



# संभाव्यतायुक्त ऋण योजना 2024-25

## Potential Linked Credit Plan 2024-25

धेमाजी जिला  
DHEMAJI 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 : धेमाजी राज्य : असम**  
**District : Dhemaji State : Assam**



**NABARD**

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

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## प्राक्कथन

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

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

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

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

जिला विकास प्रबन्धक

नाबार्ड

**धेमाजी**

**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**  
**Chief General Manager**



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**Disclaimer:**

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

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## **EXECUTIVE SUMMARY**

The Potential Linked Credit Plan (PLP) serves as a resource document aimed at assessing the potential for exploitation and estimation of credit requirement, on the basis of availability of various infrastructure. The PLP maps the potential in priority sectors which could be exploited with institutional credit within a specified time frame PLP for the year 2024-25 has been prepared taking into account the enhanced scale of finance as well as unit costs under agri and allied activities, target and achievement under GLC, inclusion of credit to micro, small and medium enterprises, education, SHGs/JLGs and other programmes of Government of India as well as State Government.

### **1. District Characteristics**

Dhemaji is situated in the remote corner of North East India on the north bank of river Brahmaputra. The district falls in the Upper Brahmaputra Valley Region & Eastern Himalayan Zone. Total geographical area of the district is 3237 sq. kms and is divided into two subdivisions viz., Dhemaji and Jonai, comprising of 5 blocks and 1150 revenue villages.

As per 2011 census, the total population of the district is 686133 lakh consisting of 351249 lakh males and 334884 lakh females. The density of population is 176 per sq.km.

The climate of the district is moderate. The temperature varies between 8 degree C (min) to 35 degree C (max). The district receives rainfall on an average at 3000 mm with North East Monsoon contributing a major share. Agriculture is the main occupation of the people engaging about 59% of the working population. Paddy is the major agricultural crop cultivated in 83777 ha (Summer, Autumn and Winter paddy). Mustard is the major oilseed crop grown in the district. Potato and pulses are other major crops grown in the district. Fruits and vegetables are also cultivated on a moderate scale. Piggery, Dairy and Goat rearing are the major allied agricultural activities carried out in the district. Apart from Agriculture and allied activities, Sericulture activity especially Muga, Eri, Mulberry rearing is gaining ground.

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

In Dhemaji, there is a robust banking network consisting of 11 commercial banks operating through a total of 40 branches. Additionally, the region is served by 1 Regional Rural Bank (RRB) with 10 branches, 1 Cooperative Bank with 2 branches, and 1 Small Finance Bank (SFB) with 2 branches, offering a wide range of financial services to the local community. Also there are 14 PACS in the district.

### **3. Sectoral trends in credit flow**

In Dhemaji, there is a robust banking network consisting of 11 commercial banks operating through a total of 40 branches. Additionally, the region is served by 1 Regional Rural Bank (RRB) with 10 branches, 1 Cooperative Bank with 2 branches, and 1 Small Finance Bank (SFB) with 2 branches, offering a wide range of financial services to the local community. Also there are 14 PACS in the district.

The achievement under the Annual Credit Plan for the year 2022-23 was 108%. Under Crop loan, banks have disbursed an amount of Rs.5711.77 lakh during 2022-23. The flow of ground level credit (GLC) of the district under priority sector stood at Rs.37656.43 lakh during 2022-23, of which Agriculture accounted for Rs.17375.03 lakh, i.e. 46.14% of the total GLC flow. The ACP disbursement under MSME sector has shown steady performance and achieved an amount of Rs.16003.18 lakh, against ACP target of Rs.10128.00 lakh during 2022-23. MSME accounted for 42.50% of ACP disbursement in the year 2022-23. ACP target for the year 2023-24 has been pegged at Rs.74550.28 lakh.

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

The Potential Linked Credit Plan (PLP) of Dhemaji District is intended to provide insight on the potential for development of different sectors of the rural economy of the district. It is a road map for extending credit to important sectors/sub sectors/activities. The potential of each sector/sub sector that could be tapped with institutional credit, have been assessed and projection of credit need for Dhemaji district has been estimated at 80090.97 lakh for the year 2024-25. Block-wise details of estimates for 2024-25 are given in Annexure- I.

Paddy is the major crop grown in the district. Lack of irrigation facilities (especially during Rabi), poor electricity supply, and problems related to input procurement, absence of proper marketing facilities deplorable condition of rural roads etc., pose constraints. However, the total Gross cropped area in the district is 117757 ha with a cropping intensity of 166%. A potential of Rs.36037.00 lakh has been estimated for crop production out of Rs.50103.37 lakh, projected as total potential for agriculture sector.

MSMEs are an important employment generating sector, especially in the backdrop of dwindling employment opportunities in the agriculture sector. Development of MSME helps in capital formation, growth of entrepreneurship among local people, reduced migration and ensures inclusive growth. Rs.23196.00 lakh is the projection under the sector for the year 2024-25. The credit potential projection under Other Priority Sector like Education, Housing, Renewable energy, others and Social infrastructure projects for 2024-25 has been made at Rs.3318.60 lakh.

An amount of Rs. 18276.36 lakh has been projected in respect of Morkongselek 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 Dhemaji district. One Integrated Tribal Development Project is being implemented in the district covering 200 Tribal families since the FY 2020-21. During 2021-22, NABARD had implemented 1 Micro Enterprise Development Programmes (MEDPs) as well as 1 Livelihood Enterprise Development Programme (LEDP) in the district focusing upon providing livelihood activities to Women SHG members. Also, a Rural Mart was started in the farthest block in the North Bank Zone. An FSPF project on Integrated Farming models is also being implemented since 2021-22. During the last financial year, capacity building programmes like Village Level Awareness Programmes and SHG members Training programmes, exposure visit of farmers, SHG mela as part of additional intervention under WSHG were organised in the district.

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

With little use of technology and access to modern methods of farming in the district, the thrust area for 2024-25 will be capacity building for farmers on crop diversification, promotion of integrated farming systems, adoption of climate resilient agriculture practices, aggregation of farmers into FPOs/FPCs, introduction of modern methods of farming as demonstrative purpose to create a sustainable and profitable agricultural value chain. Additionally, the streamlining of the traditionally renowned handlooms sector, will directly benefit and empower a vast majority of women in the district. In tune with the government's efforts to revitalize the cooperative sector and boosting short term credit in the rural sector, the institutional development of the Primary Agricultural and Cooperative Societies, PACS, also holds significance.

#### **7. Major Constraints and Suggested Action Points**

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

- Coverage of eligible farmers under KCC by Banks on a cluster basis and proper identification



of farmers. Preparation of farmer database is of utmost importance. Also KCC to Animal Husbandry as well as Fishery sector needs to be focused.

- Timely credit disbursement under Agriculture Term lending should be emphasized by banks as it would have a long term impact on economic growth.
- Proper co-ordination among banks, Govt. Departments to ensure effective implementation of schemes.
- More emphasis could be laid on Farm Mechanisation both by Govt. as well as by Banks and implementation of CMSEUGY of GoA.
- Formation of JLGs and FPOs and credit linkage of the same could help the farmers in taking up livelihood activities in a more organized and scientific way.
- 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**

A multi stakeholder approach for an equitable and all inclusive development of the district is the need of the hour. With an aim to enhance production/productivity, technology transfer and above all better price realization, collectivization and aggregation of the producers has to be the way forward. The provision of quality extension services by the government and non-government agencies and credit support by the financial institutions, under the umbrella of a coordinated approach will enhance capital formation in the rural economy of the district. In the district, NABARD is also working closely in promoting projects which have a positive bearing on livelihood as well as on the natural resources.

**Broad Sector wise PLP Projections 2024-25**

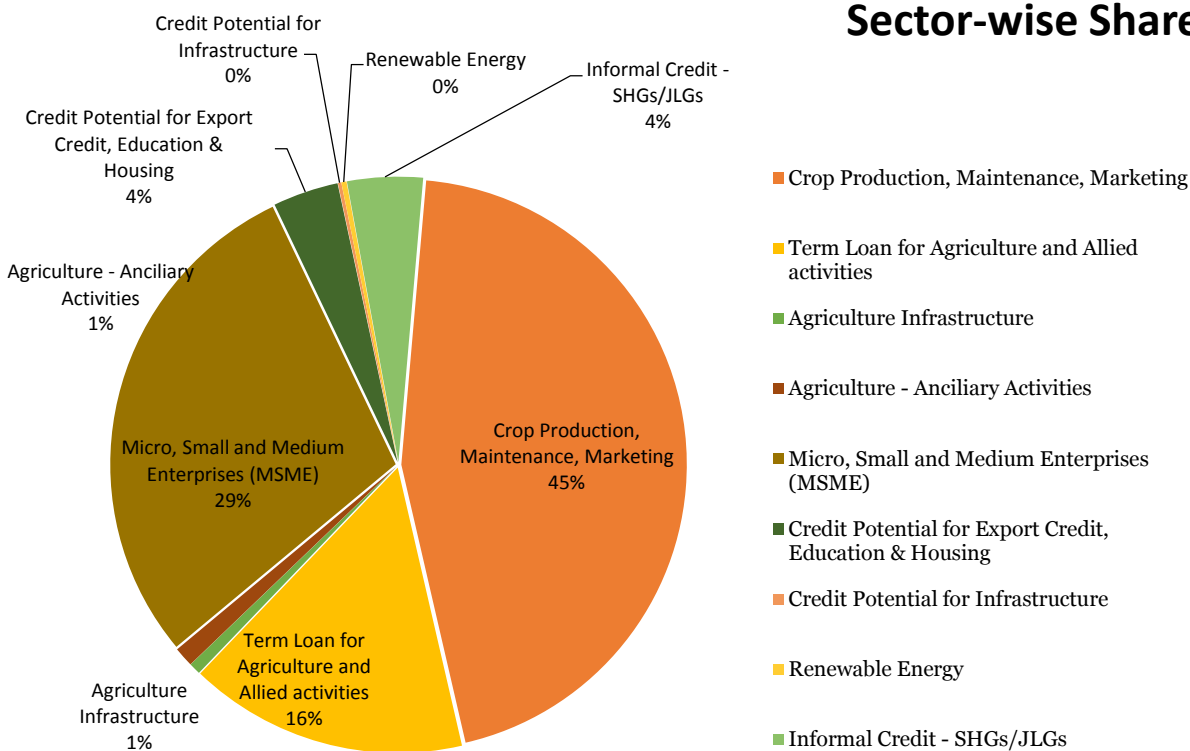
**District : Dhemaji**

**State : Assam**

(Rs. lakh)

Sr. No.	Particulars	PLP Projections 2024-25
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance, Marketing	36037.00
ii	Term Loan for Agriculture and Allied activities	12640.01
	<b>Sub Total</b>	<b>48677.01</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	528.16
<b>C</b>	<b>Agriculture - Ancillary Activities</b>	898.20
<b>I</b>	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>50103.37</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises (MSME)</b>	23196.00
<b>III</b>	<b>Credit Potential for Export Credit, Education &amp; Housing</b>	2976.00
<b>IV</b>	<b>Credit Potential for Infrastructure</b>	156.00
<b>V</b>	<b>Renewable Energy</b>	234.60
<b>VI</b>	<b>Informal Credit - SHGs/JLGs</b>	<b>3425.00</b>
	<b>Total Priority Sector (I to VI)</b>	<b>80090.97</b>

**Sector-wise Share**



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

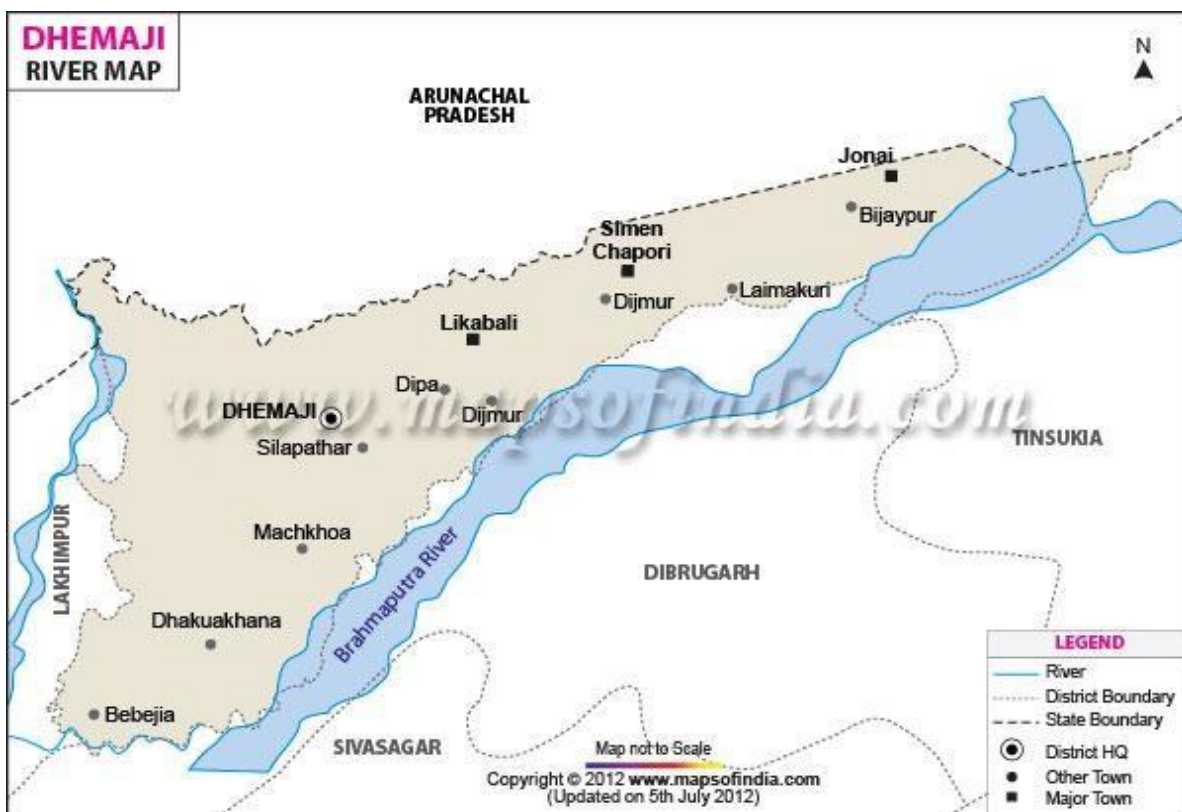
**District: Dhemaji**

**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	36037.00
ii	Water Resources	666.39
iii	Farm Mechanization	1770.44
iv	Plantation & Horticulture including Sericulture	3057.88
v	Forestry and Wasteland Development	617.55
vi	Animal Husbandry - Dairy	1864.80
vii	Animal Husbandry - Poultry	967.57
viii	Animal Husbandry –Sheep, Goat, Piggery, etc.	2660.32
ix	Fisheries	517.44
x	Farm Credit- Others, including Two Wheelers to farmers	7.54
xi	Farm Credit- Others – Sustainable Agriculture Practices	510.08
	<b>Sub Total</b>	<b>48677.01</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
i	Construction of storage and Marketing Infrastructure	359.60
ii	Land Development, Soil Conservation, Watershed Development	109.36
iii	Agriculture Infrastructure - Others	59.20
	<b>Sub Total</b>	<b>528.16</b>
<b>C</b>	<b>Agriculture - Ancillary Activities</b>	
i	Agro & Food Processing	626.20
ii	Agriculture - Ancillary Activities - Others	272.00
	<b>Sub Total</b>	<b>898.20</b>
<b>II</b>	<b>Total Agriculture</b>	<b>50103.37</b>
<b>III</b>	<b>Micro, Small and Medium Enterprises (MSME)</b>	
(a)	MSME - Term Loan	15960.00
(b)	MSME - Working Capital	7236.00
	<b>Total MSME</b>	<b>23196.00</b>
<b>IV</b>	<b>Credit Potential for Export Credit, Education &amp; Housing</b>	<b>2976.00</b>
a.	Export Credit	48.00
b.	Education	616.00
c.	Housing	2312.00
<b>V</b>	<b>Credit Potential for Infrastructure</b>	<b>390.60</b>
a.	<b>Social Infrastructure Involving Bank Credit</b>	156.00
b.	<b>Renewable Energy</b>	234.60
<b>VI</b>	<b>Informal Credit - SHGs/JLGs</b>	3425.00
	<b>Total Priority Sector</b>	<b>80090.97</b>

## District Map



जिला प्रोफाइल District Profile									
जिला District Dhemaji			राज्य State Assam						
1. भौतिक और प्रशासनिक विशेषताएं PHYSICAL & ADMINISTRATIVE FEATURES					2. मृदा और जलवायु SOIL & CLIMATE				
कुल भौगोलिक क्षेत्र (वर्ग किलोमीटर) Total Geographical Area (sq.km)			323700		कृषि जलवायु अंचल Agro-climatic Zone		North Bank Zone		
उप मंडलों की संख्या No. of Sub Divisions			2		जलवायु Climate		Moderate climate in Upper Brahmaputra Valley Region &		
ब्लॉक की संख्या No. of Blocks			5		मृदा प्रकार Soil Type		Alluvial		
राजस्व गांवों की संख्या No. of revenue villages			1264						
ग्राम पंचायतों की संख्या No. of Gram Panchayats			65						
3. भूमि उपयोग (हैक्टर) LAND UTILISATION [ha]					4. वर्षा और भूमिगत जल परिदृश्य RAINFALL & GROUND WATER SCENARIO				
रिपोर्ट किया गया कुल क्षेत्र Total Area Reported			323700		वर्ष (मिलीमीटर में) Rainfall [in mm]		साधारण Normal		वास्तविक Actual
वन भूमि Forest Land			59355		2490		2019-20		2020-21
क्षेत्र जो खेती के लिए उपलब्ध नहीं है Area not available for cultivation			136982				2338		2021-22
चरागाह और गोचर भूमि Permanent Pasture and Grazing Land			15711		भूजल की स्थिति Ground Water Scenario		खंडों की संख्या No of Blocks		
विविध वृक्ष फसल के अंतर्गत आने वाले भूमि Land under Miscellaneous Tree Crops			18107		सुरक्षित Safe		जोखिम भरा Critical	कम जोखिम Semi Critical	औवर एक्सप्लोइटेड Over Exploited
कृष्य बंजर भूमि Cultivable Wasteland			15161		NA		NA	NA	NA
वर्तमान परती भूमि Current Fallow			1582						
अन्य परती भूमि Other Fallow			2025						
बोया गया निवल क्षेत्र Net Sown Area			70934						
कुल अथवा सकल फसली क्षेत्र Total or Gross Cropped			117757						
एक से ज्यादा बार कृषित क्षेत्र Area Cultivated More than Once			46823						
फसल सघनता [जीसीए/ एनएसए] Cropping Intensity [GCA/NSA]			166.01%						
6. कर्मचारियों का प्रोफाइल ['000 में] WORKERS PROFILE [in '000]					7. जनसांख्यिकी प्रोफाइल ('000 में) DEMOGRAPHIC PROFILE [in '000]				
खेतिहर Cultivators			145889		श्रेणी Category		कुल Total	पुरुष Male	महिला Female
उपयुक्त में से, छोटे सीमांत कृषक Of the above, Small/ Marginal Farmers			86048		जनसंख्या Population		686	351	334
कृषि मजदूर Agricultural Labourers			462000		अनुसूचित जाति Scheduled Caste		44	23	21
घरेलू उद्योग में लगे कारीगर Workers engaged in Household Industries			3109		अनुसूचित जनजाति Scheduled Tribe		326	166	160
कृषि संबंधित गतिविधियों में लगे कारागीर Workers engaged in Allied agro activities			NA		साक्षर Literate		84	88	79
अन्य कर्मी Other workers			57575		बीपीएल BPL		NA	NA	NA
8. गृहस्थ परिवार ['000 में] HOUSEHOLDS [in '000]					9. घरेलू सुविधाएं [संख्या, '000 घरों में]HOUSEHOLD AMENITIES [Nos. in '000 Households]				
कुल गृहस्थ परिवार Total Households			204307		ईट/पत्थर/कंक्रीट के घर Having brick/stone/concrete houses		NA		विजली की आपूर्ति Having electricity supply
ग्रामीण गृहस्थ परिवार Rural Households			156000		पीने के पानी का स्रोत होना Having source of drinking water		109		स्वतंत्र शौचालय होना Having independent toilets
बीपीएल गृहस्थ परिवार BPL Households			20000		11. स्वास्थ्य और स्वच्छता से संबंधित आधारभूत संरचना [संख्या]INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]				
10. ग्राम स्तरीय आधारभूत संरचना [सं.] VILLAGE-LEVEL INFRASTRUCTURE [Nos]					12. कृषि के लिए आधारभूत संरचनाऔर समर्थन सेवाएं [संख्या] INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE [Nos]				
विद्युतीकृत गाँव Villages Electrified			1537		आंगनवाड़ी Anganwadis		1557		औषधालय Dispensaries
गाँव जिनमें डाकघर हो Villages having Post Offices			84		प्राथमिक स्वास्थ्य केंद्र Primary Health Centres		21		अस्पताल Hospitals
गाँव जिनमें बैंकिंग की सुविधा हो Villages having Banking Facilities			NA		प्राथमिक स्वस्थ उप केंद्र Primary Health Sub-Centres		98		अस्पताल में बिड की संख्या Hospital Beds
गाँव जिनमें प्राथमिक विद्यालय हो Villages having Primary Schools			1202		बीज फार्म Seed Farms		NA		कृषि सेवा केंद्र Agro Service Centres
गाँव जिनमें प्राथमिक स्वास्थ्य केंद्र हो Villages having Primary Health Centres			24		उर्वरक केंद्र Fertilizer Outlets		NA		मृदा परीक्षण केंद्र Soil Testing Centres
गाँव जिनमें स्थानांतरणीय जल आपूर्ति की सुविधा हो Villages having Potable Water Supply			NA		किटकनाशक केंद्र Pesticide Outlets		NA		पंजीकृत नर्सरी Approved nurseries
पक्की अप्रोच सड़कों से जुड़े गाँव Villages connected with Paved Approach Roads			NA		पंजीकृत एफपीओ Registered FPOs		8		कृषि विज्ञान केंद्र Krishi Vigyan Kendras
13.सिंचाई कवरेज (हेक्टर में) IRRIGATION COVERAGE [Ha]					14. भंडारण, परिवहन और विपणन के लिए आधारभूत संरचना INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING				
सिंचाई के लिए उपलब्ध क्षेत्र (एनआईए + परती भूमि ) Area Available for Irrigation (NIA + Fallow)			NA		मंडी/ बाजार (संख्या) Mandis/ Markets [Nos]		17		भंडारण (सं) Godown [Nos]
सृजित सिंचाई क्षमता Irrigation Potential Created			49547		एक्के रोड की लंबाई (किलोमीटर में) Length of Pucca Road [km]		1683.57		भंडारण की क्षमता Godown Capacity [MT]
निवल सिंचित क्षेत्र (कम से कम एक बार सिंचित क्षेत्र)Net Irrigated Area (Total area irrigated at least once)			18532		रेल्वे लाइन की लंबाई (किलोमीटर में) Length of Railway Line [km]		NA		कोल्ड स्टोरेज (सं) Cold Storage [Nos]
नहरों/बैनलों द्वारा सिंचित क्षेत्रArea irrigated by Canals / Channels			4676		माल परिवहन गाड़ियों (सं) Goods Transport Vehicles [Nos]		NA		कोल्ड स्टोरेज की क्षमता (एमटी) Cold Store Capacity [MT]
कुवों द्वारा सिंचित क्षेत्रArea irrigated by Wells			419		16. प्रमुख फसलों का क्षेत्र, उत्पादन और उपज AREA, PRODUCTION & YIELD OF MAJOR CROPS				
तालाबों से सिंचित क्षेत्र Area irrigated by Tanks			NA		फसल Crop		क्षेत्र Area ('000'ha)	उत्पादन Prod. ('000'MT)	उत्पादकता Productivity kg/ha
अन्य स्रोतों से सिंचित क्षेत्र Area irrigated by Other Sources			NA		Sali Paddy		71363	238851.96	3347
उपयोग की जाने वाली सिंचाई क्षमता (सकल सिंचित क्षेत्र) Irrigation Potential Utilized (Gross Irrigated)			7744		Bao Paddy incl. Red Rice		18015	36354.27	2018
15. प्रसंस्करण इकाइयाँ PROCESSING UNITS					Summer Paddy		4957	19381.87	3910
प्रसंस्करण गतिविधि का प्रकार Type of Processing Activity			इकाइयों की संख्या No		Rapeseed & Mustard		22456	16572.53	738
खाद्य प्रसंस्करण Food Processing			NA		Potato		5915	45013.15	7610
कृषि प्रसंस्करण Agro Processing			NA		Maize		1835	5183.88	2825
17. पशु जनगणना के अनुसार पशुओं की संख्या ANIMAL POPULATION AS PER CENSUS [Nos]					18. संबद्ध गातावाधया क विकास के लिए आधारभूत संरचना [संख्या] INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES [Nos]				
पशु की श्रेणी Category of animal			कुल Total	नर Male	मादा Female	पशु चिकित्सालयों / औषधालयों Veterinary Hospitals/ Dispensaries			
मवेशी - संकर नस्लCattle- Cross bred			526980	NA	NA	30 डेयरी सहकारी समितियां Dairy Cooperative Societies			
मवेशी -स्वदेशी Cattle - Indigenous						रोग निदान केंद्र Disease Diagnostic Centres			
भैंस Buffaloes			16654	5.21	11.44	कृत्रिम गर्भाधान केंद्र [संख्या]Artificial Insemination Centers [Nos]			
भेड़- संकर नस्ल Sheep-Cross						पशु प्रजनन फार्म Animal Breeding Farms			
भेड़- स्वदेशी Sheep - Indigenous			2284	NA	NA	पशु चारा निर्माण इकाइयाँ [संख्या]Animal feed manufacturing units [Nos]			
बकरी Goat			115091	37.81	77.28	चारा फार्म [संख्या]Fodder Farms [Nos]			
19. दूध, मछली, अंडा उत्पादन और प्रति व्यक्ति उपलब्धता MILK, FISH, EGG PRODUCTION & PER CAPITA AVAILABILITY					20. कृषि और जलवायु SOIL & CLIMATE				
शुकर- संकर नस्ल Pig - Cross bred			232517	NA	NA	मछली Fish		उत्पादन (एमटी) Production [MT]	प्रति व्यक्ति उपलब्धता (ग्राम/ दिन) Per cap avail. [gm/day]
शुकर- स्वदेशी Pig - Indigenous						अंडा Egg		उत्पादन (लाख में सं) Production [lakh Nos]	प्रति व्यक्ति उपलब्धता (स/ प्रात अंडा) Per cap avail.
घोड़ा/गधा/ऊँट Horse/Donkey/Camel			NA	NA	NA	दूध Milk		उत्पादन (लाख एलपीडी में) Production [lakh LPD]	प्रति व्यक्ति उपलब्धता (ग्राम/ दिन) Per cap avail. [gm/day]
मुर्गी- संकर नस्ल Poultry - Improved			2024000	NA	NA	मांस Meat		उत्पादन (एमटी) Production [MT]	प्रति व्यक्ति उपलब्धता (ग्राम/ दिन) Per cap avail. [gm/day]
मुर्गी- स्वदेशी Poultry - Indigenous									
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

Dhemaji District is situated at a distance of 465 km from Dispur, the state capital of Assam. Positioned between the Brahmaputra on the north and the foothills of Arunachal Pradesh on the northeast, the district is endowed with natural flora and fauna. The total geographical area of the district is approximately 323700 sq. Kilometres. The district is divided into 2 sub- divisions viz., Dhemaji and Jonai and comprising of 5 blocks ie Dhemaji, Sissiborgaon, Morkongselek tribal development block, Bordoloni, and Machkhowa. There are 1264 revenue villages in the district. As per the 2011 census, the total population of the district is 686133 lakh comprising of 351249 lakh males and 334884 lakh females. The density of population is 176 per sq. km and the rate of literacy is around 66%.

### Predominant economic activities:

Agriculture is the major economic activity of the district and livelihood of more than 85% of the total population depends on it. A significant number of farmers in the district are engaged in horticultural practices. However, the irrigation is largely rain-fed, with a number of mechanized shallow tube wells. Additionally, most families rear pigs, goats and poultry, however, they are lacking adequate veterinary facility and knowledge of scientific breeding. Sericulture is the major agro-based industry generating large number of employment in the rural areas of the district. **Muga silk** (*Antheraea assamensis*) and **Eri Silk** worm rearing (*Samia cynthia ricini*) and production of silk yarn and fabric is wide spread amongst the people of Dhemaji. Fish drying is another practice carried out during the monsoon season, mainly by the people living near the rivers. Employment in trade, commerce and industries is considerably low in the district.

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

- High NPAs in rural branches, thereby causing reluctance of bankers to lend to small farmers.
- Small Ticket size of lending to SHGs in case of repeat finance, in absence of business plan.
- Inadequate coverage of banking correspondents increasing transaction cost of visiting banks.
- Proliferation of MFIs and stress therein, thus creating a barrier towards directed financing as well as poor credit history leading inadequate fresh credit.

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

- Timely credit disbursement under Agriculture Term lending should be emphasized by banks as it would have a long term impact on economic growth.
- Proper co-ordination among banks, Govt. Departments to ensure effective implementation of schemes.
- Preparation of Comprehensive District Agriculture Plan by Deptt. of Agriculture.
- Financial literacy for farmers should be given importance as it would result in positive outcome for recovery as well as issue of fresh loans by banks. PRIs may also extend their full cooperation to Banks in this regard.
- Formation of JLGs and credit linkage of the same will help the farmers in taking up livelihood activities in a more organized and scientific way.
- Formation of Producer Organization for better aggregation and price discovery.
- Emphasis on Post Harvest and Value addition of Agriculture Infrastructure for better price realisation.

बैंकिंग प्रोफाइल Banking Profile										
राज्य District	Dhemaji	राज्य State ASSAM				अग्रणी बैंक Lead Bank		PUNJAB NATIONAL BANK		
1. नेटवर्क और पहुंच NETWORK & OUTREACH (As on 31/03/2023 )										
एजेंसी Agency	बैंकों/सोसाइटी की संख्या No. of Banks/Soc.	शाखाओं की संख्या No. of Branches				संबन्धित गैर-औपचारिक एजेंसियों की संख्या No. of non-formal agencies associated			प्रति बैंक पहुंच Per Branch Outreach	
		कुल Total	ग्रामीण Rural	अर्ध शहरी Semi-urban	शहरी Urban	सूक्ष्म वित्तीय संस्थान mFIs/mFOs	एसएचजी/ जेएलजी SHGs/JLGs	बीसी/ बीएफ BCs/BFs	गांव Villages	परिवार Households
वाणिज्यिक बैंक Commercial Banks	11	40	15	25	0	NA	NA	NA	NA	NA
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	1	10	8	2	0	NA	NA	NA	NA	NA
जिला मध्यवर्ती सहकारी बैंक District Central Coop. Bank ( STCB)	1	2	1	1	0	NA	NA	NA	NA	NA
सहकारी कृषि और ग्रामीण विकास बैंक Coop. Agr. & Rural Dev. Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
प्राथमिक कृषि सहकारी सोसाइटी Primary Agr. Coop. Society	14	--	--	--	--	NA	NA	NA	NA	NA
अन्य Others ( Small Finance Banks)	1	2	2	0	0	NA	NA	NA	NA	NA
सभी एजेंसियाँAll Agencies	28	54	26	28	0			631		3783.46
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	125007.97	139456.75	147728.81	105.93	78.83
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	26931.75	28998.68	31923.19	110.08	17.03
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	5355.51	5510.59	5754.01	104.42	3.07
अन्य Others ( SFB)	NA	NA	NA	NA	NA	NA	NA	1998.48		1.07%
सभी एजेंसियाँAll Agencies	NA	NA	NA	NA	NA	157295.23	173966.02	187404.49	107.72	100.00
3. ऋण और अग्रिम बकाया LOANS & ADVANCES OUTSTANDING										
एजेंसी Agency	खातों की संख्या No. of accounts					जमा राशि (रु. लाख में ) Amount of Deposit [Rs.lakh]				
	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)
वाणिज्यिक बैंक Commercial Banks	NA	NA	NA	NA	NA	97022.72	112827.65	134742.2	119.42	84.4
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	10592.74	12897.27	16378.91	127.00	10.3
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	811.41	788.19	1061.3	134.65	0.66
अन्य Others	NA	NA	NA	NA	NA	NA	NA	7420.9		4.65%
सभी एजेंसियाँAll Agencies	NA	NA	NA	NA	NA	108426.87	126513.11	159603.31	126.16	100.00
4. नकद जमा-अनुपात CD-RATIO										
एजेंसी Agency	सीडी अनुपात CD Ratio									
	31-Mar-21	31-Mar-22	31-Mar-23							
वाणिज्यिक बैंक Commercial Banks	77.61	80.91	91.21%							
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	39.33	44.48	51.31%							
सहकारी बैंक Cooperative Banks	15.15	14.30	18.44%							
अन्य Others (SFB)	NA	NA	371.33%							
सभी एजेंसियाँAll Agencies	68.93	72.72	85.15%							
5. वित्तीय समवेशक के तहत प्रदर्शन (खातों की संख्या) PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)										
एजेंसी Agency	31 मार्च तक संघीय जानकारी Cumulative up to 31 March 2023									
	PMJDY	PMSBY	PMJJBY	APY						
वाणिज्यिक बैंक Commercial Banks	474740	533529	158307	31869						
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	203304	36781	10172	7435						
सहकारी बैंक Cooperative Banks	0	21	27	0						
अन्य Others	NA	NA	NA	NA						
सभी एजेंसियाँ All Agencies	678044	570331	168506	39304						
6. राष्ट्रीय लक्ष्यों को पूरा करने के लिए प्रदर्शन (31/03/23 तक) PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/23)										
एजेंसी Agency	प्राथमिक क्षेत्र ऋण Priority Sector Loans		कृषि क्षेत्र को ऋण Loans to Agr. Sector		कमजोर वर्गों को ऋण Loans to Weaker Sections		डीआरआई योजना के अंतर्गत ऋण Loans under DRI Scheme		महिलाओं को ऋण Loans to Women	
	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total	राशि (रु. लाख में) Amount	कुल ऋणों का % % of Total	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount	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 एजेंसियाँAll 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		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	45230.66	17700.23	39.13%	49030.28	20477.73	41.77%	24267.00	24632.75	102%	53%
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	8884.10	2552.52	28.73%	10002.76	5893.41	58.92%	7620.00	8790.92	115%	65%
सहकारी बैंक Cooperative Banks	1898.03	770.07	40.57%	1786.57	338.95	18.97%	524.00	460.31	88%	37%
अन्य Others	NA	NA	NA	NA	NA	NA	2600.00	3772.45	145%	#VALUE!
सभी एजेंसियाँAll Agencies	56012.79	21022.82	37.53%	60819.61	26710.09	43.92%	35011.00	37656.43	108%	56%
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	24587.34	3087.69	12.56%	32821.64	4970.24	15.14%	6517.00	5711.77	88%	22%
मियादी ऋण (कृषि) Term Loan (Agr)	11994.65	4599.09	38.34%	11245.13	8855.00	78.75%	11445.00	11663.26	102%	72%
कुल कृषि ऋण Total Agri. Credit	36581.99	7686.78	21.01%	44066.77	13825.24	31.37%	17962.00	17375.03	97%	39%
एमएसएमई MSME	15217.20	11178.20	73.46%	12204.00	8128.92	66.61%	10128.00	16003.18	158%	94%
अन्य प्राथमिकता क्षेत्र Other Priority Sectors*	4213.60	2157.84	51.21%	4548.84	4755.93	104.55%	6921.00	4278.22	62%	71%
कुल प्राथमिकता क्षेत्र Total Priority Sector	56012.79	21022.82	37.53%	60819.61	26710.09	43.92%	35011.00	37656.43	108%	56%
9. एनपीए की स्थिति (बकाया) NPA Position ( Outstanding)										
एजेंसी Agency	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत एनपीए (%) Average NPA [%] in last 3 years
	कुल बकाया Total O/S	एनपीए राशि NPA Amount	एनपीए का % % NPA	कुल बकाया Total O/S	एनपीए राशि NPA Amount	एनपीए का % % NPA	कुल बकाया Total O/S	एनपीए राशि NPA Amount	एनपीए का % % NPA	
वाणिज्यिक बैंक Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
अन्य Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
सभी एजेंसियाँAll Agencies	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 & LDM, Dhemaji										

## **Banking Profile – Write up**

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

In Dhemaji, there is a robust banking network consisting of 11 commercial banks operating through a total of 40 branches. Additionally, the region is served by 1 Regional Rural Bank (RRB) with 10 branches, 1 Cooperative Bank with 2 branches, and 1 Small Finance Bank (SFB) with 2 branches, offering a wide range of financial services to the local community. Also there are 14 PACS in the district.

The total GLC flow for Agriculture sector during FY 2020-21, FY 2021-22 and FY 2022-23 was Rs. 7686.78 Lakh, Rs. 13825.24 Lakh and Rs. 17375.03 Lakh, respectively. Since, majority of population in the district are dependent on agriculture related activities, the lending towards this sector needs to be diversified and improved.

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

About 678044 PMJDY accounts were opened in the district. The district has 01 Financial Literacy Centres in the district and one RSETI sponsored by PNB. The branches of the ACAB Ltd. in the district are on CBS platform. These branches are conducting electronic transactions and providing IT enabled services to their customers. The performance of banks under various Social Security Schemes in the district are as under:

<b>Agency</b>	<b>Position as on 31.03.2023</b>		
	<b>PMSBY</b>	<b>PMJJBY</b>	<b>APY</b>
Commercial Banks	533529	158307	31869
Regional Rural Bank	36781	10172	7435
Cooperative Banks	21	27	0
Agencies	570331	168506	39304

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

As on 31 March 2023, the Commercial Banks in the district accounted for 78.82% of Deposit Outstanding and 84.42% of Loans & Advances Outstanding. The performance of AGVB branches is far behind with 17.03% and 10.26% respectively. However, year-on-year basis, all the three types of financial institutions (FIs) have recorded positive growth. Further, the Banks in the district have recorded an overall Credit-Deposit Ratio (CDR) of 85.15%, as on 31 March 2023. The CDR of Commercial Banks, AGVB and ACAB Ltd. was 91.21%, 51.31% and 18.44%, respectively on 31 March 2023. During the last three financial years (FYs) i.e. during FY 2020-21, FY 2021-22 and FY 2022-23, the Ground Level Credit (GLC flow by all the FIs in the district was Rs. 21022.82 Lakh, Rs. 26710.09 Lakh and Rs. 37656.43 Lakh, respectively. Further, the overall CDR was 68.93%, 72.72% and 85.15% as on 31 March 2021, 31 March 2022 and 31 March 2023, respectively. During the FY 2022-23, the GLC flow towards MSME sector i.e. 16003.18 Lakh while that for Agriculture Sector i.e. Rs. 17375.03 lakh and OPS i.e. Rs.4287.22 lakh. Further, the share of Commercial Banks, AGVB and ACAB Ltd. in the total GLC flow was 65.41%, 23.34 % and 1.22 %. If the lending by Cooperative Bank branches is increased, the overall performance of the district can be improved, considerably.

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

To support these bank branches in extending financial services to its clients, there are around 631 BCs operating in the district. Punjab National Bank is the Lead Bank in the district.



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

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

### **Objectives of PLP**

The objectives of PLP are: -

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

### **Methodology**

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

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

The indicative unit costs suggested by the State level unit cost committee are made use of while arriving at the total financial outlays.

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

<b>Sr. No.</b>	<b>Sector</b>	<b>Methodology of estimation of credit potential</b>
1	Crop loans	Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings, Study the cropping pattern and cropping intensity (GCA/NSA) Distribution of Gross Cropped Area between Small Farmer/ Marginal Farmer and Other farmers based on the total land occupied. Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; Estimation of credit potential taking into account Scale of Finance and KCC guidelines Block-wise allocation of potential taking into account credit absorption capacity.
2	Water Resources	Collection of data on ultimate irrigation potential, area under irrigation and balance potential available under groundwater and surface water. Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures Different MI structures in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems. Estimation of credit potential taking into account Unit Cost worked out by State Level Unit Cost Committee.

Sr. No.	Sector	Methodology of estimation of credit potential
		Block-wise allocation of potential taking into account credit absorption capacity.
3	Farm Mechanization	<p>Potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;</p> <p>Calculation of requirement of no. of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; Adjustment of tractor potential with land holdings</p> <p>Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters, etc.</p> <p>Estimation of credit potential taking into account Unit Cost worked out by State Level Unit Cost Committee.</p> <p>Block-wise allocation of potential taking into account credit absorption capacity</p>
4	Plantation and Horticulture	<p>Estimation of additional area that could be brought under plantation crops based on area of cultivable waste land likely to be treated and brought under plantation crops;</p> <p>Feasibility and possibility of shifting from food crops to plantation crops; replanting by taking into account approximate economic life of a few plantation crops; potential for rejuvenation of existing plantation.</p> <p>Estimation of credit potential taking into account Unit Cost worked out by State Level Unit Cost Committee.</p> <p>Block-wise allocation of potential taking into account credit absorption capacity.</p>
5	Animal Husbandry – Dairy	<p>Collection of data on number of milch animals as per the latest census</p> <p>Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows;</p> <p>1/6<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.</p> <p>Estimation of credit potential taking into account Unit Cost worked out by State Level Unit Cost Committee.</p> <p>Block-wise allocation of potential taking into account credit absorption capacity</p>

### Utility.

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

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

**Limitations and constraints:**

Non availability of sub-sector credit flow was found to be a hurdle in preparing a realistic credit plan.

## 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 Samridhhi'. To realise this vision, the GoI have initiated computerisation of 63,000 Primary Agricultural Credit Societies (PACS) with an investment of Rs.2,516 crore. NABARD, apart from financial contributions, has taken the initiative of ground level implementation of the project.

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

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

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

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

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

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

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

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

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

## 1.2 Policy Initiatives - Reserve Bank of India

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

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

## 1.3 Policy Initiatives – NABARD

### 1.3.1 Long-Term Refinance

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

### 1.3.2 Short-Term Refinance

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

### 1.3.3 Special Refinance Scheme

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

### 1.3.4 Government Sponsored Programmes with Bank Credit

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

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

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

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

### **1.3.6 Micro Credit Intervention**

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

### **1.3.7 Financial Inclusion**

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

### **1.3.8 Institutional Development**

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

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

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

### **1.3.9 Farm Sector Development**

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



### 1.3.10 Off Farm Sector Development

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

### 1.3.11 Agriculture Credit target for 2023-24

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

## 1.4. Policy Initiatives – State Government

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

### 1.4.2 Digital transformation in the Government

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

#### **1.4.11 Climate Change**

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

#### 1.4.12 Agriculture:

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

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

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

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

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

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

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

#### 1.4.13 Animal Husbandry & Veterinary

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

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

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

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

#### 1.4.14 Fisheries:

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

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

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

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

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

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

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

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

#### **1.4.17 Tourism:**

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

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

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

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

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

#### 1.4.20 Assam Agenda 2030

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

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

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

#### 1.4.22 Incentive to SHG members

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

#### 1.4.23 Status of Cooperatives in the State

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

Sr. No.	Type	No. of Societies
<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 Udagoni Aachoni”:** Under the scheme, Govt. of Assam proposes to provide Capital Incentive in form of Credit Linked Subsidy directly to the lending bank for MSME Sector. Capital subsidy at the rate of 10% of the Fixed Capital Investment by the entrepreneur with a ceiling of Rs 50 lakh per entrepreneur will be available under the scheme.

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

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

## CHAPTER – 2

### Credit Potentials for Agriculture

#### 2.1. Farm Credit

The Credit Potential for Agriculture includes three broad components viz. Farm Credit, Agriculture Infrastructure and Agriculture Ancillary Activities. The Farm Credit includes short term loans for crop production, maintenance, marketing and term loans for all the allied agriculture activities including water resources, farm mechanization, plantation & horticulture, animal husbandry and fisheries, etc. Agriculture Infrastructure includes construction of storage & marketing infrastructure i.e., warehouses/ godowns, market yards, silos, cold storage units/cold chains etc. Agriculture - Ancillary Activities include food and agro-processing, loans to cooperative societies of farmers for disposing of their produce, loans to agri-clinic/agri-business centres, loans to PACS/FSS/LAMPS, loans to MFIs for on-lending and non-activity specific financing of SHGs and JLGs.

#### 2.1.1 Crop Production, Maintenance and Marketing

##### 2.1.1.1 Status of the sector in the district

Dhemaji is predominantly an agrarian district. Out of the total population of 6.86 lakh, 6.37 lakh people are rural population constituting 92.87 % of total population as per 2011 census. Farming activities are the main occupation in rural areas. Varieties of crops are grown under irrigated and rainfed cultivation. The climate of the district is moderate. The normal annual rainfall of the district is around 2600 mm. Around 70% of the total net sown area is flood prone. About 45% of the land areas are cultivated by small and marginal farmers.

The net sown area is 70934 ha and the gross cropped area is 117757 ha. The cropping intensity is 166%. Besides regular kharif (Sali) cultivation, farmers are now growing crops in Rabi and pre-kharif where assured irrigation is available. Of the 70934 ha of net sown area, 44189 ha of land has been covered under HYV programme. If the cultivation is encouraged with quality seeds, proper fertiliser and pesticide support, irrigation facilities and usage of modern farm equipment, productivity can be increased.

Paddy is the major crop in the district. Apart from Boro (summer) paddy and Sali (winter) paddy, mustard, maize, seasonal vegetables, potato, etc., are cultivated.

Existing Major/important crops with Area, Production and Productivity – 2022-23

Sl. No.	Name of Crop	Area (Ha)	Productivity (Kg/ha)	Production (MT)
1	Sali Paddy	71363	3347	238851.96
	b) Bao Paddy (inc Red Rice)	18015	2018	36354.27
	c) Summer Paddy	4957	3910	19381.87
	d) Autumn Paddy	1427	2421	3454.767
2	Rape and mustard	22456	738	16572.528
3	Maize	1835	2425	4449.87
4	Potato	5915	7610	45013.150
5	Sesamum	953	838	79.614
6	Ginger	522	18521	9667.962
7	Turmeric	867	35300	30605.100
8	Garlic	398	9121	3630.158

Sl. No.	Name of Crop	Area (Ha)	Productivity (Kg/ha)	Production (MT)
9	Chillies (including Bhoot Jolokia)	436	7325	3193.700
10	Blackgram	2098	586	1229.428
11	Assam Lemon	443	5296	2372.608
12	Vegetables (Rabi)	4862	15271	74247.602
13	Vegetable (Kharif)	2431	13860	3893.660

Source: Office of the DAO, Dhemaji

Ground Level Credit (GLC) under Crop Loans for the last three years is as under:

(Rs. lakh)

Type of Loan	2020-21	2021-22	2022-23
Crop loan	3087.69	4970.24	5711.77

Source: LDM Office, Dhemaji

- As on 31.03.2023, the total number of KCC account holders is 32421, with a total outstanding amounting to Rs 19317.06 lakh. Out of these, 12817 account holders have been issued with Rupay Card.
- Under Prime Minister Fasal Bima Yojana(PMFBY), 28980 cultivators from 683 villages, were covered for Khariff & Rabi season for the year 2021-22.
- The fertilizer consumption in the district for Khariff season is 348.902 tonnes while that for Rabi Season is 1068.006 tonnes. The per hectare consumption (Kg/Ha) for the district is 12.488.

(Source: Statistical Handbook of Assam 2022)

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

- District has only no soil testing lab as on date.
- The banking system disbursed an amount of Rs.5711.77 lakh under Crop Loan during 2022-23. (16% of Total Disbursement)
- Mission Oil Palm, a central sector scheme is being rolled out in 16 districts of Assam. L is one of the districts, where 15000 hectare area will be covered from 2022-23 to 2025-26.

The following gaps in infrastructure/ support services had adversely affected credit flow for the activity in the district.

- Recurrence of floods causes widespread damages to crops every year.
- Weak financial position of Rural Financial Institutions (RFIs).
- Large scale defaults and poor recovery of bank dues.
- Absence of regulated market for agriculture produces.
- Limited adoption of modern technology
- Shortage of high yielding as well as certified seed

The GLC Target for Crop loan for 2023-24 is:

(Rs. lakh)

Agency	2023-24
Scheduled Commercial Banks	20527.22
State Cooperative Bank	1425.60
Regional Rural Bank	8472.00
Small Finance Banks	2932.28
<b>Total</b>	<b>33357.10</b>



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

In view of the resources available, status of forward and backward linkages, present and planned infrastructure and various government policies, the exploitable potential for the year 2024-25 is estimated as under:

(Rs.lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Summer Paddy (Boro)	0.62	3750	2320.50	2320.50
ii	Winter Paddy (Sali)	0.72	14000	10035.20	10035.20
iii	Mustard/Rape	0.47	1450	681.50	681.50
iv	Working Capital for Small Tea Growers	2.24	325	727.61	727.61
v	Potato	1.80	950	1710.84	1710.84
vi	Chilli/Bhut Jolokia	1.03	1550	1602.91	1602.91
vii	Pulses (Black Gram/Green Gram)	0.48	280	133.62	133.62
viii	Spices(Turmeric, Ginger)	2.08	4650	7749.06	7749.06
ix	Kharif Vegetables (Tomato, Brinjal, Okra etc.)	1.21	710	858.84	858.84
x	Ravi Vegetables (Cabbage, Cauliflower, Carrot etc.)	1.09	1400	1519.04	1519.04
xi	Foxtail Millet	0.31	750	186.00	186.00
xii	Hybrid Napier	0.18	150	27.46	27.46
xiii	Maize	0.54	310	168.19	168.19
	<b>Crop Loan Total</b>		<b>30275</b>	<b>27720.77</b>	<b>27720.77</b>
	Add : 10% on Bank loan for Consumption/ Subsistence purpose			2772.08	2772.08
	Add : 20% for Repairs & Maintenance of Farm Assets			5544.15	5544.15
	<b>Sub-Total</b>		<b>30275</b>	<b>36037.00</b>	<b>36037.00</b>

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

### 2.1.2. Water Resources

#### 2.1.2.1 Status of sector in the district

Out of the total geographical area of 3,237 lakh ha, the district has an ultimate irrigation potential of 0.69 lakh ha. By augmenting the irrigation potential by surface/ground water development programmes, the district may promote sustainable modern agriculture and increase the food production and productivity through high yielding varieties of seeds. Hence, Minor Irrigation (MI) has a great role in the district, which includes surface and ground water development through construction of low lift points, dug wells, shallow tube wells, etc.

Low Lift Points (LLP) with pump sets are common in the district and each low lift point can irrigate about 2 ha. Apart from LLPs, installation of Shallow Tube Wells (STWs) has picked up in the district.

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

#### **Government Schemes**

- **Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)**

In Dhemaji, the scheme is being implemented by Departments of Agriculture, Irrigation and Soil Conservation. Irrigation Department will implement the activities like Lift Irrigation Scheme, Deep Tube Well and Shallow Tube Well, Agriculture Deptt to implement the activities like STW, Drip and Sprinkler, Repair and Renovation of Water Bodies, construction of water harvesting structure and Soil conservation Deptt to implement all activities under water shed development.

- **National Water Mission**

The Mission aims at state action for water conservation, augmentation and preservation of water and focused attention to vulnerable areas including overexploited areas

- **Long Term Irrigation Fund (LTIF)**

A large number of major and medium irrigation projects taken up under AIBP are languishing mainly due to inadequate provision of funds. The LTIF fund aims to cater to the huge fund requirement and ensure completion of these projects.

- **Micro Irrigation Fund:**

The fund envisages NABARD extending loans to State Governments for financing of sprinkler/drip irrigation systems, piped water supply and other such measures.

Under RKVY, STWs and LLPs have been distributed by Department of Agriculture to enhance net irrigated areas in the district with 50% subsidy. Under National Food Security Mission also, there is provision for sanctioning Electric pump set of 2 HP and diesel pump sets by the Deptt. As envisaged in the PMKSY with the motto of “*Har Khet Ko Pani*” and “*Per drop More Crop*”, optimal use of water resources needs to be ensured.

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

The financial projections for the years 2024-25 are indicated below:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Electric Pumpset (2 HP)	0.14	160	22.40	22.40
ii	Diesel Pump Set (5 HP)	0.35	65	22.75	22.75
iii	Shallow Tube well with Solar Photovoltaic (1 HP)	2.59	280	724.36	579.48
iv	Drip Irrigation for Small Tea Growers	0.60	87	52.20	41.76
	<b>Sub- Total</b>		<b>592</b>	<b>821.71</b>	<b>666.39</b>

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

### **2.1.3 Farm Mechanization**

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

Mechanization of agriculture assumes greater significance in enhancing crop production and productivity by ensuring timely completion of agricultural operations more effectively and reducing human drudgery. Technological improvements in the field of agriculture have motivated farmers to adopt intensive agricultural practices by use of machines in activities like

tilling, harvesting and threshing. Mechanization of agricultural operations help in multiple cropping as well as better utilization of irrigation potentials

The use of various farm machinery and equipment viz. tractors, power tillers, threshers, reapers, combine harvesters etc. are gaining popularity due to non-availability and increase of manual labour. Use of harvesting machinery reduces the time gap between the harvesting of crop (viz. kharif paddy) and tillage operation for the next crop (viz. rabi wheat). Various initiatives have been taken by Government of India and State Government for promotion of farm mechanization. Sub-Mission on Agricultural Mechanization (SMAM), being a part of National Mission for Sustainable Agriculture (NMSA) of Government of India envisages promotion and strengthening of Agricultural Mechanization through training, testing and demonstration under which financial assistance is available for establishment of Custom Hiring Centres (CHCs) and Village Level Farm Machinery Banks (VLFMBs) in low mechanized areas. As a part of farm mechanization initiative, Government of Assam has been providing subsidy for purchase of tractors under group mode through Chief Minister Gram Unnayan Yojana (CMGUY).

The GLC flow for 2020-21, 2021-22 & 2022-23 in the district were Rs.67.13 lakh, Rs.67.13 lakh & Rs.1227.48 lakh respectively. The ACP Target for 2023-24 is Rs.1767.54 lakh.

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

- Agricultural Engineering wing in the District Agricultural Office is the nodal agency for all matters relating to Farm Mechanization. The District Agriculture Department is distributing tractor/power tillers every year at subsidised price to farmers under AACP, RKVY etc. Various agencies also have tie up arrangements with banks for sale of tractor/power tillers in the district.
- The number of servicing centres and spare parts dealers for tractors and power tillers are inadequate. Banks may consider extending financial assistance to service/maintenance mechanics to set up their own service centres, which would provide better service to the increasing tractor population, besides providing self-employment.

Govt. of Assam has given priority to farm mechanization 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. The infrastructure gaps include:

- Inadequacy of repairing and servicing facilities.
- Inadequate availability of fuel/lubricant at some block head quarters.
- Inadequate training facilities.

A farm machinery training centre is required to be established at the district level to train unemployed youth in activities related to maintenance and repair of farm machinery. Farm machinery repairing workshop may be set up in the private sector at each development block through Government assistance to educated unemployed youth.

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

The projection is made for the period 2024-25 for tapping the potential to some extent as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Tractor with accessories and trailer ( 20-40 HP)	7.47	85	634.72	507.79
ii	Power Tiller with Trailer and CMVR Kit (12 - 16 HP)	2.78	185	514.30	411.44
iii	Rice Transplanter with cage wheel	2.78	140	388.71	388.71
iv	Thresher (Multi-purpose) Tractor Mounted	2.50	185	462.50	462.50
	<b>Sub-Total</b>		<b>595</b>	<b>2000.23</b>	<b>1770.44</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, physical and financial projections are given in Annexure-I.

### 2.1.4 Plantation & Horticulture including Sericulture

#### 2.1.4.1 Status of the sector in the district

Plantation & horticulture produce fetch better income than crop based agriculture. Hence farmers are moving towards horticulture based farming system. There is huge potential for some important plantation and horticulture crops in Dhemaji District. A few pockets of the district viz., Jonai, Silapathar and Gogamukh areas are highly suitable for establishment of plantation and horticulture crops. Total area under plantation and horticulture crops is around 10.29% of the net sown area. Arecanut, Jackfruit, and Papaya are the major plantation and horticulture crops in the district. Assam State Medicinal Plant Board (SMPB) and NEDFi have identified 17 MAPs suitable for different parts of the state. Some of the MAPs suitable for the district are Patchouli, Citronella, Stevia, Tulsi, etc.

#### Sericulture

In Assam, Sericulture is an age-old traditional cottage industry. Next to agriculture, Sericulture is the major agro-based industry generating large number of employment in the rural areas of Assam with minimum investment cost. It plays a very vital role in the socio-economic development of the weaker section of the rural population especially during their off-agricultural season.

Dhemaji occupy a unique place in the production of the three different kinds of silks - *Pat*, *Muga* and *Eri* - which have a very high demand in the national and international markets. **Muga silk** (*Antheraea assamensis*) and **Eri Silk** worm rearing (*Samia cynthia ricini*) and production of silk yarn and fabric is wide spread amongst the people of Dhemaji and Dhakuakhana. However due to lack of proper infrastructure and appropriate marketing facility this industry has not been exploited to its full potential.

The main problems facing the Sericulture Industry and the grass root people are manifold. The problems vary with the type of silk, yet they hold certain common components like: -

- Lack of good quality food plants.
- Lack of technical know-how on seed cocoon preservation and production.
- Lack of storage facility for cocoon, yarn, seed cocoon etc.

- Lack of advanced equipment for weaving, reeling, spinning etc.
- Lack of knowledge of pests & diseases, their control and prevention etc.
- Lack of marketing linkages
- Lack of knowledge on marketing design, product standardization etc.

Dhemaji district has 1 Eri concentration centre, 3 Muga food plantation centres, 1 collective mulberry garden, 1 Eri seed grainage all run by the Government, however these infrastructures provide little support to the silk rearers and some are even non-functional.

The Ground Level Credit (GLC) flow under Plantation and Horticulture sector for the last 3 financial years 2020-21 2021-22 and 2022-23 were Rs.63.36 lakh, Rs.113.66 lakh and nil respectively. The ACP Target for 2023-24 is Rs.2977.05 lakh.

#### **2.1.4.2 Infrastructure and Linkage support available, planned and gaps**

- There is no separate department for horticulture. The Department of Agriculture takes care of the development of Plantation and Horticulture in the district. There is one Progeny Orchardfarm at Jonai. The farm is a source of supply of seedlings of pear, Assam Lemon, Guava, Black pepper etc.
- Apart from this nursery, there are two Rapid Multiplication Units of Black Pepper in the district, one at Dhemaji and the other at Jonai. Only a few small nurseries exist in the private fold.
- There are two farmer training centres in the district, one at Dhemaji and the other at Jonai. As regards Sericulture, the Department of Sericulture is taking care of the requirement of the Disease Free Laying's (DFLs).
- The major constraint however is non-availability of technical expertise on-time to guide farmers, besides lack of awareness on the part of farmers and general reluctance of banks to finance horticulture projects due to higher financial outlay and longer gestation periods. The quality of input supply from Govt. Farms as well as source from the nearby districts will have to be substantially improved for growth of the sector. Contract farming is to be encouraged. Further, setting up of food processing/Agro-processing sector will encourage area expansion of a few plantation & horticulture crops.

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

Keeping in view the potential available in the district, physical and financial projection for 2024-25 under the sector are as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Citrus fruit / Assam Lemon (3m X 3m)	0.74	250	184.17	184.17
ii	Tea (105 cm X 65 cm)	3.18	95	302.04	241.62
iii	Tea Nursery	1.68	54	90.72	90.72
iv	Areca Nut (2.7m x 2.7m)	0.78	1210	941.74	941.76
v	Coconut cultivation (7.5m X 7.5m)	0.96	120	115.66	115.66
vi	Rubber Cultivation (4.75m X 4.75m)	1.33	17	22.61	22.61
vii	Black Pepper cultivation	0.85	330	280.50	280.50
viii	Betel vine	0.78	65	50.57	50.57
ix	Banana (1.8m X 1.8m)	1.00	105	105.14	105.13
x	Floriculture - Marigold (45 cm X 40 cm)	1.33	125	166.52	166.50

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
xi	Papaya (2.25m X 2.25m)	1.49	55	81.77	81.77
xii	Pineapple (90 cm x 30 cm x 60 cm)	2.18	29	63.26	50.62
xiii	Palm Oil	0.47	70	32.73	32.74
xiv	Guava	1.37	22	30.04	24.02
xv	Plantation and Maintenance of Muga food plant with start-up tools (3m X 3m)	0.55	135	74.25	74.25
xvi	Construction of Eri rearing house (Size -15X35 ft., Capacity 100 Eri DFL/cycle)	1.00	85	85.00	85.00
xvii	Muga Private Granure (Grainage Bldg of 30'X12' with 5' verandah, Capacity 5000DFL/cycle)	2.55	80	204.00	204.00
xvii i	Eri Private Granure (Grainage Bldg of 35'X12' with 5' verandah, Capacity 5000DFL/cycle)	2.78	110	306.24	306.24
	<b>Sub-Total</b>		<b>2957</b>	<b>3136.96</b>	<b>3057.88</b>

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

### **2.1.5. Forestry and Waste Land Development**

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

The district is vulnerable to floods leading to soil erosion and other damages. Afforestation in the district besides arresting soil erosion, would lead to converting fallow lands to produce valuable timber and fuel wood. The climate of the district is suitable for a variety of commercial forest species including Jatropha, bamboo etc. As per the land use classification, the area under cultivable waste, current fallow and other fallow lands in the district is 25946 ha. These lands could be developed for cultivation of fuel, fodder and horticulture crops with institutional finance. About 20% of these lands can be brought under horticulture development and the balance 80% can be brought under fuel and fodder crops.

#### **2.1.5.2 Infrastructure and Linkage Support Available, Planned and Gaps**

The department of Forest takes up afforestation activities in the district, while wasteland development activities are undertaken by the Soil Conservation Department. The Department of Agriculture is coordinating the implementation of the Centrally Sponsored Programmes under NWDPR. Three Wasteland Development projects viz., Jolakiasuti, Ranganadi and Kohra have been completed. Further, two new projects, Seren (498 ha) and Naharajan (500 ha) are under implementation. There are certain gaps in infrastructure and support services, which are as under:

- Lack of guidance in preparation of location specific schemes with suitable species
- Lack of motivation to the farmers to undertake tree crops/fodder cultivation/ commercial forest species due to absence of organised local market.
- Lack of expertise with the bankers to deal with project formulation, appraisal etc., with regard to farm forestry schemes and reluctance to finance on account of long gestation period.

- Good nurseries are present in the district as well as in the neighbouring districts. These nurseries produce bamboo seedlings on demand by procuring seeds from good sources like Dehradun, Bangalore etc. Under RSVY there is a plan to establish nursery as well as Plantation of bamboo in 158 ha, establishment of Bamboo craft production centers, etc.

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

Keeping in view the potential and the trend of finance in the ground level, the following projection has been made for 2024-25:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Teak Cultivation (2m x 2m)	1.96	175	342.59	274.07
ii	Bamboo Cultivation (5m X 5m)	0.70	105	73.92	73.92
iii	Bamboo Cultivation from Rhyzom	0.97	170	164.56	164.56
iv	Common Forest Nursery	3.75	35	131.25	105.00
	<b>Sub-Total</b>		<b>485</b>	<b>712.32</b>	<b>617.55</b>

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

### 2.1.6. Animal Husbandry – Dairy

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

Agro-climatic condition in the district is suitable to support cross-bred animals. Also, the majority of the rural population in the district being small and marginal farmers subsistence agriculture animal husbandry in scientific way could substantially add to economic activity of the area/ segment.

As per the 20th Livestock census 2019, the population of cattle and buffaloes in the district are as follows:

Livestock	Cross breed	Indigenous
Cattle	11600	515380
Buffaloes	1665	14989

The buffaloes in Assam are mostly of swamp type and yield on average of 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 BAHS, 2019, DAHD, MoA, GoI. With the implementation of the breed up-gradation programme under Assam Agricultural Competitiveness Project (AACP), RKVY and NPCBB Schemes, availability of Cross Bred Heifers and Cows has increased and has opened avenues to finance animals under Dairy Farming. The estimated per capita availability of milk is 79 g/day, which is above the State Average of 70g/day, but below the National average of 394 g/day. In the district, livestock rearing is mainly taken as an household activity, being managed by family members particularly women members and development programmes need to keep it in view while addressing the emerging issues relating to this sector.

The GLC flow to the Animal Husbandry (combined) sector in the year 2020-21, 2021-22 & 2022-23 is Rs 705.10 lakh, Rs.1100.00 lakh & Rs.2633.85 lakh respectively. The ACP Target for Animal Husbandry (Combined) for 2023-24 is Rs.5344.02 lakh. Under KCC in Animal Husbandry combined, a total of 505 KCC was issued, with an outstanding of Rs.548.08 lakh as on 31.03.2023. In the year 2022-23, 185 KCC account with an amount of Rs.74.67 lakh was disbursed.

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

As per GoI norms, one veterinary clinic for 5000 adult units and one First Aid/AI Centre for every 1000 breedable female animals is required. The existing infrastructure is insufficient for providing health care facilities for milch animals in the district.

For the purpose of increasing milk production, various schemes, viz. Dairy Entrepreneurship Development Scheme, Integrated Dairy Development Programme, strengthening infrastructure for quality and clean milk production, Employment Generation scheme for local Dairy Unit, Milk Village Scheme, Town Milk Supply Scheme, Dairy Development: Scheme for women, etc., are being implemented in the State of Assam

The major constraints associated with Dairy Development sector are: (i) Low productivity of indigenous cattle, (ii) Lack of purchasing power and small land-holding, (iii) Lack of awareness about insurance among farmers, (iv) Low level of awareness about clean milk production, (iv) Inefficient milk marketing channel, (v) Huge gap in demand and supply of fodder production, (vi) Environmental changes threatening the adaptability of Cross breeds etc.

#### **Critical gaps**

- Inadequate no. of Veterinary Dispensaries to facilitate veterinary service provision.
- Inadequate availability of locally produced concentrate feed.
- Non-availability of milk procurement arrangement in many milk producing villages.
- Lack of quality cross bred cows.

### **2.1.6.3 Assessment of credit Potential for 2024-25**

Keeping in view the potential and other factors, no major changes have been made in this sector. Accordingly, projection made for 2024-25 is as under.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	<b>TERM LOAN</b>				
i	Crossbred Cows(1+1 animals) yielding 10 Ltrs of Milk with New Shed	2.77	145	401.65	361.50
ii	Crossbred Cows (1+1 animals) yielding 8 Ltrs of Milk with New Shed	2.35	65	152.49	137.24
iii	Two Buffaloes (1+1 animals) unit yielding 6 liters per day	2.35	165	387.09	348.39
iv	Mini Dairy with CB cows - 12 Ltrs (5 + 5 animals)	17.05	7	119.35	107.43
v	Calf rearing (20 heifer calves)	6.60	17	112.20	100.98
	<b>Term Loan Sub-Total</b>		<b>399</b>	<b>1172.78</b>	<b>1055.54</b>
	<b>WORKING CAPITAL</b>				
ix	Working Capital for Dairy (KCC) -Small Dairy (1+1)	1.41	420	592.20	592.20
x	Working Capital for Dairy (KCC) - Commercial Dairy (5+5)	8.56	6	51.37	51.36
	<b>Sub-Total Bank Loan (Working Capital - KCC)</b>		<b>445</b>	<b>718.41</b>	<b>809.26</b>
	<b>Total Animal Husbandry - Dairy</b>		<b>844</b>	<b>1891.19</b>	<b>1864.80</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, physical and financial projections for 2024-25 are given in Annexure I.



## 2.1.7 Animal Husbandry - Poultry

### 2.1.7.1 Status of the Sector in the district

Poultry birds are mostly reared in small units in the district due to low capital investments, high turnover and evenly spread out income generation. There is good potential for poultry farming both for broilers and layers in the district. Animal husbandry- poultry works as a risk mitigator for farmers.

As per the 20th Livestock Census, 2019, poultry population in the district was 20.24 lakh.

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).

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

Almost entire poultry population is of local variety and improved chicken has not made much headway in the district. Out of the total layer fowl and duck population, 96 % of fowl and 89% of duck are of desi variety. The yield rate of layer bird of improved category of both fowl and duck is high, the less growth of these categories layer bird led to less production of eggs. Again, rearing of birds mostly for meat purpose is also a major cause of less egg production. Impact of outbreak of birdflu in different locations affects egg production. ICMR recommended nutritional requirement of 180 eggs per head per annum, the per capita availability of egg in the State was estimated at 15 numbers in 2018-19. Commercial poultry farming is gaining ground slowly in the district. Farmers generally rear birds in small numbers (40 or 20) on free range system. Lack of infrastructure facilities in the district to cater to the poultry sector is one of the major constraint affecting the flow of investment. Neither private hatcheries nor private feed mills are functioning in the district. Some private agencies supply DOCs from Guwahati/Kolkata. As a result landing charges of DOCs are very high. The Department of Animal Husbandry attends to vaccination (Ranikhet, etc.) and general health care.

Rashtriya Sam Vikas yojana (RSVY) A.H. & Veterinary Department has assisted 100 SHGs for broiler rearing, 102 SHGs for duck rearing. SHGs were selected from nine blocks of the district and were provided training. The pattern of assistance was 50 % RSVY share, 20 % SHG contribution and 30 % bank loan. There is no meat-processing and packaging unit in the district. Also there is no cold storage for storing of eggs. Erratic power supply is also a major impediment.

#### Critical gaps

- Inadequate supply of good quality Day Old Chicks (DOCs) and feed.
- The poultry in the region is largely confined to backyard rearing due to low percentage of improved/hybrid population.

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

Keeping in view the potential available in the district, no major changes have been made in this sector. This is due to change in unit cost.

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	<b>TERM LOAN</b>				
i	Broiler Farm (1000 birds unit) - All in all out deep litter system	4.73	60	283.62	226.90
ii	Broiler Farm (5000 birds unit) - All in all out deep litter system	23.25	4	92.98	74.40
iii	Breeding farms for low input technology birds	36.00	3	108.00	86.40
iv	Retail Outlets (Poultry Dressing Units)	6.60	11	72.60	58.08
v	Poultry Transport Vehicles	8.80	12	105.60	84.48
vi	Duck Farming (100 F + 15 M) - Semi Intensive system	1.13	65	73.26	73.27
vii	Layer Farm (5000 birds unit) - Cage system	58.79	1	58.79	47.03
	<b>Term Loan Sub-Total</b>		<b>156</b>	<b>794.85</b>	<b>650.56</b>
	<b>WORKING CAPITAL</b>				
viii	KCC (Working Capital) - Broiler Firm 1000 birds all in all out	1.68	60	100.80	100.80
ix	KCC (Working Capital) - Broiler Firm 5000 birds all in all out	8.66	4	34.64	27.72
x	KCC (Working Capital) - Layer Unit 5000 birds (1:1:3 -cage system)	20.82	5	104.09	83.25
xi	KCC (Working Capital) - Duck Farm (100+15) semi Intensive System	0.96	65	62.40	62.40
xii	KCC (Working Capital) - Breeding Farms (for low input technology birds like turkey, ducks, emu etc.)	7.20	4	28.80	23.04
xiii	KCC (Working Capital) - Retail Outlets (Dressing Units)	1.32	15	19.80	19.80
	<b>Sub-Total</b>		<b>153</b>	<b>350.53</b>	<b>317.01</b>
	<b>Sub-Total Bank Loan (Working Capital - KCC)</b>		<b>153</b>	<b>350.53</b>	<b>317.01</b>
	<b>Total Animal Husbandry - Poultry</b>		<b>309</b>	<b>1145.37</b>	<b>967.57</b>

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

## **2.1.8. Animal Husbandry - Sheep, Goat, Piggery, etc.**

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

Goat and Pig rearing is a subsidiary occupation to small and marginal farmers. Goat and pig rearing is mostly being done on a small scale individually and also through SHGs with local varieties. The approximate population of sheep, goat and pig as per the 20<sup>th</sup> Live Stock Census 2019 are 2284, 115091 & 232517 respectively. Sheep rearing has not picked up in the district compared to goat rearing. With regard to piggery, crossbred pigs mostly Hampshire variety constitute roughly 40 % of total.

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

The infrastructure available for providing veterinary services has already been discussed under Dairy chapter. There are no exclusive sheep/goat/piggery farms under the government sector in the district. About 15711 ha area under permanent pastures and 15161 ha area under cultivable waste lands offer scope for grazing lands.

There is an increasing demand for pork and meat. This sector bears immense potential for exploitation. There is a need for improving the cross breeding programme under piggery and establishment of a meat processing unit in the District.

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

Keeping in view the potential available in the district, the projection under this sector is 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	1.01	340	344.42	344.42
ii	Goat Rearing (10 F+1 M) - Cross Bred/Upgraded Sirohi / Beetal goat with new shed	1.59	285	453.72	362.98
iii	Goat Rearing (20 F+1 M) - Black Bengal / Assam Hill Goat with new shed	2.15	75	161.25	129.00
iv	Goat Rearing (20 F+1 M) - Cross Bred/Upgraded Sirohi / Beetal goat with new shed	3.61	60	216.78	173.42
v	Pig rearing & fattening Units - Crossbred Sows and Exotic Boar (3 F + 1 M)	2.25	380	855.76	684.61
vi	Piggery – Breeding unit (10F+2M) - Crossbred Sows and Exotic Boar	7.26	37	268.44	214.75
	<b>Term Loan Total</b>		<b>1177</b>	<b>2300.37</b>	<b>1909.18</b>
	<b>WORKING CAPITAL</b>				
vii	KCC for Goat rearing & breeding unit (10+1)	0.60	590	353.44	353.46
viii	KCC for Goat rearing & breeding unit (20+1)	1.07	135	144.23	144.23
ix	KCC for Pig Breeding cum fattener unit (3+1)	0.54	375	201.36	201.37
x	KCC for Pig Breeding cum fattener unit (20+4)	3.83	17	65.09	52.08
	<b>Sub-Total</b>			<b>764.11</b>	<b>751.14</b>
	<b>Total Animal Husbandry - Sheep/Goat &amp; Piggery</b>		<b>2294</b>	<b>3064.48</b>	<b>2660.32</b>

Bank Loan: Unit Cost up to Rs.1.60 lakh (100%) and above Rs.1.60 (80% /90% of TFO). The block-wise, crop wise physical and financial projections are given in Annexure-I

## 2.1.9 Fisheries

### 2.1.9.1 Status of the sector in the district

Assam is endowed with vast and varied fisheries and aquaculture resources. More than 2.50 million fishers are involved in the sector. 4<sup>th</sup> inland fish producing states (among Inland States). 7<sup>th</sup> inland fish producing states (among Inland & Marine States) and 12<sup>th</sup> overall fish producing states in India. In the nutritional and socio-economic development, fisheries sector has an important place.

In Dhemaji district, there is high demand of fish for consumption and fishing is a lucrative activity which offers good returns due to good price. The district is endowed with rich open water fisheries resources. Area under Fisheries in Dhemaji district is as under:

Type of water body	No.	Water area in Ha.
Beel Fisheries	42	425.00
Ponds & Tanks	5586	1233
Derelict Water bodies/ Swamps	145	706
River Fisheries	24	693.58

Also, the total raw fish production in the district is 8029.30 tonne. There are 5 registered fish markets in the district.

(Source: Statistical Handbook of Assam 2022-23)

The Ground Level Credit (GLC) flow under this sector for the last 3 financial years 2020-21, 2021-22 and 2022-23 were Rs.41.74lak h, Rs.34.15 lakh and 100.30 lakh respectively. Total KCC in Fishery is 88 with total outstanding being Rs.82.36 lakh. The ACP target under Fishery for 2023-24 is Rs.506.61 lakh.

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

Currently, a number of central /state government schemes are in implementation for providing impetus to the sector. This includes

- Blue Revolution – Scheme envisages potential utilization of water resources for fisheries development in a sustainable manner, keeping in view the bio-security and environmental concerns
- Pradhan Mantri Matsya Sampada Yojana – Aimed at addressing critical gaps in the value chain, including infrastructure, modernisation, traceability, production, productivity, post-harvest management and quality control. The scheme is made with Central Outlay of Rs.10,000 crore and will be implemented for 5 years from 2019-20 to 2023-2024
- Ghare Ghare Pukhuri Ghare Ghare Maach Scheme - The Project has covered 9200 individual beneficiaries and 380 village community tanks in all 126 LACs. With this project, approximately 1500 ha water area will be developed for aquaculture production.
- Further, all beneficiaries are being given hand holding support and training under CMSGUY

Under Assam Agriculture Competitiveness Project (AACP), programmes for Development of Farmer's ponds and Beels were taken up in the district. RKVY is also being implemented in the district. It comprised of components viz., civil works and supply of inputs. Under Fish Farmers Development Agency (FFDA) programmes there are provisions of subsidy on bank loan for construction of new fishery tanks as well as reclamation of existing tanks. Fish farmers availing loans from Banks can get subsidy from National Fishery Development Board(NDFB).

There are 6 hatcheries in the district from which production is around 38 lakh fry per year. There is also scope for promoting integrated fishery schemes like duck-cum-fish, pig-cum-fish, dairy-cum-fish and horticulture-cum-fish culture, etc.

**Requirement of fish in the District**

i)	Annual requirement of fish	:	12284 MT
ii)	Annual production of fish	:	8029.30 MT
iii)	Gap in production of fish	:	4254.7 MT

The constraints in development of the sector are non-availability of clear title for fish ponds and low level of technology adoption among farmers. New construction of pond and Raising Programme on quality fish seed should be taken in order to increase fish production in the district. The development of the sector is hampered by lack of adequate number of hatcheries to supply quality seeds. On a priority basis the derelict water bodies may be renovated for fish farming by the Fishery Department. Department has to ensure availability of quality inputs and hands on training for fish farmers. In order to ensure institutional credit flow, they may assist the banks in sourcing of potential entrepreneurs and recovery of loan. The flood prone areas need to be identified and propagate suitable culture practices in these areas by the Department.

**2.1.9.3 Assessment of potential for the financial year 2024-25**

Keeping in view the potential available in the district, no major changes have been made in this sector and projection made in the annual PLP:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Traditional fish culture in existing water bodies without excavation	0.364	91	33.09	33.08
ii	Fish culture in existing water bodies (0.3 m excavation)	0.760	145	110.15	110.15
iii	Semi- intensive fish culture with high stocking and multiple harvesting (1 m excavation)	2.200	14	30.80	24.64
iv	Integrated pisciculture with Duck rearing (10 ducks)	1.177	28	32.96	32.97
v	Integrated pisciculture with Piggery (4 sow)	2.056	35	71.96	71.96
vi	Integrated pisciculture with Poultry (40 local poultry birds)	1.798	25	44.95	44.95
vii	Fish seed rearing in nurseries (3 nursery ponds of 200 sq.m area each)	1.325	45	59.63	59.64
viii	Fish Marketing - Motorcycle with ice box	0.800	25	20.00	20.00
ix	Capture cum culture fisheries in large water bodies like Beels with Pen	1.189	14	16.65	16.66
	<b>Term Loan Total</b>		<b>422</b>	<b>420.17</b>	<b>414.05</b>
	<b>Working Capital</b>				

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
x	Working Capital (KCC) - Traditional fish culture in existing water bodies	0.280	236	66.10	66.08
xi	Working Capital (KCC) : Semi - intensive fish culture with high stocking and multiple harvesting	0.517	14	7.24	7.23
xii	Working Capital (KCC) : Fish Seed rearing in nurseries (3 nursery ponds of 200 sqm area each)	0.221	45	9.95	9.96
xiii	Working Capital (KCC) : Integrated Fish Culture with poultry	0.255	21	5.36	5.38
xiv	Working Capital (KCC) : Integrated Fish Culture with duck rearing	0.276	21	5.80	5.80
xv	Working Capital (KCC) : Integrated Fish Culture with piggery	0.255	35	8.93	8.94
	<b>Sub-Total</b>		<b>372</b>	<b>103.36</b>	<b>103.39</b>
	<b>Total Fishery</b>		<b>794</b>	<b>523.54</b>	<b>517.44</b>

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

#### **2.1.10 Farm Credit – Others, including Two Wheelers for farmers**

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

Farming community in the district is still dependent on animal draught power for cultivation as well as transport purposes. As per the 2011 census, the number of plough bullocks in the district were at 100257. Bullocks continues to be the main source of farm power. Owing to large number of small holdings, mechanisation of farm activities is limited. Since ploughing is crucial for farming operations it is important that the farmers own bullocks and carts for their agricultural operations and transportation.

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

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

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

### 2.1.10.3. 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	Bullocks (1 + 1)	0.600	5	3.00	2.40
ii	Bullock Carts (1 + 1)	0.700	4	2.80	2.24
iii	Other miscellaneous farming activities/ two wheelers	0.330	11	3.63	2.90
	<b>Sub-Total</b>		<b>20</b>	<b>9.43</b>	<b>7.54</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, physical and financial projections for 2024-25 are given in Annexure I.

### 2.1.11 Sustainable Agricultural Practices

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

#### Integrated Farming System (IFS) and its components

Assessment of farm incomes indicate that diversified farms with more than two enterprises get twice the income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals. Objectives of Integrated Farming System is:

- To integrate different production systems like dairy, poultry, livestock, fishery, horticulture, sericulture, apiculture, etc. with agricultural crops as the base
- To increase farm resource use efficiency (land, labour and production/by- products) so as to increase farm income and gainful employment opportunity.
- To promote multi-cropping for multi-layered crops of economic value so as to sustain land productivity.
- To maintain environmental quality and ecological stability.
- The integrated farming system plays critical role in achieving better interaction among the various components of the system. This helps in achieving better yield and hence increases infarm income.

#### 2.1.11.2 Infrastructure and Linkage Support Available, planned and gaps

Under NABARD supported IFS Project in Dhemaji, the following five models are being promoted by KVK Dhemaji.

- Model I : Integrated Pig (fattening) cum fish farming  
 Model II : Integrated Fish + Duck + Horti farming  
 Model III : Integrated Poultry + Fish+ Crop (Maize) system  
 Model IV : Paddy -Toria cultivation with Apiculture  
 Model V : Paddy - Vegetable + Mushroom cultivation + Vermicompost Production

#### 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

The amount of bank finance assessed under Integrated Farming for the year 2024-25 is:  
(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Paddy + Vegetable+ Mushroom Cultivation+ Vermi Compost	1.00	60	59.85	59.85
ii	Integrated Fish + Duck + Horticulture farming	1.54	70	108.13	108.13
iii	Integrated Pig (fattening) cum Fish Farming	1.41	55	77.55	77.55
iv	Paddy + Toria culture with Apiculture	1.43	185	264.55	264.55
	<b>Sub-Total</b>		<b>370</b>	<b>510.08</b>	<b>510.08</b>

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

## 2.2 Agriculture Infrastructure

### 2.2.1 Construction of Storage and Marketing Infrastructure

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

Most of the small farmers and marginal farmers do not have the retention capacity to hold their produce till the favourable market price in the market. A network of the rural godowns will enable SF & MF to further their holding capacity and getting better price later on. Further, 'Report of the Working Group on additional storage facilities in rural areas and related matters', 30 percent of the total agricultural production should be covered with storage facilities. Production of food grain and other crops has gone up in the last three years

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

At present there is no cold storage in the district. The major constraints for construction of cold storage units may be the erratic power supply, lack of entrepreneurship in the district and lack of awareness among the entrepreneurs about the credit-linked subsidy scheme launched by GoI. Few Market Sheds in all the development Blocks. However, these markets sheds are bereft of basic amenities such as drinking water and toilet facilities.

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

Considering the potential and infrastructure facilities available as well as planned under Govt. programmes in the district, the activity-wise physical and financial projections for the year 2024-25 have been revised as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Cold Storage (1000 MT)	100.00	1	100.00	80.00
ii	Rural Godown (1000 MT)	30.00	4	120.00	96.00
iii	Agriculture Market Yard	13.50	7	94.50	75.60
iv	Rural Godown (500 MT)	15.00	9	135.00	108.00
	<b>Sub-Total</b>		<b>21</b>	<b>449.50</b>	<b>359.60</b>

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



## **2.2.2 Land Development, Soil conservation, Watershed Development**

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

The district being at the foot hills of Arunachal Pradesh on the North bank of the river Brahmaputra is vulnerable to the floods and susceptible to soil erosion. The elevation of the district is 90 m to 120 m above mean sea level. The average annual rainfall of the district is 2626.5 mm, major portion of which occurs at very high intensity to cause substantial run-off.

This results in scarcity of irrigation water during rabi season. The total geographical area of the district is 323700 ha and the gross cropped area is 117757 ha. There are 15161 ha of cultivable wasteland and other fallow land 2025 ha which can be profitably utilised for commercial agriculture provided proper land development measures are taken.

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

The land and water management work in the district is primarily looked after by the Soil Conservation Department. Their work is also supplemented by the Agriculture Engineering wing of the Agriculture Department. The Agriculture Engineering Department is primarily looking after drainage works, irrigation channel and land levelling works. Apart from above, Agriculture Department is also involved in the implementation of watershed development programmes. In the district, five watershed development projects viz., Seren New, Jalakiasuti II, Ranganadi-II, Korha-II and Naharjan are being implemented, under the centrally sponsored NWDPA.

Integrated development of watersheds requires multidisciplinary approach, in absence of which banks are unable to plan and implement the programme independently. Further the banks are not in a position to involve themselves in implementation of the programme as State Government departments confine themselves only to the work for which funds are made available. Farmers are not habituated to take up these activities on commercial basis with bank loans. Training inputs to bankers to prepare and process the projects relating to land development and soil conservation is the need of the hour. Similarly, awareness programmes relating to compost making through NADEP and vermin-culture are needed to tap the potential of land development activities in the district.

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

Keeping in view the trend, projections has been made for the sector for the period 2024-25 are as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Land Leveling for Paddy cultivation	0.12	115	13.80	11.04
ii	Farm Pond / WHT (10m X 10m X 3m)	0.25	230	57.50	46.00
iii	OFD Work	0.16	90	13.95	11.16
iv	Vermi compost (3m x 2m x 1m)	0.21	245	51.45	41.16
	<b>Sub-Total</b>		<b>680</b>	<b>136.70</b>	<b>109.36</b>

*Bank loan @ 80 % of financial outlay.*

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

### 2.2.3 Agriculture Infrastructure - Others

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

Agricultural infrastructure has the potential to transform the existing traditional agriculture or subsistence farming into a most modern, commercial and dynamic farming system. Adequate infrastructure raises farm productivity and lowers farming costs and its fast expansion accelerates agricultural as well as economic growth rate. As per the revised RBI guidelines for priority sector lending, a separate classification for loans meant for plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides and bio-fertilizer is created as “Others” under the broad classification of Agriculture infrastructure.

GOI has launched Paramparagat Krishi Vikash Yojana to support and promote organic farming and thereby improving soil health. This will encourage farmers to adopt eco-friendly concept of cultivation and reduce their dependence on fertilizers and agricultural chemicals to improve yields.

Particulars	Assistance
Setting up of mechanized Fruit/Vegetable market waste/ Agrowaste compost production unit.	100%
Setting up of State of art liquid/ carrier based Bio-fertilizer/ Bio-pesticide units.	100%
Setting up of Bio-fertilizer and Organic fertilizer testing Quality Control Laboratory (BOQCL) or Strengthening of existing Laboratory under FCO	um assistance of 85 lakh
Promotion of Organic Inputs on farmer's field (Manure, Vermi- compost, Bio-Fertilizers Liquid / solid, Waste compost, Herbal extracts etc.)	50%

With potential for Organic farming, setting up of Bio fertilisers and Bio Pesticides Units have potential in the district. Some of the important bio-fertilizers are Rhizobium, Azotobacter, Azospirillum, Blue green Algae (BGA), Azolla, Phosphate solubilizing Bacteria, Mycorrhizal fungi.

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

- The activities are in very nascent stage in the district. There is a need to create awareness about the schemes through demonstration, training, exposure visits to the farmers.
- Banks may also encourage flow of credit through private investment in the sector.
- Development of improved integrated models for Organic Farming with increased productivity and remuneration to the farmers need to be standardized and promoted by the Agriculture Dept.
- Vermicomposting is slowly catching up & few farmers & agripreneurs have set up small vermicompost units. But, farmer is still hesitant to go for vermicomposting because of fear of less production, non-availability of adequate quantity of vermicompost as well as poor knowledge regarding its use for different crops.
- Vermicomposting hatchery cum demonstration unit may be established at each block under PPP mode for supply of vermicompost, earthworms as well as training to farmers on establishment of units and its usage.

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

Keeping all the above in view, the physical and financial estimations have been made for the year 2024-25.

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Seed Production and Processing	12.00	2	24.00	19.20
ii	Infrastructure for smart and precision agriculture	5.00	10	50.00	40.00
	<b>Sub-Total</b>		<b>12</b>	<b>74.00</b>	<b>59.20</b>

The bank loan is @80% of financial outlay.

The block-wise/activity-wise physical and financial projections for 2024-25 is given 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**

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

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

The term “Food and Agro Processing” refers to a wide range of activities utilizing produces originating from agricultural farm, livestock, aquaculture sources and forests their conservation, handling and value-addition to make them usable as food, feed, fibre, fuel or industrial raw materials. This also reduces the threat of the temporary “problem of plenty” at harvest time for farmers thus giving them confidence to increase production. Further, there is a great demand for poultry/ dairy products in the district. The district has potential for modern rice mills and small-scale oil extraction units. Good scope also exists for multi-product-based processing industry especially in the fruit and vegetable sector for better utilization of processing infrastructure. Some of the activities which have potential for development in the district include (a) rice mills - production of high-quality rice (aromatic/ black /sticky varieties); (b) rice-based products; (c) oil mills; (d) masala and spices units (e) pickles, jams, jellies, juices, squash and concentrates.

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

Plantation products like pineapple, banana and citrus fruits are mostly consumed in raw form within the State and very insignificant quantity is processed at present. Since the demand for ready to serve beverages and fruit juice concentrates are constantly rising, this has the potential to be one of the main industries of the district in the years to come.

Dairy Development Department Lakhimpur has looking after Dhemaji also. Recently one Milk Chilling Plant established Dhemaji, one Milk Processing Plant at Dhemaji and there are ten Milk Co-operative Societies in the district. District administration is also very much interested for Dairy sector in Dhemaji.

Existing facilities available in the district (undivided)

Sr. No.	Facility	No.	Owned/Regulated by
1	Rice/Flour mill	5	Private Owners
2	Fruit processing	1	Govt. & Govt. Undertaking
3	Dairy [Chilling/Cooling Plant]	1	Govt.

One District One Product (ODOP) under PMFME under MOFPI for Dhemaji is Mustard Products. Under CSS FPO Scheme, there are 8 FPOs( FPCs) in Dhemaji, with NABARD, NAFED and NERAMAC as the implementing agencies.

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

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Animal Feed Mill	5.50	3	16.50	13.20
ii	Small Tea Processing unit	40.00	3	120.00	96.00
iii	Modern Rice Mill	15.00	4	60.00	48.00
iv	Small traditional rice mill	6.00	40	240.00	192.00
v	Fruit Vegetable , Spice Processing Unit	2.75	75	206.25	165.00
vi	Mustard Oil Mill	5.00	23	115.00	92.00
vii	Small Milk Processing Unit	5.00	5	25.00	20.00
	<b>Sub-Total</b>		<b>153</b>	<b>782.75</b>	<b>626.20</b>

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

### 2.3.2 Agri Ancillary Activities- Others

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

- Agri Ancillary Activities includes loans to
- Cooperative societies of farmers
- Agri-clinic/ Agri-Business Centres (ACABC)
- Loans to PACS/FSS/LAMPS
- Loans to MFIs for on-lending

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

There are 22 registered Large Sized Multipurpose Cooperative Societies [LAMPS] in the district. However, none of these LAMPS are into lending business and their sole business is selling PDS items. The LAMPS need to be revamped and members need proper training/capacity building to enable them to take lending business.

#### Critical gaps

- Erratic power supply is one of the major constraint for promotion of agro & food processing sector in the district.
- Roads and train communication are disrupted during rainy season due to frequent landslides, etc.

**2.3.2.3 Assessment of potential for the financial year 2024-25**

The exploitable potential for the year 2024-25 is made as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Loans to PACS/ FSS/ LAMPS	10.00	5	50.00	40.00
ii	Loans to MFI for on-lending to agriculture	10.00	4	40.00	32.00
iii	ACABC	20.00	2	40.00	40.00
iv	Loans to Farmer Producer Organisation (FPOs)	20.00	8	160.00	160.00
	<b>Sub-Total</b>		<b>19</b>	<b>290.00</b>	<b>272.00</b>

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

## CHAPTER – 3

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

#### 3.1 Status of the sector in the district

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

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

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

In the year 2021-22, banks in the district had disbursed Rs.268.70 lakh against the target of Rs.600.04 lakh under MSME sector with achievement percentage of 44 %. During 2022-23, Rs.640.89 lakh was disbursed against a target of Rs.569.16 lakh marking a stellar achievement of 112%.

#### Agencies working towards the sector

Some of the statutory and non-statutory bodies working in the sector are MSME-DI, DICC, Khadi Village Industries Commission (KVIC), Coir Board, National Small Industries Corporation (NSIC), KVIB, SIDBI, NABARD etc.

#### Major Schemes under MSME

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

- **Micro Units Development and Refinance Agency (MUDRA)**

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

As on 31.03.2023, 7203 Sishu Loan ( Rs 2195.52 lakh ), 8537 Kishore Loan ( Rs 9811.76 lakh ) & 561 Tarun Loan ( Rs 3879.10 lakh ) were disbursed in the district under PMMY (MUDRA).

- **Stand Up India**

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

- **PM FME Scheme**

- The GoI has recently announced the scheme 'PM Formalisation of Micro Food Processing Enterprises Scheme (PMFME Scheme)'
- The objectives of scheme are to build capability of microenterprises to enable:
- Increased access to credit by existing micro food processing entrepreneurs, FPOs, Self Help Groups and Co-operatives;
- Integration with organized supply chain by strengthening branding & marketing;
- Support for transition of existing 2,00,000 enterprises into formal framework;
- Increased access to common services like common processing facility, laboratories, storage, packaging, marketing and incubation services;
- Strengthening of institutions, research and training in the food processing sector; and
- Increased access for the enterprises, to professional and technical support.
- Under the scheme, 2,00,000 micro food processing units will be directly assisted with credit linked subsidy.

**Long term/perspective plans for development of the sector -  
Industrial & Investment Policy of Assam, 2019**

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

- State Goods and Service Tax (SGST) reimbursement: Reimbursement of SGST for a maximum period of 15 years. (Ranging from 150% to 250 % of eligible Fixed Capital Investment
- Power Subsidy: @ Rs.2 per unit for a period of 5 years subject to a maximum of Rs.50 lakh per annum.
- Subsidy on Generating set: 50% of the cost of Generating set subsidy subject to a ceiling of Rs.20.00 lakh.
- Stamp Duty Reimbursement: 100 % stamp duty exemption subject to a ceiling of Rs.25.00 lakh on purchase of land.
- Technology Transfer and Quality Certification, ZED Certification: 75% subsidy on Technology transfer subject to a ceiling of Rs.10.00 lakh.
- Interest Subsidy on Working Capital Loan: 2% Interest subsidy on workingCapital for 5 years subject to a ceiling of Rs.50.00 lakh.
- Financial assistance to MSMEs listed in Stock Exchange: @30% of the cost ofPublic Issue expenses subject to a ceiling of Rs.5.00 lakh for getting listed in Stock Exchange
- Assistance for Environmental Compliance: @50% of the capital cost subject to a ceiling of Rs.25.00 lakh.
- Incentives to Private Sector Infrastructure developer: @30% of the cost of subject to a ceiling of Rs.300.00 Lakh Cr. The land area should not be below 30acres.
- Incentives as per budget Speech of 2019-20: @ Rs.10,000 (Rupees ten thousand) to the units against each local youth employed by the units

### **3.2 Infrastructure and linkage support available, planned and gap:**

The DI&CC provides technical assistance small scale, village/cottage industries and handicrafts. It also provides technical advice to the prospective entrepreneurs / educated unemployed youth for taking up profitable MSME activity. Department of handlooms and textiles is supporting the related activities. Inadequate and irregular power supply is becoming a hindrance in the way of establishment/running of the existing units in the district. Lack of professional institution imparting trade related training is also one of the reasons for the poor industrial status of the district. Further, the communication facilities in the district are poor.

As per Statistical Handbook Assam 2022, there are 3463 Registered MSME units (Micro – 2165, Small – 32 and Medium -1) in the district of Dhemaji.

#### **Integrated Infrastructure Development Centre at Silapathar, Dhemaji**

The project with Assam Industrial Development Corporation Ltd. (AIDC) as the Nodal Agency, is established to provide infrastructural facilities for SMEs.

### **3.3 Assessment of potential for the financial year 2024-25**

The potential for the year 2024-25 is made as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Micro Enterprise	10.000	1340	13400.00	10720.00
ii	Small Enterprises	35.000	180	6300.00	5040.00
iii	Medium Enterprises	50.000	5	250.00	200.00
	<b>Sub-Total</b>		<b>1525</b>	<b>19950.00</b>	<b>15960.00</b>
	<b>Working Capital</b>				
i	Micro Enterprise	3.000	1500	4500.00	3600.00
ii	Small Enterprises	20.000	225	4500.00	3600.00
iii	Medium Enterprises	15.000	3	45.00	36.00
	<b>Sub-Total</b>		<b>1728</b>	<b>9045.00</b>	<b>7236.00</b>
	<b>Total MSME</b>		<b>3253</b>	<b>28995.00</b>	<b>23196.00</b>

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



### Geographical indication (GI) - Bao Dhan

Geographical indication (GI) is an Intellectual Property Right (IPR) that identifies good originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.

NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.

Nine products of Assam are at the pre-examination stage for getting GI (Geographical Indication) tags. Eleven other products from the state already have this status, the latest being Assamese Gamosa. The nine products from Assam that are at the pre-examination stage for GI tags are Assamese jewelry, Majuli masks, Majuli's manuscript painting, Assamese jaapi, Assam Asharikandi terracotta crafts, Misings' handloom products, Assam Bihu Dhol, Assam pani meteka (water hyacinth) crafts, and Jotha, a Bodo musical instrument.

The **Bao Dhan** or **Deep Water Rice** is primarily native to the North Bank Plain region of Lakhimpur & Dhemaji Region and a few areas of Majuli and Sivsagar. There are several varieties of Bao rice in Assam such as Neghari-Bao, Dal-Bao, Panindra and Maguri-Bao, Padmatai, Panikekoa, Padmanath, Sabita, Rangi-Bao, Badal, etc. Jul Bao and Negheri Bao possess significantly higher content of protein in comparison to other rice varieties. In addition to the references of Bao Dhan in the historical records of British Accounts, further references may be found in folk songs or literature of the Mising Tribe. With regard to the Authorised User Association, the NABARD has already initiated mobilization of farmers growing Bao Dhan in the Lakhimpur & Dhemaji Region.



## CHAPTER – 4

### Credit Potential for Export Credit, Education and Housing

#### 4.1 Credit Potential for Export Credit

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

Export plays an important role in a country's economy because of its effect on internal trade, economic stability, rate of economic growth and the distribution of income. Exports help a country in improving its balance of payment position - which is an indicator of its economic sovereignty and development. Exports also have a correlation with the comparative advantage of a country in terms of competitiveness of its produce in the global market. As per RBI guidelines on Priority Sector Lending, Export credit includes pre-shipment and post-shipment export credit (excluding off-balance sheet items) as defined in Master Circular on Rupee/ Foreign Currency Export Credit and Customer Service to Exporters issued by Department of Regulation, RBI.

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

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

There was no credit flow under the sector during last three years.

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

GoI, has rationalized documentation process to improve ease of doing export business and now only three documents viz. Bill of Lading/ Airway Bill, Commercial Invoice cum Packing List, Shipping Bill/ Bill of Export are required to avail export credit. It is expected that the policy will diversify Indian exports markets and products and give a boost to India's exports. Some of the features of the policy are:

- Merchandise Exports from India Scheme
- Service Exports from India Scheme
- Duty credit scripts to be freely transferable and usable for payment of custom duty, excise duty and service tax.
- Special treatment and privileges to business leaders who have excelled in international trade and have successfully contributed to country's foreign trade.
- Online filing of documents/ applications and paperless trade in 24x7 environment.

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

In view of the resources available, status of forward and backward linkages, present and planned infrastructure and various government policies, the exploitable potential for the year 2024-25 is made as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Export Credit	20.000	3	60.00	48.00
	<b>Total</b>		<b>3</b>	<b>60.00</b>	<b>48.00</b>

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

## 4.2 Credit Potential for Education

### 4.2.1 Status of the sector in the district

Dhemaji district has a fairly high average literacy rate of 84.02 % of which males and females are 88.42 % and 79.31 % literates respectively (Census 2011) and has good potential for such loans. Education loan scheme aims at providing financial assistance on reasonable terms to the poor and needy to undertake basic education and to the meritorious students to pursue higher/ professional/ technical education. As per the extant Priority Sector guidelines issued by RBI, loans to individuals for educational purposes, including vocational courses, not exceeding Rs.20 lakh are considered as eligible for priority sector classification. With the increasing cost of education especially for the professional courses, separate classification of education loan would encourage bank finance to the sector. Education loan up to Rs.4 lakh is given without collateral. The education loan facility is available for pursuing any of the approved courses of studies in technical and professional streams, from recognised institutions in India. The main emphasis is that every meritorious student though poor is provided with an opportunity to pursue education with the financial support from the banking system with affordable terms and conditions. Assam has an impressive track record with education.

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

The details of educational institutions functioning in the district are as under:-

Sr. No.	Description	Number
1	Junior College	20
2	Government I.T.I	1
3	Govt B.Ed. College	1
4	Provincialized Colleges	4
5	Law College	1
6	District Institute of Education & Training	1
7	Medical College	1
8	Engineering College	1
	<b>Total</b>	<b>30</b>

## Rural Institution Financing under RIDF

NABARD has provided financial assistance to Govt. of Assam for infrastructure development such as construction of partition wall, toilet block, additional classrooms etc. in 24,742 number of Primary Schools and 29 Secondary Schools under various tranches of Rural Infrastructure Development Fund viz. Tranche XXIII, XXIV & XXV.

(Rs. lakh)

Elementary/Secondary School	No of Schools	Project Cost	Loan Sanctioned	Disbursed Amount
Elementary School	24742	58760.18	52884.16	32626.75
Secondary School	29	4604.48	4144.03	1579.89
<b>Total</b>	<b>24771</b>	<b>63364.66</b>	<b>57028.19</b>	<b>34206.64</b>

Source: NABARD

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

The credit potential for this sector has been made keeping in view the GoI policies and RBI guidelines in vogue.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Education (upto Rs.20 lakh)	10.000	77	770.00	616.00
	<b>Total</b>		<b>77</b>	<b>770.00</b>	<b>616.00</b>

## 4.3 Credit Potential for Housing

### 4.3.1 Status of the sector in the district

The population of India is projected to be 1.5 billion by mid-2030s and 1.64 billion by early 2050s. As per Ministry of Housing and Urban Affairs (MoHUA), Handbook of Urban Statistics 2016, the urban population is projected to grow to about 600 million by 2031 and 850 million by 2051. This translates to a huge demand for housing units in the urban areas alone. Add to it the demand from semi-urban areas and an aspirational rural population, the potential for growth multiplies. Even at current demand level, reports have estimated a shortage of as high as 50% housing units, especially in low-income urban household category. Housing sector in India is one of the fastest growing economic development sectors.

“Housing Finance” means ‘Financing, for purchase/construction/reconstruction/renovation/repairs of residential dwelling units.

### Credit Planning and Priority Sector lending guidelines

- Housing Finance is a very important loan portfolio of banks. RBI in its directions for priority sector lending, has revised the limits which are mainly as under:
- Loans to individuals up to Rs.35 lakh in metropolitan centres (with population of ten lakh and above) and loans up to Rs.25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed Rs.45 lakh and Rs.30 lakh, respectively. The housing loans to banks’ own employees will be excluded.
- Loans for repairs to damaged dwelling units of families up to Rs.10 lakh in metropolitan centres and up to Rs.06 lakh in other centres.

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

#### Initiatives - Housing Schemes in the State of Assam

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

**Aponar Apun Ghar Scheme by Govt. of Assam:** To provide financial relief to the people of Assam and to ease the access to housing loans for the purchase or construction of the first

house for the family, the Govt. of Assam launched 'Aponar Apun Ghar Scheme' w.e.f. 01 April 2019. Under the scheme, one-time financial support (as interest subsidy) ranging from Rs.1 lakh to Rs.2.50 lakh is being provided to the permanent resident of Assam with minimum Individual Housing Loan of Rs.5 lakh and maximum loan amount up to Rs.40 lakh sanctioned on or after 01 April 2019 by banks viz., Scheduled Commercial Banks, RRBs and Assam Co-op. Apex Bank. The annual income of composite family shall not exceed Rs.20 lakh from all sources. The house being acquired must be located in Assam. Applicant has to apply on-line to finance department's website along with uploading necessary documents.

### **Housing Loan to State Govt. employees under MoU with AGVB**

Assam Gramin Vikash Bank has entered into a MoU with the Govt. of Assam for extending housing loan to State Govt. employees under the terms and conditions set out in the MoU.

**Assam State Housing Board (ASHB)** is carrying out two State Plan Schemes namely, Rental Housing Scheme and Janata Housing Scheme for the Economically Weaker Sections (EWS) people.

- Under Rental Housing Scheme, Housing Board construct residential units for general public with financial assistance from the Govt. of Assam on its own land.
- Under Janata Housing Scheme, financial assistance is provided to people from economically weaker sections with fund received from the Govt. of Assam to construct houses on their own land. However, budget allocation under these two schemes has been discontinued from the financial year 2017-18 by Government of Assam.

There is a good scope of housing loans in Dhemaji district.

The GLC flow towards this sector for last 3 financial years 2020-21, 2021-22 and 2022-23 were Rs.2036.16 lakh, Rs.1991.53 lakh and Rs.1049.77 lakh respectively. The ACP Target under Housing for 2023-24 is Rs.2288.00 lakh.

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

The exploitable potential for the year 2024-25 is made as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Housing Loan for purchase/construction of house (upto Rs.25.00 lakh)	20.000	130	2600.00	2080.00
ii	Housing Loan for repairing (upto Rs.6.00 lakh)	2.000	145	290.00	232.00
	<b>Total</b>		<b>275</b>	<b>2890.00</b>	<b>2312.00</b>

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

## CHAPTER– 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure – Public Investment

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

- Infrastructure is the sum total of basic facilities and services required for proper utilization of resources (physical & human) for the development of an area. Infrastructure development plays a significant role in economic growth and poverty alleviation, more so, in the rural area.
- Rural infrastructure comprises of core infrastructure viz., irrigation, connectivity (road, power, IT), transportation, energy (generation, transmission, distribution), post-harvest and social infrastructure viz., drinking water, sanitation, sewerage, health, housing and education.
- Investment in rural infrastructure fosters agricultural growth, creates new economic opportunities and activities, generates employment and income, and improves delivery of other rural services.
- Therefore, in 1995-96, Rural Infrastructure Development Fund (RIDF) was created in NABARD to facilitate public investments for rural infrastructure. State Governments avail RIDF assistance for creation of wide variety of rural infrastructure covering 39 activities, under three broad categories, viz., Agriculture and related sectors, rural connectivity and Social sector.
- Over the years, RIDF has emerged as a preferred source of funding for State governments. This led to creation of many other funds in NABARD for supporting specific rural infrastructure activities viz. Warehouse Infrastructure Fund, Food processing Fund, Long term Irrigation Fund, Dairy Processing and Infrastructure Development Fund, Micro Irrigation Fund, NABARD Infrastructure Development Assistance Fund (NIDA) and Rural Infrastructure Assistance to State Government (RIAS) for eastern states including Assam.

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

- In Assam, rural connectivity projects i.e., roads and bridges projects accounted for 56% of the total sanctions, followed by Agriculture Sector at 31%, Social Sector at 9%, and the Irrigation Sector at 4%.
- 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 6018 projects with loan of Rs.16926.69 crore have been sanctioned to the Govt. of Assam under various RIDF Tranches II to XXVIII covering activities from all the three sectors.
- Out of 6018 projects, 3072 projects have been completed. The completed infrastructure development project facilitate increase in credit absorption capacity in the command area of the projects.

#### 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, AIFA, projects have been submitted by AIFA to NABARD and for the first time in the State of Assam, under NIDA, a total of 10 projects have been sanctioned by NABARD in FY 2021-22 with a total NIDA Loan of Rs.5489.93 crore to AIFA (Assam Infrastructure Financing Authority)

### Projects sanctioned in the district

#### Projects sanctioned under RIDF

Sector	No of projects sanctioned	Loan sanctioned (Rs.crore)
Rural Connectivity	69	185.97
Agriculture and related sectors	53	70.04
Minor Irrigation	4	1.66
Social Sector	13	13.1
<b>Total</b>	<b>139</b>	<b>270.77</b>

#### Projects Sanctioned under NIDA

Sl. No.	Sector	No of projects sanctioned	Loan sanctioned (Rs. lakh)
1	Dhemaji Medical College & Hospital	1	45000.00

### 5.1.3 Sectoral priorities for infrastructure in the district

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

Sr. No.	Activity/Sector	Infrastructure support / Critical Interventions identified
1	Crop cultivation	Promotion of bankable Integrated Farming System Models for various regions / areas with agriculture & complementing / supplementing allied components. Soil testing labs could be strengthened with the latest equipment.
2	Water Resources	Expansion of MI projects to uncovered areas. Enabling area expansion for crop cultivation and promotion of organic horticulture. Augmentation of groundwater recharge by way of construction of check dams, percolation tanks, diversion weirs etc.
3	Land Development	Need to popularize the GoI Scheme on provision of subsidy for Commercial Units producing organic inputs. Promotion of Farm ponds to enable increased recharge of Ground Water
4	Farm Mechanization	Promotion of Farm Machinery Hiring Centers on Cluster basis
5	Plantation & Horticulture	Supply of inputs and linkages like cold storage, processing facilities for fruits and vegetables and marketing network are to be arranged by the Horticulture department Department may ensure adequate supply of high yielding / hybrid varieties as well as infrastructure support for storage and

Sr. No.	Activity/Sector	Infrastructure support / Critical Interventions identified
		market yard. Emphasis may be given to High Value Hort. Crops like Dragon Fruits, Kiwi etc.
6	Animal Husbandry	Leasing of wastelands to milk societies / private entrepreneurs for intensive fodder cultivation may be considered. Feed mixing units may be assisted through SGSY programme.
7	Storage Godown & Market Yards	Private sector participation may be encouraged. Need to create more awareness on Warehouse Accreditation and Negotiable Warehouse Receipt System. Need to gainfully utilize GOI schemes on Marketing Infrastructure/ Storage Godowns / Primary processing facilities etc. Cold storage plant is essential as there is no such storage facility. Dedicated infrastructure for storage and preservation of seeds – especially genetically organic and local varieties of seeds of paddy/ pulses/ oil seeds and horticulture crops.
8	MSME	District level marketing centers may be set up to provide marketing infrastructure for rural non-farm sector products.

## 5.2 Social Infrastructure Involving Bank Credit

### 5.2.1 Status of the sector in the district

- Amidst a steady economic growth in the last two decades, Government of India has come up with numerous schemes and programs to address the challenge of creating robust Social infrastructure. These include providing quality potable water to rural areas using Piped drinking water supply, enhancing rural sanitation under the Swachh Bharat campaign, providing universal elementary education under Right to Education, nutrition & health facilities using Anganwadis and community Health Centres and training for gainful employment in Skill development centres.
- Reckoning the importance of social infrastructure for development in its latest Priority Sector Lending Classification as on 16 April 2018, RBI has brought bank loans up to a limit of Rs.5 crore per borrower for building social infrastructure, namely, schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres under the ambit of PSL norms.
- Also, bank credit to Micro Finance Institutions (MFIs) extended for on-lending to individuals and members of SHGs/JLGs for water and sanitation facilities will be eligible for categorization as priority sector under 'Social Infrastructure'.
- The GLC for the last three years 2020-21, 2021-22 and 2022-23 are Rs.42.02 lakh Rs.0.57 lakh and 23.69 respectively.

### 5.2.2 Social critical infrastructure

Infrastructure	Assam State	Dhemaji
Primary Schools (Nos)	40044(115 per 1 lakh population)	1202
Higher Secondary Schools	4301(13 per 1 lakh population)	164
Hospitals	5780 (18 per 1 lakh population)	1
Sub Centres		98
Drinking Water (Households covered under Tap Water)	1734017 (27% rural household)	53409 (33.5%)

(Source: Statistical Handbook Assam-2022)



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

Credit Potential for Infrastructure					(Rs. lakh)
Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	School (Private)	15.000	5	75.00	60.00
ii	Small Hospital / Nursing Home/ Pathological Centre/ Radiology Centre	40.000	2	80.00	64.00
iii	Drinking Water Plant (RO) - 1000 Ltrs/hr capacity	8.000	5	40.00	32.00
	<b>Total</b>		<b>12</b>	<b>195.00</b>	<b>156.00</b>

The activity wise and block wise potential for the year 2024-25 are indicated in Annexure-I.

## 5.3 Renewable Energy

### 5.3.1 Status of the sector in the district

- Renewable energy is generally defined as energy that comes from resources which are naturally replenished on a human timescale such as sunlight, wind, rain, tides, waves and geothermal heat.
- Renewable energy replaces conventional fuels in four distinct areas: electricity generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services.
- The pressure of increasing population on the one hand and limitations in providing energy in the required quantity from conventional fossil sources on the other hand, has become one of the most burning issues for the country. Renewable sources of energy are going to play an increasingly important role in the future.
- With the Government of India committing itself to installing 175 GW of renewable energy capacity by 2022, Government of Assam has taken various steps to initiate renewable energy programmes. The Assam Energy Development Agency (AEDA) is implementing various types of renewable projects in the solar field, viz. Rooftop SPV, Solar Street Lights, Floating Solar Power plants since inception.
- Further keeping in view, its environmentally friendly uses and advantageous in lowering huge quantity of carbon emission AEDA has allocated 13959 nos. of Solar Street lights till date in several districts of Assam.
- In addition to the activities of Power Department including AEDA towards increasing the use of renewable energy sources, the Agriculture and Irrigation Department of the State has also started contributing to popularise the use of renewable energy by installation of Solar PV Pump sets for irrigation.
- NABARD has through RIDF contributed in the States efforts in the renewable energy sector by sanctioning loans to the State for Installation of Solar PV powered Tube well Pumps for irrigation in Assam under various tranches with a total RIDF loan of Rs.523.48 crore.
- The GLC for the last three years 2020-21, 2021-22 & 2022-23 are Rs.28.58 lakh, Rs.203.48 lakh and Rs.322.19 lakh respectively.

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

- Ministry of Non-Conventional Sources of Energy (MNES), 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 Rs.600 crore was created to support the initiatives for Green India Mission, Environmental remediation and cleanup of rivers.

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

The physical and financial estimations for Renewable Energy requiring bank credit in the district for the year 2024-25 is given in the following table.

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Bio-gas plant	1.000	21	21.00	16.80
ii	Solar Units	1.650	165	272.25	217.80
	<b>Total</b>		<b>186</b>	<b>293.25</b>	<b>234.60</b>

The activity wise and block wise potential for the year 2024-25 are 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 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 crossed the milestone of 1 lakh crore in 2022. As on 31.03.2022, there are over 118,93,053 SHGs in the country with saving deposits of Rs.47240 crore and loan outstanding of over Rs.151051 crore 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.
- 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.
- Over the last three years, the disbursement to SHGs under NRLM has increased steadily.

Financial Year	SHGs benefitted	Amount Disbursed ( in Lakh)
2020-21	1604	2201.22
2021-22	2341	5764.84
2022-23	4087	11301.73

(Source: SLBC)

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

##### • Micro Enterprise / Livelihoods Promotion

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

### **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. For the FY 2022-23, ASRLM has set a target of 1,34,430 for Bank Linkage of SHGs.

### **Joint Liability Groups**

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

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

As on 31.03.2023, 1019 JLGs were disbursed an amount of Rs 1636.36 lakh. The cumulative number of outstanding JLGs are 18483 with an outstanding of Rs 6456.07 lakh. The data includes 14524 JLGs with outstanding of Rs 3350.48 lakh financed by Small Finance Bank-NESFB.

### **6.3 Assessment of credit potential for the financial year 2024-25**

The physical and financial projections estimated for the district for the year 2024-25 is furnished as under:

(Rs. lakh)

<b>Informal Credit - SHGs/JLGs</b>					
<b>Sr. No.</b>	<b>Activity</b>	<b>PLP 2024-25</b>			
		<b>Unit cost</b>	<b>Phy Units</b>	<b>Fin. Outlay</b>	<b>Bank Loan</b>
i	SHG	3.00	725	2175.00	2175.00
ii	JLG	2.50	500	1250.00	1250.00
	<b>Total</b>		<b>1225</b>	<b>3425.00</b>	<b>3425.00</b>

The activity wise and block wise potential for the year 2024-25 are indicated in Annexure-I.

## "Empowering Women, Sustaining Communities: NABARD-supported Project Transforms Arecanut Leaves into Livelihood"

In the remote Murkongselek block of Dhemaji, located approximately 100 kilometres from the district headquarters, a remarkable transformation has taken place involving a group of women. For years, they remained unaware of the untapped potential of arecanut leaves available in their own backyard

This transformation was made possible through a collaborative effort involving NABARD, and the Office of Sub Divisional Civil Officer, Jonai, serving as the implementing agency. The initiative aimed to empower 90 women self-help group (SHG) members from 30 SHGs by harnessing the potential of arecanut leaves to create eco-friendly crockery.

With just water and a thermal press, these women successfully transformed arecanut leaves into plates and bowls at a demonstration unit established under the project. This endeavour not only empowered the women through green entrepreneurship but also established a circular economy enhancing their income. What once considered as a waste has now become marketable, biodegradable products, making a significant impact.

The eco-friendly products have gained popularity in local markets, neighbouring districts in Arunachal Pradesh, and even online platforms. This project showcases how a community can turn seemingly insignificant resources into sustainable, income-generating solutions.



## Chapter – 7

### Critical Interventions required for creating 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>The short supply of quality seed in time is a major problem for the farmers of the district. The farmers may be supported with quality inputs and training to produce quality seed. There is need for establishment of Seed Bank.</li> <li>Government intervention is required by way of direct procurement from the field through establishment of Farm Gate/ Mandi.</li> <li>Adoption of SRI for adequate utilisation of inputs</li> <li>Banks may promote JLG mode of financing to landless, tenant farmers.</li> <li>Banks to finance input production units such as seeds / bio-fertilizers. Popularization and adoption of revised KCC guidelines for providing farm credit to bring in all eligible farmers under KCC. To reach the SF/MF/landless farmers, banks may promote JLG mode of financing.</li> </ul>
2.1.2	Water Resources	<ul style="list-style-type: none"> <li>The commercial banks and RRB should draw up location specific action plans for channelling more credit to MI sector in view of the modernisation of irrigation systems.</li> <li>Micro irrigation system is to be popularised among the farmers, particularly those growing horticultural crops.</li> <li>State government may plan to introduce the solar pump sets, which will help in covering of more farmers and area.</li> </ul>
2.1.3	Farm Mechanisation	<ul style="list-style-type: none"> <li>Custom Hiring Centres may be supported/ promoted through FPOs for access of all kind of modern farm machineries by Small and marginal farmers.</li> <li>Under DBT schemes for farm implements, Govt. may support the farmers for acquiring equipment for post-harvest processing for agri and allied sectors e.g. automated milking machines for dairy sector, processing equipment for fish, etc.</li> <li>Support system for maintenance and repairing of farm machinery and equipment is urgently needed in the district.</li> </ul>
2.1.4	Plantation Horticulture including sericulture	<ul style="list-style-type: none"> <li>To overcome scarcity of quality planting materials, nurseries may be encouraged in private and public sector.</li> </ul>

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact to be indicated here
		<ul style="list-style-type: none"> <li>Organised marketing arrangements need to be established at the earliest.</li> <li>To overcome scarcity of quality raw silk, planting and rearing may be encouraged in private and public sector. Marketing arrangements may be organised at the earliest.</li> <li>Promoting precision farming for efficient use of irrigation water and nutrient management.               <ul style="list-style-type: none"> <li>Corporate/ contract farming</li> <li>Cold chain development</li> <li>Promoting processing and value addition facilities.</li> </ul> </li> </ul>
2.1.5	Forestry and Wasteland Development	<ul style="list-style-type: none"> <li>Commercially important tree species like Bamboo, Teak and Gamari plantations may be promoted on a large scale under agroforestry.</li> <li>Establishment of small but viable nurseries (minimum 25,000 seedlings) with special emphasis on development of wasteland should be promoted.</li> <li>Medicinal and Aromatic Plants based Cottage Industries would form an integral part of the rural communities' economic life and improve the standard of living. These industries play a vital role, which is a holistic approach to health and well-being of the community</li> </ul>
2.1.6	Animal Husbandry - Dairy	<ul style="list-style-type: none"> <li>Financing of 2, 5 &amp; 10 animals unit of Cross Bred Cows (Holstein Friesian and Jersey Cross), and indigenous cattle breeds of Sahiwal, Red Sindhi, Gir, Graded Murrah Buffaloes etc.</li> <li>Considering financing of activities such as green fodder production, Vermicomposting units and Silage Making by individual farmers along with dairy units.</li> <li>Increase in the number of frozen semen banks to improve the network of AI.</li> <li>Bankers may proactively finance for setting up of Private veterinary clinics and AI centres with financial assistance under the ACABC scheme of GoI.</li> <li>Establishment of new milk processing plants or modernization of existing dairy processing infrastructure. Setting up of Cattle Development Centres.</li> <li>Units for manufacture of fodder blocks and also fodder banks may be set up. Hydroponic techniques of fodder productions may be demonstrated.</li> </ul>
2.1.7	Animal Husbandry - Poultry	<ul style="list-style-type: none"> <li>Setting up broiler and layer breeder farms</li> <li>Setting up hatcheries</li> <li>Establishment of feed mill / feed processing plants</li> <li>Establishment of hatcheries for production of DOC.</li> </ul>

<b>Sr. No.</b>	<b>Sector</b>	<b>Sector wise critical intervention required for creating a definitive impact to be indicated here</b>
2.1.8	Animal Husbandry - Sheep, Goat, Piggery, etc.	<ul style="list-style-type: none"> <li>• Ensure availability of quality breeds of goats like Beetel, Sirohi, Jamunapari.</li> <li>• Ensuring availability of fodder / pasture / grazing lands.</li> <li>• Creating mutton and pork value chain by the Government or Private Sector in the State.</li> </ul>
2.1.9	Fisheries	<ul style="list-style-type: none"> <li>• Ensure quality seed production in the district.</li> <li>• Marketing and transport facilities for fish- mobile refrigerated vehicles for transportation of table fish and fish products- development of cold chain</li> <li>• Eco/ aqua-tourism development</li> <li>• Eco- hatchery for fish seed production in some potential areas and seed rearing farms for rearing spawn up to advance fingerlings</li> <li>• Integrated fish farming</li> <li>• Ornamental fish farming</li> <li>• Establishment of Modern Fish Landing Centre</li> <li>• Establishment of Modern Hygienic Fish Markets</li> <li>• Land development/flood control measures taken up in the district should include fisheries so as to ensure integrated development of the area.</li> </ul>
2.1.10	Farm Credit others including two wheelers for farmers	<ul style="list-style-type: none"> <li>• Banks should come forward and finance Kishan bikes so as to ease the problem of transportation of produce to the market. This may allow the farmers to tap more market and help them to get better price for their produce.</li> </ul>
2.1.11	Sustainable Agriculture Practices	<ul style="list-style-type: none"> <li>• Large scale spread of IFS concept through Capacity building of stakeholders.</li> <li>• Initiation of National Mission on Integrated Systems by converging schemes of crops, horticulture, livestock, fisheries etc.</li> <li>• Focus on market-oriented diversification and livelihood improvement</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>• More Rural Godowns need to come up which are to be made accessible for farmers.</li> <li>• Multipurpose cold storage facilities which are designed to store a range of commodities such as fruit, vegetables, dry fruits, spices, pulses and milk throughout the year.</li> <li>• Modernization of Mandis with enhanced and scientific storage facilities and increased use of Negotiable</li> </ul>



<b>Sr. No.</b>	<b>Sector</b>	<b>Sector wise critical intervention required for creating a definitive impact to be indicated here</b>
		Warehouse Receipt (NWR) would help in creating definitive impact in this sector.
2.2.2	Land Development Soil Conservation and Watershed development	<ul style="list-style-type: none"> <li>• Integration of government programmes with bank credit will increase the benefited area as well as motivate the farmers to take up the land development activities.</li> <li>• Suitable areas for the development of watershed may be identified. Extension agencies may prepare new and innovative bankable schemes for e.g. Land levelling cum farm forestry/fodder development etc.</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>• Department may establish Seed bank and processing unit.</li> <li>• Department may establish a link for the farmers for selling of organic manure, vermi compost, etc.</li> </ul>
2.3	<b>Agriculture Ancillary Activities</b>	
2.3.1	Food and Agro Processing	<ul style="list-style-type: none"> <li>• Development departments of Govt., may create infrastructure support, motivate entrepreneurs, impart training and support in quality control, brand development/stabilization, etc. requires to be ensured.</li> <li>• Ensure infrastructure support like transportation, uninterrupted power and water supply.</li> </ul>
2.3.2	Agri Ancillary Activities - Others - ACABC, loans to PACS / FSS / LAMPS, loans to MFIs for onlending	<ul style="list-style-type: none"> <li>• Audit of PACS need to be taken up regularly and on time.</li> <li>• Strengthening of PACS for diversification of business and absorption of credit is required.</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> </ul>

<b>Sr. No.</b>	<b>Sector</b>	<b>Sector wise critical intervention required for creating a definitive impact to be indicated here</b>
2.3.2	Others - Miscellaneous	<ul style="list-style-type: none"> <li>Awareness generation regarding govt schemes and bank's support is required.</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>Basic infrastructure for industries like, water, electricity, roads, and communication may be provided. Efforts may be made to provide uninterrupted power supply.</li> <li>Mudra loan may be popularised to artisans and weavers.</li> <li>Bank may provide credit to small artisans in JLG mode.</li> </ul>
4	<b>CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING</b>	
4.1	Credit Potential for Export Credit	<ul style="list-style-type: none"> <li>Government may create awareness about the export potential and procedures among the progressive farmers and entrepreneurs.</li> </ul>
4.2	Credit Potential for Housing	<ul style="list-style-type: none"> <li>Banks may popularise schemes of housing loan and educational loan</li> <li>As the lending to 'Rural Housing' comes under priority sector lending, the banks need to tap the potential and increase advances in housing sector and may make pre-construction tie-ups with builders, which can ensure a win-win situation.</li> </ul>
4.3	Credit Potential for Education	<ul style="list-style-type: none"> <li>There is need for creating awareness about educational loan to students.</li> </ul>
5	<b>CREDIT POTENTIAL FOR INFRASTRUCTURE</b>	
5.1	Infrastructure Public Investments	<ul style="list-style-type: none"> <li>Line departments may analyse requirement of infrastructure and provide the same.</li> </ul>
5.2	Social Infrastructure involving bank credit	<ul style="list-style-type: none"> <li>Bank may create awareness about the sector to prospective entrepreneurs.</li> </ul>
5.3	Renewable Energy	<ul style="list-style-type: none"> <li>Banks may motivate the farmers for installation of bigger Bio-gas plants and provide credit facilities</li> <li>Solar light and water heating system, necessary awareness may be created with details of maintenance support available.</li> </ul>
6	INFORMAL CREDIT DELIVERY SYSTEM	<ul style="list-style-type: none"> <li>Bank and ASRLM may put effort to promote SHG/JLG members as entrepreneur.</li> </ul>

## CHAPTER - 8

### Status and Prospects of Cooperatives

#### 8.1 Background

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

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

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

#### 8.2 Formation of Ministry of Cooperation by GoI

The GoI has set up a separate Ministry for Cooperation on 06 July 2021, which provides 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 businesses’ for co-operatives and enable development of Multi-State Co-operatives (MSCS). In the words of the Hon’ble Prime Minister, “The Cooperative movement is such a model which can provide a successful alternative to socialism and capitalism”.

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

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

- h. Establishment of National Cooperative Database
- i. Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS
- j. New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy  
All these initiatives will create immense business potential from grassroot upward in times to come.

#### **8.4 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 District 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 the 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 Department – wherein, officers act as Mentors for the all-round development of the societies.
- Orientation programme for the newly registered cooperation societies are being conducted under the aegis of RCS, Assam.
- Convergence of Cooperatives with Government Sponsored Schemes are also being made.

#### **8.5 Status of Cooperatives in the District:**

**a. Status:** There are Cooperative Societies in Dhemaji district. The sector wise details of cooperative societies are as given below:

<b>Sector</b>	<b>Number of cooperative societies</b>
Agriculture and allied	44
Agro processing/ industrial	34
Consumer	7
Credit and thrift	147
Dairy	26
Fishery	27

<b>Sector</b>	<b>Number of cooperative societies</b>
Handicraft	0
Handloom and textile	3
Labour	7
Livestock and poultry	5
Multipurpose	0
PACS	63
Social welfare and culture	0
Transport	2
SC/ST	0
Women	77
Education & Training	4
Primary Housing	8
Primary Marketing	10
Tourism	2
<b>Total</b>	<b>466</b>

All the blocks of the district have cooperative societies. There are 28 PACS in Dhemaji district. Computerisation of nineteen PACS is going on.

All the PACS are engaged in PDS activities. PACS are not extending credit support to farmers. The district has three branches of Assam Cooperative Apex Bank Ltd.

**b. Potential for formation of cooperatives:** There is fair potential for cooperative activities in the field of agriculture, animal husbandry, fishery, weaving and handicraft in the district.

**CHAPTER - 9**  
**NABARD's Projects and interventions**

<b>Sr. No.</b>	<b>NABARD's Projects and interventions in the district</b>	<b>Likely impact / outcome</b>
<b>1</b>	<b>Infrastructure</b>	
<b>A. Rural Infrastructure Development Fund (RIDF)</b>		
a)	Agriculture and allied Sector	72 projects have been sanctioned. Total loan sanctioned: Rs.9617.28 lakh Total loan disbursed: Rs.7763.78 lakh. No. of completed projects: 68
b)	Irrigation Sector	11 projects have been sanctioned. Total loan sanctioned: Rs.1614.81 lakh Total loan disbursed: Rs.1355.39 lakh. No. of completed projects:09
c)	Connectivity (Roads and Bridges)	152 projects have been sanctioned. Total loan sanctioned: Rs.37635.86 lakh Total loan disbursed: Rs.30623.31 lakh No. of completed projects:145
d)	Social Sector	23 projects have been sanctioned. Total loan sanctioned: Rs.2250.31 lakh Total loan disbursed: Rs.1919.55 lakh No. of completed projects: 13
<b>B. NABARD Infrastructure Development Fund (NIDA)</b>		
a)	Rural Educational Institutions	<ul style="list-style-type: none"> <li>An amount of Rs. 15.75 crore has been sanctioned for Infrastructure Improvement of 35 composite schools (Phase I- 1502 schools) in the district of Dhemaji.</li> <li>An amount of Rs. 450.00 crore has been sanctioned for construction of Medical College and Hospital in the district of Dhemaji.</li> </ul>
<b>3</b>	<b>Developmental Interventions under Farm Sector</b>	
a)	FPO	NABARD has promoted 01 FPO under PODF-ID with 550 members and another 03 under FPOs with more than 350 members under Central Sector scheme in the district of Dhemaji.
b)	Important FSPF Projects, including CAT	One farm Sector innovative project on Integrated Farming is being implemented in Dhemaji district with grant support of Rs 11.10 lakh for the benefit of farming community.
<b>4</b>	<b>Developmental Interventions under Off- Farm Sector</b>	
a)	Rural Haats / Rural Mart/ Gram Dukaan/ Mobile Vans etc.	One Rural Mart has been set up in Jonai for the benefit of around 5000 SHG members.

<b>Sr. No.</b>	<b>NABARD's Projects and interventions in the district</b>	<b>Likely impact / outcome</b>
c)	GI interventions	Initiative has been taken for GI certification of Mising Handloom & Deori Handlooms.
<b>6.</b>	<b>Developmental Interventions under micro credit</b>	
a)	LEDP	During last 3 financial years 02 LEDPs have been conducted. Total number of trainees covered: 240 Skill areas covered: Arecanut leaf based products, Dairy Value Addition
b)	MEDP	During last 3 financial years 4 MEDP have been conducted. Total number of trainees covered: 360 Skill areas covered: Sustainable Weaving, Weaving & Warping, Integrated Apiculture, Product Diversification & FSoft Furnishing design

**ANNEXURE- I**

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

**District : Dhemaji**

( Rs. Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Machkhowa	Bordoloni	Sissiborgaon	Dhemaji	Morkongselek \$	
	<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	750	750	750	750	750	3750
				Bank Loan	464.10	464.10	464.10	464.10	464.10	2320.50
ii	Winter Paddy (Sali)	0.72	ha	Physical	2800	2800	2800	2800	2800	14000
				Bank Loan	2007.04	2007.04	2007.04	2007.04	2007.04	10035.20
iii	Mustard/Rape	0.47	ha	Physical	250	100	200	450	450	1450
				Bank Loan	117.50	47.00	94.00	211.50	211.50	681.50
iv	Working Capital for Small Tea Growers	2.24	ha	Physical	150	25	50	50	50	325
				Bank Loan	335.82	55.97	111.94	111.94	111.94	727.61
v	Potato	1.80	ha	Physical	150	250	200	100	250	950
				Bank Loan	270.13	450.22	360.18	180.09	450.22	1710.84
vi	Chilli/Bhut Jolokia	1.03	ha	Physical	250	300	350	300	350	1550
				Bank Loan	258.53	310.24	361.95	310.24	361.95	1602.91
vii	Pulses (Black Gram/Green Gram)	0.48	ha	Physical	50	75	50	50	55	280
				Bank Loan	23.86	35.79	23.86	23.86	26.25	133.62
viii	Spices(Turmeric, Ginger)	2.08	ha	Physical	500	450	1200	1000	1500	4650
				Bank Loan	833.23	749.91	1999.76	1666.46	2499.70	7749.06
ix	Kharif Vegetables (Tomato, Brinjal, Okra etc.)	1.21	ha	Physical	100	100	175	135	200	710
				Bank Loan	120.96	120.96	211.69	163.30	241.93	858.84
x	Ravi Vegetables (Cabbage, Cauliflower, Carrot etc.)	1.09	ha	Physical	200	250	350	250	350	1400
				Bank Loan	217.00	271.26	379.76	271.26	379.76	1519.04
xi	Foxtail Millet	0.31	ha	Physical	175	100	150	150	175	750
				Bank Loan	43.40	24.80	37.20	37.20	43.40	186.00
xii	Hybrid Napier	0.18	ha	Physical	20	20	45	15	50	150
				Bank Loan	3.66	3.66	8.24	2.75	9.15	27.46
xiii	Maize	0.54	ha	Physical	35	50	75	50	100	310
				Bank Loan	18.99	27.13	40.69	27.13	54.25	168.19
	<b>Crop Loan Total</b>			<b>Physical</b>	<b>5430</b>	<b>5270</b>	<b>6395</b>	<b>6100</b>	<b>7080</b>	<b>30275</b>
				<b>Bank Loan</b>	<b>4714.22</b>	<b>4568.08</b>	<b>6100.41</b>	<b>5476.87</b>	<b>6861.19</b>	<b>27720.77</b>
	Add : 10% on Bank loan for Consumption/ Subsistence purpose				471.42	456.81	610.04	547.69	686.12	2772.08
	Add : 20% for Repairs & Maintenance of Farm Assets				942.84	913.62	1220.08	1095.37	1372.24	5544.15
	<b>Sub-Total</b>			<b>Physical</b>	<b>5430</b>	<b>5270</b>	<b>6395</b>	<b>6100</b>	<b>7080</b>	<b>30275</b>
				<b>Bank Loan</b>	<b>6128.48</b>	<b>5938.51</b>	<b>7930.53</b>	<b>7119.93</b>	<b>8919.55</b>	<b>36037.00</b>
<b>(b)</b>	<b>Water Resources</b>									
i.	Electric Pumpset (2 HP)	0.14	No.	Physical	35	35	35	25	30	160
				Bank Loan	4.90	4.90	4.90	3.50	4.20	22.40
ii	Diesel Pump Set (5 HP)	0.35	No.	Physical	10	10	20	10	15	65
				Bank Loan	3.50	3.50	7.00	3.50	5.25	22.75
iii	Shallow Tube well with Solar Photovoltaic (1 HP)	2.59	No.	Physical	50	55	65	45	65	280
				Bank Loan	103.48	113.83	134.52	93.13	134.52	579.48
iv	Drip Irrigation for Small Tea Growers	0.60	No.	Physical	35	2	15	10	25	87
				Bank Loan	16.80	0.96	7.20	4.80	12.00	41.76
	<b>Sub- Total</b>			<b>Physical</b>	<b>130</b>	<b>102</b>	<b>135</b>	<b>90</b>	<b>135</b>	<b>592</b>
				<b>Bank Loan</b>	<b>128.68</b>	<b>123.19</b>	<b>153.62</b>	<b>104.93</b>	<b>155.97</b>	<b>666.39</b>



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

**District : Dhemaji**

( Rs. Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Machkhowa	Bordoloni	Sissiborgaon	Dhemaji	Morkongsele k \$	
<b>(c)</b>	<b>Farm Mechanization</b>									
i.	Tractor with accessories and trailor ( 20-40 HP)	7.47	No.	Physical	15	15	10	25	20	85
				Bank Loan	89.61	89.61	59.74	149.35	119.48	507.79
ii	Power Tiller with Trailor and CMVR Kit (12 - 16 HP)	2.78	No.	Physical	35	35	40	40	35	185
				Bank Loan	77.84	77.84	88.96	88.96	77.84	411.44
iii	Rice Transplanter with cage wheel	2.78	No.	Physical	35	20	20	30	35	140
				Bank Loan	97.18	55.53	55.53	83.29	97.18	388.71
iv	Thresher (Multi purpose) Tractor Mounted	2.50	No.	Physical	30	30	45	40	40	185
				Bank Loan	75.00	75.00	112.50	100.00	100.00	462.50
	<b>Sub-Total</b>			<b>Physical</b>	<b>115</b>	<b>100</b>	<b>115</b>	<b>135</b>	<b>130</b>	<b>595</b>
				<b>Bank Loan</b>	<b>339.63</b>	<b>297.98</b>	<b>316.73</b>	<b>421.60</b>	<b>394.50</b>	<b>1770.44</b>
<b>(d)</b>	<b>Plantation &amp; Horticulture including Sericulture</b>									
i.	Citrus fruit / Assam Lemon (3m X 3m)	0.74	1 acre	Physical	25	60	80	55	30	250
				Bank Loan	18.42	44.20	58.93	40.52	22.10	184.17
ii	Tea (105 cm X 65 cm)	3.18	1 acre	Physical	35	5	10	15	30	95
				Bank Loan	89.02	12.72	25.43	38.15	76.30	241.62
iii	Tea Nursery	1.68	1 acre	Physical	20	5	2	2	25	54
				Bank Loan	33.60	8.40	3.36	3.36	42.00	90.72
iv	Areca Nut (2.7m x 2.7m)	0.78	1 acre	Physical	200	250	160	250	350	1210
				Bank Loan	155.66	194.58	124.53	194.58	272.41	941.76
v	Coconut cultivation (7.5m X 7.5m)	0.96	1 acre	Physical	20	24	24	20	32	120
				Bank Loan	19.28	23.13	23.13	19.28	30.84	115.66
vi	Rubber Cultivation (4.75m X 4.75m)	1.33	1 acre	Physical	5	2	3	2	5	17
				Bank Loan	6.65	2.66	3.99	2.66	6.65	22.61
vii	Black Pepper cultivation	0.85	1 acre	Physical	75	55	75	25	100	330
				Bank Loan	63.75	46.75	63.75	21.25	85.00	280.50
viii	Betel vine	0.78	1 acre	Physical	15	15	10	5	20	65
				Bank Loan	11.67	11.67	7.78	3.89	15.56	50.57
ix	Banana (1.8m X 1.8m)	1.00	1 acre	Physical	25	25	15	10	30	105
				Bank Loan	25.03	25.03	15.02	10.01	30.04	105.13
x	Floriculture - Marigold (45 cm X 40 cm)	1.33	1 acre	Physical	15	25	25	25	35	125
				Bank Loan	19.98	33.30	33.30	33.30	46.62	166.50
xi	Papaya (2.25m X 2.25m)	1.49	1 acre	Physical	10	15	10	5	15	55
				Bank Loan	14.87	22.30	14.87	7.43	22.30	81.77
xii	Pineapple (90 cm x 30 cm x 60 cm)	2.18	1 acre	Physical	2	5	5	2	15	29
				Bank Loan	3.49	8.73	8.73	3.49	26.18	50.62
xiii	Oyester Mushroom (Rural Household system)	0.47	No.	Physical	5	10	10	20	25	70
				Bank Loan	2.34	4.68	4.68	9.35	11.69	32.74
xiv	Guava	1.37	1 acre	Physical	2	10	5	2	3	22
				Bank Loan	2.18	10.92	5.46	2.18	3.28	24.02

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

**District : Dhemaji**

( Rs. Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Machkhowa	Bordoloni	Sissiborgaon	Dhemaji	Morkongselek \$	
xv	Plantation and Maintenance of Muga food plant with start up tools (3m X 3m)	0.55	1 acre	Physical	35	30	20	20	30	135
				Bank Loan	19.25	16.50	11.00	11.00	16.50	74.25
xvi	Construction of Eri rearing house (Size -15X35 ft., Capacity 100 Eri DFL/cycle)	1.00	No.	Physical	55	10	5	5	10	85
				Bank Loan	55.00	10.00	5.00	5.00	10.00	85.00
xvii	Muga Private Granure ( Grainage Bldg of 30'X12' with 5' verandah, Capacity 5000DFL/cycle)	2.55	No.	Physical	25	10	10	15	20	80
				Bank Loan	63.75	25.50	25.50	38.25	51.00	204.00
xviii	Eri Private Granure (Grainage Bldg of 35'X12' with 5' verandah, Capacity 5000DFL/cycle)	2.78	No.	Physical	35	15	10	20	30	110
				Bank Loan	97.44	41.76	27.84	55.68	83.52	306.24
	<b>Sub-Total</b>			<b>Physical</b>	<b>604</b>	<b>571</b>	<b>479</b>	<b>498</b>	<b>805</b>	<b>2957</b>
				<b>Bank Loan</b>	<b>701.38</b>	<b>542.83</b>	<b>462.30</b>	<b>499.38</b>	<b>851.99</b>	<b>3057.88</b>
<b>(e)</b>	<b>Forestry and Wasteland Development</b>									
i	Teak Cultivation (2m x 2m)	1.96	1 ha	Physical	20	25	45	35	50	175
				Bank Loan	31.32	39.15	70.48	54.81	78.31	274.07
ii	Bamboo Cultivation (5m X 5m)	0.70	1 ha	Physical	25	25	30	5	20	105
				Bank Loan	17.60	17.60	21.12	3.52	14.08	73.92
iii	Bamboo Cultivation from Rhizom	0.97	1 ha	Physical	35	35	40	20	40	170
				Bank Loan	33.88	33.88	38.72	19.36	38.72	164.56
iv	Common Forest Nursery	3.75	1 ha	Physical	5	5	10	5	10	35
				Bank Loan	15.00	15.00	30.00	15.00	30.00	105.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>85</b>	<b>90</b>	<b>125</b>	<b>65</b>	<b>120</b>	<b>485</b>
				<b>Bank Loan</b>	<b>97.80</b>	<b>105.63</b>	<b>160.32</b>	<b>92.69</b>	<b>161.11</b>	<b>617.55</b>
<b>(f)</b>	<b>Animal Husbandry - Dairy</b>									
	<b>Term Loan</b>									
i	Crossbred Cows(1+1 animals) yielding 10 Ltrs of Milk with New Shed	2.77	No.	Physical	15	30	35	15	50	145
				Bank Loan	37.40	74.79	87.26	37.40	124.65	361.50
ii	Crossbred Cows (1+1 animals) yielding 8 Ltrs of Milk with New Shed	2.35	No.	Physical	5	10	20	10	20	65
				Bank Loan	10.56	21.11	42.23	21.11	42.23	137.24
iii	Two Buffaloes (1+1 animals) unit yielding 6 liters per day	2.35	No.	Physical	5	20	50	25	65	165
				Bank Loan	10.56	42.23	105.57	52.79	137.24	348.39
iv	Mini Dairy with CB cows - 12 Ltrs (5 + 5 animals)	17.05	No.	Physical	1	2	1	1	2	7
				Bank Loan	15.35	30.69	15.35	15.35	30.69	107.43
v	Calf rearing (20 heifer calves)	6.60	No.	Physical	1	5	5	1	5	17
				Bank Loan	5.94	29.70	29.70	5.94	29.70	100.98
	<b>Term Loan Sub-Total</b>			<b>Physical</b>	<b>27</b>	<b>67</b>	<b>111</b>	<b>52</b>	<b>142</b>	<b>399</b>
				<b>Bank Loan</b>	<b>79.81</b>	<b>198.52</b>	<b>280.11</b>	<b>132.59</b>	<b>364.51</b>	<b>1055.54</b>

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

**District : Dhemaji**

( Rs. Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Machkhowa	Bordoloni	Sissiborgaon	Dhemaji	Morkongselek \$	
	<b>Working Capital (KCC)</b>									
vi	Working Capital for Dairy (KCC) -Small Dairy (1+1)	1.41	No.	Physical	45	60	110	55	150	420
				Bank Loan	63.45	84.60	155.10	77.55	211.50	592.20
vii	Working Capital for Dairy (KCC) -Commercial Dairy (5+5)	8.56	No.	Physical	1	1	1	1	2	6
				Bank Loan	8.56	8.56	8.56	8.56	17.12	51.36
viii	Working Capital for Dairy (KCC) -Small Dairy (1+1) -8 liters per day	1.44	No.	Physical	5	10	20	10	20	
				Bank Loan	7.19	14.38	28.76	14.38	28.76	93.47
ix	Working Capital for Dairy (KCC) -Small Dairy (1+1) - Buffalo	1.54	No.	Physical	0	2	2	1	5	
				Bank Loan	0.00	2.47	2.47	1.24	6.18	12.36
x	Working Capital for Dairy (KCC) -Small Dairy (1+1) -10 liters per day	1.56	No.	Physical	1	1	4	3	4	13
				Bank Loan	1.25	1.25	5.01	3.75	5.01	16.27
xi	Working Capital for Dairy (KCC) -Commercial Dairy (5+5)	9.08	No.	Physical	0	2	2	1	1	6
				Bank Loan	0.00	14.53	14.53	7.27	7.27	43.60
	<b>Working Capital (KCC) Sub-Total</b>			<b>Physical</b>	<b>52</b>	<b>76</b>	<b>139</b>	<b>71</b>	<b>182</b>	<b>445</b>
				<b>Bank Loan</b>	<b>80.45</b>	<b>125.79</b>	<b>214.43</b>	<b>112.75</b>	<b>0.00</b>	<b>809.26</b>
	<b>Sub-Total Bank Loan (Working Capital - KCC)</b>				<b>80.45</b>	<b>125.79</b>	<b>214.43</b>	<b>112.75</b>	<b>0.00</b>	<b>809.26</b>
	<b>Total Animal Husbandry - Dairy</b>			<b>Physical</b>	<b>79</b>	<b>143</b>	<b>250</b>	<b>123</b>		<b>844</b>
				<b>Bank Loan</b>	<b>160.26</b>	<b>324.31</b>	<b>494.54</b>	<b>245.34</b>	<b>364.51</b>	<b>1864.80</b>
(g)	<b>Animal Husbandry - Poultry</b>									
	<b>TERM LOAN</b>									
i	Broiler Farm (1000 birds unit) - All in all out deep litter system	4.73	No.	Physical	10	10	10	15	15	60
				Bank Loan	37.82	37.82	37.82	56.72	56.72	226.90
ii	Broiler Farm (5000 birds unit) - All in all out deep litter system	23.25	No.	Physical	1	1	1	1	0	4
				Bank Loan	18.60	18.60	18.60	18.60	0.00	74.40
iii	Breeding farms for low input technology birds	36.00	No.	Physical	0	1	0	1	1	3
				Bank Loan	0.00	28.80	0.00	28.80	28.80	86.40
iv	Retail Outlets (Poultry Dressing Units)	6.60	No.	Physical	2	2	3	2	2	11
				Bank Loan	10.56	10.56	15.84	10.56	10.56	58.08
v	Poultry Transport Vehicles	8.80	No.	Physical	2	2	2	3	3	12
				Bank Loan	14.08	14.08	14.08	21.12	21.12	84.48
vi	Duck Farming (100 F + 15 M) - Semi Intensive system	1.13	No.	Physical	10	15	15	10	15	65
				Bank Loan	11.27	16.91	16.91	11.27	16.91	73.27
vii	Layer Farm (5000 birds unit) - Cage system	58.79	No.	Physical	0	0	0	0	1	1
				Bank Loan	0.00	0.00	0.00	0.00	47.03	47.03
	<b>Term Loan Sub-Total</b>				<b>25</b>	<b>31</b>	<b>31</b>	<b>32</b>	<b>37</b>	<b>156</b>
					<b>92.33</b>	<b>126.77</b>	<b>103.25</b>	<b>147.07</b>	<b>181.14</b>	<b>650.56</b>
	<b>Working Capital</b>									
viii	KCC (Working Capital) - Broiler Firm 1000 birds all in all out	1.68	No.	Physical	10	10	10	15	15	60
				Bank Loan	16.80	16.80	16.80	25.20	25.20	100.80
ix	KCC (Working Capital) - Broiler Firm 5000 birds all in all out	8.66	No.	Physical	1	1	1	1	0	4
				Bank Loan	6.93	6.93	6.93	6.93	0.00	27.72
x	KCC (Working Capital) - Layer Unit 5000 birds (1:1:3 -cage system)	20.82	No.	Physical	1	1	1	1	1	5
				Bank Loan	16.65	16.65	16.65	16.65	16.65	83.25
xi	KCC (Working Capital) - Duck Farm (100+15) semi Intensive System	0.96	No.	Physical	10	15	15	10	15	65
				Bank Loan	9.60	14.40	14.40	9.60	14.40	62.40

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

**District : Dhemaji**

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Machkhowa	Bordoloni	Sissiborgaon	Dhemaji	Morkongselek \$	
xii	KCC (Working Capital) - Breeding Farms (for low input technology birds like turkey, ducks, emu etc.)	7.20	No.	Physical	1	1	0	1	1	4
				Bank Loan	5.76	5.76	0.00	5.76	5.76	23.04
xiii	KCC (Working Capital) - Retail Outlets (Dressing Units)	1.32	No.	Physical	3	3	3	3	3	15
				Bank Loan	3.96	3.96	3.96	3.96	3.96	19.80
	<b>Sub-Total</b>			<b>Physical</b>	<b>26</b>	<b>31</b>	<b>30</b>	<b>31</b>	<b>35</b>	<b>153</b>
				<b>Bank Loan</b>	<b>59.70</b>	<b>64.50</b>	<b>58.74</b>	<b>68.10</b>	<b>65.97</b>	<b>317.01</b>
	<b>Total Animal Husbandry - Poultry</b>			<b>Physical</b>	<b>51</b>	<b>62</b>	<b>61</b>	<b>63</b>	<b>72</b>	<b>309</b>
				<b>Bank Loan</b>	<b>152.03</b>	<b>191.27</b>	<b>161.99</b>	<b>215.17</b>	<b>247.11</b>	<b>967.57</b>
<b>(h)</b>	<b>Animal Husbandry -Sheep/Goat/Piggery</b>									
i	Goat Rearing (10 F+1 M) - Black Bengal / Assam Hill Goat with new shed	1.01	No.	Physical	80	80	50	80	50	340
				Bank Loan	81.04	81.04	50.65	81.04	50.65	344.42
ii	Goat Rearing (10 F+1 M) - Cross Bred/Upgraded Sirohi / Beetal goat with new shed	1.59	No.	Physical	50	50	50	50	85	285
				Bank Loan	63.68	63.68	63.68	63.68	108.26	362.98
iii	Goat Rearing (20 F+1 M) - Black Bengal / Assam Hill Goat with new shed	2.15	No.	Physical	15	15	20	10	15	75
				Bank Loan	25.80	25.80	34.40	17.20	25.80	129.00
iv	Goat Rearing (20 F+1 M) - Cross Bred/Upgraded Sirohi / Beetal goat with new shed	3.61	No.	Physical	15	10	15	10	10	60
				Bank Loan	43.36	28.90	43.36	28.90	28.90	173.42
v	Pig rearing & fattening Units - Crossbred Sows and Exotic Boar (3 F + 1 M)	2.25	No.	Physical	20	85	100	75	100	380
				Bank Loan	36.03	153.14	180.16	135.12	180.16	684.61
vi	Piggery – Breeding unit (10F+2M) - Crossbred Sows and Exotic Boar	7.26	No.	Physical	2	10	10	5	10	37
				Bank Loan	11.61	58.04	58.04	29.02	58.04	214.75
	<b>Term Loan Sub-Total</b>			<b>Physical</b>	<b>182</b>	<b>250</b>	<b>245</b>	<b>230</b>	<b>270</b>	<b>1177</b>
				<b>Bank Loan</b>	<b>261.52</b>	<b>410.60</b>	<b>430.29</b>	<b>354.96</b>	<b>451.81</b>	<b>1909.18</b>
	<b>Working Capital</b>									
vii	KCC for Goat rearing & breeding unit (10+1)	0.60	No.	Physical	130	130	100	130	100	590
				Bank Loan	77.88	77.88	59.91	77.88	59.91	353.46
viii	KCC for Goat rearing & breeding unit (20+1)	1.07	No.	Physical	30	25	35	20	25	135
				Bank Loan	32.05	26.71	37.39	21.37	26.71	144.23
ix	KCC for Pig Breeding cum fattener unit (3+1)	0.54	No.	Physical	50	85	90	50	100	375
				Bank Loan	26.85	45.64	48.33	26.85	53.70	201.37
x	KCC for Pig Breeding cum fattener unit (20+4)	3.83	No.	Physical	2	3	4	5	3	17
				Bank Loan	6.13	9.19	12.25	15.32	9.19	52.08
	<b>Sub-Total</b>			<b>Physical</b>	<b>212</b>	<b>243</b>	<b>229</b>	<b>205</b>	<b>228</b>	<b>1117</b>
				<b>Bank Loan</b>	<b>142.91</b>	<b>159.42</b>	<b>157.88</b>	<b>141.42</b>	<b>149.51</b>	<b>751.14</b>

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

**District : Dhemaji**

( Rs. Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Machkhowa	Bordoloni	Sissiborgaon	Dhemaji	Morkongselek \$	
	<b>Total Animal Husbandry - Sheep/Goat &amp; Piggery</b>			<b>Physical</b>	<b>394</b>	<b>493</b>	<b>474</b>	<b>435</b>	<b>498</b>	<b>2294</b>
				<b>Bank Loan</b>	<b>404.43</b>	<b>570.02</b>	<b>588.17</b>	<b>496.38</b>	<b>601.32</b>	<b>2660.32</b>
<b>(i)</b>	<b>Fisheries</b>									
	<b>TERM LOAN</b>									
i.	Traditional fish culture in existing water bodies without excavation	0.36	0.33 acre	Physical	25	21	15	15	15	91
				Bank Loan	9.09	7.64	5.45	5.45	5.45	33.08
ii	Fish culture in existing water bodies (0.3 m excavation)	0.76	0.33 acre	Physical	25	40	30	20	30	145
				Bank Loan	18.99	30.39	22.79	15.19	22.79	110.15
iii	Semi- intensive fish culture with high stocking and multiple harvesting (1 m excavation)	2.20	0.33 acre	Physical	3	3	3	2	3	14
				Bank Loan	5.28	5.28	5.28	3.52	5.28	24.64
iv	Integrated pisciculture with Duck rearing (10 ducks)	1.18	0.33 acre	Physical	5	5	3	10	5	28
				Bank Loan	5.89	5.89	3.53	11.77	5.89	32.97
v	Integrated pisciculture with Piggery (4 sow)	2.06	0.33 acre	Physical	10	5	10	5	5	35
				Bank Loan	20.56	10.28	20.56	10.28	10.28	71.96
vi	Integrated pisciculture with Poultry (40 local poultry birds)	1.80	0.33 acre	Physical	5	5	5	5	5	25
				Bank Loan	8.99	8.99	8.99	8.99	8.99	44.95
vii	Fish seed rearing in nurseries (3 nursery ponds of 200 sq.m area each)	1.33	0.15 acre	Physical	5	10	10	5	15	45
				Bank Loan	6.63	13.25	13.25	6.63	19.88	59.64
viii	Fish Marketing - Motorcycle with ice box	0.80	No.	Physical	5	5	5	5	5	25
				Bank Loan	4.00	4.00	4.00	4.00	4.00	20.00
ix	Capture cum culture fisheries in large water bodies like Beels with Pen	1.19	0.5 acre	Physical	3	3	4	1	3	14
				Bank Loan	3.57	3.57	4.76	1.19	3.57	16.66
	<b>Sub-Total Term Loan</b>			<b>Physical</b>	<b>86</b>	<b>97</b>	<b>85</b>	<b>68</b>	<b>86</b>	<b>422</b>
				<b>Bank Loan</b>	<b>83.00</b>	<b>89.29</b>	<b>88.61</b>	<b>67.02</b>	<b>86.13</b>	<b>414.05</b>
	<b>Working Capital</b>									
x	<b>Working Capital (KCC) - Traditional fish culture in existing water bodies</b>	0.28	0.33 acre	Physical	50	61	45	35	45	236
				Bank Loan	14.00	17.08	12.60	9.80	12.60	66.08
xi	<b>Working Capital (KCC) : Semi -intensive fish culture with high stocking and multiple harvesting</b>	0.52	0.33 acre	Physical	3	3	3	2	3	14
				Bank Loan	1.55	1.55	1.55	1.03	1.55	7.23
xii	<b>Working Capital (KCC) : Fish Seed rearing in nurseries (3 nursery ponds of 200 sqm area each)</b>	0.22	0.15 acre	Physical	5	10	10	5	15	45
				Bank Loan	1.11	2.21	2.21	1.11	3.32	9.96

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

**District : Dhemaji**

(Rs. Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Machkhowa	Bordoloni	Sissiborgaon	Dhemaji	Morkongselek \$	
xiii	<b>Working Capital (KCC) : Integrated Fish Culture with poultry</b>	0.26	0.33 acre	Physical	5	5	3	5	3	21
				Bank Loan	1.28	1.28	0.77	1.28	0.77	5.38
xiv	<b>Working Capital (KCC) : Integrated Fish Culture with duck rearing</b>	0.28	0.33 acre	Physical	5	5	3	3	5	21
				Bank Loan	1.38	1.38	0.83	0.83	1.38	5.80
xv	<b>Working Capital (KCC) : Integrated Fish Culture with piggery</b>	0.26	0.33 acre	Physical	10	5	10	5	5	35
				Bank Loan	2.55	1.28	2.55	1.28	1.28	8.94
	<b>Sub-Total</b>			Physical	78	89	74	55	76	372
				Bank Loan	21.87	24.78	20.51	15.33	20.90	103.39
	<b>Total Fishery</b>			Physical	164	186	159	123	162	794
				Bank Loan	104.87	114.07	109.12	82.35	107.03	517.44
(j)	<b>Farm Credit- Others, including two wheelers for farmers</b>									
i.	Bullocks (1 + 1)	0.60	No.	Physical	1	1	2	0	1	5
				Bank Loan	0.48	0.48	0.96	0.00	0.48	2.40
ii	Bullock Carts (1 + 1)	0.70	No.	Physical	2	1	0	0	1	4
				Bank Loan	1.12	0.56	0.00	0.00	0.56	2.24
iii	Other miscellaneous farming activities/ two wheelers	0.33	No.	Physical	2	3	2	1	3	11
				Bank Loan	0.53	0.79	0.53	0.26	0.79	2.90
	<b>Sub-Total</b>			Physical	5	5	4	1	5	20
				Bank Loan	2.13	1.83	1.49	0.26	1.83	7.54
(k)	<b>Farm Credit- Others – Sustainable Agriculture Practices</b>									
i.	Paddy + Vegetable+ Mushroom Cultivation+ Vermi Compost	1.00	No.	Physical	5	5	20	15	15	60
				Bank Loan	4.99	4.99	19.95	14.96	14.96	59.85
ii.	Integrated Fish + Duck + Horticulture farming	1.54	No.	Physical	10	20	15	15	10	70
				Bank Loan	15.45	30.89	23.17	23.17	15.45	108.13
iii.	Integrated Pig (fattening) cum Fish Farming	1.41	No.	Physical	5	15	15	10	10	55
				Bank Loan	7.05	21.15	21.15	14.10	14.10	77.55
iv.	Paddy + Toria culture with Apiculture	1.43	No.	Physical	45	20	45	40	35	185
				Bank Loan	64.35	28.60	64.35	57.20	50.05	264.55
	<b>Sub-Total</b>			Physical	65	60	95	80	70	370
				Bank Loan	91.84	85.63	128.62	109.43	94.56	510.08
	<b>Total Farm Credit</b>			Physical	6802	6637	7820	7331	8866	39535
				Bank Loan	8311.53	8295.27	10507.43	9387.46	11899.48	48677.01
(l)	<b>Agriculture Infrastructure</b>									
(A)	<b>Construction of storage and Marketing Infrastructure</b>									
i	Cold Storage (1000 MT)	100.00	No.	Physical	0	0	1	0	0	1
				Bank Loan	0.00	0.00	80.00	0.00	0.00	80.00
ii	Rural Godown (1000 MT)	30.00	No.	Physical	1	1	1	0	1	4
				Bank Loan	24.00	24.00	24.00	0.00	24.00	96.00

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

**District : Dhemaji**

(Rs. Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Machkhowa	Bordoloni	Sissiborgaon	Dhemaji	Morkongselek \$	
iii	Agriculture Market Yard	13.50	No.	Physical	1	1	2	2	1	7
				Bank Loan	10.80	10.80	21.60	21.60	10.80	75.60
iv	Rural Godown (500 MT)	15.00	No.	Physical	2	2	2	1	2	9
				Bank Loan	24.00	24.00	24.00	12.00	24.00	108.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>4</b>	<b>4</b>	<b>6</b>	<b>3</b>	<b>4</b>	<b>21</b>
				<b>Bank Loan</b>	<b>58.80</b>	<b>58.80</b>	<b>149.60</b>	<b>33.60</b>	<b>58.80</b>	<b>359.60</b>
(B)	<b>Land Development, Soil Conservation, Watershed Development</b>									
i	Land Leveling for Paddy cultivation	0.12	No.	Physical	20	35	15	15	30	115
				Bank Loan	1.92	3.36	1.44	1.44	2.88	11.04
ii	Farm Pond / WHT (10m X 10m X 3m)	0.25	No.	Physical	45	50	50	35	50	230
				Bank Loan	9.00	10.00	10.00	7.00	10.00	46.00
iii	OFD Work	0.16	ha	Physical	10	20	10	10	40	90
				Bank Loan	1.24	2.48	1.24	1.24	4.96	11.16
iv	Vermi compost (3m x 2m x 1m)	0.21	No.	Physical	50	45	40	55	55	245
				Bank Loan	8.40	7.56	6.72	9.24	9.24	41.16
	<b>Sub-Total</b>			<b>Physical</b>	<b>125</b>	<b>150</b>	<b>115</b>	<b>115</b>	<b>175</b>	<b>680</b>
				<b>Bank Loan</b>	<b>20.56</b>	<b>23.40</b>	<b>19.40</b>	<b>18.92</b>	<b>27.08</b>	<b>109.36</b>
(C)	<b>Agriculture Infratructure - Others</b>									
i	Seed Production and Processing	12.00	No.	Physical	0	1	0	0	1	2
				Bank Loan	0.00	9.60	0.00	0.00	9.60	19.20
ii	Infrastructure for smart and precision agriculture	5.00	No.	Physical	2	2	2	2	2	10
				Bank Loan	8.00	8.00	8.00	8.00	8.00	40.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>2</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>12</b>
				<b>Bank Loan</b>	<b>8.00</b>	<b>17.60</b>	<b>8.00</b>	<b>8.00</b>	<b>17.60</b>	<b>59.20</b>
	<b>Total Agriculture Infrastructure</b>			<b>Physical</b>	<b>131</b>	<b>157</b>	<b>123</b>	<b>120</b>	<b>182</b>	<b>713</b>
				<b>Bank Loan</b>	<b>87.36</b>	<b>99.80</b>	<b>177.00</b>	<b>60.52</b>	<b>103.48</b>	<b>528.16</b>
	<b>Agriculture - Anciliary Activities</b>									
(m)	<b>Food &amp; Agro Processing</b>									
i	Animal Feed Mill	5.50	No.	Physical	0	1	1	0	1	3
				Bank Loan	0.00	4.40	4.40	0.00	4.40	13.20
ii	Small Tea Processing unit	40.00	No.	Physical	1	0	1	0	1	3
				Bank Loan	32.00	0.00	32.00	0.00	32.00	96.00
iii	Modern Rice Mill	15.00	No.	Physical	1	1	1	0	1	4
				Bank Loan	12.00	12.00	12.00	0.00	12.00	48.00
iv	Small traditional rice mill	6.00	No.	Physical	8	8	8	8	8	40
				Bank Loan	38.40	38.40	38.40	38.40	38.40	192.00
v	Fruit Vegetable , Spice Processing Unit	2.75	No.	Physical	20	15	15	10	15	75
				Bank Loan	44.00	33.00	33.00	22.00	33.00	165.00
vi	Mustard Oil Mill	5.00	No.	Physical	5	3	5	5	5	23
				Bank Loan	20.00	12.00	20.00	20.00	20.00	92.00

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

**District : Dhemaji**

( Rs. Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Machkhowa	Bordoloni	Sissiborgaon	Dhemaji	Morkongselek \$	
vii	Small Milk Processing Unit	5.00	No.	Physical	1	1	1	1	1	5
				Bank Loan	4.00	4.00	4.00	4.00	4.00	20.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>36</b>	<b>29</b>	<b>32</b>	<b>24</b>	<b>32</b>	<b>153</b>
				<b>Bank Loan</b>	<b>150.40</b>	<b>103.80</b>	<b>143.80</b>	<b>84.40</b>	<b>143.80</b>	<b>626.20</b>
<b>(n)</b>	<b>Agriculture - Ancillary Activities - Others</b>									
i	Loans to PACS/ FSS/ LAMPS	10.00	No.	Physical	1	1	1	1	1	5
				Bank Loan	8.00	8.00	8.00	8.00	8.00	40.00
ii	Loans to MFI for on-lending to agriculture	10.00	No.	Physical	1	1	1	0	1	4
				Bank Loan	8.00	8.00	8.00	0.00	8.00	32.00
iii	ACABC	20.00	No.	Physical	0	0	1	1	0	2
				Bank Loan	0.00	0.00	20.00	20.00	0.00	40.00
iv	Loans to Farmer Producer Organisation (FPOs)	20.00	No.	Physical	1	2	2	1	2	8
				Bank Loan	20.00	40.00	40.00	20.00	40.00	160.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>3</b>	<b>4</b>	<b>19</b>
				<b>Bank Loan</b>	<b>36.00</b>	<b>56.00</b>	<b>76.00</b>	<b>48.00</b>	<b>56.00</b>	<b>272.00</b>
	<b>Total Ancillary Activities</b>			<b>Physical</b>	<b>39</b>	<b>33</b>	<b>37</b>	<b>27</b>	<b>36</b>	<b>172</b>
				<b>Bank Loan</b>	<b>186.40</b>	<b>159.80</b>	<b>219.80</b>	<b>132.40</b>	<b>199.80</b>	<b>898.20</b>
	<b>Total Agriculture</b>			<b>Physical</b>	<b>6972</b>	<b>6827</b>	<b>7980</b>	<b>7478</b>	<b>9084</b>	<b>40420</b>
				<b>Bank Loan</b>	<b>8585.29</b>	<b>8554.87</b>	<b>10904.23</b>	<b>9580.38</b>	<b>12202.76</b>	<b>50103.37</b>
<b>3</b>	<b>Micro, Small and Medium Enterprises (MSME)</b>									
<b>A</b>	<b>Term Loan</b>									
i	Micro Enterprise	10.00	No.	Physical	210	270	270	320	270	1340
				Bank Loan	1680.00	2160.00	2160.00	2560.00	2160.00	10720.00
ii	Small Enterprises	35.00	No.	Physical	35	30	40	45	30	180
				Bank Loan	980.00	840.00	1120.00	1260.00	840.00	5040.00
iii	Medium Enterprises	50.00	No.	Physical	1	0	1	2	1	5
				Bank Loan	40.00	0.00	40.00	80.00	40.00	200.00
	<b>Sub-Total</b>			<b>Physical</b>	<b>246</b>	<b>300</b>	<b>311</b>	<b>367</b>	<b>301</b>	<b>1525</b>
				<b>Bank Loan</b>	<b>2700.00</b>	<b>3000.00</b>	<b>3320.00</b>	<b>3900.00</b>	<b>3040.00</b>	<b>15960.00</b>
<b>B</b>	<b>Working Capital</b>									
i	Micro Enterprise	3.00	No.	Physical	300	300	300	300	300	1500
				Bank Loan	720.00	720.00	720.00	720.00	720.00	3600.00
ii	Small Enterprises	20.00	No.	Physical	45	45	45	45	45	225
				Bank Loan	720.00	720.00	720.00	720.00	720.00	3600.00
iii	Medium Enterprises	15.00	No.	Physical	0	0	1	1	1	3
				Bank Loan	0.00	0.00	12.00	12.00	12.00	36.00



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

**District : Dhemaji**

( Rs. Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Machkhowa	Bordoloni	Sissiborgaon	Dhemaji	Morkongselek \$	
	<b>Sub-Total</b>			<b>Physical</b>	<b>345</b>	<b>345</b>	<b>346</b>	<b>346</b>	<b>346</b>	<b>1728</b>
				<b>Bank Loan</b>	<b>1440.00</b>	<b>1440.00</b>	<b>1452.00</b>	<b>1452.00</b>	<b>1452.00</b>	<b>7236.00</b>
	<b>Total MSME</b>			<b>Physical</b>	<b>591</b>	<b>645</b>	<b>657</b>	<b>713</b>	<b>647</b>	<b>3253</b>
				<b>Bank Loan</b>	<b>4140.00</b>	<b>4440.00</b>	<b>4772.00</b>	<b>5352.00</b>	<b>4492.00</b>	<b>23196.00</b>
<b>4</b>	<b>Credit Potential for Export Credit, Education &amp; Housing</b>									
i	<b>Export Credit</b>									
	Export Credit	20.00	No.	Physical	0	1	1	1	0	3
				Bank Loan	0.00	16.00	16.00	16.00	0.00	48.00
	<b>Total</b>			<b>Physical</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>3</b>
				<b>Bank Loan</b>	<b>0.00</b>	<b>16.00</b>	<b>16.00</b>	<b>16.00</b>	<b>0.00</b>	<b>48.00</b>
ii	<b>Education</b>									
	Education (upto Rs. 20 lakh)	10.00		Physical	10	10	15	25	17	77
				Bank Loan	80.00	80.00	120.00	200.00	136.00	616.00
	<b>Total</b>			<b>Physical</b>	<b>10</b>	<b>10</b>	<b>15</b>	<b>25</b>	<b>17</b>	<b>77</b>
				<b>Bank Loan</b>	<b>80.00</b>	<b>80.00</b>	<b>120.00</b>	<b>200.00</b>	<b>136.00</b>	<b>616.00</b>
iii	<b>Housing</b>									
a	Housing Loan for purchase/construction of house (upto Rs. 25.00 lakh)	20.00	No.	Physical	25	20	25	30	30	130
				Bank Loan	400.00	320.00	400.00	480.00	480.00	2080.00
b	Housing Loan for repairing (upto Rs. 6.00 lakh)	2.00	No.	Physical	25	35	25	35	25	145
				Bank Loan	40.00	56.00	40.00	56.00	40.00	232.00
	<b>Total</b>			<b>Physical</b>	<b>50</b>	<b>55</b>	<b>50</b>	<b>65</b>	<b>55</b>	<b>275</b>
				<b>Bank Loan</b>	<b>440.00</b>	<b>376.00</b>	<b>440.00</b>	<b>536.00</b>	<b>520.00</b>	<b>2312.00</b>
	<b>Sub-Total</b>			<b>Physical</b>	<b>60</b>	<b>66</b>	<b>66</b>	<b>91</b>	<b>72</b>	<b>355</b>
				<b>Bank Loan</b>	<b>520.00</b>	<b>472.00</b>	<b>576.00</b>	<b>752.00</b>	<b>656.00</b>	<b>2976.00</b>
<b>5</b>	<b>Credit Potential for Infrastructure</b>									
	<b>Social Infrastructure Involving Bank Credit</b>									
a	School (Private)	15.00	No.	Physical	1	1	1	1	1	5
				Bank Loan	12.00	12.00	12.00	12.00	12.00	60.00
b	Small Hospital / Nursing Home/ Pathological Centre/ Radiology Centre	40.00	No.	Physical	1	0	0	0	1	2
				Bank Loan	32.00	0.00	0.00	0.00	32.00	64.00
c	Drinking Water Plant (RO) - 1000 Ltrs/hr capacity	8.00	No.	Physical	1	1	1	1	1	5
				Bank Loan	6.40	6.40	6.40	6.40	6.40	32.00
	<b>Total</b>			<b>Physical</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>12</b>
				<b>Bank Loan</b>	<b>50.40</b>	<b>18.40</b>	<b>18.40</b>	<b>18.40</b>	<b>50.40</b>	<b>156.00</b>

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

**District : Dhemaji**

( Rs. Lakh)

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK					Total
					Machkhowa	Bordoloni	Sissiborgaon	Dhemaji	Morkongselek \$	
v	<b>Renewable Energy</b>									
a	Bio-gas plant	1.00	No.	Physical	5	5	5	1	5	21
				Bank Loan	4.00	4.00	4.00	0.80	4.00	16.80
b	Solar Units	1.65	No.	Physical	35	35	30	30	35	165
				Bank Loan	46.20	46.20	39.60	39.60	46.20	217.80
	<b>Total</b>			<b>Physical</b>	<b>40</b>	<b>40</b>	<b>35</b>	<b>31</b>	<b>40</b>	<b>186</b>
				<b>Bank Loan</b>	<b>50.20</b>	<b>50.20</b>	<b>43.60</b>	<b>40.40</b>	<b>50.20</b>	<b>234.60</b>
	<b>Informal Credit - SHGs/JLGs</b>									
i	SHG	3.00	No.	Physical	175	150	150	100	150	725
				Bank Loan	525.00	450.00	450.00	300.00	450.00	2175.00
ii	JLG	2.50	No.	Physical	50	150	50	100	150	500
				Bank Loan	125.00	375.00	125.00	250.00	375.00	1250.00
					<b>225</b>	<b>300</b>	<b>200</b>	<b>200</b>	<b>300</b>	<b>1225</b>
	<b>Total</b>				<b>650.00</b>	<b>825.00</b>	<b>575.00</b>	<b>550.00</b>	<b>825.00</b>	<b>3425.00</b>
	<b>GRAND TOTAL</b>			<b>Physical</b>	<b>7891</b>	<b>7880</b>	<b>8940</b>	<b>8515</b>	<b>10146</b>	<b>45451</b>
				<b>Bank Loan</b>	<b>13995.89</b>	<b>14360.47</b>	<b>16889.23</b>	<b>16293.18</b>	<b>18276.36</b>	<b>80090.97</b>

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

अनुबंध II Annexure II

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

राज्य State : Assam

जिला District : Dhemaji

रु. लाख में Rs. lakh

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
<b>1</b>	<b>फसल ऋण Crop Loan</b>							
	सीबी CBs	19072.62	2834.19	25443.65	4514.88	5723.00	5396.90	20527.22
	डीसीसीबी DCCB/ SCB	933.30	12.36	1102.72	24.98	90.00	31.00	1425.6
	एससीएआरडीबी SCARDBs						0.00	0
	आरआरबी RRBs	4581.42	241.14	6275.27	430.38	704.00	281.67	8472
	अन्य Others						2.20	2932.28
	<b>उप जोड़ (अ) Sub-Total(A)</b>	<b>24587.34</b>	<b>3087.69</b>	<b>32821.64</b>	<b>4970.24</b>	<b>6517.00</b>	<b>5711.77</b>	<b>33357.10</b>
<b>2</b>	<b>मियादी ऋण (एमआई+एलटी)Term Loan (MI+LT)</b>							
	सीबी CBs	9273.54	3263.123958	8720.17	3772.15	5823	3840.46	8943.48
	डीसीसीबी DCCB/SCB	476.93	436.72	397.14	115.81	156	321.01	512.20
	एससीएआरडीबी SCARDBs						0	0
	आरआरबी RRBs	2244.18	899.2496266	2127.82	4967.04	5466	7353.36	3211.49
	अन्य Others						148.43	950.91
	<b>उप जोड़ (आ) Sub-Total(B)</b>	<b>11994.65</b>	<b>4599.09</b>	<b>11245.13</b>	<b>8855.00</b>	<b>11445.00</b>	<b>11663.26</b>	<b>13618.08</b>
<b>3</b>	<b>कुल कृषिगत ऋणTotal Agri. Credit</b>							
	सीबी CBs	28346.16	6097.31	34163.82	8287.03	11546.00	9237.36	29470.70
	डीसीसीबी DCCB	1410.23	449.08	1499.86	140.79	246.00	352.01	1937.80
	एससीएआरडीबी SCARDBs						0.00	0.00
	आरआरबी RRBs	6825.60	1140.39	8403.09	5397.42	6170.00	7635.03	11683.49
	अन्य Others						150.63	3883.19
	<b>उप जोड़ (इ) Sub-Total(C)</b>	<b>36581.99</b>	<b>7686.78</b>	<b>44066.77</b>	<b>13825.24</b>	<b>17962.00</b>	<b>17375.03</b>	<b>46975.18</b>
<b>4</b>	<b>एमएसएमई MSME</b>							
	सीबी CBs	13288.20	9761.20	10963.11	7738.49	9056.00	11491.56	14510.4
	डीसीसीबी DCCB/SCB	320.00	235.06	165.00	103.16	128.00	13.30	685.6
	एससीएआरडीबी SCARDBs						0.00	0
	आरआरबी RRBs	1609	1181.933851	1075.89	287.27	944.00	876.50	4571.2
	अन्य Others						3621.82	1256.8
	<b>उप जोड़ (ई) Sub-Total(D)</b>	<b>15217.20</b>	<b>11178.20</b>	<b>12204.00</b>	<b>8128.92</b>	<b>10128.00</b>	<b>16003.18</b>	<b>21024.00</b>
<b>5</b>	<b>अन्य प्राथमिकता क्षेत्र Other Priority Sector*</b>							
	सीबी CBs	3596.30	1841.71	3903.35	4452.21	6265.00	3903.83	4452.59
	डीसीसीबी DCCB/SCB	167.80	85.93	121.71	95.00	150.00	95.00	213.28
	एससीएआरडीबी SCARDBs						0.00	0
	आरआरबी RRBs	449.5	230.19	523.78	208.72	506.00	279.39	1514.89
	अन्य Others						0.00	370.34
	<b>उप जोड़ (उ) Sub-Total(E)</b>	<b>4213.60</b>	<b>2157.84</b>	<b>4548.84</b>	<b>4755.93</b>	<b>6921.00</b>	<b>4278.22</b>	<b>6551.10</b>
<b>6</b>	<b>कुल जोड़ (इ+ई+उ) Grand Total(C+D+E)</b>							
	सीबी CBs	45230.66	17700.23	49030.28	20477.73	26867.00	24632.75	48433.69
	डीसीसीबी DCCB	1898.03	770.07	1786.57	338.95	524.00	460.31	2836.68
	एससीएआरडीबी SCARDBs						0.00	0.00
	आरआरबी RRBs	8884.10	2552.52	10002.76	5893.41	7620.00	8790.92	17769.58
	अन्य Others	0.00	0.00	0.00	0.00		3772.45	5510.33
	<b>कुल जोड़ Grand Total</b>	<b>56012.79</b>	<b>21022.82</b>	<b>60819.61</b>	<b>26710.09</b>	<b>35011.00</b>	<b>37656.43</b>	<b>74550.28</b>

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

अनुबन्ध III ANNEXURE III

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

ज़िला District : Dhemajj

राज्य State : Assam

क्रम संSl. No.	विभाग एजेंसी/ गतिविधियां Particulars Agencies/ Activities	(₹. लाख में Rs. lakh)																			
		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	कमल काल Crop Loan	2834.19	12.36	241.14		3087.69	4514.88	24.98	430.38		4970.24	5396.90	31.00	281.67	2.20	5711.77	20527.22	1425.60	8472	2932.28	33357.10
II	विपरीत काल Term Loan																				
1	जल संसाधन Water Resources	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00
2	भूमि विकास Land Development	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00
3	कृषि यंत्रीकरण Farm Mechanization	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00
4	पौध उद्यान सहित वृक्षारोपण और बागवानी Plantation & Horticulture including Sericulture	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00
5	पशुपालन- दूध उत्पादन विकास AH - Dairy Development	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00
6	पशुपालन- मुर्गीपालन विकास AH - Poultry Development	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00
7	पशुपालन- भेड़/ बकरी/ गुरा पालन विकास AH - Sheep / Goat / Piggyery Devt.	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00
8	मत्स्यपालन विकास Fisheries Development	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00
9	पौधे और वनस्थल विकास Forestry & Wasteland Dev.	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00
10	भंडारण गोदाम और विक्रय सुविधा Storage Godown & Marketing Facilities	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00
11	कृषि और खाद्य संसाधन Agro and Food Processing	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00
12	अन्य Others	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00	NA	NA	NA	NA	0.00
	व्य जोड़ II Sub-total-II	3263.12	436.72	899.25		4599.09	3772.15	115.81	4967.04		8855.00	3840.46	321.01	7353.36	148.43	11663.26	8943.48	512.2	3211.49	950.91	13618.08
III	कुल जोड़ (I+II) Grand Total (I+II)	6097.31	449.08	1140.39	0.00	7686.78	8287.03	140.79	5397.42	0.00	13825.24	9237.36	352.01	7635.03	150.63	17375.03	29470.70	1937.80	11683.49	3883.19	46975.18

# 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>
<p>Shri Suman Chatterjee Sonitpur/Biswanath NABARD, C/o Late B K Deka, N T Road, Kumarchuburi, Tezpur, <b>Sonitpur-784001</b> Mobile: 9804343294 sonitpur@nabard.org</p>	<p>Shri Barun Biswas, DDM, NABARD, District Development Office, Bordoloi Nagar, Bye Lane 7, Sector-3, Opposite Jyoti Prasad Agarwal Uddyan, <b>Tinsukia - 786 125</b> Mobile: 6000545228 tinsukia@nabard.org</p>	<p>Shri Devesh Tewari NABARD, Assam Regional Office, G.S.Road, Dispur, <b>Guwahati-781006</b> Mobile: 9052508331 devesh.tewari@nabard.org</p>
	<p>Shri Rajesh Patra NABARD, Assam Regional Office, G.S.Road, Dispur, <b>Guwahati-781006</b> Mobile: 8763032434 rajesh.patra.@nabard.org</p>	



## NABSAMRUDDHI Finance Limited

A Subsidiary of NABARD

The objective of NABSAMRUDDHI is to provide credit facilities to legal entities for promotion, expansion, commercialisation and modernisation in off-farm & agri allied activities, microfinance, MSME, housing, education, transport, etc.

### Focus Segments

Green Finance & Wellness  
(Renewable Energy, Electric Vehicle, Health care, WASH)  
Fabrics & textiles  
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### Other Segments

- Small Business
- Microfinance
- Transport
- Housing
- Education
- Allied Agriculture
- Agri/Food processing

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

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



## NABFINS Limited

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- A Non deposit taking systemically important NBFC - MFI - Middle Layer advancing hassle free services to the low income households with the vision to become model MFI in the country
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- Financial products offered: Direct Lending of micro finance loans, Traders Loan and Institutional loans.

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

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

☎ 080-26970500

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

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



## NABKISAN Finance Limited

A Subsidiary of NABARD

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

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

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

☎ 044-28270138/28304658

✉ [finance@nabkisan.org](mailto:finance@nabkisan.org)

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

☎ 022-26539620/9514

✉ [corporate@nabkisan.org](mailto:corporate@nabkisan.org)

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



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

**OFFERS**  
CONSULTANCY  
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SERVICES  
Pan India  
Presence with  
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### SERVICES PROVIDED

- Project Management Consultancy
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- Preparation of Detailed Project Reports (DPRs)
- Transaction Advisory Services

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

☎ 022-26539419

✉ [headoffice@nabcons.in](mailto:headoffice@nabcons.in)

**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



## NAB FOUNDATION

Leveraging the power of convergence

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

### What does NABFOUNDATION want from you ?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

✉ nabfoundation@nabard.org

☎ 022-26539404/9054

🌐 www.nabfoundation.in



## NABSanrakshan Trustee Private Limited

A wholly owned Subsidiary of NABARD

**Building Trust for Rural Prosperity**

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

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

☎ 022-26539243/9241

✉ ho@nabsanrakshan.org

🌐 www.nabsanrakshan.org