Saturation, KCC for Animal Husbandry, Poultry and Fisheries, Crop Insurance, Land records - digitization and creation of charge

In FY 2023-24, the 'Ghar Ghar KCC Abhiyan' was carried out from 1 October to 31 December 2023, aiming to cover all remaining farmers, particularly focusing on PM KISAN beneficiaries. According to the SLBC Report, by March 31, 2024, there were 10.73 lakh KCC accounts with a total outstanding loan of Rs. 6,842.34 crore. Among these, 4.37 lakh were Rupay KCCs, with 2.67 lakh cards activated. Additionally, there were 7,552 KCCs for Animal Husbandry with an outstanding loan of Rs. 73.70 crore, and 3,983 KCCs for Fisheries with an outstanding loan of Rs. 56.65 crore as of March 31, 2024.

The Assam Government rolled out the Pradhan Mantri Fasal Bima Yojana from the Rabi season of 2016-17 with an aim to benefit about 5.5 lakh farmers. For effective rolling out of the scheme, the state plans to impart training to the officials of agriculture department and organise publicity-cum-awareness programmes among the farmers. As per SLBC Report, during 2023-24, out of the 2,06,916 crop loan accounts, 30,595 nos. of Kharif farmers and 12,460 nos. of Rabi farmers have been covered under PMFBY.

Banks in Assam are facing challenges with the unavailability of land record data in certain districts due to the ongoing implementation of Mission Vasundhara 3.0. This government initiative focuses on restoring and digitizing land records to improve transparency, reduce disputes, and clarify land ownership. Key objectives include better land management, preventing encroachments, protecting agricultural and forest lands, enhancing the land revenue system, and promoting sustainable development. The mission aims to improve governance, reduce land disputes, and foster ecological sustainability. Additionally, the development of Agristack will consolidate land holdings and farmer KYC data, supporting better land management and agricultural development.

3.4 Agriculture and Allied activities - Prospects and Performance; Doubling of Farmers' Income

Agriculture and allied activities are vital to Assam's socio-economic development, contributing around 23.02% of the state's Gross State Domestic Product (GSDP). The sector's share has slightly increased from 19.89% in 2011-12 to 20.00% in 2022-23. In 2022-23, Assam's food grain production rose from 4678 thousand tonnes in 2021-22 to 6611 thousand tonnes. The state also produces a variety of horticultural crops, including fruits, vegetables, and spices, occupying 15.00% of the gross cropped area with an annual production exceeding 67 lakh metric tonnes. The Directorate of Horticulture has engaged 15,000 rural women in self-employment through small and medium fruit processing units.

The Assam government is also developing Majuli Island as an organic hub under the brand "O Majuli." Efforts are underway to tailor State and District plans, focusing on agro-climatic conditions, high-yield variety (HYV) seeds, multi-cropping, improved irrigation, farm mechanization, organic farming, and market linkages to boost employment and income.

Fish production in Assam reached 4.43 lakh MT in 2022-23, with initiatives like the Pradhan Mantri Matsya Sampada Yojana and State-Owned Priority Development (SOPD) schemes supporting fish and seed production, infrastructure, and related activities.

The livestock sector's contribution to the state's GSDP was Rs. 1,122,220.00 crore in 2022-23, showing a 16.18% growth. The Agriculture, Horticulture & Veterinary Department is promoting scientific pig rearing and farmer-centric technologies for improved livestock management.

Additionally, NABARD, in collaboration with Assam Agricultural University, is empowering women farmers to double their income through capacity development programs focused on double cropping across the state.

3.5 Climate Change - Adaptation and Mitigation

Assam, with its diverse agro-climatic regions, is highly vulnerable to climate change and variability. The Assam State Action Plan on Climate Change 2.0 (ASAPCC 2.0), aligned with India's Paris Agreement commitments and the UN Sustainable Development Goals (SDGs), aims to address climate change impacts in Assam. It focuses on both mitigation and adaptation in key sectors such as agriculture, water resources, forests, biodiversity, and health. The plan seeks to build resilience, promote sustainable development, reduce disaster risks, and enhance infrastructure against extreme weather events.

A multi-faceted approach is essential for strengthening water management, enhancing agricultural productivity, and improving climate adaptation strategies. NABARD plays a key role in improving water infrastructure, focusing on water conservation, storage, distribution, and irrigation. Initiatives such as river channelization, reclamation, and dredging will restore river systems, improve flood management, and prevent waterlogging, ensuring agricultural sustainability.

The expansion of the Weather-Based Crop Insurance Scheme (WBCIS) across all districts will provide financial security to farmers affected by climate-induced events like floods, droughts, pests, and cyclones. This coverage will reduce financial risks and promote agricultural stability.

Research on climate risks and resilience strategies will be prioritized, particularly in agriculture. Efforts will focus on climate-adaptive farming techniques, including the development of flood-resistant crops, use of weather forecasting systems, and adoption of climate-resilient practices. In flood-prone areas, alternative agricultural practices, such as flood-resistant crops and improved water management, will help farmers cope with recurrent flooding. These strategies aim to mitigate the long-term impacts of climate change on agriculture and water resources in Assam.

3.6 Farmer Producers' Organizations (FPOs) and Credit Guarantee availed; Convergence of FPOs with GoI/ State Govt. Schemes

Farmer Producer Organizations (FPOs) have become a transformative force in Assam's agricultural sector, significantly improving farmers' livelihoods and driving growth. By pooling resources, sharing knowledge, and collectively negotiating better prices, FPOs reduce intermediaries, increase bargaining power, and boost income. In Assam, 701 FPOs have been established through various schemes, with 190 promoted by the Department of Agriculture and others through NABARD's PRODUCE and PODF-ID schemes, as well as CSR funds.

These FPOs have added value to products like Assam Lemon, Tezpur Litchi, Pineapple, Red Rice, and Pumpkin, now exported within India and internationally. The Assam government aims to make FPOs sustainable and increase farmers' income.

A key advantage of FPOs is improved access to credit and financial resources, which individual farmers often struggle to secure. Through collective assets, FPOs can invest in better seeds, equipment, and technology. NABARD's subsidiary, NABSANRAKSAN, has established a Rs. 1,000 crore credit guarantee fund to ease financial access for FPOs.

FPOs also enable direct market linkages, reducing reliance on middlemen and ensuring fairer prices for farmers. Their impact has been amplified by partnerships with organizations like Assam Agricultural University, APEDA, and PepsiCo, enhancing access to inputs, technology, and contract farming. Initiatives such as RKVY-RAFTAAR, Millet and Maize Projects, and IoT-based agro-advisory services have further strengthened FPO capacities. Additionally, custom hiring centers under the APART project have improved access to advanced agricultural machinery.

For continued growth, a state FPO policy is needed to further boost farmer incomes and rural employment, ultimately benefiting both farmers and the state's agricultural economy.

3.7 MSME

The MSME sector in Assam comprises 959,471 enterprises, including 634,542 micro, 9,826 small, and 856 medium businesses. Handloom weaving is integral to Assam's culture, with 108,939 full-time and 807,729 part-time weavers in 2022-23, supported by 33 Yarn Banks. The state has abundant bamboo resources, offering opportunities for development in areas like plywood, micropropagation, industrial products, and fiber. The Bamboo Technology Park in Kamrup (R) supports value-added bamboo products.

Assam ranks 13th in factories and 16th in worker engagement, with 5,196 factories and 219,176 workers. The state supports MSMEs through initiatives like PMEGP, Mudra Yojana, Stand Up India, and PMFME Scheme, alongside RBI's priority sector lending and Trade Receivables Discounting System. Digital platforms such as Udyam Registration Portal, MSME Champions Portal, and Government e-Marketplace are transforming the sector.

Assam Financial Corporation (AFC) was established on April 19, 1954, under the State Financial Corporation's Act, 1951, to provide financial assistance to micro, small, and medium-scale industries. Its main objectives include accelerating industrial growth and promoting self-employment. In FY 2022-23, AFC sanctioned Rs 740.60 lakhs to 22 applicants in the MSME and CRE sectors, compared to Rs 340.45 lakhs to 15 applicants in the previous year. Of the total sanction, Rs 195.00 lakhs was allotted to 4 entrepreneurs for processing and manufacturing projects in the MSME sector, while Rs 545.60 lakhs was sanctioned to 18 entrepreneurs for service sector projects in both MSME and CRE sectors. Additionally, AFC's loan disbursement increased to Rs 624.05 lakhs, up from Rs 547.61 lakhs in the previous year.

Assam is prioritizing support for SC/ST and women entrepreneurs through credit facilitation, skill development, technology access, and market linkages. The state has introduced measures like tax holidays for the tea sector and was the first to implement a GST reimbursement scheme. The future vision focuses on achieving self-reliance (Aatmanirbhar), enhancing global competitiveness, promoting local products, driving digital transformation, and ensuring sustainable development. These efforts aim to position Assam's MSME sector as a key driver of economic growth and entrepreneurial innovation.

3.8 Micro Credit

NABARD began promoting Self-Help Groups (SHGs) in the early 1990s to connect unbanked individuals to formal banking and introduced Joint Liability Groups (JLGs) in 2007 to provide credit access to tenant farmers, sharecroppers, artisans, etc. Its Micro Credit Innovations aim to ensure sustainable financial access for underserved rural populations. As of March 2024, 144 lakh SHGs have been promoted with savings exceeding Rs. 65,089.00 crore, benefiting 17.80 crore households in the country.



Mrs. Mamoni Daimary's journey epitomizes resilience, innovation, and entrepreneurship, serving as an inspiration for aspiring entrepreneurs in her locality.

In Assam, the Assam State Rural Livelihood Mission (ASRLM) works to reduce poverty by creating self-employment and wage opportunities. In FY 2023-24, 1.32 lakh SHGs were credit-linked with loans totaling Rs. 4,409.00 crore. NABARD also supports Women SHGs in five districts of Assam and funds Joint Liability Groups (JLGs), with 1.45 lakh JLGs credit-linked during FY 2023-24.

Under an MoU with the National Rural Livelihood Mission (NRLM), NABARD has sanctioned grants to ASRLM for Micro Enterprise Development Programs (MEDPs), Rural Mart initiatives, and marketing linkages like the ASOMI SARAS Exhibition 2024-25. Additionally, NABARD offers training and capacity building for SHGs, with programs focused on skill development and market access, including MEDP, LEDP, and digital marketing support.

3.9 Rural Infrastructure and linkage support

State Governments avail RIDF assistance for creation of wide variety of rural infrastructure covering 39 activities, under three broad categories, viz., Agriculture and related sectors, rural connectivity and social sector over the years, RIDF has emerged as a preferred source of funding for State governments. This led to creation of many other funds in NABARD for supporting specific rural infrastructure activities viz. Warehouse Infrastructure Fund, Food processing Fund, Long term Irrigation Fund, Dairy Processing and Infrastructure Development Fund, Micro Irrigation Fund, NABARD Infrastructure Development Assistance Fund (NIDA) and Rural Infrastructure Assistance to State Government (RIAS) for eastern states including Assam.

The State has emphasized on infrastructure creation and strengthening in the areas of:

- Under the Asom Mala project, the State will construct and repair around 5000 kilometers of roads and bridges at an estimated cost of Rs. 3000.00 crore.
- Conversion of existing timber bridges into RCC and construction of roads along the interstate border.
- Upgradation of building infrastructure of around 500 High schools with Rs. 5 crore per school. Rs. 1 crore to be provided to 500 High schools for furniture, smart classrooms, and sports infrastructure.
- 400 Existing schools to be renovated with the State-of-the-Art infrastructure as Model Schools.
- With the focus to improve the education infrastructure in the tea gardens areas, 100 new tea garden schools will be taken up for construction during the year.
- Flood protection measures to protect the farmland from recurring flood damage and improve connectivity.
- Upgradation of existing sericulture farms and establishment of new ones.
- Sectoral infrastructure development for Agriculture, Animal Husbandry, Fisheries, Handloom, Small & Cottage Industries, Health and Education.
- The State government proposes to set up infrastructure to make Assam a hub of healthcare in Northeast by 2026.

3.10 Financial Inclusion

- Financial inclusion refers to the initiative aimed at providing vulnerable groups, including low-income and marginalized populations, with access to essential financial products and services at a reasonable cost, delivered in a fair and transparent manner by established financial institutions. It is an endeavour to provide financial services, such as savings, credit, insurance, payment and remittance facilities, to the weaker and more vulnerable segments of society, bringing them inside the purview of the organized financial system.
- Over the past decade, NABARD has been providing financial grant assistance to banks to develop the necessary infrastructure for financial inclusion and to promote essential financial literacy. From 2019-20, a differentiated strategy has been adopted to enhance support under the Financial Inclusion Fund (FIF), focusing on underdeveloped districts and banks with limited technological capabilities, thereby intensifying efforts to achieve financial inclusion for hitherto marginalized populations.
- During the fiscal year 2023-24, NABARD has sanctioned grant assistance totalling Rs. 1247.56 lakh to various banks for implementation of the following programme under FIF.
 - 5833 Financial Digital and Literacy (FiDgi) camps with grant support of Rs.346.98 lakh were sanctioned to various banks.
 - Reimbursement of examination fee for 160 Business Correspondents/Business Facilitators of ESAF and NSDL Payment Banks.
 - 3000 units of PoS and mPoS devices involving grant of Rs.141.16 lakh to banks.
 - Grant support of Rs.43.65 lakh for 460 units of micro-ATMs (m-ATMs) to Payment Banks.
 - CAPEX support of Rs.115.75 lakh to 26 Rural Self Employment Training Institutes (RSETIs) and Rural Development Self Employment Training Institutes (RUDSETIs) in the state.
 - Grant support amounting Rs.493.80 lakh to AGVB, Canara Bank, UCO Bank, Punjab National Bank, and IDFC First Bank as incentives support to Business Correspondents and Customer Service Points of the banks in the Northeast Region.
 - Grant support of Rs.15.93 lakh to IIBM, Guwahati, to conduct five training programs for Business Correspondents and Customer Service Points.
 - NABARD has sanctioned grant support of Rs.1638.84 lakh for establishment of 42 Centre for Financial Literacy (CFLs) under Phase-II. Further, an amount of Rs. 78.04 lakh has also been sanctioned to banks for establishment of 2 new CFLs under Phase – III.

3.11 Past trends in credit flow

According to data from SLBC, the ground-level credit (GLC) flow in Assam has shown consistent growth over the past three years. GLC increased from Rs. 20,067.10 crore in 2021-22 to Rs. 31,974.85 crore in 2022-23, and further to Rs. 42,530.51 crore in 2023-24, achieving an average of 101.00% of the Annual Credit Plan (ACP) target for the last three years. The GLC flow rose by 59.00% from 2021-22 to 2022-23, and by 33.00% from 2022-23 to 2023-24.

In 2023-24, banks disbursed a total of Rs. 42,530.51 crore in Priority Sector Loans, achieving 111.10% of the ACP target for the state, reflecting a 33.01% growth from the previous year. Agricultural credit amounted to Rs. 9,972.81 crore, reaching 58.50% of its target, and growing by 20.67% compared to the prior year. Agricultural loans increased from Rs. 5,795.62 crore in 2021-22 to Rs. 9,972.81 crore in 2023-24. During the last three years, short-term crop loans and long-term investment credit made up 31.00% and 69.00% of the total agriculture loan, respectively. By March 2024, total agricultural loans stood at Rs. 18,316.41 crore, representing 12.38% of the state's total outstanding loans.

During 2023-24, disbursements to MSMEs and Other Priority Sectors were Rs. 29,399.83 crore and Rs. 3,157.88 crore, respectively. Within OPS advances, the Informal Credit and Housing Sector contributed the most, at 74.00% and 23.00%, respectively, during 2023-24.

The MSME sector continued to dominate Priority Sector Advances, receiving 69.00% of total advances in 2023-24, maintaining its lead over the last three years. The MSME sector has been the primary driver of credit growth in Assam, benefiting from enhanced financial access and growth. In contrast, the share of agricultural credit decreased from 29.00% in 2021-22 to 26.00% in 2022-23 and further to 23.00% in 2023-24. Agricultural credit has seen marginal improvement in disbursement, but with a three-year average achievement of only 57.42% of ACP Target. Additionally, the contribution of Other Priority Sectors (OPS) has declined over the past three years.

Details of the ground-level credit flow from commercial, cooperative, and regional rural banks in Assam over the past three years can be found in Annexure II of this document.

3.12 Sustainable Agriculture Practices

Sustainable agriculture in Assam is gaining traction with various initiatives focused on long-term productivity and environmental preservation. The state has strong potential for organic farming due to minimal use of chemical fertilizers, and many farmers are returning to traditional practices that enhance soil health and biodiversity. Efforts are underway to introduce climate-resilient crops, efficient water management systems, and weather-based agro advisories to help farmers adapt to climate change. Integrated farming, which combines crops, livestock, and fish farming, is also being promoted to boost productivity and sustainability. As of 2022-23, approximately 15,433.92 hectares in Assam are certified organic, with another 11,645.48 hectares undergoing conversion.

The government is supporting these efforts with various schemes and subsidies. However, stronger policy frameworks are needed to further support organic farming and reduce reliance on chemical fertilizers. The National Mission for Sustainable Agriculture (NMSA) promotes sustainable practices such as soil health management and water efficiency, while the Mission Organic Value Chain Development in Assam (MOVCD) aids organic farming through certification, training, and market linkages. The Horticulture Mission for North East & Himalayan States (HMNEH) focuses on sustainable horticulture practices, and schemes like the Pradhan Mantri Krishi Sinchai Yojana (PMKSY) and Rashtriya Krishi Vikas Yojana (RKVY) aim to enhance productivity and ensure sustainable growth in agriculture and allied sectors.

The Assam State Budget for 2024-25 emphasizes agricultural reform, including modernizing farming techniques, promoting organic practices, and improving market access for farmers. The Rural Infrastructure Development Fund (RIDF) of NABARD will support the establishment of hatchery

centers, and the adoption of modern machinery is expected to boost farming efficiency, productivity, and sustainability, ultimately improving profitability for rural communities.

3.13 Agro Forestry

In order to protect the ecosystem and the community and to make them climate-resilient and sustainable, the Government of Assam has initiated and executed various projects. Promotion of Agroforestry is considered to be one of the major interventions that harnesses the benefits of trees for the people and environment. In line with same objectives, NABARD has started the promotion of Agroforestry in the state on safeguarding farmer's interest & has been consistently focusing on this aspect through Integrated Tribal development Programme (ITDP) under Tribal Development Fund. Eighteen districts of Assam have been covered so far through this scheme and supported more than 10,000 tribal families with plantation of various Horticultural crops and Agroforestry plants. More than 15 lakh plantations are already being done in more than 9000 acres of land through establishment of Orchard. The major shift in regard to this is development of waste land and fallow land into a productive and sustainable land cultivating orchard crop like Mango, Litchi, Arecanut, Oranges and forest plants like Teak, gamari, indigenous forest plants, etc. Though the major benefits are harvested from fruit trees, but additional income is also generated through Agroforestry plants in times of need. Along with the individual sustainable economic enhancement, NABARD has a special focus on environmentally sustainable allied activities such as soil conservation & water resource development to support plantation in the orchards, Knowledge enhancement Technology transfer and capacity building of farmers. Community sensitization on Agroforestry and climate resilient intervention where NABARD has extended its wings through promotion of Farmers Producers Organization (FPOs), community-based organizations etc. Other environmentally sustainable activities such as sericulture, apiculture, animal husbandry, rural eco-tourism, pisciculture are contributing a lot towards scale up Agroforestry intervention.

3.14 Watershed development initiatives in the State - Banking Plan and increase in Credit Flow

The WDC-PMKSY 2.0 (Watershed Development Component of Pradhan Mantri Krishi Sinchayee Yojana) for the 2021-2026 period has a physical target of 49.50 lakh hectares and an indicative central financial outlay of Rs. 8,134.00 crore. Based on NITI Aayog's recommendations, rejuvenating springsheds has been added as a new activity in the program. WDC-PMKSY 2.0 will focus on agricultural engineering practices to improve soil moisture conservation and management, enhance soil organic matter, and incorporate cropping systems and tree-based approaches.

The program emphasizes optimizing rainwater use by improving water productivity, enhancing percolation, and storing rainfall in the soil for extended periods. It also advocates the construction of small water-harvesting structures such as farm ponds, check dams, and embankments. Additionally, the program promotes the use of water-efficient crops like pulses, oilseeds, and dryland horticulture, along with integrated farming systems (IFS) that combine crops, livestock, agroforestry, and fisheries. It includes climate change projections in water-harvesting designs, precision water usage, and timely agro-met advisories to tackle climate-induced uncertainties.

Programs like "Per Drop More Crop" focus on improving irrigation infrastructure and water-use efficiency. NABARD, with its expertise in financing rural infrastructure projects, can play a vital role in supporting this initiative by providing funds through the Watershed Development Fund (now the Landscape-based Regenerative Resilient Rainfed Ecosystem Development Programme - LREDP). NABARD can facilitate financing for infrastructure projects like check dams, ponds, and water-harvesting structures, complementing PMKSY's objectives. Additionally, NABARD can support farmers through financial literacy programs, educating them on how to access government subsidies and loans for irrigation activities. SHGs and FPOs can act as intermediaries, encouraging community participation and promoting these schemes. NABARD's financial products can also help farmers

transition to water-efficient farming practices, boosting their income potential, and enabling investments in post-harvest infrastructure, value-added processing units, and storage facilities.

3.15 PACS as Multi Service Centres (MSCs)

NABARD provides refinance support to State Cooperative Bank for Primary Agriculture Credit societies conversion to Multi Service Centres (PACS as MSCs). Objective of the scheme is to support the transformation of the PACS as MSC in order to establish the supremacy of cooperatives as a grass root member driven business organisation, providing both financial and non-financial services to enhance the benefits of mutual interest. Eligible list of activities for the project are – Agro Storage centres, Setting up of cold storage, agro services centre, agro processing centres, Secondary processing, Agro-information centres, Agri-transportation & marketing facilities, Consumer store, any post-harvest management related activities, activities eligible under the Agriculture Infrastructure Fund of MoA&FW, Govt. of India. The scheme is currently supported for projects financed under the World's Largest Grain Storage Project in the cooperative sector (WLGSP). The refinance support is provided at the rate of 3% p.a. for loans provided to PACS at 4% p.a.

In the state of Assam, the support was 1st time extended to Assam Cooperative Apex Bank Ltd. (ACAB) during 1st phase of the WLGSP. The pilot project was implemented by No.2 Pub Bongshor GPSS Ltd. located at Dadara Village, Kamrup district. The required loan support was extended by the ACAB Ltd. for an amount of Rs. 102.37 Lakh at 4% p.a. Further, an amount of Rs. 102.37 Lakh was refinanced by NABARD, Assam RO to the ACAB Ltd. The project included construction of Godown of 500 MT and a lab cum auction centre. It was inaugurated by the Hon'ble Prime Minister of India on 24 February 2024.

3.16 Skill India Scheme related to agriculture and non-agriculture

In agriculture, initiatives like the Skill Training of Rural Youth (STRY) provide skill-based training to rural youth in agriculture and allied sectors such as horticulture, animal husbandry, dairy, and fisheries. These programs aim to create a skilled workforce capable of both farm and non-farm operations, promoting employment and self-sufficiency among rural youth. Other schemes, such as PMFBY (crop insurance) and the Modified Interest Subvention Scheme (MISS), provide financial support to farmers through concessional loans.

For non-agricultural sectors, programs like PMKVY and DDU-GKY offer skill training across various fields. DDU-GKY, implemented by the Ministry of Rural Development, targets rural youth (18-35 years) from economically disadvantaged families. It aims to transform them into economically independent workers by offering sustainable employment. As of March 2023, 70,179 youths have been trained under this program, with 36,881 successfully placed (Economic Survey 2023-24).

NABARD has developed a structured approach to addressing the skill gap in rural India through demand-driven programs in partnership with multiple stakeholders. NABARD's digital platform, "NABSKILL" (www.nabskillnabard.org), enables the digitization of skill interventions and provides grant assistance to skill rural youth for wage and self-employment opportunities.

The Assam Skill Development Mission (ASDM) also runs various skill programs, focusing on sectors such as healthcare, IT, and manufacturing. In collaboration with national bodies like the National Skill Development Corporation, ASDM ensures alignment with industry standards. These efforts aim to bridge the skill gap, foster economic growth, and empower youth in Assam to succeed in both traditional and modern industries, promoting entrepreneurship and improving livelihoods.

3.17 Scope for formation of organic farming, promotion of 'Digital Technological Innovations in Agriculture'

Assam's agriculture is undergoing a significant transformation with an emphasis on organic farming and the integration of digital technologies with its favourable agro-climatic conditions, fertile soil, and abundant rainfall make it well-suited for organic farming practices. The Government of Assam has laid

strong emphasis on adopting organic and natural farming practices, promoting the use of biofertilizers, compost, and green manure, while reducing the use of chemical fertilizers and pesticides. This eco-friendly approach is not only in line with the global demand for organic produce but also enhances soil health, ensures environmental sustainability, and boosts the quality of food produced.

GoA has launched initiatives like MOVCD, PKVY, and NMNF to support organic farming. These programs promote the creation of FPOs, enabling farmers to manage the entire organic farming value chain, from production to marketing and processing, thereby improving their economic viability.

The integration of digital technologies is a key factor driving the growth of organic farming in Assam. Advanced tools such as IoT sensors, AI-driven analytics, and precision farming techniques enable farmers to monitor soil health, weather conditions, and crop performance in real-time, optimizing resource use and reducing reliance on chemical inputs. Digital platforms like *Kisan Sarathi*, *NERACE*, and *Pathar Bazar* provide timely advisories, crop management information, and access to government schemes, empowering farmers with the knowledge they need to improve productivity.

GoA is taking initiative through AGRISTACK which aims to digitize various aspects of agricultural governance, including the establishment of a Farmer and Farmland Registry, digital crop surveys, and a unified farmer service interface. These efforts are expected to streamline the implementation of agricultural policies, making them more accessible and efficient for farmers.

The integration of organic farming practices with digital technologies in Assam presents substantial potential to transform its agricultural sector. NABARD has implemented climate-resilient IoT-based agricultural solutions for FPOs in Sivasagar, Tribal farmers in Udalguri, small tea growers in Nagaon. This fusion of traditional farming knowledge with modern technology will enhance farmers' livelihoods, strengthen Assam's position in the global organic market, and foster a thriving ecosystem that benefits farmers, consumers, and the environment.

3.18 Any other State specific relevant issue/ sector

The long-term cooperative credit structure (LTCCS) caters to the long-term credit needs of farmers and contributes to creating capital assets in the agriculture, allied, and off-farm sectors. It consists of state cooperative agriculture and rural development banks (SCARDBs) (at the apex) and primary cooperative agriculture and rural development banks (PCARDBs) (at the district/taluka level in some States). As the provisions of BR Act, 1949 is not applicable to this structure, the LTCCS do not have any access to low-cost deposits and depend heavily on borrowed funds for lending. The funds raised are in the form of Special Development Debentures floated by the LTCCS.

The LTCCS in Assam, i.e., the Assam State Cooperative Agriculture and Rural Development Bank (ASCARD), is defunct and needs revival. The revival of the LTCCS is necessitated in view of the void created in its absence in the long-term cooperative banking space in the State.

The Ministry of cooperation, Government of India has instituted a 'Roadmap for Reform, Restructuring and Innovation in Agriculture & Rural Development Banks (ARDBs) through NABARD. During April 2023, a study team had visited the state and had discussion with the Government of Assam. The report of the study team is awaited.

Chapter 4

Potential Credit Outlay

Credit Potential for Priority Sector Lending – Introduction and overall status of PSL in the State

This chapter presents the assessed credit potential of the State under various sub-sectors of priority sector. The estimates are based on the Ground Level Credit flow and aims at realizing the agriculture mission of the State.

The credit estimates hereinafter discussed are aggregates of the District level Potential Linked Credit Plans (PLPs) which have been prepared for all the 31 districts. The PLP estimates have been arrived at following a consultative process with all concerned stakeholders including Government departments and banks and considering the priorities accorded by the State and Central Governments and the impact of various initiatives taken by them.

The Potential Credit outlay for priority sector for 2025-26 for the State has been estimated at Rs.70284.78 crore, which is an increase of 52.93% over the projections made for the previous year at Rs.45,957.24 crore, and 23.42% over the State Annual Credit Plan for 2024-25 of the SLBC.

The total priority sector lending during the year 2023-24 stood at Rs. 42530.51 crore as against the target of Rs. 38279.68 crore. Lending to Priority Sector was 111.10%, as per ACP targets.

4.1 Credit potential for Agriculture – Total potential; Shares of Crop Loans and Term Loans; Ancillary Activities, etc.

Agriculture contributes about 20% revenue to the GSDP. The total number of farmers' family in Assam State is 27.41 lakh, as per Agriculture Census 2015-16. The average size of operational land holding is 1.10 hectares and more than 85% farmers are either small or marginal with average land holding size upto 0.36 hectare.

Paddy is the principal food crop of the state while other cereals cultivated are maize, pulses, oilseeds, wheat, etc. Modern practices with better input efficiency, applications of the latest production technology and scientific management practices are contributing to better yield and income of farmers. The area under foodgrains and pulses during the year 2021-22 (PE) was 26.99 lakh hectares with another 3.32 lakh hectares under oilseeds (excluding coconut). The foodgrain production touched 4678 thousand tons (P) in the year 2021-22. There has been a reduction in production vis-a-vis 2020-21 achievement of 5487 thousand tonnes. While horticulture crops occupy 15% of gross cultivated area with annual production of more than 67 lakh metric tons of various fruits.

Govt. of Assam has proposed to set up 170 Paddy Procurement Centres (PPCs) and at least 30 Rice Receiving Depots (RRD). State Govt. has taken initiative to create necessary infrastructure by providing 50% capital subsidy. Under CMS-GUY, 84 mills, 110 godowns and 200 drier units are going to be set up shortly. 10000 model anganwadi centres to come up in the State for purchase of rice directly from Food Corporation of India.

Agriculture Department has launched Mini-Mission-I – Development of cultivation of vegetable oilseeds crop, Mini-Mission-II – Development of cultivation of oil palm and Mini-Mission-III – Development of cultivation of tree borne oil seeds.

Govt. of Assam has set up the Assam Millets Mission for further increasing the production and productivity of Millets along with development of recipes for adoption of millet based products. The Mission will be implemented over a period of seven years from FY 2022-23. The activities under the Assam Millets mission will be taken up in value chain mode covering production, post-harvest, processing, value addition and market linkages.

To augment Govt. of Assam's efforts in "Millets", NABARD has also supported 1150 farmers in 23 district to bring 866 ha under Millets Cultivation through Model Millets project.

4.1.1 Farm Credit – Comments on potential, interest subvention scheme, etc.

In Assam, Paddy crop occupies the highest area under cultivation, mostly due to the soil, topography, rainfall and climate being conducive for its cultivation. Total area under paddy was 23.60 lakh hectares during 2020-21, of which winter paddy occupying 18.64 lakh hectares. The cropping intensity was marginally lower at 147% during 2021-22 as against 147.8% during 2020-21. The seed replacement rate in respect of paddy was 39.88%. The mission Double Cropping envisages additional coverage of one lakh hectares presently under mono cropping and allocated a budget of Rs.6200.00 lakh. The plan envisages to add further 3 lakh hectares to increase the cropping intensity of the state to 160%. The flow of GLC flow towards Crop Loans was Rs.1892 crore during the year 2021-22.

4.1.1(i) Crop Production, Maintenance and Marketing – Present Status, Availability of Infrastructure, Gaps & Interventions Required; Production & Productivity of Crops; Yield gap; Crop diversification; GLC; Projection; Govt. Programmes; State Level Status; Action Points to address the issues/ constraints; Action Points for State Government; Action Points for Banks & Financial Institutions; Other related matters

Based on the estimated gross cropped area of the State, the crops grown, the ratio of small, marginal and other farmers and trends in off take of credit as also, keeping in view the programmes of GoI and the plans of the State Government and special initiatives of NABARD, the potential for credit support assessed for Crop Production, Maintenance and Marketing for the year 2025-26 is Rs.13902.43 crore.

NABARD provides refinance at concessional rate of interest i.e. @ 4.5% p.a. to Assam Cooperative Apex Bank Ltd. (ACAB) and Assam Gramin Vikash Bank (AGVB) to ensure timely availability of crop loans to farmers for such activities which are undertaken in the process of raising various crops and are seasonally recurring in nature. NABARD has supported both the ACAB and AGVB upto 25% of their total ground level credit flow towards short term agriculture operations.

NABARD provides refinance to ACAB and AGVB for financing marketing of crops, fisheries sector, production and marketing activities of artisans (other than handloom weavers) and village/cottage/tiny sector industries, for financing persons belonging to weaker section and engaged in trade/business/service activities including distribution of inputs for agriculture and allied activities.

For the FY 2023-24, the AGVB has availed refinance limit upto Rs.300 crore towards ST Additional SAO.

Suggested Action Points

- Strengthening and involvement of Primary Agriculture Cooperative Societies (PACS) in crop loan disbursement.
- Issuance of KCCs to all financially excluded farm households in the State with coordinated efforts of Government and Banks.
- Promotion of Farmers Producer Organisations (FPOs) among small and marginal farmers (SF/MF) and Joint Liability Groups (JLGs) for farmers/landless-tenant to facilitate better recovery and improve banker-customer relationship.
- Focused approach in promotion and cultivation of Millets, and processing and value addition in Millets.



Value of addition of Millets (Foxtail) under NABARD Model Millets programme

4.1.1(ii) Water Resources – Surface resources, Ground Water resources, Utilisation of irrigation potential, Projection of credit potential; Major Issues, Constraints, and opportunities; Suggested Areas for infrastructure development, Status of LTIF & MIF, Suggested action points for State Government and Banks

A scarce natural resource, water is fundamental to life, livelihood, food security and sustainable development. India has more than 18 % of the world's population but has only 4% of world's renewable water resources and 2.4% of world's land area. There are further limits on utilizable quantities of water owing to uneven distribution over time and space. In addition, there are challenges of frequent floods and droughts in one or the other part of the country.

In accordance to the guidelines and general directions in the National Water Policy 2002, Govt. of Assam announced its State Water Policy in 2007 with an objective to make every subject of the State water-secured on a sustainable basis. The Policy envisages a long-term water resource management program designed to develop a critical mass of indigenous productivity with the requisite technical, economic and sociocultural means for sustainable development.

In the planning and operation of the systems, water allocation priorities would be broadly as follows: (1) Drinking and domestic use (2) Sustaining livelihoods - aquaculture, cottage industries (3) Sustaining environment, maintaining river systems, wetland systems and aquatic life (4) Irrigation and hydropower (5) Agro-based and rural industries (6) Thermal power and industries (7) Recreation and religious uses and (8) Navigation and other uses.

As per the *Report of Dynamic Ground Water Resources of India, 2017*, published in July 2019, total Annual Groundwater Recharge of the State has been assessed as 28.67 bcm, Annual Extractable Ground Water Resource as 24.26 bcm and the stage of Ground Water extraction is 11.25%. All the districts have been categorized as 'Safe'. Annual ground water draft of the state is 2.73 bcm which includes 1.97 bcm for irrigation purpose. In the state, the ground water extraction for domestic & industrial uses constitutes 27.47%.

NABARD has taken a variety of initiatives to augment infrastructure in the irrigation sector. Apart from Rural Infrastructure Development Fund (RIDF), NABARD has created an alternate window beyond RIDF, called the NABARD Infrastructure Development Assistance (NIDA), for lending to public sector agencies for infrastructure projects including in the irrigation sector. The Fund may be used for bridging gaps in critical infrastructure identified at district level.

The aggregated PLP projection for Water Resources sub sector for the financial year 2025-26 for Assam State has been assessed at Rs.513.46 crore.

4.1.1(iii) Farm Mechanisation – Trends & policy; Present Status; Initiatives of Government; Projection of credit potential; Major Issues, Constraints, and opportunities; Action Points for State Government & Banks

Farm mechanization is an important element of modernization of agriculture. Agricultural mechanization and availability of adequate farm power are crucial for timely farm operations, handling the crop produce, increasing production and productivity and reducing post-harvest losses. With the increase in cropping intensity, the time gap between two successive crops has been drastically reduced resulting into the demands of the use of improved machines and availability of adequate power for timeliness of farm operations so that land can be made ready for the next crop. It saves inputs like seeds and fertilizers by 15–20%, labour requirement and operational time by 20–30%, increases cropping intensity by 5–20% and crop productivity by 10–15%. Farm power availability from tractors has grown from 0.007 kW/ha in 1960–61 to 1.03 kW/ha in 2013–14 and it is further estimated to reach 3.74 kW/ha by 2032–33. It is estimated that the percentage of farm workers of total work force would reduce to 49.9% in 2033 and 25.7% in 2050 from 54.6% in 2011. The share of agricultural workers in total power availability in 1960-61 was about 16.3%, which is going to reduce to 2.3% in 2032–33. The overall level of farm mechanization in the country is only 40–45% and 90% of the total farm power is contributed by mechanical and electrical power sources.

The Govt. of India had launched Central Sector Scheme – “Sub-Mission on Agricultural Mechanisation (SMAM)” under the aegis of National Mission on Agricultural Extension & Technology in all states to promote the usage of farm mechanisation and increase the ratio of farm power to cultivable unit area up to 2.5 kW/ha (Guidelines of SMAM 2020-21).

Govt. of Assam is implementing the Chief Minister’s Samagra Gram Unnayan Yojana (CMSGUY), wherein a tractor is provided to a group of 8-10 farmers in every revenue village, to ensure Doubling of Farmers’ Income. The State Govt. provides subsidy up to 70% of the cost of the tractor subject to a maximum of Rs.5.50 lakh per tractor, with remaining 20% as bank credit and 10% as margin money. The potential estimated for 2025-26 in the State under Farm Mechanization under agri term loan is pegged at Rs. 1039.57 crore.

4.1.1(iv) Plantation & Horticulture including Sericulture – Favourable locations & conditions in the State; Area, Production & Productivity of various crops; Constraints; Schemes of the Government; Action Points for State Government & banks

Plantation and Horticulture is an integral part of the rural economy owing to its significant contribution to rural income generation. Assam is traditionally a horticulture state. Financial Sector Plan for North East Region has also emphasized on the development of the horticulture sector. Horticulture crops occupy about 15% of gross cultivated area of the State with an annual production of about 100 lakh metric tons of various horticultural produces (including tuber and plantation crops). The state produced more than 68 lakh MT of various horticultural produces during the year 2021-22. Among fruit crops, banana, pineapple, oranges, papaya, lime and jack fruit are the most important fruit crops in the state. To promote marketing and export of Horticulture produce, Govt. of India has launched “One-District One-Product (ODOP) Initiative” through announcement in the Union Budget 2020-21.

Assam is the leading producer of Tea in India and has witnessed a spurt in the growth of Small Tea Growers (STGs) during last 3 decades. As of August 2022, there were 1,21,675 registered STGs with a total 1,14,802 Ha under cultivation. The STGs produced 311.12 million Kgs of Tea during 2021-22 which was approximately half of the total Tea produced in Assam during 2021-22 i.e., 667.73 million Kgs. (Source: Economic Survey 2022, Assam)

Sericulture:

Traditionally, sericulture has been a major cottage industry of the state and continues to be an important farm activity providing gainful employment to more than 3 lakh families in rural and semi-

urban areas of the state. The Muga (the golden silk) yarn is unique to the State; and accounts for more than 85% of global Muga Silk production. Besides, Eri and Mulberry are other two important natural yarns produced in the State with Eri silk being a major contributor i.e., about 62% in total Eri silk production of the country.

There were 19 Sericulture & Weaving activity-based cooperatives societies in the State during 2021-22. Further, as on 31.03.2022, there were 8627 Sericulture villages, with more than 3 lakh families engaged in the activity.

Based on the availability of infrastructure, infrastructure likely to be created and keeping in view the thrust of Govt. of India and State Government, the credit potential under Plantation and Horticulture for the year 2025-26 has been assessed at Rs. 1085.04s crore.

4.1.1(v) Forestry & Wasteland Management – Status of the sector, Credit potential; Major Issues, Constraints, and opportunities; Areas for infrastructure development; Suggested Action Points for State Government & Banks

The State of Assam is endowed with rich forest resources comprising of varieties of timber species, cane and bamboo, medicinal plants and a host of flora and fauna. In Assam, the recorded forest area is 26,836 sq km, accounting for 34.21 % of total geographical area of the state as per India State of Forest Report (ISFR) 2021. Out of total recorded forest area, reserved forest area constitutes 17,864 square kms, which is 66.58% and Unclassified State forest constitutes 8972 square km. As per the forest profile of the State, the Reserve Forest area, proposed Reserve Forest area and protected area constitute about 1397000 ha., 176000 ha and 392500 ha respectively. As per assessment in 2021 ISFR, forest canopy density classes, the State has 3017 sq km of very dense forest, 9991 sq km moderately dense forest and 15304 sq km open forest.

Valuable commercial timber species of Assam are Sal, Teak, Gamari, Bonsum, Teeta sopa, Sissoo, Hollong, Hollock, Mekahi, Semul, Kadam, Eucalytus, Acacias, etc. The soil and climatic conditions also support a wide variety of Cane and Bamboo and a host of non-wood forest products. In the recent past, species like jatrophha and pongamia have also gained popularity [mainly under wasteland development] for production of bio-diesel. Assam's tea growers are battling many challenges — high production costs, low profit margin, labour problems, and of late, coal shortage. Amid all this, the critically endangered agarwood tree, that promises a symbiotic relationship in which they can both benefit from each other, seems to be the way forward.

Agarwood, or Aquilaria malaccensis, is native to Assam and parts of northeast India. Although its use is varied — as an aromatic, medicine, and for religious purposes — Xasi, as it is called in Assamese, is most famed for the expensive perfumes that it is used for making. Such is its exclusivity and such is the demand, particularly in the Arab countries, that it is often termed as “liquid gold”.

In view of the considerable loss of bio-diversity, particularly, during the last 20 years or so, the State Forest Department has identified the following thrust areas for re-building the rich forest wealth of the State:

- Preservation of existing bio-diversity.
- Arresting the trend in degradation and reverting to the process of reforestation.
- Preservation and development of the existing Protected Area Network [PAN] and their expansion in suitable areas.
- Improvement of research and development activities in Forestry and Wildlife.
- Bridging the gaps in infrastructural and logistical front.

The credit potential assessed for Forestry and Wasteland Development for the year 2025-26 is Rs. 82.41 crore.

4.1.1(vi) Animal Husbandry (Dairy)– Status of Dairy; Productivity of State in Milk; Fodder Development; Stakeholders; Government Programmes & Plans; KCC for Animal Husbandry; Credit Potential; Issues & Suggestions; Action Points for Government and Banks

Animal Husbandry is one of the important sector of the State economy for creating opportunities for boosting up major livestock products like Milk, Egg and Meat in the state for achieving the goal of self-sufficiency. Livestock is basically a component of production system, contributing to sustainable agricultural systems. According to the 20th Livestock Census 2019, the Cattle population constitutes the largest group with more than ten million. Indigenous cattle constitute the major part.

Government Initiatives

- Cattle Breed Upgradation Programme is under implementation with assistance from World Bank towards setting up a state-of-art Frozen Semen Center, improvement of animal health services, increasing milk production, etc.
- Farmer-centric approach for economic upliftment and social safeguard of rural poor particularly the woman folk proposed under NLM, RKVY, APART, State Owned Priority Development (SOPD-G), IPDPNE, NEC, Assam Milk, Meat and Egg Mission (AMMEMS) under CMSGUY, RIDF of NABARD towards emphasis on production and productivity, and marketing of produce by the pig rearers.
- Establishment of multiplier pig breeding farm, small scale fattening unit for achieving self-sufficiency in pork production in Assam during five-year period of 2021-22 to 2025-26.
- Department has planned to popularize fodder cultivation at institutional waste lands, strengthen and revamp the Regional Feed Testing Laboratory, Khanapara and establish Silage making units in each Government Livestock Farm for demonstration purpose. It also proposes to establish six feed mill and fodder block making units in PPP mode to provide available source of fodder for cattle to enhance milk production.
- The Assam Livestock Development Agency (ALDA) is implementing phase-III of the Nationwide Artificial Insemination Programme (NAIP) from August 2021.
- Continuation of the Pork Value Chain and Milk Value Chain under the APART project, funded by World Bank.

The credit potential assessed for Animal Husbandry Development for the year 2025-26 is Rs.3962.83 crore. Of this potential towards Dairying, Poultry and Sheep/Goat/Piggery is Rs.1712.55 crore, Rs.1022.03 crore and Rs.1228.25 crore respectively.

4.1.1(vii) Animal Husbandry (Poultry); Present Status; Productivity; Stakeholders; Government Programmes & Plans; KCC for Poultry; Credit Potential; Issues & Suggestions; Action Points for Government and Banks

As per the Economic Survey, Assam, 2022-23, Assam has a poultry population of 331.06 lakh and duck 120.19 lakh. The state has registered egg production (million nos.) of 495, 501, 514, 525, 542 during 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 respectively. There are 23 govt. poultry farms in the state. However, the bulk of the demand of egg in the state is met by imports from other states. The total projection for poultry sector for 2025-26 is estimated at Rs.1022.03 crores consisting of Rs.752.78 crore for Term loan and Rs.269.26 crore for Working capital.

4.1.1(viii) Animal Husbandry – Sheep, Goat and Piggery etc. Present Status; Productivity; Stakeholders; Government Programmes & Plans; KCC for the sector; Credit Potential; Issues & Suggestions; Action Points for Government and Banks

As per the Economic Survey, Assam, 2022-23, the state has a population of 03.32 lakh sheep, 43.15 lakh goat and 20.99 lakh pigs. As per the same source, the state has recorded meat production (000 tonnes) of 48.43, 50.42, 52.96, 54.36, 56.08 during 2017-18, 2018-19, 2019-20, 2020-21 and 2021-22 respectively. However, the bulk of the demand of meat in the state is still met by imports from other states. In the Veterinary Services/ Infrastructure front, the state has 22 Veterinary Hospitals, 311 Veterinary Dispensaries and 804 Sub Centres.

The credit potential for Sheep, Goat & Piggery sector for 2025-26 is assessed at Rs.1228.25 crore, of which Rs.929.46 crore for Term loan and Rs.298.80 crore for Working capital.

4.1.1(ix) Fisheries – Inland, Marine, Brackish, etc; Infrastructure Available, Gaps, Action for Improvement; Sector Specific Schemes; KCC for fisheries; Credit Potential; Issues & Suggestions for State Government & banks

The State of Assam is blessed with riverine fisheries constituting two major rivers and 53 tributaries forming water spread area of 11060.60 km and rest of the resources viz. beel fisheries, ox-bow lakes, swamps, ponds, tanks, reservoirs etc. span across various parts of the State forming a water spread area of 2.58 lakh ha. The fish production has seen a steady growth from 3.27 lakh MT in 2017-18 to 4.43 lakh MT in 2022-23. The average annual growth rate is 6.12%. Similarly, the fish seed production has increased from 8000 million no's in 2017-18 to 20843 million no's in 2022-23.

Present fish production is 4.43 lakh MT against requirement of 4.47 lakh MT (@ 13 kg per capita consumption creating a demand supply gap of only 0.04 lakh MT. More than 2.50 million fishers are involved in the sector. It is the 4th inland fish producing states (among Inland States), 7th inland fish producing states (among Inland & Marine States) and 12th overall fish producing states in India.

The GLC flow to the sector has been almost steady, however, it has seen a slight downfall in 2022-23. The GLC flow to fisheries in Assam in the past three years are Rs.42.11 crore, Rs.53.16 crore, 42.12 crore during 2020-21, 2021-22, 2022-23 respectively.

A total of 6653 KCC in Fisheries amounting to Rs. 9035.48 lakh have been issued in the State during 2022-23. (Source – SLBC)

Pradhan Mantri Matsya Sampada Yojana –

Under this scheme the progress under various initiatives are as follows –

- Livelihood support for Fishers (21000 nos.)
- Fingerling stocking in Beels (1860 Ha)
- Fish Marketing/vending & Transport Vehicle, (1391 nos.),
- Pen Culture (120 Ha),
- Construction of Hatcheries (26 nos.),
- Construction of new pond (505 Ha),
- Re-circulatory Aquaculture System-RAS (39 nos.),
- Bio-floc units (216 nos.),
- Fish Feed Mill & Plant (53 nos.)

Rural Infrastructure Development Fund of NABARD-

- 70 Refrigerated Fish Transport Vehicles,
- 49 nos medium & small Fish Feed Mills and
- 351 nos three wheelers' fish carrying van with ice box.

Assessment of Credit Potentials for 2025-26

Considering the potential under Fisheries and the availability of vast resources, the credit potential under the sector for the year 2025-26 is Rs. 585.19 crore, of which Rs.436.37 crore for Term loan and

Rs.148.82 crore for Working capital.

4.1.1(x) Sustainable Agriculture Practices – Status, Agro-Climatic Zones & identified Farming System, Issues, Constraints & Suggestions for Government & banks

Integrated Farming System is a whole farm management system which aims to deliver more sustainable agriculture. The Ministry of Agriculture and Farmers' Welfare, GoI has also given major emphasis on Integrated Farming System (IFS). Integrated Farming System plays a vital role in securing sustainable production of high-quality food and fulfilling the other basic needs of household viz., food (cereal, pulse, oilseed, milk, vegetables, meat etc), fodder, fuel, etc. This system helps not only in sustaining farm income by reducing the cost of production and also generate lot of agricultural waste (bio waste) which efficiently recycled in the system in turn helps in reducing environmental pollution by lowering of Green House Gases, maintain soil fertility and agricultural sustainability and also generate the employment throughout the year and finally assures the nutritional security of small farmers.

At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment.

There is a need for evolving appropriate integrated farming systems in the state as it is blessed with diverse agro-ecological situations. Some of the integrated farming combinations possible are suggested below:

- a) Agriculture + Dairy + Agro Forestry + Bio-Gas/vermi Plant
- b) Horticulture + Fisheries Pond + Poultry + Bio-Gas/vermi Plant
- c) Horticulture + Vegetable + Poultry + Fisheries Pond + Agro Forestry
- d) Agriculture + Medicinal/Bio-Fuel Crops + Animal Husbandry + Bio-Gas/vermi Plant
- e) Agriculture + Solar Crop + Dairy + Apiculture + Poultry + Bio-Gas/vermi Plant.

4.1.1(xi) Farm Credit- Others, including Two Wheelers for farmers – Identified activities; Credit potential; Issues, Constraints & Action Points for Government & banks

Providing two wheelers to farmers for commuting between home, farm and market is now considered as a farm activity that can be financed by banks. The acquisition of two wheelers by farmers has helped increase their mobility and save their valuable time on travel and reduced the cost of travelling. It has also helped the farmers in arranging agricultural inputs in time, reducing the wastage of agricultural production and accessing the agricultural markets. It has enabled the farmers to supervise the agricultural operations better. Banks have also launched their own schemes for the purpose.

Despite the giant strides made in mechanization of farm operations using power driven vehicles, the demand for Bullocks, Bullock-carts, continues to exist owing to the presence of a large number of small and marginal farmers they depend on bullock for farm draught power, tyre carts and other conventional carts for transportation and other agricultural operations. Bullock cart driven implements would help the small farmers reduce the drudgery without increasing the cost due to fuel or electricity. Agricultural Engineering Department may promote innovation of implements for the benefit of small farmers

Many miscellaneous activities not covered in the sub sectors which form a part of priority sector, such as loans to SF/MF for purchase of land, loans to farmers for installation of stand-alone Solar Agriculture Pumps and for solarisation of grid connected Agriculture Pumps, loans to distressed farmers indebted to noninstitutional lenders etc., are covered in this segment as per revised PSL guidelines.

The aggregated PLP projections for Others Farm Credit-Others including Two Wheelers for Farmers sub sector for the year 2025-26 for Assam has been assessed at Rs.277.54 crore.

4.1.2 Agriculture Infrastructure

A major chunk of food grains, fruits & vegetables go waste every year for the want of adequate and just storage infrastructure. The wastage in fruits & vegetables is relatively higher than the food grains due to the highly perishable nature of the former. The quality of harvested crop deteriorates due to improper and unscientific storage, which negates the advantage of higher production. Further, in order to ensure remunerative prices for farmers, there is a need for creating adequate and affordable storage and marketing infrastructure. Presently, the storage infrastructure available in the state doesn't commensurate with the production and hence there is a wide scope for storage and marketing infrastructure development. It is to be noted that there are 66 nos. of Godowns under Assam State Agriculture Marketing Board and 43 nos. under Assam State Warehousing Corporation with storage capacity 4775MT and 116662 MT respectively. Apart from this there are 38 nos. of godown under Food Corporation of India.

4.1.2(i) Storage – Warehousing facilities; Cold Storage facilities; Agri marketing infrastructure; State Government initiatives; e-NAM; Suggested action points for State Government & Banks

Government of India had introduced a Centrally Sponsored Scheme for construction of rural godowns facilitating storage of farm produce and agricultural inputs. GoI has recently launched Central Sector Scheme for financing facility under Agriculture Infrastructure Fund (AIF) to mobilise medium – long term debt financing facility for investment in viable projects relating to post-harvest management infrastructure and community farming assets through incentives and financial support. The State Govt. has established 13 seed godowns and 8 seed processing units in seed farms under Seed Village Programme and 10 processing units for horticultural crops under Horticulture Technology Mission. It has also set up one modern organic market for streamlining sale of organically produced products like Joha rice [scented rice], sugarcane products, orange, vegetables, pineapples, banana, ginger, black pepper etc., and their processed products. There are 24 Regulated Market Committees, known as APMCs in other states, 20 Principal Market Yards, 532 Auction Platform/Retailers Shed, 806 Rural Primary Markets, 405 Wholesale Markets and One dedicated Organic Market in the state of Assam.

Suggested Action Points for Banks/ Government Departments:

- Availability of quality power supply to be ensured for development of cold storages infrastructure in private sector.
- Close coordination between banks and government to enhance credit flow under central sector schemes viz. Agriculture Marketing infrastructure, NHM and RKVY.
- Strengthen seed farms to facilitate production, processing & storage of seeds.

The credit potential assessed for construction of storage facilities, etc. for the year 2025-26 is Rs. 629.18 crore.

4.1.2(ii) Land Development, Soil Conservation and Watershed Development – Trends in net area sown & fallow land; district-wise potential activities; watershed development; credit potential; Constraints; Areas for development/ investment; Suggested Action Points for State Government & Banks

Efficient management of land resources is a prerequisite for increasing agricultural production especially as the average size of the land holding in the State is 0.75 hectare, i.e., less than the national average size of land holding (1.08 Hectare). Land Development encompasses activities like land levelling, on-farm development, terraces, stone bunding, drainage, trenches, fences, water-harvesting structures like farm ponds check-dams, nala, bund, etc. These improve productivity of land to prevent soil erosion, improve land quality, and improve productivity by retaining the soil and water component.

The land mass of the State is comprised of plains and small and high hills/mountains. It receives high rainfall for almost 6-7 months and the huge volume of run-off water causes soil erosion and loss of the fertile top soil. It also causes flood havoc in the plain areas of the State. Thus, it calls for appropriate treatment in the upper catchment areas that may restrict the silt carry and its adverse consequences. There is scope for land development activity on the terrace lands (other than high mountain area) having 5 to 10 per cent slopes. Main activities suitable for these landscapes are construction of terraces, protection of agricultural land, treatment of agricultural land, afforestation etc.

The estimated projections for **Land Development, Soil Conservation and Watershed Development** sub sector for the year 2025-26 for Assam have been assessed at Rs. 108.58 crore.

Suggested Action Points:

- Reclamation of problem soils by motivating farmers. Use of traditional knowledge in soil and water conservation.
- Formulation of credit linked area specific schemes in the watershed areas that are already developed through the concerned.
- Adoption of participatory approach for watershed development.
- Establishment of Infrastructure facilities such as lab for quality control/ certification and marketing of organic produce may be set up to encourage organic farming.
- Popularizing use of quality organic inputs.
- Involvement of PRIs and NGOs to create awareness among the farmers and popularize land development and soil conservation activities.
- Credit Support from banks for setting up organic farms and production of vermicompost/ bio fertilizers and bio pesticides, export organic fruits and vegetables.

4.1.2(iii) Agri. Infra Others - Tissue Culture/ Agri Bio-tech, Seed Production, Vermicomposting, Bio Pesticides/ Fertilisers, etc. – Plant varieties identified for tissue culture; Credit potential; Government Programmes & Plans; Climate Change

National Agriculture Market (eNAM)

National Agriculture Market (eNAM) is a pan-India electronic trading portal that creates a unified online market for agricultural commodities, both at state and national level. This platform reduces hindrance of free trading of the agri-commodities within different market areas.

Plant Tissue Culture

Plant tissue culture is an important agricultural biotechnological tool that contributes in the production of crops with improved food, fiber, fuel and feed. Apart from their use as a tool of research, plant tissue culture techniques have in recent years, gained industrial importance in the area of plant propagation, disease elimination and crop improvement.

Seed Production

Seed is the basic and most critical input for sustainable agriculture. It is estimated that the direct contribution of quality seed alone to the total production is about 15 – 20% depending upon the crop and it can be further increased upto 45% with efficient management of other inputs.

Bio-Pesticides/Bio-Fertilisers

The regular use of higher doses of chemical fertilizers gradually affected the soil fertility adversely and productivity stagnated leading to the renewed thrust on 'Paramparagat Kheti' and more and more use of bio-fertilizers / bio-pesticides, vermi compost, etc.

Bio-pesticides are living organisms that can intervene in the life cycle of insect pests in such a way that the crop damage is minimised. The agents employed as bio-pesticides are parasites, predators, fungi, bacteria and viruses which are natural enemies of pests. These bio-agents can be conserved, preserved and multiplied under laboratory conditions for field release. Bio-pesticides are preferred over chemical pesticides.

To encourage use of organic and bio-fertilizers, bio fertilizers namely; Rhizobium, Azotobacter, Azospirillum, Phosphate Solubilizing Bacteria, Potash mobilizing Bacteria (KMB), Zinc Solubilizing Bacteria (ZnSB), Mycorrhizae, Acetobacter and Consortia of biofertilizers have been incorporated in Fertilizer Control Order (FCO), 1985.

Vermi-Composting

Vermi-compost is the product or process of composting using various worms, usually red wigglers, white worms and other earthworms to create a heterogeneous mixture of decomposing vegetable or food waste, bedding materials and vermin-cast. This compost is an odourless, clean, organic material containing adequate quantities of N, P, K and several micro-nutrients essential for plant growth. Vermi-compost is a preferred nutrient source for organic farming. It is eco-friendly, non-toxic, consumes low energy input for composting and is a recycled biological product.

Assessment of Credit Potentials for 2025-26

The credit potential assessed for various activities of Agri Infrastructure - Others for the year 2025-26 is Rs. 106.30 lakh.

4.1.3 Ancillary Activities –

4.1.3(i) Food & Agro Processing – Introduction, State Policy; Government Schemes; ODOP; Common Infrastructure; Credit Potential; Issues & Challenges; Demand Side & Supply Side Initiatives; Skill Development; Suggestions for State Government & banks.

Food and Agro Processing

Post-harvest technology and management (food and agro-processing) play a crucial role in value addition to agriculture. The sector encompasses processing of raw materials (food / feed) from all agricultural crops including food grains, horticultural and plantation products, forest produce, livestock, fisheries etc. Due to lack of adequate agro-processing facilities, the post-harvest losses are very high in agriculture, especially under horticultural crops. The food processing industry in India thus plays an important role in preservation of food, creation of gainful employment and increased revenue through exports. The APMC Act in the State has been amended to accommodate private participation in marketing of agriculture/horticulture commodities, direct marketing and contract farming. The 'Food Processing Fund' established in NABARD with Rs.2000 crore corpus, is available towards financial assistance for setting up designated Food Parks. One Food Park spread over 126 sq.mt. is proposed in Ulup Pather, Margherita in Tinsukia Industrial Estate. One Mega Food Park under Ministry of Food Processing Industry has been set up at Central Processing Centre at Nathkuchi, Tihu, Nalbari. State Government has also planned to set up mini food parks across the state.

4.1.3(ii) Agri. Ancillary Activities Others – ACABC, Custom Hiring Centres, Loans to PACS/ FSS/ LAMPS, Loans to MFIs for on-lending; Credit Potential; Suggested Action Points

Agricultural Ancillary – Others

An indicative list of eligible activities under Ancillary activities is given below: -

(i) Loans for setting up of Agri-Clinic and Agri-Business Centres (ACABC) which aim not only to

supplement efforts of the government's public extension support to farmers but also to create gainful self-employment opportunities to agriculture professionals.

(ii) Loans to Custom Hiring Centres (CHCs) / Custom Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis.

(iii) 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.

(iv) Loans sanctioned by banks to MFIs for on-lending to agriculture sector including individual farmers and to members of SHGs / JLGs.

(v) Loans sanctioned by banks to registered NBFCs (other than MFIs) for on-lending to agriculture sector up to Rs 10.00 lakh per borrower.

Assessment of Credit Potentials for 2025-26

The credit potential assessed for the Food & Agro Processing sector and Agri Ancillary Others sector for the year 2025-26 are Rs.1104.17 crore and Rs.825.27 crore respectively

4.1.3 (iii) Loans to distressed persons to prepay non-institutional lenders; PMJDY; Loans to State sponsored organizations for SC/ST; SHGs/JLGs (where disaggregated data is not available); Others, if any

According to the RBI's Master Direction on Priority Sector Lending (PSL), loans up to Rs.1 lakh to distressed individuals (excluding farmers in debt to non-institutional lenders) for clearing their debts to non-institutional lenders are also categorized under PSL.

The National Scheduled Caste and Scheduled Tribe Hub (NSSH) was launched by the Prime Minister in October 2016 to enhance the capacity of SC/ST entrepreneurs and foster an entrepreneurship culture within these communities. The scheme enables SC/ST individuals to engage in public procurement and meet the 4% procurement target from SC/ST businesses, as required by the Public Procurement Policy for Ministries, Departments, and CPSEs. The scheme is valid from the date of sanction until March 31, 2026, with a budget of Rs. 438 crore for FY 2021-22 to FY 2025-26.

The Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched in a mission mode, achieving 100% household coverage in the state. By March 31, 2024, 23,576,168 PMJDY accounts were opened, including 17,705,819 in rural areas and 5,484,184 in urban areas. The total deposits in these accounts amounted to Rs. 91,240.60 crore. Of these, 57.22% of the accounts were issued RuPay cards, and 40.50% were Aadhaar-seeded.

4.2 MSME - Working Capital and Investment Credit – Introduction, Definition, SIDBI, PMMY, Stand Up India, State Perspective, State Policies; Potential Clusters in the State; Investor Facilities; Issues & Challenges; Suggested Action Points for State Government & banks

The Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy. It contributes significantly in the economic and social development of the country by fostering entrepreneurship and generating large employment opportunities at comparatively lower capital cost, next only to agriculture. MSMEs are complementary to large industries as ancillary units and this sector contributes significantly in the inclusive industrial development of the country. As per the UAM/UDYAM report as on 31 March 2022, there were total 91,434 Micro units, 2675 Small units and total 178 units of Medium Enterprises registered in the State of Assam. Assam Finance Corporation (AFC) provide financial assistance to Micro, Small & Medium scale industries. The Industries, Commerce and Public Enterprise Department has notified the Assam Ethanol Production Promotion Policy, 2021. Introduction of Electric Vehicle Policy 2021 is an effort towards boosting both demand as well as easing supply through incentivizing manufacturing and support infrastructure development. Government of Assam has already set up a Bamboo Technology Park at the Industrial Growth Centre, Chaygaon of Kamrup district with innovative facilities from where incense sticks and handicrafts are produced benefiting entrepreneurs. The Department of Industries is

propagating the One District One Product (ODOP) and one product for each district has been identified based on the potential and strength of a district.

Khadi and Village Industries Commission (KVIC) implementing the Prime Minister's Employment Generation Programme (PMEGP) in the state.

PM Vishwakarma KAushal Samman (PM VIKAS) Scheme will enable traditional artisans and craftsman to improve the quality, scale and reach of their products, integrating them with the MSME value chain.

PMFME Scheme provides financial, technical and business support for setting up/upgradation of micro food processing enterprises through credit linked subsidy to entrepreneurs for creation of modern infrastructure.

NABARD supports Entrepreneurship Development Programmes (EDPs) and Skill Development Programmes (SDPs) for facilitating generation of self-employment and wage employment opportunities in rural areas. NABARD also supports and co-sponsors exhibitions for providing marketing support to rural artisans.

NABARD is also extending support to facilitate marketing linkages for artisans to sell their handicrafts and agro based products through Retail Outlets and through Rural Haat. NABARD is also facilitating SHGs/FPOs for onboarding into the ONDC portal,

Under Cluster Development approach, NABARD has promoted OFPOs in the state to ensure better income for the producers/ members through improved technology, skill upgradation, procurement and also supply of raw materials, aggregation and marketing of their products.

Geographical Registration of 8 products has also been facilitated in the state.

The credit potential assessed for the setting up new units under mSME sector with working capital needs, for the year 2025-26 is Rs. 39744.92 crore.

4.3 Export Credit - Introduction, Export Scenario, Export policy, Potential Sectors, EXIM Bank, Credit Potential, Challenges, Suggested Action Points

The State of Assam has immense potential for exports, due to its strategic location in North-east India. The principal commodities exported from Assam are Tea, organic fruits and horticulture crops, silk yarn and fabrics, particularly Muga and Eri Silk, Cane and Bamboo products. Till December 2022, the exports from the State stood at Rs 3,081 crore, and would be Rs 4,000 crore by April [Source: APEDA]. As per the Federation of Indian Export Organizations (FIEO), exports of wicker works and agrarian products from Assam will touch the Rs 10,000 crore mark by 2026-27.

The Government of Assam has adopted the Export and Logistic Policy to boost exports in the State through infrastructural support, institutional support, improved policy framework and regulations, information dissemination and incentives. Geographical Indication (GI) tagging has provided major boost to exports by enhancing their demand in national and international markets.

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, and have dedicated branches for this purpose. Export Credit Guarantee Corporation of India provides credit guarantee coverage. Further, RBI in its classification on priority sector lending has put export credit under a separate sector in itself and this should provide a boost to credit dispensation under the sector in Assam.

PLP Projections for 2025-26

A projection of Rs.85.92 crore has been made for the year 2025-26. District-wise and activity-wise PLP financial projections are given in Annexure-I.

Suggested Action Points for Banks/ Government Departments

- Enhancing post-harvest and export infrastructure in the State.
- Linking various government schemes viz. Bamboo Mission, Tea Policy, etc. with bank credit.
- Sensitization programmes for farmers & artisans on procedure for availing export credit, schemes and linkages available, etc.
- Geographical Indication (GI) tagging of indigenous farm and off-farm products to boost demand in market.
- Implementation of One District One Product (ODOP) with the view of boosting exports.

4.4 Education - Introduction, Policy Initiatives, Infrastructure & Linkage Support, Infrastructure Gap & Planned Support, Status of Education Loans, Constraints, Suggested Action Points, Credit Projection, Role of State Government & banks

Education is the mirror which reflects the social and economic status of a State. It is a fundamental requirement for human resource development, not only for an individual in particular, but for society and nation as a whole. The literacy rate for Assam as per Census 2011 increased to 72.19 percent with 77.85 percent for males and 66.27 percent for females. The literacy rates for rural and urban areas were calculated at 69.34 percent and 88.47 percent respectively. The literacy rate for the country as a whole, on the other hand, increased to 73 percent from 65 percent with male and female differentials of 80.09 percent and 64.64 percent respectively.

In Assam, the number of Government/Provincialized Schools/Institutes under the Department of Elementary in Lower Primary schools is 34482 of which 33408 are in rural areas and 1074 are in urban areas. Likewise, the total number of Upper Primary schools is 5805 of which 5511 are in rural areas and 294 are in urban areas, as per DISE 2021-22. There are 4275 secondary schools, 20 universities, 481 graduate level colleges, and 23 institutes under Director of Medical Education in the State.

Government of India has introduced the National Policy on Education 2020 to transform the education system in the country. The State Government has also put immense thrust on this sector. The spending on education was 16.7% of the total expenditure as per FY 2022-23 (RE), as against the national average of 14.8%, and introduced several schemes and incentives for the sector. Credit is an important factor for students who wish to pursue higher education.

Outstanding amount under Education Loan Scheme (Priority Sector) of Assam as on date 31-03-2023 was Rs.443.57 crore.

RBI has also identified Education as a priority sector for lending. As per the extant guidelines of RBI all loans to individual for educational purpose, including vocational courses, not exceeding Rs. 20 lakh will be considered as eligible for priority sector lending. Education loan up to Rs. 4 lakh is given without collateral.

PLP Projections for 2025-26 - Education

A projection of Rs.539.12 crore has been made for the year 2025-26. District-wise and activity-wise PLP financial projections are given in Annexure I.

Suggested Action Points for Banks/ Government Departments

- Banks should publicize and popularize their loan products pertaining to Education.

- There is an urgent need for financial literacy and awareness creation so that people come forward to avail loans.

4.5 Housing - Introduction, Policy Initiatives, Infrastructure & Linkage Support, Infrastructure Gap & Planned Support, Status of Education Loans, Constraints, Roadmap for development, Suggested Action Points, Credit Projection, Role of State Government & banks

Status of the Sector in the State

The population of India is projected to be 1.5 billion by mid-2030s and 1.64 billion by early 2050s. As per Ministry of Housing and Urban Affairs (MoHUA), Handbook of Urban Statistics 2016, the urban population is projected to grow to about 600 million by 2031 and 850 million by 2051. Even at current demand level, reports have estimated a shortage of as high as 50% housing units, especially in low-income household category. Housing sector in India is one of the fastest growing economic development sectors.

As per revised priority sector guidelines, bank loans to individuals up to Rs.35 lakh in metropolitan centres and up to Rs.25 lakh in other centres for purchase / construction of a dwelling units per family, provided the overall cost of the dwelling unit in the metropolitan centres and other centres does not exceed Rs.45 lakh and Rs.30 lakh respectively, are eligible for priority sector classification.

Government of India has launched initiatives for providing housing in both rural and urban areas through various schemes such as Pradhan Mantri Awas Yojana (PMAY), Rural Housing Interest Subsidy Scheme (RHIS), etc. Government of Assam has also announced several schemes related to the housing sector such as Aponar Apun Ghar Scheme, Mukhya Mantri Awaas Yojana, Mukhya Mantri Sohoj Griha Nirman Achari (MMSGNA), etc.

PLP Projections for 2025-26

A projection of Rs. 2106.13 crore has been made for the year 2025-26. District-wise and activity-wise PLP projections [financial] are given in Annexure I.

Suggested Action Points for Banks/ Government Departments

- There is a need to create awareness of the various government schemes under which subsidies are available to eligible beneficiaries. The district administration should take necessary steps to create such awareness. Banks may provide housing loans under PMGY- CLSS and RHIS to provide benefit of interest subsidy for housing loans.
- In 5-10% cases, rural houses are built on agriculture land and in those cases, conversion of land is needed as agriculture land is out of the purview of the SARFAESI Act. The conversion of land is a tedious and time taking process. The Revenue Department needs to address the issue.
- Clarity of title of ownership is another problem in rural areas. Division of property and subsequent mutation are often found absent in rural areas. This needs to be addressed.
- Housing co-operative societies by individuals need to be encouraged/formed for taking housing loans from banks with interest subsidy from GoI.
- Development of a Housing Loan Guarantee Fund leveraging and linking the same with insurance wherein in the event of the untimely demise of the loanee, the loan can be adjusted against the claim out of the guarantee fund.

4.6 (i) Social Infrastructure –

Introduction; Present Status; Public Investment; Bank Credit; Constraints; Suggested Action Points for Government and Banks

With the overall development of the economy, the concept of quality of life has enlarged to include many more elements than the traditional metrics of income (which determine the availability of basic requirements such as food and shelter) and education levels. It now encompasses access to clean drinking water, sanitation, employment prospects, health care, social security, connectivity etc. All these determine quality of life. Cognisant of this fact, the Government places a high priority on the development of the social infrastructure of the country.

Amidst a steady economic growth in the last two decades, Government of India has come up with numerous schemes and programs to address the challenge of creating robust Social infrastructure. These include providing quality potable water to rural areas using Piped drinking water supply, enhancing rural sanitation under the Swachh Bharat campaign, providing universal elementary education under Right to Education, nutrition & health facilities using Anganwadis and community Health Centres and training for gainful employment in Skill development centres

Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas, RBI in its latest Priority Sector Lending Master Direction, stipulated that Bank loans up to a limit of ₹5 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/refurbishment of household toilets and water improvements at household level, etc. and loans up to a limit of ₹10 crore per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centre have been brought under PSL norms. With increasing emphasis on creation of 'smart cities and PURA, there is good scope for banks to cover their lending for health care, schools, drinking water and sanitation facilities in such centres.

Suggested Action Points Banks

- Banks to encourage financing to the sectors of health care, education and housing in the rural areas. They may also consider financing construction material industries, sanitary-ware enterprises etc.
- Skill upgradation in construction, health care, plumbing may be encouraged.
- Decentralized delivery mechanism may be strengthened.
- Capacity building of the Village Water and Sanitation Committees may be given more attention.
- CSR activities may be converged.
- Convergence under MNERGA and other schemes like NRLM may be ensured.

With Swachh Bharat Abhiyan and 'Nal Se Jal' schemes being announced by the Government, there is an increase in the level of awareness about rural sanitation, hygiene and importance and need of providing clean drinking water to all. Therefore, banks, being the main fulcrum in the wheel of infrastructure, have a greater responsibility to act as 'change agents' and 'catalysts' of progress by providing finance for social infrastructure activities to fulfil the Priority Sector obligations.

Local Government institutions can promote number of innovative approaches to improve water supply and sanitation. These includes underground drainage system, demand driven approaches in rural water supply, community-led total sanitation, a public private partnership to improve the continuity of rural water supply and the use of micro-credits for water supply and sanitation in order to improve access to water and sanitation, thereby supplementing the Governments' initiatives to provide piped water connection to every household by 2024.

Credit Potential Assessment for 2025-26

The Credit Projection for the Social Infrastructure involving bank credit for the year 2025-26 has been assessed at Rs. 885.32 crore.

4.6 (ii) Renewable Energy - Introduction; Present Status; Infrastructure and Linkage Support available, planned & Gaps, Constraints, Credit Potential, Areas for Infrastructure Development, Suggested Action Points for Government & Bank

Status of the Sector in the State

Renewable energy comes from naturally replenished resources like sunlight, wind, rain, tides, waves, and geothermal heat. As fossil fuels deplete, renewable sources such as wind, solar, biofuels, micro-hydel projects, biomass, biogas, tidal, and geothermal energy are becoming increasingly vital for sustainable energy production worldwide.

Status of Renewable Energy in Assam

As electricity consumption in Assam steadily increases, reducing reliance on conventional energy through renewable sources is essential. Currently, the state requires 2,200 MW of power to meet all household needs. The Assam Government is committed to mitigating climate change by promoting renewable energy. With a target to generate 1,000 MW of solar power within the next three years, the government aims to make Assam a green energy hub and reduce dependency on conventional energy.

Initiatives on Solar Power Generation in Assam:

The Government of Assam is focused on supporting India's goal of achieving net-zero emissions by 2030 and aligning with the national target of 500 GW of non-fossil fuel-based energy. To contribute to this, Assam has launched several initiatives aimed at increasing carbon sinks and generating clean energy. A notable initiative, the Mukhyamantri Souro Shakti Prokolpo, announced in the 2022-23 state budget, aims to install 1,000 MW of solar power on unused government land. The projects, including Amguri Solar Power, Namrup Solar Power, and Majuli Power, will be developed over the next three years.

Further boosting renewable energy growth, Assam approved the "Assam State Renewable Energy (RE) Policy 2022." This policy targets the generation of 1,200 MW of renewable energy by 2027-28, with specific goals for 620 MW from grid-connected solar, 300 MW from rooftop solar, and 80 MW from off-grid solar applications. Other renewable sources will contribute an additional 200 MW. According to the MNRE Annual Report 2022-2023, Assam has a solar energy potential of 13.76 GW, with 147.93 MW already installed by December 2022.

The Assam Energy Development Agency (AEDA) plays a key role in promoting renewable energy, focusing on decentralized solar technologies such as rooftop SPV systems, solar street lights, and floating solar plants. AEDA's initiatives, along with the Agriculture and Irrigation Department's use of Solar PV pump sets, support the state's renewable energy transition. NABARD has also provided Rs. 523.48 crore to finance solar-powered tube well pumps. With a target to meet 50% of its power demand from solar energy by 2026, Assam aims to lead in renewable energy.

□ **Assam Gets Its First Utility Scale Solar Plant:** The Assam Chief Minister recently inaugurated a 25 MW Solar Power Project at Lalpul, Udalguri. Built under the Assam Solar Energy Policy 2017, it will benefit around 65,000 consumers in the district.

□ **Azure Power commissions -90MW Solar Project in Assam:** Azure Power, a leading renewable energy provider in India, has commissioned the state's largest 90 MW solar power plant. The capacity is distributed across four districts: Udalguri, Kamrup, Nagaon, and Cachar.

□ **70 MW Amguri Solar Park:** The Rs.300 crore Amguri Solar Park project, situated in the Sivasagar district of Assam is spread across 340 acres and has been executed by Jackson Power Private Ltd., as solar power developer, with the government owned Assam Power Generation Corporation Ltd (APGCL) acting as solar power park developer.

□ **SJVN Green Energy, Assam discom to form JV to set up 1,000 MW floating solar projects in Assam:** An MoU has been signed to develop a 1,000 MW floating solar power project in Assam through a joint venture, with an investment of Rs. 6,000 crore by SJVN. The project will generate 2,192 million units in its first year and 50,425 million units over 25 years. It will create employment for

4,000 people and reduce carbon emissions by 1,07,383 tonnes annually, contributing to green energy, socio-economic development, and saving 2,500 hectares of land.

Potential and Future Strategies

- ☐ Encourage harnessing of RE potential in the tea sector
- ☐ Enhance local employment by tapping electrification through biomass gasifier to enhance access to energy
- ☐ Real-time monitoring of generation from RE for grid management in the long term.

The Credit Projections for 2025-26 under Renewable Energy has been estimated at Rs.132.20 crore.

4.7 Informal Credit Delivery - Micro Finance Status, SHG BLP progress, Role of NABARD, Eshakti, Initiatives of State Government, Credit potential, JLG Promotion, Issues & Suggested Action Points

The informal credit delivery system is characterized 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 the need of people having little or no access to formal financial institutions. The SHG Bank Linkage programme (SHG-BLP), pioneered by NABARD in India in 1992, 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. The number of SHGs in the country has reached 16.2 crore household. As on 31.03.2023, there are over 134 lakh SHGs in the country with saving deposits of Rs.58893 crore and loan outstanding of over Rs.1188079 cr in the country.

In the State of Assam, 84818 SHGs were saving linked and 114149 SHGs were credit linked during the year 2023-24 with a credit linked amount of Rs.3396.69 crore.

Assessment of Credit Potentials for 2025-26

The credit potential assessed towards financing of SHGs/JLGs, for the year 2025-26 is Rs.2469.21 crore.

Issues related to micro Finance

Although many SHGs are credit linked every year, but the no. of SHGs receiving repeat finance is very less. The sustainability of SHG programme and graduation of SHGs depends on provision of repeat finance so that the absorption capacity of the SHGs increases. Consolidation of SHG movement can be achieved through focused efforts on capacity building of SHGs, especially in the areas of self-management, leadership development and financial management etc. The ASRLM and banks should sharpen the skill of their staff to conduct the grading exercise of SHGs as per the guidelines at periodic intervals. NGOs and development agencies of Government should make concerted efforts to facilitate formation of more SHGs in the State. Further, adequate steps may also be taken to impart skill training to enable SHG members to take up income generating activities for their livelihood support.

There is huge gap between number of SHGs saving linked and number of SHGs having loan outstanding. This indicates that repeat loans are very less as stated earlier and banks are financing a large portion of SHGs which are maintaining savings bank account with them.

However, per SHG loan disbursed in Assam is still hovering around Rs.2.74 lakh as against an all India average of Rs.3.38 lakh. It is pertinent to mention here that per SHG loan outstanding in the state is around Rs.1.48 lakh as against an all-India average of Rs.2.70 lakh (source: Status of Microfinance in India 2022-23). Efforts from all stake holders are required to give renewed fillip to the SHG BLP in the State.

Chapter – 5

Status and Prospects of Cooperatives

5.1 Background

The practice of co-operation and co-operative activities are deeply ingrained in the Indian culture and ethos. The co-operatives reduce individual risk in economic activities and create a culture of shared productivity, decision-making and creative problem solving. Largely, co-operatives are “local institutions”, addressing “local needs”, employing “local talent” and led by “local leaders” and thereby have the unique ability to promote local economy. ‘Cooperatives’ as an institutional entity are defined as ‘an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise’. There are seven major principles that govern working of cooperatives i.e., voluntary and open membership; democratic member control; member economic participation; autonomy and independence; education, training and information; concern for community, and cooperation among cooperatives. Indian agriculture, especially the small & marginal farming community deeply needs an anchor to support all the farming related activities, be it arranging quality inputs like seeds, fertilizers, manure, timely crop advisory or remunerative price realisation. Cooperatives strengthen bargaining powers of their members; help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members. It has all the potential to emerge as the third pillar complementing the private and public sectors.

5.2 Status of Cooperatives in the Country

India has one of the world's largest cooperative networks, with over eight lakh cooperatives across various sectors such as agriculture, credit, dairy, housing, and fisheries. These cooperatives play a critical role in the socio-economic development of the country by providing essential services and financial support.

Key Sectors and Contributions

Agriculture: Cooperatives provide 20% of agricultural loans, 35% of fertilizer distribution, 31% of sugar production, 13% of wheat purchase, and 20% of paddy purchase. They help farmers access credit, inputs, and markets, enhancing productivity and income.

Dairy: Dominated by cooperatives like Amul, this sector ensures fair prices for milk producers and supplies quality dairy products to consumers.

Credit: Primary Agriculture Credit Societies (PACS) are crucial for rural finance, providing short-term and medium-term loans, to farmers.

Housing and Fisheries: Housing cooperatives address members' housing needs, while fisheries and poultry cooperatives provide resources and support to fishery and poultry farmers.

Recent Developments and Future Prospects:

The Union Ministry of Cooperation, established in 2021, aims to modernize the sector. Initiatives like the World's Largest Grain Storage Plan are set to enhance the efficiency and reach of cooperatives. By 2030, the cooperative sector is projected to create significant employment opportunities, further highlighting its importance in India's economy.

Cooperatives in India are integral to the socio-economic fabric, empowering various sectors through services and financial support. Their role in sustainable development is crucial, and with ongoing modernization, they are poised to have an even more significant impact.

5.3 Formation of Ministry of Cooperation by GoI

Recognising the rich tapestry of democratic, people centric groups and the long history of cooperation in the Indian rural context, the Government of India has set up a separate Ministry for Cooperation on 06 July 2021 with an objective of creating a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for 'Ease of doing business' for co-operatives. The formation of an exclusive Ministry of Co-operation is a watershed moment for the overall development of co-operatives in the country.

5.4 Latest initiatives by Ministry of Cooperation (MoC), GoI

The Ministry, soon after its formation has taken several path-breaking initiatives as detailed below:

- a. **Formulation and circulation of model bye-laws for PACS:**
Formulation and circulation of model bye-law for PACS, adopted by 31 states/ Union Territories, will enable the PACS to undertake business activities like LPG distributorship, new petrol pump dealership, common service centres, Jan Aushadhi Kendra for accessing generic medicines, PACS as Kisan Samridhi Kendra, PACS as Pani Samiti, convergence of PM- KUSUM scheme at PACS level, etc.
- b. Formulation of National Co-operative Policy.
- c. **Computerization of Primary Agriculture Cooperative Societies:**
This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency, and accountability in the working of PACS.
- d. Computerization of Agriculture and Rural Development Banks (ARDBs) – SCARDBs & PCARDBs.
- e. Inclusion of StCBs and DCCBs as Member Lending Institutions (MLIs) with CGTMSE.
- f. Launching of world's largest food grain storage scheme for cooperatives.
- g. Promotion of milk production and marketing through co-operatives and business affiliation with respective DCCBs.
- h. Formation of three new national level multi state co-operative societies for promotion of certified seed, agri exports and organic farming; and campaign for enrolment of PACS as members of these multi state co-operative societies.
- i. Strengthening Cooperative Movement - Establishment of 2 lakh new multi-purpose PACS/Dairy/Fishery Cooperatives
- j. Cooperation amongst Cooperatives.

All these initiatives will create immense business potential at grassroots and offers scope for financing by higher financing agencies at district level/state level.

5.5 Status of Cooperatives in the State

The cooperative movement in Assam is pivotal in fostering economic and social development across various sectors. According to the Statistical Handbook Assam 2023, there are 9,159 non-credit cooperative societies. These include 2,195 societies in the animal husbandry sector (covering Dairy, fishery, poultry, piggery, etc.), 334 consumer societies, 134 housing societies, 56 weavers' societies, 243 marketing societies, 149 labour societies, 617 industrial societies, and 12 agro-processing societies.

Additionally, 5,419 societies fall under various other categories such as farming, jute, transport, cadre management, women, fruit growers, and educational institutions.

In addition to these non-credit societies, there are 1,991 Primary Agriculture Credit Societies (PACS) that provide crucial financial assistance to farmers, supporting agricultural activities and enhancing productivity, forming the backbone of rural finance.

Strengthening Cooperative Movement - Establishment of 2 lakh new multi-purpose PACS/Dairy/Fishery Cooperatives: The Ministry of Cooperation (MoC) has approved a plan to establish two lakh new multi-purpose PACS, dairy, and fishery cooperative societies across villages/panchayats in the next five years. In Assam, 2,598 new MPACS/DCS/FCS will be formed by FY 2028-29. NABARD, NDDDB, NFDB, and state governments will implement the plan. A standardized implementation process is outlined in the 'Margadarshika' SOP, developed by MoC and collaborating agencies. Joint Working Committees at the district level are leading mobilization and awareness. A mega launch in December 2024 announced the creation of 10,000 new MPACS, with 57 already established in Assam since March 2023.

The landscape includes Multi-State Cooperative Societies (MSCS), which operate across state boundaries, offering enhanced resources and networking opportunities to their members. Although specific numbers for MSCS were not provided, their importance in connecting members across regions is noteworthy.

In summary, cooperative societies in Assam are integral to the socio-economic fabric of the State, empowering various sectors through essential services and financial support. Their collective efforts contribute significantly to the welfare and growth of their members and the broader community, underscoring their role in sustainable development.

Co-operative banks

The Short-Term Cooperative Credit Structure is functioning with a two-tier structure, with Assam Cooperative Apex Bank Ltd. (ACAB) at apex level and PACS/Societies at the ground level. There is no District Central Cooperative Bank (DCCB) in the State. There are 1,991 Primary Agricultural Credit Societies (PACS) that provide crucial financial support to farmers, promoting agricultural activities and enhancing productivity. PACS serve as the backbone of rural finance in Assam, with the Assam Co-operative Apex Bank Ltd. (ACAB) at the apex tier in the state's cooperative credit system. The ACAB has 67 branches, with 18 rural branches, in the state.

As on 31 March 2024, the total deposits and advances of the bank in the district were Rs. 3528.53 crore, registering a decline of 1.19%, and Rs. 1502.39 crore, representing growth of 3.98%, respectively. The bank, with a total priority sector lending of Rs. 142.91 crore has contributed a meagre of 0.34% to state's total priority sector advances during FY 2023-24.

5.6 Computerization of Primary Agriculture Cooperative Societies

This scheme aims at computerization of 63,000 functional PACS across the nation, leading to increase in efficiency, profitability, transparency, and accountability in the working of PACS. In Assam, 583 Primary Agricultural Credit Societies (PACS) / Large Area Multipurpose Societies (LAMPS) have been taken up for computerisation in the Phase I. The PACS Computerisation Project in Assam is progressing well. Hardware has been installed at 583 PACS, and the System Integrator (SI) onboarded with an SLA signed on 17 August 2023. Legacy data in respect of 570 PACS has been captured, and handholding for current data entry is ongoing. In addition, 42 CMT/MTs have been trained in Assam and they are facilitating training of PACS on ERP. Six support centres have also been established by SI to provide prompt resolution to issues faced by PACS officials. Continuous training and handholding by the SI are being provided to ensure 'Go-live' of PACS.

5.7 Way forward

The cooperative sector in Assam holds immense potential for driving socio-economic development across the State. To unlock this potential, it is essential to focus on modernizing and strengthening these cooperatives through digitalization, capacity building, and better governance practices. Enhancing access to credit and markets, particularly for rural and small-scale cooperatives, can significantly improve their efficiency and impact. Government initiatives, such as the establishment of the Union Ministry of Cooperation, should be leveraged to provide targeted support and resources. Additionally, fostering collaborations with private enterprises and promoting innovations in cooperative business models will help in addressing contemporary challenges and ensuring sustainable growth. By investing in these areas, cooperatives in Assam can continue to play a pivotal role in uplifting the socio-economic status of its people, contributing to overall regional development.

Chapter 6

Infrastructure Support

6 Introduction

Infrastructure is the sum total of basic facilities and services required for proper utilization of resources (physical & human) for the development of an area. Infrastructure development plays a significant role in economic growth and poverty alleviation, more so, in the rural area. Rural infrastructure comprises of core infrastructure viz., irrigation, connectivity (road, power, IT), transportation, energy (generation, transmission, distribution), post-harvest and social infrastructure viz., drinking water, sanitation, sewerage, health, housing and education.

Physical infrastructure is that which directly concerns itself with the needs of such productive sectors such as agriculture, industry, trade, services etc. In simple words, physical infrastructure directly supports the economic production. These are energy, irrigation, transportation, telecommunication, banking, insurance, technology, finance, etc., while suitable physical infrastructure fosters growth and development by enhancing the productivity of factors engaged in production process, social infrastructure is important for improving the efficiency of human capital.

6.1 Rural Infrastructure

Infrastructure plays a critical role in the economic development of any country. Presently 65% of India's population resides in its rural areas. Therefore, rural infrastructure needs to be developed to provide basic amenities will help boost their quality of life. Growth of rural infrastructure is important from the perspective of agriculture, agro-based industries, poverty alleviation and better access to markets and job opportunities in rural regions. Keeping all the above factors in mind, the government of India (GoI) has initiated critical schemes for the upliftment of rural infrastructure such as Pradhan Mantri Awas Yojana (PMAY - Gramin), Pradhan Mantri Gram Sadak Yojana (PMGSY), Jal Jeevan Mission (JJM). Investment in rural infrastructure fosters agricultural growth, creates new economic opportunities and activities, generates employment and income, and improves delivery of other rural services.

Further, in 1995-96, Rural Infrastructure Development Fund (RIDF) was created in NABARD to facilitate public investments for rural infrastructure. State Governments avail RIDF assistance for creation of wide variety of rural infrastructure covering 39 activities, under three broad categories, viz., Agriculture and related sectors, Rural connectivity and Social sector. Over the years, RIDF has emerged as a preferred source of funding for State governments. This led to creation of many other funds in NABARD for supporting specific rural infrastructure activities viz. Warehouse Infrastructure Fund, Food processing Fund, Long term Irrigation Fund, Dairy Processing and Infrastructure Development Fund, Micro Irrigation Fund, NABARD Infrastructure Development Assistance Fund (NIDA) and Rural Infrastructure Assistance to State Government (RIAS).

6.2 Rural Infrastructure Development in the State

The State has emphasized on infrastructure creation and strengthening in the areas of:

- Under the Asom Mala project, the State will construct and repair around 5000KM of roads and bridges at an estimated cost of Rs. 3000 crore.
- Improvement of road in tea gardens.
- Conversion of existing timber bridges into RCC and construction of roads along the interstate border.
- Upgradation of building infrastructure of around 500 High schools with Rs. 5 crore per school. Rs. 1 crore to be provided to 500 High schools for furniture, smart classrooms, and sports infrastructure.
- 400 Existing schools to be renovated with the State-of-the-Art infrastructure as Model Schools.

- With the focus to improve the education infrastructure in the tea gardens areas, 100 new tea garden schools will be taken up for construction during the year.
- Flood protection measures to protect the farmland from recurring flood damage and improve connectivity.
- Upgradation of existing sericulture farms and establishment of new ones.
- Sectoral infrastructure development for Agriculture, Animal Husbandry, Fisheries, Handloom, Small & Cottage Industries, Health and Education.
- The State government proposes to set up infrastructure to make Assam a hub of healthcare in Northeast by 2026.
- Improvement in tourism infrastructure.

6.3 Critical Infrastructural Gap

Higher government spending on infrastructure and other capital investments has a crowding in effect on private investments by raising the marginal productivity of private capital. Hence, public investments in agriculture need to be increased to encourage private investments. A review of budgetary estimates of the State of Assam of key sectors reveal that Assam has allocated 17% of its expenditure on education in 2024-25. This is higher than the average allocation for education by states in 2023-24 (14.7%). And in case of the roads and bridges

Assam has allocated 7% of its total expenditure towards roads and bridges, which is higher than the average allocation by states (4.6%)

Development and maintenance of sound physical and social infrastructural facilities are essential for agriculture, industrial and overall development of an economy. There is a large potential available for generating solar power using unutilized space on rooftops and wastelands around buildings. Govt. of Assam has come up with Assam Renewable Energy Policy, 2022 with targeted RE power capacity expansion of 1200 MW by 2027 in the State (Grid connected Solar PP, Grid connected rooftop solar PP, Off grid solar applications, other renewable energy sources). The total installed renewable energy for Assam as on 31.10.2024 is 566.88 MW.

6.3.1 Irrigation

Out of the Gross Cropped Area of 38.89 lakh hectares of the State, 10.59 lakh hectares (27.23%) are covered as irrigation potential by the Irrigation Department till 2022 under the ongoing irrigation schemes. Out of 10.59 lakh hectares of irrigation potential created, 2.74 lakh hectares are covered through both Major and Medium Irrigation Projects and the rest 7.85 lakh hectares through Minor Irrigation Schemes. During the last five years, about 2.35 lakh hectares are covered under irrigation potential. In addition to the Major, Medium and Minor Irrigation Projects, the State Agriculture Department, Assam has created irrigation potential through ASMIDC Ltd. and provisioned private Shallow Tube wells (STWs) and Low Lift Points (LLPs). In Assam about 4.75 lakh hectares of land is chronically flood prone and about 0.94 lakh hectares of land is drought prone.

Assam faces critical infrastructure gaps in irrigation, which hinders its agriculture productivity and economic growth despite having abundant water resources. Apart from Low irrigation coverage, Inadequate utilization of surface water and lack of storage infrastructure is a major challenge. Insufficient state budget allocation and dependence on central assistance for irrigation project is also one of the major reasons for low level of irrigation infrastructure development in Assam. Assam during FY 2024-25 has allocated 2.80% of its total expenditure towards irrigation, which is lower than the average allocation by states (3.40%). There is huge funding gap for developing new infrastructure and maintenance of existing infrastructure like canals, lift irrigation, tube wells, etc. Also, the lack of incentives for private sector participation in developing irrigation infrastructure play pivotal role in expanding the gap in infrastructure development.

6.3.2 Agriculture, Allied, Land Development & Soil Conservation

The State has diverse agro-climatic conditions conducive for production of various agricultural products. Besides, the State presents ample linkages for development of agri-business sector as well as rural non-farm sector. Agriculture is the principal occupation of over 70% of the population, in terms of employment and livelihood and the State's economy is fundamentally based on agriculture.

Assam produces both food and cash crops. The principal food crops are paddy, maize, pulses, potato, wheat, etc., while the principal cash crops are tea, jute, oilseeds, sugarcane, cotton, various horticultural crops and tobacco.

The total production of Rice in the State was 60.45 lakh MT in 2022-23 as against 43.83 lakh MT in 2021-22 i.e. increased significantly by around 37.92%. The production of total pulses, on the other hand increased marginally and production level reached at 1.21 lakh MT during 2022-23. Oilseeds production has significantly increased from 1.86 lakh MT in 2021-22 to 2.51 lakh MT in 2022-23.

Due to lack of funding, building infrastructure like terrace bunding, retaining wall, check dams, etc. and other erosion control measures could not be taken up. High run off due to absence of rainwater management structure and lack of integrated water and soil conservation measures is one of the major constraints in effectively managing the soil conservation.

Land Development activities include on-farm development works, soil & water conservation measures, vermi-composting, afforestation, flood protection, etc. Appropriate steps would enable arrest in loss/reduction of gross cropped area and net sown area.

6.3.3 Warehousing

Marketing and Storage Infrastructures plays a pivotal role in augmenting rural income and is one of the serious concerns for farming community. The demand for Storage and Market infrastructure is increasing with the increase in production and productivity of agriculture/horticulture and allied activities in the State. However, lack of organized marketing facility & storage infrastructure near farm gate, further aggravates the menace of post-harvest losses and forces farmers to opt for distress sales of their produces at throwaway prices. Therefore, keeping in view the interest of farming community, it is essential to ensure construction of adequate marketing infrastructure and storage facilities. At present, there is 7.21 lakh MT (aggregate) storage capacity maintained by different organizations in the State.

It is to be noted that there are 66 nos. of Godowns under Assam State Agriculture Marketing Board with storage capacity 4775 MT and 43 nos. under Assam State Warehousing Corporation with storage capacity 116662 MT. Apart from this there are 38 nos. of godown under Food Corporation of India are functional.

As regards to cold storage infrastructure in the state, Assam has 40 cold storages spread around the state, with a total installed capacity of 1,98,871 metric tonnes (MT). (Govt. Sector 5, Private Sector 29 & Cooperatives 6) available.

In Assam, there are, at present, 24 Regulated Market Committees, 20 Primary Market Yards, 143 Trader's Shop, 532 Auction Platform/retailers Shed, 806 Rural Primary Markets, 405 Wholesale Markets, One Organic Market, 18 Packaging Room, 42 Drying Platform and 15 Processing units in the State. The Regulated Markets have been covered under AGMARKNET.

(Source: Assam Economic Survey Assam 2023-24, FCI Website and Government of Assam, Cooperation, State Warehousing Corporation Website)

6.3.4 Animal husbandry/ Dairy development/ Fisheries

Animal Husbandry/ Dairy Development sector have significant impact on employment generation in the State and plays a vital role in income generation of both the rural and semi-urban economy. Majority

of cattle reared by the farmers are cross bred like Jersey and Holstein Friesian. State Govt. has also entered into MoU with NDDDB for production of ten lakh litres of milk every day. The Govt. of India has approved extension of Animal Husbandry Infrastructure Development Fund (AHIDF) with an outlay of Rs.29,610.25 crore up to 2025-26. The scheme will incentivize investments for Dairy processing and product diversification, Meat processing and product diversification, Animal Feed Plant, Breed multiplication farm, etc.

Assam has abundant surface water resources covering about 2.59 lakh ha, in addition to two major river systems viz. Brahmaputra and the Barak with their tributaries which spread up to 11304 km as a riverine fishery. The State is also rich in diverse fish-fauna with more than 380 freshwater species and more than 150 fish species having ornamental importance and 50 species with overseas ornamental value. Fishery and aquaculture are playing a very significant role in socio economic development of the State

providing rural employment, nutritional support and livelihood security thereby reducing poverty and promotion of health. Fish production in the state has reached 4.43 lakh MT in 2022-23 against the estimated nutritional demand of 4.49 lakh and Per capita consumption increase to 13.06 Kg in 2022-23 from 12.18 Kg during 2021-22. Fishery sector has been identified as one of the Ratnas among the selected Navaratnas under the Chief Minister's Samagra Gramya Unnayan Yojana (CMSGUY). There is a need for creation of new infrastructure such as pond construction, rearing tank construction, reclamation and renovation of existing areas for pisciculture and converting low lying area to community tank, adoption of advanced technologies such as Recirculatory Aquaculture System (RAS) for enhancing fish production.

Govt. of Assam through 'Sustainable Wetland and Integrate Fisheries Transformation (SWIFT)' project with assistance of Asian Development Bank (ADB) proposed to develop infrastructure in 4000 ha of Assam beel fisheries with an estimated project cost of Rs. 851.88 Crores to ensure additional carp fish production of 4800 MT and 800 MT small indigenous fishes each year and will contribute in overall states fish production.

6.3.5 Power

Government of Assam is committed to mitigate the climate change effects by bringing out policies conducive to promote renewable energy generation in the state. The state has potential to harness various forms of renewable energy sources, viz., Wind, Solar, Biomass, Biogas, Small Hydro, etc. Municipal and industrial wastes could also be useful sources of energy while ensuring safe disposal. As per the MNRE Annual Report 2024, the total estimated solar energy potential for the state of Assam is 13.76 GWp (GigaWatts peak), out of which 156.18 MW has been installed as on 31 March 2024. The total installed renewable energy for Assam as on 31.10.2024 is 566.88 MW. The Govt. of Assam also targets to expand RE power capacity of 1200 MW by 2027 in the State. Further, the State also declares to install 1000 MW in free Govt. lands in Budget FY 2022-23.

Assam requires nearly 3,000 MW of RE capacity by 2026-27 and 5,000 MW by 2031-32, given the projected electricity demand growth and RPO requirement as per iFOREST research report on "Assam Renewable Energy Potential Reassessment: Focus of Solar, Wind and Biomass". To fully utilise the state's potential and stimulate RE investments, there is a need to address persistent structural challenges limiting sector growth. Further, project identification, infrastructure support, clearance facilitation through a digital platform, and the implementation of standard operating procedures (SOPs) need to be expedited to support private sector investments. Also, the tax incentives and tax holidays on greenfield renewable energy projects will further boost the process.

Assam relies heavily on imported power from neighbouring states and central grids, as its own generation capacity is insufficient to meet demand. Assam has substantial hydropower potential, but this remains largely untapped due to adequate infrastructure development and environment concerns. Low investment in renewable energy sources like biomass, despite their availability is the major misery to the state.

6.3.6 Social Infrastructure

Social infrastructure and economic infrastructure go hand in hand. Social infrastructure can deliver major benefits-faster economic growth, improved productivity, poverty alleviation and environmental sustainability. Social sector comprising education, health and nutrition care, housing and water supply is very essential for social and economic development. Improvement in the quality of people as productive agents is a central objective of development policies.

The focus of the Government of Assam, is providing affordable housing in rural and urban areas, availability of clean drinking water, improved sanitation, health services, women and child welfare, rural connectivity through roads and bridges, and education with special emphasis on providing basic infrastructure in schools.

As per analysis of Unified District Information System for Education (U-DISE) 2021-22, a good number of schools have reported requirement for infrastructure in primary schools, such as additional classrooms, toilets, drinking water facilities, electrification, and so on. As per UDISE 2021-22, Assam recorded the highest dropout rate in the country with a staggering 31 percent of students dropping out at the secondary level.

There is a need for construction of schools better equipped with library, smart classroom, integrated science lab, playground, drinking water, toilets for girls, boundary wall/ fencing, etc.

Government of Assam had also conducted the 'Gunotsav' programme for qualitative improvement in primary education, to gauge the infrastructural gaps in schools. Over the years, the State Government has carried out infrastructure development in these elementary schools, which will eventually benefit 3 lakh students across the State.

As per the National Family Health Survey, NFHS-V data (2019-21), 4 percent of all households surveyed, do not use any sanitation facility; they use open spaces or fields. Almost all the households (96%) have access to a toilet facility, with higher accessibility in urban areas (99%) than in rural areas (95%). Some key social indicators of Assam households with respect to the national average are given in the State Profile.

Jal Jeevan Mission envisaged to provide safe and adequate drinking water through individual household tap connections by 2024 to all households in rural India. During 2022-23, out of total 68,46,359 households, 31,98,442 HHs covered with Functional Household Tape Connection (FHTC) under the scheme.

6.4 Infrastructure support under RIDF

To address the serious problem of infrastructure gaps, "Rural Infrastructure Development Fund (RIDF)" was created in NABARD during the financial year 1995-96. RIDF, has over the years emerged as the largest on-going programme for creation of rural infrastructure

in the country and it has completed 28 years of successful implementation as on 31 March 2023. This initiative has contributed substantially in augmentation of rural infrastructure by providing funding support to the State Governments for taking up critical infrastructure projects. Currently, assistance from RIDF is available for supporting 39 eligible activities grouped under three distinct heads viz. Agriculture and related sectors, Social Sectors and Rural connectivity.

NABARD's credit assistance to Government for creation of rural infrastructure under the RIDF is over Rs. 17826.15 crore for 6592 projects. Of the sanctions an amount of Rs. 13309.36 crore has been disbursed as on 31 March 2024. Investments under RIDF, in turn, have helped improving the credit absorption capacity, increased access to markets, enhanced incomes and better quality of life in rural Assam.

6.5 Infrastructure Support under NABARD Infrastructure Development Fund (NIDA)

NIDA is designed to fund State Governments / State owned institutions /Corporations on both on-budget as well as off-budget for creation of rural infrastructure outside the ambit of RIDF borrowing. Further, funding under NIDA has been broadened by covering PPP and non-PPP projects by registered entities like Companies, Co-operatives etc.

Funding under NIDA is available under the following four channels:

- i. Funding directly to State Government and State and Central owned Institutions for development of Infrastructure in rural areas.
- ii. Funding Infrastructure projects on PPP mode in rural areas developed by State owned Institutions, Co-operatives, Local Bodies, Private Companies, SHG federations/NGOs/ Community Owned Organizations/Producer Organizations and special Purpose vehicle (SPV) promoted by these organizations.
- iii. Funding Infrastructure projects on non-PPP mode in rural areas developed by registered entities like Companies and Co-operatives.
- iv. Financing the NBFC- Infrastructure Finance Companies and Public Financial Institutions/ Companies for development of Infrastructure projects in rural areas.

Activities Eligible for assistance under NIDA:

- Agriculture and allied activities- Warehousing and Storage, Dairy Development, Agri. Marketing, Cold Chain, Irrigation, etc.
- Electricity generation and transmission
- Drinking water and Sanitation
- Rural Connectivity- Roads and bridges
- Social and commercial infrastructure- Rural Education Institutions, Rural Hospitals, Rural Housing, Common Infrastructure for Industrial Parks, Special Economic Zones (SEZs), Tourism facilities, etc.

NIDA in Assam: To further give a boost to the execution of rural infrastructure development projects in the State, NABARD, Government of Assam, and Assam Infrastructure Financing Authority (AIFA) have signed a Memorandum of Understanding (MoU) on 04th August 2021. As per the iconic MoU, the State government has prioritized critical infrastructure projects with an outlay of about Rs 15,000 cr for implementation in the next 2-3 years under NIDA, RIDF, and RIAS. In accordance with the MoU signed, projects have been submitted by AIFA to NABARD and till date, a total of 14 projects have been sanctioned by NABARD with a total NIDA Loan of Rs. 5513.70 crore to AIFA (Assam Infrastructure Financing Authority). Further, a total of 07 projects have been sanctioned to Govt. of Assam under NIDA with loan amount of Rs. 5181.09 cr.

6.6 Infrastructure support under Warehouse Infrastructure Fund (WIF)

Small and Marginal farmers lack the economic strength to retain the produce with them till the market prices are favourable, which results in distress sale by these farmers. There has been a felt need in the country to provide the farming community with facilities for scientific

storage so that wastage and produce deterioration are avoided and also enable it to meet its credit requirement without being compelled to sell the produce at a time when the prices are low. A network of rural godowns will enable small farmers to enhance their holding capacity in order to sell their produce at remunerative prices and avoid distress sales.

Keeping in view the above, Govt. of India and Reserve Bank of India had set up Warehouse Infrastructure Fund (WIF) with NABARD in the year 2013-14 and continued it in 2014-15 and in 2017-

18, for financing the construction of warehouses, godowns, silos and cold storage units designed to store agricultural produce, both in the public and the private sectors. In 2014-15, an amount of Rs.4715.98 lakh was sanctioned to Govt. of Assam under WIF for construction of two Multi Commodity Cold Storages one each in Darrang and Kamrup districts, with 5000 MT capacity each. The projects have been commissioned.

During 2017-18, two more Cold Storage one each in Hojai and Kamrup districts with 5000 MT capacity each were sanctioned to Govt. of Assam under WIF with amount of Rs. 4719.24 crore. The projects are under implementation.

6.7 Infrastructure support under Food Processing Fund (FPF)

The agro-climatic conditions of the state favour growing of a variety of fruits, vegetables/ spices like coconut, banana, pineapple, orange, ginger, turmeric, chillies, pepper, etc. Mechanized and scientific cultivation of Agriculture and Horticultural produces are being

adopted in the state. Until recently, horticulture was practiced as a largely non-commercial activity. With better quality planting material, organic farming, adequate research support and better know-how, the state could easily cause a major boom in horticulture and food

processing sector. The sector has the potential to grow at a rapid pace in Assam with the increasing demand for processed food. The wastage of perishables is mainly due to non-availability of adequate processing infrastructure.

Government of India has accorded top priority for development of the Food Processing Industry in the country and accordingly on 18 July 2014, a special Food Processing Fund (FPF) of Rs.2000 crore was placed with NABARD to make available affordable credit to agro -processing units being set up in the Designated Food Parks. State Governments, entities promoted by State/Central Governments, Joint Ventures, Cooperatives, Federation of Cooperatives, Special Purpose Vehicles, Farmers' Producers Organizations, Corporates, Companies, Entrepreneurs, etc., may avail loans from this Fund for establishing the Food Parks designated by Ministry of Food Processing Industries (MoFPI), Govt. of India and also for setting up of individual food/agro processing units in the Designated Food Parks or Agro-Processing Clusters (APCs).

In Assam, there are thirteen Designated Food Parks including one mega food parks, viz., North East Mega Food Park Ltd., in Nathkuchi village, Tihu, Nalbari district and Food Park promoted by Assam Small Industries Development Corporation Ltd. in Chaygaon, Kamrup (Rural) district. There are 6 agro-processing clusters in Assam, at Darrang, Kamrup, Karbi Anglong, Morigaon, Sonitpur, and Tinsukia.

NABARD sanctioned a maiden project to Dhansiri Nutrients Food LLP with financial outlay of Rs. 24.77 crore under its Food Processing Fund (FPF) for commissioning a state-of-the-art PLC technology based modern Rice Mill at the North East Mega Food Park at Tihu in Nalbari District. The project has been commissioned.

6.8 Infrastructure support under Long Term Irrigation Fund (LTIF)

Government of India with a view to fast track the implementation of incomplete major and medium irrigation projects, announced creation of a dedicated Long Term Irrigation Fund (LTIF) in NABARD. In this connection, Ministry of Water Resources, River Development and Ganga Rejuvenation and NABARD signed an agreement to operationalise the Long-Term Irrigation Fund (LTIF).

The funding arrangement for State Governments with respect to the State Share under LTIF has been extended up to FY2026 in respect of 60 ongoing projects under the Accelerated Irrigation Benefit Programme (AIBP) and 85 projects under Command Area Development and Water Management

(CADWM). Under LTIF, Govt. of Assam had availed loan of Rs. 116.01 crore for completion of the Dhansiri Irrigation Project.

6.9 Infrastructure support under Micro Irrigation Fund (MIF)

Union Budget 2017-18 announced setting up of a dedicated Micro Irrigation Fund (MIF) in NABARD with an initial corpus of Rs.5,000 crore to achieve the goal, 'per drop more crop' (PDMC). The main objective of the fund shall be to facilitate the States in mobilizing the resources for expanding coverage of Micro Irrigation by taking up special and innovative projects and also for incentivising micro irrigation beyond the provisions available under PMKSY-PDMC to encourage farmers to install micro irrigation systems. Ministry of Agriculture & Farmers' Welfare (MoA&FW), GoI is nodal ministry for this fund.

6.10 Infrastructure Support under Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

The Department of Fisheries, Ministry of Agriculture and Farmers Welfare, Govt. of India has set up a dedicated Fisheries and Aquaculture Infrastructure Development Fund (FIDF) for creation of fisheries infrastructure facilities both in marine and inland fisheries sectors to augment fish production in the country. NABARD is funding for creation of public infrastructure projects under RIDF and FIDF across various States in the country. Assam with its immense potential for fisheries infrastructure especially post-harvest infrastructure should explore possible convergence between State Fisheries Department, NABARD and Govt. of India and create robust fisheries infrastructure in each district of the State starting from pre to post harvest.

FIDF was created with total funds size of Rs. 7522.48 crore during FY 2018-19 in order to address the infrastructure requirement for fisheries sector for period up to 31 March 2023. The scheme has been extended for another 03 years i.e. from 01 April 2023 to 31 March 2026 within already approved fund size of Rs. 7522.48 crore and budgetary support of Rs. 939.48 crore. The eligible activities includes development of inland fisheries, modernization of fish seed farms, integrated cold chain, establishment of Fisheries training centres, and so on. The eligible loaning agencies are National Bank for Agriculture and Rural Development (NABARD), National Cooperatives Development Corporation (NCDC), all scheduled banks.

Many of the hatcheries of the State Government are lying unutilized because of lack of necessary skill and for fisheries development in the State along with infrastructure, adequate skilled manpower is required to achieve self-sufficiency in seed production which is the primary input in success of a fish farm. Capacity building of the SHG/JLG members through various organizations imparting skill training in hatchery management is necessary. Avenues for employment generation through promotion of SHGs in fisheries sector may be explored.

6.11 Any other topic

The Rural Infrastructure Assistance to State Governments (RIAS) aimed at addressing the long-term infrastructure needs of state governments, with a special focus on Eastern and Northeastern states, as well as aspirational and border districts. RIAS will provide comprehensive financing for the creation of rural infrastructure under both project and program modes. The initiative offers a blend of credit and additional services such as project management units (PMU), technical assistance, capacity building, training, and environmental and social impact assessments. RIAS targets various sectors including drinking water supply, rural education, rural connectivity, power transmission, renewable energy, micro-irrigation, and sanitation. Apart from the active sector, emerging sectors like Electric Vehicle (EV) Infrastructure, Port development, Common Infrastructure for Industrial Parks, Special Economic Zones, Tourism Facilities etc, are the eligible sector for funding.

6.12 Way forward

Biotechnology: Assam holds immense potential for biotechnology due to its unique biodiversity, agricultural resources and strategic location. The Biotechnology Parks would provide a good template for the promotion of Biotech start up companies and the promotion of Public Private Partnerships. Biotechnology Industrial Development is still new to Assam and aligning biotechnology initiatives with India's Act East Policy to capitalize on Assam's strategic location.

Tourism Development in Charaideo Maidam: Charaideo, often referred to as the "Pyramids of Assam," has immense potential for tourism development, especially with the recent recognition of the Moidams (royal burial mounds) as a UNESCO World Heritage Site. Developing ecofriendly ecotourism infrastructure in and around Charaideo Maidams can help transform Charaideo into a major cultural tourism destination, benefiting both the local economy and the preservation of Assam's rich heritage.

Electric Vehicle: Developing a robust charging infrastructure is essential for the widespread adoption of EVs. Attracting investment for setting up EV manufacturing and battery plants in Assam will help to become a leader in the EV sector, contributing to environmental sustainability and economic growth.

Sports Tourism: Developing adventure sports infrastructure facility along the Brahmaputra River and its tributaries, building ecosystem of trekking, Mountaineering and aerial sports can significantly boost state economy, create jobs and promote its natural and cultural heritage. Also, the State can develop infrastructure facility in traditional and indigenous sports infrastructure like traditional archery, boat race. Organising and hosting National and International level sports to showcase Assam Sports Infrastructure.

Flood Protection Projects: Strengthening and Modernizing Embankments with advance materials like Geo Textiles. Using techniques like stormwater drainage system, artificial lakes and wetlands to act as water retention zones.

Chapter 7

Details of Policy initiatives

7.1.1 Policy Initiatives – GoI (including Cooperatives) Cooperative Development

1. The Ministry of Cooperation GoI has taken 54 initiatives to strengthen and deepen the cooperative movement at the grassroots level. The ministry in coordination with state governments, NABARD national level federations and other stakeholders is working on the following initiatives:

i) World's Largest Grain Storage Plan in Cooperative Sector (WLGSP)

Ministry of Cooperation (MoC) GoI is implementing Pilot Project for World's Largest Grain Storage Plan in Cooperative Sector. The Pilot Project entails setting up of grain storage infrastructure including warehouse and silos along with other agri-infrastructure including Procurement Centre Custom Hiring Center Primary Processing Center Grameen Haats etc.

ii) Centrally Sponsored Scheme for Computerization of Primary Agricultural Credit Societies (PACS)

Government has approved a scheme for Computerization of Primary Agricultural Credit Societies (PACS) with the objective of increasing efficiency of PACS bringing transparency and accountability in their operations; facilitating PACS to diversify their business and undertake multiple activities/ services. A total of 63000 PACS have been taken for computerization under the project.

iii) Establishing Multi-purpose PACS/ Dairy/ Fisheries cooperatives in every panchayat with support of NABARD, NDDB, NFDB, NCDC and other National level Federations

iv) PACS as Common Service Centers (CSCs) for better access to e-services

Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY NABARD and CSC e-Governance Services India Limited.

v) Micro-ATMs to Bank Mitra Cooperative Societies for providing doorstep financial services

vi) Computerization of Agriculture and Rural Development Banks (ARDBs)

To strengthen the long-term cooperative credit structure the project of computerization of 1851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop national level software for ARDBs.

vii) Co-operative Education – Setting up of World's Largest Cooperative University

This aims at introduction of cooperative education in independent degree / diploma courses in Schools and Universities.

viii) World's Largest Cooperative Training Scheme

This aims at revamping existing cooperative training structure in the country.

ix) New Cooperative Policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.

x) Amendment to Multi State Cooperative Act 2002 and setting up of 3 new Multi State Cooperative Society (MSCS) in the areas of seed production and marketing; organic products and export from cooperative sector.

xi) To provide facilities at par with FPOs for existing PACS

xii) Establishment of National Cooperative Database Digital Agriculture Mission:

The Digital Agriculture Mission (DAM) aims to revolutionize India's agriculture sector by leveraging digital technology inspired by the success of India's digital revolution in other sectors. With a substantial financial outlay of 2817 crore, it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.

2. Agri Stack

Key components of the mission include the Agri Stack—a farmer-centric DPI to streamline services with the creation of a unique digital Farmer ID linked to important farmer data such as land records and crop details.

3. Vistaar (Virtually Integrated System to Access Agricultural Resources)

Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

4. Jan Samarth Portal:

Jan Samarth Portal a GoI initiative is a unique digital portal linking credit linked schemes for ease of access to the all the beneficiaries and related stakeholders. Schemes such as e-Kisan Upaj Nidhi KCC AIF etc. are accessible through the portal.

5. Agriculture Infrastructure Fund (AIF) Scheme

The Agricultural Infrastructure Fund (AIF) has played a pivotal role in transforming India's agricultural landscape. In addition to existing activities the purview of AIF scheme has now been extended to the following:

➤ **Viable Farming Assets:**

The scheme now includes the creation of infrastructure for viable projects for building community farming assets.

ii) Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects.

➤ **PM KUSUM Component:**

The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.

iv) Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

➤ **Dairy Processing & Infrastructure Development Fund (DIDF)/ Animal Husbandry Infrastructure Development Fund (AHIDF):**

Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026. Further NABARD is included as loaning entity under the revamped AHIDF scheme.

➤ **Fisheries & Aquaculture Infrastructure Development Fund (FIDF):**

GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

➤ **Framework for Voluntary Carbon Market (VCM) in Agriculture Sector:**

The Ministry of Agriculture and Farmers Welfare GoI has launched a Framework for Voluntary Carbon Market in Agriculture Sector. Under the Framework the Ministry envisages creating long-term carbon credit benefits primarily for small and marginal farmers by developing a VCM Framework and setting guidelines. NABARD is the nodal agency to coordinate and implement the various pilot projects under the VCM.

➤ **PMJANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan):**

PM JANMAN is a recently launched initiative by the Government of India specifically designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of 24104 crore.

7.1.2 Important Union Budget announcement

7.1.2.1 Important Announcements

1. **Digital Public Infrastructure for Agriculture:** Issuance of Jan Samarth based Kisan Credit Cards
2. **Release of new varieties:** 109 varieties of 32 high-yielding and climate-friendly crops will be released for cultivation by farmers.
3. **Natural Farming:** To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centers will be established.
4. **Vegetable production & supply chain:** To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
5. **Budget focusses on development of Digital Public Infrastructure (DPI),** a digital crop survey for Kharif crops will be conducted in 400 districts.
6. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
7. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
8. **Mudra Loans:** The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
9. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
10. Development of Twelve Industrial Parks under the National Industrial Corridor Development Programme.
11. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
12. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
13. **Taxonomy for Climate Finance:** Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.

14. **Skilling the workforce to create employment opportunities:** For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
15. **MSME Units for Food Irradiation Quality & Safety Testing:** Financial support for the setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
16. **Water Supply and Sanitation:** In partnership with the State Governments and Multilateral Development Banks, the Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage the use of treated water for irrigation and filling up of tanks in nearby areas.

7.1.2.2 Highlights related to Agriculture & Farm Sector

➤ Priorities identified for Agricultural Sector

1. Transforming Agricultural Research
2. Release of New Varieties
3. Natural Farming
4. Mission for Pulses and Oilseeds
5. Vegetable Production and Supply Chains
6. Digital Public Infrastructure (DPI) for Agriculture
7. Shrimp Production and Export.

➤ Focus Areas

1. Productivity and resilience in Agriculture
2. Employment & Skilling
3. Inclusive Human Resource Development and Social Justice
4. Manufacturing & Services
5. Urban Development
6. Energy Security
7. Infrastructure
8. Innovation Research & Development and
9. Next Generation Reforms

7.2 Policy Initiatives – RBI

- **Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana –**

National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.

- **RBIs Green Deposit Framework –**

The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.

- **Unified Lending Interface (ULI):**

The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

- **RBIs Green Deposit Framework –**

The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.

7.3 Policy Initiatives – NABARD

7.3.1 Refinance support:

NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.

7.3.2 Schematic Refinance for Water Sanitation and Hygiene (WASH):

To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).

7.3.3 Special Refinance Scheme (SRS) on PACS as MSCs:

NABARD introduced Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centers over a period of three years commencing from the year 2020-21.

7.3.4 Credit-linked subsidy schemes of GoI

7.3.4.1 New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM):

GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays a special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.

7.3.4.2 Agri Clinics and Agri Business Centres (ACABC):

The Central Sector Scheme of Agri-Clinics and Agri-Business Centers was launched in April 2002 by Ministry of Agriculture GoI. Composite subsidy of 44% of the project cost for women SC/ST & all categories of candidates from Northeast and Hill states and 36% of project cost for all other beneficiaries is provided under the scheme.

7.3.5 Interest Subvention Schemes of GoI

- NABARD implements a crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 3 lakhs at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.

- **NRLM Interest Subvention:**

NABARD also implements an interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM.

- GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increasing the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

7.3.6 Rural Infrastructure Development Fund (RIDF):

RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects at present covers as many as 39 activities classified under three broad sectors viz. (i) Agriculture and Related sector (ii) Social Sector and (iii) Rural Connectivity.

7.3.7 Micro Credit Intervention:

NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs training and capacity building of SHG members and other stake holders besides initiating special programmes for backward regions.

- **A few recent initiatives taken under micro credit are as under:**

- Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform
- Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.
- NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-Suvidha (Microenterprises through Skill Upgradation for Women) to support need based and location specific developmental projects by strategizing end-to-end interventions.
- Pilot Project: Real-time banking solution for SHGs (Money Purse Application)
- Pilot Project – Graduated Rural Income generation Project (GRIP): A pilot project to build capacities and enable asset generation by ultra-poor rural women and graduating them to access formal financial services through the innovative concept of returnable grant was sanctioned during 2023-24.
- MoU with NRLM MoRD: Marking a strategic alliance to benefit rural women SHGs NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural

Development GoI inked a landmark MoU on 27 February 2024.

7.3.8 Financial Inclusion

Major Policy interventions and launching of new Schemes under the fund during 2023-24 include:

- Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of 3.67 crore for deploying 1631 microATM devices at PACS (440) and cooperative milk societies (1191).
- Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
- Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies:
- Incentive Scheme for BCs operating in NE States and hilly states:

7.3.9 Farm Sector Development

- **Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds:** A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched in five states: Punjab Haryana Rajasthan Uttar Pradesh and Tamil Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand side management of water at the micro-watershed/village level.
- **Expansion of JIVA:** Based on the success of the pilot phase JIVA is being expanded to 25 new projects in central eastern and north-eastern states to further widen and deepen the programme focusing on completed or near-completion watershed/spring shed and tribal development projects with thrust on districts identified under aspirational / low priority sector lending districts.
- **Accelerator approach for growth of FPOs:** NABARD has come up with FPO accelerator programme which is a structured framework to empower FPOs by providing access to specialized training mentorship and resources envisaging the enhancement in FPO's operational efficiency adopt modern agricultural techniques and navigate market complexities
- **Saturation Drive campaign:** Government has launched the saturation drive to provide FPOs benefits of schemes of Agriculture department in the form of licenses of inputs seeds fertilizer etc. FPOs will also be linked to mandis facilitated with registrations under GST FSSAI and onboarding on platforms like ONDC and other E-retailing platforms for sale of their produce.
- **National FPO Policy:** MoA & FW GoI is working on finalization of a National Policy on FPOs to create a supportive environment for the FPOs after ongoing deliberations and consultative meetings on the draft policy.

7.3.10 Climate Action and Sustainability:

NABARD is a Direct Access Entity (DAE) to the Green Climate Fund (GCF) and the National Implementing Entity (NIE) to Adaptation Fund (AF) and National Adaptation Fund for Climate Change (NAFCC).

7.3.11 Off Farm Sector Development

- **Capacity Building Fund Social Stock Exchange (CBF-SSE):** The Capacity Building Fund of Social Stock Exchange (CBF-SSE) was set up in NABARD with funding to be contributed by NABARD, SIDBI, BSE, NSE and Other CBF is being used to improve the ability of all stakeholders

to navigate through the operational dynamics of SSE understand the nuances processes instruments etc.

- **Gram Vihar New Scheme for promotion of Rural Tourism:** A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day" i.e. one day trip without night stay.

7.3.12 Agriculture Credit during 2023-24:

Disbursement of agriculture credit during 2023-24 was 25.10 lakh crore as against target of 20.00 lakh crore indicating achievement of 125%. Commercial Banks, RRBs and Co-operatives accounted for 75%, 13% and 12% of the total disbursement respectively.

7.3.13 Technology Facilitation Fund (TFF):

NABARD has set up a Technology Facilitation Fund (TFF) with a corpus of 50 crore. The fund is focused on providing support to tech start-ups working in agriculture and rural development sectors. The fund provides a range of flexible support mechanisms including grants loans equity and convertible grants designed around the needs of each start-up.

7.4 Policy Initiatives of State Government

7.4.1 Digital transformation in the Government

With an aim to ensure quality, time bound and transparent citizen centric schemes, the state government has launched many initiatives viz. Mission Sadbhavana to dispose of old files, paperless governance by introduction of e-office in Secretariat, contactless services (some in auto-approval mode), empowering automobile dealers to register vehicles and issue Registration Certificates, Govt. receipts on online mode through e-GRAS etc.

Assam has been onboarded in 'One Nation One Ration Card' (ONORC) scheme since June, 2022. The Government of Assam will identify 40 lakh new beneficiaries under NFSA and new Ration Cards will be issued to them.

7.4.2 Mission Basundhara 2.0:

In a bid to streamline and resolve and make land revenue services more accessible to citizens, 'Mission Basundhara' was conceptualized under the leadership of Hon'ble Chief Minister, Assam. The mission envisages to reduce the pendency in updation of land records, through mission mode accelerated disposal of services sought by citizens and creating an ease of doing business environment in the land management ecosystem.

The seven land related services to be provided through Basundhara 2.0 portal are:

(i) Settlement of Khas and ceiling Surplus land, (ii) Settlement of Occupancy Tenant, (iii) Settlement of special cultivators, (iv) Settlement of hereditary land of Tribal Communities, (v) Settlement of AP transferred land from original AP holder, (vi) Regularization of settlement of PGR VGR land and (vii) Online payment of Land Revenue. The three components of the mission are - i. Purification of land records in a mission mode ii. Polygon survey of yet to be surveyed 672 non-cadastral villages iii. Re-survey of 18789 cadastral villages of 27 districts using hybrid methodology.

7.4.3 Mukhya Mantri Sva-Niyojan Mission:

Govt. of Assam aims to promote micro-entrepreneurs to create self-employment opportunities among the un-employed youths belonging to BPL families and low-income households. Income generating activities such as Trading, Manufacturing, Service, Food processing, Handloom, Handicraft, Agriculture and allied- Animal Husbandry, Fishery and Dairy will be supported under this scheme.

7.4.4 Mukhya Mantri Mahila Udyamita Abhiyaan:

A minimum amount of Rs 47,500 will be provided to each woman member of self-help groups in rural and urban areas. This will be provided by a combination of grant, subsidy, and loan.

7.4.5 Mukhya Mantri Awaas Yojana (Gramin):

Under the scheme, 13,000 houses each will be allocated to eligible beneficiaries from tea garden communities and poorest of poor beneficiaries who were not included under the socio-economic caste census.

7.4.6 Mukhya Mantri Nijut Moina:

One-time incentives of Rs 10,000, Rs 12,500, and Rs 15,000 will be paid to 10 lakh girl students for joining class 11, graduation (first year), and post-graduation (first year), respectively. This will be available for students taking admission in government colleges and institutions.

7.4.7 Orunodoi:

Orunodoi remains one of the prime women centric flagship programmes to fight against poverty by the State Govt. "Orunodoi 2.0" has been launched by Govt. of Assam. Under this scheme, the monthly benefits have been increased from Rs 1000 to Rs 1250 from October 2022 benefitting more than 17 lakh households.

7.4.8 Skill Upgradation:

In order to create industry-ready skilled personnel and entrepreneurs, the state government in collaboration with Tata Technologies Private Limited aims to transform the Industrial Training Institutes (ITIs) and Polytechnics in the State as Centres of Excellence. 77 nos. of ITIs and Polytechnics to be upgraded with an estimated cost of Rs. 367 crore for skilling the youth of Assam. North East Skill Centre has been established in collaboration with ITE Education Services (ITEES), Singapore. Further, Govt. of Assam has also decided to set up one Skill University at Mangaldai with project cost of Rs. 1016 crore. Skilling of youth will boost in building a self-reliant Assam.

7.4.9 Rooftop solar:

All new private and public buildings constructed in Assam will have to mandatorily install rooftop solar facility.

7.4.10 200 years of Assam Tea

Tea Industry has been playing an extremely important role in employment generation and contributing around 90 percent of State's export. In order to boost this sector, Govt. of Assam has decided to allow use of tea garden land for agriculture and allied activities. Further, Assam Tea Industries Special Incentives Scheme (ATISIS), 2020 will be further strengthened to incentivise the production of orthodox tea and specialty tea in Assam.

7.4.11 Welfare of tea tribe community

At the betterment of tea garden worker community in Assam State – Under Mission Basundhara 3.0 domicile requirement will be relaxed in respect of tea tribes and some indigenous communities to provide them land rights.

7.4.12 Commercial Tree Plantation:

To bring innovative reforms in the management of Trees Outside Forest, Govt. of Assam has notified Assam Trees Outside Forest (Sustainable Management) Rules, 2022. These rules were framed to

encourage farmers to grow trees on non-forest lands by simplifying the processes of registration of plantations, grant of felling permission and issuance of Certificate of Origin through contactless public delivery mode. This will strengthen the green economy by weaning away industrial supplies from reserve forest resources.

7.4.13 Climate Change

Govt. of Assam proposes to introduce Chief Minister's Green Initiative Incentive Scheme as part of Assam's agenda in implementing India's "Panchamrit" strategy for combating climate change. Further, Govt. also proposed to incentivize private-led carbon sequestration initiatives and promote climate resilience through community participation.

7.4.14 Agriculture:

Govt. of Assam has proposed to go beyond the traditional oil seeds and plans to cover an area of around 2 lakh hectare under **oil palm** in the next five years. Around 2084 ha area has already been brought under cultivation. The State has been divided into six zones and four zones have already been allotted to processing companies.

Govt. of Assam has also launched Assam Millets Mission (AMM), Assam Fodder Mission (AFM) and State Floriculture Mission (SFM).

Govt. of Assam launches initiative '**Assam Millet Mission**' to boost Agri sector: Govt. of Assam has launched Assam Millet Mission, targeted to raise nutrition quotient & doubling farmers' income and also to increase productivity. It will also contribute in crop diversification.

Assam Fodder Mission (AFM): Under this Project it has been proposed to demonstrate the modern & scientific cultivation practices of mix fodder cultivation to the farmers of Assam at their fields as well as in departmental farms.

State Floriculture Mission (SFM): Govt. of Assam has decided to introduce Assam Floriculture Mission, aimed at supporting the state's farmers and boosting the floriculture industry. The mission will be launched with an initial investment of Rs.150 crore and will be open to 20,000 farmers in the state.

The State Government proposes to set up a Storage Mission to create one million metric tonnes capacity for agriculture and horticultural crops. Furthermore, to minimize post-harvest losses, a scheme for setting up of more dry and cold storage units has been planned by providing top up subsidies over and above existing provisions in the Gol Scheme.

A seed vertical has also been set up under Assam Agribusiness & Rural Transformation Project (APART) to provide 42 quality seeds and planting material to address the issue of low productivity.

7.4.15 Animal Husbandry & Veterinary

A scheme in collaboration with National Dairy Development Board (NDDB) to achieve 50,000 production of female calves during the next five years is being implemented by the Govt. So far, 1.16 lakh doses of sex sorted semen has been procured to ensure production of female calves in the state.

Under the piggery sector, 1670 farmers are being supported with a financial outlay of Rs. 7.88 crore to establish pig farms aiming to make the state self-sufficient in pork production.

With a vision to make Assam self-reliant, a Joint Venture company named North East Dairy and Foods Limited, between Govt. of Assam and National Dairy Development Board (NDDB) has been formed with an aim of producing 10 lakh liters of milk per day.

Mobile Veterinary Units (MVUs): In order to ensure animal health care facilities to the doorstep of the farmers, 181 mobile Veterinary Units will be made fully functional in the state during the year 2023-24.

7.4.16 Fisheries:

With a view to take Assam to become one of the top five states in the production of fish within the next five years, Govt. of Assam has decided to implement a project called the Assam Fisheries and Rural Livelihood Project (AFDLP) for funding under Japan International Cooperation Agency (JICA).

With a view to conserve the indigenous germplasm, propagation and restoration of endangered fish species, a 5-year project on Gene Bank for Indigenous Fish (GBIF) is being implemented through the College of Fisheries, Raha.

7.4.17 Handloom, Textile & Sericulture Department- “Weaving the Future”

Govt. of Assam will provide support to 4,299 numbers of Weavers of Sualkuchi by providing yarn at 30% subsidised rates.

Sericulture Model Villages will be set up in 5 districts / subdivisions under Assam Agribusiness and Rural Transformation Project. An amount of Rs 733 lakh has been allocated to cover 1250 beneficiaries of 5 districts/sub-divisions.

Govt. of Assam will set up an Integrated Handloom Park with an estimated project cost of Rs 55 crore in the proximity of Kaziranga National Park.

7.4.18 Soil & Water Conservation

Government proposes to create 59 nos. of Spring Sheds in three hill districts of Assam, viz., Karbi Anglong, West Karbi Anglong and Dima Hasao and the Department will also implement Integrated Soil & Water Conservation schemes to create rural infrastructure under RIDF

7.4.19 Tourism:

To promote private investments in the tourism sector in places like Kaziranga, Manas etc., Govt. of Assam will be signing agreement for mega hospitality projects with major hospitality groups. This will ensure Assam to be one of the few states in India to grant industry status to tourism.

7.4.20 Agri Vision 2025

Govt. of Assam has prepared a VISION PLAN (AGRI VISION 2025), keeping food security, employment generation and sustainability of agricultural production in its core. The vision statement being SUSTAINABLE AGRICULTURE FOR ENOUGH FOOD, EMPLOYMENT AND WEALTH. The focus is on self-sufficiency of food grains, oilseeds and horticultural produce. The areas of intervention to be (i) large-scale shallow tube well irrigation, (ii) thrust to value addition in horticulture produce, (iii) Integrated Nutrient Management like use of organic manures, bio-fertilizers and green manuring to maintain soil health, (iv) attaining self-sufficiency in seed production, (v) conservation of natural resources, (vi) increased area and production of pulses, oilseeds and food cereals. A Young Farmers' Development Agency (YFDA) to be formed in each district to administer and co-ordinate various activities of the scheme with the Department of Agriculture.

7.4.21 Assam Agenda 2030

The Transformation and Development Department to coordinate the efforts of the Govt. of Assam in achieving the Sustainable Development Goals (SDGs). The Dept. to act as a think-tank to research, coordinate, train, spread awareness and understanding on issues related to SDGs across all levels and stakeholders in the State. The Govt. of Assam has set its focus on five major areas comprising the critical means of implementation – financial resources, human resources & capacities, technology &

innovation, monitoring & statistical capacity development for assessing the progress on Assam 2030 and partnerships.

7.4.22 Assam State Rural Livelihood Mission (ASRLM)

ASRLM is being implemented by Assam State Rural Livelihoods Mission Society (ASRLMS) with the objective of enhancing the social and economic empowerment of the rural poor in Assam. It is a multipronged approach to strengthen livelihoods of the rural poor by promoting SHGs, providing skill development and placement for youth for wage based occupations in different private/business organizations and imparting self-employment oriented training. The services of the Mission include training/capacity building, revolving fund assistance, providing seed capital, start-up cost to eligible village organizations, credit linkage facilities and skill training programs through RSETIs. Credit support through banks are on the lines of RBI instructions on micro credit.

7.4.23 Incentive to SHG members

Govt. of Assam proposes to extend Rs 1000 to the bank accounts of all SHG members to incentivise them to maintain an active bank account and to develop business project proposal. Further, woman will also get Rs 10,000 in subsequent year to develop her business into a successful home-based enterprise. All these payments would be done through DBT.

7.4.24 Status of Cooperatives in the State

There are 11150 different types of cooperative societies in the State of Assam. The Sector-wise/Activity-wise distribution Co-operatives is given in the Table.

Sr. No.	Type	No. of Societies
A	Non Credit Cooperative Societies	
1	AH Sector (Milk/Fishery/ Poultry etc.)	2195
2	Consumer Stores	334
3	Housing Societies	134
4	Weavers	56
5	Marketing	243
6	Labour Societies	149
7	Industrial Societies	617
8	Agro Processing	12
9	All others	5419
	Total	9159
B	Credit Cooperative Societies	
10	Primary Agriculture Credit Societies	1991
C	Multi State Cooperative Societies (MSCs)	
11	MSCs	----

Source: Report of RCS and Statistical Handbook, Govt. of Assam

7.4.25 Important State Budget Announcements

The Assam Budget 2024-25 was presented by Smt. Ajanta Neog, Hon'ble Finance Minister of Assam on 12th February 2024. Key highlights include initiatives for sustained growth, infrastructure boost in education, tourism and health, green economy promotion, and cultural renaissance. The budget estimates total revenue receipt at Rs. 1,43,605.56 crore and expenditure at Rs. 1,43,891 crore. Major allocations were made for education, rural development, and SDG 3 on health and wellbeing. New schemes like Mukhya Mantri Nijut Moina for girls' education and Chief Minister Atma Nirbhar Asom Abhijan for youth entrepreneurship. The important State Budget announcements are:

i) Self-sufficiency in egg, milk and fish production:

The State Government aims for self-sufficiency in egg, milk and fish production to create jobs, increase income and stimulate rural growth. To attain self-sufficiency in egg production, the State Government would be focusing on layer farming. The Government has already undertaken distribution of low input technology birds among traditional backyard farmers. Rs. 25 crore has been for providing appropriate incentives. To boost milk production, Rs. 25 crore has been provided towards milk subsidy as a direct support to dairy farmers. This is in addition to Rs. 10 crore provided for infusing equity in North East Dairy and Foods Ltd (NEDFL). The State Government will boost fish production by leveraging Central schemes and Externally Aided Projects (EAPs).

ii) Promotion of small tea growers

An amount of Rs. 15 crore for the promotion of small tea growers. The Govt will provide incentives for various initiatives to small tea growers in the State and support the modernization of tea processing facilities and training of tea sector in new technologies.

iii) Start-up Mission

Rs. 18 crore has been earmarked to support the Start-up Venture Fund for Assam. In addition, two new Startup Incubation hubs will be established at Assam Engineering College, Guwahati and Jorhat Engineering College, Jorhat with an allocated fund of Rs. 5 crore.

iv) Setting up of Training Centre at Padmashree Hemaprova Chutia's residence.

The Government has planned to preserve the unique creativity of Padmashree Hemaprova Chutia and would set up a Handloom Training Centre at her residence in Moran, Dibrugarh for preservation, display and training purpose. • Further, in order to make the weavers self-reliant and for their upliftment, 1000 looms (Moina Xaal) we will distribute, with a budgetary provision of Rs.14 crore, in the FY 2024-25.

v) PM Vishwakarma Yojana

Under the PM Vishwakarma Yojana, end-to-end support is provided to artisans and craftsman engaged in 18 trades through PM Vishwakarma certificate and ID card. Further, a toolkit incentive of upto Rs.15,000 in the form of e-vouchers at the commencement of Basic Skill Training would be provided along with credit support of upto Rs. 3 lakh. At the time of State Budget announcement, the State has received 4,97,968 applications on PM Vishwakarma portal which is 6th highest in the country.

vi) Farm Mechanization

In order to strengthen food processing ecosystem in FY 2024-25, the State Government plans to distribute 2000 power tillers, 70 tractors, 200 threshers, 200 reapers, 10 paddy transplanters etc. amongst farmers to support their agricultural activities. Further, the State Government proposes an amount of Rs.10.93 crores for Common Service Centres and an amount of Rs. 8.4 crores for Custom Hiring Centres.

vii) Rooftop solarisation

The State Government will implement the Pradhan Mantri Suryodaya Yojana for installing rooftop solar systems by contributing the corresponding State's share.

viii) Climate Action

Following the clarion call given by Hon'ble Prime Minister, Shri. Narendra Modi, the State Government has launched Mission LiFE – Lifestyle for Environment on 22nd March 2023 in Assam. The Government has signed an MoU with The Energy and Resources Institute (TERI), which will help in mobilisation of resources and capacity building. Further, the State will introduce curriculum on climate change in the school text books to raise awareness among our next generation on the need for climate action.

Under Chief Minister's Climate Resilient Village Fellowship Programme, announced in the budget 2022-23, post-graduate students selected for the fellowship have provided village-specific climate action plans for 100 villages. The Government will initiate steps to develop 10 model climate resilient villages the current year. The State will continue publishing Green Budget covering 18 departments this year. Further, the environment friendly schemes of the departments will be tagged in order to prioritize them for fund release.

ix) Championing Digital Transformation & Artificial Intelligence

In order to maintain the momentum of technology driven New India, the State Government will establish the Assam Centre for Excellence for Artificial Intelligence. The Government will build the Assam Data Exchange Platform, which would be a robust digital public infrastructure facilitating data access, its utilization and laying foundation for data-driven governance and policy making.

x) Jeevika Sakhi Express

The Jeevika Sakhi Express is a scheme by the Assam government that provides scooties and a monthly allowance to Community Cadres who work on women's empowerment. Beneficiaries of the scheme includes "Krishi Sakhi", "Bima Sakhi", "Pashu Sakhi", "Jivika Sakhi", among others who, as "community cadres" work towards mobilizing and members of self-help groups (SHGs).

Among the 19,000 Jeevika Sakhis, 10,910 have received scooties to enhance their outreach for promoting the message of financial empowerment amongst women. In the current year, the remaining Jeevika Sakhis will be provided scooties and Rs. 52 crore is allocated for this scheme.

xi) Monthly remuneration to honorary Gaon Pradhans in the Forest areas

In recognition of the services rendered by Gaon Pradhans in forest areas along the Assam-Nagaland, Assam – Arunachal Pradesh borders and such other areas of the State, Rs. 6 crore has been earmarked to provide monthly remuneration to the Gaon Pradhans.

7.4.26 State Govt. sponsored Programmes linked with Bank Credit

- **Mukhya Mantrir Laghu Udyog Udaogoni Aachoni:** Under the scheme, Govt. of Assam provides Capital Incentive in form of Credit Linked Subsidy directly to the lending bank for MSME Sector. Capital subsidy at the rate of 10% of the Fixed Capital Investment by the entrepreneur, with a ceiling of Rs 50 lakh per entrepreneur, is available under the scheme.
- **Chief Minister's MSME Interest Subvention Scheme:** Under this scheme, 3% interest subvention will be provided to the beneficiary through credit linked subsidy to provide relief for the MSME sector through Term/working capital interest subsidy. It is anticipated that a credit outflow to the tune of Rs 1700 crore from the banks to MSME sector will be made and more than 6000 MSMEs will be benefitted directly.

- **Mukhya Mantri Mahila Udyamita Abhiyaan:** It is an ambitious mission of promoting entrepreneurial spirit of our women, with the twin objectives of strengthening income of women entrepreneurs with a minimum income of Rs. 1 lakh per annum and establishing them as business entrepreneurs in Amrit Kaal. Under the scheme, The State Government will provide an entrepreneurship fund of Rs.10,000 to each one of 39,67,743 women members of Self-Help Groups in the rural areas, subject to certain conditions, throughout the State. Besides, the government will facilitate a bank loan of minimum of Rs. 25,000 to each beneficiary and upon prudent utilization and timely repayment of the loan amount, a capital subsidy of Rs. 12,500 will be provided to the beneficiary. Thus, each beneficiary would get a minimum of Rs.47,500 as grant, subsidy and loan.
- **CM Flagship Programme for Self-Sufficiency in Eggs:** The scheme's objective is to support new and existing medium size layer entrepreneurs of the state to strengthen and augment their farming activities with a purpose of enhancing productivity of their farm through sustainable livelihood and thereby support towards attainment of self-sufficiency in egg production in Assam. A Capital Subsidy of 30% will be provided to eligible entrepreneurs as per the current budget provision during the implementation of the scheme. To qualify for the subsidies/incentives under this scheme, layer farms should have or propose for a capacity of at least 20,000 birds and upto 50,000 birds and the unit should get term loan from a Financial Institution/ Bank recognized by the Reserve Bank of India. In case of units delinked from bank finance, it shall be eligible for the subsidy on completion of 30% of the project, if applied within one year of actual commencement of the project and furnish Bank Guarantee as per prescribed format from scheduled bank along with appraisal of the project for its validity by the bank where the applicant is holding the account.
- **Policy for Commercialization of Poultry Sector in Assam, 2024:** Under the scheme, incentives are offered for two components, viz Commercial Layer Farm and Commercial Broiler/Poultry Breeding Farm. Capital Subsidy to the extent of 33%, upto a maximum of Rs.5 crore, of the total Capital Expenditure will be available for the new commercial units and expansion of existing farms. The scheme also offers interest subsidy of 3% on Term loan subjected to a maximum of Rs. 20 lakhs per annum for 5 years and interest subsidy of 3% on Working Capital loan subjected to a maximum of Rs. 10 lakhs per annum for 5 years.
- To qualify for the subsidies/incentives under this policy, layer or poultry farms should have a capacity of at least 50,000 birds and the unit should get term loan from a Financial Institution/ Bank recognized by the Reserve Bank of India. In case of units delinked from bank finance, it shall be eligible for the subsidy if applied within one year of actual commencement of production.

7.4.27 Assam Agroforestry policy, 2024

The Assam Cabinet approved the state's Agroforestry Policy 2024, a landmark move aimed at boosting environmental sustainability and enhancing rural prosperity. This policy sets a framework to increase forest cover, mitigate climate change impacts, improve the rural economy, and uplift farmers' income levels.

Few successful interventions of NABARD at ground level in the State of Assam

Farmers Producers Organisation

Support provided

Tulungia Shine Farmer Producer Company, supported by NABARD under ACCESS Development Services (CBBO) under CSS 10K scheme in 2022 in Srijangram block of Bongaigaon district with the aim of empowering small-scale marginal farmers and improving their livelihoods. NABARD provided financial grant assistance to the FPC and its CBBO (ACCESS Development Services) for the formation, promotion, and overall management of the FPC. NABARD provide training and capacity-building programs, including exposure visits and market linkage initiatives for improving organizational management, technical know-how, and market understanding.

Exposure Visit: Facilitated exposure visits for FPC members to learn best practices in farming, processing, and marketing. These visits provided consulting services to the members, aiding them with business planning, risk management, and governance

Market Linkages: Facilitated connections between the FPC and potential buyers, including corporate houses and retailers. It also provided opportunities for the FPC to participate in national trade fairs and seminars to foster collaboration and knowledge exchange

Pre-implementation status

- **Socio-Economic Condition of Farmers:** Before the initiation of the FPO most members of the FPC were small and marginal farmers engaged in cultivating crops like rice, mustard, and vegetables on fragmented landholdings. The average annual income of farmers ranged from Rs 50,000 to Rs 55,000.
- There was a lack of knowledge and skills on scientific agricultural practices due to lack of training and capacity-building programs which lead to low production, low productivity and lesser income to farmers.
- There were a lack of formal institutional credit flow to those farmers.
- Absence of end-to-end services, including input supply, technical support, processing, and marketing.

Challenges faced

After the establishment of the FPC and becoming shareholders of the FPC the farmers received Rs 18.75/- per Kg from Rs 15.45/- per kg.

The FPC provides tractor to small and marginal farmers at a lower rate than the market price thus increasing their overall income.

Absence of end-to-end services, including input supply, technical support, processing, and marketing, lack of awareness and coordination among stakeholders, which initially hindered progress. However, through continuous engagement and capacity-building efforts, these issues were gradually addressed



Impact

- After the establishment of the FPC and becoming shareholders of the FPC the farmers received Rs 18.75/- per Kg from Rs 15.45/- per kg.
- The FPC provides tractor to small and marginal farmers at a lower rate than the market price thus increasing their overall income.
- This movement of the FPC, especially in Maize have encouraged and motivated farmers to join the FPC and the FPC was able to increase its shareholders by a significant numbers since inception.
- With the association of farmers with the FPC the farmers were trained and provided access to sprinklers under PMKSY scheme.
- The FPC has already assisted its shareholders in providing assistance for PM-Kisan Samman Nidhi, PMFMB, PMKSY, and other important Government Schemes
- Over 20 FPC members have been credit-linked with NBFC.
- Infrastructure Development:
 - A Village Level Farm Machinery Bank (VLFMB) was established at Tulungia, equipped with tractor under a government scheme.
- Enhanced Income:
 - Through collective efforts, the FPC has significantly improved the income levels of its members, enabling them to raise their standard of living.

Rural Infrastructure Development Fund

Govt. of India has instituted the Rural Infrastructure Development Fund (RIDF) under NABARD for financing rural infrastructure projects implemented by the State Governments. This initiative has contributed substantially in augmentation of rural infrastructure by providing funding support to the State Governments for taking up critical infrastructure projects. Assistance from RIDF is available for supporting 39 eligible activities grouped under three distinct heads viz. Agriculture and related sectors, Social Sectors and Rural connectivity. NABARD's credit assistance to Government for creation of rural infrastructure under the RIDF is over Rs.11431.60 crore for 5410 projects. Of the sanctions an amount of Rs.8720.22 crore has been disbursed as on 31 March 2022. Investments under RIDF, in turn, have helped improving the credit absorption capacity, increased access to markets, enhanced incomes and better quality of life in rural Assam.



Solar Powered Tube Well Irrigation Project in Morigaon District



RCC Bridge connecting Bangladesh through Sonahat International Trade Centre River Gangadhar in Dhubri financed under RIDF.

Geographical Indication

NABARD's Intervention in GI

To preserve and promote the indigenous artisans, a total of 12 products from state have received our financial support out of which 08 products have received GI certificate recently. NABARD is committed to support GI Registration of indigenous arts and crafts of the state in the coming days which will lead to better livelihood opportunities and price realization at the end of artisans and craftsmen.

GI tagged products of Assam supported by NABARD:

1. Assam Jaapi, 2. Sarthebari Metal Craft, 3. Majuli Mask of Assam, 4. Majuli Manuscript of Assam, 5. Assam Pani Meteka Craft, 6. Assam Asharikandi Terracotta, 7. Assam Mising Textile, 8. Assam Bihu Dhol



Assam Jaapi



. Assam Bihu Dhol

Sarthebari Metal Craft



Assam Asharikandi Terracotta



Assam Mising Textile



Assam Pani Meteka Craft



Majuli Manuscript of Assam



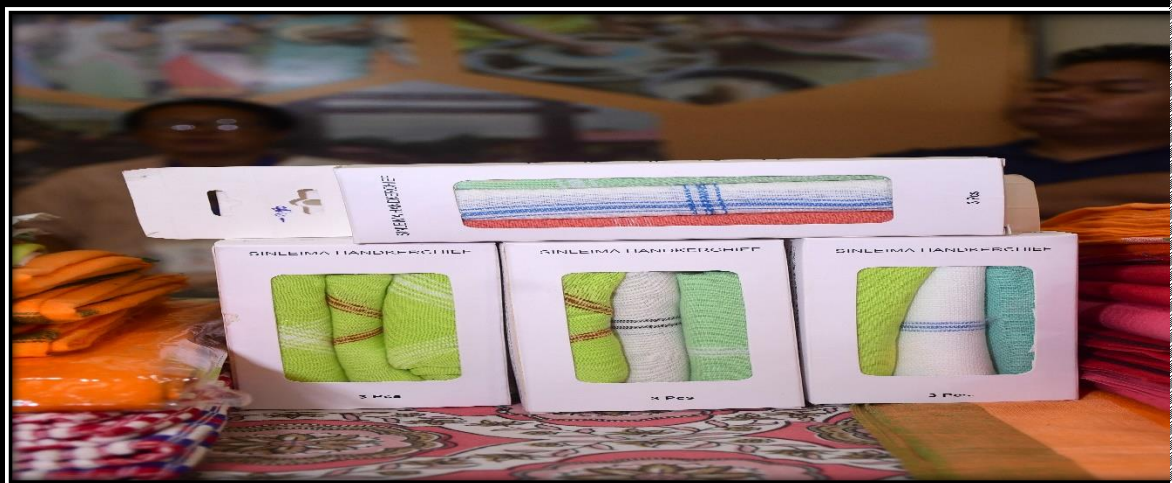
Majuli Mask of Assam

Off Farm Producer Organisation (OFPO)

Off-farm Producer Organisations (OFPOs) are legal entities formed by artisans, weavers, craftsmen etc., to promote rural enterprises, generate local employment through value addition, design innovation and development, processing, brand-building, creation of storage and logistics infrastructure, aggregation, mechanization and development of technology, develop strong forward and backward linkages, ensure better income realization, which ultimately brings in sustainable and inclusive development through collectivization and formalization. An off-farm producer organization (OFPO) having 200 female members (engaged in weaving) is being supported with grant support of Rs. 48.50 lakh in Cachar district which has received credit linkage of around ₹ 1.03 crore from Union Bank of India in 2023-24.

The OFPO demonstrated remarkable growth during 2022-2024, launching their "Sinleima" brand products and inaugurating a Common Facility Center in June 2023. The organization successfully conducted multiple training programs, benefiting over 240 weavers through skill upgradation, design development, and entrepreneurship initiatives. With continuous handholding by DDM, Cachar, the weavers of OFPO witnessed remarkable growth by over 59 % in their earnings , while the organization's turnover reached Rs.2,011,783/- with a net profit of Rs.183,519/-. The establishment of partnerships with various government departments and financial institutions further strengthened their operational capabilities.





Traditional Crafting of Jute & Macrame (Nagaon, Assam)

Challenges:

Diminishing interest in traditional handicrafts among younger generations.

Availability in abundance of cheap & hazardous bags & decorative items.

Time consuming.

Support:

- NABARD Assam RO organised 15-day MEDP on Jute & Macrame Craft for 30 participants of various SHGs from Kaliabor Dev. Block of Nagaon district.
- Training provided through professional Master Resource Persons for manufacturing utility items like Wall Hangings, Window coverings, Table tops, Dining Covers, Flower Stands, Designable bags like School/ Travelling/ Shopping/ Vanity Bags, Office files/ folders etc.

Benefits:

- ✓ The trained Women SHG Members received an additional option to undertake income generating livelihood activities.
- ✓ Five of the trainees joined hands to form a Joint Liability Group viz. Junali JLG and availed a credit support of Rs. 1.00 Lakh from Bholaguri Satra Samabai Samity Ltd. and started the activity.
- ✓ These JLG members viz. Ms. Puja Saikia, Ms. Ranjita Bora, Ms. Junti Hazarika, Ms. Kanaklata Bora and Ms. Happymoni Bora have initiated the manufacturing of Shopping Bags, Flower Stands, Wall Hangings with Mobile phone holders, Dining Table covers, Window coverings etc.
- ✓ These five trainees have started selling their products in SHG level meetings, shops & local exhibitions. As a result, each of the member have started earning an additional income of Rs. 3000/- per month (Aprox.).

Way Forward:

- This Group of five trainees are interested in setting up their own shop in Jakhalabandha market place, so that they can produce more products and sell them at remunerative prices.
- They are also planning to onboard their products onto ONDC platform, so that they can sell the products to distant customers, after proper branding.
- After successfully repaying the JLG loan, these trainees are willing to avail higher dosage under MUDRA or PMEGP loans.



Appendix I a

Climate Action & Sustainability

1. Climate Change Scenario and its Impact

India with diverse geographical regions, long coastline, biodiversity, and high dependence on natural resources is one of the most vulnerable countries to climate change risks worldwide. Further, more than half of India's population lives in rural areas and depends on agriculture & allied activities, which are highly sensitive to climate change. There is emerging evidence that the productivity of crops, livestock and fish is likely to be affected with implications to food security, livelihoods, and sustainability in agriculture. In India, several studies have projected declining crop yields, in the absence of adaptation to climate change. As per the district level risk and vulnerability assessment of Indian agriculture to climate change undertaken by ICAR-CRIDA2, 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

(Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022)

1.1. Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is USD 10.1 trillion. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.2. Initiatives of Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India submitted its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

Ambitious renewable energy targets, promotion of sustainable energy sources and clean cooking fuels, afforestation efforts, climate-resilient agriculture practices etc. are a few among the initiatives of GoI to combat climate change.

1.3. Initiatives of RBI

Climate change is a rapidly emerging area of policy interest in the RBI. RBI has laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up of green branches and green data centres, encouraging greater use of electronic means of communication instead of paper, and renewable energy sources. In early 2023, the RBI issued sovereign green bonds to mobilise resources for the Government for green infrastructural investments. RBI has also released the framework for mobilising green deposits by REs. In February 2024, the RBI has issued draft guidelines on 'Disclosure framework on climate-related financial risks, 2024'. The framework mandates disclosure by REs on four key areas of governance, strategy, risk management, and metric and targets, which is a step towards bringing the climate risk assessment, measurement and reporting requirements under mainstream compliance framework for financial sector entities in India.

1.4. Initiatives of NABARD

- The whole fulcrum of NABARD's functions and initiatives focus on the attainment of sustainable development. NABARD's initiatives in the Agriculture, Natural Resources, and Rural Development

(ANR) sector have integral components of climate action – both mitigation and adaptation, for vulnerable sectors and communities.

- NABARD has been playing a key role in channelising climate finance to the nation as the Direct Access Entity (DAE) and the National Implementing Entity (NIE) for major climate funds such as the Green Climate Fund (GCF), Adaptation Fund (AF), and National Adaptation Fund for Climate Change (NAFCC). This role enables NABARD to access and deploy climate finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.

- In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars: (i) Accelerating Green Lending across sectors, (ii) Playing a broader Market Making Role, (iii) Internal Green Transformation of NABARD, and (iv) Strategic Resource Mobilization. This strategic initiative not only reinforces NABARD's commitment to environmental stewardship but also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

Appendix I b - Climate Action & Sustainability

2. Climate Change Scenario - At the State Level *

Assam is highly vulnerable to climate change due to its geographic proximity to the delta region and poor socio-economic conditions. This vulnerability is reflected in the exposure, sensitivity, and adaptive capacity of the local population to climate induced extreme events such as floods. Assam is the most vulnerable state as per climate vulnerability index, and every year suffer loss of life and property due to climate change related extreme weather events, affecting the rural and urban population. A report titled 'Climate Vulnerability Assessment for the Indian Himalayan Region using a Common Framework' (2018-19), Assam has the least area under irrigation, least forest area available per 1,000 rural households and the second lowest per capita income among the 12 States/ UTs of the Indian Himalayan Region, Assam is the most vulnerable to climate change among the 12 States/ UTs of the Indian Himalayan Region. Assam has the highest vulnerability index in the country (CEEW, 2021). Assam has 15 of India's 25 most vulnerable districts. Southern Assam's Karimganj district tops the list, followed by other districts like Goalpara, Dhubri, and Golaghat. Extreme rainfall events are expected to increase by 38% in Assam. The annual mean temperature has risen by 0.59 degrees Celsius in 60 years. Widespread loss of livelihood options due to climate disasters, particularly floods and erosion, has been observed. The state of Assam will witness a rise in temperature max by 0.85°C and 1°C by 2011-2040 (near term) under RCP 4.5 and 8.5 scenarios respectively. Annual average rainfall in Assam is projected (low confidence) to increase over baseline (1981-2010) by 0.97 percent and 3.04 percent towards near-term (2011-2040) under RCP4.5 and 8.5 scenarios respectively. As for mid-term (2041-2070), annual average rainfall is projected to increase by 0.72 per cent and 4.35 percent under RCP4.5 and RCP8.5 respectively

2.1. State Action Plan for Climate Change, Climate Strategy, State Green Budget (as applicable)

The Assam State Action Plan on Climate Change (version 2.0, 2021-2030) prepared by Assam Climate Change Management Society (ACCMS) indicated that continued warming of the atmosphere and ensuing changes in precipitation pattern is impacting the State's water resources, agriculture, forest, its unique bio-diversity and the habitats. ASAPCC 2.0 for 2021-2030 envisages the concept of Panchamrit commitments, Sustainable Development Goals, Nationally Determined Contributions (NDCs), and India's other international commitments such as the Paris Agreement and Sendai Framework for Disaster Risk Reduction, etc. The focus areas of the ASAPCC 2.0 include nine thematic sectors viz (i) Agriculture and Allied Sectors (ii) Water Resource Management focusing on Integrated Water Resource Management (iii) Environment, Forests, Biodiversity Sector including Tourism (iv) Energy Sector (v) Human Habitat Sector (vi). Transport Sector(vii). Human Health Sector (viii) Disaster Management Sector (ix) Strategic Knowledge Management Sector. Climate action plan in the state requires that the stakeholders should collaborate to develop a climate change database, technical and institutional capacity across different sectors, availability of climate change funds for the region and developing inclusive risk management strategies. Govt of Assam has incorporated sustainability principles into PFMS and Green Budget share is 10.02% of total budget of Assam Government in respect of 18 key departments amounting to Rs. 4636 Crore in FY 2024-25 as against the total budget of Rs.46270 Crore. This initiative will to enable evidence and output based budgeting towards achieving climate and sustainability targets allowing for efficient resource allocation towards Climate Change mitigation, adaptation, and environment sustainability.

***Note: Snapshot of the climate change vulnerability and District-wise climate vulnerability in the state along with map may be provided. Further district -wise distribution of climate change risk in agriculture also to be provided.**

2.2 Any specific Climate Change initiative in the State by Govt. of India

Union budget 2024-25 provides for assistance towards flood management in Assam. The NAPCC provides an overarching framework for all climate actions. State has also drawn its Assam State Action Plan on Climate Change (version 2.0, 2021-2030). NAFCC project has been implemented in Kaziranga National Park. The Government of India has initiated a programme for climate-resilient villages as a pilot learning platform to develop, implement, evaluate and disseminate climate-smart agricultural innovations with community participation. The National Mission for Sustainable Agriculture (NMSA) plays a crucial role in enhancing agricultural productivity and resilience to climate change in India. Govt of Assam is implementing projects viz. “Per Drop More Crop”, Paramparagat Krishi Vikas Yojana (PKVY), Mission Organic Value Chain Development for North Eastern Region (MOVCDNER), Nutri-Cereals (Millets) Sub-Mission, Climate Resilient Agriculture. State Govt. also participating in the Tree Outside forest in India (TOFI) initiative increase forest cover in Assam outside forest up to 38% of the area and help to create a sustainable economic environment in the state.

2.3 Any specific Climate Change initiative in the State by State Government

Govt. of Assam emphasises to create a sustainable plantation base green economy by planting through public participation and accordingly “Amrit Briksha Andolon 2023” was successfully carried out with 1 crore plantation. State Govt has given emphasis on localizing Sustainable Development Goals including Clean and Green Village through Panchayats on nine thematic areas. Govt has launched the Chief Minister’s Institutional Plantation Programme (CMIPP) & all the plants have been geo tagged, and the growth of plants monitored. Under APART programme, initiatives are being taken to improve producer’s access to knowledge so that they are able to respond climate variability. Further, environment friendly and climate resilient pig farming is also being facilitated through adoption of climate resilient pig housing technology. Climate Resilient Paddy cum Fish Culture has been practiced in 294 ha. Continuum of forest states exists between primary natural forests and plantation all of which can supply wood, fibre, fuel wood, and non-wood forest products as well as provide important ecosystem services such as biodiversity conservation, climate regularisation, carbon storage and water supply. Govt of Assam has renamed the Science and Technology Department as Science, Technology and Climate Change Department and the Department is now initiating various programmes to address the climate change issues. The Assam Climate Change Management Society revised the State Action Plan on Climate Change (updated to version 2), aligning it with the SDGs and NDCs. The Govt of Assam through ACCMS is conducting an exercise of Green Budget Tagging of the departments to address climate change through departmental actions. North-East Space Application Centre (NESAC) has identified 271 water bodies/wetlands by shifting from traditional embankments to integrated wetland management. Tree Outside forest in India (TOFI) is a new initiative of the Government. Under Chief Minister’s Climate Resilient Village Fellowship Programme, post-graduate students selected for this fellowship have provided village-specific climate action plans for 100 villages. Assam collaborates with ISRO for the Network for Space Object Tracking and Analysis (NETRA) Project. The Assam Science, Technology, and Climate Change (ST&CC) Department has entered into a partnership with NABARD Consultancy Services Private Limited (NABCONS) to develop and implement a Carbon Credit Framework in the state.

2.4. Any specific Climate Change initiative in the State by NABARD

NABARD is making best efforts for safeguarding livelihoods by promoting climate resilience and sustainable rural development. NAFCC project on ‘Management of Ecosystem of Kaziranga National Park has been supported by creating climate resilient livelihood for vulnerable communities through organic farming and pond pisciculture. NABARD, Assam supported a project “Climate Resilient IOT

based agriculture solutions for NABARD associated FPOs in Sivasagar district”, for the benefit of 500 farmers involving Digitization of Farmers Profile, Remote Sensing to capture plant health, soil moisture, nitrogen, irrigation scheduling weekly, customised agricultural advisories to the farmers in Assamese, thrice in a week, yield forecasting, etc which is expected to ensure significant improvement in production, yield and farmers’ income. In another project on Climate-resilient Cultivation and AI Based Pest Management for Small Tea Growers in Nagaon district which will directly benefit 64 Small Tea Growers where project interventions include digitization of farm and crop, installation of Automated Wireless Weather Station and Soil Moisture Sensors, Drone Pilot training for progressive farmers, etc. Agro-advisory services are being shared with KVKs, Agri-Dept for dissemination to other farmers as well. In the Integrated Tribal Development Programme in Besimari Development Block, Darrang District, IOT based initiatives have been taken up which will benefit 200 farmer families and contribute to climate smart agriculture practice for irrigation through installation of Automated Wireless Weather Stations, fully automatic irrigation system, Soil Moisture Sensors, IOT based water flow meter, smart ravager for pest management, etc which will ultimately lead to reduction in the cost of cultivation and enhanced income for farmers besides contribution to environment. Assam has 33 Integrated Tribal Development Projects which have benefitted more than 10,000 farmers through plantation of more than 15 lakh plants in 9,000 acres across the districts. Four Watershed Development projects with climate proofing are also addressing the climate issues besides ensuring livelihoods to farmers. A pilot project on ‘Decentralized Renewable Energy for Fishery Value Chain’, has been supported in convergence with GIZ and Selco Foundation in Nagaon district.

Appendix II b

Potential of Geographical Indications in the State

1. GI scenario at national level and benefits of GI

Geographical Indications (GI) are products which are linked to a place of origin and possess certain qualities, characteristics or reputation that are due to that place. GI are governed globally under the Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS) at the World Trade Organization (WTO). In India, the GI framework is established through the enactment of the Geographical Indications of Goods (Registration and Protection) Act, 1999.

GI is a form of Intellectual Property Right that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GI provides legal rights to its Authorised Users, to prevent its use by a third party whose product does not conform to the applicable standards. GI products can be broadly categorized as

- (i) Handicrafts, including handloom textiles.
- (ii) Food items, including sweets and ethnic cuisines.
- (iii) Wine and Drinks; (iv) Manufactured Products and (v) Agricultural Products.

Broad Framework to identify Potential GI products:

- a. The product should have emanated from a particular geographical area;
- b. The products should possess certain features, characteristics that link it with the particular geographical area. In case of agricultural products, the linkage should be direct i.e. in terms of climate, topography, soil condition etc., whereas in case of non-agricultural products, the linkage can be direct or indirect;
- c. The product should have a history of production in that area;
- d. The product should have reputation in that area;
- e. The product should possess special quality or uniqueness and
- f. The product/ manufacturers of that product belong to a particular community or are concentrated in that geographical region.

India is bestowed with rich heritage of culture and traditions, that are flourishing here for past several centuries. In addition to this it has enormous biodiversity and has diverse agroclimatic conditions, which lead to many geographic specific IPR products in agriculture and other sectors. The GI registration has high significance in the country like India as it has been proven in the case of Basmati rice, where foreign exports earning is about Rs.38,443 crore.

As on 31.10.2024, there were 651 registered GI products in India, highlighting the rich culture and heritage of the country.

Benefits of GI registration are narrated as under:

a. Economic Benefits: A GI tag can help in improving the marketability of products and opens opportunities for international trade. They can boost local economies by adding value to traditional products and attracting premium prices in both domestic and global markets.

b. Cultural Preservation: By protecting traditional products, India can ensure the survival of its unique skills and knowledge.

c. Preventing Misuse and Counterfeiting: GI registration helps prevent unauthorized producers from exploiting the reputation and goodwill associated with a particular region or product.

d. Rural Development: The increased demand for GI registered products can create new employment and/ or enhanced livelihood opportunities, leading to rural development and poverty alleviation in the region.

e. Assured Quality: GI registration guarantees that the product is of a certain standard, quality and is authentic.

1.2. Initiatives of GoI, NABARD and any other agency in promoting GI

1.2.1. Initiatives of Government of India to promote GI:

a. Geographical Indications of Goods (Registration and Protection) Act, 1999: The Act provides a legal framework for the registration, protection, and enforcement of GIs in India. It prevents the use of GI tags by non-Authorized Users and ensures that the benefits are shared by the actual producers by preventing infringement.

b. Establishment of Geographical Indications Registry: The GI Registry has been set up under DPIIT, Ministry of Commerce & Industry for ensuring adherence to quality standards and regulations for GI products.

c. One District One Product Initiative: This scheme was introduced by the Government of India to foster balanced regional development across all districts of the country by selecting, branding, and promoting at least One Product from each District of the country. 1102 products from 761 districts across India have been identified, many (around 400+) of them being GI products (Source: KPMG & IBEF).

d. National IPR policy, 2016 provides strong emphasis on promotion of GIs across the country.

e. Creating awareness about significance of GIs, promoting registered Indian GIs, identify potential GIs and encourage stakeholders towards registration.

f. Buyer-Seller Meets (BSMs) and Creating Market Linkages.

1.2.2 Initiatives of NABARD in promotion of GI:

NABARD introduced a comprehensive scheme in 2019 to provide end-to-end support to facilitate registration of GI for Agri as well as non-Agri products along with pre- registration and post-registration activities to enhance quality, improve market access, create awareness and strengthen producers' capacity.

NABARD's interventions in the GI domain are as under:

- Mobilisation of artisans/ producers & awareness creation
- Support for registration of products as GI and renewal of existing GI products.
- Registration of producers/ manufacturers as Authorised Users
- Marketing Initiatives for GI Products such as Buyer-Seller Meets, Sponsoring stalls, GI exhibitions/ Melas.
- Awareness creation through social media campaigns, e-portals, websites, documentation through brochures and catalogues.
- Capacity building of artisans through workshops, conferences, seminars, training programmes etc. and reviving/ keeping alive 'dying arts'.

As on date, NABARD has supported 283 products for GI registration of which 130 products have already been granted GI certification. Further, various exhibitions/ melas and dedicated outlets for marketing of GI products are also being supported.

2. GI scenario at State level

Assam, a jewel in the northeastern crown of India, stands out for its rich cultural tapestry, biodiversity, and distinct geographical heritage. The concept of Geographical Indications (GI) has added a significant dimension to this narrative by providing global recognition to its indigenous products. Governed by the Geographical Indications of Goods (Registration and Protection) Act, 1999, GI tagging ensures the preservation of traditional craftsmanship and agricultural produce while fostering economic development and cultural pride.

As of 2024, Assam has secured recognition for 33 products under the GI tag, positioning itself as a leader in the Northeast. The state's portfolio includes agricultural produce, handicrafts, textiles, and traditional culinary items that reflect its cultural diversity and ecological uniqueness.

GI tagging has been instrumental in safeguarding Assam's indigenous knowledge systems, art forms, and agricultural practices. It provides a legal shield against counterfeiting and misappropriation of the state's cultural resources. The GI tags have empowered local artisans and farmers by enhancing the marketability and premium pricing of their products. For instance: Assam Tea witnessed increased global demand post-GI recognition. Handicrafts such as the Sarthebari metalware now enjoy elevated visibility and export potential.

The Geographical Indications of Assam represent more than just a catalog of unique products; they narrate tales of heritage, resilience, and identity. By blending traditional wisdom with modern frameworks, Assam continues to shine as a beacon of cultural and economic prosperity in India. These GI tags not only secure the legacy of Assam's artisanal and agricultural marvels but also pave the way for sustainable development and global recognition of its rich cultural heritage. Increased awareness about this rich cultural heritage of the state may also increase the interest of domestic and international travellers leading to creation of sustainable rural tourism in this part of the country.

2.1 Initiatives of State Government, NABARD and any other agency in promoting GI in the State.

NABARD has been playing a pivotal role in supporting the Geographical Indication (GI) initiative in Assam. NABARD's efforts have significantly contributed to the recognition and protection of unique heritage arts & crafts products of Assam. A GI certificate allows the holder to prevent its use by third parties whose products do not conform to the applicable standards. NABARD offers financial assistance for obtaining GI certification as well as supporting activities before and after the certification process. In pre-GI activities, NABARD conducts awareness campaigns and workshops to educate producers and artisans about the benefits of GI registration. Additionally, NABARD also provides support towards capacity-building programs to enhance the skills required for GI certification. For the registration of new products, NABARD provides financial assistance for the application process and offers legal and technical support to ensure compliance with GI standards. When it comes to the renewal of old certificates, NABARD assists in the renewal process to maintain their validity and offers support in meeting any new regulatory requirements. In post-GI activities, NABARD provides marketing support to promote GI products through exhibitions, trade fairs, and digital platforms. They also offer assistance in branding and packaging to enhance the market appeal of GI products.

2.2 Successful NABARD's intervention in Geographical Indications in the State.

NABARD has supported the registration of 8 GI products in Assam, with an additional 4 products currently under the process of registration (as detailed below):

G.I. Certification Received:

- (i) Assam Jaapi
- (ii) Sarthebari Metal Craft
- (iii) Majuli Mask of Assam
- (iv) Assam Majuli Manuscript Painting

- (v) Assam Pani Meteka Craft
- (vi) Assam Asharikandi Terracotta Craft
- (vii) Assam Mishing Handloom Products
- (viii) Assam Bihu Dhol

G.I. Certification under process:

- (i) Karbi Anglong Handloom products
- (ii) Assam Bamboo Crafts
- (iii) Assam Bihu Pepa
- (iv) Deori Handloom products

The eight traditional items from Assam, which have been honoured with Geographical Indication (GI) tags, are celebrated for their deep-rooted connection to Assam's cultural heritage. These items, ranging from the rhythmic Bihu Dhol to the vibrant Mishing Textile, are distinguished by their unique craftsmanship and the use of local resources, showcasing the state's rich tapestry of artistic traditions. The GI tags serve as a recognition of the artisans' skills and the communities' efforts in preserving these traditions. They also highlight the importance of environmental sustainability, as in the eco-friendly Pani Meteka (water hyacinth) craft. The symbolic significance of these items is deeply intertwined with Assamese identity and glorious history of people of this verdant land. The GI status not only honours these traditions but also ensures their preservation, allowing future generations to continue the legacy of Assam's ancestral craftsmanship into the future. Further, it is also envisaged that NABARD's effort in getting GI certification of these products would lead to enhanced price realisation at the level of artisans engaged in these activities.

Annexure I

Credit Potential for Agriculture

A. Farm credit

(Rs. in lakh)

Sr. No.	District	Crop Production, Maintenance and Marketing	Water Resources	Farm Mechanization	Plantation & Horticulture		Forestry & Waste Land Development	Farm Credit- Others
					Term Loan	Working Capital		
1	Baksa	30947.28	724.74	1593.31	1634.58	0.00	567.26	787.85
2	Barpeta	106386.98	3531.37	4301.74	1893.82	0.00	86.35	0.00
3	Biswanath	20857.16	1886.84	3391.29	4587.28	0.00	175.28	644.74
4	Bongaigaon	67078.70	7245.69	4527.36	1139.70	0.00	101.60	74.38
5	Cachar	54297.36	1352.99	3029.63	5564.16	0.00	523.31	1721.65
6	Charaideo	23288.44	424.10	1642.06	2928.23	0.00	59.13	0.00
7	Chirang	41260.13	430.97	1519.58	2570.88	0.00	236.04	0.00
8	Darrang	38130.72	737.73	3363.07	1815.66	0.00	103.96	174.33
9	Dhemaji	37958.16	464.27	2221.27	2977.42	0.00	617.95	588.57
10	Dhubri	57261.58	2723.60	7277.31	1526.71	0.00	35.20	4191.17
11	Dibrugarh	57155.19	1092.30	6543.38	7781.19	0.00	934.09	440.33
12	Dima Hasao	31429.98	615.10	1887.69	9360.62	0.00	493.32	330.45
13	Goalpara	50334.94	546.19	2284.72	7557.00	0.00	488.70	113.26
14	Golaghat	31303.17	845.98	4862.65	5372.23	0.00	513.13	1673.89
15	Hailakandi	28174.84	382.23	438.29	3368.54	0.00	69.06	527.35
16	Hojai	19588.17	762.80	1147.34	508.63	0.00	148.50	108.00
17	Jorhat	103588.23	3715.47	4686.67	2107.08	0.00	116.24	743.91

Sr. No.	District	Crop Production, Maintenance and Marketing	Water Resources	Farm Mechanization	Plantation & Horticulture		Forestry & Waste Land Development	Farm Credit- Others
					Term Loan	Working Capital		
18	Kamrup	47697.69	760.63	5239.03	4182.93	0.00	160.34	512.62
19	Kamrup Metro	25406.46	570.54	3774.07	2020.99	0.00	276.47	173.54
20	Karbi Anglong	63267.05	680.69	1414.17	13747.84	0.00	384.36	605.47
21	Karimganj	31145.48	538.87	646.99	560.68	0.00	119.72	1550.77
22	Kokrajhar	31168.72	926.44	2463.31	3946.66	0.00	437.76	4156.34
23	Lakhimpur	49533.43	1009.69	5406.89	2936.73	0.00	61.95	257.72
24	Majuli	33133.70	457.35	389.06	1404.15	0.00	89.84	114.04
25	Morigaon	39090.44	5731.83	8838.36	2628.43	0.00	335.32	0.00
26	Nagaon	65722.05	5422.46	5525.43	4319.00	0.00	148.50	622.41
27	Nalbari	30050.85	1887.95	1445.78	1874.40	0.00	261.64	1026.59
28	Sivasagar	31428.39	695.65	3172.39	2051.58	0.00	82.65	190.43
29	Sonitpur	25397.97	2830.36	3407.67	5724.77	0.00	106.29	622.99
30	South Salmara Mancachar	28095.43	952.81	1765.43	556.46	0.00	19.39	67.11
31	Tinsukia	18828.40	115.51	3275.12	219.47	0.00	111.02	5336.24
32	Udalguri	39364.52	844.43	1728.02	2350.70	0.00	121.58	0.00
33	West Karbi Anglong	31871.75	437.97	747.52	7285.45	0.00	255.16	397.55
	Total	1390243.36	51345.55	103956.60	118503.97	0.00	8241.11	27753.70

Sr. No.	District	Crop Production, Maintenance and Marketing		Water Resources	Farm Mechanization	Plantation & Horticulture			Forestry & Waste Land Development	Farm Credit- Others
						Term Loan	Working Capital			
1	Baksa	2349.77	485.81	1459.37	223.58	9122.65	3446.67	2711.17	726.49	56780.53
2	Barpeta	19045.76	1218.63	6323.85	324.28	4327.07	864.89	3344.71	1107.13	152756.58
3	Biswanath	2231.87	634.32	2120.90	1622.96	1332.39	986.88	1838.37	408.92	42719.20
4	Bongaigaon	4826.16	1828.80	3874.40	2358.50	2366.16	1118.55	1141.68	418.01	98099.69
5	Cachar	3571.23	4450.80	4607.51	1900.79	2748.35	1875.95	3157.87	2457.81	91259.41
6	Charaideo	5137.47	208.44	2964.28	1071.24	1398.32	454.50	383.21	57.36	40016.78
7	Chirang	3632.04	2754.94	964.19	1075.28	1774.61	1111.20	741.04	222.63	58293.53
8	Darrang	1054.35	914.49	1988.62	351.08	1591.37	272.94	1445.57	744.05	52687.94
9	Dhemaji	1117.59	816.13	571.23	431.55	1532.17	1253.89	319.32	206.60	51076.12
10	Dhubri	7151.32	2992.27	2591.98	487.07	801.34	803.47	1450.34	116.63	89409.99
11	Dibrugarh	4367.09	6208.05	5665.69	4260.00	4036.20	3113.97	1584.38	767.53	103949.39
12	Dima Hasao	1077.79	263.70	470.94	99.25	1434.29	288.29	957.78	36.45	48745.65
13	Goalpara	2224.24	545.38	790.78	261.64	1044.35	236.80	1665.92	389.19	68483.11
14	Golaghat	3413.68	648.64	2473.68	916.96	3784.45	254.24	554.31	179.42	56796.43
15	Hailakandi	2169.75	1360.63	2171.25	609.41	1575.59	923.27	728.03	322.85	42821.09
16	Hojai	1755.59	381.84	282.37	61.32	279.48	30.45	395.08	268.93	25718.50
17	Jorhat	9559.21	2077.12	3825.97	670.80	2781.85	1667.82	3116.51	629.86	139286.74
18	Kamrup	5044.01	424.06	1752.54	0.00	4575.37	0.00	1517.00	0.00	71866.22
19	Kamrup Metro	3184.62	1211.86	3579.46	863.23	1298.39	80.42	896.91	300.81	43637.77
20	Karbi Anglong	1618.97	1239.25	175.40	46.53	8015.38	912.88	182.21	80.99	92371.19
21	Karimganj	881.41	727.58	2094.98	807.82	983.10	472.06	1507.56	630.67	42667.69

Sr. No.	District	Crop Production, Maintenance and Marketing		Water Resources	Farm Mechanization	Plantation & Horticulture			Forestry & Waste Land Development	Farm Credit- Others
						Term Loan	Working Capital			
22	Kokrajhar	1885.87	290.98	1755.02	568.59	6542.23	668.29	998.71	66.81	55875.73
23	Lakhimpur	1792.49	1033.79	729.60	721.78	2335.74	1105.58	822.69	318.87	68066.95
24	Majuli	378.46	91.64	230.54	52.00	356.08	109.01	186.90	74.54	37067.31
25	Morigaon	3629.53	1044.85	2778.82	1332.54	3217.50	1337.11	2567.74	603.83	73136.30
26	Nagaon	7428.64	4049.17	5640.79	1225.45	3395.41	132.65	2775.49	1194.17	107601.62
27	Nalbari	9377.33	696.89	4221.68	704.29	7303.08	958.03	2175.13	541.28	62524.92
28	Sivasagar	5311.33	238.96	2581.65	1358.98	2862.19	405.66	651.59	135.22	51166.67
29	Sonitpur	4513.97	2105.79	2394.03	1577.05	1448.05	2880.27	2477.10	1708.49	57194.80
30	South Salmara Mancachar	2156.97	495.34	840.92	183.99	203.32	37.16	351.78	23.28	35749.39
31	Tinsukia	2818.46	1057.10	1150.17	101.01	446.96	147.26	60.90	24.28	33691.90
32	Udalguri	2605.46	232.90	2140.53	580.54	5397.30	737.87	768.50	84.99	56957.34
33	West Karbi Anglong	775.21	437.55	64.36	76.36	2634.97	1191.65	161.03	34.17	46370.70
Total		128087.64	43167.70	75277.50	26925.87	92945.71	29879.68	43636.53	14882.26	2154847.18

B. Agriculture Infrastructure

Sr. No.	District	Construction of storage facilities	Land development, Soil conservation, Wasteland development	Agriculture Infrastructure - Others	Subtotal (B)
1	Baksa	831.60	39.74	348.64	1219.98
2	Barpeta	232.65	5876.27	238.42	6347.34
3	Biswanath	1728.00	330.75	141.75	2200.50
4	Bongaigaon	1580.04	418.95	661.50	2660.49
5	Cachar	2988.00	198.91	510.30	3697.21
6	Charaideo	9180.72	28.58	661.25	9870.55
7	Chirang	630.00	50.85	579.60	1260.45
8	Darrang	76.65	0.00	110.25	186.90
9	Dhemaji	488.34	109.23	68.69	666.26
10	Dhubri	5830.20	529.65	417.06	6776.91
11	Dibrugarh	2552.08	508.95	587.22	3648.25
12	Dima Hasao	585.00	53.79	149.83	788.62
13	Goalpara	533.16	112.02	161.23	806.41
14	Golaghat	2538.63	355.41	289.80	3183.84
15	Hailakandi	1287.00	99.38	479.15	1865.53
16	Hojai	393.08	56.25	33.09	482.42
17	Jorhat	756.90	43.20	255.60	1055.70
18	Kamrup	4377.93	148.37	167.47	4693.77
19	Kamrup Metro	6552.00	149.28	2469.60	9170.88
20	Karbi Anglong	1524.65	102.02	97.29	1723.96

Sr. No.	District	Construction of storage facilities	Land development, Soil conservation, Wasteland development	Agriculture Infrastructure - Others	Subtotal (B)
21	Karimganj	1336.50	123.84	229.70	1690.04
22	Kokrajhar	3460.50	52.47	34.74	3547.71
23	Lakhimpur	926.15	28.42	81.61	1036.18
24	Majuli	114.57	12.16	280.35	407.08
25	Morigaon	1170.00	42.55	279.72	1492.27
26	Nagaon	1464.56	144.05	101.16	1709.77
27	Nalbari	789.03	41.31	472.88	1303.22
28	Sivasagar	1791.31	15.12	306.75	2113.18
29	Sonitpur	4131.00	768.40	143.33	5042.73
30	South Salmara Mancachar	1045.44	168.75	83.16	1297.35
31	Tinsukia	1418.48	8.54	64.27	1491.29
32	Udalguri	28.05	218.26	44.42	290.73
33	West Karbi Anglong	575.76	22.05	80.63	678.44
Total		62917.98	10857.52	10630.46	84405.96

C. Ancillary activities

Sr. No.	District	Food & Agro. Processing	Ancillary activities - Others	Subtotal (C)	Total Agriculture I = (A + B + C)
1	Baksa	834.84	345.06	1179.90	59180.41
2	Barpeta	6622.29	0.00	6622.29	165726.21
3	Biswanath	4839.75	172.53	5012.28	49931.98
4	Bongaigaon	579.96	1226.88	1806.84	102567.02

Sr. No.	District	Food & Agro. Processing	Ancillary activities - Others	Subtotal (C)	Total Agriculture I = (A + B + C)
5	Cachar	7393.95	996.84	8390.79	103347.41
6	Charaideo	624.24	536.76	1161.00	51048.33
7	Chirang	961.74	345.06	1306.80	60860.78
8	Darrang	4830.57	1533.60	6364.17	59239.01
9	Dhemaji	1709.64	421.74	2131.38	53873.76
10	Dhubri	2790.18	1610.28	4400.46	100587.36
11	Dibrugarh	0.00	16236.99	16236.99	123834.63
12	Dima Hasao	733.05	900.99	1634.04	51168.31
13	Goalpara	481.68	153.36	635.04	69924.56
14	Golaghat	0.00	17348.85	17348.85	77329.12
15	Hailakandi	1540.35	325.89	1866.24	46552.86
16	Hojai	938.25	191.70	1129.95	27330.87
17	Jorhat	3139.02	479.25	3618.27	143960.71
18	Kamrup	3606.93	6076.89	9683.82	86243.81
19	Kamrup Metro	30980.61	9585.00	40565.61	93374.26
20	Karbi Anglong	664.47	843.48	1507.95	95603.10
21	Karimganj	2069.01	268.38	2337.39	46695.12
22	Kokrajhar	996.84	594.27	1591.11	61014.55
23	Lakhimpur	700.38	670.95	1371.33	70474.46
24	Majuli	94.77	38.34	133.11	37607.50
25	Morigaon	2145.42	1150.20	3295.62	77924.19
26	Nagaon	1092.15	632.61	1724.76	111036.15
27	Nalbari	257.58	575.10	832.68	64660.82

Sr. No.	District	Food & Agro. Processing	Ancillary activities - Others	Subtotal (C)	Total Agriculture I = (A + B + C)
28	Sivasagar	4040.28	3757.32	7797.60	61077.45
29	Sonitpur	7682.85	249.21	7932.06	70169.59
30	South Salmara Mancachar	347.22	57.51	404.73	37451.47
31	Tinsukia	15303.60	14128.29	29431.89	64615.08
32	Udalguri	2070.90	632.61	2703.51	59951.58
33	West Karbi Anglong	343.98	440.91	784.89	47834.03
Total		110416.50	82526.85	192943.35	2432196.49

Other Sector (II to V)

Sr. No.	District	Micro, Small and Medium Enterprises	Export Credit	Education	Housing
		II	III	IV	V
1	Baksa	15728.00	120.00	720.50	3207.00
2	Barpeta	94440.00	168.00	648.00	0.00
3	Biswanath	27064.00	48.00	971.25	271.50
4	Bongaigaon	50490.00	168.00	992.00	9002.50
5	Cachar	123881.00	72.00	6939.00	8887.50
6	Charaideo	10880.00	24.00	387.00	4026.00
7	Chirang	12485.00	72.00	585.00	2187.00
8	Darrang	40559.00	48.00	558.00	2115.00
9	Dhemaji	24360.00	48.00	618.01	2602.50
10	Dhubri	59596.00	72.00	1539.00	10575.00
11	Dibrugarh	228684.00	72.00	361.41	991.50

Sr. No.	District	Micro, Small and Medium Enterprises	Export Credit	Education	Housing
		II	III	IV	V
12	Dima Hasao	7900.00	24.00	324.00	1111.50
13	Goalpara	28932.00	72.00	1323.00	2943.00
14	Golaghat	62336.00	48.00	2880.00	8448.00
15	Hailakandi	21056.00	96.00	290.40	2424.00
16	Hojai	37080.00	48.00	220.00	1050.00
17	Jorhat	137772.00	216.00	642.78	3566.00
18	Kamrup	100950.00	96.00	1300.00	1987.50
19	Kamrup Metro	2202920.00	5808.00	21725.27	73949.00
20	Karbi Anglong	14697.00	96.00	693.00	12412.50
21	Karimganj	44072.00	96.00	435.63	2430.00
22	Kokrajhar	22376.00	72.00	656.00	1956.00
23	Lakhimpur	52152.00	120.00	353.63	5915.00
24	Majuli	2912.00	24.00	60.00	815.00
25	Morigaon	33020.00	48.00	810.00	10995.00
26	Nagaon	88460.00	48.00	1000.00	3645.00
27	Nalbari	39520.00	72.00	1680.00	5857.00
28	Sivasagar	86480.00	48.00	1521.00	5217.00
29	Sonitpur	114769.00	168.00	1844.03	7864.50
30	South Salmara Mancachar	5104.00	96.00	526.50	4482.00
31	Tinsukia	157747.00	192.00	616.00	3213.00
32	Udalguri	24770.00	144.00	324.00	2466.00

Sr. No.	District	Micro, Small and Medium Enterprises	Export Credit	Education	Housing
		II	III	IV	V
33	West Karbi Anglong	1300.00	48.00	368.00	4000.00
Total		3974492.00	8592.00	53912.41	210612.50

Other Sector (VI to VIII)

Sr. No.	District	Social Infrastructure	Renewable energy	Others	Total Priority Sector
		VI	VII	VIII	
1	Baksa	160.00	227.60	4690.08	84033.59
2	Barpeta	11076.00	253.12	9452.52	281763.85
3	Biswanath	1120.00	909.86	10458.00	90774.59
4	Bongaigaon	1300.00	1088.10	3420.00	169027.62
5	Cachar	5460.00	584.10	14323.68	263494.69
6	Charaideo	440.00	395.48	1940.40	69141.21
7	Chirang	608.00	53.04	1483.20	78334.02
8	Darrang	3792.00	723.62	2174.40	109209.03
9	Dhemaji	160.00	115.20	3423.24	85200.71
10	Dhubri	6740.00	813.94	14199.84	194123.14
11	Dibrugarh	2108.00	344.64	6584.40	362980.58
12	Dima Hasao	920.00	153.16	1792.44	63393.41
13	Goalpara	1920.00	376.52	10415.52	115906.60

Sr. No.	District	Social Infrastructure	Renewable energy	Others	Total Priority Sector
		VI	VII	VIII	
14	Golaghat	612.00	845.10	10936.80	163435.02
15	Hailakandi	752.00	44.82	7146.72	78362.80
16	Hojai	320.00	102.82	5236.20	71387.88
17	Jorhat	472.00	111.60	8010.00	294751.09
18	Kamrup	848.00	915.60	19753.20	212094.11
19	Kamrup Metro	27940.00	781.90	13230.00	2439728.43
20	Karbi Anglong	2424.00	76.36	7859.16	133861.12
21	Karimganj	484.00	124.74	8111.16	102448.65
22	Kokrajhar	1228.00	318.06	7495.20	95115.81
23	Lakhimpur	648.00	412.20	6066.00	136141.29
24	Majuli	64.00	24.60	648.00	42155.10
25	Morigaon	1156.00	277.30	4415.40	128645.89
26	Nagaon	320.00	292.10	18160.20	222961.44
27	Nalbari	160.00	48.72	2772.00	114770.54
28	Sivasagar	392.00	653.54	3011.76	158400.75
29	Sonitpur	5400.00	1019.12	18648.00	219882.24
30	South Salmara Mancachar	504.00	220.20	1198.44	49582.61
31	Tinsukia	1280.00	271.60	13104.00	241038.68
32	Udalguri	6420.00	64.60	712.80	94852.98
33	West Karbi Anglong	1304.00	576.56	6048.00	61478.59
Total		88532.00	13219.92	246920.76	7028478.06

ANNEXURE II(A)
Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for last three years and Target for current FY
Table 1: Crop Loan

(Rs. crore)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	7206.85	1695.88	3631.98	2081.81	6916.34	2533.32	6840.75
RCBs	338.29	13.27	164.74	15.81	294.46	6.82	184.83
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2521.29	182.56	1389.84	147.75	2542.93	656.83	1829.85
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	10066.44	1891.71	5186.56	2245.36	9753.74	3196.97	8855.43

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	4953.04	2709.16	3991.62	4136.08	5418.66	5056.38	6501.46
RCBs	223.91	16.17	147.13	40.83	189.66	64.97	168.46
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1501.48	1178.59	1135.25	1842.72	1684.40	1654.49	1464.32
Others	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (B)	6678.43	3903.92	5273.99	6019.62	7292.72	6775.84	8134.23

Table 3: Total Agri. Credit							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	12159.90	4405.04	7623.60	6217.88	12346.20	7589.70	13342.20
RCBs	562.21	29.43	311.87	56.64	484.12	71.79	353.30
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	4022.77	1361.15	2525.09	1990.46	4227.33	2311.32	3294.16
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (C)	16744.87	5795.62	10460.56	8264.98	17046.45	9972.81	16989.67

Table 4: MSME							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	9080.26	10557.80	9732.32	20487.04	15205.40	28623.49	32240.87
RCBs	274.24	33.76	208.89	4.37	262.57	60.85	249.65
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	1436.05	164.16	1267.17	374.39	1620.62	715.13	1619.05
Others	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (D)	10790.56	10755.72	11208.38	20865.80	17088.59	29399.47	34109.56

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	2833.37	3247.57	2853.65	2587.29	3156.60	3128.94	4837.50
RCBs	97.29	14.54	79.90	51.38	94.40	10.27	84.99
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	687.48	253.65	594.25	205.39	823.82	18.67	716.28
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (E)	3618.14	3515.76	3527.81	2844.06	4074.82	3157.88	5638.77

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	24073.53	18210.42	20209.58	29292.21	30708.20	39342.13	50420.57
RCBs	933.74	77.73	600.66	112.39	841.08	142.91	687.94
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	6146.30	1778.95	4386.51	2570.25	6671.76	3045.12	5629.49
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total	31153.57	20067.10	25196.75	31974.85	38221.05	42530.16	56738.00
Note : *OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy							
Note : # RCBs include StCBs, DCCBs and PACS (if any)							

	ANNEXURE II(B)																							
	Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for last three years and Target for current FY																							
Table 1 : Crop Loan																					(Rs. crore)			
Particulars	2021-22						2022-23						2023-24						2024-25 (Target)					
	CBs	RCBs	SCARDBs	RRBs	Others	Total	CBs	RCBs	SCARDBs	RRBs	Others	Total	CBs	RCBs	SCARDBs	RRBs	Others	Total	CBs	RCBs	SCARDBs	RRBs	Others	Total
Crop Loan	1695.88	13.27	0.00	182.56	0.00	1891.71	2081.81	15.81	0.00	147.75	0.00	2245.36	2533.32	6.82	0.00	656.83	0.00	3196.97	6840.75	184.83	0.00	1829.85	0.00	8855.43
Table 2 : Term Loan																								
Particulars	2021-22						2022-23						2023-24						2024-25 (Target)					
	CBs	RCBs	SCARDBs	RRBs	Others	Total	CBs	RCBs	SCARDBs	RRBs	Others	Total	CBs	RCBs	SCARDBs	RRBs	Others	Total	CBs	RCBs	SCARDBs	RRBs	Others	Total
Water Resources	1.16		0.00		0.00	1.16	0.32		0.00		0.00	0.32	0.47		0.00		0.00	0.47	364.03	11.57	0.00	79.04	0.00	454.64
Land Development			0.00		0.00	0.00			0.00		0.00	0.00			0.00		0.00	0.00			0.00		0.00	0.00
Farm Mechanization	102.74		0.00		0.00	102.74	280.07	0.08	0.00		0.00	280.15	689.29		0.00		0.00	689.29	658.13	18.50	0.00	129.72	0.00	806.35
Plantation & Horticulture including Sericulture			0.00		0.00	100.54			0.00		0.00	4.93			0.00		0.00	6.48			0.00		0.00	829.18
	100.54						2.04			2.89			4.19			2.28			609.18	20.62		199.38		
AH -Dairy Development			0.00		0.00	0.00			0.00		0.00	0.00			0.00		0.00	0.00			0.00		0.00	0.00
AH -Poultry Development			0.00		0.00	0.00			0.00		0.00	0.00			0.00		0.00	0.00			0.00		0.00	0.00
AH - Sheep / Goat / Piggery Devt.	157.04	0.09	0.00	171.36	0.00	328.49	139.46	0.25	0.00	306.37	0.00	446.07	257.25	0.19	0.00	264.89	0.00	522.33	1765.74	53.55	0.00	477.22	0.00	2296.51
Fisheries Development	52.46	0.04	0.00	0.67	0.00	53.16	37.63	0.03	0.00	4.46	0.00	42.11	45.95	0.05	0.00	8.64	0.00	54.64	465.98	13.08	0.00	109.21	0.00	588.27
Forestry & Wasteland Dev.	10.05		0.00		0.00	10.05	32.41		0.00		0.00	32.41	41.42		0.00		0.00	41.42	186.37	6.71	0.00	36.25	0.00	229.33
Storage Godown & Marketing Facilities			0.00		0.00	72.99			0.00		0.00	59.74			0.00		0.00	104.18			0.00		0.00	795.34
	72.99						59.74						103.36	0.82					654.41	15.13		125.80		
Agro and Food Processing	1213.70	16.04	0.00		0.00	1229.75	2136.05	40.30	0.00		0.00	2176.36	2207.17	62.34	0.00		0.00	2269.51	1169.61	20.32	0.00	155.92	0.00	1345.85
Others	998.47		0.00	1006.57	0.00	2005.04	1448.35	0.17	0.00	1529.00	0.00	2977.52	1707.29	1.57	0.00	1378.67	0.00	3087.53	628.01	8.99	0.00	151.77	0.00	788.76
Sub total	2709.16	16.17	0.00	1178.59	0.00	3903.92	4136.08	40.83	0.00	1842.72	0.00	6019.62	5056.38	64.97	0.00	1654.49	0.00	6775.84	6501.46	168.46	0.00	1464.32	0.00	8134.23
Grand Total (I+II)	4405.04	29.43	0.00	1361.15	0.00	5795.62	6217.88	56.64	0.00	1990.46	0.00	8264.98	7589.70	71.79	0.00	2311.32	0.00	9972.81	13342.20	353.30	0.00	3294.16	0.00	16989.67

Annexure- III

Critical Infrastructure to be provided

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
1	Golaghat	Farm Credit	The existing extension network is unable to reach the needy farmers due to non-availability of extension staff. The strengthening of extension network with appointment of VLEWs may be completed soon to achieve the desired results		
2	Golaghat	Water Resources	Promotion, demonstration and popularization of micro irrigation systems.		
3	Golaghat	Farm Mechanisation	Uberization of farm machineries – Custom Hiring Centres may be supported/ promoted through FPOs for access of all kind of modern farm machineries by Small and marginal farmers.		
4	Golaghat	Renewable Energy	Solar pumps may be promoted / popularized for irrigation purpose. Cost of diesel to run pump set (due to lack of adequate availability / supply of electricity) is very high. Diesel pump set need to be replaced		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
5	Golaghat	Housing	In many cases rural houses are built on agriculture land and conversion of land is needed as agriculture land is out of the purview of the SARFAESI Act. The conversion of land is a tedious and time taking process. Revenue Department needs to address the issue.		
6	Golaghat	Agriculture Infrastructure	Establishment of Knowledge Centre, Soil Testing and Quality Control Laboratory.Setting up of seed farm infrastructure would help the farmers to get soil and water tested in close proximity		
7	Nagaon	Farm Credit	Construction of Soil Testing Labs, Cold Storages/ Godowns including renovation/ establishment of Seed Processing Units is needed. At Dept. of Agriculture level, the strengthening of extension network involving appointment of VLEWs may be prioritised.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
8	Nagaon	Water Resources	Water harvesting structures like farm ponds/ tanks and micro irrigation system viz. drip & sprinkler systems, along with promotion of Solar powered Irrigation facilities is needed.		
9	Nagaon	Farm Mechanisation	More number of Custom Hiring Centres may be established through FPOs/ FPCs in each of the blocks. Further, machinery & spare part dealers and service centres may be made available in all the blocks.		
10	Nagaon	Plantation and Horticulture	Construction of Green Houses / Poly-houses for cultivation of exotic plants under protected farming, construction of cold storages, certified fruit nurseries is needed.		
11	Nagaon	Fisheries	Water testing labs, fish hatcheries may be established in selected blocks. Utilisation of DRE technologies like Solar Pumps & Aerators (for enhancing production) and Solar Freezers & Driers (for processing activities) may be promoted.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
12	Nagaon	Storage	Construction of storage godowns/ silos for foodgrains, preferably through GPSS and cold storages for fruits & perishable agri. products is needed in all the blocks. Terminal markets in a hub & spoke model at selected locations along with market information centres would be advantageous for the farmers in the district.		
13	Nagaon	Renewable Energy	Solar pumps may be promoted / popularized for irrigation purpose. Use of diesel pumpsets may be discouraged.		
14	Nagaon	Informal Credit Delivery System	Promotion & financing of JLGs may be prioritised & adopted by FIs, similar to support extended to SHG movement.		
15	Hojai	Farm Credit	Construction of Soil Testing Labs, Cold Storages/ Godowns including renovation/ establishment of Seed Processing Units is needed. At Dept. of Agriculture level, the strengthening of extension network involving appointment of VLEWs may be prioritised.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
16	Hojai	Water Resources	Water harvesting structures like farm ponds/ tanks and micro irrigation system viz. drip & sprinkler systems, along with promotion of Solar powered Irrigation facilities is needed.		
17	Hojai	Farm Mechanisation	More number of Custom Hiring Centres may be established through FPOs/ FPCs in each of the blocks. Further, machinery & spare part dealers and service centres may be made available in all the blocks.		
18	Hojai	Plantation and Horticulture	Construction of Green Houses / Poly-houses for cultivation of exotic plants under protected farming, construction of cold storages, certified fruit nurseries is needed.		
19	Hojai	Fisheries	Water testing labs, fish hatcheries may be established in selected blocks. Utilisation of DRE technologies like Solar Pumps & Aerators (for enhancing production) and Solar Freezers & Driers (for processing activities) may be promoted.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
20	Hojai	Storage	Construction of storage godowns/ silos for foodgrains, preferably through GPSS and cold storages for fruits & perishable agri. products is needed in all the blocks.		
21	Hojai	Renewable Energy	Solar pumps may be promoted / popularized for irrigation purpose. Use of diesel pumpsets may be discouraged.		
22	Hojai	Informal Credit Delivery System	Promotion & financing of JLGs may be prioritised & adopted by FIs, similar to support extended to SHG movement.		
23	Barpeta	Farm Credit	The district provides good opportunities for transportation of agricultural produce almost throughout the year. It is very essential to ensure supply of produce to nearby market to enable the farmers to fetch more price as well as to prevent post-harvest losses. Motor Bikes are emerging as most convenient mode of transportation in rural areas, especially among the small and marginal farmers.	106386.98	Two wheeler for agriculture purpose will reduce time and cost to the farmers. Using two wheeler, farmers can supply their milk and other produce in nearby town / cities.

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
24	Barpeta	Water Resources	Water resources projects, though multi-disciplinary with multiple stakeholders, may be planned and implemented giving due consideration to optimum utilization, environment sustainability and holistic benefit to the people.	3531.37	Big focus on irrigation with large budgets, with the aim of "more crop per drop."
25	Barpeta	Animal Husbandry - Dairy	Promoting JLGs for dairy farming, heifer rearing and fodder development to increase the milk production and fodder production in the District.	20264.39	The milk production in the district is high but there is lack of fodder. Supply of fodder will reduce the production cost of farmers increasing their profit margin
26	Barpeta	Farm Mechanisation	Establishment of Custom Hiring Centre (CHCs) may be encouraged. Support available for the same under various schemes of GoI and GoA may utilized for the same. Establishment of a Farm Machinery Repair and Maintenance Training facility at the district level. Creation of awareness about the use of small and efficient farm machinery should be undertaken by ATMA/ KVK etc.	4301.74	Fragmented and unirrigated land holdings are the major impediments in tractor financing in the district. More than 84% land holding in the district are 2 hectare or less in size. Financing of tractor and power tiller in group mode (SHGs, JLGs, FIGs etc.) will help. Power Tillers are better suited for medium and small holdings. These are also fuel efficient and can be put to many uses like tractors. Awareness may be created so that farm-ers do not unnecessarily invest

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
					money in purchasing tractors.
27	Barpeta	Plantation and Horticulture	Area expansion programme for premium fruit crops of the state needs to be promoted with adequate backward and forward linkages. Formation of Vegetable/Fruit grower's cooperative society/company/groups is considered essential to protect the interest of the growers and to develop the vegetable sector in an organized and phased manner. Support through MIDH is available for promoting high value crops under protected cultivation through subsidy support.	1893.82	Promotion of high density planting of mango, orange, guava and litchi will ensure better returns to the growers.
28	Barpeta	Forestry - Waste Land	Establishment of small but viable nurseries (minimum 25000 seedlings) with special emphasis on development of wasteland should be promoted. Commercial production of medicinal and aromatic plants like sarpgandha, ashwagandha, stevia, amla, etc. can be taken up by the new entrepreneurs.	86.35	Medicinal and aromatic plants are popular nowadays and juice of these herbal plants can be processed as herbal juices.
29	Barpeta	Animal Husbandry – Poultry	Duck rearing can be taken up on a large scale by the BPL families and banks may provide credit through JLG model.	6648.13	Duck meat has demand and the production is very less. Increased production will

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
					increase the income of farmers
30	Barpeta	AH, Sheep, Goat, Piggery	Training and handholding to the farmers / private entrepreneurs for setting up breeding and rearing farms.	5191.96	Breeding and rearing farms of goats and sheeps is very low and increasing farms will increase livelihood opportunities
31	Barpeta	Fisheries	To improve the fish productivity in the State, a fish seed supply chain may be devised with the hatcheries in Government sector supplying fish seed [spawn/ fry] to licensed seed growers, who in turn shall supply quality fingerlings/ yearlings to fish farmers.	4451.84	With increased seed availability the fish production will increase and also indigenous fishes can be encouraged

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
32	Barpeta	Storage	Infrastructure of the rural markets requires upgradation to bring growth in village economy through realisation of better prices by the farmers. Markets needs to have physical infrastructure in the form of common facilities like shops, platforms for loading, unloading, assembling and auctioning of produce, parking sheds, internal roads, waste disposal arrangement etc.	232.65	
33	Barpeta	Land Development	Demonstration should be conducted by the agriculture department more vigorously to motivate farmers to take up settled wet paddy/double cropping. Local research stations can give guidance in providing appropriate technology to farmers and soil test data for application of bio-fertilizer, nutrients etc. Use of bio-compost can be encouraged.	5876.27	
34	Barpeta	Agriculture Infrastructure	There is a need for awareness on organic fertilizers.	238.42	
35	Barpeta	Food and Agro. Processing	Barpeta district is industrially backward. Lack of	6622.29	

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
			infrastructure like un-interrupted electricity and lack of entrepreneurship are the reasons contributing to the present state of affairs. As a result, processing of fruits and other vegetables is very limited. Among the processing activity undertaken are milling of rice, wheat, turmeric, mustard. There are only few units which produce fruit juice, in a very limited scale. Most of the fruits and vegetables are sold in raw form. Storage facility for fruits and vegetables are absent in the district as there is no cold storage in the district.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
36	Barpeta	Agri. Ancillary Activities	It is suggested that one PACS in each block may be identified and provided with credit support for encouraging the PACS to re-start credit business for financing agriculture activities to ensure credit for the farmers as well as for sustainability of PACS's financial health. Further, adequate credit flow should be ensured to the FPOs to enable them to meet their term loan as well as working capital requirement for their business growth and sustainability. Bankers may avail the credit guarantee support available from NABARD & NCDC against the loan availed by the FPOs.	0.00	
37	Barpeta	MSME	Good potential exists for wood based industries like cane & bamboo products, furniture, building materials, etc. Farmers particularly small and marginal farmers may be encouraged to grow fast growing trees on marginal/ degraded land. Government may also encourage import of wood for wood based industries by providing suitable fiscal incentives.	94440.00	

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
38	Barpeta	Export Credit	Need of a Multi Activity Common Facility Services centre for development of exportable products in the line of Bangsai Art & Craft Village, Bangkok.	168.00	
39	Barpeta	Education	There is an urgent need for financial literacy and awareness creation so that people come forward to avail loans.	648.00	
40	Barpeta	Social Infrastructure	Government should grant permissions and licenses quickly and without hassle for investment in these activities.	11076.00	
41	Barpeta	Renewable Energy	Banks have not financed under renewable energy in 2023-24. This sector has immense potential for extending credit	253.12	
42	Barpeta	Housing	Land has become scarce and availability of land at an affordable price for purchase and construction of houses by individuals is a challenging task. Besides, cost of land is increasing every year, which is beyond the reach of common people. To meet the demand for houses in rural and urban areas, there is a need to strengthen Assam State Housing Board and	0.00	

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
			the Assam State Co-operative Housing Federation Limited (HOUSEFED) by the Govt. of Assam by providing budgetary resources to play an important and effective role in getting suitable lands for construction of houses / flats with tie-up arrangement with reputed builders for providing houses / flats to individuals with housing loans facilities from banks.		
43	Barpeta	Informal Credit Delivery System	To expand SHG bank linkage programme, NABARD organizes awareness/ training programmes for bankers, NGOs, FMCs, Farmers' Clubs and Leaders of SHGs etc. SHGs are being formed by our partners NGOs and Farmers Clubs. Farmers' clubs were also trained to expand the SHG philosophy and help in linkage programme, and have promoted and linked a good number of SHGs. Besides, NABARD guides branch managers, NGOs & others to transform existing groups to bankable groups.	9452.52	

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
44	Goalpara	Water Resources	State government may plan to popularise solar pump sets which will help in covering of more farmers and area.		
45	Goalpara	Farm Mechanisation	Custom Hiring Centres may be supported/ promoted through FPOs for access of all kind of modern farm machineries by small and marginal farmers.		
46	Goalpara	Plantation and Horticulture	Promoting precision farming for efficient use of irrigation water and nutrient management.		
47	Goalpara	Forestry - Waste Land	Establishment of small but viable nurseries (minimum 25000 seedlings) with special emphasis on development of wasteland should be promoted.		
48	Goalpara	Animal Husbandry - Dairy	Increase in the number of frozen semen banks to improve the network of AI.		
49	Goalpara	Animal Husbandry – Poultry	Establishment of feed mill / feed processing plants		
50	Goalpara	Fisheries	Ensure quality seed production in the district.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
51	Goalpara	Storage	Modernization of Mandis with enhanced and scientific storage facilities and increased use of Negotiable Warehouse Receipt (NWR) would help in creating definitive impact in this sector		
52	Goalpara	MSME	Basic infrastructure for industries like water electricity roads and communication may be provided. Efforts may be made to provide uninterrupted power supply.		
53	South Salmara Mancachar	Water Resources	State government may plan to popularise solar pump sets which will help in covering of more farmers and area.		
54	South Salmara Mancachar	Farm Mechanisation	Custom Hiring Centres may be supported/ promoted through FPOs for access of all kind of modern farm machineries by small and marginal farmers.		
55	South Salmara Mancachar	Plantation and Horticulture	Promoting precision farming for efficient use of irrigation water and nutrient management.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
56	South Salmara Mancachar	Forestry - Waste Land	Establishment of small but viable nurseries (minimum 25000 seedlings) with special emphasis on development of wasteland should be promoted.		
57	South Salmara Mancachar	Animal Husbandry - Dairy	Increase in the number of frozen semen banks to improve the network of AI.		
58	South Salmara Mancachar	Animal Husbandry – Poultry	Establishment of feed mill / feed processing plants		
59	South Salmara Mancachar	Fisheries	Ensure quality seed production in the district.		
60	South Salmara Mancachar	Storage	Modernization of Mandis with enhanced and scientific storage facilities and increased use of Negotiable Warehouse Receipt (NWR) would help in creating definitive impact in this sector		
61	South Salmara Mancachar	MSME	Basic infrastructure for industries like water electricity roads and communication may be provided. Efforts may be made to provide uninterrupted power supply.		
62	Dibrugarh	Farm Credit	Construction of Soil Testing Labs.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
63	Dibrugarh	Farm Credit	Construction of Cold Storages and Godowns.		
64	Dibrugarh	Farm Mechanisation	Promotion of Farm Machinery Hiring Centers on Cluster basis		
65	Dibrugarh	Plantation and Horticulture	Construction of Green Houses / Poly-houses for cultivation of exotic plants under protected farming, construction of cold storages & processing.		
66	Dibrugarh	Fisheries	Deepening of fish ponds through private investment.		
67	Dibrugarh	Social Infrastructure	Establishment and strengthening of Primary Health Centres/Sub-Centres.		
68	Dibrugarh	Social Infrastructure	Provision of drinking water and toilet blocks in schools.		
69	Darrang	Farm Credit			
70	Darrang	Water Resources	There are two implementing agencies for irrigation projects in the district viz., Irrigation Department, which takes up Schemes mainly where the Command Area is more than 50 Ha and Agricultural Engineering Wing of Agriculture Department that takes up some key projects like Shallow Tube Wells (STWs),		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
			<p>Low Lift Pump (LLP), Flow Irrigation etc. Most of the minor irrigation projects implemented in the district were funded under AACP with 70% subsidy and 30% beneficiary's contribution. As a result, credit to the sector is meager. Development of Minor Irrigation by way of STWs, LLP etc. under different programmes are being implemented by the engineering wing of Agriculture Department. Singrimari FIS constructed under RIDF-X has created on irrigation potential of 1038 ha. Under various tranches of RIDF, 23 minor irrigation projects have been implemented/ under implementation with RIDF assistance amounting Rs 30.34 crore</p>		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
71	Darrang	Farm Mechanisation	Fragmented and un-irrigated land holdings are the major impediments in tractor financing in the district. Around 89% land holding in the district are 2 hectare or less in size. Financing of tractor and power tiller in group mode (SHGs, JLGs, FPCs, etc.) may be beneficial		
72	Darrang	Plantation and Horticulture	There is a Community Canning & Training Centre (CC&TC) run by Agriculture Deptt at their Mangaldai Office under the supervision of SDAO (Agri). The CC&TC is catering to the training need of SHGs and farmers engaged in fruit preservation/processing activity. There are few private nurseries in Ramhari, Kalaigaon and Sipajhar area, however, there is no Govt. nursery for supplying horticulture saplings. District Sericulture Office functions with the Assistant Director and staff at Mangaldoi. The Deptt., have one Sericulture farm (at Bangalagarh), 02 collective Mulberry Garden (Hirapara, Bhurargarh), 02 VGR (also used as Muga food plantation centre,		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
			at-- Punia & Lengeriajhar), One Eri Seed Grainage (Deomornoi), 02 Eri Concentration Centre (Mollapara, Kabikara), 01 Mulberry grainage (at Bangalagarh farm) and one Mulberry Reeling unit at Bangalagarh. Central Silk Board has one Research & Extension Centre at Mangaldai headed by Asst. Director.		
73	Darrang	Forestry - Waste Land	Divisional Office of Social Forestry at Mangaldai has its own nurseries for raising saplings of various exotic as well as indigenous forestry species. Need for bamboo- the Dhula-Kharupetia-Bechimari area of the district is known for Vegetable production. Bamboo is required in very high quantity for vegetables like Gourds, Parwal, etc. for erecting chang / machan. Price of bamboo in the area is also high. Special thrust for bamboo plantation in the area is an immediate necessity.		

74	Darrang	Animal Husbandry - Dairy	<p>The Department of Veterinary & Animal Husbandry is providing health cover and extension services. There are 03 block Veterinary dispensary, 1 state veterinary hospital, 8 dispensaries, 12 veterinary sub-centre , , 01 vocational training centre (Dalgaon) and 1 frozen semen centre. There is one Disease Diagnosis lab in Mangaldai, which is currently non-functional. Good quality milch animals and in particular Cross Bred (CB) Cows are not available in adequate numbers in the district. Dispensaries are not well equipped. Artificial Insemination (AI) facilities are available in the veterinary dispensary and required inputs for AI (frozen semen and liquid nitrogen) are procured from Tezpur/Guwahati. During 2023-24, 37084 animals were artificially inseminated. F.M.Cs/SHGs are involved in creating awareness about AI and disadvantage of natural service with local bull, health care, scientific calf rearing system, feeding management, role of castration, promotion of stall feeding, & fodder cultivation etc.</p>		
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Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
75	Kokrajhar	Water Resources	<p>There is a considerable potential for agricultural growth in the State by increasing cropping intensity, raising crop yield and diversifying into pulses and oilseeds through irrigation. Considering the uncertainties in the production of Kharif crop due to flood and high rainfall, the State Agriculture Department has laid greater emphasis on Rabi crops by assigning top priority to developing assured irrigation facilities through installation of Pump Sets (Shallow Tube Well & Low Lift Pump). Irrigation by way of Shallow Tube Well and Low Lift Pumps is considered to be an efficient method of water utilization for crop growth.</p>		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
76	Kokrajhar	Farm Mechanisation	Power tiller are better suited for medium and small holdings. A trolley can be attached to the power tiller for transporting agricultural produce. These are also fuel efficient and can be put to use like tractors. Farmers need to be made aware of this, so that they do not unnecessary invest more in buying tractors for their requirements.		
77	Kokrajhar	MSME	Banks should comply with GOI's MSME Sector Policy by stepping up lendings for MSME units including working capital assistance. Banks are required to network with DIC, Coir Board, KVIC, SIPCOT, SIDCO, NGOs, SHGs, Federations, SSI Association and Traders Associations to provide financial support to potential areas for development.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
78	Kokrajhar	Storage	Construction of Rural Godowns of 1000 MT in each Development Block of the district will help in uninterrupted supply of PDS items to the villages. The cold chain segment also offers huge opportunities for growth, given the logistic advantage the district has in terms of connectivity with neighbouring states and country. However, developing an efficient cold chain logistics system with the latest technologies and capacity is highly capital intensive.		
79	Kokrajhar	AH, Sheep, Goat, Piggery	Ensuring availability of good quality breeding animals. Ensuring availability of fodder / pasture / grazing lands. Creating goat meat and pork value chain by the Government or Private Sector in the State.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
80	Jorhat	Farm Credit	Banks to expedite applications received for KCC and go for some mechanism to settle the long pending NPA issues with the PACS/ GPSS. The Assam Co-Op Apex Bank Ltd., Guwahati may come forward to fit into the Agricultural Infrastructure Fund (AIF) scheme and the Special Refinance Scheme of NABARD. Adoption of Integrated Farming System by farmers and low cost cooling chambers for storage of vegetables by small and marginal farmers.		
81	Jorhat	Water Resources	Bankers may come forward for micro irrigation systems and may come forward for solar pump financing.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
82	Jorhat	Farm Mechanisation	Systematic planning with technical support from Agriculture Department for full capacity utilization of farm machines. To focus on smaller equipment such as power tiller, post-harvest machineries, threshers, dehullers, oil extraction machines, etc. for effective operations. Dealers/ distributorships of the farm machineries requirement in the district may be focused upon.		
83	Jorhat	Plantation and Horticulture	Promotion of export oriented varieties of Ginger, Turmeric and chilies specially Bhoot Jolokia as this the One District One Product.		
84	Jorhat	Forestry - Waste Land	Agarwood based agro forestry / industries in Jorhat & Golaghat. Promotion of bamboo based livelihood activities		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
85	Jorhat	Animal Husbandry - Dairy	Establishment of a processing plants for value addition to various animal husbandry products such as milk. Setting up of Cattle Development Centres under Dairy Development Programme.		
86	Jorhat	Fisheries	Establishment of Fish Processing Units under PPP mode and increasing the manpower in FFDA.		
87	Jorhat	Renewable Energy	One of the major concern of this intervention is lack of awareness among the people for development of this sector. DRDA may create awareness among the bankers and rural population about solar light systems.		
88	Jorhat	Export Credit	Effective Strategy for tea exports and GI Tagged Assam Gamosa, Assam Lemon and all other products of Assam.		
89	Majuli	Farm Credit	PMFBY and AH insurance companies to be more focused in the district		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
90	Majuli	Water Resources	Scope of RCC embankment structures and vegetative/ afforestation to reduce soil erosion. Promotion of energy efficient pumps as well as solar pumps.		
91	Majuli	Farm Mechanisation	Establishment of Custom Hiring Centres for farm machines		
92	Majuli	Forestry - Waste Land	Commercially important tree species like Bamboo, Teak and Gamari plantations may be promoted on a large scale under agro forestry. Soil conservation measures for degraded lands		
93	Majuli	Animal Husbandry - Dairy	Breeding farms to be established in Government and private sector to augment supply of cross bred animals. Establishment of a processing plants for value addition to various animal husbandry products such as milk. Setting up of Cattle Development Centres under Dairy Development Programme.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
94	Majuli	Fisheries	Establishment of Fish processing unit through Fish Farmers Producer Organizations. Eco/ aqua-tourism development. Eco-hatchery for fish seed production		
95	Majuli	Renewable Energy	One of the major concern of this intervention is lack of awareness among the people for development of this sector. DRDA may create awareness among the bankers and rural population about solar light systems.		
96	Majuli	Export Credit	Effective Strategy for GI Tagged Majuli Mask, Majuli Manuscript painting and Assam Mising Textile.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
97	Sonitpur	Farm Credit	Massive drive to clean up KCC NPAs of the banks with support of State Govt. Strengthening of PACS and FPOs for delivery of need based Farm Credit with a scheme for incentivization, appointment of human resources for monitoring and repayment etc.		
98	Sonitpur	Water Resources	Cluster-wise need based irrigation infrastructure development with micro irrigation systems to improve water use efficiency through convergence of irrigation and agriculture departments schemes.		
99	Sonitpur	Farm Mechanisation	All functional FPOs and PACS can be considered for setting up of large Custom Hiring Centres (CHCs) with bank credit and back ended capital subsidy.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
100	Sonitpur	Plantation and Horticulture	Setting up of cluster based special FPOs of small tea growers and providing support through such FPO for mechanization of tea garden operations, supply of good quality organic inputs, quality improvement of tea leaves, processing of tea etc. A scheme for development of Nursery Entrepreneurs for horticulture and floriculture crops with bank credit and back ended capital subsidy.		
101	Sonitpur	Forestry - Waste Land	Establishment of Bamboo Nursery and promotion of commercial cultivation of Bamboo. A scheme for carbon credit trading as additional income source of bamboo farmers.		
102	Sonitpur	Animal Husbandry - Dairy	A subsidy scheme for establishment of small dairy units. Strengthening of dairy cooperative societies and FPOs. Revival of district milk union. 100% insurance coverage for milch cattles.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
103	Sonitpur	Animal Husbandry – Poultry	Establishment of commercial poultry breeding and poultry feed units. Promotion of backyard poultry in large scale for meat purpose through SHGs.		
104	Sonitpur	AH, Sheep, Goat, Piggery	Promotion of scientific pig breeding units through entrepreneurial farmers with back ended credit linked subsidy schemes. A subsidy scheme for establishment of small fattening units in large scale around a breeding unit in hub and spoke model.		
105	Sonitpur	Fisheries	A policy on leasing out beels and other large water bodies to FPOs and Fishery Cooperative Societies for development intensive fish farming infrastructure through FIDF. Establishment of hatcheries for quality fish seed production and fish feed mills.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
106	Sonitpur	Storage	Promotion of solar cold storages with RIDF/NIDA/RIAS funding among producer groups/ FPOs of perishable products like vegetables, fruits, fish etc.		
107	Sonitpur	Land Development	Implementation of watershed and springshed development projects through soil conservation department		
108	Sonitpur	Agriculture Infrastructure	Soil testing facility in each block, Seed and fertilizer shops in each FPO and PACS		
109	Sonitpur	Food and Agro. Processing	Industry collaboration may be established and suitable entrepreneurs may be supported under "Production Linked Incentive Scheme for Food Processing Industry (PLISFPI)".		
110	Sonitpur	Agri. Ancillary Activities	More FPOs, M-DCS, M-FCS and M-PACS need to be formed as per local demand. A policy on strengthening of these institutions in a time bound manner need to be chalked out and implemented		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
111	Sonitpur	MSME	Development of Common Facility Centres (CFCs) for handloom, handicrafts, food processing, bamboo products etc. need to be established with Govt. support.		
112	Sonitpur	Export Credit	Export Facilitation Centre may be established for products like handloom, spices, fruits, specialty tea etc. and Buyer - Seller meets can be organized		
113	Sonitpur	Education	Govt. should encourage reputed private vocational & skill training institutes to set up their facilities in the district.		
114	Sonitpur	Housing	Clarity of title of ownership is a problem in rural areas. Division of property and subsequent mutation are often found absent in rural areas. This needs to be addressed.		
115	Sonitpur	Social Infrastructure	Govt. may encourage private and foreign investment in education and health sectors.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
116	Sonitpur	Renewable Energy	Solar Rooftop installation under PM Surya Ghar scheme and installation of solar agricultural pumps with/ without Govt. subsidy need to be promoted		
117	Sonitpur	Informal Credit Delivery System	Innovative JLG financing opportunities through FPOs, PACS and NGOs should be explored. A policy on promotion of rural MSMEs through successful SHG and JLG credit linked enterprises needs to be chalked out and implemented.		
118	Biswanath	Farm Credit	Massive drive to clean up KCC NPAs of the banks with support of State Govt. Strengthening of PACS and FPOs for delivery of need based Farm Credit with a scheme for incentivization, appointment of human resources for monitoring and repayment etc.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
119	Biswanath	Water Resources	Cluster-wise need based irrigation infrastructure development with micro irrigation systems to improve water use efficiency through convergence of irrigation and agriculture departments schemes.		
120	Biswanath	Farm Mechanisation	All functional FPOs and PACS can be considered for setting up of large Custom Hiring Centres (CHCs) with bank credit and back ended capital subsidy.		
121	Biswanath	Plantation and Horticulture	Setting up of cluster based special FPOs of small tea growers and providing support through such FPO for mechanization of tea garden operations, supply of good quality organic inputs, quality improvement of tea leaves, processing of tea etc. A scheme for development of Nursery Entrepreneurs for horticulture and floriculture crops with bank credit and back ended capital subsidy.		
122	Biswanath	Forestry - Waste Land	Establishment of Bamboo Nursery and promotion of commercial cultivation of Bamboo. A scheme for carbon credit trading as additional		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
			income source of bamboo farmers.		
123	Biswanath	Animal Husbandry - Dairy	A subsidy scheme for establishment of small dairy units. Strengthening of dairy cooperative societies and FPOs. Revival of district milk union. 100% insurance coverage for milch cattles.		
124	Biswanath	Animal Husbandry – Poultry	Establishment of commercial poultry breeding and poultry feed units. Promotion of backyard poultry in large scale for meat purpose through SHGs.		
125	Biswanath	AH, Sheep, Goat, Piggery	Promotion of scientific pig breeding units through entrepreneurial farmers with back ended credit linked subsidy schemes. A subsidy scheme for establishment of small fattening units in large scale around a breeding unit in hub and spoke model.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
126	Biswanath	Fisheries	A policy on leasing out beels and other large water bodies to FPOs and Fishery Cooperative Societies for development intensive fish farming infrastructure through FIDF. Establishment of hatcheries for quality fish seed production and fish feed mills.		
127	Biswanath	Storage	Promotion of solar cold storages with RIDF/NIDA/RIAS funding among producer groups/ FPOs of perishable products like vegetables, fruits, fish etc.		
128	Biswanath	Land Development	Implementation of watershed and springshed development projects through soil conservation department		
129	Biswanath	Agriculture Infrastructure	Soil testing facility in each block, Seed and fertilizer shops in each FPO and PACS		
130	Biswanath	Food and Agro. Processing	Industry collaboration may be established and suitable entrepreneurs may be supported under "Production Linked Incentive Scheme for Food Processing Industry (PLISFPI)".		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
131	Biswanath	Agri. Ancillary Activities	More FPOs, M-DCS, M-FCS and M-PACS need to be formed as per local demand. A policy on strengthening of these institutions in a time bound manner need to be chalked out and implemented		
132	Biswanath	MSME	Development of Common Facility Centres (CFCs) for handloom, handicrafts, food processing, bamboo products etc. need to be established with Govt. support.		
133	Biswanath	Export Credit	Export Facilitation Centre may be established for products like handloom, spices, fruits, specialty tea etc. and Buyer - Seller meets can be organized		
134	Biswanath	Education	Govt. should encourage reputed private vocational & skill training institutes to set up their facilities in the district.		
135	Biswanath	Housing	Clarity of title of ownership is a problem in rural areas. Division of property and subsequent mutation are often found absent in rural areas. This needs to be addressed.		
136	Biswanath	Social Infrastructure	Govt. may encourage private and foreign investment in education and health sectors.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
137	Biswanath	Renewable Energy	Solar Rooftop installation under PM Surya Ghar scheme and installation of solar agricultural pumps with/ without Govt. subsidy need to be promoted		
138	Biswanath	Informal Credit Delivery System	Innovative JLG financing opportunities through FPOs, PACS and NGOs should be explored. A policy on promotion of rural MSMEs through successful SHG and JLG credit linked enterprises needs to be chalked out and implemented.		
139	Dhubri	Farm Credit	Construction of Soil Testing Labs, Cold Storages/ Godowns including renovation/ establishment of Seed Processing Units is needed.		
140	Dhubri	Water Resources	Water harvesting structures like farm ponds/ tanks and micro irrigation system viz. drip & sprinkler systems, along with promotion of Solar powered Irrigation facilities are needed.		
141	Dhubri	Farm Mechanisation	More number of Custom Hiring Centres may be established through FPOs/ FPCs and PACS in each of the blocks by availing credit linked subsidy schemes. Further, machinery & spare part dealers and service centres may be made available in all the blocks.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
142	Dhubri	Plantation and Horticulture	Construction of Green Houses / Poly-houses for cultivation of exotic plants under protected farming, construction of cold storages & processing and establishment of certified seed nurseries are needed.		
143	Dhubri	Animal Husbandry - Dairy	A subsidy scheme for establishment of small dairy units . Establishment of AI centre, strengthening of dairy cooperative societies and FPOs. Revival of district milk union. 100% insurance coverage for milch cattles.		
144	Dhubri	Animal Husbandry – Poultry	Establishment of commercial poultry breeding and poultry feed units. Promotion of backyard poultry in large scale for meat purpose through SHGs by availing credit linked subsidy achemes.		
145	Dhubri	AH, Sheep, Goat, Piggery	Promotion of scientific pig breeding units through entrepreneurial farmers with back ended credit linked subsidy schemes. A subsidy scheme for establishment of small fattening units in large scale around a breeding unit in hub and spoke model.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
146	Dhubri	Fisheries	Water testing labs, fish hatcheries may be established in selected blocks. Utilisation of DRE technologies like Solar Pumps & Aerators (for enhancing production) and Solar Freezers & Driers (for processing activities) may be promoted.		
147	Dhubri	Storage	Construction of storage godowns/ silos for foodgrains, preferably through GPSS/FPCs and cold storages for fruits & perishable agri. products is needed in all the blocks. Terminal markets in a hub & spoke model at selected locations along with market information centres would be advantageous for the farmers in the district.		
148	Dhubri	Food and Agro. Processing	Industry collaboration may be established and suitable entrepreneurs may be supported under "Production Linked Incentive Scheme for Food Processing Industry (PLISFPI)" and other schemes under MOFPI, GoI.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
149	Dhubri	MSME	Banks should comply with GOI's MSME Sector Policy by stepping up lendings for MSME units including working capital assistance. Banks are required to network with DIC, Coir Board, KVIC, SIPCOT, SIDCO, NGOs, SHGs, Federations, SSI Association and Traders Associations to provide financial support to potential areas for development.		
150	Dhubri	Education	Govt. should encourage reputed private vocational & skill training institutes to set up their facilities in the district.		
151	Dhubri	Renewable Energy	Solar Rooftop installation under PM Surya Ghar scheme and installation of solar agricultural pumps with/ without Govt. subsidy need to be promoted. Diesel pump set need to be replaced.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
152	Dima Hasao	Farm Credit	Progressive farmers may be identified by the ADOs (Circle-wise) and the data/information may be shared with Banks for financing under KCC. Promoting seed banks and seed villages for production of quality seeds of food crops along with establishment of nurseries. Introducing and promoting high-yielding and climate-resilient crop varieties that are suitable for district's agro-climatic conditions can significantly enhance the productivity. Soil testing laboratory may be established in each blocks.		
153	Dima Hasao	Water Resources	Identification and construction of artificial recharge structure and roof-top rainwater harvesting structures. Promote community-based spring shed management programmes. Building reservoirs, check dams, and small-scale water storage structures to capture the excess rainwater during monsoons for use during dry spells, enhancing water availability for irrigation.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
154	Dima Hasao	Farm Mechanisation	Promotion of Farm Machinery Banks (FMB) for Custom Hiring at the block/village level to facilitate hiring of equipment's by small and marginal farmers. Set up Agro-Service Centers at the district level to provide spare parts, after-sales services, training etc.		
155	Dima Hasao	Plantation and Horticulture	Given the importance of the sector for the development of the district, there is a need for one 'Horticulture Farmers Training Center' in the district. Setting up of Nurseries may be encouraged to ensure the availability of high-quality planting materials. Focused attention is needed for supporting protected cultivation methods like greenhouses, shade-net houses, vertical farming etc. for high-value crops like off-season vegetables, exotic vegetables, and ornamental plants.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
156	Dima Hasao	Forestry - Waste Land	Awareness among entrepreneurs and farmers may be created about the potentials of cultivating Medicinal & Aromatic Plants (MAPs) and the establishment of small nurseries of MAPs may be supported in forest areas. Formation of community-based organizations like FPOs on Minor Forest Produces may be promoted to collectively manage and benefits from forestry & wasteland development initiatives.		
157	Dima Hasao	Animal Husbandry - Dairy	Integrate AI programmes with breeding efforts to ensure the availability of superior genetics. Improve infrastructure within the milk-marketing network, including the establishment of cooperative societies, collection centres, cold chain facilities, and milk processing units. Promote the formation of dairy based FPOs to strengthen the dairy value chain.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
158	Dima Hasao	Animal Husbandry – Poultry	Setting up of Hatchery units under private sectors may be encourage for regular supply of DOCs to the farmers along with strengthening & operationalizing the existing poultry farms, converting them into viable production and demonstration units. Poultry farmers may be educated about biosecurity measures, including proper spacing between sheds, housing systems, and vaccination schedules to prevent disease spread.		
159	Dima Hasao	AH, Sheep, Goat, Piggery	The availability of good quality breeding animals may be ensured by establishing breeding programs that focus on improved genetics and disease resistance. The availability of adequate fodder, pasture, and grazing lands may be ensured to support the nutritional needs of small ruminants and goats. Comprehensive value chains for goat meat & pork may be created by collaborating with either the government or the private sector along with establishing production,		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
			processing, and marketing systems.		
160	Dima Hasao	Fisheries	Integrated Fish farming systems that combine the aquaculture with agriculture or livestock to optimize resource use and create additional income streams may be encouraged on a large scale. Alternative fishery activities like Pearl Cultivation may be encouraged.		
161	Dima Hasao	Storage	Construction of storage godowns/ silos for foodgrains, through LAMPS/FPOs and cold storages for fruits & perishable agri. products is needed in all the blocks.		
162	Dima Hasao	Land Development	Comprehensive land development strategies that incorporate soil conservation & watershed management techniques may be implemented in the district. This involves contour bunding, terracing, agroforestry, and soil erosion control measures to enhance soil fertility, prevent erosion, and optimize water utilization.		
163	Dima Hasao	Agriculture Infrastructure	Seed and Fertiliser outlet in every block is required through LAMPS/FPOs.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
164	Dima Hasao	Food and Agro. Processing	The post-harvest infrastructure viz. quality testing labs, cold chains etc. needs to be strengthened to enable quality control so that agro & food processing industry can grow. Industry collaboration may be established and suitable entrepreneurs may be supported under “Production Linked Incentive Scheme for Food Processing Industry (PLISFPI)” and other schemes under MOFPI, GoI.		
165	Dima Hasao	Agri. Ancillary Activities	The financial details of all the GPSS/ LAMPS may be audited at regular intervals to maintain transparency and their effectiveness. The A & B rated GPSS/LAMPS may come forward and undertake lending to its Members through Family-centric Credit Approach. They may also implement Schemes like PACS as MSC, PACS as CSC to enhance their business & client base.		
166	Dima Hasao	MSME	Targeted skill development programs and entrepreneurship training may be organized to enhance the capabilities of local individuals fostering a skilled workforce. Streamline the		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
			mechanisms for MSMEs to access credit and finance through collaborations with banks and Govt. Schemes, ensuring sufficient capital to initiate and expand businesses. Prioritize infrastructure establishment and enhance existing industrial centers are essential for attracting investment and fostering growth, complemented by a focus on wood-based industries and weaver societies to ensure financial sustainability and working capital availability.		
167	Dima Hasao	Export Credit	Export Facilitation Centre may be established for products like handloom, vegetables, spices, fruits, specialty coffee etc. and Buyer - Seller meets can be organized		
168	Dima Hasao	Education	Targeted awareness campaigns & counselling sessions may be organized to educate the students and parents about the availability, application process, and benefits of education loans.		
169	Dima Hasao	Housing	Addressing title ownership issues and advocating for housing co-operative societies can bolster housing loan accessibility.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
170	Dima Hasao	Social Infrastructure	Govt. may encourage private investment in education and health sectors.		
171	Dima Hasao	Renewable Energy	Solar Rooftop installation under PM Surya Ghar scheme and installation of solar agricultural pumps with/ without Govt. subsidy need to be promoted.		
172	Dima Hasao	Informal Credit Delivery System	Targeted training programs may be conducted to enhance financial literacy, entrepreneurship skills and market awareness among SHG/ JLGs members, empowering them for effective decision-making and running of enterprises.		
173	Morigaon	Farm credit	1. Saturation of PM-KISAN beneficiaries with KCCs would streamline the delivery of financial services to the needy farmers.		
174	Morigaon	Water Resources	1. Drip and Sprinkler Irrigation systems should be popularized by the line departments through awareness and banks may extend support for financing considering the efficiency of the systems.		
175	Morigaon	Farm Mechanization	1. Custom Hiring Centres (CHC) should be established in the district to help small and marginal farmers.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
176	Morigaon	Plantation and Horticulture	The establishment of agro-processing units should be supported which would add value to horticulture production, minimize distress sales and reduce post-harvest losses.		
177	Morigaon	Animal Husbandry - Dairy	1. Entrepreneurs should be encouraged to set up feed mill/plant in the district by the department.		
178	Morigaon	Animal Husbandry – Poultry	1. Setting up of poultry feed units through public/private investment.		
179	Morigaon	AH, Sheep, Goat, Piggery	1. Setting up of green fodder farms and feed plants through private investment.		
180	Morigaon	Agri. Ancillary Activities	1. Banks should come up with aggressive credit facilities for PACS and FPO.		
181	Morigaon	MSME	1. Invest in modern infrastructure and promote connectivity while facilitating market linkages through e-commerce platforms and industry associations to help MSMEs reach wider markets and increase their competitiveness in the district.		
182	Morigaon	Export Credit	1. Training to entrepreneurs need to be given in the area of export business and completing the paperwork.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
183	Morigaon	Education	1. Targeted awareness campaigns & counselling sessions may be organized to educate the students and parents about the availability, application process and benefits of education loans.		
184	Morigaon	Housing	1. Partnering with real estate developers and government agencies to promote affordable housing projects, creating opportunities for residents to purchase homes within their financial reach and addressing the housing needs of the district.		
185	Morigaon	Social Infrastructure	1. Government and banks can support innovative projects through targeted loans focusing on quality education medical facilities and rural water supply while encouraging private initiatives and cluster-based development for holistic community growth.		
186	Morigaon	Renewable Energy	1. Awareness creation for rural households on renewable sources of energy viz. solar and biogas and credit linked government subsidy schemes for the sector.		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
187	Morigaon	Informal Credit Delivery System	1. Targeted training programs may be conducted to enhance financial literacy entrepreneurship skills and market awareness among SHG/ JLGs members empowering them for effective decision-making for sustainable livelihoods.		
188	Cachar	Farm credit	Construction of Soil Testing Lab at Lakhipur, Sonai and Kalain etc. @ Rs. 50.00 lakhs	150.00	
189	Cachar	Farm Credit	Construction of three Seed production units @ Rs. 35.00 lakhs	105.00	
190	Cachar	Water Resources	Solar Powered MDTW Scheme at 13 Blocks @ Rs.4.5 lakhs	58.50	
191	Cachar	Farm Mechanization	Establishment of Custome Hiring Centres in each Block i.e. 15 Blocks @ Rs. 21.30 lakhs	319.50	
192	Cachar	Plantation and Horticulture	Construction of Pineapple Processing Plant at Udharbond	500.00	
193	Cachar	Animal Husbandry - Dairy	Construction of Milk Processing Plant of 1 Lakh LPD	800.00	
194	Cachar	Animal Husbandry - Dairy	Establishment of Milk Parlour in Lakhipur, Binnakandi, Rajabazar, Udharbond, Sonai, Dholai, Borjalenga, Slachapra, Katigorah, Palonghat etc. @ Rs. 9.00 lakh	90.00	

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
195	Cachar	Animal Husbandry – Poultry	Construction of 3 Breeding farms with 100000 capacity @ Rs. 1200.00 lakhs	3600.00	
196	Cachar	AH, Sheep, Goat, Piggery	Construction of 2 Medium Feed Plant @ Rs. 100.00 lakhs	200.00	
197	Cachar	Fisheries	Construction of medium Fish Feed Plant at Tapang, Udharbond, Lakhipur, Dholai and Kalain @ Rs. 80.00 lakh	400.00	
198	Cachar	Fisheries	Establishment of Fish Seed rearing Nurseries of 1 Ha in Tapang, Borkhola and Sonai @ Rs. 25.00 lakhs	75.00	
199	Cachar	Storage	Creation of 30,000 MT Grain Storage Godown @ Rs. 6,000 per MT	1800.00	
200	Cachar	Storage	Creation of 10,000 MT Cold Storage @ Rs. 35,000 per MT	3500.00	
201	Cachar	MSME	Establishment of Food Park at Udharbond	15000.00	
202	Cachar	MSME	Strengthening of IIDC Malinibeel, Silchar, Cachar	2000.00	
203	Cachar	Education	upgradation / Strengthening of 12 Higher Secondary School @ Rs. 700 lakhs	8400.00	
204	Cachar	Social Infrastructure	Upgradation/ Strengthening of PHSC and PHC		
205	Hailakandi	Farm credit	Construction of Soil Testing Lab at Hailakandi and Lala etc. @ Rs. 50.00 lakhs	100.00	

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
206	Hailakandi	Farm Credit	Construction of Seed production units at Algapur and Katlicherra @ Rs. 35.00 lakhs	70.00	
207	Hailakandi	Water Resources	Solar Powered MDTW Scheme at 2 Blocks @ Rs.4.5 lakhs	9.00	
208	Hailakandi	Farm Mechanization	Establishment of Custome Hiring Centres in each Block i.e. 5 Blocks @ Rs. 21.30 lakhs	106.50	
209	Hailakandi	Plantation and Horticulture	Broom making unit at Katlicherra	150.00	
210	Hailakandi	Plantation and Horticulture	Rubber Processing Unit in South Hailakandi	250.00	
211	Hailakandi	Plantation and Horticulture	Agarwood Processing Unit at Katlicherra	150.00	
212	Hailakandi	Animal Husbandry - Dairy	Construction of Milk Processing Plant of 0.50 Lakh LPD	400.00	
213	Hailakandi	Animal Husbandry – Poultry	Construction of 1 Breeding farms with 100000 capacity @ Rs. 1200.00 lakhs	1200.00	
214	Hailakandi	AH, Sheep, Goat, Piggery	Construction of 1 Medium Feed Plant @ Rs. 100.00 lakhs	100.00	
215	Hailakandi	Fisheries	Construction of Min Fish Feed Plant at Algapur and Katlicherra @ Rs. 25.00 lakh	50.00	
216	Hailakandi	Fisheries	Establishment of Fish Seed rearing Nurseries of 1 Ha in Algapur and Lala @ Rs. 25.00 lakhs	50.00	
217	Hailakandi	Storage	Creation of 10,000 MT Grain Storage Godown @ Rs. 6,000 per MT	600.00	

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
218	Hailakandi	Storage	Creation of 5,000 MT Cold Storage @ Rs. 35,000 per MT	1750.00	
219	Hailakandi	MSME	Strengthening of IIDC Hailakandi	2000.00	
220	Hailakandi	Education	upgradation / Strengthening of 10 Higher Secondary School @ Rs. 700 lakhs	7000.00	
221	Hailakandi	Social Infrastructure	Upgradation/ Strengthening of PHSC and PHC		
222	Karimganj	Farm credit	Construction of Soil Testing Lab at Patherkandi, Karimganj and RK Nagar etc. @ Rs. 50.00 lakhs	150.00	
223	Karimganj	Farm Credit	Construction of three Seed production units @ Rs. 35.00 lakhs	105.00	
224	Karimganj	Water Resources	Solar Powered MDTW Scheme at 4 Blocks @ Rs.4.5 lakhs	18.00	
225	Karimganj	Farm Mechanization	Establishment of Custome Hiring Centres in each Block i.e. 7 Blocks @ Rs. 21.30 lakhs	217.00	
226	Karimganj	Plantation and Horticulture	Rubber Processing Unit at Ratabari	2500.00	
227	Karimganj	Plantation and Horticulture	Agarwood Processing Unit at Neelambazar	1500.00	
228	Karimganj	Animal Husbandry - Dairy	Construction of Milk Processing Plant of 1 Lakh LPD	800.00	
229	Karimganj	Animal Husbandry – Poultry	Construction of 1 Breeding farms with 100000 capacity @ Rs. 1200.00 lakhs	1200.00	

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
230	Karimganj	AH, Sheep, Goat, Piggery	Construction of 1 Medium Feed Plant @ Rs. 100.00 lakhs	100.00	
231	Karimganj	Fisheries	Construction of Min Fish Feed Plant at Dullavcherra, Lowairpoa, Patherkandi, Sonbeel @ Rs. 25.00 lakh	100.00	
232	Karimganj	Fisheries	Establishment of Fish Seed rearing Nurseries of 1 Ha in Sonbeel, South Karimganj, Patherkandi, RK Nagar @ Rs. 25.00 lakhs	100.00	
233	Karimganj	Storage	Creation of 20,000 MT Grain Storage Godown @ Rs. 6,000 per MT	1200.00	
234	Karimganj	Storage	Creation of 10,000 MT Cold Storage @ Rs. 35,000 per MT	3500.00	
235	Karimganj	MSME	Establishment of Food Park at Partherkandi	15000.00	
236	Karimganj	MSME	Construction of Industrial estate in Patherkandi	50000.00	
237	Karimganj	Export Credit	Strengthening and Improvement of ICP Sutarkandi Land Port	10000.00	
238	Karimganj	Education	upgradation / Strengthening of 10 Higher Secondary School @ Rs. 700 lakhs	7000.00	
239	Karimganj	Social Infrastructure	Upgradation/ Strengthening of PHSC and PHC		

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
240	Tinsukia	Farm Credit	Construction of Soil Testing Labs, Cold Storages/ Godowns including renovation/ establishment of Seed Processing Units is needed.	600.00	Enhanced production and productivity of crops and allied activities.
241	Tinsukia	Water Resources	Water harvesting structures like farm ponds/ tanks and micro irrigation system viz. drip & sprinkler systems, along with promotion of Solar powered Irrigation facilities is needed.	100.00	(1) Proper utilisation of irrigation potential created. (2) Enhancement in electricity supply and operationalisation of state bore-wells. (3) Creation of water users group.
242	Tinsukia	Informal Credit Delivery System	Innovative JLG financing opportunities through FPOs, PACS and NGOs should be explored.		
243	Tinsukia	Plantation and Horticulture	Construction of Green Houses / Poly-houses for cultivation of exotic plants under protected farming, construction of cold storages & processing.	200.00	
244	Tinsukia	Farm Mechanisation	Establishment of Custome Hiring Centres in each Block i.e. 07 Blocks	154.00	Mechanization of harvesting and threshing operations by the use of Combine Harvesters along with straw baler which will not only ensure timely harvesting of crops but may also check the loss of straw as well as reduction in carbon dioxide emission by burning in the field after harvesting.

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely Impact
245	Tinsukia	Plantation and Horticulture	Construction of Green Houses / Poly-houses for cultivation of exotic plants under protected farming, construction of cold storages & processing.	200.00	
246	Tinsukia	Animal Husbandry - Dairy	Construction of Milk Processing Plant of 1 Lakh LPD	800.00	
247	Tinsukia	Fisheries	Construction of 7 medium Fish Feed Plant	560.00	
248	Tinsukia	Storage	Creation of 30,000 MT Grain Storage Godown	1800.00	
249	Tinsukia	Storage	Creation of 10,000 MT Cold Storage	3500.00	
250	Tinsukia	Renewable Energy	Solar pumps may be promoted / popularized for irrigation purpose.	260.00	

Annexure – IV

Critical Interventions required for Creating a definitive Impact

Sr. No.	Interventions	Districts
1	Crop Production <ul style="list-style-type: none"> Promotion of climate adaptation and climate resilient agriculture practices. Issuance of KCCs to all financially excluded farm households in the State with coordinated efforts of Government and Banks. Share croppers/oral lessees/tenant and landless farmers may be extended KCC through JLG mode Strengthening and involvement of Primary Agriculture Cooperative Societies (PACS) in crop loan disbursement. Construction of Soil testing laboratory to ensure proper selection of crops, cropping pattern and crop rotation with pulses to maintain the fertility of soil. Promotion of Farmers Producer Organisations (FPOs) among small and marginal farmers (SF/MF) to facilitate better recovery and improve banker-customer relationship. Focused approach in cultivation of Millets and its promotion through processing and value addition. 	All Districts
2	Water Resources <ul style="list-style-type: none"> Irrigation Department in coordination with Agriculture Department may prepare district-wise critical irrigation requirement data to ensure augmentation of additional irrigation coverage for enhancing crop productivity Promotion and diversification towards less water intensive crops like millets, pulses etc., especially in water scarce Blocks/districts. Building reservoirs, check dams, and small-scale water storage structures can capture the excess rainwater during monsoon for use during dry spells, enhancing water availability for irrigation. Water use efficiency methods such as Drip and Sprinkler Irrigation systems should be popularized by the line departments through awareness and banks may extend support for financing considering the efficiency of the systems. Pump sets provided at a subsidized rate from central schemes like RKVY can be availed by SF/MF involving bank credit. Pump Sets of 5 HP may be financed by the banks. 	All Districts
3	Farm Mechanization <ul style="list-style-type: none"> Setting up of Agri Clinics and Agri Business Centre (ACABC) to ensure adequate Agriculture extension service facility for the farmers Banks may extend necessary credit support towards farm mechanization activities 	All Districts
4	Plantation Horticulture including Sericulture <ul style="list-style-type: none"> Production and supply of quality planting material with emphasis on establishment of hi-tech nurseries having provision for mother/scion 	All Districts

Sr. No.	Interventions	Districts
	<p>blocks of improved varieties, good quality rootstock banks and hi-tech green house.</p> <ul style="list-style-type: none"> • Establishment of agro-processing units may be supported, which would add value to horticulture produce, minimize distress sales, and reduce post-harvest losses. • Focused attention is needed for supporting protected cultivation methods like greenhouses, shade-net houses, vertical farming etc. for high-value crops like off-season vegetables, exotic vegetables, and ornamental plants is needed. • Expanding area under fruits, vegetables and flowers; there is potential for diversification of Agriculture through commercial horticulture focusing on domestic and export markets • For potential crops like Gherkins, Potato, herbs, exotic vegetables, promoting market-oriented production, grower's collectives, improve supply chain/ value chain to be encouraged involving contract farming and supply chain management practices. • Commercial cultivation of medicinal plants and aromatic crops, exploring its potentials to cultivate as mixed crops in plantations & fruit orchards and linking with user industries need to be promoted. 	
4	<p>Animal Husbandry – Dairy</p> <ul style="list-style-type: none"> • 'Dairy Clusters' may be promoted and comprehensive livestock-breeding programmes may be implemented with special emphasis on improving the quality of dairy animals through the introduction of high-yielding and disease-resistant breeds. • Artificial Insemination Programmes to be integrated with Animal Breeding Programme as per the State Government Policy and organise animal fairs at the district level to increase the availability of good quality animals. • Proper disease surveillance and vaccination facilities to be made available. • Encourage dairy enterprises to formulate their own feed - financing mixing and grinding machines, shed/house for proper storage of feed and fodder and work area • Improvement of infrastructure in milk marketing networks/milk routes, strengthening of primary dairy cooperative societies, establishment of milk collection centres and cold chain (BMCUs and milk chilling centres) and milk processing units. • Promoting JLGs for dairy farming, heifer rearing and fodder development to increase the milk production and fodder production in the district. • Promoting dairy-based FPOs which can create an impact on the entire milk value chain/supply chain through value addition to indigenous dairy products. • In order to encourage bankers to finance under Animal Husbandry activities, Govt. of Assam may consider to provide subsidy towards insurance premium to minimise the burden of dairy/poultry farmers. 	All Districts

Sr. No.	Interventions	Districts
5	Animal Husbandry - Poultry <ul style="list-style-type: none"> Setting up of Hatchery units under private sectors may be encouraged for regular supply of DOCs to the farmers along with strengthening & operationalizing the existing poultry farms, converting them into viable production and demonstration units. Adoption of advanced technologies in poultry farming, such as automated feeding systems, climate-controlled housing, and disease management tools to improve efficiency and productivity may be promoted. Setting up broiler and layer breeder farms 	
6	Animal Husbandry - Sheep, Goat, Piggery, etc. <ul style="list-style-type: none"> The availability of good quality breeding animals may be ensured by establishing breeding programs that focus on improved genetics and disease resistance. The availability of adequate fodder, pasture, and grazing lands may be ensured to support the nutritional needs of small ruminants and goats. Comprehensive value chains for goat meat & pork may be created by collaborating with either the government or the private sector along with establishing production, processing, and marketing systems. Establishment of carcass utilization centres will help in utilizing the by-products of fallen animal as well as waste from slaughter houses 	All Districts
7	Fishery <ul style="list-style-type: none"> Setting up of eco-hatcheries in potential districts and rearing farms up to advance fingerlings units in the districts. Opening/de-siltation of intake canal of Beels, ornamental fish hatcheries, fish jetties on the banks of river Brahmaputra, modern fishermen village with all the infrastructure like approach roads, etc., and renovation of existing water-bodies. Establishment of fish disease & water quality diagnostic centres and establishment of fish seed meal plants. Mobile fish disease diagnostic laboratories to be covered under Agri-clinics. Water bodies owned by Government may be leased out to good performing FPOs/SHGs on a long-term basis for taking up commercial fisheries activities. Integrated Fish farming systems that combine the aquaculture with agriculture or livestock to optimize resource use and create additional income streams may be encouraged on a large scale. Fish landing centres, processing facilities and value addition techniques may be supported to enhance the product quality and marketability. Training to local unemployed youths on pisciculture and induced breeding for production of quality fish seed. Setting up a fish seed supply chain with the hatcheries in government sector supplying fish seed (spawn/fry) to licensed seed growers, who in turn can supply quality fingerlings/yearlings to fish farmers. 	All Districts

Sr. No.	Interventions	Districts
	<ul style="list-style-type: none"> Expansion of extension services of FFDA by engaging young graduates. 	
8	<p>Storage and Marketing Infrastructure</p> <ul style="list-style-type: none"> The existing marketing infrastructure such as wholesale markets and agri-logistics hubs may be developed to streamline the supply chain, reduce wastage, and enable efficient aggregation and distribution of agricultural goods, thus enhancing market access and profitability for local farmers. Incorporating advanced digital technologies such as online platforms and mobile apps for real-time price details, demand forecasting, and supply chain management. Farmers' groups, cooperatives and FPOs should collaborate to establish storage structures and market sheds, supported by credit from banks Availability of better services namely Weighing, Testing, and Financing against stocks, delivery on commodity exchange platform to enable depositors to realize better price for their produce. Equipping warehouses with required infrastructure facilities for scientific storage. Establishment of Mini cold storage of 100 MT capacity. Bank financing for cold storage for fruits and vegetables. Conduct of awareness programmes for branch managers regarding government schemes and identified potential. Taking up projects through local bodies/APMCs/ Marketing Boards under ISAM to facilitate development of agriculture marketing infrastructure. Govt. may set up cold storage under public sector for providing cold chain for horticulture produce. 	All districts
9	<p>Micro, Small and Medium Enterprises (MSME)</p> <ul style="list-style-type: none"> Govt. may consider to bring a policy to ensure purchase of goods manufactured by local micro, small and medium enterprises to encourage establishment of more manufacturing units and also to ensure more employment opportunities for the youth. District specific plan may be taken for development of new cluster as well as strengthening of existing structure through branding and providing marketing platform to the artisans. Design upgradation and marketing support may be ensured through formation of Off-farm Producers Organization (OFPO) to explore the potential available under handloom sector in the state. 	All Districts
10	<p>Renewable Energy and Waste Management</p> <ul style="list-style-type: none"> Comprehensive awareness campaigns may be organised to educate the local population about the benefits of renewable energy sources, their environmental impact, and the economic advantages of transitioning towards cleaner energy options. Awareness creation for Managers of Rural Bank branches for financing in the sector. 	All Districts

Sr. No.	Interventions	Districts
	<ul style="list-style-type: none"> • Collaborate with government bodies and private stakeholders to establish necessary infrastructure such as solar panels, wind turbines, and bioenergy facilities, making renewable energy sources easily accessible and encouraging their adoption. • Installation of Bio-gas plant may be encouraged for generating energy and for waste management. • Promote Solar-powered Irrigation facilities. 	

LIST OF ABBREVIATION	
AACP	Assam Agriculture Competitiveness Project
ACAB	Assam Co-operative Apex Bank Ltd.
ACABC	Agri-clinic/ Agri-business Centres
ACP	Annual Credit Plan
ADS	Area Development Scheme
AH	Animal Husbandry
AI	Artificial Insemination
AIDC	Assam Industrial Development Corporation
AMRUT	Atal Mission for Rejuvenation and Urban Transformation scheme
APY	Atal Pension Yojana
ARIASP	Assam Rural Infrastructure and Agricultural Services Project
ASCARDB	Assam State Co-operative Agricultural Rural Development Bank Ltd.
BGREI	Bringing Green Revolution to Eastern India
BL	Bank Loan
BRGF	Backward Region Grant Fund
CBs	Commercial Banks
CFMTTI	Central Farm Machinery Training & Testing Institute
CGWB	Central Ground Water Board
CMSGUY	Chief Minister Samagra Gramya Unnayan Yojana
DAP	Development Action Plan
DCB	Demand Collection Balance
DCP	District Credit Plan
DEDS	Dairy Entrepreneurship Development Scheme
DIC	District Industries Centre
DRDA	District Rural Development Agency
DRIP	District Rural Industries Project
FC	Farmers' Club
FIF	Financial Inclusion Fund
FM	Farm Mechanization
FMC	Field Management Committee
GLC	Ground Level Credit
GoA	Government of Assam
GoI	Government of India
GPSS	Gram Panchayat Samabay Samity
GSDP	Gross State Domestic Product
ISB	Industries, Services & Business
JLG	Joint Liability Group
KCC	Kisan Credit Card
KVIB	Khadi and Village Industries Board
KVIC	Khadi and Village Industries Commission
LLP	Low Lift Point

LIST OF ABBREVIATION	
MAPs	Medicinal and Aromatic plants
MI	Minor Irrigation
MSME	Micro, Small & Medium Enterprises
MoU	Memorandum of Understanding
MPCS	Milk Producers Co-operative Society
NABARD	National Bank for Agriculture and Rural Development
NAIS	National Agriculture Insurance Scheme
NSDC	National Skill Development Corporation
NSSO	National Sample Survey Office
PACS	Primary Agriculture Cooperative Societies
PMAY- G	Pradhan Mantri Awas Yojana - Gramin
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
RIDF	Rural Infrastructure Development Fund
SFAC	Small Farmers' Agribusiness Consortium

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- NABSanrakshan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Two sovereign Credit Guarantee Schemes offered are:
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 - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

Registered Office C- 24, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051

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NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds(AIF), with a paid-up capital of INR 25 crore.
- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
- As of 31 March 2024, NABVENTURES Fund I has invested in 14 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

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