



संभाव्यतायुक्त ऋण योजना 2024-25

Potential Linked Credit Plan 2024-25

बरपेटा जिला
BARPETA DISTRICT

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

असम क्षेत्रीय कार्यालय, गुवाहाटी
ASSAM REGIONAL OFFICE, GUWAHATI



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और 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

संभाव्यतायुक्त ऋण योजना - 2024-25
POTENTIAL LINKED CREDIT PLAN - 2024-25

जिला : बरपेटा राज्य : असम

District : Barpeta State : Assam



NABARD

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
असम क्षेत्रीय कार्यालय, गुवाहाटी

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प्राक्कथन

हमारी आजादी के 75वें वर्ष में, अमृत काल एक समृद्ध और समावेशी भारत की कल्पना करता है, जिसमें विकास का लाभ सभी क्षेत्रों और नागरिकों, विशेषकर हमारे युवाओं, महिला किसानों, ओबीसी, अनुसूचित जाति और अनुसूचित जनजाति तक पहुंचे। 2047 तक भारत को विकसित राष्ट्र बनाने के राष्ट्रीय लक्ष्य को प्राप्त करने के लिए आर्थिक गतिविधियों को बढ़ावा देने और किसानों, महिलाओं, ग्रामीण कारीगरों और उद्यमियों आदि की आय के स्तर को बढ़ाने का मार्ग प्रशस्त करने के लिए कृषि और संबद्ध गतिविधियों और सूक्ष्म लघु मध्यम उधम (एमएसएमई) क्षेत्रों के लिए बैंक ऋण की भूमिका अत्यंत महत्वपूर्ण है।

1989 से अपने मूल कार्यों के एक भाग के रूप में, नाबार्ड प्राकृतिक बंदोबस्ती और बुनियादी ढांचे को ध्यान में रखते हुए प्राथमिकता क्षेत्र की विभिन्न गतिविधियों के तहत जिले में उपलब्ध ऋण क्षमता का अनुमान लगाते हुए, वार्षिक आधार पर प्रत्येक जिले के लिए संभाव्यता युक्त ऋण परियोजना (पीएलपी) तैयार कर रहा है। जिला साख योजना की तैयारी के लिए पीएलपी एक व्यवहार्य सहायक दस्तावेज है।

यह पीएलपी, विकास के संभावित क्षेत्रों, बुनियादी ढांचे में मौजूदा अंतराल और भविष्य के विकास के लिए रणनीतियों पर ध्यान केंद्रित करते हुए, राज्य और केंद्र सरकारों द्वारा दी गई प्राथमिकताओं के अनुसार और अन्य हितधारकों के साथ गहन परामर्श के बाद नाबार्ड द्वारा तैयार किया गया है। जिले के बैंकों, वित्तीय संस्थानों, अनुसंधान संस्थान और अन्य विकास व्यवसायी, जलवायु परिवर्तन और संबंधित जोखिमों के मद्देनजर, शुष्क, उच्च तापमान की स्थिति में उच्च उत्पादकता और मौसम के परिवर्तन जैसे गुणों के कारण मिल्लेट को बढ़ावा देना आवश्यक है। हमने तदनुसार 2024-25 के पीएलपी में मिल्लेट पर ध्यान केंद्रित करने का प्रयास किया है।

मुझे वर्ष 2024-25 के लिए संभाव्यता युक्त ऋण परियोजना (पीएलपी) प्रस्तुत करते हुए हर्ष हो रहा है और मुझे उम्मीद है कि यह जिले के लिए वार्षिक साख योजना की तैयारी के लिए एक संसाधनपूर्ण दस्तावेज के रूप में काम करेगा। मुझे यकीन है कि पीएलपी में मूल्यांकन की गई क्रेडिट क्षमता और प्रस्तावित सुझाव सभी हितधारकों का मार्गदर्शन करेंगे। पीएलपी को अधिक उपयोगी बनाने के उद्देश्य से एवं सार्वभौमिक रूप से उपलब्ध कराने के लिए हमारी वेबसाइट (www.nabard.org) पर सूचनात्मक अध्यायों को ऑनलाइन दी गई है।

इस दस्तावेज़ को तैयार करने की परामर्श प्रक्रिया के दौरान जिला कलक्टर, भारतीय रिजर्व बैंक, राज्य स्तरीय बैंकर्स समिति, अग्रणी जिला प्रबंधकों, सरकार संबंधित विभाग के अधिकारी, बैंकर, गैर सरकारी संगठन और अन्य हितधारकों एवं हमारे तकनीकी अधिकारियों और जिला विकास प्रबंधकों को बहुमूल्य इनपुट, डेटा और सुझाव प्रदान करने के लिए उनका हार्दिक आभार व्यक्त करता हूं। मुझे विश्वास है कि यह दस्तावेज़ जमीनी स्तर पर संसाधनों की प्रभावी और कुशल तैनाती के लिए अपनी रणनीतियों को तैयार करने के लिए सभी हितधारकों के लिए एक संदर्भ के रूप में कार्य करेगा और जिले में प्राथमिकता वाले क्षेत्रों के लिए जमीनी स्तर पर ऋण प्रवाह में वृद्धि का मार्ग प्रशस्त करेगा।



श्रीमती अंकिता मधुकल्य

जिला विकास प्रबन्धक

नाबार्ड

बरपेटा

द्वारा पीएलपी दस्तावेज़ तैयार किया गया

नाबार्ड, असम क्षेत्रीय कार्यालय, गुवाहाटी द्वारा पीएलपी दस्तावेज़ को अंतिम रूप दिया गया

अस्वीकरण खंड

‘सार्वजनिक रूप से उपलब्ध स्रोतों से प्राप्त सूचना तथा विभिन्न हितधारकों के साथ हुई चर्चा के आधार पर दस्तावेज़ तैयार किया गया है। सामग्री तैयार करते समय वास्तविक आधार पर ऋण संभाव्यता का अनुमान लगाने के लिए हर संभव प्रयास किए गए हैं। इस दस्तावेज़ के आंकड़ों अथवा सूचना का उपयोग करने से किसी व्यक्ति/संगठन को हुई किसी भी प्रकार की भौतिक अथवा अन्य हानियों के लिए नाबार्ड जिम्मेदार नहीं होगा।



Foreword

In the 75th year of our Independence, the Amrit Kaal envisions a prosperous and inclusive India, in which the fruits of development reach all regions & citizens, especially our youth, women farmers, OBCs, Schedule Castes & Scheduled Tribes. The role of bank credit to agriculture & allied activities and MSME sectors gain an utmost importance to pave the way for boosting economic activities and increasing income level of farmers, women's, rural artisans and entrepreneurs etc., for achieving the National Goal of making India a developed nation by 2047.

As a part of its core functions since 1989, NABARD has been preparing the Potential Linked Credit Plan (PLP) for each district, on an annual basis, estimating the exploitable credit potential under various activities of priority sector keeping in view the natural endowments and infrastructure available in the district. The PLP has become a viable supporting document for preparation of District Credit Plan.

The PLP, focusing on potential areas for growth, existing gaps in infrastructure & strategies for future growth has been prepared by NABARD in accordance with the priorities spelt out by the State and Central Governments and after thorough consultation with other stakeholders, viz. Banks, Financial Institutions, Research Institutions and other development practitioners in the district. In the wake of Climate Change and related risks, it is a necessity to promote millets due to its qualities like high productivity and short growing season under dry, high temperature conditions. We have accordingly strived to focus on millets in the PLPs of 2024-25.

I am happy to present the Potential Link Credit Plan for the year 2024-25 and I am hopeful that it would serve as a resourceful document for the preparation of Annual Credit Plan for the district. I am sure that the credit potential assessed in the PLP and suggestions proposed would guide all the stakeholders. Efforts have also been made to make the PLP more user-friendly and universally accessible document by way of informative chapters being placed online in our website (www.nabard.org) for detailed reference, with necessary reference link given in the PLP.

I extend my sincere gratitude to the Deputy Commissioner, Reserve Bank of India, State Level Bankers' Committee, Lead District Managers, Govt. Line Department officials, Bankers, NGOs and other stakeholders for providing valuable inputs, data and suggestions to our technical officers and District Development Managers in preparing this document. I am confident that this document would act as a reference to all stakeholders to draw their strategies for effective & efficient deployment of resources at the ground level and pave the way for increased ground level credit flow towards priority sectors in the district.

NABARD
Guwahati, Assam

Naveen Dhingra
Chief General Manager



PLP Document prepared by:

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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.’

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EXECUTIVE SUMMARY

1. District characteristics

Barpeta district has almost a plain topography with a gentle slope towards the South having high density of population of 742 persons per sq. km as against 398 per sq.km at the state level. The total population of the district is 1693622 as per 2011 census. A new district viz. “Bajali” have been created vide Govt. of Assam order dated 12th January 2021, bifurcating the entire area of Bajali Sub-division of Barpeta district for administrative expediency.

Agriculture is the predominant economic activity of the district engaging about 80% of the population directly or indirectly. The major agricultural crops grown in the district are paddy, pulses, oil seeds and fibre crops. Besides these crops, the district produces various types of horticultural crops viz. coconut, arecanut, banana, lemon etc. Pisciculture is a major enterprise in the district. Livestock rearing also provides supplementary income to a large number of rural households and certain pockets like Bajali, Gobardhana, Chakchaka, Sarukhetri, Mandia, etc. are known for cattle farming, poultry, Goat and Piggery.

2. Coverage of Banking network and its financial performance

The institutional credit structure in the district comprises of RRB (20 Branches), Public Sector Banks (60 Branches), Private Bank (18 Branches) and Cooperatives (3 Branches) with a branch network of 101. Further, there are 41 PACS exist in the district.

3. Sectoral trends in credit flow

For the last 3 years, the district has been maintaining the CD ratio above 60% and it has slightly increased to 68.30% during 2022-23.

Achievement under priority sector lending is only Rs.97640 lakh (56.94%) against the target of Rs.171480 lakh during 2022-23. The disbursement of bank credit towards agriculture sector is not upto the mark and an amount of Rs.35101 lakh (29.70%) was disbursed by banks against the target of Rs.118203 lakh only.

4. Sector/ sub-sector wise PLP projections for 2024-25

The Potential Linked Credit Plan (PLP) maps the potential in priority sectors which could be exploited with institutional credit within a specified time frame. PLP is intended to provide a meaningful direction to the flow of credit to different sectors at the ground level taking into account all relevant factors. The various linkage and other support required to be provided by line departments to facilitate credit flow as planned are also listed in the PLP. This document has prepared and projected Priority Sector credit projection for the year 2024-25 for the district of Barpeta and Bajali.

The credit potential for 2024-25 has been estimated at Rs.205494.83 lakh on account of the recent changes in government policies like priority sector lending norms, implementation of Six Mission Schemes by GoI, implementation of CSS Schemes viz. “Promotion of 10000 FPOs” & “Agriculture Infrastructure Fund (AIF)”, changes in Scale of Finance & unit cost and level of achievements under ACP. Projection towards crop loan is estimated at Rs.83968.04 lakh for the year 2024-25. Under Crop loan, Banks had disbursed a loan of Rs.11443.90 lakh with 11905 KCCs only during 2022-23. State Bank of India has disbursed highest amount of KCC loan to the tune of Rs.5548.67 lakh.

Under Farm Credit-Term Loan, Agricultural Infrastructure, Agri. Ancillary activities, the credit potential for 2024-25 has been estimated at Rs.37897.55 lakh, Rs.5811.66 lakh and Rs.2929.20 lakh respectively. Credit potential under MSME has been arrived at Rs.56384.00 lakh. The credit potential projection under Export Credit, Education, Housing, Renewable energy, Social infrastructure and Informal Credit has been made at Rs.48.00, Rs.484.00, Rs.9600.00, Rs.222.40 and Rs.62.48 and Rs.8087.50 lakh respectively.

An amount of Rs. 19347.48 lakh has been projected in respect of Mandia block of the district covered under Aspirational Block's programme of NITI Aayog.

5. Development initiatives

A total of 46 capacity building programmes were conducted during 2022-23, which comprises of Village Level Programmes, Book Keeping Training programme for SHGs, NGO meet, sensitization meet for bankers, BLBC members visit to WSHG, NGO meet etc. Training for SHG members on Food Processing, Tailoring, Pottery and Agarbatti making under MEDP, Skill development Training Programme on Domestic Product for Jail inmates of Barpeta Jail were also conducted for the SHG Members/Artisans for their livelihood support through imparting skill and other interventions.

One LEDP on Weaving and Designing, covering 90 SHG members has been implemented by NABARD for ensuring livelihood opportunity for the SHG members. Further, one LEDP on Pottery activity and Integrated Farming is also being implemented in the district with a view to provide livelihood support through skill enhancing and infrastructure support to 90 pottery artisans and 150 SHG members respectively.

Two FPOs on Horticulture & Vegetable and Fisheries activities have been formed by NABARD in the district for ensuring **end-to-end support and services to the small farmers**, and cover technical services, marketing, processing, and others aspects of cultivation inputs. Two FPOs on Mustard is being implemented by NABARD under Central Sector Scheme – Promotion of 10000 FPO in the district of Barpeta. Further, another three FPOs have been registered in Rupshi, Pakabebari & Gumafulbari Blocks of the district during the financial year 2022-23 by NABARD under the scheme. Under the scheme 12 FPOs have already been formed covering 8 Blocks and 2 Blocks of Barpeta and Bajali district respectively.

One first of its kind Model Millets Project in line with Govt. of Assam's Millet Mission has been implemented under DPR Mode covering 50 farmers in Chenga and Gumafulbari blocks in 2022-23 and has resulted in good production of millets which will create income avenues for the farmers through value chain creation. In 2022-23, another milestone has been achieved where NABARD has successfully facilitated submission of application for GI registration of Sarthebari Metal Crafts.

Under Rural Infrastructure Development Fund (RIDF) a total of 361 projects amounting to ₹ 49895.27 lakh were sanctioned as on 31 March 2023 for various Rural Development Projects implemented through PWD, WRD, AH & Vety., Agriculture, Fisheries Dept., Irrigation, WRD etc.

6. Thrust Areas for 2024-25

The performance of Banks under Priority Sector is not satisfactory. However, timely disposal of loan applications and a farmer friendly approach shall help in increasing credit, deposits as well as recovery. Credit to agriculture has increased in conformity with the priorities of the Government. Improving recovery is essential to help the banks participate in the sponsored programmes as well as in ensuring coverage of farmers (small & medium) and others.

The district has enormous potential for development of agriculture sector, but the achievement under crop loan was very low at 14.93% during 2022-23. The coverage of KCC is not up to the desirable level and total outstanding amount under KCC was recorded at Rs. 40626.85 lakh as on 31 March 2023. The main reason cited by banks is that the farmers are not able to submit proper land documents and also huge amount of NPA under KCC. Agriculture Dept. and land revenue/ circle office can devise a way for issue of simplified land documents only for the purpose of issuing KCC to farmers. Further, performance of banks in respect of KCC to Dairy and Fishery activity is very dismal, which may also be given adequate attention to exploit the huge potential available in these sectors also.

7. Major constraints and suggested action points

Roads and Bridges, power, drinking water supply, market infrastructure etc., are the major areas of concerns under infrastructure development. The district has still around 30 timber bridges as on date, which hampers free movement of agricultural and other goods from the villages to the nearby market. Rural bridges, one Flood control and irrigation projects are under execution in the district under RIDF.

Flood is a recurring problem in the district. Steps need to be initiated to ensure preparedness. Vaccination of animals prior to flood as per technical requirements should also be considered. Removing the bottlenecks will enhance the potential to contribute towards development of this district.

8. Way Forward

Awareness creation and skill up-gradation of farmers is very important for development of Agriculture, AH and Fishery Sectors. Since, agriculture is the backbone of the economy, focus attention may be given towards value addition of the agriculture produces like potato, paddy, Mustard, vegetable etc. in order to increase the income of the farming community and also to address the issue of post-harvest losses of the farmers. Contribution of the district in the dairy and fishery sector is commendable. However, in the absence of adequate number of feed manufacturing units, majority of the animal/fish feeds are imported from outside. There is an urgent need for establishment of an animal feed plant in the district through public sector investment and also by private entrepreneurs. The banking and financial institutions should also come forward for giving timely credit to the poor and marginal farmers.

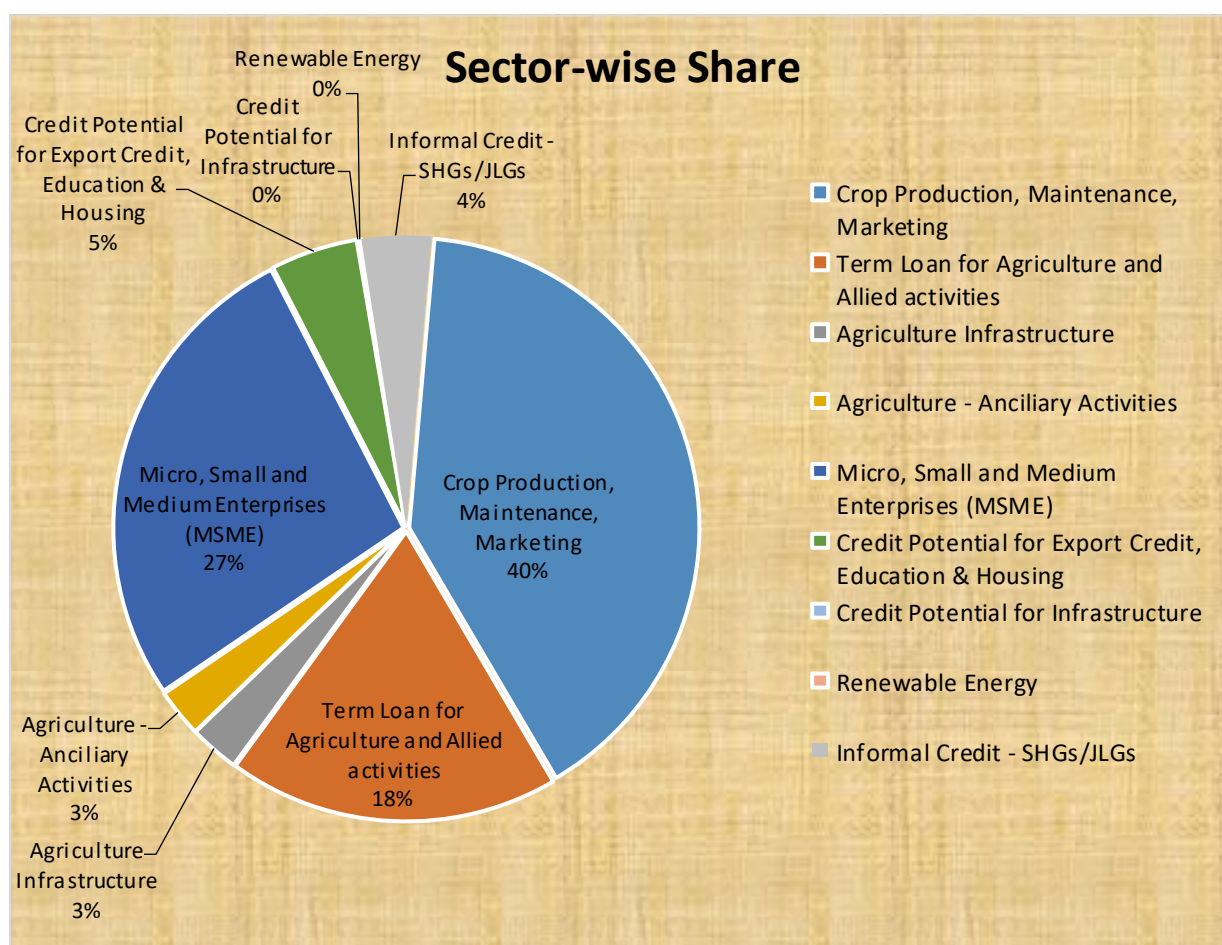
The DCC/DLRC meeting may be held regularly and timely for effective implementation, monitoring and review of banking services, financial inclusion plans, etc. BLBC meetings are not being conducted regularly in all the blocks. For better co-ordinations amongst the stake holders, initiative may be taken to hold the BLBC meeting regularly and in the presence of all stake holders. The coordinated approach for effective reviewing of GLC to agriculture will help policy formulation in the sector for more inclusive growth.

Broad Sector-wise Projections – 2024-25

District: Barpeta

State: Assam
(Rs. lakh)

Sr. No.	Particulars	PLP Projections 2024-25
A	Farm Credit	
i	Crop Production, Maintenance, Marketing	83968.04
ii	Term Loan for Agriculture and Allied activities	37897.55
	Sub Total	121865.59
B	Agriculture Infrastructure	5811.66
C	Agriculture - Ancillary Activities	2929.20
I	Credit Potential for Agriculture (A+B+C)	130606.45
II	Micro, Small and Medium Enterprises (MSME)	56384.00
III	Credit Potential for Export Credit, Education & Housing	10132.00
IV	Credit Potential for Infrastructure	222.40
V	Renewable Energy	62.48
VI	Informal Credit - SHGs/JLGs	8087.50
	Total Priority Sector (I to V)	205494.83



Sector/Sub-Sector-wise Projections - 2024-25

District: Barpeta

State: Assam
(Rs. lakh)

Sr. No.	Particulars	PLP Projections 2024-25
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance, Marketing	83968.04
ii	Water Resources	3062.69
iii	Farm Mechanization	3894.63
iv	Plantation & Horticulture including Sericulture	1369.59
v	Forestry and Wasteland Development	73.15
vi	Animal Husbandry - Dairy	16017.86
vii	Animal Husbandry - Poultry	5678.19
viii	Animal Husbandry –Sheep, Goat, Piggery, etc.	4134.26
ix	Fisheries	2891.14
x	Farm Credit – Others, including Two Wheelers for Farmers	192.50
xi	Farm Credit- Others – Sustainable Agriculture Practices	583.54
	Sub Total	121865.59
B	Agriculture Infrastructure	
i	Construction of storage and Marketing Infrastructure	4467.28
ii	Land Development, Soil Conservation, Watershed Development	17.82
iii	Agriculture Infrastructure - Others	1326.56
	Sub Total	5811.66
C	Agriculture - Ancillary Activities	
i	Food and Agro Processing	1319.20
ii	Agriculture - Ancillary Activities - Others	1610.00
	Sub Total	2929.20
II	Total Agriculture	130606.45
III	Micro, Small and Medium Enterprises (MSME)	
(a)	MSME - Term Loan	44088.00
(b)	MSME - Working Capital	12296.00
	Total MSME	56384.00
IV	Credit Potential for Export Credit, Education & Housing	10132.00
a.	Export Credit	48.00
b.	Education	484.00
c.	Housing	9600.00
V	Credit Potential for Infrastructure	284.88
a.	Social Infrastructure Involving Bank Credit	222.40
b.	Renewable Energy	62.48
VI	Informal Credit - SHGs/JLGs	8087.50
	Total Priority Sector	205494.83

District Map



जिला प्रोफाइल District Profile					
जिला District		Barpeta		राज्य State Assam	
1. भौतिक और प्रशासनिक विशेषताएं PHYSICAL & ADMINISTRATIVE FEATURES				2. मृदा और जलवायु SOIL & CLIMATE	
कुल भौगोलिक क्षेत्र (वर्ग किलोमीटर) Total Geographical Area (sq. km)		2282		कृषि जलवायु अंचल Eastern Himalaya Region- Lower Bhramaputra (Zone 2)	
उप मंडलों की संख्या No. of Sub Divisions		2		जलवायु Climate Subtropical in nature with warm humid summer followed by cool and dry	
ब्लॉक्स की संख्या No. of Blocks		11		मृदा प्रकार Soil Type Alluvial, Red loamy, tarai soils	
राजस्व गांवों की संख्या No. of revenue villages		835			
ग्राम पंचायतों की संख्या No. of Gram Panchayats		129			
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		228200		वर्ष (मिलीमीटर में) Rainfall [in mm]	
वन भूमि Forest Land		0		साधारण Normal 2104	वास्तविक Actual 2019-20 NA 2020-21 4208 2021-22 2400
क्षेत्र जो खेतों के लिए उपलब्ध नहीं है Area not available for cultivation		49590		खंडों की संख्या No of Blocks	
चरागाह और गोचर भूमि Permanent Pasture and Grazing Land		10121		भूजल की स्थिति Ground Water Scenario	कुल Total
विविध वृक्ष फसल के अंतर्गत आने वाले भूमि Land under Miscellaneous Tree Crops		9160			
कृष्य वंजर भूमि Cultivable Wasteland		6503			
वर्तमान परती भूमि Current Fallow		10296		सुरक्षित Safe	जोखिम भरा Critical
अन्य परती भूमि Other Fallow		5353		11	NA
बोया गया निवल क्षेत्र Net Sown Area		148237		कम जोखिम Semi Critical	ओवर एक्सप्लोइटेड Over Exploited
कुल अथवा सकल फसली क्षेत्र Total or Gross Cropped		249307		NA	NA
एक से ज्यादा बार कृषित क्षेत्र Area Cultivated More than Once		101070		100	189726
फसल सघनता (जीसीए/ एनएसए) Cropping Intensity [GCA/NSA]		168		100	100
6. कर्मचारों का प्रोफाइल ('000 में) WORKERS PROFILE [in '000]				7. जनसांख्यिकी प्रोफाइल ('000 में) DEMOGRAPHIC PROFILE [in '000]	
खेतिहर Cultivators		204		श्रेणी Category	कुल Total
उपयुक्त में से, छोटे सीमांत कृषक Of the above, Small/ Marginal Farmers		147		पुरुष Male	महिला Female
कृषि मजदूर Agricultural Labourers		57		ग्रामीण Rural	शहरी Urban
घरेलू उद्योग में लगे कारीगर Workers engaged in Household Industries		29		जनसंख्या Population	1692
कृषि संबद्ध गतिविधियों में लगे कारागीर Workers engaged in Allied agro activities		5		अनुसूचित जाती Scheduled Caste	867
अन्य कर्मी Other Workers		227		अनुसूचित जनजाति Scheduled Tribe	104
				99	NA
				6	NA
				406	NA
				NA	NA
8. गृहस्थ परिवार ('000 में) HOUSEHOLDS [in '000]				9. घरेलू सुविधाएं [संख्या: '000 घरी में]HOUSEHOLD AMENITIES [Nos. in '000 Households]	
कुल गृहस्थ परिवार Total Households		337		ईट/पत्थर/कंक्रीट के घरHaving brick/stone/concrete houses	NA
ग्रामीण गृहस्थ परिवार Rural Households		306		पीने के पानी का स्रोत होना Having source of drinking water	294
बीपीएल गृहस्थ परिवार BPL Households		NA		स्वतंत्र शौचालय होना Having independent toilets	
				243	
10. ग्राम स्तरीय आधारभूत संरचना [सं.] VILLAGE-LEVEL INFRASTRUCTURE [Nos]				11. स्वास्थ्य और स्वच्छता से संबंधित आधारभूत संरचना [संख्या]INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]	
विद्युतीकृत गाँव Villages Electrified		833		आंगनवाड़ी Anganwadis	2914
गाँव जिनमें डाकघर हो Villages having Post Offices		NA		प्राथमिक स्वास्थ्य केंद्र Primary Health Centres	54
गाँव जिनमें बैंकिंग की सुविधा हो Villages having Banking Facilities		835		प्राथमिक स्वस्थ उप केंद्र Primary Health Sub-Centres	168
गाँव जिनमें प्राथमिक विद्यालय हो Villages having Primary Schools		NA		अस्पताल में बेड की संख्या Hospital Beds	
गाँव जिनमें प्राथमिक स्वास्थ्य केंद्र हो Villages having Primary Health Centres		48		1110	
गाँव जिनमें स्थानांतरणीय जल आपूर्ति की सुविधा हो Villages having Potable Water Supply		NA		12. कृषि के लिए आधारभूत संरचनाऔर समर्थन सेवाएं [संख्या] INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE[Nos]	
पक्की अप्रोच सड़कों से जुड़े गाँव Villages connected with Paved Approach Roads		NA		बीज फार्म Seed Farms	4
				उर्वरक केंद्र Fertilizer Outlets	NA
				किटकनाशक केंद्र Pesticide Outlets	NA
				पंजीकृत नर्सरी Approved nurseries	NA
				पंजीकृत एफपीओ Registered FPOs	15
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 + परती भूमि) Area Available for Irrigation (NIA + Fallow)		148237		मंडी/ बाजार (संख्या) Mandis/ Markets [Nos]	12
सृजित सिंचाई क्षमता Irrigation Potential Created		17324		पक्के रोड की लंबाई (किलोमीटर में) Length of Pucca Road [km]	367
निवल सिंचित क्षेत्र (कम से कम एक बार सिंचित क्षेत्र)Net Irrigated Area (Total area irrigated at least once)		868		रेल्वे लाइन की लंबाई (किलोमीटर में) Length of Railway Line [km]	NA
नहरों/बैनलों द्वारा सिंचित क्षेत्रArea irrigated by Canals / Channels		NA		माल परिवहन गाड़ियाँ (सं) Goods Transport Vehicles [Nos]	4262
कुवों द्वारा सिंचित क्षेत्रArea irrigated by Wells		3643		कोल्ड स्टोरेज की क्षमता (एमटी) Cold Store Capacity [MT]	
				5000	
तालाबों से सिंचित क्षेत्र Area irrigated by Tanks		NA		16. प्रमुख फसलों का क्षेत्र, उत्पादन और उपज AREA, PRODUCTION & YIELD OF MAJOR CROPS	
अन्य स्रोतों से सिंचित क्षेत्र Area irrigated by Other Sources		13681		फसल Crop	क्षेत्र Area ('000'ha)
उपयोग की जाने वाली सिंचाई क्षमता (सकल सिंचित क्षेत्र) Irrigation Potential Utilized (Gross Irrigated)		1010		उत्पादन Prod. ('000'MT)	उत्पादकता Productivity kg/ha
				औसत उत्पादकता Avg. Yield [MT/ha]	
15. प्रसंस्करण इकाइयों PROCESSING UNITS				Paddy	126
प्रसंस्करण गतिवाध का प्रकार Type of Processing Activity		इकाइया की संख्या No. of		638	5063
खाद्य प्रसंस्करण Food Processing		163		5	905
कृषि प्रसंस्करण Agro Processing		155		12	6000
				23	217
				9	101
				5	3
17. पशु जनगणना के अनुसार पशुओं की संख्या ANIMAL POPULATION AS PER 19 CENSUS [Nos]				कपास (लिट) का उत्पादन गांठों में है (भारत में 177.8 किलोग्राम प्रति गांठ)Production of Cotton (lint) is in Bales(177.8 kg per bale in India)	
पशु की श्रेणी Category of animal		कुल Total	नर Male	मादा Female	18. संबद्ध गतिविधियों के विकास के लिए आधारभूत संरचना [संख्या] INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES [Nos]
मवेशी - संकर नस्लCattle- Cross bred	73000	NA	NA	पशु चिकित्सालयों / औषधालयों Veterinary Hospitals/ Dispensaries	21
मवेशी -स्वदेशी Cattle - Indigenous	409515	NA	NA	रोग निदान केंद्र Disease Diagnostic Centres	69
भैंस Buffaloes	20629	NA	NA	कृत्रिम गर्भाधान केंद्र [संख्या] Artificial Insemination Centers [Nos]	1
भेड़- संकर नस्ल Sheep- Cross bred	51906	NA	NA	पशु प्रजनन फार्म Animal Breeding Farms	1
भेड़- स्वदेशी Sheep - Indigenous		NA	NA	पशु चारा निर्माण इकाइयाँ [संख्या]Animal feed manufacturing units [Nos]	NA
बकरी Goat	177709	28	150	चारा फार्म [संख्या]Fodder Farms [Nos]	NA
शुकर- संकर नस्ल Pig - Cross bred	31322	NA	NA	19. दूध, मछली, अंडा उत्पादन और प्रति व्यक्ति उपलब्धता MILK, FISH, EGG PRODUCTION & PER CAPITA AVAILABILITY	
शुकर- स्वदेशी Pig - Indigenous		NA	NA	मछली Fish	उत्पादन (एमटी) Production [MT]
घोड़ा/गाधा/ऊँट Horse/Donkey/Camel	NA	NA	NA	20850	प्रति व्यक्ति उपलब्धता (ग्राम/ दिन) Per cap avail. [gm/day]
मुर्गी- संकर नस्ल Poultry - Improved	1195000	NA	NA	अंडा Egg	उत्पादन (लाख में सं) Production [lakh Nos]
मुर्गी-स्वदेशी Poultry - Indigenous		NA	NA	दूध Milk	उत्पादन (लाख एलपीडी में) Production [lakh LPD]
		6114	प्रति व्यक्ति उपलब्धता (ग्राम/ दिन) Per cap avail. [gm/day]		
Sources (if not mentioned against the respective item):		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 - District Ind Centre/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.			

District Profile - Write up

Predominant economic activities:

Barpeta district has almost a plain topography with a gentle slope towards the South having high density of population of 742 persons per sq. km as against 398 per sq.km at the state level. The total population of the district is 1693622 as per 2011 census.

Agriculture is the predominant economic activity of the district engaging about 80% of the population directly or indirectly. The major agricultural crops grown in the district are paddy, pulses, oil seeds and fibre crops. Besides these crops, the district produces various types of horticultural crops viz. coconut, arecanut, banana, lemon etc. Pisciculture is a major enterprise in the district. Livestock rearing also provides supplementary income to a large number of rural households and certain pockets like Bajali, Gobardhana, Chakchaka, Sarukhetri, Mandia etc. are known for cattle farming, poultry, Goat and Piggery.

Factors/infrastructure contributing or inhibiting the growth in Ground level Credit (GLC)

The geo-climatic condition of the district is conducive for the cultivation of a variety of agricultural crops. However, paddy is the principal crop which is grown in 1.25 lakh ha. The coverage of summer, autumn and winter paddy is reported to be 42.70 %, 1.39 % and 55.90 %, respectively of the total Paddy cultivated area of the district. In addition to paddy, mustard, pulses, wheat and jute are the other important field crops. The district has net and gross cropped areas of 1,48237 hectares and 249307 hectares respectively. There is about 1,25,829 ha is under rain-fed areas of the district. The total irrigation potential created in the district is 17324 Ha.

Bell and brass metal crafts are the predominant economic activities of the district. Famed for their unique artistic skills, the local artists and craftsmen of the district (mainly from Sarthebari, Baniakuchi etc.) are involved in designing brass and bell metal utensils viz, kahi (plate), bati (bowl), ban bota, lota, sarai, charka, safura, maihang and ashana.

Bajali block of the district in particular has shown extensive growth in the Dairy sector. 37 Dairy Cooperative Societies (DCS) having milk testing unit are in the area. There are more than 3500 dairy units in the area. Around 80,000 ltrs of milk is daily marketed through WAMUL (Purabi Dairy) and AMUL. BMCUs with 34000 ltrs capacity are installed in various locations of the district.

Critical interventions required in the district under major sector for harnessing the potential estimated under PLP 2024-25

The development of infrastructure in the district is not upto the desired level and the district has also been placed under the “Aspirational District Programme” of Govt. of India. There is huge potential under agriculture, animal husbandry and fishery sectors. Creation of value chain infrastructure for these sectors starting from storage and processing to marketing will transform the economy of the district. However, the poor network of banking services, especially presence of bank branches in few areas and low achievement under the District Credit Plan, particularly in respect of crop loan are inhibiting the growth of Ground Level Credit flow in the district.

बैंकिंग प्रोफाइल Banking Profile										
राज्य District	Barpeta		राज्य State Assam		अग्रणी बैंक Lead Bank		UCO Bank			
1. नेटवर्क और पहुँच NETWORK & OUTREACH (As on 31/03/)										
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 associated			प्रति बैंक पहुँच Per Branch Outreach	
		कुल Total	ग्रामीण Rural	अर्ध शहरी Semi-urban	शहरी Urban	सूक्ष्म वित्तीय संस्थान mFIs/mFOs	एसएचजी/ जेएलजी SHGs/JLGs	बीसी/ बीएफ BCs/BFs	गाँव Villages	परिवार Households
वाणिज्यिक बैंक Commercial Banks	22	78	28	50	0	NA	NA	507	10	4300
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	1	20	16	4	0	NA	NA	55	41	NA
जिला मध्यवर्ती सहकारी बैंक District Central Coop. Bank	0	0	0	0	0	NA	NA	0	0	0
सहकारी कृषि और ग्रामीण विकास बैंक Coop. Agr. & Rural Dev. Bank	1	3	0	3	0.00	NA	NA	0	0	0
प्राथमिक कृषि सहकारी सोसाइटी Primary Agr. Coop. Society	41	NA	NA	NA	NA	NA	NA	NA	NA	NA
अन्य Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
सभी एजेंसियाँ All Agencies	65	101	44	57	0	0	0	562	51	4300
2. जमा बकाया DEPOSITS OUTSTANDING										
एजेंसी Agency	खातों की संख्या No. of accounts					जमा राशि (रु. 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	355271	432271.28	478093.87	10.60%	84.73
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	57417	60913.54	65624.05	7.73%	11.63
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	17654	19302.94	20570.99	6.57%	3.65
अन्य Others	0	0	0	0	0	0	0	0.00	0.00%	0.00
सभी एजेंसियाँ All Agencies	0	0	0	0	0	430343	512487.76	564288.91	10.11%	
3. ऋण और अग्रिम बकाया LOANS & ADVANCES OUTSTANDING										
एजेंसी Agency	खातों की संख्या No. of accounts					जमा राशि (रु. लाख में) Amount of Loans & 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	376031	361015	337529	-7	59.81	265168.36	372824.80	434387.2	16.51%	89.87
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	26433	27262	54622	100	9.68	21398.35	23622.78	47509.3	101.12%	9.83
सहकारी बैंक Cooperative Banks	2728	3302	3758	14	0.67	1560.51	2363.88	1448.86	-38.71%	0.30
अन्य Others	0	0	0	0	0	0	0	0	0.00%	0.00
सभी एजेंसियाँ All Agencies	405192	391579	395909	108	70	288127	398811.46	483345.36	21.20%	
4. नकद जमा-अनुपात CD-RATIO										
एजेंसी Agency	सीडी अनुपात CD Ratio			5. वित्तीय समवेशक के तहत प्रदर्शन (खातों की संख्या) PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)						
	31-Mar-21	31-Mar-22	31-Mar-23							
वाणिज्यिक बैंक Commercial Banks	67.00	68.50	58.6	31 मार्च 2023 तक संघीय जानकारी Cumulative up to 31 March 2023						
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	42.70	38.81	42.34							
सहकारी बैंक Cooperative Banks	10.46	9.53	8.79							
अन्य Others	0.00	0.00	0.00							
सभी एजेंसियाँ All Agencies	60.71	62.75	68.30							
वाणिज्यिक बैंक Commercial Banks	1094802	407626	120546	58544						
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	369849	36852	9449	7094						
सहकारी बैंक Cooperative Banks	0	453	246	4						
अन्य Others	0	0	0	0						
सभी एजेंसियाँ All Agencies	1464651	444931	130241	65642						
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	88667	90.8	27760	79.1	37323	88	NA	NA	NA	NA
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	8447	8.7	6927	19.7	5203	12	NA	NA	NA	NA
सहकारी बैंक Cooperative Banks	528	0.5	414	1.2	0	0	NA	NA	NA	NA
अन्य Others	0	0	0	0	0	0	0	0	0	0
सभी एजेंसियाँ All Agencies	97641	100	35101	100	42526	100	0	0	0	0
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	109897	61798.23	56	117833	87253.29	74	133714.71	88666.65	66.31%	44
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	24631	3095.99	13	26151	6364.10	24	30702.87	8446.56	27.51%	12
सहकारी बैंक Cooperative Banks	6085	498.53	8	6513	661.05	10	7063.33	528.10	7.48%	6
अन्य Others	0	0	0	0	0	0	0	0	0.00%	0
सभी एजेंसियाँ All Agencies	140613	65393	77	150497	94278.44	109	171480.91	97641.31	56.94%	62
8. वार्षिक ऋण योजनाओं के तहत क्षेत्र-वार प्रदर्शन SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
बड़े 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	66421.75	4640.78	7.00	67750.91	10876.73	16.00	76636.72	11443.90	14.93	12.64
मियादी ऋण (कृषि) Term Loan (Agr)	35040.00	15019.24	43.00	35741.17	16941.70	47.00	41566.53	23657.47	56.91	48.97
कुल कृषि ऋण Total Agri. Credit	101461.75	19659.72	19.00	103492.08	27818.43	27.00	118203.25	35101.37	29.70	25.23
एमएसएमई MSME	25842.19	39693.72	154.00	31620.00	31513.38	100.00	36124.61	50554.08	139.94	131.31
अन्य प्राथमिकता क्षेत्र Other Priority Sectors*	13308.58	6039.31	45.00	15384.48	34946.63	227.00	17153.05	11985.86	69.88	113.96
कुल प्राथमिकता क्षेत्र Total Priority Sector	140612.52	65392.75	218.00	150496.56	94278.44	354.00	171480.91	97641.31	56.94	66.42
9. एनपीए की स्थिति (बकाया) 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	NA	NA	NA	434387	NA	NA	NA
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	NA	47509	NA	NA	NA
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	NA	1449	NA	NA	NA
अन्य Others	0	0	0	0	0	0	0	0	0	0
सभी एजेंसियाँ All Agencies	0	0	0	0	0	0	0	0	0	0
*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 Sources : SLBC and Lead Bank Data										

Banking Profile – Write up

Financial performance of the banks in the district

The institutional credit structure in the district comprises of RRB (20 Branches), Commercial Banks (78 Branches) and Cooperatives (3 Branches). The total bank branches operating in the district is 101, of which Assam Gramin Vikash Bank has the highest number of branches with 20, followed by State Bank of India with 17 branches. The district has 18 Private Banks catering to the need of urban population. Further, there are 41 PACS exist in the district. The total ground level credit by all the banks was Rs.976.41 crore under priority sector during the year 2022-23. The highest disbursement made by the State Bank of India with Rs.232.47 crore.

There are 131 ATMs set up by various banks. Of which, 76 ATMs are in rural areas and 55 in the semi-urban areas.

Performance of banks under special programmes

National Mission on Financial Inclusion named as Pradhan Mantri Jan-Dhan Yojana (PMJDY) was launched on 28th August 2014 in the district. The scheme aims to cover all households with at least one basic banking account with RUPAY Debit Card having in-built accident insurance cover of Re.1 lakh. Further, an overdraft facility up to Rs.10,000/- is also permitted to accounts after satisfactory operation in the account for six months. As on 31.03.2023, the district had 1464651 PMJDY accounts. Further, under PMSBY, PMJJBY and APY, the total enrolment has been recorded at 444931, 130241 and 65642 respectively as on 31.03.2023.

Financial health of the banks in the district

The overall deposits in banks in the district increased from Rs.512487.76 lakh as on 31.3.2022 to Rs.564288.91 lakh as on 31.3.2023, registering a growth of 10.11%. The loans and advances of the banks increased from Rs.398811.46 lakh as on 31.3.2022 to Rs.483345.36 lakh as on 31.3.2023, registering a growth of 21.20%. The overall CD ratio increased from 62.75% as on 31.03.2022 to 68.30% as on 31.03.2023. The contribution of CBs, RRBs and StCBs was 89.87%, 9.83% and 0.30% of the total advances respectively under priority sector in the district. Aggregate achievement of ACP target under priority sector by all agencies for the FY 2022-23 was 128.79%.

The total agricultural credit disbursed for the year 2020-21, 2021-22 and 2022-23 was Rs.19659.72 lakh, Rs.27818.43 lakh and Rs.35101.37 lakh respectively. The total credit to MSME sector disbursed for the year 2020-21, 2021-22 and 2022-23 was Rs.39693.72 lakh, Rs. 31513.38 lakh and Rs.50554.08 lakh respectively.

Other Credit Delivery systems in the district

There are 562 BC points of various banks in the district. Assam Gramin Vikash Bank (AGVB), Union Bank of India and State Bank of India (SBI) have extensively adopted BC model for providing banking service to the rural individuals. Further, India Post – Payment Banks through their 49 outlets are also catering the banking needs of the people of the district. Although as per Financial Inclusion Plan, all the banks were advised to provide banking service by means of BC/BF/Brick-Mortar Branch/USB to all villages, but few banks are yet to provide BC services in many rural areas.

Methodology of Preparation of Potential Linked Credit Plans (PLPs)

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

Methodology

NABARD, in 1988-89, took initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long term potential (in terms of physical units) in each sector of agriculture and rural development with reference to the natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities.

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

The indicative unit costs suggested by the State level unit cost committee along with scale of finance by DLTC/SLTC are made use of while arriving at the total financial outlays.

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

Sr. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none"> Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings, Study the cropping pattern and cropping intensity (GCA/NSA) Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied. Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; Estimation of credit potential taking into account Scale of Finance and KCC guidelines Block-wise allocation of potential taking into account credit absorption capacity
2	Water Resources	<ul style="list-style-type: none"> Collection of data on ultimate irrigation potential, area under irrigation and balance potential available under groundwater and surface water. Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures Different MI structures in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	<ul style="list-style-type: none"> Potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; Calculation of requirement of no. of tractors assuming one tractor per 30 acres and 45 acres of irrigated and

Sr. No.	Sector	Methodology of estimation of credit potential
		unirrigated cropped area; Adjustment of tractor potential with land holdings <ul style="list-style-type: none"> Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters, etc.
4	Plantation and Horticulture including Sericulture	<ul style="list-style-type: none"> Estimation of additional area that could be brought under plantation crops based on area of cultivable waste land likely to be treated and brought under plantation crops; Feasibility and possibility of shifting from food crops to plantation crops; replanting by taking into account approximate economic life of a few plantation crops; potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> Collection of data on number of milch animals as per the latest census Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

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

1	Bankers	i. Provides inputs/information on Exploitable potential vis-a-v credit available ii. Potential High Value Projects/Area Based schemes iii. Infrastructure support available which can form basis for their business/development plans.
2	Government Agencies/ Departments	i. Developmental infrastructure required to support credit flow for tapping the exploitable potential ii. Other support required to increase credit flow iii. Identification of sectors for Government sponsored programme
3	Individual/ Business entities	i. Private investment opportunities available in each sector ii. Commercial infrastructure iii. Information on various schemes of Govt & Banks.

Limitations and constraints

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

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

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

1.1.1 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 Rs.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 Rs.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 Mantra 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 lakhs 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 Rs.2 lakh crore

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

1.1.3 National Cooperative Policy - The National Cooperative Policy envisions increasing contribution of cooperative sector in GDP from present level of Rs.21 lakh crore to Rs.90 lakh crore by year 2030 and reaching around Rs.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.

1.1.4 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 NABCONS.

1.1.5 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.

1.1.6 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.

1.1.7 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

analytics 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.

1.1.8 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.

1.1.9 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.

1.1.10 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. Rs.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.

1.2 Policy Initiatives - Reserve Bank of India

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

- i. 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.

- ii. 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.
- iii. 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.

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in 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 Rs. 1,07,015 crore was disbursed during the year 2022-23.

1.3.2 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 Rs.1,58,905 crore.

1.3.3 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.

1.3.4 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.

1.3.5 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.

1.3.6 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.

1.3.7 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).

1.3.8 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 Rs 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 Rs. 3,363.30 lakh against the budget allocation of Rs.11,368.50 lakh (Allocation includes Rs.7,000.00 lakh towards GoI's PACS Computerization project).

1.3.9 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 Rs.1,852.61 crore under various funding mechanisms viz., Adaptation Fund (AF), National Adaptation Fund for Climate Change (NAFCC) and Green Climate Fund (GCF).

1.3.10 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 Rs.100 crore funded by NABARD, SIDBI, BSE, NSE and Others for awareness creation and capacity building of the different stakeholders.

1.3.11 Agriculture Credit target for 2023-24

For the FY 2022-23, agriculture credit achievement was Rs.21.67 lakh crore, as against the target of Rs.18.50 lakh crore. Agriculture credit target for the year 2023-24 has been fixed at Rs.20 lakh crore. In order to provide special focus to allied activities, separate sub targets of

Rs.1.40 lakh crore for working capital and Rs.1.53 lakh crore for term loan towards allied activities under GLC targets have been fixed.

1.4. Policy Initiatives – State Government

1.4.1 Of the total Agriculture credit target of Rs.20,00,000/- crore for the year 2023-24, Rs.15,045.00 crore has been allocated to Assam State with special focus to allied activities to ensure increased credit flow to AH, Dairy & Fisheries under GLC. Special focus has been given to North East based on concentration of low Priority Sector Lending districts.

1.4.2 Digital transformation in the Government

With an aim to ensure quality, time bound and transparent citizen centric schemes, the state government has launched many initiatives viz. Mission Sadbhavana to dispose of old files, paperless governance by introducing of e-office in Secretariat, contactless services (some in auto-approval mode), empowering automobile dealers to register vehicles and issue Registration Certificates, Govt. receipts on online mode through e-GRAS etc.

Assam has onboarded in One Nation One Ration Card (ONORC) scheme since June, 2022. The Government of Assam will identify new 40 lakh beneficiaries under NFSA and new Ration Cards will be issued to them.

“Mission Basundhara 2.0”: In a bid to streamline and resolve and make land revenue services more accessible to citizen, “Mission Basundhara” was initiated by Govt. of Assam during 2021. The implementation of the mission shall enable achieving the goal of 100% Digitization of Maps and total Integration of Maps, Land Records and Registration for the State under DILRMP. The citizens shall have access to real time land records.

Seven land related services viz. settlement of Khas and ceiling surplus land, settlement of occupancy tenant/special cultivators/ hereditary land of tribal communities/ AP transferred land from original AP holder/ regularization of settlement of PGR VGR land and online payment of land revenue will be provided to the citizen through **Basundhara 2.0** portal, which was launched by Govt. of Assam on 14 November 2022.

1.4.3 Mukhya Mantri Sva-Niyojan Mission: Govt. of Assam aims to promote micro-entrepreneurs for creating self-employment opportunities among the un-employed youths belonging to BPL families and low-income households. Income generating activities such as Trading, Manufacturing, Service, Food processing, Handloom, Handicraft, Agriculture and allied- Animal Husbandry, Fishery and Dairy will be supported under this scheme.

1.4.4 Pragyan Bharati : Govt. of Assam has decided to upgrade building infrastructure of around 500 High schools with Rs 5 crore per school. Rs 1 crore will be provided to 500 High Schools for furniture, smart classrooms, teaching learning 16 materials and sports infrastructure. Out of the target of 500 schools, 400 existing schools will be renovated and another 100 new schools will be built with state-of-the-art infrastructure as Model schools. An amount of Rs 2500 cr has been earmarked for the programme during 2023-24. The fund will be sourced through various schemes; viz. PM-DeVINE, RIDF, NESIDS and State Budget.

1.4.5 Mukhya Mantri Awas Yojana: 1 lakh beneficiaries will be covered under this scheme, and an amount of Rs 800 Cr has been allocated under this programme.

1.4.6 Atma Nirbhar Krishi Programme: Govt. of Assam aims to implement Atma Nirbhar Krishi Programme, wherein procurement of millets and mustard from State farmers at remunerative price will be facilitated through Agriculture Marketing Board and Assam Food and Civil Supplies Corporation Ltd, funded by CMSGUY.

A Jute Mill will be established in Lower Assam area will be established to address the issues regarding shortage of gunny bags and procurement of jute. Similarly, Govt. of Assam will encourage cooperatives for establishing Mustard Oil Mill in the areas of high mustard production.

1.4.7 Orunodoi: Orunodoi remains one of the prime women centric flagship programmes to fight against poverty by the State Govt. "Orunodoi 2.0" has been launched by Govt. of Assam. Under this scheme, the monthly benefits have been increased from Rs 1000 to Rs 1250 from October 2022 benefitting more than 17 lakh households.

1.4.8 Skill Upgradation: In order to create industry-ready skilled personnel and entrepreneurs, the state government in collaboration with Tata Technologies Private Limited aims to transform the Industrial Training Institute (ITIs) and Polytechnics in the State as Centres of Excellence. 77 nos. of ITIs and Polytechnics to be upgraded with an estimated cost of Rs. 367 crore for skilling the youth of Assam. North East Skill Centre has been established in collaboration with ITE Education Services (ITEES), Singapore. Further, Govt. of Assam has also decided to set up one Skill University at Mangaldai with project cost of Rs. 1016 crore. Skilling of youth will boost in building a self-reliant Assam.

1.4.9 200 years of Assam Tea

Tea Industry has been playing an extremely important role in employment generation and contributing around 90 percent of State's export. In order to boost this sector, Govt. of Assam has decided to allow use of tea garden land for agriculture and allied activities. Further, Assam Tea Industries Special Incentives Scheme (ATISIS), 2020 will be further strengthened to incentivise the production of orthodox tea and specialty tea in Assam.

1.4.10 Commercial Tree Plantation:

To bring innovative reforms in the management of Trees Outside Forest, Govt. of Assam has notified Assam Trees Outside Forest (Sustainable Management) Rules, 2022. These rules were framed to encourage farmers to grow trees on non-forest lands by simplifying the processes of registration of plantations, grant of felling permission and issuance of Certificate of Origin through contactless public delivery mode. This will strengthen the green economy by weaning away industrial supplies from reserve forest resources.

1.4.11 Climate Change

Govt. of Assam proposes to introduce Chief Minister's Green Initiative Incentive Scheme as part of Assam's agenda in implementing India's "Panchamrit" strategy for combating climate change. Further, Govt. also proposed to incentivize private-led carbon sequestration initiatives and promote climate resilience through community participation.

1.4.12 Agriculture:

Govt. of Assam has proposed to go beyond the traditional oil seeds and plans to cover an area of around 2 lakh hectare under **oil palm** in the next five years. Around 2084 ha area has already been brought under cultivation. The State has been divided into six zones and four zones have already been allotted to processing companies.

Govt. of Assam has also launched Assam Millets Mission (AMM), Assam Fodder Mission (AFM) and State Floriculture Mission (SFM).

Govt. of Assam launches initiative '**Assam Millet Mission**' to boost Agri sector: Govt. of Assam has launched Assam Millet Mission, targeted to raise nutrition quotient & doubling farmers' income and also to increase productivity. It will also contribute in crop diversification.

Assam Fodder Mission (AFM): Under this Project it has been proposed to demonstrate the modern & scientific cultivation practices of mix fodder cultivation to the farmers of Assam at their fields as well as in departmental farms.

State Floriculture Mission (SFM): Govt. of Assam has decided to introduce Assam Floriculture Mission, aimed at supporting the state's farmers and boosting the floriculture industry. The mission will be launched with an initial investment of ₹ 150 crore, and will be open to 20,000 farmers in the state.

State Government proposes to set up a Storage Mission to create one million metric tonnes capacity for agriculture and horticultural crops. Furthermore, to minimize post-harvest losses, a scheme for setting up of more dry and cold storage units has been planned by providing top up subsidies over and above existing provisions in the Gol Scheme.

A seed vertical has also been set up under Assam Agribusiness & Rural Transformation Project (APART) to provide 42 quality seeds and planting material to address the issue of low productivity.

1.4.13 Animal Husbandry & Veterinary

A scheme in collaboration with National Dairy Development Board (NDDB) to achieve 50,000 production of female calves during the next five years is being implemented by the Govt. So far, 1.16 lakh doses of sex sorted semen has been procured to ensure production of female calves in the state.

Under piggery sector, 1670 farmers are being supported with a financial outlay of Rs. 7.88 crore to establish pig farms aiming to make the state self-sufficient in pork production.

With a vision to make Assam self-reliant, a Joint Venture company named North East Dairy and Foods Limited, between Govt. of Assam and National Dairy Development Board (NDDB) has been formed with an aim of producing 10 lakh liters of milk per day.

Mobile Veterinary Units (MVUs): In order to ensure animal health care facilities to the doorstep of the farmers, 181 mobile Veterinary Units will be made fully functional in the state during the year 2023-24.

1.4.14 Fisheries:

With a view to take Assam to become one of the top five states in the production of fish within the next five years, Govt. of Assam has decided to implement a project called the Assam Fisheries and Rural Livelihood Project (AFDLP) for funding under Japan International Cooperation Agency (JICA).

With a view to conserve the indigenous germplasm, propagation and restoration of endangered fish species, a 5-year project on Gene Bank for Indigenous Fish (GBIF) is being implemented through the College of Fisheries, Raha.

1.4.15 Handloom, Textile & Sericulture Department- “Weaving the Future”

Govt. of Assam will provide support to 4,299 numbers of Weavers of Sualkuchi by providing yarn at 30% subsidised rates.

Sericulture Model Villages will be set up in 5 districts / subdivisions under Assam Agribusiness and Rural Transformation Project. An amount of Rs 733 lakh has been allocated to cover 1250 beneficiaries of 5 districts/sub-divisions.

Govt. of Assam will set up an Integrated Handloom Park with an estimated project cost of Rs 55 crore in the proximity of Kaziranga National Park.

1.4.16 Soil & Water Conservation

Government proposes to create 59 nos. of Spring Sheds in three hill districts of Assam, viz., Karbi Anglong, West Karbi Anglong and Dima Hasao and the Department will also implement Integrated Soil & Water Conservation schemes to create rural infrastructure under RIDF

1.4.17 Tourism:

To promote private investments in the tourism sector in places like Kaziranga, Manas etc., Govt. of Assam will be signing agreement for mega hospitality projects with major hospitality groups. This will ensure Assam to be one of the few states in India to grant industry status to tourism.

1.4.18 Assam Microfinance Incentive and Relief Scheme, 2021 (AMFIRS)

The objective is to provide relief to distressed women who have been burdened with Micro Finance loans and usurious interest rate regime across the State. Relief under the scheme is categorised as – (1) incentivize good credit discipline to almost 10 lakh eligible beneficiaries, (2) State Govt. to pay the overdues of around 6 lakh borrowers whose payments are overdue up to 89 days, and (3) cleaning of outstanding debt of stressed borrowers whose account have become NPAs. During 2023-24, Govt. of Assam will provide support to stressed and destitute women borrowers, whose accounts have become Non Performing Assets, as on 31st March 2021 and those who have borrowed up to Rs 25,000 only.

1.4.19 Agri Vision 2025

Govt. of Assam has prepared a VISION PLAN (AGRI VISION 2025), keeping food security, employment generation and sustainability of agricultural production in its core. The vision statement being SUSTAINABLE AGRICULTURE FOR ENOUGH FOOD, EMPLOYMENT AND WEALTH. The focus is on self-sufficiency of food grains, oilseeds and horticultural produce. The areas of intervention to be (i) large-scale shallow tube well irrigation, (ii) thrust to value addition in horticulture produce, (iii) Integrated Nutrient Management like use of organic manures, bio-fertilizers and green manuring to maintain soil health, (iv) attaining self-sufficiency in seed production, (v) conservation of natural resources, (vi) increased area and production of pulses, oilseeds and food cereals. A Young Farmers' Development Agency (YFDA) to be formed in each district to administer and co-ordinate various activities of the scheme with the Department of Agriculture.

1.4.20 Assam Agenda 2030

The Transformation and Development Department to coordinate the efforts of the Govt. of Assam in achieving the Sustainable Development Goals (SDGs). The Dept. to act as a think-tank to research, coordinate, train, spread awareness and understanding on issues related to SDGs across all levels and stakeholders in the State. The Govt. of Assam has set its focus on five major areas comprising the critical means of implementation – financial resources, human resources & capacities, technology & innovation, monitoring & statistical capacity development for assessing the progress on Assam 2030 and partnerships.

1.4.21 Assam State Rural Livelihood Mission (ASRLM)

ASRLM is being implemented by Assam State Rural Livelihoods Mission Society (ASRLMS) with the objective of enhancing the social and economic empowerment of the rural poor in Assam. It is a multipronged approach to strengthen livelihoods of the rural poor by promoting SHGs, providing skill development and placement for youth for wage based occupations in different private/business organizations and imparting self-employment oriented training. The services of the Mission include training/capacity building, revolving fund assistance, providing seed capital, start-up cost to eligible village organizations, credit linkage facilities

and skill training programs through RSETIs. Credit support through banks are on the lines of RBI instructions on micro credit.

1.4.22 Incentive to SHG members

Govt. of Assam proposes to extend Rs 1000 to the bank accounts of all SHG members to incentivise them to maintain an active bank account and to develop business project proposal. Further, woman will also get Rs 10,000 in subsequent year to develop her business into a successful home-based enterprise. All these payments would be done through DBT.

1.4.23 Status of Cooperatives in the State

There are 13722 different types of cooperative societies in the State of Assam. The Sector-wise/Activity-wise distribution Co-operatives is given in the Table.

Sr. No.	Type	No. of Societies
A	Non Credit Cooperative Societies	
1	AH Sector (Milk/Fishery/ Poultry etc.)	2258
2	Consumer Stores	372
3	Housing Societies	232
4	Weavers	33
5	Marketing	351
6	Labour Societies	244
7	Industrial Societies	369
8	Agro Processing	9
9	All others	4688
	Total	8556
B	Credit Cooperative Societies	
10	Primary Agriculture Credit Societies	2351
C	Multi State Cooperative Societies (MSCs)	
11	MSCs	----

Source: Report of RCS, Govt. of Assam

Source: Statistical Handbook
Assam 2022

* RCS, Govt. of Assam

1.4.24 State Government Sponsored Programmes with Bank Credit

“Mukhya Mantrir Laghu Udyog Udagoni Aachoni”: Under the scheme, Govt. of Assam proposes to provide Capital Incentive in form of Credit Linked Subsidy directly to the lending bank for MSME Sector. Capital subsidy at the rate of 10% of the Fixed Capital Investment by the entrepreneur with a ceiling of Rs 50 lakh per entrepreneur will be available under the scheme.

Chief Minister’s MSME Interest Subvention Scheme: Under this scheme, 3% interest subvention will be provided to the beneficiary through credit linked subsidy to provide relief for the MSME sector through Term/working capital interest subsidy. It is anticipated that a credit outflow to the tune of Rs 1700 cr from the banks to MSME sector will be made and more than 6000 MSMEs will be benefitted directly.

Under Aspirational Block programme of NITI Aayog, 20 blocks in 13 districts of the State of Assam have been identified aiming at localizing sustainable developmental goals. For furthering the cause of holistic development of these blocks, suitable credit plan for creating avenues for ground level credit flow under priority sector have been suggested in the PLPs.

CHAPTER – 2**Credit Potential for Agriculture**

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

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

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

2.1 Farm Credit**2.1.1 Crop Production, Maintenance and Marketing****2.1.1.1 Status of the sector in the district**

Total geographical area of the district is 228200 ha. Net area under cultivation of different crops is 148237 ha. The share of net area sown to total geographical area is 64.96 per cent. The GCA of the district is 249307. There are about 1.47 lakh farmers, who are small and marginal and it contributes to about 72 % of land holding.

Table: land use pattern

Total Geographical area (ha)	Area under Agriculture (in ha)			Cropping Intensity (%)	Area in ha.		
	Grossed cropped area (1)	Net sown area (2)	Area sown more than once (1-2)		Area under forest	Area under Waste land	Area under other uses
228200	249307	148237	101070	168%	462	3538	11193

Source: District Agriculture Office, Barpeta

Barpeta (undivided) has subtropical climate, with chilly winters and hot humid summers. The climate of the district remains mild and pleasant round the year. Tropical monsoon climate of the District provides two distinct seasons- summer and winter. The summer season of March to May is followed by the Monsoon from June to September. This is followed by cool winter season from the month of October to February. The average rainfall from the southwest monsoon is 1792 mm. The area receives heavy rainfall every year and out of 3234 mm of annual normal rainfall, 60 to 65% is received during June to September from south west monsoon.

The area under various crops during the year 2022-23 were as under below:

Sr. No	Particulars of Crops	Area under Cul-tivation (Ha) 2022-23	Production (MT) 2022-23	Productivity Kg/Ha
A	Cereals			
1	Summer Paddy	53520	310041.36	5793
2	Autumn Paddy	1747	5055.80	2894
3	Winter Paddy	70075	323045.70	4610

Sr. No	Particulars of Crops	Area under Cul- tivation (Ha) 2022-23	Production (MT) 2022-23	Productivity Kg/Ha
4	Wheat	22677	4840	1808
5	Maize	2259	11701.62	5180
6	Other Cereals & Small Millets	569	349.93	615
B.	Oilseeds			
7	Mustard	20860	18774	900
8	Nizer	1847	1001.07	542
9	Linseed	3231	2074.30	642
10	Sesamum	390	270.66	694
C.	Pulses			
11	Black gram	4660	2996.38	643
12	Green Gram	668	402.14	602
13	Lentil	5329	2781.70	522
14	Peas	1828	1160.80	635
15	Gram	112	70	625
16	Tur	256	162.30	634
17	Other Pulses	1522	666.63	438
D.	Other Crops			
18	Jute*	6855	79289.5 bales	2082
19	Mesta	567	800.60	1412
20	Potato	8570	100611.80	11740
21	Chillies	3380	2484.30	735
22	Ground Nut	888	3298.92	3715
23	Onion	2540	41325.80	16270
24	Rabi Vegetables	17585	325181.82	18492
25	Kharif vegetables	12462	215031.80	17255
26	Sugar cane	287	12587.82	43860

Source: Dept. of Agriculture, Barpeta

* Avg. yield in KG dry fibre, production in bundle (1 bundle = 180 Kg)

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- The Department of Agriculture with one District Agriculture Officer, three Sub Divisional Agrl. Officers and 20 ADOs provide guidance to the farmers. There is one farmers' training centre in the district. Supply of fertilizers is arranged by private authorized dealers.
- The Department of Agriculture is implementing various Central and State Govt. projects for attaining food sufficiency viz. National Food Security Mission, RKVY, Jute Technology Mission, Seed Village Programme, Horticulture Mission, etc. The scheme aims to make available the improved technologies to the farmers through a series of planned interventions.
- Seed Replacement and establishment of Seed Village - Seed replacement improve the productivity of crops to a large extent. To obtain self-sufficiency in Food Grains the seed replacement rate has to be increased to the desired level.

Irrigation: The State Govt. Department has prioritized improvement of irrigation facilities in the district. The district has a Net Irrigated Area of 1010 Ha. [2021-22]. So far, an area of 17324 ha of irrigation potential have been created against 148237 ha of net sown area of the district.

Prime Minister's Fasal Bima Yojana (PMFBY):- The Department of Agriculture, Govt. of

Assam in coordination with Banks and other agencies has been implementing the scheme to ensure insurance cover for all stages of the crop cycle including post-harvest risks in specified instances. Regional Rural Banks (RRBs), Cooperative Banks and Primary Agricultural Credit Societies (PACS) have a vital role to play in increasing the coverage under the scheme. In order to encourage farmers to join the scheme, Govt. of Assam has declared that the premium burden of the crop will be shared by Govt. and a token amount of Rs. 100/- would be contributed by the farmers for land upto 1 hectare.

The Ground Level Credit (GLC) flow for the last three years is as under

(Rs. lakh)

Agency	2020-21	2021-22	2022-23
Commercial Banks	4248.27	10304.10	7876.88
StCB	9.72	19.23	0
RRB	382.49	553.40	5658.09
Total	4640.48	10876.73	13534.97

2.1.1.3: Assessment of potential for the financial year 2024-25

Based on the area eligible for crop loan in the district, the physical potential under the sector that can be tapped during 2024-25 and the Assessment of exploitable potential for the year 2024-25 is given below:

The bankable potential is calculated as follows:

Crops	% of GCA	Bankable GCA (2*GCA/100)	Scale of finance (in lakh)	Bankable potential (4*3)
Paddy	51.29	125342.00	0.73	91875.69
Jute	2.80	6855.00	0.63	4318.65
Wheat	9.28	22677.00	0.51	11451.89
Mustard	8.54	20860.00	0.51	10701.18
Potato	3.51	8570.00	1.73	14783.25
Chilies	1.88	4594.66	1.03	4732.50
Vegetables	8.23	20125.00	1.10	22117.38
Pulses	5.26	12853.00	0.51	6503.62
Others	9.21	22520.34	0.52	11755.62
Sub Total				178239.76

The crop wise realistic bankable potentials for the year 2024-25 are given in the following table:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		SoF	Phy Units	Fin. Outlay	Bank Loan
i	Summer Paddy (Boro)	0.62	19550	12121.00	12121.00
ii	Winter Paddy (Sali)	0.72	30550	21996.00	21996.00
iii	Maize	0.54	2500	1350.00	1350.00
iv	Mustard/Rape	0.47	12800	6016.00	6016.00
v	Jute	0.63	5500	3465.00	3465.00
vi	Potato	1.80	7700	13860.00	13860.00
vii	Chilli	1.03	1100	1133.00	1133.00
viii	Brinjal	0.97	580	562.60	562.60
ix	Bhindi(Ladies finger)	1.63	550	896.50	896.50
x	Tomato	1.03	660	679.80	679.80
xi	Cabbage	1.14	550	627.00	627.00
xii	Cauliflower	1.13	550	621.50	621.50
xiii	Pulses (Black Gram/Green Gram)	0.50	1250	632.89	632.89

Sr. No.	Activity	PLP 2024-25			
		SoF	Phy Units	Fin. Outlay	Bank Loan
xiv	Finger/Foxtail Millets	0.33	550	181.50	181.50
xv	Working Capital for Dairy (KCC) - Hybrid Napier Grass	0.18	1600	288.00	288.00
xvi	Working Capital for Dairy (KCC) - Guinea Grass	0.10	1600	160.00	160.00
	Crop Loan Total		87590	64590.79	64590.79
	Add : 10% on Bank loan for Consumption/ Subsistence purpose			6459.08	6459.06
	Add : 20% for Repairs & Maintenance of Farm Assets			12918.17	12918.19
	Sub-Total		87590	83968.04	83968.04

The Block-wise physical and financial projection is given in Annexure – I.

2.1.2 Water Resources

2.1.2.1 Status of the sector in the district

In the hydrological point of view, the entire Barpeta district falls under the Brahmaputra basin. The mighty river Brahmaputra and its nine tributaries are flowing through the district, covering a total length of about 1460 Km. The tributaries namely Beki, Manah, Pallah, Chaulkhowa, Pahumara, Kaldia etc. flows from Royal Bhutan Kingdom to the river Brahmaputra of the district. In addition to these tributaries, beels, ponds and other permanent sources of water is utilised for flow and lift irrigation.

The ultimate irrigation potential of the district is 1.87 lakh ha. The district has net and gross cropped areas of 148237 hectares and 249307 hectares respectively. Out of the total Gross cropped area of 148237 ha, Net Irrigated Potential created (as on 31 March 2022) in the district is 17324 ha. Mandia block have the maximum rain-fed and irrigated area followed by Rupsi. Amongst the cereals, Paddy is the most cultivated crop grown in Barpeta district which is mainly rain-fed followed by the oilseeds & Pulses.

As on 31st March 2022, cumulatively, Department of Irrigation has created an irrigation potential of 1010 Ha in the district. The details are given below in the table.

Year	Minor Irrigation(Ha)	Medium and Major (ha)	Total
2021-22	1010	0	1010

Source: Statistical Handbook, Assam

2.1.2.2 Infrastructure and linkages support available, planned and gaps

The Department of Irrigation has five divisions in the district viz. Barpeta-Baghbor, Sorbhog-Jani, Chenga – Sarukhetri, Bhawanipur and Tihu divisions. So far, department has created an irrigation potential of 17324 Ha in the district. Against this ultimate Net/Assured irrigation Potential of 1.87 lakh Ha, Potential created is 17324 Ha. The district has net irrigated area of 17324 ha [2021-22].

Financing 1 lakh STW and Solar Irrigation : Govt. of Assam is implementing One Lakh Shallow Tube Wells and 1000 Solar Shallow Tube Wells Scheme. It would increase the irrigation potential and facilitate in enhancing the cropping intensity.

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY): Govt. of India launched Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) during 2015-16, which envisages the concept of “water for every farm” and “more crop per drop”. The programme aims at achieving convergence of investments in irrigation at the field level, enhancing the physical access of water on the farm and expanding cultivable area under assured irrigation for providing ‘Har Khet Ko Pani’. Under PMKSY-HKMP, 380 units covering additional area of 1520 ha. have been commissioned by Irrigation Department in the district of Barpeta.

Banks have not extended any loan under this activity for the last few years.

2.1.2.3 Assessment of potential for the financial year 2024-25

The physical and financial projections for the sector during the year 2024-25 are given below in the following table.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Shallow Tube well (Dia -80 mm, depth - 45 m)	0.31	2600	817.18	817.20
ii	Diesel Pump Set (5 HP)	0.35	3400	1190.00	1190.00
iii	Shallow Tube well with Solar Photo-voltaic (1 HP)	2.59	510	1319.37	1055.49
	Sub- Total		6510	3326.55	3062.69

Bank Loan: Unit Cost upto Rs.1.60 lakh (100%) and above Rs.1.60 (80% of TFO)

The Block-wise physical and financial projection is given in Annexure – I.

2.1.3 Farm Mechanization

2.1.3.1 Status of the sector in the district

The main objectives of Farm Mechanization are to increase the efficiency and timeliness of farm operations, reduction in cost of cultivation, efficient utilization of other agricultural inputs and improvement in quality of produce for better marketability. Use of harvesting machinery reduces the time gap between the harvesting of crop (viz. kharif paddy) and tillage operation for the next crop (viz. rabi wheat).

The number of tractors in the district is given below:

Farm mechanization	Registered upto March 2022 (Nos.)	Cumulative as on 31.03.2023
Tractor	772	772

Source – Department of Agriculture

2.1.3.2 Infrastructure and linkages support available, planned and gaps

- As per the existing crop area, against the requirement of 10871 tractors, only 4267 tractors are available in the district.
- In order to achieve a food grain yield target of 4.2 tonnes/ha by the end of 2030, farm power availability needs to increase at a CAGR of 5% to achieve a target of 4.0 kW/ha. Keeping in view the above, following schemes are being implemented by State as well as by Central Government.
 - ✓ Rashtriya Krishi Vikas Yojana (RKVY)
 - ✓ National Food Security Mission (NFSM)

- ✓ Sub-Mission on Agricultural Mechanization (SMAM)
- During the year-2021-22 under Sub-Mission on Agriculture Mechanization (SMAM) Rs.18000 crore of budget was allocated out of which 50% is central and 50% state funding. Training and demonstrations have 100% central funding. The Govt. of India had launched Central Sector Scheme – “Sub-Mission on Agricultural Mechanisation (SMAM)” under the aegis of National Mission on Agricultural Extension & Technology in all states to promote the usage of farm mechanisation and increase the ratio of farm power to cultivable unit area up to 2.5 kW/ha (Guidelines of SMAM 2020-21).
- Govt. of Assam has launched the Tractor Distribution Scheme under the Chief Minister Samagra Gramya Unnayan Yojna (CMGUY) for farmers. Under the new revised tractor scheme, the government will provide one tractor along with some necessary accessories in each revenue village at subsidized rates. In the district of Barpeta, benefit has been extended to 733 Groups.
- Incentives for Purchase of Agricultural Machines/ Implements: In order to make available various agricultural implements and machines available to farmers, subsidy @ 25% to 50% of the cost of equipment/machine with permissible ceiling limits is made available to all category of farmers under various schemes of the Department of Agriculture and Cooperation such as Macro Management of Agriculture, National Food Security Mission, Rashtriya Krishi Vikas Yojana, National Horticulture Mission etc.
- Agricultural Engineering wing in the District Agriculture Office is the nodal agency for all matters related to agricultural mechanization.
- Under this sector, an amount of Rs.31.41 crore was financed by various banks during the financial year 2021-22. Most of the units were financed under the CMGUY.
- Fuel supply for operation of agricultural machinery is available in the district.
- Farm machinery & spare part dealers and service centres availability in the district is inadequate.
- During the financial year 2021-22 and 2022-23, 913 and 9525 units involving bank loan amounting Rs.503.81 lakh and Rs.3141.04 respectively were financed by various banks. Majority of these units were financed under the CMGUY.

2.1.3.3 Assessment of potential for the financial year 2024-25

Depending upon the present level of mechanization in the district, trend of credit flow under the sector, supportive policies framed for commercialization of agriculture, rising demand for agricultural equipment/ implements and revision in unit cost, the projections for 2024-25 have been made as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Tractor with accessories and trailor (30 - 35 HP)	7.47	278	2075.91	1660.74
ii	Power Tiller with Trailor and CMVR Kit (12 - 15 HP)	2.78	610	1695.80	1356.64
iii	Thresher (Single purpose) - Tractor mounted	2.30	275	632.50	506.00
iv	Reaper (Self-propelled)	1.35	275	371.25	371.25
	Sub-Total		1438	4775.46	3894.63

Bank Loan: Unit Cost upto Rs.1.60 lakh (100%) and above Rs.1.60 (80% of TFO)

The Block-wise physical and financial projection is given in Annexure – I.

2.1.4 Plantation and Horticulture including Sericulture**2.1.4.1 Status of the sector in the district**

Barpeta district has almost a plain topography with a gentle slope towards the South having high density of population of 742 persons per sq. km as against 398 per sq.km at the state level. The district is blessed with wide array of climatic condition which is highly suitable for cultivation of horticulture crops; there is need of exploiting up to its full potential.

The area, production and productivity of some horticultural crops in the district of Barpeta for the year 2022-23 are given below:

Sr. No	Particulars of Crops	Area under Cultivation (Ha) 2022-23	Production (MT) 2022-23	Productivity Kg/Ha
1	Banana	2504	40089.04	16010
2	Pineapple	188	3212.92	17090
3	Orange	5.2	49.66	9550
4	Papaya	466	11705.90	25120
5	Arecanut	3385	3909.70	1155
6	Coconut (Nos)	1960	8467	4320
7	Sweet Potato	622	2245.40	3610
8	Tapioca	21	179	8526
10	Turmeric	1232	1123.58	912
11	Ginger	806	6270.68	7780
12	Black pepper	42	63.75	1518
	TOTAL	11231.20	77316.63	95591

Source: District Agriculture Office, Barpeta

* Production in Tonnes dry cured nut (Arecanut) and Production in tonnes in thousand nut (coconut), Avg. yield nut per tree (Source: Agriculture Department)

2.1.4.2 Infrastructure and linkages support available, planned and gaps

The Dept. of Agriculture, Govt. of Assam has a network of extension units besides the three Sub division (Agri.) under the District Agriculture Office, which are manned with specialists in various disciplines. The department has set up a research station at Patbaushi and a progeny orchard of 4 ha area for raising mother plants. The Department of Agriculture, GoA has set up five Seed Farms covering an area of 61.30 ha in the district for ensuring quality seed to the farmers. There are regulated markets at Howly, Barpeta Road, Baharihat for various horticultural products and vegetables. At present there is only one Cold Storage with 5000 MT capacity in Chakchaka Development Block of Barpeta district. The unit was set up in the year 2010 and is financed by Central Bank of India, Sorbhog Branch.

There are 23 small nursery units set up by private entrepreneur. Taking into consideration the potential available in the district, the department may encourage establishing nurseries to make available good quality planting materials. Regular supply of fertilizers and pesticides should be ensured for farmers. Transport, marketing and cold storage facilities need to be improved. Agro-processing units should be encouraged for value addition and to minimise distress sales and post-harvest wastage of fruit produce. Strengthening extension machinery is essential to provide adequate guidance and technical inputs to the farmers.

Government Programmes and Interventions for Horticulture Development**a. MIDH:****i. Horticulture Mission for North East & Himalayan Region(HMNEH):**

HMNEH is considered to be the major development and promotional intervention aimed at holistic development of horticulture sector in the country. HMNEH for the holistic growth of the horticulture sector covering fruits, vegetables, root & tuber crops, mushrooms, spices, flowers, aromatic plants, coconut, cashew, cocoa and bamboo.

- ii. **National Horticulture Board (NHB)** – programme focusing on hi-tech horticulture and post-harvest management infrastructure including cold storages and reefer vans. A majority of the schemes of NHB are credit linked.
- iii. **Coconut Development Board Scheme:** Special Laying Out of Demonstration Plot (LODP) for SCSP/TSP under Coconut Development Board, GOI - 2016-17 has been implemented by Directorate of Horticulture & Food Processing, Assam at a cost of Rs. 175.00 Lakh to cover 1000 hectare in Assam in which financial assistance of Rs. 35,000.00 per hectare in two annual instalments is provided for adoption of Integrated Management Practices in disease affected palms.

Some of the major supportive activities undertaken from the HMNEH are planting material production, mushroom production, honey bee rearing, organic farming, farmers training, floriculture crops, post-harvest, processing and marketing of horticultural produces, etc.

Rashtriya Krishi Vikas Yojana – Horticulture (RKVY – Horticulture)

The agricultural development strategies need to be reoriented to meet the needs of farmers and hence RKVY was evolved to rejuvenate Agriculture. Assam was to achieve a growth rate 2 percent in Agriculture. The primary target area for Agricultural sector development through RKVY have been identified as Agriculture, Horticulture, Animal Husbandry, Research, Fishery and Dairy.

NABARD Intervention: Some of the important interventions of NABARD in the State of Assam are:

Farm Sector Promotion Fund (FSPF): The FSPF funds provide grants for the promotion of innovations in agriculture & allied sectors, enhancing productivity of agriculture and allied sectors, promotion of climate resilient agriculture, training & capacity building, seminars, & workshops. The interventions under FSPF lead to increase in productivity of farm produce, income, and use of new technology.

In this district of Barpeta, 3 FSPF projects viz. (i) Popularization of Integrated Farming, (ii) Zero Energy Cool Chamber and (iii) Model Millets Project under FSPF are being implemented in Association with KVK and NGO, for promotion of innovative agriculture practices and encouraging farmers towards millets cultivation etc.

Farmer Producer Organisation (FPO): NABARD has promoted a total of 154 FPOs under PODF-ID and CSS-FPO in Assam, to organize the farmers into a unit to get leverage of volume and bargaining power to reduce the cost of inputs and increase the price of outputs.

In Barpeta district one FPO on Vegetable & Horticulture sector has been promoted by NABARD in association with KVK. Further, under CSS- promotion of 10000 FPOs, 13 FPOs, covering all blocks of the district have already been formed.

Ground level credit flow to this sector is not encouraging. However, decrease in GLC flow to the sector has been noticed during the year 2022-23. The credit flow to this sector during the last three years are as under:

Year	Amount (Rs. Lakh)
2020-21	184.15
2021-22	406.84
2022-23	31.21

2.1.4.3 Assessment of potential for the financial year 2024-25

Taken into consideration the Government priorities and potentials available in the district and also to boost the sector, the physical and financial projections for the sector during the year 2024-25 are given below in the table.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Banana cultivation (1.8 m X 1.8 m)	1.19	675	800.75	800.79
ii	Coconut cultivation - 7.5 m X 7.5m	0.96	190	183.13	183.16
iii	Arecanut Cultivation - 2.7 m X 2.7 m	0.78	190	147.88	147.89
iv	Papaya	1.49	22	32.71	32.67
v	Assam Lemon	0.74	22	16.21	16.17
vi	Betel vine	0.73	55	39.93	39.93
vii	Mushroom (450 bags)	0.51	85	43.41	43.37
viii	Pineapple Cultivation - 90cm x 30cm x 60cm	2.23	27	60.14	48.11
ix	Plantation & Maintenance of Muga Food Plants with supply of Start-Up Tools (1 acre with 3 m X 3m spacing)	0.55	50	27.50	27.50
x	Mulberry Plantation (Acre)	0.60	50	30.00	30.00
	Sub-Total		1366	1381.65	1369.59

Bank Loan: Unit Cost upto Rs.1.60 lakh (100%) and above Rs.1.60 (80% of TFO)

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

2.1.5 Forestry and Waste Land Development

2.1.5.1 Status of the sector in the district

Forest, the “Green Gold” of this planet is understood as, “A dense growth of trees and shrubs covering a large area.” The definition of Forest is as diverse as its diversity in terms of types, species composition, and goods and services it renders. According to the UNFCCC definitions, “Forest is a minimum area of land of 0.05-1.0 hectares with tree crown cover (or equivalent stocking level) of more than 10-30 per cent with trees with the potential to reach a minimum height of 2-5 meters at maturity in situ.

Forests essentially play a key role in providing different ecosystem services that include its role in conditioning the microclimate in and around forests, conservation of watersheds originating from within forests, and providing timber and biodiverse NTFPs that are harvested to sustain livelihoods of forest dependent communities.

Forests are very important in the viewpoint of ecological balance, agriculture, environment habitat for large number of plant and animal species and as natural prevention of soil erosion. They have a profound influence on the structure and function of human habitat locally and globally (WCFSD 1999). The National Forest Policy, 1988 concentrated on the importance of forest resources as a significant part of economy and ecology of the nation.

As per data of Forest Report, 2019 the district forest cover is about 11518 Ha. The present status of forestry in the district is given below:

Geographic Area (Ha)	Very dense forest	Moderately dense forest	Open forest	Total	%
228200	0	3342	8428	11770	5.16

Source : State of Forest Report 2021

2.1.5.2 Infrastructure and linkages support available, planned and gaps

The area under Forest cover constitutes about 5.16% of the total geographical area of the district and at present there is no protected forest or reserve in the district. There is, therefore, a need to increase the green cover substantially and manifold. The available wasteland in the district could be used for dry land horticulture development and for fuel, timber and fodder tree crops.

- The forest nurseries have been established by the State Forest Department in 30 divisions of the state under the Nursery programme of the government. With the Central Government fund under National Afforestation Programme (NAP) Scheme for ` 2366.35 lakh, an area of 19666 Ha plantation was done through 550 nos. of JFMCs under 28 nos. of FDAs in Assam which includes Artificial Regeneration, Natural Regeneration, Bamboo plantation and Medicinal & Aromatic plantation. The identification of the forest nurseries at the district level needs to be done to promote plantations for forest based industries.
- Bamboo is a very important non-wood forest resources found in forest as well as non-forest areas in the district. It is fast growing, widely present, renewable, versatile and low cost natural resource. With the growing demand of timber, bamboo is a viable substitute for timber in the state. Bamboo farming may be encouraged in the wastelands and commercial bamboo cultivation can be taken up by the farmers with assistance from banks. Also bamboo and cane handicrafts find a good demand in the market.

2.1.5.3 Assessment of potential for the financial year 2024-25

The physical and financial projections for the sector during the year 2024-25 are given in the table below.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Bamboo Cultivation (5 x 5)	0.70	55	38.71	38.72
ii	Teak cultivation (2 x 2)	1.96	22	43.07	34.43
	Sub-Total		77	81.78	73.15

Bank Loan: Unit Cost upto Rs.1.60 lakh (100%) and above Rs.1.60 (80% of TFO)

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

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the sector in the district

Animal Husbandry sector provides subsidiary employment to rural folk and assured household income to landless agricultural labourers, small and marginal farmers. The sector also contributes to minimizing migration, empower women and protect the environment. Commercial dairying is emerging as an important avenue. The agro climatic conditions prevailing in the district is conducive for taking up dairy farming activities.

As per the 20th Livestock Census, 2020, the cattle and buffalo population in Assam was 109.09 lakh and 4.03 lakh respectively. The total livestock population in the State is 180.92 lakh which is 3.37% of the livestock population in the country. The exotic and crossbred cattle in Assam, constitutes a negligible proportion (7.05%) of the total cattle population. As per the 20th Livestock Census 2020, the milch cattle and buffalo population in district was 4.825 lakh and 0.021 lakh respectively. Agro-climatic condition in the district is suitable to support cross bred animals such as Jersey, HF, Sahiwal etc. Cross bred cattle in the district, constitutes a negligible proportion of the total cattle population and formed 11 % of the cattle population in the district.

The total milk production in the district is 48.18 lakh litres and the estimated per capita availability of milk in the district is at par with the State Average of 71 gm/day, but much lower

than the National average of 394 gm/day (Source: Basic AH Statistics 2018-19, Dept. of Animal Husbandry & Dairying, MoA, GoI). The GLC flow to the sector in last three years i.e. 2020-21, 2021-22 and 2022-23 are Rs.711.63 lakh, Rs.1235.14 lakh and Rs.902.80 lakh respectively. The KCC disbursed during 2020-21, 2021-22 and 2022-23 are 101.23 lakh, 52.02 lakh and 140.01 lakh respectively.

2.1.6.2 Infrastructure and linkages support available, planned and gaps

- To cater to 4.83 lakh Adult Cattle Units there are 91 veterinary dispensaries/institutions in the district as against the requirement of 97 (1 for every 5000 adult livestock units). Similarly, to provide breeding services to around 1.51 lakh breedable female animals, there are 69 State Government run and Milk Cooperative Societies and 1 AI Centre in the district as against the requirement of 151 (1 for every breedable 1000 female cattle).
- The district has 56 Primary Dairy Cooperative Societies (DCS), of which around 39 are functional. Estimated milk collection per day through these societies is 0.80 lakh litres which is being marketed directly/through the Milk Unions like WOMUL, AMUL etc. by the societies as raw milk. The district has 6 Bulk Milk Cooling Units (BMCU) with a total capacity of 34000 LPD. Further, farmers also utilize the services of BMCUs installed at Kokila, Bongaigaon (10000 LPD) and Nathkuchi, Nalbari (4000 LPD).
- During 2021-22, under National Artificial Insemination Programme (NAIP), Animal Husbandry & Veterinary Department and Dairy Societies has completed artificial insemination of 90466 breedable animals in the district, which is 29.70% of the animal population.
- Under National Animal Disease Control Programme (NADCP), 219029 Nos. of animals have been administered Foot & Mouth Disease (FMD) vaccine by the AH & Veterinary Department during 2022-23 (upto June 2022), covering 29.43% of animal population of the district, which is above the state average of 15.60%.
- GoI portal e-Pashuhaat – Provides buyers and sellers a platform for bovine breeders, increasing the farmers' income by minimizing the middlemen and by providing disease free germplasms to farmers for upgrading their breeds.
- GoI scheme "Rastriya Kaamdheni Aayog" – The scheme aims at sustainable genetic upgradation of cow resources and to enhance production and productivity of indigenous cows. It will also look after effective implementation of laws and welfare schemes for cows.

Separate GLC data is not available for dairy activities. However, under Animal Husbandry Sector, the GLC flow for the last three years were as under.

Year	Amount (Rs. Lakh)
2020-21	673.89
2021-22	1235.14
2022-23	902.80

2.1.6.3 Assessment of potential for the financial year 2024-25

The projections of the sector for the year 2024-25 have been modified as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	TERM LOAN				
i	Crossbred Cows yielding 10 Ltrs of Milk (1+1) with New Shed	2.77	2000	5540.00	4986.00
ii	Crossbred Cows yielding 8 Ltrs of Milk (1+1) with New Shed	2.35	3060	7178.76	6460.89
iii	Two Buffaloes unit yielding 6 liters per day (1+1)	2.35	260	609.96	549.01
iv	Mini Dairy - 12 Ltrs (5 + 5 animals)	17.05	110	1875.50	1687.95

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
v	Bulk Milk cooling Unit (2000 Ltr. Capacity)	9.35	20	187.00	168.34
vi	Dairy processing equipment to produce Indigenous milk products	14.52	40	580.80	522.72
vii	Calf rearing (10 heifer calves)	3.30	115	379.50	341.55
viii	Dairy marketing outlet / parlour	2.20	42	92.40	83.16
	Term Loan Sub-Total		5647	16443.92	14799.62
	WORKING CAPITAL				
ix	Working Capital for Dairy (KCC) -Small Dairy (1+1)	0.28	2000	560.00	560.00
x	Working Capital for Dairy (KCC) - Commercial Dairy (5+5)	1.87	352	658.24	658.24
	Working Capital (KCC) Sub-Total		2352	1218.24	1218.24
	Total Animal Husbandry - Dairy		7999	17662.16	16017.86

Bank Loan: Unit Cost upto Rs.1.60 lakh (100%) and above Rs.1.60 (90% of TFO)

The block-wise, activity wise projections for the year 2024-25 are given in Annexure I.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the sector in the district

Backyard poultry farming is very popular among the tribal and backward population of the district. Duck rearing is also popular because of good rainfall and the availability of many water bodies. Besides, it is reared in paddy fields. Being bigger than poultry birds, they fetch a higher price too.

The poultry population of the district as per 20th Livestock Census was as under:

Category	Fowl	Ducks/Others	Total
Population	960000	235000	1195000
% to total	80.33%	19.67%	

Total egg production in the district was 256.00 lakh numbers during the year 2021-22.

Total meat production in the district during the year 2021-22 is as below in the table:

District	Fowl (KG)	Duck/Others (KG)	Total (KG)
Barpeta	5110000	109500	5219500
Percentage	97.90%	2.10%	

Source: DVO, Barpeta

2.1.7.2. Infrastructure and linkages support available, planned and gaps

The Department of Animal Husbandry has a Poultry farm at Ganakuchi, Barpeta. There are no exclusive infrastructure facilities in the district catering to the poultry sector. There are two private hatcheries. The farmers have to depend on the other districts for supply of feed and Day old Chicks (DOC) for commercial broilers/layer farming.

Taking advantage of the present market trend for poultry products, enterprising people are motivated to take up poultry farming in suitable pockets in the district. However, the ground realities indicate that the layer units are viable and profitable provided the feed cost is reduced

by establishing feed mixing unit. In the case of Broiler units, the system of “Contract Farming” is coming into existence.

Separate GLC data is not available for Poultry activities. However, under Animal Husbandry Sector, the GLC flow for the last three years were as under.

Year	Amount (Rs. Lakh)
2020-21	673.89
2021-22	1235.14
2022-23	902.80

2.1.7.3 Assessment of potential for the financial year 2024-25

The physical and financial projections for the sector during the year 2024-25 are given in the below table. The block wise, activity wise physical and financial projections are given in Annexure-I.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Out-lay	Bank Loan
	TERM LOAN				
i	Hybrid Broiler (1000 birds unit)	4.727	400	1890.80	1512.66
ii	Hybrid Broiler (5000 birds unit)	23.245	31	720.60	576.46
iii	Duck Farming (28 F + 4 M Unit)	0.320	4300	1376.00	1376.00
iv	Duck Farming (100 F + 15 M Unit)	1.127	925	1042.48	1042.49
v	Layer Farm (5000 birds unit) - 1:1:3-Cage system	58.792	18	1058.26	846.58
	Term Loan Sub-Total		5674	6088.13	5354.19
	WORKING CAPITAL				
vi	KCC (Working Capital) - Broiler Firm 1000 birds all in all out	0.870	130	113.10	113.10
vii	KCC (Working Capital) - Broiler Firm 5000 birds all in all out	5.700	37	210.90	210.90
	Sub-Total		167	324.00	324.00
	Total Animal Husbandry - Poultry		5841	6412.13	5678.19

Bank Loan: Unit Cost upto Rs.1.60 lakh (100%) and above Rs.1.60 (80% of TFO)

The block-wise, activity wise projection for the year 2024-25 is given in Annexure I.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery, etc.

2.1.8.1 Status of the sector in the district

Goat farming and piggery are more popular than sheep rearing in the State. Around 90% of the population in the State are non-vegetarian which presents ample opportunities for the development of small ruminants and piggery sector in the State.

Goat rearing is popular among the rural poor as goats adapt quickly to harsh environment and has high reproductive efficiency, fair milk yield and excellent meat quality. The goats of Assam, called as Assam Hill Goat (AHG) are commonly found in the plains of the Brahmaputra and Barak valley and in the hilly tract of Dima Hasao and Karbi Anglong. These goats are predominantly of meat type producing good quality meat and are well known for their high prolificacy, fertility and fecundity coupled with high percentage of twinning and even triplet or quadruplet kidding.

Pigs are reared predominantly by the tribal population and is a major activity under small animal development in the state. The pig population in Assam is mostly comprised of non-descript local varieties and genetically graded pigs and hybrids. Local pigs are small sized with low prolificacy, but are highly adaptable to the harsh management conditions. These animals are not profitable as commercial venture. Crossbreds and graded pigs are, therefore, slowly gaining popularity.

The Sheep, Goat and Pig population of the district as per 20th Livestock Census was as under:

Category	Sheep	Goat	PIG	Total
Population	51906	177709	11276	240891
% to total	21.55%	73.77%	4.68%	

Source DVO, Barpeta

Total Meat production in the district during the year 2021-22 is as below in the table:

District	Goat & Sheep	Pig	Total (KG)
Barpeta	693500	200750	894250
Percentage	77.55%	22.45%	

Source : DVO, Barpeta

2.1.8.2 Infrastructure and linkages support available, planned and gaps

Majority of sheep/goat rearing is under free grazing practice. Due to continuous flood and inadequate availability of pasture lands hinders sheep and goat rearing in the district. Government may provide regular deworming and preventive vaccinations to the livestock and set up more shandy facilities in the district. Banks may provide more loans under this sector as this is the main activity of many poor landless farmers in the district.

The infrastructure available for veterinary services has already been discussed under Dairy chapter. Adequate extension services are provided by the Animal Husbandry Department. However, there are no exclusive Sheep/Goat/Piggery farms under the Government Sector in the district. Mainly local variety of Pigs and Goats are being used for rearing purposes, with little headway under cross breeding programme for Piggery.

Separate GLC data is not available for this activities. However, under Animal Husbandry Sector, the GLC flow for the last three years were as under.

Year	Amount (Rs. in Lakh)
2020-21	673.89
2021-22	1235.14
2022-23	902.80

2.1.8.3 Assessment of potential for the financial year 2024-25

The physical and financial projections for the sector during the year 2024-25 are given in the following table. The block wise and activity wise physical and financial projections are given in Annexure-I.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	TERM LOAN				
i	Goat Rearing (10 F+1 M) - Black Bengal/Assam Hill Goat with new shed	1.013	1175	1190.28	1190.29
ii	Goat Rearing (10 F+1 M) - Cross Bred/Upgraded Sirohi Beetal with new shed	1.592	825	1313.40	1313.40

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
iii	Goat Rearing (20 F+1 M) - Black Bengal/Assam Hill Goat with new shed	2.150	210	451.50	361.20
iv	Pig rearing & fattening Units - Crossbred Sows and Exotic Boar (3 F + 1 M)	2.252	76	171.15	136.91
v	Piggery – Breeding unit (20F+4M)	14.512	23	333.78	267.03
	Term Loan Total		2309	3460.10	3268.83
	WORKING CAPITAL				
vi	KCC for Goat rearing & breeding unit (10+1)	0.190	125	23.75	23.75
vii	KCC for • Goat rearing (20 F+ 1 M)- Cross-bred /Upgraded Sirohi/ Beetal Goats	1.256	670	841.65	841.68
	Sub-Total		795	865.40	865.43
	Total Animal Husbandry - Sheep/Goat & Piggery		3104	4325.51	4134.26

Bank Loan: Unit Cost upto Rs.1.60 lakh (100%) and above Rs.1.60 (80% of TFO)

The block-wise, activity wise projections for the year 2024-25 are given in Annexure I.

2.1.9 Fisheries

2.1.9.1 Status of the sector in the district

Fisheries sector plays an important role in providing cheap animal protein and supporting socio-economic development of the district. The various resources available and their level of exploitation is as under.

Particulars	Available	
	No.	Area (Ha)
Ponds & Tanks	27211	5704.06
Beel Fisheries	77	2539.54
River Fisheries	7	119.00 KM
Derelict Water	-	1367.00
Others	180	5955.00

(Source: Fisheries Department, Barpeta)

2.1.9.2 Infrastructure and linkages support available, planned and gaps

The District Fisheries Office is the nodal agency for overall development of the sector. They are engaged in identification, training, and coordination with stakeholders and implementation of various promotional schemes. There are 83 hatcheries and 7 wholesale Fish markets. Promotional schemes like RKVY, NMPS, NFDB assisted schemes, Neel Kranti, SAMPDA, and Mastya Jagaran are under implementation. An amount of Rs.64.65 lakh has been sanctioned under RIDF for Development of Bhuatava Beel in the district which is having an area of 48 ha.

The present fish production of 20850.40 MT (2022-23) of the district is above its demand of 18551 MT. The district has surplus production as compared to its population. The district produces 5114 million fish seeds (2021-22). The 39 number of fishermen cooperatives in the district with around 36227 population dependent on fish farming. The fish production in the district has seen a constant growth. (Source: DFDO Barpeta).

Rashtriya Krishi Vikas Yojana (RKVY): Rashtriya Krishi Vikas Yojana (RKVY) is a State Plan Scheme of special additional Central Assistance launched by the Ministry of Agriculture & Farmer Welfare, Government of India and National Development Council (NDC). Under

RKVY, the Department of Fisheries has taken various intervention in the form of supply of inputs, awareness creation on modern fish farming technology, construction of hygienic fish market etc., for the benefit of the fish farmers.

RIDF projects under implementation

Construction of private ponds/community tanks has been covered under RIDF. Sanction and release of funds are as follows:

RIDF Tranche	Year	No. of projects	Amount sanctioned (Rs.crore)
XXIV	2018-19	52	95.09
XXVI	2020-21	11	63.80
XXVIII	2022-23	1	4.52

Despite having substantial potential for financing, the GLC flow to this sector is not encouraging. The GLC flow for the last three years are as under:

Year	Bank loan (Rs. In Lakh)
2020-21	114.55
2021-22	325.25
2022-23	131.24

2.1.9.3 Assessment of potential for the financial year 2024-25

The physical and financial projections for the sector during the year 2024-25 are given below in the table.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Traditional fish culture in existing water bodies	0.364	1275	464.10	464.10
ii	Fish culture in existing water bodies (0.3 m excavation)	0.760	500	380.00	380.00
iii	Fish culture in existing water bodies (0.5 m excavation)	1.023	500	511.50	511.50
iv	Fish Seed rearing in 3 Nurseries (20m x 10m x 1m) Nos.	1.325	250	331.25	331.25
v	Semi- intensive fish culture with high stocking and multiple harvesting (1 m excavation)	2.200	55	121.00	96.80
	Term Loan Total		2580	1807.85	1783.65
	Working Capital				
vi	Working Capital (KCC) - Composite Fish culture	0.464	1675	777.84	777.87
vii	Working Capital (KCC) : Fish Marketing (Fish trading Item-Bicycle, fish carrying vessel and Electronic balance)	0.200	1170	234.00	234.00
viii	Working Capital (KCC) : Raising of Fry to fingerling in Rearing Ponds	0.382	250	95.60	95.62
	Sub-Total		3095	1107.43	1107.49
	Total Fishery		5675	2915.28	2891.14

Bank Loan: Unit Cost upto Rs.1.60 lakh (100%) and above Rs.1.60 (80% of TFO)

The block wise, activity wise physical and financial projections are given in Annexure-I. As per RBI Guidelines, 8% of Bank Loan should go to SF/MF.

Farmers Producers Organization (FPO)

NABARD has promoted one Fishery FPO covering more than 500 fish farmers of Fingua and its adjoining five villages of Barpeta Block. The main purpose of the project is to collectivize farmers, especially small producers, at various levels, to foster technology penetration, improve productivity, enable improved access to inputs and services and increase farmer incomes, thereby strengthening their sustainable agriculture/farm based livelihood. With a view to provide financial benefit to the members, the FPO has established one Wholesale Fish Market (Fish Kata) and one Input supply unit to ensure marketing and quality feed supply facility to the fish farmers.

2.1.10 Farm Credit – Others, including Two Wheelers for farmers**2.1.10.1 Status of the sector in the district**

Under this sector, activities like financing of bullocks, carts and Two Wheelers etc. which are directly or indirectly related to agriculture are covered. Subsistence farming is predominant in the district with majority of the farmers having small and fragmented land holdings. Bullock cart and two wheelers are beneficial for various farm operations and in order to help farmers increase their mobility and arrange agricultural inputs in time, access agricultural markets, etc. financing of two wheelers to farmers may be viable.

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

2.1.10.2 Infrastructure and linkage

Credit flow in this sector during the last 3 years has been reported below.

Year	Amount (Rs. lakh)
2020-21	9609.08
2021-22	9151.55
2022-23	2282.78

2.1.10.3 Assessment of potential for the financial year 2024-25

The physical and financial projections for the sector during the year 2024-25 are given in the table below. The block wise, activity wise physical and financial projections are given in Annexure-I.

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Two Wheeler	0.700	275	192.50	192.50
	Sub-Total		275	192.50	192.50

Bank Loan: Unit Cost upto Rs.1.60 lakh (100%) and above Rs.1.60 (80% of TFO)

2.1.11 Sustainable Agriculture Practices

2.1.11.1 Status of the sector in the district

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

In Barpeta district, NABARD has sanctioned an Integrated Farming System project under DPR mode with five models viz.,

- Integrated Pig- cum- Fish Farming
- Integrated Fish- cum- Duck- cum- Horti Farming
- Integrated Poultry- cum- Fish- cum- Crop (Maize)
- Paddy+Torria+Apiculture
- Paddy+Vegetable+Mushroom+Vermicompost Production

All the five models have been implemented successfully by KVK Barpeta and can be replicated in the district.

Objectives of Integrated Farming System

- To integrate different production systems like dairy, poultry, livestock, fishery, horticulture, sericulture, apiculture, etc. with agricultural crops as the base
- To increase farm resource use efficiency (land, labour and production/by- products) so as to increase farm income and gainful employment opportunity.
- To promote multi-cropping for multi-layered crops of economic value so as to sustain land productivity.
- To maintain environmental quality and ecological stability.

IFS Impact on Farm Income

The integrated farming system plays critical role in achieving better interaction among the various components of the system. This helps in achieving better yield and hence increases in farm income. The inclusion of integrated farming system significantly influences the gross farm income. It implies that inclusion of additional component such as goat, poultry and more milch animals in the farm significantly increases farm income.

Components of IFS suitable for different agro-ecosystems

Wetland	Garden land	Dryland
Dairy	Dairy	Dairy
Poultry	Poultry	Poultry
Fishery	Piggery	Goat/ sheep
Duckery	Sericulture	Farm pond
Bee keeping	Mushroom production	Agro-forestry
Mushroom	Bee keeping	

Integrated Farming Systems (IFS) suitable to marginal and small holders in the district:

Farming System	Cropping system
Agri-AH-Horti-Fishery	Paddy, Maize, Rajma, Banana, Seasonal vegetables, Poultry, Fish

Horti-Agri-AH	Cabbage, Chilli, Local garlic, Maize, Millets, Mithun
Agri-Fishery	Paddy, Fish
Silvipasture-Horti-Agri-AH-Fishery (Zabo system)	Forest trees, Fruit crops, Vegetables, Paddy, Maize, Cattle, Duck, Fish

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Traditionally, the farmers of Barpeta district adopt mixed farming in some or other forms of farming systems where they grow crops, rear livestock and fish besides homestead gardening and farm forestry. The common livestock enterprises are dairy, goatery, piggy, poultry and duckery. In general, there are three important components of a farming system (whole farm business) viz., (i) crop component usually taken up in the main crop fields (ii) animal component and also fishery component usually taken up within the homestead and (iii) homestead farming which includes other allied activities taken up within the homestead. Each of the above components may have one or more of several activities or processes. Thus, selection, production/cultivation and/or rearing activities within a farm determine the nature of farming system being practiced in any situation. Nevertheless, the activities (crop or animals or fishery) under each component depend on resource availability, their suitability, adaptability, marketability and ability to satisfy the needs of a farm family. The type of a particular farming system adopted by a farmer depends on his own resource endowment, environmental condition, socio-economic situations and religious beliefs and cultural heritage etc.

With a view to encourage farmers to take up integrated farming, an integrated project on “Integrated farming System modules for different Agro-Ecological situation” is being implemented by NABARD in association with KVK, Barpeta. The project aims to demonstrate the benefit of integrated farming by establishing integrated farming units on pig-cum-fish, fish-duck-horticulture, poultry-fish-corn etc.

Separate GLC data not available for Integrated Farming System.

2.1.11.3 Assessment of potential for the financial year 2024-25

The physical and financial projections for year 2024-25 are given below in the following table.

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Integrated pisciculture with Poultry-40 (pond with 40 poultry birds)	1.798	70	125.86	100.66
ii	Integrated pisciculture with Duckery -10 Nos (Bigha)	1.177	325	382.53	382.55
iii	Integrated pisciculture with Piggy- 4 Nos	2.056	61	125.42	100.33
	Sub-Total		456	633.80	583.54

(Rs. lakh)

Bank Loan: Unit Cost upto Rs. 1.60 lakh (100%) and above Rs. 1.60 (80% of TFO)

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure (warehouses/ godowns, market yards, silos, cold storage units/ cold chains)

2.2.1.1 Status of the sector in the district

Post-harvest storage of agricultural produce is a very important aspect, which has not received the due attention it deserves in our country. The loss on account of lack of adequate and proper storage facilities is quite high in India and realizing this Government of India (GOI) is giving more thrust to this activity.

Market for Agricultural Commodities has remained a critical constraint in the rural areas. It is necessary to promote a few growers' associations to develop storage godowns and market yards of viable size equipped with appropriate storage, marketing, processing and other required facilities including support service etc. at a few strategic locations for maximum possible utilization and accessibility to the farmers' particularly small and marginal farmers. The increase in agricultural production and population of the district has exerted pressure on agricultural markets resulting in severe congestion and making them inhospitable to producers, buyers and consumers.

There are two regulated markets at Howly and Bahori for primary agricultural produce. Bahori market is almost exclusively dealing in Jute trade only.

There are 101 weekly/bi-weekly haats in the rural areas which are too small and are disadvantageous to the local producers who do not have any bargaining strength. With the steady increase in the production, necessary safeguards against market fluctuations have to be built in the system. It is a vital prerequisite for development of agriculture in the district.

The district is well connected with roads and transport facilities and NH no. 31 passes through the district. N.F. Railway links the district with major towns/cities of the state/country. The existence of river system also provides an important communication network for the movement of goods and commodities within the districts. The Brahmaputra River plays an important role in promoting water transport system in the district. The entire district is basically rural except Barpeta Road which is a major trade centre in lower Assam and all other semi-urban towns including Barpeta town (District HQ) are basically small towns.

2.2.2 Infrastructure and linkages support available, planned and gaps

Storage facilities for different kinds of agricultural products have to be created in the production areas or nearby places particularly in the rural areas so that the farmers can transport their produce to these places immediately after harvest in the shortest possible time. The available storage capacity in the district is as under:

Production of Food Grains & Oil Seeds (MT)	Storage Capacity available with different organization (MT)					Storage Capacity created under GBY	Total Storage capacity available in (MT)	% of total storage capacity
	FCI	CWC	SWC	RKVY	Others (ASAMB)			
4,46,790	-	17200	6395	1000	3670	785	29,050	6.50 %

Source: Directorate of Marketing Infrastructure, GoI, Shillong

Agriculture Infrastructure Fund (AIF)

In order to encourage creation of additional post-harvest infrastructure in the country, the Govt. of India has created Agriculture Infrastructure Fund (AIF) with financial outlay of Rs.1.00 lakh crore. The scheme will be operated through bank loan of all Commercial Banks, Coop. Bank, RRBs, Small Finance Bank, NBFC and NCDC.

The fund is available for creation of Supply Chain including E-Marketing Platform, Warehouses, Silos, Pack houses, Assaying units, Sorting & Grading Units, Cold Chains, Logistic facilities, Primary Processing centres, Ripening Chambers etc. the fund will be utilized over a period of 3 year (2020-21 to 2023-24).

PACS, Marketing Coop. Societies, FPOs, SHGs, JLGs, Multipurpose Coop. Societies, Agri-entrepreneurs, Startups, Aggregation Infrastructure providers, Central/State agency or Local body sponsored by under PPP projects can avail the benefit of the fund. Interest subvention upto 3% per annum with a maximum TFO of Rs.2 core for a maximum period of 7 years is available under the fund. NABARD's "PACS as Multi Service Centres" scheme wherein loans are available at special refinance rate of 3% at Assam Cooperative Apex Bank Ltd. (ACAB)

level and additional charge of 1% for on lending to PACS, taking the effective interest rate to 4%. Combining with AIF's 3% Interest subvention, PACS can available loans at effective 1% from ACAB.

Credit flow under the sector is not encouraging. The decrease in the trend credit flow may be due to COVID-19 pandemic/lock down etc. The credit flow to this during the last three years are as under:

Year	Bank loan (Rs. Lakh)
2020-21	111.50
2021-22	427.04
2022-23	31.49

2.2.1.3 Assessment of potential for the financial year 2024-25

The physical and financial projections for the sector for the year 2024-25 are given in the table below. The block wise, activity wise physical and financial projections are given in Annexure-I. (Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Cold Storage (1000 MT)	80.000	26	2080.00	1664.00
ii	Rural Godown (1000 MT)	40.000	51	2040.00	1632.00
iii	Market Yard	13.310	110	1464.10	1171.28
	Sub-Total		187	5584.10	4467.28

Bank Loan: 80% of TFO

The projection is made on the basis of the production and marketable surplus of fruit, vegetable and food grains in the district.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the sector in the district

Barpeta (undivided) district has 5% percent of the State's population (2011 Census). The number of operational land holders in the district is 1.76 Lakh, operating cultivable land of 1.90 Lakh Hectare. Small (2 Ha) and Marginal (1 Ha) land holders account for 84% of the total land holdings operating 52% of the total cultivable land. The remaining 48% of the total land holdings are occupied by 16% of medium and large farmers. The average size of the land holding in the district is 0.93 hectare which is less/more than the average size of land holding of the country (1.08 Hectare) so the agriculture should be developed such to improve productivity with retaining the soil and water component.

Land Development (LD)/Soil Conservation/Water Management & Agronomy discipline consists of various activities and can be grouped into the following sub-sectors:

- Land leveling and on farm development
- Land reclamation and drainage development
- Water management / conservation / re-use of water
- Soil conservation
- Watershed development / Rainfed / Dryland Farming
- Seed development / production
- Waste land development / productivity improvement
- Organic farming

2.2.2.2 Infrastructure and linkages support available, planned and gaps

Barpeta district has almost a plain topography with a gentle slope towards the south. The northern part of the district is mostly covered by forest, tall grasses and is slightly elevated. Majority of the food crops are grown in the valley area of the district.

The land and water management work in the district is primarily looked after by the Soil Conservation Department. The Soil Conservation Department has a Divisional Office at district HQ and two Beat HQ and range office at select block HQ. Soil conservation works have been undertaken by the Soil Conservation Department.

The Department of Soil Conservation has undertaken various interventions under SOPD/RIDF viz. construction of Drainage Channel, Water distribution channel, Boulder pitching work, Gully control measures, Anti erosion measures for bank protection of Kaldia & Rupohi Rivers. Further, Pokalagi Erosion Control & Water harvesting project in Pokalagi has also been completed by the department during 2020-21.

Ground Level Credit Flow:

No separate credit information is available under this sector. However, credit flow towards Agriculture Infrastructure Sector during the last three years were as under:

Year	Bank loan (Rs.Lakh)
2020-21	111.50
2021-22	427.04
2022-23	31.49

2.2.2.3 Assessment of potential for the financial year 2024-25

The physical and financial projections for the sector during the year 2024-25 are given below. The block wise, activity wise physical and financial projections are given in Annexure-I.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	OFD Work (1 Ha : 100m x 100m)	0.155	55	8.53	6.82
ii	Farm Pond (10m x 10m x 3m))	0.250	55	13.75	11.00
	Sub-Total		110	22.28	17.82

Bank Loan: 80% of TFO

2.2.3 Agriculture Infrastructure – Others

2.2.3.1 Status of the sector in the district

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

2.2.3.2 Infrastructure and linkages support available, planned and gaps

The KVK is quite active in the district and is extending assistance and creating awareness regarding seed production. NABARD has implemented seed village under Lead Crop Project at Chenga Block. Possibilities for involving Farmer Producer Organisations (FPOs) are also being explored for giving a boost for these two activities.

No separate credit information is available under this sector. However, credit flow towards Agriculture Infrastructure Sector during the last three years were as under:

(Rs. Lakh)

Year	Bank loan
2020-21	111.50
2021-22	427.04
2022-23	31.49

2.2.3.3 Assessment of potential for the financial year 2024-25

The physical and financial projections for the sector during the year 2024-25 are given below. The block wise, activity wise physical and financial projections are given in Annexure-I.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Seed Production and Processing	12.000	125	1500.00	1200.00
ii	NADEP Compost (3m x 2m x 1m)	0.140	275	38.50	30.80
iii	Vermi compost (3m x 2m x 1m)	0.210	570	119.70	95.76
	Sub-Total		970	1658.20	1326.56

Bank Loan: 80% of TFO

2.3 Agriculture – Ancillary Activities

2.3.1 Food and Agro Processing

2.3.1.1 Status of the sector in the district

Barpeta is the largest producer of vegetables in Assam and tremendous potential exists for value addition through processes such as lactic fermentation. Fruits products like pineapple, banana and citrus are mostly consumed in raw form in the district. Only 2% of the horticultural crops is processed at present. If ¼ of total production is processed, it will require at least 50 to 60 tiny industries to be set up with a capacity of 400 to 500 metric tonnes production each employing about 2000 to 3000 skilled labourers. The market potential for processed food is growing with improvement in processing technology leading to export of processed food from India.

2.3.1.2 Infrastructure and linkages support available, planned and gaps

Taking into consideration the production of various agricultural commodities, the district has vast potential for setting up of micro processing units, especially under food processing activity. Focus attention may be given to encourage rural youths/SHG/JLG groups to set up units by imparting required skill and ensuring credit support from the banks/financial institutions. RSETI/Skill Training Institution etc. may organize training programme to for imparting training to the unemployed youths of the district.

The details of Agro & Food Processing units in the district are as under:

Type of Processing Activity	No. of units
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	163
Sugarcane (Gur/Khandsari/Sugar)	1
Fruit (Pulp/Juice/Fruit drink)	19
Spices (Masala Powders/Pastes)	10
Dry-fruit (Cashew/Almond/Raisins)	1
Cotton (Ginning/Spinning/Weaving)	88
Milk (Chilling/Cooling/Processing)	27
Meat (Chicken/Mutton/Pork/Dryfish)	3
Animal feed (Cattle/Poultry/Fishmeal)	6

Source: DICC, Barpeta

The sector has received attention of the financial institutions and banks have come forward in financing this sector during last few years. The GLC flow for the last three years are as under:

Year	Bank loan (Rs. Lakh)
2020-21	3994.99
2021-22	4794.07
2022-23	5622.35

2.3.1.3 Assessment of potential for the financial year 2024-25

The physical and financial projections for the sector during the year 2024-25 are given below.
(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Out-lay	Bank Loan
i	Fruit preservation	2.500	21	52.50	42.00
ii	Rice mill Mordernisation	10.000	33	330.00	264.00
iii	Bakery/ confectionery	5.000	103	515.00	412.00
iv	Sauce/ jam/ ketchup	5.000	55	275.00	220.00
v	Fish processing	2.500	8	20.00	16.00
vi	Cattle Feed Mill	5.500	43	236.50	189.20
vii	Agro Based Dal Mills	4.000	55	220.00	176.00
	Sub-Total		318	1649.00	1319.20

Bank Loan: 80% of Financial Outlay

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

2.3.2. Agri. Ancillary Activities – Others

2.3.2.1 Status of the Sector in the district

The following loans under ancillary services are considered eligible for Priority Sector lending by banks, subject to limits prescribed as under:

- Loans up to ₹5 crore to co-operative societies of farmers for purchase of the produce of members (Not applicable to UCBs)
- Loans up to ₹50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that are engaged in agriculture and allied services.
- Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹100 crore per borrower from the banking system.

Agri Clinics and Agri Business Centres

Agri-Clinics provide expert advice and services to farmers on various technologies, which would enhance productivity of crops/animals. Agri-Business Centres are commercial units of agri-ventures which provide agri-extension services. Candidates trained for two months in the Nodal Training Institutes (NTI) recognized by MANAGE, are eligible for availing a composite loan from Commercial Banks, Regional Rural Banks, State Cooperative Banks and other institutions eligible for refinance from NABARD for establishing Agri-clinics and Agri-Business Centres. This programme aims to tap the expertise available from the large pool of Agriculture Graduates to start Agri-Clinic or Agri-Business Centre and offer professional extension services to farmers.

2.3.2.2 Infrastructure and linkages support available, planned and gaps

Under PRODUCE and PODF fund, NABARD has already formed three FPOs in the district. Further, under CSS- Promotion and Formation of 10000 FPOs, NABARD, NERAMAC, NAFED & NCDC has already formed 9 FPOs in the district. Further, another three FPOs have been promoted during the year 2022-23.

Considering the volume of agricultural activities, there is enough scope for setting up of Agri-clinics and Agri-Business Centres (AC&ABC) in the district. However, the number of units established under the scheme is not encouraging. Only few Agri graduates turned up and set up units under the scheme and provide extension services to the farming community.

Majority of the PACS are engaged only PDS. Out of total 41 PACS in the district, only 3 are presently providing loans to their members for agriculture purposes. However, they lack resources to expand their business. A definite banking potential exists for financing such PACS so that credit needs for its members are met timely and adequately. Further, with a view to re-orient the business of the PACS towards short term loan for its members, NABARD has introduced Special Refinance Scheme for transformation of PACS as MSC. Further, NABARD has also organizing various Training Programme for Secretaries/Board members of the PACS to encourage them to undertake credit business/diversify their business for its sustainability.

2.3.2.3 Assessment of potential for the financial year 2024-25

The physical and financial projections for the sector during the year 2024-25 are given below.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Loans to PACS/ FSS/ LAMPS/FPOs	50.00	24	1200.00	960.00
ii	Loans to MFI for on-lending to agriculture	100.00	4	400.00	320.00
iii	PMJDY	0.100	3300	330.00	330.00
	Sub-Total		3328	1930.00	1610.00

Bank Loan: Sr. No. i & ii 80% of Financial Outlay and (iii) 100%

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

CHAPTER – 3**Credit Potential for Micro, Small and Medium Enterprises (MSME)****3.1. Status of the sector in the district**

MSM Enterprises play an important role in the strengthening of the economy and provide employment to large sections of the society. MSMEs contribute 29 per cent to India's gross domestic product and comprise almost half of its exports employing over 11 crore workers. Assam being one of the most populated state has rich natural and human resources that have large and robust potential for industrial development. Assam has significant potential for development of small & micro enterprises. Handloom, sericulture and handicrafts industries also form a large part of the small and micro enterprises providing maximum employment with low investment.

One Integrated Industrial Development Centre(IIDC) has been set up at Tikargaria by AIDC Ltd covering 100 Bighas of land with all amenities for industrial units including 2.50 MVA Power SS. Land on lease basis have been allotted to 4 nos industrial units . Proposal for road connectivity from backside of the Rly station Pathsala over the stream “ Turkani Jan” by constructing a small bridge is under process under SIDBI’s Cluster Dev Scheme.

Another Industrial Area measuring 50 Bigha at Tikargaria is being developed by the deptt. Works for Boundary Wall, Gate etc have been completed. Works for Internal Roads, drains etc are in processing stage which will be expected to be completed during 2023-24 .i.e by December 2023

One proposal for setting up of a Pottery cluster at Bishankuchi area of the district has already been sanctioned by NEC for an amount of Rs.159.774 Lakh along with other 2 similar projects in Nalbari & Kamrup district. Works is going to be started after resolving the land issue.

3.2.2 Infrastructure and linkage support available, planned and gaps

DIC is implementing various promotional programmes such as EDP training, Exposure visits, and implementation of PMEGP under various central and state Govt. aided schemes. The DIC is also providing technical assistance to all existing small scale, village/cottage industries and handicrafts. Lack of professional institutes imparting trade related training is also one of the reasons for the poor industrial status of the district. The DICC is also implementing various promotional programmes such as EDP training, Exposure visits, implementation of PMEGP under various central and state Govt. aided schemes.

The Ministry of Rural Development, Government of India, with the aim of mitigating the unemployment problem among rural youth, supports establishment of training Institute in each district to help build up a dedicated structure for ensuring access to formal vocational training. Accordingly, UCO Bank has established UCO RSETI to provide intensive short term self-employment training programmes with free food & accommodation, to rural youth for taking up self-employment initiatives and skill upgradation for running their micro enterprises successfully. In the year 2022-23, it has conducted 27 training programmes, imparting training to 759 youth.

The number of registered MSME units and workers as on 31st March 2023 in the district is as under:

No. of Registered Units		
Micro	Small	Medium
2964	67	6

Source: Statistical Handbook, Assam, 2022

Measures taken by RBI for improving flow of credit to MSME sector are as under:

- i. **Priority Sector Lending Guidelines:** In terms of Master Direction on 'Priority Sector Lending (PSL) – Targets and Classification' dated September 4, 2020, all bank loans to MSMEs conforming to the conditions prescribed therein qualify for classification under priority sector lending.
- ii. **Collateral requirements of MSME units:** Scheduled Commercial Banks have been mandated not to accept collateral security in the case of loans up to ₹10 lakh extended to units in the MSME sector.
- iii. **Trade Receivables Discounting System (TReDS):** In order to address the problem of delayed payments to MSMEs, RBI has issued guidelines for setting up and operating Trade Receivables Discounting System (TReDS). The scheme facilitates the financing of trade receivables of MSMEs from corporate and other buyers, including government departments and public sector undertakings (PSUs) through multiple financiers electronically.
- iv. Several special frameworks have been introduced since 2019 to enable banks to restructure their MSME exposures, subject to certain conditions, to address the stress in the sector due to various factors. A special restructuring window was opened for MSMEs on January 01, 2019, which was extended vide notification dated February 11, 2020 and subsequently subsumed under the COVID Resolution Frameworks for MSMEs announced on August 06, 2020 and May 05, 2021.

In addition to the above, following measures have also been taken to provide credit to MSMEs:

- Rs.5 lakh crore Emergency Credit Line Guarantee Scheme (ECLGS), for businesses including MSMEs.
- **Credit Guarantee Scheme (CGS):** Ministry of MSME has been operating Credit Guarantee Scheme for Micro & Small Enterprises through Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) since July, 2000. Under this scheme upto 85% guarantee is extended upto credit facility of Rs. 200 lakh, for both term loan and working capital. Budget 2023-24 announced the infusion of Rs.9,000 crore in the corpus of CGTMSE to enable an additional credit of Rs. 2 lakh crore with reduced cost of the credit.
- Rs. 50,000 crore equity infusion through Self Reliant India Fund.
- No global tenders for procurement up to Rs. 200 crore.
- “Udyam Registration” for MSMEs, for Ease of Doing Business w.e.f. 1.7.2020.
- vii. Launching of an online Portal “Champions” in June, 2020 to cover many aspects of e-governance including grievance redressal and handholding of MSMEs.
- Inclusion of Retail and Wholesale traders as MSMEs w.e.f. 2.7. 2021 for priority sector lending.
- Non-tax benefits extended for 3 years in case of an upward change in status of MSMEs.
- Launch of Udyam Assist Platform on 11.1.2023 to bring Informal Micro Enterprises under the formal ambit for availing the benefits under Priority Sector Lending.
- On the credit delivery front, the Digital Banking Units (DBUs) will provide end-to-end digital processing of small ticket retail and MSME loans, starting from online applications to disbursals.

Major Schemes under MSME

Some of the major schemes in the MSME sector are as below-

Scheme	Particulars																											
PMEGP	<p>The scheme is implemented by Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level. At the state level, the scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and banks.</p> <p>The maximum cost of the project/unit admissible in manufacturing sector is ` 50 lakhs and in the business/service sector, it is Rs.20 lakhs.</p> <p>The maximum cost of the project/unit admissible for margin money subsidy under manufacturing sector for upgradation of existing PMEGP/REGP/MUDRA unit is ₹100 lakhs and in the business/service sector, it is ₹25 lakhs.</p> <p>Physical Target for Barpeta District during 2023-24 is as under:</p> <table><tr><th>Agency</th><th>Phy. Target</th><th>Financial Target (Rs. in lakh)</th></tr><tr><td>DICC</td><td>84</td><td>264.60</td></tr><tr><td>KVIC</td><td>63</td><td>198.45</td></tr><tr><td>KVIB</td><td>63</td><td>198.45</td></tr><tr><td>Total</td><td>210</td><td>661.50</td></tr></table>	Agency	Phy. Target	Financial Target (Rs. in lakh)	DICC	84	264.60	KVIC	63	198.45	KVIB	63	198.45	Total	210	661.50												
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DICC	84	264.60																										
KVIC	63	198.45																										
KVIB	63	198.45																										
Total	210	661.50																										
Scheme of Fund for Regeneration of Traditional Industries (SFURTI)	<p>The objectives of the scheme is to organize traditional industries and artisans into clusters. The financial assistance provided for any specific project shall be subject to a maximum of ₹ 5.00 (Five) crore.</p> <table><tr><th>Type of clusters</th><th>Per Cluster Budget Limit</th></tr><tr><td>Regular clusters(upto 500 artisans)#</td><td>₹ 2.50 crore</td></tr><tr><td>Major Clusters (more than 500 artisans)</td><td>₹ 5.00 crore</td></tr></table> <p># Clusters with lesser number of artisans/workers etc. can also be proposed by NAs but number of artisans/workers etc. should not be less than 100 (50 for NER & Hilly areas)</p> <p>SFURTI Clusters in Barpeta :</p> <table><tr><th>Sl. No .</th><th>Cluster Name</th><th>Sector</th><th>Implementi ng Agency</th><th>Technic al Agency</th><th>Nodal Agency</th><th>No. of Artis ans</th></tr><tr><td>1</td><td>Barpeta Brass Metal Traditional Mini Cluster</td><td>Handicr aft</td><td>Karagari Anchalik Gramya Unnayan Parishad</td><td>Export Promoti on Council for Handicra ft (EPCH)</td><td>IIEG</td><td>544</td></tr><tr><td>2</td><td>Chenga Traditional Dress Making And Weaving Cluster</td><td>Textile</td><td>Jyotirgamaya Welfare Society</td><td>EPCH</td><td>IIEG</td><td>672</td></tr></table> <p>GI registration of Sarthebari metal Craft has been initiated by NABARD in Barpeta in 2022-23.</p>	Type of clusters	Per Cluster Budget Limit	Regular clusters(upto 500 artisans)#	₹ 2.50 crore	Major Clusters (more than 500 artisans)	₹ 5.00 crore	Sl. No .	Cluster Name	Sector	Implementi ng Agency	Technic al Agency	Nodal Agency	No. of Artis ans	1	Barpeta Brass Metal Traditional Mini Cluster	Handicr aft	Karagari Anchalik Gramya Unnayan Parishad	Export Promoti on Council for Handicra ft (EPCH)	IIEG	544	2	Chenga Traditional Dress Making And Weaving Cluster	Textile	Jyotirgamaya Welfare Society	EPCH	IIEG	672
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2	Chenga Traditional Dress Making And Weaving Cluster	Textile	Jyotirgamaya Welfare Society	EPCH	IIEG	672																						

Scheme	Particulars
Micro and Small Enterprises Cluster Development Programme (MSE-CDP)	Components: (i) Common Facility Centers (CFCs): The Gol grant will be restricted to 70% of the cost of Project of maximum ` 20.00 crore. Gol grant will be 90% for CFCs in NE & Hill States, Island territories, Aspirational Districts/LWE affected Districts, Clusters with more than 50% (a) micro/ village, (b) women owned, (c) SC/ST units. (ii) Infrastructure Development (iii) Marketing Hubs / Exhibition Centres by Associations (iv) Thematic Interventions (v) Support to State Innovative Cluster Development Programme
Scheme for Promotion of MSMEs in N.E. Region and Sikkim	The major objectives are- <ul style="list-style-type: none"> Setting up new and modernize existing Mini Technology Centres Development of new and existing Industrial Estates

Micro Units Development and Refinance Agency (MUDRA)

Pradhan Mantri Mudra Yojana under the Micro Units Development and Refinance Agency (MUDRA) Bank is a new instrument for the development and refinancing activities relating to micro units. Under the aegis of Pradhan Mantri MUDRA Yojana, MUDRA has created its initial products / schemes. The interventions have been named 'Shishu', 'Kishor' and 'Tarun' according to the funding needs of the beneficiary micro unit /entrepreneur.

The amount of loans extended under MUDRA in the district of Barpeta during the year 2022-23 are as under-

(Rs. Lakhs)

Year	Amount disbursed		Amount Outstanding	
	No. of A/c.	Amount	No. of A/c.	Amount
2022-23	28206	26420.12	70687	50321.12

(Source: SLBC)

Stand Up India

Stand Up India Scheme facilitates bank loans between ₹10.00 lakh and ₹1.00 crore to at least 01 SC/ST borrower and at least 01 women borrower per bank branch for setting up a greenfield enterprise. This enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises, at least 51% of the shareholding and controlling stake should be held by either an SC/ST or woman entrepreneur. The status of Stand up India Scheme in Barpeta district for 2022-23 is as follows –

No. of Female Account	Sum of Female Amount	No. of Male Account to SC	Sum of Male Amount to SC	No. of Male Account to ST	Sum of Male Amount to ST
15	293.92	2	26.1	4	62.94

PM FME Scheme

The GOI has recently announced the scheme “PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)”. The objectives of scheme are to build capability of microenterprises to enable:

- Increased access to credit by existing micro food processing entrepreneurs, FPOs, Self Help Groups and Co-operatives;
- Integration with organized supply chain by strengthening branding & marketing;
- Support for transition of existing 2,00,000 enterprises into formal framework;

- Increased access to common services like common processing facility, laboratories, storage, packaging, marketing and incubation services;
- Strengthening of institutions, research and training in the food processing sector; and
- Increased access for the enterprises, to professional and technical support.

Under the scheme, micro food processing units will be directly assisted with credit linked subsidy @ 35% of the eligible project cost with a maximum ceiling of `10.00 lakh per unit.

Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

Government of India launched its Skill India initiative by setting up a National Skill Development Mission on 15 July 2015 to empower the youth of the country. This is to make 65% of country's youth in the working age group more employable and more productive to achieve the country's economic growth with an aim to train over 40 crore people in India in different skills by 2022. This is a potential source of strength for the national economy if equipped with appropriate skills. National Policy on Skill Development and Entrepreneurship 2015 aims to provide a frame work to all skilling activities being carried out within the country by identifying various institutional frame works to reach the expected outcomes. The National Skill Qualification Framework (NSQF) will be aligned with dynamic industry needs.

GOI announced that Udyam, e-Shram, NCS and ASEEM portals will be interlinked. Their scope will be widened. They will now perform as portals with live, organic databases, providing G2C, B2C and B2B services. These services will relate to credit facilitation, skilling, and recruitment with an aim to further formalise the economy and enhance entrepreneurial opportunities for all.

Raising and Accelerating MSME Performance (RAMP) programme with outlay of Rs. 6,000 crore over 5 years will be rolled out. This will help the MSME sector become more resilient, competitive and efficient.

Digital Ecosystem for Skilling and Livelihood – the DESH-Stack e-portal – will be launched. This aims to empower citizens to skill, reskill or upskill through on-line training. It will also provide API-based trusted skill credentials, payment and discovery layers to find relevant jobs and entrepreneurial opportunities.

Industrial & Investment Policy of Assam, 2019 - State Government is envisaging Assam as a preferred destination for investment. The policy is valid for a period of 5 years. w.e.f.01-09-2019. Under the policy any eligible enterprise both in manufacturing as well service sector unless specified in negative list can avail following benefits:

- State Goods and Service Tax (SGST) reimbursement: Reimbursement of SGST for a maximum period of 15 years. (Ranging from 150% to 250 % of eligible Fixed Capital Investment)
- Power Subsidy: @ Rs.2 per unit for a period of 5 years subject to a maximum of Rs.50 lakh per annum.
- Subsidy on Generating set: 50% of the cost of Generating set subsidy subject to a ceiling of Rs.20.00 lakh.
- Stamp Duty Reimbursement: 100 % stamp duty exemption subject to a ceiling of Rs.25.00 lakh on purchase of land.
- Technology Transfer and Quality Certification, ZED Certification: 75% subsidy on Technology transfer subject to a ceiling of Rs.10.00 lakh.
- Interest Subsidy on Working Capital Loan: 2% Interest subsidy on working Capital for 5 years subject to a ceiling of Rs.50.00 lakh.
- Financial assistance to MSMEs listed in Stock Exchange: @30% of the cost of Public Issue expenses subject to a ceiling of Rs.5.00 lakh for getting listed in Stock Exchange
- Assistance for Environmental Compliance: @50% of the capital cost subject to a ceiling of Rs.25.00 lakh.
- Incentives to Private Sector Infrastructure developer: @30% of the cost of subject to a ceiling of Rs.300.00 Lakh Cr. The land area should not be below 30 acres.

- Incentives as per budget Speech of 2019-20: @ Rs.10,000 (Rupees ten thousand) to the units against each local youth employed by the units

Start Up – Assam State Start Up Policy

The Assam State Start-up Policy aims to create a culture of entrepreneurship in Assam by promoting and empowering the youth to become job creators and pursue their entrepreneurial dreams. Thereby, transform Assam into a leading Start-Up hub in the country. The basic objectives of the Policy are to-

- Facilitate the growth of at least 1000 new start-ups over the 05 years policy period i.e. 2017-18 to 2021-22
- Establish a state-owned marquee incubator
- Attract fund opportunities of USD \$ 250 million for start Start-ups and incubators
- Create 01 lakh direct and indirect employment during the 5 year policy period
- Develop a mechanism of problem solving and culture of entrepreneurship in the state.

Under the Assam Start-up Policy 2017 and with technical expertise from IIM Calcutta Innovation Park the Assam government recently launched the incubation centre 'Assam Start-up – the Nest' in the month of January 2019. The idea is to develop a mechanism of problem solving and culture of entrepreneurship in the state.

Long term/perspective plans for development of the sector

At present, Assam has a vibrant industrial base. From the oldest tea industry and huge onshore oil production to the only Stock Exchange in the region and large presence of Banks and Financial Institutions, the industrial base spreads across a wide spectrum of existing industries in Petroleum, Petrochemicals, Fertilizers, Handloom and Textiles, Cement, Plastic and a host of products and services, amongst numerous options, the thrust areas identified for investment under the Industrial and Investment Policy, 2014, for Barpeta are as below-

- Food processing and agro based industries
- Bamboo based industries

Further, In order to encourage unemployed youth to set up industrial units for self-employment as well as to ensure employment opportunity under MSME sector, NABARD has taken various initiatives by imparting training to interested youth/entrepreneur for enhancing their skill. In the district of Barpeta, various skill training programme on Cell Phone repairing, Food Processing, Bamboo Handicraft, weaving & designing, skill development programme on detergent & soap making etc. for the inmates of Barpeta District Jail have been conducted in association with Barpeta District Jail/NGOs/Training Institute.

In 2022-23, another milestone has been achieved where NABARD has successfully facilitated submission of application for GI registration of Sarthebari Metal Crafts.

The achievement in providing financial assistance by the banking sector under MSME sector in the district during last three years is given in below:

(Rs. lakh)

Year	Bank Loan (Target)	Bank Loan (Achievement)
2020-21	25842.19	39693.72
2021-22	31620.00	31513.38
2022-23	36124.61	50554.08

Source: SLBC, Assam

3.2.3 Assessment of potential for the financial year 2024-25

The physical and financial projections for the sector during the year 2024-25 are as given below.
(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Micro Enterprise	5.000	7700	38500.00	30800.00
ii	Small Enterprises	110.000	151	16610.00	13288.00
	Sub-Total		7851	55110.00	44088.00

Working Capital (Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Micro Enterprises	2.000	4910	9820.00	7856.00
ii	Small Enterprises	15.000	370	5550.00	4440.00
	Sub-Total		5280	15370.00	12296.00
	Total MSME		13131	70480.00	56384.00

Bank Loan: 80% of Financial Outlay

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

Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geography and having distinct nature, quality and characteristics linked to that geography. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism, preserving traditional knowledge & cultural expressions and conserving biodiversity. In Assam, products like Assam (Orthodox) Logo, Muga Silk of Assam (Logo), Muga Silk, Assam Karbi Anglong Ginger, Tezpur Litchi, Joha Rice, Boka Chaul, Kaji Nemu, Chokuwa Rice, Gamocha already have GI registration tags.

Sarthebari under Barpeta district in Assam occupies a unique place for the development of bell metal industry which was introduced in the 17th century. It is an industry that is barely surviving 400 years after the Mughal-Assam conflict. These households have been engaged in brass and bell metal cluster since its inception in the particular geographical area without any dedicated State support. This is a natural cluster. Presently, Sarthebari has 282 bell metal units and provides direct employment to 1720 artisans and many more are indirectly related to this industry. Artisans in this cluster use simple traditional tools and equipments and produce more than 147 different types of brass and bell metal utensils. Therefore, NABARD facilitated GI registration of Sarthebari Bell Metal Craft and is in the process of carrying out post GI interventions in Sarthebari area.

There is potential for GI registration of bamboo and cane products of Raypur, Joshihati, Bhaluki, Balabhita & Dhupguri villages of Chakchaka Development Block in Barpeta district. Around 3000 artisans of five villages has been practicing bamboo based handicraft activity for around last 35 years. Majority of the artisans are engaged in production of buckets, beer mugs, tables, chairs, fruit holders, lamps, vegetable cutting boards, chopsticks, flowerpots, pencil box, toys,

Photos of bell metal craft of Sarthebari



CHAPTER – 4**Credit Potential for Export Credit, Education and Housing****4.1 Credit Potential for Export Credit****4.1.1 Status of the sector in the district**

Export plays an important role in a country's economy because of its effect on internal trade, economic stability, rate of economic growth and the distribution of income. Exports help a country in improving its balance of payment position - which is an indicator of its economic sovereignty and development. Exports also have a correlation with the comparative advantage of a country in terms of competitiveness of its produce in the global market.

The state of Assam being the largest state in North-East India, with strategic location for export to South-Asian countries, has immense potential for export. Tea constitutes the bulk of exports and the contribution of tea to the total exports of Assam has been on a rise from 1998-99 to 2022-23. Other than tea, petroleum-related products and chemicals have also been exported in large quantities. There are many locally manufactured products like ginger, dry chilly, fruits, vegetables, coal and limestone etc. which forms the export basket of the State.

The state of Assam is bordered by Bhutan and Arunachal Pradesh to the north; Nagaland and Manipur to the east; Meghalaya, Tripura, Mizoram and Bangladesh to the south; and West Bengal to the west via the Siliguri Corridor, a 22 km wide strip of land that connects the state to the rest of India. Thus, Assam shares international boundary with Bangladesh and Bhutan, thus facilitating international trade with these two countries.

Export Quality products of Assam

Assam's rich tradition and culture have enriched its treasure of Ethnic dresses like Mekhela Chadar, Ribi gaseng, dhuti-chapkon, Endi(Eri), Muga, Paat Silk dress materials, gamosa, Riha, etc. which are to found nowhere other than Assam. Assam silk known as Muga and Paat are of late exported to Japan since it is popular over there to make Kimonos (Japanese traditional dress), quilts, stoles and bedspreads. As per Govt. records ARTFED (under State Govt. of Assam) has exported Muga, the golden fabric of Assam, worth Rs.12 cr to Japan only. ARTFED has also exported Muga and Paat to countries like US, Greece, France, Japan, South Africa, and Germany as well starting from the year 2006. The exported products from Barpeta include Traditional Assamese Jewellery, Coconut, Banana, Ghost chilly, Rice, dried fish etc. These are mostly exported to Bhutan and Bangladesh.

Ethnic food repertoire too is quite rich with all the elements that are related to in Assamese cuisine, cultivated and preserved very authentic way. Among the food produce Bhoot Jalakia tops the chart of Assam exports to the world. The Oil of Eri known as Castor oil is also one Export product from Assam. Hand made products of Bamboo, Cane wood furniture, bamboo furniture and knick-knacks are quite unique and can be utilized at home decor as well as storage items.

Geographical Indication (GI) tagging has provided major boost to exports. GI tags promote the economic prosperity of producers of GI tagged goods by enhancing their demand in national and international markets. This can also help boost the country's rate of economic growth. In the district of Barpeta, NABARD has successfully facilitated submission of application for GI registration of Sarthebari Metal Crafts.

4.1.2 Infrastructure and linkage support available, planned and gap

The Govt of India has provided all clearance facilities at the only International Airport of Assam that is Lokapriya Gopinath Bordoloi Airport, Borjhar at Guwahati in Assam. This will come handy to those who want to export Local products of Assam at the international market. The Government of Assam, in association with the Government of India have set up an Export Promotion Industrial Park (EPIP) at Amingaon, Guwahati at Assam to facilitate export business.

Land Custom Stations of Assam bordering Bangladesh

In Assam, out of 13 declared LCSs in Assam, 10 of them are non-functional. Sutarkand, Karimganj steamer Ghat and Mankachar are the functional ones.

Land Custom Stations of Assam Bordering Bhutan

(1) Darranga (Baksa District of BTAD): Rangia-Tamulpur Motorable road from Darranga to Samdrup-Thankar (in Bhutan) in the District of Baksa of Assam.

(2) Hatisar (Chirang District of BTAD): Motorable Road from Samthiabari to Gaylengphu (Bhutan) via Runikhata and Deosiri in the District of Chirang of Assam.

Of the several factors influencing export growth, credit is a very important factor which enables exporters in efficiently executing their export orders. The commercial banks provide short term export finance mainly by way of pre and post-shipment credit. They also have dedicated branches for this purpose. Export finance is granted in Rupee as well as in foreign currency. However, as reported by SLBC, flow of GLC to this sector is non-existent.

4.1.3 Assessment of potential for the financial year 2024-25

At present there is no data available in the district about export from Barpeta district and hence difficult to project an estimate for export credit. Based on the potential, the following projection is made.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Export Credit	30.000	2	60.00	48.00
	Total		2	60.00	48.00

Bank Loan: 80% of Financial Outlay

4.2 Credit Potential for Education

4.2.1 Status of the sector in the district

As per the extant guidelines of RBI all loans to individual for educational purpose, including vocational courses, will be part of priority sector lending with a limit of ₹ 20.00 lakh. RBI in its recent priority sector classification has created a separate sector for such loans which were earlier part of the “Other Priority Sector”.

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

4.2.2 Infrastructure and linkage support available, planned and gap

Education Loans is an emerging sector requiring focussed attention. The meritorious students residing in rural areas are often unable to afford costly higher technical education being offered both inside & outside the country. Banks must tap the educational loans markets and thus help such students in acquiring higher qualification & gainful employment later on.

As per the Census Report of 2011, the literacy rate of the district is 63.81% with the urban areas showing a higher percentage at 86.28%, and the rural areas with 61.47%. The Directorate of Elementary Education is responsible for administration control, development and expansion, inspection, supervision, monitoring and evaluation of Elementary Education in Assam. The details of higher educational institute of Barpeta district are under.

Particulars	No.
High and Higher Secondary School	223
Junior College	1
Colleges	19
University	1
Medical College	1

The credit flow to this sector is not encouraging. An amount of ₹2.06 crore was disbursed by banks under this sector during the financial year 2022-23.

4.2.3 Assessment of potential for the financial year 2024-25

The physical and financial projections for the sector during the year 2024-25 are given below in the table.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Education (upto Rs. 10 lakh)	5.000	121	605.00	484.00
	Total		121	605.00	484.00

Bank Loan @ 80% of Financial Outlay

The Block-wise and Sector-wise potential assessed for the year 2023-24 is indicated in Annexure-I.

NABARD has extended financial support to Govt. of Assam under RIDF & NIDA for augmenting the existing infrastructure facilities of the educational institutes, establishment of new Colleges etc. The details are as under.

(Rs. lakh)

Sector	Particulars of the Project	Support under	No of projects sanctioned	Loan sanctioned
Education	Women's Model College	NIDA	1	1858.00
	Augmentation of existing infrastructure of schools	RIDF	12	4332.25

4.3 Credit Potential for Housing

4.3.1 Status of the sector in the State

Housing, which is a very important basic human need, has become a rising sector. At present, the urban housing shortage is 18.8 million units, of which 95.6 per cent is in Economically Weaker Sections (EWS)/Low Income Group (LIG) segments and requires huge financial investment to overcome. A large population base, rising income level and rapid urbanization has led to growth in this sector.

4.3.2 Infrastructure and linkages support available, planned and gaps

Pradhan Mantri Awas Yojana – Gramin : GoI has launched a “Housing for all” mission for providing “Pucca” houses for all rural households by 2022. A scheme viz.; **Pradhan Mantri Awas Yojana-Gramin (PMAY-G)** has been framed which aims to provide subsidy, loan and other benefits to the rural poor for achieving the goals set under the mission. The broad unit cost for the purpose has been assessed at around Rs.2.20 to Rs.2.30 lakh (depending upon the area). In addition to the subsidy support of Rs.1.20 to Rs.1.30 lakh to be provided by GoI,

assistance available under Swatch Bharat Mission for construction of toilets and MGNREGA could also be combined for the purpose. Further, institutional credit support to the extent of Rs. 70000.00 is to be provided to the willing beneficiaries towards the additional requirement of funds for construction of house.

Housing Finance under priority Sector lending: RBI in its priority sector guidelines permitted banks to lend individuals up to Rs. 35 lakh in metropolitan centres (with population of 10 lakh and above) and loans up to Rs. 25 lakh in other centres for purchase/construction of a dwelling unit per family, provided the overall cost of the dwelling unit in the metropolitan centre and at other centre should not exceed Rs. 45 lakh and Rs.30 lakh respectively; and loans for repairs to damaged dwelling units of families up to Rs. 5 lakh in metropolitan centres and up to Rs. 2 lakh in other centres.

The Govt. of Assam has also announced several schemes related to the housing sector. Few of them are detailed below.

Assam Housing Scheme - Apun Ghar: The main objective of Apun Ghar housing loan scheme is to provide housing to all state govt. employees at subsidized interest rates. The Scheme was announced at the Budget Speech in the FY 2016-17. The Government of Assam has signed a Memorandum of Understanding (MoU) with the State Bank of India to provide home loans at subsidized interest rates to its employees. Under the Apun Ghar scheme, housing loans are provided at a subsidized rate of 5% for its women employees and 5.05% for men employees. The loan would be provided without collateral security and processing fee. Under the scheme, the State Government employees can avail a loan of up to Rs.15 lakh. The subsidy on interest rates would benefit State Government employees in terms of lower interest rates and lower EMIs.

Aponar Apun Ghar Scheme: To provide financial relief to the people of Assam and to ease the access to housing loans for the purchase or construction of the first house for the family, the Govt. of Assam launched 'Aponar Apun Ghar Scheme' w.e.f. 01 April 2019. Under the scheme, one time financial support (as interest subsidy) ranging from Rs.1 lakh to Rs.2.50 lakh is being provided to the permanent resident of Assam with minimum Individual Housing Loan of Rs.5 lakh and maximum loan amount upto Rs.40 lakh sanctioned on or after 01 April 2019 by banks. The annual income of composite family shall not exceed Rs.20 lakh from all sources.

During the financial year 2022-23, an amount of ₹28.99 crore was disbursed by banks under Housing sector in the district.

4.3.3 Assessment of potential for the financial year 2024-25

Taking into consideration the immense scope and also the importance given by the Government towards this sector, the following projections have been made for the Financial Year 2024-25.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Out-lay	Bank Loan
i	Housing Loan for purchase/construction of house (upto Rs. 20.00 lakh)	20.000	545	10900.00	8720.00
ii	Housing Loan for repairing (upto Rs. 2.00 lakh)	2.000	550	1100.00	880.00
	Total		1095	12000.00	9600.00

Bank Loan: 80% of Financial Outlay

The Block-wise and activity-wise potential assessed for the year 2024-25 is indicated in Annexure-I.

CHAPATER – 5**Credit Potential for Infrastructure****5.1. Infrastructure Public Investment****5.1.1. Status of the sector in the district**

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

Investment in rural infrastructure fosters agricultural growth, creates new economic opportunities and activities, generates employment and income, and improves delivery of other rural services. Therefore, in 1995-96, Rural Infrastructure Development Fund (RIDF) was created in NABARD to facilitate public investments for rural infrastructure. State Governments avail RIDF assistance for creation of wide variety of rural infrastructure covering 39 activities, under three broad categories, viz., Agriculture and related sectors, rural connectivity and Social sector. Over the years, RIDF has emerged as a preferred source of funding for State governments. This led to creation of many other funds in NABARD for supporting specific rural infrastructure activities viz. Warehouse Infrastructure Fund, Food processing Fund, Long term Irrigation Fund, Dairy Processing and Infrastructure Development Fund, Micro Irrigation Fund, NABARD Infrastructure Development Assistance Fund (NIDA) and Rural Infrastructure Assistance to State Government (RIAS) for eastern states including Assam.

5.1.2 Infrastructure and linkage support available planned and gaps:

In Assam, rural connectivity projects i.e., roads and bridges projects accounted for 52% of the total sanctions, followed by Agriculture Sector at 32%, Social Sector at 9%, and the Irrigation Sector at 7%. The projects sanctioned under RIDF, especially the Connectivity projects not only had the highest share in the total amount sanctioned but they geographically cover almost the entire State. This is likely to have a positive impact on market access of rural produce.

As on 31 March 2023, as many as 5871 projects with loan of ₹14422.52 crore have been sanctioned to the Govt. of Assam under various RIDF Tranches II to XXVIII covering activities from all the three sectors. Out of 5871 projects, 3271 projects have been completed. The completed infrastructure development projects facilitate increase in credit absorption capacity in the command area of the projects.

5.1.3. NABARD Infrastructure Development Assistance [NIDA]

To further give a boost to the execution of rural infrastructure development projects in the State, NABARD, Government of Assam, and Assam Infrastructure Financing Authority (AIFA) have signed a Memorandum of Understanding (MoU) on 04th August 2021. As per the iconic MoU, the State government has prioritized critical infrastructure projects with an outlay of about Rs 15,000 crore for implementation in the next 2-3 years under NIDA, RIDF, and RIAS. In accordance with the MoU signed, projects have been submitted by AIFA to NABARD and for the first time in the State of Assam, under NIDA, a total of 12 projects have been sanctioned by NABARD till date with a total NIDA Loan of ₹5329.90 crore to AIFA (Assam Infrastructure Financing Authority).

5.2 Projects sanctioned in the district**i. Projects sanctioned under RIDF**

(Rs. crore)

Sector	No. of projects sanctioned	Loan sanctioned
Rural Connectivity	211	504.11
Agriculture and related sectors	119	116.28
Minor Irrigation	10	5.99
Social Sector	21	48.39
Total	361	674.77

ii. Projects Sanctioned under NIDA

(Rs. crore)

Sector	Particulars of the Project	No of projects sanctioned	Loan sanctioned
Social Sector	Women's Model College	1	18.58
	Construction of Anganwadi Centres	86	19.35

5.2 Activity-wise infrastructure gap requiring public investment**Rural Roads**

Barpeta district being major Agricultural producer of the state needs development of Rural infrastructure for speedy economic development of the region. National Highway (NH) 37 runs through the district linking it with major towns. However, there are many inter, intra districts and village roads which requires upgradation. In the district of Barpeta (undivided), there are 105.38 Km of State Highway, 110 KM of National Highway, 151.68 KM of Major District Road, 2705.08 KM of Rural Roads and 36 KM of Urban Road exist in the district. The total road length of the district is 2998.15 KM. Out of total Road length of 2998.15 KM, 1117.32 KM Road length is still unsurfaced. Therefore, there is an urgent need to Black top these Road length and establishment of new Roads linking remote villages with Block/District Headquarters. (Source: Assam Statistical Handbook, 2022)

Rural Bridges

There are still 30 Wooden Bridges in the district with poor condition. These bridges may be converted into RCC Bridges to ensure protection of the people and also to minimize the recurring expenditure incurred every year for maintenance of the same.

Dairy

Dairy is also a prominent economic activity in the district. Barpeta is known for its milk production. Most of the milk produced is sent to Guwahati. A large quantity of channa /chekka is also sent to Guwahati and other places. However, all these works are done in a traditional way. There is an urgent need to set up Bulk Milk Coolers (BMC) to avoid distress sale of Milk. At present there are 6 BMCs with a capacity of 34000 LPD. Approx. 80,000 ltrs of milk in the area is being marketed through WAMUL and AMUL and is being transported to Guwahati. In many instances it has been found that the milk gets spoiled before it reaches its destination in Guwahati. Therefore, there is an urgent need to set up more BMCs, in blocks like, Bajali, Gobardhana, Rupshi etc.

Flood Protection and erosion

The problem of flood and erosion is menacing and most acute in the district in each and every year successive waves of floods submerges vast areas in river side as well as country side of the embankment for a considerable number of days during peak flood period causing huge devastation to crops, public properties, F.C structures, disruption vital road communication links etc. This phenomenon takes place because of the failure of the existing flood control structures like embankment, spurs, bank protection structures etc. Which have outlived their lives due to prolonged non maintenance of major works. The recurrence of flood added

unabated severe bank erosion causing thousands of hectares of land loss and rendered thousands of people landless, homeless and virtually destroyed the socio economic development of the state. The river in the northern side of the district originating from Bhutan hills creates acute flood and erosion problem due to sudden onrush of runoff from hilly catchment area on account of huge deforestation, breach of artificial hydroelectric dams due to huge landslides in Upper catchment in Bhutan territory along with carriage of huge sediment loads from hilly catchment areas deposits on its river bed reducing capacity of volume of water of rivers. During the last years 3 (Three) nos of breaches occurred at Gohinpara, Podupara at L/B of river Pohumara and Deojara at L/B of river Kaldia due to sudden rise of water level of the rivers as the hydro-electric dam gates open suddenly and huge quantum of water releases by the dam authority of Bhutan and inundating several hectors and of land and destroying life and properties of the district in every year. The Govt. needs to take concrete steps to tackle flood and erosion problem as permanent measures to save life and properties of the people in the district.

Due to deposition of silt on its river bed reducing holding capacity of flood water for which the existing embankment system needs to be raised and strengthened to save the people from flood inundation in already protected areas. The bank protection works are also subsequently vital important to sustain bank margin and for protection of inhabited areas located at R/S slope of embankment. Moreover, construction of new embankment in various rivers of the district are also simultaneously utmost essential to protect numbers of villages and agricultural land from flood inundation of the various rivers of the district. Studies should be conducted on river morphology through satellite imageries to identify areas likely to come under attack of erosion, especially for the river Brahmaputra and to take effective and necessary preventive measures in time.

Severe bank erosion is occurred at R/B of river Brahmaputra of B/dyke from Bahari to Baghbar at various locations like Chenimari, Barbhitha, Bahari Satra area, Bhogerpar, Belortary, Jadavpur, Paharpur, Habidongra, Dighirpar, Chesra, Manikpur, Baghbar for a reach length around 33000m in between the areas. One comprehensive programme may be undertaken to control bank erosion for the benefit of the people.

Cold Storage facilities

Taken into consideration the large scale production of potato and other vegetables, emphasis may be to construct minimum 2 Cold storage of 5000 MT at Howly and Pathsala to minimize the loss and ensure adequate price discovery for the farmers.

5.2 Social Infrastructure Involving Bank Credit

5.2.1. Status of the sector

According to the revised priority sector guidelines Bank loans up to a limit of Rs.5.00 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 centres are now covered under priority sector loans under the sub head of “Social Infrastructure”.

There exists potential for investment in social infrastructure in the district. As per the census data 2011 only 38% of the rural households of the district were having facility of drinking water within their premises. Moreover, 19% of the households were classified as having drinking water facilities at distant sources. Similarly, only 26% of the rural households of the district have latrines in their homes.

5.2.2 Infrastructure and linkage support available, planned and gaps

In the health sector there are 1 Medical College Hospital, 1 district civil hospital, 222 PHC, 182 CHC, 264 Health Sub-Centres in the district. This apart there are 7 Poly Clinic/Nursing Homes and 62 Diagnostic Centre under private sector.

Further, in the district there are 1229 primary schools and 311 Upper primary schools with upper primary/HS facilities. The numbers are definitely not sufficient considering the total population of the district. Therefore, there is a great scope for investment in social infrastructure and a part of it can be met by bank finance. However, there has been negligible credit flow to these activities in the district. An amount of `5.00 lakh was disbursed by banks under this sector during the financial year 2022-23.

5.2.3 Assessment of Potential for the financial year 2024-25

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	School (Private)	10.000	15	150.00	120.00
ii	Small Hospital / Nursing Home	20.000	4	80.00	64.00
iii	Drinking Water Plant (RO) - 1000 Ltrs/hr capacity	8.000	6	48.00	38.40
	Total		25	278.00	222.40

Bank Loan: 80% of TFO

The Block-wise and activity-wise potential assessed for the year 2024-25 is indicated in Annexure-I.

5.3 Renewable Energy

5.3.1 Status of the sector in the district

Renewable energy is generally defined as energy that comes from resources which are naturally replenished on a human timescale such as sunlight, wind, rain, tides, waves and geothermal heat. Renewable energy replaces conventional fuels in four distinct areas: electricity generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services. The pressure of increasing population on the one hand and limitations in providing energy in the required quantity from conventional fossil sources on the other hand, has become one of the most burning issues for the country. Renewable sources of energy are going to play an increasingly important role in the future.

5.3.2 Infrastructure and linkage support available, planned and gap

India stands 4th globally in Renewable Energy Installed Capacity (including Large Hydro), 4th in Wind Power capacity & 4th in Solar Power capacity (as per REN21 Renewables 2022 Global Status Report). India's installed non-fossil fuel capacity has increased 396% in the last 8.5 years and stands at more than 178.79 Giga Watts (including large Hydro), which is about 43% of the country's total capacity (as on May 2023). India saw the highest year on year growth in renewable energy additions of 9.83% in 2022. The installed solar energy capacity has also increased by 24.4 times in the last 9 years, and stands at 66.7 GW as of May 2023. The installed Renewable energy capacity (including large hydro) has seen an increase of around 128 % since 2014. With the Government of India having set an enhanced target at COP 26 of 500 GW of non –fossil fuel based energy by 2030, Government of Assam has also taken various initiatives towards achieving the national net zero emission goal and the State has been taking various initiatives with an aim to have more carbon sinks.

To increase the generation of clean energy in the State, Assam State Govt. had in its State Budget of 2022-23 announced the implementation of the Ambitious Mukhyamantri Souro Shakti prokolpo for installing 1000 MW on free Govt land. Under this scheme three solar power projects namely Amguri Solar Power project, Namrup Solar Power project and Majuli Power project will be implemented on unused Government land and water bodies within the next 3 years.

To give a major boost to the various renewable energy programs and to augment the efforts of the already existing “Assam Solar Policy “ the Assam State Government has in 2022 approved the “ Assam State Renewable Energy (RE) Policy 2022” to create an ecosystem to propel growth of Renewable Energy in the State . The policy aims to install aggregate renewable energy of 1200 MW within 5 years. The policy states that the Grid Connected Solar Power will have target capacity of 620 MW. Grid Connected Rooftop Solar Power Plant, and Off-Grid Solar Applications will have target capacity of 300 MW & 80 MW respectively. While, other renewable energy will have 200 MW

As per the MNRE Annual Report 2022-2023 , the total estimated solar energy potential for the state of Assam is 13.76 GWp (GigaWatts peak) , out of which as on 31 December 2022 147.93 MW has been installed . It is expected that the installed capacity will be enhanced by implementing different solar programmes in the ensuing years.

In Assam, the Assam Energy Development Agency (AEDA) is the nodal agency which has taken up the initiative of harnessing and utilizing solar energy The Assam Energy Development Agency (AEDA) has been implementing various types of renewable projects in the solar field, viz. Rooftop SPV, Solar Street Lights, Floating Solar Power plants since inception. Rooftop Solar plants has become ubiquitous in Assam from the last few years, as this is the optimum way of utilising the free unused space on the top of the roof for minimising the electricity consumption from the utility.

In addition to the activities of Power Department including AEDA towards increasing the use of renewable energy sources, the Agriculture and Irrigation Department of the State has also started contributing to popularise the use of renewable energy by installation of Solar PV Pump sets for irrigation. NABARD has through RIDF contributed in the States efforts in the renewable energy sector by sanctioning loans to the State for Installation of Solar PV powered Tube well Pumps for irrigation in Assam under various tranches with a total RIDF loan of Rs.775.61 crore.

The major types of renewable energy sources, which can be exploited in the district of Barpeta are:

- Biomass.
- Wood and wood waste.
- Municipal solid waste.
- Landfill gas and biogas.
- Solar.

During the year 2022-23, 128 number of units was financed involving loan amount of Rs. 220.89 lakh by AGVB under this sector in the district. (Source: SLBC)

5.3.3 Assessment of Potential for the financial year 2024-25

The physical and financial projections for the sector during the year 2024-25 are given below in the table. The block wise, activity wise physical and financial projections are given in Annexure-I.

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Bio-gas plant	0.300	55	16.50	13.20
ii	Solar Units	0.280	220	61.60	49.28
	Total		275	78.10	62.48

Bank Loan: 80% of TFO

CHAPTER– 6**Informal Credit Delivery System****6.1. Status of the sector in the district**

The informal credit delivery system is characterized by ease of lending & borrowing of small amounts, amongst groups of people, relatives, friends, money lenders, traders, etc. Because of its accessibility, liquidity, low administrative and procedural costs, little or no collateral/mortgage requirements, flexibility in interest rates and repayment schedule, it is suited to the need of people having little or no access to formal financial institutions. The SHG Bank Linkage programme (SHG-BLP), pioneered by NABARD in India in 1992, was an attempt in the direction of bringing such people in the fold of formal financial system while maintaining the characteristics of informal credit delivery system. The number of SHGs in the country has touched 16.2 crore household. As on 31.03.2023, there are over 134 lakh SHGs in the country with saving deposits of Rs.58893 crore and loan outstanding of over Rs.1188079 cr in the country.

The SHG-BLP has enabled the banks to reach the unreached, sustainably, in group mode. The success of SHG-BLP triggered evolution of several Micro Finance Institutions (MFIs) in the country. However, the functioning of MFIs have increasingly come under scrutiny both from government and regulatory bodies in the recent past. While Govt. of Assam has brought about the Assam Micro finance Institutions (Regulation of Money Lending) Act, 2020 vide Gazette notification dated 30.01.2021, the Reserve Bank of India has also come out with a Regulatory Framework for Microfinance loans in 2022. These legislative and regulatory measures may bring succor to borrowers from high-handed dealings by mFIs in sporadic instances.

The SHGs because of their effectiveness in reaching out to disadvantaged section of society have become the common vehicle of development process, converging several development programmes. SHG-BLP is playing a vital role in complementing the efforts of the Government of India in addressing the issues like financial exclusion, providing livelihoods and empowering the citizens, and women in particular. In the State of Assam as on 31.03.2023, 601955 SHG Savings Bank Accounts have been opened while, 97333 SHGs have been credit linked. In Barpeta as on 31.03.2023, 2329 SHGs bank account has been opened, 4700 SHGs have been credit linked.

6.2 Position of SHG-BLP in Assam (data as on 31.03.2023)

Particulars	Assam	All India	Share of SHG BLP in Assam as % of all India	Barpeta District
No. of SHGs (savings account)	601955	13403083	4.49	2329
Amt. of savings (Rs.'Lakh)	86779.75	5889267.56	1.47	148.85
No. of SHGs provided bank loan	97333	4295521	2.27	4700
Amt. of bank loan (Rs.'Lakh)	267090.70	14520023.33	1.84	12688.46
No. of SHGs having loan outstanding	214242	6957051	3.08	10428
Amt. of loan outstanding (Rs.'Lakh)	317205.45	18807879.77	1.69	15112.82
NPA of Banks against SHGs (gross amt. of NPA) Rs.'Lakh	17812.61	524933.81	3.93	1015.07

The Block wise Savings details of SHGs in the district of Barpeta and Bajali as on 31.03.2023 is furnished below.

Sl. No.	Name of block	No. of SHGs	Amt. of Savings (Rs. lakh)
1	Bajali	392	10.07
2	Bhowanipur	87	19.26
3	Sarukhetri	11	0.11
4	Gobardhana	604	53.06
5	Chenga	50	0.35
6	Chakchaka	69	8.95
7	Rupshi Block	31	0.36
8	Mandia	11	0.49
9	Barpeta	1074	56.2
10	Gumafulbari	0	0
11	Pakabetbari	0	0
Barpeta Total		2329	148.85

Source: SLBC

The Block wise performance under credit linkage of SHGs in the district of Barpeta and Bajali for the last 2 years is furnished below.

(₹ lakh)

Sl. No.	Name of block	Credit linked during 2021-2022		O/S as on 31-3-2022		Credit linked during 2022-23	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Bajali	1000	912.33	684	1056.67	821	2268.17
2	Bhowanipur	407	1057	627	1008.58	282	876.18
3	Sarukhetri	171	332.78	668	671.52	171	537.42
4	Gobardhana	256	442.6	280	232.94	398	814.59
5	Chenga	144	559.3	383	475.59	309	918.17
6	Chakchaka	255	462.53	366	489.17	253	754.82
7	Rupshi Block	210	427.57	259	274.17	146	522.52
8	Mandia	308	1169.7	468	631.59	255	751.41
9	Barpeta	1189	1406.3	1236	1286.55	1670	4298.05
10	Gumafulbari	0	0	0	0	0	0
11	Pakabetbari	68	204.1	174	215.86	52	67.50
Barpeta Total		6342.64	6794.19	5145	6342.64	4357	11808.83

Source: SLBC

Promotion of livelihoods is one of the major objectives of NRLM, Govt. of India. As part of NRLM, the Ministry of Rural Development, Government of India (MoRD) has taken up another skill and placement initiative namely Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY). It envisages diversification in incomes of the rural poor. Under DDU-GKY the youth in the age group of 15 – 35 years from rural poor households is provided skill training and placement assistance.

6.3 Means for expansion of SHG-BLP

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

6.4 Joint Liability Groups

A large number of small, marginal and tenant farmers who do not have access to credit from banking institutions for various reasons which inter alia, include very small land holdings, inability of banks to serve more clients individually, lack of proper titles, etc. The efforts to bring them, especially the tenant farmers into the banking system have been inadequate. Various committees including the Committee on Financial Inclusion has specifically mentioned the need for covering tenant farmers by banks so as to further the process of Financial Inclusion.

With a view to meet the credit requirements of tenant farmers NABARD has formulated a separate scheme for financing tenant farmers by banks by organizing them into Joint Liability Groups (JLG). JLG is an informal group comprising preferably of 4 to 10 individuals coming together for the purposes of availing bank loan either singly or through the group mechanism against mutual guarantee. The JLG members would offer a joint undertaking to the bank that enables them to avail loans. NABARD provides incentive for promotion and financing of JLGs.

In the district of Barpeta, JLG financing is being predominantly made by the Private sector banks and AGVB. The participation of Public Sector banks is very poor. The details are as under:

(Rs. lakh)

Sr. No.	Banks Name	JLG linked with Bank Loan during 2022-23		Outstanding as on 31.03.2023	
		No.	Amount	No.	Amount
1	Public Sector Banks	1	2.5	5	3.59
2	Private Sector Banks	411	773.62	3101	1832.33
3	AGVB	495	807.23	1092	1105.27
4	AACB	0	0	43	78.45
	TOTAL	907	1583.35	4241	3019.64

6.5. Assessment of Potential for the financial year 2024-25

The physical and financial projections for the sector during the year 2024-25 are given below in the table.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	SHG	1.50	4475	6712.50	6712.50
ii	JLG	2.50	550	1375.00	1375.00
	Total		5025	8087.50	8087.50

Bank Loan: 100% of Financial Outlay

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

6.6 Issues related to micro Finance

Although many SHGs are credit linked every year, but the no. of SHGs receiving repeat finance is very less. The sustainability of SHG programme and graduation of SHGs depends on provision of repeat finance so that the absorption capacity of the SHGs increases. Consolidation of SHG movement can be achieved through focused efforts on capacity building of SHGs, especially in the areas of self-management, leadership development and financial management etc. The SHPIs and banks should sharpen the skill of their staff to conduct the grading exercise of SHGs as per the guidelines at periodic intervals. NGOs and development agencies of Government should make concerted efforts to facilitate formation of more SHGs in the district. There is huge gap between number of SHGs saving linked and number of SHGs having loan outstanding. This indicates that repeat loans are very less as stated earlier and banks are financing very portion of SHGs which are maintaining savings bank account with them.

However, per SHG loan disbursed in Assam is still hovering around Rs.2.74 lakh as against an all India average of Rs.3.38 lakh. It is pertinent to mention here that per SHG loan outstanding in the state is around Rs.1.5 lakh as against an all India average of Rs.2.70 lakh (source: Status of Microfinance in India 2022-23). Efforts from all stake holders are required to give renewed fillip to the SHG BLP in the State.

In order to resolve the issues NABARD has come out with the following proposals & schemes which are as under:-

NABARD provides financial support by way of grant for the following activities.

- Capacity building of NGOs, Banks, Govt. Officials besides SHG leaders/members.
- Sensitization of Senior Bankers.
- Exposure visits to banks/institutions pioneering in mF initiatives
- Field visits to nearby SHGs for officials of Block Level Banker's Committee
- Livelihood training programmes viz. MEDP, LEDP etc.

Pilot Project - **Microenterprises through Skill Upgradation for women (M-Suwidha)**, to be implemented in DPR mode. It involves the formulation of location specific developmental projects by strategizing end-to-end interventions to provide sustainable livelihood solutions in farm and off-farm sector by identifying skill gaps, occupational fitments by choosing suitable professions/activities, providing skills through identified Knowledge Partners/Resource Agencies, setting up/strengthening enterprises with marketing tie-ups and assuring credit support from banks/financial institutions.

Scheme for Grant Support to SHGs/ JLGs/ Producer Organisations for Physical Marketing of Products: The scope & objective of this Scheme is to support various physical marketing interventions in form of Gram Dukans, stalls, movable carts, outlets at railway station/airport/government buildings etc. for SHG/ JLG products, in rural, semi-urban & urban centres to maximize access to markets.

Scheme for Grant Support to SHGs/ JLGs/Producer Organizations (POs)/Micro entrepreneurs for training, onboarding and marketing of products on online/digital marketplaces on E-commerce, social media platforms and ONDC: The scope & objective of this Scheme is to provide training, onboarding and handholding support for all kinds of online selling to SHGs/JLGs/Producer Organizations (POs)/Micro entrepreneurs etc. for marketing support

CHAPTER – 7

Critical Interventions required for creating a definitive impact

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact
2.1	Farm Credit	
2.1.1	Crop Production, Maintenance and Marketing	<p>The cropping intensity of the district is 168%. However, mono-cropping is commonly practiced (except few pockets) in 3 blocks viz. Bojali, Chakchaka and Bhowanipur Blocks. Non-availability of water, especially during Rabi crop season, is one of the main reason for low cropping intensity in these blocks. Efforts may be taken to ensure irrigation facility in these blocks to encourage farmers to undertake farming activity during winter season also for increasing the production and also the income of the farmers.</p> <p>Existence of significant number defaulters (18898 numbers as on 31.03.2023) is one of the major reason for poor performance of banks under crop loan. A banker's friendly environment is essential to bring back the confidence of bankers for improving performance under crop loan.</p> <p>Non-participation of PACS (41 numbers) in crop loan is also one of the main reason for poor performance of banks under crop loan in the district of Barpeta. Necessary steps may be taken to ensure participation of PACS in KCC scheme for ensuring coverage of all eligible farmers under the fold of KCC.</p> <p>Suggested action points –</p> <ul style="list-style-type: none"> • KCC for every farmer: Around 30% of the farmers are linked with institution credit through KCC. A special intervention is required to bring all eligible farmers, including the PM KISAN beneficiaries under the fold of KCC in the district. • Steps for strengthening the extension services may be taken so that the farmers can adopt modern management techniques to increase productivity and production. • Mono cropping is an area of concern. Therefore, promotion of alternate / second crop would result in generating additional income and employment. • Precision farming for Vegetables, etc. need to be adopted for increasing production and productivity. • Organic farming is fast picking up and can be popularised. Concerned Departments and Organic Farmers' Association may join hands to expand area under organic farming. • Timely supply of certified seeds is to be ensured; a 'mobile depot' may be introduced to reach agri-inputs, even in remote villages during the cropping season.

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact
2.1.2	Water Resources	<ul style="list-style-type: none"> • Big focus on irrigation with large budgets, with the aim of "more crop per drop." • Water resources projects, though multi-disciplinary with multiple stakeholders, may be planned and implemented giving due consideration to optimum utilization, environment sustainability and holistic benefit to the people. • Natural water bodies and drainage channels may be protected from encroachments and diversion for other purposes. • Create public awareness on scarcity and economic value of water to arrest wastage and inefficient use by conducting Water Campaigns all over the district. • Reliability of electric power supply for irrigation pump sets - grid separation; duration of power supply, quality of power etc., may be addressed. • Energy efficient pump sets (IS-10804 marked) may be financed. • Banks may ensure credit under this sector, as banks have not extended any credit under this sector for the last two years i.e. 2020-21 and 2021-22
2.1.3	Farm Mechanisation	<ul style="list-style-type: none"> • Fragmented and unirrigated land holdings are the major impediments in tractor financing in the district. More than 84% land holding in the district are 2 hectare or less in size. Financing of tractor and power tiller in group mode (SHGs, JLGs, FIGs etc.) may be given preference. • Establishment of Custom Hiring Centre (CHCs) may be encouraged. Support available for the same under various schemes of GoI and GoA may utilized for the same. • Creation of awareness about the use of small and efficient farm machinery should be undertaken by ATMA/KVK etc. • Establishment of a Farm Machinery Repair and Maintenance Training facility at the district level. • Straw balers for collection and bailing of straw may be popularized by the manufacturers. • Post-harvest equipment such as dryers, cleaners, graders, separators etc. may be popularized for enhancement of marketability of the produce

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact
2.1.4	Plantation Horticulture including sericulture	<ul style="list-style-type: none"> • Organic agriculture is in many ways an eminently preferable sustainable approach for the development of agriculture in Assam. • The popularity of Zero Budget Natural Farming has gripped the attention of the farmers and scientists alike. • Production and supply of quality planting material will continue to be a high priority area for horticulture development. In this context, special emphasis to be laid for establishment of Hi-tech nurseries having provision for mother/scion blocks of improved varieties, good quality rootstock banks and hi-tech green house. • Area expansion programme to be linked to availability of quality planting material through accredited nurseries and Tissue Culture units. • Importance to be given for covering more area under F1 vegetable hybrids and export oriented varieties of ginger, turmeric & chillies. • High density planting and tree canopy management of orchards, right from establishment stage, to be given focus to derive better yield. Besides, an integrated approach will be encourage for taking up drip irrigation/mulching and other support systems required for cultivation of fruit and plantation crops. • Creation of infrastructure for post-harvest managements and value addition will also continue to be a high priority area with focus on creating cold chain networks. • Setting up of markets infrastructure will be linked with reforms in APMC Act, for permitting direct marketing of horticulture produce. • Mobilization of farmers into producer groups/organizations is another priority area aimed at strengthening their negotiating power, besides functioning as viable farmer groups involved in production and marketing of horticulture produce. • Promotion of export oriented varieties of Ginger, Turmeric and chilies specially Bhot jalakia.
2.1.5	Forestry and Wasteland Development	<ul style="list-style-type: none"> • As per available data no credit facility has been extended by the banks under this sector. Banks may come forward and encourage farmers towards bamboo plantation. • Off- farm producer's organisation of bamboo clusters can be promoted in the state. • Commercially important tree species like Bamboo, Teak and Gamari plantations may be promoted on a large scale under agroforestry. • Proper mechanism needs to be adopted to create awareness regarding the benefits of forestry related livelihood schemes in the district and farmers should be motivated to take up farm forestry and agroforestry activities. • Organised marketing facilities for various forest produce with buy back guarantee should be encouraged. • Establishment of small but viable nurseries (minimum 25000 seedlings) with special emphasis on development of wasteland should be promoted. Commercial production of medicinal and aromatic plants like sarpgandha, ashwa-gandha, stevia, amla, etc. can be taken up by the new entrepreneurs.

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact
		<ul style="list-style-type: none"> • Awareness and extension services need to be strengthened. Wider publicity may be given on various schemes of the State Govt. /Department including Bamboo Mission, for creating awareness and promoting forestry in potential areas and linking it with bank credit.
2.1.6	Animal Husbandry - Dairy	<ul style="list-style-type: none"> • Promoting JLGs for dairy farming, heifer rearing and fodder development to increase the milk production and fodder production in the District. • Promoting dairy based FPOs which can create an impact on the entire milk value chain / supply chain through value addition to indigenous dairy products. • Setting up of new and accessible milk routes and chilling plants at strategic points, enabling more milk procurement. New milk routes may be opened in hitherto under-developed areas. • Out sourcing of AI services to boost artificial insemination activities. • Bankers may proactively finance for setting up of Private veterinary clinics and AI centres with financial assistance under the ACABC scheme / DEDS of GoI. • Financing by banks for plantation of fodder trees along the boundaries / bunds and uplands. • Financing for BMCUs, Deep fridge, indigenous milk products units and Milk vans by banks. • Banks may extend KCCs to all eligible dairy farmers taking into consideration the SoF fixed for the District to meet the working capital requirement of the farmers. • Distribution of seeds and saplings/slips for green fodder production under irrigated and unirrigated fields, demonstration of vermi-compost, urea treatment of straw and silage making by individual farmers. • The existing infrastructure in the animal husbandry sector should be made functional by allocation of adequate budget, manpower and materials. • Breeding farms to be established in Government and private sector to augment supply of good quality cross bred animals. • Units for manufacture of fodder blocks and also fodder banks may be set up. Hydroponic techniques of fodder productions may be demonstrated. • Establishment of new milk processing plants or modernization of existing dairy processing infrastructure.

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact
2.1.7	Animal Husbandry - Poultry	<ul style="list-style-type: none"> • Parent stock of layers and broilers may be developed in the district. At least one grandparent stock poultry farm may be ensured in the district. • Formation of FPO on poultry activity may be given priority, so that the farmers can be in a position to fetch realistic price and eliminate the presence of middlemen in the supply chain. • In order to provide balance feed at cheaper rate, more no of poultry feed mixing unit may be encouraged. • In order to increase awareness, stakeholder oriented (poultry farmers, entrepreneurs, butchers and bankers) workshops may be conducted. • Exposure visits may be conducted to other Breeding Farms of Low Input Technology for progressive farmers. • Banks may take proactive role to encourage the farmers for setting up broiler units in the district. • Duck rearing can be taken up on a large scale by the BPL families and banks may provide credit through JLG model. • Organised marketing arrangements for easy procurement / transportation of DOC and concentrate feed is required.
2.1.8	Animal Husbandry - Sheep, Goat, Piggery, etc.	<ul style="list-style-type: none"> • Ensuring availability of good quality breeding animals • Ensuring availability of fodder / pasture / grazing lands. • Creating goat meat and pork value chain by the Government or Private Sector in the State. • Banks may increase the financing to this sector by leveraging the Area Development Schemes (ADS) prepared for the purpose by NABARD, policy of the Government of As-sam for promotion of private participation in the sector, KCC for AH etc.
2.1.9	Fisheries	<ul style="list-style-type: none"> • Sensitization meets at State and district level for enhancing credit flow to the sector. • Implementation of bankable models on various fisheries schemes including Beel Fisheries and Ornamental Fisheries proposed by NABARD • Financial assistance for working capital [input] requirements of fishermen may be covered through KCC mode. • Good working SHGs/ JLGs may be financed for taking up investment activities in fisheries • Banks may take active part in the Area Development Schemes prepared by NABARD in the district. • Establishment of mobile fish disease diagnostic laboratories to be covered under Agri-clinics • Fisheries being a land- based activity, agricultural land may be accepted by banks as collateral • Ensure seasonality in sanction and disbursement of loans

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact
		<ul style="list-style-type: none"> • To improve the fish productivity in the State, a fish seed supply chain may be de-vised with the hatcheries in Government sector supplying fish seed [spawn/ fry] to licensed seed growers, who in turn shall supply quality fingerlings/ yearlings to fish farmers. • State government may plan for establishment of infrastructure support like de-siltation of intake canals of Beels, construction of fish jetties on the banks of river Brahmaputra, and establishment modern fishermen village with all the infrastructure like approach roads, etc.
2.1.10	Farm Credit others including two wheelers for farmers	<ul style="list-style-type: none"> • Banks may explore the possibility of financing progressive farmers and SHG members in the district to promote selling of goods at doorstep.
2.1.11	Sustainable Agriculture Practices	<ul style="list-style-type: none"> • Finance for various components of IFS simultaneously and parallelly is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation. • Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture, livestock, and fisheries can give impetus to integrated farming systems approach. • Banks may explore possibility of financing IFS models in cluster mode.
2.2 Agriculture Infrastructure		
2.2.1	Construction of storage and Marketing Infrastructure (warehouses / godowns, market yards, silos, cold storage units, cold chains	<ul style="list-style-type: none"> • It is realized that without organized and steady market supply of commodities, food processing, agro processing, fruit processing industries could not be developed. • Infrastructure of the rural markets requires upgradation to bring growth in village economy through realisation of better prices by the farmers. Markets needs to have physical infrastructure in the form of common facilities like shops, platforms for loading, unloading, assembling and auctioning of produce, parking sheds, internal roads, waste disposal arrangement etc. • The poor market infrastructure and facilities in the market of the district it calls for addressing the problems by establishing markets and utilizing the revenue earned by the market for developing need based infrastructure. • Since Assam has adopted Model Act the market facilities, infrastructure and development of markets should be addressed under Central Sector Schemes on Market Infrastructure, NHM, RKVY, AIF and financial assistance from other schemes of State Government. <p>In order to address the above issues, the following action is required for ensuring creation of Agricultural Infrastructure in the district.</p>

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact
2.2.2	Land Development Soil Conservation and Watershed development	<ul style="list-style-type: none"> • Extension agencies to motivate farmers to take up land development activities and adopt modern techniques through demonstration at the door step of farmers. • Demonstration should be conducted by the agriculture department more vigorously to motivate farmers to take up settled wet paddy/double cropping. Local research stations can give guidance in providing appropriate technology to farmers and soil test data for application of bio-fertilizer, nutrients etc. Use of bio-compost can be encouraged. • Banks may project the credit requirements of land and development in their branch credit plans. They may sensitize their field staff to accord priority to these activities. • Individual farmers may be encouraged for availing credit facility for activities such as bench terracing, land reclamation, contour trenching, soil conservation and water management.
2.2.3	Agri Infrastructure - Others E-NAM, tissue culture, agri-biotechnology, seed production, bio-pesticides / fertilizers, vermi-composting	<ul style="list-style-type: none"> • There is a further need to involve community in these activities through farmer clubs, FPOs, NGOs, SHGs, etc. • There is a need for awareness on organic fertilizers. • Lot of extension work is needed so that dependence on chemical fertilizers is lessened. • Exposure visits need to be tailor made and organised for these two activities. • Banks also need to change their attitude and need to involve themselves more in such types of innovative credit.
2.3	Agriculture Ancillary Activities	<ul style="list-style-type: none"> • It is suggested that one PACS in each block may be identified and provided with credit support for encouraging the PACS to re-start credit business for financing agriculture activities to ensure credit for the farmers as well as for sustainability of PACS's financial health. • Dedicated NGOs are required which may organise farmers to form FPOs. • Banks to ensure credit to the FPOs for their business growth and sustainability. • Audit of PACS need to be taken up regularly and on time • Awareness programme to be conducted for Agri Graduates to take up schemes like ACABC. • Attitudinal change is required at banks' level for increased financing in such activities. • Such sub sectors should also be reviewed in district level forum and meetings. • State Govt. may provide required support to PACS along with recovery of loan. • PACS may avail the Special Refinance Scheme for transformation of PACS as MSC for their sustainability.

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact
2.3.1	Food and Agro Processing	<p>Barpeta district is industrially backward. Lack of infrastructure like un-interrupted electricity and lack of entrepreneurship are the reasons contributing to the present state of affairs. As a result, processing of fruits and other vegetables is very limited. Among the processing activity undertaken are milling of rice, wheat, turmeric, mustard. There are only few units which produce fruit juice, in a very limited scale. Most of the fruits and vegetables are sold in raw form. Storage facility for fruits and vegetables are absent in the district as there is no cold storage in the district.</p> <p>Bajali block of the district has made incredible progress in milk production. However very little is done for processing the product. Daily at an average of 40000 ltrs of milk are sent to outside the district for consumption and other purpose. There is potential for further development of dairy sector with credit flow from banks for setting up of dairy processing units.</p>
2.3.2	Agri Ancillary Activities - Others - ACABC, loans to PACS / FSS / LAMPS, loans to MFIs for on-lending	<ul style="list-style-type: none"> • Dedicated NGOs are required which may organise farmers to form FPOs. • Banks to ensure credit to the FPOs for their business growth and sustainability. • Audit of PACS need to be taken up regularly and on time. • Awareness programme to be conducted for Agri Graduates to take up schemes like ACABC. • Attitudinal change is required at banks' level for increased financing in such activities. • Such sub sectors should also be reviewed in district level forum and meetings. • State Govt. may provide required support to PACS along with recovery of loan. • PACS may avail the Special Refinance Scheme for transformation of PACS as MSC for their sustainability.
2.3.2 Others - Miscellaneous		
3	Credit potential for Micro, Small and Medium Enterprise (MSME)	<ul style="list-style-type: none"> • Basic infrastructure for industries like, water, electricity, roads, and communication may be provided. Erratic power supply is one of the constraints. Efforts may be made to improve the power supply. • Good potential exists for wood based industries like cane & bamboo products, furniture, building materials, etc. Farmers particularly small and marginal farmers may be encouraged to grow fast growing trees on marginal/ degraded land. Government may also encourage import of wood for wood based industries by providing suitable fiscal incentives. • There is a need for a series of measures to give a boost to rural tourism by promoting tourist spots. People in the villages are to be made partners and owners in this endeavour. SHGs, artisans and rural youth are to be involved. NABARD and banks would like to partner in this endeavour /project. Public- Private Participation [PPP]

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact
		<p>mode may be adopted in infrastructure development for ecotourism, tourism related activities and travel circuits.</p> <ul style="list-style-type: none"> • Adequate credit flow is to be ensured to MSME Sector. • Non-availability/inadequacy of working capital has been recognized as one of the major causes for sickness of the weavers' societies/ industries. Commercial Banks, RRB and Apex Co-operative Bank may extend working capital assistance to these industries/societies. • Banks should set target for financing of rural artisans and small units as per the stipulated norms of RBI. Banks should also adhere to the margin and security norms stipulated by RBI and take the advantage of CGTMSE up to ₹50 lakh. • The performance of banks in issuing Swarozgar Credit Cards [SCCs] to small entrepreneurs has not been encouraging. Banks should assume a proactive role in this direction to ensure issuance of SCCs to eligible borrowers.
4. Credit potential for Export Credit, Education and Housing		
4.1	Credit Potential for Export Credit	<ul style="list-style-type: none"> • Availability of infrastructure for export needs to be enhanced. • Settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured. • Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC. • Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms. • Hatisar is a major LCS along Indo-Bhutan Border. • Govt. may give boost to export related activities in the district by providing all facilities and clearances at the earliest. • banks may give full support and guidance to famers, FPOs & Industry in export related activities.
4.2	Credit Potential for Housing	<ul style="list-style-type: none"> • Banks may provide housing loans under interest subsidy schemes of GoI for the benefit of the borrowers. • Banks insist on Income Tax Returns for last three years as proof of annual income of individuals for sanction of housing loans. However, many individuals in rural areas do not file such returns. Hence, banks may consider accepting 'Income Certificates issued by concerned Revenue Circle Officer' for housing loan purpose. • Clarity of title of ownership is another problem in rural areas. Division of property and subsequent mutation are often found absent in rural areas. This needs to be addressed.

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact
4.3	Credit Potential for Education	<ul style="list-style-type: none"> • Banks need to publicize and popularize their loan products. • There is an urgent need for financial literacy and awareness creation so that people come forward to avail loans.
5. Credit potential for Infrastructure		
5.1	Infrastructure Public Investments	Taken into consideration the large scale production of potato and other vegetables, emphasis may be to construct minimum 2 Cold storage of 5000 MT at Howly and Pathsala to minimize the loss and ensure adequate price discovery for the farmers.
5.2	Social Infrastructure involving bank credit	<ul style="list-style-type: none"> • Government may prepare road map and fix block-wise targets for construction of educational institutions, drinking water projects, health units and installation of sanitary structures in consultation with the bankers. State Govt. may consider providing incentives to private players. • Banks to finance the private players in social infrastructure project.
5.3	Renewable Energy	<p>(i) Suitable awareness programmes for bank officials and skill development initiatives of rural unemployed youth may be done by the Department (AREDA) or District Administration.</p> <p>(ii) Encourage replacement of non-renewable energy sources like fossil fuels, kerosene and diesel with solar energy to meet energy requirements in rural areas.</p> <p>(iii) Installation of solar lighting systems may be considered as an alternative in rural areas and may also be used for street lights, traffic signal system, parks, temples, masjids, etc. besides use in the offices, institutions etc.</p>
6	Informal Credit Delivery System	<p>(i) Awareness/ training programmes for bankers, NGOs, FMCs, Farmers' Clubs and Leaders of SHGs etc. must be organized from time to time.</p> <p>(ii) Unique products prepared by SHGs/tribal communities may be explored for GI registration, which shall pave way for organized marketing of such niche products.</p> <p>(iii) JLG mode of financing may be promoted more by the banks/NGOs to reach the unbanked village population.</p>

CHAPTER - 8

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. 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”.

3. 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 63000 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.

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

- Government of Assam vide its Notification dated 24th May 2023, constituted State Cooperative Development Committee (SCDC) with Chief Secretary to the Govt. of Assam as Chairperson. The Registrar of Cooperative Societies, Govt. of Assam, vide his letter dated 25 April 2023, advised the Principal Secretary – BTR, Hills, Dima Hasao and all Deputy Commissioners to notify District Cooperative Development Committee (DCDC), in their respective jurisdiction.
- To generate public awareness on cooperation and *Sahkar Se Samriddhi* initiative of Ministry of Cooperation, Government of India, the State Government had also organised a first ever ‘Samabay Mela’ at Guwahati under the auspices of RCS, Assam.
- Registrar of Cooperative Societies, Government of Assam has also started updating data in the National Cooperative Database (NCD) portal initiated by Ministry of Cooperation, Government of India. The NCD portal is expected to be useful in carrying out district-wise gap analysis for formation of new Multipurpose PACS (mPACS) and covering hitherto uncovered Gaon Panchayats (GPs) in the state.
- Under PACS as Common Service Centre (CSC) – Govt. of Assam has identified 19 PACS across the state for providing one time financial assistance of Rs.5.00 lakh each, for infrastructure creation at PACS level.
- To strengthen the cooperative movement, Government of Assam is conducting awareness programme across the state targeting rural youths.
- At the initiative of RCS, efforts are being made to connect with the Members of the Cooperative Societies through IEC (Information, Education and Communication) strategy.
- Adoption of Cooperative Societies by Officers of Cooperation Deptt – wherein, officers act as Mentors for the all-round development of the societies.
- Orientation programme for the newly registered cooperation societies are being conducted under the aegis of RCS, Assam.
- Convergence of Cooperatives with Government Sponsored Schemes are also being made.

5. Status of Cooperatives in the District

a. **Status:** The block wise, sector wise distribution of cooperative societies in the district is as under:

Sr No	Type	Number of Societies
	A. Details of Non Credit Cooperative Societies	
1	AH Sector (Milk/Fishery/ Poultry /Piggery, Fishfed, etc.)	126
2	Consumer Stores	12
3	Housing Societies	-
4	Weavers*	-
5	Marketing	9
6	Labour Societies	-
7	Industrial Societies	27
8	Agro Processing	5

Sr No	Type	Number of Societies
9	All others (Farming, Jute, Transport, SCU, DCU, Cadre Management, Women, Fruit Growers, School, College and others)	182
	Total	361
	B. Details of Credit Cooperative Societies	
10	Primary Agriculture Credit Societies	41
	C. Details of Multi State Cooperative Societies	
11	No. of MSCS	-
	<i>Source: * DRCS, Barpeta</i>	

Barpeta district has a rich cooperative profile with 402 societies, covering Animal Husbandry, Industrial and other sectors.

b. Potential for formation of cooperatives: There is fair potential for cooperative activity in the agro processing sector.

The distribution is uniform in all blocks are covered by some society or the other.

CHAPTER – 9

NABARD's Projects and Interventions

Sr. No.	NABARD's Projects and interventions in the district	Likely impact / outcome
1. Infrastructure		
A	Rural Infrastructure Development Fund(RIDF)	
a)	Agriculture and allied Sector	119 projects have been sanctioned under RIDF in Agriculture and allied sector and loan sanctioned is Rs. 116.28 cr.
b)	Irrigation Sector	10 projects have been sanctioned under RIDF in Irrigation sector and loan sanctioned is Rs. 5.99 cr.
c)	Connectivity (Roads and Bridges)	211 projects have been sanctioned under RIDF in Rural Connectivity sector and loan sanctioned is Rs. 504.11 cr.
d)	Social Sector	21 projects have been sanctioned under RIDF in Rural Connectivity sector and loan sanctioned is Rs. 48.39 cr.
B.	NABARD Infrastructure Development Fund (NIDA)	87 projects have been sanctioned under the social sector under NIDA with loan amount of Rs. 37.93 cr.
2. Developmental Interventions under Farm Sector		
a)	FPO	<p>NABARD PODF - ID</p> <ul style="list-style-type: none"> Two FPOs on Horticulture & Vegetable and Fisheries activities have been formed by NABARD in the district for ensuring end-to-end support and services to the small farmers, and cover technical services, marketing, processing, and others aspects of cultivation inputs. <p>CSS – Promotion of 10000 FPOs</p> <ul style="list-style-type: none"> Two FPOs on Mustard is being implemented by NABARD under Central Sector Scheme – Promotion of 10000 FPO in the district of Barpeta. Further, another three FPOs have also been formed in Rupshi, Pakabebari & Gumafulbari Blocks of the district during the financial year 2022-23 by NABARD under the scheme. Under the scheme 12 FPOs have already been formed covering 8 Blocks and 2 Blocks of Barpeta and Bajali district respectively.
b)	Important FSPF Projects, including CAT	<ul style="list-style-type: none"> FSPF projects on Integrated Farming, Zero Energy Cool Chamber including one Model Millets Project is being implemented in Barpeta/ Gobardhana/Bajali/ Chakchaka/ Bhowanipur/ Gumafulbari etc. blocks. One Model Millet Project initiated covering

Sr. No.	NABARD's Projects and interventions in the district	Likely impact / outcome
		50 farmers in 150 bigha of land, which has yielded about 19000 kgs of millets.
3. Developmental Interventions under Off- Farm Sector		
a)	Rural Haats / Rural Mart/ Gram Dukaan/Mobile Vans etc.	A Rural Haat has been constructed in association with Paschim Jania PACS in Mandia, Barpeta under the support of NABARD
b)	OFPOs	Conduct of Diagnostic Study, preparation of DSR, DPR and BDP for major OFPO in Handloom cluster at Barpeta Block of Barpeta District has been completed
c)	Skill Development	<ul style="list-style-type: none"> Skill development training programmes have been conducted in Barpeta district on food processing, pottery craft, bamboo handicraft, cell phone repairing, weaving, domestic product etc. Skill development Training Programme on Domestic Product for Jail inmates of Barpeta Jail were also conducted as first of a kind initiative for the SHG Members/Artisans for their livelihood support through imparting skill and other interventions.
d)	GI interventions	<ul style="list-style-type: none"> GI registration of Sarthebari metal Craft has been initiated by NABARD in Barpeta in 2022-23
4. Developmental Interventions under micro credit		
a)	LEDP	Conducted 8 LEDP programmes in the district benefitting 840 members
b)	MEDP	Conducted 7 MEDP programmes in the district benefitting 210 members
5	Financial Inclusion Initiatives	A total of 46 capacity building programmes were conducted during 2022-23, which comprises of Village Level Programmes, Book Keeping Training programme for SHGs, NGO meet, sensitization meet for bankers, BLBC members visit to WSHG, NGO meet etc. In the village level programmes the participants were sensitized on Financial Inclusion Initiatives. Moreover, two Centre's for Financial Literacy has been sanctioned by NABARD in Gorbardhana and Bajali Block of Barpeta district to give a fillip to the FI Initiative.

ANNEXURE- I

ACTIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25

District : Barpeta

Sl.No.	Activity	SoE/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK											Total
					Barpeta	Mandia \$	Sarukhetri	Chenga	Gomafulbari	Pakabhetbari	Gobardhan a	Rupshi	Chakchaka	Bajali	Bhawanipu r	
	Agriculture															
	Farm Credit															
	Crop Production, Maintenance, Marketing															
i.	Summar Paddy (Boro)	0.62	ha	Physical	2000	2000	1700	1700	1600	1600	1600	1750	1600	2000	2000	19550
				Bank Loan	1240.00	1240.00	1054.00	1054.00	992.00	992.00	992.00	1085.00	992.00	1240.00	1240.00	12121.00
ii	Winter Paddy (Sali)	0.72	ha	Physical	3000	3000	2600	3000	2350	2350	2300	2600	2350	4000	3000	30550
				Bank Loan	2160.00	2160.00	1872.00	2160.00	1692.00	1692.00	1656.00	1872.00	1692.00	2880.00	2160.00	21996.00
iii	Maize	0.54	ha	Physical	300	200	200	200	200	200	200	200	200	300	300	2500
				Bank Loan	162.00	108.00	108.00	108.00	108.00	108.00	108.00	108.00	108.00	162.00	162.00	1350.00
iv	Mustard/Rape	0.47	ha	Physical	1200	1000	1500	1500	1000	1200	1000	1000	1000	1200	1200	12800
				Bank Loan	564.00	470.00	705.00	705.00	470.00	564.00	470.00	470.00	470.00	564.00	564.00	6016.00
v	Jute	0.63	ha	Physical	500	500	500	500	500	500	500	500	500	500	500	5500
				Bank Loan	315.00	315.00	315.00	315.00	315.00	315.00	315.00	315.00	315.00	315.00	315.00	3465.00
vi	Potato	1.80	ha	Physical	1000	1600	800	800	400	400	400	600	400	500	500	7700
				Bank Loan	1800.00	2880.00	1440.00	1440.00	720.00	720.00	720.00	1080.00	720.00	900.00	900.00	13860.00
vii	Chilli	1.03	ha	Physical	100	100	100	100	100	100	100	100	100	100	100	1100
				Bank Loan	103.00	103.00	103.00	103.00	103.00	103.00	103.00	103.00	103.00	103.00	103.00	1133.00
viii	Brinjal	0.97	ha	Physical	60	50	50	50	50	50	50	50	50	60	60	580
				Bank Loan	58.20	48.50	48.50	48.50	48.50	48.50	48.50	48.50	48.50	58.20	58.20	562.60
ix	Bhindi(Ladies finger)	1.63	ha	Physical	50	50	50	50	50	50	50	50	50	50	50	550
				Bank Loan	81.50	81.50	81.50	81.50	81.50	81.50	81.50	81.50	81.50	81.50	81.50	896.50
x	Tomato	1.03	ha	Physical	60	60	60	60	60	60	60	60	60	60	60	660
				Bank Loan	61.80	61.80	61.80	61.80	61.80	61.80	61.80	61.80	61.80	61.80	61.80	679.80
xi	Cabbage	1.14	ha	Physical	50	50	50	50	50	50	50	50	50	50	50	550
				Bank Loan	57.00	57.00	57.00	57.00	57.00	57.00	57.00	57.00	57.00	57.00	57.00	627.00
xii	Cauliflower	1.13	ha	Physical	50	50	50	50	50	50	50	50	50	50	50	550
				Bank Loan	56.50	56.50	56.50	56.50	56.50	56.50	56.50	56.50	56.50	56.50	56.50	621.50
xiii	Pulses (Black Gram/Green Gram)	0.51	ha	Physical	150	100	100	100	100	100	100	100	100	150	150	1250
				Bank Loan	75.95	50.63	50.63	50.63	50.63	50.63	50.63	50.63	50.63	75.95	75.95	632.89
xiv	Finger/Foxtail Millets	0.33	ha	Physical	50	50	50	50	50	50	50	50	50	50	50	550
				Bank Loan	16.50	16.50	16.50	16.50	16.50	16.50	16.50	16.50	16.50	16.50	16.50	181.50
xv	Working Capital for Dairy (KCC) - Hybrid Napier Grass	0.18	Bigha	Physical	100	250	50	50	50	50	50	250	50	450	250	1600
				Bank Loan	18.00	45.00	9.00	9.00	9.00	9.00	9.00	45.00	9.00	81.00	45.00	288.00
xvi	Working Capital for Dairy (KCC) - Guinea Grass	0.10	Bigha	Physical	100	250	50	50	50	50	50	250	50	450	250	1600
				Bank Loan	10.00	25.00	5.00	5.00	5.00	5.00	5.00	25.00	5.00	45.00	25.00	160.00
	Crop Loan Total			Physical	8770	9310	7910	8310	6660	7160	6610	7660	6660	9970	8570	87590
				Bank Loan	6779.45	7718.43	5983.43	6271.43	4786.43	5420.43	4750.43	5475.43	4786.43	6697.45	5921.45	64590.79
	Add : 10% on Bank loan for Consumption/ Subsistence purpose				677.95	771.84	598.34	627.14	478.64	542.04	475.04	547.54	478.64	669.75	592.15	6459.06
	Add : 20% for Repairs & Maintenance of Farm Assets				1355.89	1543.69	1196.69	1254.29	957.29	1084.09	950.09	1095.09	957.29	1339.49	1184.29	12918.19
	Sub-Total			Physical	8770	9310	7910	8310	6660	7160	6610	7660	6660	9970	8570	87590
				Bank Loan	8813.29	10033.96	7778.46	8152.86	6222.36	7046.56	6175.56	7118.06	6222.36	8706.69	7697.89	83968.04
(b)	Water Resources															
i.	Shallow Tube well (Dia -80 mm. depth - 45 m)	0.31	No.	Physical	200	400	200	250	150	300	300	300	200	150	150	2600
				Bank Loan	62.86	125.72	62.86	78.58	47.15	94.29	94.29	94.29	62.86	47.15	47.15	817.20
ii	Diesel Pump Set (5 HP)	0.35	No.	Physical	400	400	300	350	150	250	300	300	300	300	350	3400
				Bank Loan	140.00	140.00	105.00	122.50	52.50	87.50	105.00	105.00	105.00	105.00	122.50	1190.00
iii	Shallow Tube well with Solar Photovoltaic (1 HP)	2.59	No.	Physical	75	75	25	45	25	25	25	25	25	25	25	250
				Bank Loan	155.22	155.22	41.39	93.13	51.74	51.74	103.48	103.48	41.39	103.48	155.22	1053.49
	Sub- Total			Physical	675	875	520	645	325	575	650	650	520	500	575	6510
				Bank Loan	358.08	420.94	209.25	294.21	151.39	233.53	302.77	302.77	209.25	255.63	324.87	3062.69
(c)	Farm Mechanization															
i.	Tractor with accessories and trailer (30 - 35 HP)	7.47	No.	Physical	35	25	25	25	10	15	25	30	18	35	35	278
				Bank Loan	209.08	149.35	149.35	149.35	59.74	89.61	149.35	179.22	107.53	209.08	209.08	1660.74
ii	Power Tiller with Tractor and CMVR Kit (12 - 15 HP)	2.78	No.	Physical	80	50	50	50	50	50	50	50	50	80	50	610
				Bank Loan	177.92	111.20	111.20	111.20	111.20	111.20	111.20	111.20	111.20	177.92	111.20	1356.64
iii	Thresher (Single purpose) - Tractor mounted	2.30	No.	Physical	25	25	25	25	25	25	25	25	25	25	25	275
				Bank Loan	46.00	46.00	46.00	46.00	46.00	46.00	46.00	46.00	46.00	46.00	46.00	506.00
iv	Reaper (Self propelled)	1.35	No.	Physical	25	25	25	25	25	25	25	25	25	25	25	275
				Bank Loan	33.75	33.75	33.75	33.75	33.75	33.75	33.75	33.75	33.75	33.75	33.75	371.25
	Sub-Total			Physical	165	125	125	125	110	115	115	130	115	135	135	1418
				Bank Loan	466.75	340.30	340.30	340.30	250.69	280.56	340.30	370.17	298.18	466.75	400.03	3894.63

ANNEXURE- I

ACTIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25

District : Barpeta

																	(Rs. Lakh)
Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	Barpeta	Mandia \$	Sarukhetri	Chenga	Gomafulbari	Pakabethari	Gobardhan a	Rupshi	Chakchaka	Bajali	Bhawanipu r	Total	
(d)	Plantation & Horticulture including Sericulture																
i.	Banana cultivation (1.8 m X 1.8 m)	1.19	1 acre	Physical	100	50	50	50	50	50	50	50	50	100	75	675	
				Bank Loan	118.63	59.32	59.32	59.32	59.32	59.32	59.32	59.32	59.32	118.63	88.97	800.79	
ii	Coconut cultivation - 7.5 m X 7.5m	0.96	1 acre	Physical	20	5	15	20	15	20	15	20	15	20	20	190	
				Bank Loan	19.28	4.82	14.46	19.28	19.28	14.46	19.28	19.28	14.46	19.28	19.28	183.16	
iii	Areca nut Cultivation - 2.7 m X 2.7 m	0.78	1 acre	Physical	20	5	15	20	20	15	20	20	15	20	20	190	
				Bank Loan	15.57	3.89	11.67	15.57	15.57	11.67	15.57	15.57	11.67	15.57	15.57	147.89	
iv	Papaya	1.49	1 acre	Physical	2	2	2	2	2	2	2	2	2	2	2	22	
				Bank Loan	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	32.67	
v	Assam Lemon	0.74	1 acre	Physical	2	2	2	2	2	2	2	2	2	2	2	22	
				Bank Loan	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	16.17	
vi	Betel vine	0.73	1 acre	Physical	5	5	5	5	5	5	5	5	5	5	5	55	
				Bank Loan	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	39.93	
vii	Mushroom (450 bags)	0.51	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	85	
				Bank Loan	2.55	2.55	2.55	2.55	2.55	2.55	10.21	2.55	10.21	2.55	2.55	43.37	
viii	Pineapple Cultivation - 90cm x 30cm x 60cm	2.23	1 acre	Physical	3	2	2	3	3	2	2	2	2	3	3	27	
				Bank Loan	5.35	3.56	3.56	5.35	5.35	3.56	3.56	3.56	3.56	5.35	5.35	48.11	
ix	Plantation & Maintenance of Muga Food Plants with supply of Start-Up Tools (1 acre with 3 m X 3m spacing)	0.55	1 Acre	Physical	10	0	5	5	0	0	5	0	5	10	10	50	
				Bank Loan	5.50	0.00	2.75	2.75	0.00	0.00	2.75	0.00	2.75	5.50	5.50	27.50	
x	Mulberry Plantation (Acre)	0.60	1 Acre	Physical	10	0	5	5	0	0	5	0	5	10	10	50	
				Bank Loan	6.00	0.00	3.00	3.00	0.00	0.00	3.00	0.00	3.00	6.00	6.00	30.00	
	Sub-Total			Physical	177	106	106	121	121	106	121	106	106	177	159	1366	
				Bank Loan	180.95	82.21	105.38	115.89	110.14	99.63	121.76	108.35	113.04	180.95	151.29	1369.59	
(e)	Forestry and Wasteland Development																
i	Bamboo Cultivation (5 x 5)	0.70	1 ha	Physical	5	5	5	5	5	5	5	5	5	5	5	55	
				Bank Loan	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	38.72	
ii	Teak cultivation (2 x 2)	1.96	ha	Physical	2	2	2	2	2	2	2	2	2	2	2	22	
				Bank Loan	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	34.43	
	Sub-Total			Physical	7	7	7	7	7	7	7	7	7	7	7	77	
				Bank Loan	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	73.15	
(f)	Animal Husbandry - Dairy																
	Term Loan																
i	Crossbred Cows yielding 10 Ltrs of Milk (1+1) with New Shed	2.77	2 animals	Physical	160	150	100	150	60	150	110	160	110	600	250	2000	
				Bank Loan	398.88	373.95	249.30	373.95	149.58	373.95	274.23	398.88	274.23	1495.80	623.25	4986.00	
ii	Crossbred Cows yielding 8 Ltrs of Milk (1+1) with New Shed	2.35	2 animals	Physical	260	250	150	350	150	175	275	300	150	600	400	3060	
				Bank Loan	548.96	527.85	316.71	738.99	316.71	369.50	580.64	633.42	316.71	1266.84	844.56	6460.89	
iii	Two Buffaloes unit yielding 6 liters per day (1+1)	2.35	2 animals	Physical	10	25	25	25	25	25	25	25	25	25	25	260	
				Bank Loan	21.11	52.79	52.79	52.79	52.79	52.79	52.79	52.79	52.79	52.79	52.79	549.01	
iv	Mini Dairy - 12 Ltrs (5 + 5 animals)	17.05	No.	Physical	10	10	10	10	10	10	10	10	10	10	10	110	
				Bank Loan	153.45	153.45	153.45	153.45	153.45	153.45	153.45	153.45	153.45	153.45	153.45	1687.95	
v	Bulk Milk cooling Unit (2000 Ltr. Capacity)	9.35	No.	Physical	2	1	1	1	1	1	1	1	0	10	1	20	
				Bank Loan	16.83	8.42	8.42	8.42	8.42	8.42	8.42	8.42	0.00	84.15	8.42	168.34	
vi	Dairy processing equipment to produce Indigenous milk products	14.52	No.	Physical	5	5	0	5	0	0	5	5	0	10	5	40	
				Bank Loan	65.34	65.34	0.00	65.34	0.00	0.00	65.34	65.34	0.00	130.68	65.34	522.72	
vii	Calf rearing (10 heifer calves)	3.30	No.	Physical	10	10	10	10	10	10	10	10	10	10	10	115	
				Bank Loan	29.70	29.70	29.70	29.70	29.70	29.70	29.70	29.70	29.70	44.55	29.70	341.55	
viii	Dairy marketing outlet / parlour	2.20	No.	Physical	5	3	3	3	3	3	3	3	3	3	3	42	
				Bank Loan	9.90	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	19.80	5.94	83.16	
	Term Loan Sub-Total			Physical	462	454	299	554	259	374	439	514	308	1280	704	5647	
				Bank Loan	1244.17	1217.44	816.31	1428.58	716.59	993.75	1170.51	1347.94	832.82	3248.06	1783.45	14799.62	
	Working Capital (KCC)																
ix	Working Capital for Dairy (KCC) -Small Dairy (1+1)	0.28	No.	Physical	120	155	125	25	25	125	250	150	75	750	200	2000	
				Bank Loan	33.60	43.40	35.00	7.00	7.00	35.00	70.00	42.00	21.00	210.00	56.00	560.00	
x	Working Capital for Dairy (KCC) -Commercial Dairy (5+5)	1.87	No.	Physical	15	45	15	10	10	25	25	25	12	125	75	352	
				Bank Loan	28.05	28.05	28.05	18.70	18.70	46.75	46.75	46.75	22.44	233.75	140.25	658.24	
	Working Capital (KCC) Sub-Total			Physical	135	170	140	35	35	150	275	175	87	278	278	2352	
				Bank Loan	61.65	71.45	63.05	25.70	25.70	81.75	116.75	88.75	43.44	443.75	196.25	1218.24	
	Total Animal Husbandry - Dairy			Physical	597	624	439	589	294	524	714	689	395	2155	979	7999	
				Bank Loan	1305.82	1288.89	879.36	1454.28	742.29	1075.50	1287.26	1436.69	876.26	3691.81	1979.70	16017.86	
(g)	Animal Husbandry - Poultry																
	TERM LOAN																
i	Hybrid Broiler (1000 birds unit)	4.73	No.	Physical	50	35	30	35	30	30	40	35	30	50	35	400	
				Bank Loan	189.08	132.36	113.45	132.36	113.45	113.45	151.26	132.36	113.45	189.08	132.36	1512.66	
ii	Hybrid Broiler (5000 birds unit)	23.25	No.	Physical	5	2	2	2	2	2	5	2	2	5	2	31	
				Bank Loan	92.98	37.19	37.19	37.19	37.19	37.19	92.98	37.19	37.19	92.98	37.19	576.46	

ANNEXURE- I

ACTIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25

District : Barpeta

(Rs. Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK											Total
					Barpeta	Mandia \$	Sarukhetri	Chenga	Gomafulbari	Pakabethari	Gobardhan a	Rupshi	Chakchaka	Bajali	Bhawanipur	
iii	Duck Farming (28 F + 4 M Unit)	0.32	No.	Physical	400	500	450	400	350	350	500	500	250	250	350	4300
				Bank Loan	128.00	160.00	144.00	128.00	112.00	112.00	160.00	160.00	80.00	80.00	112.00	1376.00
iv	Duck Farming (100 F + 15 M Unit)	1.13	No.	Physical	100	100	40	75	50	75	150	80	80	100	75	925
				Bank Loan	112.70	112.70	45.08	84.53	56.35	84.53	169.05	90.16	90.16	112.70	84.53	1042.49
v	Layer Farm (5000 birds unit) - 1:1:3-Cage system	58.79	No.	Physical	2	1	1	1	1	1	4	1	1	3	2	18
				Bank Loan	94.07	47.03	47.03	47.03	47.03	47.03	188.13	47.03	47.03	141.10	94.07	846.58
	Term Loan Sub-Total				537	638	523	513	433	458	699	618	363	408	464	5674
					616.83	489.28	386.75	429.11	366.02	394.20	761.42	466.74	367.83	615.86	460.15	5354.19
	Working Capital															
x	KCC (Working Capital) - Broiler Firm 1000 birds all in all out	0.87	No.	Physical	20	10	10	10	10	10	10	10	10	20	10	130
				Bank Loan	17.40	8.70	8.70	8.70	8.70	8.70	8.70	8.70	8.70	17.40	8.70	113.10
xi	KCC (Working Capital) - Broiler Firm 5000 birds all in all out	5.70	No.	Physical	5	3	3	3	3	3	3	3	3	5	3	37
				Bank Loan	28.50	17.10	17.10	17.10	17.10	17.10	17.10	17.10	17.10	28.50	17.10	210.90
	Sub-Total			Physical	23	13	13	13	13	13	13	13	13	25	13	167
				Bank Loan	45.90	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	45.90	25.80	324.00
	Total Animal Husbandry - Poultry			Physical	582	651	536	526	446	471	712	631	376	433	477	5841
				Bank Loan	662.73	515.08	412.55	454.91	391.82	420.00	787.22	492.54	393.63	661.76	485.95	5678.19
(h)	Animal Husbandry - Sheep, Goat, Piggery, etc.															
i	Goat Rearing (10 F+1 M) - Black Bengal/Assam Hill Goat with new shed	1.01	No.	Physical	75	50	75	100	75	150	100	150	150	150	100	1175
				Bank Loan	75.98	50.65	75.98	101.30	75.98	151.95	101.30	151.95	151.95	151.95	101.30	1190.29
ii	Goat Rearing (10 F+1 M) - Cross Bred/Upgraded Sirohi Beetal with new shed	1.59	No.	Physical	50	50	50	40	35	75	75	150	100	125	75	825
				Bank Loan	79.60	79.60	79.60	63.68	55.72	119.40	119.40	238.80	159.20	199.00	119.40	1313.40
iii	Goat Rearing (20 F+1 M) - Black Bengal/Assam Hill Goat with new shed	2.15	No.	Physical	20	5	5	10	10	10	10	25	40	50	25	210
				Bank Loan	34.40	8.60	8.60	17.20	17.20	17.20	17.20	43.00	68.80	86.00	43.00	361.20
iv	Pig rearing & fattening Units - Crossbred Sows and Exotic Boar (3 F + 1 M)	2.25	No.	Physical	0	0	3	0	0	3	20	0	20	20	10	76
				Bank Loan	145	105	133	150	120	238	213	325	312	353	215	2309
	Term Loan Sub-Total			Physical	189.98	138.85	169.58	182.18	148.90	293.95	366.81	433.75	439.20	565.86	339.77	3268.83
	Working Capital															
viii	KCC for Goat rearing & breeding unit (10+1)	0.19	No.	Physical	10	8	10	10	5	15	12	15	15	15	10	125
				Bank Loan	1.90	1.52	1.90	1.90	0.95	2.85	2.28	2.85	2.85	2.85	1.90	23.75
ix	KCC for • Goat rearing (20 F+ 1 M)- Crossbred /Upgraded Sirohi/ Beetal Goats	1.26	No.	Physical	80	45	100	35	35	35	30	30	100	100	80	670
				Bank Loan	100.50	56.53	125.62	43.97	43.97	43.97	37.69	37.69	125.62	125.62	100.50	841.68
	Sub-Total			Physical	90	53	110	45	40	50	42	45	115	115	90	795
				Bank Loan	102.40	58.05	127.52	45.87	44.92	46.82	39.97	40.54	128.47	128.47	102.40	865.43
	Total Animal Husbandry - Sheep, Goat, Piggery, etc			Physical	233	158	243	195	160	288	255	370	427	468	305	3104
				Bank Loan	292.38	196.90	297.10	228.05	193.82	340.77	406.78	474.29	567.67	694.33	442.17	4134.26
(i)	Fisheries															
	TERM LOAN															
i.	Traditional fish culture in existing water bodies	0.36	1 bigha	Physical	125	250	100	100	100	100	100	100	100	100	100	1275
				Bank Loan	45.50	91.00	36.40	36.40	36.40	36.40	36.40	36.40	36.40	36.40	36.40	464.10
ii	Fish culture in existing water bodies (0-3 m excavation)	0.76	1 bigha	Physical	50	50	50	50	50	40	30	30	50	50	50	500
				Bank Loan	38.00	38.00	38.00	38.00	38.00	30.40	22.80	22.80	38.00	38.00	38.00	380.00
iii	Fish culture in existing water bodies (0.5 m excavation)	1.02	1 bigha	Physical	50	50	50	50	50	40	30	30	50	50	50	500
				Bank Loan	51.15	51.15	51.15	51.15	51.15	40.92	30.69	30.69	51.15	51.15	51.15	511.50
iv	Fish Seed rearing in 3 Nurseries (20m x 10m x 1m) Nos.	1.33	200 sq.m x 3 Nos	Physical	50	20	20	20	20	20	20	20	20	20	20	250
				Bank Loan	66.25	26.50	26.50	26.50	26.50	26.50	26.50	26.50	26.50	26.50	26.50	331.25
v	Semi- intensive fish culture with high stocking and multiple harvesting (1 m excavation)	2.20	1 bigha	Physical	5	5	5	5	5	5	5	5	5	5	5	55
				Bank Loan	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	96.80
	Sub-Total Term Loan			Physical	280	375	225	225	225	205	185	185	225	225	225	2580
				Bank Loan	209.70	215.45	160.85	160.85	160.85	143.02	125.19	125.19	160.85	160.85	160.85	1783.65
	Working Capital															
xi	Working Capital (KCC) - Composit Fish culture	0.46	1 bigha	Physical	250	200	200	150	150	150	150	150	75	100	100	1675
				Bank Loan	116.10	92.88	92.88	69.66	69.66	69.66	69.66	69.66	34.83	46.44	46.44	777.87
xii	Working Capital (KCC) : Fish Marketing (Fish trading Item-Bicycle, fish carrying vessel and Electronic balance)	0.20	No	Physical	150	225	150	100	50	65	100	100	30	125	75	1170
				Bank Loan	30.00	45.00	30.00	20.00	10.00	13.00	20.00	20.00	6.00	25.00	15.00	234.00
xiii	Working Capital (KCC) : Raising of Fry to fingerling in Rearing Ponds	0.38	0.15 Ha	Physical	50	20	20	20	20	20	20	20	20	20	20	250
				Bank Loan	19.12	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	95.62
	Sub-Total			Physical	450	445	370	270	220	235	270	270	125	245	195	3095
				Bank Loan	165.22	145.53	130.53	97.31	87.31	90.31	97.31	97.31	48.48	79.09	69.09	1107.49

ANNEXURE- I

ACTIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25

District : Barpeta

																(Rs. Lakh)
Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	Barpeta	Mandia \$	Sarukhetri	Chenga	Gomafulbari	Pakabhetbari	Gobardhan a	Rupshi	Chachhaka	Bajali	Bhawanipu r	Total
	Total Fisheries			Physical	730	820	595	495	445	440	455	455	350	470	420	5675
				Bank Loan	374.92	360.98	291.38	258.16	248.16	233.33	222.50	222.50	209.33	239.94	229.94	2891.14
(j)	Farm Credit- Others, including Two Wheelers for farmers															
i	Two Wheeler	0.70	No.	Physical	25	25	25	25	25	25	25	25	25	25	25	275
				Bank Loan	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	192.50
	Sub-Total			Physical	25	25	25	25	25	25	25	25	25	25	25	275
				Bank Loan	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	192.50
	Farm Credit- Others – Sustainable Agriculture Practices															
i	Integrated pisciculture with Poultry-40 (pond with 40 poultry birds)	1.80	1 bigha	Physical	10	5	5	5	5	5	10	5	5	10	5	70
				Bank Loan	14.38	7.19	7.19	7.19	7.19	7.19	14.38	7.19	7.19	14.38	7.19	100.66
ii	Integrated pisciculture with Duckery -10 Nos (Bigha)	1.18	1 bigha	Physical	35	60	20	25	20	20	20	50	25	25	25	325
				Bank Loan	41.20	70.62	23.54	29.43	23.54	23.54	23.54	58.85	29.43	29.43	29.43	382.55
iii	Integrated pisciculture with Piggery- 4 Nos	2.06	1 bigha	Physical	3	0	2	0	2	2	15	2	10	15	10	61
				Bank Loan	4.93	0.00	3.29	0.00	3.29	3.29	24.67	3.29	16.45	24.67	16.45	100.33
	Sub-Total			Physical	48	65	27	30	27	27	45	57	40	50	40	450
				Bank Loan	60.51	77.81	34.02	36.62	34.02	34.02	62.59	69.33	53.07	68.48	53.07	583.54
	Total Farm Credit			Physical	10567	11164	9353	9622	7569	8453	8193	9138	7831	12154	10077	120331
				Bank Loan	12539.58	13341.22	10371.95	11359.43	8368.84	9788.05	9730.89	10618.85	8967.24	14990.49	11789.06	121865.59
	Agriculture Infrastructure															
(i)	Construction of storage and Marketing Infrastructure															
i	Cold Storage (1000 MT)	80.00	No.	Physical	4	3	2	2	1	1	4	3	2	3	1	26
				Bank Loan	256.00	192.00	128.00	128.00	64.00	64.00	256.00	192.00	128.00	192.00	64.00	1664.00
ii	Rural Godown (1000 MT)	40.00	No.	Physical	6	6	6	3	3	3	7	4	4	5	4	51
				Bank Loan	192.00	192.00	192.00	96.00	96.00	96.00	224.00	128.00	128.00	160.00	128.00	1632.00
iii	Market Yard	13.31	No.	Physical	10	10	10	10	10	10	10	10	10	10	10	110
				Bank Loan	106.48	106.48	106.48	106.48	106.48	106.48	106.48	106.48	106.48	106.48	106.48	1171.28
	Sub-Total			Physical	20	19	18	15	14	14	21	17	16	18	15	187
				Bank Loan	554.48	490.48	426.48	330.48	266.48	266.48	586.48	426.48	362.48	458.48	298.48	4467.28
(ii)	Land Development, Soil Conservation, Watershed Develop															
i	OFD Work (1 Ha : 100m x 100m)	0.16	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	55
				Bank Loan	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	6.82
ii	Farm Pond (10m x 10m x 3m))	0.25	ha.	Physical	5	5	5	5	5	5	5	5	5	5	5	55
				Bank Loan	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	11.00
	Sub-Total			Physical	10	10	10	10	10	10	10	10	10	10	10	110
				Bank Loan	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	17.82
(iii)	Agriculture Infrastructure - Others															
i	Seed Production and Processing	12.00	No.	Physical	25	10	10	8	8	8	15	10	8	15	8	125
				Bank Loan	240.00	96.00	96.00	76.80	76.80	76.80	144.00	96.00	76.80	144.00	76.80	1200.00
ii	NADEP Compost (3m x 2m x 1m)	0.14	No.	Physical	25	25	25	25	25	25	25	25	25	25	25	275
				Bank Loan	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	30.80
iii	Vermi compost (3m x 2m x 1m)	0.21	No.	Physical	75	60	50	40	40	50	40	50	75	50	40	570
				Bank Loan	12.60	10.08	8.40	6.72	6.72	8.40	6.72	8.40	12.60	8.40	6.72	95.76
	Sub-Total			Physical	125	95	85	73	73	83	80	85	108	90	73	970
				Bank Loan	255.40	108.88	107.20	86.32	86.32	88.00	153.52	107.20	92.20	155.20	86.32	1326.56
	Total Agriculture Infrastructure			Physical	155	124	113	98	97	107	111	112	134	118	98	1267
				Bank Loan	811.50	600.98	535.30	418.42	354.42	356.10	741.62	535.30	456.30	615.30	386.42	5811.66
	Agriculture - Ancillary Activities															
(i)	Food and Agro Processing															
i	Fruit preservation	2.50	No.	Physical	5	0	0	0	0	0	3	0	3	5	5	21
				Bank Loan	10.00	0.00	0.00	0.00	0.00	0.00	6.00	0.00	6.00	10.00	10.00	42.00
ii	Rice mill Modernisation	10.00	No.	Physical	5	2	1	2	2	2	5	2	2	5	5	33
				Bank Loan	40.00	16.00	8.00	16.00	16.00	16.00	40.00	16.00	16.00	40.00	40.00	264.00
iii	Bakery/ confectionery	5.00	No.	Physical	15	7	6	8	8	8	10	8	10	15	10	103
				Bank Loan	60.00	28.00	24.00	32.00	32.00	32.00	32.00	40.00	32.00	60.00	40.00	412.00
iv	Sauce/ jam/ ketchup	5.00	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	55
				Bank Loan	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	220.00
v	Fish processing	2.50	No.	Physical	2	2	0	0	0	0	0	0	0	2	2	8
				Bank Loan	4.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.00	4.00	16.00
vi	Cattle Feed Mill	5.50	No.	Physical	5	4	4	3	3	4	5	4	3	5	3	43
				Bank Loan	22.00	17.60	17.60	13.20	13.20	17.60	22.00	17.60	13.20	22.00	13.20	189.20
vii	Agro Based Dal Mills	4.00	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	55
				Bank Loan	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	176.00
	Sub-Total			Physical	42	25	21	23	23	24	31	26	26	42	35	318
				Bank Loan	172.00	101.60	85.60	97.20	97.20	101.60	136.00	109.60	103.20	172.00	143.20	1319.20
(ii)	Agriculture - Ancillary Activities - Others															
i	Loans to PACS/ FSS/ LAMPS/FPOs	50.00	No.	Physical	3	2	2	2	2	2	2	2	2	3	2	24
				Bank Loan	120.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	120.00	80.00	960.00
ii	Loans to MFI for on-lending to agriculture	100.00	No.	Physical	0	0	0	0	0	0	0	1	0	0	1	4
				Bank Loan	80.00	0.00	0.00	0.00	0.00	0.00	80.00	0.00	0.00	80.00	80.00	320.00

ANNEXURE- I

ACTIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25

District : Barpeta

(Rs. Lakh)

																(Rs. Lakh)
Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK											Total
iii	PMJDY	0.10		Physical	300	300	300	300	300	300	300	300	300	300	300	3300
				Bank Loan	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	330.00	
				Physical	304	302	302	302	302	302	303	302	302	304	303	3328
				Bank Loan	230.00	110.00	110.00	110.00	110.00	110.00	110.00	190.00	110.00	110.00	230.00	190.00
	Total Ancillary Activities			Physical	346	327	323	325	325	326	334	328	328	346	338	3646
				Bank Loan	402.00	211.60	195.60	207.20	207.20	211.60	326.00	219.60	213.20	402.00	333.20	2929.20
	Total Agriculture			Physical	11068	11615	9789	10045	7991	8886	8638	9578	8293	12618	10513	125244
				Bank Loan	13753.08	14153.80	11102.85	11985.05	8930.46	10355.75	10798.51	11373.75	9636.74	16007.79	12508.68	130606.45
Micro, Small and Medium Enterprises (MSME)																
A	Term Loan															
i	Micro Enterprise	5.00	No.	Physical	2000	400	500	400	400	400	600	400	400	1500	700	7700
				Bank Loan	8000.00	1600.00	2000.00	1600.00	1600.00	2400.00	1600.00	1600.00	6000.00	2800.00	30800.00	
ii	Small Enterprises	110.00	No.	Physical	60	15	2	5	3	3	12	3	3	30	15	151
				Bank Loan	5280.00	1320.00	176.00	440.00	264.00	264.00	1056.00	264.00	264.00	2640.00	1320.00	13288.00
	Sub-Total			Physical	2060	415	502	405	403	403	612	403	403	1530	715	7851
				Bank Loan	13280.00	2920.00	2176.00	2040.00	1864.00	1864.00	3456.00	1864.00	1864.00	8640.00	4120.00	44088.00
B	Working Capital															
i	Micro Enterprises	2.00	No.	Physical	750	350	350	350	350	350	550	350	350	650	500	4910
				Bank Loan	1200.00	560.00	560.00	560.00	560.00	880.00	576.00	560.00	1040.00	800.00	7856.00	
ii	Small Enterprises	15.00	No.	Physical	50	25	25	25	25	35	50	25	25	50	35	370
				Bank Loan	600.00	300.00	300.00	300.00	300.00	420.00	600.00	300.00	600.00	600.00	420.00	4440.00
	Sub-Total			Physical	800	375	375	375	375	385	600	385	375	700	335	5280
				Bank Loan	1800.00	860.00	860.00	860.00	860.00	980.00	1480.00	876.00	860.00	1640.00	1220.00	12296.00
	Total MSME			Physical	2860	790	877	780	778	788	1212	788	778	2230	1250	13131
				Bank Loan	15080.00	3780.00	3036.00	2900.00	2724.00	2844.00	4936.00	2740.00	2724.00	10280.00	5340.00	56384.00
4 Credit Potential for Export Credit, Education & Housing																
i	Export Credit															
	Total															
ii	Education															
	Education (upto Rs. 10 lakh)	5.00		Physical	15	10	8	8	10	10	10	10	10	15	15	121
				Bank Loan	60.00	40.00	32.00	32.00	40.00	40.00	40.00	40.00	40.00	60.00	60.00	484.00
	Total			Physical	15	10	8	8	10	10	10	10	10	15	15	121
				Bank Loan	60.00	40.00	32.00	32.00	40.00	40.00	40.00	40.00	40.00	60.00	60.00	484.00
iii	Housing															
a	Housing Loan for purchase/construction of house (upto Rs. 20.00 lakh)	20.00	No.	Physical	125	30	25	30	25	25	50	35	25	100	75	545
				Bank Loan	2000.00	480.00	400.00	480.00	400.00	400.00	800.00	560.00	400.00	1600.00	1200.00	8720.00
b	Housing Loan for repairing (upto Rs. 2.00 lakh)	2.00	No.	Physical	50	50	50	50	50	50	50	50	50	50	50	550
				Bank Loan	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00
	Total			Physical	175	80	75	80	75	75	100	85	75	150	125	1095
				Bank Loan	2080.00	560.00	480.00	560.00	480.00	480.00	880.00	640.00	480.00	1680.00	1280.00	9600.00
	Sub-Total			Physical	191	90	83	88	85	85	111	95	85	165	140	1218
				Bank Loan	2164.00	600.00	512.00	592.00	520.00	520.00	944.00	680.00	520.00	1740.00	1340.00	10132.00
5 Credit Potential for Infrastructure																
Social Infrastructure Involving Bank Credit																
a	School (Private)	10.00	No.	Physical	2	1	1	2	0	1	1	2	1	2	2	15
				Bank Loan	16.00	8.00	8.00	16.00	0.00	8.00	8.00	16.00	8.00	16.00	16.00	16.00
b	Small Hospital / Nurshing Home	20.00	No.	Physical	1	0	0	0	0	0	1	1	0	1	0	4
				Bank Loan	16.00	0.00	0.00	0.00	0.00	0.00	16.00	16.00	0.00	16.00	0.00	64.00
c	Drinking Water Plant (RO) - 1000 Ltrs/hr capacity	8.00	No.	Physical	2	0	0	0	0	0	1	0	0	2	1	6
				Bank Loan	12.80	0.00	0.00	0.00	0.00	0.00	6.40	0.00	0.00	12.80	6.40	38.40
	Total			Physical	5	1	1	2	0	1	3	3	1	5	3	25
				Bank Loan	44.80	8.00	8.00	16.00	0.00	8.00	30.40	32.00	8.00	44.80	22.40	222.40
v	Renewable Energy															
a	Bio-gas plant	0.30	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	55
				Bank Loan	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	13.20
b	Solar Units	0.28	No.	Physical	20	20	20	20	20	20	20	20	20	20	20	220
				Bank Loan	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48
	Total			Physical	25	25	25	25	25	25	25	25	25	25	25	275
				Bank Loan	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68
Informal Credit - SHGs/JLGs																

ANNEXURE- I

ACTIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25

District : Barpeta

(Rs. Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK											Total
					Barpeta	Mandia §	Sarukhetri	Chenga	Gomafulbari	Pakabethari	Gobardhana	Rupshi	Chakchaka	Bajali	Bhawanipura	
	SHG	1.50		Physical	600	450	450	300	300	450	325	350	350	525	375	4475
				Bank Loan	900.00	675.00	675.00	450.00	450.00	675.00	487.50	525.00	525.00	787.50	562.50	6712.50
	JLG	2.50		Physical	50	50	50	50	50	50	50	50	50	50	50	550
				Bank Loan	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	1375.00
					650	500	500	350	350	500	375	400	400	575	425	5025
	Total				1025.00	800.00	800.00	575.00	575.00	800.00	612.50	650.00	650.00	912.50	687.50	8087.50
	TOTAL			Physical	871	616	609	465	460	611	514	523	511	770	593	6543
				Bank Loan	3239.48	1413.68	1325.68	1188.68	1100.68	1333.68	1592.58	1367.68	1183.68	2702.98	2055.58	18504.38
					14799	13021	11275	11290	9229	10285	10364	10889	9582	15618	12356	144918
	GRAND TOTAL			Bank Loan	32072.56	19347.48	15464.53	16073.73	12755.14	14533.43	17327.09	15481.43	13344.42	28990.77	19904.26	205494.83

§ covered under Aspirational Block's programme of NITI Aayog

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

**Assam
Barpeta**

रु. लाख में **Rs. lakh**

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

अनुबन्ध III/ANNEXURE III

कृषि और संबद्ध गतिविधियों के तहत उप-क्षेत्रवार और एजेंसी के अनुसार क्रेडिट प्रवाह - पिछले तीन वर्षों के लिए और वर्तमान वित्तीय वर्ष के लिए लक्ष्यSub-sectorwise and Agency wise credit flow under Agriculture and Allied Activities - for last three year and Target for current FY

ज़िला District : Barpeta

राज्य State : Assam

(₹, लाख में Rs. lakh)

क्रम संSL. No.	विवरण एजेंसी/ गतिविधियाँ Particulars Agencies/ Activities	2020-21					2021-22					2022-23					2023-24 (लक्ष्य Target)				
		सीबी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total	सीबी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total	सीबी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total	सीबी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total
I	कृषक क्रेडिट Crop Loan	4248.27	9.72	382.49	0.00	4640.48	10304.10	19.23	553.40	0.00	10876.73	10659.65	56.20	728.05	0.00	11443.90	57782.32	3101.75	16660.94	0.00	77545.01
II	विपरीत क्रेडिट Term Loan																				
1	जल संसाधन Water Resources	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2605.60	133.3	480.06	0.00	3218.96
2	भूमि विकास Land Development	0.00	0.00	0.00	0.00	0.00	97.90	0.00	0.00	0.00	97.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	कृषि यंत्रकाल Farm Mechanization	270.31	0.00	0.00	0.00	270.31	503.81	0.00	0.00	0.00	503.81	3141.04	0.00	0.00	0.00	3141.04	3144.10	160.5	573.96	0.00	3878.56
4	वन्य उपवन सहित वृक्षारोपण और बागवानी Plantation & Horticulture including Sericulture	184.15	0.00	0.00	0.00	184.15	406.84	0.00	0.00	0.00	406.84	31.21	0.00	0.00	0.00	31.21	879.30	45.8	163.05	0.00	1088.15
5	समुदाय- दुग्ध उत्पादन विकास AH - Dairy Development	547.92	0.00	125.97	0.00	673.89	802.49	0.00	432.65	0.00	1235.14	361.08	0.55	541.17	0.00	902.80	3612.50	712.00	2900.50	0.00	7225.00
6	समुदाय- पक्षी/ मुर्गीपालन विकास AH - Poultry Development		0.00		0.00			0.00		0.00					0.00						0.00
7	समुदाय- भेड़/ बकरी/ गैरक पालन विकास AH - Sheep / Goat / Piggery Devt.		0.00		0.00			0.00		0.00					0.00						0.00
8	मत्स्यपालन विकास Fisheries Development	114.55	0.00	0.00	0.00	114.55	325.35	0.00	0.00	0.00	325.35	130.24	1.00	0.00	0.00	131.24	1600.23	83	276.3	0.00	1959.53
9	फॉरेस्ट्री और वेस्टलैंड विकास Forestry & Wasteland Dev.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	254.76	0.00	0.00	0.00	254.76	0.00	0.00	0.00	0.00	0.00
10	भंडारण गोदाम और विपणन सुविधाएँ Storage Godown & Marketing Facilities	251.30	0.00	0.00	0.00	251.30	3129.00	94.00	0.00	0.00	3223.00	31.49	0.00	0.00	0.00	31.49	8769.34	435.00	1580.25	0.00	10784.59
11	कृषि और खाद्य प्रसंस्करण Agro and Food Processing	2143.24	73.31	1778.44	0.00	3994.99	4689.07	105.00	0.00	0.00	4794.07	5265.85	356.50	0.00	0.00	5622.35	1034.72	53.4	191.94	0.00	1280.06
12	अन्य Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
उप-ग्रुप II Sub-total-II		3511.47	73.31	1904.41	0.00	5489.19	9954.46	199.00	432.65	0.00	10586.11	9215.67	358.05	541.17	0.00	10114.89	21645.79	1623.00	6166.06	0.00	29434.85
III	कुल योग (I+II) Grand Total (I+II)	7759.74	83.03	2286.90	0.00	10129.67	20258.56	218.23	986.05	0.00	21462.84	19875.32	414.25	1269.22	0.00	21558.79	79428.11	4724.75	22827.00	0.00	106979.86

Annexure-IV

Indicative Unit Costs for Major Activities as fixed by NABARD for its internal use (2023-24)

Item of Investment	Cost per Unit (₹. Lakh)
WATER RESOURCES	
Diesel Pump Set (5 HP)	0.35
Electrical Pump set (2 HP)	0.14
STW with 1 HP SPV	2.59
Submersible Pump set (2 HP)	0.14
Shallow Tube well (Dia.-80mm, Depth- 45 m)	0.31
Shallow Tube well (Dia - 150 mm, depth - 60 m)	0.73
Shallow Tubewell with Solar Photovoltaic (STW with 1 HP SPV)	2.59
Shallow Tubewell with Solar Photovoltaic (STW with 2 HP SPV)	3.61
Shallow Tubewell with Solar Photovoltaic (Water Storage Tank) 5000 Ltr.	0.53
Shallow Tubewell with Solar Photovoltaic (Water Storage Tank) 10000 Ltr.	0.74
Low Lift Irrigation Point 3.0 HP Electric	2.20
Sprinkler Irrigation System (Micro sprinkler) 1.0 ha	0.68
FARM MECHANISATION	
Tractor with accessories and trailer (20 - 40 PTO HP)	7.47
Tractor with accessories and trailer (40 - 70 PTO HP)	8.19
Power Tillers with trailer CMVR Kit (12 - 16 HP)	2.78
Rice Transplanter with cage	2.78
Thresher (Single purpose) Tractor mounted	2.30
Thresher (Multi purpose) Tractor mounted	2.50
Reaper	1.35
Farm Implements-Rotavator	1.05
PLANTATION AND HORTICULTURE	
Banana (1 acre) 1.8 m x 1.8 m	1.00
Assam Lemon (1 acre) (3 m x 3 m)	0.74
Pineapple (1 acre)	2.23
Papaya (1 acre) 2.25 m x 2.25m	1.49
Rubber (1 acre) 4.75 m x 4.75 m	1.33
Tea (1 acre) 105 cm x 65 cm	3.18
Coconut (1 acre) 7.5 m x 7.5 m	0.96
Arecanut (1 acre) 2.7 m x 2.7 m	0.78
Orange (1 acre) 6 m x 6 m	0.79
Strawberry (1 acre) 30cm X30cm	4.74
Mango (1 acre) 8 m X 8 m	1.00
Litchi (1 acre) 10 mx 10m	0.83
Cashew nut (1 acre) 7m X 7m	0.71
FORESTRY AND WASTE LAND DEVELOPMENT	
Teak cultivation (2 x 2) (1 Ha)	1.96
Bamboo Cultivation (5 x 5) (1 Ha)	0.70
Forest Nursery	0.25
ANIMAL HUSBANDRY - DAIRY	
Small dairy (1+1)-Crossbred Cows (Jersey CB/HF CB Cows) yielding on an average 8 liters of milk per day	2.35
Small dairy (1+1)-Crossbred Cows (Jersey CB/HF CB Cows) yielding on an average 10 liters of milk per day	2.77
Small dairy (1+1)-Buffaloes yielding on an average 6 liters of milk per day	2.35
Mini dairy (5+5)-Jersey CB / HF CB Cows yielding on an average 12 liters of milk per day	17.05
Bulk Milk Cooling Unit (2000 litres capacity)	9.35
Bulk Milk Cooling Unit (5000 litres capacity)	22.55
Dairy processing equipment's	14.52

Item of Investment	Cost per Unit (₹. Lakh)
Dairy product transportation & Cold chain	29.15
Cold storage facilities for milk and milk products	36.30
Dairy marketing outlet / parlour	2.20
Private Veterinary Clinic - Stationary	3.30
Private Veterinary Clinic - Mobile	3.96
Calf rearing (heifer calves) - 10 calves	3.30
Calf rearing (heifer calves) - 20 calves	6.60
Buffalo male calf rearing - 10 calves	1.00
Buffalo male calf rearing - 50 calves	5.00
ANIMAL HUSBANDRY - POULTRY	
Broiler farm - 1000 birds - All in all out deep litter system	4.73
Broiler farm - 5000 birds - All in all out deep litter system	23.25
Layer farm - 5000 bird unit (1:1:3-Cage system)	58.79
Duck farm (100 F+15M) - Semi intensive system	1.13
Duck farm (28 F+ 4M) - Semi intensive system	0.32
Breeding farms for low input technology birds like quail, turkey, ducks, guinea fowl, etc.	36.00
Mesh feed mill units 1.5 TPH (12 ton per day)	20.00
Transport vehicles	8.80
Refrigerated transport vehicles	16.50
Retail outlets	6.60
Mobile marketing units	5.00
Cold Storage for poultry products	22.00
Egg broiler carts	0.44
ANIMAL HUSBANDRY- SHEEP, GOATERY	
Goat Rearing(10F+1M)-Assam Hill Goat / Black Bengal	1.01
Goat rearing (10F+1M) - Crossbred/Upgraded Sirohi / Beetal Goats	1.59
Goat Rearing(20F+1M)-Assam Hill Goat / Black Bengal	2.15
Goat rearing (20F+1M) - Crossbred/Upgraded Sirohi / Beetal Goats	3.61
Sheep rearing (20F+1M) - Sahabadi / Bonpala / Garole	3.16
ANIMAL HUSBANDRY - PIGGERY	
Piggery - Breeder cum fattener unit (3+1) - 3 Crossbred sows and one exotic boar	2.25
Piggery - Breeder cum fattener unit (3+1) - 3 exotic sows and one exotic boar	2.31
Piggery - Breeding unit (20+4) - 20 Crossbred sows and 4 Exotic boars	14.51
Piggery - Breeding unit(20+4) - 20 exotic sows and 4 exotic boars	14.62
Piggery-Retail outlets	10.00
FISHERY DEVELOPMENT	
Traditional pisciculture in existing water bodies without excavation	0.36
Traditional pisciculture in existing water bodies with 0.30 m excavation	0.76
Semi intensive pisciculture in existing water bodies with 0.50 m excavation	1.02
Intensive pisciculture with heavy stocking and multiple harvesting (1.0 m excavation)	2.20
Fish Seed rearing in 3 Nurseries (20m x 10m x 1m)	1.32
Ornamental Fish rearing in earthen ponds(200 Sq.m)	0.70
Integrated pisciculture with Poultry (40 Nos.) 1 Bigha	1.80
Integrated pisciculture with Duckery (10 Nos.) 1 Bigha	1.17
Integrated pisciculture with Piggery (4 Nos.) 1 Bigha	2.06

Annexure V

Scale of Finance for Major Crops fixed by SLTC / DLTC for 2023-24

Sl. No.	Name of Crops	Cost per ha. (₹)	Cost per bigha (₹)
1	Summar Paddy (Boro)	61880	8251
2	Winter Paddy (Sali)	71680	9557
3	Autuman Paddy(Ahu)	72380	9651
4	Hybrid Paddy	82650	11020
5	Sugarcane	120000	16000
6	Pea	49600	6613
7	Balckgram/Greengram	47720	6363
8	Lentil	39790	5305
9	Rape & Mustard	47000	6267
10	Maize	54250	7233
11	Jute	63360	8448
12	Wheat	58000	7733
13	Potato	180088	24012
14	Tomato	102746	13699
15	Cabbage	113622	15150
16	Cauliflower	113400	15120
17	Knolkhol	106238	14165
18	Brinjal	97108	12948
19	Chilli/Bhut Jalakia	103413	13788
20	Radish	84408	11254
21	Carrot	98485	13131
22	Lady's Finger	163039	21739
23	Turmeric	209193	27892
24	Garlic	147654	19687
25	Banana	209740	27965
26	Assam Lemon	148455	19794
27	Ginger	207423	27656
28	Water Melon	173322	23110
29	Papaya	325195	43359
30	Bitter Gourd	137472	18330
31	Oyster Mushroom	46750	6233
32	Pointed Gourd	115994	15466
33	Finger Millet	33400	4453
34	Foxtail Millet	31000	4133
35	Fodder Reena	71250	9500
36	Fodder Oats	75000	10000
37	Fodder Maize	67500	9000
38	Working capital (under KCC) for Small Tea Growers	225000	30000
39	Guinea Grass	129818	17309
40	Hybrid Napier	137318	18309
41	Marigold	133212	17762
42	Tuberose	489342	65246
43	Gladiolus	922436	122991
44	Gerbera	890505	118734
45	Cucumber	90186	12025
46	Strawberry	1182527	157670
47	Apple ber	180551	24073
48	Musk Melon	156069	20809

Note : The SLTC has finalized the Scale of Finance (SoF) for the year 2023-24.

Annexure V (A)

Scale of Finance (Working Capital) for Animal Husbandry - Dairy

Sl.No.	Activity	SoF/ Unit Cost
1	Small Dairy Unit(1+1) Crossbred cows (Jersy CB/HF CB Cows) yielding on an average 8 ltrs of milk per day	1.44
2	Small Dairy Unit(1+1) Crossbred cows (Jersy CB/HF CB Cows) yielding on an average 10 ltrs of milk per day	1.56
3	Small Dairy Unit(1+1) Buffaloes yielding on an average 6 ltrs of milk per day	1.54
4	Mini Dairy Unit(5+5) Crossbred cows (Jersy CB/HF CB Cows) yielding on an average 12 ltrs of milk per day	9.08

NB: 10% variation in input cost may be accepted. Production is directly related to purify of seed and price depends on quality of the variety.

Annexure V (B)

Scale of Finance (Working Capital) for Animal Husbandry - Fishery

Sl.No.	Activity	SoF/ Unit Cost
i	Composite fish culture (1 bisga/ 0.33/1340 m2)	0.46
ii	Semi -intensive fish culture for a short duration of 5 month (1 bigha/0.33 acre/1340 m2)	0.32
iii	Raising of Fry to fingerling in rearing ponds (Unit area=0.15 ha WSA for 1 crop only)	0.38
iv	Working Capital (KCC) : Integrated Fish Culture with poultry	0.56
v	Working Capital (KCC) : Integrated Fish Culture with duck rearing	0.24
vi	Integrated Fish Culture with piggery	1.11

List of Abbreviations

ACP	Annual Credit Plan
ACABC	Agri Clinic and Agri Business Centre
ADS	Area Development Scheme
AEZ	Agri. Export Zone
AH	Animal Husbandry
AMRUT	Atal Mission for Rejuvenation and Urban Transformation
AIF	Agriculture Infrastructure Fund
AMI	Agriculture Marketing Infrastructure
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
APEDA	Agricultural and Processed Food Products Export Development Authority
AI	Artificial Insemination
ATMA	Agricultural Technology Management Agency
BC	Business Correspondent
BF	Business Facilitator
BLBC	Block Level Banker's Committee
BPL	Below Poverty Line
BSBDA	Basic Savings Bank Deposit Account
CAT	Capacity Building for Adoption of Technology
CBs	Commercial Banks
CBS	Core Banking Solution
CCF	Climate Change Fund
CDR	Credit Deposit Ratio
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
CISS	Capital Investment Subsidy Scheme
CRAR	Capital to Risk weighted Asset Ratio
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DDU-GKY	Deen Dayal Upadhyaya- Grameen Kaushalya Yojana
DCCB	District Central Cooperative Bank
DCC	District Consultative Committee
DCP	District Credit Plan
DDM	District Development Manager
DIDF	Dairy Processing and Infrastructure Development Fund
DLRC	District Level Review Committee

DTPC	District Tourism Promotion Council
EDP	Entrepreneurship Development Programme
e-NAM	e-National Agriculture Market
FIF	Financial Inclusion Fund
FLC	Financial Literacy Centre
FLCC	Financial Literacy and Credit Counselling Centres
FM	Farm Mechanization
FPF	Food Processing Fund
FPO	Farmer Producers' Organization
FSPF	Farm Sector Promotion Fund
GCA	Gross Cropped Area
GCF	Green Climate Fund
GIA	Gross Irrigated Area
GLC	Ground Level Credit
GoI	Government of India
HYV	High Yielding Variety
ICT	Information and Communications Technology
IWMS	Integrated Watershed Management Scheme
JLG	Joint Liability Group
KCC	Kisan Credit Card
KVIB/KVIC	Khadi and Village Industries Board/ Khadi and Village Industries Commission
KYC	Know Your Customer
KVK	Krishi Vigyan Kendra
LBR	Lead Bank Return
LDM	Lead District Manager
LEDP	Livelihood and Enterprise Development Programmes
LWE	Left Wing Extremism
MEDP	Micro Enterprise Development Programme
MFI	Micro Finance Institution
MIDH	Mission for Integrated Development of Horticulture
MI	Minor Irrigation
MNRE	Ministry of New and Renewable Energy
MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MSME	Micro, Small and Medium Enterprises
MoRD	Ministry of Rural Development

DLTC	District Level Technical Committee
DRDA	District Rural Development Agency
NBFC	Non-Banking Financial Company
NDDB	National Dairy Development Board
NEFT	National Electronic Fund Transfer
NFDB	National Fisheries Development Board
NAFCC	National Adaptation Fund for Climate Change
NHB/ NHM	National Horticulture Board/ National Horticulture Mission
NIDA	NABARD Infrastructure Development Assistance
NIA	Net Irrigated Area
NRLM	National Rural Livelihood Mission
NRM	National Resource Management
NSA	Net Sown Area
NSSO	National Sample Survey Organisation
NWR	Negotiable Warehouse Receipt
OFPP	Off-Farm Promotion Fund
OPS	Other Priority Sector
PACS	Primary Agricultural Cooperative Society
PCARDB	Primary Cooperative Agriculture & Rural Development Bank
P & H	Plantation & Horticulture
PKVY	Paramparagat Krishi Vikas Yojana
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKVY	Pradhan Mantri Kaushal Vikas Yojana
PMMY	Pradhan Mantri Mudra Yojana
PMRY	Prime Minister's Rozgar Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PMKSY	Prime Mantri Krishi Sinchayee Yojana
PODF	Producer Organisation Development Fund
POPI	Producer Organisation Promoting Institution
POS	Point of Sale

MSC	Multi Service Centre
NABARD	National Bank for Agriculture and Rural Development
PPP	Public Private Partnership
PRI	Panchayati Raj Institution
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RNFS	Rural Non-Farm Sector
RKBY	Rashtriya Krishi Bima Yojana
RKVY	Rashtriya Krishi Vikas Yojana
RRB	Regional Rural Bank
RUDSETI	Rural Development & Self Employment Training Institute
RSETI	Rural Self Employment Training Institute
SAMIS	Service Area Monitoring and Information System
SAO	Seasonal Agriculture Operation
SCARDB	State Cooperative Agriculture & Rural Development Bank
SDI	Skill Development Initiative
SF/MF	Small Farmer / Marginal Farmer
SFAC	Small Farmers' Agri-Business Consortium
SHG	Self Help Group
SHPI	Self Help Group Promotion Institution
SIDBI	Small Industries Development Bank of India
SMAM	Sub Mission on Agricultural Mechanization
SLBC	State level Banker's Committee
SRI	System of Rice Intensification
SRLM	State Rural Livelihood Mission
StCB	State Cooperative Bank
TDF	Tribal Development Fund
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WIF	Warehouse Infrastructure Fund
WSHG	Women Self Help Group

Note: The List is Indicative

District Development Managers (DDMs) – NABARD, Assam

<p>Shri A R Deury Bongaigaon/Chirang C/o. Shri Dandi Ram Boro, Guru Nanak Nagar, Near Durga Mandir, North Bongaigon-783380 Mobile: 8794702110 bongaigaon@nabard.org</p>	<p>Smt. Ankita Modhukalya Barpeta/Bajali House No.273 Dr. Suchil Oja Path (Gojia Road) Metuakuchi, Barpeta-781301 Mobile: 7718085904 barpeta@nabard.org</p>	<p>Shri Rabishankar Likmabam Cachar/Hailakandi/Karimganj House No 15, Ward No 27, Bhandar Gali, Tarapur Station Road, Silchar-788003, Cachar Mobile: 9615941685 cachar@nabard.org</p>
<p>Shri Gaurav Kr. Bhattacharjee Darrang/Udalguri House of Shri. Minnat Hussain Sunset Manor, 02/1166 Magistrate Colony, Mangaldoi, Darrang-784125 Mobile: 9086603040 darrang@nabard.org</p>	<p>Shri Pronoy Bordoloi Dibrugarh House No.4, J lane, Milan Nagar, Dibrugarh-786003 Mobile: 7002050070 dibrugarh@nabard.org</p>	<p>Shri K. Gohain Goalpara/South Salmara Mankachar NABARD, Bamunpara, Goalpara - 783 101 Mobile: 8724005610 goalpara@nabard.org</p>
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<p>Shri Kuntal Purkayastha Kokrajhar/Dhubri NABARD, C/o Shri Jarabindu Brahma, Karuna Bhawan, College Road, Ward No.7, Kokrajhar- 783370 BTAD, Assam, Mobile: 7035435847 kokrajhar@nabard.org</p>	<p>Shri Amlan Ranjan Tamuly Lakhimpur/Dhemaji NABARD, C/o Ruby Mili/Dongo Rubi, H.No.2003, Nakari Ward No.1, North Lakhimpur-787001 Mobile: 9953754170 lakhimpur@nabard.org</p>	<p>Shri Hemanta K Baruah Morigaon NABARD, District Development Manager, SBI Building, Ground Floor, Morigaon - 782 105 Mobile: 9436308122 morigaon@nabard.org</p>
<p>Shri Rajendar Rajamouli Perna Nagaon/Hojai NABARD,DDM office Shri Prafulla Mahanta , NNB Road, Amolapatty, Nagaon-782001 Mobile: 8879966506 nagaon@nabard.org</p>	<p>Shri Utpal Bezbaruah Nalbari/Baksa NABARD, C/o Shri N R Sarma, Punyashram Village, Trailokyanath Goswami Path, Law College Road, Nalbari - 781335, Assam Mobile: 9485176810 nalbari@nabard.org</p>	<p>Shri Kishore Rava Sivasagar/Charaideo 2nd Floor, C/O Dr Kusal Deka Bye Lane No.6, Ganakpatty Sivasagar - 785 640 Mobile: 8721955421 sibsagar@nabard.org</p>
<p>Shri Suman Chatterjee Sonitpur/Biswanath NABARD, C/o Late B K Deka, N T Road, Kumarchuburi, Tezpur, Sonitpur-784001 Mobile: 9804343294 sonitpur@nabard.org</p>	<p>Shri Barun Biswas, DDM, NABARD, District Development Office, Bordoloi Nagar, Bye Lane 7, Sector-3, Opposite Jyoti Prasad Agarwal Uddyan, Tinsukia - 786 125 Mobile: 6000545228 tinsukia@nabard.org</p>	<p>Shri Devesh Tewari NABARD, Assam Regional Office, G.S.Road, Dispur, Guwahati-781006 Mobile: 9052508331 devesh.tewari@nabard.org</p>
	<p>Shri Rajesh Patra NABARD, Assam Regional Office, G.S.Road, Dispur, Guwahati-781006 Mobile: 8763032434 rajesh.patra.@nabard.org</p>	



NABSAMRUDDHI Finance Limited

A Subsidiary of NABARD

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.

Focus Segments

Green Finance & Wellness
(Renewable Energy, Electric Vehicle, Health care, WASH)
Fabrics & textiles
Handicrafts value chain

Other Segments

- 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

☎ 040-23241155/56 🌐 www.nabsamruddhi.in

Corporate Office: NABARD, Gr. Floor, D Wing, Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051

☎ 022-26539693 ✉ nabsamruddhi@nabard.org



NABFINS Limited

A Subsidiary of NABARD

- A Non deposit taking systemically important NBFC - MFI - Middle Layer advancing hassle free services to the low income households with the vision to become model MFI in the country
- Operating with 325 Branches in 198 districts across 18 states with active client base of appx. 7.34 lakh active borrowers
- Financial products offered: Direct Lending of micro finance loans, Traders Loan and Institutional loans.

- Timely and adequate credit without collateral
- Affordable interest rate in the sector
- Insurance facility to borrowers and co-obligants
- Door step delivery of financial services

Registered Office: 3072, 14th Cross, K. R. Road, Banashankari 2nd Stage, Bengaluru – 560 070, Karnataka, India

☎ 080-26970500

✉ ho@nabfins.org

🌐 www.nabfins.org



NABKISAN Finance Limited

A Subsidiary of NABARD

- Largest lender in FPO space
- Present in 20+ States including North East
- 2000+ FPOs credit linked
- Collateral free lending at affordable rates

- Financing FPOs through
 - Working Capital
 - Term loan
 - Pledge Financing (eNWR)
- Term lending for Corporates/ NBCs/ MFIs
- Soft loans for Agri Startups

Registered Office: C/o NABARD, Tamil Nadu RO, Chennai

☎ 044-28270138/28304658

✉ finance@nabkisan.org

Corporate Office: C/o NABARD, Head Office, Mumbai

☎ 022-26539620/9514

✉ corporate@nabkisan.org

🌐 www.nabkisan.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS
CONSULTANCY
AND ADVISORY
SERVICES
Pan India
Presence with
offices in 31
States / UTs

SERVICES PROVIDED

- Project Management Consultancy
- IT based Natural Resources Information Systems
- Feasibility, Socio-economic & Impact Evaluation Studies

- Third Party Monitoring
- Climate Change & Sustainability
- Value Chain Development

- Skills & Livelihood Development
- Preparation of Detailed Project Reports (DPRs)
- Transaction Advisory Services

Registered Office: NABCONS, 3rd Floor, C wing, NABARD, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎ 022-26539419

✉ headoffice@nabcons.in

Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24, Rajendra Place, New Delhi – 110125

☎ 011-41538678/25745103

🌐 www.nabcons.com



NABVENTURES Limited

A wholly owned Subsidiary of NABARD

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

✉ nabventure@nabard.org

☎ 022-26539149

🌐 www.nabventure.in



NAB FOUNDATION

Leveraging the power of convergence

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

✉ nabfoundation@nabard.org

☎ 022-26539404/9054

🌐 www.nabfoundation.in



NABSanrakshan Trustee Private Limited

A wholly owned Subsidiary of NABARD

Building Trust for Rural Prosperity

- 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

✉ ho@nabsanrakshan.org

🌐 www.nabsanrakshan.org