



स्टेट फोकस पेपर 2024-25

State Focus Paper 2024-25

राज्य - मेघालय

State - Meghalaya

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

**National Bank for Agriculture and Rural Development**

मेघालय क्षेत्रीय कार्यालय, शिलांग

**MEGHALAYA REGIONAL OFFICE, SHILLONG**



## दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

## ध्येय

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

## Vision

Development Bank of the Nation for fostering rural prosperity

## Mission

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

## Foreword

NABARD has been playing a pivotal role in rural credit planning for more than four decades of its glorious journey in ushering prosperity in Rural India. By way of its credit, promotional and developmental interventions, it has been facilitating improvement in the livelihood of the rural populace in Meghalaya and thus creating the demand for credit on one hand while enhancing the efficacy of credit delivery mechanisms in rural areas, on the other.

The agricultural landscape across the state is confronted with many challenges, viz, preponderance of small and marginal farmers, subsistence farming, low marketable surplus, low capital formation, low levels of farm mechanisation, poor post-harvest management practices, adverse effect of climate change etc. These issues have been negatively affecting the production and productivity resulting in sub-optimal income generation for the producers. The resource starved small and marginal farmers, sharecroppers, agricultural labourers, artisans and rural entrepreneurs need timely and adequate institutional credit support to play an effective role in the value chain and in the process, harness the potential available in various sectors of the state economy. In this regard, the conceptual framework of Farmers Producers Organisation (FPO) provides a viable strategy for aggregation of produce and sourcing inputs with a better price discovery through enhanced bargaining power of farmers. Meghalaya is poised to register a splendid economic growth on account of various interventions undertaken by the government which aim at sustainable development through inclusive growth and to become a 10 billion USD economy by 2028.

Access to credit plays a critical role not only in promoting economic growth but also in catalysing social development. NABARD in tune with its mission has established itself as a key player in the credit planning process. The Potential Linked Credit Plans (PLPs) prepared by NABARD for all the districts with block as the unit, have been prepared through a systematic and comprehensive exercise adopting a consultative and participatory approach involving all stakeholders in the field of Agriculture and Rural Credit. It gives me immense pleasure in presenting the State Focus Paper (SFP) 2024-25. The State Focus Paper is the synthesis of the PLPs, bringing together the prospects and projections of all the districts into a consolidated document for the state as a whole. The SFP also comments on the critical infrastructure gaps in the states and suggests measures required for a sustainable enhancement of production, productivity in agriculture, creation of employment opportunities through the development of the off-farm sector, strengthening of rural infrastructure, capacity building, upscaling of microfinance interventions etc. to ensure adequate credit support to various activities in agriculture and rural sector. An attempt is also made to identify the gaps in infrastructure that impede the growth of each sector and also suggest the required infrastructure. This document will be helpful to the state government for prioritizing policy initiatives and budget outlay for 2024-25. For FY 2024-25 it is specifically suggested to (i) improve the irrigation potential by way of scientific ground water exploitation coupled with micro irrigation practices to improve the cropping intensity and (ii) to consider small decentralised solar based cold storage to arrest perishability of horticulture produce for which the state has immense potential.

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***SFP Document Prepared and finalized by:***

*Meghalaya Regional Office*

***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.”

## प्राक्कथन

नाबार्ड, ग्रामीण भारत को समृद्ध बनाने की अपनी गौरवमयी यात्रा के चार दशकों से भी अधिक समय से ग्रामीण ऋण आयोजना में महत्वपूर्ण भूमिका निभाता आ रहा है। नाबार्ड ने, अपने ऋण, संवर्धनात्मक और विकासात्मक सहयोगों के माध्यम से मेघालय की ग्रामीण आबादी की आजीविका में सुधार लाने और ग्रामीण क्षेत्रों में ऋण वितरण व्यवस्था की प्रभावशीलता बढ़ाने में सहायता की है।

मेघालय राज्य में कृषि परिदृश्य कई चुनौतियों का सामना कर रहा है जैसे छोटे और सीमांत किसानों की प्रधानता, निर्वाह खेती, विपणन योग्य अल्प अधिशेष, कम पूंजी निर्माण, कृषि मशीनीकरण का निम्न स्तर, फसलोत्तर प्रबंधन के निम्नस्तरीय उपाय, जलवायु परिवर्तन का प्रतिकूल प्रभाव आदि। ये समस्याएँ उत्पादन और उत्पादकता बढ़ाने में बाधाएं पैदा करती हैं जिसके परिणामस्वरूप किसानों के लिए इष्टतम आय का सृजन नहीं हो रहा है। संसाधनों की कमी से जूझते छोटे और सीमांत किसानों, बटाईदारों, खेतिहर मजदूरों, कारीगरों और ग्रामीण उद्यमियों को मूल्य श्रृंखला में प्रभावी भूमिका निभाने और इस प्रक्रिया में राज्य की अर्थव्यवस्था के विभिन्न क्षेत्रों में उपलब्ध क्षमता का दोहन करने हेतु समय पर पर्याप्त संस्थागत ऋण सहायता की आवश्यकता है। इस संबंध में, कृषक उत्पादक संगठन का संकल्पनात्मक ढाँचा, उपज और सोर्सिंग इनपुट्स के एकीकरण हेतु व्यवहार्य कार्यनीति प्रदान करता है। इसके माध्यम से किसानों की मोल-भाव करने की शक्ति बढ़ती है और किसानों को अपनी उपज के लिए बेहतर मूल्य की प्राप्ति होती है। मेघालय राज्य सरकार के विभिन्न प्रयासों के कारण शानदार आर्थिक विकास दर्ज करने के लिए तैयार है, जिसका उद्देश्य समावेशी विकास के माध्यम से सतत विकास करना और वर्ष 2028 तक 10 बिलियन डॉलर की अर्थव्यवस्था बनना है।

ऋण तक पहुंच न केवल आर्थिक वृद्धि को बढ़ावा देने में बल्कि सामाजिक विकास को उत्प्रेरित करने में भी महत्वपूर्ण भूमिका निभाती है। नाबार्ड ने अपने मिशन के अनुरूप ऋण आयोजना प्रक्रिया में स्वयं को एक प्रमुख प्रवर्तक के रूप में स्थापित किया है। ब्लॉक को इकाई मानकर सभी जिलों हेतु नाबार्ड द्वारा तैयार की गई संभाव्यतायुक्त ऋण योजनाएं (पीएलपी) कृषि और ग्रामीण ऋण के क्षेत्र में सभी हितधारकों को शामिल करते हुए एक परामर्शी और सहभागिता मूलक दृष्टिकोण अपनाते हुए एक व्यवस्थित और व्यापक प्रक्रिया के माध्यम से तैयार की गई हैं।

वर्ष 2024-25 का स्टेट फोकस पेपर आपके समक्ष प्रस्तुत करते हुए मुझे बहुत खुशी हो रही है। स्टेट फोकस पेपर (एसएफपी), संभाव्यता युक्त ऋण योजनाओं (पीएलपी) का संश्लेषण है, जिसे राज्य के सभी जिलों की संभाव्यताओं और अनुमानों को समेकित कर पूरे राज्य हेतु एक समेकित प्रलेख के रूप में प्रस्तुत किया जाता है। एसएफपी में राज्य में महत्वपूर्ण आधारभूत संरचना की कमियों पर भी टिप्पणी की जाती है और कृषि और ग्रामीण क्षेत्रों में विभिन्न गतिविधियों हेतु पर्याप्त ऋण सहायता सुनिश्चित करने के लिए उत्पादन में संधारणीय वृद्धि, कृषि की उत्पादकता में वृद्धि, कृषीतर क्षेत्र के विकास के माध्यम से रोजगारों के अवसर सृजित करने, ग्रामीण आधारभूत संरचना को सुदृढ़ बनाने, क्षमता निर्माण और सूक्ष्म वित्त संबंधी सहयोगों को बढ़ाने इत्यादि हेतु आवश्यक उपायों के सुझाव भी दिये जाते हैं। इस प्रलेख में आधारभूत संरचना की उन कमियों को भी चिह्नित करने का प्रयास किया जाता है जो प्रत्येक क्षेत्र के विकास में बाधा डालती हैं और आवश्यक आधारभूत संरचना का सुझाव भी देती हैं। यह प्रलेख राज्य सरकार के लिए वर्ष 2024-25 हेतु नीतिगत पहलों और बजट परिव्यय को प्राथमिकता देने में सहायक होगा।

वित्त वर्ष 2024-25 के लिए विशेष रूप से यह सुझाव दिया गया है कि (i) फसल सघनता में सुधार हेतु सूक्ष्म सिंचाई उपायों के साथ-साथ जल संचयन के उचित तरीकों के माध्यम से सिंचाई क्षमता में सुधार किया जाए और (ii) बागवानी की उपज को खराब होने से रोकने हेतु छोटे विकेन्द्रीकृत सौर ऊर्जा आधारित कोल्ड स्टोरेज पर विचार किया जाए, जिसकी उपज हेतु राज्य में अपार संभावनाएं हैं।

मैं इस संस्करण को प्रकाश में लाने के लिए राज्य सरकार के विभागों, भारतीय रिजर्व बैंक, राज्य स्तरीय बैंकर समिति, बैंकों, हमारे जिला विकास प्रबन्धकों और सभी हितधारकों को उनके द्वारा दिये गए आँकड़ों, सुझावों और सहयोग के प्रति हृदय से धन्यवाद ज्ञापित करता हूँ। हमें पूरी उम्मीद है कि यह प्रलेख राज्य के विकास में सभी हितधारकों के लिए उपयोगी सिद्ध होगा।

(डॉ. प्रभुदत्त साहू)

महाप्रबंधक/प्रभारी अधिकारी

नाबार्ड मेघालय क्षेत्रीय कार्यालय

**एसएफपी दस्तावेज़ तैयार और अंतिम रूप दिया गया:**

मेघालय क्षेत्रीय कार्यालय

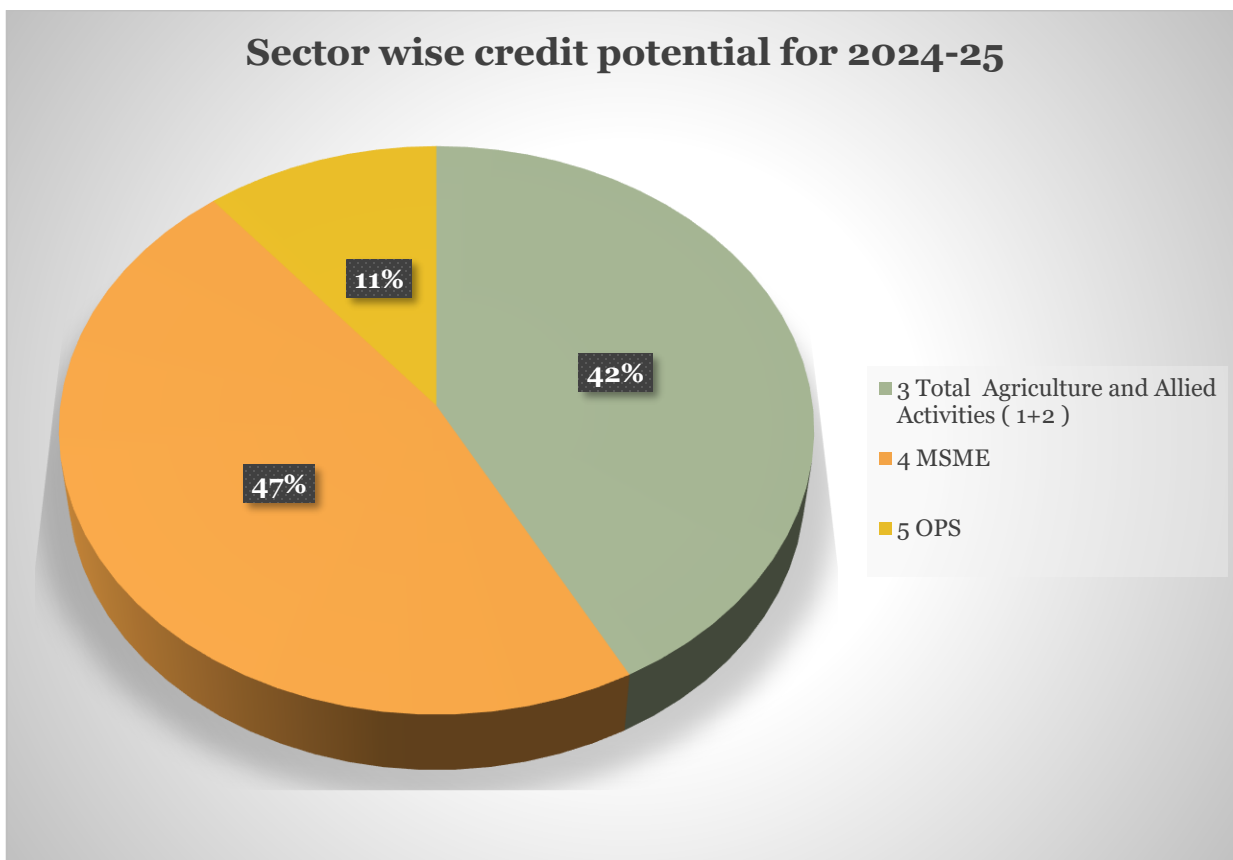
**अस्वीकरण:** “दस्तावेज़ सार्वजनिक रूप से उपलब्ध स्रोतों और विभिन्न हितधारकों के साथ चर्चा से एकत्र की गई जानकारी के आधार पर तैयार किया गया है। अनुमान तैयार करते समय, वास्तविक रूप से ऋण क्षमता का अनुमान लगाने के लिए हर संभव प्रयास किया गया है। इस दस्तावेज़ के डेटा या सामग्री के उपयोग के कारण किसी भी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

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## BROAD SECTOR-WISE PROJECTIONS FOR 2024-25 FOR MEGHALAYA

Sr.	Sector	Credit Projections for 2024-25 (Amount in ₹ lakh)
1	Crop Production, Marketing & Maintenance	78,090.02
2	Investment Credit for Agriculture & Allied Activities (including Ancillary activities)	66,108.64
3	Total Credit - Agriculture and Allied Activities ( 1+2 )	<b>1,44,198.66</b>
4	Micro, Small & Medium Enterprises	1,60,642.24
5	Other Priority Sector	37,335.99
	<b>TOTAL PRIORITY SECTOR (3+4+5)</b>	<b>3,42,176.89</b>



### Summary of Sub-Sector wise Credit Potential for Meghalaya for the year 2024-25

Sr.	Sector	Credit Projections 2024-25 (Amount in ₹ lakh)
1	Crop Production and Marketing Mgt	78,090.02
2	Water Resources	1,604.62
3	Farm Mechanization	3,541.29
4	Plantation & Horticulture (Incl. Sericulture)	20,425.34
5	Forestry & Waste Land Development	2,723.40
6	Animal Husbandry – Dairy Development	5,174.95
7	Animal Husbandry – Poultry Development	7,104.26
8	Animal Husbandry – Sheep/Goat/Piggery	9,427.76
9	Fisheries Development	2,456.01
10	Farm Credit- Others, including Two Wheelers for farmers	82.26
11	Sustainable Agriculture Practices	964.29
12	<b>Total Farm Credit ( 1 to 11 )</b>	<b>1,31,594.20</b>
13	Storage Godown & Market Yards	5,195.20
14	Land Development & Soil Conservation	3,113.35
15	Other activities	548.30
16	<b>Agriculture Infrastructure (13 to 15)</b>	<b>8,856.85</b>
17	Food and Agro Processing	2,583.91
18	Others ( FPOs, ACABCs, PACS)	1,163.70
19	<b>Ancillary activities ( 17 to 18 )</b>	<b>3,747.61</b>
20	<b>Total Agricultural Credit (12+16+19)</b>	<b>1,44,198.66</b>
21	MSME – Investment Capital	1,22,155.31
22	MSME – Working Credit	38,486.93
23	<b>Total MSME(21+22)</b>	<b>1,60,642.24</b>
24	Export Credit	2,241.00
25	Education Loan	4,106.22
26	Housing loan	20,853.15
27	Social Infrastructure with Bank Credit	5,087.61
28	Renewable Energy	738.47
29	Others ( SHG/JLG/PMJDY)	4,309.54
<b>Total Priority Sector</b>		<b>3,42,176.89</b>

## EXECUTIVE SUMMARY

### 1. Introduction

NABARD is an apex level development financial institution in India with the mandate of fostering rural prosperity. One of the major functions of NABARD is to assess the credit potentials of the various Priority Sectors through detailed and consultative credit planning process. The process involves the preparation of district-level Potential Linked Credit Plans (PLPs) which helps to identify infrastructure and linkage support requirements in the districts. The PLPs form the basis of the Annual Credit Plan prepared by Banks in the respective districts. At the State level, the State Focus Paper (SFP) is essentially an aggregation of the district-level PLPs and support the State Level Bankers Committee (SLBC) in its annual credit planning and budgeting. The basic objective of such a planning exercise is to assess the credit potential keeping in view the sector-specific potential, infrastructure support, forward and backward linkages, local skills, natural resources, and credit absorption capacity. The credit projection is also fine-tuned by factoring in the priorities and policies of the Government of India, the State Government and RBI.

**A credit potential of ₹3,421.77 crore has been worked out for the year 2024-25** reflecting an increase by 22.72% over the previous year's potential of ₹2,788.32 crore under Priority Sector in Meghalaya. A summary of various issues pertaining to the State, banking scenario, infrastructural gaps, status of major sectors and suggestions thereon are furnished in brief in the following paragraphs.

### 2. Meghalaya's development eco-system

Meghalaya is endowed with plenty of natural and human resources with competitive socio-economic advantages. Its geographical spread of 22,429 sq. km makes it the 24th largest State in the country. As per the 2011 Census, the State ranked 24th largest by population with 29.66 lakh inhabitants with a population density of 132 persons per sq. km. Meghalaya has rich mineral resources like coal, limestone, granite, clay and other minerals. Situated in a temperate climate region, State has rich potential for horticulture and floriculture produce.

Agriculture occupies important place in the State with about 60% of the population still dependent on this sector. The contribution of this sector to the State's Economy is however low at 19.06% (2022-23) of the Gross State Domestic Product (GSDP) at current market prices. The growth rates of primary, secondary, and tertiary sectors in the GSDP of the State during 2022-23 were 6.90%, 13.24% and 13.28% respectively. Meghalaya's GSDP at constant prices stood at ₹28,023.72 crore in 2022-23 showing an expansion of 9.06% over 2021-22 (₹25,696.82 crore). The strong growth of Meghalaya can be attributed to the increase in government expenditure. Since 2018, the State government expenditure has doubled from ₹9,858 cr in 2017-18 to ₹18,881 cr in 2022-23.

However, low investments in agriculture over time leading to near absence of increased capital formation in the sector has also stagnated the pace of agricultural productivity in the State. There is an urgent need for increasing investments in agriculture since the growth of other sectors and of the overall economy rests on the performance of agriculture.

The share of total multidimensionally poor population of the state as per NITI Aayog's "National Multidimensional Poverty Index: A Progress Review 2023" stood at 27.79% as against all India level of 14.96%. Further, the rural headcount ratio and urban headcount ratio stood at 32.43% and 8.14% as against all India level of 19.28% and 5.27% respectively.

## 2.1 Advantage Meghalaya

- **Conducive agro-climatic conditions:** Meghalaya has favorable agro-climatic conditions that support agriculture, horticulture and forestry; there is thus potential for development in related areas. The state has abundant natural resources, which offer significant avenues for investment.
- **Policy and fiscal incentives:** In addition to the central governments incentives for investments in the northeast region, the state offers a host of industrial incentives. Agro-processing, horticulture, minerals, tourism, electronics and IT have been identified as thrust sectors for development and promotion.
- **Farmers' Identity Card (FIC):** FIC is a physical card issued by Agriculture Department, Government of Meghalaya which identifies an individual cultivating his own or leased land as a farmer. Till now, approx. 1,70,000 farmers have been issued FICs containing basic details of farmers backed up by digitized landholdings and cultivation details including scanned copy of landholding records. Among its many uses, the most important would be for the bankers to identify the farmers for issuing of loans. FIC is going to be a game changer in giving KCC loans for agriculture which has been hampered due to non-availability of cadastral survey and clear land titles in the State.
- **Interest Subvention:** In order to increase the flow of credit to agriculture sector and to revive the economic slowdown caused by COVID 19, Govt of Meghalaya has come out with 4% Interest Subvention Scheme to farmers availing Kisan Credit Card who are prompt payers. Thus, effective rate of interest for KCC loan in the State is 0%.
- **FOCUS (Farmers Collectivisation for Up Scaling Production & Marketing System):** The scheme is a flagship initiative of Govt. of Meghalaya to provide market access and financial assistance to farmers' collectives. This scheme was launched on 01 September 2021. Government of Meghalaya has allocated ₹200 crore for FOCUS scheme which will be utilised for farmers, producer groups & entrepreneurs to help them in their ventures. This interest free loans to farmers & producers groups is likely to benefit 30000 farmers across the state. Recently, the scheme has been extended to cover the urban producers also.
- **Meghalaya State Piggery Mission:** It was launched on 15 August 2020 with an investment of ₹209 crore. The piggery Mission is being implemented by Government of Meghalaya through Meghalaya Apex Cooperative Bank(MCAB) in collaboration with Government of India and the National Cooperative Development Corporation (NCDC). The piggery Mission will benefit over 20000 enterprises and improve the income of over 25000 households. Further, it will enable the State to become self – sufficient in pork production and reduce the import burden by nearly ₹150 crore annually. As on 31 March 2023, 362 no. of coop. societies have been disbursed loan to the tune of ₹63.11 crore for onward lending to its members under the scheme.
- **Institutional support:** The state provides excellent institutional support through various central and state government agencies, namely North East Council, Ministry of Development of Northeastern region, and Meghalaya Industrial Development Corporation, MBDA, MSRLS.
- **Growth of Tertiary Sector:** During 2022-23, the tertiary sector which is a major contributor to GSDP, has registered a growth of 13.28% over 2021-22. Growth has been driven by trade, hotels, real estate, finance, insurance, transport, tourism, communications and other services.
- **Climate Adaptive Community Based Water Harvesting Project in Meghalaya:** Govt. of Meghalaya has launched ₹734.20 crore projects with the support of ADB (loan of ₹586.36 crore) for creation of 1000 multipurpose reservoirs across the state to solve the issue of water scarcity during lean period as well as promote fisheries as a source of livelihood.

## **2.2 Issues of concern –Meghalaya**

- Small and marginal holdings account for 79% of the total number of land holdings while occupying only 46% of the total area.
- According to the land use pattern in the State, the net sown area (NSA) of the state constituted 11.36% of the total geographical area with cropping intensity of 122% which is much below the national average of 142% (*Annual Report 2023, Ministry of Agriculture, GoI*). With only 12% of area suitable for crop production, extensive horticulture development with post-harvest management and value addition are required for increasing farmers' income. In this regard, smaller solar based decentralized storage structures at the collective level can prove to be one of the useful components.
- With high rainwater run-off, water harvesting, and water retention methods and structures are needed for increasing productivity.
- Considering the fact that the ground water extraction in the state is negligible (3.55%, CGWB report 2022) and the irrigation potential created in the state is around 45%, there is a need to adopt scientific ground water exploitation coupled with micro-irrigation.
- Improvement in last mile connectivity involving all weather roads, bridges, rail for all hill regions, internet, uninterrupted power supply, storage & marketing infrastructures are required.
- Low CD Ratio: The Cooperative credit structure needs to be strengthened with business diversification and functional autonomy at the PACS level.
- Delays in execution of approved infrastructure projects may be avoided.

## **3. Banking profile: Performance highlights and areas of concern**

- Branch network increased from 424 as on 31 March 2022 to 434 as on 31 March 2023. The no. of households covered per branch thus improved from 1293 as on 31 March 2022 to 1263 as on 31 March 2023.
- As on 31.03.2023, the deposits and advances registered growth of 4.38% and 15.75% respectively over the previous year.
- Banks recorded an achievement of 43.91% under priority sector advances of total advances outstanding as on 31.03.2023, down from the achievement level of 44.29% during 2021-22.
- Achievement under total agricultural advances as on 31.03.2023 stood at 17.92% down from the achievement level of 20.38% during 2021-22
- Advances under agriculture and total priority sector constituted 17.92% and 43.91% of total advances by the banking system respectively during 2022-23 as against the minimum stipulation of 18% and 40% respectively
- The overall CD ratio in the State improved from 41.32% as on 31.03.2022 to 45.82% as on 31.03.2023
- Out of 6,459 villages in the state, banking outlets (branches & BCs) have been opened in 6,357 villages as on 31.03.2023

## **4. Status of Financial Inclusion**

Financial Inclusion Grant support is extended by NABARD to banks for various schemes under Financial Inclusion Fund (FIF), including support for the conduct of Financial and Digital Literacy Camps, Demonstration of Banking Technologies through Mobile Vans, on-boarding on various Banking Technologies such as BHIM UPI platform and Public Financial Management System (PFMS) portal, to comply with regulatory requirements and to address power and connectivity issues for the propagation of financial literacy among the rural masses. Under FIF, total grant assistance of ₹10.50 crore has been disbursed cumulatively in Meghalaya for various schemes. Since 2019-20, a differentiated approach has been adopted under FIF with more thrust on backward districts that are constrained by various physical, economic and sociological characteristics, termed as the Special Focus Districts (SFDs). The SFDs comprise all Aspirational

districts, LWE districts and districts of the Hill States, A & N Islands as also those of the North Eastern Region.

- Out of 6,459 villages having population <2000 identified for coverage, banks have covered 6,357 villages either with bank branches or BC or CSP as on 31 March 2023.
- Lead Bank has set up FLCs in all the 12 districts and R-SETIs have been set up in 5 districts. During the year 2022-23, 593 Financial Literacy Camps were organized by 118 rural branches of banks in the State.
- A total of 7,47,959 accounts have been opened under PMJDY as on 31 March 2023 as against 6,79,741 accounts opened under PMJDYs on 31<sup>st</sup> March 2021 and 4,74,790 Rupay Debit Cards issued. Of these, 2,49,157 cards have been activated. There are, clearly, gaps in issuance of Rupay Cards with the reasons being connectivity and non activation of issued cards in the absence of POS terminal or other such mechanism available with banks.
- The cumulative enrolments under PMJJBY, PMSBY and APY were 4,68,371, 10,34,636 and 47,641 respectively in Meghalaya as on 31<sup>st</sup> March 2023.

## 5. Micro Credit Sector in Meghalaya- Opportunities and Issues

- Slow pace of SHG-Bank Linkage Programme (SHG-BLP) at ground level continues to be a confounding reality of the state. As on 31.03.2023, out of 42,815 SHGs savings linked in the state, just 18,943 SHGs had credit outstanding of ₹210.99 crore. During the year 2022-23, 4,612 SHGs have been credit linked with loan amounting to ₹62.88 crore.
- Banks need to increase lending to eligible SHGs in a strict, time bound manner. Intensive efforts for SHG financing can improve the CD ratio of the state to a respectable figure.

**6. Bank credit potential for 2024-25:** In the following section a brief has been provided about the potential worked out for the major sectors in the state

**6.1. Crop Production:** The aggregate credit potential assessed for the year 2024-25 for crop production in the State has been worked out at **₹780.90 crore**. Action points suggested for increasing agriculture credit are issuance of Kisan Credit Cards (KCCs) and soil health cards to all the farmers, survey and records of land holdings, JLG mode of financing and saturation of all eligible farmers of the State under KCC scheme with issuance of EVM and chip based Rupay Cards to Kisan Card holders. Operationalization of FIC will also aid ease and acceleration of credit flow.

**6.2. Water Resource Development:** The credit potential assessed for the sector for 2024-25 is **₹16.05 crore**. The ultimate irrigation potential of the State was assessed at 1.68 lakh ha, of which 0.20 lakh ha is Major and Medium Irrigation and 1.48 lakh ha is under Minor Irrigation (*source: www.mospi.gov.in*). The overall stage of ground water development is a meagre 3.55% as per the Report of the Central Ground Water Board. Rainfall, though abundant, is also largely untapped for want of effective water harvesting measures. Some suggestions for improving the existing irrigation and agriculture production in the State are awareness creation among farmers on use of micro-irrigation devices and bankers to encourage MI loans under KCC.

**6.3. Farm Mechanisation:** The credit potential assessed for the sector for 2024-25 is **₹35.41 crore**. Due to shortage of labour for agricultural operations farm mechanization involving machineries suitable to hilly terrain is the need of the hour.

**6.4. Plantation and Horticulture:** With five agro-climatic zones, Meghalaya produces a wide variety of horticulture crops and is an important source of supplementary income to the

rural populace. With a vascular plant diversity of 3,331 and more than 300 varieties of orchids, Meghalaya has also got a strong floriculture sector and is one of the leading states in the Northeast in terms of production and supply of cut flowers to mainland consumer markets and is one of the leading north-eastern states in terms of production and supply of cut flowers. The state's climate, particularly the areas near Shillong in East Khasi hills district, is well suited for cut flower production. The existing industry is at a nascent stage and has the potential to be developed and promoted for export-oriented businesses. Keeping in view the above, credit potential assessed for the sector for 2024-25 has been estimated at **₹204.25 crore.**

**6.5. Animal Husbandry (Dairy, poultry & sheep, goat, piggery):** Milk production in the state increased from 79.67 thousand tons in 2011-12 to 87.48 thousand tons in 2019-20. For the same time, the production of meat in the state increased from 38.24 thousand tons to 46.27 thousand tons. Egg production in the state increased from 104.9 million units in 2013-14 to 108.65 million numbers in 2019-20. Yet, Meghalaya continues to be deficit in all these sectors, reflecting the latent potential for credit in the animal husbandry sector. This sector offers the highest potential for increasing farmers' income through securing rural self-employment at the lowest possible investment per unit and, therefore, needs to be actively encouraged by all stakeholders as part of an Integrated Farming system. The sector also has deep linkages with SHG financing. The credit potential assessed for the sector for 2024-25 is **₹217.07 crore.**

**6.6. Fisheries Development:** Against the estimated total requirement of fish in the State at 30,000 MT, Meghalaya fish production is 19,374 MT as on March 2023 and State has been importing about 13,000 MT of fish from other states annually to meet the demand. To achieve self-sufficiency in fish production, the State Govt. has implemented the Aqua Culture Mission through local seed production, diversification to new varieties of fish, construction of individual ponds, capacity building of fish farmers, etc. The credit potential assessed for the sector for 2024-25 is **₹24.56 crore.**

**6.7. Agriculture Infrastructure- Storage Godowns:** With the existing storage capacity of just about 23,000 MT, there is potential for banks to finance this sector. The current thrust on agro-processing and multiple Mission statements will translate into a real time demand for storage space. The credit potential assessed for the sector for 2024-25 is **₹51.95 crore.**

**6.8. Land Development, Soil Conservation and Watershed Development:** The State Govt's vision to become an organic state offers tremendous scope for land development activities like on-farm development along with vermi-compost production, bio-fertilizer units, etc. Awareness creation is needed regarding the long term benefits of land development activities. The various watershed programs implemented by line departments need to be linked with bank credit. The credit potential assessed for the sector for 2024-25 is **₹31.13 crore.**

**6.9. Food Processing Sector:** The scope of agro processing has been the central theme of the many missions launched in the state during the preceding year. Agriculture/horticulture products like ginger, turmeric, potato, pineapple, orange, jackfruit and cashew offer potential for value addition and increased income to farmers for which, lack of common facilities and low level of production technology need to be addressed. Ministry of Food Processing Industries, GoI has sanctioned a food park at Mendipathar, Resbulpera, North Garo Hills, involving a project outlay of ₹65.29 crore. Besides grant from MOFPI@75%, amounting to ₹48.29 crore, NABARD has sanctioned ₹4.30 crore for the project. There is a definite need to empower and enable local entrepreneurs to avail financial support from the Food Processing Fund set up in NABARD by MoFPI. The credit potential assessed for the sector for 2024-25 is **₹25.83 crore.**

**6.10. MSME sector:** Skill upgradation and cluster approach for each potential sector may be considered on a long-term basis for promotion of the sector. For a long time, MSME in

Meghalaya was synonymous with coal industry (machinery, transportation, working capital etc. related to mining). The sector has virtually seen a crash with the central ban on mining in the state. Going ahead there is a need for redefining MSME in the state and looking for other avenues here like small businesses, transportation, tourism etc., all of which will provide the much-required impetus to the MSME sector and growth in GSDP. For this State Govt. has already launched Homestay scheme with 70% subsidy and Tourist luxury vehicle scheme with 50% subsidy. For all these reasons, the credit potential has been assessed at **₹1,606.42 crore** for 2024-25.

**6.11. Education and Housing:** These sectors are the basic needs and aspirations of every person. Besides, housing sector is one of the important movers of economic growth with its wide spill- over effects on the economy. RBI's enhancement of the loan limits under housing finance sector under priority sector lending should provide the required boost to the sector. The credit potential assessed for education and housing sectors for 2024-25 is **₹41.06 crore** and **₹208.53 crore** respectively.

**6.12. Renewable Sources of Energy and Waste Management:** Meghalaya has been facing a major energy challenge with peak power deficits, poor reliability of grid electricity and around 900 un-electrified villages. Adequate power is required and renewable sources of energy offers good scope for development. Meghalaya had an installed hydroelectric power capacity of 356.20 MW as on March 2020. The potential for hydropower in the state is estimated to be around 3,000 MW. During 2023-24, Govt. of Meghalaya has launched Chief Minister Solar mission. Under the scheme, Govt subsidy will range from 70% for individual households to 50% subsidy for schools, hospitals, hotels and other commercial entities. Under the scheme, it is envisaged for 10% margin money from beneficiary alongwith 40% bank financing from tie up banks. Under this mission, State Govt intends to reach 200-300 MW of installed Solar Power supply in the state by the end of 5<sup>th</sup> year.

Further, banks can now provide loans up to ₹15 crore for solar, biomass, wind and micro-hydel power generation and also for renewable energy based public utilities like street lighting systems and remote village electrification under Priority Sector Lending. For individual households, the loan limit has been set at ₹0.10 crore per borrower. The credit potential assessed for the sector for 2024-25 is **₹7.38 crore**.

**6.13 Informal credit delivery system:** SHGs, from being a platform for increasing the outreach of banking services among the poor, has since become a programme for promotion of livelihoods and poverty alleviation. A state like Meghalaya with nearly 80% rural population, nearly 27.79% poverty ratio and large financial exclusion has the right context for the growth of SHGs, JLGs and the percentage of population being serviced through micro finance. JLGs hold a lot of promise in Meghalaya against the background of small landholders, low level of individual collateral availability and poor recovery. During 2022-23, 6237 JLGs have been given a loan to the tune of ₹49.06 crore. As on 31 March 2023, 10820 JLGs have been financed majorly by small finance banks and the outstanding loan amount is ₹34.33 crore. The credit potential assessed for this sector for 2024-25 is **₹43.09 crore**.

**7. Rural Infrastructure planning:** Rural Infrastructure primarily refers to the basic facilities, services, and installations, both physical and social, needed for the rural community or society. It mainly includes irrigation structures for agriculture, rural roads, bridges, water supply, sanitation, rural electrification, education, health and communication systems. As per the Rural Infrastructure Index (RII), computed by Economic and political weekly Research Foundation(EPWRF), 2021, with equal weight for – irrigation, road connectivity, rural electrification, telecommunication, agriculture & allied activities and social infrastructure-

Meghalaya ranks 26<sup>th</sup> among the 30 states with a RII score of 0.151 representing poor infrastructure development in the State.

As on 31<sup>st</sup> December 2023, 1682 RIDF projects under various sectors worth ₹2399.33 crore has been sanctioned and ₹1819.80 crore disbursed against the sanctioned projects. Out of all India allocation of ₹40,000 cores under RIDF XXIX during 2023-24, normative allocation of ₹200 crore has been made to Meghalaya. A broad breakup of RIDF projects in Meghalaya is as under:

₹ in crore					
Sr. No	Sector	No of Projects	RIDF Loans Sanctioned	Amount drawn	Balance
1	Agri & related activities	617	628.57	536.90	91.67
2	Rural Connectivity	823	1429.23	1014.89	414.34
3	Social Sector	242	341.53	268.01	73.52
<b>Total</b>		<b>1682</b>	<b>2399.33</b>	<b>1819.80</b>	<b>579.54</b>

A summary of district-wise critical infrastructure gaps is given in Annexure III.

**8. Collectivization of Agricultural Produce for Enhancing Farmers' Income:** Meghalaya like other State of Northeast is basically an agrarian economy where 60 per cent population depends on agriculture and allied activities for livelihoods. In spite of the contribution of agriculture to the total GDP being very low as compared to mining and tourism sectors, agriculture assumes much importance in terms of livelihood and income generation for the majority of the population in the State. About 79% of the farmers in the State belong to small and Marginal farmers holding 46% of agricultural land. This clearly means that all the produce are scattered among large number of small and marginal farmers across the state. Small and Marginal farmers faces many challenges viz., rising cost of cultivation, access to finance, marketing infrastructure, long supply chains, etc. The answer to the challenges faced by small and marginal farmers lies in efficient farmers collectivization through Farmers Producer Organization (FPO), which confer greater bargaining power, better market and price, access to credit and insurance, and sharing of assets and costs. To address all the issues faced by the small and marginal farmers, Department of Agriculture, Co-operation & Farmers' Welfare, Govt. of India has launched the Central Sector Scheme for formation and promotion of 10000 FPOs from 2020-21 till 2023-24.

As on 31 March 2023, there are 52 FPOs promoted under CSS by various implementing agencies viz., NABARD, NCD, SFAC, NAFED, NERAMAC, etc. These FPOs are spread across all the 12 districts of the state. Under the PRODUCE fund with NABARD, a grant assistance to the tune of ₹81.56 lakh were sanctioned to 09 FPOs and under PODF ID of NABARD a grant assistant to the tune of ₹87 lakh was sanctioned to 07 FPOs. Under Central Sector Scheme of 10000 FPOs, NABARD has promoted 07 FPOs and has sanctioned a grant assistance to the tune of ₹3.01 crore as on 30 Sept. 2023. These FPOs are spread across 06 districts viz. Ri Bhoi, West Jaintia Hills, West Garo Hills, South Garo Hills, North Garo Hills, East Khasi Hills, West Khasi Hills and East Garo Hills district of the State and are dealing in aggregation of produce like ginger, turmeric, cashewnut, black pepper, pineapple, jackfruit, potato & vegetables.

**9. Climate Change:** With climate change becoming increasingly central to policy and actions of Governments at various levels and recognizing that the State has specific issues and local needs to meet the challenges of climate change, State Action Plan on Climate Change (SAPCC) for Meghalaya was prepared in 2012. The SAPCC analysed the critical climate change issues and identified 11 key sectors for the State based on their relevance to climate change. NABARD is the National Implementing Entity (NIE) for three important funding arrangements viz., Adaptation Fund (AF), National Adaptation Fund for Climate Change (NAFCC) and Direct Access Entity to

Green Climate Fund (GCF). A project on rejuvenation of 306 springsheds across all the 12 districts of Meghalaya with support of ₹22.92 crore have been implemented under NAFCC. Further, 03 seminars focussed on awareness creation on climate change impacts on agriculture and other livelihoods in the State have been sanctioned under the Climate Change Fund of NABARD.

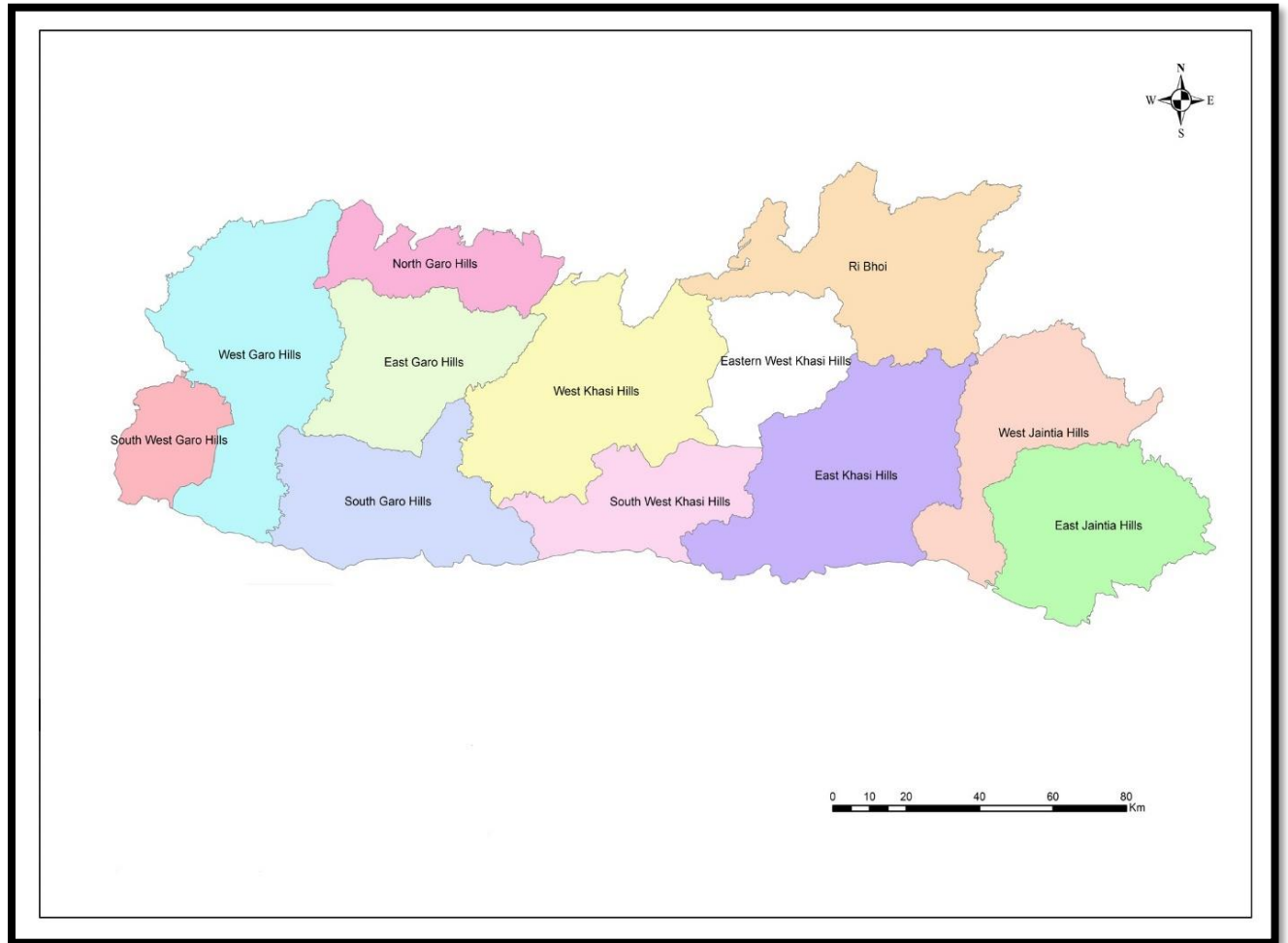
**10. Initiatives under Cooperative Sector:** MoC, GoI has introduced several scheme for the benefits of cooperative Sector. Schemes such as PACS Computerisation, World Largest Grain Godown, PACS as CSC etc. In the State of Meghalaya, under PACS computerisation scheme, 112 PACS/IVCS have been onboarded and 22 have gone live as on 31.12.2023.

राज्य प्रोफाइल State Profile

राज्य State		Meghalaya					
1. भौतिक और प्रशासनिक विशेषताएँ PHYSICAL & ADMINISTRATIVE FEATURES		2. मृदा और जलवायु SOIL & CLIMATE					
कुल भौगोलिक क्षेत्र (वर्ग किलोमीटर) Total Geographical Area (sq.km)	22429	कृषि जलवायु अंचल Agro-climatic Zone	5 ( Warm and humid with medium rainfall; Humid and moderately cold in winter with high rainfall; Humid with moderately warm summer and severe cold winter featuring high rainfall; Humid and warm with very high rainfall; Humid and hot with high rainfall )				
उप मंडलों की संख्या No. of Sub Divisions	9	जलवायु Climate	Temperate to Tropical type				
ब्लॉक्स की संख्या No. of Blocks	55	मृदा प्रकार Soil Type	4 ( Red loamy; Laterite; Red & yellow-from loamy to silty; Alluvial - from sandy to clayey loam )				
राजस्व गावों की संख्या No. of revenue villages	6459						
ग्राम पंचायतों की संख्या No. of Gram Panchayats	-						
3. भूमि उपयोग (हेक्टेयर) LAND UTILISATION [ha]		4. वर्षा और भूमिगत जल परिदृश्य RAINFALL & GROUND WATER SCENARIO					
रिपोर्ट किया गया कुल क्षेत्र Total Area Reported	2242900	वर्ष (मिलीमीटर में) Rainfall [in mm]	साधारण Normal	वास्तविक Actual	2019-20	2020-21	2021-22
वन भूमि Forest Land	913972		11579	13994	8102	13044	
क्षेत्र जो खेती के लिए उपलब्ध नहीं है Area not available for cultivation	270924	भूजल की स्थिति Ground Water Scenario	सुरक्षित Safe	जोखिम भरा Critical	कम जोखिम Semi Critical	ओवर एक्सप्लोइटेड Over Exploited	कुल Total
चरागाह और गोचर भूमि Permanent Pasture and Grazing Land	-						
विविध वृक्ष फसल के अंतर्गत आने वाले भूमि Land under Miscellaneous Tree Crops	-		Safe				
कृष्य वंजर भूमि Cultivable Wasteland	546020		GWR=1.72 5 BCM	All	-	-	-
वर्तमान परती भूमि Current Fallow	210049	5. भूमि जोत का विवरण DISTRIBUTION OF LAND HOLDING					
अन्य परती भूमि Other Fallow							
बोया गया निवल क्षेत्र Net Sown Area	254754	भूजोत का वर्गीकरण Classification of Holding	भूजोत Holding		क्षेत्र Area		
कुल अथवा सकल फसली क्षेत्र Total or Gross Cropped Area	312166		Nos.	कुल का % % to Total	हेक्टेयर ha.	कुल का % % to Total	
एक से ज्यादा बार कृषित क्षेत्र Area Cultivated More than Once	57412		<= 1 ha	122748	53	55929	19
फसल सघनता [जीसीए/ एनएसए] Cropping Intensity [GCA/NSA]	122.54		>1 to <=2 ha	60268	26	79595	27
		>2 ha	49381	21	164556	55	
		कुल Total	232397	100	300080	100	
6. कर्मचारी का प्रोफाइल ['000 में] WORKERS PROFILE [in '000]		7. जनसांख्यिकी प्रोफाइल ('000 में) DEMOGRAPHIC PROFILE [in '000]					
खेतिहर Cultivators	494675	श्रेणी Category	कुल Total	पुरुष Male	महिला Female	ग्रामीण Rural	शहरी Urban
उपयुक्त में से, छोटे सीमांत कृषक Of the above, Small/ Marginal Farmers	-	जनसंख्या Population	2966.89	1491.83	1475.06	2371.44	595.45
कृषि मजदूर Agricultural Labourers	198364	अनुसूचित जाति Scheduled Caste	17.36	9.16	8.20	11.57	5.78
घरेलू उद्योग में लगे कारीगर Workers engaged in Household Industries	-	अनुसूचित जनजाति Scheduled Tribe	2555.86	1269.73	1286.13	2136.89	418.97
कृषि संबंध गतिविधियाँ में लगे कारागीर Workers engaged in Allied agro activities	-	साक्षर % Literacy %	74.43	75.95	72.89	-	-
अन्य कर्मी Other workers	492580	बीपीएल BPL	817.53	-	-	769.06	48.47
8. गृहस्थ परिवार ['000 में] HOUSEHOLDS [in '000]		9. घरेलू सुविधाएँ [संख्या, '000 घरों में]HOUSEHOLD AMENITIES [Nos. in '000 Households]					
कुल गृहस्थ परिवार Total Households	538299	ईंट/पत्थर/कंक्रीट के घर Having brick/stone/concrete houses	-	विजली की आपूर्ति Having electricity supply		327985	
ग्रामीण गृहस्थ परिवार Rural Households	422197	पिने के पानी का स्रोत होना Having source of drinking water	538299	स्वतंत्र शौचालय होना Having independent toilets		-	

गाँव जिनमें बैंकिंग की सुविधा हो Villages having Banking Facilities	6357	12. कृषि के लिए आधारभूत संरचना और समर्थन सेवाएं [संख्या] INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE[Nos]			
गाँव जिनमें प्राथमिक विद्यालय हो Villages having Primary Schools	2986	बीज फार्म Seed Farms	72	कृषि सेवा केंद्र Agro Service Centres	-
गाँव जिनमें प्राथमिक स्वास्थ्य केंद्र हो Villages having Primary Health Centres	116	उर्वरक केंद्र Fertilizer Outlets	-	मृदा परीक्षण केंद्र Soil Testing Centres	6
गाँव जिनमें स्थानांतरणीय जल आपूर्ति की सुविधा हो Villages having Potable Water Supply	4326	किटनाशक केंद्र Pesticide Outlets	-	पंजीकृत नर्सरी Approved nurseries	10
पक्की अप्रोच सड़कों से जुड़े गाँव Villages connected with Paved Approach Roads	2992	पंजीकृत एफपीओ Registered FPOs	42	कृषि विज्ञान केंद्र Krishi Vigyan Kendras	6
13. सिंचाई कवरेज (हेक्टर में) IRRIGATION COVERAGE [Ha]		14. भंडारण, परिवहन और विपणन के लिए आधारभूत संरचना INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING			
सिंचाई के लिए उपलब्ध क्षेत्र (एनआईए + पल्लि भूमि) Area Available for Irrigation (NIA + Fallow)	112411	मंडी/ बाजार (संख्या) Mandis/ Markets [Nos]	47	भंडारगार (सं) Godown [Nos]	38
सृजित सिंचाई क्षमता Irrigation Potential Created	61911	पक्के रोड की लंबाई (किलोमीटर में) Length of Pucca Road [km]	18112	भंडारगार की क्षमता Godown Capacity [MT]	4600
निवल सिंचित क्षेत्र (कम से कम एक बार सिंचित क्षेत्र) Net Irrigated Area (Total area irrigated at least once)	68780	रेल्वे लाइन की लंबाई (किलोमीटर में) Length of Railway Line [km]	9	कोल्ड स्टोरेज (सं) Cold Storage [Nos]	1
नहरों/चैनलों द्वारा सिंचित क्षेत्र Area irrigated by Canals / Channels	12116	माल परिवहन गाड़ियाँ (सं) Goods Transport Vehicles [Nos]	45412	कोल्ड स्टोरेज का क्षमता (एमटी) Cold Store Capacity [MT]	1000
कुवों द्वारा सिंचित क्षेत्र Area irrigated by Wells	-	16. प्रमुख फसलों का क्षेत्र, उत्पादन और उपज AREA, PRODUCTION & YIELD OF MAJOR CROPS			
तालाबों से सिंचित क्षेत्र Area irrigated by Tanks	-	फसल Crop	क्षेत्र Area ('000'ha)	उत्पादन Prod. ('000'MT)	उत्पादकता Productivity kg/ha
अन्य स्रोतों से सिंचित क्षेत्र Area irrigated by Other Sources	-	Rice	110997	303.48	2734
उपयोग की जाने वाली सिंचाई क्षमता (सकल सिंचित क्षेत्र) Irrigation Potential Utilized (Gross Irrigated Area)	115361	Wheat	464	0.90	1935
15. प्रसंस्करण इकाइयाँ PROCESSING UNITS		Maize	18174	417.60	2298
प्रसंस्करण गतिविधि का प्रकार Type of Processing Activity	इकाइयों की संख्या No. of units	Pulses	8336	12.03	1444
खाद्य प्रसंस्करण Food Processing	56	Rape Seed & Mustard Seed	9879	9.24	936
कृषि प्रसंस्करण Agro Processing	-	Potato	18943	187.35	9890
17. पशु जनगणना के अनुसार पशुओं की संख्या ANIMAL POPULATION AS PER CENSUS [Nos]		18. संबद्ध गतिविधियों के विकास के लिए आधारभूत संरचना [संख्या] INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES [Nos]			
पशु की श्रेणी Category of animal	कुल Total	नर Male	मादा Female	कपास (लिट) का उत्पादन गाँवों में है (भारत में 177.8 किलोग्राम प्रति गाँव) Production of Cotton (lint) is in Bales(177.8 kg per bale in India)	
मवेशी- संकर नस्ल Cattle-Cross bred	31860	2984	28876	पशु चिकित्सालयों / औषधालयों Veterinary Hospitals/ Dispensaries	126
मवेशी-स्वदेशी Cattle - Indigenous	870165	339765	530400	रोग निदान केंद्र Disease Diagnostic Centres	8
भैंस Buffaloes	15714	10271	5443	कृत्रिम गर्भाधान केंद्र [संख्या] Artificial Insemination Centers [Nos]	65
भेड़- संकर नस्ल Sheep-Cross bred	99	37	62	पशु प्रजनन फार्म Animal Breeding Farms	21
भेड़- स्वदेशी Sheep - Indigenous	15580	4993	10587	पशु चारा निर्माण इकाइयाँ [संख्या] Animal feed manufacturing units [Nos]	2
बकरी Goat	397503	142275	255228	चारा फार्म [संख्या] Fodder Farms [Nos]	3
शूकर- संकर नस्ल Pig - Cross bred	276053	153306	122747	19. दूध, मछली, अंडा उत्पादन और प्रति व्यक्ति उपलब्धता MILK, FISH, EGG PRODUCTION & PER CAPITA AVAILABILITY	
शूकर- स्वदेशी Pig - Indigenous	706364	276053	430311	मछली Fish	उत्पादन (एमटी) Production [MT]
घोड़ा/गधा/कैमल Horse/Donkey/Camel	273	78	195	अंडा Egg	उत्पादन (लाख में सं) Production [lakh Nos]
मुर्गी- संकर नस्ल Poultry - Improved	3188141	-	-	दूध Milk	उत्पादन (लाख एलपीडी में) Production [lakh LPD]
मुर्गी-स्वदेशी Poultry - Indigenous	2191391	-	-	मांस Meat	उत्पादन (एमटी) Production [MT]
Sources :	Item Nos. 1, 6, 7, 8, 9 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources & CGWB Report 2022; Item No. 8 - NREGA Report; Item No. 15 - Dir. of Eco. & Stat.; Item No. 16 - DACNET & Dept. of Agr./Dir. of Eco. & Stat; Item No. 17 - AH Census 2019; Item Nos. 18 & 19 - Dept. of Animal Hus./Dir. of Eco. & Stat.				

## Map of Meghalaya



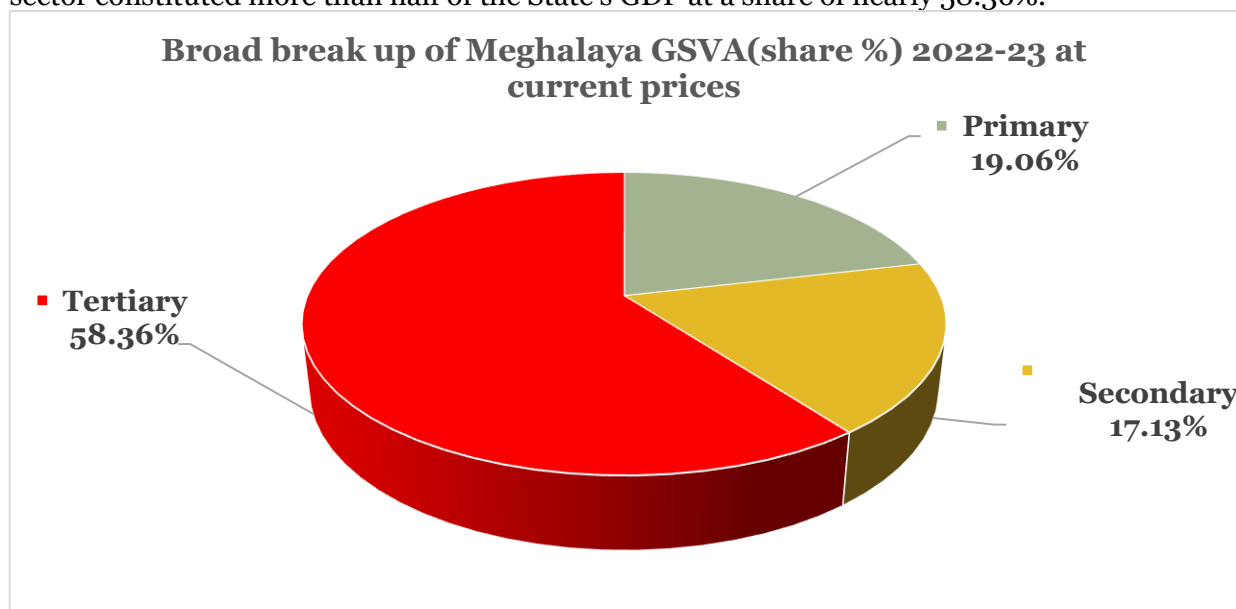
## CHAPTER I STATE PROFILE

**1.1. Introduction:** Meghalaya, situated in the north eastern region of India is a narrow stretch of land, running between Bangladesh on the South and West and Assam on the North and East. It was carved out of Assam and declared a full-fledged State on 21 January 1972. It has an international boundary of about 443 km with Bangladesh. The State's area of 22,429 sq.km is spread across three predominant hill regions viz. Garo Hills, Jaintia Hills and Khasi Hills, accounting for 0.68% of the geographical area of India with a population of 29.67 lakh (2011 census) accounting for 0.25% of the population of India.

**1.2. Administration:** The State is divided into 12 Districts, 9 Civil Sub-divisions and 55 Community & Rural Development (C&RD) Blocks and has a varied topography - high mountains, plateaus, hills and plains. The local administration of the State is vested in the following three Autonomous District Councils set up under the provisions of the Sixth Schedule to the Constitution of India.

- The Khasi Hills Autonomous District Council: It has jurisdiction over the area located within East Khasi Hills, West Khasi Hills, and RiBhoi Districts. The headquarter of the Khasi Hills Autonomous District Council is located at Shillong.
- The Garo Hills Autonomous District Council: It has jurisdiction over the area located within East Garo Hills, West Garo Hills and South Garo Hills Districts. The headquarter of the Garo Hills Autonomous District Council is located at Tura.
- The Jaintia Hills Autonomous District Council: It has jurisdiction over the area falling within Jaintia Hills District. The headquarter of the Jaintia Hills Autonomous District Council is located at Jowai.

**1.3. Sectoral Composition of Meghalaya's Economy:** The Gross State Domestic Product (GSDP) for the year 2022-23 was ₹28,023.72 crore at constant prices (2011-12) indicating an expansion of 10.22% over GSDP of ₹25,696.82 crore during 2021-22. The GSDP at current market prices for the year 2022-23 was estimated at ₹41,778.77 crore showing an expansion of 10.44% over GSDP at ₹37,830 crore during 2021-22. In terms of current market prices, the share of Secondary sector to GSDP was lowest at 17.13%, Primary sector at 19.06% and the Tertiary sector constituted more than half of the State's GDP at a share of nearly 58.36%.



The per capita GSDP at current market prices were ₹1,10,002 during 2022-23 showing an increase of 8.08% over previous year per capita GSDP of ₹1,01,776. This increase in GSDP shows recovery/resilience of the States economy from the impacts of Covid induced pandemic.

#### **1.4. Few Salient features of the State:**

- Diverse range of soil types including red loamy and laterite and five Agro climatic zones which support a variety of crops, plantation & horticulture products.
- Rice is the most dominant crop occupying almost 41.10% of the State's cultivated area, followed by Potato, Maize & Arecanut (Green).
- Abundant average annual rainfall of 11579 mm making it the wettest state in the country
- Rich in mineral resources with coal, limestone, sillimanite and uranium deposits.
- One of the leading producers of bamboo (14% of land area covering 3,108 sq. km) and broomsticks in the country.
- Tremendous scope for exploitation of ground water resources- stage of ground water development in the state is a meagre 3.55%.
- Of the estimated 6,000 medicinal plants in India, 834 plants including the famous Himalayan Yew are found in the State. The state is also home to the 20 top medicinal plants traded in the country.
- Hydro- electric power potential of 3,000 MW (installed capacity of 356.20 MW)- one of the largest in the country.
- Old tradition of high quality weaving.
- Immense opportunities for promoting tourism as an industry.
- The first railway line in the State from Mendipathar in North Garo Hills district to Guwahati was started in November 2014. Umroi (35 km from Shillong) is the only operational airport in Meghalaya. It has been included for better connectivity with other NER states under UDAN Scheme.
- Major logistical center for trade with Bangladesh.
- Literacy rate of 74.43% (2011 Census).
- Recorded highest decennial population growth of 27% as per 2011 Census.
- World's largest surviving matrilineal society.

#### **1.5. Some of the challenges before the State economy:**

- The net sown area (NSA) of the state constitutes only 11.36% of the total geographical area with a cropping intensity of 122% which is below the national average of 142%. The potential net sown area could be increased if the fallow lands are utilized for cultivation purposes. With water management, a part of the cultivable waste land might be progressively utilized for cultivation purpose in the long run.
- High rural population of 23.71 lakh (79.93% of total population) comprising 4.30 lakh households which is 78.46% of the total households. About 60% of the population is dependent on agriculture for their livelihood. Of the 2.32 lakh farm holdings, small and marginal holdings accounted for 79% of the total number of holdings while occupying only 46% of the total area. Further, the State needs to import food grains, meat and eggs from other states.
- Inadequate resources for meeting critical requirements such as quality roads, bridges, irrigation and market infrastructure. Road communication continues to be the major mode of transport within the State. As on March 2019, the total road length maintained by PWD in the State was 40,258 km with a road density per 1000 Km<sup>2</sup> was 1,794.91 Km compared to country average of 1,926.02 Km. Except for Assam, the share of surfaced road to total road in the state at 44.99% was the lowest against the country average of 64.70% (Basic Road statistics of India, 2018-19, MORTH, GoI).

- The incidence of poverty in Meghalaya is high at 27.79% (National Multidimensional Poverty Index 2023) despite plenty of natural resources in the state.
- Due to the uneven spread of villages/sparseness of population, the cost of providing economic and social infrastructure is high.

**1.6. Infrastructure:** Meghalaya, being an infrastructure deficient state, has immense scope for improving the extent and quality of its infrastructure facilities to help in improving farm productivity and ensure remunerative price to farmers. The state should, apart from improved connectivity also focus on creation of infrastructure that addresses basic needs like housing, safe drinking water and social needs like education, health care and domestic energy in the rural areas. Infrastructure development in the state has been affected by the following critical bottlenecks such as delay in execution of approved projects, delay in land clearances, inadequate budgetary resources.

**1.7. Land Tenure System:** Meghalaya is predominantly a tribal State having three predominant Hill Tribes (Khasis, Garos and Jaintias) and each administered by the Autonomous District Councils, have different land holding and tenure system which are based on traditional practices and rights. Further, the Government of Meghalaya enacted the Meghalaya Transfer of Land (Regulation) Act in 1971, which regulates the transfer of land from a tribal to non-tribal and from non-tribal to another non-tribal. Provision to facilitate bank loan/credit flow for agricultural purposes has been made by the Meghalaya Credit Operations and Miscellaneous Provisions Act, 1976. This Act also provides for creation of charge and mortgage by banks. The Committee for Financial Sector Plan (CFSP) for NE Region in its Report had also recommended that Land Possession Certificate (LPC) may be taken for establishing proof of right to cultivate the land. Where Land Possession Certificate is not available a letter of comfort from the local body regarding the borrowers' right to cultivate the land may be taken.

**1.8. Cadastral Survey and Digitization of Land Records:** Cadastral survey has, so far, not been completed in the State and there is no systematic and regular record of land in Meghalaya. Paper evidence for the tribal property is issued from various sources like District Councils, Syiem, Village Headman, etc. and this multiplicity sometimes creates issues relating to veracity of the title deeds and their enforceability in the court of law. The land tenure system and restriction in transfer of land are cited as main reason by banks for inadequate credit flow especially long term loans.

For achieving the common goal of enhancing farmers' income, major initiatives required are cadastral survey and digitization of land records. The computerization of land records which was started on a pilot basis in 2012 in East Khasi Hills and West Garo Hills districts needs to be revisited for long term benefit of all stakeholders, also facilitating bankers for online creation of charge. Land leasing laws may also be introduced in accordance with the recommendations of the Report of the Expert Committee on Land Leasing of NITI Aayog.

**1.9. Status of co-operatives in the state:** Meghalaya State has a two-tier Co-operative Credit Structure with The Meghalaya Co-operative Apex Bank Ltd (MCAB) at the Apex Level and the Primary Agriculture Credit Societies (PACS) at the grassroot level. The bank has been catering to both short term as well as Long Term credit requirement of its customers. As on 31 March 2023, there are 179 PACS and 330 Integrated Village Cooperative Societies (IVCS) affiliated to MCAB.

### 1.9.1 Sectorwise/Activity-wise distribution of Co-operatives

Sr.	Type	Number of Societies
<b>A</b>	<b>Non-Credit Co-operative Societies</b>	
1	AH Sector (Milk/Fishery/Poultry etc)	586
2	Consumer Stores	64
3	Housing Societies	9
4	Weavers	64
5	Marketing	31
6	Labour Societies	5
7	Industrial Societies	131
8	Processing	
9	All others	377
	<b>Total</b>	<b>1,267</b>
<b>B</b>	<b>Details of Credit Co-operative Societies</b>	
10	Primary Agriculture Credit Societies	509
<b>C</b>	<b>Details of Multi State Co-operative Societies</b>	
11	No. of MSCS	0

(Source: National Cooperative Database, MoC)

**1.9.2 Recent Developments/Initiatives taken by State Government in strengthening the outreach and activities of Co-operatives:** To strengthen the outreach and activities of Co-operative Societies, Co-operation Department under Superintendence of the Registrar of Co-operative Societies, Meghalaya imparts capacity building and training for members of co-operative societies on maintenance of books and records as also management of the affairs by the managing committee, awareness about utility of cooperative movement and to raise members share capital contribution.

The IVCS have been formed with the objectives of providing financial services to members and carry out activities relating to inputs and output marketing and incidental services in the village. In operations, they are similar to the existing PACS in the State. As on 31 March 2023, there are 330 IVCS covering 18 blocks in 12 districts of the State, all of which have been affiliated to The Meghalaya Co-operative Apex Bank Ltd.

Cooperative Societies are the primary units for the implementation of the Piggery Mission, which was launched on 15 August 2020 with an aim to make the state self-sufficient in pork production, improve incomes of over 25,000 households, enhance food security, strengthen co-operative culture and credit extensions, and improve the nutritional status of the State's population. The Meghalaya Cooperative Apex Bank (MCAB) provides fund under the Piggery Mission as loans to Cooperative Societies, which in turn further lend to individual members of the Cooperative Societies.

The status of the implementation of the scheme as on 31 July 2023 is indicated below:

(Amount in ₹lakh)

Name of the Bank	Physical Units No.			Amount Sanctioned	Amount Disbursed
The Meghalaya Co-operative Apex Bank Ltd	Co-operative Societies	IVCS	Total No	6,310.77	4,410.87
	228	134	362		

(Source: MCAB Ltd, HO)

## Basic statistics depicting Meghalaya's Banking profile

बैंकिंग प्रोफाइल Banking Profile										
राज्य State	Meghalaya					अग्रणी बैंक Lead Bank	State Bank of India			
1. नेटवर्क और पहुंच NETWORK & OUTREACH (As on 31/03/ 23 )										
एजेंसी Agency	बैंकों/सोसाइटी की संख्या No. of Banks/Soc.	शाखाओं की संख्या No. of Branches				संबन्धित गैर-औपचारिक एजेंसियों की संख्या No. of non-formal agencies assoiated			प्रति बैंक पहुंच Per Branch Outreach	
		कुल Total	ग्रामीण Rural	अर्ध शहरी Semi-urban	शहरी Urban	मध्य वित्तीय संस्थान mFIs/mFOs	एसएचजी SHGs	बीसी/ बीएफ BCs/BFs	गांव Villages	परिवार Households
वाणिज्यिक बैंक Commercial Banks	23	263	118	66	79	-	5080	466	35	2085
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	1	90	70	16	4	-	29280	670	75	6091
सहकारी बैंक Cooperative Banks	4	59	1	28	30	-	8054	0	223	9292
सहकारी कृषि और ग्रामीण विकास बैंक Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	-	0	0	0	0
प्राथमिक कृषि सहकारी सोसाइटी Primary Agr. Coop. Society	179	0	0	0	0	-	0	0	36	3063
अन्य Others (SFBs+IPPB)	5	22	7	9	6	-	401	241	404	24920
सभी एजेंसियाँAll Agencies (Excluding PACS)	33	434	196	119	119	-	42815	1377	21	1263
2. जमा बकाया DEPOSITS OUTSTANDING										
एजेंसी Agency	खातों की संख्या No. of accounts					जमा राशि (₹. लाख में ) Amount of Deposit [Rs.lakh]				
	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)
वाणिज्यिक बैंक Commercial Banks	NA	NA	NA	NA	NA	2404782.79	2664644.48	2777494.28	4.24	77.74
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	782168	845646	918665	8.63	30.77	268809.18	326559.33	360418.27	10.37	10.09
सहकारी बैंक Cooperative Banks	536193	610154	626708	2.71	20.99	359554.45	409178.63	413136.12	0.97	11.56
अन्य Others (SFBs+IPPB)	NA	NA	NA	NA	NA	13360.50	22473.94	21889.45	-2.60	0.61
सभी एजेंसियाँAll Agencies	2555352	2719921	2985364	9.76	100.00	3046506.92	3422856.38	3572938.12	4.38	100.00
3. ऋण और अग्रिम बकाया LOANS & ADVANCES OUTSTANDING										
एजेंसी Agency	खातों की संख्या No. of accounts					ऋण राशि (₹. लाख में ) Amount of Advances [Rs.lakh]				
	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)
वाणिज्यिक बैंक Commercial Banks	127001	249299	260677	4.56	67.84	939552.96	1042811.05	1240460.4	18.95	75.77
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	42664	59995	62334	3.90	16.22	84200.01	94695.18	108338.12	14.41	6.62
सहकारी बैंक Cooperative Banks	NA	NA	47201	NA	12.28	186538.25	188453.53	187162.73	-0.68	11.43
अन्य Others (SFBs+IPPB)	NA	NA	14063	NA	3.66	4377.94	4919.77	7347.62	49.35	0.45
सभी एजेंसियाँAll Agencies (including RIDF)	220116	351961	384275	9.18	100.00	1292395.20	1414436.86	1637218.06	15.75	100.0
4. नकद जमा-अनुपात CD-RATIO										
एजेंसी Agency	सौदा अनुपात CD Ratio									
	31-Mar-21	31-Mar-22	31-Mar-23							
वाणिज्यिक बैंक Commercial Banks	39.07	39.14	44.66							
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	31.32	29.00	30.06							
सहकारी बैंक Cooperative Banks	51.88	46.06	45.30							
अन्य Others (SFBs+IPPB)	32.77	21.89	33.57							
सभी एजेंसियाँAll Agencies (including RIDF)	42.42	41.32	45.82							
5. वित्तीय सम्प्रेषण के तहत प्रदर्शन (खातों की संख्या) PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)										
एजेंसी Agency	31 मार्च 23 तक संघीय जानकारी Cumulative up to 31 March 23									
	PMJDY	PMSBY	PMJJBY	APY						
वाणिज्यिक बैंक Commercial Banks	432164	850870	328280	44101						
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	278607	178346	135608	3489						
सहकारी बैंक Cooperative Banks	37188	5420	4483	0						
अन्य Others	0	0	0	51						
सभी एजेंसियाँAll Agencies	747959	1034636	468371	47641						

## Basic statistics depicting Meghalaya's Banking profile

6. राष्ट्रीय लक्ष्यों को पूरा करने के लिए प्रदर्शन (31/03/23 तक) PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/23)

एजेंसी Agency	प्राथमिक क्षेत्र ऋण Priority Sector Loans		कृषि क्षेत्र को ऋण Loans to Agr. Sector		कमजोर वर्गों को ऋण Loans to Weaker Sections		डीआरआई योजना के अंतर्गत ऋण Loans under DRI Scheme		महिलाओं को ऋण Loans to Women	
	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans
वाणिज्यिक बैंक Commercial Banks	389548.97	31.40	47571.62	3.8	177254.30	0.14	39.62	0.00	252476.14	15.42
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	61638.95	56.89	20763.01	19.2	248213.21	2.29	0.65	0.00	49584.14	3.03
सहकारी बैंक Cooperative Banks	168196.94	89.87	145197.94	77.6	34119.46	0.18	0.00	0.00	6980.15	0.43
अन्य Others (SFBs+IPPB)	5572.75	75.84	733.22	10.0	3207.48	0.44	0.00	0.00	5496.30	0.34
सभी एजेंसियाँ (including RIDF)	718866.80	43.91	293353.04	17.9	462794.45	28.27	40.27	0.00	314536.73	19.21

7. वार्षिक ऋण योजनाओं के तहत एजेंसी-वार प्रदर्शन AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

एजेंसी Agency	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत उपलब्धि (%) Average Ach[%] in last 3 years
	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	
वाणिज्यिक बैंक Commercial Banks	102726.5	103885.7	101.13	156821.0	99852.8	63.67	126492.6	148781.3	117.62	91.32
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	45252.3	12334.7	27.26	60408.0	12118.1	20.06	32914.2	15924.8	48.38	29.14
सहकारी बैंक Cooperative Banks	25393.3	3072.7	12.10	37568.0	6858.8	18.26	22606.9	7550.1	33.40	20.43
अन्य Others	28787.3	0.0	0.00	0.0	0.0	0.00	4189.9	3587.9	85.63	10.88
सभी एजेंसियाँ All Agencies	202159.5	119293.1	59.01	254797.0	118829.6	46.64	186203.5	175844.1	94.44	64.36

8. वार्षिक ऋण योजनाओं के तहत क्षेत्र-वार प्रदर्शन SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

वर्ग क्षेत्र Broad Sector	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत उपलब्धि (%) Average Ach[%] in last 3 years
	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	
फसल ऋण Crop Loan	-	15060.85	-	77994.00	15433.32	19.79	44686.00	20465.47	45.80	29.26
मियादी ऋण (कृषि) Term Loan (Agr)		7495.68	-	55507.00	7981.08	14.38	27763.53	12003.34	43.23	24.00
कुल कृषि ऋण Total Agri. Credit	83338.31	22556.53	27.07	133501.00	23414.40	17.54	72449.53	32468.81	44.82	27.11
एमएसएमई MSME	90730.50	87365.63	96.29	93010.00	84410.60	90.75	97244.89	133172.00	136.94	108.53
अन्य प्राथमिकता क्षेत्र Other Priority Sectors*	28090.65	9370.91	33.36	28286.00	11004.63	38.90	16509.12	10203.28	61.80	41.95
कुल प्राथमिकता क्षेत्र Total Priority Sector	202159.46	119293.07	59.01	254797.00	118829.63	46.64	186203.54	175844.09	94.44	64.36

9. एनपीए की स्थिति (रकबा) NPA Position ( Outstanding)

एजेंसी Agency	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत एनपीए (%) Average NPA [%] in last 3 years
	कुल बकाया Total O/S	एनपीए राशि NPA Amount	एनपीए का % % NPA	कुल बकाया Total O/S	एनपीए राशि NPA Amount	एनपीए का % % NPA	कुल बकाया Total O/S	एनपीए राशि NPA Amount	एनपीए का % % NPA	
वाणिज्यिक बैंक Commercial Banks	NA	NA	NA	1036151.5	85885.30	8.29	1380749.2	33465.26	2.42	4.94
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	104291.4	7203.94	6.91	107436.6	6713.57	6.25	6.57
सहकारी बैंक Cooperative Banks	NA	NA	NA	188431.0	13422.38	7.12	1225934.6	21047.91	1.72	2.44
अन्य Others (SFBs+IPPB)	NA	NA	NA	4919.8	151.03	3.07	7347.6	81.71	1.11	1.90
सभी एजेंसियाँ All Agencies	NA	NA	NA	1333793.7	106662.65	8.00	2721468.0	61308.45	2.25	4.14

\* अन्य प्राथमिकता क्षेत्र में निर्यात ऋण, शिक्षा, आवास, सामाजिक आधारभूत संरचना तथा नवीकरणीय ऊर्जा क्षेत्र शामिल हैं OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy

स्रोत Source : SLBC

## CHAPTER II BANKING PROFILE

**2.1.** The banking network in the State, as on 31 March 2023, comprised of 23 Commercial Banks (12 Public Sector and 11 Private Sector Commercial Banks), 4 Small Finance Banks, Meghalaya Rural Bank, Meghalaya Cooperative Apex Bank Ltd and 3 State Urban Cooperative Banks. Banking services in the State are provided through a network of 434 branches, of which 315 branches (72.58%) comprised of rural/semi urban branches. State Bank of India is the convener of the State Level Bankers' Committee in the State.

### **2.2. Highlights of the performance of Banks during the year 2022-23**

Some of the critical issues and developments related to the financial sector in the State are as follows:

- Branch network increased from 424 as on 31 March 2022 to 434 as on 31 March 2023. The no. of households per branch thus improved from 1293 as on 31 March 2022 to 1263 as on 31 March 2023.
- As on 31.03.2023, the deposits and advances registered growth of 4.38% and 15.75% respectively over the previous year.
- Banks recorded an achievement of 43.91% under priority sector advances of total advances outstanding as on 31.03.2023, down from the achievement level of 44.29% during 2021-22.
- Achievement under total agricultural advances as on 31.03.2023 stood at 17.92% down from the achievement level of 20.38% during 2021-22
- Advances under agriculture and total priority sector constituted 17.92% and 43.91% of total advances by the banking system respectively during 2022-23 as against the minimum stipulation of 18% and 40% respectively.

### **2.3. Performance under Priority Sector Lending Goals**

**Table 2.1 Priority Sector Advances**

Item	Target (%)	State Performance (%)				
		March 2019	March 2020	March 2021	March 2022	March 2023
Advances o/s to Priority Sector	40	77.06	50.17	44.91	44.29	43.91
Advances o/s to Agriculture	18	52.13	22.55	21.44	20.38	17.92
Advances o/s to Weaker Sections	10	49.49	48.65	29.54	49.89	28.27

(Source : SLBC)

### **2.4. Performance under the Annual Credit Plan (ACP) –2022-23**

- As against the target of ₹1,862.03 crore under the Annual Credit Plan for the State, an amount of ₹1,758.44 crore was disbursed during the year 2022-23 for various sectors, recording an achievement of 94.44% as against 46.64% during 2021-22.
- During 2022-23, banks disbursed ₹324.68 crore to the agricultural sector against the annual target of ₹724.49 crore marking only 44.82%.
- The MSME Sector registered an achievement of 136.94% during 2022-23 with disbursements of ₹1331.72 crore as against a target of ₹972.45 crore.

### **2.5. Credit Deposit (CD) Ratio**

- The overall CD ratio in the State improved marginally from 41.32% as on 31.03.2022 to 45.82% as on 31.03.2023. Against the minimum stipulated requirement of 60%, the continuously low CD

ratio is a matter of serious concern.

- Besides a generally indifferent banking system, the reasons for low CD Ratio in the State can be attributed to the existing land tenure system, lack of proper infrastructure in terms of availability of electricity, inadequate connectivity like all-weather rural roads, non-availability of cheaper mode of transport such as railways and poor telecommunications, lack of promotion of entrepreneurship among people to take up agriculture and allied activities for commercial purpose, lower levels of motivation and awareness among the people regarding opening of bank accounts / banking, high transaction cost, etc.
- The CD ratio of Meghalaya Rural Bank increased marginally from 28.99% in 2021-22 to 30.05% in 2022-23. The CD ratio of The Meghalaya Cooperative Apex Bank Ltd. has deteriorated from 49.00% in 2021-22 to 48.23% in 2022-23. These are indeed very low figures and portend poorly for the future of credit driven economic growth in the state.
- The CD ratio of Commercial Banks which was 39.14% as on 31 March 2022 has improved to 44.66% in 2022-23.

## **2.6. Recovery and NPA Position**

- The recovery position in respect of Meghalaya Rural Bank improved marginally from 76.42% during 2021-22 to 79.91% in 2022-23. The percentage of Gross NPA of the bank was 6.44% as on 31.03.2023.
- The percentage of Gross NPAs for The Meghalaya Cooperative Apex Bank Ltd has increased from 7.34% as on 31.03.2022 to 7.63% as on 31.03.2023.

## **2.7. Regional Imbalances in Agriculture Credit Disbursement in the State**

The regional bias in lending was visible once again with almost the whole credit limited to Ri Bhoi and East Khasi Hills districts. Owing to relatively better infrastructure and proximity to Guwahati, the two districts accounted for 75.90% of the total advance in the state. East Jaintia Hills with CD ratio of 16.80% and West Jaintia Hills with 26.56% were at the bottom of all the districts in the CD ratio ranking.

## **2.8. Financial Inclusion**

Out of 6,459 villages having population <2000 identified for coverage, banks have covered 6,357 villages either with bank branches or BC or CSP as on 31 March 2023. As per RBI instructions, Lead Bank has set up FLCs in all the 12 districts and R-SETIs have been set up in 5 districts. During the year 2022-23, 593 Financial Literacy Camps were organized by 118 rural branches of banks in the State. Under the Financial Inclusion Fund (FIF), NABARD has cumulatively disbursed grant of ₹1,049.88 lakh as on 31 March 2023 for the following programmes/ initiatives:

- 3082 FLPs conducted by banks/NGOs on Financial Inclusion covering 1,30,897 participants.
- CBS implementation cost in respect of MRB and MCAB Ltd.
- One Financial Literacy Centre of MCAB Ltd. at Sohiong.
- 10 Demonstration Vans for Banking Technology to MRB & MCAB
- 1,000 Micro ATMs to MRB and 200 Micro ATMs to MCAB
- Positive Pay Implementation support to MCAB
- BBPS on boarding support to MRB
- Grant Assistance to Paytm Payments Bank for 54 PoS/mPoS.
- AUA/KUA membership support to MCAB
- Support for solar power unit/UPS deployment to 10 branched of MCAB

Additionally, ₹213.20 lakh has been sanctioned to SBI, UBI and Syndicate Bank for setting up of Solar VSATs in a total of 72 SSAs in the State through OPEX/CAPEX models. NABARD has also provided grant support to MRB and MCAB for issue of EVM chip based Rupay Kisan cards.

During the year 2022-23, RBI has initiated the implementation of Scaled-up CFL (Centre for Financial Literacy) Project, Phase-II in the state. It envisages setting up of 16 CFLs in various districts sponsored by SBI (15) and PNB (1). In this regard, NABARD has sanctioned grant assistance to SBI for setting up 07 CFLs and PNB for 01 CFL for ₹312.16 lakh

### 2.8.1. Pradhan Mantri Jan Dhan Yojana (PMJDY)

As on 31 March 2023, a total of 7,47,959 accounts have been opened under PMJDY and 4,74,790 Rupay Debit Cards issued. Of these, 2,49,157 cards have been activated. There are, clearly, gaps in issuance of Rupay Cards with the reasons being connectivity and non activation of issued cards in the absence of POS terminal or other such mechanism available with banks.

### 2.8.2. Social Security Schemes

The progress made by banks under Prime Minister Social Security Schemes upto 31 March 2023 in the State is as under:

Name of Scheme	PMSBY	PMJJBY	APY
Enrolment (Nos)	10,34,636	4,68,371	47,641

## 2.9. Outreach of Banking Sector –Health of Rural Financial Institutions

### 2.9.1. Commercial Banks

The important financial parameters of Commercial Banks in the State are furnished in Table below.

**Table 2.2 Financial Parameters of Commercial Banks as on 31 March, 2023**

Particulars	2020-21	2021-22	2022-23
No. of Branches	278	275	263
CD Ratio (%)	39.04%	38.99%	44.66%
Deposits (₹ Cr.)	24,181.43	26,871.18	27,774.94
Advances (₹ Cr.)	9,439.31	10,477.31	12,404.60
PSA (₹ Cr.)	2,846.84 (30.15%)	3,131.84( 29.89%)	3,895.49(31.40%)
Agri Advances (₹ Cr.)	478.49 (5.07 %)	530.85(5.07%)	475.71(3.83%)

*(Figures in brackets indicate % of PSA/Agri advances against Total Advances)*

- Most commercial banks are found to be just skimming the surface of advancing loans to the needy and eligible sectors of the society owing to geographical challenges, low recovery, poor connectivity severe staff constraints etc..
- The continued low CD ratio is a vindication of the endemic nature of the problem. As many as 3 commercial banks had CD ratios less than 20% as on 31st March, 2023. This points to the fact that banks are still to come up with meaningful mid to long term strategies for enhancing their advances.
- KCC outstanding cards is very low at 97,008 involving an amount of ₹53,843.51 lakh as on 31.03.2023.

### 2.9.2 Meghalaya Rural Bank (MRB)

The financial parameters of MRB as on 31 March 2023 are given below.

**Table 2.3 Financial Parameters of MRB as on 31 March, 2023**

Sr.	Particulars	2020-21	2021-22	2022-23
1	No. of branches (no.)	90	90	90
2	Paid up capital (₹ in cr)	2.59	2.59	2.59
3	Deposits (₹ in cr)	2,688.09	3,265.59	3,604.18
4	Advances O/S (₹ in cr)	841.86	946.91	1,083.21
5	Net Profit (₹ in cr)	0.94	22.63	37.75
6	Gross NPA (%)	10.44	7.63	6.44
7	CD Ratio (%)	31.32	28.99	30.05
8	Recovery (%)	74.48	76.42	79.91

(Source: MRB Annual Report 2022-23)

- The bank's net profit increased by 66.81% from ₹22.63 crore in 2021-22 to ₹37.75 crore in 2022-23.
- The CD Ratio of the bank which stood at 28.99% as on 31 March 2022 increased marginally to 30.05% as on 31 March 2023. It has to concentrate more on increasing its CD ratio which is lower than the state average.
- It recorded a Gross NPA of 7.63% as on 31 March 2022 which has decreased to 6.44% as on 31 March 2023 with concurrent change in the net NPA from 0.40% to 0.00% of total advances during the same period.
- The per branch productivity of the bank increased to ₹52.08 crore during 2022-23 from ₹46.80 crore during the year 2021-22.
- It had one of the highest CASA ratio of 76 % of total deposits in the country among all SBI sponsored RRBs.
- Micro ATMs need to be established in time bound manner for making better use of the EMV chip based Rupay Kisan Cards issued. Digital banking needs to be put in place.

### 2.9.3 Short Term Cooperative Credit Structure (STCCS)

The STCCS in the State is a two-tier structure with The Meghalaya Cooperative Apex Bank Ltd (MCAB Ltd) at Apex level and 509 PACS/IVCS at the grassroots level.

**Table 2.4 Financial Parameters of MCAB Ltd as on 31 March, 2023**

Particulars	2020-21	2021-22	2022-23
No. of branches (Nos.)	49	50	50
Share Capital (₹ Cr)	9.58	9.59	10.06
Deposits (₹ Cr)	3,096.81	3,489.23	3,510.70
Borrowings (₹ Cr)	44.57	54.81	52.34
Investments (₹ Cr)	1,150.56	1,915.90	1,961.40
Advances (₹ Cr)	1,687.77	1,709.90	1,692.41
Profit after taxes (₹ Cr)	12.03	13.28	14.77
NPAs in crores (₹ Cr)	121.96	125.66	129.24

Particulars	2020-21	2021-22	2022-23
CD Ratio (%)	54.76	49.00	48.23
Recovery (%)	22.11%	NA	NA

(Source: Audited Report of MCAB as on 31.03.2023 & 52<sup>nd</sup> Annual Report of MCAB)

- The bank is making profit and having no accumulated losses.
- Gross NPA has worsened from 7.35% in 2021-22 to 7.64% in 2022-23 while Net NPA has reduced from 2.36% in 2021-22 to 1.54% in 2022-23.
- As on 31 March 2023, the CRAR of the bank was 18.97%.
- The bank is also operating 04 mobile ATM Vans for demonstration purpose.
- The Bank has become Scheduled Bank on 30 August 2019.
- The bank is lending under piggy mission at zero interest to farmers through IVCS and PACS.
- The bank has also received license for direct membership from RBI for payments and other settlements. With financial assistance from NABARD, it has integrated positive pay system with their CBS for added security in cheque payments. The bank has started sanctioning KCC directly to individuals without routing it through the PACS.
- The bank has to take steps to push for digital banking with all its customers.
- Assistance of ₹99.92 lakh sanctioned by NABARD under Co-operative Development Fund may be utilized effectively towards capacity building of PACs, promotion of Multi Service Centers, Area Development Schemes etc.
- The bank requires considerable improvements in its lending to agriculture and allied sectors.
- Affiliation of all Integrated Village Cooperative Societies (IVCS) may be undertaken as they have been declared as Primary Agricultural Credit Society (PACS) by government notification. This will help purvey credit to the ground level.

## 2.10 Computerization of PACS

- Govt. of India has launched the computerization of around 63000 PACS with a total outlay of ₹2,516 crore; having GoI share of ₹1528 crore, State Govt. share of ₹736 crore and NABARD share of ₹252 crore. For North-eastern & hilly states, the share of GoI & State is in the ratio of 90:10. To be eligible to be covered under the scheme, latest audit up to FY 2021-22 is required for PACS along with balancing of books.
- Total PACS in Meghalaya affiliated to MCAB is 509, out of which 112 have been sanctioned for computerization in the first phase. Twenty Two (22) PACS have gone live as on 31 December 2023.

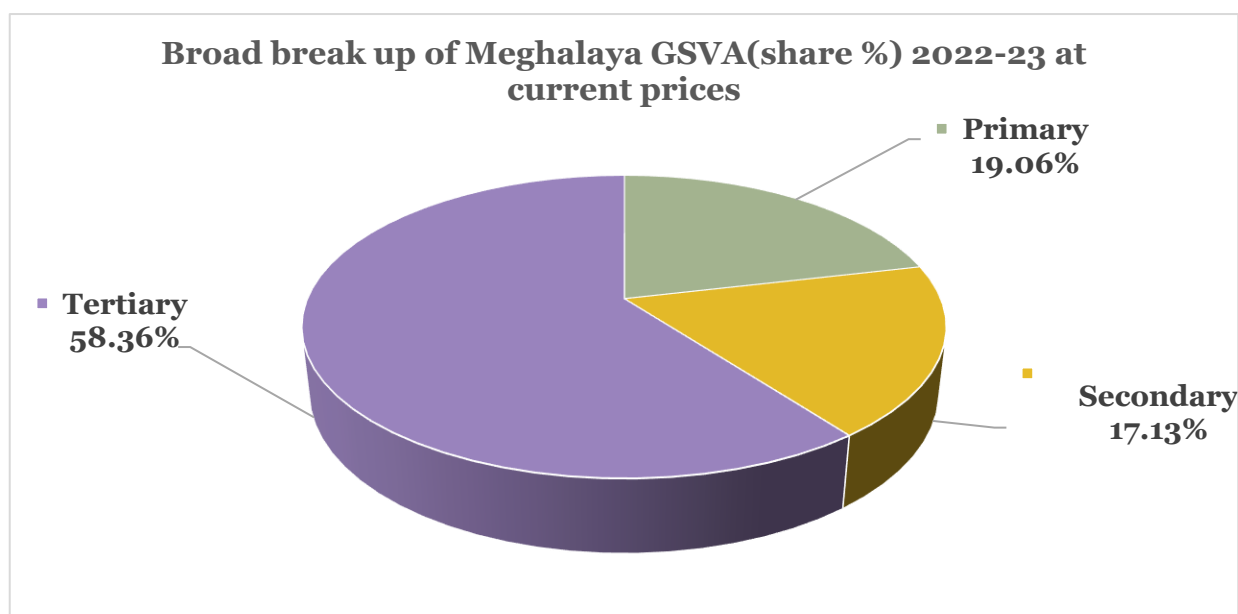
## CHAPTER III

### NABARD'S PERCEPTION ON THE DEVELOPMENT PERSPECTIVE OF THE STATE

#### 3.1. Economic Scenario of the State:

The Gross State Domestic Product for 2022-23 at current market prices was ₹41,778.77 crore as against ₹37,830.11 crore during 2021-22, registering a growth of 10.44% over the previous year.

Gross State Value Added of Meghalaya at current market prices (₹ Lakh)					
Sector	2019-20	2020-21	2021-22	2022-23	% change over previous year
Primary	4,79,406	7,00,004	7,43,623	7,96,420	7.10
Secondary	5,09,435	5,71,673	6,37,515	7,15,718	12.27
Tertiary	15,26,550	19,37,884	21,00,707	23,29,963	10.91
Total GSVA	25,15,390	32,09,561	34,81,845	38,42,101	10.34
Total GSDP	26,69,523	34,71,870	37,83,011	41,77,877	10.44



These figures reflect the development challenges faced by the state. With 60% of population engaged in agriculture and comprises of small and marginal farmers, the share of primary sector is considerably low. For the state to have a meaningful, equitable and sustained growth, it is critical that agri and allied sector sees an improvement. This will mean major investment in farmer literacy, technology adoption, agro processing, value addition and credit infusion. The contribution of this sector to the State's Economy is 19% (2022-23) of the Gross State Value Added (GSVA). The growth rate of primary, secondary and tertiary sectors in the GSVA of the State in 2022-23 was 7.10%, 12.27% and 10.91% respectively. The state's GSDP stood at ₹41,778.77 crore at current prices in 2022-23.

**3.2 Population and poverty ratios:** Meghalaya has a very large percentage of young population and its poverty ratio is a matter of huge concern.

<b>Projected Population in lakhs (projected mid-year figure as per 2011 census)</b>					
<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
32.56	32.88	33.18	33.40	33.79	34.10

As per NITI Aayog's latest "National Multi Dimensional Poverty Index" 2023, based on the percentage of population who are multi-dimensionally poor in each state, Meghalaya ranked as the 2<sup>nd</sup> poorest in the country with 27.79% of population found to be multi-dimensionally poor. Meghalaya with 37.05% of malnourished people also has the tenth-highest percentage among all the states. Meghalaya also has the second-worst figure in the country with 31.39% of its women deprived of maternal healthcare facilities. Significantly, the report states that 67.63% of the population in Meghalaya is deprived of cooking fuel while 8.24% of the population does not have electricity connection as per the provisional estimates (2019-21) of the National Family Health Survey (NFHS). Also, 23.10% of the population in Meghalaya does not have access to safe drinking water (2019-21 estimates) which is the second highest in the country. As much as 53.40% of the population in the state does not have housing facilities. While 37.07% of the population (highest in country) are deprived of assets, Meghalaya also has the highest percentage (9.01%) of population without a bank account.

**3.3 Significance of Agriculture Sector in the State's Economy:** Though agriculture sector contributes only 19.06% to the State's GDP, it continues to play a dominant role in the State's economy with about 60% of main workers comprising of cultivators (4.94 lakh) and agricultural laborers (1.98 lakh) are dependent on agriculture as per the 2011 Census (Source; Statistical Abstract, Meghalaya 2023).

The economy of Meghalaya has seen a rapid transformation with the share of agriculture and allied sectors dropping from a high of 40% of GSDP in early 80s accompanied by steady rise in the share of the secondary and tertiary sectors. Given the lack of job creation in other formal sectors, most of the employment outside agriculture is therefore in the low productivity informal sector particularly in construction, retail trade, transportation, etc.

The agriculture development strategy should focus on sustainable development of agriculture based on comparative advantage, so that the natural resources of the state are harnessed for the benefit of its population. This involves enhancing agricultural productivity through the spread of irrigation, mechanization and agricultural extension, promoting greater cultivation of commercial crops. The farmer community also needs to be provided access to alternative livelihood opportunities, developing traditional crafts and small industries linked to the rural hinterlands as well as manufacturing activity based on the resources of the region. Agro tourism is an area which has potential in this direction.

**3.4 Capital Formation in Agriculture and increase in production and productivity:** Capital formation in agriculture is of critical importance for the sustainability of agricultural growth. While short term agriculture credit enables farmers to purchase inputs like seeds and fertilizers for continuing agricultural operations, investment credit or long term agriculture credit is for creating assets such as irrigation pump sets, agricultural machinery like tractors, etc., which increase capital formation. Since investment credit is the major driver of private sector capital formation in agriculture, a decline in its share raises concerns about sustainable growth in agricultural production. A continuous increase in the share of term loan would lead to the much-needed increase in capital formation in agriculture and consequent increase in agricultural productivity and production. This would result into enhanced income for farmers. Available evidence indicates a strong association between long-term agriculture credit and private sector capital formation in agriculture as illustrated in the table below.

### Contribution of Agricultural credit to State GSVA (₹ Lakh)

Year	Crop Loan	% to total Agri	Term Loan	% to total Agri	Total Agri	GSVA Agri at current price	%Total Agri Loan to GSVA
2011-12	16,312	56%	13,053	44%	29,365	2,82,868	10%
2012-13	9,191	47%	10,450	53%	19,641	3,22,670	6%
2013-14	13530	71%	5,538	29%	19,068	3,44,514	6%
2014-15	16,877	65%	9,037	35%	25,915	4,09,746	6%
2015-16	9,815	56%	7,599	44%	17,414	4,72,392	4%
2016-17	10,048	30%	23,332	70%	33,380	5,25,823	6%
2017-18	9,693	26%	28,013	74%	37,706	5,56,097	7%
2018-19	32,027	72%	12,337	28%	44,364	5,79,976	8%
2019-20	16,386	74%	5,775	26%	22,161	6,03,036	4%
2020-21	15,061	67%	7,496	33%	22,557	6,46,482	3%
2021-22	15,433	66%	7,981	34%	23,414	7,43,623	3%
2022-23	20,465	63%	12,003	37%	32,469	7,96,420	4%

The total agriculture credit as a percentage to agriculture GSVA in the State has also been decreasing from 10% in 2011-12 to 4% in 2022-23. Given the vast investment needs of agriculture and allied sector, greater public investment would help in increasing private investment and doubling farmers' income.

**Enhancing Production through Productivity :** Productivity of major crops in Meghalaya is given below:

#### Rice:

Year	Area (ha)	Production (MT)	Yield (kg/ha)
2017-18	1,11,141	3,04,548	2,740
2018-19	1,10,932	3,02,970	2,731
2019-20	1,10,997	3,03,476	2,734

#### Maize:

Year	Area (ha)	Production (MT)	Yield (kg/ha)
2017-18	18,152	41,624	2,293
2018-19	18,163	41,667	2,294
2019-20	18,174	41,760	2,298

#### Pulses:

Year	Area (ha)	Production (MT)	Yield (kg/ha)
2017-18	8,282	11,917	1,439
2018-19	8,317	11,979	1,440
2019-20	8,336	12,034	1,444

*Source: Directorate of Economics & Statistics, Govt. of Meghalaya*

**3.5 NABARD and Long Term Credit:** NABARD extends refinance support to Commercial Banks, RRBs and Cooperative Banks for long-term lending also. To give a boost to long-term

investment credit in agriculture, the GoI has set up a 'Long-Term Rural Credit Fund' with NABARD to provide long-term refinance support exclusively to Cooperative Banks and RRBs for investment credit in agricultural activities. The Long Term Irrigation Fund (LTIF) was established with NABARD to expand the much needed irrigation potential by completing the incomplete irrigation projects with an initial corpus of about ₹20,000 crore. It has been operationalized with initial focus on 23 identified irrigation projects in 9 states which together have a potential to irrigate 18.62 lakh hectares. A Micro Irrigation Fund has also been set up in NABARD with a corpus of ₹5,000 crore which has been increased to ₹10,000 cr in 2021-22 budget of GoI. For boosting dairy processing infrastructure, a Dairy Processing Fund with initial corpus of ₹2,000 crore (out of ₹8,000 crore) has also been set up in NABARD.

In order to address the issue of post harvest and agriculture infrastructure gaps the Government of India announced the Agriculture Infrastructure Fund (AIF) with an outlay of ₹1 lakh crore for creating infrastructure for farmers. It includes funding Agriculture Infrastructure Projects at farm gate and aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organisations, Agriculture entrepreneurs, startups etc). All loans under this financing facility will have interest subvention of 3% per annum to a limit of ₹2 crore. Further, Credit guarantee coverage will also be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme. The State of Meghalaya has been allocated ₹190 crore under the scheme for a period of 4 years. Meghalaya Rural Bank and Meghalaya Cooperative Apex Bank have already signed an MOU with GoI. NABARD provides concessional refinance @3% p.a to StCBs to provide loans @4% p.a to PACS which will be subsidised under AIF scheme making the effective interest rate to PACS @1% p.a.

Pradhan Mantri Formalization of Micro Food Processing Enterprises (PM FME) provides credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of ₹10.00 lakh per unit for individual units. The scheme also supports FPOs/SHGs/Cooperatives for capital investment along the entire value chain with credit linked grant @ 35%.

### **Increasing Investment Credit in Meghalaya for enhancing Capital Formation**

The overall context in Meghalaya remains that of small holdings and small farmers dominating the credit scene in the state. Of the 2.32 lakh farm holdings, small and marginal holdings account for 79% of total holdings while occupying only 46% of the total area. A small farmer with limited surplus would not have the resources to make substantial investments in fixed assets.

Banks in the State have been unable to meet the annual targets set for term loans/investment credit loans for agriculture and allied sectors as can be seen from Table below. For the year 2024-25, NABARD has pegged the total potential for investment credit at ₹535.04 crore which is 40.66% of the total agriculture credit (both short term and long term) of ₹1,315.94 crore.

### **Target and achievement under Agriculture Investment Credit (Long Term loans) in Meghalaya**

(₹ Lakh)

Year	Potential assessed	Target*	Achievement #	% of achievement
2011-12	9,837.93	9,837.43	13,053.10	132.69
2012-13	13,272.52	12,819.63	10,449.84	81.51
2013-14	14,950.52	22,740.16	5,537.66	24.35
2014-15	19,749.41	27,513.75	9,037.28	32.85
2015-16	28,630.27	30,000.00	7,599.44	25.33
2016-17	11,050.99	23,640.00	23,332.43	98.70
2017-18	36,695.93	20,000.00	28,012.49	140.06

Year	Potential assessed	Target*	Achievement #	% of achievement
2018-19	35,412.05	29,999.00	12,336.48	41.12
2019-20	38,792.12	38,995.00	5,774.55	14.81
2020-21	48,900.00	22,557.00	7,496.00	33.23
2021-22	58,322.48	55,507.00	7,981.08	14.38
2022-23	58,322.50	27,763.50	12,003.34	43.23
2023-24	57,886.30	35,146.01	@9,268.07	26.37
2024-25	66,108.64			

\* Targets for agriculture credit (crop loans and term loans) were as fixed by GoI.

# Agri Investment Credit ACP achievement

@Figures as on 30 September 2023

Investment credit is a specialized area with a phenomenal relevance to Meghalaya. For this form of investment to take roots, it is critical that:

- Banks have well-trained and technically-qualified agricultural credit specialists to carry out technical and financial appraisal.
- Undertake field monitoring of the units created out of credit support.
- Follow systematic procedures in identifying the requisite borrower.
- Engage in proper capacity building of the borrowers, keeping in view the low level of awareness among large portion of the population.
- Emphasize on micro infrastructure in rural areas.
- Work towards a sizeable jump in bank credit for long term agriculture and allied activities.
- Proper training and handholding for setting up the unit is provided by the government in the lines of Livelihood Enterprise Development Programme (LEDP).

### **Financing SF/MF including Oral Lessees/Tenant Farmers/Share Croppers**

Small and marginal farmers(owning less than 2 Ha) operate around 75% of the total land holdings in Meghalaya. The importance of financing of SF/MF therefore cannot be overstated. As per RBI guidelines, for computation of achievement of target, SF/MF farmers will include the following:

- Farmers with landholding of up to 1 hectare (Marginal Farmers).
- Farmers with a landholding of more than 1 hectare and up to 2 hectares (Small Farmers).
- Landless agricultural labourers, tenant farmers, oral lessees and share-croppers whose share of landholding is within the limits prescribed for SMFs.
- Loans to Self Help Groups (SHGs) or Joint Liability Groups (JLGs), i.e. groups of individual SMFs directly engaged in Agriculture and Allied Activities, provided banks maintain disaggregated data of such loans.
- Loans up to ₹2 lakh to individuals solely engaged in Allied activities without any accompanying land holding criteria.
- Loans to FPOs/FPC of individual farmers and co-operatives of farmers directly engaged in Agriculture and Allied Activities where the land-holding share of SMFs is not less than 75 per cent, subject to loan limits prescribed in para 8.2 of PSL guidelines.

## **3.6 CC/RuPay KCC, Crop insurance, land records – digitization and creation of Charge**

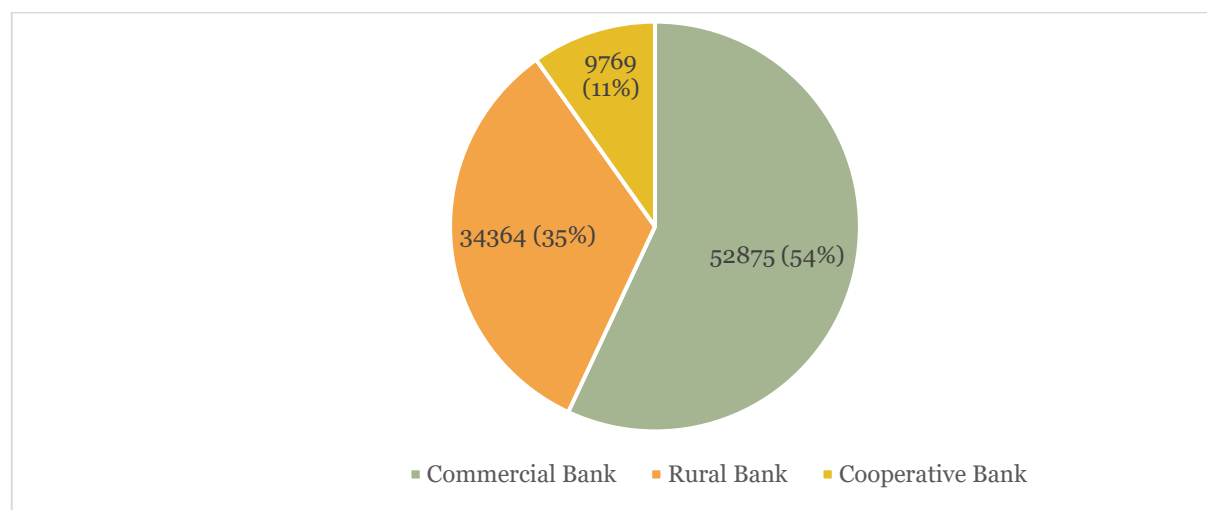
### **3.6.1 KCC/RuPay KCC**

The Kisan Credit Card (KCC) scheme was introduced in 1998 for providing adequate and timely credit support by the banks to the farmers for their overall credit requirements viz. cultivation

of crops, post-harvest expense, marketing of produce, maintenance of farm assets, activities allied to agriculture and consumption requirements of farmer households.

As per SLBC online portal data, as on 31 March 2023, 97,008 KCCs were issued in the state. Many KCCs issued by the banks were not activated by the farmers and hence the actual coverage of farmers under KCC is very poor. As per Census 2011, there were 2.32 lakh nos of operational landholdings in the state and so the actual coverage of farmers is about 42% under KCC.

### **Bank category-wise share in O/S number of KCC accounts as on 31 March 2023**



The total outstanding under KCC as on March 2023 was ₹538.44 crore for 97,008 nos of accounts.

**3.6.2 Crop Insurance :** Crop insurance scheme Pradhan Mantri Fasal Bima Yojana is implemented in the state of Meghalaya. Implementing agency is Agriculture Insurance Company of India Ltd. The notified crops are Boro paddy in Rabi season and Sali Paddy and Ginger in Kharif Season. The scheme is available to all farmers growing the notified crops in the notified areas including sharecroppers and tenant farmers.

All loanee farmers who have been sanctioned seasonal agricultural operations loans will be deemed to be automatically covered under the scheme unless opted otherwise. All non-loanee farmers are required to apply online or submit proposal form along with insurance premium.

**3.6.3 Land records – digitization and creation of charge :** Maintenance of land record is very important for planning and carrying out any farm related policy. Also, land record is a must for credit disbursement to farmers by the banks. In Meghalaya, land records are not available at most places. Moreover, ownership of land is not clearly defined and leads to confusion which makes it very difficult for banks to sanction loans to the farmers. Government of Meghalaya needs to come out with a cadastral survey that will help in allotting land to farmers for proper record. This and a systemized system of land records would go a long way in facilitating banks for sanction and disbursement of credit.

**3.7 Agriculture and allied activities – Prospects and Performance :** The people of Meghalaya are predominantly agrarian and around 60% of the people are dependent on agriculture and allied activities for their livelihood. However, agriculture and allied activities contribute only

about 19.06% of the GSDP. Small and marginal holdings account for 79% of the total number of holdings and occupy just 46% of the total area.

The climatic conditions of Meghalaya are suitable for production of various fruits & vegetables. However, a large part of the demand is met through import from neighboring state, Assam. The need for better storage and marketing facilities came to light during the lockdowns. In order to give remunerative prices to the farmers, marketing of agriculture produce needs to be done in an organised manner. Farmer Producer Organizations (FPOs) being promoted by various agencies is a step in the right direction.

The Government of Meghalaya has launched a number of missions such as Milk Mission, Piggery Mission, Mushroom Mission, Lakadong Mission, Aroma Mission, Jackfruit Mission etc to augment production and productivity in the field of agriculture.

Lakadong Mission aims to increase the production of Lakadong turmeric to 50,000 metric tons from the present level of about 10,000 metric tons. Lakadong turmeric has been granted Geographical Indication tag.

Milk Mission has a target of setting up 2,000 dairy farm units each with a provision for five cows, sheds, storage room, animal insurance, 79 bulk milk coolers of 500 litre capacity and 13 milk tankers of 3,000 litre capacity. Under the Meghalaya Milk Mission the capacity of the Milk Processing Centre at Central Dairy, Mawiong was upgraded from 10,000 litres to 50,000 litres per day. Forty-Four Dairy Cooperative Societies have been formed and bulk milk coolers have been distributed to eight such societies. Road milk tankers, having capacities upto 5,000 litres have been introduced to facilitate the smooth transportation of milk.

Pork is one of the important food items of the people in Meghalaya. Under Piggery Mission, it was envisaged to establish 300 pig breeding farms and select 100 cooperative societies to implement this mission to make the state self sufficient in pork. The farmers' under "Piggery Mission" in the State are provided interest free loan. MCAB is the banking partner for the scheme. As on 31 March 2023, 365 cooperative societies have benefited involving a sanctioned amount of ₹64 crore through MLEADS.

The Government of Meghalaya, with a view to leveraging the suitable agro climatic condition, has launched a five-year Mission Jackfruit. The government is playing a pro-active role to create market linkages with the neighbouring Bangladesh, Arab countries, etc. to create value chain, job opportunity, etc. Government is supporting a group to start packaging unit in the State, which will enable farmers and entrepreneurs to aid in branding and packaging their value added food and fruit products. The state government has also begun exporting GI tagged Khasi Mandarin to UAE.

Department of Agriculture, Government of Meghalaya has established Integrated Technology Enabled Agriculture Management System (iTEAMS) in which there is a dial up service available for both buyers and sellers. Farmers are being assisted on the activities like connectivity to markets, access to input suppliers and bidders, advisory solutions (on crops, package of practices, animal health care, etc.), assured logistics and subsidized transport solutions and livelihood options through leasing Agri Response Vehicles. Alongside this, the service provides access to Subject Matter Specialist (SMS), telephone advice, free mobile SMS to registered farmers and transport services to access markets.

Increasing production and productivity of rice through improved technologies and extension methods is the key objective of Meghalaya's Rice Mission. Under the Mission, quality, certified

seeds and organic fertilizers are supplied to farmers at 50% subsidy. The Mission also has provision for training, awareness program, extension and technology support. Apart from the 50% subsidy for quality paddy seeds, there is support for encouraging minor irrigation. The Mission aims to build ecology in paddy cultivation by providing 50% subsidy on sale of power tillers and adoption of SRI technology.

**3.8 Climate Change –Adaptation & Mitigation measures:** NABARD and Meghalaya State Government have already come together and implemented a Springshed development project under National Fund for Adaption to Climate Change (NAFCC) while another three projects are being run by NGOs with NABARD support. Scouting suitable proposals on climate change particularly on rain water management and flood protection with creation of alternative livelihood, development of climate resilient crop varieties, installation of solar and wind power projects etc. should be a high priority area for Climate Change Cell, Govt. of Meghalaya under NAFCC and GCF.

**3.9 Farmer Producer Organizations:** Understanding the importance of increasing crop productivity, processing, employment, marketing avenues and income of the agricultural households, the Government of India in the Union Budget 2014-15 announced a sum of ₹200 crore for creation of a ‘Producers Development and Upliftment Corpus (PRODUCE) Fund’ in NABARD for formation of 2,000 Producers Organizations over the period of two years.

**Formation of 10,000 FPOs:** Under the Central Sector Scheme viz. “Formation and Promotion of Farmer Produce organization (FPOs)” by GoI to form 10,000 new FPOs with a total budgetary provision of ₹4,496 crore for five years (2019-20 to 2023-24) with a further committed liability of ₹2,369 crore for the period from 2024-25 to 2027-28, NABARD, SFAC, NCDC and other agencies are promoting FPOs with emphasis on the following:

- Business Plan Linked development of FPOs in both medium and long term.
- “Produce Cluster Area” based formation and promotion of FPOs based on similar nature of agricultural and allied produce within a geographical area. It will also cover Organic Produce and Natural Farming. It will focus on “one District One Product” approach for development of product specialization.
- Setting up of National Project Management Agency (NPMA) by SFAC for providing overall project guidance, data maintenance through integrated portal and information management. Setting up of Cluster Based Business Organizations (CBBOs) by Implementing Agencies at state/cluster level to form and provide professional support to FPOs.
- Financial support to FPOs will be @ of ₹18 lakh (maximum)/FPO or actual whichever is less during three years from the year of formation.
- Setting up of Credit Guarantee Fund (CGF) to provide suitable guarantee cover to accelerate flow of institutional credit to FPOs. In this regard, the Credit Guarantee Fund Trust for FPOs with a corpus of ₹1,000 crore with an equal contribution of GoI and NABARD under the trusteeship of NABSanrakshan has already been established.
- In Meghalaya there are 14 FPOs promoted by NABARD as on 31 March 2023. There are 7 FPOs promoted by NABARD under NABARD’s PODF-ID support and another 07 under the CSS and they are spread in districts viz. Ri Bhoi, West Jaintia Hills, West Khasi Hills West Garo Hills, South Garo Hills and East Garo Hills district of the State. Four (04) FPOs promoted by NABARD under CSS-10000 FPO scheme have received an amount of ₹58.31 lakh each for setting up ginger processing unit from the Government of Meghalaya.

FPOs are expected to help farmers in aggregation of their input requirement and procurement of the same on one hand and in marketing their produce, if required, with processing and value addition.

### **Issues/Specific Action points for Stakeholders**

- Line Departments may give preference to route their schemes through these FPOs and facilitate licensing.
- Training and capacity building of Board of Directors, farmers and members of FPOs needs augmentation.
- Banks should come forward to finance Farmers producer's organizations.
- Profitable business models should be formulated for FPOs with best minds in the public and private sectors working on it.

**3.10. MSME:** Next to agriculture, MSME is the second largest employer in our economy, both in the organized and unorganized sectors. The Government is aware of the same and has been acting pro-actively in the policy domain related to MSME sector. MUDRA scheme was launched during 2015-16 as a new financial scheme for providing focused attention to MSME sector. Around the same time, looking at the mismatch between the demand and supply of skills, NSDM (National Skill Development Mission) was announced by the Hon'ble Prime Minister in July 2016 with the objective of meeting the challenge of skilling with speed, standard and sustainability as per sectoral demands. The Stand Up India Scheme was announced on 15 August 2015 envisaging loans from Scheduled Commercial Banks between ₹10 lakh to ₹1.00 crore for setting up a greenfield enterprise in manufacturing, services or trading sectors for SC, ST and women entrepreneurs. As on 31 March 2023, 47,735 nos of accounts were outstanding under MSME involving an amount of ₹3,502.89 crore.

In a bid to bail out the MSMEs, the Central Government had announced the 'Atmanirbhar Bharat Abhiyan' stimulus package to aid India's MSME sector. Simultaneously, the Government also redefined the MSMEs on the basis of turnover and investment. GoI has also introduced schemes viz PMEGP, PMMY, Stand Up India, PM Swanidhi, PM Vishwakarma for the benefit of micro and small entrepreneurs.

### **Pradhan Mantri Formalization of Micro Food processing Enterprises (PM FME):**

Being implemented by the Ministry of Food Processing Industries (MoFPI), the scheme envisages an outlay of ₹10,000 crore over a period of five years from 2020-21 to 2024-25 under which expenditure is to be shared @ 60:40 between centre & states (90:10 for NE and Himalayan states). Objectives of the scheme are : (i) Increased access to credit by existing micro food processing entrepreneurs, FPOs, Self Help Groups and Co-operatives; (ii) Integration with organized supply chain by strengthening branding & marketing; (iii) Support for transition of existing 2,00,000 enterprises into formal framework; (iv) Increased access to common services like common processing facility, laboratories, storage, packaging, marketing and incubation services; (v) Strengthening of institutions, research and training in the food processing sector; and (vi) Increased access for the enterprises, to professional and technical support.

**3.11 Marketing interventions:** For developing marketing opportunities for the highly unorganized rural producers, especially artisans, NABARD has been supporting artisans/SHG members to participate in various *melas* and exhibitions throughout the State and outside of the State by way of sponsoring stalls. The other initiative includes setting-up of Rural Marts and improvement of facilities of Rural *Haats*. Cumulatively, a total of 12 Rural Marts and 14 Rural Haats have been supported by NABARD in Meghalaya.

**3.12 Micro Credit status in Meghalaya:** The SHG-Bank Linkage Programme completed 30 years of empowering rural and resource poor women in the year 2021-22. It is today the largest community based microfinance initiative with 134 lakh SHGs as on 31 March 2023. From being a platform for increasing the outreach of banking services among the poor, it has since become a programme for promotion of livelihoods and poverty alleviation. NABARD has been providing comprehensive support for promotion, nurturing and linkage of SHGs, capacity building of stake holders, viz., Self Help Promoting Institutions (SHPIs) like NGOs, Banks, Farmers' Clubs, SHG Federations, support for livelihood creation and expansion, maintenance of data and publication of report and 100% refinance to banks towards their lending to SHGs. The other initiatives taken by NABARD are financing of Joint Liability Groups, skill development for Micro Enterprise Development and Livelihood Enterprise Development, etc. The cumulative progress under micro-finance as on 31 March 2023 at all India level as also in Meghalaya is indicated in the table below:

Sl. No.	Particulars	All India		Meghalaya	
		No of SHGs (lakh)	Amount (₹ Cr)	No of SHGs (lakh)	Amount (₹ Cr)
i	Savings of SHGs with Banks	134.03	58,892.67	0.42	NA
ii	Bank Loan disbursed to SHGs during 2022-23	42.95	1,45,200.23	0.05	62.88
iii	Bank Loan Outstanding	69.57	1,88,078.79	0.10	105.77

*Source: Status of Micro Finance in India-2022-23*

#### **3.12.1. MEDPs**

NABARD has been continuously supporting SHG members in setting up and managing successful enterprises for livelihood through implementation of Micro Enterprise Development Programme (MEDP) since 2006. MEDP is being implemented with an objective to enhance the capacities of participants through appropriate skill up-gradation/development in existing or new livelihood activities in Farm/Off-Farm activities and to enrich knowledge of participants on enterprise management, business dynamics and rural markets. NABARD is supporting various implementing agencies to train 30 SHG/JLG members up to 15 days. In Meghalaya, 52 MEDPs have been implemented across all districts of the state on the activities like poultry & piggery farming, mushroom cultivation, strawberry cultivation, tailoring, pickle making, paper bag making, hand bad making, candle making, etc.

#### **3.12.2. RURAL MART/ HAAT**

To support rural artisans, weavers, SHGs and other entrepreneurs to market their products effectively, NABARD has been providing financial assistance for setting up of Rural Haats, Rural Marts and marketing various products through Exhibitions. This has helped many artisans and SHG members get exposure to the urban markets.

A Haat or bazaar is an open-air market that serves as a trading venue for local people in rural areas. They are periodic markets which normally work on a weekly cycle or such other periodicity as decided by the local users. Each Haat normally caters to the needs of 10 to 20 villages, drawing nearly 3000-4000 persons who come to sell their produce and/or buy their needs. The scheme provides for grant assistance for creation/upgradation of basic infrastructure in Rural Haats in all rural areas.

As on 31.03.2023, NABARD Meghalaya RO has extended support for setting up of 14 rural haats in South West Khasi Hills, West Khasi Hills, East Jaintia Hills, South West Garo Hills, West Jaintia Hills, East Garo Hills, East Khasi Hills, South Garo Hills, West Garo Hills, North Garo Hills and Ribhoi districts. On an average, 20 farmers are selling their produce in these haats.

A Rural Mart is a retail marketing outlet for producers/artisans/weavers to sell their locally made products. The scheme provides for grant assistance for setting up of Rural Marts at District Headquarters and other potential places within the districts, with heavy footfalls such as bus stops, airports, railway stations, tourist places, religious places, highways, commercial centres, etc. The scheme covers expenditure for rental charges, salesperson salary and few other operational expenditures.

As on 31.03.2023, NABARD Meghalaya RO has extended support for setting up of 12 rural marts to 12 SHGs in Ribhoi, South Garo Hills, West Garo Hills, West Jaintia Hills, East Garo Hills, East Khasi Hills and Eastern West Khasi Hills districts. Support has also been extended for purchase of one mobile van, in lieu of Physical Rural Mart to an FPO in North Garo Hills.

### **3.12.3 Issues of SHG Bank Linkage Programme**

- The credit linkage of SHGs is at low level – needs to be improved.
- The average loan size sanctioned to SHGs in Meghalaya is ₹1.36 lakh as compared to ₹3.38 lakh at all India level as on 31.03.2023.
- Enrolment of SHG members under Social Security Scheme viz PMJJBY, PMSBY, APY may be enhanced.

### **3.12.4 Way Forward for SHG Bank Linkage Programme**

- Training of SHG members in improvement of livelihood skills is required.
- Well performing SHGs need to be given larger doses of second/ third loans by banks.
- Post digitization of SHGs in West Garo Hills district and Ribhoi district, bankers can be more comfortable in credit appraisal and linkage.
- Promotion of Bank Sakhi and Business Correspondence Agent among SHG members will reshape the SHG scenario of the State.

### **3.13. Livelihood and Enterprise Development Programme (LEDP) for creating sustainable livelihoods amongst SHG members**

LEDP is a cluster based participatory enterprise development programme conceived by NABARD to facilitate graduating of SHG members into producer group. The programme aims to encourage mutual support through collectivization in contiguous villages. Under the programme, a PIA (Project Implementation Agency), provides intensive training about local demand driven livelihood activities, mentors and provides hand holding support to ensure that trained SHG members establish their livelihood activity successfully with bank loan. Grant assistance is made available from NABARD for both agriculture and allied sector and low input NFS/handicraft activities. In Meghalaya, 21 LEDPs are being implemented in multiple districts on activities like handicrafts, IFS, poultry, piggery, farming, vegetable cultivation, mushroom and ginger cultivation with agencies Nongstoin Social Service Society, BAKDIL, JHDS, DAWN, Social Service Centre and BIDs as implementing NGOs. Branches of Meghalaya Rural Bank in the two districts have been identified for credit linkage.

**3.14. Joint Liability Groups:** Joint Liability Groups are informal groups of 4-10 members who are engaged in similar economic activities and are willing to jointly undertake the responsibility to repay the loans taken by the groups from the bank. Unlike SHGs, JLGs are intended basically as credit groups for small/marginal/tenant farmers/oral lessees and share

croppers as also entrepreneurs engaged in various non-farm sector activities who do not have proper title of their farm land. Regular savings by the group is purely voluntary. Their credit needs are met through either individual loan or group loan from financial institutions. The scheme of financing JLGs was introduced by NABARD in 2004-05 as a pilot project in 8 states. Apart from extending 100 per cent refinance support to Banks, NABARD also extends financial support for awareness creation and capacity building of all stakeholders of this programme. Besides, NABARD extends grant support to banks and the JLG promoting agencies for formation and nurturing of JLGs. The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, landless laborers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, and facilitate peer education and credit discipline.

JLGs hold a lot of promise in Meghalaya against the background of small landholders, low level of individual collateral availability and poor recovery. As on 31 March 2023, 10,820 JLGs have been financed with outstanding loan amount of ₹3,432.98 lakh. The Ujjivan SFB has taken lead in promoting JLGs in Meghalaya followed by HDFC, ESAF and MCAB.

**3.15 Rural Infrastructure and Linkage support :** Infrastructure development in the state of Meghalaya includes a variety of projects that facilitate connectivity and communications, such as transport networks in the form of good state roads, inter-district roads and village roads. It also covers power generation and transmission capacity, basic necessities such as adequate water supply both for drinking as well as for irrigation, environmental sanitation in the form of drainage, sewerage, waste disposal, housing, social infrastructure (largely linked to improving the supply of education and health services) and market related infrastructure (storage, cold chains and warehouses, and haats) to help the development of markets for agricultural goods.

The importance of infrastructure in economic development has been well documented. Good transport networks especially are a key facilitating factor for the expansion of markets, which in turn provide scope for the division of labour and specialisation. Combined with the availability of good quality power and telecommunication connectivity, the effect on people's livelihoods is manifold. Apart from delivering essential services that are necessary to improve people's lives and their livelihoods, these elements of infrastructure underpin the transition to a more modern agricultural sector, emergence of trade and industry and creation of employment opportunities in areas such as horticulture, tourism and information technology. NABARD has made a lot of strides in development of infrastructure in the state of Meghalaya through Rural Infrastructure Development Fund (RIDF). During 2022-23, an amount of ₹257.29 crore was sanctioned to Government of Meghalaya for implementation of 48 projects in various sectors such as roads(14) & bridges (01), polyhouses (28) , tea factories (03) rural drinking water, soil and water conservation.

**3.16 Financial Inclusion:** Financial inclusion<sup>1</sup> is understood as “the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low-income groups at an affordable cost.” The progress of Government of India's social security schemes such as PMJDY, PMSBY, PMJJBY, APY etc for promotion of financial inclusion among the people of Meghalaya is given below:

<b>Social Security Scheme</b>	<b>No. of beneficiaries as on 31 March 2023</b>
PMJDY (cumulative)	7,47,959
PMSBY enrolment	10,34,636
PMJJBY enrolment	4,68,371

(Source: SLBC Agenda cum Background Paper, March 2023)

<sup>1</sup> The Committee on Financial Inclusion, chaired by Dr. C Rangarajan, Ex-Governor of the Reserve Bank of India, (2008)

NABARD is at the forefront for promotion of Financial Inclusion in the state of Meghalaya through its Financial Inclusion Fund. During 2022-23, 922 financial literacy programmes were sanctioned by NABARD to various banks in the state. These programmes enabled the rural people to open bank accounts, avail social security schemes and also disseminate financial education to the rural people. Many villages are not covered by bank branches due to their remoteness and hence they do not get financial services from banks. To overcome this problem, NABARD has sanctioned 1200 micro ATMs to Meghalaya Rural Bank and Meghalaya Cooperative Apex Bank Ltd. as on 31 December 2023 which are deployed in the unbanked villages.

**3.17 Past trends in credit flow:** Credit flow (priority sector) in Meghalaya has always been poor, hovering at around 41-45% of the deposits for the last 4-5 years. The credit flow during the years 2020-21, 2021-22 and 2022-23 is given below:

Year	Credit flow (₹ lakh)
2020-21	1,19,293.07
2021-22	1,18,829.63
2022-23	1,75,844.09

(SLBC Booklet- ACP(PS) performance vis a vis Targets)

During 2022-23, as against the disbursement target of ₹1,86,203 lakh under Annual Credit Plan, ₹1,75,844 lakh was achieved with substantial achievement of 94%. Disbursement under agriculture was ₹32,468 lakh which constituted 45% of total credit flow.

**3.18 Farm Sector Promotion Project:** During 2022-23, NABARD has sanctioned grant assistance of ₹6.65 lakh to KVK South Garo Hills under Farm Sector DPR Mode, for a Livelihood and Skill Enhancement project for supporting pig farmers. Under the same scheme, KVK WJH was sanctioned a DPR project grant for “Buckwheat cultivation- A potential pseudo cereal for seed production and way beyond” with an aim at exposing the farming community to alternatives that additionally add to their incomes through sustained and viable practices” for ₹2.73 lakh during 2022-23. Project on Millet Production and its Value Chain Development was also sanctioned for ₹9.81 lakh.

**3.19 Integrated Farming System :** An Integrated Farming System (IFS) is defined as “a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services”. Assessment of farm incomes indicate that diversified farms with more than two enterprises get twice the income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals. The advantages of IFS are indicated below:-

- Increased farm income by integration of allied activities and reduced costs through input recycling from by-products of allied enterprises.
- Sustainable soil fertility and productivity enhancement through organic waste recycling from animal activities like piggery, poultry and pigeon rearing.
- Inclusion of biogas & agro forestry in integrated farming system shall meet the energy needs of rural households. Agro forestry systems will meet timber needs and also reduce soil erosion.
- Cultivation of fodder as intercrop / border crop meets requirement of animals.

The various components of IFS are crops, live stocks, fisheries, birds and trees. The crops may have subsystem like monocrop, mixed/intercrop, multi-tier crops of cereals, legumes (pulses),

oilseeds, forage etc. The livestock components may be milch animals, goat, sheep, poultry, bees and the tree components include fruits, timber, fuel and fodder.

NABARD has sanctioned a project with an assistance of ₹9.28 lakh for implementation of IFS through Farm Development Card to College of Agriculture, Kyrdemkulai for 100 farmers. Also a Project on Integrated Organic Farming System for ₹7.55 lakh was sanctioned to KVK, Chokpot, SGH.

### **Critical intervention required for creating a definite impact in the sector**

- Development of existing water bodies and creation of additional water area for large scale fish production.
- Adequate technical expertise with training facilities to farmers, extension workers, SHGs/Societies/NGOs.
- Improved marketing network and accessibility to financial institutions.
- Mass awareness on the importance of Integrated Farming system among the farmers.

### **Suggested action points**

- Better coordination between Fishery Department, Veterinary Department and banks, so that farmers get benefitted from Integrated Farming System scheme.
- Effort should be made to increase awareness of farmers as well as bankers regarding importance of integrated farming system as a profitable business activity.

**3.20 Watershed Initiatives in Meghalaya:** Meghalaya has sanctioned 06 grant based springshed projects in West Khasi Hills, Eastern West Khasi Hills and West Garo Hills. Out of these projects, 03 projects are in the Project implementation phase with a total project cost of ₹1.06 crore. A total of 1,620 ha of land is being treated under different springshed treatment measures such as digging of trenches, contours for soil and water conservation in the springshed areas, capacity building programmes especially for women, plantation and horticulture, piggery, poultry, etc. benefitting around 3,056 households.

**3.21 PACS as Multi Service Centres:** Primary Agriculture Cooperative Societies (PACS) as Multi Service Centres (MSC)- PACS are grass root level Cooperative institutions primarily involved in meeting the credit requirement of the farmer members. With a view to rejuvenating the PACS, many initiatives have been undertaken by NABARD and one such initiative has been supporting PACS as MSC program from the year 2011 onwards through direct credit as well as through refinance to CCBs/StCBs to make them a self-sustainable entity.

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

Meghalaya state has Two-tier Cooperative credit structure. Meghalaya Cooperative Apex Bank (MCAB) with 50 branches with 179 PACS and 330 IVCS affiliated to it. These PACS need to be strengthened and developed as MSCs by leveraging NABARD's assistance as also the scheme for computerization. They also are to be onboarded to the mainstream as early as possible. Computerisation of PACS/IVCs is underway with 112 PACS/IVCS under consideration for computerization in the first phase.

**3.22. Skill Development Scheme related to Farm and Off farm Sector:** Ministry of Skill Development and Entrepreneurship is implemented its flagship scheme Pradhan Mantri Kaushal Vikas Yojana (PMKVY) through National Skill Development Corporation (NSDC), a Public Private Partnership organization. NABARD Meghalaya Regional Office has sanctioned cumulatively ₹31.49 lakh during 2022-23 towards 04 skilling programmes to be conducted in various districts and around 147 trainee were trained in activities such as tailoring course, food processing, masonry etc. with forward linkages in place.

**3.23. Promotion of Organic Farming:** Govt of Meghalaya has recently introduced Meghalaya State Organic and Natural farming Policy 2023 with an aim of converting existing organic cover of 15000 ha to 1.00 lakh ha over next five years. NABARD's has been supporting to the state organic endeavour through promotion of Local Organic Farmers' Groups (LOFG), organic IFS and Training and capacity building to SHGs on organic farming.

**3.24 Project on Tribal Development:** NABARD has been implementing Tribal Development Projects across India mainly focussing Tribal Population. In the State of Meghalaya, NABARD has cumulatively promoted 15 projects on Tribal Development based on horticulture crops such as Mango, Litchi, Peach, Kiwi, Passion fruit, Plum, Assam Lemon, Banana, Pineapple etc. as on 31.03.2023 benefitting 4,830 families from 176 villages with total 4,830 acre of wadi/orchard development.

## CHAPTER IV POTENTIAL CREDIT OUTLAYS

### 4.1. Introduction

The total credit potential for 2024-25 for overall priority sector in the State has been assessed at ₹3,42,176.89 lakh. Sub-sector wise projections are discussed in this chapter followed by identification of sectoral constraints and suggestions for the use of all stakeholders in the development of the State.

The sub sector-wise credit projection assessed for the year 2024-25 and the last two years are given below.

(₹ lakh)

Sl. No.	Sector	2022-23	2023-24	2024-25
1	Crop Production and Marketing Management	80,767.09	81,942.13	78,090.02
2	Water Resources	1,685.18	1,574.98	1604.62
3	Farm Mechanization	3,342.17	3,445.62	3541.29
4	Plantation & Horticulture (Including Sericulture)	18,189.31	20,457.38	20,425.34
5	Forestry & Waste Land Development	1,738.73	2,282.39	2,723.40
6	Animal Husbandry –Dairy Development	6,206.54	4,609.64	5,174.95
7	Animal Husbandry –Poultry Development	5,578.45	5,012.04	7,104.26
8	Animal Husbandry –Sheep/Goat/Pig-gery Development	7,075.50	6,904.53	9,427.76
9	Fisheries Development	2,065.53	1,824.51	2,456.01
10	Farm credit -Others, including Two wheelers	433.42	1,142.52	82.26
11	Sustainable Agriculture Practices			964.29
<b>12</b>	<b>Total Farm Credit ( 1 to 11 )</b>	<b>1,27,081.90</b>	<b>1,29,195.74</b>	<b>1,31,594.20</b>
13	Storage Godowns & Market Yards	4,996.50	4,686.60	5,195.20
14	Land Development & Soil Conservation	3,017.49	2,024.59	3,113.35
15	Other activities	523.59	491.23	548.20
<b>16</b>	<b>Agriculture Infrastructure (13 to 15)</b>	<b>8,537.58</b>	<b>7,202.42</b>	<b>8,856.85</b>
17	Food and Agro Processing	2,390.56	2,383.60	2,583.91
18	Others (FPOs, ACABCs, PACS)	854.75	1,046.70	1,163.70
<b>19</b>	<b>Ancillary activities ( 17 to 18 )</b>	<b>3,245.31</b>	<b>3,430.30</b>	<b>3,747.61</b>

Sl. No.	Sector	2022-23	2023-24	2024-25
<b>20</b>	<b>Total Agricultural Credit (12+16+19)</b>	<b>1,38,864.81</b>	<b>1,39,828.46</b>	<b>1,44,198.66</b>
21	MSME –Investment Capital	72,738.21	82,911.50	1,22,155.31
22	MSME –Working Credit	29,090.45	21,431.87	38,486.93
<b>23</b>	<b>Total MSME</b>	<b>1,01,828.66</b>	<b>1,04,343.37</b>	<b>1,60,642.24</b>
24	Export Credit	1,296.00	2,241.00	2,241.00
25	Education Loan	3,572.95	4,038.25	4,106.22
26	Housing loan	19,990.64	20,519.75	20,853.15
27	Renewable Energy	378.64	825.56	738.47
28	Others ( SHG/JLG/PMJDY)	3,892.09	3,687.68	4,309.54
29	Social Infrastructure with Bank Credit	4,024.35	3347.46	5,087.61
<b>30</b>	<b>Other Priority Sector (24 to 29)</b>	<b>33,154.67</b>	<b>34,659.70</b>	<b>37,335.99</b>
<b>Total Priority Sector (Agriculture + MSME+ Other Priority Sector )</b>		<b>2,59,399.71</b>	<b>2,73,848.14</b>	<b>3,42,176.89</b>

As per the revised guidelines on Priority Sector Lending, the broad sector Agriculture includes four sub sectors viz., Farm Credit, Agriculture Infrastructure, Ancillary Activities and Others. The credit potentials under each of these four sub sectors are discussed as follows.

#### 4.2 FARM CREDIT

The sub sector Farm Credit covers ten broad categories viz., (i) Crop Production, Maintenance and Marketing (ii) Water Resources (iii) Farm Mechanization (iv) Plantation & Horticulture including Sericulture (v) Forestry & Wasteland Development (vi) Animal Husbandry – Dairy, (vii) Animal Husbandry- Poultry, (viii) Animal Husbandry- Sheep, Goat, Piggery etc., (ix) Fisheries and (x) Others.

**4.2.1. Crop Production, Maintenance and Marketing :** Agriculture continues to be the dominant sector of the State's economy where 70% of the total population depends on it directly or indirectly.



- a. Total Geographical Area (TGA): 22,42,900 ha
- b. Total cropped area: 3,12,166 ha ( 13.92 % of TGA)
- c. Net sown area: 2,54,754 ha ( 11.35% of TGA)
- d. Area under agriculture crops: 1,71,825 ha
- e. Area under horticulture crops: 98,188 ha
- f. Cropping intensity stands at 122%.

It may be observed that the cropping intensity for the state at 122% is far below the national average of 142% and hence requires improvement. The total national Agriculture credit target for the year

2023-24 has been fixed at ₹20.00 lakh crore and for the State of Meghalaya the same is ₹798.00 crore. The credit projection for the year 2024-25 made for this sector is ₹1,441.98 crore. The district wise details are given in Annexure I.

**4.2.2. Kisan Credit Cards :** As on 31<sup>st</sup> March 2023, the banking system as a whole had KCCs outstanding of 97,008 nos with an outstanding amount of ₹53,843.51 lakh against 93,316 nos and ₹50,668.93 Lakh during the previous year. There are over 2.03 lakh operational land holdings in the state as per the available census figures. The Govt of Meghalaya has come out with an Interest Subvention Scheme of 2% in 2020 as a part of COVID relief package to the standard regular KCC borrowers. All existing KCC borrowers categorized as standard or regular accounts as on 31.03.2020 were made eligible under the scheme. Govt of Meghalaya further declared additional 2% interest subvention in 2022. With additional Interest subvention of 4% from Govt of Meghalaya and the existing interest relief of 3% on Prompt repayment from Govt of India, the effective rate of interest on KCC for loans for which interest is charged at 7%, has been reduced to zero percent.

KCC could be issued to meet the working capital requirement for Animal Husbandry and Fishery. RBI has issued modified instruction to CBs in May 2022 in respect of inland fisheries which states that the beneficiaries must own or lease any fisheries related assets such as ponds, tanks, open water bodies, raceways, hatcheries, rearing units etc and possess necessary authorisation/certification as may be applicable in respectively states for fish farming and fish related activities.

The Directorate of Agriculture, Govt of Meghalaya in collaboration with National Informatics Centre has provided a platform for online registration of farmers in the State duly authenticated by the local head man and the District Agriculture Officer. The Farmers database was rolled out on October 2019 and 2.29 lakh cards has been issued as on March 2023 (source: <https://megfarmer.gov.in>). This would help the bankers in easy identification of farmers while extending KCC.

**4.2.3 The Pradhan Mantri Fasal Bima Yojana :** Department of Agriculture, Ministry of Agriculture & Farmers Welfare, GoI has issued notification for 2023-24 season. In the State of Meghalaya, the scheme would cover Sali Paddy, Ginger in Kharif and Boro Paddy crop in Rabi season in selected areas of the 12 districts of Meghalaya. The Scheme is available to all farmers sharecropper and tenant farmers. The scheme will be implemented at Block (Community Development Block) level with unit of Insurance at Block i.e. each Block will be considered as one unit for the purpose of Crop Cutting Experiments (CCE). The Agriculture Insurance Company of India Ltd continues to be the implementing Agency for the scheme. All loanee farmers who have been sanctioned SAO loans would be covered compulsorily while for non-loanee farmers, coverage is on optional basis. As on 30.09.2023, only 107 loanee farmers are covered under PMFBY scheme for Kharif 2023 season.

**4.2.4. Issues & Constraints :** Against the presence of 4.94 lakh cultivators (2011 Census) in the State, KCC coverage is a paltry 21% (cumulatively). Absence of land records/cadastral mappings resulting in lack of clarity about land ownership is a major issue affecting credit off take under Crop Loans, besides leading to lack of investments on land based activities. Assessment of different farming and land use systems to improve crop husbandry practices is another critical area.

#### **4.2.5. Action Points**

##### **State Government**

- Integrated farming models may be encouraged as a risk mitigation measure.

- Cadastral Survey of land holdings and digitization of land records need to be resumed.
- Promote PACS /IVCS as multi service centers and equip them with farm equipment for hiring.
- Farmers' resource centers may be set up at block level of the State.
- A dedicated effort to be made for providing state sponsored marketing support.
- Producer groups may be formed at Village level and federated at cluster level for production, procurement & processing.

## **Banks**

- Under KCC saturation approach emphasized by Government of India, all eligible farmers have to be issued EMV Chip based Rupay Kisan Cards.
- KCC facility may be extended to farmers and agri entrepreneurs for their working capital requirements under allied activities like dairy, fisheries, pig rearing etc.
- JLG mode of financing may be taken up for sanction of Crop Loans.

## **4.3 Investment Credit**

**4.3.1. Water Resource Development:** As per available data, the State has Net Irrigated Area of 99,727 ha of the total identified irrigation potential of 2.18 lakh. As per the Report of the Central Ground Water Board, the stage of groundwater extraction in Meghalaya is 3.55 % and falls under SAFE category. Though there is good ground water recharge, most of it flows out in the form of springs and streams. Ground water development is hence, best suited for valley areas through wells like shallow and deep tube wells or development of springs. Govt of Meghalaya is implementing the CSS Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) which is implemented with the vision of extending the coverage of irrigation 'Har Khet ko pani' and improving water use efficiency '**Per drop More crop**' in a focused manner with end to end solution on source creation, distribution, management, field application and extension activities. Till 2022-23, under AIBP/ PMKSY, irrigation potential of 9,070 ha has been created in the state with an expenditure of ₹189.50 crore. Under PMKSY-HKRP:RRR, so far out of the 9 water bodies being funded, 8 have been completed. (*Source: PIB press release dated 20.07.2023*)

Considering the potential, the credit projection for the year 2024-25 made for this sector is ₹1,604.62 lakh. The district-wise details are given in Annexure I.

**4.3.2. Issues & Constraints :** Lack of resources for effective rain water harvesting and deterioration of the quality of water due to large scale mining of coals, limestone, including deforestation are some of the major issues under the sector. Expansion of irrigation facilities are a must for doubling of farmers' income through increase in farm productivity. Alongside, extension services need to be made available where irrigation potential has been created which should include capacity building of farmers for rain water harvesting, use of low lift irrigation, etc.

## **4.3.3. Action Points**

### **Banks**

- State government may leverage PMKSY for increasing irrigation in the state for enhancing farmers' productivity.
- Banks may provide loan for MI schemes either individually or on group basis.
- Farmers may be encouraged to avail Term Loans for MI under KCC.

### **Government**

- Awareness creation among farmers about usage of micro-irrigation devices.

- Detailed block-wise ground water assessment and reports indicating suitable areas for ground water development need to be prepared.
- Water is in short supply even in areas with maximum rainfall, reflecting the underlying need for institutionalizing rain water harvesting at a policy level in the form of more water literacy, watersheds and spring sheds.

**4.4. Farm Mechanization:** In the context of increasing commercialization of agriculture, farm mechanization is very important in Meghalaya with a need to adopt suitable farm mechanization options for land levelling, irrigation, sowing, planting, harvesting and threshing in view of the hilly terrain. Mechanization of agriculture has made considerable progress in activities like tilling, harvesting and threshing operations. The main farm machineries used are tractors and power tillers for land preparation such as tillage operations and land leveling. As part of Restart Meghalaya Mission GoM has planned to provide 4,000 Power tillers @ 50% subsidy to farmers.

The credit projection for the year 2024-25 made for this sector is ₹3,541.29 lakh. The district-wise details are given in Annexure I.

#### **4.4.1. Action Points**

##### **State Government**

- There is a need to impart training on operational aspects of various farm implements/equipment. Extension Agencies to advise farmers on suitability of various makes, models and horse powers for different size of operational holdings.
- Establishment of a Farm Equipment Bank at block level for demonstration and facilitating hiring of small agro equipment such as weeders, seeders, sprayers, rotavators, etc. PACS could establish such small tool banks at select locations.
- Availability of spare parts and adequate after sale service should be arranged locally.

##### **Banks**

- Banks may tie-up with manufacturing companies for reducing cost.
- Conduct of training programs on servicing of tractors, power tillers and other farm equipment through R-SETIs.

**4.5. Plantation & Horticulture (including Sericulture):** Though only about 12% of the geographical area of Meghalaya is suitable for the purpose of cultivation, the climatic conditions of the State are suitable for the development of different varieties of horticulture crops like oranges, areca nut, pineapple, plums, pears, litchi, etc. The State Government is giving impetus to the popularization and commercialization of indigenous crops like Sohiong, Sohpie, etc. Focus is also placed on organic certification of important selected crops.

During 2019-20, the total production of horticulture crops was recorded to be 6.50 lakh tons in the state. Govt of Meghalaya has launched various Missions viz Mission Jackfruit, Mission Lakadong, Megh Aroma Mission, Muga Mission to promote sustainable livelihoods through processing and value additions to horticulture crops.

About 14% (3,108 square kms) of Meghalaya is covered by bamboo forests and the state is one of the leading bamboo producers in the country. Of the 6,000 medicinal plants in India, 834 plants, including the famous Himalayan Yew, are in Meghalaya. Moreover, the state has 8 of the top 20 medicinal plants that are traded in the country and are in high demand.

However, traditional plantation practices persist leading to uneconomic plantations and the long gestation periods coupled with prevailing land tenure system have made banks reluctant to finance the sector. It is hence suggested that the sector could be promoted through contract farming with cropping systems involving appropriate and non-perennial fruits/vegetables for continuous cash flows for long

gestation crops. Moreover, Farmers Producers' Organisations could be promoted to facilitate development of income oriented farming system and also to ensure enhanced productivity as envisaged in Centrally sponsored scheme of 10,000 FPOs. Under CSS-FPO, a total of 52 FPOs have been promoted by various agencies viz. NABARD, NERAMAC, NAFED, NCDC, SFAC etc. Govt of Meghalaya has also launched FOCUS (Farmers Collectivisation for Up Scaling Production & Marketing System) scheme on 01.09.2021 for FPOs to provide market access and financial assistance to farmers' collectives. This interest free loans to farmers & producers groups is likely to benefit 30,000 farmers across the state .

The credit projection for the year 2024-25 made for this sector is ₹20,425.34 lakh. The district-wise details are given in Annexure I.

#### **4.5.1. Issues & Constraints**

- Traditional cultivation/plantation practices.
- Negligible value addition through processing, grading and packaging, etc.
- Need for quality planting materials of various horticulture crops.
- Old and uneconomic plantations not replaced by improved varieties.

#### **4.5.2. Action Points**

##### **State Government**

- The Missions for encouraging jackfruit and mushroom need to be pushed across through multiple stakeholders with the farming community at the centres of all the planning.
- The small holders may be brought under high value horticulture production system through a cluster approach.
- Gaps in post-harvest infrastructure may be bridged through PPP mode.
- Contract farming in horticultural crops need promotion as there is lot of scope for agri-business.
- State Govt may tie up with APEDA, NHB and major banks for conduct of awareness programmes on their subsidy schemes for the benefit of farmers which will facilitate credit off-take.
- Farmers Producers Organizations (FPOs) /Growers co-operatives/ associations may be encouraged to adopt technology, procurement and distribution of inputs, providing market information, processing, branding and marketing of the produce.
- KVKs/ICAR may identify potential clusters for promotion of horticulture and suggest suitable technology/skills/package of practices for transfer to farmers.
- Promotion of widespread adoption of Zero Energy Cool Chambers (ZECC) especially amongst squash & vegetable farmers.

##### **Banks**

- Banks need to re-orient their perception of the sector and finance it as a normal and profitable business activity.
- Under CSS-10000 FPO scheme, banks may extend credit to the eligible FPOs promoted by NABARD/NCDC/SFAC/NAFED/NERAMAC.

**4.6. Forestry and Wasteland Development :** As per India State of Forest Report (ISFR 2021), Meghalaya has maintained forest cover of 17,04,607 ha out of total reported land utilization area of 22,42,900 ha constituting 76% of total area. The important timber available in the State are sal, teak, pine, etc. The other major forest products are bamboo, cane, firewood, broomstick, thatching grass, etc. The types of forest present in the district are Reserved Forests under the Forest Department, Village Reserved Forests which are managed by the Autonomous District Council, National Park, Biosphere Reserves and Private/Community Forests under the 'Nokma' system. Considering together land not available for cultivation, other uncultivated land excluding fallow land, the wasteland area in the state is about 5,46,020 ha.

The credit projection for the year 2023-24 made for this sector is ₹2,723.40 lakh. The district-wise details are given in Annexure I.

#### **4.6.1. Issues & constraints**

- There is general lack of awareness about the economics / bankability of agro-forestry/ farm forestry schemes among the farmers/ bankers.
- Need to provide alternative source of energy to reduce pressure on the existing forests for fuel wood collection.
- Reclamation and restoration of abandoned degraded mining areas.

#### **4.6.2. Action points**

##### **State Government**

- Awareness programs on the economics of agro-forestry projects need to be provided.
- Regeneration of degraded/mining affected areas through community forest management may be attempted.
- Forest based industries may be encouraged.

##### **Banks**

- Finance captive plantations in association with user industries.
- There is an urgent need for regional/ controlling offices to sensitize their branch managers to the various schemes in this sector.

**4.7. Animal Husbandry:** Livestock production directly contributes to food security of farmers by being the source of milk, meat, and eggs. This sector also offers the highest potential for rural self-employment generation at the lowest possible investment per unit. Besides, it supplements the income of most sections of the state's agrarian society. Animal husbandry is more significant for people living in remote areas where crop production may not be certain. It is a means of supporting the earning capacity of landless, marginal and small farmers and is strongly integrated with various farming systems. The development of the sector is hence critical for enhancing & stabilizing farmers' income. Piggery is a major subsidiary activity in the State while Dairy farming is an emerging activity.

Under the Meghalaya Milk Mission, the capacity of the Milk Processing Centre at Central Dairy, Mawiong was upgraded from 10,000 litres to 50,000 litres per day. Forty Four Dairy Cooperative Societies have been formed and bulk milk coolers have been distributed to eight such societies. Road milk tankers, having capacities upto 5,000 litres have been introduced to facilitates the smooth transportation of milk. As the dietary habits of the local population offers good market for meat, these activities particularly piggery can be taken up on commercial scale.

Animal husbandry in the short term period promises to be the highest credit absorber in Meghalaya. The farming community in the state has been taking up livestock projects traditionally over the years and is comfortable with taking loans for this activity. To add to it, the state is deficient in almost every sphere of livestock with Assam supplying meat, poultry and even eggs to Meghalaya after all these decades of banking and credit operations.

GoM has recently rolled out Piggery Mission to set up 2,513 nuclear breeding units with 4 sows and 1 boar, 21,359 fattening units with unit size of 4 pigs each, 23 state of the art slaughterhouses – one per 2 blocks in the state, upgradation of 6 pork vending kiosks in each block, one feed manufacturing unit per district, 101 vehicles for transport of live animals and 3 refrigerated vehicles for movement of pork in the State. The Mission will be funded by National Cooperative

Development Corporation (NCDC) with the Meghalaya Livestock Enterprises Advancement Society (MLEADS) as the implementing agency. The project outlay is ₹209 crore. Approximately ₹55 crore of this is provided as subsidy from GoI with the rest of the amount as loan.

Animal Husbandry Infrastructure Development Fund (AHIDF) provides interest subvention and credit guarantee for loans under the sector.

The National Livestock Mission has been revised and realigned from Financial year 2021-22. The revised scheme aims towards employment generation, entrepreneurship development, increase in per animal productivity and thus targeting to increase production of meat, goat milk, egg and wool. The realigned National Livestock Mission has three Sub-Missions viz. Breed Development of Livestock and Poultry, Feed and Fodder Development and Innovation & Extension. Meanwhile, the State Government is implementing its Livestock Mission wherein banks are envisaged to play a vital role and should, hence, be leveraged for off take of credit under the sector. As on 31.03.2023, 725 and 283 nos of KCC- AH and KCC-Fisheries have been issued involving amounts of ₹467.63 lakh and ₹124.20 lakh respectively.

The credit projection for the year 2024-25 made for Animal Husbandry sector is ₹21,706.97 lakh with the following break-up:

<b>Sector wise credit projections for 2024-25 under Animal Husbandry</b>	
<b>Sector</b>	<b>Credit projection (2024-25) ₹ lakh</b>
AH- Dairy	5,174.95
AH-Poultry	7,104.26
AH-Sheep/Piggery/ Goat	9,427.76

The district-wise details are given in Annexure I.

#### **4.7.1. Issues & constraints**

- Lack of improved breeds of animals.
- High cost of inputs like concentrate feeds, oil cake, etc., which are brought from outside the State.
- All meat sold in the State continues to come from make-shift and unhygienic slaughter houses.

#### **4.7.2 Action Points**

##### **State Government**

- Improvement of infrastructure facilities and extension network may encourage farmers to take up the activities under this sector as commercial activity.
- Greater emphasis on calf rearing through support in the form of supply of feed and veterinary care.
- Support for setting up of a 'Breeders Organization /Society' could be considered for meeting the demand for improved breeds.
- Setting up of modern abattoirs/ operationalization of the Mawiong Abattoir for supply of hygienic meat.
- Supply of quality seeds to farmers for fodder cultivation.

##### **Banks**

- Banks, in coordination with the AH & Vety. Dept. may take up financing of dairy units and also piggery units under National Livestock Mission on cluster basis.
- Small broiler and layer units along with piggery units may be financed under JLG/SHG mode.
- KCC facility may be extended by banks for working capital requirement of farmers/agri entrepreneurs engaged in Animal Husbandry sector.

**4.8. Fisheries Development:** Meghalaya has been annually importing about 25,000 MT of fish from other states to meet the total annual requirement of about 33,000 MT indicating the huge gap and potential offered by this sector. The Meghalaya State Aquaculture Mission 2.0 (MSAM) has been brought with a budget outlay of ₹377.75 crore and 05 year implementation period from 2018-19 to 2022-23 with 05 mini-missions namely Mini Mission I for area and productivity expansion, Mini Mission II for critical infrastructure Development, Mini Mission III for conservation of indigenous fisheries resources, Mini Mission IV for capacity building and human resources and Mini Mission V for emerging opportunities in fisheries sector. The objective of the scheme is to bridge the fish demand and supply gap of 15,000 MT and become self-dependent in fish production. Under Mini Missions, individuals get 60% subsidy for area expansion. As on 31.03.2023, fish production in the state has reached 19,374 MT.

Fisheries and Aquaculture Infrastructure Development Fund (FIDF) of GOI aims at establishment of fishing harbours, fish transport and Cold Chain Network Infrastructure, development of modern fish markets, setting up of brood banks, development of hatcheries, development of aquaculture, establishment of Cage culture in Reservoirs and establishment of aquatic quarantine Facilities among others.

The credit projection for the year 2024-25 made for this sector is ₹2,456.01 lakh. The district-wise details are given in Annexure I.

#### **4.8.1. Issues & constraints**

- Only few banks are partnering with the Fisheries Department under the Aqua Culture Mission.

#### **4.8.2. Action Points:**

##### **State Government**

- Aquaculture can be integrated with Animal Husbandry, agriculture and all other allied sectors increasing the income of the farmer many fold, making all the sectors viable, maintain the ecological balance as well as improve bio diversity.
- More number of banks may be partnered with by the State Govt. under the Aqua Culture Mission.

##### **Banks**

- Banks may take proactive role in extending finance to this sector.

**4.9. Agriculture Infrastructure - Construction of Storage Facilities:** The major constraint in development of the sector in the state is lack of awareness among the farmers about the benefits of the storage facilities. Also, due to fragmentation of land holdings, the surplus generated per farmer is marginal. Other constraints include lack of proper platform for aggregation of produce, transport facilities, pledge loan facilities, etc. Need for bulk storage and handling facilities is yet to be addressed which is expected to minimize the losses during storage and transportation considerably. Development of proper market is the other critical problem faced. As per the “*Report of the working group on additional storage facilities in rural areas and related matters*”, 30% of the total agricultural production should be covered with storage facilities.

### **World's Largest Grain Storage Plan**

India produces about 3,100 lakh MT of food grains a year. The country's current godown facilities can store only upto 47% of the produce with around 1,450 lakh MT of storage capacity. The programme aims to raise India's food grain storage capacity by 700 lakh MT in the cooperative sector. Therefore, in the next 05 years, the storage capacity will expand to 2,150 lakh MT. The scheme envisages construction of godowns in every block that will save transportation costs. This will be a win win for agri-societies, farmers and consumers. Apart from avoiding distress sale, the farmers will be able to avail loans for their produce.

The Plan entails creation of various agri infrastructure at PACS level, including setting up decentralized godowns, custom hiring center, processing units, Fair Price Shops, etc. through convergence of various existing schemes of the Government of India (GoI), such as, Agriculture Infrastructure Fund (AIF), Agricultural Marketing Infrastructure Scheme (AMI), Sub Mission on Agricultural Mechanization (SMAM) Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PMFME), etc. Under these schemes, PACS can avail subsidies and interest subvention benefits for construction of godowns/storage facilities and setting up of other agri infrastructure. Further, NABARD is also extending financial support to PACS by refinancing them at highly subsidized rates of around 1%, after incorporating the benefits of 3% interest subvention under AIF scheme for projects up to ₹2 Crore. Therefore, the plan aims to strengthen the economic condition of PACS by diversifying their business activities and giving them additional sources of revenue thus improving their financial sustainability.

The Pilot project is being implemented by National Cooperative Development Corporation (NCDC) with the support of NABARD, Food Corporation of India (FCI), Central Warehousing Corporation (CWC), NABARD Consultancy Services (NABCONS), National Buildings Construction Corporation (NBCC), etc. in different States/UTs. Consultancy support is also being extended to PACS through these agencies under the project

States/ UTs and National level Cooperative Federations, like National Cooperative Consumers Federation (NCCF) and National Agricultural Cooperative Marketing Federation of India Ltd. (NAFED), have identified 1,711 PACS for creation of storage capacity under the Pilot Project. Presently, construction of godown is going in 13 PACS of 13 States/ UTs under the Pilot Project.

### **Agri Infrastructure Fund**

The role of infrastructure is crucial for agriculture development and for taking the production dynamics to the next level. It is only through the development of infrastructure, especially at the post harvest stage that the produce can be optimally utilized with opportunity for value addition and fair deal for the farmers. Development of such infrastructure shall also address the vagaries of nature, the regional disparities, development of human resource and realization of full potential of our limited land resource.

In view of above, the Hon'ble Finance Minister announced on 15.05.2020, 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers (₹190 crore earmarked for Meghalaya). Financing facility of ₹1,00,000 crore will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start-ups, etc.). Impetus for development of farm gate & aggregation point, affordable and financially viable Post Harvest Management infrastructure.

Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for loans up to ₹2 crore. The fee for this coverage will be paid by the Government. In case of FPOs

the credit guarantee may be availed from the facility created under FPO promotion scheme of DA&FW.

All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹2 crore. This subvention will be available for a maximum period of 7 years. In case of loans beyond ₹2 crore, then interest subvention will be limited up to ₹2 crore. The extent and percentage of funding to private entrepreneurs out of the total financing facility may be fixed by the National Monitoring Committee.

The credit projection for the year 2024-25 made for this sector is ₹5,195.20 lakh. The district-wise details are given in Annexure I.

**4.9.1. Issues & Constraints:** Though the farming community in the State is forced to sell its produce immediately after the harvest although price is very low, the need for creation of storage facilities, through construction of godowns in villages is yet to be realized.

#### **4.9.2. Action points**

##### **State Government**

- For implementation of Food Security Act, 2013, the estimated shortfall in storage space for the mandatory three month's stock has been estimated at 44,000 MT.
- Line Departments like Agriculture/Horticulture with Directorate of Marketing and Inspection, GoI may organize awareness programs on the necessity of godowns.
- Development of storage, market yards and warehouses can be taken up by the State Govt. through financial assistance under RIDF/NABARD Infrastructure Development Assistance Fund (NIDA).
- All godowns above 1000 MT capacity need to be registered with Warehousing Authority after due accreditation as per legal provisions made. There is need for creation of awareness on the same.
- Department of Cooperation may identify capable PACS to set up godowns under the World's largest grain storage plan.

##### **Banks**

- Banks can identify and motivate local entrepreneurs for taking up storage godowns as an economic activity.

**4.10. Land Development, Soil Conservation & Watershed Development:** A very meager proportion of the geographical area is net sown area. The potential net sown area could be increased if and when the fallow lands are utilized for cultivation purposes. The cultivable waste land of the state is 15.21% of the geographical area, a part of which might be progressively utilized for cultivation purpose in the long run provided proper water management and drainage is planned along with other land development works. This would mean coming up with this activity requires credit support from banks. The credit projection for the year 2024-25 made for this sector is ₹3,113.35 lakh. The district-wise details are given in Annexure I.

**Climate Adaptive Community Based Water Harvesting Project in Meghalaya:** Govt. of Meghalaya has launched ₹734.20 crore projects with the support of ADB (loan of ₹586.36 crore) for creation of 1000 multipurpose reservoirs across the state to solve the issue of water scarcity during lean period as well as promote fisheries as a source of livelihood.

#### **4.10.1. Issues & Constraints**

- Need for infrastructure viz., road, and bridges for access to the areas having cultivable

- land as well as areas expanded for cultivation.
- The importance of land development works as a long term investment is not perceived.

#### **4.10.2.Action Points**

##### **Banks**

- Land development is to be viewed as a necessary activity for crop cultivation.
- To promote credit activity in completed irrigation project command areas, JLG based lending activities may be promoted. Banks may prepare activity-wise banking plans in treated watersheds/irrigation command areas and ensure effective implementation of the same.

##### **State Government**

- Considering the vulnerabilities which the State would face in climate change scenario, Climate Smart Technologies as envisaged in State Action Plan on Climate Change may be taken up through regular funding or National/International Climate Funding options.
- Line Departments may also propose suitable activities for consideration under National Adaptation Fund on Climate Change/Adaptation Fund/Green Climate Fund. Climate smart activities may be incorporated in the ongoing activities as well.
- The Agriculture Dept. may take proactive role to identify the irrigation command area created in the watersheds in close coordination with the Soil and Water Conservation Dept. and introduce multiple cropping in those areas.

**4.11. Others - Potentials in tissue culture / Agri Bio-technology :** As per the revised guidelines of RBI for priority sector lending, a separate classification has been made under the head “Agri Infrastructure - Others” which include financing to plant tissue culture, agro bio-technology units, seed production, bio-Pesticides, bio fertilizer units and vermi-composting with an aggregate sanctioned limit of ₹100 crore per borrower from banking system to form a part of agriculture - ancillary activities. Tissue culture plants are produced on a limited scale and there exists a huge potential for shift over to tissue culture raised plants as they have good domestic and export demand. Plant tissue culture based units can be established for rapid multiplication of elite disease free plants irrespective of season. Based on the agro-climatic conditions, commercial crops that can be promoted are fruits (banana & papaya), spices (ginger and turmeric) and flowers (orchids, carnations, gerbera & rose). GOI has launched Agriculture Infrastructure Fund of ₹1,00,000 crore to mobilize a medium - long term debt finances facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through incentives and financial support from banks. Under the Scheme, organic inputs production, Bio stimulant production units, Infrastructure for smart and precision agriculture etc are also covered under Community farming asset projects.

**4.11.1. Potentials in Bio fertilizer / Bio pesticides:** Bio pesticides and bio fertilizers are critical inputs for organic farming as well for integrated pest and soil fertility management. They hold the pest population below threshold level thereby increasing the productivity of vegetables and horticultural crops. Local production of these inputs could facilitate easy and cost effective availability thus making them more competitive. Bacteria bio fertilizers like Rhizobium, Azospirillum, Azotobacter which are useful for nitrogen fixation and Algal (Azolla) could be considered. Govt of Meghalaya has recently introduced Meghalaya State Organic and Natural farming Policy 2023 with an aim of converting existing organic cover of 15,000 ha to 1.00 lakh ha over next five years The State’s Organic Mission is expected to give impetus and demand for the commercial exploitation of bio pesticides/bio fertilizers.

The details of broad sector/sub-sector-wise projections are given in Annexure-I. As per estimates, the projection for the sector for the year 2024-25 is ₹548.30 lakh.

#### **4.11.2. Constraints in the sector**

- Lack of awareness about the use of bio-fertilizers / bio-pesticides due to their limited availability in NER.
- High cost of hybrid seeds is a deterrent for large scale adoption and hence there is need to reduce the cost of seed production and/or refine/improve the hybrid seed yield by developing proper agro-technology of seed production.

#### **4.11.3. Suggestions**

- As part of its Organic Mission, the State Govt. could consider incentivizing the commercial production of bio-pesticides/insecticides.
- Incentivising commercial plant tissue culture units particularly for banana, being an important crop of the state, will go a long way.
- KVKs, Horticulture, Soil & Water Conservation Depts. and Agriculture Department are required to create awareness/encourage/sensitize progressive farmers towards setting up of vermi-compost units through demonstration, training and extension services with the active involvement of NGOs/SHGs and village level functionaries.

**4.12. Food & Agro processing:** Post-harvest technology and management plays a crucial role in value addition to agriculture. The State offers vast potential for processing of the abundantly available horticulture and plantation crops. However, the development of the sector is slow on account of lack of awareness, entrepreneurship skills and also the peculiar land tenure system. Hence, fruits and vegetables go waste or are sold at un-remunerative prices due to lack of processing, storage, cold chain and transport infrastructure. The major crops grown in Meghalaya like ginger, turmeric, potato, jack fruit, cashew, pineapple and other fruits have vast scope for value addition and also for being branded and marketed as organically grown commodities. The Government of Meghalaya has legalized the production & sale of homemade wines under license. This activity has tremendous commercial & employment potential in view of the emerging global and national demand. The Meghalaya Farmers' Empowerment Commission (MFEC) has also established a model winery training centre at IHM campus in Shillong.

The scope of processing units undertaken by the individual units set up in the designated Food Parks may cover a wide range of post-harvest processes resulting in value addition and/or enhanced storage life, such as cleaning, grading, waxing, controlled ripening, labeling, packing, warehousing, canning, freezing, freeze drying, various levels of product processing (primary/secondary), etc. One food park is sanctioned in Meghalaya by Government of India at Mendipathar, Resubelpara, North Garo Hills with a project outlay of ₹65.29 crore and a grant from MOFPI @75% for NER, amounting to ₹48.29 crore.

The credit projection for the year 2024-25 made for this sector is ₹2,583.91 lakh. The district-wise details are given in Annexure I.

**4.12.1 Financial support available for agro processing:** Government of India has established a special fund 'Food Processing Fund 2014-15' with an outlay of ₹2,000 crore with NABARD to make available affordable credit to agro-processing units set up in the designated Food parks. The same is continued in the current year also. Term loan assistance from the fund will be provided by NABARD either directly or through consortium arrangements with other financing agencies, State Governments, entities promoted by Government, Joint ventures, Co-operatives, Federation of Co-operatives, SPV's Farmers' Producers Organizations, Corporates, Companies, Entrepreneurs etc. The activities for financial support cover development of all infrastructure requirement in designated food park, creation of additional infrastructure in

designated Food Parks and also setting up of individual agro processing units in the designated Food Parks.

#### **4.12.2. Issues & Constraints**

- Transportation bottleneck with high transportation/head load costs.
- Lack of infrastructure/common facilities.
- Creation of entrepreneurship spirit.
- Lack of aggregation of produce and joint processing/ marketing.
- Most of the Agro /Food Processing Units are in the un-organized sector and use low level of technology.
- Low capacity utilization due to seasonal nature of agricultural produce.

#### **4.12.3. Action points:**

##### **State Government**

- Infrastructure support, training and capacity building.
- Development of small centers as Common Facility Centres, etc., to encourage food processing in household/cottage industries sector.
- Promotion of Food Parks through the Ministry of Food Processing Industries, GoI to enable local entrepreneurs to avail the Food Processing Fund.
- Decentralised solar based small cold storages can be considered at the level of farmer collectives.

##### **Banks**

- Banks may prioritize the sector in financing.

**4.13. Others:** “Others” category as the name suggests is a sub sector comprising of areas which need credit support and impact the overall development of agro sector indirectly. These services are provided by the government agencies but in the new generation competitive environment needs the presence of professional private sector entities. The Agri-Clinic and Agri-Business Centre (ACABC) scheme is one such intervention, under implementation across the nation since 2005-06, which aims to provide services to farmers through trained self-employed agriculture graduates who would establish the Agri Business Centres / Agri Clinics, which are subsidized by the Govt of India. A sampling of such activities include:

- Expert advisory and agro-extension services like soil testing, information about suitable crops, management of soil nutrients etc.
- Enhancement of productivity in agriculture through use of quality, certified HYV seeds, timely availability of fertilizers in adequate quantity, use of appropriate farm implements etc.
- Postharvest developmental interventions like adequate storage facilities with standard grading equipment, marketing arrangements for the produce, value addition by processing, etc.
- Providing farm equipment on custom hiring basis as well as obtain expert advice on agriculture practices by paying a reasonable fee.

The total projections under this sector has been pegged at ₹1,163.70 lakh for the year 2024-25. The district-wise details are given in Annexure I.

**4.14. MSME- Working Capital and Investment Credit:** Non-Farm Sector has been the second highest employment generation sector and has the potential to expand and absorb the

excess labour engaged in agriculture at present. The ‘Make in India’ initiative by the Central Govt. focuses to develop India as a major manufacturing hub in the world which has in turn encouraged the various states to come up with similar state level initiatives. The Meghalaya state government has also launched its own “Make in Meghalaya” initiative. The recently launched Skill Development Mission also tries to boost the MSME sector by increasing the availability of skilled man power. Under the mission, accreditation of new training institutes as also augmenting the infrastructure of the existing ITIs and Polytechnics is being encouraged. Concurrently, the State Skill Development Mission works as a co-operating organization, which provides tax rebates to the training institutes for meeting the need of Human Resources for small scale industries. The State flagship enterprise promotion program called PRIME – Promotion of Innovative and Market- driven Enterprises was launched on 22 January 2020. Under this program, Prime Hubs will be set up at different locations of the State as one –stop-shops for all entrepreneurship related services. The development of the Meghalaya Entrepreneurship Promotion Strategy is a big step in developing and promoting entrepreneurship for the citizens of Meghalaya.

**Promotional Schemes of NABARD:** NABARD offers supports MSMEs by providing re-finance support through banks. To extend marketing support to rural artisans, NABARD sponsors stalls in National level melas and exhibitions. NABARD provide support to Rural Haat and Rural Marts to facilitates marketing of farm and non farm products. Skill Development is also being supported by NABARD.

The details of broad sector and sub-sector-wise projections are given in Annexure-I. As per the potential, the projection for this sector for the year 2024-25 is ₹1,60,642.24 lakh.

#### **4.14.1. Major Constraints in MSME sector:**

- Absence of skill upgradation tuned to markets.
- Non- availability of adequate marketing support and high transportation costs.
- Bias towards financing coal sector (mining, transportation etc.) has been a huge handicap for the growth of MSME sector in the state.

#### **4.14.2. Suggestions:**

- Cluster approach development for each potential sector considering the local availability of raw materials and skills may be prepared on long term basis.
- Capacity building / understanding market preferences.

**4.15. Export Credit:** India, with a large and diverse agriculture, is among the world’s leading producer of cereals, milk, sugar, fruits and vegetables, spices, eggs and seafood products. Indian agriculture continues to be the backbone of our society and it provides livelihood to nearly 50% of our population. The Agriculture Export Policy has stepped in as an Institutional mechanism in 2018 for promotion of agricultural exports in the States for the first time with a focus on agriculture export-oriented production, export promotion, better farmer realization and synchronization with the policies and programmes of GoI laying emphasis on farmer-centric approach. It aims at doubling the agricultural exports from ~US\$ 30+ Billion to ~US\$ 60+ Billion by 2022 and reach US\$ 100 Billion in the next few years thereafter. It also aims at diversifying our export basket, promoting novel, indigenous, organic, ethnic, traditional, and non-traditional Agri products for exports, providing an institutional mechanism for pursuing market access, tackling barriers and deal with sanitary and phytosanitary issues towards doubling India’s share in world agri exports and enabling farmers to get the benefit of export opportunities in overseas market.

In this direction APEDA has been working unstintingly and NABARD has a MoU with it to facilitate export by FPO. During August 2023 NABARD has facilitated an interaction of FPOs from Meghalaya, with APEDA. Apart from Market Intelligence Cell to disseminate E-market intelligence a Farmer Connect Portal has also been set up by APEDA on its website for providing a platform for FPOs/FPCs, Cooperatives to interact with exporters. As a part of the Indian Millets promotion on web, APEDA has designed, developed, and launched the Millets Portal. It has also created a separate portal Indian Millet Exchange to promote millets.

Keeping in mind Hon'ble PM's call of 'vocal for local' and 'Atmanirbhar Bharat', APEDA has been focusing on promotion of exports of locally sourced GI (Geographical Indications) tagged as well as indigenous, ethnic agricultural products also. New products and new export destinations have been identified and accordingly the trial shipments have been facilitated. Some of ethnic and GI tagged products exported by India also include Khasi Mandarin from Meghalaya. The Meghalaya 2030 Vision document lists modernizing Chittagong port and building border trade infrastructure as two of its major aspirations to enhance exports. In the recent past the government has been stressing upon the scope of exporting its organic meat, flowers and horticulture produce.

**4.15.1. Assessment of Potential for the Year 2024-25:** While the infrastructure associated with export is taken care of by the Government, banks play an important role in providing the much needed credit for financing export. Meghalaya has 10 Land Customs Stations (LCSs) situated along the Indo-Bangladesh border. An analysis of the export matrix of Meghalaya shows that mineral products like coal and limestone are the main areas of exports followed by agriculture/ horticulture products. Agro-based products like cashew nut, tomato puree, jack fruit chips, etc. can become major contributors to exports. Handicrafts and ryndia silk also provide immense potential.

The potential for export credit under priority sector in the State for 2024-25 has been assessed at ₹2,241.00 lakh.

#### **4.15.2. Critical Gaps and Interventions Required**

- International trade involves significant complexity, cost and risk. Most of the micro, small and medium enterprises desiring to sell goods and services to foreign markets may not be able to serve properly and adequately due to lack of knowledge of country specific import potentials and trade norms, etc. The State Government can play a major enabling role in this regard.
- Proper banking and communication facilities at the LCSs.

**4.16. Education:** Meghalaya has a literacy rate of 75.48% with a big awareness about the need for further education. It has an admirable investment in education infrastructure. The general feedback from various stakeholders is that more and more students after graduation are looking for travelling to metros for post graduate degrees and it is here that the role of banks becomes so crucial. Such loans to individuals for educational purposes including vocational courses up to ₹10 lakh irrespective of the total sanctioned amount form part of Priority Sector Lending. Indian bankers Association (IBA) has formulated a scheme for providing collateral free loans up to ₹ 7.5 lakh under the sector for students belonging to economically weaker sections. The state has three institutions of national importance viz., IIM, NIFT and IIHM in the State capital along with colleges and universities.

**4.16.1. Credit Flow to Education Sector (under PSL) in Meghalaya: (₹ lakh)**

Period	Loans Disbursements		Loans Outstanding	
	Accounts (no)	Amount	Accounts (no)	Amount
2016-17	614	1,134.46	3,237	8,986.06
2017-18	560	1,413.26	3,583	9,931.58
2018-19	1,312	2,719.27	3,618	10,421.10
2019-20	1,072	1,886.65	3,599	11,439.58
2020-21	1,002	4,243.62	3,513	13,941.78
2021-22	1,348	3,082.33	3,271	12,220.17
2022-23	782	2,606.52	3,208	12,462.77

As per the PLP estimates, the projection for this sector for the year 2024-25 is ₹4,106.22 lakh.

**4.16.2. Major Constraints in education:**

- Recovery of bank loan: Sometimes the technically trained persons remain unemployed and as such they are not in a position to repay the bank loan which they borrowed for funding their education. As a result, banks shy away from extending education loans to the new applicants.
- Lack of low cost higher / technical education and institutional support for the same.

**Suggestions:**

- Banks to introduce credit products for this sector looking at the needs of Meghalaya as a unique region with its own requirements.
- Banks can reach out to professional colleges in Shillong to source students needing loan support.

**4.17. Housing:** The housing sector is one of the important movers of economic growth with its wide spillover effects on the economy. The State Govt. is also rolling out the 'Affordable Housing Scheme' for construction of decent houses for the economically weaker sections.

**Pradhan Mantri Awas Yojana PMAY (CLSS)**

EWS/LIG: Under the Credit Linked Subsidy Scheme, beneficiaries of the Economically Weaker Section (EWS) and Low-Income Group (LIG) can seek housing loans from Banks, Housing Finance Companies, and other such institutions for the acquisition/construction of houses and enhancement to existing dwellings as incremental housing. The credit-linked subsidy will be available only for loan amount up to ₹6 lakh and such loans would be eligible for an interest subsidy at the rate of 6.5 % for a tenure of 20 years or during the tenure of the loan whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9%. Any additional loan amount beyond ₹6 lakh will be at a non subsidized rate. Interest subsidy will be credited upfront to the loan account of beneficiaries through Primary lending

institutions resulting in reduced effective housing loans and Equated Monthly Instalments (EMI).

**MIG:** Under the Credit Linked Subsidy Scheme, beneficiaries of the Middle-Income Group (MIG) can seek housing loans from Banks, Housing Finance Companies and other such institutions for the acquisition/ construction of the house (including re-purchase). The credit linked subsidy will be available only for loan amounts upto ₹9 lakh for MIG-I and ₹12 lakh for MIG-II and such loans would be eligible for an interest subsidy at the rate of 4% and 3% respectively for a tenure of 20 years or during the tenure of loan whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9%. Any additional loan amount beyond the limit will be at a non-subsidized rate. However, the carpet area of the house should be strictly restricted within the permissible carpet area of 160 sq m and 200 sq m for MIG-I and MIG-II categories respectively.

As on 31.03.2023, Total no of PMAY O/S accounts is 235 with O/S loan amount of 3069.89 lakh.

**Credit Flow to Housing Sector (under PSL) in Meghalaya: (₹ lakh)**

Year	Loan Disbursements		Balance Outstanding	
	Accounts (no)	Amount	Accounts (no)	Amount
2016-17	1867	15,214.00	7661	62,979.21
2017-18	NA	2,203.76	7564	65,182.97
2018-19	893	9,380.85	7150	51,868.52
2019-20	680	5,638.41	7437	58,309.31
2020-21	1425	6,072.71	6982	60,923.54
2021-22	1374	6,644.04	6819	60,716.87
2022-23	1140	7,069.74	5693	53,178.39

The details of broad sector and sub-sector-wise projections are given in Annexure-I of part-B. As per the potential estimates, the projection for this sector for the year 2024-25 is ₹20,853.15 lakh.

**4.17.1. Suggestion for Housing Finance in Rural Areas:** In general, banks prefer to extend housing finance in urban, semi-urban areas or in commercial spaces. Although there exists a huge demand, credit flow through banks for house construction activity in the rural sector is negligible. The main constraint is absence of clear and marketable title deeds and likely difficulty in disposal of the housing asset in the event of non-realization of the bank dues. This gap is generally filled by money lenders albeit at a very high rate of interest. Therefore, there is a need for the banking sector to devise suitable housing loan products for meeting the needs of the rural housing sector.

**4.18. Renewable Sources of Energy and Waste Management:** Power supply is an important infrastructure for the overall economic growth of the state. Against an estimated hydro power potential of 3000 MW and present demand for power at 600 MW, the installed capacity in Meghalaya is 185.2 MW at just about 6.17 % of the potential. Due to limited utilization of

abundant resources and the increasing demand from users, Meghalaya is now facing a major energy challenge as indicated below:

- Peak power deficits at the state level
- Poor reliability of grid electricity with outages reported for over 50% of the time

**4.18.1. Institutions/Agencies in relation with Renewable Energy:** At the national level, Ministry of New and Renewable Energy (MNRE), the nodal ministry of Government of India, has been instrumental in setting up and supporting a wide range of institutions to develop and promote Renewable Energy technologies and applications in India. These include public financial institutions such as the Indian Renewable Energy Development Agency (IREDA) and research institutes such as the National Institute of Solar Energy (NISE), Centre for Wind Energy Technology (C-WET), Alternate Hydro Energy Centre (AHEC), Sardar Swaran Singh National Institute of Renewable Energy (SSS NIRE), and the Solar Energy Corporation of India (SECI). MNREDA (Meghalaya Non-Conventional and Rural Energy Development Agency) is the nodal agency for promoting the sector in the state.

#### **4.18.2. Policies/Initiatives/Programmes for Renewable Energy**

- Bank loans up to a limit of ₹15 crore to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems, and remote village electrification come under Priority Sector.
- For individual households, the loan limit of ₹10 lakh per borrower is considered under priority sector.
- All projects in Renewable Energy, Energy Efficiency and other environmental sustainable technologies, including Power Generation, Transmission, Renovation & Modernization are eligible to obtain finance from IREDA.
- The Govt. of Meghalaya has put in place a policy for power generation through non-conventional energy sources.
- MNREDA, as a state nodal agency, facilitates clearances for the projects at the State and Central levels. MNREDA also facilitates grant of loans to such projects by Indian Renewable Energy Development Authority (IREDA) and subsidies by the Ministry of Non-Conventional Renewable Energy.

**Sources of Finance:** A variety of investors finance renewable energy projects in India, including institutions, banks, and registered companies. Institutional investors are either state-owned or bilateral and multilateral institutions. Among banks, both private sector and public sector banks are involved. In addition to registered companies, venture capital and private equity investors contribute equity investment. Under Priority Sector lending, banks can now provide loans up to a limit of ₹15 crore to borrowers for solar, biomass, wind, and micro-hydel power generation, and also for renewable energy based public utilities like street lighting systems and remote village electrification. For individual households, the loan limit has been set at ₹0.1 crore per borrower.

The details of broad sector sub-sector-wise projections are given in Annexure I. As per estimates, the projection for this sector for the year 2024-25 is ₹738.47 lakh.

#### **4.18.3 Constraints and areas for development in the Sector**

- Major constraint: Investor and entrepreneurial interest is very low in renewable energy sector.
- For development: Establishment of solar light repair and mobile charging centers in remote locations through NGOs, etc. Support service infrastructure for solar lighting and water heating systems.

#### 4.18.4 Suggested action points for banks and Government Department

- Banks may enhance finance for the sector.
- Financing of bio-gas plants may be integrated with mini commercial/community dairy units.
- Creating a pool of skilled manpower/dealers/investors to conceptualize, design, implement, operate, maintain and provide last mile service delivery for RE projects.

#### 4.19. Others (Loans to SHGs, JLGs, PMJDY)

A state like Meghalaya with nearly 80% rural population, nearly 27% poverty ratio and large financial exclusion has the right context for the growth of SHGs, JLGs and the percentage of population being serviced through micro finance. The overall demographics related to a basic assessment of SHGs in the state are as under:

##### A. Projected population, density of population & sex ratio - 2011-2020.

Year	Population – Total	Population - Male	Population- Female	Density per Sq. Km	Sex Ratio (Females per '000 Males )
2018	35,14,623	17,61,244	17,53,379	157	996
2019	36,00,727	18,03,514	17,97,213	161	997
2020	36,88,942	18,46,798	18,42,144	164	997

Source: Statistical Handbook, Meghalaya, 2020

- As per rough estimates worked out on Census 2011, nearly 7 lakh women can be a part of the SHG movement in Meghalaya. (50% of the female population is above 19 years: Nearly 8.8 lakh; 80% of this is rural: 7 lakh)
- There were nearly 5,53,593 rural households in 2011 and if we take even one woman per household there is a scope for having at least 36,906 SHGs in the State.

#### 4.19.1. SHGs: SHG loan disbursements – Meghalaya Vs. the National figures

(in ₹ lakh)

Agency	All India Credit – 2022-23			Meghalaya – 2022-23		
	No	Amount	% Share	No	Amount	% Share
Commercial Banks	24,71,417	93,08,819.17	64%	609	810.96	17%
Regional Rural Banks	15,70,469	44,29,041.17	31%	2400	3092.42	64%
Cooperative Banks	2,53,635	7,82,162.99	5%	1021	946.66	19%
<b>Total</b>	<b>42,95,521</b>	<b>1,45,20,023.33</b>	<b>100%</b>	<b>4,030</b>	<b>4,850.04</b>	<b>100%</b>

Source: Status of Micro Finance in India 2022-23

As can be seen from the above table, banks in Meghalaya have to indeed cover a long distance. The per SHG loan at all India level is ₹3.38 lakh, while in Meghalaya the average loan is ₹1.20 lakh.

**4.19.2. JLGs:** The performance under JLG financing by banks in the State during 2022-23 is given in the table below:

Disbursement to JLGs during 2022-23 (Nos)	Disbursement to JLGs during 2022-23 (₹lakh)	Outstanding JLG Nos. as on 31.03.2023 (Nos)	Outstanding JLG Amt as on 31.03.2023 (₹ lakh)
6237	4,905.65	10,820	3,432.98

Source: SLBC agenda papers

#### 4.19.3. Critical interventions required for creating definitive impact in the sector

- There is an urgent need for the entire banking sector in Meghalaya to take up SHG financing in a mission mode since it provides a promising window for meeting credit targets in a viable manner and give the much required fillip to the CD ratio. To start with, the existing credit gap may be immediately bridged up.
- Credit Guarantee Fund for Micro Unit (CGMMU), a Trust has been set up by GoI, managed by NCGTC as Trustee with the purpose of guaranteeing payment against default in micro loan. The Collateral free loans to SHGs under DAY-NRLM has been enhanced from ₹10 lakh to ₹20 lakh.
- Capacity building of SHGs is a continuous need to upscale them towards sustainable livelihoods.
- Identification of suitable activities, developing clusters on various product lines, providing backward and forward linkages, improving skill training, etc., will have a long term impact on sustainability of SHGs as well as SHG Bank Linkage Programme.

Keeping in view the past trend in credit disbursement, the potential SHG /JLG loans that can be issued during 2024-25 is estimated at ₹4,309.54 lakh.

#### 4.20. Social Infrastructure involving bank credit

**4.20.1. Introduction:** Recognizing the importance of infrastructure development, RBI has included 'Social Infrastructure' as a sub sector under Priority Sector. Bank loans up to a limit of ₹5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centers are eligible to be covered under this sub sector. However, as major infrastructure development takes place with public investments, the same has been discussed separately in this document. Some of the areas where social infrastructure can be created with bank credit include education, health care, sanitation and drinking water. With increased focus on human development and for attainment of Millennium Development Goals, the social sectors viz, education, health, sanitation etc., have gained greater focus in the overall development process.

#### 4.20.2. Sectoral Potential Assessment

**4.20.2.1. Swachh Bharat Mission (Grameen):** The Hon'ble Prime Minister of India has given a call for 'Swachh Bharat' as a mass movement for a clean India. Under Swachh Bharat Mission (Grameen), it is proposed that all the villages of the State would be defecation free by 2019. The unit cost of the toilet is ₹12,000/- and it is provided by the Govt. The water supply provision is not included in the cost. It is estimated that for installing water tank, a sum of ₹30,000/- would be required. It is assumed that approximately 5% of the beneficiaries would be seeking additional amount by way of loan for the activity.

**4.20.2.2. Health sector:** Health sector was considered as one of the priority areas of the State Government during the 12<sup>th</sup> Plan Period. NRHM seeks to provide effective healthcare to the rural population throughout the State. With comparatively better services from private health care providers, there is potential for opening of more such facilities in important towns and centers

of the State. There is potential for credit flow for setting up private nursing homes and hospitals/diagnostic centers in a few district headquarters.

The details of broad sector/sub-sector-wise projections are given in Annexure-I. As per the estimates, the projection for this sector for the year 2024-25 is ₹5,087.61 lakh.

**4.20.3. Interventions required / action points**

- Banks can finance construction and equipping of private hospitals/diagnostic centers, etc.
- Participation of the beneficiaries, especially women SHGs, in village sanitation schemes.
- Formation of Village Water and Sanitation Committees for better utilization of the resources.

## CHAPTER V

### Status and Prospects of Cooperatives

#### 1. Background

A cooperative is 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'.

*A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community.*

Cooperative enterprises help their members to collectively solve shared socio-economic problems. 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.

#### 2. Status of Cooperatives in the country

Sr No	Type	Number of Societies (At All India Level)
A. Details of Non Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	1,85,660
2	Consumer Stores	25,207
3	Housing Societies	1,34,798
4	Weavers	11,521
5	Marketing	8,875
6	Labour Societies	46,692
7	Industrial Societies	19,385
8	Agro Processing and Sugar	5,872
9	All others (pl. specify)	3,01,572
	Total	<b>7,39,582</b>
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	93,978
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	1,469
		Source: NUM 2018

Further, in terms of federations, there are about 2,705 district level federations, 390 state level federations and 20 national level federations in the country.

### 3. Formation of Ministry of Cooperation by GoI

The GoI has set up a separate Ministry for Cooperation on 06 July 2021 which will provide 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 and enable development of Multi-State Co-operatives (MSCS). In the words of the Hon'ble Prime Minister, "The Cooperative movement is such a model which can provide a successful alternative to socialism and capitalism".

### 4. Latest initiatives by Ministry of Cooperation (MoC), GoI

The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives:

- a. **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.
- b. **Co-operative Education - Setting up of World's largest Cooperative University:** This aims at introduction of cooperative education as a course curriculum and also as independent degree / diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- c. **World's largest Cooperative Training Scheme:** This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- d. To provide facilities at par with FPOs for existing PACS
- e. Establishing Multipurpose PACS/ Dairy/ Fisheries cooperatives in every panchayat
- f. World's largest food grain storage scheme for cooperatives
- g. Revival and computerization of PCARDBs/ SCARDBs
- h. Establishment of National Cooperative Database
- i. Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS
- j. New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.

All these initiatives will create immense business potential from grassroot upward in times to come.

#### 5.1 Status of Cooperatives in the State

Sr No	Type	Number of Societies
A. Details of Non Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	586 (499 functional)
2	Consumer Stores	64 (51 functional)
3	Housing Societies	9 (2 functional)
4	Weavers	64 (43 functional)
5	Marketing	31 (29 functional)

Sr No	Type	Number of Societies
6	Labour Societies	5 (1 functional)
7	Industrial Societies	131 (86 functional)
8	Agro Processing and Sugar	
9	All others (pl. specify)	377 (311 functional)
	Total	<b>1,267 (1,022 functional)</b>
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	561
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	Nil

*Source: National Cooperative Database (MoC)*

## 5.2 Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives

- In the State of Meghalaya there are 561 PACS registered in National Cooperative Database, maintained by Ministry of Cooperation, Government of India; out of which, **392 PACS** have completed the Adoption of Model Bye Law as on 31.12.2023.
- Under PACS Computerization project, 112 Nos of PACS have been sanctioned by SLIMC, out of which 22 PACS has gone live.
- Under the initiative for 5 New M-PACS / Dairy / Fishery per District per Month in the State, 80 new PACS, 13 Dairy CS have been registered.
- Under World's Largest Grain Storage Plan, so far, 8 PACS have been identified to construct their own storage structure in the state with a target of 60.
- PM Kisan Samridhhi Kendras — 112 PACS are being promoted to operate as PM Kisan Samridhhi Kendras.
- With a target of 60, so far, 8 PACS have applied under Janaushadhi Kendra.
- As against a target of 41, so far, 6 PACS have applied for diesel/ petrol retail outlets.
- With a target of 112, so far, 30 PACS have been selected for whitelisting under CSC.

Apart from these, obtaining Membership of National Cooperative Organic Society, Bharatiya Beej Sahakari Samiti and National Cooperative Export Society are being taken up.

## CHAPTER VI

### INFRASTRUCTURE SUPPORT

#### 6.1. Introduction

The development of any region is directly related to the infrastructure index. Rural infrastructure primarily refers to the basic facilities, services and installations, needed for the rural community. Rural infrastructure in sectors like irrigation and connectivity (roads and bridges) is essential for increasing productivity of land, capital formation, and employment generation, reducing post-harvest losses and improving living standards of the people. Infrastructure improves the quality of life and reduces vulnerability of rural poor. Strengthening of rural infrastructure leads to expansion of markets, improvement in economies of scale, creation of storage capacities and better movement of factors of production, especially labour. There is also a loss of farm produce between the farm gate and the consumer because of poor roads and storage facilities, lowering the income of farmers and resulting in distress sales. This further emphasizes the importance of rural infrastructure as it has a direct bearing on production, productivity and livelihoods in rural areas.

#### 6.2. Rural Infrastructure Development Fund (RIDF) in Meghalaya

NABARD's Rural Infrastructure Development Fund (RIDF) is one of the major sources of funds for the State Governments to mobilize resources for development of rural infrastructure. Presently, 39 sectors encompassing various activities related to Agriculture and allied Sectors including renewable sources of energy, rural sanitation, Social Sectors and Rural Connectivity Sectors are eligible for funding under RIDF. Out of the National Allocation of ₹40,000 crore under RIDF XXVII during 2022-23, allocation of ₹250.00 crore was made to Meghalaya. Against this, RIDF loan amounting to ₹257.29 crore was sanctioned. The annual corpus of RIDF XXVIII for 2023-24 is ₹40,000 crore of which ₹200.00 crore has been allocated for Meghalaya. under RIDF XXIX. The details of projects sanctioned under RIDF during 2023-24 are as below:

Sr No	Implementing Department	Project Type	No of Projects	RIDF Loan sanctioned in ₹ lakh
1	PWD	Rural Connectivity- Roads	42	13,394.90
2	Animal Husbandry and Veterinary Department	Veterinary Farms	16	1,899.41
3	Soil and Water Conservation Department	Soil Conservation projects	14	950.00
4	Directorate of Sericulture and Weaving	Infra for Sericulture and weaving activities	12	950.00
5	Fisheries Department	Development of Fish farms/ Infra	6	1,863.28
6	Water Resources Department	Minor Irrigation projects	19	944.73
<b>Total</b>			<b>109</b>	<b>20,602.32</b>

Two more activities under Rural Connectivity as eligible activities under RIDF:

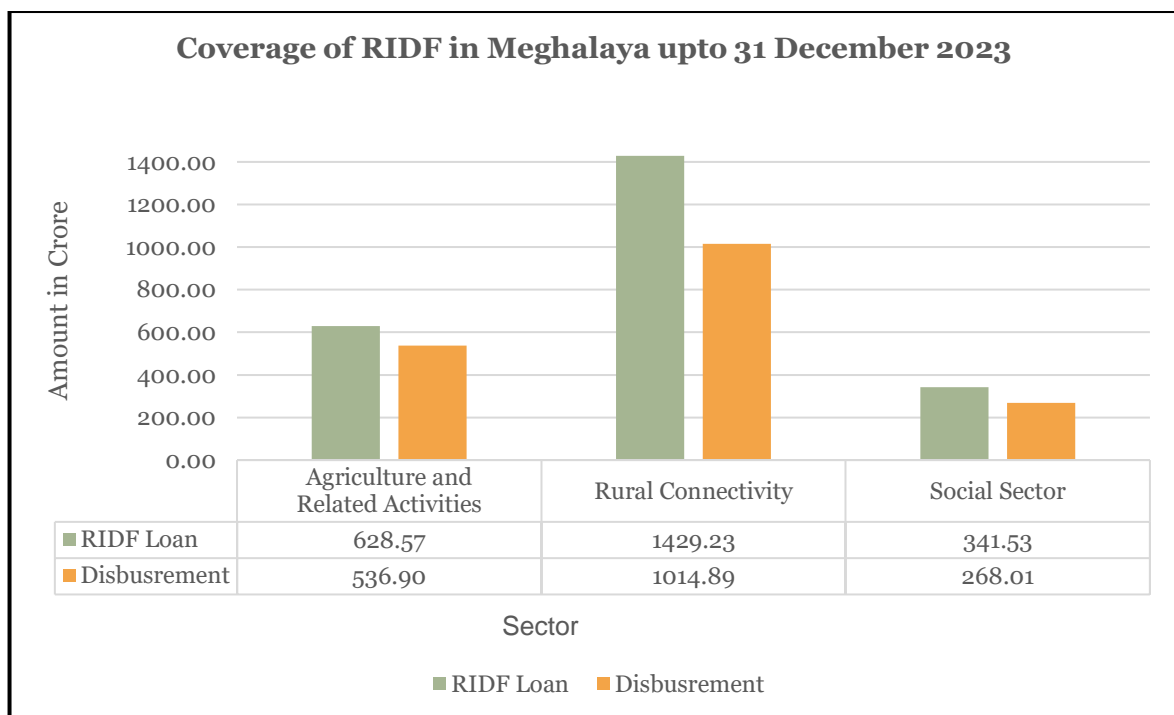
- i) Ropeway
- ii) Road Over Bridge (ROB) over Railway Crossings.

As on 31st December 2023, 1682 RIDF projects under various sectors worth ₹2465.40 crore has been sanctioned and ₹1725.02 crore disbursed against the sanctioned projects. The details of sector wise cumulative sanctions and utilization in the State of Meghalaya is given in the table:  
(₹ in Crore)

Sector	Departments	Activity	No of Pro-jects	RIDF Loan in ₹ Crore	Disburse-ment in ₹ crore	Estimated Po-tential
Agriculture and Related Activities	Animal Hus-bandry & Vet-erinary Dept.	Veterinary Dis-pensaries	46	47.24	32.76	3844560 livestock
		Modern Abat-toirs	3	34.51	25.57	1120 animals per day
	MINR	Hydrogers	220	13.59	8.26	220 villages (0-5)kW
	Soil & Water Conservation Department	River Valley Projects	175	197.86	191.18	55022.11 ha
	Water Re-sources De-partment	Minor Irriga-tion	120	165.06	134.44	16278.89 ha
	Power Depart-ment	Mini Hydel projects	2	126.4	126.40	25.5 MW
	Agriculture Department, Horticulture Directorate	Rural Regu-lated Market	2	0.64	0.04	2043 population
		Polyhouse	28	12.12	8.23	2447 villages
		Tea Factories	3	3.01	1.58	94 villages
	Sericulture	Sericulture Projects	12	9.50	2.85	2407 sqm
	Fisheries	Training Insti-tute/ Fish Farms	6	18.63	5.59	28126 sqm
	A) Sub Total		617	628.57	536.90	
	Rural Con-nectivity	PWD	Bridge	134	180.22	156.94
Road			685	1246.94	856.95	1279 km
BADD		Road	3	1.81	0.72	3.95 km
		Bridge	1	0.27	0.27	80 m
B) Sub Total		823	1429.23	1014.89		
Social Sec-tor	PHED	RDWS	172	305.51	243.63	362703 popula-tion
	Social Welfare Department	Anganwadi Centres	37	4.10	2.83	45 villages to be benefitted
	H& Family Welfare De-partment	Additional Health Infra-structures	31	30.96	20.60	Upto 5.30 lakh population to be benefitted
	BADD	Additional In-frastructures in Schools	2	0.96	0.96	61 Villages
	C) Sub Total		242	341.53	268.01	
Total (A+B+C)			1682	2399.33	1819.80	

## Coverage under RIDF in Meghalaya as on 31 December 2023

(₹ in Crore)



The State Government has been prioritizing rural connectivity, bridges, drinking water, irrigation, and soil and water conservation measures for financing under RIDF. A few projects under sectors like animal husbandry, regulated market, power, anganwadi centers, hydrogers have also been sanctioned to the State. During RIDF XXIX (2023-24) projects has been sanctioned to be implemented by Fisheries Department and Directorate of Sericulture & Weaving for the first time under RIDF.

Large scope, however, exists for coverage of projects under the sectors viz. education, sanitation, health, Village Knowledge Centers and renewable sources of energy. Other important areas like warehousing, plantation & horticulture, food processing, agriculture marketing infrastructure, rural godowns / market yards, cold chains, grading and certifying laboratories, seed processing, etc. may be covered under RIDF.

### 6.3. Agricultural Infrastructure status of a few major sectors:

- i) Minor Irrigation:** As on 31 March 2023, the irrigation potential created in the state stands at 76,330.11 hectares which is about 35% of the estimated irrigation potential of 2.18 lakh ha, indicating the need for massive efforts in harnessing the potential in the sector. The schemes are funded mainly by the Government of India under the Accelerated Irrigation Benefit Programme (AIBP). Some are also funded by NABARD under the RIDF schemes, while there are also few projects being taken up under the State Plan and Centrally Sponsored scheme such as the Command Area Development and Water Management (CADWM) Programme and Rationalization of Minor Irrigation Statistics (RMIS). The Pradhan Mantri Krishi Sinchai Yojana introduced by the Central Government aims to irrigate every farmers' field and improve the efficiency of water use to provide 'per drop more crop'.

**ii) Road and Bridge projects:** The available position about the road network in the state is as under:

Year	Surfaced Roads in km	Graveled Kutchha	Total (Km.)	Road Density/100 Sq. Km
2018-19	18,112	22,146	40,258	179.49

(Source: Basic Road Statistics of India 2018-19, <https://morth.nic.in/basic-road-statistic-in-dia> )

- iii) Market Network:** The Government of Meghalaya has set up two Secondary Regulated Markets in the state. The first one is in Mawiong in East Khasi Hills District and the second at Garobadha in West Garo Hills District which is non- functional. In addition, there are 66 daily markets in various blocks of the State. Setting up of small warehouses may be considered to enable farmers to fetch better prices.
- iv) Power:** Against the estimated 3,000 MW of Hydro Power potential of the state, NABARD has sanctioned 02 nos. mini hydel projects and 220 hydroger projects with a total RIDF Loan component of ₹136.85 crore under to the Government of Meghalaya for generation of nearly 26.6 MW power. The total installation is only 330 MW which is about 11.8% of the potential against a peak demand of around 600 MW.
- v) Storage Godowns:** With regard to the implementation of the Food Security Act, 2013 and The Meghalaya Food Security Rules, 2018, the requirement of foodgrain is pegged at 14,666.67 MT. FCI owns 3 godowns and along with 3 godowns of the Meghalaya State Warehousing Corporation, the State has a total storage capacity of 22,850 MT. The estimated shortfall in storage space for the mandatory three months' stock has been estimated at 21,148 MT.

#### 6.4. RIDF - Important issues

**A. Sectoral Plan:** The State Government may consider drawing up sector specific development plans to improve the quality of infrastructure and resource allocation. Each sectoral plan should provide a macro picture about the deficits in that particular area and finance options available to meet the deficits. For instance, an exercise for financing roads in the state will basically mean working out the total length of rural, district and interstate roads/ highways required in the state and channels of financing these roads like Pradhan Mantri Gram Sadak Yojana (PMGSY), NABARD, NIDA etc. with a macro plan like this the state can determine approximately by which period of time and at what cost the infra gaps of a particular sector can be filled.

**A. Diversification of sectors:** State Government may consider posing projects in respect of sectors like agriculture, IT and social sectors, etc., under RIDF during 2024-25 to ensure diversification of sectors.

#### C. Improvement in Existing Sectors:

##### i) Irrigation Sector

- Charting out a State Water Policy, followed up by State Water Resources Plan with a district-wise master plan for future water requirements will help in judicious use of water resources. The water rates may be revised suitably to cover operation & maintenance cost of irrigation structures.
- Small and marginal farmers, who lack the wherewithal to acquire micro and minor irrigation infrastructure could benefit immensely if banks would finance producers' organizations, joint liability groups (JLGs) and farmers' club's/farmers' federations for acquiring pump sets, tube wells and drip and sprinkler irrigation systems.

- ii) **Road Sector:** Construction and formation of new roads, converting WBM roads to BT roads may be given priority. Upgradation/ strengthening of existing roads which have lost their riding quality may also be considered for assistance under RIDF.
- iii) **Education:** A large number of existing government primary and secondary schools in the State need additional rooms, computer labs, toilets, boundary walls, etc. Creation of such infrastructure may be undertaken in phases by the State Government by availing loan from RIDF/NIDA.
- iv) **Agricultural Marketing:** The State Government needs to provide policy support for the setting up of supply chain infrastructure and making land available for alternative or special markets in the private sector. Wholesale Regulated Markets need to be set up in other districts of the state in addition to the two existing ones in East Khasi Hills and West Garo Hills Districts.
- v) **Ropeway:** Meghalaya, being a hilly state with difficult terrain with continuous rainfall for almost 7-9 months throughout the year, it becomes economically as well as physically unfeasible for construction of all-weather roads in many pockets. In such situation, ropeways becomes a very cheap, reliable means of transportation of goods and passengers in the remotest pocket of the state. Therefore, the state government can explore the prospects of implementing ropeway projects in the State.

**6.5. Critical Infrastructure – Physical and Financial Outlays:** Looking at the importance of infrastructure in development of various sectors and the fact that some infrastructure is so crucial that its absence impedes growth and impacts production and income levels, an assessment of such critical infrastructure has been made in consultation with line departments. Some interventions which are critical for development of sectors have also been worked out. These gaps, which have been identified as 'Priority Areas' could be bridged from RIDF or otherwise. These projects are expected to have considerable impact on critical sectors in the State. The details are given in Annexure III.

#### **6.6. Enhancing Effectiveness of Infrastructure**

- a. **Irrigation Sector:** As part of Participatory Irrigation Management (PIM) in completed minor irrigation projects for conservation and optimal utilization of resources, the formation and registration of Water Users 'Association (WUA) in the completed project areas and their capacity building needs to be enhanced for effective monitoring and maintenance of assets.
- b. **Rural Bridges:** In many cases, the bridge portion has been completed but the approach roads remain incomplete, resulting in the infrastructure remaining unutilized or underutilized.

#### **6.7. Common issues for all the sectors**

- To avoid time and cost overruns, detailed survey and analysis may be done to firm up the project cost estimates and avoid post sanction changes in design during implementation. Further, delay in land acquisition which are major reasons for delay in completion of some projects, may be addressed suitably.
- The administrative and financial/ technical approval may be accorded to the projects before submitting the same for sanction under RIDF.
- The RIDF implementing departments may review the status of slow moving projects and initiate suitable measures to expedite the work execution.

**6.8. Funding Food Processing Initiatives:** The GoI has set up a special fund designated the Food Processing Fund (FPF) worth ₹2000 crore in NABARD to provide affordable credit support for establishing mega-food parks, as well as the setting up of individual processing units

in these food parks. This fund is being operationalized in close coordination with the Ministry of Food Processing Industries (MoFPI). Grant-in-aid available with the various schemes of MoFPI is dovetailed with Food Processing Fund (FPF). Financial assistance from FPF is available to state governments, entities promoted by state or Central governments, joint ventures, cooperatives, federations of cooperatives, special-purpose vehicles, farmer producer organizations (FPOs), companies, entrepreneurs, etc. NABARD has sanctioned an amount of ₹430 lakh for setting up of a Mega Food Park at MICDC Growth Centre, Mendipathar, North Garo Hills.

**6.9. Fund for Promotion of Rural Infrastructure:** The Rural Infrastructure Promotion Fund (RIPF) was created in 2011 with an initial corpus of ₹25 crore by NABARD to promote capacity building initiatives and efforts to create innovative, experimental and promotional infrastructure, especially for the rural sector and rural areas. The fund supports similar experimental infrastructure projects anchored by gram panchayats, self-help groups (SHGs), SHG federations, farmers' clubs (FCs), FC federations, NGOs and villages under the Village Development Programme. The activities under the RIPF are envisaged to promote sustainable infrastructure development in rural areas.

## Chapter VII

### Details of Policy initiatives of GoI, RBI, NABARD and the State Govt.

#### 7.1 Policy Initiatives - Government of India

##### 7.1.1 Union Budget of India- 2023-24 - Major Highlights

##### Vision for *Amrit Kaal* – an empowered and inclusive economy

- Facilitating ample opportunities for citizens, especially the youth, to fulfil their aspirations
- Providing strong impetus to growth and job creation
- Strengthening macro-economic stability

##### Priorities of the Budget: Saptarishi

##### 1. Inclusive Development

- Building an accessible, inclusive and informative solutions for farmers
- Setting up Agri Accelerator Fund for encouraging innovative start-ups in rural areas
- Launching of Atmanirbhar Horticulture Clean Plant Program to boost production of high value horticultural crops
- Target of ₹20 lakh crore for agriculture credit with focus on animal husbandry, dairy and fisheries
- Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY), as a Central Sector Sub-scheme under PMMSY with targeted investment of ₹6,000 crore
- Making India Global Hub for Millets : ‘Sree Anna’
- Setting up of massive decentralised storage capacity for enhancing remuneration of farmers

##### 2. Reaching the Last Mile

- Saturation of essential government services across multiple domains in 500 aspirational blocks
- Launching of Pradhan Mantri Development Mission to saturate Particularly Vulnerable Tribal Groups (PVTG) families and habitations

##### 3. Infrastructure and Investment

- Continuance of the 50-year interest free loan to state governments for one more year to spur investment in infrastructure

##### 4. Unleashing the Potential

- National Data Governance Policy to be brought out to enable access to anonymized data for start-ups and academia
- Vivad se Vishwas I for providing relief to MSMEs affected during COVID
- Entity DigiLocker to be set up for use by MSMEs, large business and charitable trusts for storing and sharing documents online securely

##### 5. Green Growth

- Green Credit Programme to be notified under the Environment (Protection) Act to incentivize environmentally sustainable and responsive actions
- PM Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth (PM-PRANAM) to be launched to incentivize States/UTs to promote alternative fertilizers

- 500 new 'waste to wealth' plants under GOBARDhan (Galvanizing Organic Bio-Agro Resources Dhan) scheme to be established for promoting circular economy
- Mangrove Initiative for Shoreline Habitats & Tangible Incomes (MISHTI) to be taken up for mangrove plantation along the coastline and on salt pan lands
- Amrit Dharohar to be implemented for optimal use of wetlands
- Setting up 10,000 bio-inputs resource centre to facilitate farmers adopt natural farming

## **6. Youth Power**

- Pradhan Mantri Kaushal Vikas Yojana 4.0 to be launched to skill lakh of youth within the next three years
- Digital ecosystem for skilling to be further expanded with the launch of a unified Skill India Digital platform

## **7. Financial Sector**

- National Financial Information Registry (NFIR) to be set up to serve as the central repository of financial and ancillary information
- Expanded corpus under Credit Guarantee for MSMEs to enable additional collateral-free guaranteed credit of ₹2 lakh crore

**7.1.2 PACS Computerisation** - The new Ministry of Cooperation was formed with a mandate to realise the vision of 'Sahakar Se Samridhhi'. To realise this vision, the GoI have initiated computerisation of 63,000 Primary Agricultural Credit Societies (PACS) with an investment of ₹2,516 crore. NABARD, apart from financial contributions, has taken the initiative of ground level implementation of the project.

**7.1.3 National Cooperative Policy** - The National Cooperative Policy envisions increasing contribution of cooperative sector in GDP from present level of ₹21 lakh crore to ₹90 lakh crore by year 2030 and reaching around ₹900 lakh crore by 2047, thereby aiming to achieve the target of around 40% share in the GDP of the nation. The Policy Framework is under finalisation.

**7.1.4 World's Largest Grain Storage** - Ministry of Cooperation, GoI had conceived the idea of creating the World's largest grain storage in the Cooperative sector by establishing Godowns /Warehouses of varying capacities at the grassroots cooperatives. NABARD is involved with the MoC in implementing the pilot project. NABARD has awarded the assignment on preparation of Detailed Project Report (DPR) and Project Management Consultancy (PMC) to NAB-CONS.

**7.1.5 Formation of 2 lakh more PACS** - Union Cabinet, in its meeting held on 15.02.2023, has approved the plan for Strengthening Cooperative Movement in the country by formation of 2 lakh PACS in next five years. NABARD, NDDB and NFDB are required to prepare national level action plans for strengthening of primary cooperative societies and establishment of new multipurpose PACS or primary Dairy/ Fishery cooperative societies, as per requirement.

**7.1.6 Formation of Multi State Cooperative Societies** – GoI is envisaging formation of three Multi State Cooperative Societies at national level, one each for Exports, Certified Seeds and Organic Farming to give special focus on the produce of the cooperatives.

**7.1.7 JanSamarth Portal** – GoI has launched JanSamarth Portal, a unique digital portal linking twelve Credit Linked Govt. Schemes on a single platform, for ease of access to all the beneficiaries and related stakeholders. The Portal uses cutting-edge technology and smart ana-

lytics to provide intuitive guidance to beneficiaries for checking subsidy eligibility and auto recommendation system offers best suitable scheme as per beneficiary's requirements and credentials. Advanced technologies automate entire lending process based on digital verifications making the entire process simple, speedy and hassle free.

**7.1.8 Account Aggregator Framework** - Account Aggregator (AA) network is a financial data-sharing system that gives consumers, greater access and control over their financial records and expands the potential pool of customers for lenders and fintech companies. GoI has directed that all banks, including the Cooperative Banks and RRBs should on-board the AA framework. NABARD has come forward to set up a Common Infrastructure at its level and on-board the cooperative banks on the AA ecosystem as a service to the banks.

**7.1.9 Aspirational Block Programme (ABP)** - The Hon'ble Prime Minister has launched the Aspirational Block Program throughout India with a special emphasis on the "India-First Approach" in January 2023. The programme aims at developing the most backward blocks of the country identified based on a variety of factors as recognized by NITI Aayog. The program will cover 500 districts across 31 states and UTs initially with over half of these blocks are in 6 states - Uttar Pradesh (68 blocks), Bihar (61), Madhya Pradesh (42), Jharkhand (34), Odisha (29) and West Bengal (29). ABP will concentrate on tracking 15 important socio-economic indicators covering Health and nutrition, education, agriculture and water resources, basic infrastructure, skill development, financial inclusion and social development. These socio-economic indicators will be monitored in real-time, and periodic rankings in important subject areas will be made public in order to promote healthy competition among the blocks and data-driven government.

**7.1.10 Prime Minister Vishwakarma Yojana (PMVY):** On the 77<sup>th</sup> Independence Day, Hon'ble PM announced the launch of the "Vishwakarma Yojana" and the Union Cabinet on 16 August 2023 approved ₹13,000.00 crore for the same. The scheme is planned to benefit individuals skilled in traditional craftsmanship and traditional artisans including weavers, goldsmiths, blacksmiths, laundry workers and barber. For the scheme in the first tranche, the government will extend basic and advanced skilling programmes with a stipend of ₹500 per day during training, upto ₹15,000 support for buying modern tools and upto ₹1 lakh loan with a maximum 5% interest rate. In the second tranche there will be credit support upto ₹2 Lakh, besides market support. The Scheme will further provide Toolkit Incentive, Incentive for Digital Transactions and Marketing Support, apart from convergence with ODOP, vocal for local etc. The scheme will be implemented by way of registration by CSC at the village level, followed by identification by local bodies (Panchayat-block-district) and finalization at the state level with one member per family.

**7.1.11 Enhancing Credit Flow: Credit Guarantee Schemes:** Credit Guarantees are risk-sharing instruments for lenders and are aimed to improve flow of credit in borrowers' segment which are normally perceived to be risky by lenders. For the promotion of Agriculture and Allied Sector, GoI has announced two Credit Guarantee Schemes which are being managed by NABSanrakshan Trustee Private Limited, a wholly owned subsidiary of NABARD.

Item	Credit Guarantee Scheme for FPOs	Credit Guarantee Scheme for Animal Husbandry and Dairying
Guarantee Cover	85% of the sanctioned amount max. ₹1.5 cr	25% of the Credit Facility
Annual Guarantee Fee	Up to 0.85% of sanctioned amount	0.50% of the sanctioned amount
Eligible Lending Institutions	Scheduled Commercial Banks, Co-operative Banks, NEDFI, NABKISAN, etc.	Scheduled Banks
Eligible Borrower	FPOs (Agri based)	FPO, Pvt. Company, Sec. 8 Company, Individual Entrepreneur, MSME, etc.

## 7.2 Policy Initiatives - Reserve Bank of India

The following important initiatives have been taken by the RBI under Agriculture and Rural Sector:

- Master Circular on Lead Bank Scheme (FIDD.CO.LBS.BC.No.04/02.01.001/2023-24 dated 03 April 2023) issued by RBI has inter alia included revised agenda for SLBC meetings, activities under annual calendar, mechanism of data flow for LBS fora meetings, alternative framework of Due Diligence in place of No Dues Certificate, etc.
- As per Master Circular on SHG - Bank Linkage Programme (FIDD.CO.FID.BC.No.1/12.01.033/2023-24 dated 01 April 2023) issued by RBI, a simple system requiring minimum procedures and documentation is a precondition for augmenting flow of credit to SHGs.
- Master Circular on Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG-Bank Linkage Programme consolidating all the instructions/ guidelines issued on the subject issued till date was issued by RBI vide circular FIDD.GSSD.CO.BC.No.07/09.01.003/2023-24 dated 26 April 2023.

## 7.3 Policy Initiatives – NABARD

### 7.3.1 Long-Term Refinance

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 cooperative banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of ₹1,07,015 crore was disbursed during the year 2022-23.

### 7.3.2 Short-Term Refinance

NABARD provides Short Term refinance to Cooperatives, RRBs and SFBs for their crop loan lending. The disbursement for the year 2022-23 was ₹1,58,905 crore.

### 7.3.3 Special Refinance Scheme

NABARD introduced Special Refinance scheme for financing under Agriculture Infrastructure Fund (AIF) for RRBs, Cooperative Banks and subsidiaries of NABARD with a view to address the existing infrastructure gaps and to provide a fillip to the rural financial institutions for funding projects of other than PACS under AIF and also funding to eligible beneficiaries being covered under AIF. The scheme envisages creation of investment in viable projects relating to post harvest management infrastructure and community farming assets.

### **7.3.4 Government Sponsored Programmes with Bank Credit**

- Government of India introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase 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.
- KCC-ISS portal developed by MoA & FW, GoI went live in 26 December 2022. Presently, the data entry is going on in the portal. As on 30 March 2023, 174 Cooperative Banks and 29 RRBs have started data entry in the portal. NABARD is monitoring the progress in respect of Cooperative Banks and RRBs.
- NABARD has been playing an important role in channelling subsidy to eligible banks under various credit-linked subsidy schemes of Government of India, primarily for agriculture projects and priority sector activities. Implementation of these schemes has also enabled enhancement of flow of Ground Level Credit (GLC) to agriculture and allied sector and priority sector activities.

### **7.3.5 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 sector, viz; (i) Agriculture and related sector (ii) Social Sector and (iii) Rural Connectivity. RIDF is estimated to create/restore irrigation potential of 376 lakh ha, 5.35 lakh km of rural roads and 13.34 lakh meters of bridges and also generate non-recurring employment of 3029 crore man-days as on 31 March 2023.

### **7.3.6 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 stakeholders, besides initiating special programmes for backward regions.

### **7.3.7 Financial Inclusion**

NABARD supports the creation of the financial inclusion infrastructure of banks and various financial inclusion awareness activities under the aegis of the Financial Inclusion Fund (FIF) placed in NABARD. Apart from extending assistance to RFIs for onboarding to technology platform, NABARD has onboarded the Account Aggregator platform as Financial Information User (FIU) which will facilitate structured financial data sharing from Financial Information Users (FIUs).

### **7.3.8 Institutional Development**

#### **• Cooperative Development Fund (CDF):**

The Cooperative Development Fund was constituted in 1993 under section 45 of NABARD Act 1981, with an initial corpus of ₹10 crore. The fund is replenished every year through Contribution from NABARD's surplus. Assistance from the CDF is available to co-operatives in the form of soft loans/grants for infrastructure development of PACS for resource mobilisation, human resource development, capacity building and operational streamlining, setting up of PACS Development Cells in CCBs etc., which in turn contribute to their functional efficiency.

As on 31 March 2023, the total utilizations from CDF was ₹3,363.30 lakh against the budget allocation of ₹11,368.50 lakh (Allocation includes ₹7,000.00 lakh towards GoI's PACS Computerization project).

### 7.3.9 Farm Sector Development

- **Central Sector Scheme on Formation and Promotion of 10,000 FPOs:** NABARD, as one of the Implementing Agencies under the scheme, has empanelled 110 Agencies to work as CBBOs across the country. As on 31 March 2023, NABARD has sanctioned 1,751 FPOs wherein a total of 3.04 lakh farmers have taken the membership.
- **Climate Change:** NABARD has facilitated sanction of 40 projects with a total financial outlay of ₹1,852.61 crore under various funding mechanisms viz., Adaptation Fund (AF), National Adaptation Fund for Climate Change (NAFCC) and Green Climate Fund (GCF).

### 7.3.10 Off Farm Sector Development

**Capacity Building Fund - Social Stock Exchange (CBF-SSE):** A Capacity Building Fund of Social Stock Exchange (CBF-SSE) is proposed to be created in NABARD with a corpus of ₹100 crore funded by NABARD, SIDBI, BSE, NSE and Others for awareness creation and capacity building of the different stakeholders.

### 7.3.11 Agriculture Credit target for 2023-24

For the FY 2022-23, agriculture credit achievement was ₹21.67 lakh crore, as against the target of ₹18.50 lakh crore. Agriculture credit target for the year 2023-24 has been fixed at ₹.20 lakh crore. In order to provide special focus to allied activities, separate sub targets of ₹1.40 lakh crore for working capital and ₹1.53 lakh crore for term loan towards allied activities under GLC targets have been fixed.

## 7.4 Policy Initiatives – State Government

### 7.4.1 Status of Cooperatives in the State

Meghalaya State has a two-tier Co-operative Credit Structure with The Meghalaya Co-operative Apex Bank Ltd at the Apex level of the structure and the Primary Agriculture Credit Societies (PACS) at the grassroot level. The bank has been catering to both Short term as well as Long Term credit requirement of its customers. As on 31 March 2023, there are 179 PACS and 330 Integrated Village Cooperative Societies (IVCS) affiliated to the Bank.

### Sector- wise/ Activity-wise distribution of Cooperatives

Sr.No	Type	Number of Societies
A.	<b>Non Credit Co-operative Societies</b>	
1	AH Sector (Milk/Fishery/Poultry etc)	586
2	Consumer Stores	64
3	Housing Societies	9
4	Weavers	64
5	Marketing	31
6	Labour societies	5
7	Industrial Societies	131
8	Processing	
9	All others	377
	Total	1,267

B	<b>Details of Credit Co-operative Societies</b>	
10	Primary Agriculture Credit Societies	561
C	<b>Details of Multi State Co-operative Societies</b>	
11	No. of MSCS	Nil

(Source: National Cooperative Database, MoC)

### **Recent Developments/ Initiatives, if any, taken by State Government in strengthening of outreach and activities of Cooperatives**

To strengthen the outreach and activities of Co-operative Societies, Co-operation Department under Superintendence of the Registrar of Co-operative Societies, Meghalaya imparts capacity building and training for members of co-operative societies. The training provides on maintenance of books and records and management of the affairs by the managing committee and awareness about utility of cooperative movement. It leads to uplift the life of the poor and economically weakest sections of the society as a viable entrepreneurial entity to raise members share capital contribution to invest in an economic activity.

The IVCS have been formed with the objectives of providing financial services to members and carry out activities relating to inputs and output marketing and incidental services in the village. In operations, they are similar to the existing PACS in the State. As on 31 March 2023, there are 330 IVCS covering 18 blocks in 12 districts of the State, out of which 330 IVCS have been affiliated to The Meghalaya Co-operative Apex Bank Ltd. There are 179 existing PACS in the State, out of which only 103 PACS are functional with imbalances.

Cooperative Societies are the primary units for the implementation of the Piggery Mission, which was launched on 15 August 2020 with an aim to make the state self-sufficient in pork production, improve incomes of over 25,000 households, enhance food security, strengthen co-operative culture and credit extensions, and improve the nutritional status of the State's population. The Meghalaya Cooperative Apex Bank (MCAB) provides fund under the Piggery Mission as loans to Cooperative Societies, which in turn further lend to individual members of the Cooperative Societies.

The status of the implementation of the scheme as on 31 July 2023 is indicated below:

(Amount in ₹lakh)

<b>Name of the Bank</b>	<b>Physical Units No.</b>			<b>Amount Sanced</b>	<b>Amount Disbursed</b>
The Meghalaya Co-operative Apex Bank Ltd	Co-operative Societies	IVCS	Total No	6,310.77	4,410.87
	228	134	362		

(Source: MCAB Ltd, HO)

**Govt. of India has launched the computerization of around 63000 PACS with an** total outlay of ₹2,516 crore; having GoI share of ₹1,528 crore, State Govt. share of ₹736 crore and NABARD share of ₹252 crore. For North eastern & hilly states, the share of GoI & State will be in the ratio of 90:10. To be eligible to be covered under the scheme, latest audit upto FY 2022-23 is required for PACS. Under the scheme, constitution of the State Level Implementation and Monitoring Committee (SLIMC) & District Level Implementation and Monitoring Committee (DLIMC) is being undertaken by cooperation department, Govt. of Meghalaya.

#### 7.4.2 State Government Sponsored Programmes with Bank Credit

A summary of major state government sponsored programmes with scope for linkages with bank credit is as under:

**Training of Rural Educated Youth for Self Employment in Farm Based Activities (TREYSEFA):** The Scheme aims to open opportunities for rural educated unemployed youths to take up agriculture as an enterprise for gainful employment. Trainees from rural areas with education at least up to Class X and agricultural land are assisted with seed money to start their respective ventures on successful completion.

**The Meghalaya Livelihood And Access To Markets Project (MEGHA-LAMP):** The Meghalaya Livelihoods and Access to Markets Project (Megha-LAMP) is a state-wide project of the Government of Meghalaya that is supported by IFAD (International Fund for Agricultural Development). It was launched on 3<sup>rd</sup> of September, 2015 and aims at improving family incomes and quality of life of the rural mass in Meghalaya through expanded and sustainable livelihood opportunities adapted to the hill environment and to the effects of climate change. Megha-LAMP is implemented by the Meghalaya Basin Management Agency (MBMA). One of the objectives of the project is to develop and strengthen financially sustainable 330 Integrated Village Cooperative Societies (IVCS) and have loan recovery rates of at least 95% in 18 Blocks across all the districts. For the FY 2023-24 an allocation of ₹227 crore has been made with combined assistance from IFAD supported LAMP, the World Bank funded 'Community led Landscape Management Project', and the JICA funded 'Community-based Forest Management and Livelihood Improvement in Meghalaya'.

**Co-operatives:** An Integrated Village Cooperative Societies (IVCS) is an autonomous Community Based Organisation (CBO) which is formally registered as a Cooperative Society under the Meghalaya Cooperative Societies Act, 2015, to provide access to Financial Services in rural areas by leveraging strongly on the social capital in the village communities of the State. Govt. of Meghalaya has declared IVCS as PACs in 2021. So far, more than 330 IVCS have been formed over the last 3 years in the state with membership of 55, 000 people. IVCS have mobilized ₹18 crore in savings. The government is giving zero interest working capital loan and grants to IVCS. The objective is to empower the farmers and replace the middlemen.

**Interest Subvention Scheme to Kisan Credit Card (KCC) Farmers:** In order to increase the flow of credit to agriculture sector and to revive the economic slowdown caused by COVID 19, Govt of Meghalaya has come out with Interest Subvention Scheme to farmers availing Kisan Credit Card from financial institutions. The State Government feels that some incentivization is required for the farmers who have a good credit track record in the formal banking system. These are the farmers who have been prompt in their loan repayment. The Govt of Meghalaya, therefore, came out with an Interest Subvention Scheme of 2% in 2020 as a part of COVID relief package to the standard regular KCC borrowers. Presently, the rate of interest on KCC loans is 7% and Govt of India is providing 3% as Prompt repayment incentives to the borrowers Govt. of Meghalaya further declared additional 2% interest subvention in 2022. With additional Interest Subvention of 4% from State Government, the effective rate of Interest has been reduced to 0%. The scheme is to be implemented by Commercial banks, RRBs, Small Finance Banks, Private banks and MCAB and will be applicable only to those MLIs who have KCC beneficiaries that are eligible as per the scheme.

**PMFME Scheme:** Ministry of Food Processing Industry (MoFPI) has launched the Pradhan Mantri Formalisation of Micro food processing Enterprises (PMFME) scheme under the Aatmanirbhar Bharat Abhiyan with the aim to enhance the competitiveness of existing individual mi-

cro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector. The scheme to be implemented over a period of five years from 2020-21 to 2024-25 with a total outlay of Rupees 10,000 crore. The scheme has a special focus on supporting Groups engaged in Agri-food processing such as Farmer Producer Organizations (FPOs), Self Help Groups (SHGs) and Producers Cooperatives along their entire value chain. The PMFME scheme support in terms of:

- Food processing entrepreneurs through credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of ₹10 lakh per unit.
- Seed capital @ ₹40,000/- per SHG member for working capital and purchase of small tools.
- Credit linked grant of 35% for capital investment to FPOs/ SHGs/ producer cooperatives.
- Support for marketing & branding to micro-units.
- Support for common infrastructure and handholding support to SHGs, FPOs and Producer Cooperatives.
- Providing Capacity building and training support to increase the capabilities of the enterprises and upgradation of skills of workers.
- As on date, there are 56 food processing units supported under the scheme.

**Zero Interest Loans under various schemes:** Government's policy of providing zero interest loans under various mission mode projects is benefiting almost 10,000 farmers. The full interest subvention being provided on KCC loans has benefitted 26,000 farmers.

**Farmers' Identity Card:** Farmers Identity Card is a physical card issued by Agriculture Department, Government of Meghalaya which identifies an individual cultivating his own or leased land as a farmer. The Directorate of Agriculture in collaboration with National Informatics Centre has provided a platform for online registration of farmers in the State; the data of farmers are duly authenticated by the local headman and the District Agriculture Officer. The farmers' database was rolled out on October 2019 and 2.29 lakh cards have been issued as on March 2023 (source: <https://megfarmer.gov.in>). Among its many uses, the most important would be for the bankers to identify the farmers for issuing of loans especially KCC. Efforts are on by all the stakeholders to design a proper mechanism for bankers to safely access this data so that credit flow is accelerated. This is all the more relevant in Meghalaya where land tenure system needs a lot of improvement before the bankers effectively use it.

**Green Meghalaya Scheme:** The water supply to Shillong & Tura depends on the health of the catchments in Umie and Ganol rivers respectively. To specifically protect these vulnerable catchments, the state government is implementing a new project called the 'Protection of Vulnerable Catchment Areas. In Meghalaya' in partnership with the German funding agency KfW. The project will cover 106 villages and ₹344 crore will be invested. This scheme aims to cover 2 lakh ha of forest area in next 5 years. As part of this project, the government will launch the 'Payment for Ecosystem Services' model, which entails providing cash support to communities to preserve and protect existing forests. This is the first of its kind of initiative in the NE Region. Under the scheme, communities are now being part of this project, an annual grant of ₹15000 per hectare for conserving the forests.

**Climate Adaptive Community Based Water Harvesting Project in Meghalaya:** To address the challenges of water shortages and for creating waterbased livelihoods in the rural areas, State government is undertaking a new project to build about 2,500 'Small and Multi-purpose Reservoirs' across the State. This project will be implemented with funding support from the Asian Development Bank at an estimated cost of ₹734.20 crore over a five year period.

**Meghalaya Credit Guarantee Scheme (MeCGS):** A Special Credit Guarantee Scheme "MeCGS" has been launched by CGTSME in collaboration with Government of Meghalaya for the MSEs situated in the state with 95% of guarantee coverage which is effective from 1 November 2022. Under the scheme, claims of the respective MLI will be settled maximum upto 10% NPA level of crystallized portfolio.

#### **7.4.3 Any other initiatives taken by State Govt impacting Agriculture and Priority Sector**

**Meghalaya Agriculture Response Vehicle Scheme:** During 2022-23, department of Agriculture & Farmers' Welfare, Government of Meghalaya launched the scheme with 50% financial aid to buy commercial vehicles by 200 selected beneficiaries for agriculture transport. These vehicles will help the community involved in agriculture and allied sectors to transport their agriculture products and raw materials. The scheme also focuses on economic upliftment of farmers by providing them with transportation at a competitive cost. This scheme has now been included under CM-ELEVATE.

##### **Objectives of the scheme**

- To increase profitability of farmers by providing access to market by supporting them with a mobility solution.
- To provide a mobility solution to various registered farmer's associations which will increase aggregation and their market reach.
- To lower the transportation cost for farmers by introducing agriculture response vehicles for farmers at each CD Block of the State.
- To encourage individual entrepreneurship among the rural community by supporting them to buy commercial vehicles thereby creating livelihood opportunities.

##### **Benefits of the scheme**

- 200 agriculture transport vehicles to be distributed across Meghalaya for the individual entrepreneurs and any registered farmer's organizations with 50% financial aid. As per Meghalaya State budget for the year 2023-24, additional 200 vehicles will be supported under the scheme.
- Vehicles will be pre-fitted with GPS device.
- Farmers will have access to more vehicles dedicated to agriculture transportation services.
- Project Management Unit will help in connection between the farmers and agriculture response vehicles when demand arises.

**Chief Minister Solar Mission Scheme:** This scheme has been launched on 09 August 2023 as a flagship renewable energy intervention to be implemented through MNREDA with poorest of the poor as target beneficiary. With a view of fostering green and clean energy transformation, substantial subsidy alongwith back end bank financing will be available to the beneficiaries. The Govt subsidy will range from 70% for individual households to 50% subsidy for schools, hospitals, hotels and other commercial entities. Under the scheme, it is envisaged for 10% margin money from beneficiary alongwith 40% bank financing from tie up banks. Under this mission, State Govt intends to reach 200-300 MW of installed Solar Power supply in the state by the end of 5<sup>th</sup> year.

**Meghalaya State Organic and Natural farming Policy 2023:** Govt has launched in the state budget for year 2023-24 for extending State's Organic cover to 1 Lakh ha in next 5 years from existing 15000 ha. Meghalaya is currently one of the lowest users of chemicals in agriculture, using only about 17 to 20 kg of chemicals per hectare of land, and that is mostly limited to

solanaceous crops. The advent of low-cost organic farming methods such as Zero-Budget Natural Farming (ZBNF) has brought organic farming within the reach of small and marginal farmers. The objectives of the policy are as under:

- Promoting organic farming as a viable and sustainable income-generating activity for the farmers of the state.
- Development of a comprehensive support system for capacity building, development, and handholding of farmers for transitioning into organic and natural farming.
- Facilitation of investment into sector development including conversion, institution building, human capital development, technology development, area expansion and supply chain development.
- Promotion of organic farming in the State through certification of organic produce in order to equip and enable the farmers to meet the growing demand for organic food in national and international markets.
- Increase farmers' income through training and capacity development for productivity enhancement, value addition, and market linkage.
- Promotion of sustainable package of practices including crop and farm diversification for better protection from the impacts of adverse weather conditions and climate change.
- Enhancing access to finance for farmers including small and marginal farmers.
- Supporting research and development in sustainable, climate-resilient, and affordable organic farming technologies and practices.

**Chief Minister's ELEVATE Scheme:** The State Government has launched a flagship programme on 15 August 2023 called Chief Minister's ELEVATE Scheme that is intended to support over 20,000 businesses in the next five years. In his Independence Day speech, Chief Minister said the programme would provide a single window support to the entrepreneurs. The Government will provide financial support to the tune of 35%-75% to individual entrepreneurs, collectives, village organisations and traditional institutions to take up business ventures. The Government will provide subsidy and complete handholding support to businesses in collaboration with all the major banks in the state (SBI, HDFC, MCAB, MRB, NESFB etc.). A total of 16 sub schemes are subsumed in this umbrella scheme of the Govt. of Meghalaya. Through the CM-ELEVATE program, it is envisioned that ₹1,368 Crore shall be added to the State's GDP in the next three years. Information on schemewise support being provided by the GoM to the entrepreneurs is given below:

<b>Sr. No</b>	<b>Scheme Name and brief</b>	<b>Financing Partners</b>	<b>Loan Term (Years)</b>	<b>Moratorium period (months)</b>	<b>Upfront Contribution by GoM (% of project cost)</b>	<b>EMI Support (% of project cost)</b>
1	PRIME Tourism Vehicle Scheme-Financial aid to buy any passenger vehicle/2-cabin pickup truck	1) Meghalaya Rural Bank (MRB) 2) The Meghalaya Co-Operative Apex Bank Ltd (MCAB) 3) State Bank of India (SBI) 4) HDFC Bank 5) Northeast Small Finance Bank 6) Shillong Cooperative Urban Bank Ltd	5-7 years	3	45%	5%
2	Agro Tourism Villa Scheme-Financial aid to build luxury tourist villas across the state	1) Meghalaya Rural Bank (MRB) 2) State Bank of India (SBI) 3) HDFC Bank 4) Northeast Small Finance Bank 5) Shillong Cooperative Urban Bank Ltd	15	18	25%	10%
3	Meghalaya Tourism Homestay Scheme-Financial aid to build homestays for tourist accommodation across the state	Meghalaya Rural Bank (MRB)	7	12	upto 35% or 7 lakhs, whichever is lower from PMEGP	35% or 3.5 lakhs, whichever is lower from PMEGP
4	Meghalaya Motor-caravan Scheme- Financial aid and support to buy a motor-caravan	1) Meghalaya Rural Bank (MRB) 2) State Bank of India (SBI)	7	6	45%	5%

<b>Sr. No</b>	<b>Scheme Name and brief</b>	<b>Financing Partners</b>	<b>Loan Term (Years)</b>	<b>Moratorium period (months)</b>	<b>Upfront Contribution by GoM (% of project cost)</b>	<b>EMI Support (% of project cost)</b>
5	PRIME Agriculture Response Vehicle Scheme-Financial aid and support to buy any goods carrier for agriculture logistics	1) Meghalaya Rural Bank (MRB) 2) The Meghalaya Co-Operative Apex Bank Ltd (MCAB) 3) State Bank of India (SBI) 4) HDFC Bank 5) Northeast Small Finance Bank 6) Shillong Cooperative Urban Bank Ltd	5-7 years	3	45%	5%
6	Meghalaya Polyhouse Scheme-Financial aid and handholding support to establish a polyhouse (hi-tech or naturally ventilated)	1) State Bank of India (SBI) 2) HDFC Bank 3) Northeast Small Finance Bank 4) Shillong Cooperative Urban Bank Ltd	7	12	45%	5%
7	Meghalaya Warehouse Scheme-Financial aid and handholding support to establish a warehouse to store agriculture and related products	1) State Bank of India (SBI) 2) HDFC Bank 3) Northeast Small Finance Bank 4) Shillong Cooperative Urban Bank Ltd	7	12	75%	0%

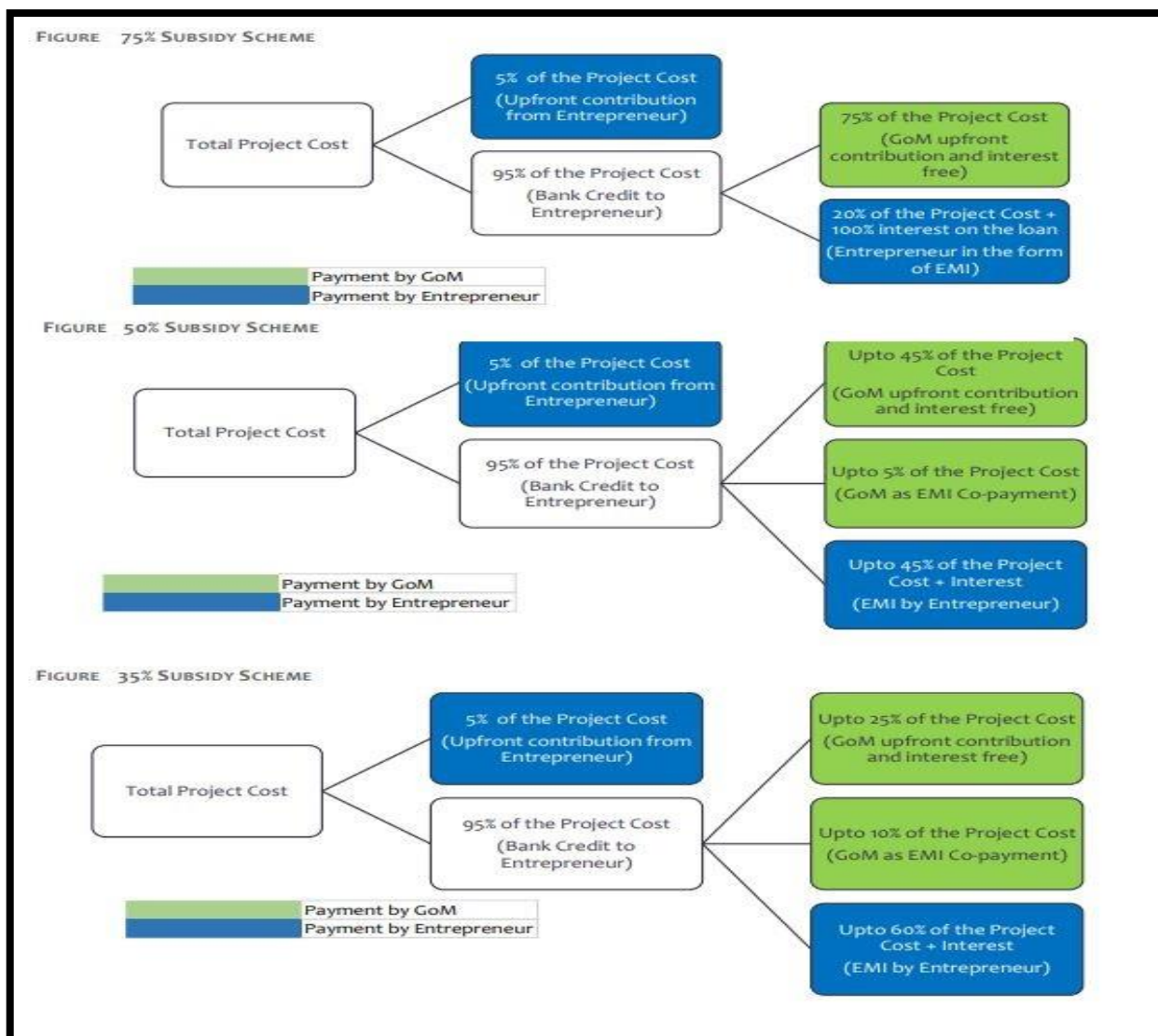
<b>Sr. No</b>	<b>Scheme Name and brief</b>	<b>Financing Partners</b>	<b>Loan Term (Years)</b>	<b>Moratorium period (months)</b>	<b>Upfront Contribution by GoM (% of project cost)</b>	<b>EMI Support (% of project cost)</b>
8	Meghalaya Common Facility Center Scheme-Financial aid and handholding support to establish a common facility center for the rural communities and enterprises in the village	1) The Meghalaya Cooperative Apex Bank Ltd (MCAB) 2) State Bank of India (SBI) 3) Northeast Small Finance Bank	7	12	75%	0%
9	Meghalaya Piggery Development Scheme-Financial aid and handholding support for shed construction, equipment, animals etc. to establish a pig farm	1) Meghalaya Rural Bank (MRB) 2) State Bank of India (SBI) 3) HDFC Bank 4) Northeast Small Finance Bank 5) Shillong Cooperative Urban Bank Ltd	5	12	45%	5%
10	Meghalaya Dairy Development Scheme-Financial aid and handholding support for shed construction, equipment, cattle, feed etc. to establish a cattle farm	1) Meghalaya Rural Bank (MRB) 2) The Meghalaya Co-Operative Apex Bank Ltd (MCAB) 3) State Bank of India (SBI) 4) HDFC Bank 5) Northeast Small Finance Bank 6) Shillong Co-operative Urban Bank Ltd	5	12	45%	5%

<b>Sr. No</b>	<b>Scheme Name and brief</b>	<b>Financing Partners</b>	<b>Loan Term (Years)</b>	<b>Moratorium period (months)</b>	<b>Upfront Contribution by GoM (% of project cost)</b>	<b>EMI Support (% of project cost)</b>
11	Meghalaya Goat Farming Scheme-Financial aid and handholding support for inputs, sheds, and equipment etc. to establish a goat farm	1) State Bank of India (SBI) 2) HDFC Bank 3) Northeast Small Finance Bank 4) Shillong Cooperative Urban Bank Ltd	5	12	45%	5%
12	Meghalaya Poultry Farming Scheme-Financial aid and handholding support for inputs, sheds, and equipment etc. to establish a poultry farm	1) Meghalaya Rural Bank (MRB) 2) State Bank of India (SBI) 3) HDFC Bank 4) Northeast Small Finance Bank 5) Shillong Cooperative Urban Bank Ltd	5	12	45%	5%
13	Meghalaya Cinema Theatre Scheme-Financial aid and handholding support to establish Cinema Theatres with value additions such as food court, gaming zones etc.	State Bank of India (SBI)	15	18	25%	10%
14	Meghalaya Sports and Wellness Scheme-Financial aid and handholding support to establish Wellness Centres which include construction, maintenance and running of Swimming Pools with value additions like indoor games, spas, and gyms in	1) The Meghalaya Co-Operative Apex Bank Ltd (MCAB) 2) State Bank of India (SBI) 3) HDFC Bank 4) Shillong Co-operative Urban Bank Ltd	15	18	25%	10%

<b>Sr. No</b>	<b>Scheme Name and brief</b>	<b>Financing Partners</b>	<b>Loan Term (Years)</b>	<b>Moratorium period (months)</b>	<b>Upfront Contribution by GoM (% of project cost)</b>	<b>EMI Support (% of project cost)</b>
	every district of the state					
15	Meghalaya Any Business Venture Scheme-Financial aid and handholding support to establish any business venture such as restaurants; food trucks; theatre and drama training centres; centre of performing arts; music studios for recording and production; music & dance school comprising of Indian, Western Classical forms; warehouse for packaging, branding and storage; local handi-craft and handloom units	1) The Meghalaya Co-Operative Apex Bank Ltd (MCAB) 2) State Bank of India (SBI) 3) HDFC Bank 4) Shillong Cooperative Urban Bank Ltd	15	18	25%	10%
16	Meghalaya Sericulture & Weaving Scheme-Credit linked subsidies to individual entrepreneurs and collectives for setting up of grainages for production of Disease	1) State Bank of India (SBI) 2) Indian Bank	7	-	75%	5%

Sr. No	Scheme Name and brief	Financing Partners	Loan Term (Years)	Moratorium period (months)	Upfront Contribution by GoM (% of project cost)	EMI Support (% of project cost)
	Free Layings (DFL) of Eri and Muga silk worm, spinning/reeling cum natural dyeing units and weaving units.					

The overview of Financing Plan for different Subsidy schemes (75%/50%/35%) is shown in the figure below :



**FOCUS Scheme for FPOs:** “FOCUS” scheme is a flagship initiative of Govt. of Meghalaya to provide market access and financial assistance to farmers’ collectives. This scheme was launched on 01 September 2021. The Government of Meghalaya has allocated ₹200 crore for the FOCUS (Farmers’ Collectivisation for Up Scaling Production & Marketing System) scheme which will be utilised for farmers, producer groups & entrepreneurs to help them in their ventures VIZ., support in funding, value chain development, machinery support, market linkages, transportation and aggregation of produce are a few of its services.

Under the program, the government is providing an initial mobilization fund of ₹5,000 to each member of the producer group for undertaking agri. related activities.

**Meghalaya Farmers’ (Empowerment) Commission:** The Meghalaya Farmers’ (Empowerment) Commission was set up in May 2019 by Govt. of Meghalaya to systematically look into the issues faced by the farmers in the State. The farmers Commission will act as a bridge between the farmers and the government and would study and identify key issues of farmers in the state of Meghalaya and will also suggest remedial measures to make farming sector more attractive and remunerative for farmers and the youth. The Commission shall formulate short term and long term policy measures for the benefit of the farmers and devise ways and means for better implementation of policies relating to agriculture, allied sector, food processing, value chain development in the state.

**Mission Lakadong:** The Government of Meghalaya, with a view to encourage organized aggregation and marketing of the famous Lakadong variety of turmeric of Meghalaya has set up Mission Lakadong in 2018 which intends to scale up Lakadong turmeric related activities in West Jaintia Hills and implement future interventions in a convergent mission mode. The Mission has the following objectives/components:

- Increasing the production of Lakadong turmeric to 50,000 MT from the present level of about 10,000 MT.
- Increase the productivity from 6 MT per hectare to 28 MT per hectare.
- Increase area under cultivation to 6,070 hectares from the current 2,577 hectares.
- Induction of latest technology and management practices for enhancing the availability of quality planting material through establishing tissue culture labs in key locations of Meghalaya.
- Creation of an ecosystem that catalyses the emergence and growth of local private enterprises in the value chain through a dedicated capacity building process and establishing market linkages.
- The Lakadong mission will have a specific time frame of 05 years.

The State has been selected for making a Turmeric Export Zone in the West Jaintia Hills District. Fifteen processing units are being set up across Laskein and Thadlaskein blocks in West Jaintia Hills.

**Mission Jackfruit:** Jackfruit is one of the most versatile fruit tree crops which has been hailed as a miracle fruit food crop for its nutritional and health properties. This is with every part of the tree having some utility or the other- the fruits and seeds for value addition, food security and medicinal purposes, the leaves for animal fodder, the timber for furniture and construction, and the roots for water conservation. In addition, the tree is also an excellent candidate for incorporation into a climate change adaptation programme due to its versatility and hardiness. The

State Government of Meghalaya, with a view of leveraging the suitable agro climatic condition, has launched a five-year Mission Jackfruit in 2018 with the following objectives:

- To promote sustainable rural and urban livelihoods through processing & value addition of jackfruit small scale and nano enterprises.
- Creation of a value chain for jackfruit products.
- Addressing food security & nutritional issues in the long run.
- Protection and preservation of catchment areas.
- Providing an additional source of income for rural and urban families.
- Develop market for jackfruit and its value added products.

An amount of ₹5 crore has already been sanctioned to take this project forward. The government is playing a pro-active role to create market linkages with the neighbouring Bangladesh, Arab countries, etc. to create value chain, job opportunity, etc. Government is supporting a group to start packaging unit in the State, which will enable farmers and entrepreneurs to aid in branding and packaging their value added food and fruit products.

Some of the important strategy aspects of the mission includes:

- Establishment of a food testing laboratory with National Accreditation Board for Testing and Calibration Laboratories (NABL) / Food Safety and Standards Authority of India (FSSAI) certification.
- Promotion of cultivation in 2000 hectares of catchment areas along with jackfruit collection, aggregation, agro processing clusters and FPOs.
- Promotion and establishment of 50 SMEs in Jackfruit processing through a credit linked start up fund.
- Promotion and establishment of 200 Nano Jackfruit processing enterprises.

**Milk Mission:** The Union Ministry for Agriculture and Farmers Welfare announced a ₹220 crore project through the National Cooperative Development Corporation (NCDC) for Meghalaya Milk Mission in 2018 for various types of training under dairy farm and installation of chilling centres and purchase of cattle. The project has a target of setting up 2,000 dairy farm units each with a provision for five cows, sheds, storage room, animal insurance, 79 bulk milk coolers of 500 litre capacity and 13 milk tankers of 3,000 litre capacity. There is also provision for ₹1 crore for training of the farmers.

Under the Meghalaya Milk Mission, the capacity of the Milk Processing Centre at Central Dairy, Mawiong was upgraded from 10,000 litres to 50,000 litres per day. Forty-four Dairy Cooperative Societies have been formed and bulk milk coolers have been distributed to eight such societies. Milk tankers, having capacities upto 5,000 litres have been introduced to facilitates the smooth transportation of milk. Under the milk mission, 588 new cattles have been inducted.

**Piggery Mission:** The Piggery Mission, with an investment of ₹220 Crore has been sanctioned by NCDC. Under this mission, 300 pig breeding farms will be established and in the first phase, about 100 cooperative societies are being selected to implement this mission. The Piggery Mission is expected to make the state self-sufficient in pork production and would also go a long way in making Meghalaya 'Atmanirbhar'. The farmers under "Piggery Mission" in the State are being provided interest free loan. MCAB is the banking partner for the scheme.

Under the mission, 900 individuals have been given support for pig breeding, 2600 individuals have been assisted for pig fattening and amount of ₹35 crore has been disbursed to 195 piggery cooperatives.

**Goatery and Poultry Mission:** Poultry and Goatery are other important livestock which have high potential for livelihood generation and supplementing farmers' incomes.

**State Rice Mission:** Increasing productivity and production of rice through improved technologies and extension methods is the key objective of Meghalaya's Rice Mission. Under the Mission, quality, certified seeds and organic fertilizers are supplied to farmers at 50% subsidy. The Mission also has provision for training, awareness program, extension and technology support. Alongside the 50% subsidy for quality paddy seeds, there is support for encouraging minor irrigation to enhance rice production in the state. The Mission aims to build ecology in paddy cultivation by providing 50% subsidy on sale of power tillers and adoption of SRI technology.

**Seed Mission:** Meghalaya's Seed Mission aims to provide high quality seeds of local improved variety and indigenous varieties to farmers. One of the critical objectives of the Mission is to encourage Farmers Producer Group (FPG) for seed production of paddy, maize, soya bean, black gram and mustard among others. Training and institutional building are integral part of the overall policy framework of the Mission. The Mission has provision for grant support to FPGs for community led seed production of various types of crops.

**Megh Aroma Mission:** The Meghalaya Aromatic Mission was launched in May 2019 with a proposed investment of ₹18 crore covering 1000 hectare. The Mission is exclusively for the development of aromatic and medical plants in the State, that will create value addition to the available resources. One of the objectives of the Mission is productive usage of cultivable wastelands where plantations of this kind can be encouraged. Lemon grass and citronella plants will be grown in areas of 50 acres covering 5 hectares in every district to meet the eventual target of 1000 hectares depending on the response of the farmers in the next four to five years. This Mission will provide an alternate livelihood opportunity in quarrying and mining areas. So far 50 hectares of aromatic plantations of Lemon Grass and Citronella have been created and four distillation units for processing of aromatic oils have been installed one each in RiBhoi, East Jaintia Hills, West Khasi Hills and South West Garo Hills.

**Mushroom Mission:** The department of Agriculture, Meghalaya under the Mushroom Mission launched as a 5-year mission with a budget of ₹62.37 crore in 2019, has earmarked ₹4.00 crore for production and cultivation of Shiitake mushrooms. The main objective of the mission is to scale up mushroom production and productivity in the State to 5000 metric tonnes at the end of 5 years. The Mission is expected to cover 1000 mushroom farmers and entrepreneurs through a cluster based approach. Two major types of Mushrooms i.e. Shiitake Mushroom and Button Mushrooms will be given major priority. Under the Mushroom Mission, an MoU was signed between YATS Cooperation, a Japanese agricultural company, the Government and Hills Farmers Union for dissemination of Shitake Mushroom cultivation technologies to farmers in the State.

**Muga Mission:** Managed through the Directorate of Sericulture, the State Government has charted out a roadmap for implementation of the Muga Mission, the aim of which is to train farmers in the next 5 years for area expansion, for developing final finished products including sales and marketing. The State Government has proposed to set up a Training Centre at Re-subelpara, North Garo Hills to facilitate scientific training and equip the farmers with necessary skill sets. As part of the mission, 34 blocks in the state will be the focus areas as these places are considered suitable for Muga silkworm farming and 1,350 farmers will be identified as beneficiaries in 34 blocks across different districts. The mission entails a financial implication of more than ₹138 crore from 2019 to 2024.

**Piggery & Poultry Value Chain:** The Meghalaya State Government through the Animal Husbandry Department has decided to cater to the needs of the 75% of the population in North Eastern Region which consumes pork. However, pig rearing is largely indigenous and non-scientific and not being able to meet the consumption demands of the region. The objective of the

chain is to intensify scientific piggery in the region and promote piggery and poultry value chain in the North Eastern Region. It is understood that there is a deficit of about 1.90 lakh MT for consumption purpose, and this can be an opportunity for the farmers in the state to fill the deficit in the supply chain. Investing in piggery will greatly improve the livelihood options of the 1.62 lakh farming households engaged in rearing pigs in the State.

**Honey Mission:** Apiculture is an important supplementary source of income for the people of Meghalaya. The mission aims to generate employments and supplement incomes in the state by realizing the potential of the state. An amount of ₹10 crore has been allocated by Govt. of Meghalaya for FY 2022-23 for the purpose. Under the mission 'Integrated Bee Development Centre' is being constructed at a cost of ₹10 crore at Sambrak, North Garo Hills.

**Ginger Mission:** Ginger is a very important crop in the State. Presently more than 17000 farmers have been engaged under ginger and target of production is 1,50,000 MT in 3 years. Ginger mission has been launched with the objective of developing ginger value chain to increase farmer's income. For the FY2023-24, ₹120 crore have been allocated for launching the Ginger Mission.

**Spices Mission:** The climatic conditions in the State are also extremely suitable for spices such as cinnamon, large and small cardamom, nutmeg and clove. To leverage on the same, the state has launched the 'Spice Mission' with an investment of ₹10 crore during 2022-23.

**Buckwheat Mission :** It is another high value crop that can be grown in temperate regions like Meghalaya. The trials conducted in Smit, Umtong and other villages of East Khasi Hills district have been successful. The area under its cultivation is to be increased to cover 1,000 acres in next 3 years and in FY 2022-23, an allocation of ₹5 crore has been done. As on March 2023, 200 acres has already been covered with production of 1000 MT of buckwheat.

**Integrated Technology Enabled Agriculture Management System (iTEAMS):** This is a new initiative of the Department of Agriculture, Government of Meghalaya. There is a dial up service available for both buyers and sellers. By dialing 1917, farmers can be assisted on the activities like connectivity to markets, access to input suppliers and bidders, advisory solutions (on crops, package of practices, animal health care, etc.), assured logistics and subsidized transport solutions and livelihood options through leasing Agri Response Vehicles. Alongside this, the service provides access to Subject Matter Specialist (SMS), telephone advice, free mobile SMS to registered farmers and transport services to access markets.

iTEAMS is essentially aimed at easing and enabling access to remunerative markets, information, crop advisories and agri related services for farmers, buyers, sellers and entrepreneurs of Meghalaya. It addresses the critical issue of enabling and facilitating access to remunerative and sustainable markets for farmers' produce in the most transparent and effective manner through a simple doorway of iTEAMS.

**Farmers Owned and Farmer Operated Markets:** As an effort to strengthen agri-logistics and marketing 30 'Farmer-owned-Farmer-operated' markets with an investment of ₹20 crore is being undertaken. Given the strong demand for such markets, state government had announced to build 20 more markets at a cost of ₹10 crore for the year 2022-23. As per Meghalaya state budget for 2023-24, 20 new aggregation and processing centres plan to be implemented through Megha-LAMP.

**Winter Cropping and Development of Cultivable Land:** The scheme aims at expansion of area under cereal, pulses, oilseeds, and vegetable cultivation during Rabi season. Training, extension support, technology support and subsidy on inputs are provided under the scheme. There is also a provision for providing seeds, bio pesticides, bio fertilizers and fencing materials.

**Special Development Programme for Areas Bordering Assam:** The aim of this scheme is to uplift small and marginal farmers residing in areas bordering Assam with suitable crop enterprises. It encompasses training, awareness program, extension, technology support, and subsidy on inputs. Among other aspects of this scheme are construction of check dams, sluice gates, dug outs and other irrigation facilities at site-specific location. Eligible farmers can also purchase pump sets, reaper, sprayers and other agricultural machinery at subsidised rates.

**Digital Agriculture Program:** The objective is to have a comprehensive programme to provide interface technology with farming. The program will map the cropping activity of about 1.2 lakh farmers, gather data on their farming practices and provide interventions to improve production and productivity.

Annexure I														
	Districtwise & Sectorwise Credit Projections for 2024-25 Meghalaya State													
Sl	Name of the district	EKH	WKH	EWKH	SWKH	EJH	WJH	NGH	EGH	WGH	SWGH	SGH	Ribhoi	Sub-sector wise Cred-it proj. for 2024-25 (in ₹ Lakh)
	Sector													
1	Crop Production and Marketing Mgt	12560.77	3085.36	2517.61	3911.12	1424.61	5349.05	5077.71	8934.33	10069.83	5365.09	4519.15	15275.39	78090.02
2	Water Resources	655.51	24.68	13.97	13.25	43.65	69.57	10.47	23.88	213.92	143.32	51.25	341.15	1604.62
3	Farm Mechanization	819.20	71.52	124.06	85.18	42.77	174.96	54.53	134.92	220.00	79.06	82.76	1652.33	3541.29
4	Plantation & Horticulture (Incl. Sericulture)	7293.54	917.96	875.76	475.96	537.69	1046.41	1617.56	1333.76	1291.56	325.64	300.35	4409.15	20425.34
5	Forestry & Waste Land Development	1721.82	17.26	14.01	17.58	50.89	61.22	5.54	40.69	85.57	32.61	49.44	626.77	2723.40
6	Animal Husbandry – Dairy Development	1526.54	117.04	79.70	152.39	169.87	243.56	121.95	139.21	796.76	319.64	205.78	1302.51	5174.95
7	Animal Husbandry – Poultry Development	1391.19	345.05	1033.20	567.53	305.78	835.95	87.73	179.31	614.74	331.92	181.62	1230.24	7104.26
8	Animal Husbandry – Sheep/Goat/Piggery	2269.19	294.49	186.21	560.07	697.78	1785.97	225.32	509.46	1126.82	421.33	332.40	1018.72	9427.76
9	Fisheries Development	578.93	99.33	36.10	43.69	63.59	104.45	160.85	190.29	483.48	216.96	143.40	334.94	2456.01
10	Farm Credit- Others, including Two Wheelers for farmers	3.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28.80	49.50	82.26
11	Sustainable Agriculture Practices	0.00	68.26	19.75	29.16	48.08	103.54	34.51	99.63	25.65	10.26	42.76	482.69	964.29
12	<b>Total Farm Credit ( 1 to 11 )</b>	<b>28820.65</b>	<b>5040.95</b>	<b>4900.37</b>	<b>5855.93</b>	<b>3384.71</b>	<b>9774.68</b>	<b>7396.17</b>	<b>11585.48</b>	<b>14928.33</b>	<b>7245.83</b>	<b>5937.71</b>	<b>26723.39</b>	<b>131594.20</b>
13	Storage Godown & Market Yards	3306.60	36.00	27.00	94.40	88.00	468.00	52.00	64.80	160.00	64.00	164.80	669.60	5195.20
14	Land Development & Soil Conservation	2059.99	61.43	105.48	79.20	101.23	128.51	21.16	27.91	55.16	17.91	29.17	426.20	3113.35

15	Other activities	183.56	12.53	2.61	46.98	26.10	44.68	15.24	23.51	73.15	26.45	21.46	72.03	548.30
16	<b>Agriculture Infrastructure (13 to 15)</b>	<b>5550.15</b>	<b>109.96</b>	<b>135.09</b>	<b>220.58</b>	<b>215.33</b>	<b>641.19</b>	<b>88.40</b>	<b>116.22</b>	<b>288.31</b>	<b>108.36</b>	<b>215.43</b>	<b>1167.83</b>	<b>8856.85</b>
17	Food and Agro Processing	827.60	49.50	97.65	89.55	54.00	84.00	12.00	16.80	113.60	88.80	81.60	1068.81	2583.91
18	Others ( FPOs, ACABCs, PACS)	181.80	31.50	13.50	49.50	81.00	13.50	31.50	103.50	18.00	9.00	45.00	585.90	1163.70
19	<b>Ancillary activities (17 to 18)</b>	<b>1009.40</b>	<b>81.00</b>	<b>111.15</b>	<b>139.05</b>	<b>135.00</b>	<b>97.50</b>	<b>43.50</b>	<b>120.30</b>	<b>131.60</b>	<b>97.80</b>	<b>126.60</b>	<b>1654.71</b>	<b>3747.61</b>
20	<b>Total Agricultural Credit (12+16+19)</b>	<b>35380.20</b>	<b>5231.91</b>	<b>5146.61</b>	<b>6215.56</b>	<b>3735.04</b>	<b>10513.37</b>	<b>7528.07</b>	<b>11822.00</b>	<b>15348.24</b>	<b>7451.99</b>	<b>6279.74</b>	<b>29545.93</b>	<b>144198.66</b>
21	MSME – Investment Credit	64428.48	2241.17	555.62	1503.34	5361.99	8027.13	1118.70	1549.80	13557.30	2442.42	528.30	20841.07	122155.31
22	MSME – Working Capital	18994.80	560.29	1059.80	295.39	907.08	2488.47	211.77	274.77	1576.50	278.10	57.96	11782.01	38486.93
23	<b>Total MSME</b>	<b>83423.27</b>	<b>2801.46</b>	<b>1615.42</b>	<b>1798.73</b>	<b>6269.07</b>	<b>10515.60</b>	<b>1330.47</b>	<b>1824.57</b>	<b>15133.80</b>	<b>2720.52</b>	<b>586.26</b>	<b>32623.07</b>	<b>160642.24</b>
24	Export Credit	36.00	0.00	0.00	0.00	202.50	112.50	0.00	0.00	0.00	0.00	0.00	1890.00	2241.00
25	Education Loan	1960.22	274.50	85.50	225.00	72.00	396.00	40.50	67.50	117.00	54.00	99.00	715.00	4106.22
26	Housing loan	9746.55	514.40	418.50	729.00	1864.80	2104.20	369.00	630.00	1139.40	384.30	558.00	2395.00	20853.15
27	Social Infrastructure with Bank Credit	860.31	202.50	765.00	702.00	184.50	171.00	270.00	450.00	495.00	225.00	360.00	402.30	5087.61
28	Renewable Energy	5.36	18.90	8.82	7.56	89.64	48.49	55.13	34.03	73.25	31.50	60.84	304.95	738.47
29	Others ( SHG/JLG/PMJDY)	552.84	128.90	545.40	166.50	273.00	483.30	111.50	91.50	697.40	670.00	110.00	479.20	4309.54
	<b>Total Priority Sector</b>	<b>131964.75</b>	<b>9172.57</b>	<b>8585.25</b>	<b>9844.35</b>	<b>12690.55</b>	<b>24344.46</b>	<b>9704.67</b>	<b>14919.60</b>	<b>33004.09</b>	<b>11537.31</b>	<b>8053.84</b>	<b>68355.45</b>	<b>342176.89</b>

**अनुबंध II Annexure II**

**जमीनी स्तर ऋण देने का विवरण - एजेंसी-वार और क्षेत्र-वार- पिछले तीन वर्षों का और चालू वित्तीय वर्ष के लिए लक्ष्य An Overview of Ground Level Credit Flow - Agency wise and Sector wise- for last three year and Target for current FY**

राज्य State	Meghalaya							रु. लाख में Rs. lakh
क्रम संSr No		2020-21		2021-22		2022-23		2023-24
		लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Tar- get
<b>1</b>	<b>फसल ऋण Crop Loan</b>							
	सीबी CBs	NA	8610.63	45772.00	9315.52	24659.61	12511.02	30152.31
	रा.स.ब. Coop. Banks		690.52	13658.00	1070.48	5853.79	1128.50	7082.01
	एससीएआरडीबी SCARDBs			0.00	0.00	0.00	0.00	0
	आरआरबी RRBs		5759.70	18564.00	5047.32	12848.57	6825.95	11218.42
	अन्य Others					1324.03	0.00	887.26
	<b>उप जोड़ (अ) Sub-Total(A)</b>		<b>15060.85</b>	<b>77994.00</b>	<b>15433.32</b>	<b>44686.00</b>	<b>20465.47</b>	<b>49340.00</b>
<b>2</b>	<b>मियादी ऋण (एमआई+एलटी)Term Loan (MI+LT)</b>							
	सीबी CBs	NA	5676.95	35718.00	5092.84	14871.70	7922.97	20227.03
	रा.स.ब. Coop. Banks		1604.52	7488.00	2521.86	3794.63	2092.96	5853.82
	एससीएआरडीबी SCARDBs		0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs		214.21	12301.00	366.38	8267.84	1217.23	8531.54
	अन्य Others					829.36	770.18	533.62
	<b>उप जोड़ (आ) Sub-Total(B)</b>		<b>7495.68</b>	<b>55507.00</b>	<b>7981.08</b>	<b>27763.53</b>	<b>12003.34</b>	<b>35146.01</b>
<b>3</b>	<b>कुल कृषिगत ऋणTotal Agri. Credit</b>							
	सीबी CBs	40935.39	14287.58	81490.00	14408.36	39531.31	20433.99	50379.34
	रा.स.ब. Coop. Banks	12060.30	2295.04	21146.00	3592.34	9648.42	3221.46	12935.83
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	17421.29	5973.91	30865.00	5413.70	21116.41	8043.18	19749.96
	अन्य Others	12921.33	0.00	0.00	0.00	2153.39	770.18	1420.88

	उप जोड़ (इ) Sub-Total(C)	83338.31	22556.53	133501.00	23414.40	72449.53	32468.81	84486.01
4	एमएसएमई MSME							
	सीबी CBs	47475.50	81512.11	57409.00	77251.83	76067.22	121049.51	107384.71
	रा.स.ब. Coop. Banks	9947.00	271.88	12752.00	1367.19	10729.44	2508.46	17665.99
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0
	आरआरबी RRBs	21350.00	5581.64	22849.00	5791.58	8833.70	6935.46	16259.29
	अन्य Others	11958.00	0.00	0.00	0.00	1614.53	2678.57	3627.79
	उप जोड़ (ई) Sub-Total(D)	90730.50	87365.63	93010.00	84410.60	97244.89	133172.00	144937.78
5	अन्य प्राथमिकता क्षेत्र Other Priority Sector*							
	सीबी CBs	14315.65	8086.01	17922.00	8192.56	10894.03	7297.75	23819.47
	रा.स.ब. Coop. Banks	3386.00	505.73	3670.00	1899.26	2229.04	1820.15	4687.02
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	6481.00	779.17	6694.00	912.81	2964.07	946.20	7028.74
	अन्य Others	3908.00	0.00	0.00	0.00	421.98	139.18	1086.82
	उप जोड़ (उ) Sub-Total(E)	28090.65	9370.91	28286.00	11004.63	16509.12	10203.28	36622.05
6	कुल जोड़ (इ+ई+उ) Grand Total(C+D+E)							
	सीबी CBs	102726.54	103885.70	156821.00	99852.75	126492.56	148781.25	181583.52
	रा.स.ब. Coop. Banks	25393.30	3072.65	37568.00	6858.79	22606.90	7550.07	35288.84
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	45252.29	12334.72	60408.00	12118.09	32914.18	15924.84	43037.99
	अन्य Others	28787.33	0.00	0.00	0.00	4189.90	3587.93	6135.49
	कुल जोड़ Grand Total	202159.46	119293.07	254797.00	118829.63	186203.54	175844.09	266045.84
	*अन्य प्राथमिकता क्षेत्र में निर्यात ऋण, शिक्षा, आवास, सामाजिक आधारभूत संरचना तथा नवीकरणीय ऊर्जा क्षेत्र शामिल हैं. OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy. Others segment include financing done by SFBs, IPPB etc.							

**ANNEXURE 3 - District wise critical interventions required in Meghalaya**

<b>District</b>	<b>Project name and location</b>	<b>Nature of project (like Irrigation, warehousing, market yard, etc.)</b>	<b>Expected benefit in production / productivity, Farmers income, market linkage, value addition</b>	<b>Physical Outlay (Unit)</b>	<b>Total Financial Outlay</b>	<b>Time required to complete</b>	<b>Remarks (Any other constraints)</b>
					<b>(in ₹ lakh)</b>	<b>(months)</b>	
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>WEST GARO HILLS</b>	Construction of road from Doldenggre to Doriapara including construction of 75 m bridge	Road	All weather road & improved market linkage	1 Kms	825	24	
	Construction of RCC Bridge and approaches on Kherapara Deku Bazar Road to Songdangdhap via Noranggre at Bagugre	Bridge	Improvement in connectivity leading to better movement of good and services	100 Metres	980	24	
	Construction of RCC Bridge and approaches on Kherapara Deku Bazar Road to Deku Dimapara Road via Teksagre	Bridge	_do_	100 Metres	985	24	
	Construction of RCC Bridge and approaches on Kherapara Josipara Road to Debandagre	Bridge	_do_	100 Metres	990	24	
	Construction of road from Rangmanpara to Sandagre Polpola including construction of 24.75m bridge	Road	All weather road & improved market linkage	1.5 Km	400	24	
	Construction of road from Rengsipara to Molmegre including construction of 50m bridge	Road	All weather road & improved market linkage	1.5 Km	612.5	24	
	Construction of road from 3rd km of Lokaichar BOP to Kalaipara to Kalaigaon	Road	_do_	1.0 Km	120	24	

	Construction of road from 14th km of A. M. Road to Salampara	Road	_do_	2 Km	230	24	
	Construction of road Daram-chas to Nagarpara	Road	_do_	1.8 Km	238	24	
	Construction of road Kalai-para to Chibongbonggre	Road	_do_	3.5 Km	480	24	
	Construction of road from 18th km of PM Road to Kentrikona Songma	Road	_do_	3.00 Km	630	24	
	Construction of road from 18th km of MM Road to Hatibelpara	Road	_do_	2.00 Km	370	24	
	Construction of road from Balughat to Diglakona	Road	_do_	3.30 Km	498	24	
<b>SOUTH WEST GARO HILLS</b>	Integrated Wasteland Development Project at Hattisil/Mokpara	Soil & Water Conservation	Production & productivity of farmers	1000 ha	15	24	
	Middle Ganol River Valley Project	Soil & Water Conservation	_do_	500 ha	251.07	24	
	New Veterinary dispensary at Debojani under South West Garo Hills	Veterinary dispensary	Improvement in veterinary services	1 unit	94.29	24	
	Simsang Bokmangre Combined WSS		Access to safe and potable drinking water	NA	1017.5	36	
	Darugre Combined WSS	RDWS	_do_	NA	649.03	36	
	Marchapani Combined WSS	RDWS	_do_	NA	452.64	36	
	Chepagre Combined WSS	RDWS	_do_	NA	558.01	36	
	Kodaldhawa Combined WSS	RDWS	_do_	NA	1235.3	36	
	Dakupara Combined WSS	RDWS	_do_	NA	565.39	36	
<b>SOUTH WEST</b>	Photjaud Rangthong	Water Supply	Will bring in safe & plentiful, affordable water supply	NA	351.97	36 months	-
	Rangjadong Kemsimphlang Combd. WSS	Water Supply	As above	NA	228.45	36 months	-
	Rangdkhew WSS	Water Supply	As above	NA	412.01	36 months	-

<b>KHASI HILLS</b>	Rangmaw WSS	Water Supply	As above	NA	797.11	36 months	-
	Keniong Combine WSS	Water Supply	As above	NA	359.83	36 months	-
	Pongkung Combine WSS	Water Supply	As above	NA	691.03	36 months	-
	Mawsaw WSS	Water Supply	As above	NA	1966	48 months	-
	Sakwang Combine WSS	Water Supply	As above	NA	1713.3	48 months	-
	Mawlangwir Sohkhylam combined WSS	Water Supply	As above	NA	1452.4	36 months	-
	Mawlynroh Domskhem comb WSS	Water Supply	As above	NA	129.27	36 months	
	Kampilgre WSS	Water Supply	As above	NA	101.26	36 months	-
	Photkroh WSS	Water Supply	As above	NA	221.69	36 months	-
	Photeitsim WSS	Water Supply	As above	NA	25.43	36 months	-
	Sooling WSS	Water Supply	As above	NA	697.59	36 months	-
	Phudumiap combined WSS	Water Supply	As above	NA	177.57	36 months	-
	Khonjoy 'A' WSS	Water Supply	As above	NA	274.18	36 months	-
	Nongjri Nonghyllam Comb. WSS	Water Supply	As above	NA	949.97	36 months	-
<b>WEST KHASI HILLS</b>	Them Lawbyrtun, RVP (Mawkyllei, Lawbyrtun, Nonglait, Umkrem village)	Water Supply	Will bring in safe & plentiful, affordable water supply	NA	671.7	36 months	
	Risiej	Water Supply	As above	NA	1856.7	36 months	
	Umkrein Umtiniang	Water Supply	As above	NA	700.5	36 months	

	Phodpyntoh cluster, RVP	Water Supply	As above	NA	268.79	36 months	
	Improvement of Lawrapha mip	Irrigation	33 families	59.72 ha	206.78	24 months	
<b>Eastern West Khasi Hills</b>	Improvement of Teinglam MIP	Irrigation	18 families	24.20 ha	492	24 month	
<b>EAST JAINTIA HILLS</b>	Improvement including Metalling and Blacktopping of feeder road from M.L road to Iongkaluh (5.00 Km)	Road	All weather road connectivity,better movement of goods and communication services	5.00 KMs improvement and MTB	500	12	Proposed project
	Improvement including Metalling and Blacktopping of Khliehriat Civil Sub-Division to Kairang (4.00 Km)	Road	As above	4.00 KMs improvement and MTB	400	12	Proposed project
	Improvement including Metalling and Blacktopping of Latyrke internal village road (4.180 km)	Road	As above	4.18 KMs improvement and MTB	418	12	Proposed project
	Improvement including Metalling and Blacktopping of an approach from 12th Km of DSSMH road to Sakhain (0-3.00 Km (4.00- 6.050 Km)= 3.05 Km	Road	As above	3.05 KMs improvement and MTB	300	12	Proposed project
<b>RIBHOI</b>	Wahjarong/Raitong Springshed	Soil & Water Conservation	Production & productivity of farmers income	NA	10.34	24	
	Pdengshnong/Lumniwah Springshed	do	do	NA	9.23	24	
	Mawkyndur/Rongmasek Springshed	do	do	NA	10.35	24	

	Construction including met- alling and black topping of road from Umdamli to Um- shu & 10mtr RCC bridge over river Umdamli	Road & bridge	All weather road connectiv- ity,better movement of goods and communication services	2km and MTB	280	24	
	Modernisation of Patharkhmah FIP	Irrigation	Increase in Agri. Production	145.00 ha	507.49	24	
	Modernisation of Amjong FIP	Irrigation	Increase in Agri. Production	420.00 ha	1320	24	
	Modernisation of Tyrso FIP	Irrigation	Increase in Agri. Production	596.48 ha	174	24	
<b>EAST GARO HILLS</b>	Mandal River Valley Project - Mandalgre	Irrigation & Water Con- servation	92.56 Ha.	30 Nos.	230	24	
	Rongbang River valley Pro- ject - Bandigre	Irrigation & Water Con- servation	62.4 Ha.	22 Nos.	156	24	
	Rongma River Valley Project - Ampanggre	Irrigation & Water Con- servation	77.55 Ha.	21 Nos.	193.88	4	
	Construction including M&BT of a road from Sawegre to Songsak Bolchu- gre ( 0 - 3.0 km)	Road	Connected to NH-217 B and Block HQ. and Songsak Mar- ket	3.00 km	450.00	12	The road is 3.00 km and Kutcha
	Construction including M&BT of a road from Matchok Auram to Soil Bone- gre ( 0 - 1.820 km)	Road	Connected to NH-217 B and Block HQ. and Songsak Mar- ket	1.820 km	250.00	12	The road is 1.80 km and Kutcha
	Construction including M&BT of a road from Napak Tangkama to Bolmoram Angkekol ( 0 - 4.0 km)	Road	Connected to NH-217 B and Block HQ. and Songsak Mar- ket	4.00km	600.00	12	The road is 4.0 km and Kutcha
	Construction including Met- alling and blacktopping of road from Asiragre to Ron- gongre,Williamnagar (L= 0.600km)	Road	Connected to Williamnagar Town Williamnagar Market	0.600 km	100.00	12	The road is 0.600 km and Kutcha
	Construction including Met- alling and blacktopping of road from Asiragre to Cherangre,Williamnagar (L= 1.110km)	Road	Connected to Williamnagar Town Williamnagar Market	1.110 kM	200.00	12	The road is 1.110 km and Kutcha

	Construction including M & BT of a road from RSN road to Ampangdamgre including bridge (8.00m) (2.423Km)	Road	Connected to Williamnagar Town Williamnagar Market	2.50 km	400.00	12	The road is 2.50 km and Kutcha
	Construction including M & BT of a road from Dobu Bazar to Napak Bolchugre (9.0 Km)	Road	Connected to NH-62 and Block HQ. Songsak Market and NH-217B	9.00	1500.00	24	The road is 9.0 km and Kutcha
	Construction including M & BT of a road from PWD road to JNV School at Williamnagar ( 1.20 km )	Road	Connected to Williamnagar Town	1.20	150.00	12	No proper Approach Road
	Construction including M & BT of a road from NH-127 B to Daring Apal ( 5.0 km )	Road	Connected to NH-217B and Block HQ. and Songsak Market	5.0 km	650.00	12	The road is 5.0 km and Kutcha
	Construction including M&BT of a road from Ampangdamgre to Denggagre including 10 m bridge over Mrong river ( 3.00 km )	Road	Connected to Loyola college from 12th Km of Rongrenggre Simsanggre Nengkra (RSN) road	3.00 km	460.00	12	Entire stretch of the road is Kutcha
	Construction including M&BT of a road from Sampalgre to Chekwebibra ( 2.00 km )	Road	Connected to Williamnagar Town Williamnagar Market	2.00 km	250.00	12	Entire stretch of the road is Kutcha
	Construction including M&BT of a road from 4th km of RSN road to Bangonggre ( 2.00 )	Road	Connected to Williamnagar Town Williamnagar Market	2.00 km	300.00	12	The road is 2.00 km length black-topped, 3m carriageway, constructed by C&RD Samanda Block. The road requires improvement.
	Construction including M&BT of a road from 3rd km of RSN road to Abagre ( 2.50 km )	Road	Connected to Williamnagar Town Williamnagar Market	2.50 km	300.00	12	CC footpath 1.00 km and 1.50 km kutcha
		Bridge		1	520	24	Proposed project

<b>WEST JAINTIA HILLS</b>	Bridge from Shangpung to Muthlong		Missing bridge to connect two villages expecting better movement of goods and communication services				
	Modernisation of Bamdolloi FPI	Irrigation	To cover 33.50 ha command area and 8 families	1	60.36	12	Proposed project
	Constriction of Madamshrah Niriang FIP	Irrigation	To cover 52.90 ha command area and 10 families	1	52.9	24	Proposed project
	Madan Myllep Minor Irrigation	MI	To cover 231 ha command area and 133 families	1	808.33	36	Proposed project
	Pohsakhap Multipurpose Reservoir	Conservation, watershed and river valley development	Less erosion, stronger embankments, better irrigation and increase in agricultural products and income of 90 households	1	53.94	36	Proposed project
	Dkhen Multipurpose Reservoir	Conservation, watershed and river valley development	Less erosion, stronger embankments, better irrigation and increase in agricultural products and income of 100 households	1	56.05	36	Proposed project
	Renovation work for FIP in Nongtalang, Thwailadong under Jowai Subdivision	Irrigation	Expected to cover approx. 1000 Ha command area. covering 400 families	3 FIPs with about 1000 ha command area	855	36	Proposed project
	School construction in Thangbuli & Narain & Mookaiaw	Education	Improvement and extension of school building	03 schools	225	24	Proposed project
	Pay & Use toilets at Lad thadlskein	Sanitation	Hygiene/health	2	12	12	Proposed project
	Pay & Use toilets at Darrang	Sanitation	Hygiene/health	2	12	12	Proposed project
	Pay & Use toilets at Tamabil, Dawki	Sanitation	Hygiene/health	2	12	12	Proposed project
	Upgradation of School building in Thadlaskein	Education	Improvement and extension of school building	3	225	24	Proposed project

	Upgradation of School building in Moosakhia	Education	Improvement and extension of school building	1	75	12	Proposed project
	Market construction at Mynsngat	Market linkage	Better access to market for sale of produce	1			Proposed project
	Market construction at Iawpynsin	Market linkage	Better access to market for sale of produce	1	200	12	Proposed project
	Market construction at Iawpynsin	Market linkage	Better access to market for sale of produce	1	200	12	Proposed project
<b>NORTH GARO HILLS</b>	Construction of 100 bedded civil Hospital at Chidaret	Public Health Institution	Improvement in health facilities	NA	700	36	
	Construction of Tekagre SC	Public Health Institution	Improvement in health facilities	NA	50	36	The building is damaged and services are provided from temporary Kutcha houses.
	Construction of Akarok Sub Centre	Public Health Institution	Improvement in health facilities	NA	50	36	The building is damaged and services are provided from temporary Kutcha houses.
	Construction of Bonggare Olbaknang SC	Public Health Institution	Improvement in health facilities	NA	50	36	The building is damaged and services are provided from temporary Kutcha houses.
	Lower Rongbu River Valley project under Kharkutta Block	Soil & Water Conservation	Less erosion, stronger embankments, better irrigation and increase in agricultural products and income of 100 households	240 ha	300	24	These building are damaged and services are provided from temporary Kutcha houses.
	Rongkaminchi RVP	Soil & Water Conservation	Less erosion, stronger embankments, better irrigation and increase in agricultural products and income of 100 households	200 ha	400	24	There is a scope to bring a large area under irrigation.

	Upper Dame RVP	Soil & Water Conservation	Less erosion, stronger embankments, better irrigation and increase in agricultural products and income of 100 households	200 ha	400	24	There is a scope to bring a large area under irrigation.
	Ilar RVP	Soil & Water Conservation	Less erosion, stronger embankments, better irrigation and increase in agricultural products and income of 100 households	250 ha	625	24	There is a scope to bring a large area under irrigation.
	Imdangkap River Valley Project under Kharkutta block	Soil & Water Conservation	Less erosion, stronger embankments, better irrigation and increase in agricultural products and income of 100 households	300 ha	350	24	
	Rongchri River Valley Project under Kharkutta Block	Soil & Water Conservation	Less erosion, stronger embankments, better irrigation and increase in agricultural products and income of 100 households	280 ha	350	24	
	Lower Tatol River Valley Project under Resubelpara Block	Soil & Water Conservation	Less erosion, stronger embankments, better irrigation and increase in agricultural products and income of 100 households	350 ha	350	24	
	Soma River Valley Project under Resubelpara Block	Soil & Water Conservation	Less erosion, stronger embankments, better irrigation and increase in agricultural products and income of 100 households	260 ha	300	24	
	Lower Rongkin River Valley Project under Kharkutta block	Soil & Water Conservation	Less erosion, stronger embankments, better irrigation and increase in agricultural products and income of 100 households	280 ha	300	24	
	Improvement including Metalling & Blacktopping of road from AOC to Rangkhu Memorial School via Mecofed. (0 - 0.650)Km.	Roads	All weather road connectivity from AOC to Rangkhu Memorial School	0.650 km	153.1	36	NA

<b>SOUTH GARO HILLS</b>	Construction of missing Bridge on Mitapgre to Sibbari Road at 1st Km over river Dareng.	Bridge	Improved connectivity and market linkage	200.00 m	2025	36	NA
	Construction of missing Bridge on Silkigre to Karukhol via Mindikgre Road at 2nd Km over river Rong-sibokgre.	Bridge	As above	21.75 m	513	36	NA
	Construction of missing Bridge on Silkigre to Karukhol via Mindikgre Road at 4th Km over Darit river.	Bridge	As above	33.00 m	725	36	NA
	Construction of missing Bridge on Silkigre to Karukhol via Mindikgre Road at 5th Km at river Achak chiring	Bridge	As above	6.00 m	75	36	NA
	Construction of New Veterinary Dispensaries and Officers quarter at Head Quarter, Baghmara	AH & Veterinary	Improvement in Veterinary Services	1 no.	120	36	NA
	Strengthening of Dabram and Kapasipara WSHG pig farm	AH & Veterinary	Improvement in income of WSHGs members and Supply of Cross breed piglets	2 no.	50	12	NA
	Construction of Poultry shed at Masighat with a capacity of 1000 birds	AH & Veterinary	Improvement in supply of poultry and poultry meat	1 no.	40	12	NA
	Strengthening including MBT of approach road from NH-44 E to Lower Baniun to connect NH 40 to Lower portion of Baniun Ch:0.00 to 1500.00m of approach road to Baniun Sepngi	Road/PWD	Improved connectivity & increase in agricultural produce marketing leading to increase in farmers income	1.50 km	70		Proposed project

<b>EAST KHASI HILLS</b>	A. construction of a road from Wahmahem to Kohphet (0.55 km) B. MBT of an approach road from Lumpyllon to Wahkajjed (1.0 km) C. Improvement of riding quality of a road from Weilyngkut Bazar to Nongur Kohphet (2.50 km) D. Improvement including MBT of Weilyngkut Mawprem road (3.0 km)	Road/PWD	_do_	5.50 km	180		
	Strengthening including MBT of internal road to different localities of Myllem village at Ch 0-750.00m of approach road to demthring i/c construction of V-shaped drain at Ch:550.00-750.00	Road/PWD	_do_	0.75 km	37		
	Strengthening including MBT of approach road from Kynton-ar Pombot L. P. School ( Ch:510.00 to 2310.00m)	Road/PWD	_do_	1.00 km	76.94		
	Resurfacing of approach road from NH-40 to Lower Mawrie	Road/PWD	_do_	0.88 km	15		
	Construction i/c MBT of Umkor Nenggate Internal Road (NH Shillong)	Road/PWD	_do_	0.94 km	168.38		
	Widening i/c MBT of existing pavement of Shillong Peak Road (portion from Ch:0.00m to Ch:1500.00m) to a Standard Single Lane Pavement	Road/PWD	_do_	1.50 km	37.01		
	Extension i/c Improvement of Internal Roads at Nongkseh area	Road/PWD	_do_	0.28 km	83.95		
	Improvement i/c MBT of the remaining length of Krang Marbaniang road	Road/PWD	_do_	1.63 km	90.31		

Improvement including MBT of a road at Tynring village	Road/PWD	_do_	7.00 km	400		
Construction including MBT of roads under Myllem and Upper Myllem area. 1. Widening including Improvement of road from Mawan to Laitkor-Pomlakrai-Laitlyngkot road (l=1.50km) 2. Construction including MBT of a road from Laitkor - Pomlakrai-Laitlyngkot road to Latah village (l=1.00km) 3. Improvement i/c MBT of a link road at Myllem Marbaniang village (l=900m)	Road/PWD	_do_	3.40 km	390.23		
Strengthening of weak pavement of Laitkor - Pomlakrai Laitlyngkot Road (LPL) (Portion 0 to 4th kms)	Road/PWD	_do_	4.00 km	250		
Rehabilitation of existing pavement i/c providing breast walls on Nongkrem Iewpomthiah Raod (l=3.40 km) (A) Pot-holes Repair - Stretches of 1st to 4th Km (B) Resurfacing - 1st km and 2nd half of 2nd km = 1500.00m	Road/PWD	_do_	3.40 km	60		
Improvement including Rehabilitation of Shillong Cherra road at 55th (Chainage 54294.00-55000.00 = 706.00 m), 56th km and 57th (Chainage 56000.00-56294.00 = 294.00m)	Road/PWD	_do_	2.00 km	205.33		

	Improvement including strengthening of the existing road pavement of Madan-ingsyiem-Mawsawa-Maw-blah road	Road/PWD	_do_	3.80 km	297		
	Improvement including strengthening of Mawkynrew-Jatah-Nongryngkoh road (MJN) (0-27 km) portion (4th upto 8th) km	Road/PWD	_do_	5.00 km	300		
	Construction including MBT of a road at Kongwang village	Road/PWD	_do_	0.44 km	109.89		
	Widening to single lane standard including strengthening of Lapalang village road	Road/PWD	_do_	3.08 km	240		
	Construction including Metalling and blacktopping of road at Laitmynrieng village	Road/PWD	_do_	1.27 km	294.25		
	Strengthening of Ichamati - Kalibari Road	Road/PWD	_do_	3.56 km	561.89		
	Improvement including Metalling and blacktopping of Jath - Lakadong village road (L= 0-2.130 km)	Road/PWD	_do_	2.13 km	150		
	Improvement at 3rd km and Resurfacing at portion 3rd, 5th, 6th, 7th, 8th & 9th km of Sohiong-Weilyngkut-Nongbsap	Road/PWD	_do_	3 km	180		
	Rehabilitation of (i) Approach road to Baniun Rum and Neng (ii) Approach road to 4 1/2 mile and (iii) Approach road to Mawnianglah Sepngi, Mihngi and Kynthawlang	Road/PWD	_do_	3.73 km	156.29		

	Improvement including Metalling and Blacktopping of internal road at Umphyrnai village	Road/PWD	_do_	1.50 km	110		
	Upgradation of Laitryngew-Laitmawsiang-Mawlyndiar-Sohkynduh road	Road/PWD	_do_	5	200		
	Construction of a road from Mawkliaw to Tyrngei (Portion from Mawlatang to Tyrngei at 4th and 5th km)	Road/PWD	_do_	1.4	244.41		
	Widening /Improvement of a road from Weilyngkut to Weilyngkut A and Improvement i/c MBT of Sharshar Kynroh	Road/PWD	_do_	3.35	250		
	Improvement including metalling and blacktopping of Mawbeh Mawbyrne road	Road/PWD	_do_	6	300.03		
	Construction including MBT of internal road at Urmasi-U-Joh village	Road/PWD	_do_	1.5	200		
	Rehabilitation of damaged pavement on Jongksha Kharang Dienglieng Nongjrang road - portion 11th, 13th, 14th and 15th km	Road/PWD	_do_	6	200		
	Improvement/strengthening of Nongthliew-Nongliput-Umsning road (Portion 4th to 7th km)	Road/PWD	_do_	4	200		
	Improvement I/C Metalling and Blacktopping of Jongsha Kharang Deinglieng Nongjrang Road (l=2 Km) (16th and 17th km)	Road/PWD	_do_	2	132		
	Improvement I/C Metalling and Blacktopping i) Mawblang Mawiapbang Road (L=3.606 Km) ii) Jongksha	Road/PWD	_do_	4.41	330		

Wahshnong Road (L= 0.8 km) Total Length=4.406						
Improvement I/C metalling and Blacktopping of Internal Roads at Smit village	Road/PWD	_do_	5.43	330		
Construction of road at Umsawmat - Laitsohphlang - Mawkhalai villages	Road/PWD	_do_	4.2	330		
Construction of Mawpran - Nongkwai village road section I	Road/PWD	_do_	2.55	572		
Construction of road from Laitduh to Umblai (Phase I)	Road/PWD	_do_	2	626.03		
Improvement including MBT of road from Wahlyngkhat to Shuthim and Nongblai (Sec I)	Road/PWD	_do_	2.24	275		
Construction I/C Metaling and Blacktopping of road from Mawkieng to Lum-syriong including construction of single lane RCC bridge over river Umsohkhwan	Road/PWD	_do_	1.83	330		
Improvement i/c Metalling and blacktopping of internal roads at Sohiong area to connect NH44E including s road from Jaud to Lyngai (L=4.647 km)	Road/PWD	_do_	4.65	461.77		
Construction including M&BT of a road from Mawstep tp Pyrda-Kukon and Rngidiengsai(2.91 km)	Road/PWD	_do_	2.91	1111.8		
Construction of missing brdige at 1st km of shar shar Kynroh road	Bridges	_do_	10.4 mts	39.81		

Improvement i/c MBT of Mawsawarngi & Maswawablah Mawblah road i/c Construction of Bridge 10.00 m span (3.30 KM)	Bridges	_do_	10 mts	160		
Construction of Missing Bridge on Mawblang Jongsha road (Span 15m)	Bridges	_do_	15 mts	81		
Construction of Single Lane 24.75 m span RCC bridge on 1st Km of Syiemlieh-Laitlarem Road	Bridges	_do_	24.75 mts	140		
Wah Lyngkien River Valley Project - Phase I	Soil & Water Conservation/AH & Veterinary	Less erosion, stronger embankments, better irrigation and increase in agricultural products and income of 100 households	166 ha	271.74		
Lyngdoh Nongbri catchment protection works cum Eco-Tourism Development, Laitryngew	_do_	_do_	150 ha	35.31		
Umpaitmaw-Sangmein River Valley Project	_do_	_do_	21	50		
Umtongsyiem-Umjilieng River Valley Project Phase-1	_do_	_do_	744	150		
Umlynter-Sonatola River Valley Project	_do_	_do_	132	100		
Mawrah(Lawlhun-Sahskei) Small Multipurpose Reservoir	_do_	_do_	112.5	150		
Nongpyiur-Nongkseh Cluster Small Multipurpose reservoir	_do_	_do_	51	100		
Mawngap Small Multipurpose Reservoir	_do_	_do_	7.5	10		
Myllem Small Multipurpose Reservoir	_do_	_do_	558	290		
Renovation of Umrynjah Madan Mawkhar FIP	Minor Irrigation Department	assured irrigation	60 ha	57.63		

	Construction of Umsaw Mawjynrong & Lummawblei FIP	_do_	_do_	20 ha	40		
	Construction of Laitnongrim Water Supply Scheme	Rural Drinking Water Supply Scheme	Will bring in safe & plentiful, affordable water supply	2263 people	307.25		
	Construction of Lailad Combined Water Supply Scheme	_do_	_do_	1555 people	197.54		
	Implementation of Mawmluh Combined Water Supply Scheme	_do_	_do_	2780 people	447.16		
	Implementation of Umjam Mawkhar Combined Water Supply Scheme	_do_	_do_	8209 people	240.47		
	Improvement of Kynroh Water Supply Scheme	_do_	_do_	4875 people	199.8		
	Implementation of Dewsaw Mawlein-Mawlaingut Water Supply Scheme	_do_	_do_	1927 people	189.4		
	Improvement of Demsnoin-Umsaw Combined Water Supply Scheme	_do_	_do_	2898 people	200		
	Weilyngkut-Kohphet Water Supply Scheme	_do_	_do_	1835	324.69		
	Pomshutia Water Supply Scheme	_do_	_do_	2319	318.58		
	Augmentation of Pingwait Combined Water Supply Scheme	_do_	_do_	2491	401.04		
	Krang Water Supply Scheme	_do_	_do_	1919	300		
	Lawsohtun Water Supply Scheme	_do_	_do_	3000	330		
	Thangkharang Water Supply Scheme	_do_	_do_	271	43		
	Nongbsap Water Supply Scheme	_do_	_do_	1953	270.46		
	Ummir-Mawkhanu Combined Water Supply Scheme	_do_	_do_	1596	260		
	Nongeitniang Combined WSS	_do_	_do_	1088	175.12		

	Mawmaram-Mawlyngthoh Combined WSS	_do_	_do_	3745	734.8		
	Upgradation of Veterinary Aid Centre to Full-Fledged Veterinary Dispensary at Thansning	AH & Veterinary	Improvement in Veterinary Services	5009 livestock	145.78		
	Up-gradation of existing Veterinary Aid Centre to Veterinary Dispensary at Pomshutia	_do_	_do_	3070	110		
	Construction of Anganwadi Centre Building at Pommalang	Social welfare Department	Ensure women and child development	55.92 m <sup>2</sup>	13.44		
	Construction of Anganwadi Centre Building at Mawksiyem I	_do_	_do_	55.92 m <sup>3</sup>	13.44		
	Construction of Anganwadi Centre Building at Mawksiyem II	_do_	_do_	55.92 m <sup>4</sup>	13.44		
	Construction of Anganwadi Centre Building at Pomsohmen	_do_	_do_	55.92 m <sup>5</sup>	13.44		
	Construction of Anganwadi Centre Building at Saitsohpen Dukan	_do_	_do_	55.92 m <sup>6</sup>	13.44		
	Construction of Anganwadi Centre Building at Saitsohpen Dongskul	_do_	_do_	55.92 m <sup>7</sup>	13.44		
	Construction of Anganwadi Centre Building at Saitsohpen Pynshadkhurai	_do_	_do_	55.92 m <sup>8</sup>	13.44		
	Construction of Anganwadi Centre Building at Dambuk Apal	_do_	_do_	55.92 m <sup>9</sup>	13.44		
	Construction of Additional infrastructure at Ganesh Das Hospital	Health Department	Improvement in health facilities	388.4 m <sup>2</sup>	80		
	Construction of Additional infrastructure at MIMHANS Hospital	_do_	_do_	388.4 m <sup>2</sup>	80		

	Construction of Additional infrastructure at Sohra C.H.C	_do_	_do_	198 m2	80		
	Construction of Additional infrastructure at Sohiong C.H.C	_do_	_do_	198 m2	80		
	Construction of Additional infrastructure at Pynursla C.H.C	_do_	_do_	198 m2	80		
	Construction of Additional infrastructure at Mawsynram C.H.C	_do_	_do_	198 m2	80		
	Construction of Additional infrastructure at Ichamati C.H.C	_do_	_do_	198 m2	80		
	Construction of Additional infrastructure at Mawphlang C.H.C	_do_	_do_	198 m2	80		

## ANNEXURE – IV

### Critical Interventions Required in Various Sectors

Sr.	Name of the Sector	Critical Interventions Required
1	<b>Crop Production, Maintenance and Marketing</b>	· Cadastral survey and digitisation of land records
		· Issuing soil health card to all farmers for setting up soil testing centers
		· Issuing KCC to all eligible farmers
		· Promotion of organic manure / bio-fertilisers
		· Setting up of Farmers' Resource Centres at Block level
		· Implement Farmers identity Card Scheme with acreage of cultivators and notification for bank loans.
2	<b>Water Resources</b>	· Prioritize on multipurpose small reservoirs/storage to harvest and conserve rainwater
		· Focus on network of small micro-irrigation and water projects
		· Banks to issue MI loans as Term Loan under KCC
3	<b>Land Development</b>	· Finance land development activities, land reclamation projects and income generating activities through people's organizations like village watershed committees, SHGs and Farmers' Clubs in the watersheds by banks.
		· Adequate soil testing facilities
4	<b>Farm Mechanization</b>	· Training -cum-Information Dissemination Center for Improved Agricultural Machinery needs to be established at the district level
		· Group farming / Cooperative farming for use of farm machineries needs to be encouraged.
		· FPOs, PACS and IVCS as platforms for providing custom hiring of small farm tractors and other implements
5	<b>Plantation &amp; Horticulture</b>	· Production and supply of quality planting material locally as also bringing in diverse commercial varieties to boost horticulture crops
		· Pushing the organic farming agenda among horticulture farmers
		· Cultivation of suitable crops not grown elsewhere, farm level processing and marketing is premium products in market.
6	<b>Forestry &amp; Waste Land Development</b>	· Promotion of Agro-forestry models for wood based industry.
		· Banks can explore the possibility in financing projects with tripartite agreement amongst farmers, user industries and the bank.
7	<b>Animal Husbandry – Dairy Development</b>	· Adopting a cluster approach for Central Subsidy Schemes which offers an opportunity to attract genuine borrowers

8	<b>Animal Husbandry – Poultry Development</b>	· Small broiler units may be financed under JLG/SHG mode.
		· Tailor made insurance products need to be designed for poultry farmers.
9	<b>Animal Husbandry – Sheep/Goat/ Piggery Development</b>	· Awareness campaigns for giving wide publicity to the Central Sector Schemes for development of the AH sector.
		· Improving veterinary aid facilities through Agri-clinics / Agribusiness scheme.
		· Aggressive financing of small pig units ( one male +4 female) through SHGs and JLGs
10	<b>Fisheries Development</b>	· Increase in fish seed production and distribution thereof.
		· More banks to partner with State Govt. under the Aqua Culture Mission.
11	<b>Storage Godown/Market Yards</b>	· Banks should give priority for financing this activity in view of the estimated storage shortage of 44,000 MT for implementation of the National Food Security Act,2013
12	<b>Renewable Sources of Energy &amp; Waste Management</b>	· Creating a pool of skilled manpower to implement, operate and maintain RE projects/units.
13	<b>MSME Investment and Working Capital for Development of enterprises and self-employment</b>	· Need to improve infrastructure with regard to electricity, roads, telecommunication and marketing facilities to facilitate setting up of micro-enterprises.
		· Skill upgradation to improve quality of local artisans' products.
		· Focus on financing tourism units
		· Focus on financing cars for transportation
14	<b>Food and Agro Processing</b>	· Need for adequate infrastructure power supply
		· Training and skilling
15	<b>Other Priority Sector</b>	· Improvement in infrastructure facilities like roads, power, etc., needed to further step up the demand for OPS loans.

## List of Abbreviations

ACP	Annual Credit Plan	DTPC	District Tourism Promotion Council
ACABC	Agri Clinic and Agri Business Centre	EDP	Entrepreneurship Development Programme
ADS	Area Development Scheme	e-NAM	e-National Agriculture Market
AEZ	Agri. Export Zone	FIF	Financial Inclusion Fund
AH	Animal Husbandry	FLC	Financial Literacy Centre
AMRUT	Atal Mission for Rejuvenation and Urban Transformation	FLCC	Financial Literacy and Credit Counseling Centres
AIF	Agriculture Infrastructure Fund	FM	Farm Mechanization
AMI	Agriculture Marketing Infrastructure	FPPF	Food Processing Fund
APMC	Agricultural Produce Market Committee	FPO	Farmer Producers' Organization
APY	Atal Pension Yojana	FSPF	Farm Sector Promotion Fund
APEDA	Agricultural and Processed Food Products Export Development Authority	GCA	Gross Cropped Area
AI	Artificial Insemination	GCF	Green Climate Fund
ATMA	Agricultural Technology Management Agency	GIA	Gross Irrigated Area
BC	Business Correspondent	GLC	Ground Level Credit
BF	Business Facilitator	GoI	Government of India
BLBC	Block Level Banker's Committee	HYV	High Yielding Variety
BPL	Below Poverty Line	ICT	Information and Communications Technology
BSBDA	Basic Savings Bank Deposit Account	IWMS	Integrated Watershed Management Scheme
CAT	Capacity Building for Adoption of Technology	JLG	Joint Liability Group
CBs	Commercial Banks	KCC	Kisan Credit Card
CBS	Core Banking Solution	KVIB/KVIC	Khadi and Village Industries Board/ Khadi and Village Industries Commission
CCF	Climate Change Fund	KYC	Know Your Customer
CDR	Credit Deposit Ratio	KVK	Krishi Vigyan Kendra
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises	LBR	Lead Bank Return
CISS	Capital Investment Subsidy Scheme	LDM	Lead District Manager
CRAR	Capital to Risk weighted Asset Ratio	LEDP	Livelihood and Enterprise Development Programmes
DAP	Development Action Plan	LWE	Left Wing Extremism
DBT	Direct Benefit Transfer	MEDP	Micro Enterprise Development Programme
DDD-GKY	Deen Dayal Upadhyaya-Grameen Kaushal Yojana	MFI	Micro Finance Institution
DCCB	District Central Cooperative Bank	MIDH	Mission for Integrated Development of Horticulture
DCC	District Consultative Committee	MI	Minor Irrigation
DCP	District Credit Plan	MNRE	Ministry of New and Renewable Energy
DDM	District Development Manager	MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
DIDF	Dairy Processing and Infrastructure Development Fund	MSME	Micro, Small and Medium Enterprises
DLRC	District Level Review Committee	MoRD	Ministry of Rural Development

DLTC	District Level Technical Committee	MSC	Multi Service Centre
DRDA	District Rural Development Agency	NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company	PPP	Public Private Partnership
NDDB	National Dairy Development Board	PRI	Panchayati Raj Institution
NEFT	National Electronic Fund Transfer	PWCS	Primary Weavers Cooperative Society
NFDB	National Fisheries Development Board	RBI	Reserve Bank of India
NAFCC	National Adaptation Fund for Climate Change	RIDF	Rural Infrastructure Development Fund
NHB/ NHM	National Horticulture Board/ National Horticulture Mission	RNFS	Rural Non-Farm Sector
NIDA	NABARD Infrastructure Development Assistance	RKBY	Rashtriya Krishi Bima Yojana
NIA	Net Irrigated Area	RKVY	Rashtriya Krishi Vikas Yojana
NRLM	National Rural Livelihood Mission	RRB	Regional Rural Bank
NRM	National Resource Management	RUDESETI	Rural Development & Self Employment Training Institute
NSA	Net Sown Area	RSETI	Rural Self Employment Training Institute
NSSO	National Sample Survey Organisation	SAMIS	Service Area Monitoring and Information System
NWR	Negotiable Warehouse Receipt	SAO	Seasonal Agriculture Operation
OFFP	Off-Farm Promotion Fund	SCARDB	State Cooperative Agriculture & Rural Development Bank
OPS	Other Priority Sector	SDI	Skill Development Initiative
PACS	Primary Agricultural Cooperative Society	SF/MF	Small Farmer / Marginal Farmer
PCARDB	Primary Cooperative Agriculture & Rural Development Bank	SFAC	Small Farmers' Agri-Business Consortium
P & H	Plantation & Horticulture	SHG	Self Help Group
PKVY	Paramparagat Krishi Vikas Yojana	SHPI	Self Help Group Promotion Institution
PMFBY	Pradhan Mantri Fasal Bima Yojana	SIDBI	Small Industries Development Bank of India
PMJDY	Pradhan Mantri Jan Dhan Yojana	SMAM	Sub Mission on Agricultural Mechanization
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana	SLBC	State level Banker's Committee
PMKVY	Pradhan Mantri Kaushal Vikas Yojana	SRI	System of Rice Intensification
PMMY	Pradhan Mantri Mudra Yojana	SRLM	State Rural Livelihood Mission
PMRY	Prime Minister's Rozgar Yojana	StCB	State Cooperative Bank
PMSBY	Pradhan Mantri Suraksha Bima Yojana	TDF	Tribal Development Fund
PMKSY	Prime Mantri Krishi Sinchayee Yojana	WDF	Watershed Development Fund
PODF	Producer Organisation Development Fund	WDRA	Warehousing Development and Regulatory Authority
POPI	Producer Organisation Promoting Institution	WIF	Warehouse Infrastructure Fund
POS	Point of Sale	WSHG	Women Self Help Group

## Contact Details of DDMs/DDM (R)

<b>Sr. No</b>	<b>Name of the District</b>	<b>Name of the Tagged District / Districts</b>	<b>Name of the DDM / DDM [ R]</b>	<b>Mobile No.</b>	<b>E-mail</b>
1	Ri Bhoi	-	Shri Madrass Dkhar	8794502169	ribhoi@nabard.org
2	West Jaintia Hills	East Jaintia Hills	Shri Greville N. Kharlukhi	9920660149	jaintiahills@nabard.org
3	West Garo Hills	South West Garo Hills	Shri Kittmiller Sangma	9873139164	westgarohills@nabard.org
4	South Garo Hills	-	Shri Khelchandra Chongtham	9612140501	southgaro-hills@nabard.org
5	West Khasi Hills	South West Khasi Hills & Eastern West Khasi Hills	Kum. Philakyntiew Nongkynrih	8486257972	west.khashills@nabard.org
6	East Khasi Hills	-	Kum. S N Lamare	9864059598	eastkhasihills@nabard.org
7	East Garo Hills	North Garo Hills	Smt. K.Sobita Devi	8974605018/ 9612219402	east.garohills@nabard.org



## NABSAMRUDDHI FINANCE Limited

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The objective of NABSAMRUDDHI is to provide credit facilities to legal entities for promotion, expansion, commercialisation and modernisation in off-farm & agri allied activities, microfinance, MSME, housing, education, transport, etc.

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Fabrics & textiles  
Handicrafts value chain

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- Small Business
- Microfinance
- Transport
- Housing
- Education
- Allied Agriculture
- Agri/Food processing

**Registered Office:** NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020

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☎ 080-26970500

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🌐 [www.nabfins.org](http://www.nabfins.org)



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  - Term loan
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**Registered Office:** C/o NABARD, Tamil Nadu RO, Chennai

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NABVENTURES Ltd., a Company registered under the Companies Act, 2013, with a paid-up capital of INR 25 crore, is the Sponsor and Investment Manager of NABVENTURES Fund-I, a SEBI-registered Category II Alternative Investment Fund (AIF), with a base corpus of INR 500 crore and greenshoe option of INR 200 crore.

**Investment focus:** Start-ups/MSMEs operating in/with

- **Sectors:** Agri-tech, rural fin-tech, food-tech, health-tech and edu-tech, with a rural focus
- **Stage:** Pre-Series A (INR 5-20 cr.) & Series A (INR 20-50 cr.)
- **Model:** Asset-light, technology-led models, which can be quickly scaled up across geographies

As on 31 March 2023:

- **Corpus raised:** INR 598 crore
- **Investments made:** INR 190.86 crore in 10 start-ups

**Registered Office:** NABARD, 2nd Floor, A Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

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## NAB FOUNDATION

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NABFOUNDATION is a wholly owned, not for profit, subsidiary of NABARD, established under Sec 8 of Companies Act, 2013. The organization draws its strength and experience from the thousands of development projects grounded by its parent body, NABARD, in multiple domains over nearly last four decades.

### What does NABFOUNDATION want from you ?

#### IF YOU ARE AN INDIVIDUAL

Reach out to us with your ideas about development projects which you believe need to be implemented. We really look forward to your fresh ideas.

#### IF YOU ARE A CSR UNIT

Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call.

#### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

#### IF YOU ARE WITH THE GOVERNMENT

And believe that there is a need for reimagining implementation of your Central or State government projects, allow us to be a part of your vision.

**Registered Office:** NABARD, 4th floor, E wing, Plot No. C-24, BKC, Bandra (East), Mumbai-400051

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## NABSanrakshan Trustee Private Limited

A wholly owned Subsidiary of NABARD

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- Offers credit guarantee against the credit offered by the Eligible Lending Institutions, through the Trusts (Funds) under its Trusteeship
- Two sovereign Credit Guarantee Schemes offered are:
  - Credit Guarantee Scheme for FPO Financing
  - Credit Guarantee Scheme for Animal Husbandry and Dairying
- More than 700 FPOs provided credit guarantee till 31 March 2023 covering nearly 6.14 lakh farmers across 19 states
- Operations carried through Credit Guarantee Portal

**Registered Office:** NABARD, C- 24, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400051

☎ 022-26539243/9241

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