



संभाव्यतायुक्त ऋण योजना 2024-25

Potential Linked Credit Plan 2024-25

धुबरी जिला
DHUBRI 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 : धुबरी राज्य : असम
District : Dhubri State : Assam



राष्ट्रीय कृषि और ग्रामीण विकास बैंक
असम क्षेत्रीय कार्यालय, गुवाहाटी

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प्राक्कथन

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

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

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

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

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



श्री कुंतल पुरकायस्थ

जिला विकास प्रबन्धक

नाबार्ड

धुबरी

द्वारा पीएलपी दस्तावेज़ तैयार किया गया

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

अस्वीकरण खंड

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



Foreword

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

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

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

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

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

NABARD
Guwahati, Assam

Naveen Dhingra
Chief General Manager



PLP Document prepared by:

Shri Kuntal Purkayastha
District Development Manager
NABARD
Dhubri

PLP document finalized by:

NABARD, Assam Regional Office, Guwahati

Disclaimer:

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

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EXECUTIVE SUMMARY

1. District Characteristics:

Dhubri district is situated in the extreme south-west corner of the state covering an area of 1850 sq. km. and is bounded both by inter-state and international border i.e. West Bengal and Bangladesh in the west, Goalpara and Bongaigaon district of Assam and Garo Hills district of Meghalaya in the east, Kokrajhar district in the north, South Salmara Mankachar district and state of Meghalaya in the south. The district spreads on both sides of the River Brahmaputra. As per the 2011 Census, of a total population of 1949258 in the district, the rural and urban population are 1745557 (89.55%) and 203701 (10.45%) respectively. Of the total 414674 households in the district, 89.49% are the rural households and 10.51% are urban households.

2. Coverage of banking network and its financial performance

A network of 88 bank branches provide banking services to the district comprising of 72 branches of CBs, 13 branches of RRB, 2 branches of StCB and 01 payment bank branch operating in the district. 41 are in Rural Branch, 45 are in semi urban branch and 2 in Urban branch. The statistical data is provided in the previous page.

There has been a steady increase in deposits, due to the vast network of branches. Commercial banks continue to have the major share of deposits. The CD ratio of the district was at 56.56% as on 31 March 2023. During 2022-23, ACP achievement was Rs. 56299.14 lakh against the target of Rs. 103842.10 lakh achieving only 54% of the target.

3. Sectoral trends in credit flow:

Achievement under priority sector lending is only 54.22% against the target during 2022-23. As on 31 March 2023, the CD ratio of the district is 56.56%. The disbursement of bank credit towards agriculture sector inclusive of both crop and term loans in the last three years remained at Rs. 22979.97 lakh in 2022-23, Rs.15255.44 lakh in 2021-22 and Rs.17573.85 lakh in 2020-21. There has been very low growth in the district in crop loans as compared to last year. The amount of bank credit extended under MSME Sector in the district is Rs. 24256.20 lakh during 2022-23, Rs.15672.58 lakh during 2021-22 and Rs.35245.37 lakh during 2020-21. The amount of bank credit extended under OPS in the district is Rs. 9062.97 lakh during 2022-23, Rs.12579.33 lakh during 2021-22 and Rs.2926.29 lakh during 2020-21. There is certain fall in flow of credit to OPS observed as compared to the last year.

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

Chapter-II discusses about the total credit potential projected for the district for the year 2024-25 under various sectors and sub-sectors under Priority Sector. Total potential is pegged at Rs.176206.23 lakh. It comprises a projection of Rs.94656.48 lakh for Agriculture sector comprising Crop loan, allied sectors, Agriculture infrastructure and Ancillary activities. Chapter-III, IV & V comprises of the credit projection for MSME, as per the details given in the chapter-III, works out to Rs.50616.80 lakh. Export credit, Education, Housing discussed in Chapter-IV are projected at Rs.11124.00 lakh. Similarly, credit flow for Social Infrastructure including schools, hospitals, nursing homes, drinking water facilities etc. has been projected at Rs.6400.00 lakh while that of Renewable Energy at Rs.793.95 lakh. The projections for Informal Credit is pegged at Rs.12615 lakh for the ensuing financial year.

An amount of Rs. 13815.38 lakh has been projected in respect of Barsing Jarua block of the district covered under Aspirational Block's programme of NITI Aayog.

5. Development initiatives:

Farmers faced problems both in production and post production stages in terms of access to production technology, credit and market linkage etc. One way of tackling is by formation of Farmers Producers Organizations. (FPOs). Through collectivization, proper marketing etc. farmers are expected to get better price. NABARD had sanctioned two FPOs in Dhubri district on green chillies and they have, for the first time, exported green chillies and jackfruit to Dubai with support from APEDA, District Administration and District Agriculture Department. As chilli is also the One District One Product (ODOP) for the district, more initiatives can be undertaken to help the chilly growers of the district.

Under Rural Infrastructure Development Fund (RIDF) a total of 258 projects were sanctioned with RIDF assistance of Rs. 677.41 crore and as on June 2022, an amount of Rs. 558.42 crore were disbursed for various Rural Development Projects implemented through PWD, WRD, AH & Vety., Fisheries Deptt., Irrigation, WRD etc.

6. Thrust Areas for 2024-25:

The district has lots of potential for development of agriculture but the achievement under crop loan is very low at 47.84% during 2022-23. With majority of the farmers using little use of technology, the thrust area for 2024-25 will be farm mechanization with capacity building for farmers on crop diversification. The coverage of KCC is very low as only 28575 KCCs were issued as on 31 March 2023. The main reason cited by banks is that the farmers are not able to submit proper land documents. Here Agriculture Deptt. and circle office can devise a way for issue of simplified land documents only for the purpose of issue KCC to farmers. So saturation of farmers with KCC is another thrust area. Another thrust area will be formation and promotion of FPO/FPC for aggregation of farm produce so that the farmers will get better price through elimination of middlemen and proper marketing.

7. Major constraints and suggested action points:

Major constraints which hinders the development of Agriculture are poor input mobilizing capacity, light and poor soil, lack of adequate market, storage and agro processing facilities, lack of farm mechanization etc. The yearly flood is also one of the major constraints for lack of development under agriculture sector.

Suggested action points are intensive cultivation of rice. Establishment of modern rice mills, oil expellers, processing units and value addition. The district is very rich in domesticated animal's wealth. Majority of the livestock are local non-descriptive type. Some of the interventions that can be taken up are cross breeding of indigenous local cow with exotic bred like Jersey, upgradation of indigenous pigs by use of exotic Boar, motivating farmers/ SHGs towards commercial farming, extension of AI services to all veterinary establishment, etc. The water bodies of the district are very rich due to Brahmaputra and its tributaries. These water bodies can be properly utilized through proper planning and through supply of quality fingerling for maximum production of fish.

8. Way forward:

There is a need for a coordinated approach in the district for achieving the target/projections prepared under the Road map for various sectors. Better monitoring and review at BLBC, DCC meetings, creation of an environment of financial discipline, effective implementation of Financial Inclusion Plans would be crucial for development of the district and harnessing the potential for sustainable income for the farmers.

Broad Sector wise PLP Projections 2024-25

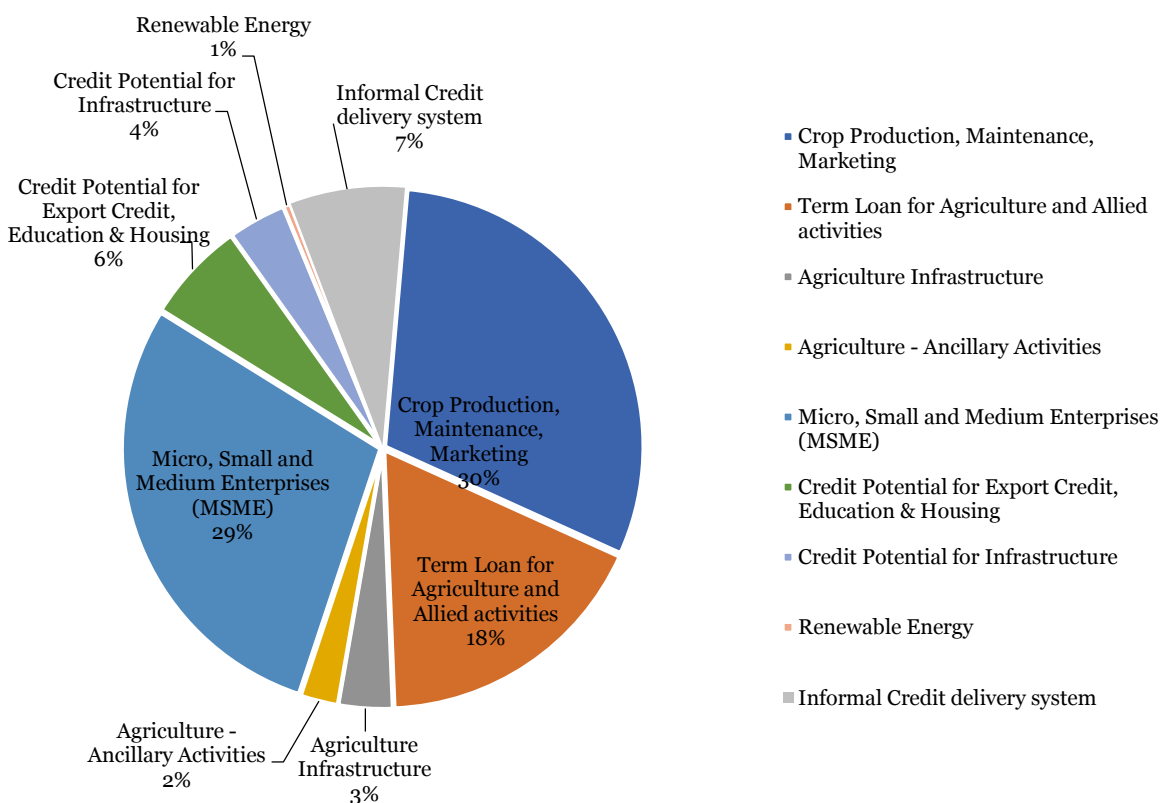
District : Dhubri

State : Assam

(Rs. lakh)

Sr. No.	Particulars	PLP Projections 2024-25
A	Farm Credit	
i	Crop Production, Maintenance, Marketing	53523.74
ii	Term Loan for Agriculture and Allied activities	31020.49
	Sub Total	84544.23
B	Agriculture Infrastructure	5956.61
C	Agriculture - Ancillary Activities	4155.64
I	Credit Potential for Agriculture (A+B+C)	94656.48
II	Micro, Small and Medium Enterprises (MSME)	50616.80
III	Credit Potential for Export Credit, Education & Housing	11124.00
IV	Credit Potential for Infrastructure	6400.00
V	Renewable Energy	793.95
VI	Informal Credit delivery system	12615.00
	Total Priority Sector (I to V)	176206.23

Sector-wise Share



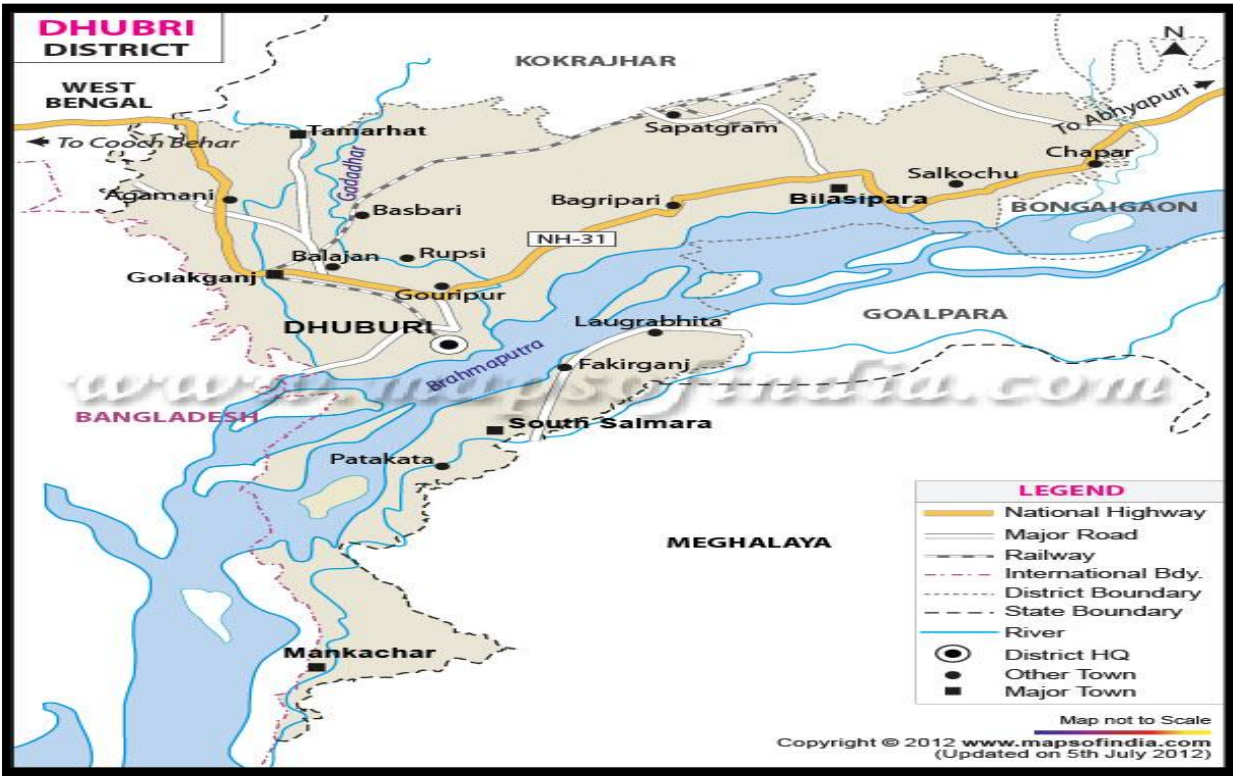
SECTOR/SUB-SECTOR WISE PROJECTIONS 2024-25

DISTRICT: DHUBRI

State: Assam
(Rs. lakh)

Sr. No.	Particulars	PLP Projections 2024-25
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	53523.74
ii	Water Resources	2698.80
iii	Farm Mechanization	6954.86
iv	Plantation & Horticulture including Sericulture	1501.11
v	Forestry and Wasteland Development	33.84
vi	Animal Husbandry - Dairy	9955.49
vii	Animal Husbandry - Poultry	2689.14
viii	Animal Husbandry –Sheep, Goat, Piggery, etc.	1502.26
ix	Fisheries	1444.86
x	Farm Credit- Others, including two wheelers for farmers	4141.00
xi	Sustainable Agriculture Practices	99.13
	Sub Total	84544.23
B	Agriculture Infrastructure	
i	Construction of storage and Marketing Infrastructure	5022.51
ii	Land Development, Soil Conservation, Watershed Development	523.50
iii	Agriculture Infrastructure - Others	410.60
	Sub Total	5956.61
C	Agriculture - Ancillary Activities	
i	Food and Agro Processing Sector	1822.64
ii	Agriculture - Ancillary Activities - Others	2333.00
	Sub Total	4155.64
II	Total Agriculture	94656.48
III	Micro, Small and Medium Enterprises (MSME)	
(a)	MSME - Term Loan	37280.00
(b)	MSME - Working Capital	13336.80
	Total MSME	50616.80
IV	Credit Potential for Export Credit, Education & Housing	
a.	Export Credit	72.00
b.	Education	1404.00
c.	Housing	9648.00
	Total IV	11124.00
V	Credit Potential for Infrastructure	
a.	Social Infrastructure Involving Bank Credit	6400.00
b.	Renewable Energy	793.95
	Total V	7193.95
VI	Informal Credit delivery system	12615.00
	Total Priority Sector	176206.23

District Map



जिला District		Dhubri		जिला प्रोफाइल District Profile		राज्य State		Assam			
1. भौतिक और प्रशासनिक विशेषताएं PHYSICAL & ADMINISTRATIVE FEATURES						2. मृदा और जलवायु SOIL & CLIMATE					
कुल भौगोलिक क्षेत्र (वर्ग किलोमीटर) Total Geographical Area (sq.km)		1850		कृषि जलवायु अंचल Agro-climatic Zone		Lower Brahmaputra Valley Zone					
उप मंडलों की संख्या No. of Sub Divisions		2		जलवायु Climate		Warm Humid and Sub Tropical					
खेतीय क्षेत्रों की संख्या No. of Blocks		12		मृदा प्रकार Soil Type		Sandy, silty or clayey loam					
राजस्व गांवों की संख्या No. of revenue villages		777									
ग्राम पंचायतों की संख्या No. of Gram Panchayats		133									
3. भूमि उपयोग (हेक्टेयर) LAND UTILISATION [ha]						4. वर्षा और भूमिगत जल परिदृश्य RAINFALL & GROUND WATER SCENARIO					
रिपोर्ट किया गया कुल क्षेत्र Total Area Reported		184991		वर्ष (मिलीमीटर में) Rainfall [in mm]		सामान्य Normal	वास्तविक Actual	2019-20	2020-21	2021-22	
वन भूमि Forest Land		2345		भूमिगत जल स्थिति Ground Water Scenario		3068.6			3510	2070	
क्षेत्र जो खेती के लिए उपलब्ध नहीं है Area not available for cultivation		85759				सुरक्षित Safe	गंभीर भरा Critical	कम गंभीर Semi Critical	ओवर एक्सप्लॉइटेड Over Exploited	कुल Total	
चरागाह और गोबर भूमि Permanent Pasture and Grazing Land		1810				29.72	12	0	0	0	12
विविध वृक्ष फसल के अंतर्गत आने वाले भूमि Land under Miscellaneous Tree Crops		2480									
कृष्य बंजर भूमि Cultivable Wasteland		2209									
वर्तमान पतली भूमि Current Fallow		8875									
अन्य पतली भूमि Other Fallow		3172									
बोया गया निवल क्षेत्र Net Sown Area		78341									
कुल अथवा सकल फसली क्षेत्र Total or Gross Cropped Area		132118									
एक से ज्यादा बार कृषित क्षेत्र Area Cultivated More than Once		53777									
फसल सघनता [जीसीए/ एनएसए] Cropping Intensity [GCA/NSA]		169%									
6. कर्मचारियों का प्रोफाइल ['000 में] WORKERS PROFILE [in '000]						7. जनसांख्यिकी प्रोफाइल ('000 में) DEMOGRAPHIC PROFILE [in '000]					
खेतिहर Cultivators		195314		श्रेणी Category		कुल Total	पुरुष Male	महिला Female	ग्रामीण Rural	शहरी Urban	
उपरोक्त में से, छोटे सीमांत कृषक Of the above, Small/ Marginal Farmers		133777		जनसंख्या Population		1394	716	678	1217	178	
कृषि मजदूर Agricultural Labourers		174116		अनुसूचित जाति Scheduled Caste		63	32	30	--	--	
घरेलू उद्योग में लगे कारीगर Workers engaged in Household Industries		27822		अनुसूचित जनजाति Scheduled Tribe		2	1	1	--	--	
कृषि संबंधित गतिविधियों में लगे कारीगर Workers engaged in Allied agro activities				साक्षर Literate (%)		61.23	66.12	56.06	57.62	83.74	
अन्य कर्मों Other workers		265576		बीपीएल BPL		--	--	--	--	--	
8. गृहस्थ परिवार ['000 में] HOUSEHOLDS [in '000]						9. घरेलू सुविधाएं [संख्या. '000 पर न]HOUSEHOLD AMENITIES [Nos. in '000 Households]					
कुल गृहस्थ परिवार Total Households		44674		टैंग/पत्थर/कंक्रीट के घर Having brick/stone/concrete houses				बिजली की आपूर्ति Having electricity supply (%)		17.4	
ग्रामीण गृहस्थ परिवार Rural Households		371075		पीने के पानी का स्रोत होने वाले घर Having source of drinking water (%)		84.8		स्वायत्त सौभाग्य होने वाले घर Having independent toilets		43.3	
बीपीएल गृहस्थ परिवार BPL Households		NA		11. स्वास्थ्य और स्वच्छता से संबंधित आधारभूत संरचना [संख्या]INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]							
10. ग्राम स्तरीय आधारभूत संरचना [नं.] VILLAGE-LEVEL INFRASTRUCTURE [Nos]						आंगनवाड़ी Anganwadis		NA	औषधालय Dispensaries	8	
विद्युतीकृत गांव Villages Electrified		1057		प्राथमिक स्वास्थ्य केंद्र Primary Health Centres		42		अस्पताल Hospitals		2	
गांव जिनमें डाकघर हो Villages having Post Offices		108		प्राथमिक स्वास्थ्य उप केंद्र Primary Health Sub-Centres		189		अस्पताल में बेड की संख्या Hospital Beds		712	
गांव जिनमें बैंकिंग की सुविधा हो Villages having Banking Facilities		606		12. कृषि के लिए आधारभूत संरचनाऔर समर्थन सेवाएं [संख्या] INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE[Nos]							
गांव जिनमें प्राथमिक विद्यालय हो Villages having Primary Schools		NA		बीज फार्म Seed Farms				कृषि सेवा केंद्र Agro Service Centres		NA	
गांव जिनमें प्राथमिक स्वास्थ्य केंद्र हो Villages having Primary Health Centres		42		उर्वरक केंद्र Fertilizer Outlets		198		मृदा परीक्षण केंद्र Soil Testing Centres		NA	
गांव जिनमें स्थानांतरणीय जल आपूर्ति की सुविधा हो Villages having Potable Water Supply		NA		किटनाशक केंद्र Pesticide Outlets				पंजीकृत नर्सरी Approved nurseries		3	
पक्की आगरेज सड़कों में जुड़े गांव Villages connected with Paved Approach Roads		830		पंजीकृत एफपीओ Registered FPOs		15		कृषि विज्ञान केंद्र Krishi Vigyan Kendras		1	
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 + पतली भूमि) Area Available for Irrigation (NIA + Fallow)		12644		मंडी/ बाजार (संख्या) Mandis/ Markets (Nos)			NA	भंडारण (घ) Godown (Nos)		5	
सृजित सिंचाई क्षमता Irrigation Potential Created		9855		पक्के रोड की लंबाई (किलोमीटर में) Length of Pucca Road [km]		1003.85		भंडारण की क्षमता Godown Capacity [MT]		9300	
निवल सिंचित क्षेत्र (कम से कम एक बार सिंचित क्षेत्र)Net Irrigated Area (Total area irrigated at least once)		597		रेलवे लाइन की लंबाई (किलोमीटर में) Length of Railway Line [km]		59		कोल्ड स्टोरेज (घ) Cold Storage [Nos]		2	
नहरों/बेलनों द्वारा सिंचित क्षेत्रArea irrigated by Canals / Channels		379		माल परिवहन वाहनों (घ) Goods Transport Vehicles (Nos)		3226		फ्रीज स्टोरेज का क्षमता (एलएल) Cold Store Capacity [MT]		2060	
कुओं द्वारा सिंचित क्षेत्रArea irrigated by Wells		222		16. प्रमुख फसलों का क्षेत्र, उत्पादन और उपज AREA, PRODUCTION & YIELD OF MAJOR CROPS							
मालाओं से सिंचित क्षेत्र Area irrigated by Tanks		NA		फसल Crop		क्षेत्र Area ('000'ha)	उत्पादन Prod. (MT)	उत्पादकता Productivity kg/ha	औसत उत्पादकता Avg. Yield [MT/ha]		
अन्य स्रोतों से सिंचित क्षेत्र Area irrigated by Other Sources		NA		Ahu Paddy		0.062	111.6	--	12481.32		
उत्प्रेषण की जाने वाली सिंचाई क्षमता (सकल सिंचित क्षेत्र) Irrigation Potential Utilized (Gross Irrigated Area)		601		Sali Paddy		48.315	125619	--	2575.66		
15. प्रसंस्करण इकाइयां PROCESSING UNITS						Boro Paddy		65.525	419360	--	6393.67
प्रसंस्करण गतिविधि का प्रकार Type of Processing Activity		इकाइयों की संख्या No. of units		Pulses		7.808	8509	--	1089.86		
खाद्य प्रसंस्करण Food Processing		61		Mustard		0.998	813.37	--	820.19		
कृषि प्रसंस्करण Agro Processing		31		Potato		23.475	22066.5	--	955.98		
17. पशु जनसंख्या के अनुसार पशुओं की संख्या ANIMAL POPULATION AS PER 20th Livestock Census 2019						9.445	66145	--	7012.50		
पशु की श्रेणी Category of animal		कुल Total	नर Male	मादा Female	कपास (लिट) का उत्पादन गांवों में है (ग्राम में 177.8 किलोग्राम प्रति बाल)Production of Cotton (lint) is in Bales(177.8 kg per bale in India)						
मवेशी- संकर नरल Cattle-Cross bred	12643	1147	11496	18. संबद्ध गतिविधियों के विकास के लिए आधारभूत संरचना [संख्या] INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES [Nos]							
मवेशी-जन्मजात Cattle - Indigenous	343414	92009	251405	पशु चिकित्सालयों / औषधालयों Veterinary Hospitals/ Dispensaries		19	डेयरी सहकारी समितियां Dairy Cooperative Societies			46	
बैल Buffaloes	12427	2883	9544	रोग निदान केंद्र Disease Diagnostic Centres		1	दूध संग्रह केंद्र Milk Collection Centres			NA	
भेड़- संकर नरल Sheep-Cross bred	41			कृत्रिम गर्भाधान केंद्र [संख्या]Artificial Insemination Centers [Nos]		1	मछुआरों की सोसाइटी Fishermen Societies			NA	
भेड़- जन्मजात Sheep - Indigenous	32251			पशु प्रजनन फार्म Animal Breeding Farms		NA	मछली बीज फार्म Fish seed farms			12	
बकरी Goat	129714	32666	97048	पशु चारा निर्माण इकाइयां [संख्या]Animal feed manufacturing units [Nos]		NA	पोल्ट्री हैबर्स [संख्या]Poultry hatcheries [Nos]			NA	
शुकर- संकर नरल Pig - Cross bred	69			चारा फार्म [संख्या]Fodder Farms [Nos]		NA	लाइसेंस्ड स्लाइटर हाउस [संख्या]Licensed Slaughter houses [Nos]			NA	
शुकर- जन्मजात Pig - Indigenous	1942			19. दूध, मछली, अंडा उत्पादन और प्रति व्यक्ति उपलब्धता MILK, FISH, EGG PRODUCTION & PER CAPITA AVAILABILITY							
घोड़ा/गधा/कैमल Horse/Donkey/Camel				मछली Fish		उत्पादन (एएमटी) Production [MT]	12169.09	प्रति व्यक्ति उपलब्धता (ग्राम/ दिन) Per cap avail. [gm/day]		23.91	
मुर्गी- संकर नरल Poultry - Improved				अंडा Egg		उत्पादन (लाख में घ) Production (lakh Nos)	72.06	प्रति व्यक्ति उपलब्धता (घ/ प्रति अंडा) Per cap avail.		0.01	
मुर्गी-जन्मजात Poultry - Indigenous				दूध Milk		उत्पादन (लाख एलपीटी में) Production (lakh LPD)	94.27	प्रति व्यक्ति उपलब्धता (ग्राम/ दिन) Per cap avail.		6.76	
Sources (if not mentioned against the respective item):				मांस Meat		उत्पादन (एएमटी) Production [MT]	2912.40	प्रति व्यक्ति उपलब्धता (ग्राम/ दिन) Per cap avail.		5.72	
Item Nos. 1, 6, 7, 8, 9 & 10 - Census 2011, Statistical handbook of Assam 2022; Item Nos. 2, 3, 4, 5, 12, 15 & 16 - Dept. of Agr.; Item No. 4 - CGWB; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - Livestock Census 2019; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat., DVO, Dhubri.											

District profile – Write up

Predominant economies activities:

Dhubri district was carved out of erstwhile Goalpara district on 1st July, 1983. It is located strategically between Bangladesh and states of West Bengal and Meghalaya. It is situated between latitudes 25° 28' and 26° 01' North and longitudes 89° 59' and 90° 28' East and 35 meter above mean sea level. The district is bounded by Kokrajhar district in the North, Bongaigaon and Goalpara districts in the East, South Salmara Mankachar and Meghalaya in the South and West Bengal and Bangladesh in the West.

The district has a geographical area of 1850 sq. km. General topography of Dhubri district is plain with patches of small hillocks like Tokorabandha, Dudhnath, Chandardinga, Boukumari, Boropahar, Chakrasila etc. The soil of the district varies in texture. Mighty river Brahmaputra is flowing through this district from east to west with its tributaries like Champabati, Gourang, Gadadhar, Gangadhar, Tipkai, Sankosh, Silai, Jinjiram, etc.

The district is one of the most densely populated district in India with a density of 896 persons per sq.km (As per 2011 census report). The literacy rate is 58.34% of which male 63.1% and female 53.33%.

The predominant economic activities prevalent in the district are Agriculture, Dairy, Poultry, Business, cottage and household industries, trades, services, etc. The main crops of the district are paddy, maize, wheat and vegetables.

Factors / infrastructure contributing or inhabiting the growth in Ground Level Credit :

With mighty Brahmaputra river flowing through this district from east to west with its tributaries like Champabati, Gourang, Gadadhar, Gangadhar, Tipkai, Sankosh, Silai, Jinjiram etc. Dhubri District is prone to frequent floods during the monsoon seasons. This yearly floods create havoc to agriculture activities to a large extent. Other than agriculture, a small portion of work-force is engaged in live- stock, forestry, fishery etc., while a very small number is engaged in mining & quarry and in manufacturing and processing units. Dhubri district is considered to be the most industrially backward district of Assam. The Agricultural as well as natural resource is not satisfactorily exploited for industrial purpose.

However, the district could attain an appreciable grade qualitatively in the sphere of Handicraft, such as Terracotta, Pith Crafts, Cane & Bamboo Crafts, Weaving, Jute Crafts etc. With the backwardness in literacy and in absence of rich-industrial infrastructure the general socio-economic condition of the district is very poor.

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

Providing timely credit is central to all the economic activities and as such banking and financial institutions should also come forward for Issue of KCC, Extension of loans under Govt. Sponsored schemes, AH Sector, Fisheries, SHGs, JLGs etc. The potential estimated can never be achieved without close coordination between different stakeholders. The main concern of the district is low credit flow to Agriculture sector. The achievement is only 35.64% during FY 2022-23.

BANKING PROFILE

बैंकिंग प्रोफाइल Banking Profile										
राज्य District	Dhubri		राज्य State Assam		अग्रणी बैंक Lead Bank		UCO 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	17	72	33	39	0	NA	NA	535	NA	NA
क्षेत्रीय प्रामाण बैंक Regional Rural Bank	1	13	8	5	0	NA	NA	63	NA	NA
राज्य सहकारी बैंक State Coop. Bank	1	2	0	1	1	NA	NA	0	NA	NA
सहकारी कृषि और ग्रामीण विकास बैंक Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	NA	NA	0	NA	NA
प्राथमिक कृषि सहकारी सोसाइटी Primary Agr. Coop. Society	27	0	0	0	0	NA	NA	NA	NA	NA
अन्य Others	2	1	0	0	1	NA	NA	1216	NA	NA
सभी एजेंसियाँ All Agencies	48	88	41	45	2	NA	NA	1814	NA	NA
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	283029.38	297287.41	326252.18	9.74	85.90
क्षेत्रीय प्रामाण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	32882.27	34073.77	41192.46	20.89	10.85
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	10687.92	11058.78	11963.85	8.18	3.15
अन्य Others	NA	NA	NA	NA	NA			408.60	NA	0.11
सभी एजेंसियाँ All Agencies	NA	NA	NA	NA	NA	326599.57	342419.96	379817.09	10.92	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 loan [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	177761.60	180367.07	198936.7	10.30	92.6
क्षेत्रीय प्रामाण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	9678.30	10567.34	15535.28	47.01	7.2
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	310.12	322.82	340.91	5.60	0.2
अन्य Others	NA	NA	NA	NA	NA	0.00	0.00	0	NA	0.0
सभी एजेंसियाँ All Agencies	NA	NA	NA	NA	NA	187750.02	191257.23	214812.89	12.32	100.0
4. नकद जमा-अनुपात CD-RATIO										
एजेंसी Agency	सीडी अनुपात CD Ratio				5. वित्तीय समवेशक के तहत प्रदर्शन (खातों की संख्या) PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)					
	31-Mar-21	31-Mar-22	31-Mar-23							
वाणिज्यिक बैंक Commercial Banks	63	61	61		एजेंसी Agency	31 मार्च तक संचयी जानकारी Cumulative up to 31 March 2023				
क्षेत्रीय प्रामाण बैंक Regional Rural Bank	29	31	38			PMJDY	PMSBY	PMJBY	APY	
सहकारी बैंक Cooperative Banks	3	3	3			1209002	315547	92045	46435	
अन्य Others	--	--	--			391057	21198	7272	6888	
सभी एजेंसियाँ All Agencies	57.49	55.85	56.56			0	421	415	0	
						0	0	0	0	
6. राष्ट्रीय लक्ष्यों को पूरा करने के लिए प्रदर्शन (31/03/2023 तक) PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2023)										
एजेंसी Agency	प्राथमिक क्षेत्र ऋण Priority Sector Loans		कृषि क्षेत्र को ऋण Loans to Agr. Sector		कमजोर वर्गों को ऋण Loans to Weaker Sections		डीआरआई योजना के अंतर्गत ऋण Loans under DRI Scheme		महिलाओं को ऋण Loans to Women	
	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans
वाणिज्यिक बैंक Commercial Banks	47069	83.6	15176	66.0	22388	83	27391.48	98.71	NA	NA
क्षेत्रीय प्रामाण बैंक Regional Rural Bank	9179	16.3	7770	33.8	4725	17	359.20	1.29	NA	NA
सहकारी बैंक Cooperative Banks	51	0.1	34	0.1	0	0	0.00	0.00	NA	NA
अन्य Others	0	0.0	0.00	0.0	0	0	0.00	0.00	NA	NA
सभी एजेंसियाँ All Agencies	56299	100.0	22980	100.0	27113	100	27751	100.00	21416.55	100
7. वार्षिक ऋण योजनाओं के तहत एजेंसी-वार प्रदर्शन AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
एजेंसी Agency	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत उपलब्धि (%) Average Ach[%] in last 3 years
	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	
वाणिज्यिक बैंक Commercial Banks	88571.70	53683.62	60.61	98987.64	39461.61	39.87	70620.75	47069	67	54
क्षेत्रीय प्रामाण बैंक Regional Rural Bank	36043.80	2011.28	5.58	9044.38	119.53	1.32	30054.94	9179	31	15
सहकारी बैंक Cooperative Banks	6765.90	50.61	0.75	31433.24	3926.21	12.49	3166.41	51	2	10
अन्य Others	0	0	0	0	0	0	0.00	0	0	--
सभी एजेंसियाँ All Agencies	131381.40	55745.51	42.43	139465.26	43507.35	31.20	103842.10	56299.14	54	42
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	41942.70	3692.14	8.80	48591.79	6711.62	13.81	14162.91	6775.21	47.84	16.41
मियादी ऋण (कृषि) Term Loan (Agr)	29841.60	13881.71	46.52	32489.39	8543.82	26.30	50314.31	16204.76	32.21	34.29
कुल कृषि ऋण Total Agri. Credit	71784.30	17573.85	24.48	81081.18	15255.44	18.82	64477.22	22979.97	35.64	25.68
एमएसएमई MSME	38159.90	35245.37	92.36	36456.00	15672.58	42.99	28587.15	24256.20	84.85	72.84
अन्य प्राथमिकता क्षेत्र Other Priority Sectors*	21437.20	2926.29	13.65	21928.08	12579.33	57.37	10777.73	9062.97	84.09	45.38
कुल प्राथमिकता क्षेत्र Total Priority Sector	131381.40	55745.51	42.43	139465.26	43507.35	31.20	103842.10	56299.14	54.22	41.51
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 प्रामाण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
अन्य Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
सभी एजेंसियाँ All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
* 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										
स्रोत Sources : Lead Bank and SLBC Website										

Banking Profile – Write up

Financial Performance of the banks in the district

- A network of 88 bank branches provide banking services to the district comprising of 72 branches of CBs, 13 branches of RRB, 2 branches of StCB and 01 payment bank branch operating in the district. 41 are in Rural Branch, 45 are in semi urban branch and 2 in Urban branch. The statistical data is provided in the previous page.
- There has been a steady increase in deposits, due to the vast network of branches. Commercial banks continue to have the major share of deposits. The CD ratio of the district was at 56.56% as on 31 March 2023. During 2022-23, ACP achievement was Rs. 56299.14 lakh against the target of Rs. 103842.10 lakh achieving only 54% of the target.

Performance of the banks under Special programme

The performance of banks under PMJDY and Social Security Schemes are as under

Agency	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1209002	315547	92045	46435
Regional Rural Bank	391057	21198	7272	6888
Cooperative Banks	0	421	415	0
Total	1600059	337166	99732	53323

Financial Health of the banks in the district

- The CD ratio of CBs is 61%, RRB is 38% and StCB is 3%. The Cooperative bank and RRB have to increase their CD ratio so as to reach the national norms of 60%.
- The low CD ratio and the perpetual under achievement of ACP targets may be attributed to high NPAs and shortage of staffs in most of the Rural Branches. There is a felt need from banks to post sufficient officers/staffs at Rural Branches and carry on recovery drive so as to improve the NPA position.

Other Credit Delivery system in the district

Further, 02 Payment Banks, viz- Airtel Payment Bank and India Post Payment Banks are also operating in the district.

The district has 1814 BC/BFs attached to various banks, including IPPB (1216 Nos.), who are providing banking services in unbanked and remote areas of the district.

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

Methodology

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

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

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

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

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

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

Utility

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

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

Limitations and constraints

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

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

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

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

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

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

Priorities of the Budget: Saptarishi

1. Inclusive Development

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

2. Reaching the Last Mile

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

3. Infrastructure and Investment

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

4. Unleashing the Potential

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

5. Green Growth

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

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

6. Youth Power

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

7. Financial Sector

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

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

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

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

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

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

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

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

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

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

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

1.2 Policy Initiatives - Reserve Bank of India

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

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

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

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

1.3.2 Short-Term Refinance

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

1.3.3 Special Refinance Scheme

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

1.3.4 Government Sponsored Programmes with Bank Credit

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

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

1.3.5 Rural Infrastructure Development Fund (RIDF)

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

1.3.6 Micro Credit Intervention

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

1.3.7 Financial Inclusion

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

1.3.8 Institutional Development

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

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

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

1.3.9 Farm Sector Development

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

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

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

1.3.10 Off Farm Sector Development

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

1.3.11 Agriculture Credit target for 2023-24

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

1.4. Policy Initiatives – State Government

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

1.4.2 Digital transformation in the Government

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

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

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

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

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

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

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

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

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

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

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

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

1.4.9 200 years of Assam Tea

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

1.4.10 Commercial Tree Plantation:

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

1.4.11 Climate Change

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

1.4.12 Agriculture:

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

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

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

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

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

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

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

1.4.13 Animal Husbandry & Veterinary

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

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

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

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

1.4.14 Fisheries:

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

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

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

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

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

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

1.4.16 Soil & Water Conservation

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

1.4.17 Tourism:

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

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

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

1.4.19 Agri Vision 2025

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

1.4.20 Assam Agenda 2030

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

1.4.21 Assam State Rural Livelihood Mission (ASRLM)

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

1.4.22 Incentive to SHG members

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

1.4.23 Status of Cooperatives in the State

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

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

Source: Report of RCS, Govt. of Assam

Source: Statistical Handbook
Assam 2022

* RCS, Govt. of Assam

1.4.24 State Government Sponsored Programmes with Bank Credit

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

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

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

Chapter – 2**CREDIT POTENTIAL FOR AGRICULTURE**

The credit potential for Agriculture includes three broad components viz. Farm Credit, Agriculture Infrastructure and Agriculture Ancillary Activities. The Farm credit includes short term loans for crop production, maintenance, marketing and term loan for all the allied agriculture activities including water resource, farm mechanization, plantation and horticulture, animal husbandry and fisheries, etc. Agriculture infrastructure includes, construction of storage & marketing infrastructure i.e. Warehouse/godowns, market yards, silos, cold storage units/ cold chains, etc. The investment credit needs for land development, soil conservation and watershed development have also been included under this component. It also includes activities like tissue culture, agri-bio technology, seed production, bio pesticides/fertilizers and vermi-composting, etc. Agriculture Ancillary activities include food and agro processing, loans to cooperative societies of farmers for disposing of their produce, agri-clinic/agri-business centres, loans to PACS/FSS/LAMPS, loans to MFIs for on lending and non-activity specific financing of SHGs and JLGs.

2.1. Farm Credit**2.1.1 Crop production, maintenance and marketing****2.1.1.1 Status of the sector in the district**

- Agriculture is the main activity of the people in Dhubri district. Main source of income is paddy with surplus production than its requirement.
- Jute and Mustard occupy the major share of cash crops. Paddy is grown under irrigated and rainfed condition throughout the district.
- As per Census 2011, there were 6.60 lakh workers in the district. Out of that 1.95 lakh cultivators and 1.71 lakh agricultural labourers depended on agriculture for their livelihood.
- Major crops cultivated are Paddy, Jute, Blackgram, Sugarcane, Potato, Mustard, etc. Commercial cultivation of Cashew, Banana, vegetables & medicinal crops like Mentha, Tulsi is gradually increasing.
- During 2021-22, the GCA and Net Sown Area of the district were 173141 ha and 78341 ha respectively. The cropping intensity is 169%. (*Source: Statistical handbook Assam 2022*)
- 92% farmers belong to SF/MF, holding 75% of total land. The average size of land holding in the district is 1.09 ha.
- **Pradhan Mantri Fasal Bima Yojana (PMFBY):** Number of farmers covered under the scheme during 2022-23 is 73903.
- The district has 15 registered FPOs functioning promoted under various schemes such as CSS, Agri. Deptt, APART, etc.
- There are 198 seed/fertilizer/pesticide outlets, 3 godowns with storage capacity of 9300 MT and 2 cold storage units with 2060 MT capacity in the district.
- Kisan Credit Card (KCC) is being implemented by all the banks in the district. Credit flow during the last 5 years is given below.

Year	Target as per ACP(Rs.lakh)	Achievement		
		No. of Crop loan/KCC	Amount (Rs.lakh)	% to target
2018-19	47880.56	9438	2021.30	4.22
2019-20	9000.00	7166	7110.19	79.00
2020-21	41942.77	4921	3692.14	8.80
2021-22	48591.79	2270	2387.43	4.91
2022-23	14162.91	2258	1605.18	11.33

The credit flow under this sector in the district during the last five years was fluctuating. It was observed that banks sanctioned KCC loan at an average of Rs. 71,088.57/- per borrower during 2022-23.

Ground Level Credit Flow (GLC): The GLC flow during the year 2020-21, 2021-22 and 2022-23 were Rs.3692.14 lakh, Rs.6711.62 lakh and Rs.6775.21 lakh respectively. The ACP target for 2023-24 has been fixed as Rs.15816.53 lakh.

2.1.1.2 Infrastructure and Linkage Support Available, planned and gaps

The area, production and productivity of some main crops in Dhubri District are given below:

Crop	2021-22		
	Area (ha)	Production (in tonnes)	Productivity (Kg/ha)
Boro paddy	65525	419360	6400
Sali paddy	48315	125619	2600
Ahu paddy	62	111.60	1800
Mustard	998	813.37	815
Rape seed	23475	22066.50	940
Pulses	7806	8508.54	1090
Lentil	1717	1528.13	890
Ginger	150	2250	15000
Turmeric	405	12150	30000
Potato	9445	66115	7000
Tomato	1570	63271	7500
Chilli	3580	26580	18100
Cabbage	2390	43259	15900
Cauliflower	1815	28858.50	1050
Pea	850	892.50	17100
Lady finger	1680	28728	17990
Brinjal	1725	31032.75	14250

Source: Distt. Agriculture Office, Dhubri

2.1.1.3 Assessment of Potential for the financial year 2024-25

Keeping in view crop wise area under cultivation in all twelve blocks, level of rainfall and irrigation facilities and infrastructure support under various Govt. programs, implementation of KCC scheme and agenda of the “Govt. of Assam as well as Govt. of India for doubling of Farmers’ income”, the potential for crop loan has been projected. The potentials available under this sector in physical and financial projections for the year 2024-25 are as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Summer Paddy (Boro)	0.62	18400	11371.20	11371.20
ii	Winter Paddy (Sali)	0.72	18450	13210.20	13210.20
iii	Maize	0.54	1070	579.94	579.94
iv	Mustard/Rape	0.47	5400	2538.00	2538.00
v	Jute	0.63	1385	876.72	876.72
vi	Potato	1.80	2400	4320.00	4320.00
vii	Chilli	1.03	865	890.95	890.95
viii	Brinjal	0.97	1600	1553.60	1553.60
ix	Bhindi (Ladies finger)	1.63	600	978.00	978.00
x	Tomato	1.03	330	338.95	338.95
xi	Cabbage	1.14	2350	2669.60	2669.60
xii	Cauliflower	1.13	178	201.86	201.86
xiii	Pulses (Black Gram/red Gram)	0.48	975	465.09	465.09
xiv	Knolkhol	1.06	330	350.46	350.46
xv	Working Capital for Dairy (KCC) - Reena / Maize Fodder	0.09	600	54.00	54.00
xvi	Working Capital for Dairy (KCC) - Hybrid Napier Grass	0.18	600	109.80	109.80
xvii	Working Capital for Dairy (KCC) - Guinea Grass	0.17	600	350.46	350.46
	Crop Loan Total		57118	41172.10	41172.10
	Add : 10% on Bank loan for Consumption/ Subsistence purpose			4117.22	4117.22
	Add : 20% for Repairs & Maintenance of Farm Assets			8234.42	8234.42
	Sub-Total		57118	53523.74	53523.74

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

2.1.2. Water Resources

2.1.2.1 Status of the sector in the district

- Assam is endowed with enormous water resources. The large perennial rivers and other water bodies with the rich aquifer speak about vastness of its water resource. Surface water is available in the forms of river, stream, lake, swamps, pond etc.
- The ground water is available at low to moderate depth almost in entire state. Although there is seasonal and regional variation in the availability of water resources, the annual availability of water resource remains almost same.
- In the last few decades the use of water has been growing at a fast rate, which is more than twice the rate of the increase of human population.
- The consumption of water has increased due to the increase of human population as well as the diversification of human activities. In a situation like this, periodical reassessment and knowledge about the availability is important.

2.1.2.2 Infrastructure and Linkage Support Available, planned and gaps

- The Ultimate Irrigation Potential (UIP) in the district is 1.46 lakh ha.
- The Annual replenishable groundwater resource of the district has been estimated at 1.28 bcm and net annual groundwater availability is 1.15 bcm. The annual groundwater draft is 0.28 bcm and stage of groundwater development is 24.51 %.
- Although there is substantial scope for private investment, against the total area of 1,55,022 ha available for irrigation, irrigation potential has been created in only 18,144 ha, which works out to 11.70 %.
- The total canal command area is 9318 hectares in Dhubri district with 718 ha (7.77%) being developed and 8600 ha (92.29) being undeveloped in the district.
- The GLC flow for the last three years are not very encouraging, and it is Nil with no credit being flown in the sector.

As on 31st March 2022 irrigation potential created in the district are given below.

Year	Minor Irrigation(Ha)	Medium and Major (ha)	Total
2021-22	9855	0	9855

Source: Statistical Handbook, Assam 2022

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

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Shallow Tube well (Dia -80 mm, depth - 45 m)	0.31	2420	760.61	760.64
ii	Diesel Pump Set (5 HP)	0.35	870	304.50	304.50
iii	Shallow Tube well with Solar Photovoltaic (1 HP)	2.59	600	1552.20	1397.02
iv	Water Storage Tank (5000 L)	0.53	190	100.70	100.70
v	Submersible pump set (2 HP)	0.14	123	17.22	17.22
vi	Drip irrigation Vegetables (1.2m x 0.6m)	0.58	205	118.70	118.72
	Sub- Total		4408	2853.92	2698.80

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

2.1.3 Farm Mechanisation

2.1.3.1 Status of the sector in the district

- The main objectives of Farm Mechanization is to increase the efficiency and timeliness of farm operations, reduction in cost of cultivation, efficient utilization of other agricultural inputs and improvement in quality of produce for better marketability.
- 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 crops).

- The use of tractor and power tiller is still low though a number of agencies are providing tractors and power tiller under different schemes. Mechanization with big machinery is difficult unless State Govt. takes up land consolidation and promote Co-operative farming.
- The use of various farm machinery and equipment viz. tractors, power tillers, threshers, reapers, combine harvesters etc. are gaining popularity due to non-availability and increase in cost of manual labour.
- Tractors and power tillers are also important as they are popular modes of transport for goods and agricultural commodities in the rural areas.

2.1.3.2 Infrastructure and Linkage Support Available, planned and gaps

- Agricultural Engineering wing in the District Agriculture Office is the nodal agency for all matters related to agricultural mechanization. Agri-Engineering Department and private dealers provide tractors and combine harvesters on hire in public/private sector. All major manufacturers of tractors and farm machinery/ implements have dealers network in the district.
- Fragmented and unirrigated land holdings are the major impediments in tractor financing in the district. More than 95% land holding in the district are 2 hectare or less in size. Financing of tractor and power tiller in group mode (SHGs, JLGs, FCs etc.) may be beneficial.

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

Depending upon the present level of mechanization in the district, trend of credit flow under the sector, supportive policies framed for commercialization of agriculture, rising demand for agricultural equipment/ implements and revision in unit cost, the projection under the sector has been assessed as 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	506	3778.30	3400.46
ii	Power Tiller with Trailer and CMVR Kit (12 - 16 HP)	2.78	825	2293.50	2064.15
iii	Thresher (Single purpose) - Tractor mounted	2.30	510	1173.00	1173.00
iv	Reaper (Self propelled)	1.35	235	317.25	317.25
	Sub-Total		2076	7562.05	6954.86

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

2.1.4 Plantation and Horticulture including Sericulture

2.1.4.1 Status of the sector in the district

- Farming sector which was earlier held as a notion of low profitability has now seen drastic change in the perception as Horticulture and Plantation sector has widely opened avenues of profitability to farmers, entrepreneurs and companies.
- It now act as dynamic tool for improving economic conditions of the farmers and entrepreneurs, creating diversification opportunities with high value crops, increasing

the productivity of land, providing nutritional security, generating employment, ensuring ecological sustainability and enhancing the export earnings.

- Horticulture provides an impetus to commercialization of Agriculture. The increasing urbanization and awareness of benefit of fruits and vegetable is increasing demand of it. It fosters additional employment opportunities due to its huge labour requirement.
- There is multiplying effect of benefit in case of horticulture crops viz. higher income, employment generation, nutrition security, development of industry, etc.
- Assam is blessed with wide array of climatic condition which is highly suitable for cultivation of horticulture crops; there is a need of exploiting upto its full potential.
- Of the six agro climatic regions of Assam, Dhubri district is covered under Lower Brahmaputra Valley region. The climate of the district is characterized by high rainfall and sub-humid-climate. The climatic condition is suitable to accommodate all possible types of horticultural crops.
- The major horticulture crops grown in the district are potato, arecanut, banana, chillies, onion and vegetables. The production and area of plantation & horticulture in the district is gradually increasing.
- The GLC flow for the last three year from 2020-21, 2021-22 and 2022-23 were Rs.131.39 lakh, Rs.309.68 lakh and Rs.2.4 lakh respectively. (Source: SLBC website)

2.1.4.2 Infrastructure and Linkage Support Available, planned and gaps

- There are 81 small tea growers with total garden area of 53 ha upto 31 March 2022. There is no tea processing units in the district.
- During 2020-21, an area of 1236.84 ha. was under tea cultivation and the total production was 2.38 million Kg.
- As for rubber, the area under Rubber cultivation is 1556.94 Hect. producing 300 MT of rubber generating and generating 4675 employment in the district during 2020-21.
- The additional area for horticultural crops could be brought under from three sources viz., Cultivable Waste, Current fallow and other fallow lands. Hence, availability of dry lands and scope for development of wastelands are favourable for development of plantation / horticulture.
- Though quality planting materials are provided, there is a gap in respect of scientific management of the Plantation / Horticulture crops.
- Marketing of medicinal plants is also not well developed. There is a lack of supply of inputs for hybrid variety of medicinal & aromatic crops and popularization of scientific techniques for growing this plant is essential.

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

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Out-lay	Bank Loan
i	Banana cultivation (1.8 m x 1.8 m)	1.00	197	197.27	197.27
ii	Coconut cultivation - 7.5 m X 7.5m	0.96	226	217.83	217.86
iii	Arecanut Cultivation) - 2.7 m X 2.7 m	0.78	222	172.78	172.79
iv	Litchi (10 m x 10 m)	0.83	96	79.97	79.98
v	Assam Lemon (3 x 3)	0.74	188	138.50	138.49

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Out-lay	Bank Loan
vi	Papaya (1.8m x 1.8 m)	1.32	135	177.67	177.64
vii	Mango (8m x 8 m)	1.00	200	199.35	199.38
viii	Pineapple Cultivation - 90cm x 30cm x 60cm	2.23	48	106.91	96.18
	Sub-Total		1507	1511.80	1501.11

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

Export of Green chilli and jackfruit to Dubai

Green Chilly Producer Organisation Coop. Society Ltd. Dhubri, an FPO promoted by NABARD exported Jackfruit to Dubai with help from District Administration, APEDA and Agriculture Deptt. for the first time in the history of Assam during 2021-22.

First consignment consisted of 1.5 MT of Jackfruit and 0.50 MT of green chilli. In the second consignment, they could export 3 MT of tender Jackfruit.

The same FPO had also signed an MoU with Horticulture Association of Bhutan to export green chilli and other fresh vegetables.



A commercial consignment of jackfruit and Green Chilli, started to get exported to Dubai from different villages under Bilasipara subdivision of Dhubri District, from Friday, giving the farmers of the area a new ray of hope.

#TheAssamTribune

Click the link to read more:

<https://assamtribune.com/assam/middle-east-to-get-the-taste-of-dhubris-tender-jackfruit-green-chilli-1364067>



2.1.5 Forestry and Wasteland Development

2.1.5.1 Status of the Sector in the district

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

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

Geographic Area (Ha)	Forest (Ha)	Land under Miscellaneous Tree Crops
184991	2345	2480

(Source: Statistical Handbook, Assam 2022)

- There is an urgent need to increase the green cover in the district substantially to reach 1/3rd of the geographical area.
- The available wastelands could be used for dry land horticulture development and for fuel, timber and fodder tree crops. There is scope for development of these lands under farm forestry, fodder development and for production of medicinal plants.
- Under the National Bamboo Mission, Forest Department is promoting thorn less varieties of Bamboo.
- The GLC flow during the last three years during 2020-21, 2021-22 and 2022-23 was Nil, Rs.4.94 lakh and Rs. 88.29 lakh respectively against the targets of Rs.3011.36 lakh, Rs.65.44 lakh and Rs. 3446.38 lakh respectively.

2.1.5.2 Infrastructure and Linkage Support Available, planned and gaps

- NABARD has prepared and made available (on the website of NABARD (www.nabard.org)) a number of model projects on commercially viable tree species viz. Neem, Casuarina, Teak, Kadam, Forest Nursery, Eucalyptus & Subabul, etc. in order to help the entrepreneurs, farmers & bankers.
- Refinance facility available (100%) for all the banks for Wasteland development projects (Forest & Non-forest Wastelands) and agro-forestry.
- There are large nos. of unregistered/unorganized nurseries in the district which are growing most of the forest species viz Neem, Shisham, Imli, Arjun, Shegun, etc. They are individual entrepreneurs doing nurseries in small patches.

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

Considering the importance of the activities under the sector and with a view to increasing the forest cover, the financial projections (Bank credit) for the year 2024-25 has been estimated as follows:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Teak cultivation (2m x 2m)	1.96	16	31.31	28.16
	Sub-Total		25	37.65	33.84

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

- There is a need to make available adequate and timely credit to Entrepreneurs, Corporates, and forest based industries etc., to raise captive plantations on their own lands or through contract farming to meet raw material requirements of industries.
- However, the Financial Projection covers revision in Unit costs as also other economic considerations on account of inflation etc.

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the sector in the district

- Livestock in Assam is highly livelihood-oriented and is generally owned by small and marginal farmers and landless agricultural labourers.
- The livestock is basically a component of production system, contributing to sustainable agricultural systems. The livestock population in the state is very large in numbers but its productivity is very low compared to other parts of the country.
- Dairy is emerging as an important avenue for income generation and employment opportunity in rural areas in the district.
- Agro-climatic condition in the district is suitable to support cross bred animals. Also, the vast majority of the rural population in the district being small and marginal farmers or landless labourers practicing subsistence agriculture animal husbandry done in scientific way could substantially add to economic activity of the area/segment.
- Rearing milch animals is traditionally practiced in the all the blocks of the district. The following are the cattle and buffalo population of Dhubri district as per the 20th Quinquennial Livestock Census 2019.

Type	Breed	Male	Female	Total
Cattle	Exotic/ Crossbred	1147	11496	12643
	Indigenous	92009	251405	343414
Grand Total				356057
Buffaloes		2883	9544	12427

- The buffaloes in Assam are mostly of swamp type and yields an 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

GLC Data for the last three years:

The ground level credit off-take in the district in the past 3 years, viz. 2020-21, 2021-22 and 2022-23 was Rs.403.68 lakh, Rs.1571.08 lakh and Rs. 2403.09 lakh respectively in respect of AH sector as available in SLBC portal.

2.1.6.2 Infrastructure and Linkage Support Available, planned and gaps

- Dairy Activities are supported under various Government programmes like National Rural Livelihood Mission and other poverty alleviation programme of Govt. of Assam. Central Government Support is also available under Dairy Entrepreneurship Development Scheme.
- The infrastructure for development of dairy sector in the district is not adequate. 12 Veterinary hospital/ dispensaries, one diagnostic centre, 20 artificial centre and 46 Dairy cooperative Societies are functioning in the district.
- Rs.771.31 lakh of financial support had been given under various tranches of RIDF of NABARD for setting up 14 veterinary hospitals in the district.
- The number of KCC issued under Animal Husbandry, which includes dairy activities, during 2022-23 was 42 and amount disbursed was Rs.39.39 lakh. Cumulatively, under AH sector, 543 KCC were issued and an amount of Rs.752.88 lakh is outstanding as on 31 March 2023.

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	TERM LOAN				
i	Crossbred Cows yielding 10 Ltrs of Milk (1+1) with New Shed	2.77	502	1390.54	1251.50

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
ii	Crossbred Cows yielding 8 Ltrs of Milk (1+1) with New Shed	2.35	509	1194.11	1074.72
iii	Buffalo male calf rearing (10 Calves)	1.00	360	360.00	324.00
iv	Mini Dairy - 12 Ltrs (5 + 5 animals)	17.05	255	4347.75	3912.99
v	Bulk Milk cooling Unit (2000 Ltr. Capacity)	9.35	17	158.95	143.09
vi	Dairy processing equipment to produce In- indigenous milk products	14.52	24	348.48	313.68
vii	Dairy marketing outlet / parlour	2.20	65	143.00	128.70
	Term Loan Sub-Total		1732	7942.83	7148.68
	WORKING CAPITAL				
viii	Crossbred Cows yielding 10 Ltrs of Milk (1+1) with New Shed	1.56	190	297.16	297.16
ix	Crossbred Cows yielding 8 Ltrs of Milk (1+1) with New Shed	1.44	340	488.58	488.58
x	Buffalo male calf rearing (10 Calves)	0.25	120	30.00	30.00
xi	Mini Dairy - 12 Ltrs (5 + 5 animals)	9.08	240	2179.68	1961.76
xii	Bulk Milk cooling Unit (2000 Ltr. Capacity)	2.34	3	7.01	6.30
xiii	Dairy processing equipment to produce In- indigenous milk products	3.63	3	10.89	9.81
xiv	Dairy marketing outlet / parlour	0.55	24	13.20	13.20
	Working Capital (KCC) Sub-Total		920	3026.52	2806.81
	Total Animal Husbandry - Dairy		2652	10969.36	9955.49

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

2.1.7. Animal Husbandry – Poultry

2.1.7.1 Status of the sector in the district

- The animal husbandry and veterinary department, Assam is encouraging backyard poultry rearing in the state for enhancing meat and egg production. As this sector generates employment and enhance rural income, a large number of people are directly or indirectly engage in the poultry sector in the state. In addition, production of chicken achieved is more than double of the targeted production.
- People of Dhubri district are predominantly non-vegetarian and prefer both egg and meat. There is a vast gap between demand of egg and local production of egg in the region. As a result, there is a regular inflow of eggs into the district mainly from Andhra Pradesh and West Bengal. Thus, there is a vast scope for development of poultry sector in the region.

GLC Data for the last three years:

The Sub. Sector data in respect of poultry activity are not available however the ground level credit off-take in the district in the past 3 years, viz. 2020-21, 2021-22 and 2022-23 was Rs.403.68 lakh, Rs.1571.08 lakh and Rs. 2403.09 lakh respectively in respect of AH sector which includes poultry sector also.

2.1.7.2 Infrastructure and Linkage Support Available, planned and gaps

- Commercial broiler farms are confined to few places in all the 12 blocks of the district.
- Infrastructure facilities for the health care of birds is provided by AH Department.

- Under the Special Central Assistance (SCA) to Scheduled Castes Sub Plan (SCSP), the department of AH & Vety. is promoting backyard poultry (Duck and poultry) farming in the district at a total cost of Rs.49.84 lakh during 2022-23.
- There are no poultry hatcheries in the district.

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

The activity-wise physical and financial projections for 2024-25 are furnished below:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy. Units	Fin. Outlay	Bank Loan
	TERM LOAN				
i	Broiler farm (1000 birds unit)	4.73	214	1011.58	910.43
ii	Layer Farm (5000 birds unit) - 1:1:3-Cage system	58.79	7	411.54	370.40
iii	Duck Farming (28 F + 4 M Unit)	0.32	850	272.00	272.00
iv	Duck Farming (100 F + 15 M Unit)	1.13	221	249.07	249.09
v	Retail outlet	6.60	79	521.40	469.26
	Term Loan Sub-Total		1371	2465.59	2271.18
	WORKING CAPITAL				
vi	KCC (Working Capital) - Broiler Farm 1000 birds all in all out	1.68	140	235.76	235.76
vii	KCC (Working Capital) - Layer Unit 5000 birds (1:1:3 -cage system)	20.82	7	145.72	131.15
viii	KCC (Working Capital) - Duck Farm (28 F + 4 M Unit)	0.27	29	7.89	7.85
ix	KCC (Working Capital) - Duck Farming (100+15) semi Intensive System	0.96	12	11.51	11.52
x	KCC (Working Capital) - Retail outlet	1.32	24	31.68	31.68
	Sub-Total Bank Loan (WC - KCC)		212	432.56	417.96
	Total AH - Poultry		1583	2898.14	2689.14

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

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

2.1.8.1 Status of the sector in the district

- Goat farming and piggery are more popular than sheep rearing in the State. Around 90% of the population in the State are non-vegetarian which presents ample opportunities for the development of small ruminants and piggery sector in the State.
- Goat rearing is popular among the rural poor as goats adapt quickly to harsh environment and has high reproductive efficiency, fair milk yield and excellent meat quality.
- Assam hill goat are the common breeds in the state and are predominantly reared for their good quality meat and are well known for their high prolificacy, fertility and fecundity coupled with high percentage of twinning and even triplet or quadruplet kidding.

- Pigs are reared predominantly by the tribals and is a major activity under small animal development in the state. Doom is the indigenous pig having tremendous potential for improvement. Upgrading with exotic germplasm may help in increasing its body weight as well as growth.

As per the 20th Quinquennial Livestock Census 2019, the goat, pig and sheep population in district are as follows:

Type	Exotic/ Cross	Indigenous	Total
Goat	--	--	129714
Pig	69	1873	1942
Sheep	41	32251	32292

GLC Data for the last three years:

The Sub. Sector data in respect of pig, goat and sheep activity are not available however the ground level credit off-take in the district in the past 3 years, viz. viz. 2020-21, 2021-22 and 2022-23 was Rs.403.68 lakh, Rs.1571.08 lakh and Rs.2403.09 lakh respectively in respect of AH sector which includes this sub-sector too.

2.1.8.2 Infrastructure and Linkage Support Available, planned and gaps

- Majority of sheep/goat rearing is under free grazing practice. Due to continuous flood and inadequate availability of pasture lands hindrances in sheep and goat rearing in the district is observed.
- Government may provide regular deworming and preventive vaccinations to the livestock.
- There is no regulated slaughter house in the district. The number of dispensaries in the district is inadequate to meet the requirements of the district.

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

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy. Units	Fin. Outlay	Bank Loan
	TERM LOAN				
i	Goat Rearing (10 F+1 M) - Black Bengal/Assam Hill Goat with new shed	1.01	189	191.46	172.33
ii	Goat Rearing (20 F+1 M) - Cross Bred/Upgraded Sirohi/Beetal with new shed	3.61	12	43.36	39.00
iii	Piggery- Breeder & fattening Units - Crossbred Sows and Exotic Boar (3 F + 1 M)	2.25	65	146.38	131.70
iv	Pig breedeng units (20 CB Sows & 4 Exotic Boar) (20F+4M)	14.51	38	551.46	496.28
	Term Loan Total		304	932.66	839.31
	WORKING CAPITAL				
v	KCC for Goat (10 F+1 M) rearing & breeding unit Black Bengal/As-sam Hill Goat with new shed	0.61	419	253.50	253.55
vi	KCC for Goat (20 F+1 M) Cross Bred/Upgraded Sirohi/ Beetal	1.27	241	305.83	305.83

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy. Units	Fin. Outlay	Bank Loan
	TERM LOAN				
	with new shed				
vii	KCC for Pig Breeding cum fattener unit (3+1) Crossbred Sows and Exotic Boar	0.55	38	20.86	20.89
viii	KCC for Pig Breeding cum fattener unit (20+4) Crossbred Sows and Exotic Boar	3.83	24	91.87	82.68
	Sub-Total Bank Loan (Working Capital - KCC)		722	672.06	662.95
	Total Animal Husbandry - Sheep/Goat & Piggery		1026	1604.71	1502.26

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

2.1.9 Fisheries

2.1.9.1 Status of the sector in the district

- Fisheries sector plays an important role in providing cheap animal protein and supporting socio-economic development of the district.
- Dhubri is blessed with large number of rivers, beels and ponds. There are great opportunities for self-employment through commercial fish farming.
- The sector offers good scope and opportunities for promotion through small farmers due to its low investment cost.
- The total water spread area available for fisheries development in Dhubri is 20,233 hectares including the Water logged area and area under still water. The various resources available and their level of exploitation is as under.

Particulars	No.	Area (Ha)	Production (MT)	Productivity
Beels	153	3637.30	1709.90	0.47
Ponds and Tanks	10676	2050.01	6889.76	3.36
Derelict water bodies	241	4177.50	1044.73	0.25
River fisheries	11	183.50	49.95	0.27
Paddy cum fish culture	187	225	95.5	0.42
Others(paddy)		40375	2379.25	0.06
Total		50648.31	12169.09	

(Source: Statistical handbook of Assam, 2022)

The production of fish and fish seed (fry) during **2022-23** are given below.

Fish seed (fry) production (Million No's)			Fish production (Mt. Ton)		
Deptt.	Private	Total	Deptt.	Private	Total
0.00	178.38	178.38	0	12169.09	12169.09

With the ever increasing population, the demand for fish is increasing and present demand is 18143.94 MT. As observed, the production is well short of the demand in the district, 213.82 MT of fish were imported during previous year.

The GLC flow during 2020-21, 2021-22 and 2022-23 were Rs.156.52 lakh, Rs.404.43 lakh and Rs. 41.45 lakh respectively. The ACP target has been fixed as Rs. 7973.65 lakh for the year 2023-24.

2.1.9.2 Infrastructure and Linkage Support Available, planned and gaps

There are 16 registered fish markets in addition to a large number of small and unregulated fish markets in the district. Every market in the district has a small division for fish vending and marketing is not a problem.

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Traditional fish culture in existing water bodies without excavation (1 bigha/ 0.33 acre/1340 sq.m)	0.36	260	94.64	94.64
ii	Fish culture in existing water bodies (0.3 m excavation)	0.76	270	205.20	205.20
iii	Fish culture in existing water bodies (0.5 m excavation)	1.02	195	199.49	199.50
iv	Fish Seed rearing in 3 Nurseries (20m x 10m x 1m) Nos.	1.33	64	84.80	84.85
v	Integrated fish culture in pond (1 bigha) with poultry (40) nos	1.80	205	368.59	331.72
vi	Integrated fish culture with Duckery -10 Nos (1 Bigha)	1.18	190	223.63	223.64
vii	Integrated fish culture with Piggery-4 Nos	2.06	75	154.20	138.76
viii	Ornamental fish rearing in earthen ponds(Nos)	0.70	70	48.86	48.86
	Term Loan Total (TL)		1329	1379.41	1327.17
	Working Capital				
ix	Fish Seed rearing in 3 Nurseries (20m x 10m x 1m) Nos.	0.48	24	11.52	11.52
x	KCC-Integrated fish culture in pond (I bigha) with poultry (40) nos	0.89	63	56.07	56.07
xi	KCC-Integrated pisciculture with Duckery -10 Nos (1 Bigha)	0.29	40	11.60	11.60
xii	KCC-Integrated pisciculture with Piggery- 4 Nos	1.10	35	38.50	38.50
	Sub-Total Bank Loan (Working Capital - KCC)		162	117.69	117.69
	Total Fisheries		1491	1497.10	1444.86

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

2.1.10 Farm Credit – Others, including Two Wheeler for Farmers

2.1.10.1 Status of the sector in the district

- Under this sector, activities like financing of bullocks, carts and two Wheelers etc. which are directly or indirectly related to agriculture are covered.

- Subsistence farming is predominant in the district with majority of the farmers having small and fragmented land holdings.
- Bullock cart and two wheelers are beneficial for various farm operations and in order to help farmers increase their mobility and arrange agricultural inputs in time, access agricultural markets, etc. financing of two wheelers to farmers may be viable.
- Providing two wheelers to farmers for commuting between home, farm and market is now considered as a farm activity that can be 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 and thus, enabled the farmers to supervise the agricultural operations better.
- Banks have launched their own schemes for the purpose.
- Credit flow in this sector during the last 3 years has been reported as Rs.8798.78 lakh, Rs.4448.09 lakh and Rs.9582.59 lakh during 2020-21, 2021-22 and 2022-23 respectively.

2.1.10.2 Infrastructure and Linkage Support Available, planned and gaps

- There is adequate infrastructure facilities required for planned development of this sector such as availability of good quality plough animals, feed and fodder, veterinary care, supply of carts, tyres, fabrications and repair facilities etc.
- Adequate health care facilities through Dept. of AH is available.

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

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Bullock	0.50	27	13.5	13.50
ii	Two wheelers to farmers	0.70	525	367.5	367.50
iii	Farm Equipment hiring centre	20.00	235	4700.0	3760.00
	Sub-Total		787	5081.00	4141.00

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

2.1.11 Sustainable Agriculture Practices

2.1.11.1 Status of the sector in the district

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

An Integrated Farming System (IFS) is defined as “a judicious combination of two or more components using cardinal principles of minimum competition and maximum

complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services". Assessment of farm incomes indicate that diversified farms with more than two enterprises get twice the income than those with two or less enterprises.

Objectives of Integrated Farming System

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

IFS Impact on Farm Income

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 in farm income. The inclusion of integrated farming system significantly influences the gross farm income. It implies that inclusion of additional component such as goat, poultry and more milch animals in the farm significantly increases farm income.

Components of IFS suitable for different agro-ecosystems

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

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

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

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Most of the farmers in Dhubri adopt mixed farming in some form or the other where they grow crops, rear livestock and fish besides homestead gardening and farm forestry. The common livestock enterprises are dairy, goater, poultry and duckery with piggery practice in some tribal pockets. In general, there are three important components of a farming system (whole farm business) viz., (i) crop component usually taken up in the main crop fields (ii) animal component and also fishery component usually taken up within the homestead and (iii) homestead farming which includes other allied activities taken up within the homestead. Each of the above components may have one or more of several activities or processes. Thus, selection, production/cultivation and/or rearing activities within a farm determine the nature of farming system being practiced in any situation.

2.1.11.3 Assessment of potential for the financial year 2024-25

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Out-lay	Bank Loan
i	Integrated pisciculture with Poultry-(pond with 40 poultry local variety)-1 bigha	1.80	27	48.55	38.85
ii	Integrated pisciculture with Duckery -10 Nos (1 Bigha)	1.18	47	55.34	55.34
iii	Integrated pisciculture with Piggery-4 Nos (1 bigha)	2.06	3	6.168	4.94
	Sub-Total		77	110.06	99.13

The activity wise and block wise potential for the year 2024-25 are indicated 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

- Marketing and Storage Infrastructures plays a pivotal role in augmenting rural income and is one of the serious concerns for farming community. The demand for Storage and Market infrastructure is increasing with the increase in production and productivity of agriculture and allied activities and horticulture crops in the State.
- However, lack of organized marketing facility, storage infrastructure near farm gate, further aggravates the menace of post-harvest losses and forces farmers to opt for distress sales of their produces at throwaway prices. Therefore, keeping in view the interest of farming community, it is essential to ensure construction of adequate marketing infrastructure and storage facilities.
- At present, there is 7.21 lakh MT (aggregate) storage capacity maintained by different organizations in the State.
- The GLC flow during 2020-21, 2021-22 and 2022-23 were Rs.2364.52 lakh, Rs. 248.62 lakh and Rs. 7.06 lakh respectively under Agri. Infrastructure.

2.2.1.2 Infrastructure and Linkage Support Available, planned and gaps

- There are 5 Godowns with capacity of 9,300 MT in Dhubri
- There are 3 cold storage with 2120 MT capacity in the district.
- The Dhubri district has a well-laid network of road and also connected with railway lines. The seasonal crops like potato, banana, pineapple, orange, and vegetable etc., grown in the district offer good scope for storage and marketing which would help the farmers to release better prices for the products.

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

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Cold Storage (1000 MT)	80.00	5	400.00	320.00
ii	Rural Godown (5000 MT)	200.00	24	4800.00	3840.00
iii	Market Yard	13.31	81	1078.11	862.51
	Sub-Total		110	6278.11	5022.51

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

2.2.2 Land Development, Soil Conservation & Watershed Development

2.2.2.1 Status of the sector in the district

- Dhubri district has 6.30% of the State's population (2011 Census). The number of operational land holders in the district is 1.46 Lakh, operating cultivable land of 1.59 Lakh Hectare.
- Small (2 Ha) and Marginal (1 Ha) land holders account for 91.88 % of the total land holdings operating 75% of the total cultivable land. The remaining 25% of the total land holdings are occupied by 8.11 % of medium and large farmers.
- The average size of the land holding in the district is 1.09 hectare which is slightly more than the average size of land holding of the country (1.08 Hectare) so the agriculture should be developed such to improve productivity with retaining the soil and water component.

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

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

2.2.2.2 Infrastructure and Linkage Support Available, planned and gaps

- At present, most land development / soil conservation works are being taken up by the Govt. Departments with budgetary support resulting in very low coverage of bank finance. A policy decision by the State Government is needed to involve and integrate bank finance to develop this sector.
- The land and water management work in the district is primarily looked after by the soil and Water conservation department. They have undertaken various interventions under SOPD/RIDF viz. construction of Drainage Channel, Water distribution channel, Boulder pitching work, Gully control measures, Anti erosion measures for bank protection of Gadadhar & Brahmaputra.

- No separate GLC flow data is available under this sector. However, credit flow towards Agriculture Infrastructure Sector during the last three years 2020-21, 2021-22 and 2022-23 were Rs.2364.52 lakh, Rs.248.62 lakh and Rs. 7.06 lakh respectively.

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

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	OFD Work (1 Ha : 100m x 100m)	0.16	1000	155.00	155.00
ii	Farm Pond (15m x 15m x 3m)	1.10	335	368.50	368.50
	Sub-Total		1335	523.50	523.50

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

2.2.3. AGRI. INFRASTRUCTURE - OTHERS

2.2.3.1 Status of the sector in the district

- As per the revised guidelines for priority sector lending a separate classification for loans, meant for plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer and vermi composting, is created as "Others" under the broad classification of agriculture infrastructure.
- Paramparagat Krishi Vikas Yojana (Traditional Farming Improvement Program) has been launched by Government of India to support and promote organic farming and thereby improving soil health. This will encourage farmers to adopt eco-friendly concept of cultivation and reduce their dependence on fertilizers and chemicals.
- Capital Investment Subsidy Scheme for Commercial Production Units of Organic Inputs under "National Project on Organic Farming" would help in augmenting the production of quality organic inputs for catering to the needs of the growing demand.
- Nowadays, use of bio fertilizer, bio pesticides and vermi compost is increasing in the district due to increased awareness on the side effects of chemical fertilizers and pesticides.

2.2.3.2 Infrastructure and Linkage Support Available, planned and gaps

- The Department of Agriculture (DoA) distributes certified seeds as per the approved 'seed replacement rate' through Agricultural Extension Centres (AEC) / their depots and meets about 10% of the requirement. Rest is met by private dealers and farmers' exchange through seed village mechanism.
- Agriculture and Horticulture departments promote Vermi composting in the district through vermi and tetra beds.

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

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Seed Production and Processing	12.00	12	144.00	115.20

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
ii	NADEP Compost (3m x 2m x 1m)	0.14	850	119.00	119.00
iii	Vermi compost (3m x 2m x 0.66m)	0.21	840	176.40	176.40
	Sub-Total		1702	439.4	410.60

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

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the sector in the district

- Food processing sector is one of the largest sectors in India in terms of production, growth, consumption, and export. India's food processing sector covers fruit and vegetables; spices; meat and poultry; milk and milk products, alcoholic beverages, fisheries, plantation, grain processing and other consumer product groups like confectionery, chocolates and cocoa products, soya-based products, mineral water, high protein foods etc.
- The district has 61 Food processing units, 01 fruit (pulp/juice) unit, 18 spices unit and 12 dry-fruit (cashew/almond/raisins) of agro-processing unit.
- The GLC during the year 2020-21, 2021-22 and 2022-23 were Rs.1920.53 lakh, Rs.1379.13 lakh and Rs. 3454.84 lakh respectively under Agriculture-Ancillary activities which includes Agro & Food Processing sector also.

2.3.1.2 Infrastructure and linkage support available, planned & gaps

- The Government has accorded high priority with a number of fiscal reliefs and incentive to encourage commercialization and value addition to agriculture produce for minimizing pre and post-harvest wastage, generating employment and export growth. Primary food processing is a major industry with numbers of rice mills hullers, flour Mills, pulses mill and oil seed mill. There are several bakeries, traditional food units and fruit/ veg /spice processing units in unorganized sector. At present, there is one Industrial area in the district at Gauripur.
- With the operationalization of Mega Food Park at Tihu of Nalbari district and Food Park at Chaygaon in Kamrup (Rural), there exists an excellent scope for setting up of agro-based processing units in Dhubri also. For this, Food Processing Fund (FPF), a Special Fund of GoI for providing affordable credit to agro processing units in designated food parks can be leveraged.

2.3.1.3 Assessment of credit potential for the financial year 2024-25 (Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Fruit preservation	2.50	181	452.50	362.00
ii	Rice mill Modernisation	10.00	30	300.00	240.00
iii	Bakery/ confectionery	1.50	108	162.00	129.60
iv	Sauce/ jam/ ketchup	1.50	130	195.00	156.00
v	Fish processing	2.50	155	387.50	310.00
vi	Cattle Feed Mill	5.50	55	302.50	242.00
vii	Oil mills- semi automatic (125-150 kg oil seeds/hr)	6.30	76	478.80	383.04
	Sub-Total		735	2278.3	1822.64

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

2.3.2 Agri. Ancillary Activities - Others

2.3.2.1 Status of the sector in the district

As per the RBI guidelines on Priority Sector Lending, loans up to Rs. 5 crore to co-operative societies of farmers for disposing of the produce of members, loans for setting up of Agri-clinics and Agribusiness Centres, loans sanctioned by banks to MFIs for on-lending to agriculture sector, loans to PACS, MFIs for on lending to agriculture have been included under Agriculture.

- The GLC for the last year 2022-23 was Rs. 3454.84 lakh in this sector which includes food and agro processing too.

2.3.2.2 Infrastructure and linkage support available, planned & gaps

- There are two FPOs sanctioned by NABARD under PODF-ID fund in the district and one under CSS-Promotion and Formation of 10000 FPOs. NABARD, NERAMAC & NAFED has already formed 4 FPOs in the district. Further, another 11 FPOs has been promoted during the year 2022-23.
- Considering the volume of agricultural activities, there is enough scope for setting up of Agri-clinics and Agri-Business Centres (ACABC) in the district. However, the number of units established under the scheme is only 1 and therefore, special focus for financing ACABC units by banks need to be taken.
- NABARD has introduced Special Refinance Scheme for transformation of PACS as MSC. Further, NABARD is also organizing various Training Programme for Secretaries/Board members of the PACS to encourage them to undertake credit business/diversify their business for its sustainability.

An indicative list of eligible activities under Ancillary activities is given below:

- Loans for setting up of Agri-clinics and Agri-business centres.
- Loans to Custom Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis.
- Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.

The following loans as per the prescribed limits are eligible for priority sector classification:

- Loans not exceeding Rs.1.00 lakh per borrower provided directly by banks to individuals and individual members of SHG/JLG, provided the individual borrower's household annual income in rural areas does not exceed Rs.1.00 lakh and for non-rural areas it does not exceed Rs.1.60 lakh, and loans not exceeding Rs.2.00 lakh provided directly by banks to SHG/JLG for activities other than agriculture or MSME, viz., loans for meeting social needs, construction or repair of house, construction of toilets or any viable common activity started by the SHGs.
- Loans to distressed persons [other than distressed farmers indebted to non-institutional lenders] not exceeding Rs.1.00 lakh per borrower to prepay their debt to non-institutional lenders.
- Loans sanctioned to State Sponsored Organisations for Scheduled Castes/ Scheduled Tribes for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organisations.
- Loans up to Rs.50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that are engaged in activities other than Agriculture or MSME.

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

Keeping all the above in view, the physical and financial projections have been estimated as under:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Loans to PACS/ FSS/ LAMPS	50.00	36	1800.00	1440.00
ii	Loans to ACABC	20.00	8	160.00	128.00
iii	Loans to MFI for on-lending to agriculture	100.00	6	600.00	512.00
iv	PMJDY	0.10	2530	253.00	253.00
	Sub-Total		2580	2813.00	2333.00

Bank loan projected as 80% of TFO except for activity at Sr.No.iv, for which 100% TFO considered.

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

Refinance Scheme for Transformation of PACS as MSC

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

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

Objective

Transformation of 35,000 PACS into MSC in a phased manner spanning over three years with an objective of PACS acting as enabling institutions for meeting the national goal of doubling of farmers' income.

Eligible PACS

All PACS which have powers to borrow for creation of infrastructure in the byelaws and have sufficient borrowing power are eligible. The minimum margin money requirement from PACS is 10% under this special refinance facility. However, considering the current financial status of PACS and to enable them to kick-start establishing agri. infrastructure, wherever necessary, StCB/DCCB may consider relaxing margin money to 5%. NABARD may consider providing grant not exceeding 10% of the loan component not exceeding Rs. 2 lakh per PACS towards preparation of DPR, exposure visits, capacity building etc.

Eligible financial institutions

All State Cooperative Banks and DCCBs complying to refinance policy of NABARD are eligible for special refinance scheme.

Eligible Purposes

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

Refinance assistance

Refinance assistance is provided to the banks under pre-sanction procedure wherein banks are required to submit the projects for approval of NABARD. Before sanction of the same, NABARD appraises these projects to determine its technical feasibility, financial viability and bankability.

Interest rate on refinance will be 3%. However, the ultimate interest rate to be charged from PACS should not be more than 1% over & above the interest rate charged by NABARD and can be shared by StCB & CCB as per the mutually agreed terms. Repayment period of refinance will be up to 7 years.

CHAPTER – 3**Credit Potential for Micro, Small and Medium Enterprises (MSME)****3.1 Status of the sector in the district**

- MSM Enterprises play an important role in the strengthening of the economy and provide employment to large sections of the society. MSMEs contribute 29 per cent to India's gross domestic product and comprise almost half of its exports employing over 11 crore workers. Assam being one of the most populated state has rich natural and human resources that have large and robust potential for industrial development. Assam has significant potential for development of small & micro enterprises. Handloom, sericulture and handicrafts industries also form a large part of the small and micro enterprises providing maximum employment with low investment.
- The GLC flow during 2020-21, 2021-22 and 2022-23 were Rs.35245.37 lakh, Rs.15672.58 lakh and Rs. 24256.20 lakh respectively against the targets of Rs. 38159.87 lakh, Rs. 36456.00 lakh and Rs. 28587.15 lakh respectively. The ACP target has been kept as Rs. 22151.39 lakh for the FY 2023-24.

3.1.1 Definition of MSME

The Micro, Small & Medium Enterprises (MSME) sector is defined as follows below:

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

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

- Priority Sector Lending Guidelines: In terms of Master Direction on 'Priority Sector Lending (PSL) – Targets and Classification', all bank loans to MSMEs conforming to the conditions prescribed therein qualify for classification under priority sector lending.
- Collateral requirements of MSME units: Scheduled Commercial Banks have been mandated not to accept collateral security in the case of loans up to Rs.10 lakh extended to units in the MSE sector.
- Trade Receivables Discounting System (TReDS): In order to address the problem of delayed payments to MSMEs, RBI has issued guidelines for setting up and operating Trade Receivables Discounting System (TReDS). The scheme facilitates the financing of trade receivables of MSMEs from corporate and other buyers, including government departments and public sector undertakings (PSUs) through multiple financiers electronically.
- Several special frameworks have been introduced since 2019 to enable banks to restructure their MSME exposures, subject to certain conditions, to address the stress in the sector due to various factors.

3.1.2 Initiative of Government of India

Prime Minister's Employment Generation Programme (PMEGP)

The scheme is implemented by Khadi and Village Industries (KVIC) functioning as the nodal agency at the national level. At the state level, the scheme is implemented by state offices of KVIC, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs), Coir board and banks. The scheme has been revised and become operational w.e.f 01.06.2022. The maximum cost of the project/unit admissible for margin money subsidy under new manufacturing sector is Rs. 50 lakhs and in the business/service sector, it is Rs. 20 lakh.

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.

Disbursement under MUDRA as on 31 March 2023 in respect of the District are as under-

Sishu No	Sishu (Amt in lakh)	Kishore no	Kishore (Amt in lakh)	Tarun No	Tarun (Amt in lakh)
11812	4044.64	9298	11068.92	277	2027.07

(Source: SLBC website)

The district economy is primarily agrarian in nature and the level of industrialization in the district is low. The following micro units in certain clusters are providing employment to the people of the district.

- **Terrakotta :** Terrakotta is found in clusters of villages at Asharikandi, Agomoni and Bilasipara. About 150 no. of families engaged in this craft.
- **Jute Craft :** Around 3000 artisans of Chalakura, Dhubri, Gauripur and Alomganj are engaged in Jute craft to earn their livelihood.
- **Pith Craft :** Pith Craft cluster are found in Debottar, Hasdaha, Jhapusabari, Gauripur and Bishkhowa.

(Source : <http://dhubri.gov.in>)

Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

Govt. of India launched its Skill India initiative by setting up a National Skill Development Mission on 15 July 2015 to empower the youth of the country. This is to make 65% of country youth in the working age group more employable and more productive to achieve the country's economic growth with an aim to train over 40 crore people in India in different skill by 2022.

Emergency Credit Line Guarantee Scheme (ECLGS)

The Govt. of India through Ministry of Finance, Dept. of Financial Services had introduced the emergency Credit Line Guarantee Scheme (ECLGS). The Emergency Credit Line Guarantee Scheme provides 100% guarantee coverage by NCGTC to MLIs on GECL of up to Rs. 3 lakh crore to eligible MSMEs. MSMEs for the purpose of this Scheme will include MSMEs/ Business Enterprises which are constituted as Proprietorships, Partnerships, Registered Companies, Trusts and Limited Liability Partnerships (LLPs), interested borrowers under PMMY and also loans to individuals for business purpose. All SCBs are eligible as MLIs. NBFCs which have

been in operation for at least 2 years as on 29.02.2020 and FIs will also be eligible and FIs will also be eligible as MLIs under the Scheme.

The Scheme is a specific response to the unprecedented situation arising out of COVID-19. It seeks to provide much needed relief to the MSMEs/businesses by incentivizing MLIs to provide additional credit of up to Rs. 3 lakh crore at low cost, thereby enabling MSMEs/businesses to meet their operational liabilities and restart their businesses.

Stand Up India

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

PM FME Scheme

The GOI has recently announced the scheme 'PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)'.

The objectives of scheme are to build capability of microenterprises to enable:

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

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

3.1.3 Scheme by State Govt. of Assam

MSME Reform and Revival Package-Post Covid19

- A special scheme was announced by the Prime Minister to assist the MSME sector, badly hit by the coronavirus pandemic. The scheme will cover all the 66,000 MSME units in Assam. Rs933 crore have been provided as assistance to 28,000 MSME units in the state under the Rs3,00,000 crore package announced for the sector by Prime Minister.
- Collateral free automatic loan for SMEs up to 3 lakh crore. They will also not be required to pay any principal component during the first year. The tenure of the loan will be for 4 years.
- Rs20,000 crore subordinated debt for stressed MSMEs facing an equity problem. It will help functioning MSMEs which are either NPA or are economically stressed. Around Rs2 lakh MSMEs qualify under this category. The government will provide Rs4,000 crore partial credit guarantee support to banks and promoters of the MSMEs will be given debt by banks in the form of equity infusion.
- Fund of fund for the infusion of Rs50,000 crore as equity into MSMEs. This will benefit MSMEs with potential and viability by providing them greater support in capacity expansion and for the purpose of market-listing. This will cover MSMEs that are performing very well and can use the opportunity to expand.
- Free housing scheme launched for the tea garden labourers of Assam has been launched. The initial 2,000 houses will be constructed for the labourers of the Assam Tea Corporation (ATC) at a cost of Rs24 crore. The second phase of the free housing scheme for the tea garden

labourers will be launched by November for construction of another 2,000 houses. The ATC comprises 14 tea estates spread over 6 districts of Assam.

- The government procurement tenders up to Rs200 crore will no longer be open to global tenders/players, allowing MSMEs the chance to compete. The government said it will make necessary amendments to General Financial Rules to enable this provision.
- Post Covid trade fares will be difficult, therefor e-linkage market is being provided to MSMEs. In addition to this, the government has promised to clear all receivables due to MSMEs.

SAROTHI- The start-up Assam.

The scheme provides financial assistance in the form of loan with interest subvention through a designated bank covering whole of Assam to first generation entrepreneurs. The beneficiaries will be supported by the State Govt, through Interest Subvention.@ 5% pa. Maximum limit of the loan amount is Rs. 10.00 lakh.

Swami Vivekananda Assam Youth Empowerment (SVAYEM) Yojana

The scheme aims to provide financial support to the youths of Assam to take up income generating activities in the manufacturing, trading and service sector. In this redesigned SVAYEM Scheme Assam 2021, government decided to provide Rs. 50,000 each to 2 lakh youth to encourage entrepreneurship. The beneficiaries would have to be part of self-help groups, joint liability groups etc. RESVAYEM Scheme 2021 will provide financial support to the youths to take up income generating activities in manufacturing, trading and service sector.

The Ground Level credit flow under MSME during 2022-23 was Rs. 11972.76 lakh against a target of Rs. 10185.00 lakh. During the recent years there has been a massive increase in loans given to MSME by private banks like Bandhan and North East Small Finance Bank.

3.2 Infrastructure and linkage support available, planned and gaps.

As per the National Sample Survey (NSS) 73rd round, there are approximately 12.14 lakh MSMEs in the state of Assam providing employment to around 18.15 lakh people (16.37 lakh males and 1.79 lakh females).

The total credit extended by the various banks in the district to the MSME sector are as below (as on 31 March 2023)

Sector	During 2022-23		Outstanding as on 31.03.2023	
	Nos.	Amount (Rs.in Lakh)	Nos.	Amount (Rs.in Lakh)
Micro	4257	15152.55	17547	26243.72
Small	217	8695.02	507	11175.67
Medium	8	129.39	8	826.07

(Source: SLBC)

The total credit extended by various banks under MSME units in the district during 2022-23 are as follows:

Number of accounts	Amount (Rs. in lakh)
4705	24256.20

The number of registered MSME units under Industries Department for the district is as given below:

District	No. of units registered upto 31/03/2022		
	Micro	Small	Medium
Dhubri	2083	36	2

(Source: Statistical Handbook Assam 2022 as per Udyam Portal)

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

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
	Term Loan				
i	Micro Enterprise	5.00	7560	37800.00	30240.00
ii	Small Enterprises	110.00	80	8800.00	7040.00
iii	Medium Enterprises	0.00	0	0.00	0.00
	Sub-Total		7640	46600.00	37280.00

Working Capital

Sr. No.	Activity	PLP 2024-25 (Rs. in lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Micro Enterprises	2.00	5898	11796.00	9436.80
ii	Small Enterprises	15.00	325	4875.00	3900.00
iii	Medium Enterprises	0.00	0	0.00	0.00
	Sub-Total		6223	16671.00	13336.80
	Total MSME		13863	63271.00	50616.80

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

CHAPTER – 4

Credit Potential for Export Credit, Education and Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the sector in the district

- It is essential for any nation to produce the goods and services that it requires for its populace and at the same time, it is far from possible for any nation to be self-contained in all products resulting in trade among nations comprising exports and imports.
- While imports facilitate the nations by providing the goods and services not available within the country itself, export is pre-eminent for the growth and development of the economy as it leads to the earning of valuable foreign exchange and availability of wider market assisting in getting due prices for the produce.
- Exports are a national priority for any Government.
- The GLC flow for the last three years was Nil but since the district is bordering Bangladesh and with a functioning Border Trade Centre at Golokganj, there is ample scope for exports.

4.1.2 Infrastructure available, planned and gaps

- The Govt. of India has provided all clearance facilities at the only International Airport of Assam that is Lokapriya Gopinath Bordoloi Airport, Borjhar at Guwahati in Assam. This will come handy to those who want to export Local products of Assam at the international market.
- The Government of Assam, in association with the Government of India have set up an Export Promotion Industrial Park (EPIP) at Amingaon, Guwahati at Assam to facilitate export business.
- Another good aspect is that Assam is very well connected to other parts of India and to Bangladesh through waterways. In Dhubri District, Golokganj has been identified as a Land Customs Station only for the purpose of export of Stone boulders, Stone chips and Coal from India to Bangladesh. A Border Trade Centre is also functioning at Golokganj (Sonahat, Gate No-24) of Dhubri district.
- Through collectivization, proper marketing, etc., farmers are also expected to get better price. During the year 2022, one of the FPOs promoted by NABARD exported green chillies and jackfruit to Dubai with support from APEDA, District Administration and District Agriculture Department.

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

As per RBI Master Directions FIDD.CO.Plan.BC.5/04.09.01/2020-21 dated September 04, 2020, updated as on 29 April 2021, for Domestic banks / WoS of Foreign banks/ SFBs/ UCBs, incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or CEOBE whichever is higher, subject to a sanctioned limit of up to Rs.40 crore per borrower.

The possibility of exports of agriculture, horticulture and plantation crops products viz. rice, jackfruit, mango, handicraft items viz. Muga silk and tea is existing in the district. The following projection has been made for the year 2024-25: (Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Export Credit	30.00	3	90.00	72.00
	Total		3	90.00	72.00

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

4.2 Credit Potential for Education

4.2.1 Status of the sector in the district

- Education is central to the Human Resources Development and empowerment in any country. Literacy is the key for socio economic progress and it is an important indicator for human development.
- The literacy rate of India grew to 74.04 percent, according to Census 2011 and the country currently has the largest illiterate population in the world, but stands well below the world average literacy rate of 84%.
- The scope of education has widened both in India and abroad covering new courses in diversified areas. As development of human capital is a national priority and it should be the endeavor of all that no deserving student is denied opportunity to pursue higher education for want of financial support.
- The GLC for the last three years from 2020-21, 2021-22 and 2022-23 were Rs.0.76 lakh, Rs.97.97 lakh and Rs. 89.58 lakh respectively.

The literacy rate of the district is as follows:

State	2001			2011		
	Person	Male	Female	Person	Male	Female
Dhubri	48.17	55.84	40.02	58.34	63.10	53.33
Assam	63.25	71.28	54.61	72.19	77.85	66.27
India	64.83	75.26	53.67	72.99	80.89	64.64

Recent Policy initiatives and Support

- The Government of India has launched a scheme to provide full interest subsidy during the period of moratorium i.e., course period plus one year or six months after getting job, whichever is earlier, on loans taken by students belonging to Economically Weaker Sections from scheduled banks under the Educational Loan scheme of the Indian Banks' Association, for pursuing any of the approved courses of studies in technical and professional streams from recognized institutions in India.
- An electronic portal has been launched by GoI under Vidya Lakshmi Scheme to ease the process to apply for education loan by students.
- In terms of RBI guidelines on Priority Sector advances, Education Loans to individuals for educational purposes including vocational courses upto Rs.10 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector.

4.2.2. Infrastructure and linkage support available, planned & gaps

- There are more than 70,000 students pursuing higher studies outside the district and most of these students are reportedly studying in colleges in and around Guwahati city due to non-availability of sufficient number of colleges in the district.
- The nearest colleges for professional studies are (i) Central Institute of Technology in Kokrajhar, (ii) Bineswar Brahma Engineering College, Kokrajhar and (iii) Fakhruddin Ali Ahmed Medical College, Barpeta.

The details of Schools/colleges functioning in the district are as under:-

Sr. No.	Description	Nos.	Enrolment
1	Lower Primary Schools	1517	187093
2	Upper Primary Schools	333	117950
3	High Schools / Higher Secondary Schools	162	--
4	Juniors College	2	--
5	Provincialized College	13	--
6	Commerce College	1	--
7	Agricultural College-Sarat Chandra Sinha College of Agriculture (SCSCA) at Rangamati	1	--

(Source: Statistical Hand Book, 2022)

Rural Institution Financing under RIDF and NIDA

NABARD has provided financial assistance to Govt. of Assam for infrastructure development such as construction of partition wall, toilet block, additional classrooms etc. under various tranches of Rural Infrastructure Development Fund (RIDF) Tranches XXIII, XXIV, XXV, XXVI & XXVII. The details of RIDF assistance in respect of Dhubri District for creation of Educational Infrastructures are given below:

(Rs.in lakh)

Tranche	Types of project	Imp.Dept.	No. of project	Project Cost	RIDF loan sanctioned
XXIII	Rural Edu. Infrs	Secondary Education	1	584.62	526.16
XXIV	Rural Edu. Infrs	Elementary Education	6	8866.73	7980.06
Total			7	9451.35	8506.22

Under NABARD Infrastructure Development Assistance (NIDA) details of sanctioned projects are given in the table below:

Amount in Rs. Crore

Sl. No.	Name of Project under NIDA	Nos.	Project Cost	Loan Sanctioned	Amount Disbursed
1	Women Model College	2	44.15	39.74	8.33

[Source: NABARD]

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

In order to enhance the availability of educational loan, the potential has been assessed taking into account various parameters like Gross Enrollment Ratio (GER), quality, investments, infrastructure, etc. available in the district. Based on the above factors, the potentials available under this sector and the revisions in physical and financial projections for the year 2024-25 are given as follows:

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Education (upto Rs.10 lakh)	5.00	351	1755.00	1404.00
	Total		351	1755.00	1404.00

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

4.3. Credit Potential for Housing

4.3.1 Status of the sector in the district

Overview of the Indian Housing Sector

- Housing, as one of the three basic needs of life, always remains the top priority of any person, government and society at large. Real estate and ownership of dwelling constitute 7.8 per cent of India's GDP in 2013-14.
- The widening gap between demand and supply of housing units and affordable housing finance solutions is a major policy concern for India. At present the urban housing shortage is 18.8 million units, of which 95.6 per cent is in economically weaker sections (EWS) / low income group (LIG) segments, and requires huge financial investment to overcome.

- In order to achieve this objective, GoI has launched a comprehensive mission, “Housing for All by 2022” which seeks to address the housing requirement of urban poor including slum dwellers through promotion of affordable housing for weaker section through credit linked subsidy scheme.
- During 2014-15, GoI announced to allocate Rs.8,000/- crore through National Housing Bank to support affordable rural housing in the country.

District scenario

- The district has three types of structures viz., Permanent, Semi-Permanent and Temporary, and most of the permanent structures have been built by own funds.
- According to the NSSO, about 27 per cent of the construction had some amount financed from non-institutional agencies such as moneylenders, family and friends while only 9 per cent of new construction was financed by institutional channels such as Government schemes, banks and so on.
- As per House listing & Housing Census, 2011, only 21.3% of the total houses in the district are in good condition and the remaining 61.6% livable and 17.1% dilapidated.
- There are 4.1 lakh House Holds in the district. It is estimated that there is a potential for construction of nearly 71,000 units and repairing of around 88,000 units, and nearly 50% of this potential needs bank credit over a period of five years.
- The GLC for the last three years from 2020-21, 2021-22 and 2022-23 were Rs.2827.60 lakh, Rs.2420.68 lakh and Rs.1570.34 lakh respectively.

4.3.2 Infrastructure and linkage support available, planned and Gaps

Adequate support services are available in the district to support housing activity. Construction Materials and the skilled labourers required for construction of houses are available in the district.

Central Government Programmes and Plans

- **Pradhan Mantri Awas Yojana(PMAY) :** HUDCO has launched a scheme for EWS and LIG beneficiaries having income upto Rs.3.00 lakh and Rs.6.00 lakh respectively under PMAY (U) with an interest subvention of 6.5% per annum for loan upto Rs.6.00 lakh financed by banks, HFCs. Subsidy of Rs.1.5 lakh per beneficiary in EWS category is extended by HUDCO under Affordable Housing.
- **Pradhan Mantri Gramin Awas Yojana:** In order to achieve the target of “Housing for All” in rural areas, the Ministry of Rural Development is implementing Pradhan Mantri Awas Yojana- Gramin (PMAY-G) with effect from 1st April 2016 to provide assistance to eligible rural households with an overall target to construct 2.95 crore pucca houses with basic amenities by March, 2024. In respect of Assam, a target of 19,74,204 was allocated by MoRD and as on 28 July 2022, 1291350 houses were sanctioned. (Source: MoRD website)

State Govt. Scheme on Housing:

- **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 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.

- **Aponar Apun Ghar Scheme**

- 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 upto 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.

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

The potentials available under this sector 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	Housing Loan for purchase/construction of house (upto Rs.20.00 lakh)	20.00	550	11000.00	8800.00
ii	Housing Loan for repairing (upto Rs.2.00 lakh)	2.00	530	1060.00	848.00
	Total		1080	12060.00	9648.00

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

Chapter – 5

CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1 Infrastructure Public Investment

5.1.1. Status of the sector in the district

- Infrastructure is the sum total of basic facilities and services required for proper utilization of resources (physical & human) for the development of an area. Infrastructure development plays a significant role in economic growth and poverty alleviation, more so, in the rural area.
- Rural infrastructure comprises of core infrastructure viz., irrigation, connectivity (road, power, IT), transportation, energy (generation, transmission, distribution), post-harvest and social infrastructure viz., drinking water, sanitation, sewerage, health, housing and education.
- Investment in rural infrastructure fosters agricultural growth, creates new economic opportunities and activities, generates employment and income, and improves delivery of other rural services. Therefore, in 1995-96, Rural Infrastructure Development Fund (RIDF) was created in NABARD to facilitate public investments for rural infrastructure.
- State Governments avail RIDF assistance for creation of wide variety of rural infrastructure covering 39 activities, under three broad categories, viz., Agriculture and related sectors, rural connectivity and Social sector. Over the years, RIDF has emerged as a preferred source of funding for State governments. This led to creation of many other funds in NABARD for supporting specific rural infrastructure activities viz. Warehouse Infrastructure Fund, Food processing Fund, Long term Irrigation Fund, Dairy Processing and Infrastructure Development Fund, Micro Irrigation Fund, NABARD Infrastructure Development Assistance Fund (NIDA) and Rural Infrastructure Assistance to State Government (RIAS) for eastern states including Assam.
- In Assam, rural connectivity projects i.e., roads and bridges projects accounted for 52% of the total sanctions, followed by Agriculture Sector at 32% , Social Sector at 9%, and the Irrigation Sector at 7%. The projects sanctioned under RIDF, especially the Connectivity projects not only had the highest share in the total amount sanctioned but they geographically cover almost the entire State. This is likely to have a positive impact on market access of rural produce.
- As on 31 March 2023, as many as 5871 projects with loan of Rs. 14422.52 crore have been sanctioned to the Govt. of Assam under various RIDF Tranches II to XXVIII covering activities from all the three sectors. Out of 5871 projects, 3271 projects have been completed. The completed infrastructure development 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 04th August 2021.
- As per the iconic MoU, the State government has prioritized critical infrastructure projects with an outlay of about Rs.15,000 cr for implementation in the next 2-3 years under NIDA, RIDF, and RIAS.
- In accordance with the MoU signed, AIFA, projects have been submitted by AIFA to NABARD and for the first time in the State of Assam, under NIDA, a total of 12 projects

have been sanctioned by NABARD upto March 2023 with a total NIDA Loan of Rs.5329.90 crore to AIFA (Assam Infrastructure Financing Authority).

5.1.2 Projects sanctioned in the district

i. Projects sanctioned under RIDF

Sector	No of projects sanctioned	Loan sanctioned (Rs. crore)
Rural Connectivity	165	466.36
Agriculture and related sectors	73	119.81
Minor Irrigation	8	5.06
Social Sector	12	86.18
Total	258	677.41

ii. Projects Sanctioned under NIDA

Sl. No.	Sector	Particulars of the Project	No of projects sanctioned for the District	Loan sanctioned (Rs. Cr)
1	Education	Women's Model College	2	39.74
2	Social Welfare	WCD	35	7.87
	Total		37	47.61

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:
- **Agriculture:** 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.
- **Water Resources:** Establishment of water treatment plant in more focused area where it is arsenic affected by Govt. Govt. should go for micro irrigation systems & solar pump infrastructure development.
- **Irrigation:** 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.
- **Plantation and 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 market yard. Emphasis may be given to High Value Horticulture Crops like Dragon Fruits, Kiwi etc.
- **Animal Husbandry – Dairy Development:** Leasing of wastelands to milk societies / private entrepreneurs for intensive fodder cultivation may be considered.
- **Fisheries Development. :** There are many water bodies/ beels which can be leased to fish farmers. Fisheries Dept. can facilitate pen and Cage culture of fish.
- **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.

5.1.4 Activity-wise infrastructure gap requiring public investment

Details of activity-wise infrastructure gap requiring public investment are given are mentioned below.

Irrigation Department, Gauripur- Bilasipara (West) Division, Dhubri has identified construction of Solar powered Medium Tube Well Scheme (MDTWS) on the basis of demand of farmers who wants to practice double cropping in the following locations.

Sl. No	Location	Total Fin. Outlay (Rs.in lakh)	Benefits
1	Alomganj under 24-Gauripur LAC	30.00	The beneficiaries will get 10 Ha of potential NIA
2	Pub-Galkhowa under 24-Gauripur LAC	30.00	The beneficiaries will get 10 Ha of potential NIA
3	Modhusoulmari under 24 Gauripur LAC	30.00	The beneficiaries will get 10 Ha of potential NIA
4	Asharikandi under 24 Gauripur LAC	30.00	The beneficiaries will get 10 Ha of potential NIA
5	Murabari-Soulmari under 26 Bilasipara LAC	30.00	The beneficiaries will get 10 Ha of potential NIA
6	Bamunigunaon under 26-Bilasipara LAC	30.00	The beneficiaries will get 10 Ha of potential NIA

5.2 Social Infrastructure Involving Bank Credit**5.2.1 Status of the sector in the district**

- Standard of Living is an integral element of human development. The provision of drinking water, sanitation, education and health defines the quality of life of an individual. Accessibility to these services shapes the day-to-day life of people and have long-term impact in terms of longevity, productivity and earning capacity of an individual.
- Amidst a steady economic growth in the last two decades, Government of India has come up with numerous schemes and programs to address the challenge of creating robust Social infrastructure. These include providing quality potable water to rural areas using Piped drinking water supply, enhancing rural sanitation under the Swachh Bharat campaign, providing universal elementary education under Right to Education, nutrition & health facilities using Anganwadis and community Health Centres and training for gainful employment in Skill development centres.
- Reckoning the importance of social infrastructure for development in its latest Priority Sector Lending Classification as on 16 April 2018, RBI has brought bank loans up to a limit of ₹5 crore per borrower for building social infrastructure, namely, schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres under the ambit of PSL norms.
- Also, bank credit to Micro Finance Institutions (MFIs) extended for on-lending to individuals and members of SHGs/JLGs for water and sanitation facilities will be eligible for categorization as priority sector under 'Social Infrastructure'.

5.2.2 Infrastructure and linkage support available, planned and Gaps

Infrastructure	Assam State	Dhubri
Primary Schools (Nos)	35856(115 per 1 lakh population)	1793
Higher Secondary Schools	4301(13 per 1 lakh population)	162
Hospitals	5780 (18 per 1 lakh population)	2
Dispensaries		8
Drinking Water (Households covered under Tap Water)	1734017 (27% rural household)	42639

(Source: Statistical Handbook Assam-2022)

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

Sr. No.	Activity	PLP 2024-25 (Rs. lakh)			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	School (Private)	10.00	180	1800.00	1440.00
ii	Small Hospital / Nursing Home	20.00	160	3200.00	2560.00
iii	Drinking Water Plant (RO) - 1000 Ltrs/hr capacity	8.00	375	3000.00	2400.00
	Total		715	8000.00	6400.00

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

- Energy is a necessary concomitant for human existence. Although many sources of energy exist in nature, it is coal, electricity and fossil fuel that have been commercially exploited for many useful purposes. Ministry of New & Renewable Energy, Government of India supports the programmes under this sector.
- The Ministry of New and Renewable Energy, GoI has a scheme for financing solar applications under Jawaharlal Nehru National Solar Mission (JNNSM), the benefits of which could be explored in the district by banks.
- Similarly, Solar irrigation Pump set holds potential for bank finance in the district. With less than 30% of land irrigated so far, the solar irrigation pump set has potential both in tea sector as well as other agriculture operations.
- The GLC flow during the year 2020-21, 2021-22 and 2022-23 were Rs.3.21 lakh, Rs.256.67 lakh and Rs. 153.14 lakh respectively.

5.3.2 Infrastructure and linkage support available, planned and Gaps

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

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

- There is immense potential for solar energy in the district, as it is endowed with high solar radiation with around 300 days (+) of clear sun. The district offers good sites having potential in the range of 5.5 to 5.8 kWh/ Sq.m, considered to be ideal settings for installation of Solar based power projects.
- Skilled masons are available locally for repairing and maintenance of installed Biogas and solar energy plant.
- The district has sizeable cattle population. This offers potential for setting up of bio-gas plants in rural areas in terms of space and dung, which are the pre-requisites for setting up the bio-gas plants.
- Installation of 1000 Solar PV-powered Tube Well Pumps in all districts of Assam sanctioned under RIDF XXII with RIDF loan amount of Rs.3091.19 lakh.
- There is a need for awareness creation about the economic benefits of the Renewable Source of Energy and Waste Utilisation as well as about its techno economic norms/ parameters, viability and bankability among people.

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

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

(Rs. lakh)

Sr. No.	Activity	PLP 2024-25			
		Unit cost	Phy Units	Fin. Outlay	Bank Loan
i	Bio-gas plant	0.20	102	20.40	20.40
ii	Solar Units	0.28	2400	672.00	672.00
iii	Solar Agri Pump without USPC-1 HP	1.149	50	57.45	57.50
iv	Solar Agri Pump without USPC- 2 HP	1.468	30	44.04	44.05
	Total		2582	793.89	793.95

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.
- As on 31.03.2023, there are over 134 lakh SHGs in the country with saving deposits of Rs. 58,893 crore and loan outstanding of over Rs. 11,88,079 cr in the country.
- The SHG-BLP has enabled the banks to reach the unreached, sustainably, in group mode. The success of SHG-BLP triggered evolution of several Micro Finance Institutions (MFIs) in the country. However, the functioning of MFIs have increasingly come under scrutiny both from government and regulatory bodies in the recent past.
- The SHGs because of their effectiveness in reaching out to disadvantaged section of society have become the common vehicle of development process, converging several development programmes.
- SHG-BLP is playing a vital role in complementing the efforts of the Government of India in addressing the issues like financial exclusion, providing livelihoods and empowering the citizens, and women in particular. In the State of Assam as on 31.03.2023, 601955 SHG Savings Bank Accounts have been opened while, 97333 SHGs have been credit linked.

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

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

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

6.2 Infrastructure and linkage support available, planned and Gaps.**Micro Finance Profile in the district**

A significant change has been observed in the mindset of the bankers as well as government officials over the years towards group formation and credit linkage thereafter as it ensures better

end use and recovery of bank credit. The micro-Finance profile of the district may be summarised as in the following table.

Particulars	
No. of intensive block in the District.	11
No. of SHGs formed (Cumulative, since inception) as on 31 March 2023	15281
No. SHGs Savings Linked (<i>Bank a/c opened</i>) as on 31 March 2023 (since inception /Cumulative)	14944
No. SHGs Credit Linked (<i>Loan availed from Banks</i>) as on 31 March 2023 (since inception / Cumulative)	5097
Amount of Bank loan disbursed as on 31 March 2023 (since inception / Cumulative) (Rs In lakh)	5274
Amount of Bank loan disbursed during 2022-23 in lakh	4094
No of SHGs credit linked during 2022-23	2840
VO formed	922
No. of CLF formed	43
No. of SHGs provided RFA	14364
No. of SHGs provided CIF	5624

(Source: ASRLM)

Block wise details of savings & Credit linkage of SHGs in Dhubri District as on 31 March 2023

Sl. No.	Name of the Block	No of SHGs Savings Linked as on 31 March 2023	No. of SHGs to be promoted and savings during 2023-24 (Target)	No. of SHGs credit linked as on 31 st March 2023	No. of SHGs to be credit linked during 2023-24 (Target)
1	Agomoni	1617	167	546	457
2	Birsing Jarua	1475	40	259	603
3	Bilasipara	1086	26	430	41
4	Chapor Salkocha	1586	85	771	699
5	Debitola	1685	66	509	566
6	Gauripur	1346	306	477	555
7	Golakganj	1321	60	381	441
8	Jamadarhat	967	0	54	443
9	Mahamaya	1422	95	550	620
10	Nayeralga	1211	0	381	502
11	Rupshi	1228	188	739	571
	Total	14944	1033	5097	5498

Source : ASRLM, Dhubri.

For FY 2023-24, total 120 MEDPs have been allocated to various districts of Assam. In LEDP, the target set for the FY 2023-24 is 50 in which 6 LEDPs have been exclusively allocated to WSHG districts. Promotion of livelihoods is one of the major objectives of NRLM, Govt. of India. As part of NRLM, the Ministry of Rural Development, Government of India (MoRD) has taken up another skill and placement initiative namely Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY). It envisages diversification in incomes of the rural poor. Under DDU-GKY the youth in the age group of 15 – 35 years from rural poor households is provided skill training and placement assistance.

6.2.1 Means for expansion of SHG-BLP

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

6.2.2 Joint Liability Groups

- A large number of small, marginal and tenant farmers who do not have access to credit from banking institutions for various reasons which inter alia, include very small land holdings, inability of banks to serve more clients individually, lack of proper titles, etc.
- The efforts to bring them, especially the tenant farmers into the banking system have been inadequate. Various committees including the Committee on Financial Inclusion has specifically mentioned the need for covering tenant farmers by banks so as to further the process of Financial Inclusion.
- With a view to meet the credit requirements of tenant farmers NABARD has formulated a separate scheme for financing tenant farmers by banks by organizing them into Joint Liability Groups (JLG).
- JLG is an informal group comprising preferably of 4 to 10 individuals coming together for the purposes of availing bank loan either singly or through the group mechanism against mutual guarantee. The JLG members would offer a joint undertaking to the bank that enables them to avail loans.
- NABARD provides incentive for promotion and financing of JLGs.

6.3 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	SHG	1.50	6435	9652.50	9652.50
ii	JLG	2.50	1185	2962.50	2962.50
	Total		7620	12615.00	12615.00

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

6.4 Issues related to micro Finance

Although many SHGs are credit linked every year, but the no. of SHGs receiving repeat finance is very less. The sustainability of SHG programme and graduation of SHGs depends on provision of repeat finance so that the absorption capacity of the SHGs increases. Consolidation of SHG movement can be achieved through focused efforts on capacity building of SHGs, especially in the areas of self-management, leadership development and financial management etc. The SHPIs and banks should sharpen the skill of their staff to conduct the grading exercise of SHGs as per the guidelines at periodic intervals. NGOs and development agencies of Government should make concerted efforts to facilitate formation of more SHGs in the district. There is huge gap between number of SHGs saving linked and number of SHGs having loan outstanding. This indicates that repeat loans are very less as stated earlier and banks are financing very portion of SHGs which are maintaining savings bank account with them.

However, per SHG loan disbursed in Assam is still hovering around Rs.2.74 lakh as against an all India average of Rs.3.38 lakh. It is pertinent to mention here that per SHG loan outstanding in the state is around Rs.1.5 lakh as against an all India average of Rs.2.70 lakh (source: Status of Microfinance in India 2022-23). Efforts from all stake holders are required to give renewed fillip to the SHG BLP in the State.

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

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

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

Pilot Project - **Microenterprises through Skill Upgradation for women (M-Suwidha)**, to be implemented in DPR mode. It involves the formulation of location specific developmental projects by strategizing end-to-end interventions to provide sustainable livelihood solutions in farm and off-farm sector by identifying skill gaps, occupational fitments by choosing suitable professions/activities, providing skills through identified Knowledge Partners/Resource Agencies, setting up/strengthening enterprises with marketing tie-ups and assuring credit support from banks/financial institutions.

Scheme for Grant Support to SHGs/ JLGs/ Producer Organisations for Physical Marketing of Products: The scope & objective of this Scheme is to support various physical marketing interventions in form of Gram Dukans, stalls, movable carts, outlets at railway station/airport/government buildings etc. for SHG/ JLG products, in rural, semi-urban & urban centres to maximize access to markets.

Scheme for Grant Support to SHGs/ JLGs/Producer Organizations (POs)/Micro entrepreneurs for training, onboarding and marketing of products on online/digital marketplaces on E-commerce, social media platforms and ONDC: The scope & objective of this Scheme is to provide training, onboarding and handholding support for all kinds of online selling to SHGs/JLGs/Producer Organizations (POs)/Micro entrepreneurs etc. for marketing support

Chapter - 7

Critical Intervention required for creating a definitive impact

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact to be indicated here
2.1	Farm Credit	
2.1.1	Crop Production, Maintenance and Marketing	<p>Seed is a vital input for increasing agricultural productivity. There is a considerable gap between demand and supply of certified seeds to the farmers both in quantity and time. Seed Quality Control and Seed Testing are other vital areas which need considerable attention.</p> <p>Inadequate coverage of Crop Insurance Scheme is another major gap, which is mainly on account of reluctance of farmers as also reluctance of commercial banks for recovering premium while sanctioning agri. loans.</p>
2.1.2	Water Resources	<p>The Department may take initiative to create infrastructure under MI and maintenance of existing structures.</p> <p>Agriculture Department may motivate farmers to take up double/multiple cropping by making use of the existing irrigation facilities.</p>
2.1.3	Farm Mechanisation	<p>Power tillers are better suited for medium and small holdings. A trolley can be attached to the power tiller for transporting agricultural produce. These are also fuel efficient and can be put to many uses like tractors. Farmers need to be made aware of this, so that they do not unnecessarily invest more in buying tractors for their requirement.</p> <p>Support system for maintenance and repairing of farm machinery and equipment is urgently needed in the district. The same may be established at the district as well as block headquarters under the private sector by educated unemployed youth through government assistance.</p>
2.1.4	Plantation Horticulture including sericulture	<p>Bringing more small holders under high value horticulture production system through incentives and adopting group / cluster approach.</p> <p>The department needs to provide training to the farmers about technologies involved in cultivation of horticulture crops in upgraded land.</p>
2.1.5	Forestry and Wasteland Development	<p>Higher degree of coordination between forest based industries, Universities/ Research Institutes, and Forest Department, etc., and banks is necessary in identification of species, formulation of model schemes, fixation of unit costs and providing necessary extension support to farmers. The forestry extension centers need to be revamped and geared up for training more and more farmers on technological aspects of nursery raising and plantations.</p> <p>State Forest Department may come forward to promote afforestation programs under RIDF Program in the state on similar lines as has been promoted by Andhra Pradesh State Forest Department.</p>

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact to be indicated here
2.1.6	Animal Husbandry - Dairy	Infrastructure for breeding facilities are essential in order to ensure sustainable development of the dairy sector. Facilities such as Veterinary dispensary with Artificial Insemination (AI) facility, AI centres, Natural service / Bull centres, etc are crucial for the promotion of this sector.
2.1.7	Animal Husbandry - Poultry	A feed mixing plant is required to be set up in the district for providing good quality feed to the birds. The Department should encourage and provide the necessary support for setting up hatchery in the private sector to ensure supply of DOCs at a reasonable price.
2.1.8	Animal Husbandry - Sheep, Goat, Piggery, etc.	Setting up of pig breeding units will create a definitive impact to the Sector by improving the availability of quality animals.
2.1.9	Fisheries	There is a huge gap in supply of fingerlings and the 6 hatcheries units in the district could not produce enough fry. To meet the demand, huge number of fingerlings were imported from outside. Availability of bank credit to fishermen/fishermen cooperative societies (both for block capital and working capital) should be ensured. There is need for wholesale fish market with appropriate facilities and transportation of the same to major urban centres.
2.1.10	Farm Credit others including two wheelers for farmers	Indian agriculture practice is a combination of traditional to modern farming technique. Still there are large farming community which are still relying on traditional methods of Agriculture due to lack of awareness or due to lack of resources to purchase modern tools. Awareness campaign by govt. agencies and banks to use of modern scientific technology will create a definite impact on productivity.
2.1.11	Sustainable Agriculture Practices	<ul style="list-style-type: none"> •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.
2.2	Agriculture Infrastructure	
2.2.1	Construction of storage and Marketing Infrastructure (warehouses / godowns, market yards, silos, cold storage units, cold chains	<p>Due to lack of proper storage infrastructure facility, the agriculture produce are procured by the middle men at a throw away price from the farmers. There is no organized adequate market for trading the farmers' produce.</p> <p>There is a need for establishment of a cold storage of about 1000 MT capacity.</p>
2.2.2	Land Development Soil Conservation	Soil erosion is a main problem faced by the people of Dhubri District. Every year, large scale flooding of cropped area happens during monsoon season and a large part of the district remains under water. The main problems faced by the farmers after the

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact to be indicated here
	and Watershed development	flood recedes are deposition of sand/silt, stream bank erosion and gully formation in the northern areas. It is therefore necessary to make sincere efforts for protection of cropped areas by adopting various soil and water conservation measures by involving both Government fund and private investments.
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"> •Concerned state govt. departments like Agriculture, Horticulture and KVK should act in close coordination to promote vermin-compost, seed production, soil testing labs and wider adoption of soil health cards. •Technical experts like agri graduate, subject matter specialist on agriculture extension officials should create awareness and guide farmers
2.3	Agriculture Ancillary Activities	
2.3.1	Food and Agro Processing	Fruit and Agro processing units should be set up in the district. This would encourage the farmers and unemployed youth for cultivation of horticulture crops and paddy and beneficially utilize the barren land of the district.
2.3.2	Agri Ancillary Activities - Others - ACABC, loans to PACS / FSS / LAMPS, loans to MFIs for onlending	There is good scope for private extension services which will supplement the already existing public extension services and thus there is good potential for establishment of Agri-clinics and Agribusiness Centres in the district.
3	CREDIT POTENTIAL FOR MICRO, SMALL AND MEDIUM ENTERPRISES , (MSME)	<ul style="list-style-type: none"> •The power supply is inadequate and there is voltage fluctuation throughout the district forcing the industrial units to spend on standby generator units for keeping the plant running, leading to additional costs. In order to have more SSI units, the power situation needs improvement so as to encourage the entrepreneurs. •DIC may also consider promoting ACABCs by encouraging first generation Agri. Graduates to take up the profession. •There is a need for a series of measures to give a boost to rural tourism by promoting tourist spots. People in the villages are to be made partners and owners in this endeavor. SHGs, artisans and rural youth are to be involved. Public- Private Participation [PPP] mode may be adopted in infrastructure development for ecotourism, tourism related activities and travel circuits.
4	CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING	
4.1	Credit Potential for Export Credit	State Government may create awareness about the export potential and procedures among the progressive farmers and entrepreneurs. Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC. Availability of power supply and road connectivity needs to be addressed for export units.

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact to be indicated here
		Micro, Small and Medium Exporters should be properly trained by MSME for exporting their products. Non availability of bank branches dealing with export credit in the district hence, there are difficulties for the exporters in operating with bank branches outside the district for their credit requirements. Settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
4.2	Credit Potential for Housing	In a State like Assam, land has become scarce and availability of land at an affordable prices for purchase and construction of houses by individuals is a challenging one. Besides, cost of land is increasing every year, which is beyond the reach of common people. To meet the demand for houses in rural and urban areas, there is a need to strengthen Assam State Housing Board by the Govt. of Assam by providing budgetary resources to play an important and effective role in getting suitable lands for construction of houses/flats with tie-up arrangement with reputed builders for providing houses/flats to individuals with housing loans facilities from banks.
4.3	Credit Potential for Education	<ul style="list-style-type: none"> •There is a need to spread awareness on the Central Sector Interest Subsidy scheme for studies in India by students from the economically weaker sections with parental income of up to ₹4.50 lakh during the moratorium period through the colleges. •There is a mismatch between the higher cost of education and the potential income levels of students after completion of education in some professional courses, which needs to be addressed.
5	CREDIT POTENTIAL FOR INFRASTRUCTURE	
5.1	Infrastructure Public Investments	
5.2	Social Infrastructure involving bank credit	<ul style="list-style-type: none"> •Banks need to reach out to the doctors, young entrepreneurs, etc., for enhancing the credit flow to these sub sectors. •Government should grant permissions and licenses quickly and without hassle for investment in these activities. •Maintenance of Govt. School building with proper toilet facilities, especially for Secondary and Higher Secondary level so that the level of drop out of girls students at Secondary Level can be reduced.
5.3	Renewable Energy	The Department of New and Renewable Energy (N&RE), GoA should encourage local entrepreneurs to set up retail outlets and provide after sales service for solar equipment by extending the necessary hand holding support and linkages
6	INFORMAL CREDIT DELIVERY SYSTEM	<p>Consolidation of SHG movement can be achieved through focused efforts on capacity building of SHGs, especially in the areas of self-management, leadership development and financial management etc. The SHPIs and banks should sharpen the skill of their staff to conduct the grading exercise of SHGs as per the guidelines at periodic intervals. NGOs and development agencies of Government should make concerted efforts to facilitate formation of more SHGs in the district.</p> <p>There is huge gap between number of SHGs saving linked and</p>

Sr. No.	Sector	Sector wise critical intervention required for creating a definitive impact to be indicated here
		number of SHGs having loan outstanding. This indicates that repeat loans are very less as stated earlier and banks are financing very portion of SHGs which are maintaining savings bank account with them.

Chapter-8

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

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

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

- a. **Computerization of Primary Agriculture Cooperative Societies:** This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS. In Dhubri district, 27 PACS have been onboarded into CoopsIndia portal. First Hand Report (FHR) has been submitted by all these 27 PACS and Field Verification Report (FVR) is under process.
- 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.

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

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

8.5 Status of Cooperatives in the District

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

Sl. No.	Name of the PACS	Name of Block	Sl. No.	Name of the PACS	Name of Block
1	Alomganj GPSS	Debitola	15	Bisondai GPSS	Golakganj
2	Geramari GPSS		16	Golakganj GPSS	
3	Madhusoulmari GPSS		17	Hasdaha GPSS	
4	Agomoni GPSS	Agomoni	18	Ambari Sadhubhasa GPSS	Mahamaya
5	Baterhat GPSS		19	Bahalpur GPSS	Chapar
6	Halakura GPSS		20	Chapar GPSS	
7	Satrasal GPSS		21	Rokakhata GPSS	Bilasipara
8	Lakhimari GPSS		22	Kaziakata GPSS	
9	Alokjhari GPSS	Rupsi	23	Salkocha GPSS	Chapar Salkocha
10	Sahebganj GPSS		24	Nayaralg GPSS	Nayarala
11	Bidyapara GPSS	Gauripur	25	Barklanda GPSS	Bilasipara
12	Dharmasala GPSS		26	Raniganj GPSS	
13	Patamari GPSS		27	Lakhiganj GPSS	
14	Jaruabandihana GPSS	Birsinghjarua			

All the Cooperatives in the district are engaged in PDS distribution system and business diversification are not taking place.

b. Potential for formation of cooperatives: There is fair potential for cooperative activity in the Animal Husbandry sector, as elucidated in the chapter on 2.1.6, 2.1.7 and 2.1.8.

All 12 blocks of the district are having cooperatives.

Therefore there is potential for creation of cooperative societies in particular sectors like AH which can have immense multiplier effect in giving a fillip to economic activities in these area.

Chapter-9

NABARD's projects and interventions in the district

9.1 Projects sanctioned under RIDF

Sector	No of projects sanctioned	Loan sanctioned (Rs. crore)
Rural Connectivity	165	466.36
Agriculture and related sectors	73	119.81
Minor Irrigation	8	5.06
Social Sector	12	86.18
Total	258	677.41

9.2 Projects Sanctioned under NIDA

Sl. No.	Sector	Particulars of the Project	No of projects sanctioned for the District	Loan sanctioned (Rs. Cr)
1	Education	Women's Model College	2	39.74
2	Social Welfare	WCD	35	7.87
	Total		37	47.61

9.3 Developmental Interventions

- Farmers Producer Organization- 02 FPOs being promoted under PODF-ID fund are functioning in the district. The main crops being green chilly. Also, 01 FPO under CSS has been functioning.
- Under Livelihood Entrepreneurship Development Programme (LEDP) 90 women beneficiaries are being provided training on Handloom and weaving in Hakama, Bilasipara block of the district. Post-training programme it is expected that the beneficiaries would be setting up units under bank assistance.
- Under Micro Entrepreneurship Development Programme (MEDP) 04 nos. of programme have been successfully carried out for 120 matured SHG members with each programme covering 30 members for 15 days. The trainings have been provided in i) Jute Craft ii) Beauty parlour iii) Cutting and Tailoring and iv) Making and Marketing of Finished products of Terracotta in Chapar and Debitola block of the district during the year 2022-23.

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

District : Dhubri

(Rs. lakh)

Sl. No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK												Total
					Agamani	Golakganj	Rupsi	Debitola	Gauripur	Mahamaya	Bilasipara	Nayeralga	Chapar Salkocha	Barsing Jarua \$	Hatidhura	Jamadarhat	
	Agriculture																
	Farm Credit																
(a)	Crop Production, Maintenance and Marketing																
i.	Summer Paddy (Boro)	0.618	ha	Physical	1750	1750	1550	1550	1550	1550	1450	1450	1450	1450	1450	1450	18400
				Bank Loan	1081.50	1081.50	957.90	957.90	957.90	957.90	896.10	896.10	896.10	896.10	896.10	896.10	11371.20
ii	Winter Paddy (Sali)	0.716	ha	Physical	1800	1800	1550	1550	1400	1700	1300	1425	1825	1650	1200	1250	18450
				Bank Loan	1288.80	1288.80	1109.80	1109.80	1002.40	1217.20	930.80	1020.30	1306.70	1181.40	859.20	895.00	13210.20
iii	Maize	0.542	ha	Physical	100	100	90	90	85	80	75	90	95	90	85	90	1070
				Bank Loan	54.20	54.20	48.78	48.78	46.07	43.36	40.65	48.78	51.49	48.78	46.07	48.78	579.94
iv	Mustard/Rape	0.470	ha	Physical	450	450	450	450	450	450	450	450	450	450	450	450	5400
				Bank Loan	211.50	211.50	211.50	211.50	211.50	211.50	211.50	211.50	211.50	211.50	211.50	211.50	2538.00
v	Jute	0.633	ha	Physical	125	140	105	110	100	120	100	110	120	125	100	130	1385
				Bank Loan	79.13	88.62	66.47	69.63	63.30	75.96	63.30	69.63	75.96	79.13	63.30	82.29	876.72
vi	Potato	1.800	ha	Physical	200	200	200	200	200	200	200	200	200	200	200	200	2400
				Bank Loan	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00	4320.00
vii	Chilli	1.030	ha	Physical	70	65	55	75	80	100	85	90	55	60	70	60	865
				Bank Loan	72.10	66.95	56.65	77.25	82.40	103.00	87.55	92.70	56.65	61.80	72.10	61.80	890.95
viii	Brinjal	0.971	ha	Physical	100	100	100	100	100	100	100	100	100	100	100	100	1600
				Bank Loan	97.10	97.10	97.10	485.50	97.10	97.10	97.10	97.10	97.10	97.10	97.10	97.10	1553.60
ix	Bhindi(Ladies finger)	1.630	ha	Physical	50	50	50	50	50	50	50	50	50	50	50	50	600
				Bank Loan	81.50	81.50	81.50	81.50	81.50	81.50	81.50	81.50	81.50	81.50	81.50	81.50	978.00
x	Tomato	1.027	ha	Physical	15	20	20	20	20	25	35	35	35	35	35	35	330
				Bank Loan	15.41	20.54	20.54	20.54	20.54	25.68	35.95	35.95	35.95	35.95	35.95	35.95	338.95
xi	Cabbage	1.136	ha	Physical	200	200	200	150	200	200	200	200	200	200	200	200	2350
				Bank Loan	227.20	227.20	227.20	170.40	227.20	227.20	227.20	227.20	227.20	227.20	227.20	227.20	2669.60
xii	Cauliflower	1.134	ha	Physical	15	15	15	14	14	15	15	15	15	15	15	15	178
				Bank Loan	17.01	17.01	17.01	15.88	15.88	17.01	17.01	17.01	17.01	17.01	17.01	17.01	201.86
xiii	Pulses (Black Gram/red Gram)	0.477	ha	Physical	110	110	110	100	100	55	80	80	65	65	50	50	975
				Bank Loan	52.47	52.47	52.47	47.70	47.70	26.24	38.16	38.16	31.01	31.01	23.85	23.85	465.09
xiv	Knolkhol	1.062	ha	Physical	50	50	30	20	30	20	30	30	20	10	20	20	330
				Bank Loan	53.10	53.10	31.86	21.24	31.86	21.24	31.86	31.86	21.24	10.62	21.24	21.24	350.46
xv	Working Capital for Dairy (KCC) - Reena / Maize Fodder	0.090	bigha	Physical	50	50	50	50	50	50	50	50	50	50	50	50	600
				Bank Loan	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	54.00
xvi	Working Capital for Dairy (KCC) - Hybrid Napier Grass	0.183	bigha	Physical	50	50	50	50	50	50	50	50	50	50	50	50	600
				Bank Loan	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	109.80
xvii	Working Capital for Dairy (KCC) - Guinea Grass	0.173	bigha	Physical	50	50	50	50	50	50	50	50	50	50	50	50	600
				Bank Loan	53.10	53.10	31.86	21.24	31.86	21.24	31.86	31.86	21.24	10.62	21.24	21.24	350.46
xviii	Foxtail millet	0.310	ha	Physical	50	60	50	70	60	55	60	45	40	50	60	55	655
				Bank Loan	15.50	18.60	15.50	21.70	18.60	17.05	18.60	13.95	12.40	15.50	18.60	17.05	203.05
xix	Finger millet	0.334	ha	Physical	0	0	0	0	0	50	55	40	35	45	55	50	330
				Bank Loan	0.00	0.00	0.00	0.00	0.00	16.70	18.37	13.36	11.69	15.03	18.37	16.70	110.22
	Crop Loan Total			Physical	5235	5260	4725	5099	4589	4920	4435	4560	4905	4745	4290	4355	57118
				Bank Loan	3773.27	3785.84	3399.79	3734.21	3309.46	3533.53	3201.16	3300.61	3528.39	3393.90	3083.98	3127.96	41172.10
	Add : 10% on Bank loan for Consumption/ Subsistence purpose				377.33	378.58	339.98	373.42	330.95	353.35	320.12	330.06	352.84	339.39	308.40	312.80	4117.22
	Add : 20% for Repairs & Maintenance of Farm Assets				754.65	757.17	679.96	746.84	661.89	706.71	640.23	660.12	705.68	678.78	616.80	625.59	8234.42
	Sub-Total			Physical	5235	5260	4725	5099	4589	4920	4435	4560	4905	4745	4290	4355	57118
				Bank Loan	4905.25	4921.59	4419.73	4854.47	4302.30	4593.59	4161.51	4290.79	4586.91	4412.07	4009.18	4066.35	53523.74
(b)	Water Resources																
i.	Shallow Tube well (Dia -80 mm, depth - 45 m)	0.31	No.	Physical	230	230	230	150	150	230	220	220	230	230	150	150	2420
				Bank Loan	72.29	72.29	72.29	47.15	47.15	72.29	69.15	69.15	72.29	72.29	47.15	47.15	760.64
ii	Diesel Pump Set (5 HP)	0.35	No.	Physical	90	80	80	60	60	80	70	70	80	80	60	60	870
				Bank Loan	31.50	28.00	28.00	21.00	21.00	28.00	24.50	24.50	28.00	28.00	21.00	21.00	304.50
iii	Shallow Tube well with Solar Photovoltaic (1 HP)	2.59	No.	Physical	51	51	50	50	50	50	50	48	50	50	50	50	600
				Bank Loan	118.74	118.74	116.42	116.42	116.42	116.42	116.42	111.76	116.42	116.42	116.42	116.42	1397.02
iv	Water Storage Tank (5000 L)	0.53	No.	Physical	20	20	20	10	10	20	15	15	20	20	10	10	190
				Bank Loan	10.60	10.60	10.60	5.30	5.30	10.60	7.95	7.95	10.60	10.60	5.30	5.30	100.70
v	Submersible pump set (2 HP)	0.14	ha.	Physical	10	11	11	10	10	10	10	10	10	10	10	11	123
				Bank Loan	1.40	1.54	1.54	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.54	17.22
vi	Drip irrigation Vegetables (1.2m x 0.6m)	0.579	0.4 ha	Physical	20	25	15	20	10	10	5	15	20	30	20	15	205
				Bank Loan	11.58	14.48	8.69	11.58	5.79	5.79	2.90	8.69	11.58	17.37	11.58	8.69	118.72
	Sub- Total			Physical	421	417	406	300	290	400	370	378	410	420	300	296	4408
				Bank Loan	246.11	245.65	237.54	202.85	197.06	234.50	222.32	223.45	240.29	246.08	202.85	200.10	2698.80

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

District : Dhubri

(Rs. lakh)

Sl. No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK													Total
					Agomani	Golakganj	Rupsi	Debitola	Gauripur	Mahamaya	Bilasipara	Nayeralga	Chapar Salkocha	Barsing Jarua \$	Hatidhura	Jamadarhat		
(c)	Farm Mechanization																	
i.	Tractor with accessories and trailer (20 - 40 HP)	7.467	No.	Physical	50	40	45	30	40	50	45	40	46	45	35	40	506	
				Bank Loan	336.02	268.81	302.41	201.61	268.81	336.02	302.41	268.81	309.13	302.41	235.21	268.81	3400.46	
ii	Power Tiller with Trailer and CMVR Kit (12 - 16 HP)	2.780	No.	Physical	75	80	70	60	55	80	70	65	80	75	60	55	825	
				Bank Loan	187.65	200.16	175.14	150.12	137.61	200.16	175.14	162.63	200.16	187.65	150.12	137.61	2064.15	
iii	Thresher (Single purpose) - Tractor mounted	2.30	No.	Physical	40	40	40	35	45	50	45	40	40	50	45	40	510	
				Bank Loan	92.00	92.00	92.00	80.50	103.50	115.00	103.50	92.00	92.00	115.00	103.50	92.00	1173.00	
iv	Reaper (Self propelled)	1.35	No.	Physical	18	20	22	25	15	20	25	20	15	20	15	20	235	
				Bank Loan	24.30	27.00	29.70	33.75	20.25	27.00	33.75	27.00	20.25	27.00	20.25	27.00	317.25	
	Sub-Total			Physical	183	180	177	150	155	200	185	165	181	190	155	155	2076	
				Bank Loan	639.97	587.97	599.25	465.98	530.17	678.18	614.80	550.44	621.54	632.06	509.08	525.42	6954.86	
(d)	Plantation & Horticulture including Sericulture																	
i.	Banana cultivation (1.8 m x 1.8 m)	1.001	1 acre	Physical	15	20	16	15	15	15	20	15	15	21	15	15	197	
				Bank Loan	15.02	20.03	16.02	15.02	15.02	15.02	20.03	15.02	15.02	21.03	15.02	15.02	197.27	
ii	Coconut cultivation - 7.5 m X 7.5m	0.964	1 acre	Physical	20	20	20	20	21	20	20	20	20	15	15	15	226	
				Bank Loan	19.28	19.28	19.28	19.28	20.24	19.28	19.28	19.28	19.28	14.46	14.46	14.46	217.86	
iii	Arecanut Cultivation) - 2.7 m X 2.7 m	0.778	1 acre	Physical	25	20	20	15	16	20	18	18	20	20	15	15	222	
				Bank Loan	19.46	15.57	15.57	11.67	12.45	15.57	14.01	14.01	15.57	15.57	11.67	11.67	172.79	
iv	Litchi (10 m x 10 m)	0.833	1 acre	Physical	10	10	10	5	5	10	8	8	10	10	5	5	96	
				Bank Loan	8.33	8.33	8.33	4.17	4.17	8.33	6.66	6.66	8.33	8.33	4.17	4.17	79.98	
v	Assam Lemon (3 x 3)	0.737	1 acre	Physical	20	13	20	15	15	15	15	15	15	15	15	15	188	
				Bank Loan	14.73	9.58	14.73	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	11.05	138.49	
vi	Papaya (1.8m x 1.8 m)	1.316	1 acre	Physical	10	12	12	12	12	12	12	12	12	12	12	5	135	
				Bank Loan	13.16	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	6.58	177.64	
vii	Mango (8m x 8 m)	0.997	1 acre	Physical	20	15	15	20	20	20	15	10	15	20	20	10	200	
				Bank Loan	19.94	14.95	14.95	19.94	19.94	19.94	14.95	9.97	14.95	19.94	19.94	9.97	199.38	
viii	Pineapple Cultivation - 90cm x 30cm x 60cm	2.227	1 acre	Physical	3	3	3	15	3	3	3	3	3	3	3	3	48	
				Bank Loan	6.01	6.01	6.01	30.07	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	96.18	
ix	Jackfruit	1.14	1 Acre	Physical	25	20	20	15	20	10	15	20	15	10	10	15	195	
				Bank Loan	28.40	22.72	22.72	17.04	22.72	11.36	17.04	22.72	17.04	11.36	11.36	17.04	221.52	
	Sub-Total			Physical	148	133	136	132	127	125	126	121	125	126	110	98	1507	
				Bank Loan	144.33	132.26	133.40	144.03	127.39	122.35	124.82	120.51	123.04	123.54	109.47	95.97	1501.11	
(e)	Forestry and Wasteland Development																	
i	Bamboo Cultivation (5 x 5)	0.704	1 ha	Physical	1	1	1	2	0	1	1	0	1	0	0	1	9	
				Bank Loan	0.63	0.63	0.63	1.27	0.00	0.63	0.63	0.00	0.63	0.00	0.00	0.63	5.68	
ii	Teak cultivation (2 x 2)	1.957	1 ha	Physical	1	3	1	3	1	3	1	0	1	1	1	0	16	
				Bank Loan	1.76	5.28	1.76	5.28	1.76	5.28	1.76	0.00	1.76	1.76	1.76	0.00	28.16	
	Sub-Total			Physical	2	4	2	5	1	4	2	0	2	1	1	1	25	
				Bank Loan	2.39	5.91	2.39	6.55	1.76	5.91	2.39	0.00	2.39	1.76	1.76	0.63	33.84	
(f)	Animal Husbandry - Dairy																	
Term Loan																		
i	Crossbred Cows yielding 10 Ltrs of Milk (1+1) with New Shed	2.770	2 animals	Physical	80	90	50	30	35	32	35	30	30	30	30	30	502	
				Bank Loan	199.44	224.37	124.65	74.79	87.26	79.78	87.26	74.79	74.79	74.79	74.79	74.79	1251.50	
ii	Crossbred Cows yielding 8 Ltrs of Milk (1+1) with New Shed	2.346	2 animals	Physical	60	70	50	40	60	50	40	25	40	25	24	25	509	
				Bank Loan	126.68	147.80	105.57	84.46	126.68	105.57	84.46	52.79	84.46	52.79	50.67	52.79	1074.72	
iii	Buffalo male calf rearing (10 Calves)	1.000	2 animals	Physical	30	30	30	30	30	30	30	30	30	30	30	30	360	
				Bank Loan	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	324.00	
iv	Mini Dairy - 12 Ltrs (5 + 5 animals)	17.050	No.	Physical	20	30	20	20	35	25	35	20	20	10	10	10	255	
				Bank Loan	306.90	460.35	306.90	306.90	537.08	383.63	537.08	306.90	306.90	153.45	153.45	153.45	3912.99	
v	Bulk Milk cooling Unit (2000 Ltr. Capacity)	9.350	No.	Physical	2	2	1	1	2	1	2	1	1	1	1	2	17	
				Bank Loan	16.83	16.83	8.42	8.42	16.83	8.42	16.83	8.42	8.42	8.42	8.42	16.83	143.09	
vi	Dairy processing equipment to produce Indigenous milk products	14.520	No.	Physical	2	2	2	2	2	2	2	2	2	2	2	2	24	
				Bank Loan	26.14	26.14	26.14	26.14	26.14	26.14	26.14	26.14	26.14	26.14	26.14	26.14	313.68	
vii	Dairy marketing outlet / parlour	2.200	No.	Physical	5	5	5	5	5	5	10	5	5	5	5	5	65	
				Bank Loan	9.90	9.90	9.90	9.90	9.90	9.90	19.80	9.90	9.90	9.90	9.90	9.90	128.70	
	Term Loan Sub-Total			Physical	199	229	158	128	169	145	154	113	128	103	102	104	1732	
				Bank Loan	712.89	912.39	608.58	537.61	830.89	640.44	798.57	505.94	537.61	352.49	350.37	360.90	7148.68	
Working Capital (KCC)																		

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

District : Dhubri

(Rs. lakh)

Sl. No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK													Total
					Agomani	Golakganj	Rupsi	Debitola	Gauripur	Mahamaya	Bilasipara	Nayeralga	Chapar Salkocha	Barsing Jarua \$	Hatidhura	Jamadarhat		
viii	Crossbred Cows yielding 10 Ltrs of Milk (1+1) with New Shed	1.564	No.	Physical	30	30	20	10	20	10	20	10	10	10	10	10	190	
				Bank Loan	46.92	46.92	31.28	15.64	31.28	15.64	31.28	15.64	15.64	15.64	15.64	15.64	297.16	
ix	Crossbred Cows yielding 8 Ltrs of Milk (1+1) with New Shed	1.437	No.	Physical	50	50	40	20	30	20	30	20	20	20	20	20	340	
				Bank Loan	71.85	71.85	57.48	28.74	43.11	28.74	43.11	28.74	28.74	28.74	28.74	28.74	488.58	
x	Buffalo male calf rearing (10 Calves)	0.25	No.	Physical	10	10	10	10	10	10	10	10	10	10	10	10	120	
				Bank Loan	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	30.00	
xi	Mini Dairy - 12 Ltrs (5 + 5 animals)	9.082	No.	Physical	20	20	20	20	20	20	20	20	20	20	20	20	240	
				Bank Loan	163.48	163.48	163.48	163.48	163.48	163.48	163.48	163.48	163.48	163.48	163.48	163.48	1961.76	
xii	Bulk Milk cooling Unit (2000 Ltr. Capacity)	2.338	No.	Physical	0	1	0	0	1	0	1	0	0	0	0	0	3	
				Bank Loan	0.00	2.10	0.00	0.00	2.10	0.00	2.10	0.00	0.00	0.00	0.00	0.00	6.30	
xiii	Dairy processing equipment to produce Indigenous milk products	3.630	No.	Physical	0	1	0	0	1	0	1	0	0	0	0	0	3	
				Bank Loan	0.00	3.27	0.00	0.00	3.27	0.00	3.27	0.00	0.00	0.00	0.00	0.00	9.81	
xiv	Dairy marketing outlet / parlour	0.55	No.	Physical	2	2	2	2	2	2	2	2	2	2	2	2	24	
				Bank Loan	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	13.20	
	Sub-Total Bank Loan (Working Capital - KCC)				285.85	291.22	255.84	211.46	246.84	211.46	246.84	211.46	211.46	211.46	211.46	211.46	2806.81	
	Total Animal Husbandry - Dairy			Physical	311	343	250	190	253	207	238	175	190	165	164	166	2652	
				Bank Loan	998.74	1203.61	864.42	749.07	1077.73	851.90	1045.41	717.40	749.07	563.95	561.83	572.36	9955.49	
(g)	Animal Husbandry - Poultry																	
	TERM LOAN																	
i	Broiler farm (1000 birds unit)	4.727	No.	Physical	20	25	20	20	23	20	20	15	15	12	12	12	214	
				Bank Loan	85.09	106.36	85.09	85.09	97.85	85.09	85.09	63.81	63.81	51.05	51.05	51.05	910.43	
ii	Layer Farm (5000 birds unit) - 1:1:3- Cage system	58.792	No.	Physical	1	2	0	0	2	0	2	0	0	0	0	0	7	
				Bank Loan	52.91	105.83	0.00	0.00	105.83	0.00	105.83	0.00	0.00	0.00	0.00	0.00	370.40	
iii	Duck Farming (28 F + 4 M Unit)	0.320	No.	Physical	80	80	80	60	60	80	80	70	80	80	50	50	850	
				Bank Loan	25.60	25.60	25.60	19.20	19.20	25.60	25.60	22.40	25.60	25.60	16.00	16.00	272.00	
iv	Duck Farming (100 F + 15 M Unit)	1.127	No.	Physical	21	20	20	15	15	20	20	20	20	20	15	15	221	
				Bank Loan	23.67	22.54	22.54	16.91	16.91	22.54	22.54	22.54	22.54	22.54	16.91	16.91	249.09	
v	Retail outlet	6.60	No.	Physical	8	8	6	5	8	6	8	6	6	6	6	6	79	
				Bank Loan	47.52	47.52	35.64	29.70	47.52	35.64	47.52	35.64	35.64	35.64	35.64	35.64	469.26	
	Term Loan Sub-Total			Physical	130	135	126	100	108	126	130	111	121	118	83	83	1371	
				Bank Loan	234.79	307.85	168.87	150.90	287.31	168.87	286.58	144.39	147.59	134.83	119.60	119.60	2271.18	
	Working Capital																	
vi	KCC (Working Capital) - Broiler Farm 1000 birds all in all out	1.684	No.	Physical	20	20	10	10	10	10	10	10	10	10	10	10	140	
				Bank Loan	33.68	33.68	16.84	16.84	16.84	16.84	16.84	16.84	16.84	16.84	16.84	16.84	235.76	
vii	KCC (Working Capital) - Layer Unit 5000 birds (1:1:3 -cage system)	20.817	No.	Physical	1	2	0	0	2	0	2	0	0	0	0	0	7	
				Bank Loan	18.74	37.47	0.00	0.00	37.47	0.00	37.47	0.00	0.00	0.00	0.00	0.00	131.15	
viii	KCC (Working Capital) - Duck Farm (28 F + 4 M Unit)	0.272	No.	Physical	2	4	2	2	5	2	2	2	2	2	2	2	29	
				Bank Loan	0.54	1.09	0.54	0.54	1.36	0.54	0.54	0.54	0.54	0.54	0.54	0.54	7.85	
ix	KCC (Working Capital) - Duck Farming (100+15) semi Intensive System	0.959	No.	Physical	1	1	1	1	1	1	1	1	1	1	1	1	12	
				Bank Loan	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	11.52	
x	KCC (Working Capital) - Retail outlet	1.320	No.	Physical	1	2	1	1	7	0	7	1	1	1	1	1	24	
				Bank Loan	1.32	2.64	1.32	1.32	9.24	0.00	9.24	1.32	1.32	1.32	1.32	1.32	31.68	
	Sub-Total Bank Loan (Working Capital - KCC)			Physical	25	29	14	14	25	13	22	14	14	14	14	14	212	
				Bank Loan	55.24	75.84	19.66	19.66	65.87	18.34	65.95	19.66	19.66	19.66	19.66	19.66	417.96	
	Total Animal Husbandry - Poultry			Physical	155	164	140	114	133	139	152	125	135	132	97	97	1583	
				Bank Loan	290.03	383.69	188.53	170.56	353.18	187.21	351.63	164.05	167.25	154.49	139.26	139.26	2689.14	
(h)	Animal Husbandry - Sheep, Goat, Piggery, etc.																	
i	Goat Rearing (10 F+1 M) - Black Bengal/Assam Hill Goat with new shed	1.013	No.	Physical	25	30	14	10	15	15	30	10	10	10	10	10	189	
				Bank Loan	22.79	27.35	12.76	9.12	13.68	13.68	27.35	9.12	9.12	9.12	9.12	9.12	172.33	
iii	Goat Rearing (20 F+1 M) - Cross Bred/Upgraded Sirohi/ Beetal with new shed	3.61	No.	Physical	1	1	1	1	1	1	1	1	1	1	1	1	12	
				Bank Loan	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	39.00	
iv	Piggery- Breeder & fattening Units - Crossbred Sows and Exotic Boar (3 F + 1 M)	2.252	No.	Physical	5	5	5	10	5	5	5	5	5	5	5	5	65	
				Bank Loan	10.13	10.13	10.13	20.27	10.13	10.13	10.13	10.13	10.13	10.13	10.13	10.13	131.70	

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

District : Dhubri

(Rs. lakh)

Sl. No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK												Total
					Agamani	Golakganj	Rupsi	Debitola	Gauripur	Mahamaya	Bilasipara	Nayeralga	Chapar Salkocha	Barsing Jarua \$	Hatidhura	Jamadarhat	
v	Pig breedeng units (20 CB Sows & 4 Exotic Boar) (20F+4M)	14.512	No.	Physical	3	3	3	5	3	3	3	3	3	3	3	3	38
				Bank Loan	39.18	39.18	39.18	65.30	39.18	39.18	39.18	39.18	39.18	39.18	39.18	39.18	496.28
	Term Loan Sub-Total			Physical	34	39	23	26	24	24	39	19	19	19	19	19	304
				Bank Loan	75.35	79.91	65.32	97.94	66.24	66.24	79.91	61.68	61.68	61.68	61.68	61.68	839.31
	Working Capital																
vi	KCC for Goat (10 F+1 M) rearing & breeding unit Black Bengal/Assam Hill Goat with new shed	0.605	No.	Physical	35	35	35	35	35	35	35	35	35	35	35	34	419
vii				Bank Loan	21.18	21.18	21.18	21.18	21.18	21.18	21.18	21.18	21.18	21.18	21.18	20.57	253.55
viii	KCC for Goat (20 F+1 M) Cross Bred/Upgraded Sirohi/ Beetal with new shed	1.269	No.	Physical	21	21	21	19	19	20	20	20	20	20	20	20	241
				Bank Loan	26.65	26.65	26.65	24.11	24.11	25.38	25.38	25.38	25.38	25.38	25.38	25.38	305.83
ix	KCC for Pig Breeding cum fattener unit (3+1) Crossbred Sows and Exotic Boar	0.549	No.	Physical	3	4	4	9	3	2	2	2.00	2.00	2.00	3.00	2.00	38.00
				Bank Loan	1.65	2.20	2.20	4.94	1.65	1.10	1.10	1.10	1.10	1.10	1.65	1.10	20.89
x	KCC for Pig Breeding cum fattener unit (20+4) Crossbred Sows and Exotic Boar	3.828	No.	Physical	2	2	2	2	2	2	2	2.00	2.00	2.00	2.00	2.00	24.00
				Bank Loan	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	82.68
	Sub-Total Bank Loan (Working Capital - KCC)			Physical	61	62	62	65	59	59	59	59.00	59.00	59.00	60.00	58.00	722.00
				Bank Loan	56.37	56.92	56.92	57.12	53.83	54.55	54.55	54.55	54.55	54.55	55.10	53.94	662.95
	Total Animal Husbandry - Sheep, Goat, Piggery, etc.			Physical	95	101	85	91	83	83	98	78.000	78.000	78.000	79.000	77.000	1026.000
				Bank Loan	131.72	136.83	122.24	155.06	120.07	120.79	134.46	116.23	116.23	116.23	116.78	115.62	1502.26
(i)	Fisheries																
	TERM LOAN																
i	Traditional fish culture in existing water bodies without excavation (1 bigha/ 0.33 acre/1340 sq.m)	0.364	1 bigha	Physical	30	30	30	15	15	25	23	22	25	25	10	10	260
				Bank Loan	10.92	10.92	10.92	5.46	5.46	9.10	8.37	8.01	9.10	9.10	3.64	3.64	94.64
ii	Fish culture in existing water bodies (0.3 m excavation)	0.760	1 bigha	Physical	30	30	25	10	10	20	35	30	30	30	10	10	270
				Bank Loan	22.80	22.80	19.00	7.60	7.60	15.20	26.60	22.80	22.80	22.80	7.60	7.60	205.20
iii	Fish culture in existing water bodies (0.5 m excavation)	1.023	1 bigha	Physical	20	20	20	10	20	20	20	15	15	15	10	10	195
				Bank Loan	20.46	20.46	20.46	10.23	20.46	20.46	20.46	15.35	15.35	15.35	10.23	10.23	199.50
iv	Fish Seed rearing in 3 Nurseries (20m x 10m x 1m) Nos.	1.325	600 sq. m area	Physical	5	5	5	5	4	5	5	5	10	5	5	5	64
				Bank Loan	6.63	6.63	6.63	6.63	5.30	6.63	6.63	6.63	13.25	6.63	6.63	6.63	84.85
v	Integrated fish culture in pond (1 bigha) with poultry (40) nos	1.798	1 bigha	Physical	30	20	20	5	30	20	20	10	30	10	5	5	205
				Bank Loan	48.55	32.36	32.36	8.09	48.55	32.36	32.36	16.18	48.55	16.18	8.09	8.09	331.72
vi	Integrated fish culture with Duckery -10 Nos (1 Bigha)	1.177	1 bigha	Physical	30	20	30	10	20	20	20	10	10	10	5	5	190
				Bank Loan	35.31	23.54	35.31	11.77	23.54	23.54	23.54	11.77	11.77	11.77	5.89	5.89	223.64
vii	Integrated fish culture with Piggery- 4 Nos	2.056	1 bigha	Physical	5	5	5	20	5	5	5	5	5	5	5	5	75
				Bank Loan	9.25	9.25	9.25	37.01	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	138.76
viii	Ornamental fish rearing in earthen ponds(Nos)	0.698	200 sq mt	Physical	10	10	5	5	5	5	5	5	5	5	5	5	70
				Bank Loan	6.98	6.98	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	48.86
	Sub-Total Term Loan			Physical	160	140	140	80	109	120	133	102	130	105	55	55	1329
				Bank Loan	160.90	132.94	137.42	90.28	123.65	120.03	130.70	93.48	133.56	94.57	54.82	54.82	1327.17
	Working Capital																
ix	Fish Seed rearing in 3 Nurseries (20m x 10m x 1m) Nos.	0.48	600 sq. m area	Physical	2	2	2	2	2	2	2	2	2	2	2	2	24
				Bank Loan	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	11.52
x	KCC-Integrated fish culture in pond (1 bigha) with poultry (40) nos	0.890	1 bigha	Physical	10	10	5	2	3	10	10	5	2	2	2	2	63
				Bank Loan	8.90	8.90	4.45	1.78	2.67	8.90	8.90	4.45	1.78	1.78	1.78	1.78	56.07
xi	KCC-Integrated pisciculture with Duckery -10 Nos (1 Bigha)	0.290	1 bigha	Physical	10	10	2	2	2	2	2	2	2	2	2	2	40
				Bank Loan	2.90	2.90	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	11.60
xii	KCC-Integrated pisciculture with Piggery- 4 Nos	1.100	1 bigha	Physical	0	5	10	10	0	0	10	0	0	0	0	0	35
				Bank Loan	0.00	5.50	11.00	11.00	0.00	0.00	11.00	0.00	0.00	0.00	0.00	0.00	38.50
	Sub-Total Bank Loan (Working Capital - KCC)			Physical	12.76	18.26	16.99	14.32	4.21	10.44	21.44	5.99	3.32	3.32	3.32	3.32	117.69
	Total Fisheries			Physical	182	167	159	96	116	134	157	111	136	111	61	61	1491

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

District : Dhubri

(Rs. lakh)

Sl. No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK													Total
				Bank Loan	173.66	151.20	154.41	104.60	127.86	130.47	152.14	99.47	136.88	97.89	58.14	58.14	1444.86	
(j)	Farm Credit- Others, including two wheelers for farmers																	
i.	Bullock	0.50	No.	Physical	2	2	2	2	2	2	2	3	3	3	2	2	27	
				Bank Loan	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.50	1.50	1.50	1.00	1.00	13.50	
ii	Farm Equipment hiring centre	20.00	No.	Physical	30	30	20	10	35	30	40	10	10	10	5	5	235	
				Bank Loan	480.00	480.00	320.00	160.00	560.00	480.00	640.00	160.00	160.00	160.00	80.00	80.00	3760.00	
iii	Two wheelers to farmers	0.70	No.	Physical	60	70	45	40	60	50	70	20	30	30	30	20	525	
				Bank Loan	42.00	49.00	31.50	28.00	42.00	35.00	49.00	14.00	21.00	21.00	21.00	14.00	367.50	
	Sub-Total			Physical	92	102	67	52	97	82	112	33	43	43	37	27	787	
				Bank Loan	523.00	530.00	352.50	189.00	603.00	516.00	690.00	175.50	182.50	182.50	102.00	95.00	4141.00	
(k)	Sustainable Agriculture Practices																	
i	Integrated pisciculture with Poultry- (pond with 40 poultry local variety)- 1 bigha	1.798	1 bigha	Physical	3	3	3	1	2	2	2	2	4	3	1	1	27	
				Bank Loan	4.32	4.32	4.32	1.44	2.88	2.88	2.88	2.88	5.75	4.32	1.44	1.44	38.84	
ii	Integrated pisciculture with Duckery -10 Nos (1 Bigha)	1.177	1 bigha	Physical	5	5	5	4	5	5	5	2	4	3	2	2	47	
				Bank Loan	5.89	5.89	5.89	4.71	5.89	5.89	5.89	2.35	4.71	3.53	2.35	2.35	55.32	
iii	Integrated pisciculture with Piggery- 4 Nos (1 bigha)	2.056	1 bigha	Physical	0	0	1	1	0	1	0	0	0	0	0	0	3	
				Bank Loan	0.00	0.00	1.64	1.64	0.00	1.64	0.00	0.00	0.00	0.00	0.00	0.00	4.93	
	Sub-Total				8	8	9	6	7	8	7	4	8	6	3	3	77	
					10.21	10.21	11.85	7.79	8.77	10.41	8.77	5.23	10.46	7.85	3.79	3.79	99.13	
	Total Farm Credit			Physical	6309	6336	5709	5901	5441	5887	5426	5405	5815	5672	5038	5075	72750	
				Bank Loan	8065.41	8308.92	7086.26	7049.96	7449.29	7451.31	7508.25	6463.07	6936.56	6538.42	5814.14	5872.64	84544.23	
	Agriculture Infrastructure																	
(i)	Construction of storage and Marketing Infrastructure																	
i	Cold Storage (1000 MT)	80.00	No.	Physical	1	0	1	0	1	0	1	0	1	0	0	0	5	
				Bank Loan	64.00	0.00	64.00	0.00	64.00	0.00	64.00	0.00	64.00	0.00	0.00	0.00	320.00	
ii	Rural Godown (5000 MT)	200.00	No.	Physical	2	2	2	2	2	2	2	2	2	2	2	2	24	
				Bank Loan	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	3840.00	
iii	Market Yard	13.31	No.	Physical	6	7	6	6	10	6	10	6	6	6	6	6	81	
				Bank Loan	63.89	74.54	63.89	63.89	106.48	63.89	106.48	63.89	63.89	63.89	63.89	63.89	862.51	
	Sub-Total			Physical	9	9	9	8	13	8	13	8	9	8	8	8	110	
				Bank Loan	447.89	394.54	447.89	383.89	490.48	383.89	490.48	383.89	447.89	383.89	383.89	383.89	5022.51	
(ii)	Land Development, Soil Conservation, Water																	
i	OFD Work (1 Ha : 100m x 100m)	0.155	No.	Physical	100	100	100	50	50	100	100	100	100	100	50	50	1000	
				Bank Loan	15.50	15.50	15.50	7.75	7.75	15.50	15.50	15.50	15.50	15.50	7.75	7.75	155.00	
ii	Farm Pond (15m x 15m x 3m)	1.100	No.	Physical	30	30	25	40	30	25	30	25	30	30	20	20	335	
				Bank Loan	33.00	33.00	27.50	44.00	33.00	27.50	33.00	27.50	33.00	33.00	22.00	22.00	368.50	
	Sub-Total			Physical	130	130	125	90	80	125	130	125	130	130	70	70	1335	
				Bank Loan	48.50	48.50	43.00	51.75	40.75	43.00	48.50	43.00	48.50	48.50	29.75	29.75	523.50	
(iii)	Agriculture Infratructure - Others																	
i	Seed Production and Processing	12.00	No.	Physical	1	1	1	1	1	1	1	1	1	1	1	1	12	
				Bank Loan	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	115.20	
ii	NADEP Compost (3m x 2m x 1m)	0.14	No.	Physical	85	85	85	45	45	85	85	85	80	80	45	45	850	
				Bank Loan	11.90	11.90	11.90	6.30	6.30	11.90	11.90	11.90	11.20	11.20	6.30	6.30	119.00	
iii	Vermi compost (3m x 2m x 0.66m)	0.21	No.	Physical	85	80	70	70	60	70	65	70	75	70	60	65	840	
				Bank Loan	17.85	16.80	14.70	14.70	12.60	14.70	13.65	14.70	15.75	14.70	12.60	13.65	176.40	
	Sub-Total			Physical	171	166	156	116	106	156	151	156	156	151	106	111	1702	
				Bank Loan	39.35	38.30	36.20	30.60	28.50	36.20	35.15	36.20	36.55	35.50	28.50	29.55	410.60	
	Total Agriculture Infrastructure			Physical	310	305	290	214	199	289	294	289	295	289	184	189	3147	
				Bank Loan	535.74	481.34	527.09	466.24	559.73	463.09	574.13	463.09	532.94	467.89	442.14	443.19	5956.61	
	Agriculture - Ancillary Activities																	
(i)	Food and Agro Processing																	
i	Fruit preservation	2.50	No.	Physical	15	15	14	14	15	16	15	15	20	15	13	14	181	
				Bank Loan	30.00	30.00	28.00	28.00	30.00	32.00	30.00	30.00	40.00	30.00	26.00	28.00	362.00	
ii	Rice mill Modernisation	10.00	No.	Physical	3	2	3	3	2	3	3	2	2	3	2	2	30	
				Bank Loan	24.00	16.00	24.00	24.00	16.00	24.00	24.00	16.00	16.00	24.00	16.00	16.00	240.00	
iii	Bakerv/ confectionerv	1.50	No.	Physical	8	10	8	10	8	8	10	10	8	8	10	10	108	
				Bank Loan	9.60	12.00	9.60	12.00	9.60	9.60	12.00	12.00	9.60	9.60	12.00	12.00	129.60	
iv	Sauce/ jam/ ketchup	1.50	No.	Physical	12	10	12	10	10	10	10	12	10	11	12	11	130	
				Bank Loan	14.40	12.00	14.40	12.00	12.00	12.00	12.00	14.40	12.00	13.20	14.40	13.20	156.00	
v	Fish processing	2.50	No.	Physical	14	13	15	12	12	12	15	12	11	12	14	13	155	
				Bank Loan	28.00	26.00	30.00	24.00	24.00	24.00	30.00	24.00	22.00	24.00	28.00	26.00	310.00	
vi	Cattle Feed Mill	5.50	No.	Physical	5	5	5	5	5	4	4	5	5	4	4	4	55	

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

District : Dhubri

(Rs. lakh)

Sl. No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK												Total
					Agomani	Golakganj	Rupsi	Debitola	Gauripur	Mahamaya	Bilasipara	Nayeralga	Chapar Salkocha	Barsing Jarua	Hatidhura	Jamadarhat	
				Bank Loan	22.00	22.00	22.00	22.00	22.00	17.60	17.60	22.00	22.00	17.60	17.60	17.60	242.00
vii	Oil mills- semi automatic (125-150 kg oil seeds/hr)	6.30	No.	Physical	8	7	4	10	5	5	8	6	5	7	6	5	76
				Bank Loan	40.32	35.28	20.16	50.40	25.20	25.20	40.32	30.24	25.20	35.28	30.24	25.20	383.04
	Sub-Total			Physical	65	62	61	64	57	58	65	62	61	60	61	59	735
				Bank Loan	168.32	153.28	148.16	172.40	138.80	144.40	165.92	148.64	146.80	153.68	144.24	138.00	1822.64
(ii)	Agriculture - Ancillary Activities - Others																
i	Loans to PACS/ FSS/ LAMPS/	50.00	No.	Physical	3	3	3	3	3	3	3	3	3	3	3	3	36
				Bank Loan	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	1440.00
	Loans to ACABC	20.00	No.	Physical	0.00	0.00	1.00	1.00	0.00	1.00	0.00	1.00	1.00	1.00	1.00	1.00	8
				Bank Loan	0.00	0.00	16.00	16.00	0.00	16.00	0.00	16.00	16.00	16.00	16.00	16.00	128.00
ii	Loans to MFI for on-lending to agriculture	100.00	No.	Physical	1	1	0	0	1	1	1	0	1	0	0	0	6
				Bank Loan	80.00	80.00	0.00	0.00	80.00	80.00	112.00	0.00	80.00	0.00	0.00	0.00	512.00
iii	PMJDY	0.10	No.	Physical	210	240	200	200	250	220	250	200	200	200	180	180	2530
				Bank Loan	21.00	24.00	20.00	20.00	25.00	22.00	25.00	20.00	20.00	20.00	18.00	18.00	253.00
	Sub-Total			Physical	214	244	204	204	254	225	254	204	205	204	184	184	2580
				Bank Loan	221.00	224.00	156.00	156.00	225.00	238.00	257.00	156.00	236.00	156.00	154.00	154.00	2333.00
	Total Ancillary Activities			Physical	279	306	265	268	311	283	319	266	266	264	245	243	3315
				Bank Loan	389.32	377.28	304.16	328.40	363.80	382.40	422.92	304.64	382.80	309.68	298.24	292.00	4155.64
	Total Agriculture			Physical	6898	6947	6264	6383	5951	6459	6039	5960	6376	6225	5467	5507	79212
				Bank Loan	8990.47	9167.54	7917.51	7844.60	8372.82	8296.80	8505.30	7230.80	7852.30	7315.99	6554.52	6607.83	94656.48
	Micro, Small and Medium Enterprises (MSME)																
A	Term Loan																
i	Micro Enterprise	5.00	No.	Physical	670	680	660	570	565	720	610	600	685	665	570	565	7560
				Bank Loan	2680.00	2720.00	2640.00	2280.00	2260.00	2880.00	2440.00	2400.00	2740.00	2660.00	2280.00	2260.00	30240.00
ii	Small Enterprises	110.00	No.	Physical	8	8	8	5	5	8	6	6	8	8	5	5	80
				Bank Loan	704.00	704.00	704.00	440.00	440.00	704.00	528.00	528.00	704.00	704.00	440.00	440.00	7040.00
	Sub-Total			Physical	678	688	668	575	570	728	616	606	693	673	575	570	7640
				Bank Loan	3384.00	3424.00	3344.00	2720.00	2700.00	3584.00	2968.00	2928.00	3444.00	3364.00	2720.00	2700.00	37280.00
B	Working Capital																
i	Micro Enterprises	2.00	No.	Physical	550	550	550	398	400	550	500	500	550	550	400	400	5898
				Bank Loan	880.00	880.00	880.00	636.80	640.00	880.00	800.00	800.00	880.00	880.00	640.00	640.00	9436.80
ii	Small Enterprises	15.00	No.	Physical	30	35	25	25	35	25	32	23	22	25	25	23	325
				Bank Loan	360.00	420.00	300.00	300.00	420.00	300.00	384.00	276.00	264.00	300.00	300.00	276.00	3900.00
	Sub-Total			Physical	580	585	575	423	435	575	532	523	572	575	425	423	6223
				Bank Loan	1240.00	1300.00	1180.00	936.80	1060.00	1180.00	1184.00	1076.00	1144.00	1180.00	940.00	916.00	13336.80
	Total MSME			Physical	1258	1273	1243	998	1005	1303	1148	1129	1265	1248	1000	993	13863
				Bank Loan	4624.00	4724.00	4524.00	3656.80	3760.00	4764.00	4152.00	4004.00	4588.00	4544.00	3660.00	3616.00	50616.80
4	Credit Potential for Export Credit, Education & Housing																
i	Export Credit																
	Export Credit	30.00	No.	Physical	0	1	0	0	0	0	2	0	0	0	0	0	3
				Bank Loan	0.00	24.00	0.00	0.00	0.00	0.00	48.00	0.00	0.00	0.00	0.00	0.00	72.00
	Total			Physical	0	1	0	0	0	0	2	0	0	0	0	0	3
				Bank Loan	0.00	24.00	0.00	0.00	0.00	0.00	48.00	0.00	0.00	0.00	0.00	0.00	72.00
ii	Education																
	Education	5.00	No.	Physical	30	32	30	25	37	27	40	30	25	25	25	25	351
				Bank Loan	120.00	128.00	120.00	100.00	148.00	108.00	160.00	120.00	100.00	100.00	100.00	100.00	1404.00
	Total			Physical	30	32	30	25	37	27	40	30	25	25	25	25	351
				Bank Loan	120.00	128.00	120.00	100.00	148.00	108.00	160.00	120.00	100.00	100.00	100.00	100.00	1404.00
iii	Housing																
a	Housing Loan for purchase/construction of house (upto Rs. 20.00 lakh)	20.0	No.	Physical	45	55	45	35	45	45	60	45	40	45	45	45	550
				Bank Loan	720.00	880.00	720.00	560.00	720.00	720.00	960.00	720.00	640.00	720.00	720.00	720.00	8800.00
b	Housing Loan for repairing (upto Rs. 2.00 lakh)	2.00	No.	Physical	55	50	40	40	50	45	50	40	45	40	40	35	530
				Bank Loan	88.00	80.00	64.00	64.00	80.00	72.00	80.00	64.00	72.00	64.00	64.00	56.00	848.00
	Total			Physical	100	105	85	75	95	90	110	85	85	85	85	80	1080
				Bank Loan	808.00	960.00	784.00	624.00	800.00	792.00	1040.00	784.00	712.00	784.00	784.00	776.00	9648.00
	Sub-Total (Export, Education, Housing)			Physical	130	138	115	100	132	117	152	115	110	110	110	105	1434
				Bank Loan	928.00	1112.00	904.00	724.00	948.00	900.00	1248.00	904.00	812.00	884.00	884.00	876.00	11124.00
5	Credit Potential for Infrastructure																
	Social Infrastructure Involving Bank Credit																
a	School (Private)	10.00	No.	Physical	15	15	15	15	15	15	15	15	15	15	15	15	180
				Bank Loan	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	1440.00
b	Small Hospital / Nursing Home	20.00	No.	Physical	15	12	15	10	15	10	15	15	12	15	15	11	160
				Bank Loan	240.00	192.00	240.00	160.00	240.00	160.00	240.00	240.00	192.00	240.00	240.00	176.00	2560.00
c	Drinking Water Plant (RO) - 1000 Ltrs/hr capacity	8.00	No.	Physical	32	30	32	32	30	30	35	30	32	30	30	32	375

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

District : Dhubri

(Rs. lakh)

Sl. No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK												Total
					Agomani	Golakganj	Rupsi	Debitola	Gauripur	Mahamaya	Bilasipara	Nayeralga	Chapar Salkocha	Barsing Jarua \$	Hatidhura	Jamadarhat	
				Bank Loan	204.80	192.00	204.80	204.80	192.00	192.00	224.00	192.00	204.80	192.00	192.00	204.80	2400.00
	Total			Physical	62	57	62	57	60	55	65	60	59	60	60	58	715
				Bank Loan	564.80	504.00	564.80	484.80	552.00	472.00	584.00	552.00	516.80	552.00	552.00	500.80	6400.00
v	Renewable Energy																
a	Bio-gas plant	0.200	No.	Physical	10	10	10	10	10	10	10	10	2	10	10	0	102
				Bank Loan	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.40	2.00	2.00	0.00	20.40
b	Solar Units	0.280	No.	Physical	240	240	200	100	200	200	200	200	220	200	200	200	2400
				Bank Loan	67.20	67.20	56.00	28.00	56.00	56.00	56.00	56.00	61.60	56.00	56.00	56.00	672.00
c	Solar Agri Pump without USPC-1 HP	1.149	No.	Physical	5	4	4	5	3	4	5	4	4	3	4	5	50
				Bank Loan	5.75	4.60	4.60	5.75	3.45	4.60	5.75	4.60	4.60	3.45	4.60	5.75	57.50
d	Solar Agri Pump without USPC- 2 HP	1.468	No.	Physical	4	2	2	4	2	2	3	3	1	2	2	3	30
				Bank Loan	5.87	2.94	2.94	5.87	2.94	2.94	4.40	4.40	1.47	2.94	2.94	4.40	44.05
	Total			Physical	259	256	216	119	215	216	218	217	227	215	216	208	2582
				Bank Loan	80.82	76.74	65.54	41.62	64.39	65.54	68.15	67.00	68.07	64.39	65.54	66.15	793.95
	Informal Credit Delivery System																
i	SHG	1.50	No.	Physical	675	650	540	550	650	530	625	400	530	380	450	455	6435
				Bank Loan	1012.50	975.00	810.00	825.00	975.00	795.00	937.50	600.00	795.00	570.00	675.00	682.50	9652.50
ii	JLG	2.50	No.	Physical	125	120	110	110	105	110	100	90	85	75	80	75	1185
				Bank Loan	312.50	300.00	275.00	275.00	262.50	275.00	250.00	225.00	212.50	187.50	200.00	187.50	2962.50
					800	770	650	660	755	640	725	490	615	758	530	530	7620
	Total				1325.00	1275.00	1085.00	1100.00	1237.50	1070.00	1187.50	825.00	1007.50	455.00	875.00	870.00	12615.00
	TOTAL (O.P.S.)			Physical	1251	1221	1043	936	1162	1028	1160	882	1011	1143	916	901	12351
				Bank Loan	2898.62	2967.74	2619.34	2350.42	2801.89	2507.54	3087.65	2348.00	2404.37	1955.39	2376.54	2312.95	30932.95
	GRAND TOTAL			Physical	9407	9441	8550	8317	8118	8790	8347	7971	8652	8616	7383	7401	105426
				Bank Loan	16513.09	16859.28	15060.85	13851.82	14934.71	15568.34	15744.95	13582.80	14844.67	13815.38	12591.06	12536.78	176206.23

\$ 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	रु. लाख में Rs. lakh						
जिला District	Dhubri							
क्रम संSr No		2020-21		2021-22		2022-23		2023-24
		लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target
1	फसल ऋण Crop Loan							
	सीबी CBs	28276.00	3411.16	34470.59	6447.49	10750.28	6591.40	11869.82
	एससीबी SCB	2159.97	1.39	3138.29	0.00	611.78	0.00	707.52
	एससीएआरडीबी SCARDBs							
	आरआरबी RRBs	11506.80	279.59	10982.91	264.13	2800.85	183.81	3239.19
	अन्य Others							
	उप जोड़ (अ) Sub-Total(A)	41942.77	3692.14	48591.79	6711.62	14162.91	6775.21	15816.53
2	मियादी ऋण (एमआई+एलटी)Term Loan (MT+LT)							
	सीबी CBs	20117.90	12522.54	22868.01	5559.78	37952.31	8584.88	44229.46
	एससीबी SCB	1536.78	9.00	2176.61	10.00	1654.59	33.50	1913.00
	एससीएआरडीबी SCARDBs							
	आरआरबी RRBs	8186.90	1350.17	7444.77	2974.04	10707.41	7586.38	12382.12
	अन्य Others							
	उप जोड़ (आ) Sub-Total(B)	29841.58	13881.71	32489.39	8543.82	50314.31	16204.76	58524.58
3	कुल कृषिगत ऋणTotal Agri. Credit							
	सीबी CBs	48393.90	15933.70	57338.60	12007.27	48702.59	15176.28	56099.28
	एससीबी SCB	3696.75	10.39	5314.90	10.00	2266.37	33.50	2620.52
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	19693.70	1629.76	18427.68	3238.17	13508.26	7770.19	15621.31
	अन्य Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	उप जोड़ (इ) Sub-Total(C)	71784.35	17573.85	81081.18	15255.44	64477.22	22979.97	74341.11
4	एमएसएमई MSME							
	सीबी CBs	25725.70	34896.07	25998.40	15221.94	14098.19	22990.47	16520.32
	एससीबी SCB	1965.17	40.22	2291.20	109.53	515.87	17.90	542.27
	एससीएआरडीबी SCARDBs							
	आरआरबी RRBs	10469.00	309.08	8166.40	341.11	13973.09	1247.83	5088.8
	अन्य Others							
	उप जोड़ (ई) Sub-Total(D)	38159.87	35245.37	36456.00	15672.58	28587.15	24256.20	22151.39
5	अन्य प्राथमिकता क्षेत्र Other Priority Sector*							
	सीबी CBs	14452.10	2853.85	15650.64	12232.40	7819.97	8901.83	9145.06
	एससीबी SCB	1103.98	0.00	1438.28	0.00	2573.59	0.00	444.34
	एससीएआरडीबी SCARDBs							
	आरआरबी RRBs	5881.16	72.44	4839.16	346.93	384.17	161.14	3001.57
	अन्य Others							
	उप जोड़ (उ) Sub-Total(E)	21437.24	2926.29	21928.08	12579.33	10777.73	9062.97	12590.97
6	कुल जोड़ (इ+ई+उ) Grand Total(C+D+E)							
	सीबी CBs	88571.70	53683.62	98987.64	39461.61	70620.75	47068.58	81764.66
	एससीबी SCB	6765.90	50.61	9044.38	119.53	5355.83	51.40	3607.13
	एससीएआरडीबी SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	आरआरबी RRBs	36043.86	2011.28	31433.24	3926.21	27865.52	9179.16	23711.68
	अन्य Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	कुल जोड़ Grand Total	131381.46	55745.51	139465.26	43507.35	103842.10	56299.14	109083.47
	*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							

अनयंथ **IIANNEXURE III**

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

जिल्हा District :

Dhubri

Assam

(रु. लाख में Rs. lakh)

क्रम SSl. No.		विषय एजेंसी / गतिविधि Particulars Agencies/ Activities	2020-21					2021-22					2022-23					2023-24 (लक्ष्य Target)				
			सीसी CBs	सहकारी बैंक Coops.	आजारावी RRB	अन्य Others	कुल Total	सीसी CBs	सहकारी बैंक Coops.	आजारावी RRB	अन्य Others	कुल Total	सीसी CBs	सहकारी बैंक Coops.	आजारावी RRB	अन्य Others	कुल Total	सीसी CBs	सहकारी बैंक Coops.	आजारावी RRB	अन्य Others	कुल Total
I		कृषक ऋण Crop Loan	3411.16	1.39	279.59	0.00	3692.14	6447.49	0.00	264.13	0.00	6711.62	6591.40	0.00	183.81	0.00	6775.21	11869.82	707.52	3239.19	0.00	15816.53
II		नियामी ऋण Term Loan																				
1		जल संसाधन Water Resources	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3099.12	131.02	851.69	0.00	4081.83
2		भूमि विकास Land Development	--	--	--	--	0.00	--	--	--	--	0.00	--	--	--	--	0.00	--	--	--	--	0.00
3		कृषि यंत्रोपकरण Farm Mechanization	106.29	0.00	0.00	0.00	106.29	177.85	0.00	0.00	0.00	177.85	625.04	0.00	0.00	0.00	625.04	6068.14	262.06	1705.33	0.00	8035.53
4		गन्ध अथवा फल वृक्षारोपण और बागवानी Plantation & Horticulture including Sericulture	131.39	0.00	0.00	0.00	131.39	309.68	0.00	0.00	0.00	309.68	0.00	0.00	2.40	0.00	2.40	6058.93	262.07	1702.42	0.00	8023.42
5		मछलीपालन- दुग्ध उत्पादन विकास AH -Dairy Development	170.17	0.00	233.51	0.00	403.68	649.09	0.00	921.99	0.00	1571.08	157.86	0.00	2245.23	0.00	2403.09	6070.31	262.07	1704.07	0.00	8036.45
6		मछलीपालन-मुर्गीपालन विकास AH - Poultry Development	--	--	--	--	0.00	--	--	--	--	0.00	--	--	--	--	0.00	NA	NA	NA	NA	0.00
7		मछलीपालन-भेड़/ बकरी/गुराह पालन विकास AH - Sheep / Goat / Piggery Devt.	--	--	--	--	0.00	--	--	--	--	0.00	--	--	--	--	0.00	NA	NA	NA	NA	0.00
8		मत्स्यपालन विकास Fisheries Development	156.52	0.00	0.00	0.00	156.52	404.43	0.00	0.00	0.00	404.43	41.45	0.00	0.00	0.00	41.45	6056.10	262.04	1655.51	0.00	7973.65
9		फॉरेस्ट्री और वेस्टलैंड विकास Forestry & Wasteland Dev.	0.00	0.00	0.00	0.00	0.00	4.94	0.00	0.00	0.00	4.94	88.29	0.00	0.00	0.00	88.29	3028.96	131.03	853.20	0.00	4013.19
10		भंडारण गोदाम और विपणन सुविधाStorage Godown & Marketing Facilities	2364.52	0.00	0.00	0.00	2364.52	248.62	0.00	0.00	0.00	248.62	7.06	0.00	0.00	0.00	7.06	5448.92	235.84	1527.83	0.00	7212.59
11		कृषि और खाद्य प्रसंस्करणAgro and Food Processing	794.87	9.00	1116.66	0.00	1920.53	1369.13	10.00	0.00	0.00	1379.13	3421.34	33.50	0.00	0.00	3454.84	5446.84	235.82	1531.97	0.00	7214.63
12		अन्य Others	8798.78	0.00	0.00	0.00	8798.78	2396.04	0.00	2052.05	0.00	4448.09	4243.84	0.00	5338.75	0.00	9582.59	2952.14	131.05	850.10	0.00	3933.29
		उप जोड़ II Sub-total-II	12522.54	9.00	1350.17	0.00	13881.71	5559.78	10.00	2974.04	0.00	8543.82	8584.88	33.50	7586.38	0.00	16204.76	44229.46	1913.00	12382.12	0.00	58524.58
III		कुल योग (I+II) Grand Total (I+II)	15933.70	10.39	1629.76	0.00	17573.85	12007.27	10.00	3238.17	0.00	15255.44	15176.28	33.50	7770.19	0.00	22979.97	56099.28	2620.52	15621.31	0.00	74341.11

Annexure-IV

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

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

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

Annexure V

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

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

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

Annexure V (A)

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

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

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

Annexure V (B)

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

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

List of Abbreviations

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

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

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

Note: The List is Indicative

District Development Managers (DDMs) – NABARD, Assam

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



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☎ 080-26970500

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- **Stage:** Pre-Series A (INR 5-20 cr.) & Series A (INR 20-50 cr.)
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- **Corpus raised:** INR 598 crore
- **Investments made:** INR 190.86 crore in 10 start-ups

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What does NABFOUNDATION want from you ?

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☎ 022-26539404/9054

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NABSanrakshan Trustee Private Limited

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Building Trust for Rural Prosperity

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