



संभाव्यतायुक्त ऋण योजना 2024-25

Potential Linked Credit Plan 2024-25

चराईदेउ जिला
CHARAIDEO 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 : चराईदेउ

राज्य : असम

District : Charaideo

State : Assam



राष्ट्रीय कृषि और ग्रामीण विकास बैंक
असम क्षेत्रीय कार्यालय, गुवाहाटी

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प्राक्कथन

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

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

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

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

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



श्री किशोर राभा

जिला विकास प्रबन्धक

नाबार्ड

चराईदेउ

द्वारा पीएलपी दस्तावेज़ तैयार किया गया

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

अस्वीकरण खंड

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



Foreword

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

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

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

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

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

NABARD
Guwahati, Assam

Naveen Dhingra
Chief General Manager



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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.’

Table of Contents

Sr. No.	Particulars	Page No.
	Foreword	
	Index	
	Executive Summary	1-4
	Sector /sub-sector-wise projections 2024-25 (Appendix A & B)	5-6
	District Profile along with the Map of the district	7-9
	Banking Profile	10-12
	Methodology of Preparation of PLPs	13-14
Chapter 1	Important Policies & Developments	15-25
Chapter 2	Credit Potential for Agriculture	
2.1	Farm Credit	
2.1.1	Crop production, Maintenance and Marketing	26-28
2.1.2	Water Resources	28-30
2.1.3	Farm Mechanization	30-32
2.1.4	Plantation and Horticulture including Sericulture	33-35
2.1.5	Forestry and Waste Land Development	35-38
2.1.6	Animal Husbandry – Dairy	38-39
2.1.7	Animal Husbandry – Poultry	40-41
2.1.8	Animal Husbandry – Sheep, Goat and Piggery, etc.	41-42
2.1.9	Fisheries	43-44
2.1.10	Farm Credit - Others including Two Wheelers for farmers	45-46
2.1.11	Sustainable Agriculture Practices	46
2.2	Agriculture Infrastructure	
2.2.1	Construction of Storage and Marketing Infrastructure (warehouses/godowns / Market Yards, silos, cold storage units/cold chains)	47
2.2.2	Land Development, Soil conservation & Watershed Development.	48-49
2.2.3	Agri. Infrastructure – Others <ul style="list-style-type: none"> • e-NAM, • Tissue culture, • Agri. Bio-technology, • Seed production, • Bio-pesticides/fertilizer, • Vermi-composting 	49-50
2.3	Agriculture - Ancillary Activities	
2.3.1	Food and Agro Processing	50-51
2.3.2	Agri. Ancillary Activities – Others <ul style="list-style-type: none"> • Agri-clinic/Agri-Business Centres (ACABC), • Loans to PACS/FSS/LAMPS, • Loans to MFIs for on-lending Others – Miscellaneous <ul style="list-style-type: none"> • Loans to distressed persons to prepay non-institutional lenders, • PMJDY, • Loans to State sponsored organization for SC/ST • SHGs/JLGs • Others, if any 	51-52
Chapter 3	Credit Potential for Micro, Small and Medium Enterprises (MSME) <ul style="list-style-type: none"> A. Term Loans B. Working Capital 	53-57

Sl. No.	Particulars	Page No.
Chapter 4	Credit Potential for Export Credit, Education and Housing	
4.1	Credit Potential for Export Credit	58-59
4.2	Credit Potential for Education	59-61
4.3	Credit Potential for Housing	61-62
Chapter 5	Credit Potential for Infrastructure	
5.1	Infrastructure – Public Investments	63-64
5.2	Social Infrastructure involving bank credit	65
5.3	Renewable Energy	66-67
Chapter 6	Informal Credit Delivery System	68-71
Chapter 7	Critical Interventions required for creating a definite impact	72-77
Chapter 8	Status and Prospects of Cooperatives	78-80
Chapter 9	NABARD's Projects and Interventions	81-82
Annexures		
Annexure I	Activity -wise and Block Wise Physical and Financial Projections – 2024-25	1
Annexure II	An overview of Ground Level Credit Flow- Agency-wise and Sector wise 2020-21, 2021-22 and 2022-23 and target for 2023-24	11
Annexure III	Sub Sector wise and Agency-wise Credit Flow under Agriculture and Allied Activities - 2020-21, 2021-22, 2022-23 and target for 2023-24	12
Annexure IV	Indicative Unit Cost (for major activities of the district) as arrived at by NABARD for its internal use.	13
Annexure V	Scale of Finance for major crops fixed by State Level Technical Committee(SLTC) for 2023-24	15
Annexure- V(A)	Scale of Finance (Working Capital) for Animal Husbandry – Dairy, Poultry, Sheep/Goat/Piggery etc.	16
Annexure-V(B)	Scale of Finance (Working Capital) for Fisheries	17

EXECUTIVE SUMMARY

1. District characteristics

Located in the Upper Assam valley region, the district of Charaideo, has been formed after carving out of the Sivasagar district. Located at a distance of 410 km. from Guwahati - the State Capital of Assam, the district spans a total geographical coverage of 1,069.15 sq. kms. Having a population of around 4.58 lakh, the district of Charaideo is home to various tribes, sub-tribes, including Ahom, Shyam, Tea tribe community, etc.

The district is a reservoir of various natural resources, viz- water resources, tea, forests produce, abundant cane & bamboo plants, medicinal plants, orchids, etc. The economy of the district is substantially influenced with the presence of Tea industries, and agriculture, etc.

However, the most enchanting and remarkable landscape of the district is the Charaideo Maidam – an ancient burial site of the Ahom Royals. It is home to over 90 royal burial mounds also referred to as the pyramids of Assam. Govt. of India has nominated this historic site for the prestigious UNESCO world Heritage Site.

Economy of the district

i. Agriculture – Agriculture accounts for almost 70% of the district's income and involves nearly 90% of the farmers who are in the small & marginal category. The district lies to the South-east of the Sivasagar district and drained by its rivers, viz- Disang, Suffrey, Towkok, Timong, Teok, and other small river systems. The major crops grown in the district are Paddy (Sali, Ahu and Boro), Pulses, Potato, Mustard, Pea, Turmeric and Vegetables, whereas Pineapple, Orange, Assam Lemon, Guava, Banana, Coconut, Betel-vine, etc., are the major horticultural crops grown in the district.

ii. Industry – No major industry is present in the district of Charaideo, except the Lakwa Thermal Power Plant and some oil extraction points of ONGC.

iii. Tea sector – Charaideo is home to some of the finest tea gardens in the country with around 18 tea estates being present in the district apart from 7,000 plus Small Tea Growers. The tea sector contributes to around 30-35% of the district GDP.

iv. Tourism – With the presence of a large number of ancient monuments and wild nature, the tourism sector in Charaideo district contributes suitably to its district GDP.

2. Coverage of Banking network and its financial performance

The district is having 06 Public Sector Commercial Banks and 04 Private Banks functioning through 13 branches (of which 08 are rural branches), 11 branches of Assam Gramin Vikas Bank (of which 10 are rural branches), and 11 PACS affiliated to ACAB, Charaideo branch. Punjab National Bank (PNB) is the Lead Bank in the district with a network of 03 branches spread across the district. Further, the district has 83 BC/BFs attached to various banks, who are providing banking services in remote areas of the district.

The achievements under Annual Credit Plan (ACP) during the last 03 years, viz. 2020-21, 2021-22 and 2022-23 stood at Rs.9,162.14 lakh, Rs.12,934.88 lakh and Rs.19,054.48 lakh respectively.

3. Sectoral trends in credit flow:

The SLBC report on performance of the formal credit sector in the district shows that the total deposits, total advances, CD ratio, covering all banks cumulatively during the last 03 years, i.e. 2020-21, 2021-22 and 2022-23 stood as detailed in the table

(Rs. lakh)

Sr. No	Item	2020-21	2021-22	2022-23
i	Deposits	94,366.67	1,08,154.97	1,39,370.75
ii	Loans and advances	44,326.12	50,746.78	64,157.19
iii	Credit-Deposit Ratio (CD)	54.14	58.02	46.03
iv	Total Priority Sector Lending	9,162.14	12,934.88	19,054.48
v	Out of Total PSL, Agriculture lending	4,864.71	6,540.15	10,115.24

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

Based on the available banking infrastructure, performance of the banks and the potential that lies to be explored in the district under various priority sector activities, the following potential has been assessed for PLP 2024-25.

(Rs. lakh)

Sr. No	Sector/Activity	PLP 2024-25 projection
A	Farm Credit	
i	Crop Production, Maintenance & Marketing	21762.75
ii	Term loan for Agriculture & Allied Activities	15304.60
	Sub-total	37067.35
B	Agriculture Infrastructure	8948.78
C	Agriculture – Ancillary activities	691.00
I	Agriculture sector – Total	46707.13
II	MSME sector	10024.00
III	Export, Housing & Education sectors	4088.00
IV	Infrastructure sector	566.40
V	Renewable Energy sector	38.72
VI	Informal credit delivery sector (SHG/JLGs)	1810.00
	Total Credit Potential for 2024-25	63234.25

5. Development initiatives:

The following developmental interventions have been undertaken by NABARD in Sivasagar district to promote and demonstrate various activities and also to augment the efforts of the State Government, banks and other stakeholders in the development of Sivasagar-

- 51 projects with RIDF assistance of Rs.203.22 crore have been sanctioned for the district, activities of which include roads & bridges, infrastructure for schools, irrigation, VKC, Vet Hospitals, Fishery infrastructure, other agri infrastructures, social sector infrastructures, etc. These public infrastructures are aiding/shall aid in the increase of economic activities under various sectors.
- Training/Capacity building of SHG women member are being undertaken on need basis to augment their efforts of professionalism and livelihood.

6. Thrust Areas for 2024-25:

The district has lot of potential for development, with majority of the farmers having fragmented land with very little use of technology and access to modern methods of farming. Based on the critical analysis of the resources available and the demand in the district, the following thrust areas are being considered for 2024-25-

- **Technology** – Farmers in Charaideo district are mostly engaged in traditional methods of cultivation, with no or little exposure to agriculture technology and modern & futuristic methods of farming. During FY 2024-25, focus shall be laid on demonstration of precision based farming and agricultural practices, demonstration of alternate and futuristic agriculture farming systems, exploring the potential of fisheries sector through technology based interventions
- **Marketing** – Apart from the regular farming sectors, certain other sectors have remained unexplored which have the potential for increasing the GDP of the district, viz- Goatery and goat value chain, herbal medicine & orchid plantation, etc. Focus can be laid on these sectors through suitable interventions/demonstrations so as to create a market for these products.
- **Tourism** – In the vicinity of Sivasagar, Charaideo district can also become a attraction for tourism in the Upper Assam Region. Accordingly, Govt. of India and Govt. of Assam has been providing thrust in promotion of tourism in the district. During 2024-25, focus can be laid on tourism based livelihood activities involving SHGs, tribal communities and others.
- **Institutional Development** – NGOs/VOs are key players in development of a nation. It is, therefore, necessary that the capacity building of NGOs/VOs be done from time to time to expose them to newer methods of development model, newer technologies, etc. As such, during 2024-25, greater emphasis should be laid on capacity enhancement of NGOs/VOs presently working with NABARD in the district so as to augment the developmental interventions with ease and professionalism.

Necessary interventions through promotional/demonstrative projects, etc. can be done in the above thrust areas, over and above the regular projects/interventions.

7. Major constraints and suggested action points:

Constraints

- Lack of proper knowledge on modern and futuristic farming practices, leading to stagnation or lesser income of farmers as compared to market price
- Majority of the rural youth trying for jobs in PSUs (OIL, ONGC, GAIL), showing less or non-inclination towards farming activities
- Lack of enthusiasm among the farmers in undertaking newer crop and modern farming methodologies
- Absence of a dedicated marketing environment and facilities
- Absence of required storage facilities including cold storage
- Lack of knowledgeable experts in the district who can suitably demonstrate about new farming technologies, viz- tissue culture, aquaponics, hydroponics, IOT based farming, Digital Agriculture, etc.
- Lack of a common resource map of crops grown and resources/products available in the district

Suggested Action Points

- Introduction and undertaking demonstrative model projects on newer crops, new technologies and alternative farming practices to provide hands on practice and visualization to farmers, bankers and other stakeholders, for easy adoption of the same.

- Creation of proper marketing environment, storage and export facilities through public or private investment
- Regular sensitization of the bankers and other financial lenders in various farming activities for easy and timely financing
- Strengthening of short-term Coop. Credit Structure (STCCS) - PACS for extending outreach of crop loan to eligible borrowers
- Resource mapping of the entire district with detailed data on resource/products available for ease of planning various interventions by different agencies/stakeholders

8. Way Forward:

- Collection, Digitization and maintenance of resource data is the key to modern developmental aspects.
- Diversification of crop production and exotic crops/plants for incremental income, after assuring the necessary food security of the district
- Government of Assam may implement the Baki-Jai scheme at full swing to address the large scale NPA issue of the farmers. This shall facilitate more credit off-take in the farm sector.
- Inviting private and expert players in Agriculture sector for undertaking various activities/ projects/demonstrations so as to facilitate the transfer of technology to the district.
- Creation of dedicated Export Hub and Auction Centre with all necessary facilities for exploring the export potential of niche and unique products.
- GI tagging of all unique and niche products available in the district.
- Promotion of tourism- Cultural tourism, Tea tourism, agri-tourism, rural and eco-tourism, etc. may be given prime importance for the district of Charaideo.

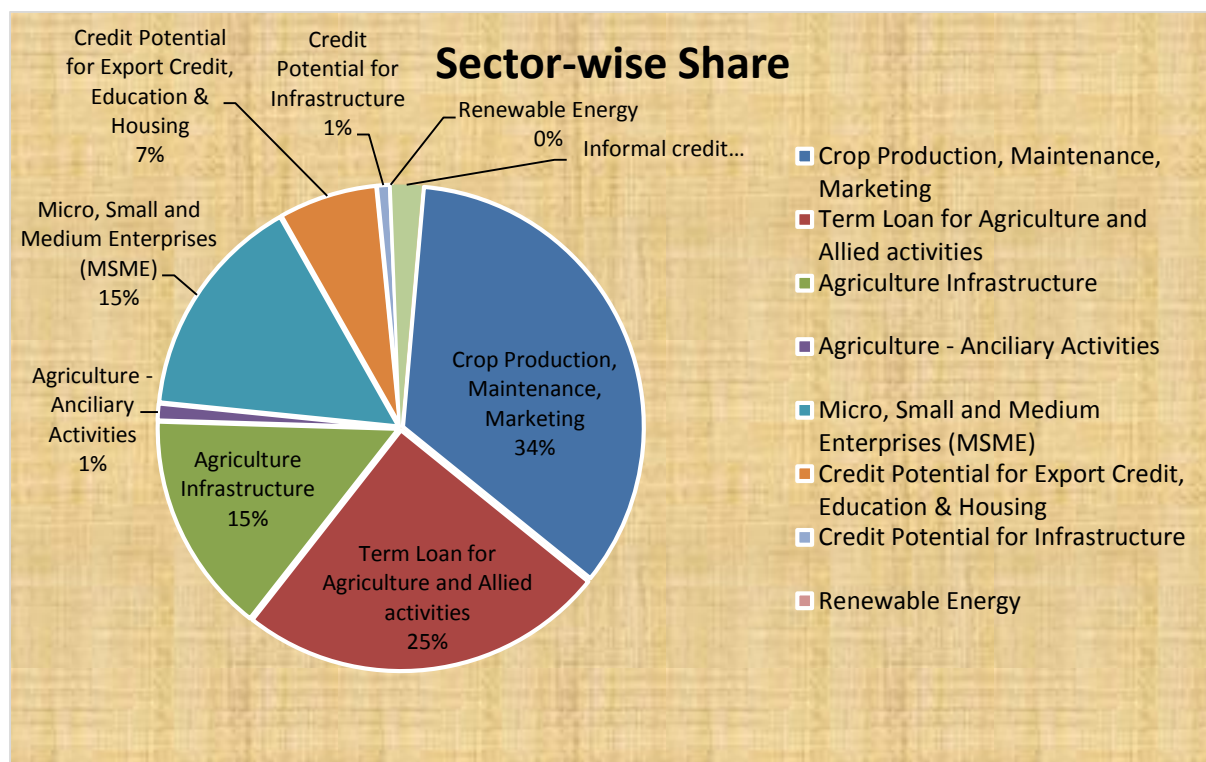
Broad Sector wise PLP Projections 2024-25

District : Charaideo

State : Assam

(Rs. lakh)

Sr. No	Sector/Activity	PLP 2024-25 projection
A	Farm Credit	
i	Crop Production, Maintenance & Marketing	21762.76
ii	Term loan for Agriculture & Allied Activities	15304.60
	Sub-total	37067.36
B	Agriculture Infrastructure	8948.78
C	Agriculture – Anciliary activities	691.00
I	Agriculture sector – Total	46707.14
II	MSME sector	10024.00
III	Export, Housing & Education sectors	4088.00
IV	Infrastructure sector	566.40
V	Renewable Energy sector	38.72
VI	Informal credit delivery sector (SHG/JLGs)	1810.00
	Total Credit Potential for 2024-25 (I+II+III+IV+V+VI)	63234.26



SECTOR/SUB-SECTOR WISE PROJECTIONS – 2024-25

District : Charaideo

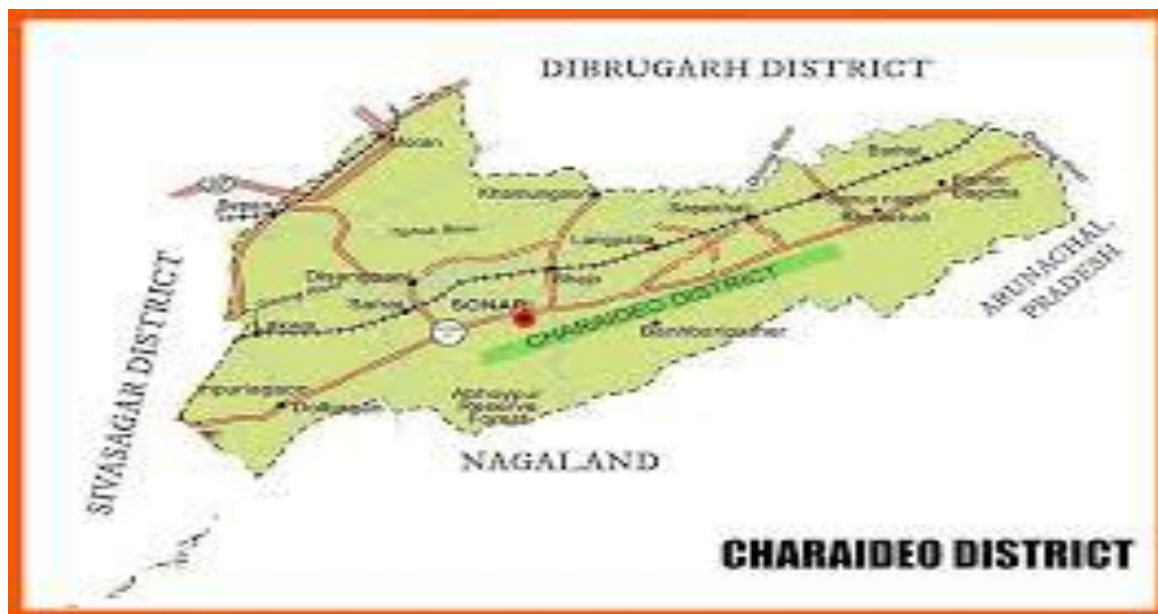
State : Assam

(Rs. lakh)

Sr. No.	Particulars	PLP Projections 2024-25
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	21762.75
ii	Water Resources	398.77
iii	Farm Mechanization	1543.49
iv	Plantation & Horticulture, including Sericulture	2677.39
v	Forestry and Wasteland Development	58.80
vi	Animal Husbandry – Dairy	4925.04
vii	Animal Husbandry - Poultry	3365.07
viii	Animal Husbandry -Sheep/Goat/Piggery	1790.63
ix	Fisheries	472.65
x	Farm Credit - Others , including Two Wheelers for farmers	23.20
xi	Farm Credit- Sustainable Agriculture practices	49.56
	Sub Total	37067.36
B	Agriculture Infrastructure	
i	Construction of storage and Marketing Infrastructure	8382.66
ii	Land Development, Soil Conservation, Watershed Development	61.98
iii	Agriculture Infrastructure - Others	504.14
	Sub Total	8948.78
C	Agriculture - Ancillary Activities	
i	Food & Agro Processing	374.00
ii	Agriculture - Ancillary Activities - Others	317.00
	Sub Total	691.00
II	Total Agriculture	46707.14
III	Micro, Small and Medium Enterprises (MSME)	
(a)	MSME - Term Loan	8360.00
(b)	MSME - Working Capital	1664.00
	Total MSME	10024.00
IV	Credit Potential for Export Credit, Education & Housing	4088.00
a.	Export Credit	24.00
b.	Education	264.00
c.	Housing	3800.00
V	Credit Potential for Infrastructure	605.12
a.	Social Infrastructure Involving Bank Credit	566.40
b.	Renewable Energy	38.72
VI	Informal Credit - SHGs/JLGs	1810.00
	Total Priority Sector	63234.26

ज़िला प्रोफाइल District Profile		राज्य State		Assam				
ज़िला District	Charaideo	2. भूरा और जलवायु SOIL & CLIMATE						
1. भौतिक और प्रशासनिक विशेषताएं PHYSICAL & ADMINISTRATIVE FEATURES								
कुल भौगोलिक क्षेत्र (वर्ग किलोमीटर) Total Geographical Area (sq.km)	1069.15	कृषि जलवायु क्षेत्र Agro-climatic Zone			Eastern Himalayan Region-Upper Brahmaputra valley (Zone II)			
उप-खंडों की संख्या No. of Sub Divisions	1	जलवायु Climate			Tropical Humid climate with high annual rainfall			
खंडों की संख्या No. of Blocks	4	भूरा प्रकार Soil Type			Alluvial (Old alluvium & Recent Alluvium)			
राजस्व गांवों की संख्या No. of revenue villages	327	4. वर्षा और भूमिगत जल परिदृश्य RAINFALL & GROUND WATER SCENARIO						
ग्राम पंचायतों की संख्या No. of Gram Panchayats	36	वर्षा (मिलीमीटर में) Rainfall [in mm]	सामान्य Normal 1880	वास्तविक Actual	2020-21 1700	2021-22 1810	2022-23 1990	
3. भूमि उपयोग (लैंडवैज) LAND UTILISATION [ha]		Stage of G.W. Dpt.	खंडों की संख्या No of Blocks					
रिपोर्ट किया गया कुल क्षेत्र Total Area Reported	106915	भूमि की स्थिति Ground Water Scenario	Low utilization	सुरक्षित Safe	कोई खतरा Critical	कम जोखिम Semi Critical	ओवर एक्सप्लॉयटेड Over Exploited	कुल Total
वन भूमि Forest Land	20375			4	0	0	0	4
क्षेत्र 'को खेती के लिए उपलब्ध नहीं है' Area not available for cultivation	17052							
धरागात्र और गेहवार भूमि Permanent Pasture and Grazing Land	5196	5. भूमि जोत का वितरण DISTRIBUTION OF LAND HOLDING						
विविध वृक्ष फसल के अंतर्गत आने वाले भूमि Land under Miscellaneous Tree Crops	4937	भूजोत का वर्गीकरण Classification of Holding	भूजोत Holding Nos.	कुल का % कुल का % 6 to Total	रेकॉर्डिंग ha.	कुल का % कुल का % 6 to Total		
कृष्युत्पादक भूमि Cultivable Wasteland	2035	<= 1 ha	29200	81	NA	NA		
वर्तमान पतली भूमि Current Fallow	3951	> 1 to <= 2 ha	5786	16	NA	NA		
अन्य पतली भूमि Other Fallow	3350	> 2 ha	1229	3	NA	NA		
सोया गया निचल क्षेत्र Net Sown Area	50019	कुल Total	36215	100	NA	NA		
कुल अथवा चकल फसली क्षेत्र Total or Gross Cropped Area	54295	7. जनसांख्यिकी प्रोफाइल ('000 में) DEMOGRAPHIC PROFILE [in '000]						
एक से ज्यादा बार कृषिगत क्षेत्र Area Cultivated More than Once	4276	श्रेणी Category	कुल Total	पुरुष Male	महिला Female	ग्रामीण Rural	शहरी Urban	
फसल अंतर्गत [जीसीए/एनएस] Cropping Intensity [GCA/NSA]	109	जनसंख्या Population	458.62	234.55	224.07	428.89	29.73	
6. कर्मचारी का प्रोफाइल ['000 में] WORKERS PROFILE [in '000]		अनुसूचित जाति Scheduled Caste	7.50	3.82	3.68	6.80	0.70	
खेतिहर Cultivators	138	अनुसूचित जनजाति Scheduled Tribe	11.71	5.89	5.82	11.40	0.31	
उपरोक्त में से, छोटे सीमांत कृषक Of the above, Small/ Marginal Farmers	110	साक्षर Literate	74.11	81.04	66.85	73.09	88.35	
कृषि मजदूर Agricultural Labourers	18	बीपीएल BPL	24.00	12.00	12.00	16.00	8.00	
घरेलू उद्योग में लगे कर्मचारी Workers engaged in Household Industries	5	9. पोलू सुविधाएं [संख्या, '000 घंटे में]HOUSEHOLD AMENITIES [Nos. in '000 Households]						
कृषि संबंध गतिविधियों में लगे कर्मचारी Workers engaged in Allied agro activities	16	ट ई/पत्थर/कंक्रीट के घर Having brick/stone/concrete houses	65.00	विजली की आपूर्ति Having electricity supply				82.00
अन्य कर्म Other workers	224	पीने के पानी का स्रोत होना Having source of drinking water	34.29	स्वयं सेवक सौचालय होना Having independent toilets				79.00
8. गृहस्थ परिवार ['000 में] HOUSEHOLDS [in '000]		11. स्वास्थ्य और स्वच्छता से संबंधित आधारभूत संरचना [संख्या]INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]						
कुल गृहस्थ परिवार Total Households	99	आंगनवाड़ी Anganwadis	668	औषधालय Dispensaries				0
ग्रामीण गृहस्थ परिवार Rural Households	97	प्राथमिक स्वास्थ्य केंद्र Primary Health Centres	18	अस्पताल Hospitals				1
बीपीएल गृहस्थ परिवार BPL Households	6	प्राथमिक स्वास्थ्य उप-केंद्र Primary Health Sub-Centres	47	अस्पताल में बेड की संख्या Hospital Beds				77
10. ग्राम स्तरीय आधारभूत संरचना [नं.] VILLAGE-LEVEL INFRASTRUCTURE [Nos]		12. कृषि के लिए आधारभूत संरचनाओं पर समर्थन सेवाएं [संख्या] INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE[Nos]						
विद्युतीकृत गांव Villages Electrified	304	बीज पार्क Seed Farms	4	कृषि सेवा केंद्र Agro Service Centres				0
गांव जिसमें डाकघर हो Villages having Post Offices	11	उर्वरक केंद्र Fertilizer Outlets	16	भूरा परीक्षण केंद्र Soil Testing Centres				0
गांव जिसमें बैंकिंग की सुविधा हो Villages having Banking Facilities	33	फिफ्टेनराउट केंद्र Pesticide Outlets	16	अनुमोदित नर्सरीएं Approved nurseries				0
गांव जिसमें प्राथमिक विद्यालय हो Villages having Primary Schools	260	पंजीकृत एग्रीजीओ Registered FPOs	2	कृषि विज्ञान केंद्र Krishi Vigyan Kendras				0
गांव जिसमें प्राथमिक स्वास्थ्य केंद्र हो Villages having Primary Health Centres	18	14. भंडारण, परिवहन और निर्यात के लिए आधारभूत संरचना INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
गांव जिसमें स्वयंसेवक पानी आपूर्ति की सुविधा हो Villages having Potable Water Supply	99	मंडी/बाजार (संख्या) Mandis/ Markets [Nos]	6	भंडारण (नं) Godown [Nos]				5
पक्की आगमन सड़कों से जुड़े गांव Villages connected with Paved Approach Roads	288	पुष्पक रोड की लंबाई (किलोमीटर में) Length of Pucca Road [km]	910	भंडारण की क्षमता Godown Capacity [MT]				4000
13. सिंचाई कवरेज (हैक्टर में) IRRIGATION COVERAGE [Ha]		रेलवे लाइन की लंबाई (किलोमीटर में) Length of Railway Line [km]	NA	फ्रिज स्टोरेज (नं) Cold Storage [Nos]				0
सिंचाई के लिए उपलब्ध क्षेत्र (एरावाबल + पतली भूमि) Area Available for Irrigation (NIA + Fallow)	7421	वाहन परिवहन वाहनों (नं) Goods Transport Vehicles [Nos]	NA	फ्रिज स्टोरेज की क्षमता (एलटी) Cold Store Capacity [MT]				0
सृजित सिंचाई क्षमता Irrigation Potential Created	4800	16. प्रमुख फसलों का क्षेत्र, उत्पादन और उपज AREA, PRODUCTION & YIELD OF MAJOR CROPS						
मिना सिंचित क्षेत्र (कम से कम एक बार सिंचित क्षेत्र)Net Irrigated Area (Total area irrigated at least once)	390	फसल Crop	क्षेत्र Area ('000'ha)	उत्पादन Prod. ('000MT)	उत्पादकता Productivity/kg/ha	औसत उत्पादकता Avg. Yield [MT/ha]		
नहरों/कैनलों द्वारा सिंचित क्षेत्रArea irrigated by Canals / Channels	47	Paddy	138.00	62.15	450.36	0.45		
कुओं द्वारा सिंचित क्षेत्रArea irrigated by Wells	73	Mustard	0.07	0.06	923.08	0.92		
तालाबों से सिंचित क्षेत्र Area irrigated by Tanks	20	Vegetables	2.00	14.40	7200.00	7.20		
अन्य स्रोतों से सिंचित क्षेत्र Area irrigated by Other Sources	30							
उपयोग की जाने वाली सिंचाई क्षमता (चकल सिंचित क्षेत्र) Irrigation Potential Utilized (Gross Irrigated Area)	120							
15. प्रसंस्करण इकाइयां PROCESSING UNITS								
प्रसंस्करण गतिविधियों का प्रकार Type of Processing Activity	इकाइयों की संख्या No of units							
खाद्य प्रसंस्करण Food Processing	130							
कृषि प्रसंस्करण Agro Processing	150							
17. पशु जनसंख्या के अनुसार पशुओं की संख्या ANIMAL POPULATION AS PER CENSUS 2019 [in 000' Nos]		18. संबंधित गतिविधियों के विकास के लिए आधारभूत संरचना [संख्या] INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES [Nos]						
पशु की श्रेणी Category of animal	कुल Total	नर Male	मादा Female	पशु चिकित्सालयों / औषधालयों Veterinary Hospitals/ Dispensaries	2	दुग्धी सहकारी समाजिक संस्थाएं Dairy Cooperative Societies	9	
मवेशी- संकर गाय Cattle-Cross bred	8.06	NA	NA	रोग निवारण केंद्र Disease Diagnostic Centres	0	दूध संग्रह केंद्र Milk Collection Centres	2	
मवेशी-स्वदेशी Cattle - Indigenous	80.55	NA	NA	कृत्रिम insemination केंद्र [संख्या]Artificial Insemination Centres [Nos]	0	मछुआरों की सोसाइटी Fishermen Societies	0	
बैल Buffaloes	0.91	NA	NA	पशु प्रजनन फार्म Animal Breeding Farms	21	मछली और पाला Fish seed farms	0	
भेड़- संकर गाय Sheep-Cross bred	0.00	NA	NA	पशु चारा निर्माण इकाइयां [संख्या]Animal feed manufacturing units [Nos]	0	पोखरी हेचरी [संख्या]Poultry hatcheries [Nos]	2	
भेड़- स्वदेशी Sheep - Indigenous	0.09	NA	NA	पारा फार्म [संख्या]Fodder Farms [Nos]	0	मांससंसाधन सुइडुआने [संख्या]Licensed Slaughter houses [Nos]	0	
बकरी Goat	47.55	NA	NA	19. दूध, मछली, अंडा उत्पादन और प्रति व्यक्ति उपलब्धता MILK, FISH, EGG PRODUCTION & PER CAPITA AVAILABILITY				
सूकर- संकर गाय Pig - Cross bred	0.80	NA	NA	मछली Fish	उत्पादन (एलटी) Production [MT]	8747.00	प्रति व्यक्ति उपलब्धता (ग्राम/ दिन) Per cap avail. [gm/day]	19.07
सूकर- स्वदेशी Pig - Indigenous	31.89	NA	NA	अंडा Egg	उत्पादन (लाख में नं) Production [lakh Nos]	24.00	प्रति व्यक्ति उपलब्धता (नं/ प्रति अंडा) Per cap avail. [nos]	0.05
घोड़ा/मूषा/ऊँट Horse/Donkey/Camel	0.00	NA	NA	दूध Milk	उत्पादन (लाख एलपी में) Production [lakh LPD]	1.33	प्रति व्यक्ति उपलब्धता (ग्राम/ दिन) Per cap avail. [gm/day]	20.00
पक्षी- संकर गाय Poultry - Improved	142.00	NA	NA	मांस Meat	उत्पादन (एलटी) Production [MT]	1364.00	प्रति व्यक्ति उपलब्धता (ग्राम/ दिन) Per cap avail. [gm/day]	2.97
पक्षी-स्वदेशी Poultry - Indigenous	503.00	NA	NA					
Sources (if not mentioned against the respective item):		Item Nos. 1, 6, 7, 8, 9 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr. /Water Resources & CGWB Report 2022; Item No. 8 - NREGA Report; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET & Dept. of Agr./Dir. of Eco. & Stat; Item No. 17 - AH Census 2019; Item Nos. 18 & 19 - Dept. of Animal Hus./Dir. of Eco. & Stat.						

DISTRICT MAP



District Profile - Write up

Predominant economic activities

Charaideo District is headquartered at Sonari town and is divided into 01 Sub-division & 04 development blocks. It comprises of 05 Agro-ecological conditions. Water resources are available through perennial rivers, viz. Disang, Suffrey, Towkok, Timong, Teok, and other small river systems flowing through the district.

Paddy is the most dominant crop followed by vegetables, Black gram, Pulses, Potato, Mustard, Pea, etc., Major agricultural blocks are Lakwa, Mahmora & Sapekhati. However, single cropping system still prevails in most areas of the district, with paddy being the major crop. Average Cropping intensity for the district stands at 109%. Winter rice dominates the area under rice cultivation. Animal Husbandry, horticulture & vegetables cultivations are prevalent in Lakwa, Mahmora & Sapekhati blocks.

Tea cultivation prevails mostly in Sonari & Sapekhati blocks, with traces of the same in other two blocks. Char-like low lying areas found in Sivasagar, Gaurisagar & Demow Block. There are 55 tea gardens comprising an area of about 23,420 ha under tea plantation in the district. This plantation crop is grown in the district on a commercial basis, comprising 60% of total area under plantation and horticulture.

The district is endowed with natural resources and the presence of oil reserves and PSUs like ONGC & GAIL have a favorable impact on the economy in terms of manufacturing & service sector activities and creation of jobs.

Under the Animal Husbandry sector, Pig rearing is a very popular activity using traditional skills and is a good source of income, keeping in view the demand for pork meat in the entire district, particularly during the festive occasions.

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

Despite huge potential, the ground level credit flow in crop loan during the last few years is not encouraging, and accounted for only 6-8% of the total priority sector credit target during the last 03 years. The MSME sector has a major share consisting 50-55 % of the total priority sector credit target, which are due to various measures initiated by both Govt. of India and Govt. of Assam. The reason for poor achievement in the district under Agriculture sector can be attributed to (i) non-availability of proper land records (ii) existence of huge NPA accounts (iii) non-participation of PACS in credit business, easy access to informal source of credit, etc. (iv) absence of dedicated market facilities for agriculture produce, (v) fewer production of high value agriculture products/crops, etc.

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

The following critical interventions are necessary in Charaideo district in order to harness the potential estimated under PLP 2024-25

- Modern methods of farming, viz- Precision farming, Climate resilient farming practices, integrated farming methods, etc. may be popularized
- Gradual shift from fertilizer based farming practices to natural farming & organic farming practices. Also, integrated farming practices have to be promoted on a large scale.
- Additional irrigation potential has to be created by the State Government to cover all important un-irrigated areas through existing schemes or through Amrit Sarovar ponds.
- Establishment of adequate storage facilities including Cold Storage to reduce the post-harvest loss.
- Creation of an export hub cum auction centre in the district to identify, promote and facilitate the export of high value products from the district.
- Promotion of Renewable Energy and its usage across the district to contribute to the cause of Sustainable Development and living under Mission Lifestyle for.
- Upgradation and strengthening of PACS/GPSS for proving government and banking services to the last mile population.

PLP 2024-25
Charaideo District

बैंकिंग प्रोफाइल Banking Profile											
राज्य District	Charaideo			राज्य State	Assam	अग्रणी बैंक Lead Bank			Punbaj National Bank		
1. नेटवर्क और पहुंच NETWORK & OUTREACH (As on 31/03/2023)											
एजेंसी Agency	बैंकों/सोसाइटी की संख्या No. of Banks/Soc.	शाखाओं की संख्या No. of Branches				संबन्धित गैर-औपचारिक एजेंसियों की संख्या No. of non-formal agencies associated			प्रति बैंक पहुंच Per Branch Outreach		
		कुल Total	ग्रामीण Rural	अर्ध शहरी Semi-urban	शहरी Urban	सूक्ष्म वित्तीय संस्थाएं mFIs/mFOs	स्वयं सहायता/ जेएलजी SHGs/JLGs	बीसी/ बीएल BCs/BFs	गांव Villages	परिवार Households	
वित्तीय बैंक Commercial Banks	10	13	8	4	1	0	285	83	NA	NA	
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	1	11	10	1	0	0	647	23	NA	NA	
विस्तार सहकारी सहकारी बैंक District Central Coop./ State Coop Bank	0	0	0	0	0	0	0	0	0	0	
सहकारी कृषि और ग्रामीण विकास बैंक Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	0	0	0	0	0	
ग्रामीण कृषि सहकारी सोसाइटी Primary Agr. Coop. Society	11	11	11	0	0	0	0	0	NA	NA	
अन्य Others (SFBs & Payment banks)	3	3	1	1	0	0	0	0	0	0	
सभी एजेंसियाँAll Agencies	25	38	30	6	1	0	932	106	NA	NA	
2. जमा बकाया DEPOSITS OUTSTANDING											
एजेंसी Agency	खातों की संख्या No. of accounts					जमा राशि (₹. लाख में) Amount of Deposit [Rs.lakh]					
	3/31/2021	3/31/2022	3/31/2023	वृद्धि Growth(%)	शेयर Share(%)	3/31/2021	3/31/2022	3/31/2023	वृद्धि Growth(%)	शेयर Share(%)	
वित्तीय बैंक Commercial Banks	NA	NA	NA	NA	NA	72448.21	87043.22	112912.89	29.72	81.02	
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	21918.24	21048.23	26002.30	23.54	18.66	
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	0.00	0.00	0.00	0.00	0.00	
अन्य Others	NA	NA	NA	NA	NA	0.22	63.52	455.56	617.19	0.33	
सभी एजेंसियाँAll Agencies	NA	NA	NA	NA	NA	94366.67	108154.97	139370.75	28.86	100.00	
3. ऋण और अग्रिम बकाया LOANS & ADVANCES OUTSTANDING											
एजेंसी Agency	खातों की संख्या No. of accounts					जमा राशि (₹. लाख में) Amount of Loan [Rs.lakh]					
	3/31/2021	3/31/2022	3/31/2023	वृद्धि Growth(%)	शेयर Share(%)	3/31/2021	3/31/2022	3/31/2023	वृद्धि Growth(%)	शेयर Share(%)	
वित्तीय बैंक Commercial Banks	NA	NA	NA	NA	NA	33963.72	40007.33	49837.82	24.57	77.68	
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	8994.24	9931.34	13257.56	33.49	20.66	
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	0.00	0.00	0	0.00	0.00	
अन्य Others	NA	NA	NA	NA	NA	1368.16	808.11	1061.81	31.39	1.66	
सभी एजेंसियाँAll Agencies	NA	NA	NA	NA	NA	44326.12	50746.78	64157.19	26.43	100.00	
4. ऋण जमा-अनुपात CD-RATIO											
एजेंसी Agency	बीसी अनुपात CD Ratio			31 मार्च तक संचयी जानकारी Cumulative up to 31 March 2023							
	3/31/2021	3/31/2022	3/31/2023	PMJDY		PMSBY		PMJJBY		APY	
वित्तीय बैंक Commercial Banks	46.88	45.96	44.14	16850		47775		17398		8266	
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	41.04	47.18	50.99	8739		23297		8800		6089	
सहकारी बैंक Cooperative Banks	0.00	0.00	0.00	0		0		0		0	
अन्य Others	621890.91	1272.21	233.08	0		0		0		0	
सभी एजेंसियाँAll Agencies	54.14	58.02	46.03	25589		71072		26198		14355	
5. वित्तीय समावेशन के तहत प्रदर्शन (खातों की संख्या) PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)											
एजेंसी Agency	बीसी अनुपात CD Ratio			31 मार्च तक संचयी जानकारी Cumulative up to 31 March 2023							
	3/31/2021	3/31/2022	3/31/2023	PMJDY		PMSBY		PMJJBY		APY	
वित्तीय बैंक Commercial Banks	46.88	45.96	44.14	16850		47775		17398		8266	
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	41.04	47.18	50.99	8739		23297		8800		6089	
सहकारी बैंक Cooperative Banks	0.00	0.00	0.00	0		0		0		0	
अन्य Others	621890.91	1272.21	233.08	0		0		0		0	
सभी एजेंसियाँAll Agencies	54.14	58.02	46.03	25589		71072		26198		14355	
6. राष्ट्रीय लक्ष्यों को पूरा करने के लिए प्रदर्शन (31/03/2023 तक) PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2023)											
एजेंसी Agency	ग्रामीण क्षेत्र ऋण Priority Sector Loans		कृषि क्षेत्र को ऋण Loans to Agr. Sector		कमजोर वर्गों को ऋण Loans to Weaker Sections		डीआरआई योजना के अंतर्गत ऋण Loans under DRI Scheme		महिलाओं को ऋण Loans to Women		
	राशि (₹. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (₹. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (₹. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (₹. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (₹. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	
वित्तीय बैंक Commercial Banks	11491.82	60.31	4288.10	42.39	2879.69	40.45	NA	NA	NA	NA	
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	6938.33	36.41	5821.60	57.55	4236.95	59.52	NA	NA	NA	NA	
सहकारी बैंक Cooperative Banks	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	
अन्य Others	624.33	3.28	5.54	0.05	1.65	0.02	NA	NA	NA	NA	
सभी एजेंसियाँAll Agencies	19054.48	100.00	10115.24	100.00	7118.29	100.00	NA	NA	NA	NA	
7. वार्षिक ऋण योजनाओं के तहत एजेंसी-वार प्रदर्शन AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS											
एजेंसी Agency	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत उपलब्धता (%) Average Ach[%] in last 3 years	
	लक्ष्य (₹. लाख में) Target [Rs.lakh]	उपलब्धि (₹. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (₹. लाख में) Target [Rs.lakh]	उपलब्धि (₹. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (₹. लाख में) Target [Rs.lakh]	उपलब्धि (₹. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]		
वित्तीय बैंक Commercial Banks	28255.00	6400.80	22.65	26384.00	8656.17	32.81	32886.00	11491.82	34.94	30.14	
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	14535.00	2096.39	14.42	15530.00	3967.53	25.55	18422.00	6938.33	37.66	25.88	
सहकारी बैंक Cooperative Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
अन्य Others	0.00	664.95	0.00	721.00	311.18	0.00	841.00	624.33	74.24	24.75	
सभी एजेंसियाँAll Agencies	42790.00	9162.14	21.41	42635.00	12934.88	30.34	52149.00	19054.48	36.54	29.43	
8. वार्षिक ऋण योजनाओं के तहत क्षेत्र-वार प्रदर्शन SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS											
वर्ग क्षेत्र Broad Sector	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत उपलब्धता (%) Average Ach[%] in last 3 years	
	लक्ष्य (₹. लाख में) Target [Rs.lakh]	उपलब्धि (₹. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (₹. लाख में) Target [Rs.lakh]	उपलब्धि (₹. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (₹. लाख में) Target [Rs.lakh]	उपलब्धि (₹. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]		
ससत ऋण Crop Loan	10431.00	474.65	4.55	18161.00	1222.31	6.73	18937.00	2428.45	12.82	8.03	
मिचली ऋण (कृषि) Term Loan (Agr)	19769.00	4390.06	22.21	14342.00	5317.84	37.08	15422.00	7686.79	49.84	36.38	
कुल कृषि ऋण Total Agri. Credit	30200.00	4864.71	16.11	32503.00	6540.15	20.12	34359.00	10115.24	29.44	21.89	
एम्एसएमई MSME	7438.00	3699.76	49.74	4995.00	3866.83	77.41	7963.00	7315.94	91.87	73.01	
अन्य प्राथमिकता क्षेत्र Other Priority Sectors*	5152.00	597.67	11.60	5137.00	2527.90	49.21	9827.00	1623.30	16.52	25.78	
कुल प्राथमिकता क्षेत्र Total Priority Sector	42790.00	9162.14	21.41	42635.00	12934.88	30.34	52149.00	19054.48	36.54	29.43	
9. एनपीए की स्थिति (बकाया) NPA Position (Outstanding)											
एजेंसी Agency	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत एनपीए (%) Average NPA [%] in last 3 years	
	कुल बकाया Total O/S	एनपीए राशि NPA Amount	एनपीए का % % NPA	कुल बकाया Total O/S	एनपीए राशि NPA Amount	एनपीए का % % NPA	कुल बकाया Total O/S	एनपीए राशि NPA Amount	एनपीए का % % NPA		
वित्तीय बैंक Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
अन्य Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
सभी एजेंसियाँAll Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
* अन्य प्राथमिकता क्षेत्र में विद्युत ऋण, शिक्षा, आवास, सामाजिक आधारभूत संरचना तथा औद्योगिकी उर्जा क्षेत्र शामिल हैं OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy											
स्रोत Sources : SLBC Data & LDM Sivasagar Office											

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

स्रोत Sources : SLBC Data & LDM Sivasagar Office

Banking Profile – Write up

Financial performance of the banks in the district

The district is having 06 Public Sector Commercial Banks and 04 Private Banks functioning through 13 branches (of which 08 are rural branches), 11 branches of Assam Gramin Vikas Bank (of which 10 are rural branches), and 01 Small Finance Bank. Further, 11 Primary Agriculture Cooperative Societies affiliated to Assam Cooperative Apex Bank are operational in the district.

Punjab National Bank (PNB) is the Lead Bank in the district with a network of 04 branches spread across the district. Further, the district has 83 BC/BFs attached to various banks, who are providing banking services in unbanked and remote areas of the district.

The SLBC report on performance of the banks operating in Charaideo district shows that the total deposits, total advances, CD ratio, covering all banks cumulatively during the last 03 years, i.e. 2020-21, 2021-22 and 2022-23 stood as detailed in the table

(Rs. lakh)

Sr. No	Item	2020-21	2021-22	2022-23
i	Deposits	94,366.67	1,08,154.97	1,39,370.75
ii	Loans and advances	44,326.12	50,746.78	64,157.19
iii	Credit-Deposit Ratio (CD)	54.14	58.02	46.03
iv	Total Priority Sector Lending	9,162.14	12,934.88	19,054.48
v	Out of Total PSL, Agriculture lending	4,864.71	6,540.15	10,115.24

The achievements under Annual Credit Plan (ACP) during the last 03 years, viz. 2020-21, 2021-22 and 2022-23 stood at Rs.9,162.14 lakh, Rs.12,934.88 lakh and Rs.19,054.48 lakh respectively.

The poor recovery is acting as deterrent factor in the improvement of the CD ratio in the district. The banks are required to diversify their lending portfolio towards agriculture term loans, MSE and micro-finance, Govt. Sponsored Schemes to increase the CD ratio.

Performance of the banks under special programmes

The performance of the banks in terms of various Government of India flagship programmes are as under-

Sr. No	Category	Programme/ scheme	Performance of banks as on 31.03.2023	Unit
i	Financial Inclusion	PMJDY	25589	No. of accounts
ii	Social Security	PMSBY	71092	No. of accounts
iii		PMJJBY	26198	No. of accounts
iv		APY	14355	No. of accounts
v	Priority Sector Lending	PSL lending	19054.48	Rs. in lakh
vi		out of which, Agriculture lending	10115.24	Rs. in lakh

Sr. No	Category	Programme/ scheme	Performance of banks as on 31.03.2023	Unit
vii		KCC	2428.45	Rs. in lakh
viii	Special Lending	Loan to weaker sections	7118.29	Rs. in lakh
ix		MUDRA	5405.20	Rs. in lakh
x		PMEGP	86.23	Rs. in lakh
xi		SHG Credit disbursement	1469.71	Rs. in lakh
xii		JLG Credit disbursement	790.49	Rs. in lakh

Financial health of the banks in the district

Although the health of the banks operating in Charaideo district is robust with deposits reaching to Rs.1,39,370.35 lakh as on 31.03.2023, the cause of concern is the low CD ration which stood at 46.03% during the same year. Further, the high NPA, particularly in the farming sector, is also a cause of concern for the flow of credit in the Agriculture sector. It is observed that many farmers in the district has outstanding NPA of previous years and as such are not eligible for fresh lending from banks or formal credit lenders. This is where informal lending has shown a growth and majority farmers not able to access the subsidy/ incentives/benefits of the Government of India. In this regard, the Government of Assam may take necessary steps to address the pending NPA issue so as to enable the farmers get easy access to formal credit once again.

Further, it can be observed from the SLBC reports that banks in the district are lending only in certain select sectors. As such, it is advisable that banks may take necessary steps in diversifying their lending portfolio into other sectors as also into new and emerging activities. For this, the bankers need capacity building and awareness from time to time.

Other Credit delivery systems in the district

As per the reports of SLBC, it can be observed that 01 Small Finance Banks, viz- North East SFB are operating in the district. As on 31.03.2023, their cumulative deposits and credit lending stood at Rs. 451.05 lakh and Rs. 1,061.81 lakh respectively.

Further, 02 Payment Banks, viz- Airtel Payment Bank and India Post Payment Banks are also operating in the district. Micro finance Institutions (MFIs), viz- Mannapuram Gold Finance, HDFC Gold Loan, etc. are also operating in the district.

The district has 83 BC/BFs attached to various banks, who are providing banking services in unbanked and remote areas of the district. These BC/BFs are mostly active in tea garden areas and other remote areas of the district.

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

Potential Linked Credit Plan is a comprehensive documentation of potentials in the district for rural economic activities, both in physical and financial terms. It is 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/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, examining the trends in sector-wise credit flow, various schemes of State/Central Govt., and estimation of block-wise physical and financial credit potential.

The indicative unit costs suggested by the State level unit cost committee along with scale of finance by DLTC/SLTC are made use of while arriving at the total financial outlays. The broad methodology of arriving at the potential for major sectors is given below.

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

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

Utility

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

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

Limitations and constraints

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

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

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

1.1.1 Union Budget of India- 2023-24 - Major Highlights

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

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

Priorities of the Budget: Saptarishi

1. Inclusive Development

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

2. Reaching the Last Mile

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

3. Infrastructure and Investment

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

4. Unleashing the Potential

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

5. Green Growth

- Green Credit Programme to be notified under the Environment (Protection) Act to incentivize environmentally sustainable and responsive actions

- PM Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth (PM-PRANAM) to be launched to incentivize States/UTs to promote alternative fertilizers
- 500 new 'waste to wealth' plants under GOBARDhan (Galvanizing Organic Bio-Agro Resources Dhan) scheme to be established for promoting circular economy
- Mangrove Initiative for Shoreline Habitats & Tangible Incomes (MISHTI) to be taken up for mangrove plantation along the coastline and on salt pan lands
- Amrit Dharohar to be implemented for optimal use of wetlands
- Setting up 10,000 bio-inputs resource centre to facilitate farmers adopt natural farming

6. Youth Power

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

7. Financial Sector

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

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

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

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

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

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

1.1.7 JanSamarth Portal – GoI has launched JanSamarth Portal, a unique digital portal linking twelve Credit Linked Govt. Schemes on a single platform, for ease of access to all the beneficiaries and related stakeholders. The Portal uses cutting-edge technology and smart analytics to provide intuitive guidance to beneficiaries for checking subsidy eligibility and auto recommendation system offers best suitable scheme as per beneficiary’s requirements and credentials. Advanced technologies automate entire lending process based on digital verifications making the entire process simple, speedy and hassle free.

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

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

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

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

1.2 Policy Initiatives - Reserve Bank of India

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

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

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

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

1.3.2 Short-Term Refinance

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

1.3.3 Special Refinance Scheme

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

1.3.4 Government Sponsored Programmes with Bank Credit

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

agriculture projects and priority sector activities. Implementation of these schemes has also enabled enhancement of flow of Ground Level Credit (GLC) to agriculture and allied sector and priority sector activities.

1.3.5 Rural Infrastructure Development Fund (RIDF)

RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects, at present covers as many as 39 activities, classified under three broad sector, viz; (i) Agriculture and related sector (ii) Social Sector and (iii) Rural Connectivity. RIDF is estimated to create/restore irrigation potential of 376 lakh ha, 5.35 lakh km of rural roads and 13.34 lakh meters of bridges and also generate non-recurring employment of 3029 crore man-days as on 31 March 2023.

1.3.6 Micro Credit Intervention

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

1.3.7 Financial Inclusion

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

1.3.8 Institutional Development

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

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

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

1.3.9 Farm Sector Development

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

1.3.10 Off Farm Sector Development

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

1.3.11 Agriculture Credit target for 2023-24

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

1.4. Policy Initiatives – State Government

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

1.4.2 Digital transformation in the Government

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

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

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

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

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

1.4.4 Pragyan Bharati : Govt. of Assam has decided to upgrade building infrastructure of around 500 High schools with Rs 5 crore per school. Rs 1 crore will be provided to 500 High

Schools for furniture, smart classrooms, teaching learning 16 materials and sports infrastructure. Out of the target of 500 schools, 400 existing schools will be renovated and another 100 new schools will be built with state-of-the-art infrastructure as Model schools. An amount of Rs 2500 cr has been earmarked for the programme during 2023-24. The fund will be sourced through various schemes; viz. PM-DeVINE, RIDF, NESIDS and State Budget.

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

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

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

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

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

1.4.9 200 years of Assam Tea

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

1.4.10 Commercial Tree Plantation:

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

1.4.11 Climate Change

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

1.4.12 Agriculture:

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

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

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

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

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

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

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

1.4.13 Animal Husbandry & Veterinary

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

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

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

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

1.4.14 Fisheries:

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

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

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

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

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

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

1.4.16 Soil & Water Conservation

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

1.4.17 Tourism:

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

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

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

1.4.19 Agri Vision 2025

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

1.4.20 Assam Agenda 2030

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

1.4.21 Assam State Rural Livelihood Mission (ASRLM)

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

1.4.22 Incentive to SHG members

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

1.4.23 Status of Cooperatives in the State

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

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

Source: Report of RCS, Govt. of Assam

Source: Statistical Handbook
Assam 2022

* RCS, Govt. of Assam

1.4.24 State Government Sponsored Programmes with Bank Credit

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

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

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

Chapter – 2

Credit Potential for Agriculture

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

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

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

2.1 Farm Credit

2.1.1 Crop Production, Maintenance and Marketing

2.1.1.1 Status of the Sector in the district

Farming is the major occupation in Charaideo district. The district falls under the Eastern Himalayan Region (Upper Brahmaputra Valley – Zone II) Agro climatic zone having humid climate with high annual rainfall. The normal Gross Cropped Area (GCA) and Net Sown Area for the district are 54,295 ha and 50,019 ha respectively. The Net sown area constituted about 46.80% of the total Geographical area, which is 1,06,900 ha. Out of the Net sown area, 10% is irrigated and the remaining is under rain-fed cultivation. The cropping intensity of the district is 109%. About 96% of land holdings are with small and marginal farmers and the average size of the holdings is 01 ha. Hence, the small and marginal farmers are the decisive factor in influencing the growth of farm sector in the district.

Winter Paddy (Sali Paddy) is the major crop grown in the district occupying about 53.4% of the GCA while Mustard and Summer Paddy (Boro) are the other major crops sharing about 20% and 9% of the GCA respectively. Department of Agriculture is implementing various centre and state government schemes in the district to promote a diversified cropping pattern.

Sr. No.	Crop	2020-21	2021-22	2022-23 (PE)
1	Paddy – Sali	56,200.00	59,131.20	62,150.00
	Paddy – Ahu	0.00	0.00	0.00
	Paddy – Boro	44.00	48.00	55.00
2	Mustard	63.86	64.00	66.20
3	Tuber crops (potato, tapioca)	0.00	0.00	0.00
4	Vegetables	13,400	12,500.00	14,400.00
5	Spices (Chilli, Turmeric)	8.80	10.00	10.50
6	Tomato, Lemon, Chick pea	208.00	220.00	224.00

Source : District Agriculture Office, Charaideo

The institutional credit flow to the crop production and marketing sector were Rs.474.65 lakh, Rs.1,222.31 lakh and Rs.2,428.45 lakh, during 2020-21, 2021-22 and 2022-23.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Nodal Department – The extension network of Agriculture Department consists of 01 Sub-division with 02 Agricultural ADO Circles headed by District Agriculture Officer. There are Field Management Committees (FMCs) to maintain close coordination with the department and extension officers/workers. Extension services through Agriculture Technology Management Agency (ATMA), Krishi Vigyan Kendra (KVK) and informal farmers' body like Farmers' Club, Primary Agriculture Cooperative Society plays an important role in adoption of new technologies. The risk mitigation in agriculture is of prime importance and this can be achieved by implementing Pradhan Mantri Fasal Bima Yojana (PMFBY).

Infrastructure present – Cultivation practices have improved with farm mechanization, creation of minor irrigation facilities in 4,800 ha. & revival of defunct irrigation projects, setting up markets in certain pockets, etc. Facilities like soil testing etc., are availed from AAU, Jorhat. KVK at Rohdoi, Sivasagar imparts training & demonstrations in the district.

Private traders handle most of the total marketable surplus of agricultural commodities. The role of co-operatives has been observed to be minimal. The system of market information is far from satisfactory. While traders and processors use their own informal sources, farmers depend both on formal and informal sources. To strengthen the role of farmers in marketing their produce the Agriculture Department has formed Agriculture Production Management Groups (APMGs).

As majority of the farmers still depend on rainfall for their irrigation needs, there exists a critical need to develop minor & medium irrigation facilities to enhance area under multi-cropping and to improve production and productivity.

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

Keeping in view the demand of crop loan and the potential for production of crops in the district, the credit potential for the FY 2024-25 has been assessed as follows: (Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	Agriculture Crops				
i	Summer Paddy (Boro Paddy)	0.6188	2100	1299.48	1299.48
ii	Winter Paddy (Sali Paddy)	0.7168	11300	8099.84	8099.84
iii	Autumn Paddy (Ahu Paddy)	0.7238	750	542.85	542.85
iv	Pulses (Black Gram/Green Gram)	0.4772	390	186.11	186.11
v	Pea (Chickpea)	0.4960	1000	496.00	496.00
vi	Lentil	0.3979	40	15.92	15.92
vii	Oilseeds (Mustard & Rapeseed)	0.4700	440	206.80	206.80
viii	Finger Millet	0.3340	95	31.73	31.73
ix	Foxtail Millet	0.3100	260	80.60	80.60

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
x	Maize	0.5425	23	12.47	12.47
	Horticulture Crops				
xi	Potato	1.8009	210	378.18	378.18
xii	Cabbage	1.1362	600	681.73	681.73
xiii	Cauliflower	1.1340	600	680.40	680.40
xiv	Knol Khol	1.0624	560	594.94	594.94
xv	Tomato	1.0275	770	791.15	791.15
xvi	Brinjal	0.9711	450	436.99	436.99
xvii	Chilli/ Bhoot Jalakia	1.0341	600	620.49	620.49
xviii	Lady's Finger	1.6304	150	244.56	244.56
xix	Banana	2.0974	35	73.40	73.40
xx	Assam Lemon	1.4846	500	742.28	742.28
xxi	Papaya	3.2520	60	195.12	195.12
xxii	Bitter Gourd	1.3747	230	316.18	316.18
	Fodder Crops				
xxiii	Reena Fodder	0.0950	14	1.35	1.35
xxiv	Maize Fodder	0.0900	40	3.60	3.60
xxv	Napier Grass Fodder (Hybrid)	0.1831	46	8.42	8.42
	Crop Loan total		21263	16740.59	16740.59
	Add : 10% on Bank loan for Consumption/ Subsistence purpose			1674.04	1674.04
	Add : 20% for Repairs & Maintenance of Farm Assets			3348.12	3348.12
	Crop Loan - Sub total		21263	21762.75	21762.75

The block-wise physical and financial projections are provided in Annexure - I

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the district

The district Charaideo is endowed with the presence of major rivers, viz- Disang, Suffry, Towkok, Timong and Teok. These rivers are more or less perennial in nature and cumulatively creates drainage of around 25% of the district geography. Further, the drainage of the river increases annually during the summer and monsoon season due to excessive rainfall thereby causing damage to life, property and crops in the adjoining parts of the district.

As per the Dynamic Ground Water Resources Report-2022 of the Central Ground Water Board, the annual extractable ground water resource availability in undivided Sivasagar district (including Charaideo) stood at 1,06,980 Ham, with the annual ground water extraction in actual stood at 4,480 Ham which is 4.19% of available ground water recharge. This leaves a

net ground water extraction potential of 1,02,435 Ham, which is among the highest potential amongst the districts in State of Assam.

There is no major or medium irrigation projects in the district of Charaideo and only an area of 4,800 Ha of irrigation potential being created through minor irrigation sources, viz- surface lift, surface flow, DTW, STW and PMKSY-HKHP tubewells. This leaves a scope of around 42,000 Ha to be brought under irrigation through minor or medium irrigation projects.

No institutional credit flow has taken place under the Water Resources sector in the district during the last 03 years.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Nodal Agency – The Irrigation Department is the nodal agency for planning, executing and coordinating the development of Water Resources sector. At present, irrigation potential of 4,800 Ha has been created by 226 Minor Irrigation irrigation schemes & PMKSY HKHP Tubewells. Irrigation department is the nodal department for planning, development and resource mobilization of WR sector. The department has been implementing MI projects under Pradhan Mantri Krishi Sanchayee Yojana (PMKSY) of GoI and RIDF of NABARD. A comprehensive District Irrigation Plan has been prepared by the department and all source creation are being implemented as per the extant guidelines of the plan.

Considering the uncertainties in the production of Kharif crop due to flood and high rainfall, the State Agriculture Department has been laying greater emphasis on Rabi crops by assigning top priority to developing assured irrigation facilities through installation of Pump Sets (Shallow Tube Well & Low Lift Pump). Irrigation by way of Shallow Tube Well and Low Lift Pumps is considered to be an efficient method of water utilization for crop growth.

As can be seen from the above that there exists a potential of around 40,000 Ha left to be irrigated, the Irrigation/Water Resources department may come up with a comprehensive plan to achieve the potential within 05 years (2024-25 to 2028-29). For this, the Micro Irrigation Fund (MIF) maintained by NABARD may be suitable utilized by the Department to create the additional source and reach the intended potential.

The use of precision based micro irrigation systems, viz- Drip & Sprinkler are also not much prevalent in the district.

2.1.2.3 Assessment of Credit Potential for financial year 2024-25

Considering the improvement in cultivation practices by the farmers and the potential that lies to be exploited in the district, the institutional credit potential for the year 2024-25 has been assessed as detailed below:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Shallow Tube well (Dia -80 mm, depth - 45 m)	0.31	270	84.87	84.87
ii	Diesel Pump Set (5 HP)	0.35	160	56.00	56.00
iii	Shallow Tube well with Solar Photovoltaic (1 HP)	2.59	111	287.16	229.73
iv	Micro Sprinkler systems [5m x 5m] for 1 Ha	0.68	6	4.05	3.24

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
v	Mini Sprinkler systems [10m x 10m] for 1 Ha	0.98	11	10.78	8.62
vi	Drip irrigation for vegetables [1.2m x 0.6m] for 1 Ha	1.29	13	16.79	13.43
vii	Drip Irrigation for STGs	0.60	6	3.60	2.88
	Sub- Total		577	463.25	398.77

Block-wise physical and financial projections for 2024-25 are given in Annexure-I.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the district

Farm mechanization has been helpful to bring about a significant improvement in agricultural productivity. Farm mechanization is getting increased attention due to three main reasons: rising labour wages, achieving operational efficiency and rising cost of energy.

The overall level of farm mechanization in the country is only 40–45% and 90% of the total farm power is contributed by mechanical and electrical power sources. As a result of this, food grain productivity has seen a consistent upward trend since 1995–96, largely due to a rise in farm power availability. In order to achieve a food grain yield target of 4.2 tonnes/ha by the end of 2030, farm power availability needs to increase at a CAGR of 5% to achieve a target of 4.0 kW/ha.

In order to boost the use of farm mechanization in the country, the Government of India has initiated the following schemes-

- i. Rashtriya Krishi Vikas Yojana (RKVY)
- ii. National Food Security Mission (NFSM)
- iii. Sub-Mission on Agricultural Mechanization (SMAM)

Complementing the initiatives of the Government of India, the Government of Assam has launched a scheme- **“Chief Minister Samagra Gramya Unnayan Yojana (CMSGUY)”** with an objective to achieve the desired growth of Agricultural Mechanisation by providing one Tractor Unit to each revenue village of the State covering 25 villages.

Current status of Farm Mechanization in Charaideo vis-à-vis Assam State

The growth of mechanization in Assam is slow. However, after introduction of large scale Shallow Tube Well irrigation, requirement of farm power has gone up. Estimates show farm power available per hectare of land in the state is 1.16 HP in the year 2019-20 and 1.04 HP in the year 2021-22. It is obvious that farm mechanization is imperative to supplement the poor bullock draught power which is grossly inadequate to meet the challenging task of covering additional areas under cultivation. The present status of machineries in the State of Assam reflects a picture of grossly inadequate availability of mechanical power.

Sr. No	Items under Farm Mechanization in Assam	No. of machines
1	Total Nos. of M. Wheel Tractors (Four Wheel Tractor) including Govt. sector.	678
2	Total Nos. of Power Tillers (Two wheel Tractors) including Govt. sector	5,002
3	Total Nos. of M.B. plough	1,10,477
4	Total Nos. of paddy weeder	17,926
5	Total Nos. of Dry land weeder	2,032
6	Seed Drill	722
7	Total Nos. of Bullock Drawn puddler	149
8	Total Nos. of paddy cultivator	4,723
9	Total Nos. of Harrow	465
10	Total Nos. of other implements	1,67,449

From the above table, it can be observed that the density of Tractor is 0.26 per thousand hectare and that of Power Tiller is 0.51 per thousand hectare.

The Government of Assam has initiated a number of measures under the SMAM scheme. Under this, it has been proposed to established Village Level farm Machinery Bank (VLFMB), Custom Hiring Centres (CHC) and High Tech Hubs (HTH) in order to facilitate easy availability of farm implements and machineries for hiring by farmers.

The institutional ground level credit off-take in the district during the last 03 years, i.e 2020-21, 2021-22 and 2022-23 stood at Rs.46.91 lakh, Rs.62.19 lakh and Rs.0.00 lakh respectively. (Re-phrase para)

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Nodal Agency – Agricultural Engineering wing functioning under the District Agriculture Office, Charaideo is the nodal agency for all matters related to agricultural mechanization.

Infrastructure – The availability of farm machinery & spare part dealers and service centres in the district is inadequate. Fuel supply for operation of agricultural machinery is available in the district. Agricultural Machinery is available at subsidized rates under various programmes like NFSM, SMAM etc.

With increase in migration of rural workers and the high cost of available labour in the district, it is imperative to provide thrust on farm mechanization. This can be done by involving the FPOs/FPCs, Cooperatives/PACS and other such legal entities to set up Custom Hiring Centre and cater to the needs of the farmers under their service jurisdiction.

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

Depending upon the present level of mechanization in the district, supportive policies framed for commercialization of agriculture, rising demand for agricultural equipment/ implements and revision in unit cost, the credit potential for the FY 2024-25 for Charaideo district has been assessed as under:

(Rs. in lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Tractor with accessories and trailor (20-40 HP)	7.47	160	1194.76	955.81
ii	Power Tiller with Trailor and CMVR Kit (12 - 16 HP)	2.78	155	430.90	344.72
iii	Thresher (Single purpose) - Tractor mounted	2.30	95	218.50	174.80
iv	Reaper (Self propelled)	1.35	60	81.00	64.80
v	Rotavator	1.05	4	4.20	3.36
	Sub-Total		474	1929.36	1543.49

Block-wise physical and financial projections for 2024-25 are given in Annexure-I.

2.1.3.4 Govt of India initiatives on Promotion of Farm Mechanisation

- (a) **Human Resources Development in Farm Mechanization:** Farm Machinery Training and Testing Institutes (FMTTIs) in Budni (M.P.), Hissar (Haryana), Garladinne, (AB) and Biswanath Chariali (Assam) are engaged in conducting different types of training programmes in the selection, operation, repair/maintenance and management of farm machinery for various section of participants with stipend. Besides this, the training is also outsourced to institutions identified by State Governments such as SAUs, Agricultural Engineering Colleges, ICAR institutions, Polytechnics, etc.
- (b) **Popularization of New Agricultural Machines:** With the objective of induction of improved/new technology in agricultural production system, demonstration of newly developed agricultural/ horticultural equipment at the farmers' fields have been introduced with 100% grant-in-aid is given to the implementing agencies i.e. State Governments/UTs and Government organizations like ICAR and State Farm Corporation of India.
- (c) **Incentives for Purchase of Agricultural Machines/ Implements:** In order to make available various agricultural implements and machines available to farmers, subsidy @ 25% to 50% of the cost of equipment/machine with permissible ceiling limits is made available to all category of farmers under various schemes of the Department of Agriculture and Cooperation
- (d) **Incentives for setting up of Custom Hiring Centres:** In order make farm machinery available to small and marginal farmers, incentives in the form of subsidy is provided through the RKVY and Macro Management Schemes for setting up Farm Machinery Banks / Custom Hiring Centres.
- (e) **Promotion of Post-Harvest Management:** The post-harvest management is promoted by way of establishment of post-harvest technologies in the production catchments under the bilateral agreement of ICAR and Self Help Group (SHG)/User Groups (UG) of farmers/Cooperative Societies of Farmers/Non-Governmental Organizations (NGOs) with 40% assistance from the Government and remaining 60% coming from the beneficiary. Establishment of low cost Post Harvest Technology (PHT) with Government assistance @ 40% of the total cost of technology/project is also supported and the technologies involving initial project investment upto Rs.2.00 lakh may be opted by individual farmer.

2.1.4 Plantation & Horticulture Including Sericulture

2.1.4.1 Status of the Sector in the district

Charaideo district falls under the humid sub-tropical region, characterised by normal rainfall and high humidity which is favourable of plantation and horticultural crops. The district is a major producer of Papaya, Banana, pineapple, Assam lemon, oranges, Black pepper, Turmeric, Ginger, Chilly/Bhut Jolokia, etc. which are not only sold in the local market but also in nearby districts.

The total area under plantation and horticulture crops in Charaideo as on 2022-23 is about 15,540 Ha. It is observed that tremendous scope exists in the field of floriculture, plantation of aromatic & medicinal plants like citronella, patchouli, agar (Sanchi), etc., and Orchid cultivation. Tea plantation in Charaideo district accounts for nearly 40% of the gross cropped area of the state and provides wage employment to about 68,000 labourers. Tea is grown in the district on a commercial basis with 55 major tea gardens. There are 5,000 Small Tea Growers (STG) spread over an area of about 3,800 ha under tea plantation in the district. Further, around 10,000 rural households are undertaking sericulture as one of their livelihood activity in the district.

Horticulture comprises a wide array of crops which can be broadly classified into:

- i. Fruits
- ii. Vegetables
- iii. Floriculture
- iv. Spices
- v. Aromatic plants
- vi. Medicinal plants
- vii. Plantation crops

The institutional ground level credit off-take in the district during the last 03 years, i.e 2020-21, 2021-22 and 2022-23 stood at Rs.35.41 lakh, Rs.85.63 lakh and 0.00 lakh respectively. (Rephrase para)

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Nodal Agency – The District Agriculture Office with its 01 sub-divisional office have been looking after the affairs of development of plantation and horticultural crops.

Infrastructure – The Krishi Vigyan Kendra, has been providing extension education to the STGs in association with the AAU and Tea Research Centre, Toklai, Jorhat. Support through MIDH is available for promoting high value crops under protected cultivation through subsidy support. No tissue culture lab or seed bank exists in the district for development of quality seeds for vegetables, fruits, etc.

2.1.4.3 Schemes of the Government of India for the sector

Rashtriya Krishi Vikas Yojana – Horticulture (RKVY - Horticulture)

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

Community Canning and Training –Almost each district have the Community Canning and Training centers where trainings are conducted on preservation and processing of locally produced fruits and vegetables; so that farmers, farm woman, entrepreneurs get ideas for

preserving the produces for off time use and also for business purposes. 20 such institute has been developed in Assam.

Mission Organic Value Chain Development (MOVCD): Realizing the potential of organic farming in the region North East, the scheme aims at development of certified organic production in a value chain mode to build up a bridge between growers with consumers and to support the 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.

Micro irrigation in Horticulture- Irrigation is one of the major input for getting better yield from crops raised, that too if scientifically arranged may lead to economic use of water with better harvest. Assistance for different irrigation system 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.

2.1.4.4 Assessment of Credit Potential for financial year 2024-25:

Keeping in view the changes in infrastructure facility and initiative of the concerned departments, the credit potential for the year 2024-25 have been assessed as detailed below:

(Rs. lakh)

Sr. No	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	Horticulture crops				
i	Arecanut	0.78	180	140.10	112.08
ii	Assam Lemon	0.74	950	699.86	559.89
iii	Banana	1.00	240	240.33	192.26
iv	Coconut	0.96	18	17.36	13.89
v	Litchi	0.83	90	74.98	59.98
vi	Mango	0.99	80	79.75	63.80
vii	Papaya	1.48	140	208.16	166.53
viii	Pineapple	2.23	47	104.69	83.75
ix	Strawberry	4.73	38	179.95	143.96
x	Tea	3.18	33	104.91	83.93
xi	Modern Nursery Unit	17.64	7	123.46	98.77
xii	Jackfruit	1.14	5	5.69	4.55
xiii	Jamun (Blackberry)	1.93	3	5.78	4.62
xiv	Black Pepper	3.10	2	6.20	4.96
	Sericulture				
xv	Construction of Eri Silk Rearing House [Size: 15 in x 25 in]	1.00	6	6.00	4.80
xvi	Eri Private Granure	2.78	5	13.93	11.14
xvii	Muga Private Granure	2.55	6	15.30	12.24
xviii	Plantation & Maintenance of Eri Silk food plants with Start-up tools supply	0.20	8	1.60	1.28
xix	Plantation & Maintenance of Muga Silk food plants with Start-up tools supply	0.55	10	5.50	4.40
	Mushroom Cultivation				
xx	Mushroom (450 bags)	0.47	540	252.45	201.96

Sr. No	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	Floriculture				
xxi	Marigold	1.33	38	50.64	40.51
xxii	Tuberose	4.89	38	185.96	148.77
xxiii	Gladiolus	9.22	29	267.53	214.02
xxiv	Gerbera	12.46	29	361.50	289.20
xxv	Gerbera (Protected Cultivation)	8.90	7	62.33	49.86
xxvi	Rose (Protected Cultivation)	10.58	5	52.94	42.35
xxvii	Antherium (Protected Cultivation)	9.98	8	79.86	63.89
	Sub-total		2562	3346.75	2677.39

Block-wise physical and financial projections for 2024-25 are given in Annexure-I.

2.1.5 Forestry & Wasteland Development

2.1.5.1 Status of the Sector in the district

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

Forest play an important role in the socio economic and cultural lives of the rural people. In India, the rural population is about 68% of the country’s total population and a significant part of it is dependent on the forests for meeting the needs of fuel wood, fodder, small timber, bamboo and NTFPs.

Forestry in Charaideo district

The historic city of Charaideo has a total area of 14,863 Ha covered by reserved forests which constitutes nearly 14.00% of the total geographical area of the district. The whole region is a part of global bio-diversity hot-spot, i.e. Indo-Burma Himalayan Hotspot. It has widely differing habitats ranging from Tropical Evergreen, Semi-evergreen, Tropical Deciduous, etc. The tropical wet evergreen & tropical wet deciduous forests can be found in most of the forest area of the district and are unique both in terms of their structure and species composition.

Wasteland Development in Charaideo

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 state of Assam including the district of Charaideo. The district has a cultivable wasteland area of approx 2,035 Ha, which can be exploited for benefit of the district.

2.1.5.2 Potentials for Forestry in Charaideo

Forests and forest produce have been recognized as multipurpose resources with the potential of providing livelihoods to a substantial part of the population. The major source of revenue from this sector is from timber, cane and bamboo, followed by stone-gravel-sand. The main species of timber available are Teak, Sisso, Khair, Sal, Gamhar, Hollong, etc.

Bamboos are even a very important non-wood forest resources found in forest as well as non-forest areas in the State. Raising of hi-tech nursery for quality planting material of bamboo can be taken up for the commercial bamboo production. Bamboo farming can be encouraged in the wastelands and commercial bamboo cultivation can be taken up by the farmers with assistance from banks. Further, the cultivation of bamboo can also become the source of raw material for the Bio-diesel production industry at Numaligarh.

Promotion of Non-timber forest produce (NTFP) can be initiated in the major forest ranges of the district. NTFP is a major source of livelihood for many of the tribal communities and channelizing the same can be of great value in livelihood generation. Collaborations with forest based industries can be made in order to partner farmers in undertaking agroforestry for augmenting the raw material base for industries like paper and pulp.

Agroforestry is one of the important land use practices which can benefit the farmers on a large scale. The concept of agro-forestry and farm forestry will not only help in increasing the tree cover but will also enhance the farmer's income by multiplying benefits from the same piece of land resource. Homestead gardens are the best prescribed models for the state of Assam including Charaideo district. (Previously, the method of having a homestead garden called- "Bari" was prevalent among the people of Assam). Integrated farming system can also be taken up by rural households.

Charaideo, with its favourable climatic conditions, provide a congenial environment for growing diverse medicinal plants and orchids. With its vast forests area, the district is home to a variety of medicinal herbs/plants and orchids. Around 50 important herbs and plants are known to exist in abundance in the forest area of the district that has huge commercial value. It is estimated that only about 2-3% of the plants and herbs are currently utilized, and the rest hold a vast potential which are yet to be explored.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Nodal Department – There are two nodal departments viz. the Department of Soil Conservation and the Department of Forests for implementation of afforestation and waste land development programmes in the district. The Forest Department, through its Social Forestry Division, has been implementing a various projects under the CAMPA scheme of Govt of India and various other smaller projects under SOPD scheme of Govt. of Assam. Commercial forestry is limited due to the absence of major user industry in the district or adjacent districts.

Activities & infrastructure – The Department of Forest has been undertaking activities under the CAMPA scheme with the involvement of Joint Forest Management Committees (JFMC) and local people. Under Bamboo plantation, the major infrastructure gap has been felt in technology support in terms of research and extension, standards and quality, training and skill upgradation, use of machines and tools, and marketing of finished products.

The National Bamboo Mission (NBM) has been launched in 2018-19 to focus on the development of complete value chain of bamboo sector and link growers with markets.

It is observed that no institutional ground level credit off-take has taken place in the district during the last 03 years, i.e 2020-21, 2021-22 and 2022-23.

Few Agro-forestry models:

The following agro-forestry models can be adopted in the district-

Sl. No.	Specific nature	Tree species	Intercrops	Seedlings/ bigha
1	Boundary plantation	Sisu, Titachapa, Gomari	Any field/ horticultural crop	75 – 150
2	Boundary plantation	-do-	-do-	20
3	Dykes of fish pond	Sisu, Arjun	Banana, Assam lemon, Pineapple, fodder	120-150
4	Plantation in Jhum area	Teak, Gomari, Titachapa, Koroi, Sam, Hollock, Bogipoma, Poma, Khokan, Ghoraneem, etc.	Upland rice, maize, vegetables, etc. grown in the area	80
5	Plantation in Char Chapori	Gomari, Sisui, Siris, Koroi, Moj, Acacia mangium, Arjun, Kolajamu, Ximolu	Any field/ horticultural crop	20
6	Acacia mangium based Agro-forestry system	Acacia mangium	Sesame/BG-Toria/Niger (for 4 years)	45
7	Jackfruit based Agro-forestry system	Jackfruit	a) Ahu rice- BG-Toria/Buckwheat	20

Climate change and Forestry

The role of Climate change in impacting the Nature and its living conditions cannot be ruled out and as such, the impact is going to be high in the near future. With the cutting down of trees and clearing of forest areas for commercial utilization, the impact of climate change shall be more profound in days to come. In this regard, Agro-forestry shall play a key role in minimization of some of the effects of climate change in the district, by way of creating additional carbon sink as also providing suitable opportunities for cultivation of crops. Hon'ble Prime Minister of India gave the clarion call for whole-hearted adoption of “**MISSION LIFE**” by all its citizens. In this regard, the concept of Agro-forestry may be promoted more and more by all stakeholders.

Role of forestry in doubling of farmers' income

Agroforestry can play a very important role in controlling poverty through increased income by higher production of agroforestry products for home consumption and market. It can enhance diversification of the activities of arable farmers, with the building-up of an inheritance of multi-purpose trees, with continuous revenue from farm.

The exclusion of bamboo from the definition of tree under the Forest Act has helped to enhance the free movement of bamboo. It would also generate the demand for raw material leading to planting of bamboo trees on non- forest land. This can be of great use to provide employment opportunities and encourage growth of small and medium industries in the villages and smaller towns and reduce dependence on imports and would in turn enhance income of the farmers.

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

Taking into account the recent changes in the infrastructure under the sector, the credit potential for the FY 2024-25 have been assessed as below:

(Rs. in lakh)

Sr. No.	Activity	PLP – 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Bamboo Cultivation (5 x 5) m	0.90	17	15.30	15.30
ii	Teak cultivation (2 x 2) m	1.96	17	33.28	26.62
iii	Other minor forest produce	1.00	12	12.00	9.60
iv	Medicinal Plants & Herbs Cultivation	0.70	13	9.10	7.28
	Sub-Total		59	69.68	58.80

Block-wise physical and financial projections for 2024-25 are given in Annexure-I.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the district

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

The milch cattle population as per 20th Livestock Census, 2019 is 88,609 and the Buffalo population is 916. The important breeds preferred by the dairy farmers are local breed (Lakhimi) yielding about 2-3 litres of milk a day. Cross bred cattle in the district, constitute 6-7% of the total cattle population and yield 6-8 litres approx. every day.

The total milk production in the district is 1.33 lakh litres and the estimated per capita availability of milk in the district is 20 gm/day which is extremely lower than the State Average of 71 gm/day and National average of 394 gm/day (Source: Basic AH Statistics 2018-19, Dept. of Animal Husbandry & Dairying, MoA, GoI).

In Charaideo, milk is produced mostly for household consumption and local marketing and the organized milk marketing network is not much developed. There are 09 registered dairy cooperative societies, most of which are defunct and not undertaking any dairy related operation. Further, there are no Dairy FPO at Charaideo. Buffalo milk production is not prevalent in the district with only a handful of households undertaking buffalo milk production traditionally.

The ground level credit off-take in the district in the last 03 years, i.e. 2020-21, 2021-22 and 2022-23 stood at Rs.110.19 lakh, Rs.284.22 lakh and Rs.582.00 lakh respectively.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Nodal Department – The Veterinary & Animal Husbandry Department HQ at Sivasagar is the nodal agency for planning, monitoring, services and other needs under the sector.

Infrastructure available – No dedicated Veterinary based infrastructure is present in Charaideo except 06 Vet Dispensaries. However, the following infrastructure facilities at Sivasagar are available to cater to the services need of Charaideo district.

Infrastructure	Nos.
Veterinary Hospitals	2
Dispensaries	15
Sub-centres/ First aid centres	32
Block Vet dispensaries	6
Regional AI Centre	1
RP Check Post	1
BCPC Check Post	1

- There are 03 milk routes in the district covering 04 villages. There is immense scope for creation of dairy based co-operatives and FPOs and establishment of new milk routes through institutional arrangements.

2.1.6.3. Assessment of Credit Potential for financial year 2024-25

Considering the various resources available in the district and the immense scope that lies for exploitation, the credit potential for the FY 2024-25 has been assessed as below:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	TERM LOAN				
i	Crossbred Cows yielding 10 Ltrs of Milk (1+1) with New Shed	2.77	670	1855.90	1670.31
ii	Crossbred Cows yielding 8 Ltrs of Milk (1+1) with New Shed	2.35	600	1407.60	1266.84
iii	Two Buffaloes unit yielding 6 liters per day (1+1)	2.35	70	164.22	147.80
iv	Mini Dairy - 12 Ltrs (5 + 5 animals)	17.05	90	1534.51	1381.06
v	Bulk Milk cooling Unit (2000 Ltr. Capacity)	9.35	6	56.11	50.50
vi	Dairy processing equipment to produce Indigenous milk products	14.52	1	14.52	13.07
	Dairy Product transportation & cold chain	29.15	4	116.62	104.96
	Dairy market outlet/parlour	2.20	5	11.00	9.90
vii	Calf rearing (10 heifer calves)	3.30	9	29.70	26.73
viii	Buffalo male calves rearing (10 calves)	1.00	5	5.00	4.50
	Term Loan Sub-Total		1460	5195.19	4675.67
	WORKING CAPITAL (KCC)				
ix	Small Dairy (1+1) crossbreed cows – 08 lts yield/day	1.44	75	107.84	107.84
x	Small Dairy (1+1) crossbreed cows – 10 lts yield/day	1.56	68	106.39	106.39
xi	Small Dairy (1+1) buffaloes – 06 lts yield/day	1.54	11	16.98	16.98
xii	Mini Dairy (5+5) crossbreed cows – 12 lts/day	9.08	2	18.16	18.16
	WC (KCC) Sub-Total		156	249.37	249.37
	Total AH - Dairy		1616	5444.56	4925.04

Block-wise physical and financial projections for 2024-25 are given in Annexure-I.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the district

The poultry development in the State of Assam is characterized by the pre-dominance of backyard poultry and the commercialization of poultry is yet to take proper shape in the State due to problems on the input front. As per the 20th Livestock Census, 2019, poultry population in the State was 467.12 lakh and the poultry population in the district was 6.45 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 crore per year. Against this annual requirement of 560 crore of eggs, the State produces around 50.14 crore of eggs annually. Accordingly, there exists a huge shortage of egg production across the State. The egg production and the poultry meat production in the district during the year 2022-23 was 24.00 lakh no. of eggs and 560.00 MT of meat respectively.

The institutional ground level credit flow for the sector in the district during the last three years, i.e. 2020-21, 2021-22 and 2022-23 were Rs.198.00 lakh, Rs.322.00 lakh and Rs.384.00 lakh respectively.

2.1.7.2. Infrastructure and linkage support available, planned and gaps

Commercialization of poultry is yet to take shape in the district due to problems on the input front. Presently, the neighboring States of West Bengal and Bihar are catering to the input demand for DOCs and feed. Besides there is an inflow of approx. 50 lakh eggs per week into the State, mainly from West Bengal, Odisha & Andhra Pradesh. The local demand is estimated at about 270 crore eggs per year. The State Government has 01 Poultry breeding farm including 01 duck breeding farms in the district. However their production is not commensurate with the demand.

Backyard poultry farming is gaining momentum in production of poultry (broiler) and table eggs. The prime requirements in this sector are availability of Day Old Chicks (DOCs), feeds and medicines. The department of AH & Veterinary introduced improved variety of desi birds, distribution of hatching egg/improved chicks at subsidized rates, regular vaccination against R.D. Fowl Pox etc., and on-site training facilities to farmers and SHG members on poultry farming.

2.1.7.3 Assessment of Credit Potential for the financial year 2024-25

Based on the requirements of the district and the potential that lies to be explored, the credit potential for the sector for the FY 2024-25 is assessed as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. outlay	Bk. Loan
	TERM LOAN				
i	Hybrid Broiler (1000 birds unit)	4.73	420	1,985.34	1588.27
ii	Hybrid Broiler (5000 birds unit)	23.25	14	325.44	260.35
iii	Duck Farming (28 F + 4 M Unit)	0.32	100	32	32.00
iv	Duck Farming (100 F + 15 M Unit)	1.13	60	67.62	67.62
v	Layer Farm (5000 birds unit) - 1:1:3-Cage system	58.79	8	470.34	376.27
vi	Meat Retail Outlets	6.60	2	13.2	10.56
vii	Egg Buggy Carts	0.44	4	1.75	1.40

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. outlay	Bk. Loan
viii	Transport vehicles	8.80	2	17.6	14.08
	Term Loan Sub-Total		610	2,913.28	2350.55
	WORKING CAPITAL (KCC)				
vi	Broiler Farm 1000 birds all in all out	1.68	300	505.20	505.20
vii	Broiler Farm 5000 birds all in all out	8.66	10	86.60	86.60
viii	Layer Unit 5000 birds (1:1:3 cage system)	20.82	6	124.92	124.92
ix	Duck Farm (28+4) unit	0.25	500	125.00	125.00
x	Duck Farm (100+15) unit	0.96	180	172.80	172.80
	Sub-Total (WC - KCC)		996	1014.52	1014.52
	Total AH - Poultry		1606	3927.80	3365.07

Block-wise physical and financial projections for 2024-25 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 including Charaideo district. Around 90% of the population in the State are non-vegetarian which presents ample opportunities for the development of small ruminants and piggery sector in the State.

Goat rearing is popular among the rural poor as goat adapts quickly to harsh environment and has high reproductive efficiency, fair milk yield and excellent meat quality. The goat farmers in the district of Charaideo are also rearing Assam Hill Goat and selling meat in nearby markets. However, the scientific rearing of goat is observed to be not practiced in the district and goat milk production is also meagre in quantity.

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

As per the 20th Livestock Census, 2019, the population of goat and pig in Charaideo district stood at, 0.47 lakh and 0.32 lakh respectively. The total Goat and Pig meat production in the district is estimated to be 114.00 MT and 690 MT resp. during 2022-23.

The institutional ground level credit off-take during the last 03 years, i.e. 2020-21, 2021-22 and 2022-23 stood at Rs.110.00 lakh, Rs.247.00 lakh and Rs.298.75 lakh respectively.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Nodal Agency – The Veterinary & AH department is the nodal department looking after the planning, execution and development of the sector.

Infrastructure – There are 08 goat breeding farms and 21 pig breeding farms in the district which are not in position to meet the demand for good quality breeding bucks and boars in the district. Availability of extension services, veterinary services, rural animal centres, etc., may need to be augmented. Improved variety of pig breeds viz. Yorkshire, Hampshire, etc. are

also being inducted from outside the district. Establishment of modern hygienic cost effective slaughter houses is required.

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

Keeping in view the high demand for meat and improvement in infrastructure counts, the credit potential for the FY 2024-25 has been assessed as detailed below:

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	TERM LOAN				
i	Goat Rearing (10 F+1 M) - Black Bengal/Assam Hill Goat with new shed	1.01	220	222.86	222.86
ii	Goat Rearing (10 F+1 M) - Cross Bred/Upgraded Sirohi Beetal with new shed	1.59	105	167.16	167.16
iii	Goat Rearing (20 F+1 M) - Black Bengal/Assam Hill Goat with new shed	2.15	160	344.00	344.00
iv	Pig rearing & fattening Units - Crossbred Sows and Exotic Boar (3 F + 1 M)	2.25	170	382.83	306.26
v	Pig rearing & fattening Units – Exotic Sows and Exotic Boar (3 F + 1 M)	2.31	115	265.31	212.25
vi	Piggery – Breeding unit (20F+4M) – 20 crossbreed sows & 04 Exotic boars	14.51	22	319.28	255.42
vii	Piggery – Breeding unit (20F+4M) – 20 exotic sows & 04 Exotic boars	14.62	2	29.23	23.38
	Term Loan Total		794	1730.66	1531.33
	WORKING CAPITAL (KCC)				
viii	Goat rearing & breeding unit (10+1) – Assam Hill Goat	0.61	60	36.32	36.32
ix	Goat rearing & breeding unit (20+1) – Bred/Upgraded Sirohi Beetal	0.71	10	7.08	7.08
x	Goat rearing & breeding unit (20+1) – Black Bengal/ Assam Hill Goat	1.08	105	113.36	113.36
xi	Pig Rearing & flattening unit – Crossbreed sows & exotic boar (3F+1M)	0.55	100	54.96	54.96
xii	Pig Rearing & flattening unit – Exotic sows & exotic boar (3F+1M)	0.55	54	29.66	29.66
xiii	Pig Rearing & flattening unit – Crossbreed sows & exotic boar (20F+4M)	3.83	2	7.66	7.66
xiv	Pig Rearing & flattening unit – Exotic sows & exotic boar (20F+4M)	5.13	2	10.26	10.26
	Working Capital Sub-Total		333	259.30	259.30
	Total Animal Husbandry - Sheep/Goat & Piggery		1127	1989.96	1790.63

Block-wise physical and financial projections for 2024-25 are given in Annexure-I.

2.1.9 Fisheries

2.1.9.1 Status of the sector in the district

The role of Fisheries sector in providing cheap protein source and supporting socio-economic development of the district is of significant value. With the presence of vast numbers of ponds (private/community), beels and river sources, the fisheries sector can play as catalyst to the overall agriculture based income generation for the farmers and the district revenue as a whole.

The various resources available and their level of exploitation are as under:

Particulars	Available	
	No.	Area (Ha)
Private Tank (Individual)	3875	308.20
Public Tank (Community)	102	23.39
Beels (Registered)	04	19.00
Beels (Un-registered)	21	115.94
River/stream	17	634.50
Low-lying Area	14	35.00
Paddy Field Area	NA	39,265.10

(Source: District Fishery Development Office, Sivasagar)

The total fish production in the district during 2021-22 and 2022-23 stood at 8,251.04 MT and 8,747.55 MT respectively as against an average annual demand of 12,400 MT.

There are around 2,040 identified fishermen in the district dependent on fishery activities for their livelihood. There are no fishermen co-operatives in the district as of now.

The institutional ground level credit off-take in the district during the last 03 years, i.e. 2020-21, 2021-22 and 2022-23 stood at Rs.41.37 lakh, Rs.62.70 lakh and Rs.5.52 lakh respectively.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Nodal Department- The District Fisheries Development Office, HQ at Sivasagar, is the nodal agency for overall planning, development and supervision of the fisheries sector in Charaideo. The office has been engaged in promotion of various schemes, viz- PMMSY (GOI), State sponsored schemes, KCC fishery and various other works under RIDF, FPO, etc.

Infrastructure available- The district has 05 fish markets, 01 Hatchery producing 6.45 million fish seed. The district has no fish feed manufacturing unit and has to rely on other district/States. Further, there is no dedicated fish transport facilities, soil & water testing laboratories, training and extension services. About 80% of requirement for fry and fingerlings is met from outside the district. 01 Fisheries Training Centre is situated at Joysagar, Sivasagar catering to the training needs of the fishermen. Inputs required for fisheries are mostly supplied from outside the district.

2.1.9.3 Assessment of Potential for the year 2024-25

Based on the infrastructure available and the potential that lies in the district for exploitation, the credit potential for the FY 2024-25 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 (without excavation)	0.08	390	32.57	32.57
ii	Fish culture in existing water bodies (0.3 m excavation)	0.48	62	29.72	29.72
iii	Fish culture in existing water bodies (0.5 m excavation)	0.74	46	34.16	34.16
iv	Fish Seed rearing in 03 Nurseries (20m x 10m x 1m) Nos.	1.10	26	28.68	28.68
v	Semi- intensive fish culture with high stocking and multiple harvesting (1 mtr excavation)	1.68	25	42.05	33.64
vi	Ornamental fish culture in earthen ponds (200 sq mtr area)	0.54	2	1.08	0.86
vii	Integrated pisciculture with Duckery -10 Nos.	0.88	120	106.08	106.08
viii	Integrated pisciculture with Piggery- 04 Nos	0.97	20	19.52	19.52
ix	Integrated pisciculture with Poultry- 40 Nos	0.89	14	12.59	12.59
x	Capture cum culture fisheries in large water bodies, viz- beels	0.70	8	5.60	5.60
	Sub-total Term Loan		523	713	312.05
	Working Capital				
xi	Traditional fish culture in existing water bodies	0.28	215	60.20	60.20
xii	Composite fish culture	0.46	38	17.64	17.64
xiii	Fish culture by group of fishermen (6-10) persons in open water bodies	0.61	18	10.98	10.98
xiv	Fish seed rearing (fry to fingerlings)	0.38	23	8.79	8.79
xv	Semi- intensive fish culture with high stocking and multiple harvesting	0.32	50	15.94	15.94
xvi	Fish marketing activities	0.20	23	4.60	4.60
xvii	Ornamental fish culture in earthen ponds (200 sq mtr area)	0.16	3	0.48	0.48
xviii	Integrated pisciculture with duckery – 10 nos.	0.29	40	11.72	11.72
xix	Integrated pisciculture with Piggery – 04 nos.	1.08	26	28.08	28.08
xx	Integrated pisciculture with Poultry – 40 nos.	0.89	12	10.80	10.80
	Sub-Total Working Capital		463	448	169.23
	Total Fishery		1161	481.28	472.65

Block-wise physical and financial projections for 2024-25 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, activities like financing of bullocks, carts and two Wheelers etc. which are directly or indirectly related to agricultural activities are covered. Subsistence farming is predominant in the district with majority of the farmers having small and fragmented land holdings. Bullock cart and two wheelers are beneficial for various farm operations and in order to help farmers increase their mobility and arrange agricultural inputs in time, access agricultural markets, etc. financing of two wheelers to farmers may be viable.

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

The institutional ground level credit off-take in the district during the last 03 years, i.e. 2020-21, 2021-22 and 2022-23 stood at Rs. 0.00 lakh, Rs. 0.00 lakh and Rs. 5467.22 lakh respectively.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Although the use of bullock carts by farmers for agricultural purposes was prominent in the district till few years back, however, it can be observed that the farmers are now gradually shifting towards use of two- wheelers for agriculture and other commutation purposes. As such, the general trend shows that the sales of two-wheelers has gone up, not only in town area but also in village areas, where the vehicle is mostly serving agriculture purposes. It is expected that the utilization of two-wheelers shall only increase in the years to come and bank credit for the same is also expected to see a surge.

2.1.10.3 Assessment of Credit Potential for financial year 2024-25

Based on the growing demand and the potential that lies for exploration, the credit potential for this sector for the FY 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	1.00	29	29.00	23.20
	Sub-Total		29	29.00	23.20

The block-wise physical and financial projections for the year 2024-25 are furnished in Annexure I.

2.1.11 Sustainable Agriculture Practices

2.1.11.1 Status of the Sector in the district

Indian agriculture is characterized by small farm holdings. The average farm size is only 1.08 hectares. Around 96 percent of farmers have land holdings smaller than 2 ha and they cultivate nearly 55 percent of the arable land. There is hardly any scope for horizontal expansion of land for food production. Hence, efficient management and allocation of resources are important to alleviate the risk related to land sustainability. Moreover, proper understanding of interactions and linkages between the components help to improve food security, employment generation besides nutritional security.

One of the ways to make farming a viable proposition is to bring diversification in agriculture. The preconditions for diversifications are water resources development and growing of crops which have better market opportunities. In addition to growing vegetable and fruit crops, livestock, pisciculture, bee keeping, poultry, rabbitary and floriculture can further provide boost to the overall improvement in the farming business.

Integrated Farming System (IFS) and its components

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

Objectives of Integrated Farming System

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

The Data on institutional ground level credit flow for this sub-sector activity is not available.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The district of Charaideo, being mostly agrarian in nature, has been involved in agri and allied activities with the limited resources available in the district. As such, for better management of resources, Integrated Farming systems can play a vital role in this line. Though not popularly followed in the district, however, the same is now gaining popularity and farmers are undertaking IFS in a large scale.

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

Considering the popularity and benefits of IFS in the district, the credit potential for the FY 2024-25 is assessed as below: (Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Integrated Pig (fattening) cum Fish Farming	2.05	8	16.46	16.46
ii	Integrated Fish + Duck + Horticulture farming	1.18	22	25.90	25.90
iii	Integrated Farming – Poultry + Fishery + Corn	1.79	4	7.20	7.20
	Sub-Total		34	49.56	49.56

Block-wise physical and financial projections for 2024-25 are given in Annexure-I.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructures

2.2.1.1 Status of the Sector in the district

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

Organization	Storage Capacity(in MT)
FCI	3,79,969
Central Warehousing Corporation	73,717
State Warehousing Corporation	2,21,407
ASAMB	46,775
Total	7,21,868

Source: Assam Economic Survey Assam 2022-23

As regards to cold storage infrastructure in the State of Assam, presently, there are 30 number of cold storages (Govt. Sector 5, Private Sector 21 & Cooperatives 4) available.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Nodal Agency – The Department of Food & Civil Supplies is the nodal department for management, storage and supply of agriculture commodities. The department is aided by FCI and other private players in their role.

Infrastructure present – Presently, there are no Regulated Market Committee, 01 Primary Market Yard, 04 Secondary Market Yard, and several trader shops to cater to the temporary storage and marketing needs of farmers in the district of Charaideo. Further, all the GPSS in the district are engaged in PDS related activities and as such have storage facility for food grains. There are a few storage godowns maintained by private individuals for storing commodities for sale at a later date. However, no cold storage facility is currently available in the district of Charaideo.

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

Based on the available resources and the demand for the storage and marketing infrastructures in the district of Charaideo, the credit potential for FY 2024-25 has been assessed as under:

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Cold Storage (1000 MT)	80.00	21	1680.00	1344.00
ii	Rural Godown (1000 MT)	40.00	196	7840.00	6272.00
iii	Market Yard	13.31	72	958.33	766.66
	Sub-Total		289	10478.33	8382.66

Block-wise physical and financial projections for 2024-25 are given in Annexure-I.

2.2.2 Land Development, Soil Conservation & Watershed Development

2.2.2.1 Status of the Sector in the district

Charaideo district has 1.50% percent of the State's population as per 2011 Census. The number of operational land holders in the district is 0.36 lakh, operating cultivable land of 0.30 lakh Hectare. Small (2 Ha) and Marginal (1 Ha) land holders account for 96% of the total land holdings operating 70% of the total cultivable land. The remaining 30% of the total land holdings are occupied by 4% of medium and large farmers. The average size of the land holding in the district is 01 hectare which is less/more than the average size of land holding of the country (1.08 Hectare) so the agriculture should be developed such to improve productivity with retaining the soil and water component.

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

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

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

Development activity	Feasible interventions
Soil and Water Conservation	Contour bund, contour trenches, retaining wall, check dam etc.
Water harvesting structure	Farm pond, check dam
Land Reclamation	Reclamation of saline and alkaline soil- Drainage development with underground pipeline & application of suitable soil amendment materials such as gypsum, sulphur, molasses, press mud etc.
On Farm Development	Land leveling, bunding, construction of irrigation/drainage channels
Water management	Lining of water courses, pipeline for water distribution, land levelling of commands of MI structures
Farm Fencing /protection	Fencing with barbed wire, stone fencing or live fencing, retaining wall
Composite Farm Development	land leveling, bunding, compost making, improved farm implements, fencing, water harvesting structure along with distribution system
Organic Farming	bio-fertilizer, bio-pesticides, market oriented cultivation of organic produce
Soil/land improvement	Tank silt application, sand casting

Sustainable development of any region depends, to a large extent, on the planned utilization of two basic natural resources viz. land and water.

The institutional ground level credit off-take during the last 03 years, i.e. 2020-21, 2021-22 and 2022-23 stood at Rs.0.00 lakh, Rs.0.20 lakh and 0.00 lakh respectively. (Re Phrase please)

2.2.2.2 Infrastructure and linkage support available, planned and gaps

At present, most land development / soil conservation works are being taken up by the State Govt. Departments with budgetary support resulting in very low coverage of bank finance. A policy decision by the State Government is needed to involve and integrate bank finance to develop this sector.

2.2.2.3 Assessment of Credit Potential for the financial year 2024-25

Keeping in view of the positive developments taken place and also potential available under the sector, the credit potential for the FY 2024-25 have been assessed as 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)	0.15	16	2.48	1.98
ii	Farm Pond (10m x 10m x 3m))	0.25	300	75.00	60.00
	Sub-Total		316	77.48	61.98

Block-wise physical and financial projections for 2024-25 are given in Annexure-I.

2.2.3 Agriculture Infrastructure – Others

2.2.3.1 Status of the Sector in the district

Modern techniques, viz- Tissue culture and Agri-biotechnology can open a new avenue for farmers in the field of agriculture especially in horticulture. It not only provides cutting edge technological support to horticulture farmers, but also strives to increase the commercial production of a particular horticulture crop.

Plant Tissue culture is a process that involves exposing plant tissue to a specific regimen of nutrients, hormones, and lights under sterile, in vitro conditions to produce many new plants, each a clone of the original mother plant, over a very short period of time. It contributes in the production of crops with improved food, fiber, fuel and feed. Apart from their use as a tool of research, plant tissue culture techniques have in recent years, gained industrial importance in the area of plant propagation, disease elimination and crop improvement. As an emerging technology, the plant tissue culture has a great impact on both agriculture and industry, providing much needed quality planting material to meet the ever increasing demand.

Seed and fertilizer are crucial inputs for increasing and sustaining agricultural production and productivity. However, the regular use of higher doses of chemical fertilizers gradually affected the soil fertility adversely and productivity stagnated leading to the renewed thrust on 'Paramparagat Kheti' and more and more use of bio-fertilizers / pesticides, vermi compost, etc. With the gradual shift of farming practices from chemical based to natural farming, the use of Bio-fertilizers, vermi-compost, bio-pesticides, etc shall only grow in demand. As such, the use of such items should be made prevalent in the district, which shall form the basis of sustainable farming.

Further, digital agriculture is a burning topic as the world moves to dive deeper into data driven agricultural practices. In this regard, the adoption of agri marketing platforms, viz- e-NAM, ONDC, etc. shall pave a new way for better marketing deliveries and price realization for the farmers of the district.

The adoption of precision farming systems with support under Artificial Intelligence (AI), Machine Learning (ML), Internet-Of-Things (IOT), blockchain based farming practices, drone based support services, automatic weather stations, Programmable PLC based precision control systems are need of the hour.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Although, many of the farmers are now-a-days reclined towards use of vermi-compost and other natural based farming practices, however, majority of the farmers are not exposed and rather seems reluctant to the use of modern technology-driven agricultural practices.

It can be minutely observed that suitable number of farmers are aware of the modern precision based agricultural practices, yet there seems to be a hesitancy on adoption of modern agricultural practices among the farmers of the district. Further, none of the farmers in the district are found to be aware of the digital agri marketing platforms, viz- e-NAM, ONDC.

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

Keeping in view of the potential available in the sector and realizing the futuristic importance of the same, the credit potential for the FY 2024-25 have been assessed as detailed below:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Seed Production and Processing	12.00	38	456.00	364.80
ii	NADEP Compost (3m x 2m x 1m)	0.14	29	4.08	3.26
iii	Vermi compost (3m x 2m x 1m)	0.21	810	170.10	136.08
	Sub-Total		877	630.18	504.14

Block-wise physical and financial projections for 2024-25 are given in Annexure-I.

NABARD with its pan India presence and expertise in dealing with various modern farming systems, may undertake innovate projects in the district to demonstrate the benefits of modern precision based farming through use of AI/ML, IOT, Drone, PLCs, etc. An FSPF project to demonstrate the nuances of precision farming can be undertaken with an objective of replicating the model through bank credit.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the district

In India, the food sector has emerged as a high-growth and high-profit sector due to its immense potential for value addition, particularly within the food processing industry. The government through the Ministry of Food Processing Industries (MoFPI) is making all efforts to encourage investments in the business. Sufficient FDI is coming to India under the food & agro processing sector for the last few years.

Status of Food Processing sector in Charaideo district

The district of Charaideo has not been traditionally involved in value addition process in agriculture sector. With the majority of the farmers being inclined to production related activities only, despite the presence of nearly 02 FPOs/FPCs, there seems to be a hesitancy on part of the farmer community in adopting to value addition activities. However, the district has tremendous potential in food processing sector, which can be exploited by way of bank credit.

The ground level credit off-take in the district during the last 03 years, i.e, 2020-21, 2021-22 and 2022-23 stood at Rs.2.44 lakh, Rs.6.00 lakh and Rs.935.53 lakh respectively, including all other ancilliary activities.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

There are 06 active food processing units making different food products i.e. jam, jelly, sauce, pickles, juice, chutney, potato chips, Assamese cakes, Kharoli, Panitenga, etc. which have also received financial assistance from banks under KVIC Scheme, and direct loan. These units have been marketing their products through local retail shops and selling in local weekly markets. These units still operate in a small way with the raw materials available in the local areas.

2.3.1.3 Assessment of Credit Potential for the financial year 2024-25

Based on the availability of raw materials, infrastructural facilities, promotional support, etc. the credit potential for the FY 2024-25 has been assessed as detailed below:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Fruit preservation	2.50	19	47.50	38.00
ii	Rice mill Modernisation	20.00	15	300.00	240.00
iii	Bakery/ confectionery	5.00	6	30.00	24.00
iv	Sauce/ jam/ ketchup	5.00	5	25.00	20.00
v	Fish processing	2.50	3	7.50	6.00
vi	Cattle Feed Mill	5.50	5	27.50	22.00
vii	Agro Based Dal Mills	10.00	3	30.00	24.00
	Sub-Total		56	467.50	374.00

Block-wise physical and financial projections for 2024-25 are given in Annexure-I.

2.3.2 Agriculture – Anciliary Activities - Others

2.3.2.1 Status of the Sector in the district

- Loans to Cooperative Societies of farmers, PACS, FSS, LAMP, MFIs, Agri-clinics and Agri-Business centers is an effective tool for meeting the requirements of credit at the grass root level. However, these entities are yet to function as effective tools for dispensation of credit as there is little understanding of these structures and also their governance is poor.
- All PACS registered in Charaideo district are not undertaking credit business and are presently involved in PDS business only.
- Few of the MFIs are observed to be lending in the district, though no concrete data is available for the same.

- Awareness on Agri-clinics and Agri Business centers amongst agricultural students and banks is low. Charaideo district has 11 PACS which are operating as Gram Panchayat Samabai Samity, GPSS for the purpose of PDS activity.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Infrastructure present – There are 11 PACS in the district primarily involved in PDS activity and none of the PACS are undertaking credit operations. Further, there are 02 registered FPOs/FPCS operating in the district catering to the needs of the farming community. It is observed that 02 MFIs/NBFCs are operating in the district, though no concrete data on their operations is available.

Strengthening of all 11 PACS to take up their role of banking business effectively is the need of the hour. Strengthening the governance and monitoring of MFIs is also important for the growth of this sector.

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

Based on the availability of raw materials, infrastructural facilities, promotional support, etc. the credit potential for the FY 2024-25 has been assessed as detailed below:

(Rs. Lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Loans to PACS/ FSS/ LAMPS/FPOs	50.00	5	250.00	200.00
ii	Loans to MFI for on-lending to agriculture	100.00	1	100.00	80.00
iii	PMJDY	0.10	370	37.00	37.00
	Sub-Total		376	387.00	317.00

Block-wisephysical & financial projections for 2024-25 is given in Annexure-I.

Special Refinance Scheme for Transformation of PACS as MSC

With a view to rejuvenating the PACS, NABARD has been supporting PACS as MSC program from the year 2011 onwards through direct credit as well as through refinance to CCBs/StCBs to make them a self-sustainable entity. All PACS which have powers to borrow for creation of infrastructure in the byelaws and have sufficient borrowing power are eligible.

Thrust areas for refinance include custom hiring centres, collective purchase of inputs, procurement of farm produce, scientific warehouses, pack houses, assaying units, sorting & grading units, cold chains, logistics facilities, primary processing centres, supply chain services including e-marketing platforms, marketing facilities etc. will be eligible for refinance.

Chapter – 3

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

3.1 Status of the Sector in the district

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

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

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

3.2 Definition of MSME

Item	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	Not more than Rs.50 crore and Annual Turnover ; not more than Rs. 250 crore	Not more than Rs.50 crore and Annual Turnover ; not more than Rs. 250 crore

3.2.2 Infrastructure and linkage support available, planned and gaps

Nodal Department – Department of Industries & Commerce, Charaideo is the nodal department implementing various promotional programmes such as EDP training, Exposure visits, and implementation of PMEGP under various central and state Govt. aided schemes. The DIC is also providing technical assistance to all existing small scale, village/cottage industries and handicrafts. Lack of professional institutes imparting trade related training is also one of the reasons for the poor industrial status of the district. As of 2021-22, the number of registered MSME units in the district stood at 635.

The Ministry of Rural Development, Government of India, with the aim of mitigating the unemployment problem among rural youth, supports establishment of training Institute in

each district to help build up a dedicated structure for ensuring access to formal vocational training. Accordingly, Punjab National Bank (PNB) has established PNB RSETI to provide intensive short term self-employment training programmes with free food & accommodation, to rural youth for taking up self-employment initiatives and skill up gradation for running their micro enterprises successfully. In the year 2022-23, it has conducted 18 training programmes, imparting training to 460 youth.

Major Schemes under MSME

Scheme	Particulars	
Credit Linked Capital Subsidy Scheme (CLCSS)	The objective of the Scheme is to facilitate technology up-gradation in Micro and Small Enterprises (MSEs) by providing capital subsidy of 15 % (limited to maximum of Rs.15.00 lakhs) on institutional finance availed by them for induction of well-established and improved technology. Maximum limit of eligible loan for calculation of subsidy under the Scheme is investment in approved plant & machinery upto Rs.1.00 crore for induction of well-established and improved technologies.	
Credit Guarantee Fund Scheme for MSEs (CGTMSE)	Guarantees are provided for extending collateral free lending to Micro and Small Enterprises through banks and financial institutions (including NBFCs). The Scheme covers collateral free credit facility (term loan and/ or working capital) extended by eligible lending institutions to new and existing micro and small enterprises up to Rs. 200 lakh per borrowing unit. The guarantee cover provided is up to 75% of the credit facility upto Rs. 50 lakh (85% for loans up to Rs. 5 lakh provided to micro enterprises, 80% for MSEs owned / operated by women and all loans to NER) with a uniform guarantee at 50% of the credit exposure above Rs. 50 lakh and up to Rs. 200 lakh. A composite all in Annual Guarantee Fee of 1.0% p.a. of the credit facility sanctioned (0.75% for credit facility upto Rs. 5 lakh and 0.85% for above Rs. 5 lakh and upto 200 lakh for women, Micro Enterprises and units in NER including Sikkim) is charged. GoI announced that CGTMSE scheme will be revamped with required infusion of funds. This will facilitate additional credit of Rs. 2 lakh crore for Micro and Small Enterprises and expand employment opportunities.	
A Scheme for Promotion of Innovation, Rural Industry & Entrepreneurship (ASPIRE)	The scheme (2021-22 to 2025-26) has the following objectives- 1. Create new jobs and reduce unemployment 2. Promote Entrepreneurship culture in India 3. Grassroot economic development 4. Facilitate innovative business solution for unmet social needs 5. Promote innovation to strengthen the competitiveness of MSME sector. 6. Deploy Livelihood Business Incubators (LBIs) in the underserved areas	
Scheme of Fund for Regeneration of Traditional Industries (SFURTI)	The objectives of the scheme is to organize traditional industries and artisans into clusters. The financial assistance provided for any specific project shall be subject to a maximum of Rs.5 crore.	
	Type of Cluster	Per cluster budget limit
	Regular clusters (upto 500 artisans)#	Rs.2.50 crore
	Major clusters (more than 500 artisans)	Rs.5.00 crore
	Clusters with lesser number of artisans/workers etc. can also be proposed by NAs but number of artisans/workers etc. should not be less than 100 (50 for NER & Hilly areas)	
Micro & Small Enterprise Cluster Development Programme (MSE-CDE)	Components: (i) Common Facility Centres (CFCs): The Gol grant will be restricted to 70% of the cost of Project of maximum Rs.30.00 crore. Gol grant will be 80% for CFCs in NE & Hill States, Island territories, Aspirational Districts (ii) Infrastructure Development : The Gol grant will be restricted to 60% of the cost of Project of maximum Rs.15.00 crore. Gol grant will be 70% for CFCs in NE & Hill States, Island territories, Aspirational	

Scheme	Particulars
	Districts (iii) Marketing Hubs / Exhibition Centres by Associations (iv) Thematic Interventions (v) Support to State Innovative Cluster Development Programme
Scheme for Promotion of MSMEs in N.E. Region and Sikkim	The major objectives are- <ul style="list-style-type: none"> Setting up new and modernize existing Mini Technology Centres Development of new and existing Industrial Estates

Schemes of the State Government

Boneej	"Boneej" a special scheme to assist the rural industries of the state and it was announced by the Hon'ble Finance Minister's in his Budget speech on 26th July, 2016. The objective of the scheme is to provide special grant for rural industrial enterprises in traditional and micro sector in Assam. All districts excluding those within the jurisdiction of Karbi - Anglong Autonomous District Council, NC Hills Autonomous District Council and Bodoland Territorial Autonomous Districts would be covered.									
Biponi	The objective of the scheme is to support to the Micro & Small enterprises to participate in different trade fairs and events within the State, in the Country and abroad for marketing of their products and also getting the exposure. the participants coming from other districts are given Rs.5,000.00 towards stall rent and Rs.500.00 per day to meet the expenditure on travelling, food and lodging. For participating outside the State, selected participants will be provided stall rent with a maximum ceiling ofRs.15,000, sleeper class to and fro railway fare for two person and each member will get Rs.500.00 per day towards food and lodging for the fair period.									
‘SAROTHI’ – Thestart-up Assam.	The scheme provides financial assistance in the form of loan with Interest subvention through a designated Bank covering whole of Assam to first generation entrepreneurs. The beneficiaries will be supported by the State Govt. through Interest Subvention @5% pa. Maximum limit of the loan amount is Rs.10.00 lakh.									
Swami Vivekananda Assam Youth Empowerment (SVAYEM) Yojana	<p>The scheme aims to provide financial support to the youths of Assam to take up income generating activities in the manufacturing, trading and service sector. In this redesigned SVAYEM Scheme Assam 2021, government decided to provide Rs. 50,000 each to 2 lakh youth to encourage entrepreneurship. The beneficiaries would have to be part of self-help groups, joint liability groups etc. RESVAYEM Scheme 2021 will provide financial support to the youths to take up income generating activities in manufacturing, trading and service sector. Assistance would be provided by all PSBs/Private Banks/RRBs. The amount of subsidy to be provided under the scheme is as below:</p> <table><tr><th>Category</th><th>Subsidy Percentage</th><th>Qualifying Amount</th></tr><tr><td>New Entrepreneur</td><td>20%</td><td>Upto Rs. 1,00,000.00</td></tr><tr><td>Existing Entrepreneur</td><td>20%</td><td>Upto Rs. 2,00,000.00</td></tr></table>	Category	Subsidy Percentage	Qualifying Amount	New Entrepreneur	20%	Upto Rs. 1,00,000.00	Existing Entrepreneur	20%	Upto Rs. 2,00,000.00
Category	Subsidy Percentage	Qualifying Amount								
New Entrepreneur	20%	Upto Rs. 1,00,000.00								
Existing Entrepreneur	20%	Upto Rs. 2,00,000.00								

Micro Units Development and Refinance Agency (MUDRA)

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

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

(Rs. lakh)

Year	Sishu		Kishore		Tarun	
	No	Amount	No	Amount	No	Amount
2022-23	4,281	1,424.50	2,813	3,558.55	336	1,726.74

Stand Up India

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

PM FME Scheme

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

- Increased access to credit by existing micro food processing entrepreneurs, FPOs, Self Help Groups and Co-operatives;
- Integration with organized supply chain by strengthening branding & marketing;
- Support for transition of existing 2,00,000 enterprises into formal framework;
- Increased access to common services like common processing facility, laboratories, storage, packaging, marketing and incubation services;
- Strengthening of institutions, research and training in the food processing sector; and
- Increased access for the enterprises, to professional and technical support.

Under the scheme, 2,00,000 micro food processing units will be directly assisted with credit linked subsidy.

Start Up – Assam State Start Up Policy

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

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

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

Long term/perspective plans for development of the sector

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

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

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

(Rs. lakh)

Year	Bank Loan (Target)	Bank Loan (Achievement)
2018-19	6,667.00	4,327.00
2019-20	6,872.00	7,295.00
2020-21	7,438.00	3,700.00
2021-22	4,995.00	3,866.83
2022-23	7,963.00	7,315.95

Source : SLBC, Assam

3.2.3 Assessment of Potential for FY 2024-25

The credit potential for the FY 2024-25 has been assessed as given below:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
A	Term Loan				
I	Micro Enterprise	5.00	290	1450.00	1160.00
Ii	Small Enterprises	250.00	32	8000.00	6400.00
iii	Small Enterprises	500.00	2	1000.00	800.00
	Sub-Total (A)		324	10450.00	8360.00
B	Working Capital				
i	Micro Enterprises	2.00	480	960.00	768.00
ii	Small Enterprises	10.00	107	1070.00	856.00
iii	Medium Enterprises	50.00	1	50.00	40.00
	Sub-Total (B)		588	2080.00	1664.00
	Total MSME (A+B)		912	12530.00	10024.00

Block-wise physical and financial projections for 2024-25 are given in Annexure-I.

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

Exports are a national priority for the Government of India. Assam, as the major State in the NE region, was recognized among the economically prosperous and advanced states of the country in the early 1950's. But, the economy of Assam today represents a unique amalgamation of backwardness amidst plenty. Despite of this geo-strategic advantage, Assam still could not increase its trade ties with its neighboring allies. As a result, not only the volume of exports from the state remains limited but so is its export base. The Look East Policy also could not do much to increase the export base of Assam. Moreover, whatever trade takes place from the state is mostly confined to agricultural products.

The district of Charaideo is well known for its Tea plantation, Red and Scented Rice, Bamboo shoot products, Assam Lemon, King Chilli, etc., which have high potential for export. Although, the tea sector has been contributing to export from the district, the other products are not being exploited at all. There are neither any export hub nor export auction centre in the district.

The institutional ground level credit flow in export sector in the district during FY 2020-21, 2021-22 and 2022-23 was NIL.

4.1.2 Infrastructure and linkage support available, planned and gaps

The district does not have any dedicated infrastructure facilities related to export of goods and have to depend on other districts for the same. Further, most of the produce, except for the tea sector, are produced with an intention for sale in the local market only, with little or no intention for export of the same.

The district has only 02 FPCs producing various high value agriculture products that have full potential for export. However, due to absence of any dedicated policy and infrastructure support in the district, the FPCs are forced to sale their products in the local market and nearby district.

As such, the district critically needs a dedicated Export Promotion Council for taking necessary inter departmental measures for export of products. Further, the district needs a dedicated Export centre/hub, which may facilitate buyer-seller interaction and cooperation for export of valuable products.

Assam's rich tradition and culture have enriched its treasure of Ethnic dresses like Mekhela Chadar, Ribigasang, Dhuti-chapkon, Endi(Eri), Muga, Paat Silk dress materials, gamosa, Riha etc which are to found nowhere other than Assam. Assam silk known as Muga and Paat are of late exported to Japan since it is popular over there to make Kimonos (Japanese traditional dress), quilts, stoles and bedspreads.

The Ethnic food repertoire of Assam is quite rich and preserved in an very authentic manner. Among the food produce Bhoot Jalakia tops the chart of Assam exports to the world. Having a very high Scoville scale index, Bhoot Jalakia also contains medicinal values which has been well explored by communities in Assam. Bhoot Jalakia in the form of the fruit, Jalakia powder, 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 quite unique and can be utilized at home decor as well as storage items.

The Govt of India has provided all clearance facilities at the only International Airport of Assam that is Lokapriya Gopinath Bordoloi Airport, Borjhar at Guwahati in Assam. This will come handy to those who want to export Local products of Assam at the international market.

4.1.3 Assessment of Credit Potential for the financial year 2024-25

The credit potential for the FY 2024-25 has been assessed as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Export Credit	10.00	3	30.00	24.00
	Total		3	30.00	24.00

Although, the possibility of exports of agriculture, horticulture and plantation crops products viz. rice, mango, handicraft items viz. Muga silk and tea is available in the district, due to absence of licenced exporter, the producers do not have any direct link with the exporters. Further, the district doesn't have any structured agency for export of agriculture goods / handicraft items.

4.2 Credit Potential for Education

4.2.1 Literacy Rate in Charaideo district vis-à-vis Assam

Literacy has both economic and social motives of an individual wellbeing. It improves self esteem, enhances social status, decision making and thereby enhances the confidence level of an individual in the society. It impacts human development outcomes, both as an input and output creating lasting benefits. The literacy rates in Assam is shown below as per 2011 census.

Category	Male	Female	Total
Charaideo	81.04	66.85	74.11
Assam	77.85	66.27	72.19
India	80.89	64.64	72.99

4.2.1.2 Elementary Education

For the achievement of the goal of Universal Elementary Education, educational programmes of Sarva Siksha Abhijan (SSA) have been implemented along with various innovative schemes by the Government of Assam. As per the provision of free and compulsory education to all children upto the age of 14 years the Government of Assam is implementing the 'Right to Education Act 2009' as "Assam Right of Children to Free and Compulsory Education Rules, 2011". The Directorate of Elementary Education (DEE), Assam is functioning under the act to achieve the goal of universalization of elementary education in the State in order to provide useful and relevant elementary education to all children in the age group of 6-14 years of age. It aims in bridging all gender and social category gaps at primary stage with focus on elementary education of satisfactory quality. All schemes for elementary education are implemented through Sarba Shiksha Abhijan (SSA). The table shows below the number of Government / provisionlised schools functioning under DEE in the district

Items	Lower Primary	Upper Primary
Schools	638	94
Teachers	2,451	692

4.2.1.3 Secondary Education

In Assam, Secondary Education covers Class IX to Class X for the age group of 14 years to 16 years and Higher Secondary stage covers Class XI to Class XII for the age group 17 years to 18 years. However, amalgamated Secondary Schools are imparting education from Class VI onwards. During 2016-17, there were 4314 numbers of Secondary Schools and 829 numbers of Higher Secondary Schools and 247 numbers are Junior Colleges as per report received from Rastriya Madhyamik Shiksha Abhijan (RMSA).

As per Flash Statistics, U-DISE, 2020-21, prepared by National University of Educational Planning and Administration (NUEPA) reveals that the percentage of enrolment of Girls in Secondary Schools is 51.79% which is higher than All India level of 47.51% like wise in case of higher secondary also the percentage of enrolment of Girls in Assam is slightly higher (47.71%) than India (47.44%).

State	Secondary		Higher Secondary	
	Total in Nos	Girls (in %)	Total	Girls (in %)
Assam	965640	51.79	428793	47.71
India	39145052	47.51	24735397	47.44

Source: U-DISE, 2020-21

All schemes for Secondary Education are implemented through Rashtriya Madhyamik Shiksha Abhiyan (RMSA), Assam. It is a comprehensive and integrated flagship programme of Government of India implemented in the state of Assam for providing quality and meaningful education to all the children in the age group 14-16 years of age for secondary schools and 16-18 years for Higher Secondary Schools in Assam. RMSA Assam has taken up various activities such as infrastructure development, teacher's recruitment, establishment of model schools, establishment of girls' hostel and teachers in service training to uplift Secondary Education in Assam.

4.2.1.4 Credit Planning and Priority Sector lending guidelines

While finalizing Annual Credit Plans (ACPs) under Lead Bank Scheme, banks are required to assess credit requirements for Education sector and incorporate in their Annual Credit Plans. Education Finance is a very important loan portfolio of banks.

In terms of RBI guidelines on Priority Sector advances, Education Loans to individuals for educational purposes including vocational courses upto Rs.20 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector.

During the year 2022-23, banks sanctioned and disbursed Rs.21.62 lakh credit in the district.

4.2.1.5 Rural Institution Financing under RIDF & NIDA

NABARD has provided financial assistance to Govt. of Assam for infrastructure development such as construction of partition wall, toilet block, additional classrooms etc. in 27,179 number of Primary Schools and 36 Secondary Schools under various tranches of Rural Infrastructure Development Fund viz. Tranche XXIII, XXIV, XXV & XXVI.

(Rs. lakh)				
Elementary/Secondary School	No. of Schools	Project Cost	Loan Sanctioned	Disbursed Amount
Elementary School	27,179	74,742.11	67,267.54	49,273.40
Secondary School	36	7,095.28	6,115.75	3,902.21
Total	27,215	81,837.39	73,383.29	53,175.61

4.2.2 Infrastructure and linkage support available, planned and gaps

The details of educational facilities available in Charaideo district is as under:

Sr. No.	Type of Facilities	Number
1	Lower Primary School	638
2	Upper Primary School	94
3	High School/Higher Secondary School	58
4	Junior College/College	04

(Source: Statistical handbook 2022-23)

4.2.3 Assessment of Credit Potential for financial year 2024-25

Keeping in view of the positive developments taking place and also potential available under the sector, the credit potential for the FY 2024-25 have been assessed as details below:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
1	Education (upto Rs. 10 lakh)	10.00	33	330.00	264.00
	Total		33	330.00	264.00

Block-wise physical and financial projections for 2024-25 are given in Annexure-I.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the district

A large population base, rising income level and rapid urbanization has lead to the growth of the housing sector. At present urban housing shortage is 18.8 million units of which 95.6 per cent is in economically weaker sections (EWS) / low income group (LIG) segments and requires huge financial investment to overcome. The housing industry of India is one of the fastest growing sectors.

The ground level credit off-take in the last 03 years, i.e. 2020-21, 2021-22 and 2022-23 stood at Rs.384.00 lakh, Rs.399.00 lakh and Rs.426.44 lakh respectively.

4.3.2 Infrastructure and linkage support available, planned and gaps

Pradhan Mantri Awas Yojana – Gramin

GoI has launched a “Housing for all” mission for providing “Pucca” houses for all rural households by 2022. A scheme viz.; Pradhan Mantri Awas Yojana-Gramin (PMAY-G) has been framed which aims to provide subsidy, loan and other benefits to the rural poor for achieving the goals set under the mission. The broad unit cost for the purpose has been assessed at around Rs.2.20 to Rs.2.30 lakh (depending upon the area). In addition to the subsidy support of Rs.1.20 to Rs.1.30 lakh to be provided by GoI, assistance available under Swachh Bharat Mission for construction of toilets and MGNREGA could also be combined for the purpose. Further, institutional credit support to the extent of Rs.70000.00 is to be provided to the willing beneficiaries towards the additional requirement of funds for construction of house.

Housing Finance under priority Sector lending

As per RBI Master Directions FIDD.CO.Plan.BC.5/04.09.01/2020-21 dated September 04, 2020, updated as on 29 April 2021, loans to individuals up to Rs.35 lakh in metropolitan centres (with population of ten lakh and above) and up to Rs.25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling

unit in the metropolitan centre and at other centres does not exceed Rs.45 lakh and Rs.30 lakh respectively. Existing individual housing loans of UCBs presently classified under PSL will continue as PSL till maturity or repayment. Loans up to Rs.10 lakh in metropolitan centres and up to Rs.6 lakh in other centres for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit.

Presently, the Assam State Housing Board is carrying out two State Plan Schemes namely,

- Rental Housing Scheme, and
- Janata Housing Scheme for the Economically Weaker Sections (EWS) people.

Under Rental Housing Scheme the Assam State Housing Board construct residential units for general public with financial assistance from the Govt. of Assam on its own land.

Under Janata Housing Scheme financial assistance is provided to people from economically weaker section with fund received from the GoA to construct houses on their own land.

4.3.3 Assessment of Credit Potential for financial year 2024-25

Keeping in view of the positive developments taking place and also potential available under the sector, the credit potential for the FY 2024-25 have been assessed as details below:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Housing Loan for purchase/const ruction of house (upto Rs.20lakh)	20.00	222	4440.00	3552.00
ii	Housing Loan for repairing (upto Rs.2 lakh)	2.00	155	310.00	248.00
	Total		377	4750.00	3800.00

CHAPTER – 5

CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1 Infrastructure – Public Investments

5.1.1 Status of the Sector in the district

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

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

5.1.2 Infrastructure and linkage support available, planned and gaps

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

As on 31 March 2023, as many as 5871 projects with loan of 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.

NABARD Infrastructure Development Assistance [NIDA]

To further give a boost to the execution of rural infrastructure development projects in the State, NABARD, Government of Assam, and Assam Infrastructure Financing Authority (AIFA) have signed a Memorandum of Understanding (MoU) on 04th August 2021. As per the iconic MoU, the State government has prioritized critical infrastructure projects with an outlay of about Rs 15,000 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)

Projects sanctioned in the district(Give dist . level data)

i. Projects sanctioned under RIDF

(Rs. lakh)

Sector	No of projects sanctioned	Loan sanctioned
Agriculture & Allied	12	692.97
Irrigation	03	142.50
Rural connectivity	26	16,294.71
Social infrastructure	10	3,192.19
Total Projects Sanctioned	51	20,322.38

ii. Projects Sanctioned under NIDA

(Rs. lakh)

Sector	No of projects sanctioned	Loan sanctioned
Rural Educational Institutions	42	945.00
Medical College & Hospital	01	50,130.00
Total Projects Sanctioned	43	51,075.00

5.1.2 Sectoral priorities for infrastructure in the district

Assessment of critical infrastructure requirement of the district that has a bearing on the agricultural production and productivity, allied activities, and the farmers' income are presented below:

- **Agriculture** – There is an urgent need to construct rural godowns/ warehouses/cold storages in the district to store the excess production and reduce the post harvest losses occurring in the district. With the formation of new FPOs, the need for godowns/cold storages shall go high.
- **Floriculture & Orchid** – The district of Charaideo is an ancient old heritage with many ancient temples present that records huge footfall every year. Also, the district is home to a large number of Orchids. In this regard, the district has huge potential in floriculture and orchid growing sector, though with State Government intervention.
- **Fisheries** – The district is a net importer of fish from other States of the country. However, a large number of ponds, beels, etc. are present in the district which is lying dormant of any activity. The State Government may consider rejuvenating these ponds, beels, etc. by giving more thrust to the fishery sector and incentivizing the farmers wherever possible. Further, necessary fishery based infrastructures, viz- landing dock, cold storage, fish transport vehicles, etc. can be established by the Govt. of Assam with assistance under RIDF.
- **Water Supply & Sanitation** – The Government may think of implementing water supply projects in the district to facilitate the supply of clean and potable water to every rural household
- **Waste Management** – A state-of-the-art waste management project can be implemented in the district to take care of the waste disposals which are rising every year and to keep the district clean, green and free from solid and liquid waste pollution.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the district

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

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

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

5.2.2 Infrastructure and linkage support available, planned and gaps

Nodal Department – The Charaideo Zila Parishad is the nodal agency for implementation of the programmes.

The following are some of the critical social infrastructure available in the district-

Social Infrastructure	Assam	Charaideo
Primary Schools (in nos.)	40,287 (109 per 1 lakh population)	638
Higher Secondary Schools (in nos.)	4,212 (11 per 1 lakh population)	58
Hospitals/Dispensaries (in nos.)	5,947 (16 per 1 lakh population)	68
Drinking water supply (Household covered under Tap water)	23,28,865 (36% rural household)	26,548

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

Keeping in view of the positive developments taking place and also potential available under the sector, the credit potential for the FY 2024-25 have been assessed as details below:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	School (Private)	40.00	9	360.00	288.00
ii	Small Hospital / Nursing Home	50.00	6	300.00	240.00
iii	Drinking Water Plant (RO) - 1000 Ltrs/hr capacity	8.00	6	48.00	38.40
	Total		21	708.00	566.40

5.3. Renewable Energy

5.3.1 Status of the Sector in the district

Renewable energy is generally defined as energy that comes from resources which are naturally replenished on a human timescale such as sunlight, wind, rain, tides, waves and geothermal heat. Renewable energy replaces conventional fuels in four distinct areas: electricity generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services. Renewable sources of energy are going to play an increasingly important role in the future.

India stands 4th globally in Renewable Energy Installed Capacity (including Large Hydro), 4th in Wind Power capacity & 4th in Solar Power capacity (as per REN21 Renewables 2022 Global Status Report). India's installed non-fossil fuel capacity has increased 396% in the last 8.5 years and stands at more than 178.79 Giga Watts (including large Hydro), which is about 43% of the country's total capacity (as on May 2023). The installed solar energy capacity has also increased by 24.4 times in the last 9 years, and stands at 66.7 GW as of May 2023. The installed Renewable energy capacity (including large hydro) has seen an increase of around 128 % since 2014.

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

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

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

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

In addition to the activities of Power Department including AEDA towards increasing the use of renewable energy sources, the Agriculture and Irrigation Department of the State has also started contributing to popularise the use of renewable energy by installation of Solar PV Pump sets for irrigation. NABARD has through RIDF contributed in the States efforts in the

renewable energy sector by sanctioning loans to the State for Installation of Solar PV powered Tube well Pumps for irrigation in Assam under various tranches with a total RIDF loan of Rs.775.61 crore.

Revised Priority Sector guidelines issued by RBI vide their Circular dated 04th September 2020 & revised on 11th June 2021 Bank loans up to a limit of Rs. 30 crore to borrowers for purposes like solar based power generators, biomass-based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities, viz., street lighting systems and remote village electrification etc., will be eligible for Priority Sector classification. For individual households, the loan limit will be Rs. 10 lakh per borrower, will come under Priority Sector.

5.3.2 Infrastructure and linkage support available, planned and gap & intervention required, action points/issues to be addressed

Presently, there are no major infrastructure in the district in terms of renewable energy. It can be observed that few of the farms are engaged in having solar based pumps through various distributions by the Department of Agriculture. However, the potential of the sector could not be harnessed much in the district. As such, Government Departments, banks, NGOs and SHGs should come forward to undertake several relevant projects in order to harness the potential of the Renewable Energy Sector.

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

During 2022-23, the total institutional credit flow in Renewal energy sector in Charaideo district stood at Rs.318.04 lakh

Keeping in view the importance of non-conventional energy and increasing demand of the solar products, the credit potential for the FY 2024-25 have been assessed as detailed below:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Bio-gas plant	0.20	11	2.20	1.76
ii	Solar Units/Solar lighting	0.28	165	46.20	36.96
	Total		176	48.40	38.72

Block-wise physical and financial projections for 2024-25 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, money lenders, traders, etc. Because of its accessibility, liquidity, low administrative and procedural costs, little or no collateral/mortgage requirements, flexibility in interest rates and repayment schedule, it is suited to the need of people having little or no access to formal financial institutions. The SHG Bank Linkage programme (SHG-BLP), pioneered by NABARD in India in 1992, was an attempt in the direction of bringing such people in the fold of formal financial system while maintaining the characteristics of informal credit delivery system. The number of SHGs in the country has touched 16.2 crore household. As on 31.03.2023, there are over 134 lakh SHGs in the country with saving deposits of Rs. 58893 crore and loan outstanding of over Rs. 11,88,079 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, 6,01,955 SHG Savings Bank Accounts have been opened, while 97,333 SHGs have been credit linked.

6.2 Position of Micro-Finance in the district

The position of Micro-finance in Charaideo district during FY 2022-23 is as under:

Particulars	Charaideo	Assam	All India
No. of SHGs (savings account)	314	6,01,955	1,34,03,083
Amt. of savings (Rs. in lakh)	44.05	86,779.75	58,89,267.56
No. of SHGs provided bank loan	437	97,333	42,95,521
Amt. of bank loan (Rs. in lakh)	1,469.71	2,67,090.70	1,45,20,023.33
No. of SHGs having loan outstanding	1547	2,14,242	69,57,051
Amt. of loan outstanding (Rs. lakh)	5,487.48	3,17,205.45	1,88,07,879.77
NPA of Banks against SHGs (gross amt. of NPA) (Rs. lakh)	NA	17,812.61	5,24,933.81

(Source : Status of Microfinance in India 2022-23 & SLBC Annual Report 2022-23)

6.3 Micro Enterprise / Livelihoods Promotion

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

For the q.e. 30 September 2023, total 35 MEDPs have been allocated to various districts of Assam. In LEDP, the target set for the q.e. 30 September 2023 is 16 including in WSHG districts. Promotion of livelihoods is one of the major objectives of NRLM, Govt. of India. As part of NRLM, the Ministry of Rural Development, Government of India (MoRD) has taken up another skill and placement initiative namely Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY). It envisages diversification in incomes of the rural poor. Under DDU-GKY the youth in the age group of 15 – 35 years from rural poor households is provided skill training and placement assistance.

MEDP and LEDP Projects

In the FY 2022-23, 02 MEDPs and 03 LEDPs have been taken up for implementation in the district. The activities range from Weaving, Piggery, Sanitary Pad making, etc.

6.4 Means for expansion of SHG-BLP

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

6.5 Joint Liability Groups

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

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

Status of JLG credit linkage by various bank/agency in the district as on 31.03.2023 are as under:

(Rs. lakh)

Sr. No.	Name of the Agency/banks	No of JLG finance during 2022-23		Outstanding as on 31.03.2023	
		No.	Amount	No.	Amount
1	CBs & NBFCs/SFBs	00	00	1232	223.10
2	RRB	618	790.49	925	859.35
3	SFB/NBFC	00	00	882	215.05
TOTAL		618	790.49	3039	1,297.49

(Source : SLBC, Assam Annual Report 2022-23)

6.6 Assessment of Potential for the financial year 2024-25

The credit potential for the FY 2024-25 has been assessed as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	SHGs	1.50	490	735.00	735.00
ii	JLGs	2.50	430	1075.00	1075.00
	Total		920	1810.00	1810.00

6.7 Issues related to Micro-Finance

Although many SHGs are credit linked every year, but the no. of SHGs receiving repeat finance is very less. The sustainability of SHG programme and graduation of SHGs depends on provision of repeat finance so that the absorption capacity of the SHGs increases. Consolidation of SHG movement can be achieved through focused efforts on capacity building of SHGs, especially in the areas of self-management, leadership development and financial management etc. The SHPIs and banks should sharpen the skill of their staff to conduct the grading exercise of SHGs as per the guidelines at periodic intervals. NGOs and development agencies of Government should make concerted efforts to facilitate formation of more SHGs in the district.

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

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

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

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

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

- Livelihood training programmes viz. MEDP, LEDP etc.

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

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

6.8 Road Map for the future

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

- **Zonal level meets** – interface with all stakeholders.
- **Branch wise data on SHG SB linkage and Credit linkage** – Banks advised to narrow the gap between savings and credit linkage. Matter being followed up with banks on suitable forums.
- **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 into enrolment under Social Security Scheme, opening of bank accounts.

Chapter – 7

Critical interventions required for creating a definitive impact

The following critical interventions are required for creating a definitive impact in Charaideo district in respect of Priority sector areas

Sr. No	Sector	Critical Intervention required
2.1	Farm Credit	
2.1.1	Crop Production, Maintenance & Marketing	<p>(i) Modern methods of farming, viz- Precision farming, Climate resilient farming practices, integrated farming methods, etc. may be popularized</p> <p>(ii) Gradual shift from fertilizer based farming practices to natural farming & organic farming practices</p> <p>(iii) Introduction of horticulture/vegetable cultivation during the other cropping seasons needs to be encouraged by way of providing easy & timely credit, FPO formation for input supply & marketing needs, incentives/subsidies for horticulture farming over and above the MIDH scheme may be planned.</p>
2.1.2	Water Resources	<p>(i) Irrigation Department, along with Agriculture Department, may prepare the critical irrigation requirement data to augment the additional irrigation cover that is required in all priority areas across the district which produce more crops than other areas.</p> <p>(ii) The department must undertake measures for building Amrit Sarovar ponds to create extra irrigation potential and other cropping avenues for the farmers, particularly in areas where dedicated MI projects cannot be undertaken in near future.</p> <p>(iii) The State Government and NABARD may think of creating a dedicated maintenance fund for yearly maintenance activities in critical sectors- water resource, road & bridges, drinking water supply, etc. for regular and yearly maintenance of irrigation project.</p>
2.1.3	Farm Mechanization	<p>(i) FPOs/FPCs, Cooperatives/PACS should be made to act as Custom Hiring Centres to cater to the farm mechanization needs of the farmers under their service jurisdiction. This can be done by incentivizing the FPOs/FPCs, Cooperatives/PACS and other such legal institutions by the State Government.</p> <p>(ii) Availability of support system for maintenance and repairing of farm machinery and equipment is urgently needed in the district</p>
2.1.4	Plantation & Horticulture including Sericulture	<p>(i) Arrangement for supply of quality planting material and post-harvest facilities have to be provided in the district, preferably in all blocks. This can be done in two folds- nearby FPOs/FPCs and cooperatives may be encouraged to undertake the activity so as to cater to the need of the farmers under its area of operation.</p> <p>(ii) Establishment of 02 Cold storages- 01 at Sonari and the other at Lakwa to cater to the storage needs</p>

Sr. No	Sector	Critical Intervention required
		<p>of the farmers. Also, establishment of horticulture crop transportation needs and common ripening centre of large scale at Sonari to cater to the need of the farmers.</p> <p>(iii) Establishment of a common Horticulture based Seed bank cum tissue culture lab at Sonari/Mahmora to undertake need based research for production of high yield variety horticulture seeds.</p> <p>(iv) The district is home to a large number of Orchids. In this regard, the district has huge potential in floriculture and orchid growing sector, though with State Government intervention.</p>
2.1.5	Forestry & Wasteland Development	<p>(i) The cultivation of bamboo should be propagated all across the district as the same can serve for various commercial exploitation, products including acting as a raw material for the Bio-Diesel industrial unit at Numaligarh.</p> <p>(ii) Considering the ecological importance and potential to develop forestry based processing industries, the sector should be commercially promoted. Department of Forestry may popularize commercial forest plantations/farm forestry.</p> <p>(iii) Emphasis may be given on cultivation of medicinal and aromatic plants. Promotional efforts in this direction should be undertaken by the State Government</p>
2.1.6	Animal Husbandry – Dairy	<p>(i) Focussing more on dairy processing and value added products to provide better remuneration to the dairy farmers. For this, schemes viz- Animal Husbandry Infrastructure Development Fund (AHIDF) can be accessed to set up a number of dairy processing unit in the district.</p> <p>(ii) Promoting JLGs for dairy farming, heifer rearing and fodder development to increase the milk production and fodder production in the District.</p> <p>(iii) Promoting more dairy based FPOs can create an impact on the entire milk value chain/ supply chain through value addition to indigenous dairy products.</p> <p>(iv) The AH Department may come up with a plan to encourage the setting up of animal feed mill by private players or the same can be established centrally by the department with assistance under RIDF.</p>
2.1.7	Animal Husbandry – Poultry	<p>(i) The traditional concept of “Bari” or backyard orchard may be promoted all across the district to include integrated farming model with poultry as one of the component.</p>

Sr. No	Sector	Critical Intervention required
		<p>(ii) Private players may be invited to undertake veterinary services in all villages, thus freeing the AH Department to focus on other activities</p> <p>(iii) Emphasis may be given to improve infrastructure facilities such as to provide Animal Health Centres, Training centres, setting up of Feed Mixing Plants etc.</p>
2.1.8	Animal Husbandry – Sheep, Goat, Piggery, etc.	<p>(i) The operations at Pig processing unit at Nazira may be started at the earliest. This shall help the FPOs and other individual pig rearers to undertake more scientific piggery based activities, thereby earning a better income from the same.</p> <p>(ii) Infrastructure for disease diagnosis and control particularly FMD and parasites (helminthic), etc. may be established</p> <p>(iii) PACS/GPSS may be revived to undertake input supplies, marketing and credit requirement facilities for farmers under their jurisdiction.</p>
2.1.9	Fisheries	<p>(i) Planning and development of a fish value chain development plan for next 10 years by the Department of Fisheries in discussion with all stakeholders, to make the district fish surplus.</p> <p>(ii) Establishment of a 01 Fishery Farmer Producer Organization (FFPO) at Lakwa to manage the fishery based input needs, transportation, storage and marketing of the fish.</p> <p>(iii) Establishment of 03-04 fish feed mill in the district to cater to the fish feed requirements of the district.</p> <p>(iv) Promotion of Integrated Pisciculture farming among the members of existing FPCs in mission mode.</p>
2.1.10	Farm credit others including two wheelers for farmers	<p>(i) Banks should encourage the financing under this activity in order to cater to the need of small farmers, marginal farmers, bargadars and SC/ST farmers who form the majority of the farmer's population in the district</p>
2.1.11	Sustainable Agriculture Practices	<p>(i) Large scale spread of IFS concept through Capacity building of stakeholders including skill development</p> <p>(ii) Focus on market-oriented diversification and livelihood improvement</p> <p>(iii) Initiation of National Mission on Integrated Systems by converging schemes of crops, horticulture, livestock, fisheries etc.</p>
2.2	Agriculture Infrastructure	
2.2.1	Construction of storage and Marketing Infrastructure (warehouses / godowns, market yards, silos, cold storage units, cold chains	<p>(i) Establishment of 02 Cold Storages at Sonari & Lakwa block to cater to the cold storage needs of the vegetable/ horticulture farmers. The same may be established under RIDF/NIDA of NABARD.</p>

Sr. No	Sector	Critical Intervention required
		(ii) The Government of Assam may develop a strategy to allow PACS/FPOs/Private players to construct storage facilities catering to the needs of their area of operation. This can be funded under AIF with suitable refinance from NABARD, with suitable subsidy under AMI.
2.2.2	Land Development and Soil Conservation and Watershed development	(i) Suitable areas for the development of watershed may be identified. Extension agencies may prepare new and innovative bankable schemes for e.g. Land levelling cum farm forestry/fodder development etc. (ii) Demonstration should be conducted by the agriculture department more vigorously to motivate farmers to take up settled wet paddy/double cropping. Local research stations can give guidance in providing appropriate technology to farmers and soil test data for application of bio-fertilizer, nutrients etc. Use of bio-compost can be encouraged (iii) Individual farmers may be encouraged for availing credit facility for activities such as bench terracing, land reclamation, contour trenching, soil conservation and water management.
2.2.3	Agri Infrastructure - Others E-Nam, tissue culture, agri-biotechnology, seed production, bio-pesticides / fertilizers, vermi-composting	(i) Seed Certification Offices may be established in the district and suitable awareness camps may be done by the Department of Agriculture & FW among the farmers of the district, particularly among the members of FPCs. (ii) Commercial production of organic inputs viz. bio-fertilizer, vermi compost / vermi hatcheries and compost from vegetables and fruits etc. may be taken up by farmer aggregators like PACS, FPOs, Farmers Clubs, etc. (iii) Promotion of modern precision based farming technologies, viz- IOT, AI/ML, PLC based farming system, etc. should be popularized and demonstrated to the farmers for large end use in days to come.
2.3	Agriculture Ancillary Activities	
2.3.1	Food and Agro Processing	(i) Special incentive schemes may be implemented for agro and food processing industries. A portion of PMEGP may be earmarked for this sector. (ii) The Deptt. may facilitate marketing of processed food products produced by small units through SHG marketing networks/NGOs
2.3.2	Agriculture- Ancillary Activities - Others - ACABC, loans to PACS / FSS / LAMPS, loans to MFIs for on-lending	(i) Banks to play major role in providing post-harvest loans to Farmers, POs, etc. (ii) KVK to provide appropriate extension services to all concerned (iii) PACS to modernize their functioning and explore possibility of supplying inputs for which they may avail loan from the State Co-operative Bank
2.3.2	Others - Miscellaneous (loans to distressed persons to prepay non-	(i) Banks to provide timely credit facilities to SC/ST, SHG/JLGs and others for pre-payment to non-

Sr. No	Sector	Critical Intervention required
	institutional lenders, PMJDY, Loans to State Sponsored Organisation for SC/ST, SHGs / JLGs, Others, if any)	institutional lenders and to bring a large section of the society under formal credit system.
3	Credit Potential for MSME	<p>(i) Basic infrastructure for industries like, water, electricity, roads, and communication may be provided. Erratic power supply is one of the constraints. Efforts may be made to improve the power supply.</p> <p>(ii) Good potential exists for wood based industries like cane & bamboo products, furniture, building materials, etc. Farmers particularly small and marginal farmers may be encouraged to grow fast growing trees on marginal/ degraded land. Government may also encourage import of wood for wood based industries by providing suitable fiscal incentives.</p> <p>(iii) There is a need for a series of measures to give a boost to rural tourism by promoting tourist spots. Public- Private Participation [PPP] mode may be adopted in infrastructure development for ecotourism, tourism related activities and travel circuits</p>
4	Credit Potential for Export, Education & Housing	
4.1	Credit Potential for Export	<p>(i) Training to entrepreneurs need to be given in the area of export business and completing the paper work.</p> <p>(ii) Need of a Multi Activity Common Facility Services centre for development of exportable products</p> <p>(iii) The banks may provide timely credit support and guidance to famers, FPOs & Industry in export related activities.</p>
4.2	Credit Potential for Housing	<p>(i) Banks may provide housing loans in a big way under PMAY (Rural) to provide benefit of interest subsidy for housing loans.</p> <p>(ii) Clarity of title of ownership is another problem in rural areas. Division of property and subsequent mutation are often found absent in rural areas. This needs to be addressed.</p>
4.3	Credit Potential for Education	<p>(i) As the demand for education loan is showing a growing trend with the increase in scope of higher technical education through private institutes, banks can promote education loans with the help of active support from the educational institutions located in the district.</p> <p>(ii) Development Department and NGOs may conduct orientation and intervention programmes</p>
5	Credit Potential for Infrastructure	
5.1	Infrastructure Public Investments	<p>(i) There is an urgent need to construct rural godowns/ warehouses/cold storages in the district to store the excess production and reduce the post-harvest losses occurring in the district. With the</p>

Sr. No	Sector	Critical Intervention required
		<p>formation of new FPOs, the need for godowns/cold storages shall go high.</p> <p>(ii) The district is a net importer of fish from other States of the country. The State Government may consider rejuvenating these ponds, beels, etc. by giving more thrust to the fishery sector and incentivizing the farmers wherever possible. Further, necessary fishery based infrastructures, viz-landing dock, cold storage, fish transport vehicles, etc. can be established by the Govt. of Assam with assistance under RIDF.</p> <p>(iv) A state-of-the-art waste management project can be implemented in the district to take care of the waste disposals which are rising every year and to keep the district clean, green and free from solid and liquid waste pollution.</p>
5.2	Social Infrastructure involving bank credit	<p>(i) Government may prepare road map and fix block-wise targets for construction of educational institutions, drinking water projects, health units and installation of sanitary structures in consultation with the bankers. State Govt. may consider providing incentives to private players.</p> <p>(ii) Banks to finance the private players in social infrastructure project.</p>
5.3	Renewable Energy	<p>(i) Suitable awareness programmes for bank officials and skill development initiatives of rural unemployed youth may be done by the Department (AREDA) or District Administration, Charaideo.</p> <p>(ii) Encourage replacement of non-renewable energy sources like fossil fuels, kerosene and diesel with solar energy to meet energy requirements in rural areas.</p> <p>(iii) Installation of solar lighting systems may be considered as an alternative in rural areas and may also be used for street lights, traffic signal system, parks, temples, masjids, etc. besides use in the offices, institutions etc.</p>
6	Informal Credit Delivery system	<p>(i) Awareness/ training programmes for bankers, NGOs, FMCs, Farmers' Clubs and Leaders of SHGs etc must be organized from time to time.</p> <p>(ii) Unique products prepared by SHGs/tribal communities may be explored for GI registration, which shall pave way for organized marketing of such niche products.</p> <p>(iii) JLG mode of financing may be promoted more by the banks/NGOs to reach the unbanked village population.</p>

Chapter 8

Status and Prospects of Cooperatives

8.1 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.

8.2 Formation of Ministry of Cooperation by Govt. of India

The Govt. of India 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”.

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

The Ministry of Cooperation has, in consultation, coordination and partnership with State Governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives:

- a. **Computerization of Primary Agriculture Cooperative Societies:** This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- b. **Co-operative Education - Setting up of World’s largest Cooperative University:** This aims at introduction of cooperative education as a course curriculum and also as independent degree / diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- c. **World’s largest Cooperative Training Scheme:** This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- d. To provide facilities at par with FPOs for existing PACS
- e. Establishing Multipurpose PACS/ Dairy/ Fisheries cooperatives in every panchayat
- f. World’s largest food grain storage scheme for cooperatives
- g. Revival and computerization of PCARDBs/ SCARDBs
- h. Establishment of National Cooperative Database

- i. Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS
- j. New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy

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

8.4 Status of Cooperatives in the State

The following table provides the detailed picture of co-operative structure in the State of Assam

Sr. No	Type	No. of Societies
A	Details of Non-Cooperative Societies	
1	AH Sector (Milk/Fishery/ Poultry /Piggery/ Fishfed, etc.)	2,258
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 (Farming, Jute, Transport, SCU, DCU, Cadre Management, Women, Fruit Growers, School, College and others)	4,688
	Total	8,556
B	Details of Credit Cooperative Societies	
	Primary Agriculture Cooperative Societies	2,351
C	Details of Multi-State Cooperative Societies	
	No. of MSCM	--

(Source: Statistical Handbook of Assam, 2022-23)

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

- Government of Assam vide its Notification dated 24th May 2023, constituted State Cooperative Development Committee (SCDC) with Chief Secretary to the Govt. of Assam as Chairperson. The Registrar of Cooperative Societies, Govt. of Assam, vide his letter dated 25 April 2023, advised the Principal Secretary – BTR, Hills, Dima Hasao and all Deputy Commissioners to notify District Cooperative Development Committee (DCDC), in their respective jurisdiction.
- To generate public awareness on cooperation and Sahkar Se Samriddhi initiative of Ministry of Cooperation, Government of India, the State Government had also organised a first ever ‘Samabay Mela’ at Guwahati under the auspices of RCS, Assam.
- Registrar of Cooperative Societies, Government of Assam has also started updating data in the National Cooperative Database (NCD) portal initiated by Ministry of

Cooperation, Government of India. The NCD portal is expected to be useful in carrying out district-wise gap analysis for formation of new Multipurpose PACS (mPACS) and covering hitherto uncovered Gaon Panchayats (GPs) in the state.

- Under PACS as Common Service Centre (CSC) – Govt. of Assam has identified 19 PACS across the state for providing one-time financial assistance of Rs.5.00 lakh each, for infrastructure creation at PACS level.
- To strengthen the cooperative movement, Government of Assam is conducting awareness programme across the state targeting rural youths.
- At the initiative of RCS, efforts are being made to connect with the Members of the Cooperative Societies through IEC (Information, Education and Communication) strategy.
- Adoption of Cooperative Societies by Officers of Cooperation Deptt – wherein, officers act as Mentors for the all-round development of the societies.
- Orientation programme for the newly registered cooperation societies are being conducted under the aegis of RCS, Assam.
- Convergence of Cooperatives with Government Sponsored Schemes are also being made.

8.6 Status of Cooperatives in the District

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

GP Coops./ LAMPS	Dairy Coops.	Fish Coops.	AH Coops.	Bank Coops.	Other Coops.	Total
76	09	00	03	03	86	177

The district of Charaideo has an average cooperative profile with: 12 Sector wise, cooperatives in the district cover Dairy and Animal Husbandry sectors.

ii. Potential for formation of cooperatives: There is fair potential for cooperative activity in the Dairy and Fishery sector, as elucidated in the chapter on Animal Husbandry-Dairy and fisheries.

The distribution is not uniform across the blocks although all blocks are covered by some society or the other.

Therefore, there is potential for creation of cooperative societies in Dairy, Fishery, Poultry and Tea sectors in all the blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

Chapter – 9

NABARD's projects & interventions in the district

The following projects and interventions were undertaken by NABARD in the district of Charaideo-

Sr.no.	NABARD's Projects and interventions	Likely impact / outcome
1	Infrastructure	
	A. Rural Infrastructure Development Fund(RIDF)	
a)	Agriculture and allied Sector	12 projects with RIDF assistance of Rs.6.93 crore have been sanctioned for the district, activities of which include Flood Protection, Soil Conservation, VKC, Vet infrastructure, Fishery infrastructure, other agri infrastructures, etc.
b)	Irrigation Sector	03 irrigation projects with RIDF assistance of Rs.1.43 crore have been sanctioned for the district, which is expected to provide additional irrigation facilities to 50 Ha of land.
c)	Connectivity (Roads and Bridges)	26 connectivity projects (rural roads & bridges) with RIDF assistance of Rs.162.95 crore have been sanctioned for the district, which is expected to provide additional road network of 985 kms in the district.
d)	Social Sector	10 projects with RIDF assistance of Rs.31.92 crore have been sanctioned in the district, which includes infrastructures for schools
	B. NABARD Infrastructure Development Fund (NIDA)	
a)	Rural Educational Institutions	01 project, Charaideo Medical College & Hospital having NIDA assistance of Rs.501.30 crore has been sanctioned in the district.
b)	Social sector	42 projects having assistance of Rs.9.45 crore have been sanctioned in the district for creation of social infrastructures
3	Developmental Interventions under Off- Farm Sector	
a)	Rural Mart/ Gram Dukaan/ Mobile Vans etc.	01 Rural Mart has been sanctioned at Sonari to SHG members, which is aiding the SHG made products in dedicated marketing locally and in nearby districts.
c)	Rural Haat	01 Rural Haat has been sanctioned at Sapekhati to the Panchayat Committee for providing a permanent dedicated market to the farmers

Sr.no.	NABARD's Projects and interventions	Likely impact / outcome
d)	GI interventions	Assam Bihu Dhol has been supported by NABARD Assam RO in registration under GI.
4	Developmental Interventions under micro credit	
a)	LEDP	03 LEDPs were sanctioned by NABARD during 2022-23 to various PIAs for training, capacity building and credit linkage of 270 SHG members in trades of weaving, sanitary pad making, etc.
b)	MEDP	02 MEDPs were sanctioned by NABARD during 2022-23 to various PIAs for training and capacity building of 60 SHG members in trades of Traditional artificial jewellery making, Scientific Pig Rearing, etc.
5	Financial Inclusion Initiatives	10 village level awareness programmes on Financial Inclusion was conducted by NABARD during 2022-23, including tea community areas. Grant assistances were also provided to ACAB, cooperative sector agencies and other such agencies for creation of awareness and other capacity building measures in respective fields.

ANNEXURE- I

ACIVITY-WISE/ BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25

District : Charaideo

(Rs. lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	Blocks				Total
					Lakwa	Mahmora	Sapekheti	Sonari	
I	AGRICULTURE								
1	Farm Credit								
(a)	Crop Production, Maintenance, Marketing								
	Agricultural Crops								
i.	Summar Paddy (Boro paddy)	0.62	Ha	Physical	500	600	600	400	2100
				Bank Loan	309.40	371.28	371.28	247.52	1299.48
ii	Winter Paddy (Sali paddy)	0.72	Ha	Physical	2600	3000	3200	2500	11300
				Bank Loan	1863.68	2150.40	2293.76	1792.00	8099.84
iii	Autumn Paddy (Ahu paddy)	0.72	Ha	Physical	200	200	200	150	750
				Bank Loan	144.76	144.76	144.76	108.57	542.85
v	Pulses (Black Gram/Green Gram)	0.48	Ha	Physical	100	90	100	100	390
				Bank Loan	47.72	42.95	47.72	47.72	186.11
vi	Pea (Chickpea)	0.50	Ha	Physical	250	250	250	250	1000
				Bank Loan	124.00	124.00	124.00	124.00	496.00
vii	Lentil	0.40	Ha	Physical	10	10	10	10	40
				Bank Loan	3.98	3.98	3.98	3.98	15.92
viii	Oilseeds (Mustard & Rapeseed)	0.47	Ha	Physical	100	100	140	100	440
				Bank Loan	47.00	47.00	65.80	47.00	206.80
ix	Finger Millet	0.33	Ha	Physical	25	25	25	20	95
				Bank Loan	8.35	8.35	8.35	6.68	31.73
x	Foxtail Millet	0.31	Ha	Physical	70	50	70	70	260
				Bank Loan	21.70	15.50	21.70	21.70	80.60
xi	Maize	0.54	Ha	Physical	5	8	5	5	23
				Bank Loan	2.71	4.34	2.71	2.71	12.47
	Horticultural Crops								
xii	Potato	1.80	Ha	Physical	50	80	30	50	210
				Bank Loan	90.04	144.07	54.03	90.04	378.18
xiii	Cabbage	1.14	Ha	Physical	100	250	100	150	600
				Bank Loan	113.62	284.06	113.62	170.43	681.73
xiv	Cauliflower	1.13	Ha	Physical	100	250	100	150	600
				Bank Loan	113.40	283.50	113.40	170.10	680.40
xv	Knol Khol	1.06	Ha	Physical	80	250	80	150	560
				Bank Loan	84.99	265.60	84.99	159.36	594.94
xvi	Tomato	1.03	Ha	Physical	200	350	120	100	770
				Bank Loan	205.49	359.61	123.30	102.75	791.15
xvii	Brinjal	0.97	Ha	Physical	80	150	120	100	450
				Bank Loan	77.69	145.66	116.53	97.11	436.99
xviii	Chilli/ Bhoot Jalakia	1.03	Ha	Physical	120	200	130	150	600
				Bank Loan	124.10	206.83	134.44	155.12	620.49
xix	Lady's Finger	1.63	Ha	Physical	40	60	20	30	150
				Bank Loan	65.22	97.82	32.61	48.91	244.56
xx	Banana	2.10	Ha	Physical	10	10	10	5	35
				Bank Loan	20.97	20.97	20.97	10.49	73.40
xxi	Assam Lemon	1.48	Ha	Physical	100	150	100	150	500
				Bank Loan	148.46	222.68	148.46	222.68	742.28
xxii	Papaya	3.25	Ha	Physical	10	20	10	20	60
				Bank Loan	32.52	65.04	32.52	65.04	195.12
xxiii	Bitter Gourd	1.37	Ha	Physical	20	100	30	80	230
				Bank Loan	27.49	137.47	41.24	109.98	316.18
	Fodder crops								
xxiv	Reena Fodder	0.10	Ha	Physical	3	3	5	3	14
				Bank Loan	0.29	0.29	0.48	0.29	1.35
xxv	Maize Fodder	0.09	Ha	Physical	10	10	10	10	40
				Bank Loan	0.90	0.90	0.90	0.90	3.60
xxvi	Napier Grass Fodder (Hybrid)	0.18	Ha	Physical	8	8	15	15	46
				Bank Loan	1.46	1.46	2.75	2.75	8.42
	Crop Loan Total			Physical	4791	6224	5480	4768	21263
				Bank Loan	3679.94	5148.52	4104.30	3807.83	16740.59
	Add : 10% on Bank loan for Consumption/ Subsistence purpose				367.99	514.85	410.43	380.78	1674.04
	Add : 20% for Repairs & Maintenance of Farm Assets				735.99	1029.70	820.86	761.57	3348.12
	Sub-Total			Physical	4791	6224	5480	4768	21263
				Bank Loan	4783.92	6693.07	5335.59	4950.18	21762.75

ANNEXURE- I

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

District : Charaideo

(Rs. lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	Blocks				Total
					Lakwa	Mahmora	Sapekheti	Sonari	
(b)	Water Resources								
i.	Shallow Tube well (Dia -80 mm, depth - 45 m)	0.31	Nos.	Physical	60	60	60	90	270
				Bank Loan	18.86	18.86	18.86	28.29	84.87
ii	Diesel Pump Set (5 HP)	0.35	Nos.	Physical	40	40	30	50	160
				Bank Loan	14.00	14.00	10.50	17.50	56.00
iii	Shallow Tube well with Solar Photovoltaic (1 HP)	2.59	Nos.	Physical	30	25	30	26	111
				Bank Loan	62.09	51.74	62.09	53.81	229.73
iv	Micro sprinkler systems [5m x 5m] (1 Ha)	0.68	Nos.	Physical	1	2	1	2	6
				Bank Loan	0.54	1.08	0.54	1.08	3.24
v	Mini sprinkler systems [10m x 10m] (1 Ha)	0.98	Nos.	Physical	2	5	1	3	11
				Bank Loan	1.57	3.92	0.78	2.35	8.62
vi	Drip Irrigation for vegetables [spacing of 1.2m x 0.6m] (1 Ha)	1.29	Nos.	Physical	3	5	2	3	13
				Bank Loan	3.10	5.16	2.07	3.10	13.43
vii	Drip Irrigation for Small Tea Growers	0.60	Nos.	Physical	2	1	1	2	6
				Bank Loan	0.96	0.48	0.48	0.96	2.88
	Sub- Total			Physical	138	138	125	176	577
				Bank Loan	101.12	95.24	95.32	107.09	398.77
(c)	Farm Mechanization								
i.	Tractor with accessories and trailer (20-40 HP)	7.47	No.	Physical	40	45	45	30	160
				Bank Loan	238.95	268.82	268.82	179.22	955.81
ii	Power Tiller with Tractor and CMVR Kit (12 - 16 HP)	2.78	No.	Physical	40	40	35	40	155
				Bank Loan	88.96	88.96	77.84	88.96	344.72
iii	Thresher (Single purpose) - Tractor mounted	2.30	No.	Physical	20	25	25	25	95
				Bank Loan	36.80	46.00	46.00	46.00	174.80
iv	Reaper (Self propelled)	1.35	No.	Physical	10	10	20	20	60
				Bank Loan	10.80	10.80	21.60	21.60	64.80
v	Rotavator	1.05	No.	Physical	1	1	1	1	4
				Bank Loan	0.84	0.84	0.84	0.84	3.36
	Sub-Total			Physical	111	121	126	116	474
				Bank Loan	376.35	415.42	415.10	336.62	1543.49

ANNEXURE- I

ACIVITY-WISE/ BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25

District : Charaideo

(Rs. lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	Blocks				Total
					Lakwa	Mahmora	Sapekheti	Sonari	
(d)	Plantation & Horticulture including Sericulture								
i	Arecanut	0.78	1 Acre	Physical	40	50	50	40	180
				Bank Loan	24.91	31.13	31.13	24.91	112.08
ii	Assam Lemon	0.74	1 Acre	Physical	200	250	250	250	950
				Bank Loan	117.87	147.34	147.34	147.34	559.89
iii	Banana	1.00	1 Acre	Physical	50	70	70	50	240
				Bank Loan	40.05	56.08	56.08	40.05	192.26
iv	Coconut	0.96	1 Acre	Physical	3	5	5	5	18
				Bank Loan	2.31	3.86	3.86	3.86	13.89
v	Litchi	0.83	1 Acre	Physical	20	30	20	20	90
				Bank Loan	13.33	19.99	13.33	13.33	59.98
vi	Mango	1.00	1 Acre	Physical	20	20	20	20	80
				Bank Loan	15.95	15.95	15.95	15.95	63.80
vii	Papaya	1.49	1 Acre	Physical	40	40	40	20	140
				Bank Loan	47.58	47.58	47.58	23.79	166.53
viii	Pineapple	2.23	1 Acre	Physical	12	15	10	10	47
				Bank Loan	21.38	26.73	17.82	17.82	83.75
ix	Strawberry	4.74	1 Acre	Physical	10	12	8	8	38
				Bank Loan	37.88	45.46	30.31	30.31	143.96
x	Tea	3.18	1 Acre	Physical	10	8	5	10	33
				Bank Loan	25.43	20.35	12.72	25.43	83.93
xi	Modern Nursery unit	17.64	1 Acre	Physical	3	2	1	1	7
				Bank Loan	42.33	28.22	14.11	14.11	98.77
xii	Jackfruit	1.14	1 Acre	Physical	1	1	1	2	5
				Bank Loan	0.91	0.91	0.91	1.82	4.55
xiii	Jamun (Balckberry)	1.93	1 Acre	Physical	1	1	0	1	3
				Bank Loan	1.54	1.54	0.00	1.54	4.62
xiv	Black Pepper	3.10	1 Acre	Physical	0	1	0	1	2
				Bank Loan	0.00	2.48	0.00	2.48	4.96
	Sericulture								
xv	Construction of Eri Silk Rearing House [Size: 15 in x 25 in]	1.00	Nos	Physical	1	2	1	2	6
				Bank Loan	0.80	1.60	0.80	1.60	4.80
xvi	Eri Private Granure	2.78	Nos	Physical	1	2	1	1	5
				Bank Loan	2.23	4.45	2.23	2.23	11.14
xvii	Muga Private Granure	2.55	Nos.	Physical	1	2	2	1	6
				Bank Loan	2.04	4.08	4.08	2.04	12.24
xviii	Plantation & maintenance of Eri silk food plants with Start-up tools supply	0.20	Nos.	Physical	2	2	2	2	8
				Bank Loan	0.32	0.32	0.32	0.32	1.28
xix	Plantation & maintenance of Muga silk food plants with Start-up tools supply	0.55	Nos.	Physical	2	3	3	2	10
				Bank Loan	0.88	1.32	1.32	0.88	4.40
	Mushroom Cultivation								
xx	Mushroom (450 bags)	0.47	No.	Physical	100	120	120	200	540
				Bank Loan	37.40	44.88	44.88	74.80	201.96
	Floriculture (Commercial)								
xxi	Marigold [Spacing: 45 cm x 40 cm]	1.33	1 Acre	Physical	8	10	10	10	38
				Bank Loan	8.53	10.66	10.66	10.66	40.51
xxii	Tuberose [Spacing: 30 cm x 20 cm]	4.89	1 Acre	Physical	8	10	10	10	38
				Bank Loan	31.32	39.15	39.15	39.15	148.77
xxiii	Gladiolus [Spacing: 15 cm x 30 cm]	9.22	1 Acre	Physical	5	8	8	8	29
				Bank Loan	36.90	59.04	59.04	59.04	214.02
xxiv	Gerbera [Spacing: 30 cm x 30 cm]	12.47	1 Acre	Physical	5	8	8	8	29
				Bank Loan	49.86	79.78	79.78	79.78	289.20
xxv	Gerbera (Protected Cultivation) [500 nos] [Spacing: 7 plants/sq mtr]	8.91	Nos.	Physical	1	2	1	3	7
				Bank Loan	7.12	14.25	7.12	21.37	49.86
xxvi	Rose (Protected Cultivation) [500 nos.] [Spacing: 7 plants/sq mtr]	10.59	Nos.	Physical	1	1	1	2	5
				Bank Loan	8.47	8.47	8.47	16.94	42.35
xxvii	Antherium (Protected Cultivation) [500 nos] [Spacing: 8 plants/sq mtr]	9.98	Nos.	Physical	2	2	1	3	8
				Bank Loan	15.97	15.97	7.99	23.96	63.89
	Sub-Total			Physical	547	677	648	690	2562
				Bank Loan	593.31	731.59	656.98	695.51	2677.39

ANNEXURE- I

ACIVITY-WISE/ BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25

District : Charaideo

(Rs. lakh)

(RS. Lakh)									
Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	Blocks				Total
					Lakwa	Mahmora	Sapekheti	Sonari	
(e)	Forestry and Wasteland Development								
i	Bamboo Cultivation [5m x 5m]	0.90	1 ha	Physical	5	4	5	3	17
				Bank Loan	4.50	3.60	4.50	2.70	15.30
ii	Teak cultivation (2 x 2)	1.96	1 ha	Physical	5	4	5	3	17
				Bank Loan	7.83	6.26	7.83	4.70	26.62
iii	Other Minor forest produce	1.00	1 Ha	Physical	2	5	3	2	12
				Bank Loan	1.60	4.00	2.40	1.60	9.60
iv	Medicinal Plants & Herbs Cultivation	0.70	1 Ha	Physical	2	3	5	3	13
				Bank Loan	1.12	1.68	2.80	1.68	7.28
	Sub-Total			Physical	14	16	18	11	59
				Bank Loan	15.05	15.54	17.53	10.68	58.80
(f)	Animal Husbandry - Dairy								
	Term Loan								
i	Crossbred Cows yielding 10 Ltrs of Milk (1+1) with New Shed	2.77	2 animals	Physical	150	180	180	160	670
				Bank Loan	373.95	448.74	448.74	398.88	1670.31
ii	Crossbred Cows yielding 8 Ltrs of Milk (1+1) with New Shed	2.35	2 animals	Physical	150	150	150	150	600
				Bank Loan	316.71	316.71	316.71	316.71	1266.84
iii	Two Buffaloes unit yielding 6 liters per day (1+1)	2.35	2 animals	Physical	20	20	15	15	70
				Bank Loan	42.23	42.23	31.67	31.67	147.80
iv	Mini Dairy - 12 Ltrs (5 + 5 animals)	17.05	No.	Physical	25	25	20	20	90
				Bank Loan	383.63	383.63	306.90	306.90	1381.06
v	Bulk Milk cooling Unit (2000 Ltr. Capacity)	9.35	No.	Physical	2	2	1	1	6
				Bank Loan	16.83	16.83	8.42	8.42	50.50
vi	Dairy processing equipment to produce Indigenous milk products	14.52	No.	Physical	1	0	0	0	1
				Bank Loan	13.07	0.00	0.00	0.00	13.07
vii	Dairy product transportation & cold chain	29.15	No.	Physical	1	1	1	1	4
				Bank Loan	26.24	26.24	26.24	26.24	104.96
viii	Dairy Marketing outlet/ parlour	2.20	No.	Physical	2	1	1	1	5
				Bank Loan	3.96	1.98	1.98	1.98	9.90
ix	Calf rearing (10 heifer calves)	3.30	No.	Physical	2	3	2	2	9
				Bank Loan	5.94	8.91	5.94	5.94	26.73
x	Buffalo male calves rearing (10 calves)	1.00	No.	Physical	1	2	1	1	5
				Bank Loan	0.90	1.80	0.90	0.90	4.50
	Term Loan Sub-Total			Physical	354	384	371	351	1460
				Bank Loan	1183.46	1247.07	1147.50	1097.64	4675.67

ANNEXURE- I

ACIVITY-WISE/ BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25

District : Charaideo

(Rs. lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	Blocks				Total
					Lakwa	Mahmora	Sapekheti	Sonari	
	Working Capital (KCC)								
xi	Small Dairy (1+1) crossbreed cows - 8 lts yield per day	1.44	No.	Physical	20	22	18	15	75
				Bank Loan	28.76	31.63	25.88	21.57	107.84
xiii	Small Dairy (1+1) crossbreed cows - 10 lts yield per day	1.56	No.	Physical	18	20	15	15	68
				Bank Loan	28.16	31.29	23.47	23.47	106.39
xiv	Small Dairy (1+1) Buffaloes - 6 lts yield per day	1.54	No.	Physical	3	3	3	2	11
				Bank Loan	4.63	4.63	4.63	3.09	16.98
xv	Mini Dairy (5+5) crossbreed cows - 12 lts yield per day	9.08	No.	Physical	1	0	1	0	2
				Bank Loan	9.08	0.00	9.08	0.00	18.16
	Working Capital (KCC) Sub-Total			Physical	42	45	37	32	156
				Bank Loan	70.63	67.55	63.06	48.13	249.37
	Total Animal Husbandry - Dairy			Physical	396	429	408	383	1616
				Bank Loan	1254.09	1314.62	1210.56	1145.77	4925.04
(g)	Animal Husbandry - Poultry								
	TERM LOAN								
i	Hybrid Broiler (1000 birds unit)	4.73	No.	Physical	100	100	100	120	420
				Bank Loan	378.16	378.16	378.16	453.79	1588.27
ii	Hybrid Broiler (5000 birds unit)	23.25	No.	Physical	3	3	3	5	14
				Bank Loan	55.79	55.79	55.79	92.98	260.35
iii	Duck Farming (28 F + 4 M Unit)	0.32	No.	Physical	30	30	20	20	100
				Bank Loan	9.60	9.60	6.40	6.40	32.00
iv	Duck Farming (100 F + 15 M Unit)	1.13	No.	Physical	10	20	10	20	60
				Bank Loan	11.27	22.54	11.27	22.54	67.62
v	Layer Farm (5000 birds unit) - 1:1-Cage system	58.79	No.	Physical	2	2	1	3	8
				Bank Loan	94.07	94.07	47.03	141.10	376.27
vi	Meat retail outlets	6.60	No.	Physical	2	0	0	0	2
				Bank Loan	10.56	0.00	0.00	0.00	10.56
vii	Egg Buggy carts	0.44	No.	Physical	1	1	1	1	4
				Bank Loan	0.35	0.35	0.35	0.35	1.40
viii	Transport vehicle	8.80	No.	Physical	1	0	0	1	2
				Bank Loan	7.04	0.00	0.00	7.04	14.08
	Term Loan Sub-Total				149	156	135	170	610
					566.84	560.51	499.00	724.20	2350.55
	Working Capital (KCC)								
x	Broiler Firm 1000 birds all in all out	1.68	No.	Physical	80	80	70	70	300
				Bank Loan	134.72	134.72	117.88	117.88	505.20
xi	Broiler Firm 5000 birds all in all out	8.66	No.	Physical	3	2	2	3	10
				Bank Loan	25.98	17.32	17.32	25.98	86.60
xii	Layer Unit 5000 birds (1:1:3 -cage system)	20.82	1 Acre	Physical	1	2	1	2	6
				Bank Loan	20.82	41.64	20.82	41.64	124.92
xiii	Duck Farm (28+4) unit	0.25	1 Acre	Physical	100	100	150	150	500
				Bank Loan	25.00	25.00	37.50	37.50	125.00
xiv	Duck Farm (100+15) unit	0.96	1 Acre	Physical	40	50	40	50	180
				Bank Loan	38.40	48.00	38.40	48.00	172.80
	Sub-Total			Physical	224	234	263	275	996
				Bank Loan	244.92	266.68	231.92	271.00	1014.52
	Total Animal Husbandry - Poultry			Physical	373	390	398	445	1606
				Bank Loan	811.76	827.19	730.92	995.20	3365.07

ANNEXURE- I

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

District : Charaideo

(Rs. lakh)

(Rs. lakh)									
Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	Blocks				Total
					Lakwa	Mahmora	Sapekheti	Sonari	
(h)	Animal Husbandry -Sheep/Goat/Piggery								
	Term Loan								
i	Goat Rearing (10 F+1 M) - Black Bengal/Assam Hill Goat with new shed	1.01	Nos.	Physical	60	60	50	50	220
				Bank Loan	60.78	60.78	50.65	50.65	222.86
ii	Goat Rearing (10 F+1 M) - Cross Bred/Upgraded Sirohi Beetal with new shed	1.59	Nos.	Physical	35	20	20	30	105
				Bank Loan	55.72	31.84	31.84	47.76	167.16
iii	Goat Rearing (20 F+1 M) - Black Bengal/ Assam Hill Goat with new shed	2.15	Nos.	Physical	30	30	50	50	160
				Bank Loan	64.50	64.50	107.50	107.50	344.00
iv	Pig rearing & fattening Units - Crossbred Sows and Exotic Boar (3 F + 1 M)	2.25	Nos.	Physical	40	50	40	40	170
				Bank Loan	72.06	90.08	72.06	72.06	306.26
v	Pig rearing & fattening Units - Exotic Sows and Exotic Boar (3 F + 1 M)	2.31	Nos.	Physical	30	30	25	30	115
				Bank Loan	55.37	55.37	46.14	55.37	212.25
vi	Piggery – Breeding unit (20F+4M) - 20 crossbreed sows & 4 Exotic boars	14.51	Nos.	Physical	5	6	5	6	22
				Bank Loan	58.05	69.66	58.05	69.66	255.42
vii	Piggery – Breeding unit (20F+4M) - 20 exotic sows & 4 Exotic boars	14.62		Physical	1	0	0	1	2
				Bank Loan	11.69	0.00	0.00	11.69	23.38
	Sub Total (Term Loan)			Physical	201	196	190	207	794
				Bank Loan	378.17	372.23	366.24	414.69	1531.33
	Working Capital (KCC)								
viii	Goat rearing & breeding unit (10+1) - Assam Hill Goat	0.61	No.	Physical	15	20	10	15	60
				Bank Loan	9.08	12.11	6.05	9.08	36.32
ix	Goat Rearing (10 F+1 M) - Cross Bred/Upgraded Sirohi Beetal	0.71	No.	Physical	3	3	2	2	10
				Bank Loan	2.12	2.12	1.42	1.42	7.08
x	Goat rearing & breeding unit (20+1) - Black Bengal/ Assam Hill Goat	1.08	No.	Physical	25	25	25	30	105
				Bank Loan	26.99	26.99	26.99	32.39	113.36
xi	Pig rearing & fattening Units - Crossbred Sows and Exotic Boar (3 F + 1 M)	0.55	No.	Physical	25	25	25	25	100
				Bank Loan	13.74	13.74	13.74	13.74	54.96
xii	Pig rearing & fattening Units - Exotic Sows and Exotic Boar (3 F + 1 M)	0.55	No.	Physical	15	12	12	15	54
				Bank Loan	8.24	6.59	6.59	8.24	29.66
xiii	Piggery – Breeding unit (20F+4M) - 20 crossbreed sows & 4 Exotic boars	3.83	No.	Physical	1	0	0	1	2
				Bank Loan	3.83	0.00	0.00	3.83	7.66
xiv	Piggery – Breeding unit (20F+4M) - 20 exotic sows & 4 Exotic boars	5.13	No.	Physical	1	1	0	0	2
				Bank Loan	5.13	5.13	0.00	0.00	10.26
	Sub-Total (Working Capital)			Physical	85	86	74	88	333
				Bank Loan	69.13	66.68	54.79	68.70	259.30
	Total (Animal Husbandry - Sheep/Goat & Piggery)			Physical	286	282	264	295	1127
				Bank Loan	447.30	438.91	421.03	483.39	1790.63

ANNEXURE- I

ACIVITY-WISE/ BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25

District : Charaideo

(Rs. lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	Blocks				Total
					Lakwa	Mahmora	Sapekheti	Sonari	
(i)	Fisheries								
	Term Loan								
i	Traditional fish culture in existing water bodies (without excavation)	0.08	1 bigha	Physical	100	120	80	90	390
				Bank Loan	8.35	10.02	6.68	7.52	32.57
ii	Fish culture in existing water bodies (0.3 m excavation)	0.48	1 bigha	Physical	15	20	12	15	62
				Bank Loan	7.19	9.59	5.75	7.19	29.72
iii	Fish culture in existing water bodies (0.5 m excavation)	0.74	1 bigha	Physical	8	8	15	15	46
				Bank Loan	5.94	5.94	11.14	11.14	34.16
iv	Fish Seed rearing in 03 Nurseries (20m x 10m x 1m) each Nos.	1.10	200 sq.m x 3 Nos	Physical	8	5	8	5	26
				Bank Loan	8.82	5.52	8.82	5.52	28.68
v	Semi- intensive fish culture with high stocking and multiple harvesting (1 m excavation)	1.68	1 bigha	Physical	8	6	6	5	25
				Bank Loan	10.77	8.07	8.07	6.73	33.64
vi	Ornamental fish culture in earthen ponds (200 sq mtr area)	0.54	200 sq mtr	Physical	1	0	0	1	2
				Bank Loan	0.43	0.00	0.00	0.43	0.86
vii	Integrated pisciculture with Duckery -10 Nos.	0.88	1 bigha	Physical	25	40	25	30	120
				Bank Loan	22.10	35.36	22.10	26.52	106.08
viii	Integrated pisciculture with Piggery- 4 Nos	0.98	1 bigha	Physical	5	5	5	5	20
				Bank Loan	4.88	4.88	4.88	4.88	19.52
ix	Integrated pisciculture with Poultry - 40 nos	0.90	1 bigha	Physical	3	5	3	3	14
				Bank Loan	2.70	4.49	2.70	2.70	12.59
x	Capture cum culture fisheries in large water bodies, viz- beels	0.70	0.20 Ha	Physical	2	3	3	0	8
				Bank Loan	1.40	2.10	2.10	0.00	5.60
	Sub-Total Term Loan			Physical	175	212	157	169	713
				Bank Loan	72.58	85.97	72.24	72.63	303.42
	Working Capital (KCC)								
xi	Traditional fish culture in existing water bodies	0.28	1 Bigha	Physical	60	70	45	40	215
				Bank Loan	16.80	19.60	12.60	11.20	60.20
xii	Composite fish culture	0.46	1 Bigha	Physical	10	10	8	10	38
				Bank Loan	4.64	4.64	3.72	4.64	17.64
xiii	Fish culture by group of Fishermen (6-10 persons) in open water bodies	0.61		Physical	5	5	3	5	18
				Bank Loan	3.05	3.05	1.83	3.05	10.98
xiv	Fish Seed rearing in (Fry to Fingerlings)	0.38	0.15 Ha	Physical	5	5	8	5	23
				Bank Loan	1.91	1.91	3.06	1.91	8.79
xv	Semi- intensive fish culture with high stocking and multiple harvesting	0.32	1 Bigha	Physical	10	15	10	15	50
				Bank Loan	3.19	4.78	3.19	4.78	15.94
xvi	Fish Marketing activities	0.20	1 Nos.	Physical	5	8	5	5	23
				Bank Loan	1.00	1.60	1.00	1.00	4.60
xvii	Ornamental fish culture in earthen ponds (200 sq mtr area)	0.16	200 sq mtr	Physical	1	1	0	1	3
				Bank Loan	0.16	0.16	0.00	0.16	0.48
xviii	Integrated pisciculture with Duckery -10 Nos.	0.29	1 Bigha with 10 ducks	Physical	12	12	8	8	40
				Bank Loan	3.52	3.52	2.34	2.34	11.72
xix	Integrated pisciculture with Piggery- 4 Nos	1.08	1 Bigha with 04 pigs	Physical	6	8	6	6	26
				Bank Loan	6.48	8.64	6.48	6.48	28.08
xx	Integrated pisciculture with Poultry - 40 nos	0.90	1 Bigha with 40 birds	Physical	3	3	3	3	12
				Bank Loan	2.70	2.70	2.70	2.70	10.80
	Sub-Total			Physical	117	137	96	98	448
				Bank Loan	43.45	50.60	36.92	38.26	169.23
	Total Fishery			Physical	292	349	253	267	1161
				Bank Loan	116.03	136.57	109.16	110.89	472.65

ANNEXURE- I

ACIVITY-WISE/ BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2024-25

District : Charaideo

(Rs. lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	Blocks				Total
					Lakwa	Mahmora	Sapekheti	Sonari	
(j)	Farm Credit- Others – Others, including Two Wheelers for farmers								
i	Two Wheeler	1.00	No.	Physical	8	8	8	5	29
				Bank Loan	6.40	6.40	6.40	4.00	23.20
	Sub-Total			Physical	8	8	8	5	29
				Bank Loan	6.40	6.40	6.40	4.00	23.20
Farm Credit- Sustainable Agriculture practices									
i	Integrated Pig (fattening) cum Fish Farming + Corn system	2.06	No.	Physical	1	3	3	1	8
				Bank Loan	2.06	6.17	6.17	2.06	16.46
ii	Integrated Fish + Duck + Horticulture farming	1.18	No.	Physical	5	6	6	5	22
				Bank Loan	5.89	7.06	7.06	5.89	25.90
iii	Poultry + Fish + Corn system	1.80	No.	Physical	1	1	1	1	4
				Bank Loan	1.80	1.80	1.80	1.80	7.20
	Sub-Total			Physical	7	10	10	7	34
				Bank Loan	9.75	15.03	15.03	9.75	49.56
	Total Farm Credit			Physical	6963	8644	7738	7163	30508
				Bank Loan	8515.08	10689.58	9013.62	8849.08	37067.36
2	Agriculture Infrastructure								
(i)	Construction of storage and Marketing Infrastructure								
i	Cold Storage (1000 MT)	80.00	No.	Physical	3	5	5	8	21
				Bank Loan	192.00	320.00	320.00	512.00	1344.00
ii	Rural Godown (1000 MT)	40.00	No.	Physical	50	40	42	64	196
				Bank Loan	1600.00	1280.00	1344.00	2048.00	6272.00
iii	Market Yard	13.31	No.	Physical	12	15	15	30	72
				Bank Loan	127.78	159.72	159.72	319.44	766.66
	Sub-Total			Physical	65	60	62	102	289
				Bank Loan	1919.78	1759.72	1823.72	2879.44	8382.66
(ii)	Land Development, Soil Conservation, Watershed Development								
i	OFD Work (1 Ha : 100m x 100m)	0.16	No.	Physical	5	5	3	3	16
				Bank Loan	0.62	0.62	0.37	0.37	1.98
ii	Farm Pond (10m x 10m x 3m)	0.25	ha.	Physical	50	100	100	50	300
				Bank Loan	10.00	20.00	20.00	10.00	60.00
	Sub-Total			Physical	55	105	103	53	316
				Bank Loan	10.62	20.62	20.37	10.37	61.98
(iii)	Agriculture Infratructure - Others								
i	Seed Production and Processing	12.00	No.	Physical	6	10	10	12	38
				Bank Loan	57.60	96.00	96.00	115.20	364.80
ii	NADEP Compost (3m x 2m x 1m)	0.14	No.	Physical	8	8	5	8	29
				Bank Loan	0.90	0.90	0.56	0.90	3.26
iii	Vermi compost (3m x 2m x 1m)	0.21	No.	Physical	150	200	200	260	810
				Bank Loan	25.20	33.60	33.60	43.68	136.08
	Sub-Total			Physical	164	218	215	280	877
				Bank Loan	83.70	130.50	130.16	159.78	504.14
	Total (Agriculture Infrastructure)			Physical	284	383	380	435	1482
				Bank Loan	2014.10	1910.84	1974.25	3049.59	8948.78
3	Agriculture - Anciliary Activities								
(i)	Food & Agro Processing								
i	Fruit preservation	2.50	No.	Physical	3	3	5	8	19
				Bank Loan	6.00	6.00	10.00	16.00	38.00
ii	Rice mill Modernisation	20.00	No.	Physical	2	4	5	4	15
				Bank Loan	32.00	64.00	80.00	64.00	240.00
iii	Bakery/ confectionery	5.00	No.	Physical	1	1	1	3	6
				Bank Loan	4.00	4.00	4.00	12.00	24.00
iv	Sauce/ jam/ ketchup	5.00	No.	Physical	1	1	1	2	5
				Bank Loan	4.00	4.00	4.00	8.00	20.00
v	Fish processing	2.50	No.	Physical	1	1	0	1	3
				Bank Loan	2.00	2.00	0.00	2.00	6.00
vi	Cattle Feed Mill	5.50	No.	Physical	2	1	1	1	5
				Bank Loan	8.80	4.40	4.40	4.40	22.00
vii	Agro Based Dal Mills	10.00	No.	Physical	1	1	0	1	3
				Bank Loan	8.00	8.00	0.00	8.00	24.00
	Sub-Total			Physical	11	12	13	20	56
				Bank Loan	64.80	92.40	102.40	114.40	374.00

ANNEXURE- I

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

District : Charaideo

(Rs. lakh)

(Rs. lakh)									
Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	Blocks				Total
					Lakwa	Mahmora	Sapekheti	Sonari	
(ii)	Agriculture - Anciliary Activities - Others								
i	Loans to PACS/ FSS/ LAMPS/FPOs	50.00	No.	Physical	1	1	1	2	5
				Bank Loan	40.00	40.00	40.00	80.00	200.00
ii	Loans to MFI for on-lending to agriculture	100.00	No.	Physical	0	0	1	0	1
				Bank Loan	0.00	0.00	80.00	0.00	80.00
iii	PMJDY	0.10		Physical	100	100	100	70	370
				Bank Loan	10.00	10.00	10.00	7.00	37.00
	Sub-Total			Physical	101	101	102	72	376
				Bank Loan	50.00	50.00	130.00	87.00	317.00
	Total (Anciliary Activities)			Physical	112	113	115	92	432
				Bank Loan	114.80	142.40	232.40	201.40	691.00
	Total (Agriculture)			Physical	7359	9140	8233	7690	32422
				Bank Loan	10643.98	12742.82	11220.27	12100.07	46707.14
II	Micro, Small and Medium Enterprises (MSME)								
A	Term Loan								
i	Micro Enterprise	5.00	No.	Physical	70	70	70	80	290
				Bank Loan	280.00	280.00	280.00	320.00	1160.00
ii	Small Enterprises	250.00	No.	Physical	6	6	6	14	32
				Bank Loan	1200.00	1200.00	1200.00	2800.00	6400.00
iii	Small Enterprises	500.00	No.	Physical	2	0	0	0	2
				Bank Loan	800.00	0.00	0.00	0.00	800.00
	Sub-Total			Physical	78	76	76	94	324
				Bank Loan	2280.00	1480.00	1480.00	3120.00	8360.00
B	Working Capital								
i	Micro Enterprises	2.00	No.	Physical	120	120	120	120	480
				Bank Loan	192.00	192.00	192.00	192.00	768.00
ii	Small Enterprises	10.00	No.	Physical	25	22	22	38	107
				Bank Loan	200.00	176.00	176.00	304.00	856.00
iii	Medium Enterprises	50.00	No.	Physical	1	0	0	0	1
				Bank Loan	40.00	0.00	0.00	0.00	40.00
	Sub-Total			Physical	146	142	142	158	588
				Bank Loan	432.00	368.00	368.00	496.00	1664.00
	Total MSME			Physical	224	218	218	252	912
				Bank Loan	2712.00	1848.00	1848.00	3616.00	10024.00
III	Credit Potential for Export Credit, Education & Housing								
i	Export Credit								
	Export Credit	10.00	Nos.	Physical	1	1	0	1	3
				Bank Loan	8.00	8.00	0.00	8.00	24.00
	Sub total (Export credit)			Physical	1	1	0	1	3
				Bank Loan	8.00	8.00	0.00	8.00	24.00
ii	Education								
	Education (upto Rs. 10 lakh)	10.00	Nos.	Physical	7	7	7	12	33
				Bank Loan	56.00	56.00	56.00	96.00	264.00
	Sub total (Education)			Physical	7	7	7	12	33
				Bank Loan	56.00	56.00	56.00	96.00	264.00
iii	Housing								
a	Housing Loan for purchase/ construction of house (upto Rs. 20.00 lakh)	20.00	Nos.	Physical	60	55	52	55	222
				Bank Loan	960.00	880.00	832.00	880.00	3552.00
b	Housing Loan for repairing (upto Rs. 2.00 lakh)	2.00	Nos.	Physical	35	35	35	50	155
				Bank Loan	56.00	56.00	56.00	80.00	248.00
	Sub total (Housing)			Physical	95	90	87	105	377
				Bank Loan	1016.00	936.00	888.00	960.00	3800.00
	Total (Export Credit, Education & Housing)			Physical	103	98	94	118	413
				Bank Loan	1080.00	1000.00	944.00	1064.00	4088.00

ANNEXURE- I

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

District : Charaideo

(Rs. lakh)

(Rs. lakhs)									
Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	Blocks				Total
					Lakwa	Mahmora	Sapekheti	Sonari	
IV	Credit Potential for Infrastructure								
A	Social Infrastructure Involving Bank Credit								
a	School (Private)	40.00	No.	Physical	2	2	2	3	9
				Bank Loan	64.00	64.00	64.00	96.00	288.00
b	Small Hospital / Nurshing Home	50.00	No.	Physical	1	2	1	2	6
				Bank Loan	40.00	80.00	40.00	80.00	240.00
c	Drinking Water Plant (RO) - 1000 Ltrs/hr capacity	8.00	No.	Physical	1	1	1	3	6
				Bank Loan	6.40	6.40	6.40	19.20	38.40
Sub- Total				Physical	4	5	4	8	21
				Bank Loan	110.40	150.40	110.40	195.20	566.40
B	Renewal Energy								
a	Bio-gas plant	0.20	No.	Physical	2	3	3	3	11
				Bank Loan	0.32	0.48	0.48	0.48	1.76
b	Solar Units	0.28	No.	Physical	50	40	40	35	165
				Bank Loan	11.20	8.96	8.96	7.84	36.96
Sub-Total				Physical	52	43	43	38	176
				Bank Loan	11.52	9.44	9.44	8.32	38.72
Total (Credit potential for Infrastructure)				Physical	56.00	48.00	47.00	46.00	197.00
				Bank Loan	121.92	159.84	119.84	203.52	605.12
V	Informal Credit - SHGs/JLGs								
i	Self Help Groups (SHGs)	1.50	Nos.	Physical	130	130	100	130	490
				Bank Loan	195.00	195.00	150.00	195.00	735.00
ii	Joint Liability Groups (JLGs)	2.50	Nos.	Physical	80	100	130	120	430
				Bank Loan	200.00	250.00	325.00	300.00	1075.00
Total (Informal Credit - SHGs/JLGs)				Physical	210	230	230	250	920
				Bank Loan	395.00	445.00	475.00	495.00	1810.00
GRAND TOTAL (Potential for FY 2024-25)				Physical	7952	9734	8822	8356	34864
				Bank Loan	14952.90	16195.66	14607.11	17478.59	63234.26

अनुबंध II Annexure II

असम की स्तर क्रम देने का विवरण - एजेंसी-वार और क्षेत्र-वार- पिछले तीन वर्षों का और चालू वित्तीय वर्ष के लिए लक्ष्य An Overview of Ground Level Credit Flow -Agency wise and Sector wise- for last three year and Target for current FY 2023-24								
राज्य State	Assam	र. लाख में Rs. lakh						
ज़िला District	Charaideo							
क्रम क्रम Sr No		2020-21		2021-22		2022-23		2023-24
		लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target
1	कृषक कृषि Crop Loan							
	सीबी CBs	6717.00	330.48	11217.00	749.64	11847.00	2196.30	12561.27
	डीसीबी DCCB/SICB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	3714.00	132.07	6644.00	470.87	6664.00	231.41	6968.87
	अन्य Others	0.00	12.10	300.00	1.80	426.00	0.74	741.61
	उप जोड़ (अ) Sub-Total(A)	10431.00	474.65	18161.00	1222.31	18937.00	2428.45	20271.75
2	विपरीत कृषि (एगजॉर्न+एलटी)Term Loan (MI+LT)							
	सीबी CBs	12999.00	2723.28	8838.00	2132.94	9299.00	2091.80	14289.12
	डीसीबी DCCB/SICB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	6770.00	1474.68	5251.00	3130.58	6042.00	5590.19	8508.86
	अन्य Others	0.00	192.10	253.00	54.32	81.00	4.80	1258.03
	उप जोड़ (अ) Sub-Total(B)	19769.00	4390.06	14342.00	5317.84	15422.00	7686.79	24056.01
3	कुल कृषि कृषि Total Agri. Credit							
	सीबी CBs	19716.00	3053.76	20055.00	2882.58	21146.00	4288.10	26850.39
	डीसीबी DCCB/SICB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	10484.00	1606.75	11895.00	3601.45	12706.00	5821.60	15477.73
	अन्य Others	0.00	204.20	553.00	56.12	507.00	5.54	1999.64
	उप जोड़ (ग) Sub-Total(C)	30200.00	4864.71	32503.00	6540.15	34359.00	10115.24	44327.76
4	एगजॉर्न MSME							
	सीबी CBs	4893.00	2777.90	3104.00	3362.13	5199.00	5923.68	6312.00
	डीसीबी DCCB/SICB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	2545.00	461.11	1816.00	249.64	2696.00	773.47	2340.00
	अन्य Others	0.00	460.75	75.00	255.06	68.00	618.79	300.00
	उप जोड़ (द) Sub-Total(D)	7438.00	3699.76	4995.00	3866.83	7963.00	7315.94	8952.00
5	अन्य प्राथमिकता क्षेत्र Other Priority Sector*							
	सीबी CBs	3646.00	569.14	3225.00	2411.46	6541.00	1280.04	4025.30
	डीसीबी DCCB/SICB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	1506.00	28.53	1819.00	116.44	3020.00	343.26	1508.34
	अन्य Others	0.00	0.00	93.00	0.00	266.00	0.00	110.28
	उप जोड़ (इ) Sub-Total(E)	5152.00	597.67	5137.00	2527.90	9827.00	1623.30	5643.92
6	कुल जोड़ (ग+द+इ) Grand Total(C+D+E)							
	सीबी CBs	28255.00	6400.80	26384.00	8656.17	32886.00	11491.82	37187.69
	डीसीबी DCCB/SICB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	14535.00	2096.39	15530.00	3967.53	18422.00	6938.33	19326.07
	अन्य Others	0.00	664.95	721.00	311.18	841.00	624.33	2409.92
	कुल जोड़ Grand Total	42790.00	9162.14	42635.00	12934.88	52149.00	19054.48	58923.68
*अन्य प्राथमिकता क्षेत्र में निर्यात कृषि, शिक्षा, आवास, सामाजिक आधारभूत संरचना तथा स्वीकारणीय ऊर्जा क्षेत्र शामिल है. OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy								

अनुबंध III ANNEXURE III

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

ज़िला District :		Charaideo					(रु. लाख में Rs. lakh)																			
राज्य State :		Assam					2020-21					2021-22					2022-23					2023-24 (लक्ष्य Target)				
क्रम सं. Sl. No.	विवरण एजेंसी/ गतिविधियां Particulars Agencies/ Activities	सीबी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total	सीबी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total	सीबी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total	सीबी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total					
I	कसल ऋण Crop Loan	330.48	0.00	132.07	12.10	474.65	749.64	0.00	470.87	1.80	1222.31	2196.30	0.00	231.41	0.74	2428.45	12561.27	0.00	6968.87	741.61	20271.75					
II	मिचानी ऋण Term Loan																									
1	जल संसाधन Water Resources	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	224.86	0.00	135.81	18.63	379.30					
2	भूमि विकास Land Development	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
3	कृषि यंत्रीकरण Farm Mechanization	46.91	0.00	0.00	0.00	46.91	62.19	0.00	0.00	0.00	62.19	0.00	0.00	0.00	0.00	0.00	833.18	0.00	557.86	69.79	1460.83					
4	रेख उत्पादन सहित वृक्षारोपण और बागवानी Plantation & Horticulture including Sericulture	35.41	0.00	0.00	0.00	35.41	85.63	0.00	0.00	0.00	85.63	0.00	0.00	0.00	0.00	0.00	1505.74	0.00	945.41	133.42	2584.57					
5	पशुपालन- दुग्ध उत्पादन विकास AH -Dairy Development	19.85	0.00	126.08	57.25	203.18	47.72	0.00	781.42	24.58	853.72	24.44	0.00	1236.25	4.06	1264.75	5831.19	0.00	3198.05	481.31	9510.55					
6	पशुपालन- मुर्गीपालन विकास AH - Poultry Development																									
7	पशुपालन- भेड़/ बकरी/ ग्ज़र पालन विकास AH - Sheep / Goat / Piggery Devt.																									
8	मत्स्यपालन विकास Fisheries Development	37.87	0.00	0.00	3.50	41.37	60.90	0.00	0.00	1.80	62.70	5.52	0.00			5.52	248.25	0.00	178.35	21.56	448.16					
9	फॉरेस्ट्री और वेस्टलैंड विकास Forestry & Wasteland Dev.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32.93	0.00	19.42	3.23	55.58					
10	भंडारण गोदाम और विपणन सुविधाएंStorage Godown & Marketing Facilities	14.57	0.00	0.00	25.00	39.57	40.78	0.00	0.00	0.00	40.78	13.77	0.00	0.00	0.00	13.77	5074.54	0.00	3199.70	497.23	8771.47					
11	कृषि और खाद्य प्रसंस्करणAgro and Food Processing	94.56	0.00	1348.60	106.35	1549.51	1058.76	0.00	0.00	27.94	1086.70	934.79	0.00	0.00	0.74	935.53	431.59	0.00	204.52	26.29	662.40					
12	अन्य Others	2474.11	0.00	0.00	0.00	2474.11	776.96	0.00	2349.16	0.00	3126.12	1113.28	0.00	4353.94	0.00	5467.22	106.84	0.00	69.74	6.57	183.15					
	उप जोड़ II Sub-total-II	2723.28	0.00	1474.68	192.10	4390.06	2132.94	0.00	3130.58	54.32	5317.84	2091.80	0.00	5590.19	4.80	7686.79	14289.12	0.00	8508.86	1258.03	24056.01					
III	कुल जोड़ (I+II) Grand Total (I+II)	3053.76	0.00	1606.75	204.20	4864.71	2882.58	0.00	3601.45	56.12	6540.15	4288.10	0.00	5821.60	5.54	10115.24	26850.39	0.00	15477.73	1999.64	44327.76					

Annexure-IV

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

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

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

Annexure V

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

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

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

Annexure V (A)

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

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

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

Annexure V (B)

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

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

List of Abbreviations

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

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

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

Note: The List is Indicative

District Development Managers (DDMs) – NABARD, Assam

<p>Shri A R Deury Bongaigaon/Chirang C/o. Shri Dandi Ram Boro, Guru Nanak Nagar, Near Durga Mandir, North Bongaigaon-783380 Mobile: 8794702110 bongaigaon@nabard.org</p>	<p>Smt. Ankita Modhukalya Barpeta/Bajali House No.273 Dr. Suchil Oja Path (Gojia Road) Metuakuchi, Barpeta-781301 Mobile: 7718085904 barpeta@nabard.org</p>	<p>Shri Rabishankar Likmabam Cachar/Hailakandi/Karimganj House No 15, Ward No 27, Bhandar Gali, Tarapur Station Road, Silchar-788003, Cachar Mobile: 9615941685 cachar@nabard.org</p>
<p>Shri Gaurav Kr. Bhattacharjee Darrang/Udalguri House of Shri. Minnat Hussain Sunset Manor, 02/1166 Magistrate Colony, Mangaldoi, Darrang-784125 Mobile: 9086603040 darrang@nabard.org</p>	<p>Shri Pronoy Bordoloi Dibrugarh House No.4, J lane, Milan Nagar, Dibrugarh-786003 Mobile: 7002050070 dibrugarh@nabard.org</p>	<p>Shri K. Gohain Goalpara/South Salmara Mankachar NABARD, Bamunpara, Goalpara - 783 101 Mobile: 8724005610 goalpara@nabard.org</p>
<p>Shri Bhaskar Dayal Parashar Golaghat NABARD, Dist.Dev Office Ward No.8, Jagat Goswami Road, Near Govt. Higher Secondary School, Golaghat-785621 Mobile: 7002342015 golaghat@nabard.org</p>	<p>Shri Mantu Das Jorhat/Majuli NABARD, Dist. Dev. Office C/O - Dr. Rajita Goswami Building, Club Road, (Near Club Road Tiniali) Jorhat – 785001 Mobile: 8961330756 jorhat@nabard.org</p>	<p>Shri K Vaiphei Karbi Anglong/West Karbi Anglong/Dima Hasao NABARD, H/o Harilal Barman 2nd floor, Amolapatly, Byelane -2, Diphu - 782 460 Mobile: 9436896416 karbianglong@nabard.org</p>
<p>Shri Kuntal Purkayastha Kokrajhar/Dhubri NABARD, C/o Shri Jarabindu Brahma, Karuna Bhawan, College Road, Ward No.7, Kokrajhar- 783370 BTAD, Assam, Mobile: 7035435847 kokrajhar@nabard.org</p>	<p>Shri Amlan Ranjan Tamuly Lakhimpur/Dhemaji NABARD, C/o Ruby Mili/Dongo Rubi, H.No.2003, Nakari Ward No.1, North Lakhimpur-787001 Mobile: 9953754170 lakhimpur@nabard.org</p>	<p>Shri Hemanta K Baruah Morigaon NABARD, District Development Manager, SBI Building, Ground Floor, Morigaon - 782 105 Mobile: 9436308122 morigaon@nabard.org</p>
<p>Shri Rajendar Rajamouli Perna Nagaon/Hojai NABARD,DDM office Shri Prafulla Mahanta , NNB Road, Amolapatty, Nagaon-782001 Mobile: 8879966506 nagaon@nabard.org</p>	<p>Shri Utpal Bezbaruah Nalbari/Baksa NABARD, C/o Shri N R Sarma, Punyashram Village, Trailokyanath Goswami Path, Law College Road, Nalbari - 781335, Assam Mobile: 9485176810 nalbari@nabard.org</p>	<p>Shri Kishore Rava Sivasagar/Charaideo 2nd Floor, C/O Dr Kusal Deka Bye Lane No.6, Ganakpatty Sivasagar - 785 640 Mobile: 8721955421 sibsagar@nabard.org</p>
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- **Investments made:** INR 190.86 crore in 10 start-ups

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