



# संभाव्यतायुक्त ऋण योजना 2024-25

## Potential Linked Credit Plan 2024-25

दरंग जिला  
DARRANG 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 : दरंग**

**राज्य : असम**

**District : Darrang**

**State : Assam**



**राष्ट्रीय कृषि और ग्रामीण विकास बैंक**  
**असम क्षेत्रीय कार्यालय, गुवाहाटी**

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## प्राक्कथन

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

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

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

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

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



श्री गौरव कुमार भट्टाचार्य

जिला विकास प्रबन्धक

नाबार्ड

दरंग

**द्वारा पीएलपी दस्तावेज़ तैयार किया गया**

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

### **अस्वीकरण खंड**

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



## Foreword

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

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

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

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

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

**NABARD**  
**Guwahati, Assam**

**Naveen Dhingra**  
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**Disclaimer:**

‘The document has been prepared on the basis of information collected from publicly available sources and discussions with various stakeholders. While preparing the projections, every effort has been taken to estimate credit potential realistically. NABARD shall not be responsible for any material or other losses occurring to any individual/organization owing to use of data or contents of this document.’

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## EXECUTIVE SUMMARY

The PLP 2024-25 maps the potential in priority sectors which could be exploited with institutional credit within a specified time frame. PLP is intended to provide a meaningful direction to the flow of credit to different sectors at the ground level taking into account all relevant factors. The various linkages and other support required to be provided by line departments to facilitate credit flow as planned are also listed in the PLP.

### 1. District Characteristics

The name Darrang was derived from the Bodo word 'Dourang', which means 'Lilabhumi' (Playground) of Gods. The District of Darrang was created with effect from July'1983 by converting the erstwhile Sub-Division of Mangaldai. The district is situated at a distance of 68 kms from Guwahati. The district is situated in the North Bank Plain Zone and has a total geographical area of 1585 sq. km. Agriculture is the predominant economic activity of the District, engaging about 85% of the population directly or indirectly. Paddy is the dominant crop, cultivated in around 58022 ha area, as per Statistical Handbook 2022. Allied activities such as fishery, dairy, poultry, piggery, sericulture are also in vogue. About 64% of the farmers are in marginal and small farmers' category. Weaving is an important household activity in the District. As per 2011 Census, the population of the district is 928500. The gross cropped area vis-a-vis net sown area was 133670 ha and 73619 ha during 2022-23, as per Dept. of Agriculture, Darrang. There are 4 medium to large Tea Gardens owned by corporate houses and around 165 Small Tea Gardens.

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

Altogether there are 78 bank branches involving CBs, RRBs, StCB and Coop. Societies. Deposit outstanding as on 31.03.2023 is Rs.2918.42 crore, with advance of Rs.2019.49 crore. CD Ratio as on March 2023 is 69.20%.

The performance under ACP 2022-23 has recorded a significant improvement and banks could achieved 211.83% of the target. Although, performance under crop loan has decreased from Rs.6470.91 lakh during 2020-21 to Rs.5854.17 lakh during 2022-23, but credit towards Agri. Term Loan has recorded a positive growth over the previous few years and during 2022-23, banks have disbursed an amount of Rs. 157.93 crore, an achievement of 210.19% of the target. Credit disbursement under MSME sector has experienced a disbursement of Rs.23096.15 lakh during 2020-21, Rs.13178.97 lakh and Rs.28384.89 lakh during 2022-23.

### 3. Sectoral trends in credit flow

The achievement under the Annual Credit Plan for the year 2022-23 was 211.83%. Under Crop loan, Banks have disbursed an amount of Rs.5854.17 lakh during 2022-23. The flow of ground level credit of the district under priority sector stood at Rs.871.05 Cr during 2022-23, of which Agriculture accounted for 24.85%. The ACP disbursement under MSME sector has shown steady growth and achieved more than 100% against ACP disbursement over past three years. MSME accounted for 32.59% of ACP disbursement in the year 2022-23.

### 4. Sector/ Sub-Sector wise PLP Projections for 2024-25

At this backdrop, the credit potential for 2024-25 has been projected at Rs.88737.01 lakh under priority sector bank credit. Total farm credit has been projected at Rs.50869.38 lakh. There exists phenomenal potential of credit growth under crop loan, mainly due to enhancement of Scale of Finance and additional thrust on crop loans through KCC. Accordingly, projection of Rs.35670.94 lakh has been made under crop loan. The potential for investment credit under agriculture and allied sectors viz., Water Resources, Farm Mechanisation, Plantation and Horticulture, Forestry, Dairy Development, Poultry, Sheep/Goat/Pig rearing, Fisheries, and Other activities has been projected at Rs.15198.44 lakh. Potential for Agriculture Infrastructure creation is pegged at Rs.1513.55 lakh, whereas it is set at Rs.3115.60 lakh for Agriculture Ancillary Activities. Overall credit potential for agriculture has been pegged at Rs. 55498.53

lakh. Credit potential for Term loan and Working Capital for Development of Micro, Small and Medium Enterprises (MSME) has been projected at Rs.25120.00 lakh. There is urgent need to create a favourable credit environment for the MSME sector in the district to maintain this growth rate.

Potential for Self-Employment under Non-Farm Sector, Export Credit, Education, Housing, Social Infrastructure and Renewable Energy credit projections have been estimated at Rs.4032.48 lakh. The informal credit to grass level institutions viz., Self Help Groups and Joint Liability Groups has been projected at Rs. 4086.00 lakhs. The potential has been assessed keeping in view the GoI/GoA's priorities, existing/likely improvements in infrastructure, past GLC flow, revision in SoF/Unit Cost and various subsidy schemes of GoI/GoA.

An amount of Rs. 16155.03 lakh has been projected in respect of Pub Mangaldai block of the district covered under Aspirational Block's programme of NITI Aayog.

## **5. Developmental Initiatives:**

Several developmental interventions from NABARD are operational in the Darrang district. During 2022-23, NABARD had implemented 03 Micro Enterprise Development Programmes (MEDPs) and 1 Livelihood and Enterprise Development Programme (LEDPs) in the district covering 210 Women SHG members. During the last financial year, training programmes were organised across the district involving more than 500 SHG members. Two number of Farmers Producer Organization (FPOs) have been promoted by NABARD in the district which are operational which have aggregated more than 600 farmers with an objective of improving income by rationalizing cost of production and easing of market linkages. During the year a millet FPO has also been formed. Under the ambitious Central Sector Scheme – promotion of 10,000 FPOs, two more FPOs have also been promoted in Dalgaon and Bechimari blocks with vegetables as core crop.

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

The farmers will be able to obtain greater share of the consumer price Focus on availing of Value chain services, storage facilities and market linkages through aggregation and collectivization (in the form of PACS/ FPOs). Additionally, implementation of SHG, JLG, RuPay enabled KCC and Financial Inclusion drive through banks will ultimately result in achieving the objective of inclusive growth in the rural areas of the district.

## **7. Major constraints and suggested action points for State Govt. and banking sector**

Low growth in agriculture has been observed due to farmers' ignorance, low level of capital formation and poor quality of physical infrastructure. Bank credit can act as a catalyst for capital formation. However, its efficacy would be largely dependent on the delivery efficiency of non-credit inputs such as infrastructure and extension services, which would go hand in hand to reduce farmers' ignorance. The flow of GLC during the past years has not been satisfactory. The Govt. may also consider strengthening the existing extension network, technology transfer mechanism, improving irrigation facilities, popularisation of improved and affordable agricultural implements/ machinery through establishment of custom hiring centres. Apart from the above, few other infrastructural areas which needs attention are popularizing high density cropping systems, tiered farming system, improving animal health care, activating/increasing the milk routes, improving road network, uninterrupted power supply to the industries, etc. Govt. may also encourage private investment in the district for setting up of warehouses, micro warehouses, cold storages/cold chains, etc. In order to achieve the PLP projections made for the year 2024-25, following action points have been suggested:

- Adequate and timely availability of inputs like HYV seeds, fertilizer, pesticides etc. may be ensured by the Agriculture department.
- Farmers may be motivated for taking up cultivation of high yielding crops varieties, using bio-fertilizers/bio-pesticides and adopting changes in cropping pattern for higher returns.



- Implementation of farmer mechanization through promotion of customer hiring centres by farmer co-operatives.
- Banks, line departments and extension arms should come forward to encourage adoption of Integrated Farming System in the district.
- Improving the power situation particularly in rural area for establishing and managing agro and food processing activities

## **8. Way Forward**

Timely and adequate disbursement of Credit and financial literacy of farmers to ensure timely repayment will lead to a healthy ecosystem. It is envisaged that concerted efforts of all stakeholders shall provide a fillip to the district economy in right direction.

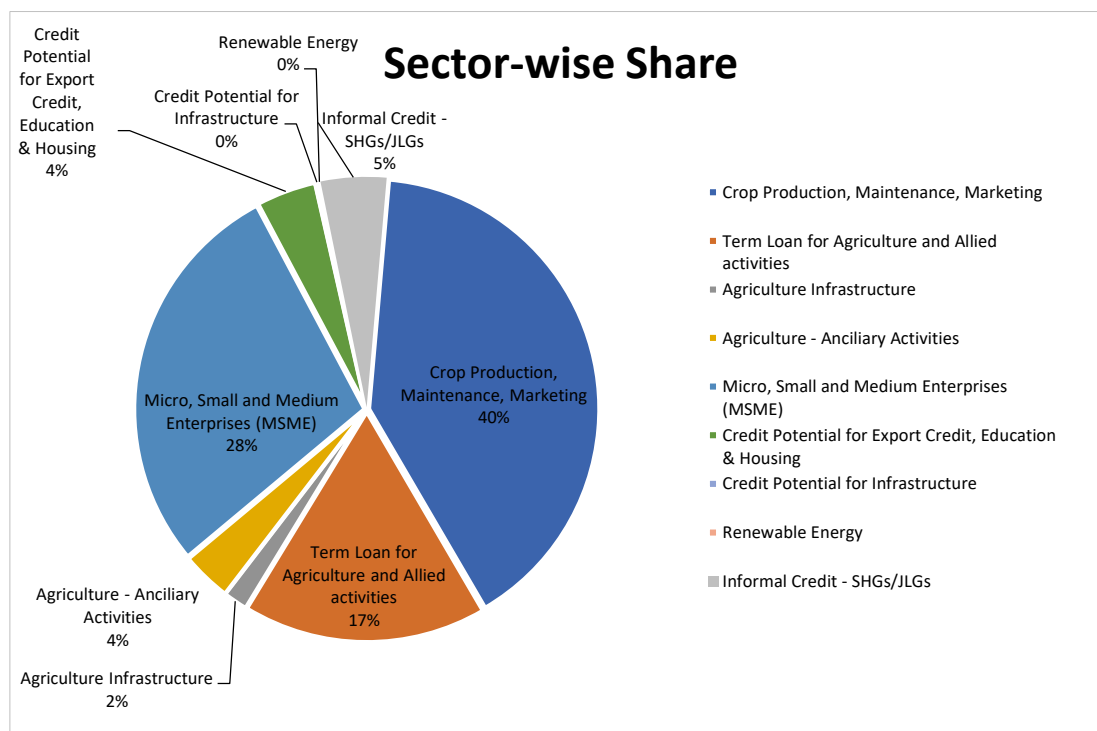
## Broad Sector wise PLP Projections 2024-25

District: Darrang

State: Assam

(Rs. lakh)

Sr. No.	Particulars	PLP Projections 2024-25
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance, Marketing	35670.94
ii	Term Loan for Agriculture and Allied activities	15198.44
	<b>Sub Total</b>	<b>50869.38</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	1513.55
<b>C</b>	<b>Agriculture - Ancillary Activities</b>	3115.60
<b>I</b>	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>55498.53</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises (MSME)</b>	25120.00
<b>III</b>	<b>Credit Potential for Export Credit, Education &amp; Housing</b>	3728.00
<b>IV</b>	<b>Credit Potential for Infrastructure</b>	216.00
<b>V</b>	<b>Renewable Energy</b>	88.48
<b>VI</b>	<b>Informal Credit - SHGs/JLGs</b>	<b>4086.00</b>
	<b>Total Priority Sector (I to V)</b>	<b>88737.01</b>



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

**District: Darrang**

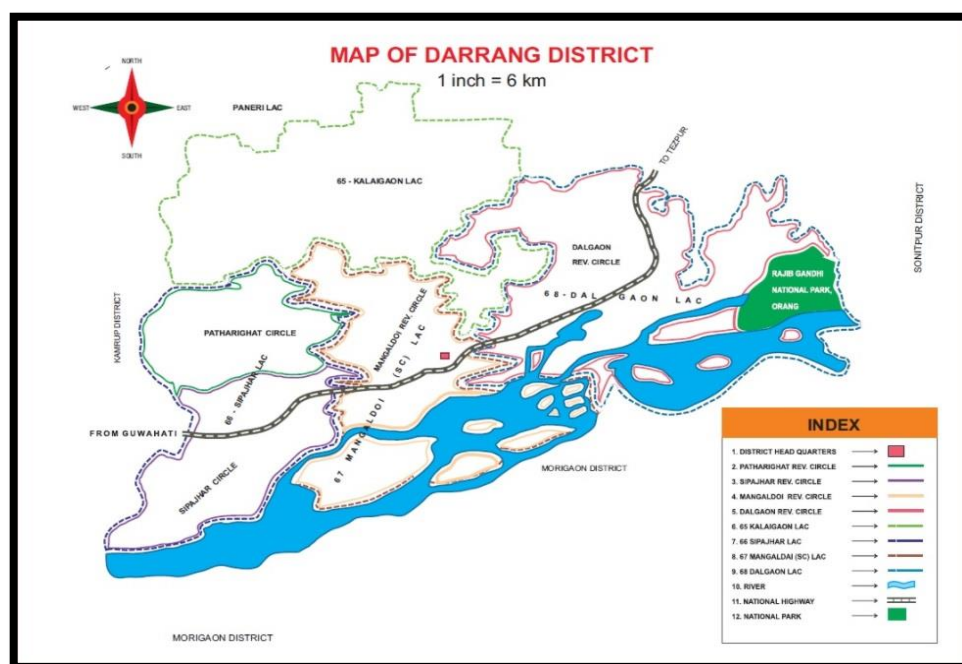
**State: Assam**

(Rs. lakh)

<b>Sr. No.</b>	<b>Particulars</b>	<b>PLP Projections 2024-25</b>
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance, Marketing	35670.94
ii	Water Resources	784.85
iii	Farm Mechanization	3239.12
iv	Plantation & Horticulture including Sericulture	1463.95
v	Forestry and Wasteland Development	111.32
vi	Animal Husbandry – Dairy	2616.71
vii	Animal Husbandry - Poultry	2330.05
viii	Animal Husbandry –Sheep, Goat, Piggery, etc.	1614.82
ix	Fisheries	2314.10
x	Farm Credit- Others, including Two Wheelers for Farmers	52.80
xi	Sustainable Agriculture Practices	670.72
	<b>Sub Total</b>	<b>50869.38</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
i	Construction of storage and Marketing Infrastructure	942.00
ii	Land Development, Soil Conservation, Watershed Development	408.35
iii	Agriculture Infrastructure - Others	163.20
	<b>Sub Total</b>	<b>1513.55</b>
<b>C</b>	<b>Agriculture - Ancillary Activities</b>	
i	Food & Agro Processing	2225.60
ii	Agriculture - Ancillary Activities - Others	890.00
	<b>Sub Total</b>	<b>3115.60</b>
<b>II</b>	<b>Total Agriculture</b>	<b>55498.53</b>
<b>III</b>	<b>Micro, Small and Medium Enterprises (MSME)</b>	
(a)	MSME - Term Loan	16400.00
(b)	MSME - Working Capital	8720.00
	<b>Total MSME</b>	<b>25120.00</b>
<b>IV</b>	<b>Credit Potential for Export Credit, Education &amp; Housing</b>	<b>3728.00</b>
a.	Export Credit	40.00
b.	Education	1200.00
c.	Housing	2488.00
<b>V</b>	<b>Credit Potential for Infrastructure</b>	<b>304.48</b>
a.	<b>Social Infrastructure Involving Bank Credit</b>	216.00
b.	<b>Renewable Energy</b>	88.48
<b>VI</b>	<b>Informal Credit - SHGs/JLGs</b>	4086.00
	<b>Total Priority Sector</b>	<b>88737.01</b>

District Profile

जिला District		Darrang		जिला District Profile		राज्य State		Assam		
1. भौतिकी प्रशासनिक विशेषताएँ PHYSICAL & ADMINISTRATIVE FEATURES						2. मृदा और जलवायु OIL & CLIMATE				
कुल भौगोलिक क्षेत्र (वर्ग किलोमीटर) Total Geographical Area (sq. km)		1585		कृषि जलवायु क्षेत्र Agro-climatic Zone		NORTH BANK PLAIN ZONE				
उप-डिवीजन संख्या No. of Sub Divisions		1		जलवायु Climate		Sub-tropical				
ब्लॉक संख्या No. of Blocks		5+1(part)		मृदा प्रकार Soil Type		Old to new alluvium, sandy to sandy loam and clay				
राजस्व गांव संख्या No. of revenue villages		552								
ग्राम पंचायत संख्या No. of Gram Panchayats		76								
3. भूमि उपयोग और उपयोगिता AND UTILISATION [ha]						4. वर्षा और मिट्टी जल परिदृश्य RAINFALL & GROUND WATER SCENARIO				
रिपोर्ट किया गया कुल क्षेत्र Total Area Reported		158500		वर्षा (मिलीमीटर) Rainfall [in mm]		साधारण Normal	वास्तविक Actual	2019-20	2020-21	2021-22
वन भूमि Forest Land		7927				2000		2337	2337	3151
क्षेत्र जो खेती के लिए उपलब्ध नहीं है Area not available for cultivation		33513		भूजल स्थिति Ground Water Scenario		Stage of G.W. Dpt.	खंडों की संख्या No of Blocks			
चरागाहों की भूमि Permanent Pasture and Grazing Land		5704				सुरक्षित Safe	जोखिम भरा Critical	कम जोखिम Semi Critical	अतिवृद्ध Over Exploited	कुल Total
विविध फसल अंतर्गत विभिन्न भूमि Land under Miscellaneous Tree Crops		5248				6	0	0	0	6
कृष्यंत्र भूमि Cultivable Wasteland		3508								
वर्तमान फसल भूमि Current Fallow		9802								
अन्य भूमि Other Fallow		3325								
बोया गया क्षेत्र Net Sown Area		73619								
कुल कृष्यंत्र क्षेत्र Total or Gross Cropped Area		133670								
एक से ज्यादा बार कृषि क्षेत्र Area Cultivated More than Once		23064								
फसल घनत्व सूचकांक एनएसए [GCA/NSA]		181.56								
6. कर्मचारी प्रोफाइल 1000 में WORKERS PROFILE [in '000]						7. जनसांख्यिकी प्रोफाइल 1000 में DEMOGRAPHIC PROFILE [in '000]				
खेती करने वाले Cultivators		107		श्रेणी Category		कुल Total	पुरुष Male	महिला Female	ग्रामीण Rural	शहरी Urban
उपरोक्त छोटी सीमांकक Of the above, Small/ Marginal Farmers		68		जनसंख्या जनगणना Population		928	475	453	873	55
कृषि श्रमिक Agricultural Labourers		46		अनुसूचित जाति Scheduled Caste		40	20	20	NA	NA
घरेलू उद्योगों में कार्यरत लोग Workers engaged in Household Industries		4		अनुसूचित जनजाति Scheduled Tribe		8	4	4	NA	NA
कृषि संबंधित गतिविधियों में कार्यरत लोग Workers engaged in Allied agro activities		41		साक्षर Literate		63.08	67.87	58.04	61.50	85.92
अन्य मजदूर Other workers		107		जीपीएल BPL						
8. गृह परिवार 1000 में HOUSEHOLDS [in '000]						9. घरेलू सुविधाएं 1000 घरों में HOUSEHOLD AMENITIES [Nos. in '000 Households]				
कुल गृह परिवार Total Households		187		ईंट/पत्थर/कंक्रीट के घर Having brick/stone/concrete houses		85	विजली आपूर्ति Having electricity supply	65		
ग्रामीण गृह परिवार Rural Households		175		पीने के पानी का स्वतंत्र स्रोत Having source of drinking water		105	स्वतंत्र तालाबों/बिंदों Having independent toilets	95		
बीपीएल गृह परिवार BPL Households		NA								
10. ग्राम स्तर की आधार संरचना VILLAGE-LEVEL INFRASTRUCTURE [Nos]						11. आंगनवाड़ी आंगनवाड़ियाँ ANGNAWADIS				
विद्युतीकृत गांव Villages Electrified		541		प्रारंभिक स्वास्थ्य केंद्र Primary Health Centres		47	अस्पताल Hospitals	1		
पोस्ट ऑफिस वाले गांव Villages having Post Offices		71		प्रारंभिक स्वास्थ्य केंद्र Primary Health Sub-Centres		163	अस्पताल बिंदाई Hospital Beds	444		
बैंकिंग सुविधा वाले गांव Villages having Banking Facilities		552		12. कृषि आधारभूत संरचना और सहायक सेवाएँ INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE [Nos]						
प्रारंभिक शिक्षा वाले गांव Villages having Primary Schools		NA		बीज केंद्र Seed Farms			कृषि सेवा केंद्र Agro Service Centres	1		
प्रारंभिक स्वास्थ्य केंद्र वाले गांव Villages having Primary Health Centres		191		उर्वरक केंद्र Fertilizer Outlets		300	मृदा परीक्षण केंद्र Soil Testing Centres	Nil		
पिंपाणीकरण वाले गांव Villages having Potable Water Supply		2305		किटनाशक केंद्र Pesticide Outlets			पंजीकृत नर्सरी Approved nurseries	1		
पक्की सड़क वाले गांव Villages connected with Paved Approach Roads		444		पंजीकृत फार्म Registered FPOs		24	कृषि विज्ञान केंद्र Krishi Vigyan Kendras	1		
13. सिंचन कवरेज IRRIGATION COVERAGE [Ha]						14. भंडारण, परिवहन और बिक्री के लिए आधारभूत संरचना INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING				
सिंचन के लिए उपलब्ध क्षेत्र (एनआईए + फॉलो) Area Available for Irrigation (NIA + Fallow)		65284		मंडी बाजार Mandis/ Markets [Nos]		8	भंडारण Godown [Nos]	8		
सृजित सिंचन क्षमता Irrigation Potential Created		32290		पक्की सड़क की लंबाई Length of Pucca Road [km]		916	भंडारण क्षमता Godown Capacity [MT]	18650		
निर्वसिंचित क्षेत्र (कुल क्षेत्र में कम से कम एक बार सिंचित) Net Irrigated Area (Total area irrigated at least once)		18690		रेलवे लाइन की लंबाई Length of Railway Line [km]		Nil	कोल्ड स्टोरेज Cold Storage [Nos]	Nil		
नहरों द्वारा सिंचित क्षेत्र Area irrigated by Canals / Channels		91		मालवाहक वाहन Goods Transport Vehicles [Nos]		NA	कोल्ड स्टोरेज क्षमता Cold Store Capacity [MT]	Nil		
कुएयों द्वारा सिंचित क्षेत्र Area irrigated by Wells		763								
तालाबों से सिंचित क्षेत्र Area irrigated by Tanks										
अन्य स्रोतों से सिंचित क्षेत्र Area irrigated by Other Sources										
उपयोगी जल वाली सिंचन क्षमता (कुल सिंचित क्षेत्र) Irrigation Potential Utilized (Gross Irrigated Area)		854								
15. प्रसंस्करण इकाइयाँ PROCESSING UNITS						16. प्रमुख फसलों का उत्पादन, उत्पादन और प्रमुख फसलों का उत्पादन PRODUCTION & YIELD OF MAJOR CROPS				
प्रसंस्करण गतिविधियों का प्रकार Type of Processing Activity		इकाइयों की संख्या No. of units		फसल Crop		क्षेत्र Area ('000 ha)	उत्पादन Prod. ('000 MT)	उत्पादकता Productivity kg/ha	औसत उत्पादकता Avg. Yield	
खाद्य प्रसंस्करण Food Processing		23		Cereals		74594	274013	3673.39	13.81	
कृषि प्रसंस्करण Agro Processing		69		Pulses		6731	5735.94	852.17	0.85	
				Oilseed crops		22638	14573.54	6.64	0.64	
				Fibre crop & sugarcane		4205	58020	13797.85	43.21	
				Horticulture crops including spices and vegetables		26978	317065	11752.72	149.5	
17. पशु जनगणना अनुसूची अनुसार ANIMAL POPULATION AS PER CENSUS [Nos]						कपास के लिए काटा हुआ दालिची (भारत में 177.8 किलोग्राम प्रति बाल) Production of Cotton (lint) is in Bales (177.8 kg per bale in India)				
पशु श्रेणी Category of animal		कुल Total	नर Male	मादा Female	18. संयुक्त गतिविधियों के लिए आधारभूत संरचना INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES [Nos]					
मवेशी संकर बैटल-क्रॉस ब्रेड cattle-Cross bred		457426	NA	NA	पशु चिकित्सालय/पशु चिकित्सालय Veterinary Hospitals/ Dispensaries		24	डेयरी सहकारी समितियाँ Dairy Cooperative Societies	54	
मवेशी स्वदेशी बैटल-इंडीजन्स cattle - Indigenous			NA	NA	रोग निदान केंद्र Disease Diagnostic Centres		0	दूध संग्रह केंद्र Milk Collection Centres	3	
भैरों Buffaloes		37070	NA	NA	कृत्रिम प्रजनन केंद्र Artificial Insemination Centers [Nos]		1	मछली पालक समाज Fishermen Societies	14	
भेड़ संकर बैटल-क्रॉस ब्रेड sheep-Cross bred			NA	NA	पशु प्रजनन फार्म Animal Breeding Farms		Nil	मछली पालक मछली पालक fish seed farms	7	
भेड़ स्वदेशी बैटल-इंडीजन्स sheep - Indigenous		35088	NA	NA	पशु चिकित्सालय/पशु चिकित्सालय Animal feed manufacturing units [Nos]		Nil	पोल्ट्री चिकित्सालय Poultry hatcheries [Nos]	1	
बकरी Goat		161879	NA	NA	चारा फार्म Fodder Farms [Nos]		Nil	लाइसेंस्ड गोशालाएँ Licensed Slaughter houses [Nos]	Nil	
शुकर संकर बैटल-क्रॉस ब्रेड pig - Cross bred			NA	NA	19. दूध, मछली, अंडा उत्पादन और प्रति व्यक्ति उपलब्धता MILK, FISH, EGG PRODUCTION & PER CAPITA AVAILABILITY					
शुकर स्वदेशी pig - Indigenous		21665	NA	NA	मछली Fish		उत्पादन Prod. [MT]	13918.21	प्रति व्यक्ति उपलब्धता Per cap avail. [gm/day]	13.82
घोड़ा/गाध/ऊँट Horse/Donkey/Camel		NA	NA	NA	अंडा Egg		उत्पादन Prod. [lakh Nos]	138.58	प्रति व्यक्ति उपलब्धता Per cap avail. [nos/p.a.]	10
मुर्गी संकर बैटल-इंप्रूव्ड Poultry - Improved			NA	NA	दूध Milk		उत्पादन Prod. [lakh LPD]	91.03	प्रति व्यक्ति उपलब्धता Per cap avail. [gm/day]	0.02
मुर्गी स्वदेशी Poultry - Indigenous		770404	NA	NA	मांस Meat		उत्पादन Prod. [MT]	7263500	प्रति व्यक्ति उपलब्धता Per cap avail. [gm/day]	19900
Sources (if not mentioned against the respective item):						Item Nos. 1, 6, 7, 8, 9 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources & CGWB Report 2022; Item No. 8 - NREGA Report; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET & Dept. of Agr./Dir. of Eco. & Stat.; Item No. 17 - AH Census 2019; Item Nos. 18 & 19 - Dept. of Animal Hus./Dir. of Eco. & Stat.				



## District Profile - Write up

### Predominant Economic Activities

The economy of the Darrang district is basically agrarian where the majority (about 85%) of the population is engaged in agriculture and allied activities. The major crop grown in the district is Paddy. The district also produces various types of Horticulture crops mainly Banana, Brinjal, Melons, Assam Lemon, Mushroom etc. The gross cropped area and net sown area of the district is 133670 ha and 73619 ha respectively and the crop intensity was worked out at 181.56%. The Net Irrigated Area is only 25.38% of the Net Sown Area which indicates that most of the agriculture activities are rainfed and thus susceptible to the vagaries of the climate. Creation of irrigation infrastructures and rainwater harvesting structures will go a long way in bringing sustainability in agriculture production and enhance the income of the farmers. The average land holding per farmer family is less than 2 hectare. The total rice production in the district during the year 2022-23 was 148626 MT and total area covered under paddy was 58022 Ha.

As the district is nearby to Guwahati, majority of the populace engage themselves in day to day livelihood at Guwahati, however, a few good social organizations have mandated in order to uplift the district. Many of the NGOs are engaged with the State govt in order to uplift the district in Agriculture & Rural development. These NGOs are also working with NABARD in the district thereby fulfilling our mandate towards rural prosperity, through various of our interventions like millet mission, FPOs, agri value chain activities.

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

The important factors causing impediment towards agriculture prosperity is practice of mono-cropping and recurrence of annual floods. Cropping intensity stood at 181.56%. In addition to this, recovery of over-dues have become an increasing concern for banks, which accounted for drop in crop loan disbursement year on year and subsequently inhibiting growth in GLC in agri & allied sector.

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

In order to achieve the PLP projections made for the year 2024-25, following action points have been suggested –

- Coverage of more numbers of farmers under PMFBY, which is in implementation.
- Provision of adequate quantity of water supply through Irrigation by Govt. Effective utilization of operating schemes of Deptt. Implementation of PMKSY the concerned deptts effectively.
- Coverage of eligible farmers under KCC by Banks on a cluster basis and proper identification of farmers. Special emphasis on scaling up of KCC to Animal Husbandry as well as Fishery sector
- Timely credit disbursement under Agriculture Term lending should be emphasized by banks as it would have a long term impact on economic growth.
- Focus to be given by the banks towards diversifications in the loan portfolios.
- Recovery of overdues which have become an increasing concern for banks should be given priority and strong mechanism of monitoring and recovery should be established by the banks.
- Proper co-ordination among banks, Govt Departments to ensure effective implementation of schemes.
- Financing of post-harvest management infrastructure by the banks to entrepreneur, farmer collectives, SHG federations by Banks under Agri Infrastructure Fund.

Banking Profile

बैंकिंग प्रोफाइल Banking Profile											
राज्य District	Darrang			राज्य State Assam	अग्रणी बैंक Lead Bank			UCO Bank			
1. नेटवर्क और पहुँच NETWORK & OUTREACH (As on 31/03/23)											
एजेंसी Agency	बैंको/सोसाइटी की संख्या No. of Banks/Soc.	शाखाओं की संख्या No. of Branches				संबन्धित गैर-औपचारिक एजेंसियों की संख्या No. of non-formal agencies associated			प्रति बैंक पहुँच Per Branch Outreach		
		कुल Total	ग्रामीण Rural	अर्ध शहरी Semi-urban	शहरी Urban	सूक्ष्म वित्तीय संस्थान mFIs/mFOs	एसएचजी/ जेएलजी SHGs/JLGs	बीसी/ बीएफ BCs/BFs	गाँव Villages	परिवार Households	
वाणिज्यिक बैंक Commercial Banks	18	40	9	21	Nil	4	3392	69	235	63970	
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	1	15	13	2	Nil	Nil	8391	Nil	329	78185	
ज़िला मध्यवर्ती सहकारी बैंक District Central Coop. Bank	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	
सहकारी कृषि और ग्रामीण विकास बैंक Coop. Agr. & Rural Dev. Bank	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	
प्राथमिक कृषि सहकारी सोसाइटी Primary Agr. Coop. Society	21	21	21	Nil	Nil	Nil	Nil	Nil	Nil	Nil	
अन्य Others	2	2	Nil	2	Nil	2	200	Nil	Nil	Nil	
सभी एजेंसियाँ All Agencies	42	78	43	25	Nil	6	11983	69	564.00	142155	
2. जमा बकाया DEPOSITS OUTSTANDING											
एजेंसी Agency	खातों की संख्या No. of accounts					जमा राशि (रु. लाख में ) Amount of Deposit [Rs.lakh]					
	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)	
वाणिज्यिक बैंक Commercial Banks	NA	NA	NA	NA	NA	183713.62	205575.41	240461.31	16.97%	82.39%	
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	36772.53	40251.80	42229.26	4.91%	14.47%	
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	7893.33	8506.94	9151.12	7.57%	3.14%	
अन्य Others	NA	NA	NA	NA	NA	0.00	0.00	0.00	Nil	0.00%	
सभी एजेंसियाँ All Agencies	NA	NA	NA	NA	NA	228379.48	254334.15	291841.69	14.75%		
3. ऋण और आग्रिम DEBTS OUTSTANDING											
एजेंसी Agency	खातों की संख्या No. of accounts					ऋण और आग्रिम (रु. लाख में ) Loans & Advances Outstanding [Rs.lakh]					
	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)	
वाणिज्यिक बैंक Commercial Banks	NA	NA	NA	NA	NA	135111.56	147213.79	181783.56	23.48%	90.01%	
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	17571.12	19435.92	19719.91	1.46%	9.76%	
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	930.53	431.62	445.9	3.31%	0.22%	
अन्य Others	NA	NA	NA	NA	NA	0.00	0.00	0.00	Nil	0.00%	
सभी एजेंसियाँ All Agencies	NA	NA	NA	NA	NA	18501.65	19867.54	201949.37	916.48%		
4. नकद जमा-अनुपात CD-RATIO											
एजेंसी Agency	सीडी अनुपात CD Ratio			5. वित्तीय समवेशक के तहत प्रदर्शन (खातों की संख्या) PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)							
	31-Mar-21	31-Mar-22	31-Mar-23								
वाणिज्यिक बैंक Commercial Banks	73.54	71.61									
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	47.78	48.29									
सहकारी बैंक Cooperative Banks	11.79	5.07									
अन्य Others	0.00	0.00									
सभी एजेंसियाँ All Agencies	133.12	124.97	69.33								
6. राष्ट्रीय लक्ष्यों को पूरा करने के लिए प्रदर्शन (31/03/23) PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/23)											
एजेंसी Agency	प्राथमिक क्षेत्र ऋण Priority Sector Loans		कृषि क्षेत्र को ऋण Loans to Agr. Sector		कमजोर वर्गों को ऋण Loans to Weaker Sections		डीआरआई योजना के अंतर्गत ऋण Loans under DRI Scheme		महिलाओं को ऋण Loans to Women		
	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	
वाणिज्यिक बैंक Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
अन्य Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
सभी एजेंसियाँ All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
7. वार्षिक ऋण योजनाओं के तहत एजेंसी-वार प्रदर्शन AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS											
एजेंसी Agency	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत उपलब्धि (%) Average Ach.[%] in last 3 years	
	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]		
वाणिज्यिक बैंक Commercial Banks	53555.44	39008.44	72.84	59623.38	31223.73	52.37	29777.08	58326.53	195.88	107.03	
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	11921.34	2446.46	20.52	13165.19	5954.96	38.40	10634.71	12045.21	113.26	57.39	
सहकारी बैंक Cooperative Banks	157.09	31.85	20.28	172.56	105.24	60.99	708.98	16733.87	2360.27	813.85	
अन्य Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
सभी एजेंसियाँ All Agencies	65633.87	41486.75	63.21	72961.13	36383.93	49.87	41120.77	87105.61	211.83	108.30	
8. वार्षिक ऋण योजनाओं के तहत क्षेत्र-वार प्रदर्शन SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS											
बड़े क्षेत्र Broad Sector	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत उपलब्धि (%) Average Ach.[%] in last 3 years	
	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]		
फसल ऋण Crop Loan	20147.73	3451.16	17.13	23416.01	6470.91	27.63	8934.46	5854.17	65.52	66.60	
मियादी ऋण (कृषि) Term Loan (Agr)	19424.94	12393.13	63.80	19677.52	9448.95	48.02	7513.56	15793.11	210.19	181.88	
कुल कृषि ऋण Total Agri. Credit	39572.67	15844.29		43093.53	15919.86	36.94	16448.02	21647.28	275.72	128.85	
एमएसएमई MSME	22211.00	23096.15	103.99	22008.99	13178.97	59.88	20559.87	28384.89	138.06	209.89	
अन्य प्राथमिकता क्षेत्र Other Priority Sectors*	3850.20	2546.31	66.13	7858.10	7285.10	92.70	4112.88	37073.44	901.40	459.30	
कुल प्राथमिकता क्षेत्र Total Priority Sector	65633.87	41486.75	63.21	72961.13	36383.93	49.87	41120.77	87105.61	211.83	183.69	
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		
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
*अन्य प्राथमिकता क्षेत्र में निर्यात ऋण, शिक्षा, आवास, सामाजिक आधारभूत संरचना तथा नवीकरणीय ऊर्जा क्षेत्र शामिल हैं OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy											
स्रोत Sources : SLBC website and LDM, Darrang											

## **Banking Profile – Write up**

### **Financial performance of the banks in the district-**

A total of 42 banks are operating in the district including AGVB, ACAB and PACS with total 78 branches. UCO Bank is the Lead Bank in the district. It was observed that the credit disbursement under Agriculture remained stagnant, however the disbursement under Term loans and MSME has improved in comparison the previous three years. Under the Annual Credit Plan, the total credit extended by banks stood at Rs.87105.61 lakh during the year 2022-23.

CD ratio during 2022-23 stood at 69.33% as compared to 124.97% during 2021-22. There are 21 Primary Agriculture Credit Societies (PACS) in the district. However poor credit offtake by PACS have lead to less than 2% share of co-operative banks in loans outstanding, subsequently leading to comparatively lower CD ratio.

### **Performance of banks under special programmes**

The Social Security Schemes of PMJJBY, PMSBY and APY schemes have been implemented by banks and as on 31.03.2023, a total number of 81333, 206753 and 33131 has been enrolled under PMJJBY, PMSBY and APY schemes. As on 31.03.2023, 861237 accounts have been opened under PMJDY. In the district, all blocks have been declared as intensive blocks. Total no. of KCC outstanding in district stood at 35120 with an amount outstanding of Rs 21414.13 lakh, as on 31.03.2023. Under KCC Animal Husbandry and Fisheries the outstanding stood at Rs. 513.94 lakh (149 nos.) and Rs 740.01 lakh (643 nos.) respectively as on 31.03.2023. The district has a RSETI sponsored by UCO Bank imparting various training programmes in both farm as well as non-farm sector.

### **Financial health of the banks in the district**

The performance under ACP 2022-23 has recorded a significant improvement and banks could achieved 211.83% of the target. Although, performance under crop loan has decreased from Rs.6470.91 lakh during 2020-21 to Rs.5854.17 lakh during 2022-23, but credit towards Agri. Term Loan has recorded a positive growth over the previous few years and during 2022-23, banks have disbursed an amount of Rs. 157.93 crore, an achievement of 210.19% of the target. Credit disbursement under MSME sector has experienced a disbursement of Rs.23096.15 lakh during 2020-21, Rs.13178.97 lakh and Rs.28384.89 lakh during 2022-23.

### **Other credit delivery systems in the district**

Presence of other credit delivery systems like NBFC, MFIs are quite minimal in the district, hence no major breakthrough could be assessed. Further, the district has 69 BC/BFs attached to various banks, are providing banking services in remote areas of the district.



### Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

#### Methodology

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

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

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

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

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

Sr. No.	Sector	Methodology of estimation of credit potential
		<p>acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;</p> <ul style="list-style-type: none"> <li>Calculation of requirement of no. of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; Adjustment of tractor potential with land holdings</li> <li>Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters, etc.</li> </ul>
4	<b>Plantation and Horticulture</b>	<ul style="list-style-type: none"> <li>Estimation of additional area that could be brought under plantation crops based on area of cultivable waste land likely to be treated and brought under plantation crops;</li> <li>Feasibility and possibility of shifting from food crops to plantation crops; replanting by taking into account approximate economic life of a few plantation crops; potential for rejuvenation of existing plantation</li> </ul>
5	<b>Animal Husbandry – Dairy</b>	<ul style="list-style-type: none"> <li>Collection of data on number of milch animals as per the latest census</li> <li>Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows;</li> <li>1/6<sup>th</sup> of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2<sup>nd</sup> and 3<sup>rd</sup> lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.</li> </ul>

## Utility

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

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

### **Limitations and constraints**

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

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

## Chapter 1

### Important Policies and Developments

#### 1.1 Policy Initiatives - Government of India

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

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

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

##### **Priorities of the Budget: Saptarishi**

##### **1. Inclusive Development**

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

##### **2. Reaching the Last Mile**

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

##### **3. Infrastructure and Investment**

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

##### **4. Unleashing the Potential**

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

##### **5. Green Growth**

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

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

## **6. Youth Power**

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

## **7. Financial Sector**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## **1.3 Policy Initiatives – NABARD**

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

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

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

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

### **1.3.3 Special Refinance Scheme**

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

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

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

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

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

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

### **1.3.6 Micro Credit Intervention**

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

### **1.3.7 Financial Inclusion**

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

### **1.3.8 Institutional Development**

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

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

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

### **1.3.9 Farm Sector Development**

- **Central Sector Scheme on Formation and Promotion of 10,000 FPOs:**

NABARD, as one of the Implementing Agencies under the scheme, has empanelled 110 Agencies to work as CBBOs across the country. As on 31 March 2023, NABARD has sanctioned 1,751 FPOs wherein a total of 3.04 lakh farmers have taken the membership.

- **Climate Change:** NABARD has facilitated sanction of 40 projects with a total financial outlay of Rs.1,852.61 crore under various funding mechanisms viz., Adaptation Fund (AF), National Adaptation Fund for Climate Change (NAFCC) and Green Climate Fund (GCF).



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

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

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

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

## **1.4. Policy Initiatives – State Government**

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

### **1.4.2 Digital transformation in the Government**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

#### **1.4.11 Climate Change**

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

#### **1.4.12 Agriculture:**

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

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

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

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

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

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

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

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

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

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

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

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

#### **1.4.14 Fisheries:**

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

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

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

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

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

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

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

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

#### **1.4.17 Tourism:**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Source: Report of RCS, Govt. of Assam

Source: Statistical Handbook  
Assam 2022

\* RCS, Govt. of Assam

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

**“Mukhya Mantrir Laghu Udyog 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****2.1 Farm Credit****2.1.1 Crop Production, Maintenance & Marketing****2.1.1.1. Status of the sector in the district**

Farming is the major occupation in Darrang district. The district falls under the North Bank Plains Agro climatic zone. The normal Gross Cropped Area and Net Sown Area for the district are 1,33,670 hectare and 73,619 hectare respectively. During the past 10 years, the GCA expanded in Darrang district in the range of 1124 hectare. The Net sown area constituted about 46.44 % of the total Geographical area, which is 1,58,500 hectare. Out of the Net sown area, 25.38 % is irrigated and the remaining is under rain fed cultivation. The cropping intensity of the district is 181.56%. About 89% of land holdings are with small and marginal farmers and the average size of the holdings is 0.92 hectare. Hence, the small and marginal farmers are the decisive factor in influencing the growth of farm sector in the district. Winter Paddy is the major crop grown in the district occupying about 35.65% of the GCA while rape & mustard seeds and jute are the other major crops sharing about 15% and 0.26% of the GCA respectively. Department of Agriculture is implementing various centre and state government schemes in the district to promote a diversified cropping pattern. Crop wise gross area covered in Darrang district- 2022-23.

Sl. No	Name of Commodity	Area under Cultivation (ha)	Percentage (%)	Remarks
01	Cereals	74594	55.80	Includes paddy, maize, wheat, millet & other cereals
02	Pulses	6731	5.04	Green/black gram, lentils, peas, arhar, others
03	Oilseeds	22,638	16.94	Rape & mustard, linseed, castor, ground nut, etc.
04	Fibre Crops	3827	2.86	Jute, cotton, mesta, sugarcane
05	Sugar Crops	378	0.28	Potato, Sweet potato
06	Kharif Vegetables	5080	3.80	Tomato, okra, peas
07	Rabi Vegetables	12157	9.09	Soyabean, rajma, grass pea
08	Spices & Condiments	3,167	2.37	Garlic, coriander, black pepper, ginger, turmeric
10	Fruits	5,098	3.81	Pineapple, banana, coconut, papaya, assam lemon, guava, litchi
	<b>Total</b>	<b>1,33,670</b>	<b>100.00</b>	

(District Agriculture dept, Darrang)

**Consumption of fertilizer during 2021-22**

	Nitrogen (N)	Phosphorous (P)	Muriate of Potash (K)	Total (N+P+K)	Consumption (Kg / ha)
Darrang	11.340	4.512	2.019	17.870	148.680
Assam	163.019	44.950	32.588	240.629	61.373

( Source – Assam statistical handbook-2022)

- Procurement of Paddy (Rs.2183/- per quintal) and mustard (Rs.5450/- per quintal) is being encouraged (target for state: Paddy : 10 lakh MT , Mustard : 45,700 MT)
- **Incentive to Activate Dormant KCCs** incentive of Rs.3000/- to every farmer on activating his dormant Kisan Credit Card.
- **Zero interest on crop loans**  
Govt. of Assam will provide 4% interest subvention in addition to the Govt. of India 3% incentive to the farmers for prompt repayment for loans upto Rs.2 lakh. The effective rate for such loans would therefore become zero for the farmers.
- **Scheme for Tractor Financing under CMSGUY**  
Govt. of Assam is implementing a new scheme of providing a tractor to a group of farmers in every revenue village at a subsidy of 70%.
- **Ru-pay KCC for every farmer in Assam** a special intervention to be implemented jointly by Govt. of Assam, NABARD and the banks in Assam to issue 8 lakh new KCC to universalize coverage of KCC in the state.
- **Interest Subvention Scheme for short term crop loan.** The Union Cabinet has approved an interest subvention of 1.5 per cent per annum on short-term agriculture loan up to Rs 3 lakh to ensure adequate credit flow in the agriculture sector. It has been conveyed that Interest Subvention of 1.5 per cent will be provided to lending institutions (Public Sector Banks, Private Sector Bank, Small Finance Banks, Regional Rural Banks, Co-operative Banks for the financial year 2022-23 to 2024-25 for lending short term agri-loans upto Rs.3 lakh to the farmers.
- **PM-KISAN :** The Govt. of India has introduced the **Pradhan Mantri Kisan Samman Nidhi** scheme in which 120 million small and marginal farmers who have less than 2 hectares of landholding will get up to Rs.6,000 per year as minimum income support.
- **Government of Assam has announced implementation of the following schemes:** The Chief Minister's Samagra Gramya Unnayan Yojana (CMSGUY) was launched as a Mega Mission promoting nine Sub-Missions. Dept. of Agri to bring in modifications in the scheme – Distribution of Mini Rice Mill, Distribution of Mini Truck, Distribution of Combined Harvester, Fortified Rice Kernel Blending Machine, Distribution of 1000 units of submersible solar pump and 500 units of grid connected individual agri pumps. 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 focus is on self-sufficiency of food grains, oilseeds and horticultural products. 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.
- As 2023 is the International Year of Millet, NABARD has initiated a Model Millet Project in the district to give fillip and introduce commercial cultivation of Millet. Under the project, 50 farmers have taken up Foxtail Millet cultivation in 150 Bigha of Land in Sipajhar and Paschim Mangaldoi. This initiative is expected to help in more farmers being drawn towards millet cultivation, especially in the light of Government's decision to introduce millet as part of mid-day meal scheme.
- In the district, 2 FPOs under Central sector scheme are currently operational – both of which with vegetables as focus crop – in Dalgaoon and Bechimari area. Both the FPOs are promoted by AAU, Jorhat.
- Total number of KCC issued in the district as on 31 March 2023 stood at 36299, with an outstanding amount of Rs. 21577 lakh. Number of RuPay KCC card stood at 18056.



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

Majority of the cultivation in the district is rainfed. Darrang receives total rainfall about 1700 mm to 1880 mm per year and more than 70% distributed in 7 months i.e. from April to October. Irrigated area has increased with the installation of STW, mainly in Boro rice and also in vegetable area. Net irrigated area in the district stood at 18690 ha, of which 6485 ha is contributed from surface flow (canals). In winter season, rainfall is less and crops suffer from water stress and need irrigation. Even in areas with higher rainfall there is need of irrigation in critical periods.

- **Availability of support services:**

District Agriculture Office through 3 Agricultural Sub-divisions, 13 Agri. Dev. Officers manning the Agriculture Circles and 116 AEAs facilitate agriculture development and implement various policies & projects of State/Central Government and other agencies in the district. There are 21 GPSS and 1264 Field Management Committees (FMC) or Pathar Parichalana Samities (PPS). Supplies of various agricultural inputs are taken care of by Retail agents/traders. 02 seed farms under the Department & ASC Ltd. have been leased out. However, extension services in the District suffer due to large number of vacancy in the post of AEAs.

- **Marketing Facility:**

Agricultural market infrastructure in the district is dominated by middlemen. Lack of storage facilities, poor means of transport and communication etc., are the major constraints. There is one regulated market at Kharupetia. Jute Corporation of India has one procurement centre at Kharupetia. However, farmers have to sell most of their produce to middlemen at unremunerative prices. Establishment of NEZONE Jute industries at Kharupetia provided farmers an opportunity to sell at remunerative prices.

National Food Security Mission (Rice) and Rashtriya Krishi Vikas Yojana are being implemented in the district. Demonstration of technologies, such as, SRI method for Rice, improved package of practices, use of hybrid seeds, development of seed village, distribution of Kono Weeder etc. were undertaken.

Establishment of ATMA has given a direction for development of agriculture sector and efforts at training and other supportive activities is likely to promote cultivation of crops with modern practices and thereby enhancing demand for credit.

The Krishi Vigyan Kendra - Darrang is providing technical inputs to farmers. This has the potential to enable more farmers adopt new/appropriate practices for crop cultivation as well as take up multiple cropping.

**Ground Level Credit Flow**

The quantum of crop loan extended by banks in the district is given below:

(Rs.lakh)

2018-19	2019-20	2020-21	2021-22	2022-23
7797.63	5048.34	3451.61	6470.91	5854.17

(Source: LBO, Darrang and SLBC)

**The policy emphasis are on:**

- Bringing green revolution in eastern region - to improve rice based cropping pattern by way of (i) increasing Seed Replacement Ratio (SRR), (ii) popularising System of Rice Intensification (SRI), (iii) creating seed storage facility with the help of NABARD and (iv) developing multi resistant crop varieties.

- Integrated development of pulses villages in rainfed areas.
- Increasing the production of millets.
- Promoting organic farming methods combining modern technology with traditional farming practices.
- In fact, as envisaged for the Second Green Revolution, the situation calls for a change in cropping pattern with greater emphasis on maize, millets and pulses.

### 2.1.1.3. Assessment of Potential for the financial year 2024-25 (in both physical and financial terms)

The area under various crops have been carefully selected and based on expected GCA, existing policies and trends, the credit potential is assessed. Scale of Finance (SoF) finalized by the State Level Technical Committee (SLTC) has been considered for arriving at the estimates. Accordingly, the credit potential for Crop production/ Maintenance & Marketing activities in the district for 2024-25 is estimated at Rs.37693.36 lakh. The crop-wise physical and financial estimations are given in following table.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Summer Paddy (Boro)	0.618	5700	3522.60	3522.60
ii	Winter Paddy (Sali)	0.717	15000	10752.00	10752.00
iii	Wheat	0.580	90	52.20	52.20
iv	Mustard/Rape	0.470	3450	1621.50	1621.50
v	Jute	0.634	450	285.12	285.12
vi	Potato	1.801	1350	2431.19	2431.19
vii	Chilli	1.034	950	982.42	982.42
viii	Brinjal	0.971	1000	971.08	971.08
ix	Peas	0.496	1250	620.00	620.00
x	Tomato	1.027	750	770.60	770.60
xi	Cabbage	1.136	1150	1306.65	1306.65
xii	Cauliflower	1.134	1200	1360.80	1360.80
xiii	Pulses (Black Gram/Green Gram)	0.477	740	353.13	353.13
xiv	Sugarcane	1.200	255	306.00	306.00
xv	Maize	0.543	1600	868.01	868.01
xvi	Autumn Paddy (Ahu)	0.724	1500	1085.70	1085.70
xvii	Hybrid Napier Grass	0.183	550	100.69	100.69
xviii	Fodder Maize	0.090	550	49.50	49.50
	<b>Crop Loan Total</b>		<b>37535</b>	<b>27439</b>	<b>27439</b>
	Add : 10% on Bank loan for Consumption/ Subsistence purpose			2743.92	2743.92
	Add : 20% for Repairs & Maintenance of Farm Assets			5487.84	5487.84
	<b>Sub-Total</b>		<b>37535</b>	<b>35670.94</b>	<b>35670.94</b>

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

## 2.1.2 Water Resources

### 2.1.2.1 Status of the sector in the district

Topography of the district is generally plain with new as well as old alluvial soil and is drained

by a number of rivers and tributaries of the Brahmaputra. The district covers vast char areas in the south. The net ground water availability for future irrigation development is 57168 ham and the stage of ground water development is 31%. The net ground water availability for future irrigation development in the district is 24265 ham. The present stage of ground water development is 16%. {Source CGWB, NER, Guwahati-Assessment report on Dynamic Ground water Resources of Assam as on March, 2017}

As per data available with Central Ground Water Board regarding ground water utilization, all the blocks in the district are in the safe category. The ground water potential is very high in the district, while its exploitation is poor. Depth of water bearing stratum is around 25 to 35 metres (ground water table varies from 10 to 35 mtr during winter and 2 to 15 mtr during monsoon) and in Dumunichowki area Artesian wells are feasible.

### Status of water availability

Sr. No.	MCM per Ha	Kharif	Rabi and summer	Total
	Sources			
<b>1</b>	<b>Surface Irrigation</b>			
(i)	Canal(Major & Medium Irrigation)	Nil	Nil	Nil
(ii)	Minor Irrigation tanks	Nil	Nil	Nil
(iii)	Lift Irrigation/Diversion	1810	968	2778
<b>2</b>	<b>Ground Water</b>			
(i)	Deep Tube Well	1830	880	2710
(ii)	Shallow Tube Wells	30	20	50

Source: Office of Executive Engineer, Irrigation Department, Darrang

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

There are two implementing agencies for irrigation projects in the district viz., Irrigation Department, which takes up Schemes mainly where the Command Area is more than 50 Ha and Agricultural Engineering Wing of Agriculture Department that takes up some key projects like Shallow Tube Wells (STWs), Low Lift Pump (LLP), Flow Irrigation etc. Most of the minor irrigation projects implemented in the district were funded under AACP with 70% subsidy and 30% beneficiary's contribution. As a result, credit to the sector is meager. Development of Minor Irrigation by way of STWs, LLP etc. under different programmes are being implemented by the engineering wing of Agriculture Department. Singrimari FIS constructed under RIDF-X has created on irrigation potential of 1038 ha. Under various tranches of RIDF, 23 minor irrigation projects have been implemented/ under implementation with RIDF assistance amounting Rs 30.34 crore. The irrigation projects in the primarily comprised of Flow and Lift irrigation schemes and construction of Deep Tube Wells (DTW).

The gross and net irrigated area in the district have been 854 hectares and 18690 hectares respectively during 2021-22 against a total irrigation potential created of 32290 hectares. While, the total rainfed area is 10922 hectares. Due to abundance of rainfall, the major portion of agriculture in the district is dependent on rainfed conditions, while only less area is cultivated under irrigated conditions.

### Irrigation Based Classification

Irrigated (Area in Ha)			Rainfed (Area in ha)	
Irrigation potential created	Irrigation Potential created	Net Irrigated Area	Partially Irrigated/Protective Irrigation	Un- Irrigated or Totally Rainfed
32290	32290	18690	NA	10922

(Source: Assam Statistical Handbook 2021 & 2022)

The increase in cultivation of Rabi crops (especially vegetables) & Boro paddy (being the only crop for many flood ravaged farmers) results in consequential increase in demand for irrigation.

### Irrigation Potential Utilisation

Irrigation plays a significant role in poverty reduction and economic growth. State Government is giving high priority to Irrigation Development. Agriculture constitutes the largest share of water consumption amongst various uses followed by the domestic and industrial uses. However, the irrigation potential utilization is below par and provides enormous scope of improvement. The status of irrigation potential created in the district vis a vis actual utilization is indicated below

	Major & Medium			Minor					
	Surface flow	Surface lift	Total	Surface flow	Surface lift	DTW	STW	PMKSY HKKP Tube wells ph-1	Total
Potential Created	0	0	0	26877	1808	3090	80	1065	32290
Utilized									763

(Source, Assam Statistical Handbook 2022)

### Major Irrigation Scheme – Ongoing projects

There is a considerable potential for agricultural growth in the State by increasing cropping intensity, raising crop yield and diversifying into pulses and oilseeds through irrigation. Considering the uncertainties in the production of Kharif crop due to flood and high rainfall, the State Agriculture Department has laid 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 on 31 March 2022, the state has created irrigation potential of 10.59 lakh hectares. However, currently there are no major or medium irrigation projects in Darrang.

### Pradhan Mantri Krishi Sinchai Yojana

Out of about 141 mha of net area sown in the country, about 65 million hectare (45%) is presently covered under irrigation. With view to address the water scarcity situations and ensuring more equitable use of water, the Govt. of India launched Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) during 2015-16, which envisage the concept of “*water for every farm*” and “*more crop per drop*” to which, NABARD is a key stakeholder. The main objectives of the scheme are to achieve convergence of investments in irrigation at the field level, enhance the physical access of water on the farm and expand cultivable area under assured irrigation for providing ‘Har Khet Ko Pani’. Under this initiative, it is targeted to enhance irrigation efficiency by about 20% and creating 28.5 million ha additional area under irrigation. Under PMKSY-HKKP Tube wells (Ph 1) initiative, 1065 ha of irrigation potential have been in created in Darrang during 2021-22. The GLC flow in Water Resources for last two years has been indicated below:

2020-21		2021-22	
No	Amt. (Rs. lakh )	No	Amt. (Rs. lakh )
0	0	3	4.92

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

The direct benefit in terms of production and productivity on account of increase in irrigation potential has resulted in greater enthusiasm among farmers. The shallow tube well is expected to become more popular in the coming years in the district. The ground level disbursement in the

sector is not at all encouraging. Considering the factors mentioned above PLP projection for 2024-25 is as follows:

(Rs. in lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Shallow Tube well (Dia -80 mm, depth - 45 m) with 5HP DPS	1.047	165	172.80	172.81
ii	Diesel Pump Set (5 HP)	0.350	185	64.75	64.75
iii	Shallow Tube well with Solar Photovoltaic (1 HP)	2.587	100	258.70	206.95
iv	STW (Dia-80mm, depth 45 m) with 2 HP EPS	0.454	170	77.23	77.24
v	STW with 2 HP Solar PV	3.614	91	328.87	263.10
	<b>Sub- Total</b>		<b>711</b>	<b>902.35</b>	<b>784.85</b>

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

## Climate Change

The Climate change affects the availability of water supply in agriculture. With the rise in temperature, the rate of evaporation of water into atmosphere also increases which dry out some areas and results in excess precipitation in some other areas. In order to mitigate the impact of climate change in agriculture, use of micro irrigation system viz drip, sprinkler, water harvesting technology etc. will result in efficient use of water in agriculture. Use of solar powered irrigation system in agriculture will reduce the coal/fossil fuel consumption and thus lead to improved climatic condition.

### 2.1.3 Farm Mechanization

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

The main objectives of Farm Mechanization are to increase the efficiency and timeliness of farm operations, reduction in cost of cultivation, efficient utilization of other agricultural inputs and improvement in quality of produce for better marketability. Farm Mechanisation also plays an important role in modernisation of agriculture. The extent of farm mechanization in the district is 0.45 hp / ha. The efficiency of mechanization can be judged from the fact that modern plough is about 200 to 300% efficient than indigenous plough. Efficient machinery helps in increasing productivity by about 30% besides, enabling the farmers to raise a second crop or multi crop making agriculture attractive and a way of life by becoming commercial instead of subsistence.

As a part of farm mechanization initiative, Government of Assam has been providing subsidy for purchase of tractors under group mode through Chief Minister's Samagra Gramya Unnayan Yojana (MSGUY). It is assumed that this programme would continue during 2024-25.

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

The current power availability to the farmers of the State is barely 0.3 HP per hectare. which has become one of the constraints towards increase of area under double or multiple cropping. 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 density of Tractor is 0.26 per thousand hectare and that of Power Tiller is 0.51 per thousand hectare. Depending on the types of crops grown, soil conditions, local situations and requirements in the Districts, the Agriculture Department of Assam state has taken initiative under the scheme of Sub-Mission on Agricultural Mechanisation (SMAM).

Under this scheme, 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.

- Fragmented and un-irrigated land holdings are the major impediments in tractor financing in the district. Around 89% land holding in the district are 2 hectare or less in size. Financing of tractor and power tiller in group mode (SHGs, JLGs, FPCs, etc.) may be beneficial.
- There are about 2212 tractors and about 2400 Power tillers in the district. The District Agriculture Office (Engg. Wing) provides training and demonstration services to farmers on use of farm machineries. Facilities for repairing at village / block level are inadequate.
- Agricultural Machinery is available at subsidised rates under various programmes like NFSM, SMAM, CMSGUY, VLFMB, etc.
- Agricultural Engineering wing in the District Agriculture Office is the nodal agency for all matters related to agricultural mechanization.
- Sufficient number of farm machinery & spare part dealers and service centres are available in the district.
- Govt of Assam has given priority to farm mechanisation under Chief Minister's Samagra Gramya Unnayan Yojana. Under the scheme Tractor is provided to a group of farmers in each villages of the State with 70% Subsidy (max Rs.5.50 lakh) by Govt. of Assam. Agriculture Deptt is the Nodal Agency for overseeing implementation of the scheme.

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

Depending upon the present level of mechanization in the district, trend of credit flow under the sector, supportive policies framed for commercialization of agriculture, rising demand for agricultural equipment/ implements and revision in unit cost, the projection under the sector has been assessed as detailed below:

(Rs. in lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Tractor with accessories and trailer ( 30 - 35 HP)	7.467	200	1493.46	1194.76
ii	Power Tiller with Trailer and CMVR Kit (12 - 15 HP)	2.780	300	834.00	667.20
iii	Thresher (Single purpose) - Tractor mounted	1.350	0	0.00	0.00
iv	Reaper (Self-propelled)	1.350	120	162.00	162.00
v	Tractor with accessories and trailer ( 35 - 40 HP)	8.191	155	1269.59	1015.66
vi	Rotavator (Tractor Mounted)	1.050	190	199.50	199.50
	<b>Sub-Total</b>		<b>965</b>	<b>3958.54</b>	<b>3239.12</b>

*Bank Loan: Unit Cost up to Rs.1.60 lakh (100%) and above Rs.1.60 (80% /90% of TFO)*

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

The potential for tractors and power tillers have been assessed on the basis of irrigated and un-irrigated cultivable area in the district, population of tractors and power tillers and the replacement demand.

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

Horticulture provides an impetus to commercialization of Agriculture. It fosters additional employment opportunities by gearing up the food processing sector. There is good scope for plantation and horticulture crops in the district due to suitable agro-climatic condition. Banana, Orange, Pineapple, Banana, Papaya, Jack fruit, Guava, Mango etc., are the major crops grown. Plantation crops include Arecanut & Coconut besides Tea and Rubber grown commercially. Major spices include Ginger, turmeric, Green chilli and others including Black pepper and Coriander.

Crops	2021-22 & 2022-23		
	Area (ha)	Production (MT)	Productivity (Kg/ha)
Pineapple	120	2126	17720
Papaya	230	2971	12920
Banana	1626	23821	14650
Orange	36	387	10756
Coconut	588	4096	54
Areca nut	1540	788	72
Assam Lemon	357	1830	5126
Guava	216	3724	17240
Litchi	216	1896	8780
Jackfruit	1224	11946	9760
Mango	160	1320	8250
Other fruits	325	2908	8947
<b>Sub Total</b>	<b>6638</b>	<b>57813</b>	<b>114275</b>
<b>Spices &amp; Condiments</b>			
Ginger	375	2917	7780
Turmeric	456	308	670
Black Pepper	35	59	1680
Coriander	2420	3460	1430
Chilli	980	877	895
Other Spices	301	235	784
<b>Sub Total</b>	<b>4567</b>	<b>7856</b>	<b>13239</b>

(Source: Provisional data provided by Dist Agriculture Office, Darrang)

Large scale cultivation of Mustard, Vegetables as well as good coverage of fruit plants provides good scope for Apiculture. Except for rainy season all other months are available for honey production. Honey has good demand in domestic and export market. Beekeeping is concentrated in Duni, Deomornoi/Dighirpar, Debananda-Hazarikapara, Bechimari area. There is a district office of KVIB and a training centre at Duni. Beekeeping has potential to be one of the most important enterprises giving incremental income to farm families. Making of Bee Boxes, Honey processing, processing of Bee Venom etc., are the downstream units possible from apiculture.

The ground level credit flow to the sector in last two years has been indicate below:

2020-21		2021-22	
No	Amt. (Rs. lakh)	No	Amt. (Rs. lakh)
65	182.37	97	370.10

**SERICULTURE:**

Sericulture is a traditional activity and has good scope. Rearing, reeling/spinning, weaving is all done at household level. Integrated systems of rearing to weaving can be seen in Balipota area

of the district. Sericulture provides self-employment to many in the district. Developing a brand identity for silk products of the area is a necessity.

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

There is a Community Canning & Training Centre (CC&TC) run by Agriculture Deptt at their Mangaldai Office under the supervision of SDAO (Agri). The CC&TC is catering to the training need of SHGs and farmers engaged in fruit preservation/processing activity. There are few private nurseries in Ramhari, Kalaigaon and Sipajhar area, however, there is no Govt. nursery for supplying horticulture saplings.

Nursery		Green House	Shadenet
Govt.	Pvt.		
1 No (10 ha area) Habigaon Progeny Orchard, BTAD, Udalguri. (under management control of DAO, Darrang)	Big – 1; Small – 8	5	186

District Sericulture Office functions with the Assistant Director and staff at Mangaldoi. The Deptt., have one Sericulture farm (at Bangalagarh), 02 collective Mulberry Garden (Hirapara, Bhurargarh), 02 VGR (also used as Muga food plantation centre, at-- Punia & Lengeriajhar), One Eri Seed Grainage (Deomornoi), 02 Eri Concentration Centre (Mollapara, Kabikara), 01 Mulberry grainage (at Bangalagarh farm) and one Mulberry Reeling unit at Bangalagarh. Central Silk Board has one Research & Extension Centre at Mangaldai headed by Asst. Director.

#### Issues/ critical Gap in Horticulture and Plantation:

- Poor access to markets, extension services and credit
- Shortage of quality seeds and good quality planting materials
- Lack of post-harvest infrastructure. Huge post-harvest loss to the tune of 40% due to poor cold chain infrastructure. Unorganized marketing system affecting realization of basic cultivation cost by farmers.
- Price volatility and weak producers-industry linkage
- Lack of awareness on quality standards
- Slow progress in replanting and rejuvenation programme
- Poor socio-economic condition of the farmers for availing hi tech options like micro irrigation, protected cultivation etc.

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

The potential for various bankable economic activities in the district for the sector during the year 2024-25 is assessed as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Banana (1.8 m X 1.8 m) – acre	1.001	370	370.51	370.51
ii	Coconut (Acre) - 7.5 m X 7.5m	0.964	210	202.40	202.40
iii	Arecanut (Acre) - 2.7 m X 2.7 m	0.778	245	190.69	190.69
iv	Papaya (1.8m X 1.8m)	1.487	77	114.47	114.47
v	Assam Lemon	0.737	115	84.70	84.70



Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
vii	Oyster Mushroom in House Hold system	0.468	80	37.42	37.42
viii	Pineapple Cultivation (Acre) - 90cm x 30cm x 60cm	2.227	59	131.39	105.13
ix	Mulberry Plantation (Acre)	0.600	170	102.00	102.00
x	Water Melon	1.733	59	102.25	81.80
xi	Musk Melon	1.561	42	65.54	65.54
xii	Eri pvt grandeur	2.784	75	208.80	167.04
xiii	Strawberry cultivation	4.735	14	66.29	53.03
xiv	Apiculture	0.070	750	52.50	52.50
xv	Floriculture - Marigold (45 cm x 40 cm )	1.332	30	39.35	39.35
	<b>Sub-Total</b>		<b>2296</b>	<b>1463.95</b>	<b>1463.95</b>

Bank Loan: Unit Cost up to Rs.1.60 lakh (100%) and above Rs.1.60 (80% /90% of TFO)

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

## 2.1.5 Forestry and Waste Land Development

### 2.1.5.1 Status of the sector in the district

Assam, the “Biological Gateway” of North East has recorded Forest Area (RFA) as 26,836 sq km which is 34.21% of Total Geographical Area (TGA) of State. Out of total recorded forest area, total reserved forest area of the state is 17,864 square km. and Un-classed State forest constitutes 8,972 square km. Based on India State of Forest Report 2021, the Forest Cover in the State is 28,312 sq km which is 36.09 % of the State's geographical area. Forest Cover in the State has decreased marginally by 15 sq km as compared to the previous assessment reported in ISFR 2019. The forest cover of the state has been indicated in the table below.

Status of Forest in Assam (sq. km)	
Total Geographical area	78,438
Very Dense Forest (VDF)	3017
Moderately Dense Forest (MDF)	9991
Open Forest (OF)	15304
Total Forest Cover	28312
% of Total Forest in State as against Geographical area	36.09%

(Source: State of Forest Report 2021)

There are about 9802 ha of fallow land and 3508 ha of cultivable wasteland. The area under forest including social forestry is 7927 ha, which is 5.00% of total geographical area of the district (Statistical Handbook 2021). There is an urgent need to increase the area under forest by way of protective afforestation of fallow and waste land by way of farm forestry and social forestry.

There is potential for Kadam plantation as it is used in plywood, match factory, pulpwood besides as wood in house building. Bamboo is a forestry species of short duration, which has lot of commercial importance and is grown in the district in a large scale.

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

Divisional Office of Social Forestry at Mangaldai has its own nurseries for raising saplings of various exotic as well as indigenous forestry species.

**Need for bamboo-** the Dhula-Kharupetia-Bechimari area of the district is known for Vegetable production. Bamboo is required in very high quantity for vegetables like Gourds, Parwal, etc. for erecting chang / machan. Price of bamboo in the area is also high. Special thrust for bamboo plantation in the area is an immediate necessity.

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

(₹ lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Bamboo Cultivation (5 x 5)	0.704	21	14.78	14.78
ii	Teak cultivation (2 x 2)	1.958	24	46.99	37.58
iii	Bamboo Cultivation (Rhizome)	0.880	67	58.96	58.96
	<b>Sub-Total</b>		<b>112</b>	<b>120.73</b>	<b>111.32</b>

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

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

### 2.1.6 Animal Husbandry – Dairy

#### 2.1.6.1 Status of the sector in the district

State	Cattle	Buffalo	Sheep	Goat	Pigs	Total
Darrang	457426	37070	35088	161879	21665	713128

(Source – Statistical Handbook Assam – 2022)

Dairy is emerging as an important avenue for income generation and employment opportunity in rural areas in the district. Agro-climatic condition in the district is suitable to support cross bred animals. In the district rural milk trade practices are not established and milk marketing network is not much developed and milk is produced mostly for household consumption and local marketing. There is scope for cooperative development and milk route development through institutional arrangements with milk processing plant. Rearing milch animals has traditionally been specific to certain communities/groups in a few pockets viz. Patharighat and Kuruwa in Sipajhar Block, Dalgaon Sialmari Block, parts of Pachim Mangaldai Block, parts of Bechimari Block and parts of Kalaigaon Block. As per the 20th Quinquennial Livestock Census 2019 the milch cattle and buffalo population in district during the year 2019-20 was 457426 and 37070, respectively. Cross bred cattle (Jersey x local) in the district, constitutes a negligible proportion of the total cattle population and formed 3.3% of the cattle population. The buffaloes in Assam are mostly of swamp type and yielded (Average 3.43 kg/day/animal). The native cattle are of small frame, low height and produces less than 2-5 kg of milk per day (Average 1.02 kg/day/animal as per GoI, DAHD, Basic animal husbandry statistics 2019). The inter-calving period is as high as 24 months and Age at Maturity more than 3-4 years.

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

The Department of Veterinary & Animal Husbandry is providing health cover, Artificial Insemination (AI) facilities and extension services. There are 03 block Veterinary dispensary, 1 state veterinary hospital, 8 dispensaries, 12 veterinary sub-centre, 01 Regional AI Centre, 01 vocational training centre ( Dalgaon ) and 1 frozen semen centre. There is one Disease Diagnosis lab in

Mangaldai, which is currently non-functional. Good quality milch animals and in particular Cross Bred (CB) Cows are not available in adequate numbers in the district. Dispensaries are not well equipped. Artificial Insemination (AI) facilities are available in the veterinary dispensary and required inputs for AI (frozen semen and liquid nitrogen) are procured from Tezpur/Guwahati. During 2021-22, 27,577 animals were artificially inseminated.

F.M.Cs/SHGs are involved in creating awareness about AI and disadvantage of natural service with local bull, health care, scientific calf rearing system, feeding management, role of castration, promotion of stall feeding, & fodder cultivation etc. There are 5 cattle markets in the district. Vaccination against Foot & Mouth disease, Brucella, HS, BQ, and swine fever etc. is being carried across veterinary centres, with 64208 animals vaccinated during 2021-22

There is no organised procurement of milk. The milk chilling plant at Kharupetia is not operational. One Bulk cooler has been installed by DRDA-Darrang at Patharighat for "Patharughat Dugdha Utpadak Samiti". Another BMC of 2000 Ltr capacity has been installed at Godhan Gopal outlet at Mangaldai. Purabi dairy has installed a BMC of 2000lt capacity in Ondulajhar GP during 2021-22. The district has 54 Dairy/Milk Cooperative Societies (DCS) and many of which are defunct. There are 24 trained Gopal Mitras in the district. The District produced 91,03,221 litres of milk in 2021-22 averaging around 24940 ltr milk / day

(Source: Dist. AH & Vety Officer, Darrang).

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

Thrust is given to graduate dairy farmers into dairy entrepreneurs and thus organised units of mini dairy have been projected. Keeping in view the availability of good quality animals for bank finance, improvement in the availability of dry fodder / green fodder / feed and veterinary and milk marketing infrastructure the projection of the sector for the year 2024-25 was revised/modified as given below:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	<b>TERM LOAN</b>				
i	Crossbred Cows yielding 10 Ltrs of Milk (1+1) with New Shed	2.770	140	387.80	349.03
ii	Crossbred Cows yielding 8 Ltrs of Milk (1+1) with New Shed	2.346	180	422.28	380.06
iii	Two Buffaloes unit yielding 6 liters per day (1+1) with New shed	2.346	195	457.47	411.72
iv	Mini Dairy - 12 Ltrs (5 + 5 animals)	17.050	8	136.40	122.78
v	Bulk Milk cooling Unit (2000 Ltr. Capacity)	9.350	10	93.50	84.16
vi	Dairy processing equipment to produce Indigenous milk products	14.520	5	72.60	65.35
vii	Calf rearing (10 heifer calves)	3.200	45	144.00	133.65
viii	Dairy marketing outlet / parlour	2.200	23	50.60	45.54
	<b>Term Loan Sub-Total</b>		<b>606</b>	<b>2220.05</b>	<b>1592.29</b>
	<b>WORKING CAPITAL</b>				
ix	Working Capital for Dairy (KCC) - Small Dairy (1+1)	1.438	515	<b>740.55</b>	<b>740.55</b>
x	Working Capital for Dairy (KCC) - Medium Dairy (3+2)	1.565	135	<b>211.21</b>	<b>211.21</b>
xi	Working Capital for Dairy (KCC) - Commercial Dairy (5+5)	9.083	8	<b>72.66</b>	<b>72.66</b>

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	<b>Sub-Total Bank Loan (Working Capital - KCC)</b>		<b>658</b>	<b>1024.42</b>	<b>1024.42</b>
	<b>Total Animal Husbandry – Dairy</b>		<b>1264</b>	<b>3244.47</b>	<b>2616.71</b>

Bank Loan: Unit Cost up to Rs.1.60 lakh (100%) and above Rs.1.60 (80% /90% of TFO)

The Block-wise, Activity-wise projections for 2024-25 are indicated in Annexure-I.

## 2.1.7 Animal Husbandry – Poultry

### 2.1.7.1 Status of the sector in the district

As per the 20th Livestock Census, 2019, poultry population in the district was 770404. As per estimates of the Dept. of AH & Veterinary, the annual production of eggs in the District is 138.58 lakh. Requirement of egg as per WHO norms (180 eggs per head per year) is 1671.30 lakh per year i.e., only 8.29% of the requirement is met by present level of production. This gives an indication of the potential available in this sector. Further, there is an industrial demand of 1.50 lakh egg / day in the Britannia Cake manufacturing unit at Mangaldai, which is presently sourced from AP and TN.

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

The GLC flow vis a vis GLC outstanding for last two years is indicated below:

(Rs Lakh)

2020-21		2021-22	
Disbursed	Outstanding	Disbursed	Outstanding
25.79	230.45	51.58	170.92

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

For health cover, infrastructure available for dairy is common to poultry as well. Department has one Duck-cum-fishery farm at Sipajhar and one Poultry demonstration unit at Mangaldai. The hatchery at Sipajhar to supply Day old chicks (DOC) was made operational with DRDA funds. Cost of DOCs procured from Guwahati is high. Establishment of a hatchery is a necessity for the district. There is good demand for eggs & broilers. Demand for Egg is met with imports from AP and TN. A few poultry farmers have been operating their units successfully. Poultry feed is available from Guwahati & also locally produced (by Sanjukta feeds). However, insufficient availability of feed & higher cost of feed is a major constraint. Of late demand for local chicken has gone up.

Training facilities for poultry farmers is not adequate. The department has no Poultry farm in the district. Training is given by Assam Livestock and Poultry Development Corporation at Khanapara.. SIPRD provides training as well as ducklings to SHGs under the Special Project of SGSY.

- Supply of improved variety of Ducks will boost egg production since every household rears at least a few ducks.
- As reported Govt. Duck-cum-Fish Farm at Sipajhar has procured a new hatchery unit having capacity to hatch 5000 eggs and the same has been operationalised.

### 2.1.7.3 Assessment of potential for the financial year 2024-25

The demand for credit is for expansion/creation of units as well as setting up of breeding infrastructure. Taking into consideration the availability of infrastructure and support services, the PLP projections for 2024-25 as assessed as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	<b>TERM LOAN</b>				
i	Hybrid Broiler (1000 birds unit)	4.727	215	1016.31	813.05
ii	Hybrid Layer (5000 birds unit)	58.791	7	411.54	329.22
iii	Duck Farming (28 F + 4 M Unit)	0.320	1225	392.00	392.00
iv	Duck Farming (100 F + 15 M Unit)	1.127	25	28.18	28.18
	<b>Term Loan Sub-Total</b>		<b>1472</b>	<b>1848.02</b>	<b>1562.45</b>
	<b>WORKING CAPITAL</b>				
vi	KCC (Working Capital) - Broiler Firm 1000 birds all in all out	1.68	215	<b>362.06</b>	<b>362.06</b>
vii	KCC (Working Capital) - Broiler Firm 5000 birds all in all out	8.66	30	<b>259.80</b>	<b>259.80</b>
viii	KCC (Working Capital) - Layer Unit 5000 birds (1:1:3 -cage system)	20.818	7	<b>145.74</b>	<b>145.74</b>
	<b>Sub-Total</b>		<b>252</b>	<b>767.60</b>	<b>767.60</b>
	<b>Total Animal Husbandry – Poultry</b>		<b>1724</b>	<b>2615.62</b>	<b>2330.05</b>

Bank Loan: Unit Cost up to Rs.1.60 lakh (100%) and above Rs.1.60 (80% /90% of TFO)

The Block-wise, Activity-wise projections for 2024-25 are indicated in Annexure-I.

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

#### 2.1.8.1 Status of the sector in the district

Goatery and Piggery have good potential in the district and production as well as demand for chevron and pork is high. There is also a huge demand for mutton and pork in the neighbouring district. Goat rearing has tremendous potential as a low cost venture for SHGs. As per Assam Statistical Handbook 2022, there are 35088 sheep; 161879 goats; and 21665 pigs the District. The total meat production in the district (inc. fowls) is 36640kg/day (Source: Dept. of Animal Husbandry and Veterinary)

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

Veterinary infrastructure for Dairy is applicable for goat and pig rearing also. There is shortage of Pig breeding units and piglets are to be procured from outside. Availability of good breeding stock for establishing pig breeding farm should be ensured. Organised Goat farming needs to be promoted. Establishment of slaughter house, meat processing units etc. may be taken up.

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

In view of the demand and the infrastructure available and expected, the exploitable potential is assessed as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	<b>TERM LOAN</b>				
i	Goat Rearing (10 F+1 M) - Black Bengal/Assam Hill Goat with new shed	1.013	245	<b>248.19</b>	<b>248.19</b>
ii	Goat Rearing (10 F+1 M) - Cross Bred/Upgraded Sirohi Beetal with new shed	1.592	190	<b>302.48</b>	<b>302.48</b>
iii	Pig rearing & fattening Units - Crossbred Sows and Exotic Boar (3 F + 1 M)	2.252	170	<b>382.84</b>	<b>306.28</b>
iv	Piggery – Breeding unit (20F+4M)	14.512	13	<b>188.65</b>	<b>150.93</b>
v	Goat Rearing (20 F+1 M) - Black Bengal/Assam Hill Goat with new shed	3.613	53	<b>191.489</b>	<b>153.17</b>
	<b>Term Loan Total</b>		<b>671</b>	<b>1313.65</b>	<b>1161.05</b>
	<b>WORKING CAPITAL</b>				
Vi	KCC for Goat rearing & breeding unit (10+1)	0.605	435	<b>263.32</b>	<b>263.32</b>
vii	KCC for Goat rearing & breeding unit (20+1)	1.080	53	<b>57.23</b>	<b>57.23</b>
viii	KCC for Pig Breeding cum fattener unit (3+1)	0.549	170	<b>93.40</b>	<b>93.40</b>
ix	KCC for Pig Breeding cum fattener unit (20+4)	3.829	13	<b>49.78</b>	<b>39.82</b>
	<b>Sub-Total</b>		<b>671</b>	<b>463.73</b>	<b>453.77</b>
	<b>Total Animal Husbandry - Sheep/Goat &amp; Piggery</b>		<b>1342</b>	<b>1777.38</b>	<b>1614.82</b>

Bank Loan: Unit Cost up to Rs.1.60 lakh (100%) and above Rs.1.60 (80% /90% of TFO)

The Block-wise, Activity-wise projections for 2024-25 are indicated in Annexure-I.

## 2.1.9 Fisheries

### 2.1.9.1 Status of the sector in the district

Fisheries sector has an important role in supply of animal protein and socio-economic development. The district is endowed with vast resources as ponds, tanks, beels, derelict water bodies and riverine sources.

Beels		Ponds & Tanks		Derelict water bodies / swamps		River Fisheries	
Nos.	Area (ha)	Nos.	Area (ha)	Nos.	Area (ha)	Nos.	Area (ha)
19	4020	33159	4117.92	71	610	17	495.25

(Source: Statistical Handbook 2022, District Fisheries Office).

Against a domestic production of 13918.21 MT, the district has a requirement of around 12084 MT. The total fish imported during 2021-22 was 137.99 MT. Around 500 farmers were imparted training by the Deptt. during 2021-22. There are 15 eco hatcheries in the district with a total production 137.5 million seed. The fisherman population in the district is estimated to be 2195. (Source: District Fisheries Office & Assam Statistical Handbook 2022).

The GLC flow vis a vis GLC outstanding for last two years is indicated below:

(Rs Lakh)

2020-21		2021-22	
Disbursed	Outstanding	Disbursed	Outstanding
25.79	213.47	51.58	200.26

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

District Fishery Development Office is the nodal agency for development of fisheries in the district. They provide financial, technical and extension services /training etc. to the fish farmers. There are 12 hatcheries of which 11 are in private sector. Lakhimpur Meen Mahal Unnayan Samiti has developed a model fisheries pond in Lakhimpur village. There are 20 registered fish market in the district and one newly constructed fish market is awaiting allocation by the Municipal Board. There are 55 nos. of Hapa Breeder, 55 nos. of fish seed grower, 32 nos. of fish seed trader and 14 active Fisheries co-operative societies in the district.

The district is not self-sufficient in fish seed (fry and fingerlings) production and depends largely on imports from neighbouring districts., however the position of fish seed production is increasing year on year to bridge the gap. In connection with fish seed production, the District produced 90.30 million of fish spawn, 36.31 million of fry and 10.89 million of fingerling during 2020-21. There is one private ornamental fish dealer in the District. There is a Magur breeding hatchery at Dighirpar which however remains defunct for a long time. Moreover, there are 3 other farmers producing seed through HAPA breeding. Off late few progressive fish farmers are pioneering tank culture of Magur and Kutchia in the District along with Re-Circulatory Aquaculture System (RAS). Fishery is being promoted in the District under various programmes, viz., RKVY, APART, AACP, NFDB, Blue Revolution etc. The “Matsya Mitras” provide necessary service to the farmers of their area. There is however no Fish Feed Mill/Plant in the district. Under CMSGUY, 1 unit of Cage Culture in Open Water Bodies at Rowmari Beel has been granted assistance. Under Ghare Ghare Pukhuri Ghare Ghare Maach scheme, 253 individual ponds and 10 community structures covering a total of 55 ha were supported under RIDF-XXIII in Darrang.

NABARD has promoted a FPO of fish farmers in Dighirpar – Barangabari area. The FPO has started its operation and mobilized a large number of fish farmers. The FPO has opened their sales outlet at Dighirpar market.

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Traditional fish culture in existing water bodies	1.023	700	716.10	716.10
ii	Fish culture in existing water bodies (0.3 m excavation)	0.760	470	357.06	357.06
iii	Fish culture in existing water bodies (0.5 m excavation)	1.023	215	219.92	219.90
iv	Fish Seed rearing in 3 Nurseries (20m x 10m x 1m) Nos.	1.325	145	192.13	192.13
v	Semi- intensive fish culture with high stocking and multiple harvesting (1 m excavation)	2.200	30	66.00	52.80
	<b>Term Loan Total</b>		<b>1560</b>	<b>1551.20</b>	<b>1537.99</b>

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	<b>Working Capital</b>				
i	Working Capital (KCC) - Traditional fish culture in existing water bodies	0.464	700	325.07	325.08
ii	Working Capital (KCC) : Fish Seed rearing in nurseries (3 nursery ponds of 200 sqm area each)	0.382	145	55.45	55.47
iii	Working Capital (KCC) : Integrated Fish Culture with poultry	1.798	220	395.56	395.56
	<b>Sub-Total</b>		<b>1065</b>	<b>776.07</b>	<b>776.11</b>
	<b>Total Fishery</b>		<b>2625</b>	<b>2327.27</b>	<b>2314.10</b>

*Bank Loan: Unit Cost up to Rs.1.60 lakh (100%) and above Rs.1.60 (80% /90% of TFO).*

The Block-wise, Activity-wise projections for 2024-25 are indicated in Annexure-I. As per RBI guideline 8% of bank loan should flow to SF/MF.

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

### 2.1.10.1 Status of the sector in the district

Bullocks constitute the biggest source of draught power. The district is predominantly agrarian in nature and due to large number of small holdings, mechanisation of farm activities is limited. Since ploughing is crucial in farming operations it is important that farmers own bullocks and carts for their agricultural operations and transportation. Since credit for Plough Bullock & Animal Carts have almost stopped, SHGs members who cannot afford anything but the Bullock avail credit from SHGs for purchase of Plough Bullock etc.

Providing two wheelers to farmers for commuting between home, farm and market is now considered as a farm activity that can be financed by banks. The acquisition of two wheelers by farmers has helped increase their mobility and saved their valuable time on travel and reduced the cost of travelling.

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

Infrastructure indicated in the other AH chapters is applicable. Cart is made locally with bamboo, wood and carpenters are available in the district. There are 5 cattle markets in the district where bullocks are sold and purchased. However, the markets are not regulated.

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

(Rs. in lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Two wheeler	0.700	36	25.20	25.20
ii	Bullock Carts	0.700	12	8.40	8.40
iii	Bullocks (2 Bullocks)	0.600	32	19.20	19.20
	<b>Sub-Total</b>		<b>80</b>	<b>52.80</b>	<b>52.80</b>

*Bank Loan: Unit Cost up to Rs.1.60 lakh (100% of TFO)*

The Block-wise and activity-wise potential assessed for the year 2024-45 indicated in Annexure-I.



**2.1.10.4 Other related matters**

Crop production is one sector which is affected to a large extent by the influences of climate change. Availability of inputs, change of seasonality, sudden occurrence of cyclones, post-harvest losses are some of the critical issues which will affect the farmers' incomes. Some of the issues are being addressed at various levels and many need to be taken care of.

**2.1.11 Sustainable Agriculture Practice****2.1.11.1 Status of the sector in the district**

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

**Integrated Farming System (IFS) and its component:**

- Integrated Farming Systems (IFS) approach stabilizes income streams through natural resource management and livelihood diversification.
- An example of integrated farming could be fish and livestock cultivation along with general farming practices which support each other.
- In IFS, the waste of one enterprise becomes the input of another for making better use of resources.
- In the integrated crop-livestock farming system, crop residues can be used for animal feed, while manure from livestock can enhance agricultural productivity.

**2.1.11.2 Steps for up-scaling science-based integrated farming systems:**

- Large scale spread of IFS concept through Capacity building of stakeholders including skill development.
- Initiation of National Mission on Integrated Systems by converging schemes of crops, horticulture, livestock, fisheries etc.
- Focus on market-oriented diversification and livelihood improvement
- Crop and forage rotation
- Integrate less land requiring activities.

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

Taking into account the above, the potential for the year 2024-25 is estimated and is presented in Table given below:

(Rs. in lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Integrated Fish + Duck + Horticulture Farming	1.437	21	30.17	30.17
ii	Poultry + Fish+ Corn System	0.776	35	27.17	27.16
iii	Paddy + Toria culture with Apiculture	0.493	65	32.06	32.06
iv	Paddy + Vegetable+ Mushroom Cultivation+ Vermi Compost	0.928	33	30.62	30.62
v	Integrated pisciculture with Duckery -10 Nos (Bigha)	1.177	180	211.86	211.87

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
vi	Integrated pisciculture with Piggery- 4 Nos	2.056	159	326.90	261.53
vii	Working Capital : Integrated Fish Culture with duck rearing	0.243	180	43.66	43.66
viii	Working Capital: Integrated Fish Culture with piggery	0.455	74	33.65	33.65
	<b>TOTAL</b>		<b>747</b>	<b>736.09</b>	<b>670.72</b>

*Bank Loan: Unit Cost up to Rs.1.60 lakh (100% of TFO), > Rs.1.6 Lakh (80% of TFO)*

## 2.2. Agriculture Infrastructure

### 2.2.1. Construction of Storage Facilities, Warehouses, Market Yards, Godowns, Silos, Cold Storage Units/ Cold Storage Chains

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

Construction of storage facility is essential for ensuring timely and adequate supply of inputs and providing storage facilities for farmers to enable them to avoid loss due to wastage and distress sale of produce. There is a shortage of storage space in the district

Storage capacity for the purpose of storing agricultural produce of the farmers is needed to the extent of 30% of the total production in the district. It is estimated that storage capacity of about 65,000 MT is required for food grains including oilseeds. To store perishable items like fruits & vegetables, cold storage facility to the extent of about 50,000 MT is required. There are no Cold Storage facilities for vegetables, Potato, Fruits etc. Storage facilities available with FCI, JCI and State Government to store food grains, oilseeds and jute is inadequate. There is only one regulated market in the district at Kharupetia and one fruit & vegetable preservation training centre (Community Canning & Training Centre) at Mangaldoi.

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

- The storage facility available in the district is only 18650 MT under Govt. sector (Assam State Warehousing Corporation) against the requirement of estimated storage capacity of 65000 MT for food grains including oilseeds [excluding vegetables & fruits].
- There are 8 Rural Godowns in the District having a total installed capacity of 18,650 MT constructed under GoI sponsored 'Gramin Bhandaran Yojana/ISAM'.
- NABARD has sanctioned Rs.100.00 lakh under RIDF-XVIII for construction of five warehouse of 500 MT each in five PACS.
- NABARD has sanctioned Rs.2488.45 lakh under RIDF-XX-Warehouse Infrastructure Fund for construction of a 5000 MT Cold Storage at Kharupetia by ASAMB.
- Construction of a Vegetable Processing Unit under RIDF-XV at Dalgaon with a total project cost of Rs.590.00 lakh is complete and awaiting operationalization by AIIDC.
- There is an Agri Marketing Infrastructure project in Kharupetia supported under GoI scheme of ISAM.
- Local entrepreneurship and risk taking capacity are limiting factors. Besides, farming community is not habituated to store fruits and vegetables by paying hire charges.

Government of India has launched Agricultural Infrastructure Fund wherein financing facility of Rs.1,00,000.00 crore has been earmarked for funding Agricultural Infrastructure at farm gate and aggregation points with an emphasis on financially viable post-harvest management infrastructure. The scheme envisages credit guarantee to the banks under CGTMSE and 3% interest subvention for loans up-to Rs.2.0 cr. Under proposed Agriculture Infrastructure Fund (AIF) scheme, PACS have been included as one of the eligible institutions for Interest

Subvention for establishing decentralized farm-gate Post Harvest Management Infrastructure. It is proposed to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from FY 2020-21 and special refinance facility will be provided to eligible PACS through StCB at rate of interest not more than 4%.

Even though there is potential for setting up of new Cold Storage, erratic power supply situation in the district dissuades entrepreneur to establish cold storage/cold chain. However, there is no granular data available of credit flow to this sector. The GLC flow to the sector in last two years have been indicated below:

2020-21		2021-22	
No	Amt. ( Rs. lakh )	No	Amt. ( Rs. lakh )
165	134.67	104	152.18

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

(Rs. in lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Cold Storage (1000 MT)	100.000	9	900.00	720.00
ii	Rural Godown (1000 MT)	30.000	7	210.00	168.00
iii	Market Yard	13.500	5	67.50	54.00
	<b>Sub-Total</b>		<b>21</b>	<b>1177.50</b>	<b>942.00</b>

*Bank Loan: 80% of Total financial Outlay*

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

## 2.2.2 Land Development, Soil Conservation and Watershed Development

### 2.2.2.1 Status of the sector in the district

Darrang is endowed with fertile land and abundant water resources offering good scope for agricultural operations. The economy of Darrang is predominantly agricultural based, as about 85% of the populations directly or indirectly depend on agriculture and allied activities for their livelihood. Conservation of soil and water is crucial for increasing crop production, productivity, food and sustainable livelihood security in rural areas particularly now in the context of emerging problem of climate change.

Darrang district with abundant rainfall measuring 1720.7 mm per annum spreading over 6-7 months offer considerable scope for land development activities. The land use pattern suggests that there are 33513 ha of land not available for cultivation, 3508 ha of cultivable waste land, 9802 ha of current fallow land, and 595 ha of water logged land which can be brought under cultivation with suitable land and water management measures. Besides, vast scope exists for land development by way of removing silt and sand deposited during flash flood in rainy season.

There is no data available on credit flow to this sector. However, there exists a good banking scope for on farm developments and water harvest tanks.

### 2.2.2.2 Infrastructure and linkage support available, planned & gaps:

Land Development works are looked after by Engineering wing of District Agriculture Office, Mangaldai and works relating to soil conservation is supervised by Divisional Soil Conservation Office, Mangaldai and Project Office, Mangaldai. Engineering wing of District Agriculture Office, Mangaldai undertakes reclamation of cultivable wasteland, leveling of agricultural lands, flood affected area etc.

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	OFD Work (1 Ha : 100m x 100m)	0.155	240	37.20	37.20
ii	Farm Pond (10m x 10m x 3m))	0.250	375	93.75	93.75
iii	NADEP Compost (3m x 2m x 1m)	0.140	225	31.50	31.50
iv	Vermi compost (3m x 2m x 1m)	0.210	490	102.90	102.90
v	Homestead Farming	0.440	325	143.00	143.00
	<b>Sub-Total</b>		<b>1655</b>	<b>408.35</b>	<b>408.35</b>

Bank loan is taken as 100% of the financial outlay

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

### 2.2.3: Agriculture Infrastructure - Others

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

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

Seed production and vermicomposting have good potential in the district. There is a good scope of producing foundation seed in the district which will enhance the income of farmers in the district who otherwise produce food grains only as price of the certified seeds are more remunerative.

Credit flow under the sector has got momentum during 2019-20, however, the performance of the banks is not encouraging during the last two years. The decrease in the trend credit flow may be due to COVID-19 pandemic/lockdown etc. Further analysis on the sector is challenging due to unavailability of granular data.

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

The KVK is actively involved in FLD and OFT activities and is extending help and creating awareness regarding vermicompost and seed production.

- There is a further need to involve community in these activities through farmer clubs, FPOs, NGOs, SHGs, etc.
- There is a need for awareness creation for organic fertilizers.
- Lot of extension work is needed so that dependence on chemical fertilizers is lessened.
- Exposure visits need to be tailor made and organised for these two activities.

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Seed Production and Processing	12.000	14	168.00	134.40
ii	Biofertiliser Unit (150 TPA)	12.000	3	36.00	28.80
	<b>Sub-Total</b>		<b>17</b>	<b>204.00</b>	<b>163.20</b>

Bank Loan @ 80% of Total Financial Outlay.

The Block-wise exploitable potential assessed for the year 2024-45 is indicated in Annexure-I.

## **2.3. Agriculture – ancillary activities**

### **2.3.1 Food and Agro Processing**

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

Recognizing the enormous benefits that the food processing industry can bring to agriculture and job creation, and to consumers, food processing is treated as a priority sector for bank credit. As part of its efforts to give an impetus to the Agro & Food Processing Sector the Govt. of India has set up Food Processing Fund during 2014-15 in NABARD for providing direct loans to public and private sector enterprise preferably being set up in Mega Food Park.

NABARD has also initiated efforts to promote the sector by offering facility of refinance, development of model schemes, ensuring proper implementation of Central Sector schemes for Cold storage, Rural Godown etc. Further, to facilitate self-employment in the sector NABARD provides training support in food processing under its Development Initiatives. One Food & Vegetable processing unit at Dalgaon has been constructed under RIDF XV and awaiting operationalization by AIIDC.

Venture Capital Support in the Food Processing sector is available from SFAC. Ministry of Food Processing, GOI provides training to encourage youths to take up self-employment.

#### **Potential for Development in the district:**

Agro based industries from Agriculture waste like paddy straw, paddy husk, rice bran etc., are feasible. A few Rice mills, oil expeller (mustard), poultry and cattle feed plants are feasible in the district. Huge quantities of surplus vegetable of the district can be profitably utilised for establishing a few preservation/processing centre. Two large scale processing units have been established by the Sanghi & Sanskar of the Nillon's group at the Industrial Infrastructure Development Centre of Govt. of Assam in Dalgaon. Arecanut is available & Supari making is a predominant activity in Kharupetia area. Solvent extraction plant from oil cake is feasible in the district.

At present, skins and hides available in the district are being sent outside. An unit to manufacture intermediate products from skins and hides will be viable.

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

- Infrastructure for establishing industries are available in the Industrial Centre at Mangaldoi and the Industrial Infrastructure Development Centre of Govt. of Assam at Dalgaon.
- Unavailability of 24 hrs power supply is one of the major constraints. Poor communication facilities & transportation bottlenecks are one of the major impeding factors.
- Scope for processing in the livestock/dairy/fishery sector may not be a practicable proposition unless production jumps manifold.
- Small centres as Common Facility Centre/ Training cum Production Centre etc. needs to be developed to encourage food processing in household/cottage industries sector. It would facilitate provision of employment opportunities especially self-employment.
- Infrastructure facilities for packaging, quality control (laboratory etc.) are a necessity.
- The bottling plant of Horlicks at Mangaldoi under SRD Group and the Sanghi & Sanskar units at Dalgaon are the major units. Rice Mills are existent in Kharupetia. The SRD group has large size bakery at Mangaldoi.
- One ORS manufacturing plant and One Britannia Cake manufacturing plant has been set up by the SRD group at Mangaldoi Industrial Centre.
- A biscuit manufacturing unit having a project outlay of Rs.200 crore has been set up by ITC Ltd., at Ramhari near Mangaldai in joint venture with SRD Group.

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Fruit preservation	1.500	100	150.00	120.00
ii	Rice mill Mordernisation	20.000	72	1440.00	1152.00
iii	Bakery/ confectionery	1.500	47	70.50	56.40
iv	Sauce/ jam/ ketchup	1.500	51	76.50	61.20
v	Coir Products	1.000	45	45.00	36.00
vi	Cattle Feed Mill	10.000	23	230.00	184.00
vii	M.Oil Mfg	10.000	77	770.00	616.00
	<b>Sub-Total</b>		<b>415</b>	<b>2782.00</b>	<b>2225.60</b>

Bank Loan is 80% of Financial Outlay

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

**2.3.2: Agriculture – Ancillary Activities - Others****2.3.2.1 Status of the Sector in the district**

The Ministry of Agriculture, Government of India, in association with NABARD has launched a unique programme to take better methods of farming to each and every farmer across the country. This programme aims to tap the expertise available in the large pool of Agriculture Graduates. Irrespective of whether one is a fresh graduate or not, one can set up one's own Agri Clinic and Agri Business Centre (ACABC) and offer professional extension services to farming community.

Thirdly, there are 21 PACS in the District however none of them are undertaking credit business. There is a banking potential exists for financing such PACS so that credit needs for its members are met.

In Darrang district NABARD's SHPI partners had promoted SHGs. Presently, NRLM is being implemented in two blocks (Dalgaon Sialmari and Pub Mangaldai) of the district by Assam Rural Livelihood Mission Society (ASRLMS) wherein formation of all women SHGs belonging to BPL family are in progress and is targeting to saturate the district.

**2.3.2.2 Infrastructure and support available, planned and gaps:**

- A data base at the district level is required to map the availability of agriculture graduates.
- Dedicated NGOs are required which may organised farmers for formation of FPOs.
- Audit of PACS need to be taken up regularly and on time.
- Awareness generation is needed for schemes like ACABC.
- Attitudinal change is required at banks' level for increased financing in such activities.
- Such sub sectors should also be reviewed in district level forum and meetings.

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Loans to PACS/ FSS/ LAMPS	10.000	17	170.00	136.00
ii	Loans to MFI for on-lending to agriculture	25.000	17	425.00	340.00
iii	PMJDY	0.100	1900	190.00	190.00
iv	Agriclinics/agri-business Centres	20.000	9	180.00	144.00
v	Loans to FPOs/FPCs	10.000	10	100.00	80.00
	<b>Sub-Total</b>		<b>1953</b>	<b>1065.00</b>	<b>890.00</b>

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

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

**CHAPTER - 3****CREDIT POTENTIAL FOR MICRO, SMALL AND MEDIUM ENTERPRISE (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.

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 incentives for tea tourism, bamboo etc. under Assam Ease of doing Business ( Amendment Act ), 2020 & Assam MSME (Facilitation of Establishment and Operation) Act, 2020.

**Definition of MSME**

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

Particulars	Revised	
	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

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. Performance of MUDRA during the last three years in the district is as under:

**(Rs.in Lakhs)**

FY	Shishu		Kishore		Tarun	
	No	Amount	No	Amount	No	Amount
2022-23	17652	3610.49	18190	15605.35	1076	5765.80
2021-22	2221	761.31	2340	3414.72	333	2302.66
2020-21	5126	1672.15	4377	5180.98	274	1739.92

(Source – SLBC, LDM-Darrang)



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

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

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

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

**3.1.3 Pradhan Mantri Kaushal Vikas Yojana (PMKVY)** is the flagship outcome based skill training scheme of the Ministry of Skill Development & Entrepreneurship (MSDE). The objective of this skill certification and reward scheme is to enable and mobilize youth to take up outcome based skill training and become employable and earn their livelihood. The Make in

India programme includes new initiatives designed to facilitate investment, foster innovation, protect intellectual property and build best-in-class manufacturing infrastructure. The Skill India programme will complement the Make in India programme.

### 3.1.4 Stand Up India

Stand Up India scheme facilitates bank loans between Rs.10.00 lakh and Rs.100.00 lakh 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.

### 3.1.5 Other Govt. schemes and Interventions

- The GOI has recently announced the scheme 'PM Formalisation of Micro Food Processing Enterprises Scheme (PM-FME Scheme) under which 2,00,000 micro food processing units will be directly assisted with credit linked subsidy.
- Under Chief Minister's new plantation scheme, a financial grant of ₹ 5000 per bigha for plantation of tree sapling is provided. 141 Small Tea Growers has benefited under the scheme. During 2021-22, 40 beneficiaries were covered under ATISIS scheme with assistance of ₹ 72845199.
- Agriculture Infrastructure Fund (AIF) has unique features of convergence with any other scheme of Central or State government for the eligible activities under AIF. The beneficiaries of other schemes can avail 3% additional interest subvention on top of benefits availed under other scheme in form of capital or interest subsidy. Convergence has so far been implemented in AIF portal for schemes like PMFME and PMKSY under Ministry of Food Processing Industries, National horticulture board, PMKUSUM under MoNRE, AC&ABC etc .
- Govt. of Assam has recently announced the Mukhya Mantri Sva-Niyojan Mission under which it is proposed to promote micro entrepreneurship among families below the poverty line and low income-households. Under the scheme, seed capital of two lakh rupees each will be given to one lakh beneficiaries. The sectors covered under the scheme will include manufacturing, food processing, and handicraft. A further one lakh youth entrepreneurs will be provided project-based subsidies. Government of Assam and SIDBI have also signed a Memorandum of Understanding for providing equity support, interest subvention, evaluation of potential infrastructure projects, facilitation of credit inflow into MSMEs. SIDBI has committed an amount of Rs.350 Cr. to support the initiative of State Government in development of several Primary Processing Centers and other industrial infrastructure. In tune with National Mission on Oilseeds & Oil Palm, State Govt. has proposed to establish Mini Oil Mills with packaging units envisaging support from Assam State Agricultural Marketing Board to market the products which will lead to oilseed cultivation under Mini Mission –I & II for development of cultivation of Oil Palm and tree borne oil seeds.

### 3.2 Infrastructure and linkage support available, planned and gaps:

The District Industries and Commerce Centre (DI&CC),Mangaldoi coordinates credit linked programme in Off Farm Sector. Besides DI&CC, Department of Handloom and Textiles, DRDA and KVIB are also engaged in promotion of Off Farm Sector. DI&CC assists in identification of suitable schemes, entrepreneurs, gives various types of subsidies, organises training etc. There is one Industrial Estate at Mangaldoi & 4 Commercial Estates. Besides, the DI&CC prepares action plan each year for establishment of industries, under its various schemes, NABARD also organises workshop/training in the district for promotion of rural Non-farm Sector. As per Economic survey of Assam 2021-22, there are 456 MSME units registered under UAM/UDYAM employing 6286 persons.

Govt of India has launched Prime Minsiter's Employment Generation Programme (PMEGP) with up to 25% subsidy to promote self-employment in rural areas. It would positively impact credit flow.

**3.2.1 Physical Infrastructure** - Land and water is available for establishment of industries. However, transport facilities are not adequate. The District is not covered by railway. Power position in the district is not good, supply of electricity is inadequate and irregular and marked by low voltage.

There are 02 industrial/commercial estates at Mangaldoi (47Bigha) and Dalgaon (21 Bigha). At Mangaldoi there are 19 Sheds and houses Horlicks bottling plant, Britannia Cake manufacturing unit, ORS-L Manufacturing unit, Swarnaprabha Handmade paper unit, Rhino plastic/ moulded furniture unit etc. The Dalgaon centre houses Sanskar & Sanghi groups food processing units and other units.

There are no technical colleges / institutes in the district. However, there is a training centre for food processing/preservation under District Agriculture Office. There are a few Training-cum-Production Centres on Handloom, Handicraft, Knitting, Embroidery etc. UCO Rural Self Employment Training Institute (RSETI) is operating in the District and is at the forefront in imparting training to unemployed youths.

Handloom is an important household activity in the district. However, most of the looms are in the non-commercial sector and outside the cooperative system. Productivity of traditional loom is very low and mostly used for household needs. Some of the constraints in this sector are- large extent of dormancy, poor development of Cooperatives, lack of market oriented design, primitive looms & accessories and lack of entrepreneurial abilities.

### **3.2.2 Potential activities:**

#### **i) Export Oriented Projects**

Cane, Bamboo, Honey, Ginger, Supari (processed betel nut), Handloom/ Sericulture products & Jute based products have demand in the export market. Development of Cane & Bamboo as well as Jute based products is of utmost importance to raise income and create employment in rural areas. Beekeeping is also an emerging area.

#### **ii) Handicrafts**

Handicrafts especially Cane & Bamboo works has been a popular activity. There is good potential for cane & bamboo {products made of Bamboo [as Kula, Chalani, Dala, Kharahi etc.- all traditionally used utilities; items as bamboo mat (dhari), bichoni (hand fan), bamboo tray etc.} in the district. Many SHGs have taken up production of bamboo furniture also have good scope.

Development Commissioner (Handicrafts), GOI's office at Gauripur (headed by Asst. Director) had identified one cluster for coverage under the 'Ambedkar Hastashilpa Protsahan Yojna'.

#### **iii) Demand based industries**

Bakery and biscuit making, candle, phenyl making, various types of plastic units including furniture, steel fabrication, soap making, brick making, aluminum utensils, inverters/voltage stabilisers, power looms, ice slab, engineering workshop, readymade garments, R.C.C. products, spice making, jute and plastic bag making, shoe making, lime colours, colour-laboratory for photo, Desk-Top printing etc..

#### **iv) Skill based industries**

Supari making units in Kharupetia, Mangaldoi, Kalaigaon; Pottery Making in Maroi, and Kharupetia areas are prominent. Location specific skill based activities such as, Knitting, tailoring and Decorative Textile, handloom weaving, Brass Metal making, coir based units from coconut fibre based on the pattern of Nalbari district, carpentry, blacksmith, goldsmith, bee keeping, papad making, woodcraft/furniture making can also be successfully undertaken in the district.

#### **v) Apiculture**

Beekeeping has the potential to be one of the most important enterprises giving incremental income to farm families. Making of Bee Boxes, Honey processing, processing of Bee Venom etc. are the downstream units possible from apiculture. Of late, Bee keeping has got an impetus on

account of initiatives of NABARD in the district. One Skill Development programme & one REDP had been conducted on beekeeping. Due to NABARDs efforts beekeeping has assumed organised shape in the district and credit flow has also began.

### 3.2.3 Industrial and Investment Policy of Assam, 2019

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

- Power Subsidy @ Rs.2 per unit for a period of 5 years subject to a maximum of Rs.50 lakh per annum.
- 50% Generating set subsidy subject to a ceiling of Rs.20 lakh.
- 100 % stamp duty exemption subject to a ceiling of Rs.25 lakh on purchase of land.
- 75% subsidy on Technology transfer subject to a ceiling of Rs.10 lakh.
- Financial Assistance to MSME @ 30% of the cost of Public Issue expenses subject to a ceiling of Rs.5 lakh for getting listed in Stock Exchange.
- 100 % stamp duty exemption subject to a ceiling of Rs.25 lakh on purchase of land.
- 75% subsidy on Technology transfer subject to a ceiling of Rs.10 lakh.
- Financial Assistance to MSME @ 30% of the cost of Public Issue expenses subject to a ceiling of Rs.5 lakh for getting listed in Stock Exchange.
- Financial assistance for Environmental Compliances @50% of the capital cost subject to a ceiling of Rs.25 lakh.

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

The Ground level credit flow to MSME sector during the last four years are as under:

(Rs in lakh)

2020-21	2021-22	2022-23
23096.15	13178.97	39342.56

(Source: LBO, Darrang and SLBC)

The assessment for term loan is as under-

(Rs. in lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Micro Enterprise	25.000	530	13250.00	10600.00
ii	Small Enterprises	250.000	29	7250.00	5800.00
	<b>Sub-Total</b>		<b>559</b>	<b>20500.00</b>	<b>16400.00</b>

The assessment of working capital is as under-

(Rs. in lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
I	Micro Enterprises	10.000	600	6000.00	4800.00
Ii	Micro Enterprises – Existing	10.000	200	2000.00	1600.00
Iii	Small Enterprises	100.000	29	2900.00	2320.00
	<b>Sub-Total</b>		<b>829</b>	<b>10900.00</b>	<b>8720.00</b>
	<b>Total</b>		<b>1388</b>	<b>31400.00</b>	<b>25120.00</b>

Bank Loan is 80% of Total Financial Outlay/ Working Capital Requirement

The Block-wise and Sector-wise potential assessed for the year 2024-25 is indicated 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

It is essential for any nation to produce the goods and services that it requires for its populace and at the same time, it is far from possible for any nation to be self-contained in all products resulting in trade among nations comprising exports and imports. While imports facilitate the nations by providing the goods and services not available within the country itself, export is pre-eminent for the growth and development of the economy as it leads to the earning of valuable foreign exchange and availability of wider market assisting in getting due prices for the produce. Of the several factors influencing export growth, credit is a very important factor which enables exporters in efficiently executing their export orders.

The commercial banks provide short term export finance mainly by way of pre and post-shipment credit. They have also have dedicated branches for this purpose. Export finance is granted in Rupees as well as in foreign currency. Export Credit Guarantee Corporation of India provides credit guarantee coverage.

Further, RBI in its new classification on priority sector lending has put export credit under a separate sector in itself.

Export of vegetables from Assam has gained momentum since November'2018, when the government of India launched direct custom clearance facility for agri-export from the Guwahati airport to foreign destinations. In the northeast, the Agricultural and Processed Food Products Export Development Authority (APEDA), the coordinating agency of the Union ministry of commerce and industry, has created five packhouses for fresh fruits and vegetables with state government agencies in Assam, Sikkim and Mizoram. In FY 2021-22, Assam exported agricultural produce of 128.23 MT with value of Rs. 30,388.31 crore to various countries. According to research commissioned by the Agricultural and Processed Food Products Export Development Authority (APEDA), the north-eastern states produce 60,92,225 metric tons (MT) of marketable surplus of these products against their consumption of 90,37,492 MT. The findings of the research published in 2017, listed maize as having a marketable surplus of up to 97.1% of the total production of 350,000 MT.

Along with the artistry and proficiency of weavers, the Assam handloom **industry** demonstrates the richness and diversity of Assamese culture. With over a million people directly involved in the production, the handloom industry is one of the largest employment providers for the rural population in Assam after agriculture. The industry has strong infrastructure, with more than 13 **lakhs looms** of varied designs and construction, indicating significant production capacity. Products such as **muga, eri and mulberry silk** have good demand in world markets as was evident in the national and international fairs organised by AGMC.

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

The Government of Assam, in association with the Government of India have set up an Export Promotion Industrial Park (EPIP) at Amingaon, Guwahati at Assam to facilitate export business. Another good aspect is Assam is very well connected to other parts of India and to Bangladesh through waterways. Exporters of Assam can definitely utilise this great possibility.

The Assam government has approved a few integrated infrastructure development centres across the state.

- Assam Industrial Development Corporation (AIDC) has implemented an Export Promotion Industrial Park (EPIP) at Amingaon, near Guwahati in the district of Kamrup, at an estimated cost of US\$ 3 million.

- Another good aspect Assam is very well connected to other parts of India and to Bangladesh through waterways. Exporters of Assam can definitely utilise this great possibility.
- Integrated Infrastructure Development (IID) centres have been planned at Parbatpur, Serphangguri, Dalgaon, Demow, Bhomoraguri, Malinibeel, Dahudi, Silapathar, Rangia, Banderdewa and Titabar.
- Border Trade Centers (BTCs) have been established at Mankachar (Dhubri), Sutarkandi (Karimganj) and Darranga (Kamrup).

Organisation of Buyer-Seller Meets by various Central and State Government departments.

#### 4.1.3 Assessment of potential for the financial year 2024-25

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, for Domestic banks / WoS of Foreign banks/ SFBs/ UCBs, incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or CEOBE whichever is higher, subject to a sanctioned limit of up to Rs.40 crore per borrower. As gathered no specific ground level credit has off taken in the district for the last three financial years.

Based on the potential, financial estimations for the export credit covering pre shipment and post shipment for the year 2024-25 is given in the following table.

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
I	Export Credit	25.000	2	50.00	40.00
	<b>Total</b>		<b>2</b>	<b>50.00</b>	<b>40.00</b>

(Rs. in lakh)

#### Export of produce by Farmer Producer Companies

In the FY 2021-22, two Farmer producer Companies viz. Seujmukhi Agro Producer Company Ltd, and NEFSA Farmer Producer Company Ltd. had exported Beans and Maize respectively from Darrang district. Seujmukhi Agro Producer Company Ltd, promoted under Central Sector Scheme of 10,000 FPC, exported 10.3 MT of Indian Broad Beans to London through an export agency. NEFSA Farmer producer company ltd. Exported 50 MT of maize to Bangladesh.

#### 4.2 Credit Potential for Education

##### 4.2.1 Status of the Sector in the district

Education is the mirror which reflects the social and economic status of a State. It is the key development input, a fundamental requirement for human resource development, not only for an individual in particular, but for the society, nation, as a whole. It has been accepted as one of the most crucial inputs required for nation building. Keeping in view the goal of nation building, India has and is committed for the provision of free and compulsory elementary education to all children. To achieve the goals, Indian Parliament has enacted a legislation making education free and compulsory for every child in the age group 6 to 14 years of age, which has come in force from 1st April 2010. The Sarva Siksha Abhijan (SSA) and Rashtriya Madhyamik Siksha Abhiyan has been launched, as a step to provide universal elementary education and universalize secondary education respectively.

Darrang district has a fairly high literacy rate of 63.08% (Census 2011) and has good potential for such loans. During the year 2021-22, a total of 123 education loans were disbursed under the priority sector with a total credit disbursement of Rs.155.15 lakh.

#### 4.2.2 Government Policy Initiatives and Support

The Sustainable Development Goals on Education aim to ensure equitable, inclusive and quality education while promoting lifelong learning opportunities for all by 2030. In view of this, the Government of India has come out with the following schemes/policies:

- National Policy on Education 2020 (NEP 2020) - The new policy replaces the previous National Policy on Education, 1986. The policy is a comprehensive framework for vocational training from elementary education to higher education in both rural and urban India. The policy aims to transform India's education system by 2021.
- Samagra Shiksha is a comprehensive program for the school education sector, which spans from preschool to class XII. It has been designed with the overarching goal of improving school effectiveness measured in terms of equal opportunities for schooling and equitable learning outcomes.
- The Institution of Eminence scheme has been launched to implement the Government's commitment to empower higher education institutions and help them become world-class teaching and research institutions. Ten public and ten private institutions are to be identified to emerge as world-class teaching and research institutions.
- Padho Pardesh - It is a central scheme for providing interest subsidy on the interest payable for the period of moratorium for education to a student belonging to the communities declared as minority communities under section 2(c) of the National Commission for Minorities Act, 1992. Area plan. Loans under the scheme of Interest Subsidy on Educational Loans for Foreign Studies for pursuing approved courses of study abroad at Masters and M.Phil/PhD levels.
- Vidya Lakshmi portal has been developed and is being maintained by NSDL e-Governance Infrastructure Limited as an interface between banks and students for seamless submission of applications and for students to view, apply and track the education loan applications to banks anytime, anywhere by accessing the portal.

Government of Assam has also put significant importance on the development of education in the State. Few of the initiatives taken by the State Government are given below:

- The spending on education was 16.7% of the total expenditure as per FY 2022-23 (RE), as against the national average of 14.8%.
- Distribution of free textbooks, mobility grant of Rs.10,000 per year to post-graduate students excluding medical students, hostel fee waiver for undergraduate and postgraduate courses in degree and polytechnic colleges, admission fee waiver to all BPL students, scholarship to students belonging to SC, ST, minority and tea-garden community.
- Learning to Learn” Programme: “Learning to Learn”, an initiative is implemented to bridge the gap between the home language of Tea Community.
- Upgradation of building infrastructure of around 500 high schools and setting up of another 100 new High Schools in Tea Garden areas.
- Abhinandan Scheme for providing interest subvention on educational loans to our students.
- Various initiatives for Foundational Literacy and Numeracy Mission are based on the National Initiative for Proficiency in Reading with Understanding and Numeracy (NIPUN Bharat) in the name of NIPUN AXOM.

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

**4.2.4 Performance of Banks in the State of Assam under Education Loans**

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

(Rs. lakh)

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

[Source: SLBC]

**4.2.5 Rural Infrastructure Financing under RIDF & NIDA**

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

(Rs. in crore)

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

[Source: NABARD]

Under NABARD Infrastructure Development Assistance (NIDA), NABARD has provided financial assistance to Assam Infrastructure Financing Authority (AIFA), a registered society under Finance Department, Govt. of Assam for undertaking various projects related to the Education sector, for Elementary, Secondary and Higher Education during the year 2021-22. The projects will also facilitate the enhancement of technical and vocational education in the State, thus creating future job opportunities for the rural population. The details of sanctioned projects (including Darrang) are given in the table below.

(Rs. in Crore)

<b>Sl. No.</b>	<b>Name of Project</b>	<b>Loan Sanctioned</b>
1	Biswanath Medical College & Hospital	507.98
2	Charaideo Medical College & Hospital	501.30
3	03 Engineering Colleges- Behali, Sualkuchi, Bongaigaon	147.74
4	6 Govt. Model Colleges- Sonitpur, Tinsukia, Chirang, Udalguri, Baksa and Majuli	93.36
6	9 Women Model Colleges- Cachar, Barpeta, Nagaon, Darrang, Goalpara, Hailakandi, Karimganj, Dhubri	186.75
7	Tamulpur Medical College & Hospital	450.00
8	Construction of 04 medical college & hospitals in 04 districts (Morigaon, Bongaigaon, Golaghat, Dhemaji)	1800.00
	<b>Total</b>	<b>3687.13</b>

[Source: NABARD]

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

As per Assam statistical hand book 2022, there are 980 Lower Primary schools, 80 upper primary school, Provincialized college - 5, 1 model college, 1 private college and 1 commerce college in the district. Since employment opportunities are limited in the district, bankers find



it difficult to take up post sanction follow up. Demand for education loan is limited to certain section of the people and quantum of loan is not so high. A large chunk of students do their higher studies, especially engineering and Computer Science in other technical institutions located at Bangalore, Pune, Chennai etc. due to non-availability such facility in the district.

The GLC flow for last three years in the sector is indicated below:

(Rs. lakh)

2020-21		2021-22		2022-23	
No	Amt	No	Amt	No	Amt
327	890.72	323	920.79	358	1064.06

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
I	Education (upto Rs. 10 lakh)	10.000	150	1500.00	1200.00
	<b>Total</b>		<b>150</b>	<b>1500.00</b>	<b>1200.00</b>

Bank Loan @ 80% of Total Financial Outlay.

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

### 4.3 Credit Potential for Housing

#### 4.3.1 Status of the Sector in the district

Housing is one of the three basic necessities of human beings. It is also an indicator of a nation's progress in terms of human development. At the macro level, housing generates considerable employment and economic activity. Housing is a vital sector of the national economy with various backward and forward linkages resulting in a large multiplier effect on the overall economy. Real estate and construction together, is the second largest employment provider in the country, next to agriculture. It employed over 40 million people in 2013, and as per projections is slated to employ over 67 million people by 2023. The sector is expected to generate about three million jobs annually. However, there is still a storage in housing due to the ever-increasing demand of the rising population. Housing shortage in India is estimated at 10 million units in urban areas and 43.7 million units in rural areas.

Affordable housing is now being looked at as an opportunity with potential demand. With rising purchasing power, continuously rising population, growing aspirations, increasing nuclear families, rapid urbanization, government's intervention to provide affordable housing and so on, the housing sector in India has been showing continuous growth and is anticipated to register strong growth in the coming years.

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.

The GLC flow for last three years in the sector is indicated below:

(Rs. lakh)

2020-21		2021-22		2022-23	
No	Amt.	No	Amt.	No	Amt.
1578	13392.22	1780	15094.48	1578	13392.22

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

- The Government of India has launched initiatives for providing housing in both rural and urban areas through various schemes through Pradhan Mantri Awas Yojana (PMAY). The “Housing for All” Mission launched by the Government of India aims to provide every family with “a puccahouse with water connection, toilet facilities, 24x7 electricity supply” by 2022. The target is to construct 1.12 crore houses in urban areas and 2.95 crore houses in rural areas.
- Ministry of Rural Development (MoRD), GoI has launched the ‘**Rural Housing Interest Subsidy Scheme**’ (RHISS) under “Housing for All by 2022” to provide easy access to institutional loan for construction/modification of dwelling units of the rural people who are not covered under PMAY(G).
- With an objective of providing a pucca house with basic amenities to each household (including those without houses and those living in kutchha and dilapidated dwellings) by 2022, Govt. of India launched Pradhan Mantri Awas Yojana –Gramin (PMAY-G) w.e.f. 01 April 2016.

The main features of the scheme of PMAY (G) are as under:

- Identification of beneficiaries as per the housing deprivation parameters and exclusion criteria prescribed under Socio Economic Caste Census (SECC) 2011 after due verification by Gram Sabha.
- Providing assistance for construction of 2.95 crore pucca houses for eligible rural households by March, 2022 in phases i.e., 1.00 crore houses in Phase I (2016-17 to 2018-19) and 1.95 crore houses in Phase II (2019-20 to 2021-22).
- Enhancement of unit assistance from Rs.70,000 (IAY) to Rs.1.20 lakh in plain areas and from Rs.75,000(IAY) to Rs.1.30 lakh in Hilly States, NE States, difficult areas and IAP districts.
- Provision of assistance for construction of toilets amounting to Rs.12,000/- through Swachh Bharat Mission-Gramin (SBM-G), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) or any other dedicated source of funding and 90/95 days of unskilled wages under MGNREGS over and above the unit assistance.
- Enhancement in the minimum unit size of house from 20 sq. mtr. (IAY) to 25 sq. mtr.
- Facilitating willing beneficiaries to avail loan from Financial Institutions for an amount of upto Rs.70,000/-

The beneficiaries, eligible to receive central assistance under this Scheme, will include any rural household which does not appear/figure on the permanent waitlist for PMAY(G). This Scheme was made effective from 19 June, 2017 and beneficiaries are eligible for an interest subsidy at the rate of 3.0% for loan amount up to Rs.2 lakh for maximum tenure of 20 years or the actual tenure of the loan whichever is lesser, with the NPV discount rate of 9.0 percent. RHISS covers entire India, excluding the statutory towns as per Census 2011 and towns subsequently covered under PMAY(U). It is being implemented through PLIs viz., PSBs, HFCs, RRBs, Co-operative

Banks, Small Finance Banks and NBFC-MFIs. National Housing Bank (NHB) has been identified as the CNA by the GoI, MoRD to implement the RHISS vertical of Housing for All Mission.

Government of Assam operates Assam Housing Scheme with an objective to provide housing to all state govt. employees at subsidized interest rates Apun Ghar and Aponar Apun Ghar scheme with an aim to provide financial relief to the people of Assam and to ease the access to housing loans for the purchase or construction of the first house for the family.

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
I	Housing Loan for purchase/ construction of house (upto Rs.20.00 lakh)	20.000	140	2800.00	2240.00
II	Housing Loan for repairing (upto Rs.2.00 lakh)	2.000	155	310.00	248.00
	<b>Total</b>		<b>295</b>	<b>3110.00</b>	<b>2488.00</b>

Bank Loan @ 80% of Total Financial Outlay.

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

**CHAPTER – 5****CREDIT POTENTIAL FOR INFRASTRUCTURE****5.1. Infrastructure – Public Investment****5.1.1 Status of the sector in the district**

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

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

**5.1.2 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 184 projects with loan of Rs.363.61 crore have been sanctioned to the Govt. of Assam for Darrang district under various RIDF Tranches II to XXVII covering activities from all the three sectors. 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 above sectors. Out of 5871 projects, 3271 projects have been completed. The completed infrastructure development projects facilitate increase in credit absorption capacity in the command area of the projects.

**5.1.3 New Beginnings**

To further give a boost to the execution of rural infrastructure development projects in the State, NABARD, Government of Assam, and Assam Infrastructure Financing Authority (AIFA) have signed a Memorandum of Understanding (MoU) on 04<sup>th</sup> August 2021. As per the iconic MoU, the State government has prioritized critical infrastructure projects with an outlay of about Rs.15,000 cr. for implementation in the next 2-3 years under NIDA, RIDF, and RIAS. In accordance with the MoU signed, projects have been submitted by AIFA to NABARD and for the first time in the State of Assam, under NIDA, a total of 12 projects have been sanctioned by NABARD as on March 2023 with a total NIDA Loan of Rs.5329.90 crore to AIFA (Assam Infrastructure Financing Authority)

**5.1.4 Construction of storage facilities**

The importance of storage increases with the increase in production as seen in Assam at present. Most modern community storage structures like silo bins and for rural households ordinary

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

At present, there are 4.69 lakh MT (aggregate) storage capacity created by different organization in the State created by different organization, viz. FCI, Central Warehousing Corporation, State Warehousing Corporation, Assam State Agricultural Marketing Board (ASAMB) (Assam as per the latest data available).

Table: Storage Capacity Created by Different Organization

Organization	Storage Capacity (in MT) 2017-18	Storage Capacity (in MT) 2018-19
FCI	385913	379969
Central Warehousing Corporation	72983	73717
State Warehousing Corporation	242910	221407
ASAMB	46775	46775
<b>Total</b>	<b>748581.00</b>	<b>721868.00</b>

Source: Assam Economic Survey Assam 2021-22

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

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

Table: Cold Storage funded by NABARD under WIF

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

**5.1.5 RIDF Projects in the district**

Following is the details of RIDF projects sanctioned by NABARD as on 31<sup>st</sup> March 2023, under various RIDF tranches in the district of Darrang.

Sector	No of projects sanctioned	Loan sanctioned (Rs. in Crore.)
Rural Connectivity	94	210.09
Agriculture and related sectors	58	84.14
Minor Irrigation	24	30.91
Social Sector	8	38.47
<b>Total</b>	<b>184</b>	<b>363.61</b>

(Source: SPD, Assam RO)

**5.1.6 Projects sanctioned under NIDA**

The details of project sanctioned under NABARD Infrastructure Development Assistance (NIDA) in the district are given as under:

(Rs. in Crore.)

Particulars of the Project	No of projects sanctioned	Loan sanctioned
Women's Model College	1	21.64
Construction of Anganwadis	52	11.70
<b>Total</b>	<b>53</b>	<b>33.34</b>

**5.1.7 Sectoral priorities for infrastructure in the district**

**Health care & rural sanitation:** The requirements as per norms adopted by the GOI are-

Centre	Population Norms		Requirement for district as per norms	Present position	Shortfall
	Plain Area	Hilly Area			
Sub-Centre	5,000	3,000	186	159	27
Primary Health Centre	30,000	20,000	31	32	--
Community Health Centre	120,000	80,000	8	7	1

(Source: Statistical Handbook 2019)

**5.1.8 Sector wise Infrastructure Requirements and their Current Status**

Sector	Infrastructure Requirement	Deptt concerned
<b>Rural Connectivity - Roads</b>	The district has a total road length of 1051 Km including the NH 15 passing through the district. Of this, 651 Km is Black Topped and 400 Km is earthen/gravel. There is a need to cover all the villages with all-weather roads. About 100 Km of roads may be taken up for black topping with RIDF support.	<b>PWD</b>

Sector	Infrastructure Requirement	Deptt concerned
<b>Rural Connectivity - Bridges</b>	Out of 190 bridges there are 39 RCC bridges, 142-SPT & RCC bridges and in progress-9 bridges. As many as 25 SPT bridges (including those on PMGSY roads) in different parts of the district may be considered for conversion to RCC	<b>PWD</b>
<b>Irrigation</b>	Extension/improvement/ remodeling of Kulsik Flow Irrigation Scheme. The Command area of the project area is 950 ha & present coverage is 300 ha. <ul style="list-style-type: none"> <li>• Repairing / remodeling of C M Dutta Bundh. This Flow Irrigation Scheme irrigates 1800 Ha. The command area of the scheme is 1990ha.</li> <li>• Modernisation/repair of Sukhajani Flow Irrigation Scheme. Out of the Command area of 1450 ha the scheme presently covers 1200 ha.</li> <li>• Extension/improvement/ remodeling of Kulsik Flow Irrigation Scheme. The Command area of the project area is 950 ha &amp; present coverage is 300 ha.</li> </ul>	<b>Irrigation Deptt.</b>
<b>Rain water harvesting structures</b>	It would lengthen the cropping season providing scope for multiple cropping as also help the farmers adopt other farm enterprises. Few schemes in Kurua area (where water level goes down just after monsoon) may be taken up to cover around 1000 Ha.	<b>State Govt/Soil Conservation</b>
<b>Education</b>	Construction of School Building, Science Lab, Toilet Block, Drinking Water facilities, etc.	<b>Education Deptt.</b>
<b>Dairy</b>	Operationalisation of Milk Chilling Plant at Kharupetia under PPP	<b>Dairy Dev Deptt</b>
<b>Dairy</b>	Establishment of Milk Chilling Plant at Patharighat	<b>Dairy Dev Deptt</b>
<b>SG &amp; MY</b>	Establishment of Cold Storage in Dalgaon-Kharupetia area (PPP/ B-O-L-T)	<b>State Government/ASAMB</b>
<b>SG &amp; MY</b>	Integrated Market infrastructure with facilities for sorting, grading, packaging etc. (There is need for vegetable packaging especially for Tomato, Cauliflower etc.)	<b>AIIDC/ASAMB</b>
<b>AH &amp; Veterinary</b>	<ul style="list-style-type: none"> <li>• Construction of Veterinary Hospital in Kuruwa</li> <li>• Re-Construction of Veterinary Sub Centre-cum Staff Quarters at Dumnichoki and Bechimari</li> <li>• Improvement of District Diagnostic Laboratory (DDL) at Mangaldoi</li> <li>• Rejuvenation of Govt. Livestock farm (Duck and Fisheries) in Darrang</li> </ul>	<b>Distt. Veterinary Office</b>

## 5.2 Social Infrastructure Involving Bank Credit

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

According to the revised priority sector guidelines Bank loans up to a limit of Rs.5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres are now covered under priority sector loans under the sub head of “Social Infrastructure”.

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

In the health sector there are 1 district civil hospital, 1 FRU at Sipajhar, 47 Primary Health Centres (PHC), 14 State Dispensaries, 3 Community Health Centres and 163 Health Sub-Centres in the district. This apart there are 5 Family Welfare Centres also. The average population per health centre is 4318.

Further, in the district there are 1097 primary schools and 148 schools with upper primary facilities. The numbers are definitely not sufficient considering the total population of the district.

Therefore, there is a great scope for investment in social infrastructure and a part of it can be met by bank finance. However, there has been negligible credit flow to these activities in the district.

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

- There is need to identify new entrepreneurs who are willing to invest in social infrastructure
- Banks need to reach out the doctors, young entrepreneurs, etc., for enhancing the credit flow to these sub sectors.
- Government should grant permissions and licenses quickly and hassle free for investment in these activities.
- Community participation may be ensured and utilised in these activities

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
I	School (Private)	10.000	11	110.00	88.00
II	Small Hospital / Nursing Home	20.000	6	120.00	96.00
III	Drinking Water Plant (RO) - 1000 Ltrs/ hr capacity	8.000	5	40.00	32.00
	<b>Total</b>		<b>22</b>	<b>270.00</b>	<b>216.00</b>

Bank loan @ 80%.

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

## 5.3 Renewable Energy

### 5.3.1 Status of the sector in the district

Energy is a necessary concomitant of human existence. Although, many sources of energy exist in nature, it is coal, electricity and fossil oil which have been commercially exploited for many useful purposes. Fossil fuel has played the most significant role as a prominent source of energy for the growth of agriculture and industry. The fear of disappearance of fossil fuels someday looms large upon us. The energy demand is increasing manifold and the limited fossil reserves are extinguishing fast. There is thus an urgent need and compulsion to search for alternate sources of energy which are easily replenishable in nature. Even the Union Budget 2018-19 enlisted renewable energy as a priority area. The most common alternate sources or renewable



sources of energy are Biogas, Solar, Wind and Biomass.

**BIO GAS:** Biogas is a non-conventional source of energy and has gained importance in view of energy shortage and environmental pollution. There is vast scope for biogas plants in the rural areas of the district especially due to availability of cowdung. Bio-Gas Development Programme comprises of national project on Bio-gas development which caters to the family bio-gas plant and Community, institutional and Night-Soil based bio-gas plant programme.

In Assam, Department of Science, Technology and Environment with Planning and Development Commissioner as its secretary, is the nodal department for NPBD and other non-conventional energy sources. However, subsidy and other matters relating to the programme are looked after by the Directorate of Rural Development through the DRDAs. Besides, State KVIB and other Voluntary Organisations are also implementing the schemes in certain areas in the State under the guidance of KVIC.

**Solar Energy:** Solar energy has the potential to provide energy without recurring cost. It has utility especially in lighting of houses, community lighting etc. Creation of proper awareness is the initial necessity.

### 5.3.1.2 Infrastructure and linkage support available, planned and gaps:

There are two demonstration units of 'Solar Powered Irrigation System' in the District (Kharupetia in Bahbari GP and Chapai GP) promoted by the Agri Engineering Deptt. DRDA in collaboration with KVIB is the nodal agency for implementation of biogas programme. Subsidy at the rate prescribed from time to time is available from DRDA. However, implementation of the programme suffered a setback due to the following reasons:

- Banks are also not keen to finance biogas plants due to poor recovery. Moreover, there is no direct income generation.
- To popularise this particular programme, the implementing agency should arrange for motivation, training camps for farmers and build installations which are easy to repair and maintain.
- No thrust/emphasis has been given on promotion of low cost wind energy based irrigation system in the district.
- There are no agencies selling photo voltaic panels in the district.

There is no data available on credit flow to this sector in the district.

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Bio-gas plant	0.200	84	16.80	13.44
ii	Solar Units	0.280	335	93.80	75.04
	<b>Total</b>		<b>419</b>	<b>110.60</b>	<b>88.48</b>

Bank loan is taken as 80% of TFO.

The Block-wise and activity-wise potential assessed for the year 2024-25 is indicated 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.1188079 cr. in the country.

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

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

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

<b>Particulars</b>	<b>Assam</b>	<b>All India</b>	<b>% share of Assam</b>	<b>Darrang</b>
No. of SHGs (savings account)	601955	13403083	4.49	1940
Amt. of savings (Rs.'Lakh)	86779.75	5889267.56	1.47	211.79
No. of SHGs provided bank loan	97333	4295521	2.27	2547
Amt. of bank loan (Rs 'Lakh)	267090.70	14520023.33	1.84	8179.13
No. of SHGs having loan outstanding	214242	6957051	3.08	6792
Amt. of loan outstanding (Rs.'Lakh)	317205.45	18807879.77	1.69	9690.59
NPA of Banks against SHGs (gross amt. of NPA) Rs.'Lakh	17812.61	524933.81	3.93	877.68

The SHG Bank linkage programme has come up in a big way in the district with presence of dedicated ASRLM staff and officials at the district and block levels which co-ordinates with all

the stakeholders. The micro-Finance profile of the district may be summarized as in the following table.

Total number of blocks in the district	5+1
No. of blocks where SHGs exist	5+1
No. of blocks where SHGs are credit linked	5+1
Total no. bank branches in the district	105
No. of branches participating under linkage programme	52
No. of banks acting as SHPIs	0
No. of NGOs acting as mFI	1
No of SHGs Credit linked during 2021-22 - Govt. Sponsored & Direct	2170
Cumulative No. of SHGs savings linked as on March 2023	1940
Cumulative No. of SHGs credit linked as on March 2023	2547

(Source: Statistical Handbook Assam 2022)

The position of SHG savings and credit linkage as on 31.03.2023 is indicated as under:

Block Name	Savings Linked No	Savings Linked Amount	Credit Linked No	Credit Linked Amount
MANGALDOI	146	39.29	165	387.60
PASCHIM-MANGALDAI	13	0.65	63	225.75
SIPAJHAR	43	3.59	110	503.03
BECHIMARI	0	0	87	299.31
DALGAON PT	788	114.92	155	461.84
PUB-MANGALDAI	2	0.01	53	210.00
KALAIGAON PT	35	1.66	35	149.40
DARRANG	<b>1027</b>	<b>160.12</b>	<b>668</b>	<b>2236.93</b>

(Source: SLBC Assam)

### 6.3 Means for expansion of SHG-BLP

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

### 6.4 Joint Liability Groups

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

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

## 6.5 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/micro entrepreneurs. Online sale platforms hold potential to provide them with an opportunity to manage businesses from home and bring the markets to them. Hence, there is a need to have a scheme for enabling and supporting SHGs/JLGs/POs/micro entrepreneurs to register and effectively sell on E-commerce/ E-marketing platforms. To support E-marketing NABARD has recently come out with the following scheme:

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

## 6.6 Assessment of Credit Potential for the financial year 2024-25

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
I	SHG	1.500	2420	3630.00	3630.00
ii	JLG	1.200	380	456.00	456.00
	<b>Total</b>		<b>2800</b>	<b>4086.00</b>	<b>4086.00</b>

## Chapter-7

### Critical intervention required for creating a definitive impact

Sr. No	Sector	Sector wise critical intervention required for creating a definitive impact to be indicated here
2.1	Farm Credit	
2.1.1	Crop Production, Maintenance and Marketing	<ul style="list-style-type: none"> <li>Seed village project should be up scaled to ensure timely availability of quality seed.</li> <li>Multi-cropping techniques as relay cropping etc. should be encouraged and extension support should be ensured.</li> <li>Maintenance of irrigation canals.</li> <li>Enhancement in electricity supply for farm use.</li> <li>Creation of water users group.</li> <li>Enhancing recovery climate by awareness creation and proactive actions by bankers as well as by government machineries.</li> <li>Qualitative and quantitative enhancement in extension services.</li> <li>Better coordination among agriculture and irrigation departments.</li> <li>Financing through JLG mode and involving Farmers' Clubs.</li> <li>Timely payment against procurement of food grains from farmers.</li> <li>Adequate and timely availability of inputs like HYV seeds, fertilizer, pesticides etc. may be ensured by the Agriculture department.</li> <li>Kisan Credit Cards may be issued to all the eligible farmers in order to provide timely to farmers.</li> <li>The cooperative credit structure may be revamped.</li> <li>Farmers may be motivated for taking up cultivation of high yielding crops varieties, using bio-fertilizers/ bio-pesticides and adopting changes in cropping pattern for higher returns. Further, the Agri Dept may explore the possibility of shifting to smart ways of farming with the use of Internet of Things and Block chain Technology for easy and increased productivity of crops.</li> <li>Most of the PACS are not performing satisfactorily and most of them engaged only in PDS activities. Since PACS are essential last mile link for agricultural credit, revitalizing the PACS is of paramount importance.</li> <li>Existing PACS to be mobilized to be converted to MSC and availing of the facility under AIF.</li> </ul>
2.1.2	Water Resources	<ul style="list-style-type: none"> <li>Extension/improvement/remodeling of Kulsi Flow Irrigation Scheme. The Command area of the project area is 950 ha &amp; present coverage is 300 ha.</li> <li>Repairing / remodeling of C M Dutta Bund. This Flow Irrigation Scheme irrigates 1300 Ha. The</li> </ul>

		<p>command area of the scheme is 3600 ha.</p> <ul style="list-style-type: none"> <li>• Modernisation/repair of Sukhajani Flow Irrigation Scheme. Out of the Command area of 1450 ha the scheme presently covers 1260 ha.</li> <li>• Successful implementation of Remodelling of Lakhi Bund FIS (Phase II) at a cost of Rs.496.74 lakh under RIDF XIX.</li> <li>• NABARD has sanctioned 61,100 STWs to Govt. of Assam to be implemented through Agriculture Deptt under RIDF-XXI.</li> <li>• To finance Minor Irrigation projects so as to enable farmers to grow Rabi crops.</li> <li>• Steps may be taken to finance Low Lift Pumps to bring more areas under assured irrigation, to popularize mechanized farming practice in the district.</li> <li>• Bankers may come forward for solar pump financing</li> <li>• To provide infrastructure and extension services relating to effective water utilisation and intensive crop cultivation methods.</li> <li>• The distribution of pump sets to the farmers may be linked with credit so as to ensure the end use and increase in ground level credit.</li> <li>• To provide data on block-wise ground water potential and give recommendations for cost effective design specification for ground water irrigation structures.</li> </ul>
2.1.3	Farm Mechanisation	<ul style="list-style-type: none"> <li>• Mechanization of harvesting and threshing operations by the use of Combine Harvesters along with straw baler which will not only ensure timely harvesting of crops but may also check the loss of straw as well as reduction in carbon dioxide emission by burning in the field after harvesting.</li> <li>• Banks may encourage and finance unemployed educated youth for setting up of service centres for farm machinery</li> <li>• Banks may provide credit for establishment of Agri Service Centres for Farm Machinery by Agricultural Graduates under the ACABC scheme of GoI.</li> <li>• Establishment of Custom Hiring Centre (CHCs) may be encouraged. Support available for the same under various schemes of GoI and GoA may be utilized for the same.</li> <li>• Creation of awareness about the use of small and efficient farm machinery should be undertaken by ATMA/ KVK etc.</li> <li>➤ Establishment of a Farm Machinery Repair and Maintenance Training facility at the Block level.</li> </ul>
2.1.4	Plantation Horticulture including sericulture	<ul style="list-style-type: none"> <li>• Adequate number of fruit processing plants need to be set up to ensure value addition to fruit crops like Lemon, Pineapple and Orange. (Action: Development departments of government).</li> <li>• Fruit Growers Associations need to be set up / strengthened to ensure proper storage, marketing</li> </ul>

		<p>and processing of fruits.</p> <ul style="list-style-type: none"> <li>• SHGs may be encouraged to take up fruit processing activities. (Action: NGOs and Banks).</li> <li>• Problems in marketing of mushroom produced have been reported by farmers, due steps needs to be taken in this regard. (Action: Development departments of government/Directorate of Horticulture &amp; Food Processing).</li> <li>• Under Sericulture, new entrepreneurs may be encouraged with financial assistance for establishment of reeling units with Govt Subsidy. Financing for farm mechanization can be explored for Sericulture cultivators under Custom Hiring Mechanism.</li> </ul>
2.1.5	Forestry and Wasteland Development	<ul style="list-style-type: none"> <li>• Absence of systematic survey of private wastelands has been a limiting factor for assessing the exact potential.</li> <li>• A systematic survey needs to be carried out. Farmers may be educated on environmental as well commercial benefits from forestry schemes.</li> <li>• More incentives may be offered in the form of seedlings, extension services and monetary rewards for survival of plants in private wastelands.</li> <li>• The Forest Department, in co-ordination with other line departments, may identify compact areas and prepare location specific schemes with suitable tree species. While intensifying the extension activities to educate and motivate the farmers to undertake forestry programmes, they may also formulate model schemes for implementation with bank credit.</li> <li>• Department may arrange to supply saplings to farmers at a nominal rate to take up commercial production of wood/timber and bamboo.</li> <li>• Community participation and involvement of good SHGs in promoting farm forestry will pay good dividends.</li> <li>• The banks have to come forward to encourage the farmers through timely credit for undertaking wasteland development programmes.</li> </ul>
2.1.6	Animal Husbandry - Dairy	<ul style="list-style-type: none"> <li>• Operationalisation of Milk Chilling Plant at Kharupetia under PPP and establishment of Milk Chilling Plant at Patharighat is, therefore, important.</li> <li>• Financing of units of 2,5, 10 and 20 animals Cross Bred Cattle (Holstein Freisian and Jersey Crosses), and improved indigenous cattle of Sahiwal, Red Sindhi, Gir, etc. breed and Graded Murrah Buffaloes.</li> <li>• Considering financing of activities such as Green Fodder production under irrigated and un-irrigated fields, Vermi - composting units and Silage Making by individual farmers along with dairy units.</li> </ul>

		<ul style="list-style-type: none"> <li>• Bankers may proactively finance for setting up of veterinary dispensaries and provision of services including supply of frozen semen, liquid nitrogen etc.</li> <li>• Financing of three wheelers/vehicles by banks for selling of milk to the households and local market</li> <li>• Financing for BMCUs, Deep fridge, indigenous milk products units and Milk vans by banks.</li> <li>• The existing infrastructure in the animal husbandry sector should be made functional by allocation of adequate budget, manpower and materials.</li> <li>• Breeding farms to be established in Government and private sector to augment supply of cross bred animals</li> <li>• Development of Milk Route</li> </ul>
2.1.7	Animal Husbandry - Poultry	<ul style="list-style-type: none"> <li>• District Animal Husbandry Department may be further strengthened. A nodal officer may be appointed exclusively for development of poultry farming.</li> <li>• Disease diagnostic Laboratory may be fully equipped to boost the development of this sector.</li> <li>• Private enterprises in the fields of hatchery and feed milling need to be encouraged.</li> <li>• Bankers may work in close association with the veterinary department in identifying the prospective farmers and preparation of bankable scheme.</li> <li>• Banks may conduct workshop, inviting officials from line department, NGO, farmers to create awareness on the latest schemes and educate and motivate the farmers to take up the activity under this sector.</li> </ul>
2.1.8	Animal Husbandry - Sheep, Goat, Piggery, etc.	<ul style="list-style-type: none"> <li>• Provision for availability of quality and suitable breeds. Government / Private entrepreneurs may set up meat processing units to meet local demand.</li> <li>• Inadequate veterinary infrastructure such as hospitals and dispensaries, and breeding farm may be strengthened.</li> <li>• Banks to recognize in their corporate plans the importance of allied activities to agriculture, particularly in view of their ability to generate employment, reduce overdependence on agriculture and enhance income level of rural people.</li> <li>• Bankers may take proactive role in financing under the sector to reduce the gap.</li> <li>• Under National Livestock Mission all these activities are eligible and accordingly bankers may encourage entrepreneurs for setting up farms by forming Producers Group/SHGs etc.</li> </ul>
2.1.9	Fisheries	<ul style="list-style-type: none"> <li>• Fisheries extension services should be strengthened at block level. The defunct Magur hatchery at Dighirpar may be revamped. Deptt may develop facility for soil / water testing and</li> </ul>



		<p>hands-on training.</p> <ul style="list-style-type: none"> <li>• Disease diagnosis lab and hygienic fish marketing system may be developed.</li> <li>• Banks should ensure timely sanction and disbursement of loan.</li> <li>• Provide loan to existing fish farmers for working capital requirements under Kisan Credit Card Scheme.</li> </ul>
2.1.10	Farm Credit others including two wheelers for farmers	<ul style="list-style-type: none"> <li>• Two wheeler for agriculture purpose will reduce time and cost to the farmers. Using two wheeler farmers can supply their milk in nearby town / cities.</li> <li>• Ploughing using bullocks will reduce the cost of cultivation of small and marginal farmers.</li> <li>• Banks may provide loans for purchase of bullocks, especially to small and marginal farmers to increase the number of bullocks to facilitate agricultural operations in the district.</li> </ul>
2.1.11	Sustainable Agriculture Practices	<ul style="list-style-type: none"> <li>• IFS system can certainly maintain sustainability in farming system and Govt must recognize its importance.</li> <li>• State Govt. should promote these location-specific IFS models to initiate the National Mission on Integrated Farming Systems by converging the schemes of crops, horticulture, livestock and fisheries in order to give impetus to integrated farming systems among farmers for fast-tracking the goal of doubling farmer's income.</li> <li>• Banks may be encouraged for financing in IFS farms. Exposure visits of bankers in KVK may be arranged to demonstrate the benefits of the IFS model.</li> </ul>
2.2	Agriculture Infrastructure	
2.2.1	Construction of storage and Marketing Infrastructure (warehouses / godowns, market yards, silos, cold storage units, cold chains	<ul style="list-style-type: none"> <li>• Establishment of Cold Storage in Dalgaon-Kharupetia area and Integrated Market infrastructure with facilities for sorting, grading, packaging etc. (especially for Tomato, Cauliflower etc.) is a critical requirement in the district.</li> <li>• There exists potential for banks in financing Rural Godowns, Cold Storage and Market Yard.</li> <li>• Financing to PACS for storage.</li> <li>• Power supply may be ensured for cold storages.</li> <li>• Bank may motivate the farmers to construct Rural Godown so as to prevent distress sale and to maximise profit.</li> </ul>
2.2.2	Land Development Soil Conservation and Watershed development	<ul style="list-style-type: none"> <li>• Department of agriculture may undertake activities relating to reclamation of degraded land by land levelling, terracing in irrigated command/ high rainfall areas. Besides, adopting Integrated Watershed Development by creating water harvesting structures, alternate land use measures, dry land farming, dry land horticulture, agri horticulture, etc.</li> </ul>

		<ul style="list-style-type: none"> <li>• Farmers in the district depend hugely on chemical fertilizers because of lack of awareness as well as non-availability of vermi-compost. However, such fertilizers are not available timely in adequate measures. This situation can change if farmers lessen their dependence of chemical fertilizers and adopt vermicompost.</li> <li>• Commercial production of organic inputs viz Bio fertilizer, vermicompost/vermi hatcheries &amp; compost from vegetables and fruits, etc. may be taken up by farmer aggregates like GPSS, Producer Societies, etc.</li> <li>• There is a further need to involve community in the activity through farmer clubs, FPOs, NGOs, SHGs, etc. There is a need for awareness on organic fertilizers so that dependence on chemical fertilizers is lessened. Exposure visits need to be tailor made and organised for the activity.</li> <li>• Banks may project the credit requirements of land and development in their branch credit plans. They may sensitize their field staff to accord priority to these activities.</li> </ul>
2.2.3	Agri Infrastructure - Others E-nam, tissue culture, agri-biotechnology, seed production, bio-pesticides / fertilizers, vermi-composting	<ul style="list-style-type: none"> <li>• Marketing linkage for quality seeds, bio pesticide and bio fertiliser to be strengthened.</li> <li>• Demonstration, training and extension services for popularising the best and recommended package of practices.</li> <li>• Government supports farming for all crops grown under organic agriculture. Biotechnological opportunities are foreseen because of maintenance of soil health, avoidance of environmental pollution, no risk of chemical residues in food and fodder, opportunities for rural employment, etc.</li> <li>• Integrated models for organic farming may be promoted.</li> <li>• State Government to make efforts at the community and state levels to harness the potential of biotechnology for value addition in agriculture, horticulture, animal husbandry, fisheries , forestry and use of bio-fuels; and to improve the quality of life of the citizen by promoting health and nutritional security and through pollution abatement.</li> <li>• Conservation and sustainable utilization of the bio-resources of the State for socio-economic growth of the citizens with biotechnology as a major tool.</li> <li>• Promotion and livelihood options for organically grown medicinal and aromatic plants</li> <li>• Establishment of quality control laboratory and certification knowledge and to bring technological awareness of the farmer.</li> </ul>
2.3	Agriculture Ancillary Activities	
2.3.1	Food and Agro Processing	<ul style="list-style-type: none"> <li>• Improvement in major district roads and state</li> </ul>

		<p>highways</p> <ul style="list-style-type: none"> <li>• Agro processing units like Flour Mills, Rice husk/bran mills, Bakery, Pickle, Bulk Milk Cooling plants, Milk processing units are emerging activities which require focussed attention by the various stakeholders.</li> <li>• DICC may play a vital role in the identification of location specific processing units for fruits and spices.</li> <li>• Banks have to be proactive in scouting prospective entrepreneurs from their and to find out suitable and viable projects in the district and to select good entrepreneurs for setting up of units and help them financially.</li> </ul>
2.3.2	<p>Agri Ancillary Activities - Others - ACABC, loans to PACS / FSS / LAMPS, loans to MFIs for on lending</p> <p>Others - Miscellaneous (loans to distressed persons to prepay non institutional lenders, PMJDY, Loans to State Sponsored Organisation for SC/ST, SHGs / JLGs, Others, if any)</p>	<ul style="list-style-type: none"> <li>• Audit of PACS need to be taken up regularly and on time.</li> <li>• Awareness generation is needed for schemes like ACABC.</li> <li>• Attitudinal change is required at banks' level for increased financing in such activities.</li> <li>• Stress to saturation of PMJDY accounts by banks.</li> </ul>
3	Credit Potential For Micro, Small And Medium Enterprises, (Msme) - (a) Term loans and (b) Working Capital	<ul style="list-style-type: none"> <li>• Availability of un-interrupted power supply, good road network, entrepreneurship development is a must to promote MSME sector.</li> <li>• Technology Transfer Centers may be established in the district for providing guidance, technical know-how etc., to the entrepreneurs.</li> <li>• Banks to lend more units under PM Mudra Yojana Scheme and Stand up India scheme.</li> <li>• Development of new designs/products, setting up of Common Facility Centres on the lines of Metal Handicrafts Service Centre may create a definitive impact in the district.</li> <li>• Cluster based approach for setting up new Small and Tiny Industry may facilitate in boosting the SME Sector in the district.</li> <li>• Tourism :The demand for setting up of hotels, resorts, wayside facilities, amusement parks, adventure / recreation activity centers, heritage hotels, tourist villages, dormitory, etc. has received a boost in recent years because of the growing tourism industry in the State. Banks can identify suitable entrepreneurs in consultation with the Tourism Department for financing the above activities.</li> </ul> <p>a. Department</p> <ul style="list-style-type: none"> <li>• Based on the local demand, availability of raw material and skill, training programme may be organised.</li> <li>• For development of entrepreneurship,</li> </ul>

		<p>Entrepreneurship Development Programme and Capacity Building programme at district level may be organised frequently. NABARD had sanctioned 1 skill development programme on sewing machine operator/tailoring in Darrang in 2021-22.</p> <ul style="list-style-type: none"> <li>• Regular and uninterrupted supply of electricity may be ensured by ASEB.</li> <li>• For speedy industrialization, land, raw materials, technical know-how, marketing facilities etc. may also be made available to the entrepreneurs.</li> </ul> <p>b. Banks</p> <ul style="list-style-type: none"> <li>• Bank may take proactive role to motivate the farmers to give a boost to this sector.</li> <li>• Banks may organise workshops inviting prospective entrepreneurs and line departments so as to educate and motivate the entrepreneurs to ensure industrialization.</li> </ul>
4	Credit Potential For Export Credit, Education And Housing	<ul style="list-style-type: none"> <li>• Basic infrastructure for industries like, water, electricity, roads, and communication may be provided. Efforts may be made to improve erratic power supply.</li> <li>• Demand for Muga silk is steadily increasing year after year. Seed availability has been found to be one of the major constraints in expansion of Muga silk production which needs to be resolved by setting up new units</li> <li>• Good potential exists for wood based industries like cane &amp; bamboo products, furniture, building materials, etc.</li> </ul>
4.1	Credit Potential for Export Credit	<ul style="list-style-type: none"> <li>• State Government may create awareness about the export potential and procedures among the progressive farmers and entrepreneurs.</li> <li>• Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.</li> <li>• Availability of power supply and road connectivity needs to be addressed for export units.</li> <li>• Micro, Small and Medium Exporters should be properly trained by MSME for exporting their products.</li> <li>• Non availability of bank branches dealing with export credit in the district. Hence, there are difficulties for the exporters in operating with bank branches outside the district for their credit requirements.</li> <li>• Settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.</li> </ul>
4.2	Credit Potential for Housing	<ul style="list-style-type: none"> <li>• The present banking norms stipulates taking Income Tax Returns (ITRs) of the borrowers for last 3 years which are hardly present in case of a rural borrower. Therefore, income assessment, which will assure payment of instalments, is</li> </ul>

		<p>difficult. This calls for innovative borrower appraisal on part of the bankers.</p> <ul style="list-style-type: none"> <li>• Clarity of title of ownership is another problem in rural areas. Division of property and subsequent mutation are often found absent in rural areas. However, off late Govt. of Assam has computerized Land Records (Jamabandi /Chitha/Trace Maps) and the same can be accessed at <a href="http://www.revenueassam.nic.in">www.revenueassam.nic.in</a></li> </ul>
4.3	Credit Potential for Education	<ul style="list-style-type: none"> <li>• Banks should publicize and popularize their loan products pertaining to Education.</li> <li>• There is an urgent need for financial literacy and awareness creation so that people come forward to avail loans.</li> <li>• Time lag and procedure delay in educational loan disbursement is to be avoided by adopting speedy and systematic procedure especially in the case of public sector banks in urban semi urban and rural areas which will help students in availing timely hassle-free education loans.</li> <li>• The rising number of defaults among educational loans is a serious concern for banks, and keeping track of students after the completion of their course has become a huge challenge. Besides, rescheduling EMIs in genuine cases will bring down the NPAs.</li> <li>• Educational institutions could be rated by banks, based on their placement record, which would also help banks decide on the sanction of loans to students joining such institutions.</li> <li>• A credit guarantee scheme for educational loans would go a long way in pushing education loans to needy students. Govt. may consider interest subvention for Education loan.</li> </ul>
5	CREDIT POTENTIAL FOR INFRASTRUCTURE	
5.1	Infrastructure Public Investments	-
5.2	Social Infrastructure involving bank credit	<ul style="list-style-type: none"> <li>• Non availability of manpower for the created infrastructure. This may require skill up gradation of manpower and in case of hospitals – professionals.</li> <li>• Capacity building of members of the Village Water and Sanitation Committees is of critical importance here.</li> <li>• Creating awareness among the people about proper sanitation.</li> <li>• Skill development requires trained faculty along with physical infrastructure.</li> </ul>
5.3	Renewable Energy	<p>Ministry of New and Renewable Energy (MNRE), Government of India supports various programmes to promote use of non-conventional energy sources through various nodal agencies at state level. National Clean Energy Fund of `600 crore was created to support the initiatives for Green India Mission,</p>

		<p>Environmental remediation and clean-up of rivers.</p> <ul style="list-style-type: none"> <li>• DRDA may create awareness among the bankers and rural population about solar home light systems.</li> <li>• Possibility of financing other renewable energy products like solar cookers, wind pump, etc. may be explored.</li> <li>• Solar pumps may be promoted / popularized for irrigation purpose.</li> <li>• Cost of diesel to run pump set (due to lack of adequate availability / supply of electricity) is very high. Diesel pump set need to be replaced by solar powered pump sets in a phased manner to promote double / multiple cropping.</li> </ul>
6	Informal Credit Delivery System	<ul style="list-style-type: none"> <li>• Stress on IGA to be taken up by the SHGs.</li> <li>• Regular monitoring of SHGs by Banks/SHPIs.</li> </ul> <p>Banks should actively pursue the JLG mode of financing.</p>

## Chapter - 8

### Status and Prospects of Cooperatives

#### 1. Background

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

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

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

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

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

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

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

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

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

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

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

#### 5. Status of Cooperatives in the District

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

The district has 21 nos. of credit societies and 21 nos. of noncredit societies.

**The** district has an average cooperative profile with 6 numbers of blocks. Dairy, farming and Agro Sector has fair potential in the district.

The distribution is uniform in all the 6 blocks and all the blocks are covered by some society or other. Therefore, there is potential for creation of cooperative societies in dairy sector in 6 blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

*Source: DRCS office, Darrang*

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## Chapter - 9

### NABARD's projects and interventions

Sr. No.	NABARD's Projects and interventions in the district	Likely impact / outcome
	<b>Infrastructure</b>	
	A. Rural Infrastructure Development Fund(RIDF)	
a)	Agriculture and allied Sector	NABARD has sanctioned 58 projects in the district under Agri & Allied sector of RIDF projects amounting to Rs.84.14 crore. The benefits accrued out of the projects are- development of 127 ha area of fish ponds, 11 veterinary hospitals, marketing infrastructure/warehouses with a capacity of 1650 MT.
b)	Irrigation Sector	NABARD has sanctioned 24 projects in the district under Irrigation sector amounting to Rs.30.91 crore. Benefits accrued are treatment of around 3000 ha of land. Flood protection works done in area of 6075 ha of area of land.
c)	Connectivity (Roads and Bridges)	NABARD has sanctioned altogether 94 projects comprising of roads, bridges and rural road cum embankments in the district worth Rs.210.09 crore.
d)	Social Sector	NABARD has sanctioned 08 projects comprising of development of existing infrastructure of schools, 03 Anganwadi Centres for an amount of Rs.38.47 crore.
	B. NABARD Infrastructure Development Fund (NIDA)	
a)	Education	NABARD has sanctioned 1 project – Model Women's college under NIDA for an amount of Rs.21.64 crore.
	C. Health	NABARD has sanctioned 52 projects – Anganwadi Centres under NIDA for an amount of Rs.11.70 crore recently.
<b>2</b>	<b>Developmental Interventions under Farm Sector</b>	
a)	FPO	NABARD has promoted 07 FPOs under CSS-promotion of 10000 FPOs, 02 under PRODUCE and 02 under PODF-ID of NABARD for various activities like vegetables, watermelon, mustard, papaya, dairy and fishery etc.
b)	FSPF Projects, including CAT	In order to encourage farmers to adopt millets cultivation as additional source of income, 1 Model Millet Project, under DPR mode,

Sr. No.	NABARD's Projects and interventions in the district	Likely impact / outcome
		covering two blocks of Darrang district and involving 50 farmers is being implemented.
<b>3</b>	<b>Developmental Interventions under Off- Farm Sector</b>	
a)	Skill Development	NABARD has sanctioned 01 skill based project under tailoring in the district involving 30 nos of rural women.
<b>5</b>	<b>Developmental Interventions under micro credit</b>	
a)	LEDP	Towards enhancing the livelihood of the rural areas, especially for the women, entrepreneurship based programmes 04 Livelihood & Enterprise Development Programme (LEDP) for activities like piggery, handloom, weaving and Integrated Farming system etc., involving more than 330 SHG members has been implemented in the district.
b)	MEDP	For enhancing the livelihood of the rural women, 17 Micro Enterprise Development Programme (MEDP) has been implemented, for activities like mushroom, handloom, cane products, etc., and involving more than 500 members for capacity building of the SHG members through skill training and other support in the district.
<b>6</b>	<b>Financial Inclusion Initiatives</b>	One Centre for Financial Literacy has been sanctioned for creation of awareness and other capacity building measures on banking for the benefit of the people of Darrang district.

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

**District : Darrang**

**(Rs. Lakh)**

Sl.No .	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK						Total
					Sipajhar	Pachim Mangaldai	Pub Mangaldai \$	Dalgaon Sialmari	Kalaigaon (Part)	Bechimari	
<b>I</b>	<b>Agriculture</b>										
<b>2</b>	<b>Farm Credit</b>										
<b>a)</b>	<b>Crop Production, Maintenance, Marketing</b>										
i.	Summar Paddy (Boro)	0.62	ha	Physical	1500	1000	800	1000	400	1000	<b>5700</b>
				Bank Loan	927.00	618.00	494.40	618.00	247.20	618.00	<b>3522.60</b>
ii	Winter Paddy (Sali)	0.72	ha	Physical	3500	2100	2200	2400	2400	2400	<b>15000</b>
				Bank Loan	2508.80	1505.28	1576.96	1720.32	1720.32	1720.32	<b>10752.00</b>
iii	Wheat	0.58	ha	Physical	5	10	30	30	5	10	<b>90</b>
				Bank Loan	2.90	5.80	17.40	17.40	2.90	5.80	<b>52.20</b>
iv	Mustard/Rape	0.47	ha	Physical	900	900	400	550	300	400	<b>3450</b>
				Bank Loan	423.00	423.00	188.00	258.50	141.00	188.00	<b>1621.50</b>
v	Jute	0.63	ha	Physical	50	50	100	100	50	100	<b>450</b>
				Bank Loan	31.68	31.68	63.36	63.36	31.68	63.36	<b>285.12</b>
vi	Potato	1.80	ha	Physical	200	50	100	400	100	500	<b>1350</b>
				Bank Loan	360.18	90.04	180.09	720.35	180.09	900.44	<b>2431.19</b>
vii	Chilli	1.03	ha	Physical	100	100	100	300	50	300	<b>950</b>
				Bank Loan	103.41	103.41	103.41	310.24	51.71	310.24	<b>982.42</b>
viii	Brinjal	0.97	ha	Physical	100	100	100	300	100	300	<b>1000</b>
				Bank Loan	97.11	97.11	97.11	291.32	97.11	291.32	<b>971.08</b>
ix	Peas	0.50	ha	Physical	150	200	100	400	50	350	<b>1250</b>
				Bank Loan	74.40	99.20	49.60	198.40	24.80	173.60	<b>620.00</b>
x	Tomato	1.03	ha	Physical	50	50	100	250	50	250	<b>750</b>
				Bank Loan	51.37	51.37	102.75	256.87	51.37	256.87	<b>770.60</b>
xi	Cabbage	1.14	ha	Physical	200	100	100	250	200	300	<b>1150</b>
				Bank Loan	227.24	113.62	113.62	284.06	227.24	340.87	<b>1306.65</b>
xii	Cauliflower	1.13	ha	Physical	150	100	150	250	250	300	<b>1200</b>
				Bank Loan	170.10	113.40	170.10	283.50	283.50	340.20	<b>1360.80</b>
xiii	Pulses (Black Gram/Green Gram)	0.48	ha	Physical	50	80	60	250	50	250	<b>740</b>
				Bank Loan	23.86	38.18	28.63	119.30	23.86	119.30	<b>353.13</b>
xiv	Sugarcane	1.20	ha	Physical	50	35	50	50	20	50	<b>255</b>
				Bank Loan	60.00	42.00	60.00	60.00	24.00	60.00	<b>306.00</b>
xv	Maize	0.54	ha	Physical	200	500	500	200	50	150	<b>1600</b>
				Bank Loan	108.50	271.25	271.25	108.50	27.13	81.38	<b>868.01</b>
xvi	Autumn Paddy ( Ahu )	0.72	ha	Physical	400	300	200	200	200	200	<b>1500</b>
				Bank Loan	289.52	217.14	144.76	144.76	144.76	144.76	<b>1085.70</b>
xvii	Hybrid Napier Grass	0.18	No.	Physical	150	110	90	120	30	50	<b>550</b>
				Bank Loan	27.46	20.14	16.48	21.97	5.49	9.15	<b>100.69</b>
xviii	Fodder Maize	0.09	No.	Physical	150	110	90	120	30	50	<b>550</b>
				Bank Loan	13.50	9.90	8.10	10.80	2.70	4.50	<b>49.50</b>
xix	Finger millet	0.33	ha	Physical	10	5.00	2.00	2.00	2.00	2.00	<b>23</b>
				Bank Loan	3.34	1.67	0.67	0.67	0.67	0.67	<b>7.69</b>

**ANNEXURE- I**

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

**District : Darrang**

**(Rs. Lakh)**

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK						Total
					Sipajhar	Pachim Mangaldai	Pub Mangaldai \$	Dalgaon Sialmari	Kalaigaon (Part)	Bechimari	
xx	Foxtail millet	0.31	ha	Physical	10.00	10.00	2.00	2.00	2.00	2.00	<b>28</b>
				Bank Loan	3.10	3.10	0.62	0.62	0.62	0.62	<b>8.68</b>
xxi	Working capital small tea growers	0.30	bigha	Physical	0.00	10.00	10.00	0.00	0.00	0.00	<b>20</b>
				Bank Loan	0.00	3.00	3.00	0.00	0.00	0.00	<b>6.00</b>
	<b>Crop Loan Total</b>			<b>Physical</b>	<b>7905</b>	<b>5895</b>	<b>5270</b>	<b>7170</b>	<b>4335</b>	<b>6960</b>	<b>37535</b>
				<b>Bank Loan</b>	<b>5500.03</b>	<b>3850.52</b>	<b>3686.02</b>	<b>5487.65</b>	<b>3286.86</b>	<b>5628.11</b>	<b>27439.19</b>
	Add : 10% on Bank loan for Consumption/ Subsistence purpose				550.00	385.05	368.60	548.77	328.69	562.81	<b>2743.92</b>
	Add : 20% for Repairs & Maintenance of Farm Assets				1100.01	770.10	737.20	1097.53	657.37	1125.62	<b>5487.83</b>
	<b>Sub-Total</b>			<b>Physical</b>	<b>7905</b>	<b>5895</b>	<b>5270</b>	<b>7170</b>	<b>4335</b>	<b>6960</b>	<b>37535</b>
				<b>Bank Loan</b>	<b>7150.04</b>	<b>5005.67</b>	<b>4791.82</b>	<b>7133.95</b>	<b>4272.92</b>	<b>7316.54</b>	<b>35670.94</b>
<b>(b)</b>	<b>Water Resources</b>										
i.	Shallow Tube well (Dia -80 mm, depth - 45 m) with 5HP DPS	1.05	No.	Physical	30	20	30	40	15	30	<b>165</b>
				Bank Loan	31.42	20.95	31.42	41.89	15.71	31.42	<b>172.81</b>
ii	Diesel Pump Set (5 HP)	0.35	No.	Physical	30	20	20	50	25	40	<b>185</b>
				Bank Loan	10.50	7.00	7.00	17.50	8.75	14.00	<b>64.75</b>
iii	Shallow Tube well with Solar Photovoltaic (1 HP)	2.59	No.	Physical	15	15	15	25	10	20	<b>100</b>
				Bank Loan	31.04	31.04	31.04	51.74	20.70	41.39	<b>206.95</b>
iv	STW (Dia-80mm, depth 45 m) with 2 HP EPS	0.45	No.	Physical	30	20	20	40	30	30	<b>170</b>
				Bank Loan	13.63	9.09	9.09	18.17	13.63	13.63	<b>77.24</b>
v	STW with 2 HP Solar PV	3.61	ha.	Physical	15	15	18	18	7	18	<b>91</b>
				Bank Loan	43.37	43.37	52.04	52.04	20.24	52.04	<b>263.10</b>
	<b>Sub- Total</b>			<b>Physical</b>	<b>120</b>	<b>90</b>	<b>103</b>	<b>173</b>	<b>87</b>	<b>138</b>	<b>711</b>
				<b>Bank Loan</b>	<b>129.96</b>	<b>111.45</b>	<b>130.59</b>	<b>181.34</b>	<b>79.03</b>	<b>152.48</b>	<b>784.85</b>
<b>(c)</b>	<b>Farm Mechanization</b>										
i.	Tractor with accessories and trailer ( 30 - 35 HP)	7.47	No.	Physical	35	30	25	50	20	40	<b>200</b>
				Bank Loan	209.08	179.21	149.35	298.69	119.48	238.95	<b>1194.76</b>
ii	Power Tiller with Trailor and CMVR Kit (12 - 15 HP)	2.78	No.	Physical	50	40	40	70	30	70	<b>300</b>
				Bank Loan	111.20	88.96	88.96	155.68	66.72	155.68	<b>667.20</b>
iii	Reaper (Self propelled)	1.35	No.	Physical	20	15	15	30	5	35	<b>120</b>
				Bank Loan	27.00	20.25	20.25	40.50	6.75	47.25	<b>162.00</b>
iv	Tractor with accessories and trailer ( 35 - 40 HP)	8.19	No.	Physical	30	25	20	35	20	25	<b>155</b>
				Bank Loan	196.58	163.82	131.05	229.34	131.05	163.82	<b>1015.66</b>
v	Rotavator (Tractor Mounted)	1.05	No.	Physical	45	15	25	50	15	40	<b>190</b>
				Bank Loan	47.25	15.75	26.25	52.50	15.75	42.00	<b>199.50</b>
	<b>Sub-Total</b>			<b>Physical</b>	<b>180</b>	<b>125</b>	<b>125</b>	<b>235</b>	<b>90</b>	<b>210</b>	<b>965</b>
				<b>Bank Loan</b>	<b>591.11</b>	<b>467.99</b>	<b>415.86</b>	<b>776.71</b>	<b>339.75</b>	<b>647.70</b>	<b>3239.12</b>

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

**District : Darrang**

**(Rs. Lakh)**

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK						Total
					Sipajhar	Pachim Mangaldai	Pub Mangaldai \$	Dalgaon Sialmari	Kalaigaon (Part)	Bechimari	
<b>(d)</b>	<b>Plantation &amp; Horticulture including Sericulture</b>										
i.	Banana cultivation (1.8 m X 1.8 m) - acre	1.00	1 acre	Physical	50	50	60	80	80	50	<b>370</b>
				Bank Loan	50.07	50.07	60.08	80.11	80.11	50.07	<b>370.51</b>
ii	Coconut cultivation (Ha) - 7.5 m X 7.5m	0.96	1 acre	Physical	40	40	20	40	40	30	<b>210</b>
				Bank Loan	38.55	38.55	19.28	38.55	38.55	28.92	<b>202.40</b>
iii	Arecanut Cultivation (Ha) - 2.7 m X 2.7 m	0.78	1 acre	Physical	30	25	15	20	30	20	<b>140</b>
				Bank Loan	23.35	19.46	11.67	15.57	23.35	15.57	<b>108.97</b>
iv	Papaya (1.8m X 1.8m)	1.49	1 acre	Physical	15	2	5	30	5	20	<b>77</b>
				Bank Loan	22.30	2.97	7.43	44.60	7.43	29.74	<b>114.47</b>
v	Assam Lemon	0.74	1 acre	Physical	10	12	10	15	15	15	<b>77</b>
				Bank Loan	7.37	8.84	7.37	11.05	11.05	11.05	<b>56.73</b>
vii	Oyster Mushroom in House Hold system	0.47	No.	Physical	40	10	10	10	5	5	<b>80</b>
				Bank Loan	18.70	4.68	4.68	4.68	2.34	2.34	<b>37.42</b>
viii	Pineapple Cultivation (Ha) - 90cm x 30cm x 60cm	2.23	1 acre	Physical	10	2	5	20	2	20	<b>59</b>
				Bank Loan	17.82	3.56	8.91	35.64	3.56	35.64	<b>105.13</b>
ix	Mulberry Plantation (Acre)	0.60	1 Acre	Physical	40	40	40	10	30	10	<b>170</b>
				Bank Loan	24.00	24.00	24.00	6.00	18.00	6.00	<b>102.00</b>
x	Water Melon	1.73	1 ha	Physical	10	2	5	20	2	20	<b>59</b>
				Bank Loan	13.87	2.77	6.93	27.73	2.77	27.73	<b>81.80</b>
xi	Musk Melon	1.56	1 ha	Physical	5	5	5	15	2	10	<b>42</b>
				Bank Loan	7.80	7.80	7.80	23.41	3.12	15.61	<b>65.54</b>
xii	Eri pvt graneur	2.78	Nos.	Physical	8	8	8	2	5	2	<b>33</b>
				Bank Loan	17.82	17.82	17.82	4.45	11.14	4.45	<b>73.50</b>
xiii	Strawberry cultivation	4.74	1 Acre	Physical	4	3	3	2	0	2	<b>14</b>
				Bank Loan	15.15	11.36	11.36	7.58	0.00	7.58	<b>53.03</b>
xiv	Apiculture	0.07	2 box	Physical	200	100	100	200	50	100	<b>750</b>
				Bank Loan	14.00	7.00	7.00	14.00	3.50	7.00	<b>52.50</b>
xv	Floriculture - Marigold (45 cm x 40 cm )	1.33	1 acre	Physical	10	2	1	10	2	5	<b>30</b>
				Bank Loan	13.32	2.66	1.33	13.32	2.66	6.66	<b>39.95</b>
	<b>Sub-Total</b>			<b>Physical</b>	<b>472</b>	<b>301</b>	<b>287</b>	<b>474</b>	<b>268</b>	<b>309</b>	<b>2111</b>
				<b>Bank Loan</b>	<b>284.12</b>	<b>201.54</b>	<b>195.66</b>	<b>326.69</b>	<b>207.58</b>	<b>248.36</b>	<b>1463.95</b>

**ANNEXURE- I**

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

**District : Darrang**

**(Rs. Lakh)**

Sl.No .	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK						Total
					Sipajhar	Pachim Mangaldai	Pub Mangaldai \$	Dalgaon Sialmari	Kalaigaon (Part)	Bechimari	
<b>(e)</b>	<b>Forestry and Wasteland Development</b>										
i	Bamboo Cultivation (5 x 5)	0.70	1 ha	Physical	4	3	3	3	5	3	<b>21</b>
				Bank Loan	2.82	2.11	2.11	2.11	3.52	2.11	<b>14.78</b>
ii	Teak cultivation (2 x 2)	1.96	ha	Physical	5	5	5	5	2	2	<b>24</b>
				Bank Loan	7.83	7.83	7.83	7.83	3.13	3.13	<b>37.58</b>
iii	Bamboo Cultivation (Rhizome)	0.88	ha	Physical	15	8	10	12	12	10	<b>67</b>
				Bank Loan	13.20	7.04	8.80	10.56	10.56	8.80	<b>58.96</b>
	<b>Sub-Total</b>			<b>Physical</b>	<b>24</b>	<b>16</b>	<b>18</b>	<b>20</b>	<b>19</b>	<b>15</b>	<b>112</b>
				<b>Bank Loan</b>	<b>23.85</b>	<b>16.98</b>	<b>18.74</b>	<b>20.50</b>	<b>17.21</b>	<b>14.04</b>	<b>111.32</b>
											<b>0</b>
<b>(f)</b>	<b>Animal Husbandry - Dairy</b>										
	<b>Term Loan</b>										
i	Crossbred Cows yielding 10 Ltrs of Milk (1+1) with New Shed	2.77	2 animals	Physical	40	30	20	20	15	15	<b>140</b>
				Bank Loan	99.72	74.79	49.86	49.86	37.40	37.40	<b>349.03</b>
ii	Crossbred Cows yielding 8 Ltrs of Milk (1+1) with New Shed	2.35	2 animals	Physical	40	35	30	35	15	25	<b>180</b>
				Bank Loan	84.46	73.90	63.34	73.90	31.67	52.79	<b>380.06</b>
iii	Two Buffaloes unit yielding 6 liters per day (1+1) with New shed	2.35	2 animals	Physical	45	45	30	30	25	20	<b>195</b>
				Bank Loan	95.01	95.01	63.34	63.34	52.79	42.23	<b>411.72</b>
iv	Mini Dairy - 12 Ltrs (5 + 5 animals)	17.05	No.	Physical	2	2	1	1	1	1	<b>8</b>
				Bank Loan	30.69	30.69	15.35	15.35	15.35	15.35	<b>122.78</b>
v	Bulk Milk cooling Unit (2000 Ltr. Capacity)	9.35	No.	Physical	2	2	1	2	1	2	<b>10</b>
				Bank Loan	16.83	16.83	8.42	16.83	8.42	16.83	<b>84.16</b>
vi	Dairy processing equipment to produce Indigenous milk products	14.52	No.	Physical	1	1	1	1	0	1	<b>5</b>
				Bank Loan	13.07	13.07	13.07	13.07	0.00	13.07	<b>65.35</b>
vii	Calf rearing (10 heifer calves)	3.30	No.	Physical	5	5	10	10	5	10	<b>45</b>
				Bank Loan	14.85	14.85	29.70	29.70	14.85	29.70	<b>133.65</b>
viii	Dairy marketing outlet / parlour	2.20	No.	Physical	5	5	5	3	2	3	<b>23</b>
				Bank Loan	9.90	9.90	9.90	5.94	3.96	5.94	<b>45.54</b>
	<b>Term Loan Sub-Total</b>			<b>Physical</b>	<b>140</b>	<b>125</b>	<b>98</b>	<b>102</b>	<b>64</b>	<b>77</b>	<b>606</b>
				<b>Bank Loan</b>	<b>364.53</b>	<b>329.04</b>	<b>252.98</b>	<b>267.99</b>	<b>164.44</b>	<b>213.31</b>	<b>1592.29</b>
	<b>Working Capital (KCC)</b>										
ix	Working Capital for Dairy (KCC) -Small Dairy (1+1)	1.44	No.	Physical	125	110	80	85	55	60	<b>515</b>
				Bank Loan	179.74	158.17	115.04	122.23	79.09	86.28	<b>740.55</b>

# ANNEXURE- I

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

District : Darrang

(Rs. Lakh)

Sl.No .	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK						Total
					Sipajhar	Pachim Mangaldai	Pub Mangaldai \$	Dalgaon Sialmari	Kalaigaon (Part)	Bechimari	
x	Working Capital for Dairy (KCC) -Medium Dairy (3+2)	1.56	No.	Physical	40	25	25	15	10	20	135
				Bank Loan	62.58	39.11	39.11	23.47	15.65	31.29	211.21
xi	Working Capital for Dairy (KCC) -Commercial Dairy (5+5)	9.08	No.	Physical	2	2	1	1	1	1	8
				Bank Loan	18.17	18.17	9.08	9.08	9.08	9.08	72.66
	<b>Working Capital (KCC) Sub-Total</b>			<b>Physical</b>	<b>167</b>	<b>137</b>	<b>106</b>	<b>101</b>	<b>66</b>	<b>81</b>	<b>658</b>
				<b>Bank Loan</b>	<b>260.49</b>	<b>215.45</b>	<b>163.23</b>	<b>154.78</b>	<b>103.82</b>	<b>126.65</b>	<b>1024.42</b>
	<b>Sub-Total Bank Loan (Working Capital - KCC)</b>				<b>260.49</b>	<b>215.45</b>	<b>163.23</b>	<b>154.78</b>	<b>103.82</b>	<b>126.65</b>	<b>1024.42</b>
	<b>Total Animal Husbandry - Dairy</b>			<b>Physical</b>	<b>307</b>	<b>262</b>	<b>204</b>	<b>203</b>	<b>130</b>	<b>158</b>	<b>1264</b>
				<b>Bank Loan</b>	<b>625.02</b>	<b>544.49</b>	<b>416.21</b>	<b>422.77</b>	<b>268.26</b>	<b>339.96</b>	<b>2616.71</b>
(g)	<b>Animal Husbandry - Poultry</b>										
	<b>TERM LOAN</b>										
i	Hybrid Broiler (1000 birds unit)	4.73	No.	Physical	60	40	30	35	20	30	215
				Bank Loan	226.90	151.26	113.45	132.36	75.63	113.45	813.05
ii	Hybrid Layer (5000 birds unit)	58.79	No.	Physical	1	2	1	1	1	1	7
				Bank Loan	47.03	94.07	47.03	47.03	47.03	47.03	329.22
iii	Duck Farming (28 F + 4 M Unit)	0.32	No.	Physical	350	250	200	175	100	150	1225
				Bank Loan	112.00	80.00	64.00	56.00	32.00	48.00	392.00
iv	Duck Farming (100 F + 15 M Unit)	1.13	No.	Physical	10	5	10	0	0	0	25
				Bank Loan	11.27	5.64	11.27	0.00	0.00	0.00	28.18
	<b>Term Loan Sub-Total</b>				<b>421</b>	<b>297</b>	<b>241</b>	<b>211</b>	<b>121</b>	<b>181</b>	<b>1472</b>
					<b>397.20</b>	<b>330.97</b>	<b>235.75</b>	<b>235.39</b>	<b>154.66</b>	<b>208.48</b>	<b>1562.45</b>
	<b>Working Capital</b>										
v	KCC (Working Capital) - Broiler Farm 1000 birds all in all out	1.68	No.	Physical	60	40	30	35	20	30	215
				Bank Loan	101.04	67.36	50.52	58.94	33.68	50.52	362.06
vi	KCC (Working Capital) - Broiler Farm 5000 birds all in all out	8.66	No.	Physical	5	5	5	5	5	5	30
				Bank Loan	43.30	43.30	43.30	43.30	43.30	43.30	259.80
vii	KCC (Working Capital) - Layer Unit 5000 birds (1:1:3 - cage system)	20.82	No.	Physical	1	2	1	1	1	1	7
				Bank Loan	20.82	41.64	20.82	20.82	20.82	20.82	145.74
	<b>Sub-Total</b>			<b>Physical</b>	<b>66</b>	<b>47</b>	<b>36</b>	<b>41</b>	<b>26</b>	<b>36</b>	<b>252</b>
				<b>Bank Loan</b>	<b>165.16</b>	<b>152.30</b>	<b>114.64</b>	<b>123.06</b>	<b>97.80</b>	<b>114.64</b>	<b>767.60</b>
	<b>Sub-Total Bank Loan (Working Capital - KCC)</b>				<b>165.16</b>	<b>152.30</b>	<b>114.64</b>	<b>123.06</b>	<b>97.80</b>	<b>114.64</b>	<b>767.60</b>
	<b>Total Animal Husbandry - Poultry</b>			<b>Physical</b>	<b>487</b>	<b>344</b>	<b>277</b>	<b>252</b>	<b>147</b>	<b>217</b>	<b>1724</b>
				<b>Bank Loan</b>	<b>562.36</b>	<b>483.27</b>	<b>350.39</b>	<b>358.45</b>	<b>252.46</b>	<b>323.12</b>	<b>2330.05</b>
(h)	<b>Animal Husbandry -Sheep, Goat, Piggery, etc.</b>										

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

**District : Darrang**

(Rs. Lakh)

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK						Total
					Sipajhar	Pachim Mangaldai	Pub Mangaldai \$	Dalgaon Sialmari	Kalaigaon (Part)	Bechimari	
i	Goat Rearing (10 F+1 M) - Black Bengal/Assam Hill Goat with new shed	1.01	No.	Physical	50	30	30	50	50	35	245
				Bank Loan	50.65	30.39	30.39	50.65	50.65	35.46	248.19
ii	Goat Rearing (10 F+1 M) - Cross Bred/Upgraded Sirohi Beetal with new shed	1.59	No.	Physical	40	30	20	35	35	30	190
				Bank Loan	63.68	47.76	31.84	55.72	55.72	47.76	302.48
iii	Pig rearing & fattening Units - Crossbred Sows and Exotic Boar (3 F + 1 M)	2.25	No.	Physical	50	50	30	5	30	5	170
				Bank Loan	90.08	90.08	54.05	9.01	54.05	9.01	306.28
iv	Piggery – Breeding unit (20F+4M)	14.51	No.	Physical	4	4	3	0	2	0	13
				Bank Loan	46.44	46.44	34.83	0.00	23.22	0.00	150.93
v	Goat Rearing (20 F+1 M) - Black Bengal/Assam Hill Goat with new shed	3.61	No.	Physical	10	12	10	8	5	8	53
				Bank Loan	28.90	34.68	28.90	23.12	14.45	23.12	153.17
	<b>Term Loan Sub-Total</b>			<b>Physical</b>	<b>154</b>	<b>126</b>	<b>93</b>	<b>98</b>	<b>122</b>	<b>78</b>	<b>671</b>
				<b>Bank Loan</b>	<b>279.75</b>	<b>249.35</b>	<b>180.01</b>	<b>138.50</b>	<b>198.09</b>	<b>115.35</b>	<b>1161.05</b>
	<b>Working Capital</b>										
vi	KCC for Goat rearing & breeding unit (10+1)	0.61	No.	Physical	90	60	50	85	85	65	435
				Bank Loan	54.48	36.32	30.27	51.45	51.45	39.35	263.32
vii	KCC for Goat rearing & breeding unit (20+1)	1.08	No.	Physical	10	12	10	8	5	8	53
				Bank Loan	10.80	12.95	10.80	8.64	5.40	8.64	57.23
vii	KCC for Pig Breeding cum fattener unit (3+1)	0.55	No.	Physical	50	50	30	5	30	5	170
				Bank Loan	27.47	27.47	16.48	2.75	16.48	2.75	93.40
ix	KCC for Pig Breeding cum fattener unit (20+4)	3.83	No.	Physical	4	4	3	0	2	0	13
				Bank Loan	12.25	12.25	9.19	0.00	6.13	0.00	39.82
	<b>Sub-Total</b>			<b>Physical</b>	<b>154</b>	<b>126</b>	<b>93</b>	<b>98</b>	<b>122</b>	<b>78</b>	<b>671</b>
				<b>Bank Loan</b>	<b>105.00</b>	<b>88.99</b>	<b>66.74</b>	<b>62.84</b>	<b>79.46</b>	<b>50.74</b>	<b>453.77</b>
	<b>Total Animal Husbandry - Sheep, Goat, Piggery, etc.</b>			<b>Physical</b>	<b>308</b>	<b>252</b>	<b>186</b>	<b>196</b>	<b>244</b>	<b>156</b>	<b>1342</b>
				<b>Bank Loan</b>	<b>384.75</b>	<b>338.34</b>	<b>246.75</b>	<b>201.34</b>	<b>277.55</b>	<b>166.09</b>	<b>1614.82</b>
(i)	<b>Fisheries</b>										
	<b>TERM LOAN</b>										
I.	Traditional fish culture in existing water bodies	1.02	1 bigha	Physical	200	150	100	150	50	50	700
				Bank Loan	204.60	153.45	102.30	153.45	51.15	51.15	716.10
ii	Fish culture in existing water bodies (0.3 m excavation)	0.76	1 bigha	Physical	100	70	50	100	90	60	470
				Bank Loan	75.97	53.18	37.99	75.97	68.37	45.58	357.06
iii	Fish culture in existing water bodies (0.5 m excavation)	1.02	1 bigha	Physical	50	25	20	40	40	40	215
				Bank Loan	51.14	25.57	20.46	40.91	40.91	40.91	219.90
iv	Fish Seed rearing in 3 Nurseries (20m x 10m x 1m) Nos.	1.33	200 sq.m x 3 Nos	Physical	30	20	20	30	20	25	145



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

**District : Darrang**

**(Rs. Lakh)**

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK						Total
					Sipajhar	Pachim Mangaldai	Pub Mangaldai \$	Dalgaon Sialmari	Kalaigaon (Part)	Bechimari	
				Bank Loan	39.75	26.50	26.50	39.75	26.50	33.13	192.13
v	Semi- intensive fish culture with high stocking and multiple harvesting (1 m excavation)	2.20	1 bigha	Physical	5	5	5	5	5	5	30
				Bank Loan	8.80	8.80	8.80	8.80	8.80	8.80	52.80
	<b>Sub-Total Term Loan</b>			Physical	385	270	195	325	205	180	1560
				Bank Loan	380.26	267.50	196.05	318.88	195.73	179.57	1537.99
	<b>Working Capital</b>										
vi	<b>Working Capital (KCC)</b> - Traditional fish culture in existing water bodies	0.46	0.33 acre	Physical	200	150	100	150	50	50	700
				Bank Loan	92.88	69.66	46.44	69.66	23.22	23.22	325.08
vii	<b>Working Capital (KCC)</b> : Fish Seed rearing in nurseries (3 nursery ponds of 200 sqm area each)	0.38	0.15 acre	Physical	40	15	15	40	15	20	145
				Bank Loan	15.30	5.74	5.74	15.30	5.74	7.65	55.47
viii	<b>Working Capital (KCC)</b> : Integrated Fish Culture with poultry	1.80	0.33 acre	Physical	40	30	30	50	45	25	220
				Bank Loan	71.92	53.94	53.94	89.90	80.91	44.95	395.56
	<b>Sub-Total</b>			Physical	280	195	145	240	110	95	1065
				Bank Loan	180.10	129.34	106.12	174.86	109.87	75.82	776.11
	<b>Sub-Total Bank Loan (Working Capital - KCC)</b>				180.10	129.34	106.12	174.86	109.87	75.82	776.11
	<b>Total Fishery</b>			Physical	665	465	340	565	315	275	2625
				Bank Loan	560.36	396.84	302.17	493.74	305.60	255.39	2314.10

# ANNEXURE- I

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

District : Darrang

(Rs. Lakh)

Sl.No .	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK						Total
					Sipajhar	Pachim Mangaldai	Pub Mangaldai \$	Dalgaon Sialmari	Kalaigaon (Part)	Bechimari	
<b>(j)</b>	<b>Farm Credit- Others, including Two Wheelers for Farmers</b>										
I.	Two wheeler	0.70	No.	Physical	6	6	6	6	6	6	36
				Bank Loan	4.20	4.20	4.20	4.20	4.20	4.20	25.20
ii	Bullock Carts	0.70	No. (1+1)	Physical	2	2	2	2	2	2	12
				Bank Loan	1.40	1.40	1.40	1.40	1.40	1.40	8.40
iii	Bullocks (2 Bullocks)	0.60	No.	Physical	5	5	6	5	6	5	32
				Bank Loan	3.00	3.00	3.60	3.00	3.60	3.00	19.20
	<b>Sub-Total</b>			<b>Physical</b>	<b>13</b>	<b>13</b>	<b>14</b>	<b>13</b>	<b>14</b>	<b>13</b>	<b>80</b>
				<b>Bank Loan</b>	<b>8.60</b>	<b>8.60</b>	<b>9.20</b>	<b>8.60</b>	<b>9.20</b>	<b>8.60</b>	<b>52.80</b>
<b>(k)</b>	<b>Sustainable Agriculture Practices</b>										
i	Integrated Fish + Duck + Horticulture Farming	1.44	1 bigha	Physical	3	3	5	3	4	3	21
				Bank Loan	4.31	4.31	7.18	4.31	5.75	4.31	30.17
ii	Poultry + Fish+ Corn System	0.78	1 bigha	Physical	5	8	5	5	7	5	35
				Bank Loan	3.88	6.21	3.88	3.88	5.43	3.88	27.16
iii	Paddy + Toria culture with Apiculture	0.49	1 bigha	Physical	12	12	10	10	11	10	65
				Bank Loan	5.92	5.92	4.93	4.93	5.43	4.93	32.06
iv	Paddy + Vegetable+ Mushroom Cultivation+ Vermi Compost	0.93	1 bigha	Physical	5	2	5	8	5	8	33
				Bank Loan	4.64	1.86	4.64	7.42	4.64	7.42	30.62
v	Integrated pisciculture with Duckery -10 Nos (Bigha)	1.18	1 bigha	Physical	45	25	20	40	20	30	180
				Bank Loan	52.97	29.43	23.54	47.08	23.54	35.31	211.87
vi	Integrated pisciculture with Piggery- 4 Nos	2.06	1 bigha	Physical	75	35	25	2	20	2	159
				Bank Loan	123.36	57.57	41.12	3.29	32.90	3.29	261.53
vii	<b>Working Capital : Integrated Fish Culture with duck rearing</b>	0.24	0.33 acre	Physical	45	25	20	40	20	30	180
				Bank Loan	10.92	6.06	4.85	9.70	4.85	7.28	43.66
viii	<b>Working Capital: Integrated Fish Culture with piggery</b>	0.45	0.33 acre	Physical	30	20	10	2	10	2	74
				Bank Loan	13.64	9.09	4.55	0.91	4.55	0.91	33.65
	<b>Sub-Total</b>			<b>Physical</b>	<b>220</b>	<b>130</b>	<b>100</b>	<b>110</b>	<b>97</b>	<b>90</b>	<b>747</b>
				<b>Bank Loan</b>	<b>219.64</b>	<b>120.45</b>	<b>94.69</b>	<b>81.52</b>	<b>87.09</b>	<b>67.33</b>	<b>670.72</b>
	<b>Total Farm Credit</b>			<b>Physical</b>	<b>10701</b>	<b>7893</b>	<b>6924</b>	<b>9411</b>	<b>5746</b>	<b>8541</b>	<b>49216</b>
				<b>Bank Loan</b>	<b>10539.81</b>	<b>7695.62</b>	<b>6972.08</b>	<b>10005.61</b>	<b>6116.65</b>	<b>9539.61</b>	<b>50869.38</b>

# ANNEXURE- I

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

District : Darrang

(Rs. Lakh)

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK						Total
					Sipajhar	Pachim Mangaldai	Pub Mangaldai \$	Dalgaon Sialmari	Kalaigaon (Part)	Bechimari	
	<b>Agriculture Infrastructure</b>										
<b>(l)</b>	<b>Construction of storage and Marketing Infrastructure</b>										
i	Cold Storage (1000 MT)	100.00	No.	Physical	1	1	2	2	1	2	9
				Bank Loan	80.00	80.00	160.00	160.00	80.00	160.00	720.00
ii	Rural Godown (1000 MT)	30.00	No.	Physical	1	1	1	1	1	2	7
				Bank Loan	24.00	24.00	24.00	24.00	24.00	48.00	168.00
iii	Market Yard	13.50	No.	Physical	1	1	1	1	0	1	5
				Bank Loan	10.80	10.80	10.80	10.80	0.00	10.80	54.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>2</b>	<b>5</b>	<b>21</b>
				<b>Bank Loan</b>	<b>114.80</b>	<b>114.80</b>	<b>194.80</b>	<b>194.80</b>	<b>104.00</b>	<b>218.80</b>	<b>942.00</b>
<b>(m)</b>	<b>Land Development, Soil Conservation, Watershed Developn</b>										
i	OFD Work (1 Ha : 100m x 100m)	0.16	No.	Physical	50	40	30	50	30	40	240
				Bank Loan	7.75	6.20	4.65	7.75	4.65	6.20	37.20
ii	Farm Pond (10m x 10m x 3m))	0.25	ha.	Physical	75	50	60	80	40	70	375
				Bank Loan	18.75	12.50	15.00	20.00	10.00	17.50	93.75
iii	NADEP Compost (3m x 2m x 1m)	0.14	No.	Physical	50	35	35	50	30	25	225
				Bank Loan	7.00	4.90	4.90	7.00	4.20	3.50	31.50
iv	Vermi compost (3m x 2m x 1m)	0.21	ha.	Physical	100	60	60	100	70	100	490
				Bank Loan	21.00	12.60	12.60	21.00	14.70	21.00	102.90
v	Homestead Farming	0.44	Nos.	Physical	100	55	45	55	35	35	325
				Bank Loan	44.00	24.20	19.80	24.20	15.40	15.40	143.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>375</b>	<b>240</b>	<b>230</b>	<b>335</b>	<b>205</b>	<b>270</b>	<b>1655</b>
				<b>Bank Loan</b>	<b>98.50</b>	<b>60.40</b>	<b>56.95</b>	<b>79.95</b>	<b>48.95</b>	<b>63.60</b>	<b>408.35</b>
<b>(n)</b>	<b>Agriculture Infratructure - Others</b>										
i	Seed Production and Processing	12.00	No.	Physical	2	1	1	5	1	4	14
				Bank Loan	19.20	9.60	9.60	48.00	9.60	38.40	134.40
ii	Biofertiliser Unit (150 TPA)	12.00		Physical	1	1	0	1	0	0	3
				Bank Loan	9.60	9.60	0.00	9.60	0.00	0.00	28.80
	<b>Sub-Total</b>			<b>Physical</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>6</b>	<b>1</b>	<b>4</b>	<b>17</b>
				<b>Bank Loan</b>	<b>28.80</b>	<b>19.20</b>	<b>9.60</b>	<b>57.60</b>	<b>9.60</b>	<b>38.40</b>	<b>163.20</b>
	<b>Total Agriculture Infrastructure</b>			<b>Physical</b>	<b>381</b>	<b>245</b>	<b>235</b>	<b>345</b>	<b>208</b>	<b>279</b>	<b>1693</b>
				<b>Bank Loan</b>	<b>242.10</b>	<b>194.40</b>	<b>261.35</b>	<b>332.35</b>	<b>162.55</b>	<b>320.80</b>	<b>1513.55</b>
<b>(o)</b>	<b>Agriculture - Anciliary Activities</b>										
<b>(I)</b>	<b>Food &amp; Agro Processing</b>										
i	Fruit preservation	1.50	No.	Physical	20	10	15	20	10	25	100
				Bank Loan	24.00	12.00	18.00	24.00	12.00	30.00	120.00
ii	Rice mill Mordernisation	20.00	No.	Physical	16	12	12	12	10	10	72
				Bank Loan	256.00	192.00	192.00	192.00	160.00	160.00	1152.00

**ANNEXURE- I**

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

**District : Darrang**

**(Rs. Lakh)**

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK						Total
					Sipajhar	Pachim Mangaldai	Pub Mangaldai \$	Dalgaon Sialmari	Kalaigaon (Part)	Bechimari	
iii	Bakery/ confectionery	1.50	No.	Physical	10	10	5	15	2	5	47
				Bank Loan	12.00	12.00	6.00	18.00	2.40	6.00	56.40
iv	Sauce/ jam/ ketchup	1.50	No.	Physical	10	10	10	15	3	3	51
				Bank Loan	12.00	12.00	12.00	18.00	3.60	3.60	61.20
v	Coir Products	1.00	No.	Physical	10	10	5	10	5	5	45
				Bank Loan	8.00	8.00	4.00	8.00	4.00	4.00	36.00
vi	Cattle Feed Mill	10.00	No.	Physical	5	4	2	2	2	8	23
				Bank Loan	40.00	32.00	16.00	16.00	16.00	64.00	184.00
vii	M.Oil Mfg	10.00	No.	Physical	15	10	12	25	8	7	77
				Bank Loan	120.00	80.00	96.00	200.00	64.00	56.00	616.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>86</b>	<b>66</b>	<b>61</b>	<b>99</b>	<b>40</b>	<b>63</b>	<b>415</b>
				<b>Bank Loan</b>	<b>472.00</b>	<b>348.00</b>	<b>344.00</b>	<b>476.00</b>	<b>262.00</b>	<b>323.60</b>	<b>2225.60</b>
<b>(II)</b>	<b>Agriculture - Anciliary Activities - Others</b>										
i	Loans to PACS/ FSS/ LAMPS	10.00	No.	Physical	5	5	3	1	1	2	17
				Bank Loan	40.00	40.00	24.00	8.00	8.00	16.00	136.00
ii	Loans to MFI for on-lending to agriculture	25.00	No.	Physical	5	5	3	1	1	2	17
				Bank Loan	100.00	100.00	60.00	20.00	20.00	40.00	340.00
iii	PMJDY	0.10		Physical	250	250	250	500	300	350	1900
				Bank Loan	25.00	25.00	25.00	50.00	30.00	35.00	190.00
iv	Agriclinics/agri-business Centres	20.00		Physical	2	2	1	2	1	1	9
				Bank Loan	32.00	32.00	16.00	32.00	16.00	16.00	144.00
v	Loans to FPOs/FPCs	10.00		Physical	2	2	3	1	1	1	10
				Bank Loan	16.00	16.00	24.00	8.00	8.00	8.00	80.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>264</b>	<b>264</b>	<b>260</b>	<b>505</b>	<b>304</b>	<b>356</b>	<b>1953</b>
				<b>Bank Loan</b>	<b>213.00</b>	<b>213.00</b>	<b>149.00</b>	<b>118.00</b>	<b>82.00</b>	<b>115.00</b>	<b>890.00</b>
	<b>Total Anciliary Activities</b>			<b>Physical</b>	<b>350</b>	<b>330</b>	<b>321</b>	<b>604</b>	<b>344</b>	<b>419</b>	<b>2368</b>
				<b>Bank Loan</b>	<b>685.00</b>	<b>561.00</b>	<b>493.00</b>	<b>594.00</b>	<b>344.00</b>	<b>438.60</b>	<b>3115.60</b>
	<b>Total Agriculture</b>			<b>Physical</b>	<b>11432</b>	<b>8468</b>	<b>7480</b>	<b>10360</b>	<b>6298</b>	<b>9239</b>	<b>53277</b>
				<b>Bank Loan</b>	<b>11466.91</b>	<b>8451.02</b>	<b>7726.43</b>	<b>10931.96</b>	<b>6623.20</b>	<b>10299.01</b>	<b>55498.53</b>
<b>3</b>	<b>Micro, Small and Medium Enterprises (MSME)</b>										
<b>A</b>	<b>Term Loan</b>										
i	Micro Enterprise	25.00	No.	Physical	110	120	140	60	50	50	530
				Bank Loan	2200.00	2400.00	2800.00	1200.00	1000.00	1000.00	10600.00
ii	Small Enterprises	250.00	No.	Physical	6	5	7	5	2	4	29
				Bank Loan	1200.00	1000.00	1400.00	1000.00	400.00	800.00	5800.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>116</b>	<b>125</b>	<b>147</b>	<b>65</b>	<b>52</b>	<b>54</b>	<b>559</b>
				<b>Bank Loan</b>	<b>3400.00</b>	<b>3400.00</b>	<b>4200.00</b>	<b>2200.00</b>	<b>1400.00</b>	<b>1800.00</b>	<b>16400.00</b>

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

**District : Darrang**

**(Rs. Lakh)**

Sl.No .	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK						Total
					Sipajhar	Pachim Mangaldai	Pub Mangaldai \$	Dalgaon Sialmari	Kalaigaon (Part)	Bechimari	
<b>B</b>	<b>Working Capital</b>										
i	Micro Enterprises	10.00	No.	Physical	140	130	170	60	50	50	<b>600</b>
				Bank Loan	1120.00	1040.00	1360.00	480.00	400.00	400.00	<b>4800.00</b>
ii	Micro Enterprises - Existing	10.00	No.	Physical	40	50	60	30	10	10	<b>200</b>
				Bank Loan	320.00	400.00	480.00	240.00	80.00	80.00	<b>1600.00</b>
iii	Small Enterprises	100.00	No.	Physical	5	7	9	4	2	2	<b>29</b>
				Bank Loan	400.00	560.00	720.00	320.00	160.00	160.00	<b>2320.00</b>
	<b>Sub-Total</b>			<b>Physical</b>	<b>185</b>	<b>187</b>	<b>239</b>	<b>94</b>	<b>62</b>	<b>62</b>	<b>829</b>
				<b>Bank Loan</b>	<b>1840.00</b>	<b>2000.00</b>	<b>2560.00</b>	<b>1040.00</b>	<b>640.00</b>	<b>640.00</b>	<b>8720.00</b>
	<b>Total MSME</b>			<b>Physical</b>	<b>301</b>	<b>312</b>	<b>386</b>	<b>159</b>	<b>114</b>	<b>116</b>	<b>1388</b>
				<b>Bank Loan</b>	<b>5240.00</b>	<b>5400.00</b>	<b>6760.00</b>	<b>3240.00</b>	<b>2040.00</b>	<b>2440.00</b>	<b>25120.00</b>
<b>4</b>	<b>Credit Potential for Export Credit, Education &amp; Housing</b>										
i	<b>Export Credit</b>										
	Export Credit	25.00	No.	Physical	1	0	1	0	0	0	<b>2</b>
				Bank Loan	20.00	0.00	20.00	0.00	0.00	0.00	<b>40.00</b>
	<b>Total</b>			<b>Physical</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>
				<b>Bank Loan</b>	<b>20.00</b>	<b>0.00</b>	<b>20.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>40.00</b>
ii	<b>Education</b>										
	Education (upto Rs. 10 lakh)	10.00		Physical	35	50	40	10	10	5	<b>150</b>
				Bank Loan	280.00	400.00	320.00	80.00	80.00	40.00	<b>1200.00</b>
	<b>Total</b>			<b>Physical</b>	<b>35</b>	<b>50</b>	<b>40</b>	<b>10</b>	<b>10</b>	<b>5</b>	<b>150</b>
				<b>Bank Loan</b>	<b>280.00</b>	<b>400.00</b>	<b>320.00</b>	<b>80.00</b>	<b>80.00</b>	<b>40.00</b>	<b>1200.00</b>
iii	<b>Housing</b>										
a	Housing Loan for purchase/construction of house (upto Rs. 20.00 lakh)	20.00	No.	Physical	30	30	30	20	10	20	<b>140</b>
				Bank Loan	480.00	480.00	480.00	320.00	160.00	320.00	<b>2240.00</b>
b	Housing Loan for repairing (upto Rs. 2.00 lakh)	2.00	No.	Physical	50	35	20	30	10	10	<b>155</b>
				Bank Loan	80.00	56.00	32.00	48.00	16.00	16.00	<b>248.00</b>
	<b>Total</b>			<b>Physical</b>	<b>80</b>	<b>65</b>	<b>50</b>	<b>50</b>	<b>20</b>	<b>30</b>	<b>295</b>
				<b>Bank Loan</b>	<b>560.00</b>	<b>536.00</b>	<b>512.00</b>	<b>368.00</b>	<b>176.00</b>	<b>336.00</b>	<b>2488.00</b>

**ANNEXURE- I**

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

**District : Darrang**

**(Rs. Lakh)**

Sl.No .	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK						Total
					Sipajhar	Pachim Mangaldai	Pub Mangaldai \$	Dalgaon Sialmari	Kalaigaon (Part)	Bechimari	
	<b>Sub-Total</b>			<b>Physical</b>	<b>116</b>	<b>115</b>	<b>91</b>	<b>60</b>	<b>30</b>	<b>35</b>	<b>447</b>
				<b>Bank Loan</b>	<b>860.00</b>	<b>936.00</b>	<b>852.00</b>	<b>448.00</b>	<b>256.00</b>	<b>376.00</b>	<b>3728.00</b>
<b>5</b>	<b>Credit Potential for Infrastructure</b>										
	<b>Social Infrastructure Involing Bank Credit</b>										
a	School (Private)	10.00	No.	Physical	3	2	2	2	1	1	<b>11</b>
				Bank Loan	24.00	16.00	16.00	16.00	8.00	8.00	<b>88.00</b>
b	Small Hospital / Nurshing Home	20.00	No.	Physical	1	1	1	1	1	1	<b>6</b>
				Bank Loan	16.00	16.00	16.00	16.00	16.00	16.00	<b>96.00</b>
c	Drinking Water Plant (RO) - 1000 Ltrs/hr capacity	8.00	No.	Physical	1	1	0	1	1	1	<b>5</b>
				Bank Loan	6.40	6.40	0.00	6.40	6.40	6.40	<b>32.00</b>
	<b>Total</b>			<b>Physical</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>4</b>	<b>3</b>	<b>3</b>	<b>22</b>
				<b>Bank Loan</b>	<b>46.40</b>	<b>38.40</b>	<b>32.00</b>	<b>38.40</b>	<b>30.40</b>	<b>30.40</b>	<b>216.00</b>
v	<b>Renewable Energy</b>										
a	Bio-gas plant	0.20	No.	Physical	30	25	15	2	10	2	<b>84</b>
				Bank Loan	4.80	4.00	2.40	0.32	1.60	0.32	<b>13.44</b>
b	Solar Units	0.28	No.	Physical	100	50	50	50	35	50	<b>335</b>
				Bank Loan	22.40	11.20	11.20	11.20	7.84	11.20	<b>75.04</b>
	<b>Total</b>			<b>Physical</b>	<b>130</b>	<b>75</b>	<b>65</b>	<b>52</b>	<b>45</b>	<b>52</b>	<b>419</b>
				<b>Bank Loan</b>	<b>27.20</b>	<b>15.20</b>	<b>13.60</b>	<b>11.52</b>	<b>9.44</b>	<b>11.52</b>	<b>88.48</b>
	<b>Informal Credit - SHGs/JLGs</b>										
i	SHG	1.50		Physical	400	500	450	450	220	400	<b>2420</b>
				Bank Loan	600.00	750.00	675.00	675.00	330.00	600.00	<b>3630.00</b>
ii	JLG	1.20		Physical	80	80	80	60	40	40	<b>380</b>
				Bank Loan	96.00	96.00	96.00	72.00	48.00	48.00	<b>456.00</b>
					<b>480</b>	<b>580</b>	<b>530</b>	<b>510</b>	<b>260</b>	<b>440</b>	<b>2800</b>
	<b>Total</b>				<b>696.00</b>	<b>846.00</b>	<b>771.00</b>	<b>747.00</b>	<b>378.00</b>	<b>648.00</b>	<b>4086.00</b>
	<b>GRAND TOTAL</b>			<b>Physical</b>	<b>12464</b>	<b>9554</b>	<b>8555</b>	<b>11145</b>	<b>6750</b>	<b>9885</b>	<b>58353</b>
				<b>Bank Loan</b>	<b>18336.51</b>	<b>15686.62</b>	<b>16155.03</b>	<b>15416.88</b>	<b>9337.04</b>	<b>13804.93</b>	<b>88737.01</b>

\$ covered under Aspirational Block's programme of NITI Aayog

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

**जिला District -Darrang**

क्रम संSr No		2020-21		2021-22		2022-23		2023-24
		लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target
1	फसल ऋण Crop Loan							
	सीबी CBs	14437.73	3093.95	19067.60	6133.62	6469.75	5220.90	16505.42
	एसटीसीबी StCB	63.00	4.93	58.94	9.22	154.04	9.50	11.49
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	5647.00	352.28	4289.47	328.07	2310.67	623.77	5215.67
	अन्य Others	0.00	0.00	0.00	0.00	0.00	0.00	
	उप जोड़ (अ) Sub-Total(A)	20147.73	3451.16	23416.01	6470.91	8934.46	5854.17	21732.58
2	मिचाली ऋण (एमआई+एलटी)Term Loan (MI+LT)							
	सीबी CBs	18061.83	10675.65	16456.58	5516.22	5440.88	10195.26	16856.16
	एसटीसीबी StCB	33.54	20.52	46.02	21.35	129.55	52.72	11.73
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	1329.57	1696.96	3174.92	3911.38	1943.13	5545.13	5326.48
	अन्य Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	उप जोड़ (अ) Sub-Total(B)	19424.94	12393.13	19677.52	9448.95	7513.56	15793.11	22194.37
3	कुल कृषिगत ऋणTotal Agri. Credit							
	सीबी CBs	32499.56	13769.6	35524.18	11649.84	11910.63	15416.16	33361.58
	एसटीसीबी StCB	96.54	25.45	104.96	30.57	283.59	62.22	23.22
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	6976.57	2049.24	7464.39	4239.45	4253.80	6168.90	10542.15
	अन्य Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	उप जोड़ (इ) Sub-Total(C)	39572.67	15844.29	43093.53	15919.86	16448.02	21647.28	43926.95
4	एमएसएमई MSME							
	सीबी CBs	17984.24	22735.97	17767.82	12567.86	14888.17	27282.40	21865.32
	एसटीसीबी StCB	46.3	6.4	44.58	74.67	354.48	4.00	15.23
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	4180.46	353.78	4196.59	536.44	5317.22	1098.49	6909.62
	अन्य Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	उप जोड़ (ई) Sub-Total(D)	22211.00	23096.15	22008.99	13178.97	20559.87	28384.89	28790.17
5	अन्य प्राथमिकता क्षेत्र Other Priority Sector*							
	सीबी CBs	3071.64	2502.87	6331.38	7006.03	2978.28	15627.97	6442.30
	एसटीसीबी StCB	14.25	0.00	23.02	0.00	70.91	16667.65	4.49
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	764.31	43.44	1504.21	279.07	1063.69	4777.82	2035.73
	अन्य Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	उप जोड़ (इ) Sub-Total(E)	3850.20	2546.31	7858.61	7285.10	4112.88	37073.44	8482.52
6	कुल जोड़ (इ+ई+उ) Grand Total(C+D+E)							
	सीबी CBs	53555.44	39008.44	59623.38	31223.73	29777.08	58326.53	61669.20
	एसटीसीबी StCB	157.09	31.85	172.56	105.24	708.98	16733.87	42.94
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	11921.34	2446.46	13165.19	5054.96	10634.71	12045.21	19487.50
	अन्य Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	कुल जोड़ Grand Total	65633.87	41486.75	72961.13	36383.93	41120.77	87105.61	81199.64
	*अन्य प्राथमिकता							

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

जिला District : Darrang

राज्य State : Assam

(₹. लाख में Rs. lakh)

क्रम संSL No.	विवरण एजेंसी/ गतिविधियाँ Agencies/ Activities	2020-21					2021-22					2022-23					2023-24 (लक्ष्य Target)				
		सीबी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total	सीबी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total	सीबी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total	सीबी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total
I	फसल ऋण Crop Loan	3093.95	4.93	352.28	0.00	3451.16	6133.62	9.22	328.07	0.00	6470.91	5220.90	9.50	623.77	0.00	5854.17	16505.42	11.49	5215.67	0.00	21732.58
II	मिवादी ऋण Term Loan																				
1	जल संसाधन Water Resources	0.00	0.00	0.00	0.00	0.00	4.92	0.00	0.00	0.00	4.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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 यंत्रिकरण Farm Mechanization	75.25	0.00	0.00	0.00	75.25	353.33	0.00	0.00	0.00	353.33	987.33	0.00	0.00	0.00	987.33	0.00	0.00	0.00	0.00	0.00
4	रेखन उत्पादन सहिल वृक्षारोपण और बागवानी Plantation & Horticulture including Sericulture	182.37	0.00	0.00	0.00	182.37	370.10	0.00	0.00	0.00	370.10	5.70	0.00	10.00	0.00	15.70	577.04	0.40	182.33	0.00	759.77
5	पशुपालन- दुग्ध उत्पादन विकास AH -Dairy Development	261.46	0.00	525.48	0.00	786.94	273.25	0.35	551.96	0.00	825.56	167.86	2.72	716.79	0.00	887.37	1591.74	1.11	502.99	0.00	2095.84
6	पशुपालन- मुर्गीपालन विकास AH - Poultry Development																				
7	पशुपालन- भेड़/ बकरी/ मूख पालन विकास AH - Sheep / Goat / Piggery Devt.																				
8	मत्स्यपालन विकास Fisheries Development	203.77	0.00	6.30	0.00	210.07	333.77	0.00	1.50	0.00	335.27	355.72	0.00	0.00	0.00	355.72	1147.21	0.80	362.52	0.00	1510.53
9	फॉरेस्ट्री और वेस्टलैंड विकास Forestry & Wasteland Dev.	0.00	0.00	0.00	0.00	0.00	70.86	0.00	0.00	0.00	70.86	132.24	0.00	0.00	0.00	132.24	0.00	0.00	0.00	0.00	0.00
10	भंडारण गोदाम और विपणन सुविधाएँ Storage Godown & Marketing Facilities	134.67	0.00	0.00	0.00	134.67	152.18	0.00	0.00	0.00	152.18	178.57	0.00	0.00	0.00	178.57	1598.94	1.11	505.25	0.00	2105.30
11	कृषि और खाद्य प्रसंस्करण Agro and Food Processing	2199.78	20.52	1165.18	0.00	3385.48	1667.33	21.00	0.00	0.00	1688.33	3699.51	50.00	0.00	0.00	3749.51	4615.30	3.21	1458.42	0.00	6076.93
12	अन्य Others	7618.35	0.00	0.00	0.00	7618.35	2290.48	0.00	3357.92	0.00	5648.40	4668.33	0.00	4818.34	0.00	9486.67	7325.93	5.10	2314.97	0.00	9646.00
	उप जोड़ II Sub-total-II	10675.65	20.52	1696.96	0.00	12393.13	5516.22	21.35	3911.38	0.00	9448.95	10195.26	52.72	5545.13	0.00	15793.11	16856.16	11.73	5326.48	0.00	22194.37
III	कुल जोड़ (I+II) Grand Total (I+II)	13769.60	25.45	2049.24	0.00	15844.29	11649.84	30.57	4239.45	0.00	15919.86	15416.16	62.22	6168.90	0.00	21647.28	33361.58	23.22	10542.15	0.00	43926.95



# Annexure-IV

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

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

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

**Annexure V**

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

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**

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

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

### Annexure V (B)

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

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

## List of Abbreviations

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

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

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

**Note:** The List is Indicative

## District Development Managers (DDMs) – NABARD, Assam

<p>Shri A R Deury Bongaigaon/Chirang C/o. Shri Dandi Ram Boro, Guru Nanak Nagar, Near Durga Mandir, <b>North Bongaigon-783380</b> Mobile: 8794702110 bongaigaon@nabard.org</p>	<p>Smt. Ankita Modhukalya Barpeta/Bajali House No.273 Dr. Suchil Oja Path (Gojia Road) Metuakuchi, <b>Barpeta-781301</b> Mobile: 7718085904 barpeta@nabard.org</p>	<p>Shri Rabishankar Likmabam Cachar/Hailakandi/Karimganj House No 15, Ward No 27, Bhandar Gali, Tarapur Station Road, <b>Silchar-788003</b>, Cachar Mobile: 9615941685 cachar@nabard.org</p>
<p>Shri Gaurav Kr. Bhattacharjee Darrang/Udalguri House of Shri. Minnat Hussain Sunset Manor, 02/1166 Magistrate Colony, Mangaldoi, <b>Darrang-784125</b> Mobile: 9086603040 darrang@nabard.org</p>	<p>Shri Pronoy Bordoloi Dibrugarh House No.4, J lane, Milan Nagar, <b>Dibrugarh-786003</b> Mobile: 7002050070 dibrugarh@nabard.org</p>	<p>Shri K. Gohain Goalpara/South Salmara Mankachar NABARD, Bamunpara, <b>Goalpara - 783 101</b> Mobile: 8724005610 goalpara@nabard.org</p>
<p>Shri Bhaskar Dayal Parashar Golaghat NABARD, Dist.Dev Office Ward No.8, Jagat Goswami Road, Near Govt. Higher Secondary School, <b>Golaghat-785621</b> Mobile: 7002342015 golaghat@nabard.org</p>	<p>Shri Mantu Das Jorhat/Majuli NABARD, Dist. Dev. Office C/O - Dr. Rajita Goswami Building, Club Road, (Near Club Road Tiniali) <b>Jorhat – 785001</b> Mobile: 8961330756 jorhat@nabard.org</p>	<p>Shri K Vaiphei Karbi Anglong/West Karbi Anglong/Dima Hasao NABARD, H/o Harilal Barman 2nd floor, Amolapatly, Byelane -2, <b>Diphu - 782 460</b> Mobile: 9436896416 karbianglong@nabard.org</p>
<p>Shri Kuntal Purkayastha Kokrajhar/Dhubri NABARD, C/o Shri Jarabindu Brahma, Karuna Bhawan, College Road, Ward No.7, <b>Kokrajhar- 783370</b> BTAD, Assam, Mobile: 7035435847 kokrajhar@nabard.org</p>	<p>Shri Amlan Ranjan Tamuly Lakhimpur/Dhemaji NABARD, C/o Ruby Mili/Dongo Rubi, H.No.2003, Nakari Ward No.1, <b>North Lakhimpur-787001</b> Mobile: 9953754170 lakhimpur@nabard.org</p>	<p>Shri Hemanta K Baruah Morigaon NABARD, District Development Manager, SBI Building, Ground Floor, <b>Morigaon - 782 105</b> Mobile: 9436308122 morigaon@nabard.org</p>
<p>Shri Rajendar Rajamouli Perna Nagaon/Hojai NABARD,DDM office Shri Prafulla Mahanta , NNB Road, Amolapatty, <b>Nagaon-782001</b> Mobile: 8879966506 nagaon@nabard.org</p>	<p>Shri Utpal Bezbaruah Nalbari/Baksa NABARD, C/o Shri N R Sarma, Punyashram Village, Trailokyanath Goswami Path, Law College Road, <b>Nalbari - 781335</b>, Assam Mobile: 9485176810 nalbari@nabard.org</p>	<p>Shri Kishore Rava Sivasagar/Charaideo 2nd Floor, C/O Dr Kusal Deka Bye Lane No.6, Ganakpatty <b>Sivasagar - 785 640</b> Mobile: 8721955421 sibsagar@nabard.org</p>
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	<p>Shri Rajesh Patra NABARD, Assam Regional Office, G.S.Road, Dispur, <b>Guwahati-781006</b> Mobile: 8763032434 rajesh.patra.@nabard.org</p>	





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Fabrics & textiles  
Handicrafts value chain

### Other Segments

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- Microfinance
- Transport
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- Allied Agriculture
- Agri/Food processing

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

☎ 040-23241155/56 🌐 [www.nabsamruddhi.in](http://www.nabsamruddhi.in)

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

☎ 022-26539693 ✉ [nabsamruddhi@nabard.org](mailto:nabsamruddhi@nabard.org)



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☎ 080-26970500

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



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- Present in 20+ States including North East
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- Collateral free lending at affordable rates

- Financing FPOs through
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  - Pledge Financing (eNWR)
- Term lending for Corporates/ NBCs/ MFIs
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**Registered Office:** C/o NABARD, Tamil Nadu RO, Chennai

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

☎ 011-41538678/25745103

🌐 [www.nabcons.com](http://www.nabcons.com)



## NABVENTURES Limited

A wholly owned Subsidiary of NABARD

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

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

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

As on 31 March 2023:

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

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

✉ nabventure@nabard.org

☎ 022-26539149

🌐 www.nabventure.in



## NABFOUNDATION

Leveraging the power of convergence

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

### What does NABFOUNDATION want from you ?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

✉ nabfoundation@nabard.org

☎ 022-26539404/9054

🌐 www.nabfoundation.in



## NABSanrakshan Trustee Private Limited

A wholly owned Subsidiary of NABARD

**Building Trust for Rural Prosperity**

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

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

☎ 022-26539243/9241

✉ ho@nabsanrakshan.org

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