



संभाव्यतायुक्त ऋण योजना 2024-25

Potential Linked Credit Plan 2024-25

बोंगाईगाँव जिला
BONGAIGAON 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 : बोंगाईगाँव राज्य : असम

District : Bongaigaon State : Assam



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।



श्री ए आर देउरी

जिला विकास प्रबन्धक

नाबार्ड

बोंगाईगाँव

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:

Shri A R Deuri

District Development Manager

NABARD

Bongaigaon

PLP document finalized 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:

Bongaigaon district is situated in the North Western side of Assam surrounded by Chirang in the North, Dhubri in the West, Goalpara in the South and Barpeta in the South East. The district is located between latitude of 26.28 N and 26.54 N and longitude 89.42 E and 90.06

E. North humid sub-tropical climate. The topography is mostly plain with few small hills here and there. The mighty Brahmaputra flows along the southern part of the district and its tributaries Aie, Manas, Kujia and Champavati River flows through the district besides many small rivulets and streams. The heavy rainfall occurs during June to August.

The predominant economic activities prevalent in the district are Agriculture, Dairy, Poultry, Business, cottage and household industries, trades, services, etc. More than 85% of total population of 738,804, as per the 2011 Census, of Bongaigaon district resides in villages and the rural economy is dependent on agriculture and related activities. The main crops of the district are paddy, maize, wheat and vegetables.

The district has 77,854 Individual operational land holdings covering an area of 56,676 hectares. Out of this operational land holdings, 93% belong to SF/MF and the remaining 7% belonging to other farmers who hold 30% of land. The average size of land holding in the district is 0.73 ha. The cropping intensity is 158%. The district has a total population of 738804 as per the 2011 Census. The rural and urban population is 628994 (85.14%) and 109810 (14.86%) respectively. Of the total 150018 households in the district, 83.39% are the rural households and 16.61% are urban households.

2. Coverage of Banking network and its financial performance.

The bank branch network in the district consists of 60 branches of 24 banks. Of which 46 branches are of 19 commercial banks (including private banks), 8 branches of Assam Gramin Vikash Bank (RRB), 2 branches of Assam Co-operative Apex bank (ACAB), 2 branches of North East Small Finance Bank (NESFB) and one branch of IIPB. Further, there are 12 Primary Agriculture Cooperative Societies in the District. There is 30 Primary Milk Co-operative Societies Ltd. in Bongaigaon district working under Bongaigaon Milk Production Union Cooperative Society Ltd.

The total agricultural credit disbursed for the year 2020-21, 2021-22 and 2022-23 was Rs.14476.37 lakh, Rs.9131.70 lakh and Rs. 18135.01 lakh respectively. The total credit to MSME sector disbursed for the year 2020-21, 2021-22 and 2022-23 was Rs. 16246.38 lakh, Rs. 24821.96 lakh and Rs.35039.20 lakh respectively.

3. Sectoral trends in credit flow:

The District Credit Plan (DCP) for 2023-24 has been prepared based on the PLP projections. The GLC flow under priority sector during 2022-23 was Rs.60644.15 lakh which was 128.79% of DCP target. The activity-wise ground level credit the past three years and the target for the year 2023-24 are given in Annexure-II. With growing urbanization, focus on improving productivity to compensate its disbursements for shrinkage in farm lands, recognizing the key role of MSME sector to push the agenda of "Make in India", "Skill India", "Start-up India & Stand up India" programs, capital formation through term lending for sustained agricultural growth, Encouraging aggregation of produce in the group mode through JLGs and Producer Organizations, marginal increase in SoF and reasonable increase in unit cost of term investments in agriculture has been undertaken in the district.

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

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. The total credit potential estimated for 2024-25 is Rs.144026.42 lakh, an increase of PLP projections by 7.55% over the previous year's PLP projection. An amount of Rs.89932.22 lakh has been projected under agriculture sector, comprising crop loan, allied sectors, agriculture infrastructure and Ancillary activities. The credit projection for MSME works out to Rs.36,784.00 lakh, credit potential for export credit, education and housing at Rs.8861.00 lakh, credit potential for infrastructure at Rs.1116.80 lakh, renewable energy at Rs.982.40 lakh and informal credit to SHG, JLGs at Rs.6350.00 lakh.

5. Developmental initiatives:

In the context of holistic development, NABARD has been taking various initiatives in the district such as formation of FPOs under CSS and PODF fund, Micro enterprise Development Programmes (MEDP), Livelihood Enterprise Development Programme (LEDP), Promotion of Rural Haat, Rural Mart, Tribal Development Project in Boitamari Block, UPNRM Project in Srijangram Block, Demonstration Units of 5 IFS Models Development in all the 5 blocks of Bongaigaon district, JLGPI Programme to improve KCC and other term loan, Financial Literacy Campaign, Common Facilitation Centre(CFL) under Financial Inclusion Fund, etc.

6. Thrust Areas for 2024-25:

Major thrust area remains the animal husbandry sector where there is demand as well as large scope for market exploitation. The area based scheme has been prepared for the dairy and piggy activity for the financial year 2018-19 and 2022-23 as there is high potential. The total bank loan disbursement was at Rs.386.80 lakh as against ADS projected bank loan amount of Rs. 428.50 lakhs for the financial year 2022-23. SHG financing also has good scope in the district with the ASRLM and NULM in the district. KCC through JLG mode is also one of the best thrust area having huge potential in the district.

7. Major constraints and suggested action points:

- Lack of awareness among the farmers and entrepreneurs regarding different schemes of Banks and Governments.
- Delay by banks while sanctioning loan
- Lack of irrigation facilities
- Lack of proper power supply
- Destruction of crops by flood
- Lack of marketing facilities
- Lack of quality extension services, soil testing and seed testing facilities.

Irrigation facilities are very much needed in the district. More MI projects need to be taken up for the benefits of farmers. Government interventions are required in the sector. Market yards and rural godowns have to be constructed at important rural market places for the benefit of farmers.

8. Way Forward:

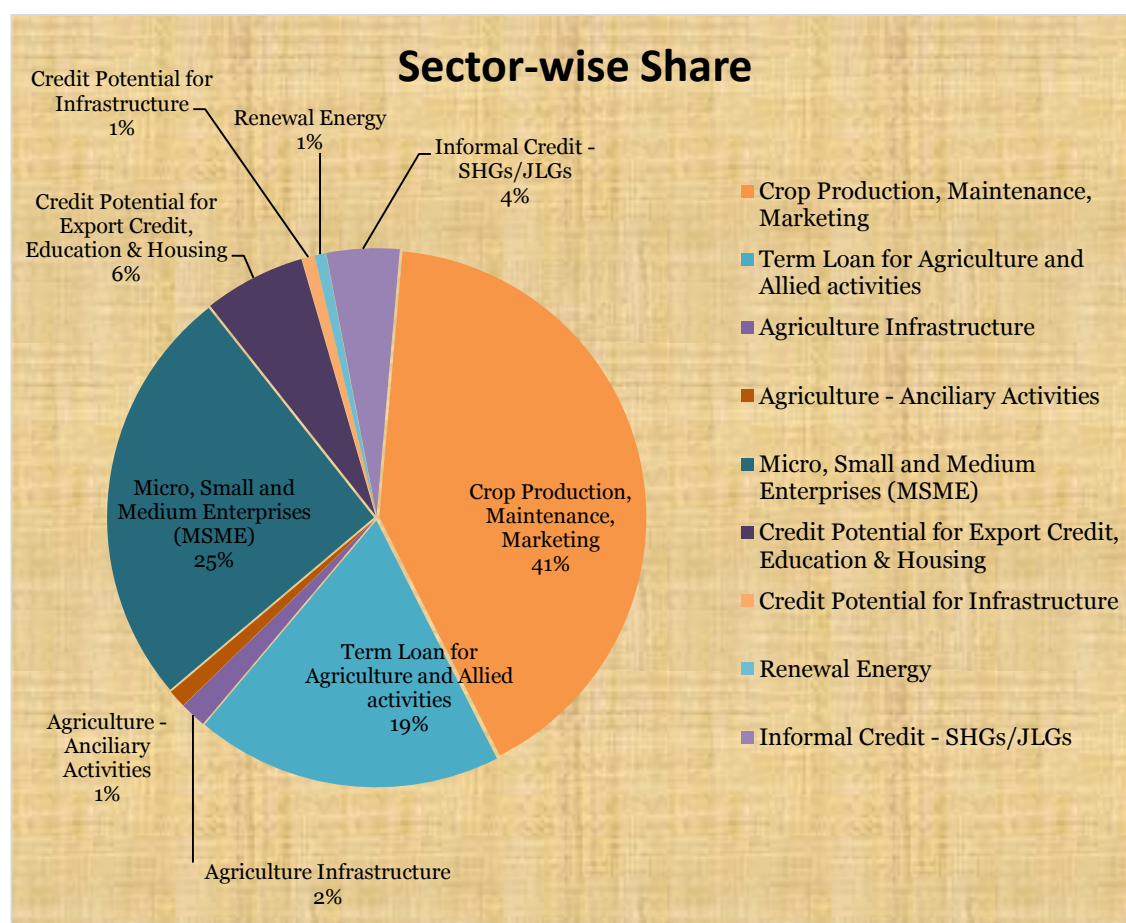
A well-coordinated approach is called for achieving the target of doubling farmer's income through strategies highlighted in the document, better monitoring and review at DCC, DLRC, DDC and BLBC fora, effective implementation of development and promotional programme with increased focus and coverage of oral lessees, tenant farmers through JLGs, etc.

BROAD SECTOR WISE PLP PROJECTIONS 2024-25

District: Bongaigaon

State: Assam
(Rs. Lakh)

Sr. No.	Particulars	PLP Projections 2024-25
A	Farm Credit	
i	Crop Production, Maintenance, Marketing	59272.21
ii	Term Loan for Agriculture and Allied activities	26769.81
	Sub Total	86042.02
B	Agriculture Infrastructure	2311.40
C	Agriculture - Ancillary Activities	1578.80
I	Credit Potential for Agriculture (A+B+C)	89932.22
II	Micro, Small and Medium Enterprises (MSME)	36784.00
III	Credit Potential for Export Credit, Education & Housing	8861.00
IV	Credit Potential for Infrastructure	1116.80
V	Renewal Energy	982.40
VI	Informal Credit - SHGs/JLGs	6350.00
	Total Priority Sector (I to V)	144026.42



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

District: Bongaigaon

State: Assam

		(Rs. lakh)
Sr. No.	Particulars	PLP Projections 2024-25
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance, Marketing	59272.21
ii	Water Resources	6445.80
iii	Farm Mechanization	3330.53
iv	Plantation & Horticulture including Sericulture	919.35
v	Forestry and Wasteland Development	89.05
vi	Animal Husbandry - Dairy	6026.55
vii	Animal Husbandry - Poultry	5163.14
viii	Animal Husbandry - Sheep/Goat/Piggery	3131.45
ix	Fisheries	1386.14
x	Farm Credit – Others, including Two Wheelers for farmers	61.60
xi	Farm Credit- Sustainable Agriculture practices	216.20
	Sub Total	86042.02
B	Agriculture Infrastructure	
i	Construction of storage and Marketing Infrastructure	1386.50
ii	Land Development, Soil Conservation, Watershed Development	372.90
iii	Agriculture Infrastructure - Others	552.00
	Sub Total	2311.40
C	Agriculture - Ancillary Activities	
i	Food & Agro Processing	532.80
ii	Agriculture - Ancillary Activities - Others	1046.00
	Sub Total	1578.80
II	Total Agriculture	89932.22
III	Micro, Small and Medium Enterprises (MSME)	
(a)	MSME - Term Loan	23264.00
(b)	MSME - Working Capital	13520.00
	Total MSME	36784.00
IV	Credit Potential for Export Credit, Education & Housing	8861.00
a.	Export Credit	141.00
b.	Education	880.00
c.	Housing	7840.00
V	Credit Potential for Infrastructure	2099.20
a.	Social Infrastructure Involving Bank Credit	1116.80
b.	Renewal Energy	982.40
VI	Informal Credit - SHGs/JLGs	6350.00
	Total Priority Sector	144026.42

जिला District: Bongaigaon			जिला प्रोफाइल District Profile		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)		1093	कृषि जलवायु अंचल Agro-climatic Zone		Lower Bramaputra valley zone		
उप मंडलों की संख्या No. of Sub Divisions		2	जलवायु Climate		Humid sub tropical climate		
ब्लॉक्स की संख्या No. of Blocks		5	मृदा प्रकार Soil Type		Red, Alluvial and mixed red soil		
राजस्व गांवों की संख्या No. of revenue villages		535					
ग्राम पंचायतों की संख्या No. of Gram Panchayats		65					
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		109300	वर्ष (मिलीमीटर में) Rainfall [in mm]		साधारण Normal	वास्तविक Actual	
वन भूमि Forest Land		14028			250-350		
क्षेत्र जो खेती के लिए उपलब्ध नहीं है Area not available for cultivation		18358			228	321	
चरागाह और गौचर भूमि Permanent Pasture and Grazing Land		6191			305		
विविध वृक्ष फसल के अंतर्गत आने वाले भूमि Land under Miscellaneous Tree Crops		2249	भूजल की स्थिति Ground Water Scenario	Stage of G.W. Dpt.	खंडों की संख्या No of Blocks		
कृष्य बंजर भूमि Cultivable Wasteland		3018			सुरक्षित Safe	जोखिम भरा Critical	कुल Total
वर्तमान परती भूमि Current Fallow		2293			कम जोखिम Semi Critical	और एक्सप्लोइटेड Over Exploited	
अन्य परती भूमि Other Fallow		3734			NA	NA	
बोया गया निवल क्षेत्र Net Sown Area		59429					
कुल अथवा सकल फसली क्षेत्र Total or Gross Cropped Area Cultivated More than Once		93603					
एक से ज्यादा बार कृषित क्षेत्र Area Cultivated More than Once		34174					
फसल घनत्व [जीसीए/ एनएसए] Cropping Intensity [GCA/NSA]		158%					
6. कर्मचारी का प्रोफाइल [000 में] WORKERS PROFILE [in '000]			5. भूमि जोत का विवरण DISTRIBUTION OF LAND HOLDING				
खेतिहर Cultivators		83424	भूजोत का वर्गीकरण Classification of Holding		भूजोत Holding क्षेत्र Area		
उपयुक्त में से, छोटे सीमांत कृषक Of the above, Small/ Marginal Farmers		16675	Nos.		कुल का % % to Total	हेक्टेयर ha.	
कृषि मजदूर Agricultural Labourers		47406	<= 1 ha		58605	75	
घरेलू उद्योग में लगे कारीगर Workers engaged in Household Industries		9485	> 1 to <= 2 ha		13836	18	
कृषि संबंध गतिविधियों में लगे कारीगर Workers engaged in Allied agro activities		47460	> 2 ha		5413	7	
अन्य कर्म Other workers		115473	कुल Total		77854	100	
					100	56676	
8. गृहस्थ परिवार [000 में] HOUSEHOLDS [in '000]			7. जनसांख्यिकी प्रोफाइल [000 में] DEMOGRAPHIC PROFILE [in '000]				
कुल गृहस्थ परिवार Total Households		150018	श्रेणी Category		कुल Total	पुरुष Male	
ग्रामीण गृहस्थ परिवार Rural Households		125095	जनसंख्या Population		7,38,804	3,75,818	
डीपीएल गृहस्थ परिवार BPL Households			अनुसूचित जाति Scheduled Caste		82784	42513	
			अनुसूचित जनजाति Scheduled Tribe		18835	9377	
			साक्षर Literate		69.74	74.87	
			डीपीएल BPL		NA	NA	
					NA	NA	
					NA	NA	
10. ग्राम स्तरीय आधारभूत संरचना [सं.] VILLAGE-LEVEL INFRASTRUCTURE [Nos]			9. घरेलू सुविधाएं [संख्या, 000 घरों में] HOUSEHOLD AMENITIES [Nos. in '000 Households]				
विद्युतीकृत गांव Villages Electrified		535	ईट/पत्थर/कंक्रीट के घर Having brick/stone/concrete houses		45896	बिजली की आपूर्ति Having electricity supply	
गांव जिनमें डाकघर हो Villages having Post Offices		81	पीने के पानी का स्रोत होना Having source of drinking water		87.90	स्वतंत्र शौचालय होना Having independent toilets	
गांव जिनमें बैंकिंग की सुविधा हो Villages having Banking Facilities		563					
गांव जिनमें प्राथमिक विद्यालय हो Villages having Primary Schools		555	11. स्वास्थ्य और स्वच्छता से संबंधित आधारभूत संरचना [संख्या] INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]				
गांव जिनमें प्राथमिक स्वास्थ्य केंद्र हो Villages having Primary Health Centres		30	आंगनवाड़ी Anganwadis			औषधालय Dispensaries	
गांव जिनमें स्थानांतरणीय जल आपूर्ति की सुविधा हो Villages having Potable Water Supply		529	प्राथमिक स्वास्थ्य केंद्र Primary Health		30	अस्पताल Hospitals	
पक्की अप्रोच सड़कों से जुड़े गांव Villages connected with Paved Approach Roads		335	प्राथमिक स्वास्थ्य उप केंद्र Primary Health Sub-Centres		84	अस्पताल में बडों की संख्या Hospital Beds	
13. सिंचाई कवरेज (हेक्टर में) IRRIGATION COVERAGE [Ha]			12. कृषि के लिए आधारभूत संरचना और समर्थन सेवाएं [संख्या] INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE [Nos]				
सिंचाई के लिए उपलब्ध क्षेत्र (एनआईए + परती भूमि) Area Available for Irrigation (NIA + Fallow)		6123	बीज फार्म Seed Farms		235	कृषि सेवा केंद्र Agro Service Centres	
सृजित सिंचाई क्षमता Irrigation Potential Created		8512	उर्वरक केंद्र Fertilizer Outlets		85	मृदा परीक्षण केंद्र Soil Testing Centres	
निवल सिंचित क्षेत्र (कम से कम एक बार सिंचित क्षेत्र) Net Irrigated Area (Total area irrigated at least once)		812	किटकनाशक केंद्र Pesticide Outlets		25	पंजीकृत नर्सरी Approved nurseries	
नहरों/चैनलों द्वारा सिंचित क्षेत्र Area irrigated by Canals / Channels		900	पंजीकृत एफपीओ Registered FPOs		20	कृषि विज्ञान केंद्र Krishi Vigyan Kendras	
कुवों द्वारा सिंचित क्षेत्र Area irrigated by Wells		522					
तालाबों से सिंचित क्षेत्र Area irrigated by Tanks		37	14. भंडारण, परिवहन और विपणन के लिए आधारभूत संरचना INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING				
अन्य स्रोतों से सिंचित क्षेत्र Area irrigated by Other Sources		299	मंडी/ बाजार (संख्या) Mandis/ Markets [Nos]		47	भंडारण (सं) Godown [Nos]	
उपयोग की जाने वाली सिंचाई क्षमता (सकल सिंचित क्षेत्र) Irrigation Potential Utilized (Gross Irrigated)		1422	पक्के रोड की लंबाई (किलोमीटर में) Length of Pucca Road [km]		743	भंडारण की क्षमता Godown Capacity [MT]	
15. प्रसंस्करण इकाइयाँ PROCESSING UNITS			रेल्वे लाइन की लंबाई (किलोमीटर में) Length of Railway Line [km]		75	कोल्ड स्टोरज (सं) Cold Storage [Nos]	
प्रसंस्करण गतिविधि का प्रकार Type of Processing Activity		इकाइयों की संख्या No of	माल परिवहन गाड़ियों (सं) Goods Transport Vehicles [Nos]		2495	कोल्ड स्टोरज की क्षमता (एमटी) Cold store Capacity [MT]	
खाद्य प्रसंस्करण Food Processing		13	16. प्रमुख फसलों का क्षेत्र, उत्पादन और उपज AREA, PRODUCTION & YIELD OF MAJOR CROPS				
कृषि प्रसंस्करण Agro Processing		10	फसल Crop		क्षेत्र Area (000 ha)	उत्पादन Prod. (000 MT)	
17. पशु जनगणना के अनुसार पशुओं की संख्या ANIMAL POPULATION AS PER CENSUS [Nos]			Paddy		67714	53713	
पशु की श्रेणी Category of animal		कुल Total	Mustard		na	7495	
मवेशी - संकर नस्ल Cattle- Cross bred		6847	Wheat		5932	4766	
मवेशी - स्वदेशी Cattle - Indigenous		208890	Jute		5167	2278	
भैंस Buffaloes		1783	Potato		3017	2806	
भेड़- संकर नस्ल Sheep-Cross		70	Black Gram		1045	2275	
भेड़- स्वदेशी Sheep - Indigenous		31417					
बकरी Goat		113211					
शुकर- संकर नस्ल Pig - Cross bred		2151					
शुकर- स्वदेशी Pig - Indigenous		8016					
घोड़ा/गधा/ऊँट Horse/Donkey/Camel		383					
मुर्गी- संकर नस्ल Poultry - Improved		5414					
मुर्गी-स्वदेशी Poultry - Indigenous		244793					
Sources (if not mentioned against the respective item).			कपास (लिट) का उत्पादन गाँवों में है (भारत में 177.8 किलोग्राम प्रति गाँव) Production of Cotton (lint) is in Bales (177.8 kg per bale in India)		18. संबद्ध गतिविधियों का विकास के लिए आधारभूत संरचना [संख्या] INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES [Nos]		
पशु चिकित्सालयों/औषधालयों Veterinary Hospitals/ Dispensaries		10	डैयरी सहकारी समितियाँ Dairy Cooperative Societies			30	
रोग निदान केंद्र Disease Diagnostic Centres		1	दूध संग्रह केंद्र Milk Collection Centres			4	
कृत्रिम गर्भाधान केंद्र [संख्या] Artificial Insemination Centres [Nos]		11	मछुआरों की सोसाइटी Fishermen Societies			14	
पशु प्रजनन फार्म Animal Breeding Farms		1	मछली बीज फार्म Fish seed farms			6	
पशु चारा निर्माण इकाइयाँ [संख्या] Animal feed manufacturing units [Nos]		2	पॉटरी हट्स [संख्या] Pottery hatches [Nos]			1	
चारा फार्म [संख्या] Fodder Farms [Nos]		1	लाइसेंसित बूचड़खाने [संख्या] Licensed Slaughter houses [Nos]			1	
19. दूध, मछली, अंडा उत्पादन और प्रति व्यक्ति उपलब्धता MILK, FISH, EGG PRODUCTION & PER CAPITA AVAILABILITY							
मछली Fish		उत्पादन (एमटी) Production [MT]	9533	प्रति व्यक्ति उपलब्धता (ग्राम/दिन) Per cap avail. [gm/day]		21	
अंडा Egg		उत्पादन (लाख में सं) Production [lakh Nos]	542	प्रति व्यक्ति उपलब्धता (सं/प्रति अंडा) Per cap प्रति अंडा		0.15	
दूध Milk		उत्पादन (लाख एलपीडी में) Production [lakh LPD]	1034	प्रति व्यक्ति उपलब्धता (ग्राम/दिन) Per cap		57.2	
मांस Meat		उत्पादन (एमटी) Production [MT]	56	प्रति व्यक्ति उपलब्धता (ग्राम/दिन) Per cap		5	
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 Census/Dtr. of Eco. & Stat.; Item No. 16 - DACNET & Dept. of Agr./Dir. of Eco. & Stat.; Item No. 17 - AIFC Census 2019; Item Nos. 18 & 19 - Dept. of Animal Hus./Dir. of Eco. & Stat.							

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 MAP



District Profile - Write up

Predominant economic activities:

Bongaigaon has a geographical area of 1093 sq.km. The topography is mostly plain with few small hills here and there. The mighty Brahmaputra flows along the southern part of the district and its tributaries Aie, Manas, Kujia and Champavati river flows through the district besides many small rivulets and streams. The soil of the district varies in texture. The district has been divided into 5 developmental blocks with 65 Gaon Panchayats. The total number of revenue villages in the district is 563. It is surrounded by Chirang in the North, Dhubri in the West, Goalpara in the South and Barpeta in the South East. Bongaigaon district is situated in the North Western side of Assam surrounded by Chirang in the North, Dhubri in the West, Goalpara in the South and Barpeta in the South East. The district is located between latitude of 26.28 N and 26.54 N and longitude 89.42 E and 90.06 E. North humid sub-tropical climate.

The district has a total population of 738804 as per the 2011 Census. The rural and urban population is 628994 (85.14%) and 109810 (14.86%) respectively. Of the total 150018 households in the district, 83.39% are the rural households and 16.61% are urban households.

There is plenty of scope for usage of surface water by lift schemes and ground water through STWs in the district. A numbers of perennial streams flow through the district. These are Manas, Kujia, Champavati, etc. They are all tributaries of River Brahmaputra.

Prominent economic activities prevalent in the district are agriculture, horticulture, dairy, handicraft and other service activities.

Agriculture is the main activity of the rural people in the district. The major crops grown in the district are Paddy, maize, jute, pulses and vegetables. Paddy is grown under irrigated and drained condition throughout the district. The average size of land holding is less than 1 ha. Commercial cultivation of banana, vegetables & medicinal crops like mentha, tulsi is gradually increasing. There are 83424 cultivators in the district. The GCA and Net Sown Area of the district are 93603 ha. and 59429 ha. respectively. An area of 34174 ha. is sown more than once. The cropping intensity is 158%.

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

- The Government has accorded high priority with a number of incentives to encourage commercialization and value addition to agriculture produce for minimizing pre and post-harvest wastage, generating employment and export growth. Primary food processing is a major industry with numbers of rice mills, hullers, flour Mills, pulses mill and oil seed mill. There are several bakeries, traditional food units and fruit/ veg /spice processing units in unorganized sector. At present, there is one Industrial Estate in the district at New Bongaigaon.
- Supporting structure for food processing such as cold storages, rural godowns are being set up in the district. There are no cold storages in the district although there is a requirement of at least 2 nos.
- There are 696 nos. of small tea growers and one tea estate in the district with 2 tea processing units- one at Birjora tea estate and another at North Salmara.
- Due to want of agro processing and value addition, the farmers are compelled to sell their produces in the primary market at whatever price they get. Mini Rice mills are available in all the 5 development blocks for processing of rice.

Integrated Farming System (IFS), Sericulture, Composite Fish Culture, Bee-Keeping, Vermi Compost production, Coir-pitch production, custom hiring of agricultural machineries, contract farming, seed production and marketing are some of the emerging and potential activities recommended for farmers to bring growth in the GLC.

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

- Seed is a vital input for agricultural productivity. Seed quality control and seed testing are vital areas which need considerable attention in the district.
- Inadequate coverage of Crop Insurance Scheme and Livestock Insurance Scheme, which is mainly on account of reluctance of farmers as also reluctance of banks for recovering premium while sanctioning of agri loans.
- Banks should proactively finance so as to bridge the gap.

बैंकिंग प्रोफाइल Banking Profile										
राज्य District	Bongaigaon	राज्य State Assam				अग्रणी बैंक Lead Bank		SBI		
1. नेटवर्क और पहुंच NETWORK & OUTREACH (As on 31/03/2023)										
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 पहुंच 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	19	46	15	31	0	NA	NA	220	NA	NA
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	1	8	6	2	0	NA	NA	18	NA	NA
जिला मध्यवर्ती सहकारी बैंक District Central Coop. Bank	1	2	1	0	1	NA	NA	0	NA	NA
सहकारी कृषि और ग्रामीण विकास बैंक Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	NA	NA	NA	NA	NA
प्राथमिक कृषि सहकारी सोसाइटी Primary Agr. Coop. Society	12	0	0	0	0	NA	NA	NA	NA	NA
अन्य Others	3	4	1	2	1	NA	NA	261	NA	NA
सभी एजेंसियाँ/All Agencies	36	60	23	35	2	5	9961	499	13.00	3335
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	268954.77	253286.69	274496.70	8.37	74.06
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	22299.50	23683.93	30014.28	26.73	#DIV/o!
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	9705.42	10474.96	10777.13	2.88	#DIV/o!
अन्य Others	NA	NA	NA	NA	NA	17189.30	46807.56	2472.56	-94.72	5.49
सभी एजेंसियाँ/All Agencies	NA	NA	NA	NA	NA	318148.99	334253.14	370620.00	10.88	135.02
3. ऋण और अग्रिम बकाया LOANS & ADVANCES 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	162227.09	118767.62	274496.7	131.12	74.07
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	6221.91	6932.58	30014.28	332.95	#DIV/o!
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	326.51	411.70	10777.13	2517.71	#DIV/o!
अन्य Others / Private Banks	NA	NA	NA	NA	NA	0.00	68333.61	55278.02	#VALUE!	#VALUE!
सभी एजेंसियाँ/All Agencies	NA	NA	NA	NA	NA	168775.51	126111.90	370566.13	193.84	149.26
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	60.00	46.89	51.21							
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	27.90	29.27	30.48							
सहकारी बैंक Cooperative Banks	3.36	3.93	3.68							
अन्य Others / Private Banks	0.00	145.99	144.22							
सभी एजेंसियाँ/All Agencies	56.08	56.08	63.00							
5. वित्तीय समवेशक के तहत प्रदर्शन (खातों की संख्या) PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)										
एजेंसी Agency	31 मार्च तक संचयी जानकारी Cumulative up to 31 March									
	PMJDY	PMSBY	PMJJBY	APY						
वाणिज्यिक बैंक Commercial Banks	26108	248265	233960	18276						
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	6061	30798	55929	3103						
सहकारी बैंक Cooperative Banks	NA	216	70	1						
अन्य Others Private Banks	1483	29477	20817	1329						
सभी एजेंसियाँ/All Agencies	33652	308756	310776	22709						
6. राष्ट्रीय लक्ष्यों को पूरा करने के लिए प्रदर्शन (31/03/23) 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	29569.65		8393.03		NA	NA	NA	NA	NA	NA
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	5009.03		3522.32		NA	NA	NA	NA	NA	NA
सहकारी बैंक Cooperative Banks	89.46		39.00		NA	NA	NA	NA	NA	NA
अन्य Others	25292.18		5989.87		NA	NA	NA	NA	NA	NA
सभी एजेंसियाँ/All Agencies	60644.15		18135.01		NA	NA	NA	NA	NA	NA
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	86152.55	47986.72	55.70	61482.68	23992.04	39.02	25535.90	29569.65	115.80	58.64
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	12483.02	1972.18	15.80	17796.29	1549.55	8.71	8887.53	5009.03	56.36	21.78
सहकारी बैंक Cooperative Banks	3006.66	81.75	2.72	4067.57	101.18	2.49	1680.86	89.46	5.32	3.11
अन्य Others	0.00	0.00	0.00	30613.23	26560.69	86.76	10984.71	25292.18	230.25	124.65
सभी एजेंसियाँ/All Agencies	101642.23	50040.65	49.23	113959.77	52203.46	45.81	47089.00	60644.15	129	62.01
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	36804.76	5073.23	13.78	46521.06	4407.30	9.47	5072.73	5474.99	107.93	16.92
मियादी ऋण (कृषि) Term Loan (Agr)	20906.03	9403.14	44.98	22014.71	4724.40	21.46	5072.73	12660.02	249.00	55.82
कुल कृषि ऋण Total Agri. Credit	57710.79	14476.37	25.08	68535.77	9131.70	13.32	10145.46	18135.01	178.75	30.61
एमएसएमई MSME	29880.00	16246.38	54.37	31360.00	24821.96	79.15	31393.54	35039.20	112.00	82.16
अन्य प्राथमिकता क्षेत्र Other Priority Sectors*	14051.44	19317.90	137.48	14064.00	18249.80	129.76	5550.00	7469.94	135.00	133.78
कुल प्राथमिकता क्षेत्र Total Priority Sector	101642.23	50040.65	49.23	113959.77	52203.46	45.81	47089.00	60644.15	128.79	62.01
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	NA	NA	NA	NA
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
सहकारी बैंक Cooperative Banks	NA	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	94657.37	9753.00	10.30	95476.00	7848.95	8.22	100481.86	6634.91	6.60	
* अन्य प्राथमिकता क्षेत्र में निर्यात ऋण, शिक्षा, आवास, सामाजिक आधारभूत संरचना तथा नदीकरण के क्षेत्र शामिल हैं OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy										
स्रोत Sources : SLBC / LDM										

Banking Profile – Write up

Financial performance of the banks in the district

The bank branch network in the district consists of 60 branches of 24 banks. Of which 46 branches are of 19 commercial banks (including private banks), 8 branches of Assam Gramin Vikash Bank (RRB), 2 branches of Assam Co-operative Apex bank (ACAB), 2 branches of North East Small Finance Bank (NESFB) and one branch of IIPB. Further, there are 12 Primary Agriculture Cooperative Societies in the District. Out of 60 branches, 23 branches are rural, 35 semi urban and 2 branches are urban. The Lead Bank of the Bongaigaon district is State Bank of India (SBI).

The total agricultural credit disbursed for the year 2020-21, 2021-22 and 2022-23 was Rs.14476.37 lakh, Rs.9131.70 lakh and Rs. 18135.01 lakh respectively. The total credit to MSME sector disbursed for the year 2020-21, 2021-22 and 2022-23 was Rs. 16246.38 lakh, Rs. 24821.96 lakh and Rs.35039.20 lakh respectively.

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 33652 PMJDY accounts. Further, under PMSBY, PMJJBY and APY, the total enrolment has been recorded at 308756, 310776 and 22709 respectively as on 31.03.2023.

Financial health of the banks in the district:

The overall deposit in banks in the district increased from Rs.334253.14 lakh as on 31.3.2022 to Rs.370620.00 lakh as on 31.3.2023, registering a growth of 10.88%. The loans and advances of the banks increased from Rs.126111.90 lakh as on 31.3.2022 to Rs.370566.13 lakh as on 31.3.2023 registering a growth of 193.84%. The overall CD ratio increased from 56.08% as on 31.03.2022 to 63.00% as on 31.03.2023. The contribution of CBs, RRBs and StCBs was 88.99%, 8.10% and 2.91% of the total advances 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%.

Other Credit delivery systems in the district

As per the reports of SLBC, it can be observed that Jana SFB and North East SFB also operating in the district. Further, 02 Payment Banks, Airtel Payment Bank and Fino Payment Banks are also operating in the district.

The district has 499 BC/BFs attached to various banks, who are providing banking services in unbanked and remote areas of the district. These BC/BFs are mostly active in tea garden areas and other remote areas of the district.

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP

The objectives of PLP are: -

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

Methodology

NABARD, in 1988-89, took initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of 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 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	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	Collection of data on ultimate irrigation potential, area under irrigation and balance potential available under groundwater and surface water.

Sr. No.	Sector	Methodology of estimation of credit potential
		<p>Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures</p> <p>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.</p> <p>Estimation of credit potential taking into account Unit Cost workedout by State Level Unit Cost Committee.</p> <p>Block-wise allocation of potential taking into account creditabsorption capacity.</p>
3	Farm Mechanization	<p>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;</p> <p>Calculation of requirement of no. of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area;Adjustment of tractor potential with land holdings</p> <p>Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters, etc.</p> <p>Estimation of credit potential taking into account Unit Cost workedout by State Level Unit Cost Committee.</p> <p>Block-wise allocation of potential taking into account creditabsorption capacity</p>
4	Plantation and Horticulture	<p>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;</p> <p>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.</p> <p>Estimation of credit potential taking into account Unit Cost workedout by State Level Unit Cost Committee.</p> <p>Block-wise allocation of potential taking into account creditabsorption capacity.</p>
5	Animal Husbandry Dairy	<p>Collection of data on number of milch animals as per the latest census</p> <p>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;</p> <p>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.</p> <p>Estimation of credit potential taking into account Unit Cost workedout by State Level Unit Cost Committee.</p> <p>Block-wise allocation of potential taking into account creditabsorption capacity</p>

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

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 POTENTIALS 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 loan for all the allied agriculture activities including water resource, farm mechanization, plantation and horticulture, animal husbandry and fisheries, etc.

Agriculture infrastructure includes, construction of storage & marketing infrastructure i.e. Warehouse/godowns, market yards, silos, cold storage units/ cold chains, etc. The investment credit needs for land development, soil conservation and 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 & Marketing

2.1.1.1 Status of the Sector in the district

Agriculture is the main activity of the rural people in the district. The major crops grown in the district are Paddy, maize, jute, pulses and vegetables. Paddy is grown under irrigated and rain fed condition throughout the district. Farming continues to be the major occupation in the district. As per Census 2011, there were 2.6 lakh agricultural workers in the district. Out of that 83424 cultivators and 47406 agricultural labourers depended on agriculture for their livelihood. Secondary sector has also grown around agriculture in form of agro processing industries, farm equipment units etc. In recent years a trend of diversion of agriculture land for some other activities has been observed.

Major crops cultivated are Paddy, Jute, Wheat, Potato, Mustard, Maize, etc. The average size of land holding is less than 1 ha. Commercial cultivation of banana, vegetables & medicinal crops like mentha, tulsi is gradually increasing. The Gross Cropped Area and Net Sown Area of the district were 93603 ha and 59429 ha respectively. The cropping intensity is 158%.

The District has 77854 Individual operational land holdings covering an area of 56676 hectares. As given in District Profile, 93% Individual operational land holdings belong to SF/MF and the remaining 7% belonging to other farmers (holding >2 ha) who hold 30% of land.

The various schemes announced by Govt. of Assam for implementation in the State are as follows:

- 5 lakh farmers to be covered in the State with incentive of Rs.5000/- towards cost of purchase of agricultural implements.
- 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.

- Scheme for Tractor Financing under CMSGUY: Govt. of Assam is implementing a new scheme of providing a tractor to a group of farmers in every revenue village at a subsidy of 70%.
- Rupay KCC for every farmer in Assam: A special intervention to be implemented jointly by Govt of Assam, NABARD and the banks in Assam to issue 8 lakhs new KCC to universalize coverage of KCC in the state.
- Ground Level Credit Flow (GLC): Kisan Credit Card (KCC) is being implemented by all the banks in the district. Credit flow during the last 3 years is given below:

Year	Target (Rs. lakh) (As per ACP)	Achievement	
		No. of Crop loan/KCC	Amount (Rs. lakh)
2020-21	30782.32	3043	2507.23
2021-22	46521.06	1550	4407.30
2022-23	5072.73	3107	5474.99

Prime Minister's Fasal Bima Yojana (PMFBY):

The Pradhan Mantri Fasal Bima Yojana is being implemented in the district. HDFC Ergo General Insurance Company Ltd. is the implementing agency in the district for Khariff-2022 season. Banks have ensured that all the crop loan borrowers are covered under the scheme in the district. Efforts have been made to cover non-borrowers of bank loan. The Scheme and Operational Guidelines of PMFBY are available on the websites www.agricrop.nic.in & www.agri-insurance.gov.in.

Interest Subvention Scheme for post-harvest loans to Small and Marginal Farmers against Negotiable Warehouse Receipts

In order to discourage distress sale of produce by farmers and to encourage them to store their produce in warehouses, Government of India (GoI) had introduced a Scheme, during the year 2011-12, for extending concessional post-harvest loans to Small and Marginal Farmers (SF/MF) having Kisan Credit Cards, against Negotiable Warehouse Receipts (NWR), for a period of up to six months, on the same rate of interest, as available for crop loans

Implementation of KCC-Revised Model & Rupay Kisan Card/ATM enabled KCCs

As per the recommendation of the working group constituted by MoF, GoI on KCC, guidelines were issued to banks during March & April 2012 for implementation of revised KCC to take care of the credit needs of farmers.

As per the extant guidelines of RBI/NABARD, all the borrowing farmers are to be issued ATM enabled KCCs/RuPay Kisan Cards and all the existing KCCs are to be converted to RuPay Kisan Cards/ATM enabled KCCs.

2.1.1.1 Infrastructure and linkage support available, planned and gaps Infrastructure/Other support services

- 5 Automatic Weather Stations in the district provide weather forecast 4 days in advance.
- The District Agriculture Department and ATMA provide various extension services to enhance capacity building of farmers in the district.
- Krishi Vigyan Kendra provides guidance on continuous basis to the farmers for improving the soil health, seed quality, etc. thereby enabling them to reap better crop productivity.

2.1.1.2 Assessment of Potential for the financial year 2024-25

The potentials available under this sector in physical and financial projections for the year 2024-25 are as under. Block-wise bifurcation of potential is given in Annexure-I.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy. Units	Fin. Outlay	Bank Loan
i	Summer Paddy (Boro)	0.62	5950	3689.00	3689.00
ii	Winter Paddy (Sali)	0.72	16250	11700.00	11700.00
iii	Turmeric	2.09	375	783.75	783.75
iv	Mustard/Rape	0.47	2500	1175.00	1175.00
v	Jute	0.63	1500	945.00	945.00
vi	Potato	1.80	5000	9000.00	9000.00
vii	Chilli	1.03	2500	2575.00	2575.00
viii	Brinjal	0.97	1500	1455.00	1455.00
ix	Bhindi (Ladies finger)	1.63	2500	4075.00	4075.00
x	Tomato	1.03	2500	2575.00	2575.00
xi	Cabbage	1.14	1700	1938.00	1938.00
xii	Cauliflower	1.13	1250	1412.50	1412.50
xiii	Pulses (Black Gram/Green Gram)	0.48	625	300.00	300.00
xiv	Maize	0.54	6000	3240.00	3240.00
xv	Water Melon	1.73	400	692.00	692.00
xvi	Foxtail Millet	0.31	125	38.75	38.75
Crop Loan Total			50675	45594.00	45594.00
Add : 10% on Bank loan for Consumption/ Subsistence purpose				4559.41	4559.41
Add : 20% for Repairs & Maintenance of Farm Assets				9118.80	9118.80
Sub-Total			50675	59272.21	59272.21

2.1.2 Water Resources

2.1.2.1 Status of the sector in the district

The geographical area of the district is 1093 sq.km. The topography of the district is generally plain with a few small hills and hillocks are here and there. The mighty river Brahmaputra flows along the southern part of the district and its tributary Aie river flows through the district besides many small rivulets and streams. As per the report on Dynamic Ground Water Resources of India as on 31March 2013 published by CGWB, GoI in June 2017, and the annual ground water draft is 36728 ham which included 35131 ham for irrigation purpose. The net ground water availability is 100843 ham and ground water availability for future irrigation use is 63683 ha.m. All the 5 blocks have been classified under “**Safe**” with the stage of ground water development at 36%. Hence, there is plenty of scope for irrigation through exploitation of both surface water and ground water.

The block-wise irrigation status during 2016 in the district is as under:

Block	Gross irrigated area (Ha)	Net Irrigated area (Ha)	Rainfed area (Ha)
Boitamari	853	485	6496
Dangtol	2864	1755	5376
Manikpur	4776	2670	7287
Srijangram	1725	995	4890
Tapattary	63	35	6983
Total	10281	5940	31032

(Source: District Irrigation Plan for Bongaigaon- 2016.)

It can be observed from the above that more than three times of the gross irrigated area was under rainfed area. The irrigation potential created so far had not been fully utilized

during these years due to various reasons viz., non-development of command area, improper/no maintenance of distribution canals, unlined canals, etc.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- In regard to increasing farmers' income, focus may be on irrigation with per drop-more crop as enumerated by Hon'ble Prime Minister under seven-point strategy for doubling farmers' income by 2022.
- Replacement of old pump-sets with new efficient pump-sets or may be with solar pumps may reduce diesel/ electricity consumption costs.
- Further, use of Drip/ Sprinkler, not only saves water but also costs on weedicides, pesticides, fertilizers etc. Farmers should be encouraging to adopt these systems.
- Adequate Irrigation infrastructure should be set up in the district so as to bring rainfed areas under irrigation.
- Energisation of pump-sets through increase use of solar energy should be taken up on priority. All pump-sets run with diesel and electric should be replaced with SPV pump-sets on phases over a period.

2.1.2.3 Assessment of Potential for the financial year 2024-25

Considering the efforts made by State Government for improvement in cultivation practices and towards double cropping, the revision in physical and financial projections for the year 2024-25 have been made as under:

(Rs. In 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	375	116.25	116.25
ii	Diesel Pump Set (5 HP)	0.35	625	218.75	218.75
iii	Shallow Tube well with Solar Photovaltic (1 HP)	2.59	900	2331.00	1864.80
iv	Shallow Tube well (Dia -150 mm, depth - 60 m)	0.73	250	182.50	182.50
v	Electric Pump Set (2 HP)	0.14	500	70.00	70.00
vi	Water Storage Tank (5000 L)	0.53	7500	3975.00	3975.00
vii	Water Storage Tank (10000 L)	0.74	25	18.50	18.50
Sub- Total			10175	6912.00	6445.80

The number of physical units has in respect of some activities have been estimated based on the credit needs assessed taking into account the following aspects:

- 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.
- Credit needs for creating infrastructures under Pradhan Mantri Krishi Sichayi Yojana (PMKSY)
- Scope for replacement of inefficient pump sets with energy efficient pump sets under Bureau of Energy Efficiency (BEE) Scheme.
- Scope for financing solar pump sets and micro irrigation in canal command areas.
- Specific investments promoting climate resilient and mitigation interventions.

2.1.3 Farm Mechanisation

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. The use of various farm machinery and equipment viz. tractors, power tillers, threshers, reapers, combine harvesters etc. are gaining popularity due to non-availability and increase in cost of manual labour. Tractors and power tillers are also important and popular modes of transport for goods and agricultural commodities in the rural areas. 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).

Policy and Initiative of Government

Research suggests that farm power availability and agricultural productivity are strongly and positively correlated. In India, food grain productivity has seen a consistent upward trend since 1995–96, largely due to a rise in farm power availability. Farm power is a vital input for timely conducting various farming operations and processes related to agricultural production. Nationally, there has been an increase in average farm power availability, from 1.1 kW/ha in 1995–96 to 2.02 kW/ha in 2017–18. 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)
- Chief Minister Samagra Gramya Unnayan Yojana (CMSGUY)

2.1.3.2 Infrastructure and linkage support available, planned and gaps

One of the major constraints in increasing agricultural production and productivity is the inadequacy of farm power and machinery with the farmers. Various studies reveal that adoption of appropriate mechanization of farm operations can increase the food production and farm productivity by 10 -15 % and cropping intensity by 5 - 20 %. Farm mechanization can also save up to 15-20 % in seeds, 15-20 % in fertilizers and 20-30 % in time and labour. Hence farm mechanization will emerge as a major factor towards doubling of farmers' income.

- Fragmented and unirrigated land holdings are the major impediments in tractor financing in the district. More than 93 % land holding in the district are 2 hectare or less in size. Financing of tractor and power tiller in group mode (SHGs, JLGs, FCs etc.) may be beneficial.
- As the importance is being given for farm mechanization under ACCP and RKVY, it is felt that demand for farm machinery would increase in the district.
- Agricultural Engineering wing in the District Agriculture Office is the nodal agency for all matters related to agricultural mechanization.
- Fuel supply for operation of agricultural machinery is available in the district.
- Sufficient number of farm machinery & spare part dealers and service centres are available in the district.

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 projection under the sector

has been assessed as detailed below:

(Rs. in lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Tractor with accessories and trailer (20 -40 PTO HP)	7.47	330	2465.10	1972.08
ii	Power Tiller with Trailer and CMVR Kit (12 - 16 HP)	2.78	150	417.00	333.60
iii	Thresher (Single purpose) - Tractor mounted	2.30	150	345.00	276.00
iv	Reaper (Self-propelled)	1.35	125	168.75	168.75
v	Tractor with accessories and trailer (40 - 70 PTO HP)	8.19	50	409.50	327.60
vi	Rotavator	1.05	50	52.50	52.50
vii	Thresher (Multiple purpose) - Tractor mounted	2.50	100	250.00	200.00
viii	Rice Transplanter with cage wheel	2.78	0	0.00	0.00
	Sub-Total		955	4107.85	3330.53

The potential for tractors and power tillers have been assessed on the basis of irrigated and unirrigated cultivable area in the district, population of tractors and power tillers and the replacement demand. Further, during 2020-21, there was an addition of 395 more tractors under Chief Minister Samagra Gramya Unnayan Yojana. The scheme envisages providing 1 tractor per revenue village to farmers group with back ended subsidy of 70%.

2.1.4 Plantation & Horticulture Including Sericulture

2.1.4.1 Status of the sector in the district

Plantation and Horticulture sector plays an important role in the development of rural economy. Tea, pineapple, orange, mango, lemon, banana, papaya, coconut and arecanut, etc. are the important fruit crops produced. The district enjoys a humid sub-tropical climate which is ideally suited for the development of various plantation and horticultural crops. It is estimated that about 80% of the villages in the district are engaged in growing horticultural crops. However, horticultural crops account for a small proportion of the total area under cultivated land. Due to the long gestation period in plantation and horticulture crops, cultivation of these crops have been confined to small backyard gardens in almost every household.

District scenario

Of the six agro climatic regions of Assam, Bongaigaon district is covered under Lower Brahmaputra Valley region. The climate of the district is characterized by high rainfall and sub-humid-climate. The climatic condition is suitable to accommodate all possible types of horticultural crops.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- There are 696 nos. of small tea growers with total garden area of 595.90 ha. and one tea estate in the district. There are 2 tea processing units- one at Birghora tea estate and another at North Salmara.
- The additional area for horticultural crops could be brought under from three sources viz., Cultivable Waste, Current fallow and other fallow lands. Hence, availability of dry lands and scope for development of wastelands are favourable for development of plantation / horticulture.

- There are 12 small private nurseries in the district, which supply planting materials. The State Forest Department's 2 nurseries supply quality planting materials.

There are various schemes/programs for the development of Plantation and Horticulture sectors. Some of them are:

- **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.
- **Mission for Integrated Development of Horticulture (MIDH)** is being implemented by GoI for holistic development of horticulture involving farmers by providing good planting materials, inputs and popularizing appropriate agronomic practices, post-harvest handling, processing and marketing.
- Credit linked with back-ended subsidy of NHB is under implementation with 40% subsidy of the total project cost limited to Rs.30 lakh per project in general area and @ 50% subsidy of total project cost limited to Rs.35.00 lakh in NE Region, Hilly States and Scheduled areas.
- **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. To achieve the target growth projection, state has given complete flexibility and choice in selecting interventions.

2.1.4.3 Assessment of Potential for the financial year 2024-25

Since investments in these thrust areas are highly capital intensive, with long gestation period, facilitating institutional credit, therefore assumes significance. The potentials available under this sector and the revisions in physical and financial projections are given below:

(Rs. In 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)	1.00	100	100.00	100.00
ii	Coconut cultivation - 7.5 m X 7.5m	0.96	50	48.00	48.00
iii	Areca Nut Cultivation - 2.7 m X 2.7 m	0.78	150	117.00	117.00
iv	Papaya 2.25m x 2.25m	1.49	50	74.50	74.50
v	Assam Lemon 3 m x 3 m	0.74	100	74.00	74.00
vi	Rubber 4.75m x 4.75m	1.33	25	33.25	33.25
vii	Mushroom (450 bags)	0.47	50	23.50	23.50
viii	Pineapple Cultivation (Ha) - 90cm x 30cm x 60cm	2.23	150	334.50	267.60
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
xi	Construction of rearing house (Mulberry cocoon) floor area 400sq. Ft. for rearing 100 dfl/batch	1.85	50	92.50	74.00
xii	Construction of eri rearing house (size 15 X 25 capacity 100 eri dfls/crop)	1.00	50	50.00	50.00
	Sub-Total		875	1004.75	919.35

There is potential for enhancing the farmer's income through diversification of existing cropping system to high value horticulture crops, adoption of technologies for improving productivity, quality etc. The following cropping systems/ investment models under horticulture sector would help in enhancing the farm income.

- High density planting in Mango, Jujube fruit, orange, Banana.
 - Hybrid Vegetable cultivation with Nursery under shade net.
 - Precision farming in Vegetables, Banana.
 - Poly Green House cultivation of high value crops.
 - Horticulture based mixed cropping system.
- i. **Productivity Improvement**
 - Promote replanting and rejuvenation of existing old plantations
 - Improve the productivity through mixed farming /integrated farming
 - ii. **Supply Chain Management / value addition**
 - Promoting producer's collectives
 - Cold Chain development
 - Promoting Processing and value addition facilities.

Sustainable Livelihood of 200 Tribal families in Boitamari Block of Bongaigaon district through Orchard and Livestock Development under Tribal Development Fund of NABARD

The project with financial assistance Rs. 129.59 lakh involving 200 families being implemented by SeSTA in 116.50 acre of land from 2019. Homestead lands of the 200 tribal households through the promotion of Arecanut orchard along with Assam lemon as intercrops and coconut as boundary crops in seven villages. The farmers have been started earning an average of Rs.10000-Rs.12000 from Horticulture plantation majorly from lemons and intercropping like Pineapple, Banana, Turmeric and Nutrition Gardens from 2nd year.

Piggery promotion with landless farmers: In this project pig rearing has been promoted with 17 landless families. The piggery farmers are currently earning around Rs.12000-Rs.20500 per batch of pigs sold.

Backyard poultry with small and marginal farmers: Backyard poultry with 133 small and marginal farming families has been promoted for providing addition income to the families. Each poultry farmers are earning an average of Rs.4500 from the poultry per batch sold of 3 months.

Promotion of Village Level Producer Group (VLP): 6 Village level producer groups has been promoted which were incorporated under the Farmer Producer Company at Boitamari.

Replication of Model : The Project due to its innovative approach in supporting livelihood for the tribal people has become a successful model and many farmers has adopted the same model at their own cost.



2.1.5 Forestry and Wasteland Development

2.1.5.1 Status of the sector in the district

Forests are the most biologically diverse ecosystems on land. The principal aim of the National Forest Policy, 1988 is to ensure environmental stability along with maintenance of ecological balance and atmospheric equilibrium, which are vital for the continued sustenance of all forms of life viz., human beings, animals and plants.

Farm Forestry, Agro Forestry, Commercial Forestry can be promoted on Farmlands to the increase in forest coverage. As against the prescription of National Forestry Policy, 1988 to have at least one-third of the total geographical area as forest and tree cover, the present status of forestry in the district is given below:

Geographic Area (Ha)	Total Forest Cover (Ha)	Cultivable Wastelands (Ha)	% of forest cover to total area
109300	14028	3018	22.88%

(Source: State of Forest Report, 2019)

There is an urgent need to increase the green cover in the district substantially to reach 1/3rd of the geographical area. The available wastelands could be used for dry land horticulture development and for fuel, timber and fodder tree crops. There is scope for development of these lands under farm forestry, fodder development and for production of medicinal plants. Under the National Bamboo Mission, Forest Department is promoting thorn less varieties of Bamboo.

Land development, on the other hand, comprises all the activities undertaken by farmers to improve productivity of land to prevent erosion and to improve land quality. A number of activities are also required in post development stage like land levelling, terraces, stone bunding, drainage, trenches, fences, water-harvesting structures like farm ponds, check-dams, nala-bunding etc. Components of investments under sub-sectors like Land Development / Soil Conservation / Water Management & Agronomy activities are given below.

Development activity	Feasible interventions
Soil and Water Conservation	Contour bund, contour trenches, retaining wall, check dam etc.
Water harvesting structure	Farm pond, check dam
On Farm Development	Land leveling, bunding, construction of irrigation/drainage channels
Water management	Lining of water courses, pipeline for water distribution, land levelling of commands of MI structures

Development activity	Feasible interventions
Farm Fencing /protection	Fencing with barbed wire, stone fencing or live fencing, retaining wall
Composite Farm Development	land leveling, bunding, compost making, improved farm implements, fencing, water harvesting structure along with distribution system
Organic Farming	bio-fertilizer, bio-pesticides, market oriented cultivation of organic produce

Agro Forestry

Agroforestry is an age old practice of growing trees on farms for the benefit of farm family. It is defined as “any sustainable land-use system that maintains or increases total yields by combining food crops (annuals) with tree crops (perennials) and/or livestock on the same unit

of land, either alternately or at the same time, using management practices that suit the social and cultural characteristics of the local people and the economic and ecological conditions of the area”.

Characteristics of Agroforestry

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

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Forest based industries need a boost in the district in order to generate income to forest fringe populace. Entrepreneurs in this field should be promoted and sufficient credit link should be provided to them from the banks. Higher degree of coordination between the forest based industries, Universities/ Research Institutes, NABARD and Forest Department etc. is necessary in identification of species, formulation of model schemes, fixation of unit costs and providing necessary extension support to farmers. The forestry extension centres need to be revamped and have to be geared up for training more and more farmers on package of practices of forest related livelihood aspects.

There exist opportunities for acquiring carbon credits through plantations raised by forest based industries. These need to be tapped and benefits of the same can be passed on to the farmers. Afforestation programmes can also be taken up on a large scale in order to mitigate the impact of climate change in the state.

NABARD has prepared and made available model on the website of NABARD (www.nabard.org) a number of projects on commercially viable tree species viz. Neem, Casuarina, Teak, Kadam, Forest Nursery, Eucalyptus & Subabul, etc. in order to help the entrepreneurs, farmers & bankers. Refinance facility available (100%) for all the banks for Wasteland development projects (Forest & Non-forest Wastelands) and agro-forestry.

There are large 12 small private nurseries in the district, growing most of the forest species viz. Neem, Shisham, Imli, Arjun, Shegun, etc. Around 300 households in the Nursery Village under Kytepara GP produces saplings in large quantity. There are other parties/individuals developing nurseries in small patches.

There is a need to promote at least 2-3 centralized/decentralized nurseries through SHG members/SHG Federations/FPOs to bring more land area under Forest cover to maintain the ecological balance.

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

2.1.5.3 Assessment of Potential for the financial year 2024-25

The credit flow to this sector during 2012-13 was Rs.82.81 lakh. However, there was no credit flow during the last few years. However, considering the importance of the activities under the

sector and with a view to increasing the forest cover and additional income of the farmers, the financial projections for the year 2024-25 has been estimated at Rs.47.05 lakh.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Bamboo Cultivation (5 x 5)	0.70	60	42.00	42.00
ii	Teak cultivation (2 x 2)	1.96	30	58.80	47.05
Sub-Total			90	100.80	89.05

2.1.6 Animal Husbandry – Dairy

2.1.6.1. Status of the Sector in the district

Livestock in Assam is highly livelihood-oriented and is generally owned by small and marginal farmers and landless agricultural labourers. The livestock is basically a component of production system, contributing to sustainable agricultural systems. The livestock population in the state is very large in numbers but its productivity is very low compared to other parts of the country. Dairy is emerging as an important avenue for income generation and employment opportunity in rural areas in the district. Agro-climatic condition in the district is suitable to support cross bred animals. Also, the vast majority of the rural population in the district being small and marginal farmers or landless labourers practicing subsistence agriculture animal husbandry done in scientific way could substantially add to economic activity of the area/segment. In the district, rural milk trade practices are not established and milk marketing network is not much developed and milk is produced mostly for household consumption and local marketing. There is scope for cooperative development and milk route development through institutional arrangements with milk processing plant. Rearing milch animals has traditionally practiced in the entire district particularly in Srijangram, Dangtol and Manikpur blocks.

As per 20th Livestock Census 2019 (Source: Statistical Handbook 2022), the Livestock population of the district was 388426. As per District Dairy Development Department, Milk production was 154.1 lakh litres during 2022-23, against the State level production of 1034 lakh litres. The total number of female cattle in the district was only 2.22% (Exotic / Crossbred Cattle: 6847 & Indigenous Cattle: 208890) of the State female cattle of 6.01 million (Exotic / Crossbred Cattle: 319570 & Indigenous Cattle: 5695291).

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- Dairy Activities are supported under various government programmes like National Rural Livelihood Mission and other poverty alleviation programme of Govt. of Assam. Central Government Support is also available under Dairy Entrepreneurship Development Scheme.
- The veterinary infrastructure is not adequate. There are 6 veterinary dispensaries, 15 sub-centres/first aid centre, 3 blockdispensaries, 20 Artificial Insemination Centres including Regional A.I. Centres at Abhyapuri and 12 Cattle feed centres / outlets functioning in the district.
- Dairy Cooperatives: There is one registered Milk Union and 27 registered milk cooperatives in the district for procurement of milk. It is necessary that bulk coolers are provided to all such centres, which have a minimum collection of 2000 litres.
- Dairy development on cluster basis: Large no. of SHG members of Srijangram block have been grouped for promotion of dairy sector. Accordingly, Area Development Plans has been launched for financing by banks.
- Financial support to set up veterinary hospital, dispensary, clinic and shed has been provided by NABARD under RIDF.
- There is no mobile veterinary clinic in the district. The availability and requirement of green fodder is scanty, but dry fodder is sufficiently available in the district.
- Total milk production in the district was 15 lakh ltrs. during 2022-23.

Details of infrastructure in dairy sector are as under:

Sr. No.	Infrastructure	Quantity (2020-21)
1	No. of Veterinary Hospitals/ Dispensaries	24 Nos.
2	No. of AI Centres	20 Nos.
3	No. of Dairy Cooperative societies	27 Nos.
4	No. of Milk Collection centres	6 Nos.
5	No. of animal markets	5 Nos.

(Source: Dist. A.H. & Vety Office, Bongaigaon)

2.1.6.3 Assessment of Potential for the financial year 2024-25

The ACP target for this sector for the year 2024-25 is set at Rs.6026.55 lakh. The thrust has been made to graduate dairy farmers into dairy entrepreneurs and thus organized units of mini dairy/commercial dairies have been projected. Keeping in view the availability of good quality animals for bank finance, improvement in the availability/supply/production of dry fodder/green fodder/feed and veterinary and milk marketing infrastructure, the projection of the sector for the year 2024-25 is as given below: (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	550	1523.5	1371.15
ii	Crossbred Cows yielding 8 Ltrs of Milk (1+1) with New Shed	2.35	315	740.25	666.23
iii	Two Buffaloes unit yielding 6 liters per day (1+1) with new shed	2.35	600	1410	1269
iv	Mini Dairy - 12 Ltrs (5 + 5 animals)	17.05	26	443.3	398.99
v	Bulk Milk cooling Unit (2000 Ltr. Capacity)	9.35	17	158.95	143.08
vi	Dairy processing equipment to produce Indigenous milk products	14.52	5	72.6	65.35
vii	Calf rearing (10 heifer calves)	3.3	25	82.5	74.25
viii	Dairy marketing outlet / parlour	2.2	63	138.6	124.74
	Term Loan Sub-Total		1601	4569.7	4112.79
	WORKING CAPITAL				
ix	Small Dairy Unit(1+1) Crossbred cows (Jersey CB/HF CB Cows) yielding on an average 8 ltrs of milk per day	1.44	500	720	720
x	Small Dairy Unit(1+1) Crossbred cows (Jersey CB/HF CB Cows) yielding on an average 10 ltrs of milk per day	1.56	260	405.6	405.6
xi	Small Dairy Unit(1+1) Buffaloes yielding on an average 6 ltrs of milk per day	1.54	500	770	770
xii	Mini Dairy Unit(5+5) Crossbred cows (Jersey CB/HF CB Cows) yielding on an average 12 ltrs of milk per day	9.08	2	18.16	18.16
	Working Capital (KCC) Sub-Total		1262	1913.76	1913.76
	Total Animal Husbandry - Dairy		2863	6483.46	6026.55

Assumption: 80% of the total financial outlay would be financed by banks as loan and the remaining would be margin money. Under KCC, working capital loan for various purposes under dairy considered 100% of the total financial outlay /limit.

Promotion of Farmer Producer Organization (FPO)

NABARD has supported financial assistance of Rs.11.44 lakh as grant under PODF to Azad Club and Library, Kokila-Mazpara, Bongaigaon towards promotion of a FPO for Dairy farmers under Srijangram Block, Bongaigaon. Another FPO on Goatery has also supported financial assistance of Rs.10.45 under PODF to Rupjyoti Sangha, Kokila Dakhinpara, Bongaigaon. The objective of promotion of FPO is to involve farmers in collective efforts for development of agriculture allied sector for the benefit of farmers in the district.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the district

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

People of Bongaigaon district are predominantly non-vegetarian and prefer both egg and meat. There is a vast gap between demand of egg and local production of egg in the region. As a result, there is a regular inflow of eggs into the district mainly from Andhra Pradesh and West Bengal. Thus, there is a vast scope for development of poultry sector in the region. As per 19th Livestock Census 2012, the poultry population of the district was estimated at 250507. Total egg production in the district during 2014 was 1.06 lakh and percapita availability works out to less than 10 eggs per year.

Ducks of three types are available in the district viz., (i) Egg type- Nageswari (Assam local), Pati (Assam local), Rouben Chamballi (Kerala local), Chara (Kerala local) & Khaki Campbell X Pati cross bred. (ii) Meat type-Cina hah (local type) & White Pekin (exotic) and (iii) Dual purpose - Pati (Assam local).

Total poultry meat production in the district during the year 2013-14 is as below in the table.

District	Fowl (kg)	Duck (kg)	Total (kg)
Bongaigaon	521842	123624	645466
Percentage	80.84	19.16	100

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- Infrastructure facilities for the health care of birds is provided by AH Department.
- There are no hatcheries for supply of day old chicks to the farmers. The poultry hatchery set up by DRDA at Srijangram Block is not working. Farmers are bringing day old chicks from West Bengal.
- Marketing of eggs and meat is mainly in the hands of private individuals. Some farmers sell eggs and birds either directly to the traders or through retail outlets. The problems reported by the farmers include high feed cost, non-availability of inputs in time and dependence on other districts/states for inputs.
- One Poultry Layer unit has been set up by an entrepreneur at Ekirabari, Ghilaguri GP under Boitamari Block production capacity of 60000 eggs per day. The egg and meat production in the district are as under:

Sr. No.	Particulars	Production		Surplus
		2018-19	2019-20	
1	Egg Production (No.)	31025000	34675000	3650000
2	Meat Production (tonnes)	1657.83	1838.14	180.31

(Source: District A.H. & Vety Office, Bongaigaon)

- Poultry feed is available locally/is supplied by the outside agencies/is prepared by the poultry owners themselves and no problem is envisaged for the same.

2.1.7.3 Assessment of Potential for the financial year 2024-25

The potentials available under this sector in physical and financial projections for the year 2024-25 are given below:

(Rs. In lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	TERM LOAN				
i	Hybrid Broiler (1000 birds unit)	4.730	575	2719.75	2175.80
ii	Hybrid Broiler (5000 birds unit)	23.240	2	46.48	37.18
iii	Duck Farming (28 F + 4 M Unit)	0.320	250	80.00	80.00
iv	Duck Farming (100 F + 15 M Unit)	1.130	250	282.50	282.50
v	Layer Farm (5000 birds unit) - 1:1-Cage system	58.790	2	117.58	94.06
vi	Mesh Feed Mixing Unit 1.5 HP (12 ton per day)	20.000	5	100.00	80.00
vii	Retail Outlets	6.600	10	66.00	52.80
viii	Transport vehicles	8.800	5	44.00	35.20
ix	Mobile marketing units	5.000	5	25.00	20.00
	Term Loan Sub-Total		1104	3481.31	2857.54
	WORKING CAPITAL				
x	Broiler Farm 1000 birds all in all out deep litter system	1.680	250	420.00	420.00
xi	Broiler Farm 5000 birds all in all out deep litter system	8.660	25	216.50	216.50
xii	Layer Farm 5000 birds (1:1:3 - cage system)	20.820	5	104.10	104.10
xiii	Duck Farm (100+15) semi Intensive System	1.000	500	500.00	500.00
xiv	Feed Mixing Units(12 ton/day)	20.000	5	100.00	100.00
xv	Transport vehicle	8.800	5	44.00	44.00
xvi	Retail Outlets	6.600	50	330.00	330.00
xvii	Mobile Marketing Units	5.000	50	250.00	250.00
xviii	Eggs broiler Carts	0.440	25	11.00	11.00
xix	Cold storage for poultry products	22.000	15	330.00	330.00
	Sub-Total		930	2305.60	2305.60
	Total Animal Husbandry - Poultry		2034	5786.91	5163.14

Assumption: 80% of the total financial outlay would be financed by banks as loan and the remaining would be margin money. Under KCC, working capital loan for various purposes under Poultry considered 100% of the total financial outlay/limit.

- NABARD has sanctioned grant assistance for promotion backyard poultry farming under TDF project in Boitamari Block of Bongaigaon district. Financial support for MEDP training on poultry farming have been given by through NGO for SHGs in the district. For development of Integrated farming system, NABARD has supported KVK, Bongaigaon to demonstrate IFS on Fishery with poultry, Piggery, Duckery, Mustard with bee keeping, etc. for the benefit of farmers in the district.
- Poultry rearing can enhance household income and contribute to poverty reduction through provision of employment, income and food. Backyard poultry farming and broiler farming have been accepted as viable enterprises especially for the families which are landless/below the poverty line.
- SHGs/JLGs could be encouraged to take up backyard poultry farming / retail outlets.
- Cultivation of maize, the major ingredient in poultry feed, may be encouraged.
- Bankers should proactively come forward to finance poultry farming in the district. Bank should also take advantage of area development schemes prepared by NABARD for the sector.

2.1.8 Animal Husbandry – Sheep, Goat & Piggery etc.

2.1.8.3 Status of the Sector in the district

The State of Assam produces highest quantity of pork in the country, but the production is found to be too little to meet the demand of the State and the region. The importance of piggery sector in poverty alleviation cannot be ignored including its role in inclusiveness of agricultural growth. In order to meet the demand of improved germ plasm and breeding animals, the National Research Centre on Pig (NRC Pig of ICAR) has been established in the state and AI technology on pig is adopted by the centre, need to be replicated in the potential areas. Moreover, with the growing demand of pork in the state, the growth of the sector is essential. To boost production of pork, the AH & Veterinary Department, Assam has planned to upgrade all the departmental pig farm to produce the pure breed high yielding piglets for sale to the rural pig farmers. Steps have also been taken to breed up gradation of local pig through natural breeding by distributing quality boar to meet the gap of meat production. The department also took steps to encourage pig rearing through individual farmers, SHGs, CIGs, etc. and establish “Pig Villages” to create organized network for more production of meat and to create full employment. Moreover, focused attention is also proposed to be given to encourage the people of the rural areas to rear goats in a systematic manner and the scheme is planned to be implemented through individual farmers and through SHGs. The AH & Veterinary Department, Assam commissioned two establishments of NUCLEUS Pig breeding farm at Kothiatoli, Nagaon under RKVY – NMPS scheme and goat breeding farm at Howli, Barpeta for development of piggery and goatery sectors.

Pigs are reared predominantly by the tribal. The indigenous (local) pigs are non-descript. The growth is less and is smaller in size. In north Eastern India, the Doom variety of pigs is available. The Doom pig of Assam is having tremendous potential for improvement. Up grading with exotic germplasm may help in increasing its body weight as well as growth. The indigenous pigs of Assam maybe utilized for improvement with exotic pigs already established in Assam and may further be suggested conservation since they produce the finest bristle in the world that can be utilized for brush industry.

Agro-climatic conditions in the district are conducive for these activities. Goat farming and piggery are more popular than sheep rearing in the district. Pigs are reared predominantly by the tribal and scheduled caste people. Piggery development is a major activity under small animal development in the state. As per 19th livestock Census 2012, the goat, pig and sheep population in district was 113211, 8016 and 31417 respectively.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Veterinary infrastructure indicated in the AH – Dairy chapter also caters to the Sheep/Goat & Piggery sector. 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.

2.1.8.3 Assessment of Potential for the financial year 2024-25

The potentials available under this sector and the revisions in physical and financial projections for the year 2024-25 are given below:

(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	1.01	250	252.50	252.50
ii	Goat Rearing (10 F+1 M) - Cross Bred/Upgraded Sirohi Beetal with new shed	1.59	250	397.50	397.50
iii	Goat Rearing (20 F+1 M) - Crossbred/Upgraded Sirohi/Beetal Goats	3.61	190	685.90	548.72
iv	Pig rearing: Breeder cum fattening Unit - Crossbred Sows and 1 Exotic Boar (3 F + 1 M)	2.25	250	562.50	450.00
v	Piggery – Breeding cum fattener unit (Crossbred 3F+ 1 exotic sows and one exotic boars)	2.31	162	374.22	299.38
vi	Piggery-Breeding unit(20+4) 20 exotic sows and 4 exotic boars	14.61	8	116.88	93.52
vii	Pig rearing: Breeder Unit - Crossbred Sows and 1 Exotic Boar (20 F + 4 M)	14.51	3	43.53	34.83
	Term Loan Total		1113	2433.03	2076.45
	WORKING CAPITAL				
viii	KCC Assam Goat Hills unit (10+1)	0.61	250	152.50	152.50
ix	KCC cross bred / upgraded sirohi/beetal goats (10+1)	0.71	250	177.50	177.50
x	KCC Assam Hill Goat (20+1)	1.08	250	270.00	270.00
xi	KCC cross bred / upgraded sirohi/beetal goats (20+1)	1.27	250	317.50	317.50
xii	Piggery Breeder cum fattener unit(3+1) crossbred sows and 1 exotic boar	0.55	250	137.50	137.50
	Sub-Total		1250	1055.00	1055.00
Total			2363	3488.03	3131.45

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)
Beels	41	2619.00
Ponds and Tanks	10504	2315.96
Derelict water bodies	193	3332.40
Water logged land	NA	NA
Land under still water	NA	NA
Forest fisheries	2	51
Total	10740	5430

(Source: Statistical handbook of Assam, 2022)

The district produces 9520 MT fish (2021-22) to meet its demand. However, there is still gap to meet the demand of about 12000 MT in the district. So, there is import of fishes from neighboring districts/states. District produces 16 million fish seeds which is not sufficient to meet the huge demand. There are around 5000 fishermen in 105 villages. The 14 number of fishermen cooperatives in the district with 2687 members are engaged in rearing, production and marketing of fishes. The fish production in the district has seen a constant growth. The demand for fish is increasing.

2.1.9.2 Infrastructure and linkage 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 6 hatcheries (Govt.:1 and Private: 5); 3 registered commercial units dealing with Ornamental fish and 01 registered Ornamental fish production unit.
- The demand for fish seed is much more than the seed production. As per an estimate, around 45 SHGs and 18 Common Interest Groups (CIGs) are actively involved in fisheries activities covering 32 ha.
- Under RIDF assistance, 4 projects had been sanctioned for the development of fisheries sector in the district.
- There are around 5000 fishermen in the district, of which only few are trained and are active.
- There are 4 registered fish markets in addition to a large number of small and unregulated fish markets in the district. Every market in the district has a small division for fish vending and marketing is not a problem.
- Hon'ble Chief Minister flagship scheme, 'Ghare Ghare Pukhuri, Ghare Ghare Maach' is implemented in Bongaigaon district. The two major components under the scheme are: (i) Construction of homestead individual ponds of around 1 bigha each (0.14 ha) and (ii) construction of community ponds of around 7.5 bigha each (1.0 ha).

2.1.9.3 Assessment of Potential for the financial year 2024-25

The potentials available under this sector indicated and revisions in physical and financial projections for the year 2024-25 are given below:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Traditional fish culture in existing water bodies	0.36	675	243.00	243.00
ii	Fish culture in existing water bodies (0.3 m excavation)	0.76	235	178.60	178.60
iii	Fish culture in existing water bodies (0.5 m excavation)	1.02	69	70.38	70.38
iv	Fish Seed rearing in 3 Nurseries (20m x 10m x 1m) Nos.	1.32	25	33.00	33.00
v	Integrated pisciculture with Poultry-40 (pond with 40 poultry birds)	1.80	115	207.00	165.60
vi	Integrated pisciculture with Duckery -10 Nos (Bigha)	1.18	150	177.00	177.00
vii	Integrated pisciculture with Piggery- 4 Nos	2.05	50	102.50	82.00
viii	Semi- intensive fish culture with high stocking and multiple harvesting (1 m excavation)	2.20	50	110.00	88.00
ix	Ornamental fish culture in earthen ponds	0.70	50	35.00	35.00
x	Capture cum culture fisheries in large water bodies like Beels with Pen	1.19	2	2.38	29.75
	Term Loan Total		1421	1158.86	1102.33
	Working Capital				
xi	Composite fish culture (1 bigha/ 0.33/ 1340 m2)	0.46	50	23.00	23.00
xii	Semi -intensive fish culture for a short duration of 5 month (1 bigha/0.33 acre/1340 m2)	0.32	100	32.00	32.00
xiii	Raising of Fry to fingerling in rearing ponds (Unit area=0.15 ha WSA for 1 crop only)	0.38	100	38.00	38.00
xiv	Working Capital (KCC) : Integrated Fish Culture with poultry	0.56	100	56.00	56.00
xv	Working Capital (KCC) : Integrated Fish Culture with duck rearing	0.24	98	23.81	23.81
xvi	Integrated Fish Culture with piggery	1.11	100	111.00	111.00
	Sub-Total		548	283.81	283.81
	Sub-Total Bank Loan (Working Capital - KCC)		548	283.81	283.81
	Total Fishery		1969	1442.67	1386.14

Ongoing schemes/programmes in fisheries sector

Major Schemes/Project implemented during last five years –

- Pradhan Mantri Matsya Sampada Yojana (PMMSY)
- Rural Infrastructure Development Fund (RIDF)
- Ghare Ghare Pukhuri Ghare Ghare Maach
- Chief Minister's Samagra Grammya Unnayan Yojana (CMSGUY)
- Assam Agribusiness and Rural Transformation Project (APART)
- Rastriya Krishi Vikash Yojana (RKVY)

- State Own Priority Development Fund (SOPD) Schemes under National Fisheries Development Board, etc.

Under Umbrella Programme on Natural Resource Management (UPNRM)

NABARD has extended financial assistance of Rs.26.38 lakh including grant component of Rs.2.58 lakh to Azad Club and Library, Kokila Mazpara for Fish-cum-Horticulture (banana and lemon) farming in 15 villages in Srijangram Development Block. The project has benefitted total 40 poor fish farmers covering 12 ha. The initiative has contributed immensely in improving the income level of the fish farmers. Further, most of the household of the adjoining areas have adopted the model for their livelihood support.

2.1.10 Farm Credit-Others Including Two Wheelers for Farmers

2.1.10.1 Status of the Sector in the district

Due to large scale application of tractors and electrical power in agriculture, use of bullocks in agriculture field by small and marginal farmers is very negligible in the district. However, there is scope for financing two wheelers for agriculture operations and financing agri clinics, agri-business and farm service centres for enhancing agriculture extension services in the district. Agriculture is predominant activity in the district of Bongaigaon. More than 90% of the farmers are SF/MF. Due to mechanization of farms and supply of farm machineries to farmers by Govt. Agriculture Engineering Departments use work animals for agricultural operations is very negligible.

Extension services for Agriculture & activities allied to it cannot be handled by govt. machinery alone. There is also a need to absorb skilled manpower like agricultural graduates, veterinary doctors, etc. in the local economy which will not only improve productivity but will also generate employment opportunities. Model schemes for Agri clinic and agri Business have been formulated by NABARD for the use of beneficiaries as well as banks.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- There are adequate infrastructure facilities required for planned development of this sector such as availability of farm machineries, feed and fodder, veterinary care, supply of carts, tyres, fabrications and repair facilities etc.
- Adequate health care facilities through Dept. of AH is available.
- Adequate fodder and concentrate feed for cows and other animals is available in the district.
- There are good numbers of carpenters for making carts but increase in number of tractors with trailers and suitable small transport vehicles, the uses of cart is completely vanished in the rural area of Bongaigaon district. So, assessment for bullocks, carts is not made for the year 2023-24.

2.1.10.3 Assessment of Potential for the financial year 2024-25

There was no credit flow at all to this sector during the last 4 to 5 years. The potentials available under this sector and revisions in physical and financial projections for the year 2024-25 are as under:

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Two Wheeler	0.70	88	61.60	61.60
Sub-Total			88	61.60	61.60

- Two wheeler for agriculture purpose will reduce time and cost to the farmers. Using two

wheeler farmers can supply their milk and vegetables in nearby town / cities.

- Banks may provide loans for purchase of bullocks, especially to small and marginal farmers to increase the number of bullocks to facilitate agricultural operations to SF and MF in the district.

2.1.11 Sustainable Agriculture Practices

2.1.11.1 Status of the Sector in the district

The operational farm holding in the district is declining and practically there is no scope for expansion of land for agriculture due to the ever-increasing population and decline in per capita availability of land in the country. Integrated farming is a form of agriculture aimed at minimizing the use of inputs from outside the farm by implementing a variety of production enterprises, long and diversified crop rotations, crop residue or animal excreta restitution to the soil. Integrated farming provides an opportunity to increase economic yield per unit area per unit time by virtue of intensification of crop and allied enterprises. Use waste material of one component at the least cost. It is environmentally friendly and cost-effective. In IFS, Crop may have subsystem like mono-crop, mixed/intercrop, multi-tier crops of cereals, legumes (pulses), oilseeds, forage etc. Livestock components may be milch cow, goat, sheep, duck, poultry, pig, bees etc. Tree components may include timber, fuel, fodder and fruit trees.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

There are adequate infrastructure facilities required for planned development of this sector such as availability of good IFS schemes / models, demonstration unit, etc. The District Fisheries Office, District Veterinary Office, KVK and Agriculture Office need focused attention in development of Integrated Farming System in the district as nodal agency for overall development of the sector for the benefit of farmers. There are individual fisheries of farmers in their own to set up and development of IFS in the district, which will double the income of farmers in a particular plot of land.

2.1.11.3 Assessment of Potential for the financial year 2024-25

The potentials available under this sector in physical and financial projections for the year 2024-25 are as under:

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Integrated Fish + Duck + Horticulture Farming	1.43	62	89.03	89.03
ii	Poultry + Fish+ Corn System	0.77	70	54.32	54.32
iii	Paddy + Toria culture with Apiculture	0.49	50	24.65	24.65
iv	Paddy + Vegetable+ Mushroom Cultivation+ Vermi Compost	0.92	52	48.20	48.20
	Sub-Total		234	216.21	216.20

IFS: NABARD sanctioned financial grant assistance of Rs.11,10,850.00 towards implementation of “Identification and Popularization of feasible and profitable IFS modules for different Agro-Ecological situation of Bongaigaon district” by KVK Bongaigaon under AAU-Jorhat. Total 10 different IFS models are developed in Bongaigaon district.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the district

The district is widely known for production of off-season vegetables, including various fruit crops. The average production of food grains is about 2 lakh MT in the district with paddy crop having the major share. Hence, owing to the nature of the crops viz. vegetables, fruits, paddy etc. surplus available for storage was very less. The main crops grown in the district, area covered under various crops and total production of crops has been shown in Distt. Profile, P&H and also under Agro Processing part. Presently, the Assam State Warehousing Corporation has the following storage infrastructure in the district of Bongaigaon:

Own construction	17413 MT
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(Source: Statistical Hand Book, Assam-2022)

It is evident that there is huge gap for the storage of non-perishable items.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- Under RIDF-XXI, NABARD sanctioned an amount of Rs.813.92 lakh for construction of 2 Warehouses with combined capacity of 27100 MT.
- Under Grameen Bhandaran Youjna/CISS on rural Godown, 01 Nos. of Rural Godown with a capacity of 2230 MT was sanctioned in the district with a capital subsidy of `6.96 lakh.
- The existing market yards and storage facilities in the Bongaigaon district are inadequate. There is a need for construction of cold storage, additional number of rural go downs and market yards, etc.
- The Bongaigaon district has a well-laid network of road and also connected with railway lines. The seasonal crops like potato, banana, pineapple, orange, and vegetable etc., grown in the district offer good scope for storage and marketing which would help the farmers to release better prices for the products.
- FCI has its storage facilities in the district.

2.2.1.3 Assessment of Potential for the financial year 2024-25

Considering the low off take of bank credit during the last 5-6 years, the projection has been lowered. The potentials available under this sector and revisions in physical and financial projections for the year 2024-25 are given below:

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Cold Storage (1000 MT)	80.00	5	400.00	320.00
ii	Rural Godown (1000 MT)	40.00	30	1200.00	960.00
iii	Market Yard	13.31	10	133.10	106.50
	Sub-Total		45	1733.10	1386.50

(Rs. lakh)

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the district

Efficient management of land resources is a pre-requisite for increasing the agricultural production. Land development includes activities such as land leveling, soil conservation, watershed development in rain fed areas, land reclamation, soil improvement particularly in areas affected by salinity, alkalinity and water logging and drainage development. Further, crop production in the State can be increased by improving the productivity of land through soil fertility improvement measures, land reclamation, soil and water conservation measures.

The State Govt. has given thrust for popularization of farm ponds and it is expected that this activity will receive enhance credit support from the banking sector.

The district has a plain topography with some hillocks and hilly areas in some parts. The mighty river Brahmaputra flows along the southern part of the district and its tributary Aie river flows through the district besides many small rivulets and streams. The fertility evaluation of Bongaigaon soils reveals that the major part of the district is low in available nitrogen (N), medium in available Phosphorous (P) and Potash (K). On account of these problems, the district has about 6143 Ha of fallow lands and 2695 Ha cultivable waste land. Hence there is a scope to bring fallow land under cultivation besides improving the productivity of the problematic soils through recommended soil reclamation practices.

There is vast scope for land development activities, water management and soil conservation in the district. There is about 3018 Ha of cultivable wasteland, 6027 ha fallow land including current fallow. The water logged land in the district is about 193 ha, which can be brought to useful purposes through suitable land water management measures.

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.

A number of activities are also required in post-development stage like land levelling, terraces, stone bunding, drainage, trenches, fences, water-harvesting structures like farm ponds, check dams, nalla-bunding etc. Components of investments under sub-sectors like Land Development / Soil Conservation / Water Management & Agronomy activities are given below.

Development activity	Feasible interventions
Soil and Water Conservation	Contour bund, contour trenches, retaining wall, check dam etc.
Water harvesting structure	Farm pond, check dam
Land Reclamation	Reclamation of saline and alkaline soil- Drainage development with underground pipeline & application of suitable soil amendment materials such as gypsum, sulphur, molasses, press mud etc.
On Farm Development	Land leveling, bunding, construction of irrigation/drainage channels

Water management	Lining of water courses, pipeline for water distribution, land levelling of commands of MI structures
Farm Fencing /protection	Fencing with barbed wire, stone fencing or live fencing, retaining wall
Composite Farm Development	land leveling, bunding, compost making, improved farm implements, fencing, water harvesting structure along with distribution system
Organic Farming	bio-fertilizer, bio-pesticides, market oriented cultivation of organic produce
Soil/land improvement	Tank silt application, sand casting

2.2.2.2 Infrastructure and linkages support available, planned and gaps:

At present, most land development / soil conservation works are being taken up by the Govt. Departments with budgetary support resulting in very low coverage of bank finance. A policy decision by the State Government is needed to involve and integrate bank finance to develop this sector. The details of existing infrastructure together with the items planned by the Government for land development activity in the district are as under:

- There is no soil testing laboratory, fertilizer control testing laboratory and pesticide testing laboratory in the district head quarter under the administrative control of Agriculture Department.
- Non-availability of clear title deeds / ownership documents with large no. of population.
- Lack of awareness about soil & water conservation.
- The Government's thrust on organic farming is continuing. Banks should proactively finance so as to bridge the gap.
- Technical services for Land Development: The Department of Agriculture and the Department of Soil Conservation are the nodal agencies entrusted with land development works in the district.
- Since the district is prone to both flood and drought, water harvesting as well as embankment protection measures are required to be undertaken urgently.

2.2.2.3 Assessment of Potential for the financial year 2024-25

The potentials available under this sector for the year 2024-25 and revisions in physical and financial projections for the said year are as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	OFD Work (1 Ha : 100m x 100m)	0.15	975	151.13	120.90
ii	Farm Pond (10m x 10m x 3m) with plastic sheet lining	0.25	1150	287.50	230.00
iii	Farm Pond (15m x 15m x 3m) with plastic sheet lining	1.10	25	27.50	22.00
	Sub-Total		2150	466.13	372.90

2.2.3 Agri. Infrastructure - others

2.2.3.1 Status of the Sector in the district

As the revised priority sector norms, agriculture infrastructure covers activities such as, Seed processing unit, bio fertilizer/pesticide, vermi compost. Certified seeds play an important role in increasing the production and productivity. Paramparagat Krishi Vikas Yojana (Traditional Farming Improvement Program) has been launched by Government of India to support and promote organic farming and thereby improving soil health. This will encourage farmers to adopt eco-friendly concept of cultivation and reduce their dependence on fertilizers and

chemicals. Capital Investment Subsidy Scheme for Commercial Production Units of Organic Inputs under "National Project on Organic Farming" would help in augmenting the production of quality organic inputs for catering to the needs of the growing demand. The scheme encourages establishment of commercial production units of organic inputs namely Bio- Fertilizers & Bio-Pesticides and Fruit & Vegetable Waste Compost. The scheme provides credit-linked back ended subsidy for establishment of production units @ 25% of the capital cost. Nowadays, use of bio fertilizer, bio pesticides and vermi compost is increasing in the district due to increased awareness on the side effects of chemical fertilizers and pesticides.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- The Department of Agriculture (DoA) distributes certified seeds as per the approved 'seed replacement rate' through Agricultural Extension Centres (AEC) / their depots and meets about 10% of the requirement. Rest is met by private dealers and farmers' exchange through seed village mechanism.
- There are reportedly more than 100 vermi compost units producing around 10000 quintal of compost annually in Bongaigaon district.
- Agriculture and Horticulture departments promote Vermi composting in the district through vermi and tetra beds.

Government Programs and Plans

- Central Sector Scheme for development and strengthening of agriculture infrastructure for production and distribution of quality seed.
- Organic farming through setting up of tetra bed and vermi bed for production of vermi compost is being promoted under NHM. Under this scheme financial assistance of ₹ 50,000/- per farmer is being provided (50 percent assistance for construction of Vermi pit size of 30x8x2.5 ft. Apart from this ISI HDPE portable vermi beds are also being popularized to enable farmers to prepare vermi compost as an organic input. 50 percent assistance for setting up of portable vermi beds (₹ 16000/-) each being provided to farmers.
- Central Sector scheme for promotion of bio fertilizer is in implementation.
- Under Mission for Integrated Development of Horticulture (MIDH), credit linked back-ended subsidy is available for setting-up of new tissue culture lab as well as strengthening of existing lab infrastructure.
- The production of vermi compost in the district during 2021-22 was 1200 MT against certified seed production of 78 MT (50 MT Paddy and 8 MT MT Toria).
- Agri Infrastructure Fund (AIF) launched by Hon^{ble} Prime Minister of India with a budget of one lakh crore with interest subvention benefits is supporting in reaching the height of agriculture infrastructure in the district.

2.2.3.3 Assessment of Potential for the financial year 2024-25

Based on the potentials available under this sector the physical and financial projections for the year 2024-25 are estimated as under:

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Seed Production and Processing	12.00	19	228.00	182.40
ii	NADEP Compost (3m x 2m x 1m)	0.14	1500	210.00	168.00
iii	Vermi compost (3m x 2m x 1m)	0.21	1200	252.00	201.60
	Sub-Total		2719	690.00	552.00

(Rs. lakh)

2.3 Agriculture - Ancillary Activities

2.3.1 Food And Agro Processing

2.3.1.1 Status of the Sector in the district

A. Agro based Industries: Agriculture account for the livelihood of more than 75% of the district population. Based on the production of various agriculture crops following units may be suggested for setting up in the district.

B.

Sr. No.	Type of suitable industries	Potential location
1	Orange juice/Pineapple juice/Squash etc.	North Salmara, Abhayapuri, Bongaigaon
2	Citronella extraction	Dagtol, Boitamari Block area.
3	Rubber plantation and extraction	Boitamari Block area.
4	Areca nut processing	Manikpur, Abhayapuri.

Sr.No.	Type of suitable industries	Potential location
5	Potato chips	Abhayapuri
6	Mushroom cultivation and processing	Abhayapuri, North Salmara,
7	Mechanized Bakery	Bongaigaon Town
8	Spice and grinding	North Salmara,
9	Zinger dehydration	North Salmara, Bongaigaon
10	Cattle and poultry feed	Bongaigaon, Abhayapuri
11	Bamboo & broom based unit	Abhayapuri,
12	Bidi making	Lengtisinga, Jogighopa

C. Forest Based Industries: Processing units for utilisation of bi-products and forest waste apart from simultaneous cultivation is feasible for the following products.

Sr.No.	Type of suitable industries	Potential location
1	Herbal Ayurvedic medicine	North Salmara,
2	Coconut/ Coir based industry	Abhyapuri
3	Tea based industry	Bongaigaon.

2.3.1.2 Infrastructure and linkage support available, planned & gaps

- Primary food processing is a major industry with numbers of rice mills hullers, flour Mills pulses mill and oil seed mill. There are several bakeries, traditional food units and fruit/ veg /spice processing units in unorganized sector. At present, there is one Industrial Estate in the district at New Bongaigaon.
- Supporting structure for food processing such as cold storages, rural godowns are being set up in the district. There are no cold storages in the district although there is arequirement of at least 2 nos.
- There are 696 nos. of small tea growers and one tea estate in the district with 2 tea processing units- one at Birjora tea estate and another at North Salmara.
- Due to want of agro processing and value addition, the farmers are compelled to sell their produces in the primary market at whatever price they get. Mini Rice mills are available in all the 5 development blocks for processing of rice.

2.3.1.3 Assessment of Potential for the financial year 2024-25

The physical and financial projections in terms of additional capacity by way of expansion/modernisation of existing units as well as establishment of new units assessed for the period 2024-25, which have been presented under:

(Rs. In lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Fruit preservation	1.500	77	115.50	92.40
ii	Rice mill Mordernisation	10.000	10	100.00	80.00
iii	Bakery/ confectionery	1.000	100	100.00	80.00
iv	Sauce/ jam/ ketchup	1.000	75	75.00	60.00
v	Fish processing	1.000	25	25.00	20.00
vi	Cattle Feed Mill	5.500	31	170.50	136.40
vii	Agro Based Dal Mills	4.000	20	80.00	64.00
	Sub-Total		338	666.00	532.80

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the sector in the district

There are a number of activities allied to agriculture such as financing of agri clinic and agri business centre which are very much useful in rural areas providing clinical and other services to farmers, financing to viable PACS by banks, extension of credit to Cooperative Societies of farmers for disposing of their farm produce etc., are also important for bank finance.

2.3.2.2 Infrastructure and linkage support available, planned & gaps

In Bongaigaon district, there are 13 Primary Agriculture Cooperatives societies; however only a few societies have participated in agriculture lending so far. But considering the numbers of shareholders within the fold of Cooperatives, they need to be encouraged to take up agri lending business with members in a big way.

2.3.2.3 Assessment of Potential for the financial year 2024-25

The Bank credit potential estimated for the district for the year 2024-25 is as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Loans to PACS/ FSS/ LAMPS/FPOs	10.00	62	620.00	496.00
ii	Loans to MFI for on-lending to agriculture	10.00	50	500.00	400.00
iii	PMJDY	0.10	1500	150.00	150.00
	Sub-Total		1612	1270.00	1046.00

Special Refinance Scheme for Transformation of PACS as MSC

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

The drivers for transformation of PACS as MSC are recent reforms by GoI in APMC Act, Essential Commodities Act, Contract Farming Act and COVID 19 led reverse migration necessitating to create investment opportunities for rural youth in agriculture.

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

CHAPTER – 3

Credit Potential for Micro, Small and Medium Enterprises (MSME)

3.1 Status of the Sector of the district

Assam has made impressive strides over the years to carve out a niche for itself in the fields of small and micro enterprises. The State has been a leader in manufacture of a number of products like Handloom, sericulture and handicrafts which also form a large part of the small and micro enterprises providing maximum employment with low investment.

India occupies its 63rd position among top 190 countries in the world in 2020 in terms of “Ease of Doing Business” and Assam occupies 17th position in the country. Reforms, like taxes and credit, protecting interest of investors, facilitation, enforcing contracts, inter-State trading, resolving insolvency, etc. made this happen. GoI in the Union Budget 2019-20 announced that the parameters of Ease of Doing Business and Ease of Living will be applied to rural areas also. GOI in its Budget 2022-23 stated that new phase of Ease of doing business 2.0 will be implemented with active involvement of the states, digitisation of manual processes and interventions, integration of the central and state-level systems through IT bridges. For enhancing ease of doing business, more than 39,000 compliances have been reduced and more than 3,400 legal provisions have been decriminalized.

The State Government has introduced many schemes for the benefit of MSME Sector as a whole which includes infrastructure development, investment/power/transport subsidies, tax holidays and also industry specific incentive for tea, tourism, bamboo etc. under Assam Ease of Doing Business (Amendment Act), 2020 & The Assam MSME (Facilitation of Establishment and Operation) Act, 2020

Definition of MSME

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

	Revised	
	Investment in Plants & Machines	Annual TurnoverServices
Micro	Upto Rs.1.00 crore	Upto Rs.5.00 crore
Small	Upto Rs.10.00 crore	Upto Rs.50.00crore
Medium	Upto Rs.50.00crore	Upto Rs.250.00crore

3.2 Infrastructure and linkage support available, planned and gaps

DIC is implementing various promotional programmes such a EDP training, Exposure visits, 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. They are also providing technical advice to the prospective entrepreneurs/educated unemployed youth for taking up profitable MSME units. It is also ensured by them that the existing units are provided with necessary working capital through institutional support. Further, inadequate and irregular supply of electricity is coming in the way of establishment/running of the existing units. Lack of professional institutes imparting trade related training is also one of the reasons for the poor industrial status of the district.

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, SBI being the lead Bank of the district provide intensive short term self-employment training programmes with free food & accommodation to rural youth for taking up self-employment initiatives with AGVB RSETI at Abhayapuri and skill up gradation for running their micro enterprises successfully.

Major Schemes under MSME

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

Scheme	Particulars
Programme (MSE-CDP)	Clusters with more than 50% (a) micro/ village, (b) women owned, (c) SC/ST units. <ul style="list-style-type: none"> • Infrastructure Development • Marketing Hubs / Exhibition Centres by Associations • Thematic Interventions • 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
Emergency Credit Line Guarantee Scheme (ECLGS)	The Finance Ministry of India launched the Emergency Credit Line Guarantee Scheme in May 2020 to help the pandemic hit economy. This scheme aimed to provide Rs.3.00 lakh crore of unsecured loans to MSMEs and business enterprises to mitigate the distress caused by the coronavirus induced lockdown.
Schemes by State Government of Assam	
Boneej	"Boneej" a special scheme to assist the rural industries of the state and it was announced by the Hon'ble Finance Minister's in his Budget speech on 26th July, 2016. The objective of the scheme is to provide special grant for rural industrial enterprises in traditional and micro sector in Assam. All districts excluding those within the jurisdiction of Karbi - Anglong Autonomous District Council, NC Hills Autonomous District Council and Bodoland Territorial Autonomous Districts would be covered.
Biponi	The objective of the scheme is to support to the Micro & Small enterprises to participate in different trade fairs and events within the State, in the Country and abroad for marketing of their products and also getting the exposure.
'SAROTHI' – The start-up Assam.	The scheme provides financial assistance in the form of loan with Interest subvention through a designated Bank covering whole of Assam. The beneficiaries will be supported by the State Govt. through Interest Subvention @5% pa. Maximum limit of the loan amount is Rs.10.00 lakh.

Scheme	Particulars	
PMEGP	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. The maximum cost of the project/unit admissible in manufacturing sector is Rs.50 lakh and in the business/service sector, it is Rs.20 lakh.	
Credit Linked Capital Subsidy Scheme (CLCSS)	The objective of the Scheme is to facilitate technology up-gradation in Micro and Small Enterprises (MSEs) by providing capital subsidy of 15 % (limited to maximum of Rs.15.00 lakh) on institutional finance availed by them for induction of well-established and improved technology. Maximum limit of eligible loan for calculation of subsidy under the Scheme is investment in approved plant & machinery upto Rs.1.00 crore for induction of well-established and improved technologies.	
Credit Guarantee Trust Fund ForMSEs (CGTMSE)	Guarantees are provided for extending collateral free lending to Micro and Small Enterprises through banks and financial institutions (including NBFCs). The Scheme covers collateral free credit facility (termloan and/ or working capital) extended by eligible lending institutions to new and existing micro and small enterprises up to Rs.200 lakh per borrowing unit. The guarantee cover provided is up to 75% of the credit facility up to Rs.50 lakh (85% for loans up to Rs.5 lakh provided to microenterprises, 80% for MSEs owned / operated by women and all loans to NER) with a uniform guarantee at 50% of the credit exposure above Rs.50 lakh and up to Rs.200 lakh. A composite all in Annual Guarantee Fee of 1.0% p.a. of the credit facility sanctioned (0.75% for credit facility up to Rs.5 lakh and 0.85% for above Rs.5 lakh and up to 200 lakh for women, Micro Enterprises and units in NER including Sikkim) is charged.	
A Scheme for Promotion of Innovation, Rural Industry & Entrepreneurship (ASPIRE)	The scheme has the following objectives: <ul style="list-style-type: none">• Create new jobs and reduce unemployment,• Promote entrepreneurship culture in India,• Grassroots economic development• Facilitate innovative business solution for unmet social needs, and• Promote innovation to strengthen the competitiveness of MSME sector.	
Scheme of Fund for Regeneration ofTraditional Industries (SFURTI)	The objectives of the scheme is to organize traditional industries and artisans into clusters. The fund outlay is as below-	
	Type of clusters	Per Cluster Budget Limi
	Regular Clusters (up to 500 artisans)	Rs.2.5 crore
	Major Clusters (More than 500 artisans)	Rs. 5 crore
Micro and Small Enterprises Cluster Development	Components: <ul style="list-style-type: none">• 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/L WE affected Districts,	

SVAYEM

Swami Vivekananda Assam Youth Empowerment (SVAYEM) Yojana is a flagship program to

provide financial support to the youths of Assam to take up income generating activities in the manufacturing, trading and service sector. Eligible youth will be provided suitable credit support for taking up income generating enterprises. Banks will finance towards capital expenditure and working capital by way of Term Loan and Cash Credit respectively. There is an element of subsidy from the State Govt. and owner's contribution being 25% of project cost

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.

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 startups over the next 05 years
- 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 over the next 05 years
- Develop a mechanism of problem solving and culture of entrepreneurship in the state.

Stand Up India

Stand Up India scheme facilitates bank loans between Rs.10.00 lakh and Rs.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.

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, are as below-

- Food processing and agro based industries
- Mineral based industries
- Bamboo based industries
- Extraction and value addition of Herbal, Medicinal and Aromatic plants
- Bio-Technology sector
- Information Technology related activities
- Hospitality industry and Tourism, etc.

Initiatives of Govt of Assam

- Government of Assam and SIDBI have signed a Memorandum of Understanding for providing equity support, interest subvention, evaluation of potential infrastructure projects, facilitation of credit inflow into MSMEs. SIDBI has committed an amount of Rs 350 Cr. to support the initiative of State Government in development of several Primary Processing Centers and other industrial infrastructure.
- Industries, Commerce and Public Enterprise Department has notified the Assam Ethanol

Production Promotion Policy, 2021 to make establishment and operation of MSMEs even easier, the Assam MSME (Facilitation of Establishment and Operation) Act, 2020 has been enacted. Under this, MSMEs can be established without obtaining any NOC/Permission/Clearance (except Fire & Electricity) and operate for three years. Establishment of new industrial parks and promotion of MSMEs in the state are also important priorities of this department

- In order to be a pioneer in quality, technical and vocational education and training (TVET), GoA has taken up the initiative to establish the Assam Skill University at Mangaldoi. The multidisciplinary skill development centres (MDSDC) have been made functional under PPP mode which has enhanced the skilling capacity of the state. Five of them namely Biswanath Chariali, Rangia, Pathsala, Dudhnoi, Sootea and a special ITIs for skilling opportunities to the Divyangians have been made operational.
- With objective of skilling youth in tea garden and to facilitate organizing various community based cultural events and marriages, GoA would be building “Mahaprabhu Jagannath community and Skill Centre” in prominent locations of the 800 tea gardens in a phased manner.
- The ITIs and Polytechnics will be developed as Centres of Excellence for Industry 4.0 required skill sets. The Government of Assam would provide built-up space of 10,000 Sq. ft. in each of the institutes for setting up Technology labs and Workshops
- Government has constituted the Assam State Youth Commission, which will also help youths in getting gainful employment and skill upgradation.
- Coir industry is an agro-based traditional industry, which originated in the State of Kerala and proliferated to the other coconut producing states like Tamil Nadu, Karnataka, Andhra Pradesh, Orissa, West Bengal, Maharashtra, Assam, Tripura, etc. It is an export oriented industry having potential to enhance exports by value addition through technological interventions.
- Government of Assam has already set up a Bamboo Technology Park at the Industrial Growth Centre, Chaygaon of Kamrup district with innovative facilities from where incense sticks and handicrafts are produced benefiting entrepreneurs. The Chief Minister of Assam laid the foundation stone of a Bamboo Industrial Park in Dima Hasao district with a cost of Rs.50 crores. The project will be implemented by the DoNER Ministry G.O.I. which will help the local entrepreneur to establish MSME for their sustainable development.
- Tool Room & Training Centre (TRTC) Tinsukia, Assam. The 1st phase of the project has been completed. The installation of machinery & equipment's is in process and project is under implementation.
- The Department of Industries is propagating the One District One Product (ODOP) movement to identify one product per district based on the potential and strength of a district, develop a cluster to produce world-class product with quality, scalability and a brand. A detailed exercise has been undertaken in the State and one product for each district has been duly identified. The products identified for the Bongaigaon district is Mustard seed relate to the food processing sector

Support to RSETIs: NABARD supports Entrepreneurship Development Programmes (EDPs) and Skill Development Programmes (SDPs) for facilitating generation of self-employment and wage employment opportunities in rural areas. During 2021-22, grant assistance of Rs.10.53 lakh was sanctioned to AGVB for purchase of training equipment for its RSETI at Abhayapuri, Bongaigaon.

Rural Mart and Rural Haat: NABARD is also extending support to facilitate marketing linkages for artisans to sell their handicrafts and agro based products through Retail Outlets and through Rural Haat. NABARD is supporting to establish such Rural Outlets / Rural Haat to cover the risk involved in the initial stages of marketing linkage. SHGs who are in the entrepreneurial mode, Producer Groups and Farmers Clubs are being identified under the scheme to support all the group members for marketing of products. During 2022-23, a grant assistance of Rs.4.51 lakh has been sanctioned to Champabati Area Level Federation under

NULM and the mart is set up at Barpara, Bongaigaon. Two more Rural mart is also running supported to SHGs by NABARD in the district.

Off Farm Producers Organisation (OFPO): NABARD has been implementing the Cluster Development Programme under the National Programme on Rural Industrialization (NPRI) since 1999-2000. NABARD evolved its own cluster development policy in the year 2005-06. Taking a step ahead and also incorporating the learnings from the pilot, comprehensive guidelines have now been formulated for promotion and development of OFPOs in new clusters. The new scheme further expands the scope by including many other items like design development, common facility centre and raw material depot etc. The main aim of OFPO is to ensure better income for the producers/ members through improved technology, skill upgradation, procurement and also supply of raw materials, aggregation and marketing of their products. NABARD, Assam RO has sanctioned two FPOs on Handloom in Kamrup and Cachar districts and there is scope for development of OFPOs in the district.

The number of registered MSME units in Bongaigaon district under the commissionerate of industries and commerce are as under:

District	Unit Registered in Bongaigaon			
	Micro	Small	Medium	Total
Bongaigaon	1031	49	4	1084

(Source: DICC, New Bongaigaon, dated. August 2021)

Number of units established by type of industries:

Particulars	No. of industries
Agro	107
Textile	180
Chemical	8
Engineering	48
Electronic	53
Mineral	8
Paper Products	105
Miscellaneous	468
Total	977

(Source: DICC, New Bongaigaon, dated. August 2021)

Industrial Estate, New Bongaigaon: 35 sheds have been constructed and allotted to entrepreneurs. Also industrial area with 10 bigha of land where M/s Brahmaputra Corporation and S.S. Dyeing industries have been established. PVC pipes, puffed rice, Plastic bucket & bottle, Fenyl & Bleaching, tyre (vulcanizing), Soyabean products, etc. are produced in this Industrial estate.

There are 35 Sheds in the estate the status of which is as under.

Name of Industrial Estate	Total Area (in Sq. Mtr.)	Total No. of Sheds Constructed	No. of sheds Allotted	Open area allotted (in sq.mtr.)	No. of units functioning
New Bongaigaon	29339.59	36	36	27983.31	42

Source: Statistical Handbook, Assam 2021

3.3 Assessment of Potential for the financial year 2024-25

Two components are involved in the assessment of potential, viz. Assessment of potential for Investment Credit and Assessment for Working capital.

The physical and financial projections for the year 2024-25 are given below:

(Rs. in lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	Term Loan				
i	Micro Enterprise	5.000	1850	9250.00	7400.00
ii	Small Enterprises	110.000	153	16830.00	13464.00
iii	Medium Enterprises	600.000	5	3000.00	2400.00
	Sub-Total		2008	29080.00	23264.00
	Working Capital				
i	Micro Enterprises	2.000	6260	12520.00	10016.00
ii	Small Enterprises	10.000	288	2880.00	2304.00
iii	Medium Enterprises	300.000	5	1500.00	1200.00
	Sub-Total		6553	16900.00	13520.00
	Total MSME		8561	45980.00	36784.00

Chapter – 4

4. Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the district

Assam, as the major State in the region. Despite of this geo-strategic advantage, Assam still could not increase its trade ties with its neighboring allies. Although there are quite a few large and medium scale industries which have emerged in the state which includes oil, non-metallic mineral products, cement, sugar, jute, plywood, handicraft and handlooms have not been in any form major contributors in terms of exports. Since Assam alone produces more than half of India's tea production, the contribution of tea industry in the total share of exports is maximum.

Tea of Assam with its distinct strong aroma and colour has already been famous in the world market. It is the major item of export from Assam. Assam's share in India's export of tea to various countries in the world is more than 50%. Now Organic Tea of Assam is another product which is welcomed by the customers of Assam and in at the foreign shores.

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. The district has a good amount of potential in areas like food processing, vegetable cultivation, mushroomcultivation, organic vegetables like Broccoli, etc.

Assam ranks 3rd amongst raw silk producing states in India contributing over 80% of Muga silk and over 60% of Eri silk produced in India. There is a great demand of Muga plain fabric in Japan. The main fabrics exported are Muga and Mulberry silk.

The industry has strong infrastructure, with more than 13 lakhs looms of varied designs and construction, indicating significant production capacity. Products such as muga, eri and mulberry silk have good demand in the world market.

4.1.2 Infrastructure and linkage support available, planned & gaps

The direct customs clearance of air cargo that was launched by the Airports Authority of India (AAI) at Guwahati airport recently will also help farmers, who will now be able to export their agricultural products directly. The Government of Assam, in association with the Government of India has set up an Export Promotion Industrial Park (EPIP) at Amingaon, Guwahati, in order to facilitate export business.

- There is 1 Border Trade Centre at Mankachar in an area of 9364.6 sq.m constructed at a cost of Rs. 466lakh.
- Availability of power supply and other infrastructure requirements needs to be addressed. Due to precaution taken in case of export of agricultural products especially for factors such as domestic and international demand and supply situation, price competitiveness, quality concerns, sanitary requirements and relevant rules & regulations of the importing countries, temporary restrictive measures sometime adopted by the importing countries. Due to the absence of proper and adequate infrastructure for boosting production like land, power, roads, connectivity, pollution control measures and a conducive regulatory environment for production of goods and services in the district

4.1.3 Assessment of Potential for the financial year 2024-25

Based on the potential, the export credit potential for the district has been made for the

financial 2024-25 at Rs.141.00 lakh.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Export Credit	25.00	7	175.00	141.00
	Total		7	175.00	141.00

4.2 Credit Potential for Education

4.2.1 Status of the sector in the district

- Education is the mirror which reflects the social and economic status of a State. It is the key development input, a fundamental requirement for human resource development, not only for an individual in particular, but for the society, nation, as a whole. It has been accepted as one of the most crucial inputs required for nation building.
- Keeping in view the goal of nation building, India has and is committed for the provision of free and compulsory elementary education to all children.
- The Sarva Siksha Abhiyan (SSA) and Rashtriya Madhyamik Siksha Abhiyan has been launched, as a step to to provide universal elementary education and universalize secondary education respectively.
- The details of Higher educational institute of Bongaigaon district are under.

Particulars	No.
High and Higher Secondary School	78
Private College	1
Colleges	10
Model college	1
Polytechnic College	1

Source: Statistical Handbook 2022

Rural Institution Financing under RIDF & NIDA

NABARD has provided financial assistance to Govt. of Assam for infrastructure development such as construction of partition wall, toilet block, additional classrooms etc. in 27179 number of Primary Schools and 36 Secondary Schools under various tranches of Rural Infrastructure Development Fund (RIDF). The detailed table is given below.

(Rs. Lakh)

Type of School	No of Schools	Project Cost	Loan Sanctioned	Amount Disbursed
Elementary School	42224	84741.67	76267.14	59392.82
Secondary School	36	7095.28	6115.75	4218.63
Total	42260	91836.95	82382.89	63611.45

(Source: NABARD)

4.2.2 Infrastructure and linkage support available, planned & gaps

Education Loans is an emerging sector requiring focused 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. Banks need to publicize and popularize their loan products. Financial literacy and awareness creation is urgent

need in the rural areas.

Performance of Banks in the State of Assam under Education Loans

The table below shows Bank sector wise Education Loan financed in Assam during the FY 2022-23.

Amount in Rs. lakh

Education Loan Scheme (Priority Sector) of Assam- O/S as on date 31-03-2023		
Sl. No.	No. Sanctioned	O/S Amount
Public Sector Bank	12895	42639.33
Private Sector	342	1337.57
RRB	165	380.77
StCB	0	0.00
Total	13402	44357.67

[Source: SLBC]

1. Rural Institution Financing under RIDF & NIDA

NABARD has provided financial assistance to Govt. of Assam for infrastructure development such as construction of partition wall, toilet block, additional classrooms etc. in 27179 number of Primary Schools and 36 Secondary Schools under various tranches of Rural Infrastructure Development Fund (RIDF) Tranches XXIII to XXVIII. The detailed table is given below.

(Rs. in crore)

Type of School	No of Schools	Loan Sanctioned
Elementary School	43827	863.78
Secondary School	136	331.94
Total	43963	1195.72

[Source: NABARD]

4.2.3 Assessment of Potential for the financial year 2024-25

There is an inclination among the students to pursue professional courses interstate particularly in the metros and big cities of the country. The physical and financial projections under Education for the year 2024-25 have therefore been assessed as under:

(Rs. In Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Education (upto Rs. 10 lakh)	5.00	220	1100.00	880.00
	Total		220	1100.00	880.00

4.3 Credit Potential for Housing

4.3.1 Status of the sector in the district

The population of India is projected to be 1.5 billion by mid-2030s and 1.64 billion by early 2050s. As per Ministry of Housing and Urban Affairs (MoHUA), Handbook of Urban Statistics 2016, the urban population is projected to grow to about 600 million by 2031 and 850 million by 2051. This translates to a huge demand for housing units in the urban areas alone. Add to it the demand from semi-urban areas and an aspirational rural population, the potential for growth

multiplies. Even at current demand level, reports have estimated a shortage of as high as 50% housing units, especially in low-income urban household category. Housing sector in India is one of the fastest growing economic development sectors.

Govt. Schemes Related to Housing

The Government of India has launched initiatives for providing housing in both rural and urban areas through various schemes. A few of them are listed below:

Pradhan Mantri Awas Yojana (PMAY)- Urban

To address Housing for All in urban areas, the Mission has four verticals viz., (i) In-situ Slum Redevelopment (ISSR) (ii) Credit Linked Subsidy Scheme (CLSS) (iii) Affordable Housing in Partnership (AHP) (iv) Beneficiary-led Construction (BLC) New / Enhancement (BLE). The Mission is being implemented as Centrally Sponsored Scheme (CSS) except for the component of Credit Linked Subsidy Scheme which is being implemented as a Central Sector Scheme.

Pradhan Mantri Awas Yojana (PMAY)- Gramin

With an objective of providing a pucca house with basic amenities to each household (including those without houses and those living in kutchha and dilapidated dwellings) by 2022, Govt. of India launched Pradhan Mantri Awas Yojana –Gramin (PMAY-G) w.e.f. 01 April 2016.

Under the scheme, 2.28 crore houses have been sanctioned to the beneficiaries, out of which 1.75 crore houses have been completed as on 09.03.2022 [Source: PIB].

Rural Housing Interest Subsidy Scheme (RHISS)

Ministry of Rural Development (MoRD), GoI had launched the ‘Rural Housing Interest Subsidy Scheme’ (RHISS) under “Housing for All by 2022” to provide easy access to institutional loan for construction/modification of dwelling units of the rural people who are not covered under PMAY(G). It provides financial assistance to rural people in the form of subsidies on the interest rate of home loans taken by them from banks and other financial institutions. The subsidy is available for a period of three years from the date of sanction of the loan.

Government of Assam has also announced several schemes related to the housing sector. A few of them are detailed below:

- **Apun Ghar Scheme:** The main objective of Apun Ghar housing loan scheme is to provide housing to all state govt. employees at subsidized interest rates. Under the Apun Ghar scheme, housing loans upto Rs. 15 lakh are provided at a subsidized rate of 5% for its women employees and 5.05% for men employees.
- **Aponar Apun Ghar Scheme:** 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 viz., Scheduled Commercial Banks, RRBs and Assam Co-op. Apex Bank.
- **Mukhya Mantri Awaas Yojana:** The government proposes to provide housing to one lakh beneficiaries in 2023-24. Under the scheme, 10000 houses will be constructed in Tea Garden labour lines only.
- **Mukhya Mantri Sohoj Griha Nirman Achoni (MMSGNA):** Under this scheme, an online system will be rolled out for providing building permission instantly through a portal for upto G+2 houses with an area below 670 sq. metres. Similarly, a faceless online building permission system (OBPS) with online payment facility will be notified this year for issuing building permits and permissions.

4.3.2 Infrastructure and linkage support available, planned and gaps

The bank-wise financing under Overall, Rural & PMAY housing Report of Assam during the FY-2022-2023 & outstanding as on date 31.03.2023 is shown in the table below.

(Rs. lakh)

Sl No.	Bank Name	Housing Loan (PS) O/S Amount	Rural Housing Loan O/S Amount	Current Year Disbursed under PMAY Amount
1	Public Sector Banks	693030.78	202447.53	218.8
2	Private Sector Banks	23671.5	1928.04	0.00
3	RRBs	34938.01	20935.61	1.80
4	StCBs	1355.59	0.00	0.00
Total		752995.88	225311.18	220.60

[Source: SLBC]

- Adequate support services are available in the district to support housing activity. Construction Materials and the skilled labourers required for construction of houses are available in the district.
- Long gestation period of six to eight years of housing projects, accentuated by multiple approvals to be obtained from multiple authorities in a two to three-year time period needsto be simplified.
- Due to unplanned housing activity, especially in rural and semi urban areas, infrastructural facilities like sewage, drinking water, drainage, internal roads are not set up. To ensure improvement in quality of life through provision of housing, provision of basic infrastructure should be a prerequisite for development of residential complexes.
- Non-availability of clear title deed often poses a challenge to rural populace especially that of lower socio economic group, to avail housing loan from Banks. An institutional arrangement involving apex Housing Development Financial Institutions, MFIs/NBFCs and State Govt. /Housing Development Authorities may be developed to ensure reach of housing loan facility to this needy group.

4.3.3 Assessment of Potential for the financial year 2024-25

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

(Rs. In lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Housing Loan for purchase/construction of house (upto Rs. 20.00 lakh)	20.000	300	6000.00	4800.00
ii	Housing Loan for repairing (upto Rs. 2.00 lakh)	2.000	1900	3800.00	3040.00
Total			2200	9800.00	7840.00

Chapter – 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.
- 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.

Industrial Export Infrastructure Software Technology Park

A Software Technology Park has been set up at Guwahati near the Lokapriya Gopinath Bordoloi Airport. This park at Guwahati is similar to the ones set up at Noida, Bangalore, Hyderabad and Bhubaneswar by Software Technology Park of India Ltd, a Govt. of India organization.

Export Promotion Industrial Park

An industrial area namely Export Promotion Industrial Park has been set up at Amingaon, North Guwahati, District Kamrup, Assam by Assam Industrial Development Corporation (AIDC) Ltd., Govt. of Assam to provide industrial infrastructure facilities in an integrated manner, to encourage growth of industrial units. The total Project cost of the project is Rs.1462.00 lakh and developed in an area covering 206 Bighas and total allocable land is 137.40 Bighas. The project was commissioned on February 2000. The Corporation has allotted all the allocable land to 58 (fifty-eight) nos units in the project, out of which 47 units like national reputed Emami Ltd, Ozon Ayurvedics, Jyoti Laboratories Ltd. Unicem Paints (India) Pvt. Ltd, Manaksia Ltd etc. are notable. About 5000 persons are engaged in these industries.

Food Processing Park

At present, there are two Food Processing Park in Assam viz. North East Mega Food Park at Nathkuchi, Tihu, Nalbari District and Food Processing Park at Chayygaon, Kamrup Rural District. The North East Mega Food Park has been developed in 50 acres of land with TFO of Rs.75.98 crore near Tihu Town under PPP mode under GoI's Mega Food Park Scheme. The Park consist of Central Processing Centre and a network of six Primary Processing Centre and 19 Collection Centre. The Mega Food Park has an area of 27.61 Acres allocable of which 0.6832

has already been allocated. Allocable area available is 26.931 acres.

Food Park at Chaygaon, Kamrup Rural District has been developed in land area measuring 33 acres to provide standard infrastructural facilities for Food Processing Industrial units. The total allocable area is 16.52 acres of which 13.81 acres has already been allocated. Balance allocable area is 2.71 acres. The park has been developed by Assam Small Industries Development Corporation Ltd. (ASIDC), Govt. of Assam with project cost of Rs.5.95 crore.

Agriculture Export Zone for Ginger

Assam Industrial Development Corporation (AIDC) Ltd., has implemented a Ginger Pack House with Cold Store at EPIP, Amingaon near Guwahati with a capacity of 2000 MT on a plot of land measuring 5000 M². To facilitate the backward supply chain linkage for the Pack House with Cold Store, a Collection Centre has also been implemented in the Integrated Infrastructure Development Centre at Naltoli in the district of Nagaon with a capacity of 100 MT on a plot of land measuring 1000 M². The Pack house was set up to facilitate exports of fresh Ginger & supply feedstock to two nos. of export oriented Ginger Processing units & it can also be used for other perishable produces in addition to Ginger. The main operation at the Pack house include final grading, washing including brushing, fungicide application, dry coating, packing, labelling & storage in the cold store. The total project cost is Rs.1279.99 lakhs. Both the facilities are completed & presently leased out at a monthly rent of Rs.2.99 lakh.

Industrial Growth Centers

Industrial Growth Centre Project was developed in a plot of land measuring 1200 Bigha at Ghoramari, Balipara under the Growth Centre Scheme, Govt. of India, Ministry of Commerce & Industry, DIPP. The objective of setting up of the Growth Centre is to promote industrialization of backward areas along with concomitant infrastructure development thereby bringing about a balanced growth in such areas. The total cost for Phase-I of the project was earmarked as Rs.1600.00 lakh and the project was commissioned in the year 2011-12. Twelve enterprises have set up their manufacturing units in a total allotted area of 649 Bigha in the Growth Centre. The total investment will be to the tune of about Rs.1580.00 crores & direct employment generation will be about 7000.

India's First International Multimodal Logistics Park

The construction of India's first International Multimodal Logistics Park in Jogighopa, District-Bongaigaon, Assam is well underway, and the jetty is expected to be completed by the end of this year. The park, which is built at the cost of Rs.693.97 crore, will provide direct connectivity to waterways, road, rail and air, and is expected to be completed in 2023.

Rural Infrastructure Development Fund (RIDF)

The GoI created the Rural Infrastructure Development Fund in 1995-96 under the aegis of NABARD with the objective of giving low cost fund support to State Governments and State Owned Corporations for quick completion of ongoing projects relating to medium and minor irrigation, soil conservation, watershed management and other forms of rural infrastructure. The assistance under RIDF now covers 39 activities under Agriculture, Social and Rural connectivity sectors.

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.

Construction of storage facilities – Public Sector

The importance of storage increases with the increase in production as seen in Assam at

present. Most modern community storage structures like silo bins and for rural household's ordinary metallic bins are required to be made available, in easy term. The storage space of Central and State Warehousing Corporations are also requiring to be augmented. This will help in reducing storage loss. Assam at present suffers badly from the dearth of cold storage space. Urgent steps is required to be taken to establish cold storage chain in the State in a time bound manner to reduce loss of perishable agricultural commodities. A new thinking for formation of central auction markets as well as improvement of rural markets needs to be taken up.

At present, there are 7.22 lakh MT (aggregate) storage capacity created by different organization in the State created by different organization, viz. FCI, Central Warehousing Corporation, State Warehousing Corporation, Assam State Agricultural Marketing Board (ASAMB) (Assam as per the latest data available. Table: Storage Capacity Created by Different Organization.

Organization	Storage Capacity (in MT)	Bongaigaon (in MT)
FCI	379969	-
Central Warehousing Corporation	73717	-
State Warehousing Corporation	221407	20010
ASAMB	46775	-
TOTAL	721868	

Source: Assam Economic Survey Assam 2022-23

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 Rs15,000 cr for implementation in the next 2-3 years under NIDA, RIDF, and RIAS. In accordance with the MoU signed, projects have been submitted by AIFA to NABARD and 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 Rs. 5329.90 crore to AIFA (Assam Infrastructure Financing Authority)

In Assam, there are, at present, 24 Regulated Market Committees, 20 Primary Market Yards, 143 Trader's Shop, 532 Auction Platform/retailers Shed, 806 Rural Primary Markets, 405 Wholesale Markets, One Organic Market, 18 Packaging Room, 42 Drying Platform and 15 Processing units in the State. The Regulated Markets have been covered under AGMARKNET. As regards to cold storage infrastructure in the state, there are 34 number of cold storage with 1.19 lakh MT capacity available at present (nccd.gov.in).

NABARD has been supporting creation of storage facilities in the State through RIDF. It supported the creation of a total of 0.85 lakh MT storage under various tranches viz. Tranche XVIII of RIDF (2012-13), 251 rural godowns were sanctioned with loan amount of Rs.49.46 crore. Further, in the year 2016-17 a project for renovation of 57 Warehouses and Construction of 04 New Warehouses covering 10 Districts of Assam was sanctioned under RIDF XXI for loan amount of Rs.47.58 crore. Apart from this, NABARD has also supported establishment of 4 Cold Storages under Warehousing Infrastructure Fund (WIF) with aggregate storage capacity of 20000 MT in Darrang, Kamrup Rural, Kamrup Metro and Hojai districts with loan amount of Rs.94.35 crore.

Table: Cold Storage funded by NABARD under WIF

Funds	Infrastructure	Storage Capacity (in MT)	RIDF Loan (Rs. crore)
WIF 2014-15	02 Multi Commodity Cold Storage in Darrang & Kamrup District	10000	47.16
WIF 2013-14	02 Multi Commodity Cold Storage at Hojai & Kamrup District	10000	47.19
	Total	20000	94.35

5.1.2 Support to Assam under RIDF

As on 31 March 2023, as many as 5871 projects with loan of Rs. 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 RIDF projects in the district

A total of 164 infrastructure projects involving RIDF loan up to Rs.14417.30 lakh (NABARD's Loan) have been sanctioned in Bongaigaon district till 31.03.2023.

5.2 Social Infrastructure – Involving Bank Credit

5.2.1. Status of the Sector in the district

Standard of Living is an integral element of human development. The provision of drinking water, sanitation, education and health defines the quality of life of an individual. Accessibility to these services shape the day-to-day life of people and have long-term impact in terms of longevity, productivity and earning capacity of an individual.

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

Reckoning the importance of social infrastructure for development in its latest Priority Sector Lending Classification as on 16 April 2018, RBI has brought bank loans up to a limit of Rs.5 crore per borrower for building social infrastructure, namely, schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres under the ambit of PSL norms. Also, bank credit to Micro Finance Institutions (MFIs) extended for on-lending to individuals and members of SHGs/JLGs for water and sanitation facilities will be eligible for categorization as priority sector under 'Social Infrastructure'.

Social critical infrastructure

	Assam State	Bongaigaon
Primary Schools (Nos)	40287 (109 per 1 lakh population)	1951
Higher Secondary Schools	4212 (11 per 1 lakh population)	669
Hospitals/Dispensaries	5947 (16 per 1 lakh population)	1 Medical College Hospital, 1 district civil hospital, 51 PHC, 2 FRU, 8 CHC, 264 Health Sub-Centres and 3 Private Nursing Homes.
Drinking Water (Households covered under Tap Water)	23,28,865 (36% rural household)	

(Source: Statistical Handbook Assam-2022)

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.

5.2.2. Infrastructure and linkage support available, planned and Gaps

- There is need to identify entrepreneurs who are willing to invest in social infrastructure
- Banks need to reach out to the doctors, young entrepreneurs, etc., for enhancing the creditflow to these sub sectors.
- Government should grant permissions and licenses quickly and without hassle for investment in these activities.
- Community participation may be ensured and utilised in these activities

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

The potentials available under this sector and revisions in physical and financial projections for the year 2024-25 are given below:

(Rs. In lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	School (Private)	10.00	56	560.00	448.00
ii	Small Hospital / Nursing Home	20.00	11	220.00	176.00
iii	Drinking Water Plant (RO) - 1000 Ltrs/hr capacity	8.00	77	616.00	492.80
	Total		144	1396.00	1116.80

5.3 Credit Potential for Renewable Sources Of 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

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.

Revised Priority Sector guidelines issued by RBI vide their Circular dated 04 September 2020 & revised on 11 June 2021

Bank loans up to a limit of Rs.30 crore to borrowers for purposes like solar based power generators, biomass-based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities, viz., street lighting systems and remote village electrification etc., will be eligible for Priority Sector classification. For individual households, the loan limit will be Rs.10 lakh per borrower, will come under Priority Sector.

Ground Level Credit Flow (GLC)

There was no credit flow to this sector during the past 5-6 years. Due to insufficient propaganda about the utility of various solar equipment and systems, this sector had not gained popularity among public as well as bankers.

5.3.2. Infrastructure and linkage support available, planned and Gaps

Bongaigaon district generates enormous agricultural wastes like rice husk, coconut shells, maize cobs. The major constraint in tapping the potential available in the district is lack of awareness among the investors about availability of technology, raw material, subsidy available under various schemes, etc. Government / ASEB may conduct awareness camps at various places to attract investors.

District has good no. of Sunny Days say, for 300 days in a year and solar energy can be easily tapped for most of the blocks in the district. While there are no Wind Tunnels there is availability of waste and other energy generating biomass in plenty in the district.

5.3.3 Assessment of Potential for the financial year 2024-25

The potentials available under this sector for the year 2024-25 are given below:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Bio-gas plant	0.20	1100	220.00	176.00
ii	Solar Units	0.28	3600	1008.00	806.40
	Total		4700	1228.00	982.40

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.

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 need of people having little or no access to formal financial institutions. The SHG Bank Linkage programme (SHG-BLP), pioneered by NABARD in India during 1980s, was an attempt in the direction of bringing such people in the fold of formal financial system while maintaining the characteristics of informal credit delivery system. The SHG BLP has now crossed the milestone of 1 crore SHGs covering more than 12 crore families with saving deposits of Rs.26150 crore and more than 50 lakh groups with loan outstanding of over Rs.1,08,075 crore of which 88% was disbursed to rural women group in the country as on 31.3.2020.

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

Particulars	Assam	All India	% share of Assam	Status of Bongaigaon
No. of SHGs (savings account)	601955	13403083	4.49	2354
Amt. of savings (Rs.'Lakh)	86779.75	5889267.56	1.47	413.83
No. of SHGs provided bank loan	97333	4295521	2.27	1322
Amt. of bank loan (Rs.'Lakh)	267090.70	14520023.33	1.84	4671.28
No. of SHGs having loan outstanding	214242	6957051	3.08	1898
Amt. of loan outstanding (Rs.'Lakh)	317205.45	18807879.77	1.69	4682.67

Particulars	Assam	All India	% share of Assam	Status of Bongaigaon
NPA of Banks against SHGs (gross amt. of NPA) Rs.'Lakh	17812.61	524933.81	3.93	NA

(Source : Status of Microfinance in India 2022-23)

6.3 Micro Enterprise / Livelihoods Promotion

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

For the q.e. 30 September 2023, total 35 MEDPs have been allocated to various districts of Assam. In LEDP, the target set for the q.e. 30 September 2023 is 16 including in WSHG districts. 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.

Block-wise status of saving and credit linkage of SHGs during last financial year was as under

Block	Saving Linkage No.	Saving Linkage Amt.	Credit Linkage No.	Credit Linkage Amt.
Dangtol	118	101.47	165	435.27
Manikpur	413	60.01	545	545.90
Boitamari	195	21.25	369	1248.50
Srijangram	665	106.56	243	1033.03
Tapattary	156	79.76	201	317.34

In Bongaigaon district there is total 9610 SHGs as on 31.03.2022 which includes (ASRLM 9000 Nos. and under NULM 610 Nos.).

6.4 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	SHG	1.50	2900	4350.00	4350.00
ii	JLG	2.50	800	2000.00	2000.00
Total			3700	6350.00	6350.00

6.5 Micro Enterprise / Livelihoods Promotion

While continuing with its goal of financial inclusion of unprivileged, SHG-BLP has helped the members to expand their economic activities and improve their income levels. NABARD through Micro Enterprise Development Programme (MEDP) provides grant support to NGOs for organizing skill development programmes for members of SHGs who wish to set up micro enterprises. MEDPs are low budget, small duration (up to two weeks) programme, for a group of 30 members from SHGs, aimed at providing skillsets and guidance to take up livelihoods

activities. NABARD also supports NGOs for organizing LEDPs, which are longer duration programmes aimed at promotion of Producers' Organizations in farm and non-farm sectors. Under LEDPs skill training & handholding is provided for 150 members from SHGs selected from a cluster.

6.6 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.

6.7 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.

Support for setting up a marketing outlet "Rural Mart" for SHGs

Three marketing outlets (Rural Mart) have been set up in Bongaigaon district with the financial grant support of NABARD for marketing of various SHGs products viz. handloom, handicraft, decorative items, organic products, Jute products, etc. The support has been given to Ananda Cooperative Credit Society Ltd., North Bongaigaon, Birangana Mahila Producer Company Ltd., Boitamari and Champabati Area Level Federation Cooperative Society Ltd. Borpara, Bongaigaon. All the Marts are running well and products of SHGs have got a market opportunity to sale their product for public.

6.8 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.1.48 lakh as against an all India average of Rs.2.70 lakh (source : Status of Microfinance in India 2022-23). Efforts from all stake holders are required to give renewed fillip to the SHG BLP in the State.

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.

Further, with the growth in digital marketing & E-commerce related trade, there exists an excellent opportunity to improve forward linkages, enhance the demand side factor, open direct B2C and B2B channels and improve price discovery/incomes of SHGs/JLGs/POs/microentrepreneurs. Online sale platforms hold potential to provide them with an opportunity to manage businesses from home and bring the markets to them. Hence, there is a need to have a scheme for enabling and supporting SHGs/JLGs/POs/microentrepreneurs to register and effectively sell on E-commerce/ E-marketing platforms. To support E-marketing NABARD has recently come out with the following scheme :

- Scheme for Grant Support to SHGs / JLGs/Producer Organizations (POs)/ Microentrepreneurs for training, onboarding and marketing of products on online/digital marketplaces on E-commerce, social media platforms and ONDC.

Road Map for the future

To expand SHG bank linkage programme, NABARD organizes awareness/ training programmes for bankers, NGOs, FMCs, Farmers' Clubs and Leaders of SHGs etc. SHGs are being formed by our partners NGOs and Farmers Clubs. Farmers' clubs were also trained to expand the SHG philosophy and help in linkage programme, and have promoted and linked a good number of SHGs. Besides, NABARD guides branch managers, NGOs & others to transform existing groups to bankable groups. A few active SHGs also helped in formation of new SHGs in their respective villages. Strategies for the year 2023-24 adopted in the state:

- **All SHG / JLG training programmes – a session on FI included**, programmes resulting into enrolment under Social Security Scheme, opening of bank accounts.

Chapter – 7

Critical Interventions Required for Creating a Definitive Impact

7.1 Status of the Sector in the district

Unemployment, poverty and low income or inequality of income becomes the major factor in the growth of population and low wealth. Natural calamities – Floods and droughts hit Assam every now and then with that many other calamities also take place. Average farm size, poor infrastructure, low use of farm technologies and best farming techniques, decrease of soil fertility due to over fertilization and sustained pesticide use, are leading contributors to low agricultural productivity.

Assam is known for producing all the four types of silk. Sericulture has been practised in the state from time immemorial, and is proud of traditionally producing Muga & Eri silks. Muga culture is endemic to erstwhile Assam and is the largest producer of the famous golden Muga silk in the world.

The interventions required for creating definite impact in the district for development of rural areas observed to be very important and interventions of departments, banks, Govt. etc. need to be prioritized for all the sectors of agriculture and other allied economic activities.

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact to be indicated here
2.1	Farm Credit	
2.1.1	Crop Production, Maintenance and Marketing	<ul style="list-style-type: none"> Quality and timely seed supply to farmers Adequate coverage of Crop Insurance Scheme for major as well as alternative crops Adoption of organic farming/precision farming by farmers Financial assistance through KCC mode by banks to be encouraged for all farmers Issue of new KCC and renewal of KCC by banks' branches, etc.
2.1.2	Water Resources	<ul style="list-style-type: none"> Agriculture Department may motivate farmers to take up double/multiple cropping by making use of the existing irrigation facilities. The banks may finance for construction of Water Harvesting Structures, such as, farm pond, tank, etc. along with micro irrigation system, such as drip and sprinkler irrigation system. Credit linkage need to be stepped up as per potential.
2.1.3	Farm Mechanisation	<ul style="list-style-type: none"> Agriculture Department may motivate farmers to take up double/multiple cropping by making use of the existing irrigation facilities. The banks may finance for construction of Water Harvesting Structures, such as, farm pond, tank, etc. along with micro irrigation system, such as drip and sprinkler irrigation system. Credit linkage need to be stepped up as per potential.
2.1.4	Plantation Horticulture including sericulture	<ul style="list-style-type: none"> There is a need for creation of organized marketing set up for all perishable crops. Develop marketing and other post-harvest infrastructural facilities including cold storage/

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact to be indicated here
		<p>processing units.</p> <ul style="list-style-type: none"> • More number of Godown/chilling facilities viz., cold chain exclusively for horti-crops may be made available in adequate numbers. • Innovative credit products to cater to diverse credit needs of P & H sector activities. • Facilitation towards aggregation, sorting / grading and collective marketing forensuring remunerative price of their produce on sustainable basis • Risk mitigation through integrated farming models, crop specific insurance productsfor better coverage and making insurance coverage as mandatory
2.1.5	Forestry and Wasteland Development	<ul style="list-style-type: none"> • State Forest Department may come forward to promote afforestation programs under RIDFProgram in the district on similar lines as has been promoted by Andhra Pradesh State ForestDepartment. • Forest Department may raise more nurseries to supply quality seedlings to interested farmers for growing tree planting on their farmland. They may also encourage farmers to raise nurseries providing necessary technical support and a suitable buy back arrangement. • Forest Department to provide technical know-how to the beneficiaries for undertaking plantation activities on their farmland. The technical expertise can also be made available to the bankers to formulate & evaluate the forestry projects for proper implementation andmonitoring. • Banks to take proactive steps and adopt flexible approach in promoting forestry activitieskeeping in view the national priority.
2.1.6	Animal Husbandry - Dairy	<ul style="list-style-type: none"> • Create critical infrastructure to enhance milk procurement, processing and marketing through organized sector. • Upgrade skill of producers for clean milk production in order to maintain the norms of national and international standard. • Veterinary Dispensaries need to be set up in all the blocks of the district so that health coverage is provided to the farmers at their doorstep. • Artificial insemination programmes should be intensified in key villages. • Arrangement of supply of quality animals may be strengthened in every blockheadquarters. • Popularise fodder cultivation through co-ordination among the Agriculture, Veterinary and Forestry department. • Setting up of Agriclinic & Agribusiness Centres with veterinary graduates will facilitate private rural veterinary clinics, cattle breeding centres and other related activities
2.1.7	Animal Husbandry - Poultry	<ul style="list-style-type: none"> • Encourage feed mixing plants / units to ensure good quality feed in the district for providing good quality

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact to be indicated here
		<p>feed to the birds.</p> <ul style="list-style-type: none"> • The Department should encourage and provide the necessary support for setting up hatchery in the private sector to ensure supply of DOCs at a reasonable price. • Banks to finance the suitable identified poultry farmers. • Proper training may be given to the identified beneficiaries for rearing of commercial poultry birds. • Insurance companies may be involved to insure poultry birds.
2.1.8	Animal Husbandry - Sheep, Goat, Piggery, etc.	<ul style="list-style-type: none"> • Banks to encourage financing of Goatery, Pig breeding and fattening units as it has tremendous potential in the district • Farmers to be educated in the activity through proper training, motivation, demonstration etc. by Veterinary Department • Setting up of pig breeding units will create a definitive impact to the Sector by improving the availability of quality animals. • Efforts should be made by the Veterinary Department to introduce improved breeds like Hampshire, White Yorkshire, etc
2.1.9	Fisheries	<ul style="list-style-type: none"> • Development of retail markets for sale of fish. • Primary fishermen cooperatives / FPOs should be strengthened both democratically and financially. • In order to ensure institutional credit flow, Dept. may assist the banks in sourcing of potential entrepreneurs and recovery of loan. • Identify flood prone areas and propagate suitable culture practices in these areas. • Integrated animal – fish farming system should be encouraged to farmers by concerned department and credit should flow to eligible farmers. • Scope for extending short term credit to existing fish farms may be explored. • Financial assistance for working capital [input] requirements of fishermen may be covered through KCC mode.
2.1.10	Farm Credit others including two wheelers for farmers	<ul style="list-style-type: none"> • Banks to encourage financing of ACABC Schemes, Input Dealer Units set up by FPOs and individual farmers. • There is scope for financing for two wheelers to farmers for use in their farming activities in the district. Two wheeler for agriculture purpose will reduce time and cost to the farmers. Using two wheeler farmers can supply their milk and vegetables in nearby town / cities. • Farmers to be educated in the activity through proper training, motivation, demonstration, etc.

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact to be indicated here
2.1.11	Sustainable Agriculture Practices	<ul style="list-style-type: none"> • Banks to encourage financing of Integrated Farming System (IFS) for different activity and model as it has potential in the district. • The practice of IFS will increase income of farmers to double in particular plot of land. Govt. Departments: Farmers to be educated in the activity through proper training, motivation, demonstration, etc. • An example of integrated farming could be fish and livestock cultivation along with general farming practices which support each other. • In IFS, the waste of one enterprise becomes the input of another for making better use of resources. • In the integrated crop-livestock farming system, crop residues can be used for animal feed, while manure from livestock can enhance agricultural productivity
2.2	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"> • Due to lack of proper storage infrastructure facility, the agriculture produce is procured by the middle men at a throw away price from the farmers. There is no organized adequate market for trading the farmers' produce. There is a need for establishment of a cold storage of about 1000 MT capacity. • The banks may finance for construction of Storage and Marketing Infrastructure viz. Warehouses, Godowns, Market Yards, Silos, Cold Storage Units, Cold Chains, etc. to farmers, Primary Agricultural Coop. Societies, FPO, Producers Companies, etc. • Storage of grains may be decentralized by creating on-farm silo storage facilities and farmers should be paid a remunerative monthly storage charges per tonne of grain stored to minimize the losses during handling and storage.
2.2.2	Land Development Soil Conservation and Watershed development	<ul style="list-style-type: none"> • Setting up Soil testing laboratories • Supply of organic and chemical fertilizers, bio-control labs • Banks may encourage financing for on-farm development activities such as land leveling, terracing, bunding, etc. • Soil and Water Conservation and Agriculture Departments may provide data / information on problems regarding nature of soil to work out areas to be developed for restoring / improving the quality of soil for better productivity • Care should be taken to combine land development with quick income generating activities and such schemes should be introduced which have better economic prospects for the district.

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact to be indicated here
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"> • Department may encourage farmers in taking up certified seed production so that the production and productivity increases • Department to provide subsidy for setting up Bio fertilizer and Bio Pesticide units to improve the soil health as visualized in Paramparagat Krishi Vikas Yojana. • Banks may lend to Bio fertilizer / pesticides units • Banks may provide credit to the farmers for setting up of units on vermi-compost and setting up of seed production unit. • There is a need for creation of awareness and capacity building measures for farmers for application of vermi compost in crop production as well as effective natural resource management.
2.3	Agriculture Ancillary Activities	
2.3.1	Food and Agro Processing	<ul style="list-style-type: none"> • Large number of Entrepreneurial Development Programs needs to be conducted in the district for bringing about industrialization in a big way. • Government may encourage formation of Commodity based groups and create awareness on scientific storage, value addition and processing. • Banks should implement the Agriculture Marketing Infrastructure Scheme of GoI in the State as it will go a long way in mitigating the post-harvest losses, thereby facilitating post-harvest operations of food products. • Development of modern mandi facilities for attracting graded raw materials meant for processing industry. • Need to ensure adequate power supply. • Fruit and Rice processing units should be set up in the district. This would encourage the farmers and unemployed youth for cultivation of horticulture crops and paddy and beneficially utilize the barren land of the district
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"> • Financing for various activities including Govt. programmes through PACS, MFIs and FPOs to groups/individual have been found to more successful in the State. Hence, there is a greater scope for bankers to promote more SHGs/JLGs for financing the activities. • Banks may come up with aggressive credit facilities for PACS and FPOs • Department of cooperation may update audit of PACS.
2.3.2	Others - Miscellaneous (loans to distressed persons to prepay non-institutional lenders, PMJDY,	<ul style="list-style-type: none"> • Banks should provide credit to the farmers for setting up units on various economic activities, enterprise development, other farm and non-farm activities, training to make SC / ST/ OBC / SHG / JLGs for economic upliftment in the district.

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact to be indicated here
	Loans to State Sponsored Organisation for SC/ST, SHGs / JLGs, Others, if any)	<ul style="list-style-type: none"> Govt. and Departments should provide Special training, schemes and focus for backwards communities to make them economic empowerment.
3	CREDIT POTENTIAL FOR MICRO, SMALL AND MEDIUM ENTERPRISES, (MSME) - (a) Term loans and (b) Working Capital	<ul style="list-style-type: none"> Adequate credit flow is to be ensured to MSME Sector. Banks should set target for financing of rural artisans and small units as per the stipulated norms of RBI The power supply is inadequate and there is voltage fluctuation throughout the district forcing the industrial units to spend on standby generator units for keeping the plant running, leading to additional costs. The DIC may take suitable steps to spread the industrial activities to the entire district and may prepare model project profiles for suitable industrial activities especially for the industrially backward blocks. DIC may also consider promoting ACABCs by encouraging first generation Agri Graduates to take up the profession under NEEDS scheme 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. The trainer NGO/ agency to provide the necessary hand holding support on the other side. Banks may actively associate with the NGOs in the identification of the trainees / activities and financing them for setting up their own units.
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. Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC Investment in those activities/sectors which have huge potential for export is necessary. Banks/financial institutions should ensure adequate flow of credit to this sector Skill up-gradation of artisans, quality control measures are required to be provided to entrepreneurs. Establishment of AEZs, Food Parks etc. may be explored in the district
4.2	Credit Potential for Housing	<ul style="list-style-type: none"> Banks generally prefer Govt. employees for providing housing loans. Banks may provide housing loans in a big way under PMGY- CLSS and RHISS to provide benefit of interest subsidy for housing loans. In 5-10% cases rural houses are built on agriculture

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact to be indicated here
		<p>land and in those cases, conversion of land is needed as agriculture land is out of the purview of the SARFAESI Act. The conversion of land is a tedious and time taking process. Revenue Department needs to address the issue.</p> <ul style="list-style-type: none"> • Banks insist on Income Tax Returns for last three years as a proof of annual income of individuals for sanction of housing loans. There are individuals in rural areas who do not have Income Tax Returns. 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. • Housing co-operative societies by individuals need to be encouraged/formed for taking housing loans from banks with interest subsidy from GoI.
4.3	Credit Potential for Education	<ul style="list-style-type: none"> • IBA guidelines should be fully respected and followed by banks without exception. • Merit qualification of 80% (meritorious student) marks should not be a deterrent factor for securing a loan. If any student has obtained admission into any higher course, he should be treated as a meritorious student and education loan should be sanctioned • All realistic expenses should be taken into account while assessing the quantum of loan required. • Banks may come up with aggressive credit facilities for meritorious students. • Department of Education may introduce new welfare schemes for students and encourage for higher education
5	CREDIT POTENTIAL FOR INFRASTRUCTURE	
5.1	Infrastructure Public Investments	<p>Investment in rural infrastructure fosters agricultural growth, creates new economic opportunities and activities, generates employment and income, and improves delivery of other rural services. Govt. should come forward to support for the development of infrastructure in all the sector to make easy to farmers and public for easy way of like.</p> <p>RIDF and NIDA 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.</p>
5.2	Social Infrastructure involving bank credit	<ul style="list-style-type: none"> • Banks need to identify new entrepreneurs who are willing to invest in social infrastructure

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact to be indicated here
		<ul style="list-style-type: none"> Government should grant permissions and licenses in a quick and hassle free manner for investment to these sector. Community participation may be ensured and utilized in these activities
5.3	Renewable Energy	<ul style="list-style-type: none"> Department of New and Renewable Energy (N&RE), GoA should initiate extension work in the rural areas of the district. NGOs / Community Based Organisations (CBOs) may promote solar home lighting on village / cluster basis and link them to banks for assistance under JNNSM Scheme. Banks may extend the facility of credit linked capital Subsidy Scheme under JNNSM to individuals, entrepreneurs, cooperatives etc
6	INFORMAL CREDIT DELIVERY SYSTEM	<ul style="list-style-type: none"> 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. Bank branches may designate one fixed day in a fortnight to enable the staff to go to the field and attend the meetings of the SHGs and Federations to observe the operations of the SHGs, keep a track of the regularity of the SHGs' meetings and monitor their performance.

Chapter 8

Status and Prospects of Cooperatives

8.1 Status of the Sector in the district

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.

1. 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.

4.1 Status of Cooperatives in the district:

a. Status: There are 13 GPSS / PACS in Bongaigaon district under Registrar of Cooperative Society, Govt. of Assam, Abhayapuri. These societies are doing mostly PDS and few of them have started credit business recently but in a very small scale. All the GPSS / PACS are affiliated with Assam Cooperative Apex Bank Ltd. with Bongaigaon and Abhayapuri branch. There is huge potential of Cooperatives in the district which can transform economic conditions of rural people in the district. There is still potential of new PACS in the district. Out of 65 Panchayat on 13 PACS are working as on date as per the registration record of Registrar of Cooperative Societies, GoA, Bongaigaon.

b. Potential for formation of cooperatives: As against 65 Panchayats, only in 13 panchayats PACS are working. There is potential for promotion of 52 GPSS or PACS to cover all the panchayat of the district. There is one Milk Union Cooperative society in the district and under them 27 Dairy Cooperative Societies are also working in the district. However, it felt that there should be one PACS in each Panchayat to facilitate farmers of various Schemes from Govt. and other FIs in the district.

4.2 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 Samridhhi* 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.

Chapter – 9

NABARD's projects and interventions

Sr.no	NABARD's Projects and interventions in the district	Likely impact / outcome (to be indicated in bullet form / in short para)
1	Refinance	
a)	Credit facility to Federation	There is scope for credit to Milk Union Cooperation Society in the district. The Society is running a milk processing centre at North Salmara under the support from Dairy Department, Bongaigaon. Total 27 Milk Cooperative Societies are also fully engaged in the processing centre for supply of milk.
2	Infrastructure	
	A. Rural Infrastructure Development Fund (RIDF)	As on 31.03.2023, a total of Rs.14,417.30 crore has been sanctioned for 164 numbers of project under RIDF loan to various sector in Bongaigaon district by NABARD.
a)	Agriculture and allied Sector	As on 31.03.2023, a total of Rs.36.30 crore has been sanctioned for 44 numbers of projects under RIDF loan to Agri and allied projects in Bongaigaon district by NABARD.
b)	Irrigation Sector	As on 31.03.2023, a total of Rs.24.8 crore has been sanctioned for 11 numbers of project under RIDF loan to irrigation projects in Bongaigaon district by NABARD.
c)	Connectivity (Roads and Bridges)	As on 31.03.2023, a total of Rs.172.00 crore has been sanctioned for 98 numbers of project under RIDF loan for Connectivity (Roads and Bridges) in Bongaigaon district by NABARD.
d)	Social Sector	As on 31.03.2023, a total of Rs.30.38 crore has been sanctioned for 17 numbers of project under RIDF loan for Social Sector development in Bongaigaon district by NABARD.
	B. NABARD Infrastructure Development Fund (NIDA)	NIDA project started in Bongaigaon district since 2021-2022. As on date, as NABARD's intervention, construction of Bongaigaon Medical College and Bongaigaon Engineering College are going on in the district. Construction of 2000 nos. Anganwadi Centres in the entire Assam is also going on in Bongaigaon district.
3	Developmental Interventions under Farm Sector	
a)	TDF	Under Tribal Development Project, 200 tribal families are supported for development of orchard as integrated model along with livestock and intercropping. The project is implemented by SESTA and NABARD has sanctioned Rs.129.00 lakh for the project which include 17 number of landless families supported for piggery unit.
b)	FPO	In Bongaigaon district NABARD has promoted 5 FPOs viz. 3 under CSS and 2 under PODF of NABARD. All the 5 FPOs are working very well as on date and undertaken various economic activities for the benefit of farmers in the district.

Sr.no	NABARD's Projects and interventions in the district	Likely impact / outcome (to be indicated in bullet form / in short para)
c)	Important FSPF Projects, including CAT	<p>Under Umbrella Programme on Natural Resource Management (UPNRM)</p> <p>NABARD has extended financial assistance of Rs.26.38 lakh including grant component of Rs.2.58 lakh to Azad Club and Library, Kokila Mazpara for Fish-cum-Horticulture (banana and lemon) farming in 15 villages in Srijangram Development Block. The project has benefitted total 40 poor fishfarmers covering 12 ha.</p> <p>Demonstration of 5 IFS Models</p> <p>NABARD sanctioned financial grant assistance of Rs.11,10,850.00 towards implementation of "Identification and Popularization of feasible and profitable IFS modules for different Agro-Ecological situation of Bongaigaon district" by KVK Bongaigaon under AAU-Jorhat. Total 10 different IFS models are developed in Bongaigaon district.</p>
4	Developmental Interventions under Off- Farm Sector	
a)	Rural Haats / Rural Mart/ Gram Dukaan/Mobile Vans etc.	<p>Rural Haat: Barshangaon Rural Haat was Constructed with the financial support from NABARD by Mulagaon Gaon Panchayat at Dangtol Block, District-Bongaigaon</p> <p>Rural Mart: 3 Rural Mart is supported in Bongaigaon district to SHGs Federation for marketing of their products through Mart one one at Boitamari and two in Bongaigaon town.</p>
b)	Skill Development	During last 3 years, 3 Skilled Development training
5	Developmental Interventions under micro credit	
a)	LEDP	During last 3 years 7 LEDP Programmes have been conducted under NABARD's financial assistance by various IAs / NGOs benefitting around 750 SHGs / JLGs members on various entrepreneurship and livelihood economic activities in the district.
b)	MEDP	During the last 3 years, 14 MEDP Programmes have been conducted under NABARD's financial assistance by various IAs / NGOs benefitting around 430 SHGs / JLGs members on various entrepreneurship and livelihood economic activities in the district.
6	Financial Inclusion Initiatives	There is also one Centre for Financial Literacy (CFL) opened at Manikpur for Dangtol, Srijangram and Manikpur part of Chirang District blocks sanctioned to SBI. The total support period is 3 years and amount sanction is Rs.39.02 lakh is benefitting to customers of the area.

ANNEXURE- I

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

District : Bongaigaon

(Rs. Lakh)

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK					Total
					Manikpur	Srijangram	Boitamari	Dangtol	Tapattary	
	Agriculture									
	Farm Credit									
	Crop Production, Maintenance, Marketing									
i.	Summar Paddy (Boro)	0.62	ha	Physical	1000	1000	1500	1450	1000	5950
				Bank Loan	620.00	620.00	930.00	899.00	620.00	3689.00
ii	Winter Paddy (Sali)	0.72	ha	Physical	3250	3250	3250	3250	3250	16250
				Bank Loan	2340.00	2340.00	2340.00	2340.00	2340.00	11700.00
iii	Turmeric	2.09	ha	Physical	75	75	75	75	75	375
				Bank Loan	156.75	156.75	156.75	156.75	156.75	783.75
iv	Mustard/Rape	0.47	ha	Physical	500	500	500	500	500	2500
				Bank Loan	235.00	235.00	235.00	235.00	235.00	1175.00
v	Jute	0.63	ha	Physical	300	300	300	300	300	1500
				Bank Loan	189.00	189.00	189.00	189.00	189.00	945.00
vi	Potato	1.80	ha	Physical	1000	1000	1000	1000	1000	5000
				Bank Loan	1800.00	1800.00	1800.00	1800.00	1800.00	9000.00
vii	Chilli	1.03	ha	Physical	500	500	500	500	500	2500
				Bank Loan	515.00	515.00	515.00	515.00	515.00	2575.00
viii	Brinjal	0.97	ha	Physical	300	300	300	300	300	1500
				Bank Loan	291.00	291.00	291.00	291.00	291.00	1455.00
ix	Bhindi(Ladies finger)	1.63	ha	Physical	500	500	500	500	500	2500
				Bank Loan	815.00	815.00	815.00	815.00	815.00	4075.00
x	Tomato	1.03	ha	Physical	500	500	500	500	500	2500
				Bank Loan	515.00	515.00	515.00	515.00	515.00	2575.00
xi	Cabbage	1.14	ha	Physical	300	350	350	350	350	1700
				Bank Loan	342.00	399.00	399.00	399.00	399.00	1938.00
xii	Cauliflower	1.13	ha	Physical	250	250	250	250	250	1250
				Bank Loan	282.50	282.50	282.50	282.50	282.50	1412.50
xiii	Pulses (Black Gram/Green Gram)	0.48	ha	Physical	125	125	125	125	125	625
				Bank Loan	60.00	60.00	60.00	60.00	60.00	300.00
xiv	Maize	0.54	ha	Physical	1200	1200	1200	1200	1200	6000
				Bank Loan	648.00	648.00	648.00	648.00	648.00	3240.00
xv	Water Melon	1.73	ha	Physical	75	75	100	75	75	400
				Bank Loan	129.75	129.75	173.00	129.75	129.75	692.00
xvi	Foxtail Millet	0.31	ha	Physical	25	25	25	25	25	125
				Bank Loan	7.75	7.75	7.75	7.75	7.75	38.75
	Crop Loan Total			Physical	9900	9950	10475	10400	9950	50675
				Bank Loan	8946.75	9003.75	9357.00	9282.75	9003.75	45594.00
	Add : 10% on Bank loan for Consumption/ Subsistence purpose				894.68	900.38	935.70	928.28	900.38	4559.41
	Add : 20% for Repairs & Maintenance of Farm Assets				1789.35	1800.75	1871.40	1856.55	1800.75	9118.80
	Sub-Total			Physical	9900	9950	10475	10400	9950	50675
				Bank Loan	11630.78	11704.88	12164.10	12067.58	11704.88	59272.21

ANNEXURE- I

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

District : Bongaigaon

(Rs. Lakh)

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK					Total
					Manikpur	Srijangram	Boitamari	Dangtol	Tapattary	
(b)	Water Resources									
i.	Shallow Tube well (Dia -80 mm, depth - 45 m)	0.31	No.	Physical	75	75	75	75	75	375
				Bank Loan	23.25	23.25	23.25	23.25	23.25	116.25
ii	Diesel Pump Set (5 HP)	0.35	No.	Physical	125	125	125	125	125	625
				Bank Loan	43.75	43.75	43.75	43.75	43.75	218.75
iii	Shallow Tube well with Solar Photovoltaic (1 HP)	2.59	No.	Physical	200	200	200	150	150	900
				Bank Loan	414.40	414.40	414.40	310.80	310.80	1864.80
iv	Shallow Tube well (Dia -150 mm, depth - 60 m)	0.73	No.	Physical	50	50	50	50	50	250
				Bank Loan	36.50	36.50	36.50	36.50	36.50	182.50
v	Electric Pump Set (2 HP)	0.14	ha.	Physical	100	100	100	100	100	500
				Bank Loan	14.00	14.00	14.00	14.00	14.00	70.00
vi	Water Storage Tank (5000 L)	0.53	No.	Physical	1500	1500	1500	1500	1500	7500
				Bank Loan	795.00	795.00	795.00	795.00	795.00	3975.00
vii	Water Storage Tank (10000 L)	0.74	1 ha	Physical	5	5	5	5	5	25
				Bank Loan	3.70	3.70	3.70	3.70	3.70	18.50
	Sub- Total			Physical	2055	2055	2055	2005	2005	10175
				Bank Loan	1330.60	1330.60	1330.60	1227.00	1227.00	6445.80
(c)	Farm Mechanization									
i.	Tractor with accessories and trailor (20 -40 PTO HP)	7.47	No.	Physical	60	75	75	60	60	330
				Bank Loan	358.56	448.20	448.20	358.56	358.56	1972.08
ii	Power Tiller with Trailor and CMVR Kit (12 - 16 HP)	2.78	No.	Physical	30	30	30	30	30	150
				Bank Loan	66.72	66.72	66.72	66.72	66.72	333.60
iii	Thresher (Single purpose) - Tractor mounted	2.30	No.	Physical	30	30	30	30	30	150
				Bank Loan	55.20	55.20	55.20	55.20	55.20	276.00
iv	Reaper (Self propelled)	1.35	No.	Physical	25	25	25	25	25	125
				Bank Loan	33.75	33.75	33.75	33.75	33.75	168.75
v	Tractor with accessories and trailor (40 - 70 PTO HP)	8.19	No.	Physical	10	10	10	10	10	50
				Bank Loan	65.52	65.52	65.52	65.52	65.52	327.60
vi	Rotavator	1.05	No.	Physical	10	10	10	10	10	50
				Bank Loan	10.50	10.50	10.50	10.50	10.50	52.50
vii	Thresher (Multiple purpose) - Tractor mounted	2.50	No.	Physical	20	20	20	20	20	100
				Bank Loan	40.00	40.00	40.00	40.00	40.00	200.00
	Sub-Total			Physical	185	200	200	185	185	955
				Bank Loan	630.25	719.89	719.89	630.25	630.25	3330.53

ANNEXURE- I

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

District : Bongaigaon

(Rs. Lakh)

Sl.No .	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK					Total
					Manikpur	Srijangram	Boitamari	Dangtol	Tapattary	
(d)	Plantation & Horticulture including Sericulture									
i.	Banana cultivation (1.8 m X 1.8 m)	1.00	1 acre	Physical	20	20	20	20	20	100
				Bank Loan	20.00	20.00	20.00	20.00	20.00	100.00
ii	Coconut cultivation - 7.5 m X 7.5m	0.96	1 acre	Physical	10	10	10	10	10	50
				Bank Loan	9.60	9.60	9.60	9.60	9.60	48.00
iii	Arecanut Cultivation - 2.7 m X 2.7 m	0.78	1 acre	Physical	30	30	30	30	30	150
				Bank Loan	23.40	23.40	23.40	23.40	23.40	117.00
iv	Papaya 2.25m x 2.25m	1.49	1 acre	Physical	10	10	10	10	10	50
				Bank Loan	14.90	14.90	14.90	14.90	14.90	74.50
v	Assam Lemon 3 m x 3 m	0.74	1 acre	Physical	20	20	20	20	20	100
				Bank Loan	14.80	14.80	14.80	14.80	14.80	74.00
vi	Rubber 4.75m x 4.75m	1.33	1 acre	Physical	5	5	5	5	5	25
				Bank Loan	6.65	6.65	6.65	6.65	6.65	33.25
vii	Mushroom (450 bags)	0.47	No.	Physical	10	10	10	10	10	50
				Bank Loan	4.70	4.70	4.70	4.70	4.70	23.50
viii	Pineapple Cultivation (Ha) - 90cm x 30cm x 60cm	2.23	1 acre	Physical	30	30	30	30	30	150
				Bank Loan	53.52	53.52	53.52	53.52	53.52	267.60
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	10	10	10	10	50
				Bank Loan	5.50	5.50	5.50	5.50	5.50	27.50
x	Mulberry Plantation (Acre)	0.60	1 Acre	Physical	10	10	10	10	10	50
				Bank Loan	6.00	6.00	6.00	6.00	6.00	30.00
xi	Construction of rearing house (Mulberry cocoon) floor area 400sq. Ft. for rearing 100 dfl/batch	1.85	1 Acre	Physical	10	10	10	10	10	50
				Bank Loan	14.80	14.80	14.80	14.80	14.80	74.00
xii	Construction of eri rearing house (size 15 X 25 capacity 100 eri dfls/crop)	1.00	15 X 25	Physical	10	10	10	10	10	50
				Bank Loan	10.00	10.00	10.00	10.00	10.00	50.00
	Sub-Total			Physical	175	175	175	175	175	875
				Bank Loan	183.87	183.87	183.87	183.87	183.87	919.35
(e)	Forestry and Wasteland Development									
i	Bamboo Cultivation (5 x 5)	0.70	1 ha	Physical	15	10	10	10	15	60
				Bank Loan	10.50	7.00	7.00	7.00	10.50	42.00
ii	Teak cultivation (2 x 2)	1.96	ha	Physical	6	6	6	6	6	30
				Bank Loan	9.41	9.41	9.41	9.41	9.41	47.05
	Sub-Total			Physical	21	16	16	16	21	90
				Bank Loan	19.91	16.41	16.41	16.41	19.91	89.05

ANNEXURE- I

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

District : Bongaigaon

(Rs. Lakh)

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK					Total
					Manikpur	Srijangram	Boitamari	Dangtol	Tapattary	
(f)	Animal Husbandry - Dairy									
	Term Loan									
i	Crossbred Cows yielding 10 Ltrs of Milk (1+1) with New Shed	2.77	2 animals	Physical	100	100	100	100	150	550
				Bank Loan	249.30	249.30	249.30	249.30	373.95	1371.15
ii	Crossbred Cows yielding 8 Ltrs of Milk (1+1) with New Shed	2.35	2 animals	Physical	60	75	60	60	60	315
				Bank Loan	126.90	158.63	126.90	126.90	126.90	666.23
iii	Two Buffaloes unit yielding 6 liters per day (1+1) with new shed	2.35	2 animals	Physical	100	100	150	100	150	600
				Bank Loan	211.50	211.50	317.25	211.50	317.25	1269.00
iv	Mini Dairy - 12 Ltrs (5 + 5 animals)	17.05	No.	Physical	5	6	5	5	5	26
				Bank Loan	76.73	92.07	76.73	76.73	76.73	398.99
v	Bulk Milk cooling Unit (2000 Ltr. Capacity)	9.35	No.	Physical	3	5	3	3	3	17
				Bank Loan	25.25	42.08	25.25	25.25	25.25	143.08
vi	Dairy processing equipment to produce Indigenous milk products	14.52	No.	Physical	1	1	1	1	1	5
				Bank Loan	13.07	13.07	13.07	13.07	13.07	65.35
vii	Calf rearing (10 heifer calves)	3.30	No.	Physical	5	5	5	5	5	25
				Bank Loan	14.85	14.85	14.85	14.85	14.85	74.25
viii	Dairy marketing outlet / parlour	2.20	No.	Physical	12	15	12	12	12	63
				Bank Loan	23.76	29.70	23.76	23.76	23.76	124.74
	Term Loan Sub-Total			Physical	286	307	336	286	386	1601
				Bank Loan	741.36	811.20	847.11	741.36	971.76	4112.79
	Working Capital (KCC)									
ix	Small Dairy Unit(1+1) Crossbred cows (Jersey CB/HF CB Cows) yielding on an average 8 ltrs of milk per day	1.44	No.	Physical	100	100	100	100	100	500
				Bank Loan	144.00	144.00	144.00	144.00	144.00	720.00
x	Small Dairy Unit(1+1) Crossbred cows (Jersey CB/HF CB Cows) yielding on an average 10 ltrs of milk per day	1.56	No.	Physical	60	50	50	50	50	260
				Bank Loan	93.60	78.00	78.00	78.00	78.00	405.60
xi	Small Dairy Unit(1+1) Buffaloes yielding on an average 6 ltrs of milk per day	1.54	No.	Physical	100	100	100	100	100	500
				Bank Loan	154.00	154.00	154.00	154.00	154.00	770.00
xii	Mini Dairy Unit(5+5) Crossbred cows (Jersey CB/HF CB Cows) yielding on an average 12 ltrs of milk per day	9.08	No.	Physical	1	0	0	1	0	2
				Bank Loan	9.08	0.00	0.00	9.08	0.00	18.16
	Working Capital (KCC) Sub-Total			Physical	261	250	250	251	250	1262
				Bank Loan	400.68	376.00	376.00	385.08	376.00	1913.76
	Total Animal Husbandry - Dairy			Physical	547	557	586	537	636	2863
				Bank Loan	1142.04	1187.20	1223.11	1203.46	1347.76	6026.55

ANNEXURE- I

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

District : Bongaigaon

(Rs. Lakh)

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK					Total
					Manikpur	Srijangram	Boitamari	Dangtol	Tapattary	
(g)	Animal Husbandry - Poultry									
	TERM LOAN									
i	Hybrid Broiler (1000 birds unit)	4.73	No.	Physical	125	100	125	125	100	575
				Bank Loan	473.00	378.40	473.00	473.00	378.40	2175.80
ii	Hybrid Broiler (5000 birds unit)	23.24	No.	Physical	1	0	0	0	1	2
				Bank Loan	18.59	0.00	0.00	0.00	18.59	37.18
iii	Duck Farming (28 F + 4 M Unit)	0.32	No.	Physical	50	50	50	50	50	250
				Bank Loan	16.00	16.00	16.00	16.00	16.00	80.00
iv	Duck Farming (100 F + 15 M Unit)	1.13	No.	Physical	50	50	50	50	50	250
				Bank Loan	56.50	56.50	56.50	56.50	56.50	282.50
v	Layer Farm (5000 birds unit) - 1:1-Cage system	58.79	No.	Physical	1	0	0	1	0	2
				Bank Loan	47.03	0.00	0.00	47.03	0.00	94.06
vi	Mesh Feed Mixing Unit 1.5 HP (12 ton per day)	20.00		Physical	1	1	1	1	1	5
				Bank Loan	16.00	16.00	16.00	16.00	16.00	80.00
vii	Retail Outlets	6.60		Physical	2	2	2	2	2	10
				Bank Loan	10.56	10.56	10.56	10.56	10.56	52.80
viii	Transport vehicles	8.80		Physical	1	1	1	1	1	5
				Bank Loan	7.04	7.04	7.04	7.04	7.04	35.20
ix	Mobile marketing units	5.00		Physical	1	1	1	1	1	5
				Bank Loan	4.00	4.00	4.00	4.00	4.00	20.00
	Term Loan Sub-Total				232	205	230	231	206	1104
					648.72	488.50	583.10	630.13	507.09	2857.54
	Working Capital									
x	Broiler Farm 1000 birds all in all out deep litter system	1.68	No.	Physical	50	50	50	50	50	250
				Bank Loan	84.00	84.00	84.00	84.00	84.00	420.00
xi	Broiler Farm 5000 birds all in all out deep litter system	8.66	No.	Physical	5	5	5	5	5	25
				Bank Loan	43.30	43.30	43.30	43.30	43.30	216.50
xii	Layer Farm 5000 birds (1:1:3 -cage system)	20.82	1 Acre	Physical	1	1	1	1	1	5
				Bank Loan	20.82	20.82	20.82	20.82	20.82	104.10
xiii	Duck Farm (100+15) semi Intensive System	1.00	1 Acre	Physical	100	100	100	100	100	500
				Bank Loan	100.00	100.00	100.00	100.00	100.00	500.00
xiv	Feed Mixing Units(12 ton/day)	20.00	1 Acre	Physical	1	1	1	1	1	5
				Bank Loan	20.00	20.00	20.00	20.00	20.00	100.00
xv	Transport vehicle	8.80	1 Acre	Physical	1	1	1	1	1	5
				Bank Loan	8.80	8.80	8.80	8.80	8.80	44.00
xvi	Retail Outlets	6.60	1 Acre	Physical	10	10	10	10	10	50
				Bank Loan	66.00	66.00	66.00	66.00	66.00	330.00
xvii	Mobile Marketing Units	5.00	1 Acre	Physical	10	10	10	10	10	50
				Bank Loan	50.00	50.00	50.00	50.00	50.00	250.00
xviii	Eggs broiler Carts	0.44	1 Acre	Physical	5	5	5	5	5	25

ANNEXURE- I

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

District : Bongaigaon

(Rs. Lakh)

Sl.No .	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK					Total
					Manikpur	Srijangram	Boitamari	Dangtol	Tapattary	
				Bank Loan	2.20	2.20	2.20	2.20	2.20	11.00
xix	Cold storage for poultry products	22.00	1 Acre	Physical	3	3	3	3	3	15
				Bank Loan	66.00	66.00	66.00	66.00	66.00	330.00
	Sub-Total			Physical	191	191	191	191	191	955
				Bank Loan	461.12	461.12	461.12	461.12	461.12	2305.60
	Total Animal Husbandry - Poultry			Physical	423	396	421	422	397	2059
				Bank Loan	1109.84	949.62	1044.22	1091.25	968.21	5163.14
(h)	Animal Husbandry -Sheep/Goat/Piggery									
i	Goat Rearing (10 F+1 M) - Black Bengal/Assam Hill Goat with new shed	1.01	No.	Physical	50	50	50	50	50	250
				Bank Loan	50.50	50.50	50.50	50.50	50.50	252.50
ii	Goat Rearing (10 F+1 M) - Cross Bred/Upgraded Sirohi Beetal with new shed	1.59	No.	Physical	50	50	50	50	50	250
				Bank Loan	79.50	79.50	79.50	79.50	79.50	397.50
iii	Goat Rearing (20 F+1 M) - Crossbred/Upgraded Sirohi/Beetal Goats	3.61	No.	Physical	50	30	50	30	30	190
				Bank Loan	144.40	86.64	144.40	86.64	86.64	548.72
iv	Pig rearing: Breeder cum fattening Unit - Crossbred Sows and 1 Exotic Boar (3 F + 1 M)	2.25	No.	Physical	50	50	50	50	50	250
				Bank Loan	90.00	90.00	90.00	90.00	90.00	450.00
v	Piggery – Breeding cum fattener unit (Crossbred 3F+ 1 exotic sows and one exotic boars)	2.31	No.	Physical	50	6	50	50	6	162
				Bank Loan	92.40	11.09	92.40	92.40	11.09	299.38
vi	Piggery-Breeding unit(20+4) 20 exotic sows and 4 exotic boars	14.61	No.	Physical	2	1	2	1	2	8
				Bank Loan	23.38	11.69	23.38	11.69	23.38	93.52
vii	Pig rearing: Breeder Unit - Crossbred Sows and 1 Exotic Boar (20 F + 4 M)	14.51	No.	Physical	1	0	1	1	0	3
				Bank Loan	11.61	0.00	11.61	11.61	0.00	34.83
	Term Loan Sub-Total			Physical	253	187	253	232	188	1113
				Bank Loan	491.79	329.42	491.79	422.34	341.11	2076.45
	Working Capital									
viii	KCC Assam Goat Hills unit (10+1)	0.61	No.	Physical	50	50	50	50	50	250
				Bank Loan	30.50	30.50	30.50	30.50	30.50	152.50
ix	KCC cross bred / upgraded sirohi/beetal goats (10+1)	0.71	No.	Physical	50	50	50	50	50	250
				Bank Loan	35.50	35.50	35.50	35.50	35.50	177.50
x	KCC Assam Hill Goat (20+1)	1.08	No.	Physical	50	50	50	50	50	250
				Bank Loan	54.00	54.00	54.00	54.00	54.00	270.00

ANNEXURE- I

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

District : Bongaigaon

(Rs. Lakh)

Sl.No .	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK					Total
					Manikpur	Srijangram	Boitamari	Dangtol	Tapattary	
xi	KCC cross bred / upgraded sirohi/beetal goats (20+1)	1.27	No.	Physical	50	50	50	50	50	250
				Bank Loan	63.50	63.50	63.50	63.50	63.50	317.50
xii	Piggery Breeder cum fattener unit(3+1) crossbred sows and 1 exotic boar	0.55	No.	Physical	50	50	50	50	50	250
				Bank Loan	27.50	27.50	27.50	27.50	27.50	137.50
	Sub-Total			Physical	250	250	250	250	250	1250
				Bank Loan	211.00	211.00	211.00	211.00	211.00	1055.00
	Total Animal Husbandry - Sheep/Goat & Piggery			Physical	503	437	503	482	438	2363
				Bank Loan	702.79	540.42	702.79	633.34	552.11	3131.45
(i)	Fisheries									
	TERM LOAN									
I.	Traditional fish culture in existing water bodies	0.36	1 bigha	Physical	125	150	125	125	150	675
				Bank Loan	45.00	54.00	45.00	45.00	54.00	243.00
ii	Fish culture in existing water bodies (0.3 m excavation)	0.76	1 bigha	Physical	50	50	50	35	50	235
				Bank Loan	38.00	38.00	38.00	26.60	38.00	178.60
iii	Fish culture in existing water bodies (0.5 m excavation)	1.02	1 bigha	Physical	15	12	15	12	15	69
				Bank Loan	15.30	12.24	15.30	12.24	15.30	70.38
iv	Fish Seed rearing in 3 Nurseries (20m x 10m x 1m) Nos.	1.32	200 sq.m x 3 Nos	Physical	5	5	5	5	5	25
				Bank Loan	6.60	6.60	6.60	6.60	6.60	33.00
v	Integrated pisciculture with Poultry-40 (pond with 40 poultry birds)	1.80	1 bigha	Physical	20	25	25	25	20	115
				Bank Loan	28.80	36.00	36.00	36.00	28.80	165.60
vi	Integrated pisciculture with Duckery -10 Nos (Bigha)	1.18	1 bigha	Physical	30	30	30	30	30	150
				Bank Loan	35.40	35.40	35.40	35.40	35.40	177.00
vii	Integrated pisciculture with Piggery- 4 Nos	2.05	2 bigha	Physical	10	10	10	10	10	50
				Bank Loan	16.40	16.40	16.40	16.40	16.40	82.00
viii	Semi- intensive fish culture with high stocking and multiple harvesting (1 m excavation)	2.20	1 bigha	Physical	10	10	10	10	10	50
				Bank Loan	17.60	17.60	17.60	17.60	17.60	88.00
ix	Ornamental fish culture in earthen ponds	0.70	200 sq mt	Physical	10	10	10	10	10	50
				Bank Loan	7.00	7.00	7.00	7.00	7.00	35.00
x	Capture cum culture fisheries in large water bodies like Beels with Pen	1.19	ha	Physical	5	5	5	5	5	2
				Bank Loan	5.95	5.95	5.95	5.95	5.95	29.75
	Sub-Total Term Loan			Physical	280	307	285	267	305	1421
				Bank Loan	216.05	229.19	223.25	208.79	225.05	1102.33

ANNEXURE- I

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

District : Bongaigaon

(Rs. Lakh)

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK					Total
					Manikpur	Srijangram	Boitamari	Dangtol	Tapattary	
	Working Capital									
xi	Composite fish culture (1 bisga/ 0.33/1340 m2)	0.46	1 Acre	Physical	10	10	10	10	10	50
				Bank Loan	4.60	4.60	4.60	4.60	4.60	23.00
xii	Semi -intensive fish culture for a short duration of 5 month (1 bigha/0.33 acre/1340 m2)	0.32		Physical	20	20	20	20	20	100
				Bank Loan	6.40	6.40	6.40	6.40	6.40	32.00
xiii	Raising of Fry to fingerling in rearing ponds (Unit area=0.15 ha WSA for 1 crop only)	0.38		Physical	20	20	20	20	20	100
				Bank Loan	7.60	7.60	7.60	7.60	7.60	38.00
xiv	Working Capital (KCC) : Integrated Fish Culture with poultry	0.56		Physical	20	20	20	20	20	100
				Bank Loan	11.20	11.20	11.20	11.20	11.20	56.00
xv	Working Capital (KCC) : Integrated Fish Culture with duck rearing	0.24		Physical	20	20	20	20	18	98
				Bank Loan	4.86	4.86	4.86	4.86	4.37	23.81
xvi	Integrated Fish Culture with piggery	1.11		Physical	20	20	20	20	20	100
				Bank Loan	22.20	22.20	22.20	22.20	22.20	111.00
	Sub-Total			Physical	110	110	110	110	108	548
				Bank Loan	56.86	56.86	56.86	56.86	56.37	283.81
	Total Fishery			Physical	390	417	395	377	413	1969
				Bank Loan	272.91	286.05	280.11	265.65	281.42	1386.14
(j)	Farm Credit-- Others, including Two Wheelers for farmers									
I.	Two Wheeler	0.70	No.	Physical	18	20	15	20	15	88
				Bank Loan	12.60	14.00	10.50	14.00	10.50	61.60
	Sub-Total			Physical	18	20	15	20	15	88
				Bank Loan	12.60	14.00	10.50	14.00	10.50	61.60
(k)	Farm Credit- Sustainable Agriculture practices									
i	Integrated Fish + Duck + Horticulture Farming	1.44	1 bigha	Physical	12	15	12	12	11	62
				Bank Loan	17.23	21.54	17.23	17.23	15.80	89.03
ii	Poultry + Fish+ Corn System	0.78	1 bigha	Physical	15	10	15	15	15	70
				Bank Loan	11.64	7.76	11.64	11.64	11.64	54.32
iii	Paddy + Toria culture with Apiculture	0.49	1 bigha	Physical	10	10	10	10	10	50
				Bank Loan	4.93	4.93	4.93	4.93	4.93	24.65
iv	Paddy + Vegetable+ Mushroom Cultivation+ Vermi Compost	0.93	No.	Physical	10	12	10	10	10	52
				Bank Loan	9.27	11.12	9.27	9.27	9.27	48.20
	Sub-Total			Physical	47	47	47	47	46	234
				Bank Loan	43.07	45.35	43.07	43.07	41.64	216.20
	Total Farm Credit			Physical	13213	13264	13784	13650	13196	72346
				Bank Loan	17078.66	16978.29	17718.67	17375.88	16967.55	86042.02

ANNEXURE- I

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

District : Bongaigaon

(Rs. Lakh)

Sl.No .	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK					Total
					Manikpur	Srijangram	Boitamari	Dangtol	Tapattary	
	Agriculture Infrastructure									
(i)	Construction of storage and Marketing Infrastructure									
i	Cold Storage (1000 MT)	80.00	No.	Physical	1	1	1	1	1	5
				Bank Loan	64.00	64.00	64.00	64.00	64.00	320.00
ii	Rural Godown (1000 MT)	40.00	No.	Physical	6	6	5	8	5	30
				Bank Loan	192.00	192.00	160.00	256.00	160.00	960.00
iii	Market Yard	13.31	No.	Physical	2	2	2	2	2	10
				Bank Loan	21.30	21.30	21.30	21.30	21.30	106.50
	Sub-Total			Physical	9	9	8	11	8	45
				Bank Loan	277.30	277.30	245.30	341.30	245.30	1386.50
						8.00				
(ii)	Land Development, Soil Conservation, Watershed De									
i	OFD Work (1 Ha : 100m x 100m)	0.16	No.	Physical	200	200	200	200	175	975
				Bank Loan	24.80	24.80	24.80	24.80	21.70	120.90
ii	Farm Pond (10m x 10m x 3m) with plastic sheet lining	0.25	ha.	Physical	300	200	200	250	200	1150
				Bank Loan	60.00	40.00	40.00	50.00	40.00	230.00
iii	Farm Pond (15m x 15m x 3m) with plastic sheet lining	1.10	ha.	Physical	5	5	5	5	5	25
				Bank Loan	4.40	4.40	4.40	4.40	4.40	22.00
	Sub-Total			Physical	505	405	405	455	380	2150
				Bank Loan	89.20	69.20	69.20	79.20	66.10	372.90
(iii)	Agriculture Infratructure - Others									
i	Seed Production and Processing	12.00	No.	Physical	3	4	3	4	5	19
				Bank Loan	28.80	38.40	28.80	38.40	48.00	182.40
ii	NADEP Compost (3m x 2m x 1m)	0.14	No.	Physical	300	300	300	300	300	1500
				Bank Loan	33.60	33.60	33.60	33.60	33.60	168.00
iii	Vermi compost (3m x 2m x 1m)	0.21	No.	Physical	200	300	200	200	300	1200
				Bank Loan	33.60	50.40	33.60	33.60	50.40	201.60
	Sub-Total			Physical	503	604	503	504	605	2719
				Bank Loan	96.00	122.40	96.00	105.60	132.00	552.00
	Total Agriculture Infrastructure			Physical	1017	1018	916	970	993	4914
				Bank Loan	462.50	468.90	410.50	526.10	443.40	2311.40
	Agriculture - Anciliary Activities									
(i)	Food & Agro Processing									
i	Fruit preservation	1.50	No.	Physical	15	20	15	15	12	77
				Bank Loan	18.00	24.00	18.00	18.00	14.40	92.40
ii	Rice mill Mordernisation	10.00	No.	Physical	2	2	2	2	2	10
				Bank Loan	16.00	16.00	16.00	16.00	16.00	80.00
iii	Bakery/ confectionery	1.00	No.	Physical	20	20	20	20	20	100
				Bank Loan	16.00	16.00	16.00	16.00	16.00	80.00
iv	Sauce/ jam/ ketchup	1.00	No.	Physical	15	15	15	15	15	75
				Bank Loan	12.00	12.00	12.00	12.00	12.00	60.00
v	Fish processing	1.00	No.	Physical	5	5	5	5	5	25
				Bank Loan	4.00	4.00	4.00	4.00	4.00	20.00

ANNEXURE- I

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

District : Bongaigaon

(Rs. Lakh)

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK					Total
					Manikpur	Srijangram	Boitamari	Dangtol	Tapattary	
vi	Cattle Feed Mill	5.50	No.	Physical	10	5	5	5	6	31
				Bank Loan	44.00	22.00	22.00	22.00	26.40	136.40
vii	Agro Based Dal Mills	4.00	No.	Physical	4	4	4	4	4	20
				Bank Loan	12.80	12.80	12.80	12.80	12.80	64.00
	Sub-Total			Physical	71	71	66	66	64	338
				Bank Loan	122.80	106.80	100.80	100.80	101.60	532.80
(ii)	Agriculture - Anciliary Activities - Others									
i	Loans to PACS/ FSS/ LAMPS/FPOs	10.00	No.	Physical	13	12	12	13	12	62
				Bank Loan	104.00	96.00	96.00	104.00	96.00	496.00
ii	Loans to MFI for on-lending to agriculture	10.00	No.	Physical	10	10	10	10	10	50
				Bank Loan	80.00	80.00	80.00	80.00	80.00	400.00
iii	PMJDY	0.10		Physical	300	300	300	300	300	1500
				Bank Loan	30.00	30.00	30.00	30.00	30.00	150.00
	Sub-Total			Physical	323	322	322	323	322	1612
				Bank Loan	214.00	206.00	206.00	214.00	206.00	1046.00
	Total Anciliary Activities			Physical	394	393	388	389	386	1950
				Bank Loan	336.80	312.80	306.80	314.80	307.60	1578.80
	Total Agriculture			Physical	14624	14675	15088	15009	14575	79210
				Bank Loan	17877.96	17759.99	18435.97	18216.78	17718.55	89932.22
	Micro, Small and Medium Enterprises (MSME)									
A	Term Loan									
i	Micro Enterprise	5.00	No.	Physical	400	400	400	300	350	1850
				Bank Loan	1600.00	1600.00	1600.00	1200.00	1400.00	7400.00
ii	Small Enterprises	110.00	No.	Physical	32	30	31	30	30	153
				Bank Loan	2816.00	2640.00	2728.00	2640.00	2640.00	13464.00
iii	Medium Enterprises	600.00	No.	Physical	1	1	1	1	1	5
				Bank Loan	480.00	480.00	480.00	480.00	480.00	2400.00
	Sub-Total			Physical	433	431	432	331	381	2008
				Bank Loan	4896.00	4720.00	4808.00	4320.00	4520.00	23264.00
B	Working Capital									
i	Micro Enterprises	2.00	No.	Physical	1250	1250	1250	1260	1250	6260
				Bank Loan	2000.00	2000.00	2000.00	2016.00	2000.00	10016.00
ii	Small Enterprises	10.00	No.	Physical	56	56	60	60	56	288
				Bank Loan	448.00	448.00	480.00	480.00	448.00	2304.00
iii	Medium Enterprises	300.00	No.	Physical	1	1	1	1	1	5
				Bank Loan	240.00	240.00	240.00	240.00	240.00	1200.00
	Sub-Total			Physical	1307	1307	1311	1321	1307	6553
				Bank Loan	2688.00	2688.00	2720.00	2736.00	2688.00	13520.00
	Total MSME			Physical	1740	1738	1743	1652	1688	8561
				Bank Loan	7584.00	7408.00	7528.00	7056.00	7208.00	36784.00

ANNEXURE- I

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

District : Bongaigaon

(Rs. Lakh)

Sl.No .	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK					Total
					Manikpur	Srijangram	Boitamari	Dangtol	Tapattary	
4	Credit Potential for Export Credit, Education & Housing									
i	Export Credit									
	Export Credit	25.00	No.	Physical	1	2	1	2	1	7
				Bank Loan	21.00	40.00	20.00	40.00	20.00	141.00
	Total			Physical		2	1	2	1	7
				Bank Loan	21.00	40.00	20.00	40.00	20.00	141.00
ii	Education									
	Education (upto Rs. 10 lakh)	5.00		Physical	50	50	40	40	40	220
				Bank Loan	200.00	200.00	160.00	160.00	160.00	880.00
	Total			Physical	50	50	40	40	40	220
				Bank Loan	200.00	200.00	160.00	160.00	160.00	880.00
iii	Housing									
a	Housing Loan for purchase/construction of house (upto Rs. 20.00 lakh)	20.00	No.	Physical	60	60	60	60	60	300
				Bank Loan	960.00	960.00	960.00	960.00	960.00	4800.00
b	Housing Loan for repairing (upto Rs. 2.00 lakh)	2.00	No.	Physical	350	500	350	350	350	1900
				Bank Loan	560.00	800.00	560.00	560.00	560.00	3040.00
	Total			Physical	410	560	410	410	410	2200
				Bank Loan	1520.00	1760.00	1520.00	1520.00	1520.00	7840.00
	Sub-Total			Physical	460	612	451	452	451	2427
				Bank Loan	1741.00	2000.00	1700.00	1720.00	1700.00	8861.00
5	Credit Potential for Infrastructure									
	Social Infrastructure Involving Bank Credit									
a	School (Private)	10.00	No.	Physical	12	10	12	12	10	56
				Bank Loan	96.00	80.00	96.00	96.00	80.00	448.00
b	Small Hospital / Nurshing Home	20.00	No.	Physical	2	2	2	3	2	11
				Bank Loan	32.00	32.00	32.00	48.00	32.00	176.00
c	Drinking Water Plant (RO) - 1000 Ltrs/hr capacity	8.00	No.	Physical	16	16	15	15	15	77
				Bank Loan	102.40	102.40	96.00	96.00	96.00	492.80
	Total			Physical	30	28	29	30	27	144
				Bank Loan	230.40	214.40	224.00	240.00	208.00	1116.80
v	Renewal Energy									
a	Bio-gas plant	0.20	No.	Physical	200	200	300	200	200	1100
				Bank Loan	32.00	32.00	48.00	32.00	32.00	176.00
b	Solar Units	0.28	No.	Physical	700	700	700	800	700	3600
				Bank Loan	156.80	156.80	156.80	179.20	156.80	806.40
	Total			Physical	900	900	1000	1000	900	4700
				Bank Loan	188.80	188.80	204.80	211.20	188.80	982.40

ANNEXURE- I

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

District : Bongaigaon

(Rs. Lakh)

Sl.No .	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK					Total
					Manikpur	Srijangram	Boitamari	Dangtol	Tapattary	
	Informal Credit - SHGs/JLGs									
	SHG	1.50		Physical	600	600	600	500	600	2900
				Bank Loan	900.00	900.00	900.00	750.00	900.00	4350.00
	JLG	2.50		Physical	200	150	150	150	150	800
				Bank Loan	500.00	375.00	375.00	375.00	375.00	2000.00
					800	750	750	650	750	3700
	Total				1400.00	1275.00	1275.00	1125.00	1275.00	6350.00
	GRAND TOTAL			Physical	18554	18703	19061	18793	18391	98742
				Bank Loan	29022.16	28846.19	29367.77	28568.98	28298.35	144026.42

अनुबंध II Annexure II

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

राज्य State	Assam	रु. लाख में Rs. lakh						
जिला District	Bongaigaon							
क्रम संSr No		2020-21		2021-22		2022-23		2023-24
		लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target
1	फसल ऋण Crop Loan							
	सीबी CBs	33094.26	2304.82	37584.23	4274.69	3760.78	5383.59	34247.34
	डीसीसीबी DCCB/SCB	350.50	31.71	1691.23	33.05	174.97	0.00	1631.50
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	3360.00	170.70	7245.60	98.86	1136.98	91.40	10597.46
	अन्य Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	उप जोड़ (अ) Sub-Total(A)	36804.76	2507.23	46521.06	4406.60	5072.73	5474.99	46476.30
2	मिथादी ऋण (एमआई+एलटी)Term Loan (MI+LT)							
	सीबी CBs	16205.53	10274.60	18431.94	5273.15	3742.71	9190.10	17212.12
	डीसीसीबी DCCB	950.50	49.50	805.48	21.74	178.29	39.00	801.81
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	3750.00	1645.04	2777.29	2648.35	1151.73	3430.92	4895.75
	अन्य Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	उप जोड़ (अ) Sub-Total(B)	20906.03	11969.14	22014.71	7943.24	5072.73	12660.02	22909.68
3	कुल कृषिगत ऋणTotal Agri. Credit	57710.79	14476.37	68535.77	12349.84	10145.46	18135.01	69385.98
	सीबी CBs	950.50	49.50	805.48	9547.84	7503.49	14573.69	51459.46
	डीसीसीबी DCCB	3360.00	170.70	7245.60	54.79	353.26	39.00	2433.31
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	36804.76	2507.23	46521.06	2747.21	2288.71	3522.32	15493.21
	अन्य Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	उप जोड़ (इ) Sub-Total(C)	57710.79	14476.37	68535.77	12349.84	10145.46	18135.01	69385.98
4	एमएसएमई MSME							
	सीबी CBs	28080.00	15962.94	24517.84	24382.73	24667.55	33725.34	28012.14
	डीसीसीबी DCCB	300.00	13.50	1140.36	38.56	1122.36	10.11	1057.76
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	1500.00	269.94	5701.80	343.93	5603.63	1303.75	6690.10
	अन्य Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	उप जोड़ (इ) Sub-Total(D)	29880.00	16246.38	31360.00	24765.22	31393.54	35039.20	35760.00
5	अन्य प्राथमिकता क्षेत्र Other Priority Sector*							
	सीबी CBs	12661.44	19241.95	11561.90	17942.62	4349.57	7246.63	12398.86
	डीसीसीबी DCCB	520.00	18.75	430.50	24.62	205.24	40.35	577.41
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	870.00	57.20	2071.60	157.62	995.19	182.96	3551.73
	अन्य Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	उप जोड़ (इ) Sub-Total(E)	14051.44	19317.90	14064.00	18124.86	5550.00	7469.94	16528.00
	कुल जोड़ (इ+इ+इ) Grand Total(C+D+E)	101642.23	50040.65	113959.77	55239.92	47089.00	60644.15	121673.98
	*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							

अनुबंध IIIANNEXXURE III

कृषि और संबद्ध गतिविधियों के तहत उप-क्षेत्रवार और एजेंसी के अनुसार ऋण 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

जिला District : Bongaigaon

राज्य State : Assam

(रु. लाख में Rs. lakh)

क्रम संSl. No.	विवरण एजेंसी/ गतिविधियां Particulars Agencies/ Activities	2020-21					2021-22					2022-23					2023-24 (लक्ष्य Target)				
		सौकी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total	सौकी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Other s	कुल Total	सौकी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total	सौकी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total
I	कसल ऋण Crop Loan	2098.15	31.71	170.70	0.00	2300.56	4274.69	33.05	98.86	0.00	4406.60	3760.78	174.97	1136.98	0.00	5072.73	34247.34	1631.50	10597.46	0.00	46476.30
II	सिमादी ऋण Term Loan	5564.98	49.50	850.04	0.00	6464.52	5272.15	21.74	2648.35	0.00	7942.24	3742.71	178.29	1151.73	0.00	5072.73	17212.12	801.81	4895.75	0.00	22909.68
1	जल संसाधन Water Resources	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	भूमि विकास Land Development	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	कृषि यंत्रीकरण Farm Mechanization	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	रेशम उत्पादन सहित वृक्षारोपण और कृषि उद्योग Plantation & Horticulture including Sericulture	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	पशुपालन- दूध उत्पादन विकास AH -Dairy Development	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	पशुपालन- मुर्गीपालन विकास AH -Poultry Development	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	पशुपालन- भेड़/ बकरी/शुकर पालन विकास AH - Sheep / Goat / Piggery Devt.	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	मत्स्यपालन विकास Fisheries Development	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	फॉरेस्ट्री और वेस्टलैंड विकास Forestry & Wasteland Dev.	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	भंडारण गोदाम और विपणन सुविधाएंStorage Godown & Marketing Facilities	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
11	कृषि और खाद्य प्रसंस्करणAgro and Food Processing	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
12	अन्य Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	उप जोड़ II Sub-total-II	5564.98	49.50	850.04	0.00	6464.52	5272.15	21.74	2648.35	0.00	7942.24	3742.71	178.29	1151.73	0.00	5072.73	17212.12	801.81	4895.75	0.00	22909.68
III	कुल जोड़ (I+II) Grand Total (I+II)	7663.13	81.21	1020.74	0.00	8765.08	9546.84	54.79	2747.21	0.00	12348.84	7503.49	353.26	2288.71	0.00	10145.46	51459.46	2433.31	15493.21	0.00	69385.98

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

DLTC	District Level Technical Committee
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>
<p>Shri Bhaskar Dayal Parashar Golaghat NABARD, Dist.Dev Office Ward No.8, Jagat Goswami Road, Near Govt. Higher Secondary School, Golaghat-785621 Mobile: 7002342015 golaghat@nabard.org</p>	<p>Shri Mantu Das Jorhat/Majuli NABARD, Dist. Dev. Office C/O - Dr. Rajita Goswami Building, Club Road, (Near Club Road Tiniali) Jorhat – 785001 Mobile: 8961330756 jorhat@nabard.org</p>	<p>Shri K Vaiphei Karbi Anglong/West Karbi Anglong/Dima Hasao NABARD, H/o Harilal Barman 2nd floor, Amolapatly, Byelane -2, Diphu - 782 460 Mobile: 9436896416 karbianglong@nabard.org</p>
<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>	



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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

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

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NABFINS Limited

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- 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
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✉ ho@nabfins.org

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- 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