



संभाव्यता युक्त ऋण योजना

2024 - 25

POTENTIAL LINKED CREDIT PLAN

2024 - 25

दिबांग वैली जिला

DIBANG VALLEY DISTRICT

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

अरुणाचल प्रदेश क्षेत्रीय कार्यालय, ईटानगर

ARUNACHAL PRADESH REGIONAL OFFICE, ITANAGAR



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्र का 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 participatory financial and non-financial interventions, innovations, technology and institutional development for securing prosperity.

प्राक्कथन

नाबार्ड को वित्तीय और गैर-वित्तीय सहयोगों के माध्यम से कृषि और ग्रामीण विकास के संवर्धन का अधिदेश प्राप्त है। ग्रामीण समृद्धि सुनिश्चित करने के हमारे मिशन के अनुरूप प्रत्येक वर्ष प्रत्येक जिले के लिए संभाव्यता युक्त ऋण योजनाएँ (पीएलपी) तैयार की जाती हैं, जिनमें जिले में प्राथमिकता प्राप्त क्षेत्र के अंतर्गत विभिन्न कार्यक्रमों के लिए उपयोग करने योग्य ऋण संभाव्यता का अनुमान प्रस्तुत किया जाता है।

जिला स्तर पर ऋण आयोजना की प्रक्रिया हेतु बैंकों के लिए पीएलपी एक आधारभूत दस्तावेज़ है और इसे एक संदर्भ दस्तावेज़ के रूप में माना जाता है। इस दस्तावेज़ में महत्वपूर्ण आधारभूत संरचना गैप और सुचारु ऋण प्रवाह को बनाए रखने के लिए सरकारी विभागों द्वारा दी जाने वाली लिंकेज सहायता पर प्रकाश डाला जाता है। चालू योजनाओं और आवश्यक निवेश तथा चलनिधि सहायता को ध्यान में रखते हुए पीएलपी में अनुमान दिए जाते हैं। यह अपेक्षित है कि विभिन्न क्षेत्रों के अंतर्गत आकलित संभाव्यता से बैंकों को ऋण के अभाव वाले राज्य में योजना बनाने, आधार स्तरीय ऋण प्रवाह को चैनलाइज करने और उसमें वृद्धि करने में सहायता होगी।

मैं इस अवसर पर उपायुक्त, जिला स्तर के संबंधित विभागों, अग्रणी जिला प्रबंधक, बैंकों, गैर सरकारी संगठनों और सीबीओ के प्रति कृतज्ञता व्यक्त करना चाहता हूँ जिनका इस दस्तावेज़ को सफलता पूर्वक सम्पन्न करने में महत्वपूर्ण योगदान रहा है।

हमें उम्मीद है कि यह दस्तावेज़ न केवल आधारभूत संरचना की आवश्यकताएँ पूरी करने के लिए उचित कार्य योजना तैयार करने में सहयोगी होगा बल्कि क्षेत्रीय बाधाओं को दूर करते हुए जिले में ऋण की गैप को दूर करने में भी सहयोगी होगा। इस दस्तावेज़ को सार्थक और प्रासंगिक बनाने के लिए सभी हितधारकों से अनुरोध है कि वे अपना फीडबैक और सुझाव हमें निरंतर भेजते रहें।

इटानगर
दिनांक: 25 अक्टूबर 2023

(डी मिश्रा)
महाप्रबंधक

FOREWORD

NABARD has the mandate to promote agriculture and rural development through financial and non-financial interventions. In consonance with our mission of ensuring rural prosperity, Potential Linked Credit Plans (PLPs) for each district are prepared every year estimating the exploitable credit potential under various activities under the priority sector in the district.

PLP thus forms the basis and is considered as a reference document to the bankers for the credit planning process at the district level. It throws up the critical infrastructure gaps and linkage support required to be provided by the government departments to facilitate smooth credit flow. The projections made in the PLP adequately take into account the ongoing schemes and the investment and liquidity support required. It is expected that the potentials assessed under various sectors would provide desired leads to the bankers to plan, channelize and increase the Ground Level Credit flow in this credit deficient State.

I would like to take the opportunity to extend my gratitude to the Deputy Commissioner, the line departments at the district level, the Lead District Manager, bankers, NGOs and CBOs whose contribution was vital in the successful culmination of this document.

We hope that the document would help in chalking out appropriate action plans for not only fulfilling the infrastructure requirements but also bridging the credit gaps in the district by removing sectoral constraints. We invite continued feedback and suggestions from the stakeholders to make the document more meaningful and relevant.

Itanagar

Date : 25 October 2023

(D Mishra)

General Manager

Credits

PLP document prepared by:
Gulshan,
District Development Manager(R),
Dibang Valley District

PLP document finalized by:
Arunachal Pradesh Regional Office

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: Dibang Valley District came into existence on 1st June 1980 with its headquarter at Anini carved out from Lohit District. It is named after River Dibang consisting of three major rivers viz, Dri, Mathun and Talon and three other smaller rivers viz, Ahi, Awa & Emra. Dibang Valley is bounded by Lohit in the south-east, Lower Dibang Valley in the South, East Siang and Upper Siang in the West and by China in the North and North-East. It has an area of 9129 sq. kms with a population of 8004 as per the 2011 census. On 16 December 2001, Dibang Valley district was bifurcated into Dibang Valley district and Lower Dibang Valley district. Dibang Valley consists of undulated-rugged mountains with breath-taking green valleys, deep-down gorges, enchanting waterfalls, natural lakes of various dimensions and innumerable meandering rivers and turbulent streams.

2. Sectoral trends in credit flow: Ground level credit flow under Priority sector were ₹154.80 lakhs ₹29.97 and ₹251.19 lakhs during 2019-20, 2020-21 and 2021-22 respectively. The achievement under priority sector needs to be improved in the district.

3. Sector/sub-sector wise PLP projections for 2024-25: The PLP of Dibang Valley has estimated an institutional credit potential of 1088.53 lakh for the year 2024-25. Credit potential for Agriculture, Agriculture infrastructure and Ancillary activities has been estimated at ₹896.73 lakh while the potential under MSME (Micro, Small and Medium Enterprises) at ₹48.00 lakh, Education at ₹8.00 lakh, Housing at ₹88.00 lakh, Renewable Energy at ₹10.20 lakh, Others (SHGs/JLGs) at ₹12.00 lakh and Social Infrastructure involving bank credit at ₹25.60 lakh respectively.

4. Developmental Initiatives: The development of women through formation of SHGs and linkages with the bank is taken up through NGOs/ Farmers' Clubs supported by NABARD. They are projected to be the ideal developmental tool to ensure access to banking services in the years to come as well in conjunction with socio-economic empowerment of the women and the resultant all round development of the district.

5. Thrust areas for 2024-25: Keeping in view of the available natural resources and the food habit of the local people, animal husbandry activities such as Poultry, Piggery and Fishery has huge potential. So, thrust should be given more on projects which will create infrastructures for supporting integrated farming in the district. Horticulture crops such as grapes, apple, kiwi and walnut also have tremendous potential; therefore, research on these crops should be intensified for the area.

The Idu tribe inhabiting the area has rich cultural heritage of handloom and handicrafts. Therefore, technological infusion, branding and marketing will boost its conservation and promotion.

6. Major constraints and suggested action points: The major constraints of the district is its rough terrain, poor connectivity, high maintenance cost of infrastructure, subsistence agriculture, insufficient supply of modern agriculture inputs and climate change impact.

Formation of Farmer Producer Club (FPO), introduction and cultivation of high value crops such as kiwi, apple, ginger, Thai lemon, Lalit Guava, Banana, livestock rearing (piggery and poultry), dairy, etc. will enhance the productivity and credit worthiness of the farming community. State Government may avail funds under RIDF/NIDA to bridge the infrastructural gaps, for creating the required infrastructural facilities in the district. The SHGs in the district may be federated and converted them into FPOs for minimizing the challenges of post-harvest management.

7. Way forward: NABARD since its inception has been involved in various initiatives to bring about an integrated development in the rural areas of the country. One of the many initiatives that NABARD has taken was to recognize the importance of systematic and decentralized rural credit planning. Agriculture and allied activities forms the backbone of the economy of the district. The Agro-climatic conditions and fertile soil are favorable for taking up horticultural fruits like oranges, banana, pineapple and crops like paddy and vegetables. The Animal Husbandry sector has immense potential in the district. There is a great demand for Dairy, Poultry Farming and Pig Rearing. These activities form the backbone of the supplementary employment and income of the farmers, besides enabling reduction in the gap between demand and supply of different animal products in the district. The development of women through formation of SHGs and linkages with the bank is taken up through NGOs/ Farmers' Clubs supported by NABARD. They are projected to be the ideal developmental tool to ensure access to banking services in the years to come as well in conjunction with socio-economic empowerment of the women and the resultant all round development of the district.

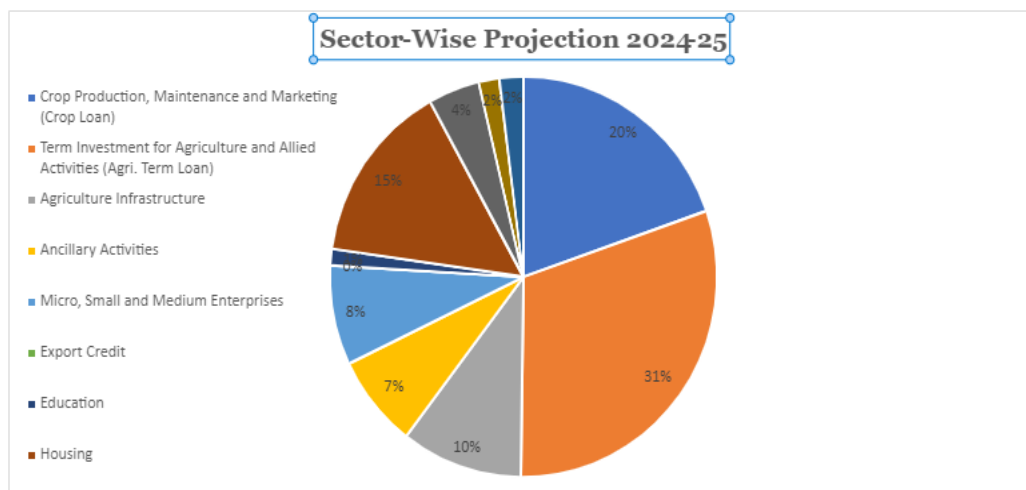
APPENDIX A

BROAD SECTOR-WISE PLP PROJECTIONS FOR THE YEAR- 2024-25

District: Dibang Valley

(₹ Lakh)

Sr. No.	Sector PLP Projection	Projection
A	Farm Credit	
i	Crop Production, Maintenance and Marketing (Crop Loan)	117.31
ii	Term Investment for Agriculture and Allied Activities (Agri. Term Loan)	182.51
	Total (i+ii)	299.82
B	Agriculture Infrastructure	60.58
C	Ancillary Activities	44.80
I	Credit Potential For Agriculture (A+B+C)	896.73
II	Micro, Small and Medium Enterprises	48.00
III	Export Credit	0.00
IV	Education	8.00
V	Housing	88.00
VI	Social Infrastructure involving Bank Credit	25.60
VII	Renewable Energy	10.20
VIII	Informal Credit Delivery System	12.00
	Total Priority Sector (I to VIII)	1088.53



APPENDIX B

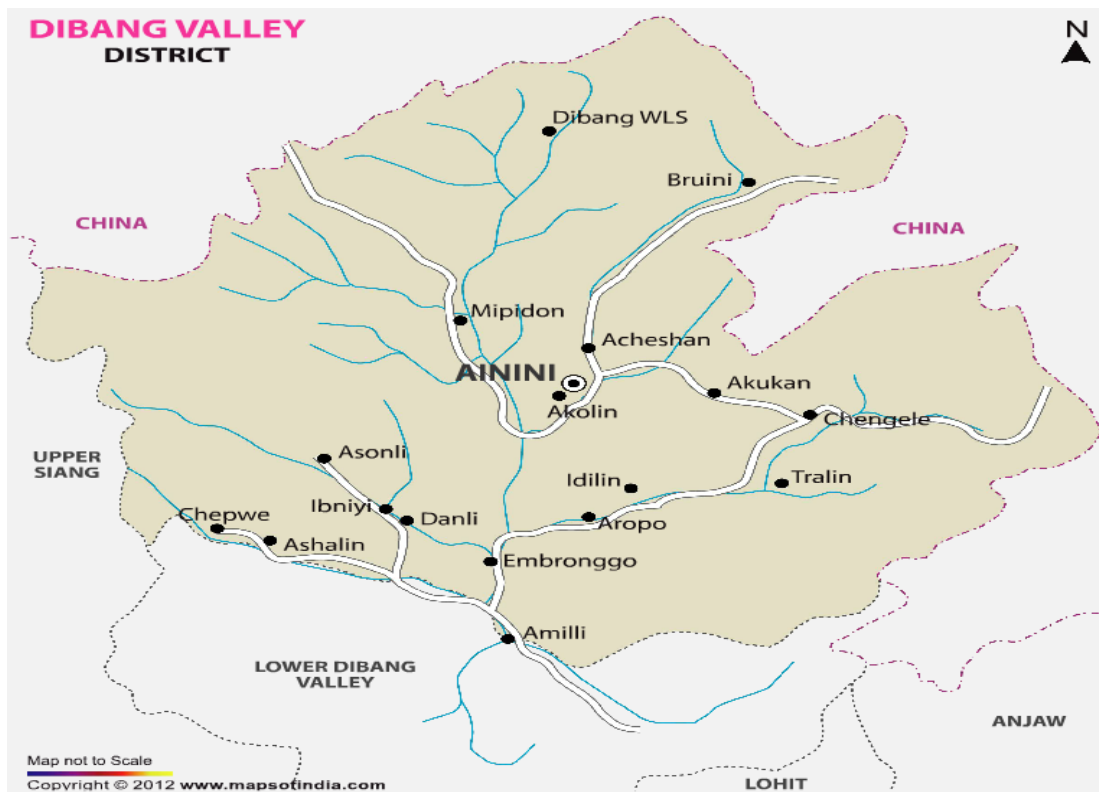
SUMMARY OF SECTOR-WISE PLP PROJECTIONS – 2024-25

District: Dibang Valley

(₹ lakh)

S. No.	PARTICULARS	Projection
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	152.51
ii	Water Resources	1.52
iii	Farm Mechanisation	51.60
iv	Plantation and Horticulture	293.63
v	Forestry and Waste Land Development	16.80
vi	Animal Husbandry – Dairy Development	77.34
vii	Animal Husbandry – Poultry Development	6.53
viii	Animal Husbandry – Sheep, Goat and Piggery Development	28.66
ix	Fisheries Development	132.76
x	Animal Husbandry - Maintenance - W.C. loan	30.00
	<i>SUB TOTAL</i>	791.34
B	Agriculture Infrastructure	
i	Storage Facilities	48.00
ii	Land Development, Soil Conservation, Wasteland Development	8.98
iii	Others - Tissue culture, Agri bio-technology, Bio pesticides/fertilizers, vermin composting	3.61
	<i>SUB TOTAL</i>	60.59
C	Ancillary Activities	
i	Food and Agro Processing	36.00
ii	Others -Loans to Agri Clinic/Agri Business Centres	8.80
	<i>SUB TOTAL</i>	44.80
	TOTAL AGRICULTURE	896.73
II	Micro, Small and Medium Enterprises	
i	MSME - Investment Credit	40.00
ii	MSME - Working Capital	8.00
	<i>TOTAL MSME</i>	48.00
III	Export Credit	0.00
IV	Education	8.00
V	Housing	88.00
VI	Social Infrastructure involving Bank Credit	25.60
VII	Renewable Energy	10.20
VIII	Informal Credit Delivery System	12.00
	TOTAL PRIORITY SECTOR	1088.53

DISTRICT MAP OF DIBANG VALLEY DISTRICT



District Profile										
District - Dibang Valley			State- Arunachal Pradesh							
1. PHYSICAL & ADMINISTRATIVE FEATURES			2. SOIL & CLIMATE							
Total Geographical Area (Sq.km)	9129		Agro-climatic Zone	Alpine Humid+ Subtropical						
No. of Sub Divisions	1									
No. of Blocks	3			Climate						
No. of Villages (Inhabited)	142		Soil Type	Moderate during summer & extreme cold during winter						
No. of Panchayats	95			Red sandy + laterite						
3. LAND UTILISATION [Ha]			4. RAINFALL & GROUND WATER							
Total Area Reported	2265		Rainfall [in mm]	Normal	Actual	2015-16	2016-17	2017-18		
Forest Land	NA			3281.33	NA		46177	NA	NA	
Area Not Available for Cultivation	3818			Variation from Normal		NA		NA	NA	
Permanent Pasture and Grazing Land	6092		Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance		
Land under Miscellaneous Tree Crops	2266			NA		NA				
Cultivable Wasteland	3818		5. DISTRIBUTION OF LAND HOLDING							
Current Fallow	NA		Classification of Holding	Holding		Area				
Other Fallow	NA			Nos.	% to Total	Ha.	% to Total			
Net Sown Area	2911		<= 1 Ha	265		32		164	11.06	
Total or Gross Cropped Area	3352		>1 to <=2 Ha	410		49		625	42.14	
Area Cultivated More than Once	NA		>2 Ha	160		19		694	46.8	
Cropping Inensity [GCA/NSA]	115		Total	835		100		148.3	100	
6. WORKERS PROFILE [in '000]			7. DEMOGRAPHIC PROFILE [in '000]							
Cultivators	1.29		Category	Total	Male	Female	Rural	Urban		
Of the above, Small/Marginal Farmers	NA		Population	50	29	21	39	11		
Agricultural Labourers	1.06		Scheduled Caste	NA	NA	NA	NA	NA		
Workers engaged in Household Industries	0.06		Scheduled Tribe	NA	NA	NA	NA	NA		
Workers engaged in Allied Agro-activities	NA		Literate (%)	59	67	46	NA	NA		
Other workers	2.09		BPL	15	7	8	NA	NA		
8. HOUSEHOLDS [in '000]			9. HOUSEHOLD AMENITIES [Nos. in '000 Households]							
Total Households	1.95		Having brick/stone/concrete houses		NA	Having electricity supply		NA		
Rural Households	NA		Having source of drinking water		NA	Having independent toilets		NA		
BPL Households	NA		Having access to banking services		NA	Having radio/tv sets		NA		
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]			11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]							
Villages Electrified	NA		Anganwadis		176	Dispensaries		NA		
Villages having Agriculture Power Supply	NA		Primary Health Centres		6	Hospitals		1		
Villages having Post Offices	NA		Primary Health Sub-Centres		15	Hospital Beds		50		
Villages having Banking Facilities	NA		12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE							
Villages having Primary Schools	NA		Fertiliser/Seed/Pesticide Outlets [Nos]		NA	Agriculture Pumpsets[Nos]		NA		
Villages having Primary Health Centres	NA		Total N/P/K Consumption [MT]		13	Pumpsets Energised [Nos]		NA		
Villages having Potable Water Supply	NA		Certified Seeds Supplied [MT]		NA	Agro Service Centres [Nos]		NA		

Villages connected with Paved Approach Roads	NA		13. IRRIGATION COVERAGE [Ha]	Pesticides Consumed [MT]	NA	Soil Testing Centres [Nos]	NA		
				Agriculture Tractors [Nos]	NA	Plantation nurseries [Nos]	NA		
Total Area Available for Irrigation (NIA + Fallow)	NA			Power Tillers [Nos]	NA	Farmers' Clubs [Nos]	NA		
Irrigation Potential Created	NA			Threshers/Cutters [Nos]	NA	Krishi Vigyan Kendras [Nos]	NA		
Net Irrigated Area (Total area irrigated at least once)	94			14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
Area irrigated by Canals / Channels	NA			Rural/Urban Mandi/Haat [Nos]	NA	Wholesale Market [Nos]	NA		
Area irrigated by Wells	NA			Length of Pucca Road [Km]	NA	Godown [Nos]	NA		
Area irrigated by Tanks	NA			Length of Railway Line [Km]	NA	Godown Capacity [MT]	NA		
Area irrigated by Other Sources	NA			Public Transport Vehicle [Nos]	NA	Cold Storage [Nos]	NA		
Irrigation Potential Utilized (Gross Irrigated Area)	94			Goods Transport Vehicle [Nos]	NA	Cold Store Capacity [MT]	NA		
15. AGRO-PROCESSING UNITS				16. AREA, PRODUCTION & YIELD OF MAJOR CROPS					
Type of Processing Activity	No of units	Cap. [MT]		Crop	2016-17		2019-20		Avg. Yield [Qntl/Ha]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	Nil	Nil			Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Sugarcane (Gur/Khandsari/Sugar)	Nil	Nil		Paddy	883	2191	1234	2283	17.31
Fruit (Pulp/Juice/Fruit drink)	Nil	Nil		Maize	910	2090	1378	2521	14.65
Spices (Masala Powders/Pastes)	Nil	Nil		Millet	1261	1439	253	300	10.18
Dry-fruit (Cashew/Almond/Raisins)	Nil	Nil	Pulses	333	471	456	340	7.46	
Cotton (Ginning/Spinning/Weaving)	Nil	Nil	Ginger	160	800	161	771	47.89	
Milk (Chilling/Cooling/Processing)	Nil	Nil	Potato	510	4289	172	983	57.15	
Meat (Chicken/Motton/Pork/Dryfish)	Nil		Oil Seeds (Soya Bean)	312	456	161	771	9.89	
Animal feed (Cattle/Poultry/Fishmeal)	Nil		Chilly	118	289	93	224	24.09	
			Vegetables	402	1621	148	415	28.04	
			Production of Cotton (lint), Jute, Mesta & Sanhemp are in Bales (177.8 kg per bale in India)						
17. ANIMAL POPULATION AS PER CENSUS 2012 [in '000]			18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES						
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos]	1	Animal Markets [Nos]	Nil		
Cattle - Cross bred	0	NA	NA	Disease Diagnostic Centres [Nos]	4	Milk Collection Centres [Nos]	Nil		
Cattle - Indigenous	0.09	NA	NA	Artificial Insemination Centers [Nos]	1	Fishermen Societies [Nos]	Nil		
Yaks	4.29	NA	NA	Animal Breeding Farms [Nos]	1	Fish seed farms [Nos]	NA		
Sheep - Cross bred	NA	NA	NA	Animal Husbandry Tng Centres [Nos]	Nil	Fish Markets [Nos]	NA		
Sheep - Indigenous	NA	NA	NA	Dairy Cooperative Societies [Nos]	2	Poultry hatcheries [Nos]	Nil		
Goat	1.52	NA	NA	Improved Fodder Farms [Nos]	Nil	Slaughter houses [Nos]	Nil		
Pig - Cross bred	0	NA	NA	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY					
Pig - Indigenous	2	NA	NA	Fish	Production [MT]	NA	Per cap avail. [gm/day]	NA	
Horse/Donkey/Camel	NA	NA	NA	Egg	Production [Lakh Nos]	NA	Per cap avail. [nos/p.a.]	NA	
Poultry - Cross bred	NA	NA	NA	Milk	Production ['000 MT]	11.86	Per cap avail. [gm/day]	NA	
Poultry - Indigenous	10.05	NA	NA	Meat	Production [MT]	NA	Per cap avail. [gm/day]	NA	

DISTRICT PROFILE

Dibang Valley District came into existence on 1st June 1980 with its headquarter at Anini, Dibang Valley is bounded by Lohit in the south-east, Lower Dibang Valley in the South, East Siang in the West and by China in the North and North-East. The district has an area of 9129 sq kms. It is named after the River Dibang-one of the important tributaries of mighty Brahmaputra.

As per 2011 Census population of the district was 8004 with 4414 males and 3590 females. Dibang Valley is the largest district of Arunachal Pradesh with the lowest density of population in India. The density of population in the district is less than 1 persons per sq. km. The literacy rate of the district is 64.10% of which male literacy is 68.07% and female literacy is 59.16%. Dibang Valley district is mainly inhabited by Idu-Mishmi.

Agriculture is the major economic activity of the district with almost all the population engaged in agriculture. Other predominant economic activities in the district are piggery and poultry. Paddy and pulses is the major food crop grown while the important commercial fruits are oranges, banana and pineapple. Spices like Large cardamom and ginger are the main cash crop grown in the district. The number of cultivators in the district is 1290 as per (2011 Census) in the district. The normal average rainfall in the district head quarter is 3281.33 mm. The State per capital income is ₹1.83 lakh as on 31.03.2021.

Predominant economic activities: Agriculture and Animal Husbandry sector is the predominant economic activities in the district. Horticulture sector is also another sector where a lot a household earn their livelihood. Handloom and handicraft sector also contributes to the local economy of the district.

Factors/infrastructure contributing or inhibiting the growth in Ground Level Credit (GLC): Community land holding system is a major hurdle for marginal farmers to get access to credit and this needs to be addressed properly. Even though efforts are being made by various agencies, the district still lacks in irrigation and post-harvest infrastructures etc. Insurance cover for farmers is also not available. These are some of the factors that inhibits the growth of GLC in the district. Credit flow in the past 3 years in the district is inconsistent due to prevailing covid-19 pandemic impact.

Critical interventions required in the district under major sectors for harnessing the potential estimated under PLP 2024-25: To increase production and productivity of crops, there is a need for effective soil conservation measures, promoting rain water harvesting structures, establishment of seed farms for supply of quality/improved seeds, soil testing laboratories and market yards etc. For animal husbandry sector, setting up of feed mixing and production plant is vital. AI programme should be implemented at a faster pace and more hatcheries, breeding farms & fish seed farms should be established besides other important infrastructures. For non-farm sector, setting up of training institutes for modernization and mechanization of rural artisan and cottage industries is required. Line departments should set up plant & machinery on cluster basis. Uninterrupted power supply needs to be ensured.

Banking Profile

District: Dibang Valley		State: Arunachal Pradesh					Lead Bank: State Bank of India			
1. NETWORK & OUTREACH (As on 31/03/2023)										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies assolated	Per Branch Outreach			
	Bank	Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	1	1	1	NA	0	NA	NA	NA	NA	NA
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
State Coop. Bank	1	1	NA	1	0	NA	NA	NA	NA	NA
Coop. Agr. & Rural Dev. Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Primary Agr. Coop. Society	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	2	2	1	1	0	NA	NA	NA	NA	NA
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [₹lakh]				
	31-Mar-18	31-Mar-19	31-Mar-20	Growth (%)	Share (%)	31-Mar-21	31-Mar-22	31-Mar-23	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	NA	NA	9732.00	39546.45	25844.22	-34.64	93.95
Regional Rural Bank	NA	NA	NA	NA	NA	0.00	0.00	0.00	0.00	0
Cooperative Banks	NA	NA	NA	NA	NA	643.00	2481.83	1664.28	-32.94	6.05
Others	NA	NA	NA	NA	NA	0.00	0.00	0.00	0.00	0
All Agencies	NA	NA	NA	NA	NA	10375.00	42028.28	27508.50	-34.54	100.00
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [₹lakh]				
	31-Mar-18	31-Mar-19	31-Mar-20	Growth (%)	Share (%)	31-Mar-21	31-Mar-22	31-Mar-23	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	NA	NA	1749.00	3493.35	2647.84	-24.20	91.62
Regional Rural Bank	NA	NA	NA	NA	NA	0.00	0.00	0.00	0.00	-
Cooperative Banks	NA	NA	NA	NA	NA	211.00	259.96	242.14	-6.85	8.38
Others	NA	NA	NA	NA	NA	0.00	0.00	0.00	0.00	-
All Agencies	NA	NA	NA	NA	NA	1960.00	3753.31	2889.98	-23.00	100.00
4. CD-RATIO										
Agency	CD Ratio			Growth (%)	Agency	During 2021-22		Cumulative		
	31-Mar-21	31-Mar-22	31-Mar-23			Deposit	Credit	Deposit	Credit	
Commercial Banks	18.09	8.83	10.25	16.08	Commercial Banks	NA	NA	NA	NA	
Regional Rural Bank	-	-	-	-	Regional Rural Bank	NA	NA	NA	NA	
Cooperative Banks	35.30	10.47	14.55	38.96	Cooperative Banks	NA	NA	NA	NA	
Others	-	-	-	-	Others	NA	NA	NA	NA	
All Agencies	19.60	8.93	10.51	17.69	All Agencies	NA	NA	NA	NA	
5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)										
Agency	CD Ratio			Growth (%)	Agency	During 2021-22		Cumulative		
	31-Mar-21	31-Mar-22	31-Mar-23			Deposit	Credit	Deposit	Credit	
Commercial Banks	18.09	8.83	10.25	16.08	Commercial Banks	NA	NA	NA	NA	
Regional Rural Bank	-	-	-	-	Regional Rural Bank	NA	NA	NA	NA	
Cooperative Banks	35.30	10.47	14.55	38.96	Cooperative Banks	NA	NA	NA	NA	
Others	-	-	-	-	Others	NA	NA	NA	NA	
All Agencies	19.60	8.93	10.51	17.69	All Agencies	NA	NA	NA	NA	
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2023)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans
Commercial Banks	221.61	6.34	196.01	5.61	227.65	6.07	NA	NA	NA	NA
Regional Rural Bank	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA
Cooperative Banks	29.58	11.38	10.00	3.85	0.00	0.00	NA	NA	NA	NA
Others	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA
All Agencies	251.19	6.69	206.01	5.49	227.65	6.07	NA	NA	NA	NA
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Agency	2020-21			2021-22			2022-23			Average Ach[%] in last 3 years
	Target [₹In lakh]	Ach [₹ In lakh]	Ach [%]	Target [₹In lakh]	Ach [₹ In lakh]	Ach [%]	Target [₹In lakh]	Ach [₹ In lakh]	Ach [%]	
Commercial Banks	463.01	29.97	6.47	876.48	136.17	14.42	-	-	-	-
Regional Rural Bank	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-
Cooperative Banks	393.13	0.00	0.00	68.00	0.00	0.00	-	-	-	-
Others	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-
All Agencies	856.14	29.97	3.50	944.48	136.17	14.42	104.20	154.98	148.73	55.55
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2020-21			2021-22			2022-23			Average Ach[%] in last 3 years
	Target [₹In lakh]	Ach [₹ In lakh]	Ach [%]	Target [₹In lakh]	Ach [₹ In lakh]	Ach [%]	Target [₹In lakh]	Ach [₹ In lakh]	Ach [%]	
Crop Loan	201.79	42.88	21.25	45.00	188.21	418.24	16.50	107.39	650.84	363.4
Term Loan (Agr)	461.23	0.00	0.00	140.64	17.80	12.66	71.90	8.59	11.94	8.20
Total Agri. Credit	663.02	42.88	6.47	185.64	206.01	110.97	88.40	115.98	131.20	82.88
Non-Farm Sector	214.15	92.29	43.10	265.56	43.61	16.42	9.50	39.00	410.5	156.67
Other Priority Sector	67.31	1.00	1.49	93.90	1.57	1.67	6.30	0.00	0.00	1.05
104	944.48	136.17	14.42	545.10	251.19	46.08	104.20	154.98	148.73	69.74
9. RECOVERY POSITION										
Agency	2019-20			2020-21			2021-22			Average Recof[%] in last 3 years
	Demand [₹ '000]	Recovery [₹ '000]	Recovery [%]	Demand [₹ '000]	Recovery [₹ '000]	Recovery [%]	Demand [₹ '000]	Recovery [₹ '000]	Recovery [%]	
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Cooperative Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Sources : Lead Bank & SLBC report

BANKING PROFILE

Banking Network: The district has a banking network of only two branches. Arunachal Pradesh State Cooperative Apex Bank and State Bank of India has one branch each in the district meeting the banking needs of the population.

Growth in Deposits: As on 31.03.2023, the deposits in the district was ₹27508.50 lakh indicating a decrease of 34.54 % over the position as on 31.03.2022 which stood at ₹42028.28 lakh.

Growth in Advances: As on 31.03.2023, the total advance in the district was ₹2889.98 lakh indicating a decrease of 23.00 % over the position as on 31.03.2022 which stood at ₹3753.31 lakh.

CD Ratio: The credit flow up to the quarter ended March-2023 CD ratio is 10.51% and CD ratio is far below the minimum 40% due to 405% increased/growth of total deposit on account of Compensation received from NHPC for Dam constructions during the year 2021-22 which led to 88% expansion in total credit over the last FY.

Priority Sector Advances: The achievement under priority sector advances in the district as on 31.03.2022 was ₹251.19 lakh corresponding to 46.08 % of the target fixed in the Annual credit plan.

KCC: Banks have cumulatively issued 164 KCCs in the district with total loan outstanding of ₹106.07 lakh.

Financial Inclusion: Under Financial Inclusion Programme 561 nos. have been enrolled under PMJDY scheme, 1144 nos. under PMSBY, 864 nos. under PMJJBY and 31 nos. under APY. The PMJDY scheme has given an impact in the life of the farmers by providing zero balance account and an insurance cover of ₹1.00 lakh. However, APY has been not able to pick up as much as PMJDY in the district.

METHODOLOGY FOR PREPARATION OF PLP

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

Objectives of PLP

The objectives of PLP are

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

Methodology

NABARD, in 1988-89, took initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long term potential (in terms of physical units) in each sector of agriculture and rural development with reference to the natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been constantly endeavoring to introduce refinements in the methodology of preparing PLPs and improvement of its contents so that the PLPs could be used as support reference document for Annual Credit Plans of banks. NABARD has been reviewing continuously the methodology in estimation of potential through consultative process over the year. It adopts a detailed methodology for assessing the physical potential in major sectors of investment activity conducive to development of agriculture and rural areas. The PLP writers – who are District Development Managers of NABARD and placed in most of the districts of the country – are supported by a group of technical officers/experts in the Regional Offices and Head Office of NABARD.

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

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

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

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 • Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue • Block-wise allocation of potential taking into account

Sr. No.	Sector	Methodology of estimation of credit potential
		credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> • MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. • The potential for MI sector is defined 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"> • The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, 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 number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • 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 trend analysis of the land utilization pattern and cropping pattern of the district, 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; • Estimation of replanting by taking into account approximate economic life of a few plantation crops • Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> • Collection of data on number of milch animals as per the latest census • Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving,

Sr. No.	Sector	Methodology of estimation of credit potential
		<p>50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows;</p> <ul style="list-style-type: none"> 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	<p>i. Provides inputs/information on Exploitable potential vis-a-vis credit available</p> <p>ii. Potential High Value Projects/Area Based schemes</p> <p>iii. Infrastructure support available which can form basis for their business/development plans.</p>
2	Government Agencies/ Departments	<p>i. Developmental infrastructure required to support credit flow for tapping the exploitable potential</p> <p>ii. Other support required to increase credit flow</p> <p>iii. Identification of sectors for Government sponsored programme</p>
3	Individual/ Business entities	<p>i. Private investment opportunities available in each sector</p> <p>ii. Commercial infrastructure</p> <p>iii. Information on various schemes of Govt. & Banks.</p>

Limitations and constraints

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

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

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

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

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

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

Priorities of the Budget: Saptarishi

1. Inclusive Development

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

2. Reaching the Last Mile

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

3. Infrastructure and Investment

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

4. Unleashing the Potential

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

5. Green Growth

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

6. Youth Power

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

7. Financial Sector

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

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

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

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

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

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

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

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

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

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

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

1.2 Policy Initiatives - Reserve Bank of India

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

- 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.
- 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.
- 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

The State Government has initiated implementation of several policies/programmes as announced in State Budget for the FY-2023-24. Some of them are mentioned below:

- 2023 has been declared as the year of “Atma Nirbharta Youth Aspirations and Livelihood Opportunities” for self-employment of the youth.
- Prevision of Seed money to purchase products from artisans, SHGs, NGOs and others under ‘Vocal for Local’ initiative.
- Single umbrella scheme by subsuming various ongoing schemes to augment the potential of Agriculture, Horticulture & Allied sectors in the state.
- Vibrant Village Program for comprehensive development of border areas to prevent migration and boost security.

- Investment in Human Capital especially in education by constructing new school/ college buildings/infrastructures installation, better amenities as well as encouraging students through scholarships/felicitation of meritorious students.
- Investment in Health Sector for creating health infrastructures and facilitate incentive oriented health services for the people of the state.
- Promotion of 'Atma Nirbhar Arunachal Pradesh' through various schemes like Promotion of Intensive Millets Cultivation & Processing, Deen Dayal Upadhyaya Swavalamban Yojana, Promotion of Apiculture, Chief Minister's Paryatan Shiksha Yojana (CMPSY), etc.
- Environment Protection and Climate Resilient Development through schemes like incentivising ongoing activities on bamboo sectors, promotion of Medicinal Plantation, application of drone technology in forestry, etc.
- Adoption of Government Reforms and Prudent Financial Management systems.

1.4.1 Recent Developments/ Initiatives by State Government in strengthening of outreach and activities of Cooperatives

There is a sizeable number of societies existing in the state. The state has a total of 1095 cooperative societies including 35 LAMPS. The LAMPS and other societies are no longer involved in credit dispensation activity, which needs revival. There is no lending from the higher financing agencies like Apex cooperative Bank to LAMPS as well, due to long overdue.

The Model Bye-Laws, as prepared by the MoC, GoI, has been adopted by all the LAMPS in the state. As per GoI instructions, the State Govt. has formed the State Cooperative Development Committee (SCDC) to oversee development and monitoring cooperative activities in the state level and District Cooperative Development Committee (DCDC) to look after the functioning of cooperatives at district level. Efforts are also on for converting LAMPS to MSCS and CSC for making the units viable and sustainable entities and for formation of more number of Cooperative Societies to cover uncovered villages in the state as per GoI initiative.

Under PACS computerization project, being implemented by the Ministry of Cooperation, GoI for the entire country, 14 LAMPS have been identified in the state in the first phase.

1.4.2 State Government Sponsored Programmes with Bank Credit

Under the Atmanirbhar Yojana (Krishi & Bagwani), a credit linked subsidy scheme initiated by the state Govt. during the year 2021-22 for farmers and SHG members of the state with budgetary allocations, there is a provision of front-end subsidy to the tune of 45% of projects cost. Keeping in view the success of the scheme, GoAP has continued the Atmanirbhar Schemes for the financial year 2023-24. The Govt. has made budgetary allocation of ₹375 crore under the Atmanirbhar verticals comprising of five schemes as mentioned below:

- ❖ Atmanirbhar Krishi Yojana: to make the agricultural sector self- reliant through credit linkage (₹125 Cr).
- ❖ Atmanirbhar Bagwani Yojana: to make the horticulture sector self-reliant through credit linkage (₹125 Cr).
- ❖ Atmanirbhar Pashupalan Yojana: to make the Animal & Husbandry sector self-reliant (₹30 Cr).
- ❖ Atmanirbhar Matsyapalan Yojana: to make the fishery sector self-reliant (₹20 Cr).
- ❖ Atmanirbhar Plantation scheme : to promote plantation activities in the state (₹ 75 Cr).

Budgetary allocation under some other schemes is as below:

- ❖ Atmanirbhar Bharat (Vocal for Local): Seed money to purchase local textile and handicrafts products from various Artisans, Self Help Groups, Non-Government Organisations and Entrepreneurs (₹3 Cr).
- ❖ Atmanirbhar Khadya Yojana: for setting up Aggregation Centres and Micro Food Processing through FPOs/FPCs (₹25 Cr).
- ❖ Chief Minister's Paryatan Vikas Yojana (CMPVY): Promoting tourism entrepreneurship (₹10 Cr).
- ❖ Deen Dayal Upadhyaya Swavalamban Yojana (DDUSY): To encourage the unemployed youth to gain access to low cost capital for entrepreneurship, 40% front-ended capital investment subsidy for loan in the range of ₹10 lakh to ₹50 lakh would be provided by the state government. Under the scheme, women entrepreneurs would get additional benefit of 5% interest subvention on the loan amount. (₹150 Cr)

1.4.3 Any other Policy Initiative taken by State Government impacting Agriculture and Priority Sector

Government of Arunachal Pradesh has envisaged a number of programmes aimed at bringing innovation in design, planning and implementation of critical interventions involving cutting edge and latest technology to bridge infrastructural gaps in agriculture and hence, facilitate generation of employment in rural areas. The following Programmes in particular deserve special mention:

- Promotion of Intensive Millets Cultivation & processing in Arunachal Pradesh in line with International year of Millet for ₹ 2 Cr.
- Specially designed Agricultural Drone / Pesticide spraying Drone on Pilot basis with an amount of ₹50 lakh.
- Application of Drones in Horticulture with cost of ₹ 1 Cr.
- Yak Pastures and Fodder Development Scheme at cost of 5 Cr.
- Infrastructures of State Horticulture Research and Development Institute (SHRDI) -Ph II-₹10 Cr.
- Natural resources Inventory for Micro Level Agriculture Planning of 5 selected districts (Rs 5 Crore).
- Phal se Poshan Yojana – (Rs.2.5 Crore).
- Support for VDVks/ SHGs/PLFs/CLFs under ArSLM (Rs.20 Crore).
- State Remote Sensing Application Center (SRSAC) (Rs. 5 Crore).

CHAPTER 2

CREDIT POTENTIAL FOR AGRICULTURE

The PLP 2024-25 projected a credit potential under priority sector covering Primary, Secondary and Tertiary sectors, with emphasis on the Primary sector. These projections were based on parameters such as availability of infrastructure, availability of exploitable resources, cropping pattern, agriculture practices and other developmental indices such as access to markets, etc. According to the revised PSL guidelines, Agriculture Sector is broadly divided into three sub sectors viz, (i) Farm credit (ii) Agriculture infrastructure and (iii) Ancillary activities. The same has been presented in this chapter covering major areas in Agriculture/Allied sector, MSME and Other Priority sector.

2.1 Farm Credit

NABARD has been preparing PLPs for Dibang Valley District assessing credit potential under priority sector covering Primary, Secondary and Tertiary sectors, with emphasis on the Primary sector. These projections are based on parameters such as technical feasibility, availability of infrastructure, availability of exploitable resources, cropping pattern, agriculture practices and other developmental indices such as access to markets, etc.

2.1.1 Crop production, Maintenance, Marketing

A. Introduction:

The economy of Dibang Valley District is basically dependent on the agriculture and allied activities. The details regarding area and production of important crops in the district during the year 2020-21 is given below:

Sr. No.	Crop	Dibang Valley	
		Area (Ha.)	Production (MT)
1	Paddy	1856	3329
2	Maize	1990	2954
3	Millet	830	580
4	Pulses	456	346
5	Oil seeds	281	293
6	Potato	172	990
7	Ginger	161	776
8	Chillies	93	228
9	Vegetables	149	580

(Source: Statistical Abstract of Arunachal Pradesh, 2021)

B. Availability of Infrastructure, critical gaps & interventions required

The various centrally aided schemes like, accelerated maize development programme, Rice minikit programme are being discontinued, therefore, credit support will be essential not only to maintain the current level but also to enhance it. The district is having agriculture department headed by Deputy Director Agriculture and supported by ADOs and ATMA.

- Supply of fertilizers and seeds is arranged by Agricultural Department and authorized private dealers.
- Improved seeds are available through private dealers.
- Fertilizers and pesticides are adequately available through network of private dealers.
- To improve production and productivity, subsidy is provided to farmers for purchase of improved seeds, fertilizers, equipment, pesticides, etc. under various government programmes.

- Various programs of propagation of use of vermi-compost etc. are being undertaken to improve the productivity of land.
- Demonstrations on selected farm land are carried out to demonstrate the use of pesticide and other crop protection measures to the farmers.
- The farmers in the district primarily undertake cultivation on forest land. Due to non-availability of LPC record, not only investment in the land is hampered but the crop loan disbursement is also affected.

C. Assessment of potential for 2023-24

Considering the climatic condition, sources of irrigation, use of modern technology, high yielding variety of seed, fertilizers and pesticides, adoption of improved agricultural practices and availability of infrastructural facility, recovery performance of banks, potential has been reassessed for the year 2023-24 and the revised potential is given below.

(₹ lakh)

Sr. No.	Activity	Unit Cost	Unit Size	Phy	TFO	BL
1	Paddy	0.62	Ha	17	10.53	10.53
2	Maize	0.54	Ha	9	4.82	4.82
3	Millets	0.54	Ha	11	5.94	5.94
4	Pulses	0.63	Ha	12	7.56	7.56
5	Chillies	0.69	Ha	9	6.24	6.24
6	King Chilli	0.66	Ha	12	7.92	7.92
7	Potato	1.20	Ha	17	20.35	20.35
8	Vegetables	0.77	Ha	15	11.50	11.50
9	Ginger	1.06	Ha	17	18.03	18.03
10	Sugarcane	1.11	Ha	10	11.13	11.13
11	Black Pepper	0.70	Ha	10	7.00	7.00
12	Oilseeds	0.53	Ha	12	6.30	6.30
	CROP LOAN Total				117.31	117.31
1	Post-harvest/household consumption (10% of crop loan)				11.73	11.73
2	Repairs and maintenance of farm assets (20% of crop loan)				23.46	23.46
	Total				152.50	152.50

The Bank loan @100% of the TFO. The activity wise and block-wise physical and financial projections for the year 2024-25 are given in Annexure I.

D. Suggested action points

The following action points are being suggested for improving the potential for crop loans in the district:

- Formation of crop growers (Farmers' Clubs) for scientific dissemination of input and marketing information.
- Improvement in recovery of banks dues.
- Introduction of Crop Insurance Scheme
- Review of LAMPS as a source of crop loan/ KCC.
- Govt. should issue Land Possessing Certificate to eligible farmers
- Procurement of marketable surplus by Govt. agencies at MSP

- Storage & warehouses may be encouraged by State Government and banks may finance against warehouse receipts

2.1.2 Water Resources

A. Introduction

Dibang Valley is located in the catchments area of the River *Dibang* which is a tributary of the mighty Brahmaputra. *Jhum* cultivation is still largely practiced in some areas however; permanent cultivation especially in plain areas of valley has been adopted. All Irrigation projects so far have been implemented by the Water Resource Department, Govt. of Arunachal Pradesh. There is a scope for lifting water with low lift points (LLP).

Policy initiatives for water conservation and irrigation

Water being a State subject, steps for augmentation, conservation and efficient management of water resources are primarily undertaken by the respective State Governments. Central Government augments the efforts of the State Governments by providing technical and financial assistance to them through various schemes and programs. Ministry of Jal Shakti has been implementing various schemes and programs like Atal Bhujal Yojana (Atal Jal), National Aquifer Mapping and Management (NAQUIM) Program, Pradhan Mantri Krishi Sinchai Yojana - Accredited Irrigation Benefit Program (PMKSY-AIBP), Command Area Development & Water Management (CADWM) Program, Surface Minor Irrigation and Repair Renovation & Restoration of water bodies (a part of PMKSY- Har Khet Ko Pani) etc and campaigns like “Catch the Rain” and “Sahi Fasal” with people’s/farmers’ active participation for water conservation and asset creation.

B. Availability of Infrastructure, critical gaps & interventions required, action points/ issues to be addressed

The irrigation potential created in the district as on 31 March 2021 is as under:

Sr. No.	Particulars	Area (Ha.)
1	Net area irrigated	244
2	Gross Cropped area	6144

(Source: Statistical Abstract of Arunachal Pradesh, 2021)

- There is no visible change over the past years in terms of improvement in infrastructure. Repairing facilities for pump sets are available only at district H.Q.
- Irregular power supply is one of the major bottlenecks in the use pump sets.

C. Assessment of potential for 2024-25

(₹ lakh)

Sr. No.	Activity	Unit Cost	Unit Size	Phy	TFO	BL
1	Low Lift Pump set	0.38	1	5	1.90	1.52

The Bank loan @80% of the TFO. The activity wise and block-wise physical and financial projections for the year 2024-25 are given in Annexure I.

D. Suggested Action Points:

- Village-wise scope/ potential for financing MI activities may be assessed by Departments, block level officials and villagers.

- State Govt. may take up more irrigation projects with assistance from RIDF. Timely completion of irrigation projects and barrages may be accorded high priority.
- Awareness camps, training to the beneficiaries for using drip & sprinkler system are required to be undertaken by Govt. departments.
- Updating of land record and issue of land possession certificates at block level to facilitate execution of mortgage deed need to be expedited.

2.1.3. Farm Mechanization

A. Introduction: Farm Mechanization is important not only to ensure timeliness in completion of agricultural operations and increasing production and productivity of land but also in ensuring optimum utilization of irrigation potential, practicing multiple cropping pattern, deriving benefits of increased cropping intensity and also in minimizing produce losses. It is, therefore, necessary to provide institutional support for Farm Mechanization to increase production and income in farm sector.

B. Availability of Infrastructure, critical gaps & interventions required

The demand for power tiller, tractors & farm machineries in the district is low considering the hilly terrain. These farm equipment are now being supplied by private dealers of Tinsukia, Assam. There are no formal or private training centres for imparting training to the farmers on farm machineries. With better road connectivity, demand for modern agriculture equipment may be increased.

C. Assessment of potential for 2024-25

(₹ lakh)

Sr. No.	Activity	Unit Cost	Unit Size	Phy	TFO	BL
1	Tractors (35 HP)	9.50	No.	5	47.5	38
2	Power Tillers (13.5 HP)	2.60	No.	5	13	10.4
3	Agriculture & Farming Equipment	0.40	No.	10	4	3.2
	Total				64.5	51.6

The Bank loan @80% of the TFO. The activity wise and block-wise physical and financial projections for the year 2024-25 are given in Annexure I.

A. Suggested Action Points

- The District Agriculture Department have to make efforts to popularize use of farm mechanization. Repair services are to be created by department of agriculture. A few young farmers may be sponsored for training in farm equipment.
- Banks may provide loans to all the needy and eligible farmers for tractors and power tillers
- Units of fabrication of implements and trailers may be set up in the district
- Bank may encourage group financing/community financing for tractors
- Credit delivery mechanism under cooperative fold to be improved financially

2.1.4 Plantation & Horticulture including Sericulture

A. Introduction

Horticulture and Plantation sector is widely heralded as sunrise sector that provides the 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. The natural resources in the district provide enormous horticulture opportunities. The production of fruits and spices in the district during the year 2018-19 is given as under:

Sr. No.	Name of Fruits	Dibang Valley	
		Area (Ha)	Prod. (MT)
1	Large Cardamom	36.00	99.50
2	Walnut	526.00	28.50
3	Pineapple	33.80	47.50
4	Banana	6.50	10.50
5	Orange	178.00	75.50
6	Kiwi	1096.00	97.50

(Source: Directorate of Horticulture, Itanagar)

The climate and land are suitable for Plantation and Horticulture crops. However, at present, transportation of produce is a problem in the area due to poor connectivity. More road network is being developed which is creating scope for bringing more area under horticulture, spices and aromatic crops. Aromatic crops have comparative advantage due to no gestation period, simple processing and high value of end products.

The Government of India has notified Medicinal and Aromatic Plants promotion as a thrust area and set up National Medicinal Plant Board (NMPB) at National Level and State Medicinal Plants Boards (SMPB) at State level. It has given importance to such crops under the Agri Export Zone. With these policy initiatives, commercial cultivation of the Medicinal and Aromatic Plants is making progress in the country. The credit linked subsidy schemes are also in operation through NMPB and SMPBs in different States.

The state Govt. launched two credit-linked schemes in the State in 2021-22 to boost agriculture and horticulture sectors and enhance farms income.

B. Availability of Infrastructure, critical gaps & interventions required

Horticulture nurseries have come up at Anini. People of the district depend upon these nurseries and a limited supply of saplings by the department. Horticulture Department is arranging for supply of the saplings of large cardamom, pineapple, black pepper from outside at subsidized rates. Extension service from Horticulture Department is available.

The following infrastructural gaps are identified:

- Facilities for processing, grading, packing, transportation and marketing to be encouraged
- Coordination particularly among Government agencies involved in horticultural projects and financing agencies to be improved
- No storage facility for horticulture crop is available in the area.
- Hilly terrain compound the problem of transportation and marketing
- Technical guidance and marketing support is not sufficient on medicinal and aromatic plantation

C. Assessment of potential for 2024-25

(₹ lakh)

Sr. No.	Activity	Unit Cost	Unit Size	Phy	TFO	BL
1	Large Cardamom	2.78	Ha	12	33.36	26.69
2	Pineapple	2.97	Ha	12	35.64	28.51
3	Banana	2.80	Ha	11	30.80	24.64
4	Orange	2.65	Ha	8	21.20	16.96
5	Kiwi	8.45	Ha	11	92.95	74.36
6	Guava	2.68	Ha	12	32.16	25.73
7	Tea Garden	2.50	Ha	8	20.00	16.00
8	Plum	3.66	Ha	15	54.90	43.92
9	Nursery/Medicinal Plants(1000 seedlings)	2.42	Ha	15	36.30	29.04
10	Mushroom	0.75	Ha	13	9.75	7.80
					367.06	293.63

The Bank loan @80% of the TFO. The activity wise and block-wise physical and financial projections for the year 2024-25 are given in Annexure I.

B. Suggested action points

- Extension support to the farmers by Horticulture Department.
- Fruit processing activity to be encouraged by providing credit & grant support.
- Institutional coordination between, Agriculture Dept., DIC and KVIC and banks to be further strengthened.
- Establishment of agro tourism centers at block head quarter or selected places not only to facilitate recreation facilities to urban population but also to serve as a center to demonstrate the modern techniques of propagation of horticulture, floriculture, ornamental plants, their care and maintenance.

2.1.5 Forestry and Waste Land Development

A. Introduction

‘Forestry’ is basically art, science & practice of studying and managing forests & related natural resources and ‘Forest’ by definition can be described as an area covered chiefly with trees and undergrowth covering a large tract with a purpose of both economic as well as ecological gains. Economic gains result from a large number of commercial goods produced by forest trees like timber, firewood, pulpwood, food items, gums, resins, non-edible oils, rubber, fibers, lac, bamboo canes, fodder, medicine, drugs and many more items.

In the State of Arunachal Pradesh, the Forest Cover is 66,688 Sq.km. (79.63% of Geographical area-GA) and Reserve Forest Area (RFA) is 10089 Sq.km. (12.1 % of GA). In undivided Dibang Valley district, the Forest Cover is 9208 Sq. km. (70.67% of GA) and RFA is 678.96 Sq. km. (5.21% of GA). Thus, a good scope is available for strengthening the forest cover in conventional forest area (legally defined as forest by government) especially for enrichment plantations by State Governments to increase the crown density where funds can be accessed from products like Rural Infrastructure Development Fund (RIDF) with NABARD in addition to their budgetary allocations and State Compensatory Afforestation Fund Management and Planning Authority (CAMPA). However, there

also exists a tremendous potential for increasing the tree cover outside the conventional forest area i.e. on private lands.

Agroforestry

Presently, the agriculture sector is confronted with issues like practice of mono-cropping, reduction in per capita land holding (approx. 1 ha), increase in number of Marginal and Small farmers (86% cultivating about 47% of the net sown area), limited scope for horizontal expansion of land for agriculture purpose, high dependency on monsoon with assured irrigation facilities only available in 48% of the net sown area, climate risk, etc. Thus, the economics does not gel much in favour of the sector which harbours almost 50% of the population.

For mitigating risks viz. economic as well as environment and for better returns, one of the viable options could be 'Agro-Forestry' which has traditionally been a way of life and livelihood in India for centuries. The role of agroforestry in improving land productivity, soil conservation, bio-amelioration, climate moderation, and increasing farmers' income is widely acclaimed. There can be various elements of Agro-Forestry System. However, the basic element is 'Agriculture' which in broader sense encompasses agronomic crops, horticulture activities & animal husbandry activities integrated with trees or woody perennials. The system can also facilitate additional income generation through Integrated Farming with elements like poultry, mushroom growing, fish farming, beekeeping, sericulture etc. A very important feature of Agro-Forestry Systems is interaction between the elements which makes it a unique and a distinctive land use system.

Agroforestry Systems

Agroforestry systems, in addition to the economic benefits provide environmental gains leading to resilience of agriculture through adaptation/mitigation strategies in respect of climate change. Being perennials, the trees provide an element of long-term economic stability to the farmer in the event of a crop failure. Thus, broadly the Agroforestry Systems can be classified on the basis of structure i.e. its components and their arrangement (spatial & temporal) as also the functions they perform. The broad classification would be as under:

Agro-Forestry Systems			
Structural Basis		Functional basis	
Nature of Components	Arrangement of Components	Productive Function	Protective Function
Agri-Silvicultural Systems	Spatial Arrangement	Timber, Fodder & Fuel wood	Wind Breaks & Shelterbelts
Silvi-Pastoral Systems		Food, Fiber & Shelter	Soil Conservation
Agro-Silvi-Pastoral Systems	Temporal Arrangement	Non Timber Forest Produce	Soil Improvement
➤ Agri- Component comprises of Food Grains; Horticulture Crops viz. Fruits, Vegetables, Flowers, Medicinal & Aromatic Plants; Animal husbandry – Livestock Animals, SGP, Poultry, etc. ➤ Silvi - Component comprises of Woody Perennial or Trees including Bamboos which is a grass – Primarily grown for timber, fodder & fuel wood, NTFPs ➤ Pastoral - Component comprises of fodder grasses ➤ Agro - Components only comprises of food grain component			

B. Availability of Infrastructure, critical gaps & interventions required

There are 39 Forest Divisions in the State under the Principal Chief Conservator of Forest. There is Forest Research Institute and one Forest School at state headquarters which maintains a good nursery for planting material. Dibang Valley district have one Forest Division with two Forest Ranges. Most of the work for forest development has been undertaken under Government programmes only. Area maintained under social forestry is not taken up privately. Forest Department has 193 nurseries. The investment undertaken by Forest Development Corporation especially the saw mills are not used fully after the Supreme Court regulations on Timber in Arunachal Pradesh. There is little scope for private forestry, though some programme can be taken up for waste land development. Under Apnavan

Scheme, individual can take up tree planting up to 5 ha and village community up to 25 ha on privately own degraded land with subsidy from State Govt. Under Apnavan Scheme about 50 ha is to be covered in each of the district.

C. Assessment of potential for 2024-25

The activity-wise projections under the sector during the year 2024-25 is given below:

(₹ lakh)

Sr. No.	Activity	Unit Cost	Unit Size	Phy	TFO	BL
1	Bamboo	2.20	Ha	5	11.00	8.80
2	Farm/agro-Forestry	2.00	Ha	5	10.00	8.00
Total					21.00	16.80

The Bank loan @80% of the TFO. The activity wise and block-wise physical and financial projections for the year 2024-25 are given in Annexure I.

Integrated Farming/Agroforestry in Dibang Valley

For the 270,000 trees that will be felled to make way for the 3,097 megawatt Etalin hydropower project in Arunachal Pradesh's Dibang Valley, compensatory plantations will be raised in 25 different fragmented lots of land in the Valley's Anini town. The project is located in "subtropical evergreen broad-leaved forest and subtropical rain forests" and is home to outstanding biodiversity.

A major challenge in developing efficient agriculture, improved forest conservation and sustainable food production in the state is to markedly reduce the practice of slash-and-burn (shifting) cultivation by farmers living in upland and highland localities. As the district is thinly populated(having large available land) and facing Jhum-induced Forest Loss, agro-forestry can fill these vacancies which will not only become a major income source but will act as an anti-soil erosion and reduce climate change impact.

A preliminary study in the Dibang Valley Forest Division (***A people's forest restores degraded jhum lands in Northeast India by Vishal Gupta***) revealed that the farmers in the district have been practicing agroforestry indigenously.

The following agroforestry models were implemented by the local farmers:

- ❖ *Big cardamon intercropped with kadam (Anthocephalus chinensis)*
- ❖ *Banana, big cardamom, ginger with simul (Bombax ceiba) and sissoo (Dalbergia sissoo)*
- ❖ *Pineapple and khokan (Daubanga grandifolia)*

Planting cash crops as an alternative to *jhum* is emphasized because of its low-volume and high-value characteristics. However, the downside is that it is a high-input system, which requires adequate financing and a good marketing infrastructure. The relatively well-off and progressive farmers already practice this system. However, most farmers use inferior planting stock and are financially unable to market their produce on their own.

D. Suggested Action Points:

Concern for medicinal plants has been shown in the plan of forest department, and they can provide some extension service too. Some NGOs should take lead in arranging planting material and arranging for processing and marketing. Farm forestry to be taken for waste land development will require extension services to farmers from forest and agriculture department. Further, suitable plantation models need to be standardized based on the latest scientific techniques, suited to local norms.

2.1.6 Animal Husbandry- Dairy**A. Introduction**

The dairy activities can occupy an important position in the district economy. This activity is a major source of supplementary income to the farmers and provides gainful employment to the small and marginal farmers. The activity can be developed as a major activity of the district as it has plenty of feed and fodder. In order to exploit the available potential, the institutional credit is required for this sector.

B. Availability of Infrastructure, critical gaps & interventions required

The available livestock & poultry as on 31 March 2021 in the district is given in the table below:

Sr. No.	Particulars	Numbers
1	Cattle	90
2	Goats	982
3	Pigs	2449
4	Mithun	5568
5	Buffalo	-
6	Poultry	17456

Source: Statistical Abstract of Arunachal Pradesh, 2021

The available infrastructure as on 31 March 2021 in the district is given in the table below:

Sr. No.	Infrastructure	Dibang Valley
1	District Hospital	01
2	Veterinary Dispensaries	03
3	Veterinary aid centres	01
4	Cattle Upgrading centres	01
5	Diagnostic Laboratory	-
7	Cattle Breeding Farm	01
	Total	7

Source: Statistical Abstract of Arunachal Pradesh, 2021

C. Assessment of potential for 2024-25

The activity-wise projections under the sector during the year 2024-25 is given below:

(₹ lakh)

Sr. No.	Activity	Unit Cost	Unit Size	Phy	TFO	BL
1	Mini Dairy (02 animals)	11.27	No.	3	33.81	27.05
	Small Dairy (without shed)	1.98	No.	7	13.86	11.09
2	Mithun rearing (10 animals)	7.00	No.	7	49.00	39.20
	Total				96.67	77.34

The Bank loan @80% of the TFO. The block-wise/activity-wise projections for the year 2024-25 are given in Annexure-I.

Working capital requirements towards Dairy activity is projected under Farm Credit- Crop Production, Maintenance, Marketing which can be availed as a separate sub-credit requirement under KCC.

Milk production in Dibang Valley is about 11,868 liters/year. The district does not have any chilling plant. The demand for milk is high as indicated by prevailing high price of milk at ₹100/- per litre.

D. Suggested Action Points:

(a) Banks

- Bank may finance schemes under Dairy outside sponsored programmes
- Calf Rearing may be encouraged in selected areas

(b) Govt. Departments

- Centrally sponsored Subsidy Scheme for Commercial Production under Dairy may be financed through banks
- In the private sector, the activities of fodder cultivation, mini dairy units, calf rearing schemes and veterinary clinics can be encouraged
- Concerned Departments can identify dairy farmers for financing under various bank loan schemes

2.1.7 Animal Husbandry- Poultry

A. Introduction

The poultry sector, storehouse of energy and nutrition, provides gainful employment for farmers to increase their income levels as majority of the population of the district is non-vegetarian. The poultry sector is one of the economic activities, which can be developed in this area. The demand for poultry products is also on the increase due to increase in population and change in consumer preference. All these factors, therefore, offer good scope for exploitation of the available potential.

B. Availability of Infrastructure, critical gaps & interventions required

By tradition, backyard poultry farming is popular in every household in the district. The activity has already taken momentum in production of poultry (broiler) and table egg production.

The prime requirements in this sector are availability of Day Old Chicks (DOCs) layer & broiler, feeds and medicines which are yet to be developed in the district as they continued to be supplied from outside the district leading to high costs.

C. Assessment of potential for 2024-25

The activity-wise projections under the sector during the year 2024-25 is given below.

(₹ lakh)						
Sr. No.	Activity	Unit Cost	Unit Size	Phy	TFO	BL
1	Broiler 200 birds (Weekly batch)	1.02	No.	8	8.16	6.53
Total					8.16	6.53

The Bank loan @80% of the TFO. The block-wise/activity-wise projections for the year 2024-

25 are given in Annexure-I.

Working capital requirements towards poultry activity is projected under Farm Credit- Crop Production, Maintenance, Marketing which can be availed as a separate sub-credit requirement under KCC.

D. Suggested Action Points

In order to reduce the credit gap the following action is considered necessary

- Bank may finance schemes under GOI's subsidy scheme for Poultry
- Poultry Farms may be encouraged in selected areas
- Extension mechanism has to be strengthened for propagation of schemes
- Training of farmers regarding scientific management of poultry farms
- Organizing periodical poultry exhibitions, discussions, workshops/seminars on the subject

2.1.8 Animal Husbandry- Sheep/ Goat/ Piggery

A. Introduction

The preference of small and marginal farmers for this activity lies primarily in their quick proliferation intervals, higher growth rate and ease with which sheep/goat as well as their products can be marketed. Goat and Piggery activity is carried out on traditional basis by small and marginal farmers as also the families living below poverty line as a source of supplementary income and employment. This is one of the key activities identified for the district. It is therefore, necessary to support this activity through institutional support. Pig and goat rearing are traditional activities for their own consumption. Commercial units are yet to come.

The State records one of the highest meat consumption by its tribes and other inhabitants as well. Also having highest population of pigs of indigenous/local breed in its lap as Pork occupies the highest consumption in the district.

B. Availability of Infrastructure, critical gaps & interventions required

- Piglets are available in the local markets
- Health cover is provided through veterinary aid centers of State A.H. Department. Training to the farmer is provided by the AH Department
- Ready market for mutton and pork
- No special program for sheep/goat breeding is being implemented
- Extension services for carrying out these activities on commercial lines are missing
- Inadequate provision of medicinal facilities due to declining budgetary provisions

C. Assessment of potential for 2024-25

The activity-wise projections under the sector during the year 2024-25 is given below.

(₹ lakh)

Sr. No.	Activity	Unit Cost	Unit Size	Phy	TFO	BL
1	Goat	0.71	(10+1)	8	5.68	4.54
2	Piggery	2.01	(3+1)	15	30.15	24.12
Total					35.83	28.66

The Bank loan @80% of the TFO. The block-wise/activity-wise projections for the year 2024-25 are given in Annexure-I.

Working capital requirements towards Goat rearing & Piggery is projected under Farm Credit- Crop Production, Maintenance, Marketing which can be availed as a separate sub-credit requirement under KCC.

D. Suggested action points:

- The State Govt. may consider establishing Pig/ sheep/ goat breeding farms for providing good quality animals
- Establishing slaughter houses with meat processing facilities.

2.1.9 Fisheries

A. Introduction

Fish is among the item of staple diet in Arunachal Pradesh. The current annual demand of the State is about 9653 tones against the production of about 2600 tones. Subsidy @ ₹1500 per ha for adoption of paddy-cum- fish culture in new areas and @ ₹375 for inputs in already adopted areas is given by State Govt. Some of the activities undertaken are as under:

- Construction of pond for dev. of commercial fish farming minimum water area 0.5 ha.
- Fish seed rearing centers of minimum 0.2 ha area (Nursery pond- 0.06 ha / Rearing Pond -0.14 ha).
- Development of water logged areas minimum water area 0.2 ha.
- Establishment of breeding infrastructure (Eco-hatchery /FRP Carp hatchery) minimum area 0.5 ha with nurseries 0.15 Ha, Rearingpond-0.15Ha, Brooder/stocking pond-0.2 Ha
- Awareness camp on conservation of indigenous fish species in open waters and river ranching programme
- Capacity building on skill enhancement & Exposure visit of progressive fish farmers

Pradhan Mantri Matsya Sampada Yojana:

The Pradhan Mantri Matsya Sampada Yojana (PMMSY) is a flagship scheme for focused and sustainable development of fisheries sector in the country with an estimated investment of ₹ 20,050 crores for its implementation during a period of 5 years from FY 2020-21 to FY 2024-25 in all States/Union Territories, as a part of AatmaNirbhar Bharat Package. The investment of ₹ 20,050 crores under PMMSY is the highest ever in the fisheries sector. Out of this, an investment of about ₹12340 crores is proposed for beneficiary-oriented activities in Marine, Inland fisheries and Aquaculture and about ₹7710 crores investment for Fisheries Infrastructure.

PMMSY is designed to address critical gaps in fish production and productivity, quality, technology, post-harvest infrastructure and management, modernization and strengthening of value chain, traceability, establishing a robust fisheries management framework and fishers' welfare. While aiming to consolidate the achievements of Blue Revolution Scheme, PMMSY envisages many new interventions such as fishing vessel insurance, support for new/up-gradation of fishing vessels/boats, Bio-toilets, Aquaculture in saline/alkaline areas, Sagar Mitras, FFPOs/Cs, Nucleus Breeding Centres, Fisheries and Aquaculture start-ups, Incubators, Integrated Aqua parks, Integrated coastal fishing villages development, Aquatic Laboratories Network and Extension Services, Traceability, Certification and Accreditation, RAS, Biofloc & Cage Culture, E-Trading/Marketing, Fisheries Management Plans, etc.

B. Availability of Infrastructure, critical gaps & interventions required

The activities of Fisheries Department in the district are as under:

- Construction of pond for dev. of commercial fish farming minimum water area 0.5 ha.
 - Fish seed rearing centers of minimum 0.2 ha area (Nursery pond- 0.06 ha / Rearing Pond -0.14 ha).
 - Establishment of breeding infrastructure (Eco-hatchery /FRP Carp hatchery) minimum area 0.5 ha with nurseries 0.15 Ha, Rearingpond-0.15 Ha, Brooder/stocking pond-0.2Ha.
 - Integrated farming in existing ponds (1.Pig-cum-fish culture 2. Duck –cum-fish culture) minimum water area 0.3 ha.
 - Fish based eco-tourism farm area 1.0 ha
 - Backyard indigenous ornamental fish culture. Minimum area 600 M²
 - Awareness camp on conservation of indigenous fish species in open waters and river ranching programme
 - Capacity building on skill enhancement
 - Exposure visit of progressive fish farmers
- * *The above activities are beneficiary oriented and provided under state plan and CSS. All are subsidy oriented and the pattern of assistance is 80:20 (subsidy: loan or own contribution)*

C. Assessment of potential for 2024-25

The activity-wise projections under the sector during the year 2024-25 is given below:

(₹ lakh)

Sr. No.	Activity	Unit Cost	Unit Size	Phy	TFO	BL
1	Fish farming in new ponds	12.40	1 Ha	8	99.2	79.36
2	Paddy cum fish culture	1.67	1 Ha	15	25.05	20.04
3	Pig cum fish culture	1.37	0.16 Ha	24	32.88	26.30
4	Duck cum fish culture	0.98	0.16 Ha	9	8.82	7.06
Total					165.95	132.76

The Bank loan @80% of the TFO. The block-wise/activity-wise projections for the year 2024-25 are given in Annexure-I.

Working capital requirements towards fishery activity is projected under Farm Credit- Crop Production, Maintenance, Marketing which can be availed as a separate sub-credit requirement under KCC.

RBI vide their circular dated February 04 2019 have extended the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) to help them meet their working capital requirements, the working capital to the extent of ₹ 1.00 lakh can be extended as KCC limit to farmers undertaking allied activities. The credit a projection for the year 2023-24 has been reassessed, the summary of projections is given below.

D. Suggested Action Points

- The Fisheries Department has to identify prospective fish farmers for new ponds
- Extension services to be strengthened
- Supply of carp seed (fry/ fingerlings) to fish farmers, societies, owners of existing ponds and tanks

- Preparation of proposals for inland development of pond by fisheries department involving subsidy and bank loan and forwarding the cases to the banks for financing.

2.1.10 Integrated Farming Systems for sustainable income and climate resilience.

A. Introduction

At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment.

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

The advantages of IFS are indicated below:

- Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income
- Integrated farming system shall meet the energy and timber needs of rural households and also timber needs of construction sector in a cost effective manner.
- Higher food production to equate the demand of the exploding population

The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and the tree components include fruits, timber, fuel and fodder. The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season.

B. Policy Support

State Government has placed 3 goals for agriculture & allied sector's development in Arunachal Pradesh (discussed in Chapter1). One of such goals is the “Sustainability of agriculture with crop diversification including livestock & fishery development”. With a view to attain the target of doubling farmers income by 2022, focus has been given on key cash crops and budgetary allocation of ₹30 crore has been made to support cluster based intensive agriculture and horticulture activities in the state. State Government also promotes diversification and integration of farm activities with allied activities through programmes such as Arun Pig Development Scheme, with a budget of allocation of ₹20 crore.

Further CM's White Revolution Scheme will be implemented with an allocation of ₹20 crore and Mukhya Mantri Neel Kranti Abhiyan will be continued to increase production of fish in the state with an allocation of ₹20 crore during 2020-21.

C. State / District specific IFS models

Indian Institute of Farming Systems Research (IIFSR), Modipuram and other ICAR institutions have developed 51 integrated farming systems suitable to marginal and small holders of 25 States/UTs of India. State specific IFS models are available from the link given below:

http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf

In Dibang valley district IFS taken up by the farmers are mainly for crops and livestock. They cultivate various crops like paddy, maize, turmeric, ginger etc. and at the same time they are

dependent on their livestock mainly piggery reared by them at the backyard. But this entire activity is carried out in an unorganized way.

D. Issues and Suggestions

- Finance for various components of IFS simultaneously and parallelly is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation.
- Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture, livestock, and fisheries can give impetus to integrated farming systems approach.
- Banks may explore possibility of financing IFS models in cluster mode.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage Facilities (Warehouses, Market Yards, Godowns & Silos)

A. Introduction

Promotion of grading, standardization, quality control and packing of agricultural produce is essential for improving marketability, prevention of distress sale and value addition. In order to ensure the remunerative prices for farm produce, it is essential to ensure storage and marketing infrastructure. Development of adequate storage and marketing facilities is thus necessary for accelerating the level of farm income and employment opportunities. Agri-production in Arunachal Pradesh is majorly for self-consumption, therefore, the state need about 80 per cent of Agriculture budget for area expansion. Mithun (*Bos frontails*), a semi-domestic animal, should be reared in identified lands for controlling its movement and protection of crops. This will also reduce fencing cost and farmers can expand cultivation area without the fear of crops damage from free roaming cattle.

Agri-logistics infrastructures in Arunachal Pradesh: At present, there are 29 nos. of godowns (14 under Food corporation of India+ 15 under LAMPS) with total existing storage capacity of 44052 Million Tonne in Arunachal Pradesh. The rough hilly terrain of the state is reflected in its low utilization of land areas (2.9% of GCA). This led to import of almost all food crops and vegetables from neighbouring states. The godowns are mainly used for distribution of foodgrains in the state, thereby, no procurement at Minimum Support Prices as local farmers have no surplus production.

Details of Godowns in Arunachal Pradesh				
Sl. No.	Location	District	Existing Capacity in MT	Under
1	FSD Banderdewa(O)	Papumpare	6048	FCI
2	FSD Daporijo(H)	Upper Subansiri	735	FCI
3	FSD Ziro(O)	Lower Subansiri	2928	FCI
4	FSD Bhalukpong (O)	West Kameng	6048	FCI
5	FSD Bomdila(O)	West Kameng	6049	FCI
6	FSD Seppa(O)	East Kameng	2016	FCI
7	FSD Tawang(O)	Tawang	1764	FCI
8	FSD Pasighat(O)	East Siang	3036	FCI
9	FSD Yingkiong(O)	Upper Siang	672	FCI
10	FSD Anini(O)	Dibang Valley	440	FCI
11	FSD Roing(H)	Lower Dibang Valley	391	FCI
12	CW/FSD Tezu (O)	Lohit	3888	FCI
13	FSD Kharsang(O)	Changlang	6048	FCI
14	FSD Deomali(H)	Tirap	500	FCI
15	Boleng LAMPS	Siang	500	LAMPS
16	Changlang LAMPS	Changlang	100	LAMPS
17	Dambuk LAMPS	Lower Dibang Valley	500	LAMPS
18	Daporijo LAMPS	Upper Subansiri	500	LAMPS
19	Roing LAMPS	Lower Dibang Valley	500	LAMPS

20	Jang LAMPS	Tawang	500	LAMPS
21	Koloriang LAMPS	Kurung Kumey	500	LAMPS
22	Mebo LAMPS	East Siang	500	LAMPS
23	Miao LAMPS	Changlang	500	LAMPS
24	Yingkiong LAMPS	Upper Siang	250	LAMPS
25	Pasighat LAMPS	East Siang	500	LAMPS
26	Rupa LAMPS	West Kameng	500	LAMPS
27	Bordumsa LAMPS	Changlang	100	LAMPS
28	Ziro LAMPS	Lower Subansiri	150	LAMPS
29	Tawang LAMPS	Tawang	50	LAMPS
Total Capacity in MT			44052	

Source: FCI, GoI

Agriculture is a 'state subject' and a large part of investment as well as regulatory progress is happening at the state level. Till very recently, regulatory barriers had constrained the development of storage and processing infrastructure but measures like inclusion of agri-warehousing under priority sector lending by RBI, subsidy schemes, tax incentives and the Warehousing Act (which will promote negotiability of warehousing receipts) have helped private players take an active interest in the same. The Private Entrepreneur Guarantee Scheme is one such initiative to incentivize private investment for construction of warehouses by private entrepreneurs, with an FCI guarantee to hire them for 10 years, assuring a fair return on investment by the entrepreneur.

B. Availability of Infrastructure, critical gaps & interventions required, action points/ issues to be addressed

- The infrastructure in the form of road and transportation network is developed to some extent in Dibang Valley District
- Labour, raw material and electricity is adequately available at Anini
- Adequate marketing facilities are available at Anini
- Awareness about preservation technology among the farmers is inadequate
- Weak cooperative structure

C. Assessment of potential for 2024-25

The activity-wise projections under the sector during the year 2024-25 is indicated below:

(₹ lakh)

Sr. No.	Activity	Unit Cost	Unit Size	Phy	TFO	BL
1	Rural Godown (250 MT)	15.00	No.	2	30.00	24.00
2	Market Yard	15.00	No.	2	30.00	24.00
Total					60.00	48.00

The Bank loan @80% of the TFO. The block-wise/activity-wise projections for the year 2024-25 are given in Annexure-I.

D. Suggested Action points

- Production loan to be liberalized and made popular among farmers by banks to encourage farmers to store their agri/horti produce and avail pledge loans to enable them to get remunerative prices
- Recovery climate to be improved
- Cooperative structure to be strengthened

2.2.2 Land Development, Soil Conservation & Watershed Development

A. Introduction

Land development comprises all the activities undertaken by farmers to improve productivity of land to prevent erosion and to improve land quality. The district with hilly terrain and abundant rainfall offers scope for soil and water conservation works with a potential cultivable waste land of 829 ha. The land development works are being undertaken in the district through budgetary resources. A number of activities are also required in post development stage like land levelling, terraces, stone bunding, drainage, trenches, fences, water-harvesting structures like farm ponds, checkdams, nala-bunding etc.

Land leveling and shaping is necessary in irrigated areas for ensuring efficient utilization of water. Land development is one of the critical factors for improvement of the soil fertility, production and productivity of land. Land development encompasses several activities such as land leveling, on farm development, reclamation, soil improvement, integrated farm development, water management, fodder development, soil and water conservation, watershed management and organic agricultural practices including bio-fertiliser, bio-pesticide and composts. Water management includes irrigation at stages of crop growth, alternate row method of irrigation, sprinkler system, drip system etc.

Watershed development interventions in Dibang Valley district includes irrigation at stages of crop growth, alternate row method of irrigation. WRD, Horticulture Dept., Forestry Deptt, DRDA and NGOs are involved in implementation of various Water conservation programmes in the district. Existing schemes being taken up under irrigation sector are essentially micro in nature and they are not enough to cater the actual demand. They only assist in diverting water from seasonal streams/ rivers to the fields.

B. Availability of Infrastructure, critical gaps & interventions required

- Irrigation department, Horticulture Dept., Forestry Deptt, DRDA and NGOs are involved in implementation of various developmental programmes.
- Adequate number of tractors, bulldozers and other equipment/ machinery is available in the district.
- The major constraint in this sector is the lack of coordination among various agencies.
- Non-availability of adequate funds, shortage of staff and lack of enthusiasm from the farmers to undertake land development works due to lack of awareness.

C. Assessment of potential for 2024-25

The activity-wise projections under the sector during the year 2023-24 are indicated below:

(₹ lakh)

Sr. No.	Activity	Unit Cost	Unit Size	Phy	TFO	BL
1	Farm Pond	0.53	(10x10x3) Mt	6	3.18	2.54
2	Bench Terracing	1.34	1 Ha	6	8.04	6.43
Total					11.22	8.98

The Bank loan @80% of the TFO. The block-wise/activity-wise projections for the year 2024-25 are given in Annexure-I.

D. Suggested Action Points

- Proper investment in Land Development activities can increase production and hence income. Therefore, dedicated efforts should be made by the Soil Conservation Department.
- Banks should give information to the farmers for financing such investments.

- Awareness level of farmers through extension needs to be improved.

Special Refinance Scheme in NABARD Watershed and Wadi Project areas

NABARD has been implementing watershed development projects on participatory approach for conserving natural resources and Adivasi Development Projects known as “wadi” for improving the socio-economic status of the tribal families across the countries for more than two decades. All these projects are implemented with grant/ grant-cum-loan assistance by NABARD with the help of local NGOs. These developmental initiatives have transformed the natural and human resource endowments in compact areas and are conducive for absorption of higher capital and economic avocations. In order to make efficient use of conserved resources, further investments by the farmers/ tribal, for taking up appropriate economic activities are required.

Further, on account of lockdown due to onset of COVID-19, millions of the rural people lost their employment and livelihood opportunities. The severity of this problem further increased due to reverse migration of labour force from urban areas to rural areas, necessitating the need to create investment opportunities for rural youth in agriculture.

In order to take up additional economic activities in watershed and wadi project areas, NABARD has decided to extend concessional refinance support to all eligible banks/FIs to enable them to deepen institutional credit to beneficiaries in these project areas. NABARD has earmarked a refinance amount of ₹5,000 crore under this special dispensation during 2020-21 to 2023-24.

Objective

To promote sustainable economic activities in NABARD supported watershed and wadi project areas. To give a boost to the agriculture and rural sector in post-COVID era through credit intensification. To enable banks to extend financial support at concessional rate to the beneficiaries for taking up economic and livelihood activities. To address the issues related to reverse migration due to Covid-19.

Eligible beneficiaries

The scheme will cover all the eligible beneficiaries of watershed projects and TDF projects supported by NABARD as also the small and marginal farmers, tenant farmers, oral lessees, reverse migrants; SHGs, FPOs, JLGs, cooperatives, partnership/proprietorship firms etc.

Eligible financial institutions

All Commercial Banks, SFBs, RRBs, Cooperative Banks and NABARD subsidiaries complying to refinance policy of NABARD are eligible for special refinance scheme.

Eligible Purposes

All priority sector loans extended by the banks in watershed development project areas and agro-processing activities for tribal farmers will be eligible for refinance

Refinance assistance

Refinance assistance is provided to the banks/FIs under Automatic Refinance Facility (ARF). Interest rate on refinance will be at 3% and the ultimate lending rate to be charged by banks/FIs should not be more than 2.5% over & above the interest rate charged by NABARD. Repayment period of refinance ranges between 18 months (minimum) to 5 years.

2.2.3 Agri. Infrastructure - Others Tissue culture, Agri. bio-technology, Seed production, Bio-pesticides/ fertilizer, Vermicomposting

A. Introduction

The sector covers activities like tissue culture, agri-biotechnology, seed production, bio pesticides, bio fertilizers and vermi composting. With the requirement of increasing production and productivity of agriculture and horticulture crops in the district, there is ample scope for construction of vermi composting units in the district.

Organic farming techniques like usage of Bio-fertilizer, Bio-pesticide, Vermicompost, Organic manure/compost from bio conversion from municipal garbage etc. facilitate in overcoming the deleterious effects of chemical farming the same should have been popularized among the farmers.

Further, as the practice of vermi compost is eco-friendly and help in disposal of organic waste as a useful bio fertilizer, it can be used partially as a substitute to chemical fertilizer. Organic farming thus could be practiced for improvement of health of soil, crop and animals which in turn will restore ecological balance.

B. Critical Intervention required for creating a definite impact in the sector:

- Government should set up a seed processing unit, vermin compost unit and bio pesticides unit in the district.
- Development and promotion of sustainable farming, specially organic and natural farming.

C. Assessment of potential for 2024-25

The activity-wise projections under the sector during the year 2024-25 are indicated below:

(₹ lakh)

Sr. No.	Activity	Unit Cost	Unit Size	Phy	TFO	BL
1	Vermicompost	0.31	(3x2x1) Mt	6	1.86	1.49
2	Water harvesting tank/ Jal Khund	0.53	(10x10x3) Mt	6	2.65	2.12
					4.51	3.61

The Bank loan @80% of the TFO. The block-wise/activity-wise projections for the year 2024-25 are given in Annexure-I.

D. Suggested action points

- SHG/NGO/Producers organization should be encouraged to take up agro-processing with institutional finance.
- NGOs can explore formation of Farmers' Interest Groups and Producers' Organisations.
- Awareness programmes on importance of using organic manures, bio Pesticides/fertilizers etc. should be taken up by the Line dept.

5. Other Issues

(i) Zero Budget Natural Farming:

Alternative low-input farming practices have emerged in pockets across the world promising reduced input costs and higher yields for farmers, chemical-free food for consumers and improved soil fertility. Zero Budget Natural Farming (ZBNF) is one such low-input, climate-resilient type of farming that encourages farmers to use low-cost locally-sourced inputs, eliminating the use of artificial fertilizers, and industrial pesticides.

Agriculture Department and KVKs should help in implementation of ZBNF projects under PKVY and RKVY through capacity building / training to the state extension systems on ZBNF ZBNF practices across the district.

(ii) Participatory Organic Guarantee System (PGS): In India organic certification was initiated under the National Programme on Organic Production (NPOP) with the objective of certification primarily for export purposes. To overcome the limitations of the Third-Party Certification systems as required under NPOP, Department of Agriculture Co-operation and Farmers Welfare, Ministry of Agriculture and Farmers Welfare, Govt. of India, has issued guidelines on PGS to encourage small organic producers, promote local and domestic trade as well as improve access to organic products and thereby support the organic farming movement. To promote organic farming to improve income level of farmers, NABARD will support promotion of local groups of farmers under PGS.

Agriculture – Ancillary Activities

2.3.1 Food and Agro Processing

A. Introduction

Horticulture products include fruits, vegetables, flowers, nuts, plantation crops, spices, mushrooms and honey. Horticulture accounts for 7% of the gross cropped area and about 20% of the agricultural output of the country. The fruits and vegetables are the major horticultural products, which amount to 45 and 94 million tonnes respectively. GoI plans to increase the horticultural production to 350 million tonnes in the near future. India is the second largest producer of fruits and vegetables in the World and accounts for 9% fruit and 12% vegetable production all over. However, less than 2% of the fruits and vegetables produced are processed with Post-harvest losses of 30-40%. India has a share of less than 1% in World trade in agricultural products. The major processed products include fruit pulp, fruit juices, ready to serve beverages, canned fruits and vegetables, jams, chutneys, pickles and dehydrated vegetables. In the recent years, frozen fruit pulp and vegetables, frozen dry fruits and vegetables, juices, concentrates, canned mushrooms, dehydrated mushrooms, dry mushrooms and vegetable curries are being produced.

SAMPADA: Government of India has approved a new Central Sector scheme - SAMPADA (Scheme for Agro Marine Processing and Development of Agro Processing Clusters) with an outlay of ₹6000 crore for the period 2016-20 co-terminus with the 14th Finance Commission cycle. The scheme will be implemented by Ministry of Food Processing Industries, GoI New Delhi. SAMPADA is the comprehensive package aimed at creation of modern infrastructure from farm gate to retail outlet. The scheme consists of the following sub-schemes:

- Mega Food Park
- Integrated cold chain and preservation infrastructure
- Creation/expansion of food processing and preservation capacities
- Infrastructure for Agro processing clusters
- Creation of backward and forward linkages
- Food safety and quality assurance infrastructure
- Human resources and institutions

SAMPADA is expected to leverage investment of ₹31400 crore, handling of 334 lakh MT agro produce valuing ₹1.04 lakh crore, benefit 20 lakh farmers and generate 5.30 lakh direct / indirect employment in the country by the year 2019-20.

Stand UP India:

The Stand-up India scheme was launched by Government of India in April 2016 to support SC/ST and Women entrepreneurs to set up Greenfield enterprises and become job creators. Over 16,000 new enterprises have come up through this scheme in activities, as diverse as food processing, garments, diagnostic centres, etc. As the scheme is intended to facilitate at least two such projects per bank branch, on an average one for each category of entrepreneur, it offers a huge opportunity for the investors in the food processing sector.

B. Availability of Infrastructure, critical gaps & interventions required, action points/ issues to be addressed

Presently, a large number of farmers are undertaking the horticulture crops/vegetable crops in the district. However, they are facing difficulty of marketing of produce because there is no market facility in the district. There is need for establishing processing plant at foothill area with intent to get the remunerative prices to the farmers.

Gaps in infrastructure and support services

- Intensive awareness programmes and centers for processing grading packing, transportation and marketing to be encouraged
- Monitoring mechanism to be improved to ensure survival rate of the grafts under various Government sponsored programmes
- Institutional coordination particularly between Government agencies undertaking the horticultural projects and financing agencies to be fostered
- No storage facility is available in the area of production of horticulture crop
- Non availability of processing units and hilly terrain compound the problem of transportation and marketing
- Technical guidance and marketing support is not available on medicinal and aromatic plantation

C. Assessment of potential for 2024-25

The activity-wise projections under the sector during the year 2024-25 are indicated below:

(₹ lakh)						
Sr. No.	Activity	Unit Cost	Unit Size	Phy	TFO	BL
1	Agro-processing-units	15.00	No.	3	45.00	36.00

The Bank loan @80% of the TFO. The block-wise/activity-wise projections for the year 2024-25 are given in Annexure-I.

D. Suggested action points

- Intensification of extension support to the farmers
- Cluster area plantation approach to be followed for convergence of cultivation and post-harvest technology
- Fruit processing activity to be accorded priority by undertaking awareness camps and demonstrations
- Institutional coordination between Agri. deptts, DIC, KVIC and banks to be further strengthened
- Awareness camps to be organised to promote Joint Forest Management to bring forest waste land under horticultural plantation
- Processing of fruits and other horticultural produce to be promoted through intensive vocational and on farm training initiatives

2.3.2 Agri Ancillary Activities – Others

A. Agri-Clinic/ Agri-Business Centres (ACABC)

The Agri-Clinic/ Agri-Business Centres (ACABC) was launched in 2010 by Department of Agriculture and Cooperation, Ministry of Agriculture, Govt of India to support agricultural development and create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri-related courses. Till date only 04 beneficiaries have set up agri-related ventures in the state and they have been extended capital subsidy benefit under Agri-Clinic / Agri-Business Scheme. The last beneficiary availing subsidy under Agri-Clinic and Agri Business Centre scheme was 2017-18.

B. Availability of Infrastructure, critical gaps & interventions required

The facilities of agri input and advisory services is very poor. The need for ACABC is very critical, Govt. of Arunachal Pradesh is providing top up subsidy of 25% over and above the existing

subsidy given to agri. startups under ACABC scheme.

- Awareness campaigns on the importance of Agriculture Cooperatives Societies.
- Banks should encourage agriculture graduates to set up Agri-Clinic/Agri-Business units.

C. Assessment of potential for the year 2024-25

Taking into account the potential available for the activities, the physical and financial projection assessed for the year 2024-25 is as under:

(₹ lakhs)

Sr. No.	Activity	Unit Cost	Unit Size	Phy	TFO	BL
1	Agri-clinic/Agri-Business Centre	2.20	No.	5	11.00	8.80

The Bank loan @80% of the TFO. The activity wise and block-wise physical and financial projections for the year 2024-25 are given in Annexure I.

Special 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 program 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 program were assessed and accordingly the operational methodology, coverage of investments and terms of refinance have since been revised

The drivers for transformation of PACS as MSC are recent reforms by GoI in APMC Act, Essential Commodities Act, Contract Farming Act and COVID 19 led reverse migration necessitating to create investment opportunities for rural youth in agriculture.

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. The target proposed for current year is transformation of 5,000 PACS and for subsequent years it shall be 15,000 PACS during FY22 and 15,000 PACS during FY23. ₹5000 crore have been earmarked under this special dispensation for the year 2020-21.

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 ₹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.

2.3.3 Others- Miscellaneous

A. Introduction

Activities under Others Miscellaneous comprise loans to SHGs, JLGs and overdraft under PMJDY. Lending to the tertiary sector also assume significance from the point of view of linkage support provided by it to Agriculture (Primary Sector) and Rural Non-Farm Sectors (Secondary Sector) and for the overall development of the district economy. It is considered vital for sustaining the developmental activity in the primary and secondary sector.

B. Availability of infrastructure, Critical Gaps

- PMJDY accounts are being opened in the district.
- Stock of SHGs are available, formed under NABARD's NGO as SHPI scheme.

CHAPTER 3

CREDIT POTENTIAL FOR MICRO, SMALL & MEDIUM ENTERPRISES

A. Introduction

The Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over a period of time. It contributes significantly in the economic and social development of the country by fostering entrepreneurship and generating largest employment opportunities at comparatively lower capital cost, next only to agriculture. MSMEs are complementary to large industries as ancillary units and this sector contributes significantly in the inclusive industrial development of the country. The MSMEs are widening their domain across sectors of the economy, producing diverse range of products and services to meet demands of domestic as well as global markets. Arunachal Pradesh, abundant with natural resources, is suitable for the development of MSME, but the potential is yet to be tapped. Hence, the MSME sector in the state offers high scope for accelerated investments through institutional credit and possesses importance considering its capability to generate employment round the year.

Despite the continuing efforts to empower these entities, MSMEs continue to face challenges of formalization, access to expert services, entry to timely and adequate finance, improving competitiveness, availability of skilled manpower, access to cutting-edge technological knowledge, advertising, brand building, marketing etc. Over the years, the Ministry of MSME with the help of different ministries has launched several schemes to address distinct constraints of the MSME ecosystem in the country.

A.1. Government of India perspective of MSME Sector

- Hon'ble PM's announcement to build a self reliant "Atmanirbhar Bharat" and subsequent announcement by the Hon'ble FM and the MoS (Finance) provided adequate thrust for the revival of MSME in the economy.
- Interest subvention of 2% for a period of 12 months, to all *Shishu* loan accounts under Pradhan Mantri Mudra Yojana (PMMY), to eligible borrowers. About 9.37 crore people are expected to get benefit.
- A guarantee free and collateral free loans totaling to ₹3.00 lakh crore have been announced. The credit line will be up to 20% of all the outstanding credit as on February 29th 2020. It is expected that about 45 lakh units will be benefitted.
- Setting up of a Sub-ordinate Debt Fund, with partial guarantee support. Stressed MSMEs will get a total of ₹20,000 crore of subordinate debt.
- MSMEs will be able to avail benefits of additional equity infusion of up to ₹50,000 crore via the concept of Funds of Funds. MSMEs will also be encouraged to get listed on stock exchange.
- Departments of Government of India and the CPSEs will pay the receivables to MSMEs. E-market linkage for MSMEs to be promoted to act as a replacement for trade fairs and exhibitions. Fintech will be used to enhance transactions based lending using the data generated by the e-market place
- TDS and TCS will be reduced by 25% and that all refunds to entities including Proprietorship, Partnership firms and LLP etc. would be issued immediately.
- New definition of MSMEs by adopting composite criterion, incorporating investment in plant and machinery/equipment and annual turnover (Table 1).

Revised Definition of MSME			
Sr. No.	Manufacturing and Enterprise rendering services	Investment in Plant and Machinery/Equipment	Annual turnover
1	Micro Enterprises	< ₹1 crore	< ₹ 5 crore.
2	Small Enterprises	< ₹10 crore	< ₹ 50 crore.
3	Medium Enterprises	< ₹50 crore	< ₹ 250 crore.

A.2. Policy initiative of Govt of Arunachal Pradesh influencing MSME

Government of Arunachal Pradesh has also introduced several schemes to encourage and develop MSME in the state. Major schemes (*declared in State Budget 2021-22*) include:

- To handhold our young entrepreneurs, help them in developing bankable projects and support them in providing finances, the state has decided to have a special cell and provide consultancy services through professionals and professional agencies for which Government will bear the expenses.
- Launching of Arunachal Pradesh Start-Up Policy 2021 for fostering innovation in the state.
- To allocate ₹ 10 Cr for this year to initiate all activities and to create a Startup Seed Fund.
- Chief Minister Yuva Kaushal Yojana to be continued (₹ 6.50 Cr) Introduction of a new Apprenticeship Promotion Scheme for which to allocate ₹ 1 Cr.
- Proposed to established state –of- the -art Innovation and Investment Park
- The state has entered into a MoU with State Bank of India, whereby, the Bank agreed to sanction the loans under Deen Dayal Upadhyaya Swavalamban Yojana to entrepreneurs of Arunachal Pradesh who wish to set up small and medium enterprises with loan support in key sectors. Already 102 youths have taken benefit under the scheme, with project cost varying from ₹20 lakhs to ₹1 crore. Budget allocation has been doubled to ₹30 crore in 2021-22 for the scheme.

A.3. Government of India Schemes to support MSME

- **PMEGP – credit score-linked Subsidy Program** - 5.45 lakh micro-businesses have been assisted with a margin money subsidy of ₹12,074.04 crore, delivering employment possibilities for an estimated 45.22 lakh people considering that PMEGP's inception and till March 31, 2019. An amount of ₹2,247.10 crore has been allotted under PMEGP for the year 2019-20.
- **CGTMSE – The Credit Guarantee Scheme:** Credit Guarantee Scheme for Micro and Small Enterprises (CGTMSE) focuses to set up a strong credit comfort system to promote a better credit flow to the MSME sector. The scheme has accelerated warranty duvet to over 35 lakh firms leading to close to 1 crore employment generations.
- **SFURTI – A Scheme for Traditional Industries:** Scheme of Fund for Regeneration of Traditional Industries (SFURTI), the scheme's goal is to arrange the usual industries and artisans into clusters to make them aggressive and furnish support for their long term sustained employment.
- **MSE-CDP – The Cluster Development Program:** MSME Ministry has adopted the cluster development procedure as a key procedure for boosting the productivity and competitiveness as well as capability constructing of MSEs and their collectives in the country and for this reason, the Micro and Small organizations-Cluster Development Program (MSE-CDP).
- **ASPIRE – Innovate the Rural Industry:** The Scheme for promoting of Innovation, Rural Industry and Entrepreneurship (ASPIRE) was launched to mount a community of technological know-how facilities and incubation facilities to accelerate entrepreneurship. The scheme additionally aimed to advertise startups for innovation and entrepreneurship within the Agro-

enterprise.

B. Availability of Infrastructure, critical gaps & interventions required, action points/ issues to be addressed

- The raw material required for agro based industries, forest based industries are adequately available within the district.
- Overhead expenditure and labor cost is comparatively cheaper.
- Skill up gradation training facilities for the beneficiaries under govt. sponsored programs such as SGSY, PMRY, KVIB are not adequate
- Deteriorating financial health of SSI units, Cottage and Village Industries
- Frequent load shedding, Poor Connectivity, lack of training institutes

C. Assessment of potential for 2024-25

Sl. No.	Activity	Unit Cost	Unit Size	Phy	TFO	BL
1	Micro Enterprises (< ₹1 crore) Annual Turnover (< ₹ 1 crore.)	6.00	No.	05	30.00	24.00
2	Micro Enterprises (< ₹1 crore) Annual Turnover (> ₹ 1 crore.)	20.00	No.	1	20.00	1600
	MSME Working Capital				50.00	40.00
	Total				50.00	40.00

The Bank loan @80% of the TFO. The activity wise and block-wise physical and financial projections for the year 2024-25 are given in Annexure I.

D. Suggested Action Points.

- Improvement in backward and forward linkages for rural artisans, cottage & village industries, SSI
- Ensuring provision of adequate working capital to the SSI units to make such units viable
- Vocational/skill up gradation programme with the help of master craftsmen can be arranged in collaboration with the banks and government agencies
- Organizing exhibitions cum sales outlets at periodical intervals at important places
- Close coordination among agencies involved in promotion of NFS to be ensured particularly among DIC, KVIC, DRDA
- Cluster development concept to be popularized
- Awareness camps of prospective entrepreneurs / educated unemployed to be organized for promotion of activities under NFS by the DIC

CHAPTER 4

CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING

1. Credit Potential for Export Credit

A. Introduction

The new Foreign Trade Policy for 2015-2020 has been extended by GoI by one more year up to 31 March 2021, owing to the Covid-19 pandemic. The FTP of India aims at increasing India's export of merchandise and services from \$466 billion in 2013-14 to around \$900 billion by 2020-21 and to raise India's share in world exports from 2% to 3.5%. The FTP envisages a stable and sustainable policy environment and link with other initiatives such as 'Make in India', 'Digital India' and 'Skills India'. While the basic infrastructure associated with export is to be taken care of by the Government, banks have a major role to in providing the much needed credit for financing export. Financing for export purposes is treated as Priority Sector Lending by RBI. Export credit is broadly classified into Pre-shipment and Post shipment credit facilities. These are in turn financed either through Indian Rupee or through foreign currency. The items financed for export varies from a host of manufactured items through the micro, small, medium and large enterprises, a variety of agro processed products, as well as services rendered through IT industries.

Pre-shipment credit, also known as 'Packing credit' is a loan granted to an exporter for financing the purchase, processing, manufacturing or packing of goods prior to shipment. Packing credit can also be by way of working capital assistance to meet expenses such as wages, utility payments, travel expenses etc.; to companies engaged in export. Packing credit is sanctioned on the basis of letter of credit or a confirmed and irrevocable order for export of goods and services.

'Post-shipment credit' refers to a loan or advance granted or any other credit provided by a bank to an exporter of goods and services from India from the date of extending credit after shipment of goods / rendering of services to the date of realisation of export proceeds. As per extant guidelines of RBI, the period prescribed for realisation of export proceeds is 12 months from the date of shipment.

B. Availability of Infrastructure and Critical Gaps

The state of Arunachal Pradesh has abundant natural resources which could be exploited for setting up of industries with export orientation. However, steps are yet to be initiated at district as well as state level to make the products export worthy. Infrastructure creation focusing on value addition, branding, certification, etc. are to be provided thrust for the flourishing of export oriented units in the state. With the implementation of the Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Ordinance 2020, there is a possibility of increased contract farming in the state leading to opening of export oriented units in the state.

C. Potential area

The state possess enormous potential for exporting Agriculture/Horticulture crops like Oranges, Kiwi, Ginger, Turmeric and Pineapple etc. However due to the absence of proper & adequate infrastructure and a conducive regulatory environment for export credit in the district, no projection has been made for export credit potential in the PLP for 2023-24 for the district.

D. Critical Interventions and Action Suggested

Sensitization and capacity building of stake holders on quality control and registration procedures required in foreign countries.

Most of the horticultural produce in the State are, by default, free from chemicals. However, there is lack of proper certification to the effect to corner the benefit of organic products and the premium available for such products. There is a need to provide adequate infrastructure for organic certification within the state.

State of the Art infrastructure for processing of agri/ horticulture produce and for packaging to cater to the demand of the exporters, are lacking in the State. Wherever feasible, post-harvest infrastructure may be established by the Government, either directly or through the Farmer Producer Organisations (FPOs).

Basic infrastructure to access airport, railway station from the major production centres need to be improved to avoid perishability and for cost effective transportation of produce.

1. Credit Potential for Education

A. Status of Education Sector in the state

Achievement under formal education in Arunachal Pradesh has not been very rosy as compared to majority states in the country. The literacy level in the state as reported during various National Census have been much below the National average, 42% in 1991 in State (as against National average of 52 %), 55% in 2001 (as against 65%) and 67 % in 2011 (as against 74 % at national level). However, added thrust, setting up and expansion of formal education infrastructure, have generated good impact on education level and thereby socio-economic development of the state. As at the end of March 2017, the state has more than 4,000 Public and Private educational institutions in the state; of which, 53 are higher educational institutions (in public and private sector). With the recognition of the power of education in attaining sustainable quality of life, formal education and attaining professional qualifications have been considered as necessity in the society.

One of the commonly alleged limitations of education in the state is its poor quality. The analysis of data reveals that the proportion of untrained teachers has been very high in the state. Almost 80 % of Primary Teachers and 70 % of Upper primary Teachers in the state are reportedly untrained. In Dibang valley district, for example, 98.15% Primary and 100% Upper Primary teachers were untrained in 2012. The condition of training of teachers is also very unsatisfactory as it is evident that formal education and training of teachers in the state started very late (*Vivek Singh, (2017) Teacher Education in Arunachal Pradesh: Status and Strategies, Educational Quest: An Int. J. of Education and Applied Social Science: Vol. 8, No. 2, pp. 681-685, August 2017*). As per the Annual Status of Education Report (ASER)-2017, in the 14-18 age group, only 43 percent are able to do a simple division correctly, and nearly 47 percent of 14-year-olds could not read a simple sentence in English. In Arunachal Pradesh, not even 50 percent of all children enrolled in Class 5 can read a Class 2 level textbook (ASER-2018). In Class 3, the children who were able to do at least subtraction was 33.5 percent in 2018, which marginally increased from 31.6 percent in 2016, and in Class 5, the figure increased from 18.7 percent in 2016 to 27.1 percent in 2018. In Class 8, the figure dropped from 55.5 percent in 2016 to 49.3 percent in 2018 for children able to do division consistently (*'Poor academic results: Address the root cause' by Talung Taloh, Arunachal Times, 22 May 2019*).

The need for getting quality professional education, degree and good placements have motivated the people to send their progenies to outside the states, necessitating larger investment to that end.

A.1. Policy Initiatives by State Government in Education

In the Budget 2021-22, the focus of the State Government to provide equitable and quality education was declared and the following schemes and budgetary allocations were made.

- The year 2021-22 has been declared as the 'Year of Education' with special focus on improving teaching-learning quality.
- Under 'Mission Shiksha (₹ 200 crore over & above the normal allocation) to transform education in next two years.
- Convergence of all resources through normal plan, budget announcements, CSS and others to generate ₹1000 crore for education sector.
- Free and fair recruitment of teachers through the State Public Service Commission. Arunachal Pradesh Teacher Transfer and Posting Policy, 2020 has been formulated and notified with the vision to ensure equitable need based distribution of teachers.
- Operationalisation of a state- of- art Digital Studio in the State Head Quarters which is to be connected to 101(Phase I) senior secondary schools through VSAT and Phase II will cover 500 schools.

B. Critical Intervention required for creating a definite impact in the sector.

- Government should establish Vocational training institutes and provide incentives for boarding

schools to boost quality education facility in the district.

C. Assessment of credit Potential for the year 2024-25

With a view to exploit the available potential under this activity, projections have been arrived at as under:

(₹ Lakh)

Sr. No.	Activity	Unit Cost	Unit Size	Phy	BL
1	Educational Loan	10.00	No.	1	8.00

The Bank loan @80% of the TFO. The activity-wise projections under the sector for the year 2024-25 are indicated at Annexure – I.

D. Suggested action points

- Banks may popularize Education Loan through awareness campaigns.
- State government should support students from BPL/Poor families in applying Education loan for higher technical/professional courses.

5. Credit Potential for Housing

A. Introduction: Housing is one of the basic human needs, next to food and clothing. It serves as an engine of growth for an economy, since it has a direct impact on employment and income generation. It has various backward and forward linkages and is linked to a host of ancillary industries such as cement, steel, brick, timber and other building material. The market for housing finance witnessed significant expansion in late 1990s and early 2000s, with the entry of banks in a big manner. However, the share of housing loan as a percentage of GDP in our country has remained quite low at around 9 per cent. At the national level, the shortage for housing in rural areas is estimated to be more than 40 million units. Around 95 per cent of the shortage pertains to the EWS and LIG category.

With a view to bringing convergence of the Priority Sector Lending guidelines for housing loans with the Affordable Housing Scheme, and to give a filip to low-cost housing for the Economically Weaker Sections and Low Income Groups, the housing loan limits for eligibility under priority sector lending will be revised to ₹ 35 lakh in metropolitan centres (with population of ten lakh and above), and ₹ 25 lakh in other centres, provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹ 45 lakh and ₹ 30 lakh, respectively.

Furthermore, the existing family income limit of ₹ 2 lakh per annum for loans to housing projects exclusively for the purpose of construction of houses for Economically Weaker Sections (EWS) and Low-Income Groups (LIG), is revised to ₹ 3 lakh per annum for EWS and ₹ 6 lakh per annum for LIG, in alignment with the income criteria specified under the Pradhan Mantri Awas Yojana.

Government of India has announced “Housing for All” by 2022. Various schemes like Indira Awas Yojana, Rajiv Awas Yojana etc. are run by GoI.

A.1. Initiatives by State Government in Housing

Arunachal Pradesh is dominated by rural area with close to 75 per cent of its population residing in rural areas. State Government has accorded priority to provide basic facilities to the rural

population. Therefore, rural housing is high on the agenda of the Government. State Government is implementing a scheme namely Chief Minister Rural Housing Scheme through which a top up of ₹50,000 to each eligible beneficiary will be provided.

State Budget 2021-22 has announced the following for rural housing and tourism:

- CM's Adarsh Gram Yojana will be continued (₹25 crore)
- CM's Rural Housing Scheme (₹4 crore)
- Launching of model projects such as Arunachal Tourism Village, Arunachal Adventure Zone and a pilot project on Caravan Tourism (₹13 crore)
- Creation of integrated framework of tourism promotion (₹8 lakhs to each district)
- CM's Paryatan Yojana and CM's Paryatan Shiksha Yojana will be continued (₹5 crore)

B. Critical Interventions required

- Proper Planning: There is a felt need for State Governments, Local Bodies, Development Authorities to periodically update their Master Plans and Zoning Plans which should, inter-alia adequately provide for housing and basic services for all.
- Housing Needs of Weaker Sections: Special efforts for catering to the needs of SC/ST/OBC, Disabled persons, slum dwellers, street vendors other informal sector workers and vulnerable sections of the society.

C. Assessment of Potential for the year 2024-25

With a view to exploit the available potential under this activity, projections have been arrived at as under:

(₹ lakh)

Sr. No.	Activity	Unit Cost	Unit Size	Phy	TFO	BL
1	Rural Housing	20.00	No.	4	80.00	64.00
2	Homestay (Tourism)	6.00	No.	5	30.00	24.00
Total Housing Loan					110.00	88.00

The Bank loan @80% of the TFO. The activity wise and block-wise physical and financial projections for the year 2024-25 are given in Annexure I.

D. Suggested Action Points:

- Reassess their strategies with a view to make them more inclusive
- Promote innovative financial instruments like development of Mortgage Backed Securitization Market (MBSM), and Secondary Mortgage Market.
- Enhance / strengthen the income spread of housing loans portfolio to increasingly cover BPL and EWS beneficiaries.

CHAPTER 5**CREDIT POTENTIAL FOR INFRASTRUCTURE****1. Infrastructure –Public investments****A. Introduction**

Infrastructure is a broad term encompassing investments which creates the base for direct economic activities and generation of income. Infrastructure of an economy is often classified into economic and social infrastructure. Economic infrastructure includes (a) energy, viz., coal, electricity, petroleum etc., (b) transport services, viz., railways, roads, shipping, civil aviation etc., and (c) communications. Social infrastructure consists of education, health and civic amenities like water supply, sanitation and housing. While the economic infrastructure directly supports the process of production and distribution, the social infrastructure supports the economic system directly. Investment in rural infrastructure creates new economic opportunities and activities, generates additional employment and income, facilitates and improves delivery of other rural services and enhances democratic process and skills among the rural poor. However, the rural infrastructure, many a times, remain a concern of State Governments where, for various reasons, mainly resources constraints do not pay deserving attention. Moreover, there was no effective institutional arrangement for financing rural infrastructure. This inadequacy of public investment in agriculture and rural sector has thus led to number of rural projects lying incomplete in many states making the investments infructuous.

A.1. Projects under Rural Infrastructure Development Fund (RIDF)

As on 31 March 2021, NABARD has sanctioned RIDF project [Rural Roads -1] involving of ₹1072.80 lakh in the district.

A. 2. RIDF projects sanctioned in the district:

A summary of RIDF projects in the district with physical and financial progress are indicated below:

(₹ lakh)						
Name of the Project	Imple'ting Deptt	Activity	Tranche	NABARD Loan sanctioned	Total Released	Status
Road from 73 Km point on Hunli Anini BRTF to Anelieh	PWD	Road	XIX (2013-14)	900.00	313.20	Completed
SI- in and around Anini	Power	System Improvement	VI(2000-01)	172.80	172.80	Completed

2. Social Infrastructure involving bank credit (2024-25)**A. Introduction**

The provision of drinking water, sanitation, education, and health defines the quality of life of an individual. These services affect day-to-day life of people and have long-term impact in terms of longevity and earning capacity. Piped drinking water, which is treated and transported to households is an expensive commodity and more so in a sparsely populated village. However, villagers need good quality potable water as much as anyone else in the country. Swaccha Bharat campaign has re-emphasized the need of basic amenities for hygiene and dignity of an individual.

B. Availability of infrastructure, critical gaps & interventions required

Dibang Valley district has 1 district hospital, 01 PHC, 10 PHS-C, 6 veterinary dispensaries, one disease diagnostic centre, one animal breeding farms, government office buildings, banks, post office etc. However the district lacks good road connectivity, drinking water facility, good schools, colleges, hospitals, bank branches, godown, cold storage etc. which is hampering the growth of the district as compare to other district in the state.

Critical Interventions required for creating a definite impact in the sector:

- Roads need to be improved in the district.
- Regular supply of power.
- Infrastructure like hospitals, schools, colleges, veterinary dispensaries etc. needs to be improved etc.
- More number of bank branches should be open in the district.

C. Assessment of Credit Potential for 2024-25

(₹ lakh)

Sr. No.	Activity	Unit Size	Unit Cost	Physical Units	Total Cost	Bank Loan
1	Pvt. Hospital/ Pathological Lab	20.00	No.	1	20.00	16.00
2	Private School Modernisation	12.00	No.	1	12.00	9.60
Total					32.00	25.60

The Bank loan @80% of the TFO. The activity-wise projections under the sector for the year 2024-25 are indicated at Annexure – I.

D. Suggested Action Points

- Government should construct National Highway road in the district as it is hampering the growth of the district.
- Banks should be involved in financing social infrastructure projects in the district.

3. Renewable Energy

A. Introduction:

Renewable energy is generally defined as energy that comes from resources which are naturally replenished on a human timescale, such as sunlight, wind, rain, tides, waves and geothermal heat. Renewable energy replaces conventional fuels in four distinct areas of electricity generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services. Promoting renewable energy resources also has a positive impact on the net creation of jobs. Rough estimates indicate that a 4000 MW ultra-mega power project (thermal power) would create employment for around 300 people. 1 MW of RE will create employment of minimum 5 people, thereby implying that about 20,000 people would get employment through 4000 MW of RE. The MNRE, GoI has fixed a revised target of renewable energy capacity to 1,75,000 MW till 2022, comprising 1,00,000 MW Solar, 60,000 MW Wind, 10,000 MW Biomass and 5,000 MW Small Hydro, as announced in the Union Budget 2015-16. 241 rural and 36 urban households are using solar energy for lighting in their house. Bank loans up to a limit of ₹ 15 crore to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems, and remote village electrification. For individual households, the loan limit will be ₹ 10 lakh per borrower.

B. Assessment of potential for 2024-25

The Block-wise Activity-wise projections under the sector during the year 2024-25 is given below.
(₹ lakh)

Sr. No.	Activity	Unit Cost	Unit Size	Phy	TFO	BL
1	Solar Lighting	0.30	No.	15	4.50	3.60
2	Solar pump	2.75	No.	3	8.25	6.60
Total of Renewable energy					12.75	10.20

The Bank loan @80% of the TFO. The block-wise/activity-wise projections for the year 2024-25 are given in Annexure-I.

C. Availability of Infrastructure, critical gaps & interventions required

- All infrastructural facilities such as construction material, trained labor, subsidy etc. are available in the district
- Inadequate power supply
- Lack of awareness among the farmers about this activity
- Poor extension work
- Frequent power cut and rising prices of fuel

D. Suggested Action points

In order to reduce gap in infrastructure, the following steps are suggested.

- While selecting the beneficiary, availability of adequate animals, water and scientific training for running the plant is to be ensured
- Awareness creation programs should be arranged.

CHAPTER 6

INFORMAL CREDIT DELIVERY SYSTEM

A. Introduction

The Union Finance Minister in his budget speech in 2014 announced two projects which are our national priorities - first to remove financial untouchability through the 'Pradhan Mantri Jan Dhan Yojana' and second, to finance five lakh joint farming groups of Bhoomi heen kisans. The micro finance sector is an important tool for policy makers to reach out to the grass root level and it has a vital role to play 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. The bank led SHG-BLP, pioneered by NABARD has grown from small pilot programme of 500 SHGs in 1992 to the largest microfinance programme of the world, with an outreach spanning more than 9.5 crore rural households. As on 31 March 2020, there are more than 102 lakh SHGs with aggregate bank deposits of about ₹26,000 crore, annual loan take off touching almost ₹77,000 crore and loans outstanding at nearly ₹1,08,000 crore.

While continuing with its goal of spreading its outreach, SHG-BLP needs to re-invent itself to help more and more of its members to use the programme as a platform to expand their economic activities and improve their income levels. This calls for identification of appropriate livelihood opportunities, improvement of their skills, mentoring, market development and many such development initiatives.

A.1. SHG Bank Linkage Programme in Dibang Valley

Data published by State Level Bankers' Committee (SLBC), Arunachal Pradesh and collected from APStCABL, indicates that as on 31 March 2019, there are 6,257 SHGs savings linked in the state with cumulative saving amount of ₹523 lakh. However, the number of SHGs credit linked was only 236 with a bank loan outstanding of ₹407.42 lakh. Lack of good supporting agencies has been a major lacuna in SHG-BLP in the state. Arunachal Pradesh State Rural Livelihood Mission (ArSRLM) is the state sponsored agency implementing NRLM in the state and leads SHG formation and nurturing. In addition to ArSRLM, there are very limited number of NGOs / SPVs involved in promotion and nurturing SHGs, in the state. North Eastern Region Community Resource Management Project (NERCORMP) is one such SPV actively involved and resorted to SHG as a medium for social and economic development of the deprived. NERCORMP is mainly concentrating in Eastern districts of the state such as Changlang, Tirap and Longding and works in association with other NGOs. As at the end of September 2019, NERCORMP have promoted and savings linked 1,780 SHGs, of which, only 2 of them have been credit linked.

Block wise details of Potential available for Promotion and Savings Linkage of SHGs

Sr. No.	Name of Block	Total potential for promotion of SHGs	SHGs Saving Linked as on 31 March 2021	Balance potential as on 31 March 2021	SHGs to be promoted and savings linked during 2020-21	No. of SHGs to be promoted and savings linked in 2021-22
1	Anini-Mipi	18	12	6	3	3
2	Etalín	14	10	4	2	2
3	Anelih-Arzoo	23	20	3	2	1
Total		55	42	13	7	6

Block wise Potential for Credit Linkage of SHGs

(₹ lakh)

Sr. No.	Name of Block	SHGs (credit linked) as on 31.03. 2020	SHGs to be credit linked during 2020-21				SHGs to be credit linked during 2021-22			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Anini-Mipi	0	3	1.50	0	0.00	6	3.00	0	0.00
2	Etalín	0	2	1.00	0	0.00	3	1.50	0	0.00
3	Anelih-Arzoo	0	2	1.00	0	0.00	3	1.50	0	0.00
Total		0	7	3.50	0	0.00	12	6.00	0	0.00

B. Availability of infrastructure

The district has one NGO to look after the SHG-Bank linkage programme in the district. Moreover, banks are also helping in opening of Zero Balance account under PMJDY in the district. However due to lack of quality Training centres, SHGs training programme, trained manpower and bank branches, the progress of SHG-Bank linkage programme is lagging behind in the district.

Critical Gaps

- Adequate training to Bank staff and SHPIs.
- Regular monitoring of SHGs by Banks/SHPIs.
- Banks should actively pursue the JLG mode of financing.

C. Assessment of potential for the year 2024-25

Taking into account the potential available for the activities, the physical and financial projection assessed for the year 2024-25 is as under:

(₹ lakh)

Sr. No.	Activity	Unit Cost	Unit Size	Phy	BL
1	Loans to SHGs/ JLGs	2.00	No.	6	12.00

The Bank loan @100% of the TFO. The activity wise and block-wise physical and financial projections for the year 2024-25 are given in Annexure I.

D. Suggested Action Points

- Banks should finance SHGs/JLGs and PMJDY loan.

- NGOs should create more awareness on formation of SHGs and JLGs in the district.

CHAPTER 7

Critical interventions required for creating a definitive impact

Sector-wise critical interventions required for creating a definitive impact in the district are illustrated in the following table.

Sl. No.	Sector/Sub-sector	Critical interventions required
1	Farm credit	<ul style="list-style-type: none"> ➤ Formation of FPOs for scientific dissemination of input and marketing information. ➤ Improvement in the recovery of bank dues. ➤ Introduction of Crop Insurance Scheme. ➤ Review of LAMPS as a source of crop loan/ KCC. ➤ Govt. should issue Land Holding Certificates to eligible farmers. ➤ Procurement of marketable surplus by Govt. agencies at MSP. ➤ Storage & warehouses may be encouraged by State Government and banks may finance against warehouse receipts.
2	Water Resources	<ul style="list-style-type: none"> ➤ Village-wise scope/ potential for financing MI activities may be assessed by Departments, block-level officials and villagers. ➤ State Govt. may take up more irrigation projects with assistance from RIDF. Timely completion of irrigation projects and barrages may be accorded high priority. ➤ Awareness camps and training for the beneficiaries for using drip & sprinkler systems are required to be undertaken by govt departments. ➤ Updating of land records and issue of land possession certificates at block level to facilitate execution of mortgage deed need to be expedited.
3	Farm Mechanization	<ul style="list-style-type: none"> ➤ Banks may provide loans to all the needy and eligible farmers for tractors and power tillers ➤ Units of fabrication of implements and trailers may be set up in the district ➤ Bank may encourage group financing/ community financing for tractors ➤ Credit delivery mechanism under the cooperative fold to be improved financially ➤ Banks may finance graduates in agriculture & allied subjects Agri-Clinics and Agri-Business Centres for the establishment of custom hiring of farm equipment, sale of inputs and other services in agriculture and allied areas, including post-harvest management and market linkages for income generation and entrepreneurship development.
4	Plantation & Horticulture	<ul style="list-style-type: none"> ➤ Extension support to the farmers by the Horticulture Department. ➤ Fruit processing activity to be encouraged by providing credit & grant support. ➤ Institutional coordination between, Agri. deptts, DIC, KVIC and banks to be further strengthened. ➤ Establishment of agro-tourism centres at block headquarters or selected places not only to facilitate recreation facilities for the urban population but also to serve as a centre to demonstrate the modern techniques of propagation of horticulture, floriculture, ornamental plants, their care and maintenance.
5	Forestry &	<ul style="list-style-type: none"> ➤ Farm forestry to be taken for wasteland development will require

	Wasteland Development	extension services to farmers from the forest and agriculture department.
6	Animal Husbandry-Dairy	<ul style="list-style-type: none"> ➤ The bank may finance schemes under Dairy outside sponsored programmes. <ul style="list-style-type: none"> ➤ Calf Rearing may be encouraged in selected areas. ➤ Centrally sponsored Subsidy Scheme for Commercial Production under Dairy may be financed through banks. ➤ In the private sector, the activities of fodder cultivation, mini dairy units, calf-rearing schemes and veterinary clinics can be encouraged. ➤ Concerned Departments can identify dairy farmers for financing under various bank loan schemes.
7	Animal Husbandry-Poultry	<ul style="list-style-type: none"> ➤ The bank may finance schemes under GOI's subsidy scheme for Poultry. <ul style="list-style-type: none"> ➤ Poultry Farms may be encouraged in selected areas. ➤ The extension mechanism has to be strengthened for the propagation of schemes. ➤ Training of farmers regarding scientific management of poultry farms. ➤ Organizing periodical poultry exhibitions, discussions, workshops/seminars on the subject.
8	Animal Husbandry-Sheep/ Goat/ Piggery	<ul style="list-style-type: none"> ➤ The State Govt. may consider establishing Pig/ sheep/ goat breeding farms to provide good-quality animals. ➤ Establishing slaughterhouses with meat processing facilities. ➤ Presently pig rearing activity of dwarf local breed being taken by local people is not viable. It is, therefore, necessary to popularize the breed of Large White, Hemp Shine Large White Yorkshire", landrace with a view to the socio-economic upliftment of the people.
9	Fisheries	<ul style="list-style-type: none"> ➤ The Fisheries Department has to identify prospective fish farmers for new ponds. <ul style="list-style-type: none"> ➤ Extension services to be strengthened. ➤ Supply of carp seed (fry/ fingerlings) to fish farmers, societies, owners of existing ponds and tanks ➤ Preparation of proposals for inland development of pond by fisheries department involving subsidy and bank loan and forwarding the cases to the banks for financing ➤ Market outlets to be provided at block level to ensure remunerative prices and avoid middlemen ➤ Need to form SHGs of fishermen/women to ensure availability of microcredit to fishermen engaged in fishing operation ➤ The benefit of subsidy and priority in allotment of lakes, ponds etc. provided by the Government should be extended to SHGs.
10	Construction of Storage Facilities	<ul style="list-style-type: none"> ➤ Production loans to be liberalized and made popular among farmers by banks to encourage farmers to store their agri/horti produce and avail pledge loans to enable them to get remunerative prices. <ul style="list-style-type: none"> ➤ Recovery climate to be improved. ➤ Cooperative structure to be strengthened.

11	Land Development, Soil Conservation & Watershed Development	<ul style="list-style-type: none"> ➤ Proper investment in Land Development activities can increase production and hence income. Therefore, dedicated efforts should be made by the Soil Conservation Department. ➤ Banks should give information to the farmers for financing such investments. ➤ The awareness level of farmers through extension needs to be improved.
12	Agri. Infrastructure- Bio-pesticides/ fertilizer	<ul style="list-style-type: none"> ➤ Benefits of Vermicomposting may be widely popularized to cover every farmer household. ➤ Farmers may be made aware of the benefits of bio-fertilizers and bio-pesticides. ➤ Plant tissue culture needs to be widely popularized.
13	Food and Agro Processing	<ul style="list-style-type: none"> ➤ Intensification of extension support to the farmers. ➤ Cluster area plantation approach to be followed for convergence of cultivation and post-harvest technology. ➤ Fruit processing activity to be accorded priority by undertaking awareness camps and demonstrations. ➤ Institutional coordination between Agri. department, DIC, KVIC and banks to be further strengthened. ➤ Awareness camps to be organized to promote Joint Forest Management to bring forest wasteland under horticultural plantation. ➤ Processing of fruits and other horticultural produce to be promoted through intensive vocational and on-farm training initiatives. ➤ Contract farming to be encouraged for improvement of production, productivity and processing.
14	ACABC	<ul style="list-style-type: none"> ➤ Banks should encourage the setting up of veterinary clinics in the private sector by financing qualified persons under the “Agri-clinic and Agri-Business Center” scheme. ➤ The state govt. should plan for setting up of Agriculture/Horticulture College in the district.
15	Misc - PMJDY	<ul style="list-style-type: none"> ➤ Sensitizing beneficiaries under PMJDY regarding regular servicing of accounts, so that their accounts don’t become inoperative and thus also ineligible for overdraft. ➤ Bankers may provide overdrafts to those who have not been covered under any Loan scheme. ➤ Awareness programmes on facilities under PMJDY should be organized in the district by banks and other stakeholders. ➤ Banks should finance SHGs/JLGs and PMJDY loan.
16	MSME	<ul style="list-style-type: none"> ➤ Improvement in backward and forward linkages for rural artisans, cottage & village industries, SSI. ➤ Ensuring provision of adequate working capital to the SSI units to make such units viable. ➤ Vocational/skill up gradation programme with the help of master craftsmen can be arranged in collaboration with the banks and government agencies. ➤ Organizing exhibitions cum sales outlets at periodical intervals at

		<p>important places.</p> <ul style="list-style-type: none"> ➤ Close coordination among agencies involved in the promotion of NFS to be ensured particularly among DIC, KVIC, DRDA. ➤ Cluster development concept to be popularized ➤ Awareness camps of prospective entrepreneurs / educated unemployed to be organized for the promotion of activities under Off-farm by the DIC.
17	Education	<ul style="list-style-type: none"> ➤ The government should establish Technical Institute, Science College and Vocational training institutes to encourage the youth to have quality education facilities in the district. ➤ Banks may popularize Education Loan through awareness campaigns. ➤ State government should support students from BPL/Poor families in applying for Education loans for higher technical/professional courses.
18	Housing	<ul style="list-style-type: none"> ➤ Proper Planning: There is a felt need for State Governments, Local Bodies, and Development Authorities to periodically update their Master Plans and Zoning Plans which should, inter alia adequately provide for housing and basic services for all. ➤ Increase flow of Funds: Ensuring a larger flow of funds for fulfilling housing and infrastructure needs through innovative financial instruments. ➤ Increased availability of Land: Facilitating the availability of serviced land ➤ Housing Needs of Weaker Sections: Special efforts for catering to the needs of SC/ST/OBC, Disabled persons, slum dwellers, street vendors other informal sector workers and vulnerable sections of the society. ➤ Housing Needs of Women: Addressing the special needs of women-headed households, single/working women etc. ➤ Upgradation of skills: Upgradation of construction skills and accelerated development of housing and infrastructure sectors.
19	Social Infrastructure	<ul style="list-style-type: none"> ➤ Roads need to be improved in the district. ➤ Regular supply of power. ➤ Infrastructure like hospitals, schools, colleges, veterinary dispensaries etc. needs to be improved etc. ➤ More number of bank branches should be open in the district.
20	Renewable Energy	<ul style="list-style-type: none"> ➤ Awareness creation programs on Renewable energy should be arranged for the people.
21	Informal Credit Delivery System	<ul style="list-style-type: none"> ➤ Adequate training for Bank staff and SHPIs. ➤ Regular monitoring of SHGs by Banks/SHPIs.

CHAPTER 8

Status and Prospects of Cooperatives

1. Background

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

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

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

2. Formation of Ministry of Cooperatives by GoI

The GoI set up a separate Ministry of 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 development of Multi-State Co-operatives (MSCS). In the words of the Hon'ble Prime Minister, “The Cooperative movement is such a model which can provide a successful alternative to socialism and capitalism”.

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

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

(a) **Computerization of Primary Agriculture Cooperative Societies:** This scheme aims at the computerization of 63000 functional PACS leading to an increase in efficiency, profitability, transparency and accountability in the working of PACS.

(b) **Co-operative Education – Setting up of the World's largest Cooperative University:** Aims at the 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) Establishment 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 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 the grass root upward in

times to come.

4.1 Status of Cooperatives in the State

Sr. No	Type	Number of Societies
A. Details of Non-Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	22
2	Consumer Stores	62
3	Housing Societies	1
4	Weavers	11
5	Marketing	5
6	Labour Societies	Nil
7	Industrial Societies	Nil
8	Agro Processing and Sugar	Nil
9	Farming Societies	33
10	Women Societies	2
11	All others (pl.specify)	903
12	Apex Cooperative Societies	6
13	Society under Liquidation	16
	Total	1061
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	34
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	Nil

Source: Statistical Abstract of Arunachal Pradesh-2021

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

There are good number of societies existing in the state. The state has average cooperative profile with 1079 cooperative societies including 35 LAMPS. The credit dispensation activity by the societies (LAMPS) has been stopped for long and there was no lending from the higher financing agencies like Apex cooperative Bank due to long overdue. Many of the societies are non-functional or defunct in the state. The department has placed around 16 cooperative societies under liquidation. The Apex level society i.e. the Arunachal Pradesh State Cooperative Apex Bank is also not financially strong to steer a lead role for better future of cooperatives in the state. The Department of Cooperation, GoAP has been involved in strengthening the financial position of the bank. Under PACS computerization project of Ministry of Cooperation, GoI, the State Govt. has identified 14 LAMPS. The rest of the LAMPS will be taken up in the 2nd phase.

Under the World Largest Grain Storage programme in cooperative sector, the RCS, has initiated the process of identification of LAMPS in the state. In addition, as per GoI programme for the development of Cooperatives in the state through formation of new societies, District Cooperative Development Committee and State Cooperative Development Committee have been constituted at district and state level respectively to oversee development and monitoring of cooperative activities. Under the institutional framework, it has been decided to set up 150 LAMPS, 157 Dairy and 184 fishery cooperatives in the state in the next five years. NABARD Regional Office and District Offices are actively involved in coordination and cooperation with State Govt administration for successful implementation of programmes of MoC, GoI.

5. Cooperatives in Dibang Valley District

a. Status: The block wise, sector wise distribution of Cooperative Societies in the district is as under: Dibang Valley district has a deficient cooperative profile with 1 Credit Cooperative Society named Anini LAMPS Ltd.

b. Potential for formation of Cooperatives: There is fair potential for cooperative activity in the agriculture sector, as elucidated in the Chapter on I in the PLP. The distribution is not uniform in all the blocks. Out of the three blocks in the district, Etalin and Anelih block are not under the area of operation of any cooperative society.

Therefore, there is potential for creation of cooperative societies in agriculture sector in Etalin and Anelih blocks of the district. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

CHAPTER 9

NABARD's Projects and Interventions

Various sector wise Projects and Interventions of NABARD in the district with their likely impact/ outcome thereof are given in the following table.

Projects under RIDF are as follows:

Name of the Project	Implementing Deptt.	Activity	Tranche	NABARD Loan sanctioned	Total Released	Status
Road from 73 Km point on Hunli Anini BRTF to Anelieh	PWD	Road	XIX (2013-14)	900.00	313.20	Completed
SI- in and around Anini	Power	System Improvement	VI(2000-01)	172.80	172.80	Completed

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	FPF	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
DDD-GKY	Deen Dayal Upadhyaya-Grameen Kaushal 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	MSC	Multi Service Centre
DRDA	District Rural Development Agency	NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company	PPP	Public Private Partnership
NDDB	National Dairy Development Board	PRI	Panchayati Raj Institution
NEFT	National Electronic Fund Transfer	PWCS	Primary Weavers Cooperative Society

NFDB	National Fisheries Development Board	RBI	Reserve Bank of India
NAFCC	National Adaptation Fund for Climate Change	RIDF	Rural Infrastructure Development Fund
NHB/ NHM	National Horticulture Board/ National Horticulture Mission	RNFS	Rural Non-Farm Sector
NIDA	NABARD Infrastructure Development Assistance	RKBY	Rashtriya Krishi Bima Yojana
NIA	Net Irrigated Area	RKVY	Rashtriya Krishi Vikas Yojana
NRLM	National Rural Livelihood Mission	RRB	Regional Rural Bank
NRM	National Resource Management	RUSETI	Rural Development & Self Employment Training Institute
NSA	Net Sown Area	RSETI	Rural Self Employment Training Institute
SSO	National Sample Survey Organisation	SAMIS	Service Area Monitoring and Information System
NWR	Negotiable Warehouse Receipt	SAO	Seasonal Agriculture Operation
OPPF	Off-Farm Promotion Fund	SCARDB	State Cooperative Agriculture & Rural Development Bank
OPS	Other Priority Sector	SDI	Skill Development Initiative
PACS	Primary Agricultural Cooperative Society	SF/MF	Small Farmer / Marginal Farmer
PCARDB	Primary Cooperative Agriculture & Rural Development Bank	SFAC	Small Farmers' Agri-Business Consortium
P & H	Plantation & Horticulture	SHG	Self Help Group
PKVY	Paramparagat Krishi Vikas Yojana	SHPI	Self Help Group Promotion Institution
PMFBY	Pradhan Mantri Fasal Bima Yojana	SIDBI	Small Industries Development Bank of India
PMJDY	Pradhan Mantri Jan Dhan Yojana	SMAM	Sub Mission on Agricultural Mechanization
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana	SLBC	State level Banker's Committee
PMKVY	Pradhan Mantri Kaushal Vikas Yojana	SRI	System of Rice Intensification
PMMY	Pradhan Mantri Mudra Yojana	SRLM	State Rural Livelihood Mission
PMRY	Prime Minister's Rozgar Yojana	StCB	State Cooperative Bank
PMSBY	Pradhan Mantri Suraksha Bima Yojana	TDF	Tribal Development Fund
PMKSY	Prime Mantri Krishi Sinchayee Yojana	WDF	Watershed Development Fund
PODF	Producer Organisation Development Fund	WDRA	Warehousing Development and Regulatory Authority
POPI	Producer Organisation Promoting Institution	WIF	Warehouse Infrastructure Fund
POS	Point of Sale	WSHG	Women Self Help Group

Note: The list is indicative. ROs may customize the Abbreviation List based on local needs /situation.

ANNEXURE - I**ACTIVITY-WISE / BLOCK-WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24****State : Arunachal Pradesh****District : Dibang Valley**

(₹ lakh)

ACTIVITY-WISE / BLOCK-WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2024-25											
State : Arunachal Pradesh											
District : Dibang Valley											
										(Rs. In Lakh)	
Credit Potential for Agriculture		Unit Cost	Unit Size	Anini/Mipi		Etalin		Anelih/Arzoo		Total	
A	Farm Credit			Phy	BL	Phy	BL	Phy	BL	Phy	BL
2.1.1	Crop Production, Maintenance, Marketing (BL:100%)										
1	Paddy	0.62	Ha	6	3.72	5	3.10	6	3.72	17	10.53
2	Maize	0.54	Ha	4	2.14	3	1.61	2	1.07	9	4.82
3	Millets	0.54	Ha	4	2.16	4	2.16	3	1.62	11	5.94
4	Pulses	0.63	Ha	4	2.52	4	2.52	4	2.52	12	7.56
5	Chillies	0.69	Ha	4	2.77	3	2.08	2	1.39	9	6.24
6	King Chilli	0.66	Ha	5	3.30	3	1.98	4	2.64	12	7.92
7	Potato	1.20	Ha	6	7.18	6	7.18	5	5.99	17	20.35
8	Vegetables	0.77	Ha	6	4.60	5	3.83	4	3.07	15	11.50
9	Ginger	1.06	Ha	5	5.30	6	6.36	6	6.36	17	18.03
10	Sugarcane	1.11	Ha	4	4.45	3	3.34	3	3.34	10	11.13

11	Black Pepper	0.70	Ha	4	2.80	3	2.10	3	2.10	10	7.00
12	Oilseeds	0.53	Ha	4	2.10	5	2.63	3	1.58	12	6.30
	CROP LOAN Total				43.05		38.88		35.38		117.31
1	Post-harvest/household consumption (10% of crop loan)				4.30		3.89		3.54		11.73
2	Repairs and maintenance expenses of farm assets (20% of crop loan)				8.61		7.78		7.08		23.46
Sub Total:					55.96		50.55		46.00		152.51
B	Working Capital-Animal Husbandry & Allied Activities	1.00	Lump-sum	10	10.00	10	10.00	10	10.00	30	30.00
Total - Animal Husbandry - Maintenance - W.C. loan					65.96		60.55		56.00		182.51
2.1.2	Water Resources (BL:80%)										
1	Low Lift Pumpset	0.38	No.	3	0.91	1	0.30	1	0.30	5	1.52
Sub Total:					0.91		0.30		0.30		1.52
2.1.3	Farm Mechanisation (BL:80%)										
1	Tractors (35 HP)	9.50	No.	2	15.20	2	15.20	1	7.60	5	38.00
2	Power Tillers (13.5 HP)	2.60	No.	2	4.16	2	4.16	1	2.08	5	10.40
3	Agriculture& Farming Equipment	0.40	No.	4	1.28	3	0.96	3	0.96	10	3.20
Sub Total:					20.64		20.32		10.64		51.60

2.1.4	Plantation / Horticulture (BL:80%)										
1	Large Cardamom	2.78	Ha	4	8.90	4	8.90	4	8.90	12	26.69
2	Pineapple	2.97	Ha	5	11.89	3	7.14	4	9.51	12	28.54
3	Banana	2.80	Ha	5	11.20	2	4.48	4	8.96	11	24.64
4	Orange	2.65	Ha	2	4.24	3	6.36	3	6.36	8	16.96
5	Kiwi	8.45	Ha	3	20.28	3	20.28	5	33.80	11	74.36
6	Guava	2.68	Ha	3	6.43	4	8.58	5	10.72	12	25.73
7	Tea Garden	2.50	Ha	3	6.00	3	6.00	2	4.00	8	16.00
8	Plum	3.66	Ha	5	14.64	5	14.64	5	14.64	15	43.92
9	Nursery - Medicinal Plants	2.42	Ha	5	9.68	5	9.68	5	9.68	15	29.04
10	Mushroom	0.75	Ha	4	2.39	5	2.98	4	2.39	13	7.75
Sub Total:					95.65		89.03		108.96		293.63
2.1.5	Forestry & Wasteland Dev. (BL:80%)										
1	Bamboo	2.20	Ha	1	1.76	2	3.52	2	3.52	5	8.80
3	Farm/agro Forestry	2.00	Ha	2	3.20	2	3.20	1	1.60	5	8.00
Sub Total:					4.96		6.72		5.12		16.80
2.1.6	Animal Husbandry - Dairy (BL:80%)										
1	Mini Dairy (2 animals)	11.27	No.	1	9.02	1	9.02	1	9.02	3	27.05
2	Small Dairy (without shed)	1.98	No.	3	4.75	2	3.17	2	3.17	7	11.09
3	Mithun rearing (10 animals)	7.00	No.	3	16.80	3	16.80	1	5.60	7	39.20
Sub Total:					30.57		28.98		17.78		77.34
2.1.7	Animal Husbandry - Poultry (BL:80%)										

1	Broiler 200 birds (Weekly batch)	1.02	No.	3	2.45	2	1.63	3	2.45	8	6.53
	Sub Total:				2.45		1.63		2.45		6.53
2.1.8	Animal Husbandry- Sheep/ Goat/ Piggery (BL:80%)										
1	Goat	0.71	(10+1)	3	1.70	3	1.70	2	1.14	8	4.54
2	Piggery	2.01	(3+1)	6	9.65	4	6.43	5	8.04	15	24.12
	Sub Total:				11.35		8.14		9.18		28.66
2.1.9	Fisheries (BL:80%)										
1	Fish farming in new ponds	12.40	1 Ha	3	29.76	3	29.76	2	19.84	8	79.36
2	Paddy cum fish culture	1.67	1 Ha	6	8.02	5	6.68	4	5.34	15	20.04
3	Pig cum fish culture	1.37	0.1 Ha	8	8.77	8	8.77	8	8.77	24	26.30
4	Duck cum fish culture	0.98	0.1 Ha	3	2.35	3	2.35	3	2.35	9	7.06
	Sub Total:				48.90		47.56		36.30		132.76
	Total Farm Credit:				281.38		263.24		246.73		791.34
2.2	Agriculture Infrastructure (BL:80%)										
2.2.1	Storage facilities										
	Cold Storage/ Rural Godowns										
1	Rural Godown (250 MT)	15.00	No.	1	12.00	1	12.00	0	0.00	2	24.00
2	Market Yard	15.00	No.	1	12.00	1	12.00	0	0.00	2	24.00
	Sub Total:				24.00		24.00		0.00		48.00
2.2.2	Land Development, Soil Conservation, Watershed Development (BL:80%)										

1	Farm Pond	0.53	(10x10x3) Mt	2	0.85	2	0.85	2	0.85	6	2.54
2	Bench Terracing	1.34	1 Ha	2	2.14	2	2.14	2	2.14	6	6.43
Sub Total:					2.99		2.99		2.99		8.98
2.2.3	Others										
1	Vermicompost	0.31	(3x2x1) Mt	2	0.50	2	0.50	2	0.50	6	1.49
2	Water harvesting tank/ Jal Khund	0.53	(10x10x3) Mt	2	0.85	1	0.42	2	0.85	5	2.12
	Sub Total:				1.35		0.92		1.35		3.61
Total of Agriculture infrastructure					28.34		27.91		4.34		60.58
2.3	Ancillary Activities-Food & Agro Processing & Others (BL:80%) & Others-Misc (BL:100%)										
1	Agro-processing-units	15.00	No.	1	12.00	1	12.00	1	12.00	3	36.00
2	ACABC	2.20	No.	3	5.28	1	1.76	1	1.76	5	8.80
	Sub Total:				17.28		13.76		13.76		44.80
Total Agriculture					327.00		304.90		264.83		896.73
3	Micro, Small and Medium Enterprises (MSME) (BL:80%)										
Manufacturing Sector+ Service sector											
A	Term Loa										
1	Micro Enterprises (below 1 crore turn over)	6.00	No.	3	14.40	1	4.80	1	4.80	5	24.00

2	Micro Enterprises (above 1 crore turn over)	20.00	No.	1	16.00	0	0.00	0	0.00	1	16.00
Sub Total:					30.40		4.80		4.80		40.00
B	Working Capital				6.08		0.96		0.96		8.00
Total MSME					36.48	0.00	5.76	0.00	5.76	0.00	48.00
4	Education (BL:80%)										
4.1	Educational Loan in India	10.00	No.	1	8.00	0	0.00	0	0.00	1	8.00
Total of Education					8.00		0.00		0.00		8.00
4.2	Housing Loan (BL:80%)										
1	Rural Housing	20.00	No.	2	32.00	1	16.00	1	16.00	4	64.00
2	Homestay (Tourism)	6.00	No.	2	9.60	2	9.60	1	4.80	5	24.00
Total Housing Loan					41.60		25.60		20.80		88.00
5.1	Social Infrastructure (BL:80%)										
1	Pvt. Hospital/ Pathological Lab	20.00	No.	1	16.00	0	0.00	0	0.00	1	16.00
2	Private School Modernisation	12.00	No.	1	9.60	0	0.00	0	0.00	1	9.60
Sub Total:					25.60		0.00		0.00		25.60
5.2	Renewable Energy (BL:80%)										
1	Solar Lighting	0.30	No.	5	1.20	5	1.20	5	1.20	15	3.60
2	Solar pump	2.75	No.	1	2.20	1	2.20	1	2.20	3	6.60
Total of Renewable energy					3.40		3.40		3.40		10.20
6.1	Informal Credit Delivery (BL:100%)										
1	Loans to SHGs/ JLGs	2.00	No.	2	4.00	2	4.00	2	4.00	6	12.00

	Sub Total:			4.00		4.00		4.00	6	12.00
TOTAL PRIORITY SECTOR				446.08		343.66		298.79		1088.53

ANNEXURE- II

AN OVERVIEW OF GROUND LEVEL CREDIT FLOW - AGENCY-WISE

STATE: ARUNACHAL PRADESH

Dibang Valley District

(₹ lakh)

Sr. No.	Agency/Category	2020-21		2021-22		2022-23		2023-24
		Target	Ach.	Target	Ach.	Target	Ach.	Target
1	Crop Loan							
	CBs	192.39	30.00	30.00	43.00			
	SCB	9.40	15.00	15.00	2.00			
	Sub-Total (A)	201.79	45.00	45.00	45.00	16.50	107.39	38.00
2	Term Loan (MT+LT)							
	CBs	424.53	70.32	70.32	5.00			
	SCB	36.70	70.32	70.32	70.00			
	Sub-Total (B)	461.23	140.64	140.64	75.00	71.90	8.59	60.84
3	Total Agri Credit							
	CBs	616.92	100.32	100.32	48.00			
	SCB	46.10	85.32	85.32	72.00			
	Sub-Total (C)	663.02	185.64	185.64	120.00			
	Total Agri Credit (D)	663.02	185.64	185.64	120.00	88.40	115.98	98.84
4	Non-Farm Sector							
	CBs	200.05	136.92	136.92	102.00			
	SCB	14.10	128.74	128.74	0.00			
	Sub-Total (E)	214.15	265.66	265.66	102.00	9.50	39.00	32.00
5	Other Priority Sector							
	CBs	155.92	46.95	46.95	0.00			
	SCB	15.06	46.95	46.95	0.00			
	Sub-Total (F)	170.98	93.90	93.90	0.00	6.3	0.00	4.10
	Grand Total(D+E+F)	1048.15	545.20	545.20	222.00	104.20	154.98	134.94

ANNEXURE-III

**SUB-SECTOR-WISE AND AGENCY-WISE CREDIT FLOW UNDER AGRICULTURE AND ALLIED ACTIVITIES FOR LAST
THREE YEARS
AND FOR THE CURRENT YEAR (FY 2023-24)**

Sector		2020-21				2021-22				2022-23				2023-24 (Target)			
		CBs	SCB	RRB	Total	CBs	SCB	RRB	Total	CBs	SCB	RRB	Total	CBs	SCB	RRB	Total
I	Crop Loans	43.00	2.00	0.00	45.00	188.21	0.00	0.00	188.21	15.00	1.50	0.00	16.50	*	*	0.00	38.00
II	Term Loan					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	MI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	LD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	FM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	P&H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	DD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Poultry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	S/G/P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Fisheries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	SMY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	F/WLD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	BG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	Sericulture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Others	5.00	70.00	0.00	75.00	17.80	00.00	0.00	17.80	71.80	0.10	0.00	71.90	*	*	0.00	60.84
	Sub totals	5.00	70.00	0.00	75.00	17.80	00.00	0.00	17.80	71.80	0.10	0.00	71.90	*	*	0.00	60.84
Grand Total (I+II)		48.00	72.00	00.00	120.00	206.01	00.00	0.00	206.01	86.80	1.60	0.00	88.40	*	*	0.00	98.84

ANNEXURE - IV**INDICATIVE UNIT COST FOR MAJOR ACTIVITIES FOR 2023-24**

Sr.No.	Activity/Item	Unit	Unit Cost (₹)
1	Shallow tube Well(Dia.-80 mm, Depth-45 m)	1 No.	38000
2	Shallow tube Well(Dia.-150 mm, Depth-60 m)	1 No.	81000
3	Shallow Tube well with Solar Photovoltaic(1HP)	1 No.	280000
A. Land Development			
1	Land Levelling (depending on slopes)	1 ha	94,000-1,22,000
2	Water harvesting - Farm Pond(dependent on size)	1 No.	33,000-53,000
3	Bench Terracing	1 ha	1,7,000-1,50,000
4	Contour cum Field Bunding (depending on slopes)	1 ha	36,000 – 64,000
5	Vermi Composting	8ft x 6ft x 2ft	31,000
B. Farm Mechanization			
1	Tractor (30-35 HP) + Trailer+implements	1 No	9,50,000
2	Tractor (35-45 HP) + Trailer+implements	1 No	11,00,000
3	Power Tiller+ Trailer+CMVR kit (12-15HP)	1 No	2,60,000
4	Power Tiller(without trailer and CMVR kit 12-15HP)	1 No	2,60,000
C. Plantation & Horticulture			
1	Apple	1 ha	4,65,000
2	Kiwi	1 ha	8,45,000
3	Orange	1 ha	2,65,000
4	Pineapple	1 ha	2,97,300
5	Banana	1 ha	2,80,000
6	Large Cardamom	1 ha	2,78,000
7	Tea plantation	1 ha	5,96,000
8	Coffee Plantation	1 ha	2,78,000
9	Arecanut	1 ha	2,94,000
10	Rubber Plantation	1 ha	4,82,000
11	Walnut/Other Nut Crops	1 ha	3,31,000
12	Persimmon	1 ha	4,45,650
13	Blueberry	1 ha	6,21,000
14	Cinnamon	1 ha	3,24,000
15	Guava	1 ha	2,68,000
16	Dragon Fruit	1 ha	6,81,000
17	Avocado	1 ha	3,64,000

18	Eri Plantation	1 ha	1,25,000
19	Muga Plantation	1 ha	1,27,500
20	Mulberry Plantation	1 ha.	1,50,000
D. Forestry and Waste Land Development			
1	Bamboo	1 ha	2,20,000
2	Teak	1 ha	2,00,000
E. Animal Husbandry			
1	Dairy Unit (animal cost)	2 animals	1,98,000
2	Mini Dairy unit (animal cost)	10 animals	8,00,000
3	Mini Dairy unit with shed	10 animals	11,27,000
4	Bulk Milk Cooling Unit	2000 liters	8,16,000
5	Mithun Rearing (including shed)	10 animal	7,06,500
6	Hybrid Layer (Chicken) Units	1000 Birds	5,14,000
7	Layer bird unit (1:1:3-Cage system)	5000 Birds	43,30,000
8	Goat rearing (10 does + 1 bucks)	10 + 1	71,000
9	Piggery unit cum fattening unit	3+1	2,01,000
10	Rabbit farming	100Nos	3,57,000
F. Fisheries Development – Inland			
1	Paddy cum fish culture	1 ha	1,67,000
2	Pig cum fish culture in existing pond	0.1 ha	1,37,000
3	Duck cum fish culture in existing pond	0.1 ha	98,000
4	Fish culture in new pond	1 ha	12,40,000
G. Others			
1	Bio Gas plant(2M ³ , 3M ³ , 4M ³ and 6M ³)	1 No.	47,000 – 96,000
2	Bee Keeping (all materials & kits)	20 boxes	100000

ANNEXURE – V, V(A) & V (B)

Scale of Finance for Major Crops / Allied Activities – 2023-24

Sr.No.	Name of the Crop	Scale of Finance in (₹)	
		Per Ha.	Per Acre
1	Paddy (all variety)	62000	25089
2	Maize	53000	21687
3	Wheat	53000	21000
4	Barley	53000	21000
5	Millets	53000	21000
B	Oil Seeds		
1	Sunflower	52000	21000
2	Mustard	52000	21000
3	Groundnut	74000	30000
4	Sesame / Lentil	52000	21000
C	Pulses		
1	Gram (all variety)	63000	25000
2	Peas	63000	25000
3	Soya bean	63000	25000
4	Rajmah	63000	25000
5	French Bean	63000	25000
6	Creeper Bean	63000	25000
D	Vegetables		
1	Cabbage	59000	24000
2	Cauliflower	59000	24000
3	Broccoli	59000	24000
4	Knolkhol	59000	24000
5	Tomato	78000	31000
6	Brinjal	61000	25000
7	Okra	59000	24000
8	Green Peas	72450	27600
9	Potato	120000	49000
10	Radish	65000	26000
11	Carrot	70000	28000
12	Beet Root	70000	28000
13	Turnip	70000	28000
14	Pumpkin	61000	25000

15	Cucumber	72000	29000
16	Bitter Gourd	72000	29000
17	Water Gourd	69000	27600
18	Water Melon	69000	27600
19	Potol	64000	26000
20	Leaf Vegetable	69000	28000
21	Spike Gourd	72000	29000
22	Ridge Gourd	72000	29000
23	Mixed Vegetable	77000	31000
Sr. No.	Name of Crops/ Activity		
E	Spices		
1	Coriander		63000
2	Turmeric		106000
3	Ginger		106000
4	Onion		90000
5	Garlic		100000
6	Garlic (local variety)		100000
7	Chilli (all variety)		69000
8	Capsicum		69000
F	Other Crops		
1	Sugarcane		111000
2	Mushroom		75000
3	Strawberry		116000
4	Tapioca		65000

Annexure - V (A)**Scale of Finance (Working Capital) for Animal Husbandry - Livestock 2023-24**

Sl.	Variety of Animals	Cost of feeds	Water & Electricity	Mineral Mix/Food supplements	Wages	SOF 2023-24	SOF 2023-24 (Per Acre)
i	Jercy Cows 2 Nos. cows 10 Ltr. Capacity	22050	1050	1050	8400	32550.00	13183.00
ii	Paultry Broiler 500 Birds for 45-50 days per batch	49350	2730	2835	8085	63000.00	25515.00
iii	Paultry Layers 100 Nos.per batch	12600	1050	1050	4200	18900.00	7655.00
iv	Goatery 20 Nos. Goads for breeding purpose for 3 months	11550	1050	1050	4200	17850.00	7230.00
v	Goatery 10 Nos. Goads for 6 Months for meat purpose	11550	1050	1155	4200	17955.00	7272.00
vi	Piggery Breeding 6 Nos.	19845	1050	1155	4200	26250.00	10632.00
vii	Piggery Fattening 2 Nos for 10 Months	8925	1050	1050	4200	15225.00	6167.00

Annexure - V (B)**Scale of Finance (Working Capital) for Fisheries for 2023-24**

Sl. No.	Particulars	SOF 2023-24 (Per Hec)
1	80-90 MM SIZE OF ASSORTED VARIETIES INCLUDING OXYGEN PACKING	31500.00
2	FEEDS/DUNG/ORGANIC MANURES	168000.00
3	INORGANIC FERTILIZER/MICRO-NUTRIENTS	21000.00
4	WAGES	63000.00
5	QUICK LIME	11550.00
6	INSURANCE	11550.00
7	TRANSPORTATION ETC	50400.00
		357000.00



NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

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

Focus Segments

Green Finance & Wellness
(Renewable Energy, Electric Vehicle, Health care, WASH)
Fabrics & textiles
Handicrafts value chain

Other Segments

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

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

☎ 040-23241155/56 🌐 www.nabsamruddhi.in

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

☎ 022-26539693 ✉ nabsamruddhi@nabard.org



NABFINS Limited

A Subsidiary of NABARD

- A Non deposit taking systemically important NBFC - MFI - Middle Layer advancing hassle free services to the low income households with the vision to become model MFI in the country
- Operating with 325 Branches in 198 districts across 18 states with active client base of appx. 7.34 lakh active borrowers
- Financial products offered: Direct Lending of micro finance loans, Traders Loan and Institutional loans.
- Timely and adequate credit without collateral
- Affordable interest rate in the sector
- Insurance facility to borrowers and co-obligants
- Door step delivery of financial services

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

☎ 080-26970500

✉ ho@nabfins.org

🌐 www.nabfins.org



NABKISAN FINANCE Limited

A Subsidiary of NABARD

- Largest lender in FPO space
- Present in 20+ States including North East
- 2000+ FPOs credit linked
- Collateral free lending at affordable rates
- Financing FPOs through
 - Working Capital
 - Term loan
 - Pledge Financing (eNWR)
- Term lending for Corporates/ NBCs/ MFIs
- Soft loans for Agri Startups

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

☎ 044-28270138/28304658 ✉ finance@nabkisan.org

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

☎ 022-26539620/9514 ✉ corporate@nabkisan.org

🌐 www.nabkisan.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES
Pan India
Presence with offices in 31 States / UTs

SERVICES PROVIDED

- Project Management Consultancy
- IT based Natural Resources Information Systems
- Feasibility, Socio-economic & Impact Evaluation Studies
- Third Party Monitoring
- Climate Change & Sustainability
- Value Chain Development
- Skills & Livelihood Development
- Preparation of Detailed Project Reports (DPRs)
- Transaction Advisory Services

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

☎ 022-26539419 ✉ headoffice@nabcons.in

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

☎ 011-41538678/25745103 🌐 www.nabcons.com



NABVENTURES Limited

A wholly owned Subsidiary of NABARD

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

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

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

As on 31 March 2023:

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

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

✉ nabventure@nabard.org

☎ 022-26539149

🌐 www.nabventure.in



NAB FOUNDATION

Leveraging the power of convergence

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

What does NABFOUNDATION want from you ?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

✉ nabfoundation@nabard.org

☎ 022-26539404/9054

🌐 www.nabfoundation.in



NABSanrakshan Trustee Private Limited

A wholly owned Subsidiary of NABARD

Building Trust for Rural Prosperity

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

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

☎ 022-26539243/9241

✉ ho@nabsanrakshan.org

🌐 www.nabsanrakshan.org