



# संभाव्यतायुक्त ऋण योजना 2024-25

## Potential Linked Credit Plan 2024-25

कछार जिला  
CACHAR 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 : कछार                      राज्य : असम  
**District : Cachar                      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](http://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 रबिशंकर लिकमाबाम

जिला विकास प्रबन्धक

नाबार्ड

**कछार**

**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 75<sup>th</sup> 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](http://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**

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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

Cachar is characterized by an undulating topography, featuring hills, hillocks (known locally as "tillah"), wide plains, and low-lying waterlogged areas (referred to as "beels"). It holds a prominent position as the major district in the Barak Valley of Assam. Silchar, the current district headquarters of Cachar, was also the headquarters of the undivided Cachar district. The district shares its boundaries with Manipur to the east, Hailakandi district and a section of Bangladesh to the west, Mizoram to the south, and Dima Hasao district (including a portion of Meghalaya) to the north. According to the population census of 2011, the total population of the district was 17.36 lakh, with 81.83 percent constituting the rural population.

Agriculture stands as the predominant economic activity in the district, engaging approximately 80% of the population directly or indirectly. The district's agricultural landscape is characterized by a mono-cropping pattern, with paddy being the main food crop. Notable vegetable crops grown in the area encompass pulses, oilseeds, chilly, and various vegetables. The cultivation of significant plantation crops like tea, orange, pineapple, and banana also contributes to the local economy. Additionally, the district has embraced fisheries and animal husbandry on a large scale. The district's administrative hub, Silchar, holds crucial importance as a commercial center within the state. Serving as a gateway to Mizoram, Manipur, and Tripura, Silchar plays a vital role in supplying essential commodities to these states. To elevate Cachar's potential as a future economic hub, initiatives such as Export Processing Industrial Parks, grading and packaging facilities, Trade Facilitation Centers, and container scanning facilities could be established. Furthermore, there is a need for extensive awareness programs for new exporters and entrepreneurs, as well as trade delegations to neighboring countries.

### 2. Coverage of Banking network and its financial performance

In the district, the institutional credit structure comprises various types of banks, including Public Sector Banks, Private Sector Banks, Small Finance Banks, and Payment Banks, all serving as Commercial Banks. Additionally, there is a Regional Rural Bank (Assam Gramin Vikash Bank) and a State Cooperative Bank (Assam Cooperatives Apex Bank Ltd.). As of March 31, 2023, there are a total of 24 Commercial Banks with 141 branches, 220 ATMs, and 1466 BCs/BFs in the district. These Commercial Banks account for 92.56% of Deposit Outstanding and 96.11% of Loans & Advances Outstanding. For Commercial Banks, the Credit-Deposit (CD) ratio is 48.84%, and Priority sector advances make up 51.14% of total advances.

### 3. Sectoral trends in credit flow

The CD ratio of the district stood at 48.57%, 44.55%, and 47.04% for the years 2020-21, 2021-22, and 2023 respectively, which is below the desired target of 60%. The credit flow to the priority sector on the ground during these years amounted to Rs. 116161.25 lakh, Rs. 111442.22 lakh, and Rs. 129633.41 lakh respectively. The achievement in priority sector lending for the same periods was 86.82%, 67.61%, and 103.87% against the targets of Rs. 133788.89 lakhs, Rs. 164821.59 lakhs, and Rs. 124804.36 lakhs respectively. Regarding bank credit disbursement to the agriculture sector, inclusive of both crop and term loans, the figures for the last three years were Rs. 27509.12 lakhs in 2022-23, Rs. 23708.88 lakhs in 2021-22, and Rs. 23850.80 lakh in 2020-21. Specifically, crop loans disbursed by banks in the district during these years were Rs. 11582.80 lakhs in 2022-23, Rs. 7127.81 lakhs in 2021-22, and Rs. 4384.80 lakh in 2020-21. There has been noticeable growth in crop loans compared to the previous year. For the MSME sector, bank loans extended in the district amounted to Rs. 80929.87 lakhs in 2022-23, Rs. 51375.78 lakhs in 2021-22, and Rs. 86799.97 lakh in 2020-21. In terms of other priority sectors (OPS), the bank loans provided by various branches in the district were Rs. 21194.42 lakh, Rs. 36357.56 lakh, and Rs. 5510.48 lakh during 2022-23, 2021-22, and 2020-21 respectively. The

average ACP achievement during the past three years for the Agriculture Sector, MSME, and OPS were 41.13%, 122.29%, and 161.61% respectively.

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

The total projected credit potential for the Financial Year 2024-25 in the district is estimated at Rs. 231074.15 lakh, which is 7.98 % more than the PLP projections for the Financial Year 2023-24. The increase in projection may be attributed to the recent changes in government policies like liquidity infusion because of the greater emphasis in MSME sector to take care of reverse migration, saturation for KCC in the district, and continuation of Govt. Subsidy Schemes, Interest sub. for crop loan, changes in Scale of Finance & unit cost and various Schemes implemented by the Central and state Govt.

The broad sector-wise breakup of the above projections is Rs. 58561.92 lakh (25.34%) for Crop Production, Marketing and Food security, Rs. 34188.60 lakh (14.80%) for Agricultural Term Loans, Rs. 3576.13 lakh (1.55%) for Agricultural Infrastructure, Rs. 5390.00 lakh (2.33%) for Agriculture Ancillary Activities. The credit potential for total Agriculture advance is estimated at Rs. 101716.65 lakh (42.96%). The credit potential estimated for the MSME sector is Rs. 109360.00 lakh (47.33%), Export credit, Education, and Housing is Rs. 12004.00 lakh (5.19%), Social Infrastructure is Rs. 1169.60 lakh (0.51%), Renewable Energy is Rs. 114.40 lakh (0.05%) and Informal Credit is Rs. 6709.50 lakh (2.90%).

An amount of Rs. 13461.91 lakh has been projected in respect of Lakhimpur block of the district covered under Aspirational Block's programme of NITI Aayog.

#### **5. Development initiatives**

During the year 2022-23, several capacity-building programs were conducted, including meetings with NGOs, sensitization meetings for bankers, training for SHG leaders/members, visits of BLBC (Block Level Bankers' Committee) members to SHGs, and refresher programs for NGO field workers and village-level programs. In addition, various training sessions were conducted for women SHG members, benefiting 150 women in areas such as food processing, macramé and jute crafts, tailoring, stitching, and piggy under the MEDP. Similarly, 270 women SHG members were trained under the LEDP (in skills like handloom and design, bamboo and cane craft, and jute bag making. Notably, a model millet project was sanctioned under the FSPF (Farm Sector Promotion Fund) during 2022-23. Furthermore, the Pre-Capacity Building Phase of 2 Watershed projects in the Rajabazar block of Cachar district was approved. Additionally, an Integrated Tribal Development Programme (ITDP) is being implemented in the district's Lakhimpur Development Block, supported by the Tribal Development Fund, benefitting 200 tribal families. An Off-Farmer Producer Organization for the Handloom Cluster in the Lakhimpur Block of Cachar district was successfully established with the support of NABARD, promoting collaboration and growth within the sector. For Rural Infrastructure Development, as of March 31, 2023, a total of 253 projects with a RIDF loan of Rs. 57764.00 lakh were sanctioned for various Rural Development Projects through departments like PWD, WRD, Irrigation, Agriculture, Animal Husbandry & Veterinary, Fisheries, and Educational Institutions. Under the NABARD Infrastructure Development Assistance (NIDA), 104 projects with a loan amount of Rs. 4416.00 lakh were sanctioned by March 31, 2023, for institutions like colleges and Anganwadi Centers.

#### **6. Thrust Areas for 2024-25**

The district possesses substantial agricultural potential, yet the attainment of crop loans has been low, failing to correlate with the extensive Gross Crop Area. The prevailing trend of mono cropping and limited technology adoption among farmers underscores the need to prioritize farm mechanization and equip farmers with knowledge about crop diversification for the upcoming year, 2024-25. A noticeable concern is the inadequate coverage of Kisan Credit Cards



(KCC) among farmers. This deficiency often stems from farmers' struggles to provide accurate land documentation. To tackle this, a collaborative effort between the Agriculture Department and the land revenue/circle office is recommended. They can work together to devise a streamlined process for issuing simplified land documents exclusively for KCC issuance, thereby ensuring a more comprehensive inclusion of farmers in the KCC framework. Another pressing area of emphasis is the reinforcement of Farmer Producer Organizations (FPOs/FPCs) to aggregate agricultural produce. By eliminating intermediaries and establishing efficient marketing channels, this approach aims to empower farmers to secure improved prices for their products. Within the district, diverse ethnic groups engage in handloom activities, representing a promising avenue for sectoral advancement. Recognizing this, the development of the handloom sector is marked as a significant focus for the year 2024-25. To achieve this, strategic utilization of initiatives like the Weaver Mudra Scheme will be instrumental in nurturing growth and innovation in the handloom domain.

## **7. Major constraints and suggested action points**

Key constraints hindering agricultural development in the district encompass limited input mobilization capacity, infertile and light soil, inadequate market access, storage and agro-processing facilities, and a lack of farm mechanization. To counter these challenges, the following actionable measures are proposed: Emphasis should be placed on expanding the cultivation area and intensifying rice farming, as this staple crop holds a pivotal role in the district's agricultural landscape. The establishment of contemporary rice mills, oil expellers, and processing units is crucial. These facilities would augment the value addition process, enhancing the marketability of agricultural products. The district's considerable potential in domesticated animal wealth can be leveraged. Elevating livestock breeds through practices like crossbreeding local cows with exotic ones like Jersey, and upgrading local pigs using exotic Boar breeds, will lead to enhanced livestock productivity. Encouraging farmers, FPOs and Self-Help Groups (SHGs) to participate in commercial farming has the potential to elevate agricultural productivity and income. Ensuring the availability of Artificial Insemination (AI) services across all veterinary establishments will facilitate improved breeding practices and elevate the quality of livestock. The district's undulating terrain and high rainfall contribute to an abundance of natural water bodies such as beels, low-lying areas, and swamps. Effective planning, along with the provision of high-quality fingerlings, can optimize the utilization of these water bodies for fisheries and aquaculture. By embracing these suggested measures, the district can effectively combat its agricultural limitations, paving the way for economic growth and sustainable development of its untapped potential.

## **8. Way Forward**

Creating awareness and enhancing the skills of farmers hold vital importance for the comprehensive development of Agriculture, Animal Husbandry, and Fishery Sectors. Agriculture in the district, primarily organic, remains largely untapped due to communication challenges and the economic constraints faced by farmers. Identifying clusters of villages for organic farming, incorporating high-value or export-oriented crops within the existing farming systems, presents a promising approach. Given the district's reliance on imported animal feeds, urgent attention is required to establish an animal feed plant, potentially through Government funding or Public-Private Partnership (PPP) arrangements. Timely credit provision to impoverished and marginalized farmers is pivotal. This involves issuing Kisan Credit Cards (KCC), extending loans through Government-backed schemes, and facilitating credit access for Animal Husbandry, Fisheries, Self-Help Groups (SHGs), and Joint Liability Groups (JLGs). Simplification of documentation processes can significantly enhance ground-level credit flow (GLC) within the district. By focusing on these strategies, the district can uplift agricultural practices and foster socio-economic growth in a sustainable manner.

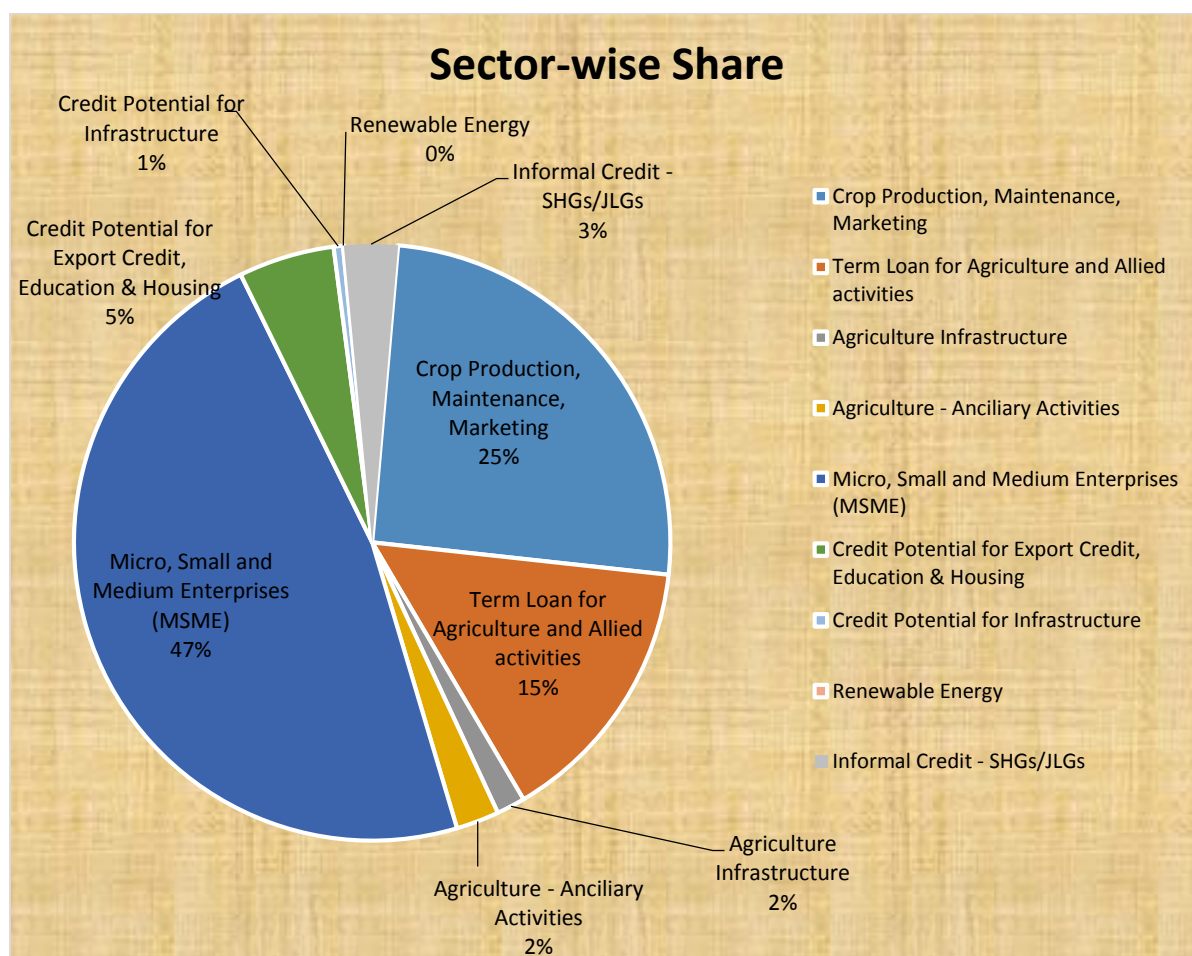
Appendix A

Broad Sector wise PLP Projections 2024-25

District : Cachar

State : Assam  
(Rs. lakh)

Sr. No.	Particulars	PLP Projections 2024-25
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance, Marketing	58561.92
ii	Term Loan for Agriculture and Allied activities	34188.60
	<b>Sub Total</b>	<b>92750.52</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	3576.13
<b>C</b>	<b>Agriculture - Ancillary Activities</b>	5390.00
<b>I</b>	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>101716.65</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises (MSME)</b>	109360.00
<b>III</b>	<b>Credit Potential for Export Credit, Education &amp; Housing</b>	12004.00
<b>IV</b>	<b>Credit Potential for Infrastructure</b>	1169.60
<b>V</b>	<b>Renewable Energy</b>	114.40
<b>VI</b>	<b>Informal Credit - SHGs/JLGs</b>	<b>6709.50</b>
	<b>Total Priority Sector (I to V)</b>	<b>231074.15</b>



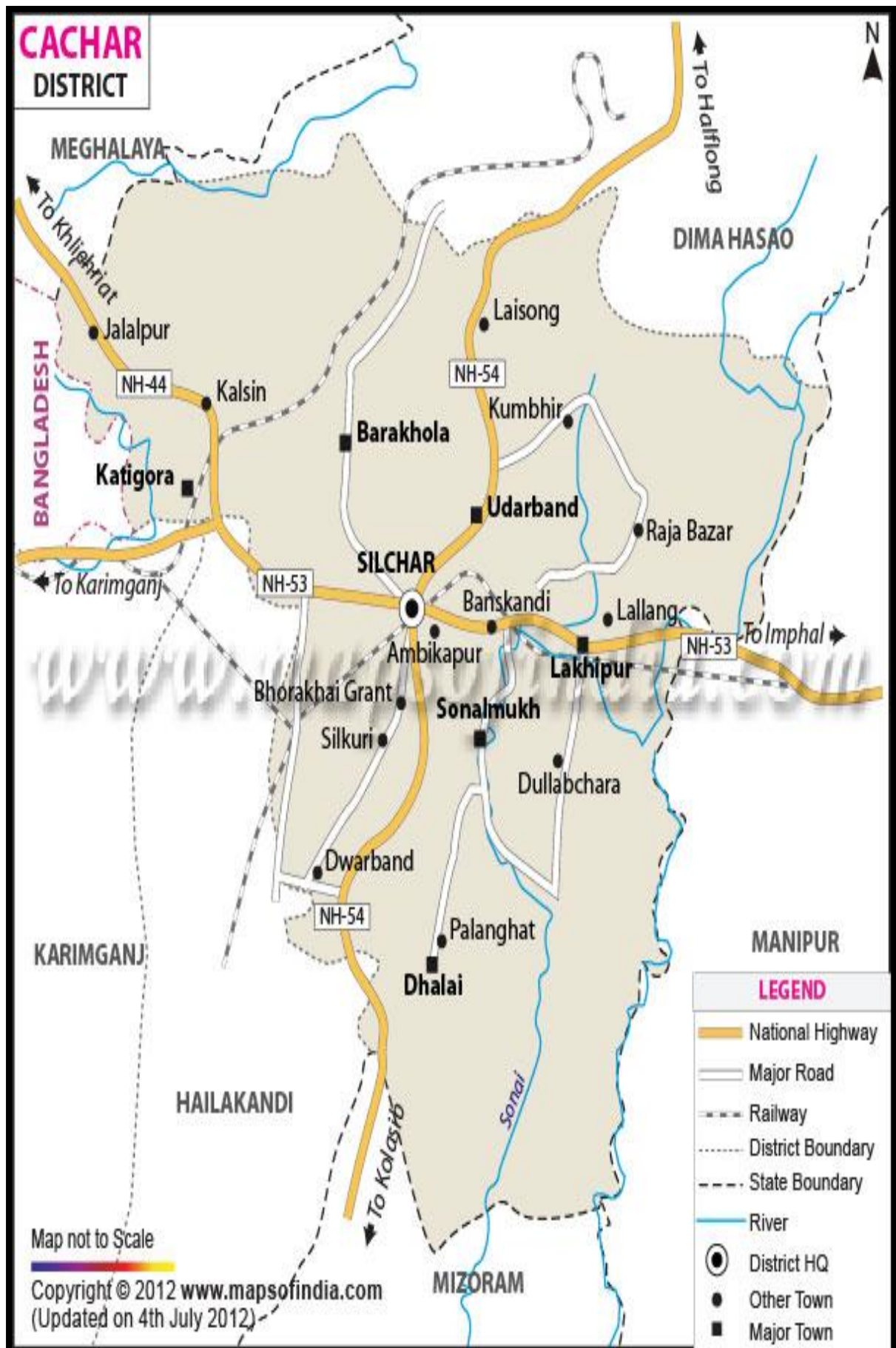
**SECTOR/SUB-SECTOR WISE ROJECTIONS - 2024-25**

**District : Cachar**

**State : Assam**  
(Rs. lakh)

<b>Sr. No.</b>	<b>Particulars</b>	<b>PLP Projections 2024-25</b>
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance, Marketing	58561.92
ii	Water Resources	1337.10
iii	Farm Mechanization	1165.35
iv	Plantation & Horticulture including Sericulture	5521.75
v	Forestry and Wasteland Development	429.23
vi	Animal Husbandry – Dairy	8012.19
vii	Animal Husbandry - Poultry	6517.71
viii	Animal Husbandry –Sheep, Goat, Piggery, etc.	4654.01
ix	Fisheries	5554.84
x	Farm Credit – Others, including Two Wheelers for Farmers	633.12
xi	Sustainable Agriculture Practices	363.30
	<b>Sub Total</b>	<b>92750.52</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
i	Construction of storage and Marketing Infrastructure	2868.00
ii	Land Development, Soil Conservation, Watershed Development	199.45
iii	Agriculture Infrastructure - Others	508.68
	<b>Sub Total</b>	<b>3576.13</b>
<b>C</b>	<b>Agriculture - Ancillary Activities</b>	
i	Food & Agro Processing	2260.00
ii	Agriculture - Ancillary Activities - Others	3130.00
	<b>Sub Total</b>	<b>5390.00</b>
<b>II</b>	<b>Total Agriculture</b>	<b>101716.65</b>
<b>III</b>	<b>Micro, Small and Medium Enterprises (MSME)</b>	
(a)	MSME - Term Loan	73760.00
(b)	MSME - Working Capital	35600.00
	<b>Total MSME</b>	<b>109360.00</b>
<b>IV</b>	<b>Credit Potential for Export Credit, Education &amp; Housing</b>	<b>12004.00</b>
a.	Export Credit	64.00
b.	Education	5200.00
c.	Housing	6740.00
<b>V</b>	<b>Credit Potential for Infrastructure</b>	<b>1284.00</b>
a.	<b>Social Infrastructure Involving Bank Credit</b>	1169.60
b.	<b>Renewable Energy</b>	114.40
<b>VI</b>	<b>Informal Credit - SHGs/JLGs</b>	6709.50
	<b>Total Priority Sector</b>	<b>231074.15</b>

District Profile											
DISTRICT : CACHAR			STATE : ASSAM		DIVISION : BARAK VALLEY & HILLS						
1. PHYSICAL & ADMINISTRATIVE FEATURES				2. SOIL & CLIMATE							
Total Geographical Area (sq.km)		3786		Agro-climatic Zone		Barak Valley Zone					
No. of Sub Divisions		4		Climate		Tropical wet with hot and wet summers and cool winters					
No. of Blocks		15		Soil Type		Clayey Loam, Alluvial and Red Alluvial					
No. of revenue villages		895									
No. of Gram Panchayats		163									
3. LAND UTILISATION [ha]				4. RAINFALL & GROUND WATER SCENARIO							
Total Area Reported		378600		Rainfall [in mm]		Normal	Actual	2019-20	2020-21	2021-22	
Forest Land		138409				3312	3058	1994	2103		
Area not available for cultivation		57902		Ground Water Scenario	Stage of G.W. Dpt.	No of Blocks					
Permanent Pasture and Grazing Land		8652			9.97	Safe	Critical	Semi Critical	Over	Total	
Land under Miscellaneous Tree Crops		21507			15	-	-	-	-	15	
Cultivable Wasteland		19165		5. DISTRIBUTION OF LAND HOLDING							
Current Fallow		2706		Classification of Holding		Holding		Area			
Other Fallow		4193				Nos.	% to Total	ha.	% to Total		
Net Sown Area		126066		<= 1 ha		76669	71.04	29859	26.67		
Total or Gross Cropped Area		189621		>1 to <=2 ha		17660	16.36	25259	22.56		
Area Cultivated More than Once		63555		>2 ha		13588	12.59	56824	50.76		
Cropping Intensity [GCA/NSA]		150		Total		107917	100.00	111943	100.00		
6. WORKERS PROFILE [in '000]				7. DEMOGRAPHIC PROFILE [in '000]							
Cultivators		120		Category	Total	Male	Female	Rural	Urban		
Of the above, Small/ Marginal Farmers		16		Population	1737	886	850	1421	315		
Agricultural Labourers		69		Scheduled Caste	265	136	129	NA	NA		
Workers engaged in Household Industries		24		Scheduled Tribe	18	9	9	NA	NA		
Workers engaged in Allied agro activities		NA		Literate	1174	640	534	NA	NA		
Other workers		395		BPL	NA	NA	NA	NA	NA		
8. HOUSEHOLDS [in '000]				9. HOUSEHOLD AMENITIES [Nos. in '000 Households]							
Total Households		380		Having brick/stone/concrete houses		48	Having electricity supply		145		
Rural Households		311		Having source of drinking water		258	Having independent toilets		308		
BPL Households		166		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]							
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]				Anganwadis		3941	Dispensaries		2		
Villages Electrified		985		Primary Health Centres		29	Hospitals		8		
Villages having Post Offices		985		Primary Health Sub-Centres		270	Hospital Beds		1604		
Villages having Banking Facilities		855		12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE[Nos]							
Villages having Primary Schools		914		Seed Farms		25	Agro Service Centres		8		
Villages having Primary Health Centres		299		Fertilizer Outlets		15	Soil Testing Centres		12		
Villages having Potable Water Supply		868		Pesticide Outlets		15	Approved nurseries		8		
Villages connected with Paved Approach Roads		229		Registered FPOs		29	Krishi Vigyan Kendras		1		
13. IRRIGATION COVERAGE [Ha]				14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING							
Area Available for Irrigation (NSA + Fallow)		128772		Mandis/ Markets [Nos]		8	Godown [Nos]		59		
Irrigation Potential Created		21326		Length of Pucca Road [km]		2075	Godown Capacity [MT]		35000		
Net Irrigated Area (Total area irrigated at least once)		1166		Length of Railway Line [km]		105	Cold Storage [Nos]		2		
Area irrigated by Canals / Channels		320		Goods Transport Vehicles [Nos]		18674	Cold Store Capacity [MT]		10000		
Area irrigated by Wells		955		16. AREA, PRODUCTION & YIELD OF MAJOR CROPS							
Area irrigated by Tanks		NA		Crop		Area ('000'ha)	Prod. ('000'MT)	Productivity	Avg. Yield [MT/ha]		
Area irrigated by Other Sources		NA		Autumn Paddy		5.08	13.82	2723	2.72		
Irrigation Potential Utilized (Gross Irrigated Area)		1275		Winter Paddy		68.04	188.13	2765	2.77		
15. PROCESSING UNITS				Summer Paddy		5.24	13.46	2569	2.57		
Type of Processing Activity		No of units		Total Paddy		78.35	215.41	2686	2.69		
Food Processing		73		Pulses		4.18	3.98	951	0.95		
Agro Processing		115		Oilseeds		2.04	0.51	250	0.25		
17. ANIMAL POPULATION AS PER CENSUS [Nos]				18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES [Nos]							
Category of animal		Total	Male	Female		Veterinary Hospitals/ Dispensaries		40	Dairy Cooperative Societies		26
Cattle-Cross bred		24685	NA	NA		Disease Diagnostic Centres		4	Milk Collection Centres		2
Cattle - Indigenous		330158	NA	NA		Artificial Insemination Centers [Nos]		27	Fishermen Societies		6
Buffaloes		50447	NA	NA		Animal Breeding Farms		1	Fish seed farms		2
Sheep-Cross bred		27098	NA	NA		Animal feed manufacturing units		-	Poultry hatcheries [Nos]		1
Sheep - Indigenous				Goat		139390	NA	NA	Fodder Farms [Nos]		2
Pig - Cross bred		1085	NA	NA		19. MILK, FISH, EGG PRODUCTION & PER CAPITA AVAILABILITY					
Pig - Indigenous		16745	NA	NA		Fish	Production [MT]	37622	Per cap avail. [gm/day]		22
Horse/Donkey/Camel		1257000	NA	NA		Egg	Production [lakh Nos]	179	Per cap avail. [nos/p.a.]		10
Poultry - Improved				Milk	Production [lakh LPD]	633	Per cap avail. [gm/day]		100		
Poultry - Indigenous				Meat	Production [MT]	2108	Per cap avail. [gm/day]		3		
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 - CGWB Report 2022; Item No. 8 - NREGA Report; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET & Dept. of Agr./Dir. of Eco. & Stat.; Item No. 17 - AH Census 2019; Item Nos. 18 & 19 - Dept. of Animal Hus./Dir. of Eco. & Stat.									



## District Profile - Write up

**Predominant Economic Activities prevalent in the district:** Agriculture stands as the primary economic activity in the district, with paddy being the main food crop. Noteworthy vegetable crops cultivated here encompass pulses, oilseeds, chili, and a variety of vegetables. The cultivation of significant plantation crops such as tea, oranges, pineapples, and bananas further contributes to the local economy. The district also actively engages in fisheries and animal husbandry on a substantial scale. The district's agro-climatic conditions are conducive to diverse agricultural endeavors, including the cultivation of plantation crops like tea, rubber, cashew, coffee, areca nut, coconut, and aromatic plants. It's worth noting that the district boasts a multitude of Tea Gardens, making it a significant hub for tea production in the state. The vicinity of Lakhipur along the banks of the Barak River has earned its reputation as the most prominent pineapple-growing area in the state. Beyond agriculture, explorations conducted by ONGC (Oil and Natural Gas Corporation) across various parts of Cachar have indicated substantial mineral oil and gas deposits, particularly in the Adamtilla area. Silchar, the district's administrative center, holds crucial commercial importance for the state. Serving as a gateway to Mizoram, Manipur, and Tripura, the town plays a vital role in supplying essential commodities to these neighboring states.

**Factors / infrastructure contributing or inhibiting the growth in Ground Level Credit (GLC):** The district headquarters of Cachar, Silchar, is rapidly evolving into an economic center. It serves as a significant economic gateway to Manipur, Mizoram, Tripura, Meghalaya, and Bangladesh. However, there's a pressing need to enhance the district's infrastructure development. The potential within the agriculture, animal husbandry, and fishery sectors is substantial. Establishing a value chain infrastructure for these sectors, encompassing storage, processing, and marketing, holds the potential to revolutionize the district's economy.

During 2022-23, MSMEs (Micro, Small, and Medium Enterprises) and OPS (Other Priority Sectors) emerged as major contributors to the ground-level credit flow. Handloom activities, prevalent among various ethnic groups, present significant development potential, particularly through initiatives like the Weaver Mudra Scheme. Nevertheless, the growth of ground-level credit flow in the district faces challenges. The limited banking service network and a lower achievement under the District Credit Plan are inhibiting factors that need to be addressed to unleash the full economic potential of the region.

**Critical interventions required in the district under major sectors for harnessing the potential estimated under PLP 2024-25 :** The timely and adequate provision of credit is integral to all economic endeavors. Therefore, it's imperative for banking and financial institutions to actively participate in initiatives such as covering all eligible farmers under the Kisan Credit Card (KCC) Scheme, implementing Government-sponsored programs, and providing financing to entities like FPOs (Farmer Producer Organizations), SHGs (Self-Help Groups), and JLGs (Joint Liability Groups). Collaboration and support from various line departments and stakeholders, facilitated through close coordination, are essential for the welfare of the community. Given the district's predominant engagement in agriculture, concerted efforts should be made to ensure timely and comprehensive coverage of all eligible farmers under the KCC Scheme. The traditional practice of animal husbandry is also prominent in the district. However, the import of animal feeds from outside the State contributes to high input costs for farmers. To mitigate this, establishing an animal feed plant within the district, either through Government funding or via Public-Private Partnership (PPP), is urgently needed. Additionally, the enhancement of indigenous breeds through the integration of exotic breeds holds potential for increasing milk and meat production, aligning with the goals outlined in this document. Handloom activities are deeply embedded within various ethnic communities in the district and offer substantial developmental prospects. Initiatives like the Weaver Mudra Scheme can play a pivotal role in catalyzing growth within this sector.



Banking Profile										
District	Cachar	State	Assam	Lead Bank	Punjab National Bank					
1. NETWORK & OUTREACH (As on 31/03/2023 )										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies assoiated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	24	141	72	13	56	2	NA	1466	6	2695
Regional Rural Bank	1	21	16	0	5	0	NA	52	43	18093
Cooperative Banks	1	1	0	0	1	0	NA	0	895	379955
Primary Agr. Coop. Society	39	39	39	0	0	0	NA	0	23	9742
All Agencies	65	202	127	13	62	2	11699	1518	4	1881
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [Rs.lakh]				
	31-Mar-21	31-Mar-22	31-Mar-23	Growth(%)	Share(%)	31-Mar-21	31-Mar-22	31-Mar-23	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	821663.38	908644.44	963636.30	6.05	92.56
Regional Rural Bank	NA	NA	NA	NA	NA	65732.72	67720.37	70055.73	3.45	6.73
Cooperative Banks	NA	NA	NA	NA	NA	6656.43	6893.34	7382.26	7.09	0.71
All Agencies	NA	NA	NA	NA	NA	894052.53	983258.15	1041074.29	5.88	100.00
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [Rs.lakh]				
	31-Mar-21	31-Mar-22	31-Mar-23	Growth(%)	Share(%)	31-Mar-21	31-Mar-22	31-Mar-23	Growth(%)	Share(%)
Commercial Banks	324101	315675	288191	-8.71	92.78	419846.23	422084.55	470647.94	11.51	96.11
Regional Rural Bank	17715	18366	19681	7.16	6.34	13297.10	15018.98	18223.33	21.34	3.72
Cooperative Banks	746	2481	2759	11.21	0.89	1123.71	919.14	847.52	-7.79	0.17
All Agencies	342562	336522	310631	-7.69	100.00	434267.04	438022.67	489718.79	11.80	100.00
4. CD-RATIO				5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)						
Agency	CD Ratio			Agency	Cumulative up to 31 March 2023					
	31-Mar-21	31-Mar-22	31-Mar-23		PMJDY	PMSBY	PMJJBY	APY		
Commercial Banks	51.10	46.45	48.84	Commercial Banks	840360	244970	107038	36314		
Regional Rural Bank	20.23	22.18	26.01	Regional Rural Bank	265788	36503	10345	9627		
Cooperative Banks	16.88	13.33	11.48	Cooperative Banks	0	378	101	4		
All Agencies	48.57	44.55	47.04	All Agencies	1106148	281851	117484	45945		
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2023)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	240689.14	51.14	63913.32	13.58	106084.15	22.54	NA	NA	NA	NA
Regional Rural Bank	15321.67	84.08	7023.35	38.54	9421.27	51.70	NA	NA	NA	NA
Cooperative Banks	171.64	20.25	140.04	16.52	0.00	0.00	NA	NA	NA	NA
All Agencies	256182.45	52.31	71076.71	14.51	115505.42	23.59	41.50	0.01	103556.52	21.15
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Agency	2020-21			2021-22			2022-23			Average Ach[%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	115187.38	112240.89	97.44	137597.76	105569.45	76.72	108566.40	120841.85	111.31	95.16
Regional Rural Bank	17585.81	3899.41	22.17	25765.12	5804.49	22.53	15426.81	8722.39	56.54	33.75
Cooperative Banks	1015.70	20.95	2.06	1458.71	68.28	4.68	811.15	69.17	8.53	5.09
All Agencies	133788.89	116161.25	86.82	164821.59	111442.22	67.61	124804.36	129633.41	103.87	86.10
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2020-21			2021-22			2022-23			Average Ach[%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	47895.63	4384.80	9.15	58876.67	7127.81	12.11	15620.55	11582.80	74.15	31.80
Term Loan (Agr)	23307.82	19466.00	83.52	26567.62	16581.07	62.41	28648.09	15926.32	55.59	67.17
Total Agri. Credit	71203.45	23850.80	33.50	85444.29	23708.88	27.75	44268.64	27509.12	62.14	41.13
MSME	52140.00	86799.97	166.47	66896.00	51375.78	76.80	65480.00	80929.87	123.59	122.29
Other Priority Sectors*	10445.44	5510.48	52.75	12481.30	36357.56	291.30	15055.72	21194.42	140.77	161.61
Total Priority Sector	133788.89	116161.25	86.82	164821.59	111442.22	67.61	124804.36	129633.41	103.87	86.10
9. NPA Position ( Outstanding)										
Agency	2020-21			2021-22			2022-23			Average NPA [%] in last 3 years
	Total O/S	NPA Amount	% NPA	Total O/S	NPA Amount	% NPA	Total O/S	NPA Amount	% NPA	
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Cooperative Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	419664.63	34023.11	8.11	447515.12	38428.72	8.59	504884.02	45281.29	8.97	8.55
OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy										
Sources : SLBC Website - https://onlinesbene.nic.in/										

## Banking Profile – Write up

### Financial performance of the banks in the district during last three years:

The credit flow to the priority sector on the ground during these years amounted to Rs. 116161.25 lakh, Rs. 111442.22 lakh, and Rs. 129633.41 lakh respectively. The achievement in priority sector lending for the same periods was 86.82%, 67.61%, and 103.87% against the targets of Rs. 133788.89 lakhs, Rs. 164821.59 lakhs, and Rs. 124804.36 lakhs respectively. Regarding bank credit disbursement to the agriculture sector, inclusive of both crop and term loans, the figures for the last three years were Rs. 27509.12 lakhs in 2022-23, Rs. 23708.88 lakhs in 2021-22, and Rs. 23850.80 lakh in 2020-21. Specifically, crop loans disbursed by banks in the district during these years were Rs. 11582.80 lakhs in 2022-23, Rs. 7127.81 lakhs in 2021-22, and Rs. 4384.80 lakh in 2020-21. There has been noticeable growth in crop loans compared to the previous year. For the MSME sector, bank loans extended in the district amounted to Rs. 80929.87 lakhs in 2022-23, Rs. 51375.78 lakhs in 2021-22, and Rs. 86799.97 lakh in 2020-21. In terms of other priority sectors (OPS), the bank loans provided by various branches in the district were Rs. 21194.42 lakh, Rs. 36357.56 lakh, and Rs. 5510.48 lakh during 2022-23, 2021-22, and 2020-21 respectively. The average ACP achievement during the past three years for the Agriculture Sector, MSME, and OPS were 41.13%, 122.29%, and 161.61% respectively.

### Performance of banks under special programmes

Over the past three years, the district's Kisan Credit Card (KCC) scheme progress has seen varying trends. In 2020-21, 5262 KCC loans amounting to Rs. 3518.96 lakhs were disbursed. In 2021-22, 6745 KCC loans worth Rs. 5540.89 lakhs were disbursed. In 2022-23, 4414 loans totaling Rs. 2314.36 lakhs were disbursed. As of March 31, 2023, 43796 KCC loans, totaling Rs. 24622.65 lakhs, are outstanding. Additionally, by March 31, 2023, 26665 Rupay cards were issued, of which 24180 cards were activated. Within the KCC – Animal Husbandry scheme, disbursements over the past three years were 91 KCC loans (Rs. 102.01 lakhs) in 2020-21, 55 KCC loans (Rs. 51.39 lakhs) in 2021-22, and 76 loans (Rs. 73.10 lakhs) in 2022-23. As of March 31, 2023, 1563 KCC loans (Rs. 3339.86 lakhs) are outstanding. Moreover, by March 31, 2023, 21 Rupay cards were issued and activated. Similarly, for the KCC – Fisheries scheme, disbursements in the last three years were 202 KCC loans (Rs. 158.45 lakhs) in 2020-21, 86 KCC loans (Rs. 98.30 lakhs) in 2021-22, and 67 loans (Rs. 244.41 lakhs) in 2022-23. As of March 31, 2023, 481 KCC loans (Rs. 546.85 lakhs) are outstanding. Furthermore, by March 31, 2023, 74 Rupay cards were issued and activated.

As of March 31, 2023, the cumulative participation figures for different agencies in various government schemes are as follows: Among Commercial Banks, there have been 840360 enrollments under the Pradhan Mantri Jan Dhan Yojana (PMJDY), 244970 under the Pradhan Mantri Suraksha Bima Yojana (PMSBY), 107038 under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), and 36314 under the Atal Pension Yojana (APY). The Regional Rural Banks have witnessed 265788 enrollments in PMJDY, 36503 in PMSBY, 10345 in PMJJBY, and 9627 in APY. Cooperative Banks have participated with 378 enrollments in PMSBY, 101 in PMJJBY, and 4 in APY, although there are no enrollments under PMJDY. In total, across all agencies, there have been 1106148 enrollments in PMJDY, 281851 in PMSBY, 117484 in PMJJBY, and 45945 in APY.

### Financial health of the banks in the district

- a. **Commercial Banks:** As of March 31, 2023, the district is served by a total of 24 Commercial Banks, collectively operating 141 branches, 220 ATMs, and 1466 BCs/BFs. The CD (Credit-Deposit) ratio for Commercial Banks during the periods 2020-21, 2021-22, and 2022-23 stood at 51.10%, 46.45%, and 48.84% respectively. The loans and advances outstanding during these years were Rs. 419846.23 lakhs, Rs. 422084.55 lakhs, and Rs. 470647.94 lakhs, while the deposit outstanding figures were Rs. 821663.38 lakhs, Rs. 908644.44 lakhs, and Rs. 963636.30 lakhs. It is noteworthy that



the CD ratio did not meet the desired target of 60% during these three years. Regarding ACP (Annual Credit Plan) achievements, the figures for 2020-21, 2021-22, and 2022-23 were 97.44%, 76.72%, and 111.31% respectively. These achievements were in comparison to the targets of Rs. 115187.38 lakhs, Rs. 137597.76 lakhs, and Rs. 108566.40 lakhs for those respective years. As of March 31, 2023, these Commercial Banks accounted for a significant portion of the district's financial landscape, constituting 92.56% of Deposit Outstanding and 96.11% of Loans & Advances Outstanding. In terms of specific sectors, the priority sector advances, agricultural advances, and loans to weaker sections constituted 51.14%, 13.58%, and 22.54% respectively of the outstanding advances offered by these Commercial Banks.

- b. Regional Rural Bank:** As of March 31, 2023, the district is served by the single Regional Rural Bank (Assam Gramin Vikash Bank), operating 21 branches and 52 BCs/BFs. The CD (Credit-Deposit) ratio for RRB during the periods 2020-21, 2021-22, and 2022-23 stood at 20.23%, 22.18%, and 26.01% respectively. The loans and advances outstanding during these years were Rs. 13297.10 lakhs, Rs. 15018.98 lakhs, and Rs. 18223.33 lakhs, while the deposit outstanding figures were Rs. 65732.72 lakhs, Rs. 67720.37 lakhs, and Rs. 70055.73 lakhs. It is noteworthy that the CD ratio did not meet the desired target of 60% during these three years. Regarding ACP (Annual Credit Plan) achievements, the figures for 2020-21, 2021-22, and 2022-23 were 22.17%, 22.53%, and 56.54% respectively. These achievements were in comparison to the targets of Rs. 17585.81 lakhs, Rs. 25765.12 lakhs, and Rs. 15426.81 lakhs for those respective years. As of March 31, 2023, these RRB accounted 6.73% of Deposit Outstanding and 3.72% of Loans & Advances Outstanding of the district. In terms of specific sectors, the priority sector advances, agricultural advances, and loans to weaker sections constituted 84.08%, 38.54%, and 51.70% respectively of the outstanding advances offered by the RRB.
- c. State Cooperatives Bank:** There is only one State Cooperative Bank (Assam Cooperatives Apex Bank Ltd.) with a single branch in the district. The CD (Credit-Deposit) ratio for StCB during the periods 2020-21, 2021-22, and 2022-23 stood at 16.88%, 13.33%, and 11.48% respectively. The loans and advances outstanding during these years were Rs. 1123.71 lakhs, Rs. 919.14 lakhs, and Rs. 847.52 lakhs, while the deposit outstanding figures were Rs. 6656.43 lakhs, Rs. 6893.34 lakhs, and Rs. 7382.26 lakhs. Regarding ACP (Annual Credit Plan) achievements, the figures for 2020-21, 2021-22, and 2022-23 were 2.06%, 4.68%, and 8.53% respectively. These achievements were in comparison to the targets of Rs. 1015.70 lakhs, Rs. 1458.71 lakhs, and Rs. 811.15 lakhs for those respective years. As of March 31, 2023, these StCB accounted 0.71% of Deposit Outstanding and 0.17% of Loans & Advances Outstanding of the district. In terms of specific sectors, the priority sector advances and agricultural advances constituted 20.25% and 16.52% respectively of the outstanding advances offered by the StCB.

### Other Credit delivery systems in the district

As of March 31, 2023, Commercial Banks have a total of 1466 BCs/BFs, while Regional Rural Banks have 52 BCs/BFs.

**Status of Cooperatives in the District :** Cachar district has the following cooperative societies:

Sr. No	Type	Number of Societies
<b>A. Details of Non Credit Cooperative Societies</b>		
1	Women Multipurpose C/S	83
2	Multipurpose C/S	20
3	Cluster Level Federation C/S	25
4	Dairy C/S	26
5	Fishery C/S	07

Sr. No	Type	Number of Societies
6	Farming C/S	09
7	Primary Agro Producer C/S	18
8	Consumer C/S	05
9	Industrial C/S	05
10	Housing C/S	08
11	Others C/S	42
	<b>Total of A</b>	<b>248</b>
<b>B. Details of Credit Cooperative Societies</b>		
12	Primary Agriculture Credit Societies (GPSS)	39
13	Thrift and Credit C/S	38
	<b>Total of B</b>	<b>77</b>
	<b>Grand Total</b>	<b>325</b>
<i>DRCS submitted during DCDC meeting</i>		

## 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.

### Methodology

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

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

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

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

Sr. No.	Sector	Methodology of estimation of credit potential
1	<b>Crop loans</b>	<ul style="list-style-type: none"> <li>Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings, Study the cropping pattern and cropping intensity (GCA/NSA)</li> <li>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;</li> <li>Estimation of credit potential taking into account Scale of Finance and KCC guidelines</li> <li>Block-wise allocation of potential taking into account credit absorption capacity</li> </ul>
2	<b>Water Resources</b>	<ul style="list-style-type: none"> <li>Collection of data on ultimate irrigation potential, area under irrigation and balance potential available under groundwater and surface water.</li> <li>Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures</li> <li>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.</li> </ul>
3	<b>Farm Mechanisation</b>	<ul style="list-style-type: none"> <li>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;</li> </ul>

Sr. No.	Sector	Methodology of estimation of credit potential
		<ul style="list-style-type: none"> <li>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</li> <li>Based on the cropping pattern, topography etc., similar assessment is made for power tillers, combine Harvesters, etc.</li> </ul>
4	<b>Plantation and Horticulture</b>	<ul style="list-style-type: none"> <li>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;</li> <li>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</li> </ul>
5	<b>Animal Husbandry – Dairy</b>	<ul style="list-style-type: none"> <li>Collection of data on number of milch animals as per the latest census</li> <li>Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% 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;</li> <li>1/6<sup>th</sup> of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2<sup>nd</sup> and 3<sup>rd</sup> lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.</li> </ul>

### Utility

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

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

### Limitations and constraints

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

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

## Chapter 1

### Important Policies and Developments

#### 1.1 Policy Initiatives - Government of India

##### 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, NDDDB and NFDB are required to prepare national level action plans for strengthening of primary cooperative societies and establishment of new multipurpose PACS or primary Dairy/ Fishery cooperative societies, as per requirement.

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

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

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

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

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

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

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

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

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

- i. Master Circular on Lead Bank Scheme (FIDD.CO.LBS.BC.No.04/02.01.001/2023-24 dated 03 April 2023) issued by RBI has inter alia included revised agenda for SLBC meetings, activities under annual calendar, mechanism of data flow for LBS fora meetings, alternative framework of Due Diligence in place of No Dues Certificate, etc.

- ii. As per Master Circular on SHG - Bank Linkage Programme (FIDD.CO.FID.BC.No.1/12.01.033/2023-24 dated 01 April 2023) issued by RBI, a simple system requiring minimum procedures and documentation is a precondition for augmenting flow of credit to SHGs.
- iii. Master Circular on Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG-Bank Linkage Programme consolidating all the instructions/guidelines issued on the subject issued till date was issued by RBI vide circular FIDD.GSSD.CO.BC.No.07/09.01.003/2023-24 dated 26 April 2023.

### **1.3 Policy Initiatives – NABARD**

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

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in agriculture sector, NABARD provides refinance to the cooperative banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of Rs. 1,07,015 crore was disbursed during the year 2022-23.

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

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

#### **1.3.3 Special Refinance Scheme**

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

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

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

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

RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects, at present covers as many as 39 activities, classified under three broad sector, viz; (i) Agriculture and related sector (ii) Social Sector and (iii) Rural Connectivity. RIDF is estimated to create/restore irrigation



potential of 376 lakh ha, 5.35 lakh km of rural roads and 13.34 lakh meters of bridges and also generate non-recurring employment of 3029 crore man-days as on 31 March 2023.

### **1.3.6 Micro Credit Intervention**

NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs, training and capacity building of SHG members and other stakeholders, besides initiating special programmes for backward regions.

### **1.3.7 Financial Inclusion**

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

### **1.3.8 Institutional Development**

- **Cooperative Development Fund (CDF):**

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

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

### **1.3.9 Farm Sector Development**

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

### **1.3.10 Off Farm Sector Development**

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

### **1.3.11 Agriculture Credit target for 2023-24**

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

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

#### 1.4. Policy Initiatives – State Government

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

#### 1.4.2 Digital transformation in the Government

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

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

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

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

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

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

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

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

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

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

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

#### **1.4.9 200 years of Assam Tea**

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

#### **1.4.10 Commercial Tree Plantation:**

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

#### **1.4.11 Climate Change**

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

#### **1.4.12 Agriculture:**

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

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

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

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

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

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

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

#### **1.4.13 Animal Husbandry & Veterinary**

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

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

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

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

#### **1.4.14 Fisheries:**

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

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

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

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

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

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

#### **1.4.16 Soil & Water Conservation**

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

#### **1.4.17 Tourism:**

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

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

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

#### **1.4.19 Agri Vision 2025**

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

#### **1.4.20 Assam Agenda 2030**

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

#### **1.4.21 Assam State Rural Livelihood Mission (ASRLM)**

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

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

#### **1.4.22 Incentive to SHG members**

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

#### **1.4.23 Status of Cooperatives in the State**

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

<b>Sr. No.</b>	<b>Type</b>	<b>No. of Societies</b>
<b>A</b>	<b>Non Credit Cooperative Societies</b>	
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
	<b>Total</b>	<b>8556</b>
<b>B</b>	<b>Credit Cooperative Societies</b>	
10	Primary Agriculture Credit Societies	2351
<b>C</b>	<b>Multi State Cooperative Societies (MSCs)</b>	
11	MSCs	----

Source: Report of RCS, Govt. of Assam

Source: Statistical Handbook  
Assam 2022

\* RCS, Govt. of Assam

#### **1.4.24 State Government Sponsored Programmes with Bank Credit**

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

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

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

## CHAPTER – 2

## CREDIT POTENTIAL FOR AGRICULTURE

As per RBI Master Directions on Priority Sector Lending (Targets and Classification) updated as on 27 July 2023, the lending to agriculture sector will include Farm Credit (Agriculture and Allied Activities), lending for Agriculture Infrastructure and Ancillary Activities.

**2.1 Farm Credit**

Farm Credit includes loans for individual farmers, SHGs, JLGs, and Proprietorship firms directly engaged in Agriculture and Allied Activities (e.g., dairy, fishery, animal husbandry, poultry, beekeeping, and sericulture). It covers crop loans, horticulture, machinery purchase, pre/post-harvest activities, loans for distressed farmers, and Kisan Credit Card Scheme. Small farmers can access credit for land purchases, and loans are provided against agricultural produce. Additionally, loans are available for installing Solar Agriculture Pumps and solar power plants on agricultural land. Corporate farmers, FPOs/FPCs, Partnership firms, and farmer cooperatives can also access credit with specified limits.

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

Farming constitutes the primary occupation in the district of Cachar, which falls under the Barak Valley Agro-climatic zone. Small and marginal farmers, with an average size of 0.58 hectares, own a significant portion of land holdings, approximately 87.40%. As a result, these small and marginal farmers wield substantial influence in shaping the growth of the agricultural sector within the district.

The total geographical area of Cachar district spans 3,78,600 hectares, and the normal Gross Cropped Area (GCA) accounts for 189621 hectares. Over the past ten years (2011-12 to 2020-21), the GCA has fluctuated between 1,53,318 hectares to 1,93,145 hectares. Meanwhile, the average Net Sown area for the same period is recorded at 126066 hectares, with a range of 1,15,386 hectares to 1,40,303 hectares. This Net Sown area constitutes approximately 33.30% of the district's total geographical area. During the year 2021-22, only 1.00% of the Net Sown area was under irrigation, whereas the remaining area relied on rain-fed irrigation methods. The district boasts a cropping intensity of about 150%. Taking into account the historical data and fluctuations in GCA over the past decade, the Gross Cropped Area and Net Sown Area for the year 2024-25 are estimated to fall within the range of 1,89,621 hectares and 1,26,066 hectares, respectively.

Paddy/Rice represents the major crop cultivated in the district, covering about 41.32% of the Gross Cropped Area. Additionally, other significant crops include Rabi & Kharif Vegetables, Pulses, and Oilseeds, contributing approximately 3.66%, 2.20%, and 1.07% of the Gross Cropped Area, respectively. The cultivated area of major crops the over past five years are given as under:

(Area in Ha.)						
Sr. No.	Crops	2017-18	2018-19	2019-20	2020-21	2021-22
1	Paddy	111046	108656	108823	76921	78353
2	Pulses	3962	3979	4006	4180	4180
3	Oilseeds	2965	2889	2920	2037	2037
4	Potatoes	2434	2375	2537	2755	2755
5	Chilly	1020	1031	1042	1135	1135
6	Kharif Vegetables	2355	2355	2358	2135	2135
7	Rabi Vegetables	4944	4944	5033	4810	4810

(Source: Land Utilisation Statistics and Statistical Handbook 2022, Assam Directorate of Economics and Statistics, Assam)

The district's agriculture department is actively implementing several schemes for the welfare of farmers. These include leveraging technology through NeGP to provide essential information and services, boosting rainfed area productivity with NMSA, enhancing oil crop production via NMOOP, ensuring water availability through PMKSY's comprehensive water management strategies, driving agricultural growth with RKVY, creating critical infrastructure through RIDF, doubling farmer income with CMSGUY by providing tractor units, offering income support through PM Kisan Samman Nidhi, and providing crop insurance and financial aid with PMFBY to stabilize farmers' income in case of crop failures due to various factors. These initiatives collectively aim to uplift farmers and promote sustainable agricultural development.

The Government of India has implemented the Interest Subvention Scheme for short-term crop loans from 2022-23 to 2024-25. This scheme restores Interest Subvention to 1.5% for all financial institutions, including Public Sector Banks, Private Sector Banks, Small Finance Banks, Regional Rural Banks, Cooperative Banks, and Computerised PACS associated with commercial banks. The Interest Subvention of 1.5% is granted to lending institutions for offering short-term agricultural loans up to Rs. 3 lakh to farmers. Farmers engaged in Agriculture and allied activities, such as Animal Husbandry, Dairying, Poultry, and Fisheries, can access loans at an interest rate of 7% p.a. Additionally, a 3% subvention (Prompt Repayment Incentive – PRI) is given to farmers who repay their loans promptly, resulting in an effective interest rate of 4% p.a. This initiative aims to support farmers and encourage timely loan repayment.

**Progress under Kisan Credit Card (KCC) for last three years in the district:**

Year	No. of KCC loan during the year	Amount disbursed during the year (Rs. in Lakhs)	Total no. of KCC O/S	Outstanding amount (Rs. in Lakhs)	Number of rupay card issued	Card activated
2020-21	5262	3518.96	48279	28894.75	30418	25590
2021-22	6745	5540.89	48395	28808.43	28164	25250
2022-23	4414	2314.36	43796	24622.65	26665	24180

Source: SLBC

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

- The Assam Department of Agriculture & Horticulture strives to enhance agri-horticultural production sustainably through innovative technology. Their mission encompasses elevating farmers' income through strategic schemes, programs, and welfare initiatives. The department comprises vital entities like the Directorate of Agriculture, Directorate of Horticulture and Food Processing, Assam Small Farmers' Agribusiness Consortium, Assam State Agriculture Marketing Board, State Agriculture Management and Extension Training Institute, Assam Seeds Corporation Limited, Assam Seed & Organic Certification Agency (ASOCA), Assam Agriculture University, and Krishi Vigyan Kendras. These bodies collectively drive advancements in agriculture and horticulture by leveraging cutting-edge technologies, fostering education and research, ensuring efficient administration, prompt approval of state and centrally sponsored plans, and diligent monitoring of execution.
- In Cachar district, the Department of Agriculture & Horticulture is organized into 3 Agriculture subdivisions and 19 Agriculture Circles. The department also manages 2 seed farms and nurseries, along with 12 soil testing laboratories. Additionally, there are 15 farmers' information and advisory centers that provide valuable guidance to local farmers. The Assam State Agricultural Marketing Board (ASAMB) regulates the buying and selling of agricultural produce in Assam. It establishes markets for these products in the state. The Cachar District Regulated Market Committee (DRMC) operates under ASAMB and oversees 8 Sub Market Yards and 15 registered Growers Societies in the district.



- The district hosts 29 Farmers Producers Companies/Cooperatives, with 15 of them promoted under the CSS scheme. Additionally, there are 319 cooperative societies in the district, comprising 39 Primary Agricultural Credit Societies (PACS), 38 Thrift and Credit Cooperative Societies, 20 Multipurpose Cooperative Societies, 83 Women Multipurpose Cooperative Societies, 9 Farming Cooperative Societies, and 18 Primary Agro Producer Cooperative Societies.

- **The ACP performance of crops loan during the last three years:**

Year	Target (Rs. in Lakhs)	Achievement (Rs. in Lakhs)	Percentage (%)
2020-21	47895.63	4384.80	9.15
2021-22	58876.67	7127.81	12.11
2022-23	15620.55	11582.80	74.15
2023-24	26529.00	-	-

The target for agricultural crop loans under the Annual Credit Plan (ACP) for the fiscal year 2023-24 amounts to just 17.37% of the overall target set for the priority sector. However, it is important to note that small and marginal farmers, who possess an average land size of 0.58 hectares, own a substantial portion of land holdings. This group collectively accounts for approximately 87.40% of total land ownership. Furthermore, paddy cultivation stands as the predominant agricultural activity, with around 80% of farmers relying on it as their primary crop. Given these factors, it becomes imperative that the ACP target for crop loans be aligned in proportion to the total gross crop area.

### 2.1.1.3 Assessment of Potential for the financial year 2024-25

The district has a Gross Crop Area (CGA) of 189,621 hectares, with 30.11% identified as credit potential for crop production. Paddy is the primary crop, with 80% of farmers depending on it. Credit potential for paddy is set at 67% of the total paddy area, while for other crops, it's 30-40% of the dedicated area. This assessment considers existing policies, trends, and changes in the Scale of Finance (SoF) as determined by the State Level Technical Committee (SLTC).

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Summer Paddy (Boro)	0.62	3750	2320.50	2320.50
ii	Winter Paddy (Sali)	0.72	51250	36736.00	36736.00
iii	Autumn Paddy (Ahu)	0.72	2030	1469.27	1469.27
iv	Mustard/Rape/Sasamum	0.47	795	373.65	373.65
v	Maize	0.54	60	32.55	32.55
vi	Potato	1.80	1102	1984.51	1984.51
vii	Chilli	1.03	454	469.44	469.44
viii	Ginger	2.07	64	132.79	132.79
ix	Turmeric	2.09	111	232.16	232.16
x	Tomato	1.03	75	77.10	77.10
xi	Cabbage	1.14	150	170.40	170.40
xii	Cauliflower	1.13	75	85.05	85.05
xiii	Pulses (Grams, Tur & Arhar)	0.48	1672	797.89	797.89
xiv	Sugarcane	1.20	60	72.00	72.00
xv	Pea	0.50	165	81.90	81.90
xvi	Finger Millet	0.33	37	12.38	12.38
	<b>Crop Loan Total</b>		<b>61850</b>	<b>45047.59</b>	<b>45047.59</b>
	Add : 10% on Bank loan for Consumption/ Subsistence purpose			4504.78	4504.78

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	Add : 20% for Repairs & Maintenance of Farm Assets			9009.55	9009.55
	<b>Sub-Total</b>		<b>61850</b>	<b>58561.92</b>	<b>58561.92</b>

The bank loan is at 100% of the financial outlay. The block wise potential for the year 2024-25 is indicated in Annexure-I.

## 2.1.2 Water Resources

### 2.1.2.1 Status of the sector in the district

The primary river in the Cachar district is the Barak, accompanied by its tributaries such as Jiri, Chiri, Madhura, Jatinga, Sonai, Kathakal, and others. These watercourses traverse the heart of the district's plain valley. These rivers are sustained by rainfall and play a crucial role in draining the major valley of the region. The district lacks significant or medium-scale irrigation projects. Small ponds are distributed throughout the district, predominantly utilized for fish farming and domestic requirements, and seldom employed for irrigation due to insufficient water during dry periods. Natural depressions and waterlogged areas are noticeable, primarily within the flat and low-lying regions adjacent to the river. The district receives an average annual rainfall of 3000mm, with 80% occurring between April and October. The interval from December to March is generally characterized by dry conditions. There are 3 rainfall stations in the district at Silchar, Kumbhirgram and Silkuri.

The total annual groundwater recharge from all sources in the Cachar district amounts to 83512.78 ham, while the total natural discharge stands at 8351.27 ham. The annual extractable groundwater resource is measured at 40443.75 ham. Groundwater extraction for all purposes totals 4030.47 ham. Notably, the district is classified as being within the Safe Category in terms of groundwater management. The current stage of groundwater extraction is a mere 9.97%.

The Cachar district has a net sown area of 1,26,066 hectares and a gross sown area of 1,89,621 hectares. The total irrigation potential created by March 31, 2022, was 21,326 hectares. In the year 2021-22, the gross area irrigated was 1,275 hectares, while the net irrigated area was 1,166 hectares. Hence, the proportion of the total gross crop area that underwent irrigation during 2021-22 stands at less than 1%.

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

- The district has no medium and major irrigation projects. The district has the following completed and ongoing minor irrigation projects as on 31 March 2021:

Particulars	No. of Projects	Estimated Irrigation Potential (Ha.)	Irrigation potential Created (Ha.)	Irrigation potential available (Ha.)
Completed projects	73	18,474	16,925	1,930
Ongoing projects	55	15,197	1,338	-
<b>Total</b>	<b>128</b>	<b>33,671</b>	<b>18,263</b>	<b>1,930</b>

Source: <https://irrigation.assam.gov.in/projects/minor-irrigation-schemes>

Therefore, there is a gap of 15,408 ha irrigation potential to be created in the district. As on 31 March 2023, 28 minor irrigation projects and 292 Tube wells were functioning for providing irrigation in the district.

➤ **Irrigation in the Cachar district:**

Years	Irrigation potential created (Ha.)	Gross Irrigated Area (Ha.)	Net Irrigated Area (Ha.)
2020-21	18263	1604	884
2021-22	21326	1275	1166

Source: Statistical Handbook 2021 & 2022

The gross irrigated area is only 6% of the irrigation potential created during 2021-22 through canals (320 Ha.) and Tube Wells (955 Ha.)

- Various state departments contribute to irrigation development in distinct ways. The Irrigation Department handles Major, Medium, and Minor Irrigation Projects. The Agriculture Department focuses on shallow tube well construction. The Panchayat & Rural Development and Soil Conservation Department undertake temporary and seasonal schemes.
- Pradhan Mantri Krishi Sinchai Yojana (PMKSY) is a scheme under which District Irrigation Plans (DIP) for all the districts approved and State Irrigation Plan (SIP) Assam has been prepared.
- For the development of irrigation facilities in the district, Tube Well points were created under PMKSY-HKPP, PMKSY-HKPP-GW, RIDF of NABARD etc.
- NABARD support for increasing Irrigation Potential through **Rural Infrastructure Development Fund (RIDF)**.
- **Long Term Irrigation Fund (LTIF):** The Long Term Irrigation Fund (LTIF) established with NABARD is a vital step taken by the Government of India in the budget speech of 2016-17 with an initial corpus of Rs.20,000 crore. The government of India has identified 99 Major & Medium Irrigation projects in 18 States that have the potential of 76.03 lakh ha.
- **Micro Irrigation Fund (MIF):** The Cabinet Committee on Economic Affairs chaired by the Hon'ble Prime Minister has approved an initial Corpus of Rs.5,000 crore for setting up of a dedicated "Micro Irrigation Fund" (MIF) with NABARD under Pradhan Mantri Krishi Sinchayee Yojana (PMKSY).
- The financial support for water resource projects has been unsatisfactory in the past three years. In 2022-23 and 2020-21, no financing was provided by any banks in this sector. In 2021-22, only a minimal amount of 0.07 lakh was financed by banks in the district. The ACP Target for Water Resource for the F.Y 2023-24 is Rs. 635.10 lakhs.

**2.1.2.3. Assessment of Potential for the financial year 2024-25**

Based on the Government's priorities and policies, market forces, the activity-wise physical and financial projections have been estimated as under:

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Shallow Tube well (Dia -150 mm, depth - 60 m)	0.73	150	109.95	109.95
ii	Diesel Pump Set (5 HP)	0.35	450	157.50	157.50
iii	Electrical Pump Set (2 HP)	0.14	300	42.00	42.00
iv	Shallow Tube well with Solar Photovaltic (1 HP)	2.59	75	194.03	155.25
v	Water Storage Tank ( (5000 ltr)	0.53	450	238.50	238.50
vi	Water Storage Tank ( (10000 ltr)	0.74	150	111.00	111.00
vii	Dug Well (3.0 m dia X 10 m depth)	0.94	150	141.00	141.00
viii	Low lift Irrigation point ( with 3HP Electric)	2.20	75	165.08	132.00

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
ix	Micro Sprinkler Irrigation System (5m X 5m)	0.68	150	101.70	101.70
x	Mini Sprinkler Irrigation System (10m X 10m)	0.98	120	117.59	117.60
xi	Drip Irrigation for Small Tea Growers (Inline Drip System)	0.60	51	30.60	30.60
	<b>Sub- Total</b>		<b>2121</b>	<b>1408.94</b>	<b>1337.10</b>

*Bank Loan: Unit Cost up to Rs. 1.60 lakh (100%) and above Rs. 1.60 (80% of TFO). The block-wise potential for the year 2024-25 is indicated in Annexure-I.*

### **2.1.3 Farm Mechanization**

#### **2.1.3.1 Status of the sector in the district**

The primary objectives of Farm Mechanization include enhancing the efficiency and timeliness of farm tasks, reducing cultivation costs, optimizing input use, and improving product quality for better marketability. However, challenges such as fragmented land holdings, economic constraints of farmers, and the lack of suitable farm equipment hinder agricultural mechanization in the district. The Agriculture Department is actively procuring equipment like tractors and power tillers through external, central, and state-funded schemes, especially aimed at aiding small and marginal farmers. The available data reveals that farm power per hectare was 1.16 HP in 2019-20 and dropped to 1.04 HP in 2020-21, limiting the expansion of multiple cropping. Both the state and the district face a significant shortage of mechanical power as evident from the current machinery status.

Mechanised devices applied in agriculture by the engineering wing of the agriculture department in the district is as follow:

Year	Tractor	Power Tiller	Pump set	Other (Rotavator/ Reaper)
2020-21	0	1	65	2
2021-22	3	3	0	3

*Source: Statistical Handbook 2022*

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

- In the Cachar district, there are 1202 tractors with a density of 0.16 per thousand hectares as on 31 March 2022.
- For every cultivable area of 12.50 Ha. of irrigated land and 18.25 Ha. of unirrigated land may be considered for a tractor with 30 - 35 hp. The district has a gross crop area of 189621 Ha, out of which 1275 Ha. was irrigated during 2021-22. Therefore, the total requirement of tractors in the district is calculated as 15138. Considering the number of tractors in the district, 10% of the existing tractors for replacement etc., the potential for tractors is calculated as 14056 for the Cachar district.
- The district has 49.24% and 50.76% of land holding areas are 2 ha. or less and more than 2 ha. respectively. The potential for tractors for land holding areas of 2 ha. or less and more than 2 ha. is calculated as 6921 and 7135 respectively. It may be beneficial to use power tillers for the land holding areas of 2 ha. or less. Assuming 3 power tillers are equivalent to 1 tractor, the number of power tillers requires for land holding areas of 2 hectares or less in size is calculated as 20763.
- Sub-Mission on Agricultural Mechanisation (SMAM) plans to set up Village Level Farm Machinery Banks (VLFMB), Custom Hiring Centres (CHC), and High Tech Hubs (HTH) for convenient access to farm tools by farmers. The State Government aims to boost farm

mechanization, establishing CHCs, HTHs, and Farm Machinery Banks, prioritizing it under ACCP and RKVY schemes. This move is expected to drive demand for farm machinery in the district.

- Farm mechanization is on the rise due to increased labor costs and scarcity during peak farming periods. Timely operations and reduced labor burden are driving farmers' interest in mechanization. Potential exists for financing tractors, power tillers, various equipment, and tools. Subsidies are available under schemes like Chief Minister Samagra Gramya Unnayan Yojana (CMSGUY), RKVY, PKVY, and Sub Mission for Agriculture Mechanization (SMAM). These programs are expected to continue into 2024-25, factored into credit projections for that year.
- Drones are increasingly transforming Indian agriculture by providing crucial data for crop monitoring, precision farming, and livestock management. These aerial vehicles equipped with cameras, sensors, and mapping software offer farmers valuable insights into crop health, soil conditions, and weather patterns. This technology aids in optimizing resource use, reducing environmental impact, and ultimately increasing agricultural productivity. Moreover, drones are playing a pivotal role in disaster management, research, and even insurance assessment in the Indian agricultural sector, promising a more efficient and sustainable future for farming practices in the country. Therefore, Bank in coordination with line departments may explore the possibility of financing in this activity
- The Ground credit flow for farm mechanization during the last three years i.e. 2020-21, 2021-22 and 2022-23 are Rs. 212.40 lakh, Rs. 1097.34 lakh and Rs. 782.79 lakh respectively. The ACP Target for Farm Mechanisation for the F.Y 2023-24 is Rs. 521.50 lakhs.

### 2.1.3.3 Assessment of Potential for the financial year 2024-25

Depending upon the present level of mechanization in the district, the 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. 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	75	560.05	448.05
ii	Power Tiller with Trailer and CMVR Kit (12 - 16 HP)	2.78	150	417.00	333.60
iii	Thresher (Multipurpose) - Tractor mounted	2.50	75	187.50	150.00
iv	Disc Plough- Tractor mounted	0.42	75	31.13	31.20
v	Reaper (Self propelled)	1.35	150	202.50	202.50
	<b>Sub-Total</b>		<b>525</b>	<b>1398.18</b>	<b>1165.35</b>

*Bank Loan: Unit Cost up to Rs. 1.60 lakh (100%) and above Rs. 1.60 (80% of TFO). Block-wise physical and financial projection is as given in Annexure – I.*

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

Horticulture comprises a wide array of crops that can be broadly classified into Fruits, Vegetables, Floriculture, Spices, Aromatics, Medicinal, Plantation crops etc. The potential for each sector in horticulture is immense and highly remunerative. The areas of some of the major Plantation crops in the Cachar district during the last three years are as below:

Area in Ha.				
Sl. No	Name of the Crops	2018-19	2019-20	2020-21
1	Tea	50670	48906	48906
2	Betel nut	4151	4200	4200
3	Banana	2805	2777	2777
4	Rubber	2771	2884	2845
5	Pineapple	1320	1355	1355
6	Coconut	957	991	991
7	Mango	316	306	231
8	Papaya	261	250	250
9	Orange	90	90	95
10	Citrus Fruits	25	49	49

(Source: Land Utilisation Statistics, Assam Directorate of Economics and Statistics, Assam)

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

- There are 204 small tea growers with an area of 576 Ha.
- For Sericulture, there are 194 sericulture villages with 8107 families engaged in Eri, Muga, and Mulberry rearing. There are 6, 3 and 6 Farms/Centers with an area of 184.47 Ha, 324.39 Ha and 32.35 Ha for rearing Eri, Muga and Mulberry respectively.
- The district hosts 29 Farmers Producers Companies/Cooperatives, with 15 of them promoted under the CSS scheme. Additionally, there are 319 cooperative societies in the district, comprising 39 Primary Agricultural Credit Societies (PACS), 38 Thrift and Credit Cooperative Societies, 20 Multipurpose Cooperative Societies, 83 Women Multipurpose Cooperative Societies, 9 Farming Cooperative Societies, and 18 Primary Agro Producer Cooperative Societies.
- **Mission Organic Value Chain Development (MOVCD):** Realizing the potential of organic farming in the region North East, the scheme aims to the development of certified organic production in a value chain mode to build up a bridge between growers with consumers and to support sustainable development of entire value chain starting from inputs, seeds, planting materials, certification, to the creation of facilities for collection, post-harvest management, aggregation, processing marketing and brand building initiative. Under MOVCD for North Eastern Region, the Horticulture department has promoted an FPC for Pineapples growers at Hmarkhawlien, Lakhipur Block, Cachar district with more than 1000 farmers. The name of the FPC is Hmar Hmar Agro Organic Producer Company Ltd. The pineapple of the FPC is exported to Dubai.
- The **National Mission on Oil Seeds & Oil Palm (NMOOP)** consists of two key components: Mini Mission I, focused on Oil Seeds, and Mini Mission II, dedicated to Oil Palm. The mission's primary objective is to enhance the production and productivity of oil crops. Mini Mission I encompasses traditional oilseed crops such as Rape & Mustard, Sesamum, and Groundnut. Meanwhile, Mini Mission II centers on the introduction of Oil Palm, which was piloted in Kamrup (M) and Goalpara districts since 2014-15. Notably, new varieties of Rape & Mustard have been introduced under Mini Mission I, resulting in increased production within the state. The cultivation of Oil Palm, requiring a four-year span for yield, is gaining traction among farmers in the designated districts. The target for the cultivation of Oil Palm for Cachar district during 2022-23 and 2023-24 were 1250 Ha. and 5000 Ha. respectively. The department has allotted arable land for palm oil cultivation to Godrej Agrovet Ltd. for Hailakandi, Cachar, and Karimganj districts.

- **Horticulture Mission for North East & Himalayan Region (HMNEH)** is considered the major development and promotional intervention aimed at the holistic development of the 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.
- **National Horticulture Board (NHB):** Programme focusing on hi-tech horticulture and post-harvest management infrastructure including cold storage and reefer vans.
- **Coconut Development Board Scheme:** Special Laying Out of Demonstration Plot (LODP) for SCSP/TSP under Coconut Development Board, GOI, 2016-17 has been implemented by the Directorate of Horticulture & Food Processing, Assam at a cost of Rs. 175.00 Lakh to cover 1000 hectare in Assam in which financial assistance of Rs. 35,000.00 per hectare in two annual instalments is provided for the adoption of Integrated Management Practices in disease affected palms.
- **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 of 2 per cent in Agriculture. The primary target area for Agricultural sector development through RKVY has been identified as Agriculture, Horticulture, Animal Husbandry, Research, Fishery and Dairy.
- **Community Canning and Training** –Almost every district have Community Canning and Training centres where training are conducted on the preservation and processing of locally produced fruits and vegetables; so that farmers, farm woman, and entrepreneurs get ideas for preserving the produces for off-time use and also for business purposes. 20 such institute has been developed in Assam.
- **Micro irrigation in Horticulture-** Irrigation is one of the major inputs for getting better yield from crops raised, too if scientifically arranged may lead to economic use of water with better harvest. Assistance for different irrigation systems in horticulture is arranged from schemes like Prime Minister Krishi Sinchayee Yojana – Micro irrigation for Horticulture crops (Per Drop More Crop) is being implemented in the state.
- **Centre of Excellence-**Department of Horticulture has established 2 nos. of Centre of Excellence (CoE), one for Vegetables and flowers at Khetri, and the other for Citrus at Bamunigaon. Improved and protected cultivation of the crops are carried out at the CoEs; so that farmers may be acquainted with the adequate technologies for adoption at farmers' fields.
- **Extension and Training:** Department of Horticulture and Food Processing organizes farmers' training at different locations in the state and also arrange exposure visit to progressive locations outside the state under HMNEH, RKVY and other schemes. Krishi Vigyan Kendra, Cachar which work exclusively for the training-related purpose. Assam Agriculture University and its sub-campus actively promote the extension and training of new technology to the farmers of Assam.
- **Tribal Development Fund (TDF):** Wadi model of development for the tribal family is being implemented by NABARD in the Cachar district. An Integrated Tribal Development Project (ITDP) is ongoing at Lakhipur Block, Cachar district for 200 tribal families. The main crop is Arecanut, Secondary crop is Banana, Boundary crop is Assam Lemon and Intercropping with Pineapple.
- **Farm Sector Promotion Fund(FSPF):** The FSPF funds provide grants for the promotion of innovations in agriculture& allied sectors, enhancing the productivity of agriculture and allied sectors, promotion of climate resilient agriculture, training & capacity building, seminars, & workshops. The interventions under FSPF lead to an increase in productivity of farm produce, income, and use of new technology. Protected cultivation of organic vegetable & floriculture, climate adaptive integrated farming (floating garden), banana tissue culture cultivation, and strawberry are among few projects sanctioned in Assam. Many farmers have been provided with specialised training in the state as well as others.

- The Ground credit flow for Plantation and Horticulture during the last three years i.e. 2020-21, 2021-22 and 2022-23 are Rs. 332.92 lakh, Rs. 798.05 lakh and Rs. 12.06 respectively.
- Sustainable farming practices like Zero Budget/Natural Farming and Vertical Farming are gaining traction in India's plantation and horticulture sector. These methods prioritize organic farming, resource efficiency, and innovative vertical cultivation techniques. Supported by government initiatives, research, private sector investment, and awareness programs, these practices are helping farmers reduce costs, increase yields, and tap into international markets. The shift towards sustainability not only benefits farmers but also contributes to environmental conservation and food security in India.

#### **2.1.4.3 Assessment of Potential for the financial year 2024-25**

The district's Gross Crop Area (CGA) covers 189,621 hectares, with 35% of this area allocated for horticulture and plantation crops. The credit potential for these sectors is established at 10% of the respective plantation areas. By considering the district's inherent potential and support from the Central and State Governments, as well as other stakeholders, comprehensive physical and financial projections have been carefully computed for this sector, and they are outlined below:

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Banana cultivation (acre) - 1.8 m X 1.8 m	1.00	690	690.90	690.90
ii	Coconut cultivation (acre) - 7.5 m X 7.5m	0.96	240	231.30	231.30
iii	Areca nut Cultivation (acre) - 2.7 m X 2.7 m	0.78	1035	805.50	805.50
iv	Papaya (acre) -1.8 m X1.8 m	1.49	60	89.25	89.25
v	Assam Lemon (acre) - 6 m X 6 m	0.74	150	110.55	110.55
vi	Betel vine (acre)	0.00	225	0.00	0.00
vii	Mushroom (450 bags)	0.47	80	37.44	37.44
viii	Pineapple Cultivation (acre) - 90cm x 30cm x 60cm	2.23	335	746.13	596.93
ix	Plantation & Maintenance of Muga Food Plants with supply of Start-Up Tools (1 acre with 3 m X 3m spacing)	0.31	239	74.09	74.09
x	Mulberry Plantation (Acre)	0.60	240	144.00	144.00
xi	Modern Nursery Unit for production of quality planting materials for perineial horticulture (6700 sq.m)	17.64	45	793.71	634.95
xii	Floriculture-Protected Cultivation- Gerbera ( Open Cultivation) ( 30 m X 3 m)	12.47	61	760.37	608.32
xiii	Tea (acre) - 105 cm X 65 cm	3.18	204	648.59	518.84
xiv	Orange (acre) - 6 m X 6 m	0.79	45	35.55	35.55
xv	Rubber ( acre) - 4.75 m X 4.75 m	1.33	710	944.13	944.13
	<b>Sub-Total</b>		<b>4359</b>	<b>6111.51</b>	<b>5521.75</b>

*Bank Loan: Unit Cost up to Rs. 1.60 lakh (100%) and above Rs. 1.60 (80% of TFO). Block-wise physical and financial projection is as given in Annexure – I.*



## 2.1.5 Forestry and Waste Land Development

### 2.1.5.1 Status of the sector in the district

The district comprises a forest area of 1384.09 square kilometers, accounting for 36.56% of the total geographical expanse. In the past, Cachar's forests served as a primary source of timber for neighboring states. While shifting cultivation was once prevalent, it has become greatly restricted. The flora in Cachar's Tropical Evergreen and Semi-evergreen forests is characterized by sub-canopy trees like *Artocarpus chaplasha*, diverse mango varieties (*Mangifera* spp.), and tropical forest trees such as *Cynometra polyandra*, Gamari (*Gmelina Arborea*), and non-clumping bamboo like Muli (*Malocanna bambozoides*). Of the total documented forest area, the Reserve forest constitutes 83885 hectares, encompassing 21.64%, which contrasts with the state's 66.58% coverage.

Bamboos are valuable non-wood resources found in both forest and non-forest areas of the district. They are fast-growing, renewable, versatile, and cost-effective. With rising timber demand, bamboo serves as a viable alternative. It can also be used for Assam's paper industry. Developing quality bamboo nurseries supports commercial bamboo production. Farmers can be assisted in cultivating bamboo on wastelands for commercial purposes. Bamboo and cane handicrafts are in demand. Promoting off-farm producers' groups in bamboo clusters benefits the district's economy.

### Wasteland Development in Assam /Cachar district

Wastelands are lands presently lying unutilised due to different constraints. It includes the degraded lands which can be brought under vegetative cover, with reasonable efforts. Water erosion, soil acidity and water logging are the major land degradation problems in the district.

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

- The district has culturable waste land of 19165 Ha.
- The Ministry of Agriculture's Department of Agriculture & Cooperation (DAC) administers the Mission for Integrated Development of Horticulture (MIDH), a 100% Centrally Sponsored Scheme. Operating within MIDH, the National Bamboo Mission (NBM) aims to promote the comprehensive growth of the bamboo sector. This involves an area-centric strategy to increase bamboo cultivation and marketing. Efforts under the NBM include supporting new nurseries and strengthening existing ones for quality planting material. The Mission also focuses on enhancing the marketing of bamboo products, particularly handicrafts, for forward integration.
- The Ground credit flow for Forestry and Wasteland Land Development during the last three years i.e. 2020-21, 2021-22 and 2022-23 are Rs. 0.00 lakh, Rs. 85.86 lakh and Rs. 257.12 lakh respectively.

### 2.1.5.3 Assessment of Potential for the financial year 2024-25

The physical and financial projections for the sector are given in the table below:

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Bamboo Cultivation (5 x 5)	0.70	265	186.56	186.56
ii	Teak cultivation (2 x 2)	1.96	63	123.33	98.67
iii	Wasteland Development	0.15	960	144.00	144.00
	<b>Sub-Total</b>		<b>1288</b>	<b>453.89</b>	<b>429.23</b>

Bank Loan: Unit Cost up to Rs. 1.60 lakh (100%) and above Rs. 1.60 (80% of TFO). Block-wise physical and financial projection is given in Annexure – I.

## 2.1.6 Animal Husbandry– Dairy

### 2.1.6.1 Status of the sector in the district

The animal Husbandry sector provides subsidiary employment to rural folk and assured household income to landless agricultural laborers, small and marginal farmers. The sector also contributes to minimizing migration, empowering women and protecting the environment. Commercial dairying is emerging as an important avenue. The agro-climatic conditions prevailing in the district are conducive to taking up dairy farming activities. The milch cattle population as per 20<sup>th</sup> Livestock Census, 2019 is 3.55 lakh and the Buffalo population is 0.50 lakh. The important breeds preferred by the dairy farmers are Lakhimi and Jersey yielding about 8 liters of milk a day. Crossbred cattle in the district constitute 7.48% of the total cattle population and yield 8 liters approx. every day.

The total milk production in the district is 633.30 lakh litres and the estimated per capita availability of milk in the district is 100 gm/day which is higher than the State Average of 71 g/day and lower than the National average of 394 g/day (Source: Basic AH Statistics 2018-19, Dept. of Animal Husbandry & Dairying, MoA, GoI). In the district, milk is produced mostly for household consumption and local marketing and the organized milk-marketing network is not much developed. The number of Artificial Insemination (AI) done by the Dept. of Animal Husbandry in the district during 2021-22 was 12488 milch animals.

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

- There are 4 veterinary hospitals and as many as 9 veterinary dispensaries, 20 sub-centers and 7 Block veterinary dispensaries in the district.
- To cater to 4.05 lakh cattle and buffaloes there are 40 veterinary dispensaries/institutions in the district as against the requirement of 81 (1 for every 5000 adult livestock units). Similarly, to provide breeding services to breed able female animals, there are 27 State Government-run and Milk Cooperatives run AI Centres in the district.
- The district has 26 Primary Dairy Cooperative Societies (DCS) under Cachar Milk Union Limited (CAMUL). The district has 2 Bulk Milk Cooling Units (BMCU) with a total capacity of 10000 LPD. There is scope for cooperative development and milk route development through institutional arrangements with the milk processing plant.
- Under various tranches of RIDF (Rural Infrastructure Development Fund) of NABARD, eight projects were sanctioned for the construction of Veterinary Hospitals at Palonghat, Kachudaram, Darmikhal, Barjatrapur, Thaligram, Narsingpur, Jirighat and construction of District Veterinary Hospital.
- There are 4 Dairy Farmer Producer Companies/ Cooperatives were promoted in the district. Greater Kalain Dairy Producer Company Ltd. and Budhi O Smiridhi Dairy Farmer C/S Ltd. promoted under PRODUCE Fund of NABARD, Barak Dairy Farmer Producer c/s Ltd promoted under PODF-ID of NABARD and Silchar Dairy Fed Farmer Producer Company Limited promoted under CSS-FPO.
- The dairy development schemes encompass several initiatives:
  - ❖ The National Animal Disease Control Programme targets Foot and Mouth Disease (FMD) control by 2025 and eventual eradication by 2030 through vaccination.
  - ❖ The Dairy Processing & Infrastructure Development Fund, established by the GoI in NABARD, supports dairy infrastructure enhancement.
  - ❖ The Rashtriya Gokul Mission is dedicated to indigenous breed development and conservation.
  - ❖ The GoI's e-Pashuhaat portal connects bovine breeders for streamlined buying and selling, reducing middlemen, and offering disease-free germplasm for breed improvement.
  - ❖ The GoI's "Rastriya Kamdhenu Aayog" aims for sustainable genetic enhancement of cow resources and boosting productivity of indigenous cows.

- The Assam government has collaborated with the National Dairy Development Board (NDDB) in Guwahati to establish a joint venture valued at Rs 2,000 crore. The goal is to process ten lakh liters of milk across six new milk processing units within seven years. This venture will oversee the establishment of six dairy processing facilities throughout Assam, processing, packaging, and marketing milk from over 4100 Dairy Cooperative Societies. In line with this initiative, over 15000 high milk-yielding Gir cows will be introduced to Assam. This move will not only augment farm incomes for more than 1.75 lakh farmers but also generate substantial employment across various levels of the milk value chain. Furthermore, a milk processing plant capable of producing 1,00,000 liters of milk daily and a cattle feed and organic manure manufacturing unit will be established in Cachar district.
- The ground level credit off-take in the district in the past 3 years, viz. 2020-21, 2021-22 and 2022-23 were Rs.255.35 lakh, Rs. 503.39 lakh and Rs. 643.99 respectively. The total outstanding number of KCC Animal Husbandry is 1563 with an outstanding amount of Rs. 3339.86 lakh as on 31.03.2023 for the Cachar district.

### 2.1.6.3 Assessment of Potential for the financial year 2024-25

Keeping in view the availability of good quality animals, improvement in the availability of green fodder and veterinary and milk marketing infrastructure, and FPO programme are being implemented in the district, the projection of the sector has been modified as under:

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	<b>TERM LOAN</b>				
i	Crossbred Cows yielding 10 Ltrs of Milk (1+1) with New Shed	2.77	650	1800.50	1440.40
ii	Crossbred Cows yielding 8 Ltrs of Milk (1+1) with New Shed	2.35	450	1055.70	844.50
iii	Two Buffaloes unit yielding 6 liters per day (1+1)	2.35	75	175.95	140.70
iv	Mini Dairy - 12 Ltrs (5 + 5 animals)	17.05	30	511.50	409.20
v	Bulk Milk cooling Unit (2000 Ltr. Capacity)	9.35	23	215.05	172.04
vi	Dairy processing equipment to produce Indigenous milk products	14.52	15	217.80	174.30
vii	Calf rearing (10 heifer calves)	3.30	75	247.50	198.00
viii	Dairy marketing outlet / parlour	2.20	75	165.00	132.00
	<b>Term Loan Sub-Total</b>		<b>1393</b>	<b>4389.00</b>	<b>3511.14</b>
	<b>WORKING CAPITAL</b>				
ix	Crossbred Cows yielding 10 Ltrs of Milk (1+1)	1.56	2250	3520.20	3520.20
x	Crossbred Cows yielding 8 Ltrs of Milk (1+1)	1.44	450	647.10	647.10
xi	Two Buffaloes unit yielding 6 liters per day (1+1)	1.54	75	115.80	115.80
xii	Mini Dairy - 12 Ltrs (5 + 5 animals)	9.08	30	272.48	217.95
	<b>Working Capital (KCC) Sub-Total</b>		<b>2805</b>	<b>4555.58</b>	<b>4501.05</b>
	<b>Total Animal Husbandry - Dairy</b>		<b>4198</b>	<b>8944.58</b>	<b>8012.19</b>

Bank Loan: Term Loan - Unit Cost up to Rs. 1.60 lakh (100%) and above Rs. 1.60 (80% of TFO); Working Capital Loan @100%. Block-wise physical and financial projection is given at Annexure – I.

### 2.1.7 Animal Husbandry– Poultry

#### 2.1.7.1 Status of the sector in the district

The poultry development in the district is characterized by the predominance of backyard poultry and the commercialization of poultry is yet to take shape in the State due to problems on the input front. As per the 20<sup>th</sup> Livestock Census, the poultry population in the State was 467.12 lakh and the poultry population in the Cachar district was 12.57 lakh.

The egg production in the State is estimated to be 501 million eggs. However, the total egg requirement for the state is estimated to be around 560 crores per year. Against this annual requirement of 560 crores of eggs, the state produces around 50.14 crores of eggs annually. Accordingly, there is a shortage of 509.86 crore eggs annually. The egg production and the poultry meat production in the district during the year 2018-19 were 178.74 lakhs eggs and 540.148 tonnes of meat respectively.

#### **2.1.7.2. Infrastructure and linkage support available, planned and gaps**

- There is a Govt. Duck & poultry farm at Silcoorie, Silchar in the Cachar district. The farm is functioning but not operating at full capacity.
- People of the Cachar district are predominantly non-vegetarian and prefer both egg and meat. There is a vast gap between the demand for eggs and the local production of eggs in the region. As a result, there is an inflow of about 1 lakh eggs per week into the district mainly from Andhra Pradesh and Kanpur. Thus, there is a vast scope for the development of the poultry sector in the region.
- National Livestock Mission (NLM) is a Government of India initiative aimed at implementing both Central Sector (CS) and Centrally Sponsored Schemes (CSS) across India. The funding arrangement generally involves a provision of 90% from the Central Share and 10% from the State Share of the project cost. In the revised version of the Operational Guidelines as of July 2021, under the Realigned National Livestock Mission Scheme (2021-2026), certain activities receive 100% Central assistance. These activities include assistance for quality fodder seed production, research and development, innovations, and honorarium and publicity under Livestock Insurance. Additionally, there's a 50% subsidy for entrepreneurial promotion, up to a ceiling limit of Rs 50.00 lakh.
- The Assam Milk, Meat, and Egg Mission is a significant initiative led by the Directorate of Animal Husbandry and Veterinary. The Assam Milk, Meat, and Egg Society, which operates under the Chief Minister Samagra Gramya Unnayan Yojana (CMSGUY), oversee this project. This society is commonly known as the Assam Milk, Meat & Egg Mission Society (AMMEMS-CMSGUY).
- The ground level credit off-take for poultry in the district in the past 3 years, viz. 2020-21 2021-22 and 2022-23 were Rs.126.89, Rs. 459.47 lakh and Rs. 382.86 lakh respectively. The total outstanding number of KCC Animal Husbandry is 1563 with an outstanding amount of Rs. 3339.86 lakh as on 31.03.2023 for the Cachar district.

#### **2.1.7.3 Assessment of Potential for the financial year 2024-25**

The physical and financial projections for the sector are given in the below table.

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	<b>TERM LOAN</b>				
i	Hybrid Broiler (1000 birds unit)	4.73	600	2836.20	2268.90
ii	Hybrid Broiler (5000 birds unit)	23.25	75	1743.38	1394.70
iii	Duck Farming (28 F + 4 M Unit)	0.32	255	81.60	81.60
iv	Duck Farming (100 F + 15 M Unit)	1.13	123	138.63	138.63
v	Layer Farm (5000 birds unit) - 1:1:3- Cage system	58.79	15	881.88	705.45
	<b>Term Loan Sub-Total</b>		<b>1068</b>	<b>5681.69</b>	<b>4589.28</b>
	<b>WORKING CAPITAL</b>				
vi	Hybrid Broiler (1000 birds unit)	1.68	600	1010.40	1010.40
vii	Hybrid Broiler (5000 birds unit)	8.66	75	649.50	519.60
viii	Duck Farming (28 F + 4 M Unit)	0.12	255	30.60	30.60

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
ix	Duck Farming (100 F + 15 M Unit)	0.96	123	118.08	118.08
x	Layer Farm (5000 birds unit) - 1:1:3-Cage system	20.82	15	312.26	249.75
	<b>Working Capital Sub-Total</b>		<b>1068</b>	<b>2120.84</b>	<b>1928.43</b>
	<b>Total Animal Husbandry - Poultry</b>		<b>2136</b>	<b>7802.53</b>	<b>6517.71</b>

Bank Loan: Term Loan - Unit Cost up to Rs. 1.60 lakh (100%) and above Rs. 1.60 (80% of TFO); Working Capital Loan @100% of Unit Cost. The block-wise, activity-wise physical and financial projections are given in Annexure-I.

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

### 2.1.8.1 Status of the sector in the district

Goat farming and piggery are more popular than sheep rearing in the State. Around 90% of the population in the State are non-vegetarian, which presents many opportunities for the development of small ruminants and piggery sector in the State. Goat rearing is popular among the rural poor as goats adapt quickly to the harsh environment and have high reproductive efficiency, fair milk yield and excellent meat quality. The goats of Assam called Assam Hill Goat (AHG) are commonly found in the plains of the Brahmaputra and Barak valley and the hilly tract of Dima Hasao and Karbi Anglong. These goats are predominantly of meat type producing good quality meat and are well known for their high prolificacy, fertility and fecundity coupled with a high percentage of twinning and even triplet or quadruplet kidding.

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

As per 20th Livestock Census 2019, the total sheep, goat and pig populations of the state of Assam are 3.32 lakh, 43.15 lakh and 20.99 lakh respectively. The pig population in the State is about 25.67% of the total pig population in the country. The Sheep Goat and Pig population of the district as per the 20th Livestock Census was as under:

Category	Sheep	Goat	Pigs	Total
Population	27098	139390	17830	184318
% to total	14.70	75.62	9.67	100.00

Source: 20th Livestock Census data 2019

The total meat production in the district is estimated to be 2108.266 tonnes during 2018-19 and the share of meat production from sheep, goats and pigs are to the tune of 77.648 tonnes, 732.386 tonnes and 539.381 respectively.

### 2.1.8.2 Infrastructure and linkage support available, planned and gaps

- The infrastructure available for veterinary services has already been discussed under the Dairy chapter. The Animal Husbandry Department provides adequate extension services. However, there are no exclusive sheep/goat/Piggery farms under the government sector in the district. Mainly local variety of pigs and goats are being used for rearing purposes, with little headway under the crossbreeding programme for Piggery. There is a need for improving the crossbreeding programme under Piggery in the district. A model Piggery unit in the government sector for supplying quality piglets will help the sector in a big way.

- National Livestock Mission (NLM) is a Government of India initiative aimed at implementing both Central Sector (CS) and Centrally Sponsored Schemes (CSS) across India. The funding arrangement generally involves a provision of 90% from the Central Share and 10% from the State Share of the project cost. In the revised version of the Operational Guidelines as of July 2021, under the Realigned National Livestock Mission Scheme (2021-2026), certain activities receive 100% Central assistance. These activities include assistance for quality fodder seed production, research and development, innovations, and honorarium and publicity under Livestock Insurance. Additionally, there's a 50% subsidy for entrepreneurial promotion, up to a ceiling limit of Rs 50.00 lakh.
- The Assam Milk, Meat, and Egg Mission is a significant initiative led by the Directorate of Animal Husbandry and Veterinary. The Assam Milk, Meat, and Egg Society, which operates under the Chief Minister Samagra Gramya Unnayan Yojana (CMSGUY), oversee this project. This society is commonly known as the Assam Milk, Meat & Egg Mission Society (AMMEMS-CMSGUY).
- There is a Pig Producer Company known as Lakhipur Pig Producer Company Ltd. promoted under RKVY-RAFTAR in the district.
- The total outstanding number of KCC Animal Husbandry is 1563 with an outstanding amount of Rs. 3339.86 lakh as on 31.03.2023 for the Cachar district.

### 2.1.8.3 Assessment of Potential for the financial year 2024-25

The physical and financial projections for the sector are given in the following table.

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	<b>TERM LOAN</b>				
i	Goat Rearing (10 F+1 M) - Black Bengal/Assam Hill Goat with new shed	1.01	700	709.10	709.10
ii	Goat Rearing (10 F+1 M) - Cross Bred/Upgraded Sirohi Beetal with new shed	1.59	360	573.12	458.49
iii	Goat Rearing (20 F+1 M) - Black Bengal/Assam Hill Goat with new shed	2.15	150	322.50	258.00
iv	Goat Rearing (20 F+1 M) - Cross Bred/Upgraded Sirohi Beetal with new shed	3.61	150	541.95	433.50
v	Sheep Rearing (20F+1M) - Sahabadi / Bonpala / Garole	3.16	75	237.08	189.60
vi	Pig rearing & fattening Units - Crossbred Sows and Exotic Boar (3 F + 1 M)	2.25	160	360.32	288.30
vii	Piggery – Breeding unit (20F+4M)	14.51	38	551.46	441.18
	<b>Term Loan Total</b>		<b>1633</b>	<b>3295.52</b>	<b>2778.17</b>
	<b>WORKING CAPITAL</b>				
viii	Goat Rearing (10 F+1 M) - Black Bengal/Assam Hill	0.61	700	423.76	423.76
ix	Goat Rearing (10 F+1 M) - Cross Bred/Upgraded Sirohi Beetal	0.71	360	254.88	254.88
x	Goat Rearing (20 F+1 M) - Black Bengal/Assam Hill	1.08	360	388.65	388.65
xi	Goat Rearing (20 F+1 M) - Cross Bred/Upgraded Sirohi Beetal	1.27	150	190.50	190.50
xii	Sheep Rearing (20F+1M) - Sahabadi / Bonpala / Garole	0.95	75	71.40	71.40
xiii	Pig rearing & fattening Units - Crossbred Sows and Exotic Boar (3 F + 1 M)	0.55	75	41.25	41.25

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
xiv	Piggery – Breeding unit (20F+4M)	3.83	165	631.75	505.40
	<b>Working Capital Sub-Total</b>		<b>1891</b>	<b>2002.19</b>	<b>1875.84</b>
	<b>Total Animal Husbandry - Sheep/Goat &amp; Piggery</b>		<b>3524</b>	<b>5297.71</b>	<b>4654.01</b>

Bank Loan: Term Loan - Unit Cost up to Rs. 1.60 lakh (100%) and above Rs. 1.60 (80% of TFO); Working Capital Loan @100% of Unit Cost. The block-wise and activity-wise physical and financial projections are given in Annexure-I.

### Transforming Lives Through Piggery Farming

Solomon Hmar, a 45-year-old resident of Digar Fulertal in the Lakhipur block of Cachar, has experienced a transformation in his life thanks to the Integrated Tribal Development Programme (ITDP) implemented by NEICORD and supported under Tribal Development Fund (TDF) of NABARD in the Lakhipur Block of Cachar district. As the sole breadwinner for his family of five, which includes his wife and three daughters, Solomon's meagre annual income of approximately Rs. 50,000 from his small grocery shop and farming made it challenging to make ends meet. However, his life took a positive turn when he became a beneficiary of the ITDP's piggery development project in Cachar. On August 20, 2021, he received four piglets and diligently raised them. Subsequently, he sold these four pigs for an impressive sum of Rs. 1,20,000. With this money, he managed to pay six months' worth of school fees for his three daughters, a financial burden he had struggled with due to lower income in previous years, exacerbated by the COVID-19 pandemic. Solomon has since reinvested in his small grocery shop and acquired five piglets to continue pig farming, securing a brighter and more stable future for his family.



## 2.1.9 Fisheries

### 2.1.9.1 Status of the sector in the district

The fisheries sector plays an important role in providing cheap animal protein and supporting the socio-economic development of the district. The district has a fishermen population of 38085 altogether. The various resources available and their level of exploitation is as under.

Cachar district - Resource-wise fish production with Number and Area 2022-23				
Fish production in M. Tone, Area in Ha & River length in Km				
Sl. No.	Particulars	No./length	Area in Ha	Production (MT)
1	Beel Fisheries	198	7945	4887.38
2	Ponds and Tanks	36860	8656.85	25141.06
3	Derelict Water Bodies/ Swamps	284	5738.00	4600.80
4	Reservoir Fisheries	-	-	-
5	Forest Fisheries	167	435.00	829.71

<b>Cachar district - Resource-wise fish production with Number and Area 2022-23</b>				
<b>Fish production in M. Tone, Area in Ha &amp; River length in Km</b>				
<b>Sl. No.</b>	<b>Particulars</b>	<b>No./ length</b>	<b>Area in Ha</b>	<b>Production (MT)</b>
6	River Fisheries	22	425	115.88
7	Advance technology (Bio Flock, RAS)	4	-	5.71
8	Paddy cum fish culture	-	-	-
9	Others (captured from Paddy field/canals/Jan/ Kur etc.)	550	2380.00	2041.51
	<b>Total</b>	<b>38085</b>	<b>25580</b>	<b>37622.05</b>

#### 2.1.9.2. Infrastructure and linkage support available, planned and gaps

- The present fish production of 37622.05 MT in 2022-23 of the district is above its demand of 22601 MT. WHO recommends per capita fish consumption of fish in India should be 11kg/year. Based on the WHO recommendation the demand for fish in the district is around 18000 MT. However, since the district is dominated largely by fish-eating people the market demand based on consumption pattern @24kg/year per i.e., frequency of consumption is estimated to be around 40000 MT (Fisheries Department, Cachar, Assam). During the year 2021-22, the district Cachar has achieved a production of 37622.05 MT from all sources of production which fulfil the demand based on WHO requirements. The district has 6 registered fish markets.

#### ➤ Progress of Fisheries Term Loan:

(Amount in Rs. Lakhs)

<b>Particulars</b>	<b>During the Year</b>		<b>Outstanding</b>	
	<b>No</b>	<b>Amount</b>	<b>No</b>	<b>Amount</b>
As on 31 <sup>st</sup> March 2021	127	97.67	191	254.07
As on 31 <sup>st</sup> March 2022	147	126.27	239	327.83
As on 31 <sup>st</sup> March 2023	237	912.00	331	561.27

#### ➤ Progress under KCC Fisheries:

(Rs. Lakhs)

<b>Particulars</b>	<b>Fishery Total no. of KCC</b>	<b>Fishery KCC Outstanding Amt.</b>	<b>Fishery Number of Rupay card</b>	<b>Fishery Card activated</b>
As on 31 <sup>st</sup> March 2021	367	314.72	44	32
As on 31 <sup>st</sup> March 2022	449	402.01	69	65
As on 31 <sup>st</sup> March 2023	481	546.85	74	74

#### ➤ Major Schemes/Projects implemented during the last five years –

- Pradhan Mantri Matsya Sampada Yojana (PMMSY)
- Blue Revolution
- Rural Infrastructure Development Fund (RIDF)
- Chief Minister's Samagra Grammya Unnayan Yojana (CMSGUY)
- Assam Agribusiness and Rural Transformation Project (APART)
- Rastriya Krishi Vikas Yojana (RKVY)
- State Own Priority Development Fund (SOPD)



### 2.1.9.3 Assessment of Potential for the financial year 2024-25

The potential for fisheries has been assessed as under:

(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	1100	400.40	400.40
ii	Fish culture in existing water bodies (0.3 m excavation)	0.76	560	425.60	425.60
iii	Fish culture in existing water bodies (0.5 m excavation)	1.02	284	290.51	290.51
iv	Fish Seed rearing in 3 Nurseries (20m x 10m x 1m) Nos.	1.33	145	192.17	192.17
v	Integrated Fish Culture with Poultry	1.80	369	663.46	530.77
vi	Integrated Fish Culture with Duckery	1.18	369	434.31	434.31
vii	Integrated Fish Culture with Piggery	2.06	120	246.72	197.36
viii	Capture cum culture fisheries in large water bodies like beels with pen	1.19	210	249.75	249.75
x	Semi-intensive fish culture with high stocking and multiple harvesting	2.20	220	484.00	387.20
	<b>Term Loan Total</b>		<b>3377</b>	<b>3386.92</b>	<b>3108.07</b>
	<b>Working Capital</b>				
xi	Composite Fish Culture under KCC	0.46	4220	1959.64	1959.64
xii	Fishing in Open Water bodies	0.61	210	128.10	128.10
xiii	Raising of Fry to fingerling in rearing ponds	0.38	289	110.50	110.50
xiv	Semi- intensive fish culture for short duration	0.32	560	178.53	178.53
xv	Fish Marketing	0.20	350	70.00	70.00
	<b>Working Capital Sub-Total</b>		<b>5629</b>	<b>2446.77</b>	<b>2446.77</b>
	<b>Total Fishery</b>		<b>9006</b>	<b>5833.69</b>	<b>5554.84</b>

Bank Loan: Term Loan - Unit Cost up to Rs. 1.60 lakh (100%) and above Rs. 1.60 (80% of TFO); Working Capital Loan @100% of Unit Cost. The block-wise, activity-wise physical and financial projections are given in Annexure-I.

### 2.1.10 Farm Credit - Others including Two Wheelers for Farmers

#### 2.1.10.1 Status of the sector in the district

Under this sector, various activities, such as financing for bullocks, carts, and two-wheelers, that have direct or indirect connections to agriculture, are included. The district is characterized by subsistence farming, with many farmers possessing small and fragmented land holdings. Bullock carts and two-wheelers play a crucial role in facilitating farm operations, enhancing mobility, ensuring timely access to agricultural inputs, reaching markets, and more for these farmers.

However, due to a scarcity of farm labor, farmers in the district have transitioned towards farm mechanization. They are now utilizing hired power tillers and tractors for tilling operations, while maintaining farm animals has become burdensome. Consequently, the demand for bullocks and bullock carts has significantly declined in the area.

The provision of two-wheelers to farmers for commuting between their homes, farms, and markets has emerged as a farm-related activity eligible for bank financing. Farmers acquiring two-wheelers have experienced enhanced mobility, time savings in travel, and reduced travel costs. This has also facilitated timely procurement of agricultural inputs, minimizing wastage in production and improving access to agricultural markets. Moreover, it empowers farmers to better oversee their agricultural activities.

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

- Under this sector, providing financing for Two Wheelers, which are directly or indirectly associated with agriculture, can be included. Both bullock carts and two-wheelers have advantages for diverse farming activities, transportation, and marketing of agricultural products. Two-wheelers used for agricultural purposes can lead to time and cost savings for farmers. They enable farmers to efficiently supply their milk and other produce to nearby towns and cities.

### 2.1.10.3 Assessment of Potential for the financial year 2024-25

Keeping in view the mobility that two wheelers can provide to farmers for marketing their produce and procuring inputs, and taking into consideration that persons engaged in farming or allied activities of agriculture are eligible for financing, the physical and projections for this sector for the year 2024-25 has been assessed as under:

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Two Wheeler for Agriculture	1.00	325	325.00	260.00
ii	4-wheeler Transportation Vehicle for Agriculture purposes	8.80	53	466.40	373.12
	<b>Sub-Total</b>		<b>378</b>	<b>791.40</b>	<b>633.12</b>

The Bank Loan is @80% of the Unit Cost. The block-wise, activity-wise physical and financial projections are given in Annexure-I.

### 2.1.11 Sustainable Agriculture Practices

#### 2.1.11.1 Status of the sector in the district

The operational farm holding in India is declining and practically there is no scope for horizontal expansion of land for agriculture due to the ever-increasing population and decline in per capita availability of land in the country. An integrated farming system (IFS) is the sustainable development in agriculture with efficient soil, water, crop and pest management practices, which are environmentally friendly and cost-effective. In IFS, Crops may have subsystems 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.

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

#### 2.1.11.2 Infrastructure and linkage support available, planned and gap

##### ➤ Components of IFS suitable for different agro-ecosystems

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

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

Farming System	Cropping system
Agri-AH-Horti-Fishery	Paddy, Maize, Rajma, Banana, Seasonal vegetables, Poultry, Fish
Horti-Agri-AH	Cabbage, Chilli, Local garlic, Maize, Millets, Mithun
Agri-Fishery	Paddy, Fish
Silvipasture-Horti-Agri-AH-Fishery (Zabo system)	Forest trees, Fruit crops, Vegetables, Paddy, Maize, Cattle, Duck, Fish

### 2.1.11.3 Assessment of Potential for the financial year 2024-25

The physical and financial projections for the sector are given in the table below.

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Paddy + Vegetable+ Mushroom Cultivation+ Vermi Compost	0.93	150	139.20	139.20
ii	Integrated Fish + Duck + Horticulture farming	1.44	75	107.70	107.70
iii	Poultry + Fish + Corn system	0.78	150	116.40	116.40
	<b>Sub-Total</b>		<b>375</b>	<b>363.30</b>	<b>363.30</b>

*The Bank Loan is @100% of the Unit Cost. block-wise, activity-wise physical and financial projections are given in Annexure-I.*

## 2.2 Agriculture Infrastructure

Loans for agriculture infrastructure are capped at an aggregate sanctioned limit of Rs. 100 crore per borrower from the banking system. These loans encompass various projects, including the construction of storage facilities (e.g., warehouses and cold storage units), soil conservation, plant tissue culture, seed production, bio-fuel processing units, and Compressed Bio Gas (CBG) plants.

### 2.2.1 CONSTRUCTION OF STORAGE AND MARKETING INFRASTRUCTURE

#### 2.2.1.1 Status of the sector in the district

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

#### 2.2.1.2 Infrastructure and linkage support available planned and gaps:

- Within the jurisdiction of the Cachar Regulated Market Committees, there exist 8 Sub Market Yards, 14 Auction Platforms, 4 Market Sheds, 6 Cattle Sheds, and 1 Krishak Bhavan, among other facilities.

- In the district, there are FCI warehouses with a capacity of 22,896 MT and ASWC warehouses with a capacity of 5,905 MT. Additionally, the district houses 57 warehouses and two private cold storages, each with a capacity of 5,000 MT.
- NABARD has been supporting the State Govt. initiatives for the creation of Storage facilities through RIDF. Under tranche XVIII of RIDF (2012-13), 251 Rural Godowns were sanctioned with a loan amount of Rs. 49.46 crores. Further, in the year 2016-17, a project for the renovation of 57 Warehouses and the Construction of 04 New Warehouses covering 10 Districts of Assam was sanctioned under RIDF XXI for a loan amount of Rs. 47.58 crores.
- Apart from this, NABARD has also supported the establishment of 04 Multi Commodity Cold Storages under the Warehousing Infrastructure Fund (WIF).
- **Agricultural Marketing Infrastructure (AMI)** is a sub-scheme of Integrated Scheme for Agricultural Marketing (ISAM) under which assistance is provided for construction/ renovation of godowns/ warehouses in the rural areas in the States to enhance the storage capacity for agriculture produce. Under the scheme, Government provides subsidy at the rate of 25% and 33.33% on capital cost of the project based on the category of eligible beneficiary. Assistance is available to Individuals, Farmers, Group of farmers/growers, Agripreneurs, Registered Farmer Produce Organizations (FPOs), Cooperatives, and state agencies etc. The scheme is demand driven.
- The **Agriculture Infrastructure Fund (AIF)** provides a new avenue for creating **Agri market infrastructure**. All loans under this financing facility will have interest subvention of 3% per annum for a maximum period of seven years up to a limit of Rs. 2 crores, credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to Rs. 2 crores.
- **Warehouse Infrastructure Fund (WIF)** of NABARD for supporting the creation of infrastructure for the storage of agricultural commodities. The fund envisages the extension of loans to the Public and Private sectors for the construction of warehouses, silos, cold storage and other cold chain infrastructure.
- **Assam Logistics and Warehousing policy 2022:** The scheme offers a 30% capital subsidy for the construction of Warehouses, Cold Storage Infrastructure, Primary Processing Centres (PPC), and Refrigerated vehicles, each with varying maximum limits.

### 2.2.1.3 Assessment of Potential for the financial year 2024-25

The projection is made based on the production of fruit, vegetable and food grains in the district for marketable surplus. The physical and financial projections for the sector are given in the table below.

(Rs .Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Cold Storage (1000 MT)	80.00	19	1520.00	1216.00
ii	Rural Godown (1000 MT)	40.00	40	1600.00	1280.00
iii	Market Yard	15.00	31	465.00	372.00
	<b>Sub-Total</b>		<b>90</b>	<b>3585.00</b>	<b>2868.00</b>

*The Bank Loan is @80% of the Unit Cost. The block-wise physical and financial projection is as given in Annexure – I.*

## 2.2.2 Land Development, Soil Conservation and Watershed Development

### 2.2.2.1 Status of the sector in the district

The topography of the district varies from small hillocks to plain areas and low-lying areas locally known as hawars, beels, etc. About 34 per cent of the total geographical area is used for the cultivation of various crops.

The majority of the food crops are grown in the valley area of the district. The main problems faced by the farmers are deposition of sand/silt, stream bank erosion and gully formation in the northern areas. 70% of the rain is received during the monsoon season resulting in large-scale flooding of the cropped area. In flood-prone areas, the Kharif crops are severely damaged and during Rabi Season, crops cannot be grown due to moisture stress conditions. It is, therefore, necessary to make sincere efforts for the protection of cropped areas by adopting various soil and water conservation measures by involving both Government funds and private investments.

#### **2.2.2.2 Infrastructure and linkage support available:**

- The soil conservation department primarily looks after the land and water management work in the district. The Soil Conservation Department has a Divisional Office at district HQ and two Beat HQ and range offices at select block HQ. The soil conservation department has undertaken soil conservation works.
- Two Integrated watershed development projects were sanctioned by NABARD during 2022-23 at Rajabazar Block of Cachar district. The projects are in pre CBP phase.

#### **2.2.2.3 Assessment of Potential for the financial year 2024-25**

The physical and financial projections for the sector are given below:

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	OFD Work (1 Ha : 100m x 100m)	0.16	150	23.25	23.25
ii	Farm Pond (10m x 10m x 3m))	0.25	300	75.00	75.00
iii	Farm Pond (15m x 15m x 3m))	1.10	92	101.20	101.20
	<b>Sub-Total</b>		<b>542</b>	<b>199.45</b>	<b>199.45</b>

*The Bank Loan is @100% of the Unit Cost. The block-wise, activity-wise physical and financial projections are given in Annexure-I.*

#### **2.2.3 Agriculture Infrastructure - Others**

##### **2.2.3.1 Status of the sector in the district**

As per the revised guidelines for priority sector lending a separate classification for loans, meant for plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer and vermicomposting, is created as “Others” under the broad classification of agriculture infrastructure.

Out of the above seed production and vermicomposting (included in land development) have good potential in the district. There is a good scope for producing foundation seed in the district which will enhance the income of farmers in the district who otherwise produce for food only. Moreover, the state government is also laying emphasis on seed extension schemes.

##### **2.2.3.2 Infrastructure and linkage support available:**

- The Seed Bank Scheme aims to address seed requirements during natural disasters and unforeseen circumstances. It involves maintaining certified and foundation seeds for specific crops. Grants cover 50% of the cost as revolving funds for seed procurement, maintenance, and price differential for remaining seeds. Financial aid also supports infrastructure development for seed storage, along with establishing a data bank and information system to facilitate rapid information dissemination on seed availability.
- Presently the following organic schemes of Central sector, being implemented in the state
  - ❖ Paramparagat Krishi Vikash Yojana (PKVY): Paramparagat Krishi Vikas Yojana promotes cluster based organic farming with PGS (Participatory Guarantee System)

certification. Cluster formation, training, certification and marketing are supported under the scheme. Assistance of Rs. 50,000 per ha /3 years is provided out of which 62 percent (Rs. 31,000) is given as incentive to a farmer towards organic inputs

- ❖ .Mission Organic Value Chain Development in North Eastern Region (MOVCD-NER): The scheme promotes third party certified organic farming of niche crops of north east region through Farmer Producer Organisations (FPOs) with focus on exports. Farmers are given assistance of Rs 25,000 per hectare for three years for organic inputs including organic manure and bio-fertilisers among other inputs. Support for formation of FPOs, capacity building, post-harvest infrastructure up to Rs 2 crore are also provided in the scheme.

### 2.2.3.3 Assessment of Potential for the financial year 2024-25

The physical and financial projections for the sector are given below.

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Seed Production and Processing	12.00	20	240.00	192.00
ii	NADEP Compost (3m x 2m x 1m)	0.14	450	63.00	63.00
iii	Vermi compost (3m x 2m x 1m)	0.21	1208	253.68	253.68
	<b>Sub-Total</b>		<b>1678</b>	<b>556.68</b>	<b>508.68</b>

*Bank Loan: Unit Cost up to Rs. 1.60 lakh (100%) and above Rs. 1.60 (80% of TFO). Block-wise physical and financial projection is given at Annexure – I.*

## 2.3 Agriculture– Ancillary Activities

### 2.3.1 Food and Agro Processing

#### 2.3.1.1 Status of the sector in the district

- The Ministry of Food Processing Industries (MoFPI) has provided an indicative list of permissible activities under the Food Processing Sector. These activities cover various processes, including cleaning, sorting, packaging, transportation, storage, and processing of fruits, vegetables, milk, meat, spices, grains, and more. The list also includes production of beverages, bakery products, jaggery, and food-grade packaging materials. These activities aim to promote food processing, value addition, and overall growth in the food processing industry in India.
- Plantation and Horticulture products like pineapple, banana and citrus are mostly consumed in raw form within the district. Only 2% of the horticultural crops are processed at present. If ¼th of total production is processed, it will require at least 50 to 60 tiny industries to be set up with a capacity of 400 to 500 metric tons of production each employing about 2000 to 3000 skilled labourers.
- The district is industrially backward. Lack of infrastructures like uninterrupted electricity and lack of entrepreneurship are the main reasons contributing to the present situation. As a result, the processing of fruits and other vegetables is very limited. Among the processing activities undertaken, the major ones are milling of rice, wheat, turmeric, and mustard. There are only a few units which produce fruit juice, on a very limited scale. Most of the fruits and vegetables are sold in raw form.
- Lakhipur block of the district has made tremendous progress in pineapple production. However very little has been done for processing the produce. There is potential for further development of the sector with credit flow from banks. As there are no food processing

facility in the area, during harvesting season, pineapples are sold @ Rs. 15 per piece at the wholesale rate whereas the market rate is Rs. 40 to Rs. 50 per piece.

### **2.3.1.2. Infrastructure and linkage support available, planned and gaps**

- Development of the Food Processing Industry has been taken up under the **National Mission on Food Processing (NMFP)**. The Director of Industries has been appointed as Mission Director for the state Mission on Food Processing. The funding pattern for the NE States under the Scheme is 90:10.
- Government of India has approved **PM Kisan SAMPADA (Scheme for Agro Marine Processing and Development of Agro-Processing Clusters)** scheme with an outlay of Rs. 6000 crores for the period 2016-20 aimed at the creation of modern infrastructure from farm gate to retail outlet.
- Government of India has introduced **Food Processing Fund (FPF)** for providing affordable credit to agro-processing units in designated food parks with a corpus of Rs. 2,000 crores in NABARD. Govt. of India has declared all the industrial areas of the district as designated food parks for this fund.
- Ministry of Food Processing Industries (MoFPI), in partnership with the States, has launched an all-India centrally sponsored "**PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)**" for providing financial, technical and business support for the upgradation of existing micro food processing enterprises.
- **GOI's Agriculture Infrastructure Fund (AIF)** aims to mobilize a medium-long term debt financing facility for investment in viable projects relating to post-harvest management infrastructure and community farming assets through incentives and financial support.
- The One District One Product initiative in Cachar district is pineapple. Under the Mission Organic Value Chain Development (MOVCD) for the North Eastern Region, the Horticulture department has supported a Farmer Producer Company (FPC) for pineapple growers located in Hmarkhawlien, Lakhipur Block, Cachar district, which comprises more than 1000 farmers. This FPC is named "Hmar Hmar Agro Organic Producer Company Ltd." The pineapples produced by this FPC are exported to Dubai.

### **2.3.1.3 Assessment of Potential for the financial year 2024-25**

The physical and financial projections for the sector are given below:

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Fruit preservation	2.50	80	200.00	160.00
ii	Rice mill Mordernisation	10.00	45	450.00	360.00
iii	Bakery/ confectionery	5.00	225	1125.00	900.00
iv	Sauce/ jam/ ketchup	5.00	48	240.00	192.00
v	Fish processing	2.00	180	360.00	288.00
vi	Cattle Feed Mill	5.50	60	330.00	264.00
vii	Agro Based Dal Mills	4.00	30	120.00	96.00
	<b>Sub-Total</b>		<b>668</b>	<b>2825.00</b>	<b>2260.00</b>

*The Bank Loan is @80% of the Unit Cost. The block-wise, activity-wise physical and financial projections are given in Annexure-I.*

### **2.3.2. Agriculture – Ancillary Activities – Others**

The Ancillary activities eligible for loans include setting up Agri-clinics and Agri-business centers, financing Custom Service Units that provide farm work on a contract basis, and bank loans to PACS, FSS, and LAMPS for on-lending to agriculture.

#### **2.3.2.1 Status of the sector in the district**

##### **Agri Clinics and Agri-Business Centres:**

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

##### **Loans to PACS/ FSS/ LAMPS:**

Primary Agricultural Credit Societies (PACS) and Farmers' Service Societies (FSS) are an integral part of the cooperative credit structure. It serves as the final conduit between the financial institutions and ultimate beneficiaries. PACS and FSS undertake activities under credit and non-credit business. The Large-sized Adivasi Multi-Purpose Co-operative Societies, (LAMPS) cater to the developmental requirements of tribals.

##### **Loans to MFIs for on-lending:**

MFIs are those organizations, other than banks, providing micro financial services to the poor in rural, semi-urban or urban areas, to enable them to raise their income levels and improve their livelihood.

#### **2.3.2.2 Infrastructure and Linkage support available planned and gaps:**

There are 39 PACS in the Cachar district. The majority of the PACS are engaged only in PDS. A definite banking potential exists for financing such PACS so that credit needs for its members are met timely and adequately. Further, to re-orient the business of the PACS towards short-term loans for its members, it is suggested that one PACS in each block may be identified and provided with credit support for encouraging the PACS to re-start credit business for financing agriculture activities to ensure credit for the farmers as well as for the sustainability of PACS financial health.

There are 29 FPOs in the Cachar district promoted under APART, CSS-FPO, PRODUCE Fund, PODF of NABARD and MOCVD respectively. This initiative will address the initial requirements of the emerging farmer's Producer Organisation which in turn will provide new business opportunities for the financing institutions, to support them with credit.

Cachar district has 1106148 PMJDY accounts as on 31.03.2023.



### 2.3.2.3 Assessment of Potential for the financial year 2024-25

The physical and financial projections for the sector are given below:

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Loans to PACS/ FSS/ LAMPS/FPOs	20.00	45	900.00	720.00
ii	Loans to MFI for on-lending to agriculture	50.00	4	200.00	160.00
iii	PMJDY	0.10	22500	2250.00	2250.00
	<b>Sub-Total</b>		<b>22549</b>	<b>3350.00</b>	<b>3130.00</b>

*Bank Loan: Unit Cost up to Rs. 1.60 lakh (100%) and above Rs. 1.60 (80% of TFO). Block-wise physical and financial projection is given in Annexure – I.*

## CHAPTER – 3

### CREDIT POTENTIAL FOR MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)

#### 3.1. Status of the Sector in the District

The MSME is defined as given below:

	Manufacturing Enterprises	Enterprises rendering Services
Enterprise	Investment in plant and machinery or equipment	Investment in equipment
Micro	Not more than Rs.1.00 crore and annual turnover not more than Rs.5.00 crore	Not more than Rs.1.00 crore and annual turnover not more than Rs.5.00 crore
Small	Not more than Rs.10 crore and Annual Turnover ; not more than Rs. 50 crore	Not more than Rs.10 crore and Annual Turnover ; not more than Rs. 50 crore
Medium	Between Rs. 5.00 crore and Rs. 10.00 crore	Not more than Rs.50 crore and Annual Turnover ; not more than Rs. 250 crore

#### 3.2 Infrastructure and Linkage support available planned and gaps:

Assam is moving its position forward to retain its position as a preferred investment destination. Annual Survey of Industries (ASI) covers all factories registered under the section 2m (i) and 2m (ii) of the Factories Act, 1948. In terms of Net Value Added with a share of 1.25 percent at All-India level the State is in the 19th position out of 36 states & union territories whereon ASI was conducted and reported in the ASI 2019-20. However, in terms of number of factories, Assam ranks 13<sup>th</sup> & it is at the 16th position in respect of number of workers engaged in the sector. As per report of Chief Inspector of factories, there were 7,790 factories with 3,05,690 numbers of employment registering a growth of 3.7 percent.

According to Advance estimates for 2023-24 at current prices, the contribution of industrial sector is 26.09 percent of the total GSDP of the state. With a view to provide infrastructure facilities to the Prospective Entrepreneurs/ Investors, Assam Industrial Development Corporation (AIDC) and Assam Industrial Infrastructure Development Corporation (AIIDC) are continuously engaged in creation & development of new Industrial parks by procuring more land in the State.

To give a boost to the Tea Sector in the State of Assam and promote sustainable growth, the Government of Assam has already declared Tax Holiday for three years for payment of tax in respect of green tea leaves grown and bought by the tea estates w.e.f. 1st January 2019 under the Assam Taxation (on Specific Land) Act, 1999 and this has been extended for another three years w.e.f. 1.1.2022.

The State of Assam is the first State in the entire country in the GST regime to roll out GST reimbursement scheme to attract and induce investment by Industries through the Assam Industries (Tax Reimbursement for Eligible Units) Scheme, 2017.

#### Registered MSME units in Cachar district, 2020-21 & 2021-22

Particulars	Micro	Small	Medium	Total
2020-21	2049	314	18	2381
2021-22	3956	106	6	4068

Source: Statistical Handbook 2021 & 22

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

Year	Disbursement during the years (Rs. Lakhs)	Outstanding Amount (Rs. Lakhs)	NPA (Rs. Lakhs)
2020-21	86799.97	154782.94	16307.99
2021-22	51375.78	105720.02	8912.83
2022-23	80929.87	126406.87	9057.18

Source: SLBC

### 3.3 Infrastructure and linkage support available, planned and gaps

- Some of the statutory and non-statutory bodies working in the sector are MSME-DI, DIC, Khadi Village Industries Commission (KVIC), Coir Board, National Small Industries Corporation (NSIC), KVIB, SIDBI, NABARD etc.
- The District Industries Centre (DIC) plays a crucial role in supporting small-scale industries, village/cottage industries, and handicrafts. They offer technical assistance to existing businesses and provide guidance to aspiring entrepreneurs and educated unemployed youth interested in setting up profitable MSME units. DIC implements programs such as EDP training, exposure visits, and the PMEGP under government schemes. Their efforts aim to enhance existing industries and facilitate the growth of new MSME ventures in the district.
- The Department of Handloom and Textile is dedicated to the comprehensive development of the handloom and textiles sector in the state, focusing on enhancing productivity and ensuring high-quality products to align with the global fabric market. This initiative also aims at driving the socio-economic advancement of the weaving community. The district is home to 58,366 handloom weavers across 449 villages. The department operates 1 Handloom Training Centre and 4 Extension Service Units, contributing to skill development and knowledge dissemination. Notably, a Farmer Producer Organization for Handloom Cluster in the Lakhipur Block of Cachar district has been established with support from NABARD, fostering collaboration and growth within the sector.
- To address rural youth unemployment, the Ministry of Rural Development, India, supports the establishment of training institutes in each district. Punjab National Bank (PNB) set up Punjab National Bank Rural Self Employment Training Institute (PNB RSETI) as part of this initiative. The institute offers short-term self-employment training programs with free food and accommodation to rural youth, enabling them to pursue self-employment ventures and enhance their skills for successful micro-enterprise management.
- **Micro Units Development and Refinance Agency (MUDRA):** Pradhan Mantri Mudra Yojana, under MUDRA Bank, supports micro units through development and refinancing. The scheme offers three products: 'Shishu', 'Kishor', and 'Tarun', catering to different funding requirements of micro entrepreneurs.
- **Stand Up India:** Stand Up India scheme offers loans of Rs.10 lakh to Rs.100 lakh for entrepreneurship. It targets SC/ST and women borrowers in manufacturing, services, or trading sectors. Loans are secured with Credit Guarantee. NABARD's DDM offices act as Stand Up India Connect Centres, assisting applicants' progress in DLCC meetings.
- **PM FME Scheme:** The Government of India (GOI) has introduced the "PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)" with the aim of enhancing microenterprises' capabilities. The scheme targets increased credit access for micro food processing entrepreneurs, FPOs, Self Help Groups, and Co-operatives. It aims to integrate these entities into organized supply chains through branding, marketing, and strengthening institutional support.
- **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.

- **Industrial & Investment Policy of Assam, 2019:** Assam's State Government envisions the state as a prime investment destination. The policy, valid for 5 years from September 1, 2019, offers benefits to eligible manufacturing and service enterprises, excluding those in the negative list. Incentives include SGST benefits, power subsidy, duty reimbursement, technology transfer, ZED certification, interest subsidy, and more, fostering a conducive environment for investment.

### 3.4 Assessment of Potential for the financial year 2024-25

The physical and financial projections for the sector are as given below.

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
<b>A</b>	<b>Term Loan</b>				
i	Micro Enterprise	10.00	3850	38500.00	30800.00
ii	Small Enterprises	110.00	170	18700.00	14960.00
iii	Medium Enterprises	5000.00	7	35000.00	28000.00
	<b>Sub-Total</b>		<b>4027</b>	<b>92200.00</b>	<b>73760.00</b>
<b>B</b>	<b>Working Capital</b>				
i	Micro Enterprises	5.00	4500	22500.00	18000.00
ii	Small Enterprises	22.00	850	18700.00	14960.00
iii	Medium Enterprises	100.00	33	3300.00	2640.00
	<b>Sub-Total</b>		<b>5383</b>	<b>44500.00</b>	<b>35600.00</b>
	<b>Total MSME</b>		<b>9410</b>	<b>136700.00</b>	<b>109360.00</b>

*Bank Loan @ 80% of Unit Cost. The block-wise, activity-wise physical and financial projections are given in Annexure-I.*

## Empowering Weavers and Crafting Success in Cachar, Assam

A credit camp for weavers from the Sinleima Weaver Cooperative Society Ltd. (a Mini OFPO supported by NABARD) took place on August 25, 2023, in Lakhipur Block, Cachar district. Shri Naveen Dhingra, Chief General Manager of NABARD's Assam Regional Office in Guwahati, graced the event as Chief Guest. This event showcased the strong partnership between NABARD Assam R.O, Youth Shinning Association (POPI), Sinleima Weaver Cooperative Society Ltd. (OFPO), and Union Bank of India. Their collaboration aimed to revitalize the local weaving community by providing crucial financial support for transitioning from traditional looms to advanced flying shuttle looms.



Union Bank of India, Silchar Branch, played a central role by sanctioning loans totaling Rs. 103.00 lakhs to 103 OFPO weavers. Each member received a weaver mudra loan of Rs. 1.00 lakh, with 35% as a term loan and 65% as a working capital loan. This financial boost is expected to empower weavers of Mini OFPO to embrace cutting-edge technology and enhance production. The event's highlight was the introduction of the "Sinleima Handkerchief," a remarkable handwoven cotton piece. The event demonstrated a firm commitment to preserving and promoting traditional weaving while fostering financial inclusion in the local weaving community. As the event concluded, the promise of economic empowerment and cultural preservation illuminated a bright future.

### Geographical indication (GI)

Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location, possessing unique characteristics linked to that area. GIs play a vital role in rural development by empowering communities, differentiating products, aiding brand establishment, creating local jobs, reducing rural migration, establishing regional brands, boosting tourism and gastronomy, preserving traditional knowledge and cultural expressions, and conserving biodiversity. GI tags enhance the economic prospects of producers by increasing demand in both national and international markets. In Assam, products such as Assam orthodox Tea, Assam Muga Silk, Karbi Anglong ginger, Tezpur litchi, Joha rice, Boka choul, Kaji nimu, Chokuwa rice, Judima, and Assamese Gamosa have received GI registration tags.

NABARD's involvement in Geographical Indications encompasses comprehensive support for pre-registration and post-registration activities related to Geographical Indications. This support aims to enhance product quality, improve market access, raise awareness, strengthen producers' ability to protect their rights, and subsidize the costs associated with registration, enforcement, and marketing. The goal is to boost livelihood opportunities for local artisans, farmers, and producers, including the younger generation and women, while fostering a "Vocal for Local" ecosystem. NABARD's Assam Regional Office (R.O) is playing a pivotal role in securing GI registration for eight additional local products, including Assam Japi, Sarthebari Metal Craft, Majuli Mask, Majuli Manuscripts, Water Hyacinth products, Missing Textiles, Assam Bihu Dhol, and Asharikandi Terracotta. These GI tags will provide legal protection against unauthorized copying, ensuring the integrity of these unique local products.

In the Cachar district of Assam, there is significant potential for Geographical Indication (GI) tagging of indigenous rice and paddy varieties of *Oryza Sativa*, including Kalijeera, Mulahail, Sahebail, Agorhan, Gondhi Birion, Bumon, and more. These unique rice varieties have distinct characteristics linked to the region, making them suitable candidates for GI protection. Additionally, there is also considerable potential for GI tagging in Bamboo & Cane Craft and Handloom & Handicraft products from the area. These products, rooted in the local culture and artisanship, can benefit from GI recognition, which not only safeguards their authenticity but also enhances their market appeal and economic prospects for local artisans and communities.



## CHAPTER - 4

### CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING

#### 4.1 CREDIT POTENTIAL FOR EXPORT CREDIT

##### 4.1.1 Status of the sector in the district

Any nation needs to produce the goods and services that it requires for its populace and at the same time, it is far from possible for any nation to be self-contained in all products resulting in trade among nations comprising exports and imports. While imports facilitate the nations by providing the goods and services not available within the country itself, export is pre-eminent for the growth and development of the economy as it leads to the earning of valuable foreign exchange and availability of wider market assisting in getting due prices for the produce. Exports are a national priority for any Government.

There are quite a few large and medium-scale industries, which have emerged in the state, which include oil, non-metallic mineral products, cement, paper, 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 the tea industry to the total share of exports is maximum.

##### Export Quality products of Assam

Tea of Assam with its distinct strong aroma and colour is 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 the foreign shores.

Assam's rich tradition and culture have enriched its treasure of Ethnic dresses like Mekhela Chadar, Ribi gaseng, dhuti-chapkon, Endi(Eri), Muga, Paat Silk dress materials, gamosa, Riha etc. which are to be found nowhere other than Assam. Assam silk known as Muga and Paat is of late exported to Japan since it is popular over there to make Kimonos (Japanese traditional dress), quilts, stoles and bedspreads. As per govt records, ARTFED (under the state govt of Assam) has Exported Muga, the golden fabric of Assam, worth Rs. 12 crore to Japan only. ARTFED has also Exported Muga and Paat to countries like the US, Greece, France, Japan, South Africa, and Germany as well starting in the year 2006.

The ethnic food repertoire of Assam is quite rich and preserved in an authentic manner. Among the food produced Bhoot Jalakia tops the chart of Assam exports to the world. Having a very high Scoville scale index, Bhoot Jalakia also contains medicinal values that have been well explored by communities in Assam. Therefore, it is no wonder that Bhoot Jalakia in the form of fruit, Jalakia powder, and seed make great export quality produce which is earning revenues for Assam. 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 unique and can be utilized for home decor as well as storage items. Thus, they have immense potential for export.

Taking Cachar as a future economic hub, Export Processing Industrial Parks, grading & packaging facilities, Trade Facilitation Centers, Containers scanning facilities, etc. may be set up. Apart from that massive awareness programmes for new exporters/entrepreneurs, trade delegation to neighboring countries may be arranged.

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

The Govt. of India has provided all clearance facilities at the only International Airport of Assam that is Lokapriya Gopinath Bordoloi Airport, Borjhar at Guwahati in Assam. This will come in handy to those who want to export local products of Assam to international markets. The Government of Assam, in association with the Government of India, have set up an Export Promotion Industrial Park (EPIP) at Amingaon, Guwahati at Assam to facilitate export business. Another good aspect is that Assam is very well connected to other parts of India and Bangladesh through waterways. Exporters of Assam can utilize this great possibility.

#### Land Custom Stations of Assam bordering Bangladesh

In Assam, out of 12 LCSs, 3 are functional and the other 5 LCSs non-functional. Golakganj is appointed as a Land Customs Station only for the purpose of export of Stone boulders, Stone chips and Coal from India and a Border Trade Centre is under construction at Golokganj (Sonahat, Gate No-24) of Dhubri district. As mentioned, there are 13 declared LCSs in Assam though 10 of them are non-functional. Sutarkandi, Karimganj steamer Ghat and Mankachar are the functional ones.

The district has a good amount of potential in areas like food processing, vegetable cultivation, mushroom cultivation, organic vegetables like Broccoli, etc. However, we may need new techniques like organic farming and technologies for packaging, branding and marketing. It may be mentioned that pineapples growing in the Lakhimpur Block of the district has exported to Dubai and other countries. Pineapple is also the ODOP of the Cachar district.

Of the several factors influencing export growth, credit is a very important factor that enables exporters to efficiently execute their export orders. Commercial banks provide short-term export finance mainly by way of pre and post-shipment credit. They also have dedicated branches for this purpose. Export finance is granted in Rupee as well as in foreign currency. Export Credit Guarantee Corporation of India provides credit guarantee coverage. Further, RBI in its new classification on priority sector lending has put export credit under a separate sector in itself.

#### 4.1.3 Assessment of Potential for the financial year 2024-25:

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Export Credit	20.00	4	80.00	64.00
	<b>Total</b>		<b>4</b>	<b>80.00</b>	<b>64.00</b>

*Bank Loan 80% of Financial Outlay. The block-wise, activity-wise physical and financial projections are given in Annexure-I.*

#### 4.2 Credit Potential for Education

Loans to individuals for educational purposes, including vocational courses, not exceeding Rs. 20 lakh will be considered as eligible for priority sector classification. Loans currently classified as priority sector will continue till maturity.

##### 4.2.1 Status of the sector in the district

Education serves as a mirror reflecting a state's social and economic status, empowering individuals with skills and knowledge for balanced growth. It's a vital input for nation-building, evident in India's commitment to free and compulsory elementary education for ages 6 to 14 through Sarva Shiksha Abhiyan (SSA) since April 1, 2010. Rashtriya Madhyamik Siksha



Abhiyan enhances secondary education quality and access. The 2018-19 Union Budget proposed holistic education from pre-nursery to Class 12, leading to Samagra Shiksha – an all-encompassing program promoting equal opportunities and equitable learning outcomes from pre-school to Class 12, amalgamating SSA, RMSA, and Teacher Education. Higher Education in Assam falls under the Department of Higher Education, while the Department of Health and Family Welfare manage Medical Colleges.

#### Literacy Rate in Assam:

Literacy has both economic and social motives for individual well-being. It improves self-esteem, enhances social status, decision making and thereby enhances the confidence level of an individual in society. It impacts human development outcomes, both as an input and output creating lasting benefits. The literacy rates in Cachar, Assam and India are shown below as per censuses.

State	2011		
	Person	Male	Female
Cachar	79.34	84.78	73.68
Assam	72.19	77.85	66.27
India	72.99	80.89	64.64

Source: Registrar General of India

#### 4.2.2 Infrastructure and linkage support available, planned and gaps Status of Schools up to Junior College in the district as of 2021-22:

Lower Primary School	Upper Primary School	High School	Higher Secondary School	Junior College
1763	378	119	40	0

Source: Statistical Handbook, Assam 2022

#### State Government Institutions in the district, 2022-23

Sr. No.	Name of the Institute	Intake Capacity
1	Silchar Medical College, Silchar	125
2	Government Dental College	63
3	B.Sc. Nursing College, Silchar	75
4	Institute of Pharmacy attached to SMC, Silchar	50
5	Institute of Para-Med. Science attached to SMC, Silchar	106
6	Silchar Polytechnic, Silchar	220

Source: Statistical Handbook, Assam 2022

The ground level credit off-take for Education in the district in the past 3 years, viz. 2020-21, 2021-22 and 2022-23 were Rs. 474.48 lakh, Rs. 359.82 lakh and Rs.582.63 lakh respectively. The target under ACP for 2023-24 is Rs. 4575.14 lakh for Education Loan.

#### Rural Institution Financing under RIDF & NIDA

NABARD has provided financial assistance to Govt. of Assam for infrastructure development such as the construction of partition walls, toilet blocks, additional classrooms etc. In 2021-22, NABARD has sanctioned a RIDF loan of Rs. 1054.37 lakh for Additional Infrastructure of 8 Elementary School in the Cachar district. Similarly, In 2022-23, NABARD has sanctioned a RIDF loan of Rs. 1594.42 lakh for Additional Infrastructure of 8 Elementary School and Rs. 1890.00 lakhs for construction of Model Secondary School at Tea Estate in the Cachar district.

**Central Sector Interest Subsidy Scheme, on Model Education Loan Scheme of IBA:** under this scheme interest subsidy is given during the moratorium period i.e. Course period plus one year on Education Loan taken from the Schedule Banks under the Model Education Loan Scheme of Indian Banks Association to students belonging to economically weaker

sections whose annual parental incomes are up to Rs. 4.5 lakh from all sources. The subsidy is allowed for undergoing recognized Professional/ Technical Courses in recognized institutions in India.

**Vidya Lakshmi Portal** is a Central IT-based Education Loan portal to provide student financial services for young Indians. An interface helps students to apply for student loans online through a centralized website. Vidya Lakshmi allows students to apply for multiple banks with a single Vidyalakshmi common education loan application form (CELAF). This also helps students in managing their Education Loan Status on Vidyalakshmi Portal and keeps the information of applicants/students/parents safe with the government. All of it can be done without visiting the bank and online.

#### **4.2.3 Assessment of Potential for the financial year 2024-25:**

As per Master Direction on Priority Sector Lending – Targets and Classification Loans to individuals for educational purposes, including vocational courses, not exceeding Rs. 20 lakhs will be considered eligible for priority sector classification. Loans currently classified as a priority sector will continue till maturity. (Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Education (upto Rs. 20 lakh)	20.00	325	6500.00	5200.00
	<b>Total</b>		<b>325</b>	<b>6500.00</b>	<b>5200.00</b>

*Bank Loan 80% of Unit Cost. The block-wise, activity-wise physical and financial projections are given in Annexure-I.*

### **4.3 Credit Potential for Housing**

#### **4.3.1 Status of the sector in the district**

As per the extant guidelines, the following loans in the housing sector, inter-alia, are classified as priority sector lending.

- Loans to individuals up to Rs. 35 lakhs in metropolitan centres (with a population of ten lakhs and above) and up to Rs. 25 lakhs in other centres for the purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed Rs. 45 lakhs and Rs. 30 lakhs respectively. Existing individual housing loans of UCBs presently classified under PSL will continue as PSL till maturity or repayment. Housing loans to banks' employees will not be eligible for classification under the priority sector.
- Loans up to Rs. 10 lakhs in metropolitan centres and up to Rs. 6 lakhs in other centres for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit

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.

The ground level credit off-take for Housing in the district in the past 3 years, viz. 2020-21, 2021-22 and 2022-23 were Rs. 4985.17 lakh, Rs. 4902.03 lakh and Rs. 4281.50 lakh respectively. The target under ACP for 2023-24 is Rs. 5630.88 lakh for Housing Loan.

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

- Adequate support services are available in the district to support housing activity. Construction Materials and the skilled labourers required for the 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 needs to be simplified.
- Due to unplanned housing activity, especially in rural and semi-urban areas, infrastructural facilities like sewage, drinking water, drainage, and internal roads are not set up. To ensure improvement in quality of life through the provision of housing, the provision of basic infrastructure should be a prerequisite for the development of residential complexes.
- Non-availability of clear title deeds often poses a challenge to the rural populace especially that of the lower socio-economic group to avail of housing loans from Banks. An institutional arrangement involving apex Housing Development Financial Institutions, MFIs/NBFCs and State Govt. /Housing Development Authorities may be developed to ensure the reach of housing loan facilities to this needy group.
- There is a good scope for housing loans in the district, further, both the Govt. of India and Govt. of Assam programme for ensuring housing for all, and it is expected that bankers will take an active part in the initiative.
- **Central Government Schemes:** The Government has launched initiatives for providing housing in both rural and urban areas through various schemes. The “Housing for All” Mission launched by the Government of India aims to provide every family with “a pucca house with water connection, toilet facilities, and 24x7 electricity supply” by 2022. The schemes are Pradhan Mantri Awas Yojana (PMAY)- Urban, Pradhan Mantri Awas Yojana (PMAY)- Gramin and Rural Housing Interest Subsidy Scheme (RHIS) etc.
- **State Government Schemes for Housing in Assam:** The State Government has also announced several schemes related to the housing sector. A few of them are Assam Housing Scheme - Apun Ghar, Aponar Apun Ghar Scheme, Assam State Housing Board (ASHB)

#### **4.3.3 Assessment of Potential for the financial year 2024-25**

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

(Rs. 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. 25.00 lakh)	25.00	265	6625.00	5300.00
ii	Housing Loan for repairing (upto Rs. 6.00 lakh)	6.00	300	1800.00	1440.00
	<b>Total</b>		<b>565</b>	<b>8425.00</b>	<b>6740.00</b>

*Bank Loan 80% of Unit Cost. The block-wise, activity-wise physical and financial projections are given in Annexure-I.*

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

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

In Assam, rural connectivity projects i.e., roads and bridges projects accounted for 52% of the total sanctions, followed by Agriculture Sector at 32%, Social Sector at 9%, and the Irrigation Sector at 7%. The projects sanctioned under RIDF, especially the Connectivity projects not only had the highest share in the total amount sanctioned but they geographically cover almost the entire State. This is likely to have a positive impact on market access of rural produce. As on 31 March 2023, as many as 5871 projects with loan of 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. RIDF Projects sanctioned in Cachar district as on 31.03.2023.

(Amount in Rs. crore)		
Sector	No of the projects sanctioned	Loan sanctioned
Rural Connectivity	142	353.28
Agriculture and related sectors	86	119.74
Minor Irrigation	7	2.28
Social Sector	18	102.34
<b>Total</b>	<b>253</b>	<b>577.64</b>

##### 5.1.3 New Beginnings

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 04<sup>th</sup> August 2021. As per the iconic MoU, the State government has prioritized critical infrastructure projects with an outlay of about Rs 15,000 cr for implementation in the next 2-3 years under NIDA, RIDF, and RIAS. In accordance

with the MoU signed, projects have been submitted by AIFA to NABARD and 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). NIDA Projects sanction in Cachar district as on 31.03.2023

<b>(Rs in cr.)</b>			
<b>Sector</b>	<b>Particulars of the Project</b>	<b>No of projects sanctioned</b>	<b>Loan sanctioned</b>
Education	Women Model College	1	20.98
	Construction of Anganwadi Centres	103	23.18
	<b>Total</b>	<b>104</b>	<b>44.16</b>

The importance of storage increases with the increase in production as seen in Assam at present. In most modern community storage structures like silo bins and rural households, ordinary metallic bins are required to be made available, in an easy term. The storage space of Central and State Warehousing Corporations is also required to be augmented. This will help in reducing storage loss. Assam at present suffers badly from the dearth of cold storage space. Urgent steps are required to be taken to establish cold storage chain in the State in a time-bound manner to reduce the loss of perishable agricultural commodities. New thinking for the formation of central auction markets as well as the improvement of rural markets needs to be taken up.

#### **5.1.4 Critical Infrastructure Gaps and requirements**

Cachar district being a major Agricultural producer of the state needs the development of rural infrastructure for the speedy economic development of the region. National Highway (NH) 37 runs through the district linking it with other states of the North East States. However, there are many inter, and intra-districts and village roads which require up-gradation.

#### **Flood Protection and erosion**

- The problem of flood and erosion is menacing and most acute in the district. Every year successive waves of floods submerge vast areas for a considerable number of days causing widespread damage to crops, and public properties, disrupting vital communication links etc. This phenomenon takes place because of the failure of the existing flood prevention structures, which have outlived their lives. The recurrence of floods added with unabated erosion too caused thousands of hectares of land loss and rendered hundreds of people landless and virtually destroyed the socio-economic development of the state.
- The Barak River, which is flowing through the middle of the district, brings a flood to the district every year. The Govt. needs to take concrete steps to tackle and arrest the issue. The Bank of Barak spreading an area of about 600 metres in Singerbond village, Binakandi Block is deeply affected by erosion and not attended by the Government resulting loss of cultivable land and private property every year. The existing embankment system needs to be raised and strengthened so as not to cause any dwindling of the already protected area. New embankment to be taken up to benefit more areas and removal of drainage congestion to bring more areas under the protected arena. Studies should be conducted on river morphology through satellite imageries to identify areas likely to come under attack of erosion and take cost-effective and timely preventive measures.

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

In its latest Priority Sector Lending guidelines, the Reserve Bank of India (RBI) has acknowledged the importance of social infrastructure for development. The guidelines now permit bank loans up to Rs. 5 crores per borrower for setting up schools, drinking water facilities, and sanitation facilities, including household toilets and water improvements. Additionally, loans up to Rs. 10 crores per borrower are allowed for building healthcare facilities, including those under the 'Ayushman Bharat' scheme, in Tier II to Tier VI centers

under the ambit of PSL norms. These increased loan limits are applicable to Urban Co-operative Banks (UCBs) operating in centers with a population of less than one lakh, aiming to promote socio-economic growth and well-being in less densely populated regions.

### 5.2.1. Status of the sector in the district

Reckoning the importance of social infrastructure for development, RBI in its latest Priority Sector Lending guidelines has brought Bank loans up to a limit of Rs. 5 crores per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and water improvements at the household level, etc. and loans up to a limit of Rs. 10 crores per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres under the ambit of PSL norms. In the case of UCBs, the above limits are applicable only in centres having a population of less than one lakh.

The ground level credit off-take for Social Infrastructure in the district in the past 3 years, viz. 2020-21, 2021-22 and 2022-23 were Rs. 9.36 lakh, Rs. 400.02 lakh and Rs. 16.50 lakh respectively. The target under ACP for 2023-24 is Rs. 960.32 lakh for Social Infrastructure Loan.

### 5.2.2 Infrastructure and linkage support available, planned and gaps

The district has a Civil Hospital, 29 Primary Health Centres, 7 Community Health Centres and 270 Sub Centres. In the private sector, there are 27 Nursing homes and 36 diagnostic centres. Further, the district has 1763 Primary Schools, 378 Upper Primary Schools, 119 High schools, and 40 Higher Secondary Schools.

- **Swachh Bharat Abhiyan** - It aims to achieve the mission of Swachh Bharat by 2019. It aims at providing flexibility to the State Govt in its implementation of Sanitation, which is a State Subject.
- **Sarva Shiksha Abhiyan (SSA) & Rashtriya Madyamik Shiksha Abhiyan (RMSA)** for providing quality educational infrastructure in the district.
- **National Health Mission (NHM)** for health providing healthcare infrastructure in the district.

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

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	School (Private)	10.00	29	290.00	232.00
ii	Small Hospital / Nursing Home	20.00	29	580.00	464.00
iii	Drinking Water Plant (RO) - 1000 Ltrs/ hr capacity	8.00	74	592.00	473.60
	<b>Total</b>		<b>132</b>	<b>1462.00</b>	<b>1169.60</b>

*Bank Loan 80% of Unit Cost. The block-wise, activity-wise physical and financial projections are given in Annexure-I.*

### 5.3 Renewable Energy

According to the latest Priority Sector Lending guidelines, bank loans up to Rs. 30 crore will be eligible for Priority Sector classification if utilized for purposes like solar-based power generators, biomass-based power generators, wind mills, micro-hydel plants, and non-conventional energy-based public utilities, such as street lighting systems and remote village electrification. Additionally, for individual households, the loan limit eligible for Priority Sector classification will be Rs. 10 lakh per borrower. These guidelines aim to promote investment in

renewable energy projects and provide access to finance for individuals seeking to adopt renewable energy solutions.

### **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.

With the Government of India committing itself to install 175 GW of renewable energy capacity by 2022, the Government of Assam has taken various steps to initiate renewable energy programmes. The Assam Energy Development Agency (AEDA) is 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 have become ubiquitous in Assam over the last few years, as this is the optimum way of utilizing the free unused space on the top of the roof for minimizing the electricity consumption from the utility. AEDA has already executed a total capacity of around 5464.825 kW of solar PV plants under 14 MW capacity project up to the end of 2019-20 and 1529.9 kW of rooftop solar PV projects under 8 MW capacities were implemented in different districts all over Assam during 2020-21. Further keeping in view, its environmentally friendly uses and advantages in lowering the huge quantity of carbon emissions AEDA has allocated 13959 nos. of Solar Street lights to date in several districts of Assam. In addition to the activities of the 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 popularising the use of renewable energy by the installation of Solar PV Pump sets for irrigation. NABARD has through RIDF contributed to the States efforts in the renewable energy sector by sanctioning loans to the State for the Installation of Solar PV powered Tube well Pumps for irrigation in Assam under various tranches with a total RIDF loan of Rs.523.48 crore.

The ground level credit off-take for Renewable Energy in the district in the past 3 years, viz. 2020-21, 2021-22 and 2022-23 were Rs. 0.98 lakh, Rs. 747.90 lakh and Rs. 677.40 lakh respectively. The target under ACP for 2023-24 is Rs. 99.30 lakh for Renewable Energy Loan.

### **5.3.2 Infrastructure and linkage support available, planned and gaps**

**Revised Priority Sector guidelines issued by RBI vide their Circular dated 04th September 2020 & updated as on 02 August 2022:** Bank loans up to a limit of Rs. 30 crores to borrowers for purposes like solar-based power generators, biomass-based power generators, windmills, 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 and will come under the Priority Sector.

**Biomass** -Biomass has always been an important energy source for the country considering the benefits it offers. It is renewable, widely available, carbon-neutral and has the potential to provide significant employment in rural areas. Biomass is also capable of providing firm energy. About 32% of the total primary energy use in the country is still derived from biomass and more than 70% of the country's population depends upon it for its energy needs.

**Solar energy-** Ministry of New and Renewable Energy, Government of India, is implementing a scheme for 70 lakh Solar Study lamps, which aims to provide rural students with high-quality and affordable clean light. The scheme is being implemented in 5 states viz., Assam, Bihar,

Jharkhand, Odisha and Uttar Pradesh, which have more than 50% un-electrified households, as per the census, 2011. Blocks with more than 50% kerosene-dependent households are being covered under the scheme. Out of the total cost of the lamp of about Rs. 450 per lamp, the student has to pay only Rs. 100/- and the balance is provided as financial support from the Government. 498361 Solar Study lamps have been distributed up to 2019 in Assam.

**Hydro power**-In India, hydropower plants of 25MW or below capacity are classified as small hydro, which have further been classified into micro (100kW or below), mini (101kW-2MW) and small hydro (2-25MW) segments.

### 5.3.3 Assessment of Potential for the financial year 2024-25

The physical and financial projections for the sector are given below in the table.

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Bio-gas plant	0.20	85	17.00	13.60
ii	Solar Units	0.28	450	126.00	100.80
	<b>Total</b>		<b>535</b>	<b>143.00</b>	<b>114.40</b>

*Bank Loan @80% of Unit Cost. The block-wise, activity-wise physical and financial projections are given in Annexure-I.*



## 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, moneylenders, 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.

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

Particulars	Assam	All India	Share of SHG BLP in Assam as % of all India
No. of SHGs (savings account)	601955	13403083	4.49
Amt. of savings Rs. Lakh	86779.75	5889267.56	1.47
No. of SHGs provided bank loan (during 20-21)	97333	4295521	2.27
Amt. of bank loan Rs. Lakh	267090.70	14520023.33	1.84
No. of SHGs having loan outstanding	214242	6957051	3.08
Amt. of loan outstanding Rs. Lakh	317205.45	18807879.77	1.69
NPA of Banks against SHGs (gross amt. of NPA) Rs. Lakh	17812.61	524933.81	3.93

(Source: Status of Microfinance in India 2023)

### Position of SHG-BLP in Cachar district (data as on 31.03.2023)

The micro-Finance profile of the district may be summarised in the following table.

Particulars	Number
Total number of blocks in the district	15
No. of blocks where SHGs exist	15
No. of blocks where SHGs are credit linked	15
Total no. bank branches in the district	163
Cumulative No. of SHGs savings linked as on March 2023	11699
No of SHGs Credit linked during 2022-23 Govt. Sponsored & Direct	3149
Amt. of bank loan Rs. Lakh	6908.63
No. of SHGs having loan outstanding as on 31.03.2023	6387
Amt. of loan outstanding Rs. Lakh	7606.72
NPA of Banks against SHGs (gross amt. of NPA) Rs. Lakh	578.37

Source: NRLM/SLBC

### Block wise Status of SHGs in the district of on 31.03.2023:

Sl. No.	Name of the Blocks	No. of SHGs (with Saving Bank Account)	No. of SHGs O/S (Credit link)	Gaps
1	Banskandi	790	390	400
2	Binnakandi	615	349	266
3	Borjalenga	627	322	305
4	Borkhola	1,200	477	723
5	Kalain	1,073	272	801
6	Katigora	673	473	200
7	Lakhipur	501	311	190
8	Narsingpur	1,115	200	915
9	Palonghat	652	169	483
10	Rajabazar	848	490	358
11	Salchapra	566	623	-57
12	Silchar	844	1347	-503
13	Sonai	840	726	114
14	Tapang	420	25	395
15	Udarbond	935	213	722
	<b>Total</b>	<b>11,699</b>	<b>6,387</b>	<b>5,312</b>

Source: NRLM/SLBC – SHG O/S includes SGSY, NULM

## 6.2 Infrastructure and linkage support available, Planned and gaps

### Micro Enterprise / Livelihoods Promotion

While continuing with its goal of financial inclusion of the 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) programmes, for a group of 30 members from SHGs, aimed at providing skillsets and guidance to take up livelihoods activities. NABARD also supports NGOs by organizing the 'Livelihoods Enterprise Development Programme (LEDPs)', which are longer duration programmes aimed at the promotion of Producers' Organizations in farm and non-farm sectors. Under LEDPs skill training & handholding are provided for 150 members from SHGs selected from a cluster.

### Means for expansion of SHG-BLP

Apart from NRLM, NULM has also started promoting of SHGs in urban areas. However, the gap between the number of SHGs having savings accounts and the number of SHGs provided with bank loans suggests that a lot of work on the part of bankers is needed to provide loans to

all elite In order to create awareness and familiarize the stakeholders (SHGs, Bankers, and Promoting Agencies) NABARD organizes capacity-building programmes, exposure visits, meetings, workshops, etc. There is a need for a coordinated approach to upscale the SHG bank linkage programme in the State.

### Joint Liability Groups

A large number of small, marginal and tenant farmers do not have access to credit from banking institutions for various reasons which inter alia, include very small land holdings, the 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 have specifically mentioned the need for covering tenant farmers by banks to further the process of Financial Inclusion.

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 to avail of bank loans either singly or through the group mechanism against the mutual guarantee. The JLG members would offer a joint undertaking to the bank that enables them to avail of loans. NABARD provides incentives for the promotion and financing of JLGs.

#### Status of JLG in Cachar district as on 31.03.2023:

Sl. No.	Agencies	JLG credit link during 2022-23		Outstanding	
		No.	Amount	No.	Amount
1	Public Sector Banks	-	-	10	2.58
2	Private Sector Banks	4046	1114.52	6994	1970.50
3	Small Finance Banks	-	-	2319	372.89
4	Regional Rural Bank	930	1399.25	1471	1478.95
5	State Cooperative Bank	-	-	-	-
	<b>Total</b>	<b>4976</b>	<b>2513.77</b>	<b>10794</b>	<b>3824.92</b>

### 6.3 Assessment of potential for Financial Year 2024-25

The physical and financial projections for the sector are given below in the table.

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	SHG	1.50	1480	2220.00	2220.00
ii	SGH Repeat	3.00	1184	3552.00	3552.00
iii	JLG	2.50	375	937.50	937.50
	<b>Total</b>		<b>3039</b>	<b>6709.50</b>	<b>6709.50</b>

Bank Loan @100% of Unit Cost. The block-wise, activity-wise physical and financial projections are given in Annexure-I.

### 6.4 Issues related to micro Finance

Although many SHGs are credit linked every year, the number of SHGs receiving repeat finance is very less. The sustainability of the SHG programme and graduation of SHGs depends on the provision of repeat finance so that the absorption capacity of the SHGs increases. Consolidation of the 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 the formation of more SHGs in the district.

There is a huge gap between the number of SHGs saving linked and the number of SHGs having loans 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 accounts 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 of the issues, NABARD has come out with the following proposals & schemes which are as under: -

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

- Capacity building of NGOs, Banks, Govt. Officials besides SHG leaders/members
- Exposure visits to banks/institutions pioneering mFI initiatives
- Field visits to nearby SHGs for officials of Block Level Banker's Committee
- Livelihood training programmes viz. MEDP, LEDP etc.
- Pilot project on digitisation- E Shakti

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/micro entrepreneurs. 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/micro entrepreneurs 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)/Micro entrepreneurs for training, onboarding and marketing of products on online/digital marketplaces on E-commerce, social media platforms and ONDC.

## **6.5 Road Map for the future**

To expand the SHG bank linkage programme, NABARD organises awareness/ training programmes for bankers, NGOs, FMCs, Farmers' Clubs, Leaders of SHGs etc. Our partners NGOs and Farmers' Clubs are forming SHGs. Farmers' clubs were also trained to expand the SHG philosophy and help in the linkage programme, and have promoted and linked a good number of SHGs. Besides, NABARD guides branch managers, NGOs & others to transform existing groups into bankable groups. A few active SHGs also helped in the formation of new SHGs in their respective villages. Strategies for the year 2021-22 adopted in the state:

- **Zonal level meets** – interface with all stakeholders.
- **Branch-wise data on SHG SB linkage and Credit linkage** – Banks are advised to narrow the gap between savings and credit linkage. The matter is being followed up with banks on suitable forums.

- **SHG-Book Keeping** – Every bookkeeping programme to result in credit linkage of at least 5 SHGs or updation of books of at least 5 SHGs.
- **Village Level Programmes** planned, credit linkage target of at least 5 SHGs set for each VLP
- **District-wise training calendar** drawn, target allocated to DDMs
- **Sanction of new JLPI programmes in the districts**
- **All SHG / JLG training programmes – a session on FI included**, programmes resulting in enrolment under the Social Security Scheme, the opening of bank accounts

## CHAPTER – 7

### CRITICAL INTERVENTION REQUIRED FOR CREATING A DEFINITIVE IMPACT

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact
2.1	<b>Farm Credit</b>	
2.1.1	Crop Production, Maintenance and Marketing	<ul style="list-style-type: none"> <li>• Saturation of PM-KISAN beneficiaries with KCC streamlines the delivery of financial support. Farmers can directly access credit using the KCC for their agricultural needs, reducing delays and paperwork.</li> <li>• Establish mobile banking units or kiosks in rural areas to make loan application and disbursement processes convenient for farmers.</li> <li>• Introducing and promoting high-yield and climate-resilient crop varieties that are suitable for the district's agro-climatic conditions can significantly enhance productivity.</li> <li>• Implementing precision agriculture technologies like GIS, remote sensing, and IoT can help optimize resource use, reduce waste, and increase yield.</li> <li>• Establishing and supporting farmers' cooperatives can facilitate collective learning, resource sharing, and bulk marketing, leading to better bargaining power in the market.</li> <li>• Developing direct relationships between farmers and consumers through farmers' markets, community-supported agriculture (CSA), and online platforms can eliminate intermediaries and increase farmers' earnings.</li> <li>• Exploring opportunities for exporting agricultural products can open up new markets and boost income for farmers, requiring support in terms of quality standards, certifications, and logistics.</li> </ul>
2.1.2	Water Resources	<ul style="list-style-type: none"> <li>• Rehabilitating existing canals and constructing new ones can efficiently channel water to agricultural fields.</li> <li>• Promoting modern irrigation methods like drip and sprinkler systems can optimize water use by delivering water directly to plant roots, reducing evaporation and runoff.</li> <li>• Building reservoirs, check dams, and small-scale water storage structures can capture excess rainwater during monsoons for use during dry spells, enhancing water availability for irrigation.</li> <li>• Encouraging farmers to choose crops that are suitable for the local climate and require less water can help optimize water use and reduce pressure on water resources.</li> </ul>
2.1.3	Farm Mechanization	<ul style="list-style-type: none"> <li>• Establish information centres or mobile apps that provide farmers with guidance on available mechanization technologies, their advantages, and potential economic returns.</li> <li>• Set up custom hiring centres where farmers can rent machinery at a reasonable cost, reducing the burden of owning and maintaining expensive equipment.</li> </ul>
2.1.4	Plantation Horticulture including sericulture	<ul style="list-style-type: none"> <li>• Encourage the establishment of nurseries to ensure the availability of high-quality planting materials, which is crucial for the success of horticulture endeavours.</li> <li>• Improve transportation, marketing, and cold storage</li> </ul>

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact
		<p>facilities to reduce post-harvest losses and facilitate the efficient distribution of horticulture produce.</p> <ul style="list-style-type: none"> <li>• Encourage the establishment of agro-processing units to add value to horticulture produce, minimize distress sales, and reduce post-harvest wastage.</li> <li>• Focus on protected cultivation methods like greenhouses and shade net houses, particularly for high-value crops like off-season vegetables, exotic vegetables, and ornamental plants.</li> <li>• Mobilize farmers into producer groups or organizations to strengthen their bargaining power, provide extension services, and facilitate collaboration for production and marketing.</li> <li>• Provide training and technical support in sericulture techniques, including silkworm rearing, cocoon production, and silk processing, to encourage farmers to adopt sericulture.</li> </ul>
2.1.5	Forestry and Wasteland Development	<ul style="list-style-type: none"> <li>• Encourage widespread adoption of agroforestry practices by promoting the cultivation of economically valuable tree species such as Bamboo, Teak, and Gamari.</li> <li>• Raise awareness among entrepreneurs and farmers about the potential of cultivating medicinal and aromatic plants. Support the establishment of small nurseries for these plants, offering economic opportunities in rural areas.</li> <li>• Encourage the formation of community-based organizations, such as Farmer Producer Organizations (FPOs) for Minor Forest Produces, to collectively manage and benefit from forestry and wasteland development initiatives.</li> </ul>
2.1.6	Animal Husbandry - Dairy	<ul style="list-style-type: none"> <li>• Implement a comprehensive livestock-breeding program that focuses on improving the quality of dairy animals through the introduction of high-yielding and disease-resistant breeds.</li> <li>• Integrate artificial insemination programs with breeding efforts to ensure the availability of superior genetics.</li> <li>• Improve infrastructure within the milk-marketing network, including the establishment of cooperative societies, collection centres, cold chain facilities, and milk processing units.</li> <li>• Promote the formation of Joint Liability Groups (JLGs) and dairy-based Farmer Producer Organizations (FPOs) to strengthen the dairy value chain</li> </ul>
2.1.7	Animal Husbandry - Poultry	<ul style="list-style-type: none"> <li>• Strengthen and operationalize existing poultry farms, converting them into viable production and demonstration units.</li> <li>• Educate poultry farmers about biosecurity measures, including proper spacing between sheds, housing systems, and vaccination schedules to prevent disease spread.</li> <li>• Encourage the establishment of small-scale poultry feed units by producer groups, Self-Help Groups (SHGs), and Joint Liability Groups (JLGs) with suitable incentives.</li> <li>• Promote the adoption of advanced technologies in poultry farming, such as automated feeding systems,</li> </ul>

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact
		climate-controlled housing, and disease management tools, to improve efficiency and productivity. • Banks should offer financing for commercial layer and broiler farms, feed processing plants, and poultry marketing infrastructure, such as refrigerated transport vehicles and chicken dressing units.
2.1.8	Animal Husbandry - Sheep, Goat, Piggery, etc.	<ul style="list-style-type: none"> <li>• Ensure the availability of good quality breeding animals by establishing breeding programs that focus on improved genetics and disease resistance.</li> <li>• Strengthen existing government farms to produce and supply high-quality breeding animals to farmers.</li> <li>• Ensure the availability of adequate fodder, pasture, and grazing lands to support the nutritional needs of small ruminants and pigs.</li> <li>• Create comprehensive value chains for goat meat and pork by collaborating with either the government or the private sector. This involves establishing production, processing, and marketing systems.</li> </ul>
2.1.9	Fisheries	<ul style="list-style-type: none"> <li>• Identify and promote suitable fish species for aquaculture in the region, considering factors like water quality, climate, and market demand.</li> <li>• Establish hatcheries or ensure a steady supply of quality fingerlings to ensure the availability of healthy and genetically improved stock for aquaculture.</li> <li>• Support the rehabilitation and construction of fish ponds with proper design, sizing, and water management systems to optimize fish production.</li> <li>• Improve fish landing centres, processing facilities, and value addition techniques to enhance product quality and marketability.</li> <li>• Promote integrated fish farming systems that combine aquaculture with agriculture or livestock to optimize resource use and create additional income streams.</li> <li>• Encourage the establishment of fish processing units for activities such as filleting, smoking, and drying, which can add value to the products and create more job opportunities.</li> <li>• Explore the potential for eco and aqua-tourism to diversify income sources and attract visitors interested in fisheries-related activities</li> </ul>
2.1.10	Farm Credit others including two wheelers for farmers	<ul style="list-style-type: none"> <li>• Provide loans to farmers owning farmland for purchasing agricultural two-wheelers, aiding transportation, farm operations, and marketing.</li> <li>• Enhance efficiency and market reach through two-wheelers, reducing time and costs for moving goods and accessing markets, especially for dairy and produce.</li> </ul>
2.1.11	Sustainable Agriculture Practices	<ul style="list-style-type: none"> <li>• Set up model or demonstration farms displaying successful implementation of sustainable practices, allowing local farmers to observe and learn first-hand.</li> <li>• Implementing comprehensive training programs that focus on sustainable integrated farming practices tailored to the specific agro-climatic conditions of the district, bridging the knowledge gap and ensuring farmers are</li> </ul>



Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact
		equipped with the skills to effectively integrate crop cultivation, livestock rearing, and agroforestry.
<b>2.2</b>	<b>Agriculture Infrastructure</b>	
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"> <li>Constructing state-of-the-art storage facilities with temperature and humidity controls, suitable for diverse agricultural products in the Cachar district. These facilities will prevent post-harvest losses, extend shelf life, and maintain the quality of produce, fostering food security and providing farmers with better bargaining power.</li> <li>Developing marketing infrastructure such as wholesale markets and agri-logistics hubs strategically located across the district to streamline the supply chain, reduce wastage, and enable efficient aggregation and distribution of agricultural goods, thus enhancing market access and profitability for local farmers.</li> <li>Incorporating advanced digital technologies such as online platforms and mobile apps for real-time price information, demand forecasting, and supply chain management.</li> <li>Farmers' groups, cooperatives, and FPOs should collaborate to establish storage structures and market sheds, supported by credit from banks, enhancing storage facilities and market access in potential areas of the district.</li> </ul>
2.2.2	Land Development Soil Conservation and Watershed development	<ul style="list-style-type: none"> <li>Implementing comprehensive land development strategies that incorporate soil conservation and watershed management techniques tailored to the unique terrain of the Cachar district. This involves contour bunding, terracing, agroforestry, and soil erosion control measures to enhance soil fertility, prevent erosion, and optimize water utilization.</li> <li>Conducting targeted training and awareness campaigns to educate farmers about sustainable land use practices, conservation methods, and the importance of watershed management. Building local capacity through workshops and extension services will empower farmers in the district to adopt innovative techniques, leading to long-term ecological and agricultural benefits.</li> </ul>
2.2.3	<b>Agri Infrastructure - Others</b> E-nam, tissue culture, agri-biotechnology, seed production, bio-pesticides / fertilizers, vermi-composting	<ul style="list-style-type: none"> <li>The line department plays a crucial role in organizing awareness campaigns and training sessions to educate farmers about the principles and benefits of organic farming, while also setting up demonstration farms to showcase effective utilization of bio-fertilizers, organic manures, and biological pest control techniques.</li> <li>To promote sustainable practices, involving SHGs, farmer clubs, FPOs, and NGOs is essential, and banks should step up by providing necessary financial resources for these initiatives, ensuring widespread adoption of organic farming practices and facilitating income generation through training on organic inputs.</li> </ul>
<b>2.3</b>	<b>Agriculture Ancillary Activities</b>	

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact
2.3.1	Food and Agro Processing	<ul style="list-style-type: none"> <li>• Implementing comprehensive training programs to equip local farmers and entrepreneurs with the necessary skills and technology for efficient food and agro-processing, covering aspects such as post-harvest handling, value addition, and quality control.</li> <li>• Establishing modern food processing units and agro-based industries equipped with advanced machinery and quality control measures, ensuring the preservation of perishable goods, value addition, and creation of market-ready products.</li> <li>• Encouraging aggregation through FPOs and associations empowers farmers, while banks' financial support under various schemes aids potential entrepreneurs in setting up processing units, aligning with designated food parks and fostering sustainable growth.</li> </ul>
2.3.2	Agir Ancillary Activities - Others - ACABC, loans to PACS / FSS / LAMPS, loans to MFIs for onlending	<ul style="list-style-type: none"> <li>• Engaging specialized NGOs to foster the creation of Farmer Producer Organizations (FPOs) can promote collaborative efforts among farmers, enhancing their access to resources and markets.</li> <li>• Regular audits of PACS should be upheld to maintain transparency and effectiveness while sensitizing banks and MFIs to increase credit flow and prioritize financing for agricultural graduates and distressed individuals can bolster rural financial inclusivity.</li> <li>• Regular district-level reviews and forums should be conducted to ensure these sub-sectors alignment with local needs while creating awareness about schemes like ACABC can empower farmers and rural entrepreneurs to tap into available opportunities.</li> </ul>
3	<b>CREDIT POTENTIAL FOR MICRO, SMALL AND MEDIUM ENTERPRISES, (MSME) - (a) Term loans and (b) Working Capital</b>	<ul style="list-style-type: none"> <li>• Implementing targeted skill development programs and entrepreneurship training to enhance the capabilities of local individuals, fostering a skilled workforce that can contribute effectively to the growth of MSMEs in the district.</li> <li>• Establishing streamlined mechanisms for MSMEs to access credit and finance through collaborations with banks, financial institutions, and government schemes, ensuring sufficient capital to initiate and expand businesses.</li> <li>• Investing in modern infrastructure and promoting connectivity while facilitating market linkages through e-commerce platforms and industry associations to help MSMEs reach wider markets and increase their competitiveness in the district.</li> <li>• The promotion of the Weaver Mudra scheme holds potential to uplift the district's weavers, while establishing a Skill University can provide relevant training to individuals, aligning their skills with MSME sector demands.</li> <li>• Prioritizing infrastructure establishment and enhancing existing industrial centers are essential for attracting investment and fostering growth, complemented by a focus on wood-based industries and weaver societies to</li> </ul>

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact
		<p>ensure financial sustainability and working capital availability.</p> <ul style="list-style-type: none"> <li>By developing rural tourism, involving local communities, and encouraging institutional credit availability through training and collaboration with NGOs, the district can create diverse economic opportunities and enhance credit flow for a thriving MSME sector.</li> </ul>
<b>4</b>	<b>CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING</b>	
4.1	Credit Potential for Export Credit	<ul style="list-style-type: none"> <li>Collaborating with financial institutions to design specialized export credit products that cater to the unique needs of exporters, offering flexible terms, lower interest rates, and supportive repayment structures to encourage international trade.</li> <li>Establishing dedicated export promotion agencies or platforms that offer guidance, market research, and matchmaking services for exporters in the district, facilitating their entry into international markets and boosting the overall export volume.</li> </ul>
4.2	Credit Potential for Housing	<ul style="list-style-type: none"> <li>Collaborating with financial institutions to establish simplified and efficient housing loan application processes, ensuring quicker approvals and reducing barriers to home ownership. Given the absence of ITRs in rural areas, banks should adopt creative methods to assess borrower income accurately, and streamline the convoluted land conversion process to ensure smoother loan procedures for rural housing.</li> <li>Partnering with real estate developers and government agencies to promote affordable housing projects, creating opportunities for residents to purchase homes within their financial reach and addressing the housing needs of the district.</li> <li>Addressing title ownership issues and advocating for housing co-operative societies can bolster housing loan accessibility, while alternative income verification methods and promoting government-supported interest subsidies can extend financial support to a wider rural population.</li> </ul>
4.3	Credit Potential for Education	<ul style="list-style-type: none"> <li>Launching targeted awareness campaigns and counselling sessions to educate students and parents about the availability, application process, and benefits of education loans, ensuring more candidates that are eligible can access higher education opportunities.</li> <li>Collaborating with financial institutions to establish streamlined processes for education loan approvals, disbursements, and repayments, reducing the administrative burden on students and ensuring timely financial support.</li> <li>Prioritizing modern infrastructure, qualified faculty, and strong placement opportunities, combined with guidance on both domestic and international prospects, can maximize the benefits of education loans, promoting enhanced educational access and career outcomes.</li> </ul>

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact
5	<b>CREDIT POTENTIAL FOR INFRASTRUCTURE</b>	
5.1	Infrastructure Public Investments	
5.2	Social Infrastructure involving bank credit	<ul style="list-style-type: none"> <li>• Collaborating with local authorities and community organizations, banks should prioritize financing for the establishment and improvement of essential social infrastructure such as schools, healthcare centres, community halls, and recreational spaces, ensuring better quality of life for residents.</li> <li>• Implementing financial literacy programs in collaboration with schools, NGOs, and community groups can empower residents with the knowledge and skills to access bank credit effectively for social infrastructure projects, fostering sustainable development.</li> <li>• Governments and banks can support innovative projects through targeted loans, focusing on quality education, medical facilities, and rural water supply, while encouraging private initiatives and cluster-based development for holistic community growth.</li> </ul>
5.3	Renewable Energy	<ul style="list-style-type: none"> <li>• Launching comprehensive awareness campaigns to educate the local population about the benefits of renewable energy sources, their environmental impact, and the economic advantages of transitioning towards cleaner energy options.</li> <li>• Collaborating with government bodies and private stakeholders to establish necessary infrastructure such as solar panels, wind turbines, and bioenergy facilities, making renewable energy sources easily accessible and encouraging their adoption.</li> <li>• The government's proactive pursuit of sustainable power projects and green energy promotion not only addresses environmental concerns but also holds the potential to generate substantial employment, especially in rural areas.</li> <li>• Government departments should play a central role in coordinating and supporting non-conventional energy initiatives, bridging the information gap by disseminating technological advancements to stakeholders and establishing suitable financial intermediaries to facilitate clean energy project financing.</li> </ul>
6	<b>INFORMAL CREDIT DELIVERY SYSTEM</b>	<ul style="list-style-type: none"> <li>• Conduct targeted training programs to enhance financial literacy, entrepreneurship skills, and market awareness among Self-Help Groups (SHGs) and Joint Liability Groups (JLGs) members, empowering them for effective decision-making and sustainable growth.</li> <li>• Support SHGs and JLGs in diversifying their income sources through value-added products, connecting them to wider markets, and promoting collective marketing initiatives to amplify their impact on the local economy.</li> <li>• The RBI's Master Circular emphasizes providing repeated doses of credit to Self-Help Groups (SHGs) under the DAY-NRLM program, enabling gradual and sustained support for their livelihood enhancement and quality of life improvement initiatives.</li> </ul>

<b>Sr. No.</b>	<b>Sector</b>	<b>Sector wise critical intervention required for creating a definitive impact</b>
		<ul style="list-style-type: none"> <li>• SHGs are empowered to choose between Term Loans (TL) and Cash Credit Limits (CCL), with the option for additional loans even if prior loans are outstanding, contingent on repayment behaviour and performance.</li> <li>• The Circular outlines a structured approach for determining the drawing power (DP) for both CCL and TL, taking into account existing corpus, growth trajectory, and Micro Credit Plan (MCP) evaluations, ensuring financial resources align with SHG needs and their progress over time.</li> </ul>

## CHAPTER 8

### STATUS AND PROSPECTS OF COOPERATIVES

#### 1. Background

A cooperative is defined as ‘an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise’.

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

Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

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

The GoI has set up a separate Ministry for Cooperation on 06 July 2021 which will provide a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for ‘Ease of doing business’ for co-operatives and enable development of Multi-State Co-operatives (MSCS). In the words of the Hon’ble Prime Minister, “The Cooperative movement is such a model which can provide a successful alternative to socialism and capitalism”.

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

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

- a. **Computerization of Primary Agriculture Cooperative Societies:** This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- b. **Co-operative Education - Setting up of World’s largest Cooperative University:** This aims at introduction of cooperative education as a course curriculum and also as independent degree / diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- c. **World’s largest Cooperative Training Scheme:** This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- d. To provide facilities at par with FPOs for existing PACS
- e. Establishing Multipurpose PACS/ Dairy/ Fisheries cooperatives in every panchayat
- f. World’s largest food grain storage scheme for cooperatives
- g. Revival and computerization of PCARDBs/ SCARDBs
- h. Establishment of National Cooperative Database
- i. Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS
- j. New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy

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

<b>4.1 Status of Cooperatives in the State :</b>		
<b>Sr No</b>	<b>Type</b>	<b>Number of Societies</b>
<b>A. Details of Non Credit Cooperative Societies</b>		
1	AH Sector (Milk/Fishery/ Poultry /Piggery, Fishfed, etc.)	2258
2	Consumer Stores	372
3	Housing Societies	232
4	Weavers*	33
5	Marketing	351
6	Labor Societies	244
7	Industrial Societies	369
8	Agro Processing	9
9	All others (Farming, Jute, Transport, SCU, DCU, Cadre Management, Women, Fruit Growers, School, College and others)	4688
	<b>Total</b>	<b>8556</b>
<b>B. Details of Credit Cooperative Societies</b>		
10	Primary Agriculture Credit Societies	<b>2351</b>
<b>C. Details of Multi State Cooperative Societies</b>		
11.	No. of MSCS	-
<i>Source: Statistical Handbook Assam 2022</i>		
<i>* RCS, Govt. of Assam</i>		

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

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

## 5. Status of Cooperatives in the District

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

Sr No	Type	Number of Societies
<b>A. Details of Non Credit Cooperative Societies</b>		
1	Women Multipurpose C/S	83
2	Multipurpose C/S	20
3	Cluster Level Federation C/S	25
4	Dairy C/S	26
5	Fishery C/S	07
6	Farming C/S	09
7	Primary Agro Producer C/S	18
8	Consumer C/S	05
9	Industrial C/S	05
10	Housing C/S	08
11	Others C/S	42
	<b>Total of A</b>	<b>248</b>
<b>B. Details of Credit Cooperative Societies</b>		
12	Primary Agriculture Credit Societies (GPSS)	39
13	Thrift and Credit C/S	38
	<b>Total of B</b>	<b>77</b>
	<b>Grand Total</b>	<b>325</b>
<i>DRCS submitted during DCDC meeting</i>		

**b. Potential for formation of cooperatives:** There is fair potential for cooperative activity in the Handloom sector, as elucidated in the chapter on MSME.

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

Therefore there is potential for creation of cooperative societies in Handloom and Handicrafts sectors in all blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.



## CHAPTER 9

### NABARD'S PROJECTS AND INTERVENTIONS

Sr. No.	NABARD's Projects and interventions in the district	Likely impact / outcome
<b>1</b>	<b>Infrastructure</b>	
	<b>A. Rural Infrastructure Development Fund (RIDF)</b>	
a)	Agriculture and allied Sector	86 projects with Rs. 119.74 crore were sanctioned under Agriculture and allied sector in Cachar district.
b)	Irrigation Sector	7 projects with Rs. 2.28 crore were sanctioned for Minor irrigation in Cachar district. The project will create an irrigation command area of 80 Ha.
c)	Connectivity (Roads and Bridges)	142 projects with Rs. 353.28 crore were sanctioned for Rural Connectivity in Cachar district.
d)	Social Sector	18 projects with Rs. 102.34 crore were sanctioned under Social Sector in Cachar district.
	<b>B. NABARD Infrastructure Development Fund (NIDA)</b>	
a)	Women Model College	Construction of 1 Women Model College was sanctioned with Rs. 20.98 crore in Cachar district.
b)	Anganwadi Centres	Construction of 103 Anganwadi Centres were sanctioned with Rs. 23.18 crore in Cachar district.
<b>3</b>	<b>Developmental Interventions under Farm Sector</b>	
a)	TDF	An Integrated Tribal Development Project (ITDP) is ongoing at Lakhipur Block, Cachar district for 200 tribal families. The main crop is Arecanut, Secondary crop is Banana, Boundary crop is Assam Lemon and Intercropping with Pineapple.
b)	Watershed	Two Integrated watershed development projects were sanctioned by NABARD during 2022-23 at Rajabazar Block of Cachar district. The projects are in pre CBP phase. And expected for the treatment of 1000 Ha of land.
c)	FPO	NABARD has sanctioned 2 FPOs under the PRODUCE Fund and 3 FPOs under the PODF -ID. Out of which, 3 FPOs are engaged in Dairy activities, 1 FPO for mushrooms and 1 FPO for millet and vegetables.
d)	Important FSPF Projects, including CAT	NABARD has sanctioned a Model Millet Project at Binnakandi Block of Cachar district. The project aims for the cultivation of millet for 50 Ha. and replicate it.
<b>4</b>	<b>Developmental Interventions under Off- Farm Sector</b>	
a)	Rural Haats / Rural Mart/ Gram Dukaan/Mobile Vans etc.	NABARD has sanctioned 1 Rural Haat at Joraghul, Sonai Block.

<b>Sr. No.</b>	<b>NABARD's Projects and interventions in the district</b>	<b>Likely impact / outcome</b>
b)	OFPOs	An Off-Farmer Producer Organization for the Handloom Cluster for 200 women weavers in the Lakhipur Block of Cachar district has been established with support from NABARD, fostering collaboration and growth within the sector.
c)	Skill Development	Skill development programmes on Mushroom cultivation and Optical Fiber Technicians were supported by NABARD. 180 rural youths were benefitted.
<b>5</b>	<b>Developmental Interventions under micro credit</b>	
a)	LEDP	4 LEDPs were conducted in the district and a total number of 360 SHG members trained on Handloom Design, Bamboo and Cane Craft, and Jute Bag Making etc.
b)	MEDP	11 MEDPs were conducted and a total number of 330 SHG members were benefitted from the programme.
<b>6</b>	<b>Financial Inclusion Initiatives</b>	3 numbers of Centres for Financial Literacy have been established in the district with support from NABARD

**ANNEXURE- I**  
**ACTIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25**

**District : Cachar**

**State : Assam**

(Rs. lakh)

Sr.N o.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK															Total
					Banskandi	Binnakandi	Borjaleng a	Barkhola	Kalain	Katigorah	Lakhipur s	Narsingpu r	Palonghat	Rajabazar	Salchapra	Silchar	Sonai	Tapang	Udharbond	
	<b>Agriculture</b>																			
	<b>Farm Credit</b>																			
	<b>Crop Production, Maintenance, Marketing</b>																			
i.	Summar Paddy (Boro)	0.62	ha	Physical	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	3750
				Bank Loan	154.70	154.70	154.70	154.70	154.70	154.70	154.70	154.70	154.70	154.70	154.70	154.70	154.70	154.70	154.70	2320.50
ii	Winter Paddy (Sali)	0.72	ha	Physical	3250	3250	3250	3250	3250	3500	3500	3500	3500	3500	3500	3500	3500	3500	3500	51250
				Bank Loan	2329.60	2329.60	2329.60	2329.60	2329.60	2508.80	2508.80	2508.80	2508.80	2508.80	2508.80	2508.80	2508.80	2508.80	2508.80	36736.00
iii	Autumn Paddy (Ahu)	0.72	ha	Physical	135	140	135	135	135	135	135	135	135	135	135	135	135	135	135	2030
				Bank Loan	97.71	101.33	97.71	97.71	97.71	97.71	97.71	97.71	97.71	97.71	97.71	97.71	97.71	97.71	97.71	1469.27
iv	Mustard/Rape/Sasamum	0.47	ha	Physical	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	795
				Bank Loan	24.91	24.91	24.91	24.91	24.91	24.91	24.91	24.91	24.91	24.91	24.91	24.91	24.91	24.91	24.91	373.65
v	Maize	0.54	ha	Physical	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	60
				Bank Loan	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	32.55
vi	Potato	1.80	ha	Physical	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	1102
				Bank Loan	131.46	131.46	131.46	131.46	131.46	131.46	131.46	131.46	131.46	131.46	131.46	131.46	131.46	131.46	144.07	1984.51
vii	Chilli	1.03	ha	Physical	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	454
				Bank Loan	31.02	31.02	31.02	31.02	31.02	31.02	31.02	31.02	31.02	31.02	31.02	31.02	31.02	31.02	35.16	469.44
viii	Ginger	2.07	ha	Physical	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	64
				Bank Loan	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	16.59	132.79
ix	Turmeric	2.09	ha	Physical	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	111
				Bank Loan	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	27.20	232.16
x	Tomato	1.03	ha	Physical	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
				Bank Loan	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	77.10
xi	Cabbage	1.14	ha	Physical	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
				Bank Loan	11.36	11.36	11.36	11.36	11.36	11.36	11.36	11.36	11.36	11.36	11.36	11.36	11.36	11.36	11.36	170.40
xii	Cauliflower	1.13	ha	Physical	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
				Bank Loan	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	85.05
xiii	Pulses (Grams, Tur & Arhar)	0.48	ha	Physical	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	1672
				Bank Loan	52.97	52.97	52.97	52.97	52.97	52.97	52.97	52.97	52.97	52.97	52.97	52.97	52.97	52.97	56.31	797.89
xiv	Sugarcane	1.20	ha	Physical	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	60
				Bank Loan	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	72.00
xv	Pea	0.50		Physical	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	165
				Bank Loan	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	81.90
xvi	Finger Millet	0.33	ha	Physical	2	4	2	2	2	2	4	2	2	2	5	2	1	5	0	37
				Bank Loan	0.67	1.34	0.67	0.67	0.67	0.67	1.34	0.67	0.67	0.67	1.67	0.67	0.33	1.67	0.00	12.38
	<b>Crop Loan Total</b>			<b>Physical</b>	<b>3954</b>	<b>3961</b>	<b>3954</b>	<b>3954</b>	<b>3954</b>	<b>4204</b>	<b>4206</b>	<b>4204</b>	<b>4204</b>	<b>4207</b>	<b>4204</b>	<b>4203</b>	<b>4207</b>	<b>4202</b>	<b>4232</b>	<b>61850</b>
				<b>Bank Loan</b>	<b>2880.58</b>	<b>2884.87</b>	<b>2880.58</b>	<b>2880.58</b>	<b>2880.58</b>	<b>3059.78</b>	<b>3060.45</b>	<b>3059.78</b>	<b>3059.78</b>	<b>3060.78</b>	<b>3059.78</b>	<b>3059.44</b>	<b>3060.78</b>	<b>3059.11</b>	<b>3100.72</b>	<b>45047.59</b>
	Add : 10% on Bank loan for Consumption/ Subsistence purpose				288.06	288.49	288.06	288.06	288.06	305.98	306.05	305.98	305.98	306.08	305.98	305.94	306.08	305.91	310.07	4504.78
	Add : 20% for Repairs & Maintenance of Farm Assets				576.12	576.97	576.12	576.12	576.12	611.96	612.09	611.96	611.96	612.16	611.96	611.89	612.16	611.82	620.14	9009.55
	<b>Sub-Total</b>			<b>Physical</b>	<b>3954</b>	<b>3961</b>	<b>3954</b>	<b>3954</b>	<b>3954</b>	<b>4204</b>	<b>4206</b>	<b>4204</b>	<b>4204</b>	<b>4207</b>	<b>4204</b>	<b>4203</b>	<b>4207</b>	<b>4202</b>	<b>4232</b>	<b>61850</b>
				<b>Bank Loan</b>	<b>3744.76</b>	<b>3750.33</b>	<b>3744.76</b>	<b>3744.76</b>	<b>3744.76</b>	<b>3977.72</b>	<b>3978.59</b>	<b>3977.72</b>	<b>3977.72</b>	<b>3979.02</b>	<b>3977.72</b>	<b>3977.27</b>	<b>3979.02</b>	<b>3976.84</b>	<b>4030.93</b>	<b>58561.92</b>
<b>(b)</b>	<b>Water Resources</b>																			
i.	Shallow Tube well (Dia -80 mm, depth - 45 m)	0.31	No.	Physical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii.	Shallow Tube well (Dia -150 mm, depth - 60 m)	0.73	No.	Physical	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
				Bank Loan	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	109.95
iii.	Diesel Pump Set (5 HP)	0.35	No.	Physical	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	450
				Bank Loan	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	157.50
iv.	Electrical Pump Set (2 HP)	0.14	No.	Physical	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	300
				Bank Loan	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	42.00
v.	Shallow Tube well with Solar Photovoltaic (1 HP)	2.59	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
				Bank Loan	10.35	10.35	10.35	10.35	10.35	10.35	10.35	10.35	10.35	10.35	10.35	10.35	10.35	10.35	10.35	155.25
vi	Water Storage Tank ( (5000 ltr)	0.53	No.	Physical	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	450
				Bank Loan	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	238.50
vii	Water Storage Tank ( (10000 ltr)	0.74	No.	Physical	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
				Bank Loan	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	111.00

**ANNEXURE- I**  
**ACTIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25**

**District : Cachar**

**State : Assam**

(Rs. lakh)

Sr.N o.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK															Total
					Banskandi	Binnakandi	Borjaleng a	Barkhola	Kalain	Katigorah	Lakhipur s	Narsingpu r	Palonghat	Rajabazar	Salchapra	Silchar	Sonai	Tapang	Udharbond	
viii	Dug Well (3.0 m dia X 10 m depth)	0.94	No.	Physical	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
				Bank Loan	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	141.00
ix	Low lift Irrigation point ( with 3HP Electric)	2.20	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
				Bank Loan	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	132.00
x	Micro Sprinkler Irrigation System (5m X 5m)	0.68	Ha.	Physical	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
				Bank Loan	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	101.70
xi	Mini Sprinkler Irrigation System (10m X 10m)	0.98	Ha.	Physical	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	120.00
				Bank Loan	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	117.60
xii	Drip Irrigation for Small Tea Growers (Inline Drip System)	0.60	Acre	Physical	0	5	10	5	0	0	0	5	5	7	0	0	2	5	7	51.00
				Bank Loan	0.00	3.00	6.00	3.00	0.00	0.00	0.00	3.00	3.00	4.20	0.00	0.00	1.20	3.00	4.20	30.60
				Physical	138	143	148	143	138	138	138	143	143	143	145	138	138	140	143	2121
				Bank Loan	87.10	90.10	93.10	90.10	87.10	87.10	87.10	90.10	90.10	91.30	87.10	87.10	88.30	90.10	91.30	1337.10
	Sub- Total																			
(c)	Farm Mechanization																			
i.	Tractor with accessories and trailer ( 20-40 PTO HP)	7.47	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
				Bank Loan	29.87	29.87	29.87	29.87	29.87	29.87	29.87	29.87	29.87	29.87	29.87	29.87	29.87	29.87	29.87	448.05
ii	Power Tiller with Trailer and CMVR Kit (12 - 16 HP)	2.78	No.	Physical	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
				Bank Loan	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	333.60
iii	Thresher (Multipurpose) - Tractor mounted	2.50	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
				Bank Loan	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	150.00
iv	Disc Plough- Tractor mounted	0.42	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
				Bank Loan	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	31.20
v	Reaper (Self propelled)	1.35	No.	Physical	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
				Bank Loan	13.50	13.50	13.50	13.50	13.50	13.50	13.50	13.50	13.50	13.50	13.50	13.50	13.50	13.50	13.50	202.50
				Physical	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	525
	Sub-Total			Bank Loan	77.69	77.69	77.69	77.69	77.69	77.69	77.69	77.69	77.69	77.69	77.69	77.69	77.69	77.69	77.69	1165.35
(d)	Plantation & Horticulture including Sericulture																			
i.	Banana cultivation (acre) - 1.8 m X 1.8 m	1.00	1 acre	Physical	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	690
				Bank Loan	46.06	46.06	46.06	46.06	46.06	46.06	46.06	46.06	46.06	46.06	46.06	46.06	46.06	46.06	46.06	690.90
ii	Coconut cultivation (acre) - 7.5 m X 7.5m	0.96	1 acre	Physical	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	240
				Bank Loan	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	231.30
iii	Arecanut Cultivation (acre) - 2.7 m X 2.7 m	0.78	1 acre	Physical	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	1035
				Bank Loan	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	805.50
iv	Papaya (acre) -1.8 m X1.8 m	1.49	1 acre	Physical	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	60
				Bank Loan	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	89.25
v	Assam Lemon (acre) - 6 m X 6 m	0.74	1 acre	Physical	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
				Bank Loan	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	110.55
vi	Betel vine (acre)		1 acre	Physical	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	225
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
vi	Mushroom (450 bags)	0.47	No.	Physical	5	5	5	5	5	5	10	5	5	5	5	5	5	5	5	80
				Bank Loan	2.34	2.34	2.34	2.34	2.34	2.34	4.68	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	37.44
vii	Pineapple Cultivation (acre) - 90cm x 30cm x 60cm	2.23	1 acre	Physical	25	30	10	15	15	10	90	15	10	70	10	5	5	5	20	335
				Bank Loan	44.55	53.45	17.82	26.73	26.73	17.82	160.36	26.73	17.82	124.73	17.82	8.91	8.91	8.91	35.64	596.93
viii	Plantation & Maintenance of Muga Food Plants with supply of Start-Up Tools (1 acre with 3 m X 3m spacing)	0.31	1 acre	Physical	15	15	15	20	20	15	19	15	15	15	15	10	15	20	15	239
				Bank Loan	4.65	4.65	4.65	6.20	6.20	4.65	5.89	4.65	4.65	4.65	4.65	3.10	4.65	6.20	4.65	74.09
ix	Mulberry Plantation (Acre)	0.60	1 acre	Physical	15	15	15	20	20	15	20	15	15	15	15	10	15	20	15	240
				Bank Loan	9.00	9.00	9.00	12.00	12.00	9.00	12.00	9.00	9.00	9.00	9.00	6.00	9.00	12.00	9.00	144.00
x	Modern Nursery Unit for production of quality planting materials for perineial horticulture (6700 sq.m)	17.64	No.	Physical	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	45
				Bank Loan	42.33	42.33	42.33	42.33	42.33	42.33	42.33	42.33	42.33	42.33	42.33	42.33	42.33	42.33	42.33	634.95

**ANNEXURE- I**  
**ACTIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25**

**District : Cachar**

**State : Assam**

(Rs. lakh)

Sr.N o.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK																Total
					Banskandi	Binnakandi	Borjaleng a	Barkhola	Kalain	Katigorah	Lakhipur \$	Narsingpu r	Palonghat	Rajabazar	Salchapra	Silchar	Sonai	Tapang	Udharbond		
xi	Floriculture-Protected Cultivation- Gerbera ( Open Cultivation) ( 30 m X 3 m)	12.47	1 acre	Physical	4	4	4	4	4	4	4	4	4	4	4	5	4	4	4	61	
				Bank Loan	39.89	39.89	39.89	39.89	39.89	39.89	39.89	39.89	39.89	39.89	39.89	49.86	39.89	39.89	39.89	608.32	
xii	Tea (acre) - 105 cm X 65 cm	3.18	1 acre	Physical	15	15	15	15	15	15	12	12	15	12	15	12	12	12	12	204	
				Bank Loan	38.15	38.15	38.15	38.15	38.15	38.15	30.52	30.52	38.15	30.52	38.15	30.52	30.52	30.52	30.52	518.84	
xiii	Orange (acre) - 6 m X 6 m	0.79	1 acre	Physical	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	45	
				Bank Loan	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	35.55	
xiv	Rubber ( acre) - 4.75 m X 4.75 m	1.33	1 acre	Physical	30	70	20	80	90	60	80	40	30	80	30	10	25	5	60	710	
				Bank Loan	39.89	93.08	26.60	106.38	119.68	79.79	106.38	53.19	39.89	106.38	39.89	13.30	33.24	6.65	79.79	944.13	
	Sub-Total			Physical	275	320	250	325	335	290	401	272	260	367	260	223	247	237	297	4359	
				Bank Loan	351.67	413.76	311.65	404.89	418.19	364.84	532.92	339.52	324.94	490.71	324.94	287.23	301.75	279.71	375.03	5521.75	
(e) Forestry and Wasteland Development																					
i	Bamboo Cultivation (5 x 5)	0.70	1 ha	Physical	15	20	30	25	20	20	30	10	10	15	10	10	10	30	10	265	
				Bank Loan	10.56	14.08	21.12	17.60	14.08	14.08	21.12	7.04	7.04	10.56	7.04	7.04	7.04	21.12	7.04	186.56	
ii	Teak cultivation (2 x 2)	1.96	1 ha	Physical	5	5	5	5	5	5	5	5	5	5	5	1	1	1	5	63	
				Bank Loan	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	1.57	1.57	1.57	7.83	98.67	
iii	Wasteland Development	0.15	1 ha	Physical	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	960	
				Bank Loan	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	144.00	
	Sub-Total			Physical	84	89	99	94	89	89	99	79	79	84	79	75	75	95	79	1288	
				Bank Loan	27.99	31.51	38.55	35.03	31.51	31.51	38.55	24.47	24.47	27.99	24.47	18.21	18.21	32.29	24.47	429.23	
(f) Animal Husbandry - Dairy																					
Term Loan																					
i	Crossbred Cows yielding 10 Ltrs of Milk (1+1) with New Shed	2.77	No.	Physical	30	30	30	30	30	50	50	50	50	50	50	50	50	50	50	650	
				Bank Loan	66.48	66.48	66.48	66.48	66.48	110.80	110.80	110.80	110.80	110.80	110.80	110.80	110.80	110.80	110.80	1440.40	
ii	Crossbred Cows yielding 8 Ltrs of Milk (1+1) with New Shed	2.35	No.	Physical	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	450	
				Bank Loan	56.30	56.30	56.30	56.30	56.30	56.30	56.30	56.30	56.30	56.30	56.30	56.30	56.30	56.30	56.30	844.50	
iii	Two Buffaloes unit yielding 6 liters per day (1+1)	2.35	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75	
				Bank Loan	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	140.70	
iv	Mini Dairy - 12 Ltrs (5 + 5 animals)	17.05	No.	Physical	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30	
				Bank Loan	27.28	27.28	27.28	27.28	27.28	27.28	27.28	27.28	27.28	27.28	27.28	27.28	27.28	27.28	27.28	409.20	
v	Bulk Milk cooling Unit (2000 Ltr. Capacity)	9.35	No.	Physical	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	23	
				Bank Loan	7.48	7.48	7.48	7.48	7.48	7.48	7.48	14.96	14.96	14.96	14.96	14.96	14.96	14.96	14.96	172.04	
vi	Dairy processing equipment to produce Indigenous milk products	14.52	No.	Physical	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15	
				Bank Loan	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	174.30	
vii	Calf rearing (10 heifer calves)	3.30	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75	
				Bank Loan	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	198.00	
viii	Dairy marketing outlet / parlour	2.20	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75	
				Bank Loan	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	132.00	
	Term Loan Sub-Total			Physical	79	79	79	79	79	99	99	100	100	100	100	100	100	100	100	1393	
				Bank Loan	200.54	200.54	200.54	200.54	200.54	244.86	244.86	252.34	252.34	252.34	252.34	252.34	252.34	252.34	252.34	3511.14	
Working Capital (KCC)																					
ix	Crossbred Cows yielding 10 Ltrs of Milk (1+1)	1.56	No.	Physical	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	2250	
				Bank Loan	234.68	234.68	234.68	234.68	234.68	234.68	234.68	234.68	234.68	234.68	234.68	234.68	234.68	234.68	234.68	3520.20	
x	Crossbred Cows yielding 8 Ltrs of Milk (1+1)	1.44	No.	Physical	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	450	
				Bank Loan	43.14	43.14	43.14	43.14	43.14	43.14	43.14	43.14	43.14	43.14	43.14	43.14	43.14	43.14	43.14	647.10	
xi	Two Buffaloes unit yielding 6 liters per day (1+1)	1.54	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75	
				Bank Loan	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	115.80	
xii	Mini Dairy - 12 Ltrs (5 + 5 animals)	9.08	No.	Physical	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30	
				Bank Loan	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	217.95	
xiii			No.	Physical																0	
	Working Capital (KCC) Sub-Total			Physical	187	187	187	187	187	187	187	187	187	187	187	187	187	187	187	2805	
				Bank Loan	300.07	300.07	300.07	300.07	300.07	300.07	300.07	300.07	300.07	300.07	300.07	300.07	300.07	300.07	300.07	4501.05	
	Total Animal Husbandry - Dairy			Physical	266	266	266	266	266	286	286	287	287	287	287	287	287	287	287	4198	
				Bank Loan	500.61	500.61	500.61	500.61	500.61	544.93	544.93	552.41	552.41	552.41	552.41	552.41	552.41	552.41	552.41	8012.19	
(g) Animal Husbandry - Poultry																					

**ANNEXURE- I**  
**ACIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25**

**District : Cachar**

**State : Assam**  
**( Rs. lakh)**

Sr.N o.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK															Total
					Banskandi	Binnakandi	Borjaleng a	Barkhola	Kalain	Katigorah	Lakhipur \$	Narsingpu r	Palonghat	Rajabazar	Salchapra	Silchar	Sonai	Tapang	Udharbond	
	<b>TERM LOAN</b>																			
i	Hybrid Broiler (1000 birds unit)	4.73	No.	Physical	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	600
				Bank Loan	151.26	151.26	151.26	151.26	151.26	151.26	151.26	151.26	151.26	151.26	151.26	151.26	151.26	151.26	151.26	2268.90
ii	Hybrid Broiler (5000 birds unit)	23.25	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
				Bank Loan	92.98	92.98	92.98	92.98	92.98	92.98	92.98	92.98	92.98	92.98	92.98	92.98	92.98	92.98	92.98	1394.70
iii	Duck Farming (28 F + 4 M Unit)	0.32	No.	Physical	15	15	20	20	20	20	20	15	20	20	20	15	10	15	20	255
				Bank Loan	4.80	4.80	6.40	6.40	6.40	6.40	6.40	4.80	6.40	6.40	4.80	3.20	4.80	6.40	3.20	81.60
iv	Duck Farming (100 F + 15 M Unit)	1.13	No.	Physical	7	7	10	10	10	10	10	6	10	10	6	5	7	10	5	123
				Bank Loan	7.89	7.89	11.27	11.27	11.27	11.27	11.27	6.76	11.27	11.27	6.76	5.64	7.89	11.27	5.64	138.63
v	Layer Farm (5000 birds unit) - 1:1:3-Cage system	58.79	No.	Physical	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
				Bank Loan	47.03	47.03	47.03	47.03	47.03	47.03	47.03	47.03	47.03	47.03	47.03	47.03	47.03	47.03	47.03	795.45
	<b>Term Loan Sub-Total</b>				68	68	76	76	76	76	76	67	76	76	67	61	68	76	61	1068
	<b>Working Capital</b>				303.96	303.96	308.94	308.94	308.94	308.94	308.94	302.83	308.94	308.94	302.83	300.11	303.96	308.94	300.11	4589.28
vi	Hybrid Broiler (1000 birds unit)	1.68	No.	Physical	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	600
				Bank Loan	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	1010.40
vii	Hybrid Broiler (5000 birds unit)	8.66	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
				Bank Loan	34.64	34.64	34.64	34.64	34.64	34.64	34.64	34.64	34.64	34.64	34.64	34.64	34.64	34.64	34.64	519.60
viii	Duck Farming (28 F + 4 M Unit)	0.12	No.	Physical	15	15	20	20	20	20	20	15	20	20	20	15	10	15	20	255
				Bank Loan	1.80	1.80	2.40	2.40	2.40	2.40	2.40	1.80	2.40	2.40	1.80	1.20	1.80	2.40	1.20	30.60
ix	Duck Farming (100 F + 15 M Unit)	0.96	No.	Physical	7	7	10	10	10	10	10	6	10	10	6	5	7	10	5	123
				Bank Loan	6.72	6.72	9.60	9.60	9.60	9.60	9.60	5.76	9.60	9.60	5.76	4.80	6.72	9.60	4.80	118.08
x	Layer Farm (5000 birds unit) - 1:1:3-Cage system	20.82	No.	Physical	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
				Bank Loan	16.65	16.65	16.65	16.65	16.65	16.65	16.65	16.65	16.65	16.65	16.65	16.65	16.65	16.65	16.65	249.75
	<b>Working Capital Sub-Total</b>			Physical	68	68	76	76	76	76	76	67	76	76	67	61	68	76	61	1068
	<b>Bank Loan</b>				127.17	127.17	130.65	130.65	130.65	130.65	130.65	126.21	130.65	130.65	126.21	124.65	127.17	130.65	124.65	1928.43
	<b>Total Animal Husbandry - Poultry</b>			Physical	136	136	152	152	152	152	152	134	152	152	134	122	136	152	122	2136
	<b>Bank Loan</b>				431.13	431.13	439.59	439.59	439.59	439.59	439.59	429.04	439.59	439.59	429.04	424.76	431.13	439.59	424.76	6517.71
<b>(h)</b>	<b>Animal Husbandry -Sheep, Goat, Piggery, etc.</b>																			
i	Goat Rearing (10 F+1 M) - Black Bengal/Assam Hill Goat with new shed	1.01	No.	Physical	50	50	50	50	50	50	50	40	40	50	40	50	50	30	50	700
				Bank Loan	50.65	50.65	50.65	50.65	50.65	50.65	50.65	40.52	40.52	50.65	40.52	50.65	50.65	30.39	50.65	709.10
ii	Goat Rearing (10 F+1 M) - Cross Bred/Upgraded Sirohi Beetal with new shed	1.59	No.	Physical	25	25	25	25	25	25	25	20	20	25	25	25	25	20	25	360
				Bank Loan	31.84	31.84	31.84	31.84	31.84	31.84	31.84	25.47	25.47	31.84	31.84	31.84	31.84	25.47	31.84	458.49
iii	Goat Rearing (20 F+1 M) - Black Bengal/Assam Hill Goat with new shed	2.15	No.	Physical	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
				Bank Loan	17.20	17.20	17.20	17.20	17.20	17.20	17.20	17.20	17.20	17.20	17.20	17.20	17.20	17.20	17.20	258.00

**ANNEXURE- I**  
**ACIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25**

**District : Cachar**

**State : Assam**

(Rs. lakh)

Sr.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK															Total
					Banskandi	Binnakandi	Borjaleng a	Barkhola	Kalain	Katigorah	Lakhipur s	Narsingpu r	Palonghat	Rajabazar	Salchapra	Silchar	Sonai	Tapang	Udharbond	
iv	Goat Rearing (20 F+1 M) - Cross Bred/Upgraded Sirohi Beetal with new shed	3.61	No.	Physical	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
				Bank Loan	28.90	28.90	28.90	28.90	28.90	28.90	28.90	28.90	28.90	28.90	28.90	28.90	28.90	28.90	28.90	433.50
v	Sheep Rearing (20F+1M) - Sahabadi / Bonpala / Garole	3.16	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
				Bank Loan	12.64	12.64	12.64	12.64	12.64	12.64	12.64	12.64	12.64	12.64	12.64	12.64	12.64	12.64	12.64	189.60
vi	Pig rearing & fattening Units - Crossbred Sows and Exotic Boar (3 F + 1 M)	2.25	No.	Physical	10	15	10	10	10	10	15	10	10	10	10	10	10	10	10	160
				Bank Loan	18.02	27.02	18.02	18.02	18.02	18.02	27.02	18.02	18.02	18.02	18.02	18.02	18.02	18.02	18.02	288.30
vii	Piggery – Breeding unit (20F+4M)	14.51	No.	Physical	2	3	2	3	2	2	5	2	3	3	2	2	2	3	2	38
				Bank Loan	23.22	34.83	23.22	34.83	23.22	23.22	58.05	23.22	34.83	34.83	23.22	23.22	23.22	34.83	23.22	441.18
	<b>Term Loan Sub-Total</b>			<b>Physical</b>	<b>112</b>	<b>118</b>	<b>112</b>	<b>113</b>	<b>112</b>	<b>112</b>	<b>120</b>	<b>97</b>	<b>98</b>	<b>113</b>	<b>102</b>	<b>112</b>	<b>112</b>	<b>88</b>	<b>112</b>	<b>1633</b>
				<b>Bank Loan</b>	<b>182.47</b>	<b>203.08</b>	<b>182.47</b>	<b>194.08</b>	<b>182.47</b>	<b>182.47</b>	<b>226.30</b>	<b>165.97</b>	<b>177.58</b>	<b>194.08</b>	<b>172.34</b>	<b>182.47</b>	<b>182.47</b>	<b>167.45</b>	<b>182.47</b>	<b>2778.17</b>
	<b>Working Capital</b>																			
viii	Goat Rearing (10 F+1 M) - Black Bengal/Assam Hill	0.61	No.	Physical	50	50	50	50	50	50	50	40	40	50	40	50	50	30	50	700
				Bank Loan	30.27	30.27	30.27	30.27	30.27	30.27	30.27	24.21	24.21	30.27	24.21	30.27	30.27	18.16	30.27	423.76
ix	Goat Rearing (10 F+1 M) - Cross Bred/Upgraded Sirohi Beetal	0.71	No.	Physical	25	25	25	25	25	25	25	20	20	25	25	25	25	20	25	360
				Bank Loan	17.70	17.70	17.70	17.70	17.70	17.70	17.70	14.16	14.16	17.70	17.70	17.70	17.70	14.16	17.70	254.88
x	Goat Rearing (20 F+1 M) - Black Bengal/Assam Hill	1.08	No.	Physical	25	25	25	25	25	25	25	20	20	25	25	25	25	20	25	360
				Bank Loan	26.99	26.99	26.99	26.99	26.99	26.99	26.99	21.59	21.59	26.99	26.99	26.99	26.99	21.59	26.99	388.65
xi	Goat Rearing (20 F+1 M) - Cross Bred/Upgraded Sirohi Beetal	1.27	No.	Physical	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
				Bank Loan	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	190.50
xii	Sheep Rearing (20F+1M) - Sahabadi / Bonpala / Garole	0.95	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
				Bank Loan	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	71.40
xiii	Pig rearing & fattening Units - Crossbred Sows and Exotic Boar (3 F + 1 M)	0.55	No.	Physical	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
				Bank Loan	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	41.25
xiv	Piggery – Breeding unit (20F+4M)	3.83	No.	Physical	10	15	10	10	10	10	20	10	10	10	10	10	10	10	10	165
				Bank Loan	30.63	45.95	30.63	30.63	30.63	30.63	61.26	30.63	30.63	30.63	30.63	30.63	30.63	30.63	30.63	595.40
	<b>Working Capital Sub-Total</b>			<b>Physical</b>	<b>130</b>	<b>135</b>	<b>130</b>	<b>130</b>	<b>130</b>	<b>130</b>	<b>140</b>	<b>110</b>	<b>113</b>	<b>133</b>	<b>120</b>	<b>130</b>	<b>130</b>	<b>100</b>	<b>130</b>	<b>1891</b>
				<b>Bank Loan</b>	<b>125.80</b>	<b>141.12</b>	<b>125.80</b>	<b>125.80</b>	<b>125.80</b>	<b>125.80</b>	<b>156.43</b>	<b>110.80</b>	<b>110.80</b>	<b>125.80</b>	<b>119.74</b>	<b>125.80</b>	<b>125.80</b>	<b>104.75</b>	<b>125.80</b>	<b>1875.84</b>
	<b>Total Animal Husbandry - Sheep/Goat &amp; Piggery</b>			<b>Physical</b>	<b>242</b>	<b>253</b>	<b>242</b>	<b>243</b>	<b>242</b>	<b>242</b>	<b>260</b>	<b>207</b>	<b>211</b>	<b>246</b>	<b>222</b>	<b>242</b>	<b>242</b>	<b>188</b>	<b>242</b>	<b>3524</b>
				<b>Bank Loan</b>	<b>308.27</b>	<b>344.20</b>	<b>308.27</b>	<b>319.88</b>	<b>308.27</b>	<b>308.27</b>	<b>382.73</b>	<b>276.77</b>	<b>288.38</b>	<b>319.88</b>	<b>292.08</b>	<b>308.27</b>	<b>308.27</b>	<b>272.20</b>	<b>308.27</b>	<b>4654.01</b>
(i)	<b>Fisheries</b>																			
	<b>TERM LOAN</b>																			
I.	Traditional fish culture in existing water bodies	0.36	<sup>1</sup> bigha	Physical	70	70	70	80	70	70	70	80	70	80	80	40	80	100	70	1100
				Bank Loan	25.48	25.48	25.48	29.12	25.48	25.48	25.48	29.12	25.48	29.12	29.12	14.56	29.12	36.40	25.48	400.40
ii	Fish culture in existing water bodies (0.3 m excavation)	0.76	<sup>1</sup> bigha	Physical	35	35	35	40	35	35	35	40	35	40	40	30	40	50	35	560
				Bank Loan	26.60	26.60	26.60	30.40	26.60	26.60	26.60	30.40	26.60	30.40	30.40	22.80	30.40	38.00	26.60	425.60
iii	Fish culture in existing water bodies (0.5 m excavation)	1.02	<sup>1</sup> bigha	Physical	18	18	18	20	18	18	18	20	18	20	20	15	20	25	18	284
				Bank Loan	18.41	18.41	18.41	20.46	18.41	18.41	18.41	20.46	18.41	20.46	20.46	15.35	20.46	25.58	18.41	290.51
iv	Fish Seed rearing in 3 Nurseries (20m x 10m x 1m) Nos.	1.33	200 sq.m x 3 Nos	Physical	9	9	9	10	9	9	9	10	9	10	10	8	10	15	9	145
				Bank Loan	11.93	11.93	11.93	13.25	11.93	11.93	11.93	13.25	11.93	13.25	13.25	10.60	13.25	19.88	11.93	192.17
v	Integrated Fish Culture with Poultry	1.80	<sup>1</sup> bigha	Physical	23	23	23	27	23	23	23	27	27	27	27	13	27	33	23	369
				Bank Loan	33.08	33.08	33.08	38.84	33.08	33.08	33.08	38.84	38.84	38.84	38.84	18.70	38.84	47.47	33.08	530.77
vi	Integrated Fish Culture with Duckery	1.18	<sup>1</sup> bigha	Physical	23	23	23	27	23	23	23	27	27	27	27	13	27	33	23	369
				Bank Loan	27.07	27.07	27.07	31.78	27.07	27.07	27.07	31.78	31.78	31.78	31.78	15.30	31.78	38.84	27.07	434.31
vii	Integrated Fish Culture with Piggery	2.06	<sup>1</sup> bigha	Physical	5	10	10	10	5	10	15	5	10	10	5	5	5	5	10	120
				Bank Loan	8.22	16.45	16.45	16.45	8.22	16.45	24.67	8.22	16.45	16.45	8.22	8.22	8.22	8.22	16.45	197.36
viii	Capture cum culture fisheries in large water bodies like beels with pen	1.19	200 sq mt	Physical	15	10	15	15	15	15	10	15	15	15	15	10	15	15	15	210
				Bank Loan	17.84	11.89	17.84	17.84	17.84	17.84	11.89	17.84	17.84	17.84	17.84	11.89	17.84	17.84	17.84	249.75

**ANNEXURE- I**  
**ACTIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25**

**District : Cachar**

**State : Assam**

(Rs. lakh)

Sr.N o.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK															Total
					Banskandi	Binnakandi	Borjaleng a	Barkhola	Kalain	Katigorah	Lakhipur \$	Narsingpu r	Palonghat	Rajabazar	Salchapra	Silchar	Sonai	Tapang	Udharbond	
x	Semi-intensive fish culture with high stocking and multiple harvesting	2.20	1 bigha	Physical	15	10	15	15	15	15	15	15	15	15	15	15	15	15	15	220
				Bank Loan	26.40	17.60	26.40	26.40	26.40	26.40	26.40	26.40	26.40	26.40	26.40	26.40	26.40	26.40	26.40	387.20
	<b>Sub-Total Term Loan</b>			Physical	213	208	218	244	213	218	218	239	226	244	239	149	239	291	218	3377
				Bank Loan	195.03	188.51	203.26	224.54	195.03	203.26	205.53	216.31	213.73	224.54	216.31	143.82	216.31	258.63	203.26	3108.07
	<b>Working Capital</b>																			
ix	Composite Fish Culture under KCC	0.46	1 bigha	Physical	140	140	140	160	140	350	350	350	350	350	350	350	350	350	350	4220
				Bank Loan	65.01	65.01	65.01	74.30	65.01	162.53	162.53	162.53	162.53	162.53	162.53	162.53	162.53	162.53	162.53	1959.64
x	Fishing in Open Water bodies	0.61	1 bigha	Physical	15	10	15	15	15	15	10	15	15	15	15	10	15	15	15	210
				Bank Loan	9.15	6.10	9.15	9.15	9.15	9.15	6.10	9.15	9.15	9.15	9.15	6.10	9.15	9.15	9.15	128.10
xi	Raising of Fry to fingerling in rearing ponds	0.38	1 bigha	Physical	18	18	18	20	18	18	18	25	18	20	20	15	20	25	18	289
				Bank Loan	6.88	6.88	6.88	7.65	6.88	6.88	6.88	9.56	6.88	7.65	7.65	5.74	7.65	9.56	6.88	110.50
xii	Semi- intensive fish culture for short duration	0.32	1 bigha	Physical	35	35	35	40	35	35	35	40	35	40	40	30	40	50	35	560
				Bank Loan	11.16	11.16	11.16	12.75	11.16	11.16	11.16	12.75	11.16	12.75	12.75	9.56	12.75	15.94	11.16	178.53
xiii	Fish Mareting	0.20	1 bigha	Physical	20	20	20	25	20	20	20	25	20	25	25	30	25	35	20	350
				Bank Loan	4.00	4.00	4.00	5.00	4.00	4.00	4.00	5.00	4.00	5.00	5.00	6.00	5.00	7.00	4.00	70.00
	<b>Working Capital Sub-Total</b>			Physical	228	223	228	260	228	438	433	455	438	450	450	435	450	475	438	5629
				Bank Loan	96.20	93.15	96.20	108.85	96.20	193.72	190.67	198.99	193.72	197.08	197.08	189.93	197.08	204.18	193.72	2446.77
	<b>Total Fishery</b>			Physical	441	431	446	504	441	656	651	694	664	694	689	584	689	766	656	9006
				Bank Loan	291.23	281.66	299.46	333.39	291.23	396.98	396.20	415.30	407.45	421.62	413.39	333.75	413.39	462.81	396.98	5554.84
(j)	<b>Farm Credit- Others, including Two Wheelers for Farmers</b>																			
i.	Two Wheeler for Agriculture	1.00	No.	Physical	20	20	20	20	20	20	25	20	20	20	20	35	25	20	20	325
				Bank Loan	16.00	16.00	16.00	16.00	16.00	16.00	20.00	16.00	16.00	16.00	16.00	28.00	20.00	16.00	16.00	260.00
ii	4-wheeler Transportation Vehicle for Agriculture purposes	8.80	No.	Physical	3	5	3	3	3	3	5	3	3	3	3	5	5	3	3	53
				Bank Loan	21.12	35.20	21.12	21.12	21.12	21.12	35.20	21.12	21.12	21.12	21.12	35.20	35.20	21.12	21.12	373.12
	<b>Sub-Total</b>			Physical	23	25	23	23	23	23	30	23	23	23	23	40	30	23	23	378
				Bank Loan	37.12	51.20	37.12	37.12	37.12	37.12	55.20	37.12	37.12	37.12	37.12	63.20	55.20	37.12	37.12	633.12
(k)	<b>Sustainable Agriculture Practices</b>																			
i	Paddy + Vegetable+ Mushroom Cultivation+ Vermi Compost	0.93	Bigha	Physical	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
				Bank Loan	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	139.20
ii	Integrated Fish + Duck + Horticulture farming	1.44	Bigha	Physical	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
				Bank Loan	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	107.70
iii	Poultry + Fish + Corn system	0.78	Bigha	Physical	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
				Bank Loan	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	116.40
	<b>Sub-Total</b>			Physical	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	375
				Bank Loan	24.22	24.22	24.22	24.22	24.22	24.22	24.22	24.22	24.22	24.22	24.22	24.22	24.22	24.22	24.22	363.30
	<b>Total Farm Credit</b>			Physical	5147	5211	5155	5252	5220	5635	5770	5600	5583	5732	5588	5552	5594	5598	5652	89760
				Bank Loan	5881.79	5996.41	5875.02	6007.28	5960.29	6289.97	6557.72	6244.36	6244.09	6461.55	6240.18	6154.11	6249.59	6244.98	6343.18	92750.52
	<b>Agriculture Infrastructure</b>																			
(i)	<b>Construction of storage and Marketing Infrastructure</b>																			
i	Cold Storage (1000 MT)	80.00	No.	Physical	1	1	1	1	1	1	2	1	1	1	1	3	2	1	1	19
				Bank Loan	64.00	64.00	64.00	64.00	64.00	64.00	128.00	64.00	64.00	64.00	64.00	192.00	128.00	64.00	64.00	1216.00
ii	Rural Godown (1000 MT)	40.00	No.	Physical	2	2	2	2	3	3	3	3	2	2	2	6	3	2	3	40
				Bank Loan	64.00	64.00	64.00	64.00	96.00	96.00	96.00	96.00	64.00	64.00	64.00	192.00	96.00	64.00	96.00	1280.00



**ANNEXURE- I**  
**ACIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25**

**District : Cachar**

**State : Assam**

(Rs. lakh)

Sr.N o.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK															Total
					Banskandi	Binnakandi	Borjaleng a	Barkhola	Kalain	Katigorah	Lakhipur s	Narsingpu r	Palonghat	Rajabazar	Salchapra	Silchar	Sonai	Tapang	Udharbond	
iii	Market Yard	15.00	No.	Physical	2	2	2	2	2	2	2	2	2	2	2	3	2	2	2	31
				Bank Loan	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	36.00	24.00	24.00	24.00	372.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>6</b>	<b>6</b>	<b>7</b>	<b>6</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>12</b>	<b>7</b>	<b>5</b>	<b>6</b>	<b>90</b>
				<b>Bank Loan</b>	<b>152.00</b>	<b>152.00</b>	<b>152.00</b>	<b>152.00</b>	<b>184.00</b>	<b>184.00</b>	<b>248.00</b>	<b>184.00</b>	<b>152.00</b>	<b>152.00</b>	<b>152.00</b>	<b>420.00</b>	<b>248.00</b>	<b>152.00</b>	<b>184.00</b>	<b>2868.00</b>
(ii)	<b>Land Development, Soil Conservation, Wat</b>																			
i	OFD Work (1 Ha : 100m x 100m)	0.16	No.	Physical	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
				Bank Loan	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	23.25
ii	Farm Pond (10m x 10m x 3m))	0.25	No.	Physical	10	115	15	15	10	10	15	15	15	15	10	15	10	15	20	300
				Bank Loan	2.50	28.75	3.75	3.75	2.50	2.50	3.75	3.75	3.75	2.50	3.75	2.50	3.75	5.00	2.50	75.00
iii	Farm Pond (15m x 15m x 3m))	1.10	No.	Physical	5	8	5	8	5	5	5	8	8	5	5	5	5	10	5	92
				Bank Loan	5.50	8.80	5.50	8.80	5.50	5.50	5.50	8.80	8.80	5.50	5.50	5.50	5.50	11.00	5.50	101.20
	<b>Sub-Total</b>			<b>Physical</b>	<b>25</b>	<b>133</b>	<b>30</b>	<b>33</b>	<b>25</b>	<b>25</b>	<b>30</b>	<b>33</b>	<b>33</b>	<b>25</b>	<b>30</b>	<b>25</b>	<b>30</b>	<b>40</b>	<b>25</b>	<b>542</b>
				<b>Bank Loan</b>	<b>9.55</b>	<b>39.10</b>	<b>10.80</b>	<b>14.10</b>	<b>9.55</b>	<b>9.55</b>	<b>10.80</b>	<b>14.10</b>	<b>14.10</b>	<b>9.55</b>	<b>10.80</b>	<b>9.55</b>	<b>10.80</b>	<b>17.55</b>	<b>9.55</b>	<b>199.45</b>
(iii)	<b>Agriculture Infratructure - Others</b>																			
i	Seed Production and Processing	12.00	No.	Physical	1	1	1	1	2	1	2	2	1	1	1	2	2	1	1	20
				Bank Loan	9.60	9.60	9.60	9.60	19.20	9.60	19.20	19.20	9.60	9.60	9.60	19.20	19.20	9.60	9.60	192.00
ii	NADEP Compost (3m x 2m x 1m)	0.14	No.	Physical	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	450
				Bank Loan	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	63.00
iii	Vermi compost (3m x 2m x 1m)	0.21	No.	Physical	67	70	67	67	67	87	87	87	87	87	87	87	87	87	87	1208
				Bank Loan	14.07	14.70	14.07	14.07	14.07	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	253.68
	<b>Sub-Total</b>			<b>Physical</b>	<b>98</b>	<b>101</b>	<b>98</b>	<b>98</b>	<b>99</b>	<b>118</b>	<b>119</b>	<b>119</b>	<b>118</b>	<b>118</b>	<b>118</b>	<b>119</b>	<b>119</b>	<b>118</b>	<b>118</b>	<b>1678</b>
				<b>Bank Loan</b>	<b>27.87</b>	<b>28.50</b>	<b>27.87</b>	<b>27.87</b>	<b>37.47</b>	<b>32.07</b>	<b>41.67</b>	<b>41.67</b>	<b>32.07</b>	<b>32.07</b>	<b>32.07</b>	<b>41.67</b>	<b>41.67</b>	<b>32.07</b>	<b>32.07</b>	<b>508.68</b>
	<b>Total Agriculture Infrastructure</b>			<b>Physical</b>	<b>128</b>	<b>239</b>	<b>133</b>	<b>136</b>	<b>130</b>	<b>149</b>	<b>156</b>	<b>158</b>	<b>156</b>	<b>148</b>	<b>153</b>	<b>156</b>	<b>156</b>	<b>163</b>	<b>149</b>	<b>2310</b>
				<b>Bank Loan</b>	<b>189.42</b>	<b>219.60</b>	<b>190.67</b>	<b>193.97</b>	<b>231.02</b>	<b>225.62</b>	<b>300.47</b>	<b>239.77</b>	<b>198.17</b>	<b>193.62</b>	<b>194.87</b>	<b>471.22</b>	<b>300.47</b>	<b>201.62</b>	<b>225.62</b>	<b>3576.13</b>
	<b>Agriculture - Anciliary Activities</b>																			
(i)	<b>Food &amp; Agro Processing</b>																			
i	Fruit preservation	2.50	No.	Physical	5	5	5	5	5	5	7	5	5	5	5	8	5	5	5	80
				Bank Loan	10.00	10.00	10.00	10.00	10.00	10.00	14.00	10.00	10.00	10.00	10.00	16.00	10.00	10.00	10.00	160.00
ii	Rice mill Mordernisation	10.00	No.	Physical	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	45
				Bank Loan	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	360.00
iii	Bakery/ confectionery	5.00	No.	Physical	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	225
				Bank Loan	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	900.00
iv	Sauce/ jam/ ketchup	5.00	No.	Physical	3	3	3	3	4	3	3	3	3	3	3	5	3	3	3	48
				Bank Loan	12.00	12.00	12.00	12.00	16.00	12.00	12.00	12.00	12.00	12.00	12.00	20.00	12.00	12.00	12.00	192.00
v	Fish processing	2.00	No.	Physical	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	180
				Bank Loan	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	288.00
vi	Cattle Feed Mill	5.50	No.	Physical	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	60
				Bank Loan	17.60	17.60	17.60	17.60	17.60	17.60	17.60	17.60	17.60	17.60	17.60	17.60	17.60	17.60	17.60	264.00
vii	Agro Based Dal Mills	4.00	No.	Physical	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30
				Bank Loan	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	96.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>44</b>	<b>44</b>	<b>44</b>	<b>44</b>	<b>45</b>	<b>44</b>	<b>46</b>	<b>44</b>	<b>44</b>	<b>44</b>	<b>44</b>	<b>49</b>	<b>44</b>	<b>44</b>	<b>44</b>	<b>668</b>
				<b>Bank Loan</b>	<b>149.20</b>	<b>149.20</b>	<b>149.20</b>	<b>149.20</b>	<b>153.20</b>	<b>149.20</b>	<b>153.20</b>	<b>149.20</b>	<b>149.20</b>	<b>149.20</b>	<b>149.20</b>	<b>163.20</b>	<b>149.20</b>	<b>149.20</b>	<b>149.20</b>	<b>2260.00</b>
(ii)	<b>Agriculture - Anciliary Activities - Others</b>																			
i	Loans to PACS/ FSS/ LAMPS/FPOs	20.00	No.	Physical	3	2	3	4	3	2	4	4	3	3	3	3	4	2	2	45
				Bank Loan	48.00	32.00	48.00	64.00	48.00	32.00	64.00	64.00	48.00	48.00	48.00	48.00	64.00	32.00	32.00	720.00
ii	Loans to MFI for on-lending to agriculture	50.00	No.	Physical	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0	4
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	160.00	0.00	0.00	0.00	160.00
iii	PMJDY	0.10		Physical	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	22500
				Bank Loan	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	2250.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>1503</b>	<b>1502</b>	<b>1503</b>	<b>1504</b>	<b>1503</b>	<b>1502</b>	<b>1504</b>	<b>1504</b>	<b>1503</b>	<b>1503</b>	<b>1503</b>	<b>1507</b>	<b>1504</b>	<b>1502</b>	<b>1502</b>	<b>22549</b>
				<b>Bank Loan</b>	<b>198.00</b>	<b>182.00</b>	<b>198.00</b>	<b>214.00</b>	<b>198.00</b>	<b>182.00</b>	<b>214.00</b>	<b>214.00</b>	<b>198.00</b>	<b>198.00</b>	<b>198.00</b>	<b>358.00</b>	<b>214.00</b>	<b>182.00</b>	<b>182.00</b>	<b>3130.00</b>
	<b>Total Anciliary Activities</b>			<b>Physical</b>	<b>1547</b>	<b>1546</b>	<b>1547</b>	<b>1548</b>	<b>1548</b>	<b>1546</b>	<b>1550</b>	<b>1548</b>	<b>1547</b>	<b>1547</b>	<b>1547</b>	<b>1556</b>	<b>1548</b>	<b>1546</b>	<b>1546</b>	<b>23217</b>
				<b>Bank Loan</b>	<b>347.20</b>	<b>331.20</b>	<b>347.20</b>	<b>363.20</b>	<b>351.20</b>	<b>331.20</b>	<b>367.20</b>	<b>363.20</b>	<b>347.20</b>	<b>347.20</b>	<b>347.20</b>	<b>521.20</b>	<b>363.20</b>	<b>331.20</b>	<b>331.20</b>	<b>5390.00</b>
	<b>Total Agriculture</b>			<b>Physical</b>	<b>6822</b>	<b>6996</b>	<b>6835</b>	<b>6936</b>	<b>6898</b>	<b>7330</b>	<b>7476</b>	<b>7306</b>	<b>7286</b>	<b>7427</b>	<b>7288</b>	<b>7264</b>	<b>7298</b>	<b>7307</b>	<b>7347</b>	<b>115287</b>
				<b>Bank Loan</b>	<b>6418.41</b>	<b>6547.21</b>	<b>6412.89</b>	<b>6564.45</b>	<b>6542.51</b>	<b>6846.79</b>	<b>7225.39</b>	<b>6847.33</b>	<b>6789.46</b>	<b>7002.37</b>	<b>6782.25</b>	<b>7146.53</b>	<b>6913.26</b>	<b>6777.80</b>	<b>6900.00</b>	<b>101716.65</b>

**ANNEXURE- I**  
**ACTIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25**

**District : Cachar**

**State : Assam**  
(Rs. lakh)

Sr.N o.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK															Total	
					Banskandi	Binnakandi	Borjaleng a	Barkhola	Kalain	Katigorah	Lakhipur \$	Narsingpu r	Palonghat	Rajabazar	Salchapra	Silchar	Sonai	Tapang	Udharbond		
Micro, Small and Medium Enterprises (MSME)																					
A	Term Loan																				
i	Micro Enterprise	10.00	No.	Physical	250	250	250	250	250	250	250	250	250	250	250	350	250	250	250	3850	
				Bank Loan	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2800.00	2000.00	2000.00	2000.00	30800.00	
ii	Small Enterprises	110.00	No.	Physical	10	10	15	10	10	10	10	15	10	10	10	20	10	10	10	170	
				Bank Loan	880.00	880.00	1320.00	880.00	880.00	880.00	880.00	1320.00	880.00	880.00	880.00	1760.00	880.00	880.00	880.00	14960.00	
iii	Medium Enterprises	5000.00	No.	Physical	0	0	0	0	0	0	0	1	0	0	0	5	0	0	1	7	
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4000.00	0.00	0.00	0.00	20000.00	0.00	0.00	4000.00	28000.00	
Service Sector Entreprises																					
Term Loan Sub-Total				Physical	260	260	265	260	260	260	260	266	260	260	260	375	260	260	260	261	4027
				Bank Loan	2880.00	2880.00	3320.00	2880.00	2880.00	2880.00	2880.00	7320.00	2880.00	2880.00	2880.00	24560.00	2880.00	2880.00	6880.00	73760.00	
B	Working Capital																				
i	Micro Enterprises	5.00	No.	Physical	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	4500	
				Bank Loan	1200.00	1200.00	1200.00	1200.00	1200.00	1200.00	1200.00	1200.00	1200.00	1200.00	1200.00	1200.00	1200.00	1200.00	1200.00	18000.00	
ii	Small Enterprises	22.00	No.	Physical	50	50	75	50	50	50	50	75	50	50	50	100	50	50	50	850	
				Bank Loan	880.00	880.00	1320.00	880.00	880.00	880.00	880.00	1320.00	880.00	880.00	880.00	1760.00	880.00	880.00	880.00	14960.00	
iii	Medium Enterprises	100.00	No.	Physical	2	2	2	2	2	2	2	2	2	2	2	5	2	2	2	33	
				Bank Loan	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	400.00	160.00	160.00	160.00	2640.00	
Working Capital Sub-Total				Physical	352	352	377	352	352	352	352	377	352	352	352	405	352	352	352	5383	
				Bank Loan	2240.00	2240.00	2680.00	2240.00	2240.00	2240.00	2240.00	2680.00	2240.00	2240.00	2240.00	3360.00	2240.00	2240.00	2240.00	35600.00	
Total MSME				Physical	612	612	642	612	612	612	612	643	612	612	612	780	612	612	613	9410	
				Bank Loan	5120.00	5120.00	6000.00	5120.00	5120.00	5120.00	5120.00	10000.00	5120.00	5120.00	5120.00	27920.00	5120.00	5120.00	9120.00	109360.00	
4	Credit Potential for Export Credit, Education & Housing																				
i	Export Credit																				
	Export Credit	20.00	No.	Physical	0	0	0	0	0	0	1	0	0	0	0	2	0	0	1	4	
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00	16.00	0.00	0.00	0.00	0.00	32.00	0.00	0.00	16.00	64.00	
Total				Physical	0	0	0	0	0	0	1	0	0	0	0	2	0	0	1	4	
				Bank Loan	0.00	0.00	0.00	0.00	0.00	0.00	16.00	0.00	0.00	0.00	0.00	32.00	0.00	0.00	16.00	64.00	
ii	Education																				
	Education (upto Rs. 20 lakh)	20.00		Physical	15	15	15	15	15	15	15	35	15	15	15	65	30	15	30	325	
				Bank Loan	240.00	240.00	240.00	240.00	240.00	240.00	240.00	560.00	240.00	240.00	240.00	1040.00	480.00	240.00	480.00	5200.00	
Total				Physical	15	15	15	15	15	15	15	35	15	15	15	15	65	30	15	30	325
				Bank Loan	240.00	240.00	240.00	240.00	240.00	240.00	240.00	560.00	240.00	240.00	240.00	1040.00	480.00	240.00	480.00	5200.00	
iii	Housing																				
a	Housing Loan for purchase/construction of house (upto Rs. 25.00 lakh)	25.00	No.	Physical	15	15	15	15	15	15	20	15	15	15	15	40	20	15	20	265	
				Bank Loan	300.00	300.00	300.00	300.00	300.00	300.00	400.00	300.00	300.00	300.00	300.00	800.00	400.00	300.00	400.00	5300.00	
b	Housing Loan for repairing (upto Rs. 6.00 lakh)	6.00	No.	Physical	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	300	
				Bank Loan	96.00	96.00	96.00	96.00	96.00	96.00	96.00	96.00	96.00	96.00	96.00	96.00	96.00	96.00	96.00	1440.00	
Total				Physical	35	35	35	35	35	35	40	35	35	35	35	60	40	35	40	565	
				Bank Loan	396.00	396.00	396.00	396.00	396.00	396.00	496.00	396.00	396.00	396.00	396.00	896.00	496.00	396.00	496.00	6740.00	
Sub-Total				Physical	50	50	50	50	50	50	56	70	50	50	50	127	70	50	71	894	
				Bank Loan	636.00	636.00	636.00	636.00	636.00	636.00	752.00	956.00	636.00	636.00	636.00	1968.00	976.00	636.00	992.00	12004.00	
5	Credit Potential for Infrastructure																				
Social Infrastructure Involving Bank Credit																					
a	School (Private)	10.00	No.	Physical	2	1	2	2	2	2	2	2	2	2	2	3	3	1	1	29	
				Bank Loan	16.00	8.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	24.00	24.00	8.00	8.00	232.00	
b	Small Hospital / Nurshing Home	20.00	No.	Physical	1	1	1	1	1	2	2	3	2	2	2	2	5	3	1	29	
				Bank Loan	16.00	16.00	16.00	16.00	16.00	32.00	32.00	48.00	32.00	32.00	32.00	32.00	80.00	48.00	16.00	464.00	
c	Drinking Water Plant (RO) - 1000 Ltrs/hr capacity	8.00	No.	Physical	2	5	5	5	5	5	5	5	5	5	5	5	10	2	5	74	
				Bank Loan	12.80	32.00	32.00	32.00	32.00	32.00	32.00	32.00	32.00	32.00	32.00	32.00	64.00	12.80	32.00	473.60	
Total				Physical	5	7	8	8	8	9	9	10	9	9	9	10	18	6	7	132	
				Bank Loan	44.80	56.00	64.00	64.00	64.00	80.00	80.00	96.00	80.00	80.00	80.00	88.00	168.00	68.80	56.00	1169.60	

**ANNEXURE- I**  
**ACTIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25**

**District : Cachar**

**State : Assam**

(Rs. lakh)

Sr.N o.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	BLOCK															Total
					Banskandi	Binnakandi	Borjaleng a	Barkhola	Kalain	Katigora	Lakhipur §	Narsingpu r	Palonghat	Rajabazar	Salchapra	Silchar	Sonai	Tapang	Udharbond	
v	<b>Renewable Energy</b>																			
a	Bio-gas plant	0.20	No.	Physical	5	10	5	5	5	5	5	10	5	5	5	5	5	5	5	5
				Bank Loan	0.80	1.60	0.80	0.80	0.80	0.80	0.80	1.60	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80
b	Solar Units	0.28	No.	Physical	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
				Bank Loan	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72
	<b>Total</b>			<b>Physical</b>	<b>35</b>	<b>40</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>40</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>535</b>
				<b>Bank Loan</b>	<b>7.52</b>	<b>8.32</b>	<b>7.52</b>	<b>7.52</b>	<b>7.52</b>	<b>7.52</b>	<b>7.52</b>	<b>8.32</b>	<b>7.52</b>	<b>7.52</b>	<b>7.52</b>	<b>7.52</b>	<b>7.52</b>	<b>7.52</b>	<b>7.52</b>	<b>114.40</b>
	<b>Informal Credit - SHGs/JLGs</b>																			
	SHG	1.50		Physical	100	45	65	135	130	50	55	140	75	300	25	145	55	55	105	1480
				Bank Loan	150.00	67.50	97.50	202.50	195.00	75.00	82.50	210.00	112.50	450.00	37.50	217.50	82.50	82.50	157.50	2220.00
i	SGH Repeat	3.00		Physical	80	36	52	108	104	40	44	112	60	240	20	116	44	44	84	1184
				Bank Loan	240.00	108.00	156.00	324.00	312.00	120.00	132.00	336.00	180.00	720.00	60.00	348.00	132.00	132.00	252.00	3552.00
ii	JLG	2.50		Physical	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	375
				Bank Loan	62.50	62.50	62.50	62.50	62.50	62.50	62.50	62.50	62.50	62.50	62.50	62.50	62.50	62.50	62.50	937.50
					<b>205</b>	<b>106</b>	<b>142</b>	<b>268</b>	<b>259</b>	<b>115</b>	<b>124</b>	<b>277</b>	<b>160</b>	<b>565</b>	<b>70</b>	<b>286</b>	<b>124</b>	<b>124</b>	<b>214</b>	<b>3039</b>
	<b>Total</b>				<b>452.50</b>	<b>238.00</b>	<b>316.00</b>	<b>589.00</b>	<b>569.50</b>	<b>257.50</b>	<b>277.00</b>	<b>608.50</b>	<b>355.00</b>	<b>1232.50</b>	<b>160.00</b>	<b>628.00</b>	<b>277.00</b>	<b>277.00</b>	<b>472.00</b>	<b>6709.50</b>
	<b>TOTAL</b>			<b>Physical</b>	<b>295</b>	<b>203</b>	<b>235</b>	<b>361</b>	<b>352</b>	<b>209</b>	<b>224</b>	<b>397</b>	<b>254</b>	<b>659</b>	<b>164</b>	<b>458</b>	<b>247</b>	<b>215</b>	<b>327</b>	<b>4600</b>
				<b>Bank Loan</b>	<b>1140.82</b>	<b>938.32</b>	<b>1023.52</b>	<b>1296.52</b>	<b>1277.02</b>	<b>981.02</b>	<b>1116.52</b>	<b>1668.82</b>	<b>1078.52</b>	<b>1956.02</b>	<b>883.52</b>	<b>2691.52</b>	<b>1428.52</b>	<b>989.32</b>	<b>1527.52</b>	<b>19997.50</b>
	<b>GRAND TOTAL</b>			<b>Physical</b>	<b>7729</b>	<b>7811</b>	<b>7712</b>	<b>7909</b>	<b>7862</b>	<b>8151</b>	<b>8312</b>	<b>8346</b>	<b>8152</b>	<b>8698</b>	<b>8064</b>	<b>8502</b>	<b>8157</b>	<b>8134</b>	<b>8287</b>	<b>129297</b>
				<b>Bank Loan</b>	<b>12679.23</b>	<b>12605.53</b>	<b>13436.41</b>	<b>12980.97</b>	<b>12939.53</b>	<b>12947.81</b>	<b>13461.91</b>	<b>18516.15</b>	<b>12987.98</b>	<b>14078.39</b>	<b>12785.77</b>	<b>37758.05</b>	<b>13461.78</b>	<b>12887.12</b>	<b>17547.52</b>	<b>231074.15</b>

§ covered under Aspirational  
Block's programme of NITI Aayog

## Annexure II

### An Overview of Ground Level Credit Flow -Agency-wise and Sector wise - 2020-21, 2021-22, 2022-23 and Target for 2023-24

State : Assam

District : Cachar

Rs. lakh

Sr No		2020-21		2021-22		2022-23		2023-24
		Target	Ach.	Target	Ach.	Target	Ach.	Target
<b>1</b>	<b>Crop Loan</b>							
	CBs	39,609.69	3,868.02	47,626.23	6,221.18	12,508.74	10,930.41	21,546.40
	StCB	561.07	9.95	631.84	1.58	154.46	6.17	298.00
	RRBs	7,724.87	506.83	10,618.60	905.05	2,957.35	646.22	4,684.60
	<b>Sub-Total(A)</b>	<b>47,895.63</b>	<b>4,384.80</b>	<b>58,876.67</b>	<b>7,127.81</b>	<b>15,620.55</b>	<b>11,582.80</b>	<b>26,529.00</b>
<b>2</b>	<b>Term Loan (MI+LT)</b>							
	CBs	19,101.51	18,039.50	21,763.03	14,114.59	24,478.68	11,503.89	14,815.32
	StCB	159.48	11.00	208.10	27.00	394.13	60.00	213.62
	RRBs	4,046.83	1,415.50	4,596.49	2,439.48	3,775.28	4,362.43	3,237.10
	<b>Sub-Total(B)</b>	<b>23,307.82</b>	<b>19,466.00</b>	<b>26,567.62</b>	<b>16,581.07</b>	<b>28,648.09</b>	<b>15,926.32</b>	<b>18,266.04</b>
<b>3</b>	<b>Total Agri. Credit</b>							
	CBs	58,711.20	21,907.52	69,389.26	20,335.77	36,987.42	22,434.30	36,361.72
	StCB	720.55	20.95	839.94	28.58	548.59	66.17	511.62
	RRBs	11,771.70	1,922.33	15,215.09	3,344.53	6,732.63	5,008.65	7,921.70
	<b>Sub-Total(C)</b>	<b>71,203.45</b>	<b>23,850.80</b>	<b>85,444.29</b>	<b>23,708.88</b>	<b>44,268.64</b>	<b>27,509.12</b>	<b>44,795.04</b>
<b>4</b>	<b>MSME</b>							
	CBs	47,157.20	85,012.17	57,912.00	49,856.56	58,900.00	78,154.28	79,917.22
	StCB	250.00	-	488.00	39.70	140.00	3.00	655.38
	RRBs	4,732.80	1,787.80	8,496.00	1,479.52	6,440.00	2,772.59	10,947.34
	<b>Sub-Total(D)</b>	<b>52,140.00</b>	<b>86,799.97</b>	<b>66,896.00</b>	<b>51,375.78</b>	<b>65,480.00</b>	<b>80,929.87</b>	<b>91,519.94</b>
<b>5</b>	<b>Other Priority Sector*</b>							
	CBs	9,318.98	5,321.20	10,296.50	35,377.12	12,678.98	20,253.27	13,549.14
	StCB	45.15	-	130.77	-	122.56	-	169.00
	RRBs	1,081.31	189.28	2,054.03	980.44	2,254.18	941.15	2,733.37
	<b>Sub-Total(E)</b>	<b>10,445.44</b>	<b>5,510.48</b>	<b>12,481.30</b>	<b>36,357.56</b>	<b>15,055.72</b>	<b>21,194.42</b>	<b>16,451.51</b>
<b>6</b>	<b>Grand Total(C+D+E)</b>							
	CBs	115,187.38	112,240.89	137,597.76	105,569.45	108,566.40	120,841.85	129,828.08
	StCB	1,015.70	20.95	1,458.71	68.28	811.15	69.17	1,336.00
	RRBs	17,585.81	3,899.41	25,765.12	5,804.49	15,426.81	8,722.39	21,602.41
	<b>Grand Total</b>	<b>133,788.89</b>	<b>116,161.25</b>	<b>164,821.59</b>	<b>111,442.22</b>	<b>124,804.36</b>	<b>129,633.41</b>	<b>152,766.49</b>
	<i>OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy</i>							

**ANNEXURE III**

**Sub-sectorwise and Agency wise credit flow under Agriculture and Allied Activities - 2020-21, 2021-22, 2022-23 and Target for 2023-24**

**State : Assam**  
**District : Cachar**

Sl. No.	Particulars Agencies/ Activities	2020-21				2021-22				2022-23				2023-24 (Target)			
		CBs	Coops.	RRB	Total	CBs	Coops.	RRB	Total	CBs	Coops.	RRB	Total	CBs	Coops.	RRB	Total
<b>I</b>	<b>Crop Loan</b>	3868.02	9.95	506.83	<b>4384.80</b>	6221.18	1.58	905.05	<b>7127.81</b>	10930.41	6.17	646.22	<b>11582.80</b>	21546.40	298.00	4684.60	<b>26529.00</b>
<b>II</b>	<b>Term Loan</b>																
1	Water Resources	0.07	0.00	0.00	<b>0.07</b>	0.00	0.00	0.00	<b>0.00</b>	0.00	0.00	0.00	<b>0.00</b>	518.32	7.04	109.74	<b>635.10</b>
2	Farm Mechanization	212.40	0.00	0.00	<b>212.40</b>	1097.34	0.00	0.00	<b>1097.34</b>	782.79	0.00	0.00	<b>782.79</b>	425.25	5.25	91.00	<b>521.50</b>
3	Plantation & Horticulture including Sericulture	332.92	0.00	0.00	<b>332.92</b>	798.05	0.00	0.00	<b>798.05</b>	3.56	0.00	8.50	<b>12.06</b>	2103.13	40.04	466.27	<b>2609.44</b>
4	Land Development	0.00	0.00	0.00	<b>0.00</b>	85.86	0.00	0.00	<b>85.86</b>	251.72	0.00	0.00	<b>251.72</b>	168.30	2.45	40.59	<b>211.34</b>
5	Animal Husbandry-Dairy/ Poultry/ Sheep / Goat / Piggery Development	231.39	0.00	21.94	<b>253.33</b>	619.50	0.00	40.30	<b>659.80</b>	268.80	0.00	376.31	<b>645.11</b>	6235.63	84.84	1355.53	<b>7676.00</b>
6	Fisheries Development	120.20	0.00	1.74	<b>121.94</b>	236.97	0.00	12.85	<b>249.82</b>	862.70	0.00	22.41	<b>885.11</b>	1805.16	24.60	406.92	<b>2236.68</b>
7	Farm Credit Others	13358.38	0.00	0.00	<b>13358.38</b>	6487.43	0.00	2386.33	<b>8873.76</b>	4252.57	0.00	3955.21	<b>8207.78</b>	354.20	4.40	77.00	<b>435.60</b>
8	Agri. Infrastructure	877.53	0.00	0.00	<b>877.53</b>	854.22	0.00	0.00	<b>854.22</b>	366.95	0.00	0.00	<b>366.95</b>	1393.53	20.00	297.85	<b>1711.38</b>
9	Agri. Ancillary	2906.61	11.00	1391.82	<b>4309.43</b>	3935.22	27.00	0.00	<b>3962.22</b>	4714.80	60.00	0.00	<b>4774.80</b>	1811.80	25.00	392.20	<b>2229.00</b>
	<b>II Sub-total-II</b>	<b>18039.50</b>	<b>11.00</b>	<b>1415.50</b>	<b>19466.00</b>	<b>14114.59</b>	<b>27.00</b>	<b>2439.48</b>	<b>16581.07</b>	<b>11503.89</b>	<b>60.00</b>	<b>4362.43</b>	<b>15926.32</b>	<b>14815.32</b>	<b>213.62</b>	<b>3237.10</b>	<b>18266.04</b>
<b>III</b>	<b>Grand Total (I+II)</b>	<b>21907.52</b>	<b>20.95</b>	<b>1922.33</b>	<b>23850.80</b>	<b>20335.77</b>	<b>28.58</b>	<b>3344.53</b>	<b>23708.88</b>	<b>22434.30</b>	<b>66.17</b>	<b>5008.65</b>	<b>27509.12</b>	<b>36361.72</b>	<b>511.62</b>	<b>7921.70</b>	<b>44795.04</b>

## 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)
<b>WATER RESOURCES</b>	
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
<b>FARM MECHANISATION</b>	
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
<b>PLANTATION AND HORTICULTURE</b>	
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
<b>FORESTRY AND WASTE LAND DEVELOPMENT</b>	
Teak cultivation (2 x 2) (1 Ha)	1.96
Bamboo Cultivation (5 x 5) (1 Ha)	0.70
Forest Nursery	0.25
<b>ANIMAL HUSBANDRY - DAIRY</b>	
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
<b>ANIMAL HUSBANDRY - POULTRY</b>	
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
<b>ANIMAL HUSBANDRY- SHEEP, GOATERY</b>	
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
<b>ANIMAL HUSBANDRY - PIGGERY</b>	
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
<b>FISHERY DEVELOPMENT</b>	
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**

<b>Sl. No.</b>	<b>Name of Crops</b>	<b>Cost per ha. (₹)</b>	<b>Cost per bigha (₹)</b>
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**

<b>Sl.No.</b>	<b>Activity</b>	<b>SoF/ Unit Cost</b>
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	<b>Working Capital (KCC)</b> : Integrated Fish Culture with poultry	0.56
v	<b>Working Capital (KCC)</b> : 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, <b>North Bongaigon-783380</b> Mobile: 8794702110 bongaigaon@nabard.org</p>	<p>Smt. Ankita Modhukalya Barpeta/Bajali House No.273 Dr. Suchil Oja Path (Gojia Road) Metuakuchi, <b>Barpeta-781301</b> Mobile: 7718085904 barpeta@nabard.org</p>	<p>Shri Rabishankar Likmabam Cachar/Hailakandi/Karimganj House No 15, Ward No 27, Bhandar Gali, Tarapur Station Road, <b>Silchar-788003</b>, 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, <b>Darrang-784125</b> Mobile: 9086603040 darrang@nabard.org</p>	<p>Shri Pronoy Bordoloi Dibrugarh House No.4, J lane, Milan Nagar, <b>Dibrugarh-786003</b> Mobile: 7002050070 dibrugarh@nabard.org</p>	<p>Shri K. Gohain Goalpara/South Salmara Mankachar NABARD, Bamunpara, <b>Goalpara - 783 101</b> 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, <b>Golaghat-785621</b> 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) <b>Jorhat – 785001</b> 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, <b>Diphu - 782 460</b> 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, <b>Kokrajhar- 783370</b> 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, <b>North Lakhimpur-787001</b> Mobile: 9953754170 lakhimpur@nabard.org</p>	<p>Shri Hemanta K Baruah Morigaon NABARD, District Development Manager, SBI Building, Ground Floor, <b>Morigaon - 782 105</b> Mobile: 9436308122 morigaon@nabard.org</p>
<p>Shri Rajendar Rajamouli Perna Nagaon/Hojai NABARD,DDM office Shri Prafulla Mahanta , NNB Road, Amolapatty, <b>Nagaon-782001</b> 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, <b>Nalbari - 781335</b>, 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 <b>Sivasagar - 785 640</b> Mobile: 8721955421 sibsagar@nabard.org</p>
<p>Shri Suman Chatterjee Sonitpur/Biswanath NABARD, C/o Late B K Deka, N T Road, Kumarchuburi, Tezpur, <b>Sonitpur-784001</b> 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, <b>Tinsukia - 786 125</b> Mobile: 6000545228 tinsukia@nabard.org</p>	<p>Shri Devesh Tewari NABARD, Assam Regional Office, G.S.Road, Dispur, <b>Guwahati-781006</b> Mobile: 9052508331 devesh.tewari@nabard.org</p>
	<p>Shri Rajesh Patra NABARD, Assam Regional Office, G.S.Road, Dispur, <b>Guwahati-781006</b> Mobile: 8763032434 rajesh.patra.@nabard.org</p>	



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☎ 080-26970500

✉ [ho@nabfins.org](mailto:ho@nabfins.org)

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☎ 044-28270138/28304658

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- **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

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### What does NABFOUNDATION want from you ?

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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

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