



संभाव्यता युक्त ऋण योजना

2024 - 25

POTENTIAL LINKED CREDIT PLAN

2024 - 25

पूर्वी सियांग जिला

EAST SIANG 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 कार्यकलापों 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:
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East Siang 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

Introduction: East Siang District is surrounded by Lower Dibang Valley District in East, West Siang District in West, Dhemaji District of Assam in South and Upper Siang/Siang in North. The district of East Siang falls in the lower and middle ranges of the Eastern Himalayas. The geological structure of the region is fragile and unstable resulting in frequent landslides. The East Siang District is a wild mountainous area and presents a remarkable topographical variety. The District has an area of 3603 sq.km. and is lying approximately between 27.43° and 29.20° North Latitudes and 94.42° and 95.35° East Longitudes. The district head quarter is Pasighat. The Name of the district is derived from the Mighty River Siang that, originating from Tibet, where it is called Tsangpo, transcends down and flows through the entire length of the area until it descends down into the plains of Assam south of Pasighat town, where it meets Dihang and Lohit and becomes the Brahmaputra. As per 2011 Census population of the district is 99000 with 50000 males and 49000 females.

Coverage of Banking network and its financial performance: The district has a banking network of only eleven branches. Arunachal Pradesh Rural Bank have four branches, State Bank of India have two branches while Arunachal Pradesh State Cooperative Apex Bank, Bank of Baroda, ICICI, Punjab National Bank, Canara bank, Central Bank of India, Axis bank, NESFB and HDFC have got a network of one branch each in the district meeting the banking needs of the population. As on 31.03.2023 the total advance in the district was ₹47222.30 against total deposit of ₹148956.93 and the CD ratio corresponding to 31.70%.

Sectoral trends in credit flow: Ground level credit flow under Priority sector were ₹1858.49 lakhs ₹1971.04 and ₹8592.60 lakhs during 2020-21, 2021-22 and 2022-23 respectively. The achievement under priority sector needs to be improved in the district.

Sector/sub-sector wise PLP projections for 2024-25: The PLP of East Siang district has estimated an Institutional credit potential of ₹9240.83 lakh for the year 2024-25. Credit potential for Agriculture, Agriculture infrastructure and Ancillary activities has been estimated at ₹3275.39 lakh while the potential under MSME (Micro, Small and Medium Enterprises) at ₹5376.00 lakh, Education at ₹40.00 lakh, Housing at ₹86.40 lakh, Renewable Energy at ₹41.04 lakh, Others (SHGs/JLGs) at ₹250.00 lakh and Social Infrastructure involving bank credit at ₹172.00 lakh respectively.

Developmental Initiatives:

- Formation of 10,000 Farmers Producer Organizations under Central Sector Scheme for Formation and Promotion of FPOs in the country under Ministry of Agriculture and Farmer's Welfare, Department of Agriculture, Cooperation and Farmer's Welfare, GOI has been initiated in the district. The FPO will be promoted in line with "One district one product" initiative.
- Creation of infrastructure for improving the post-harvest facilities in the district and doubling of the income of farmers would be accorded highest priority by extending support for construction of warehouses, silos, cold chains, supply chain services etc. through Agriculture Infrastructure Fund.

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 Dairy, Poultry, Piggery and Fishery has got huge potential. So, thrust should be given more on projects which will create infrastructures for supporting integrated farming in the district. Another important sector is

Handloom and Handicrafts which have good potential for growth. So for overall development of the district infusion of infrastructures and skill upgradation to further accelerate the flow of credit in both farm and non-farm sectors is required.

Major constraints and suggested action points: Some of the major constraints the district has been facing are over dependence on monsoon, traditional method of cultivation, lack of storage and processing units, transportation and marketing bottlenecks, absence of regulated markets, lack of technical & fertilizers input as well as inadequate credit inputs. The other constraints include limited supply of improved breeds of cattle, pigs, concentrated feed, lack of extension services etc. These infrastructure gaps make the target set in the PLP a challenging task to achieve. So, 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.

Way forward: The projections made in the PLP for the year 2024-25 call for coordinated approach by all stakeholders viz., banks, government departments, extension agencies, etc., which in turn is expected to enhance capital formation in agriculture. Banks are required to ensure timely reporting of credit flow data to the Lead Bank office for meaningful review in DCC/DLRC meetings and ensuring timely corrective action.

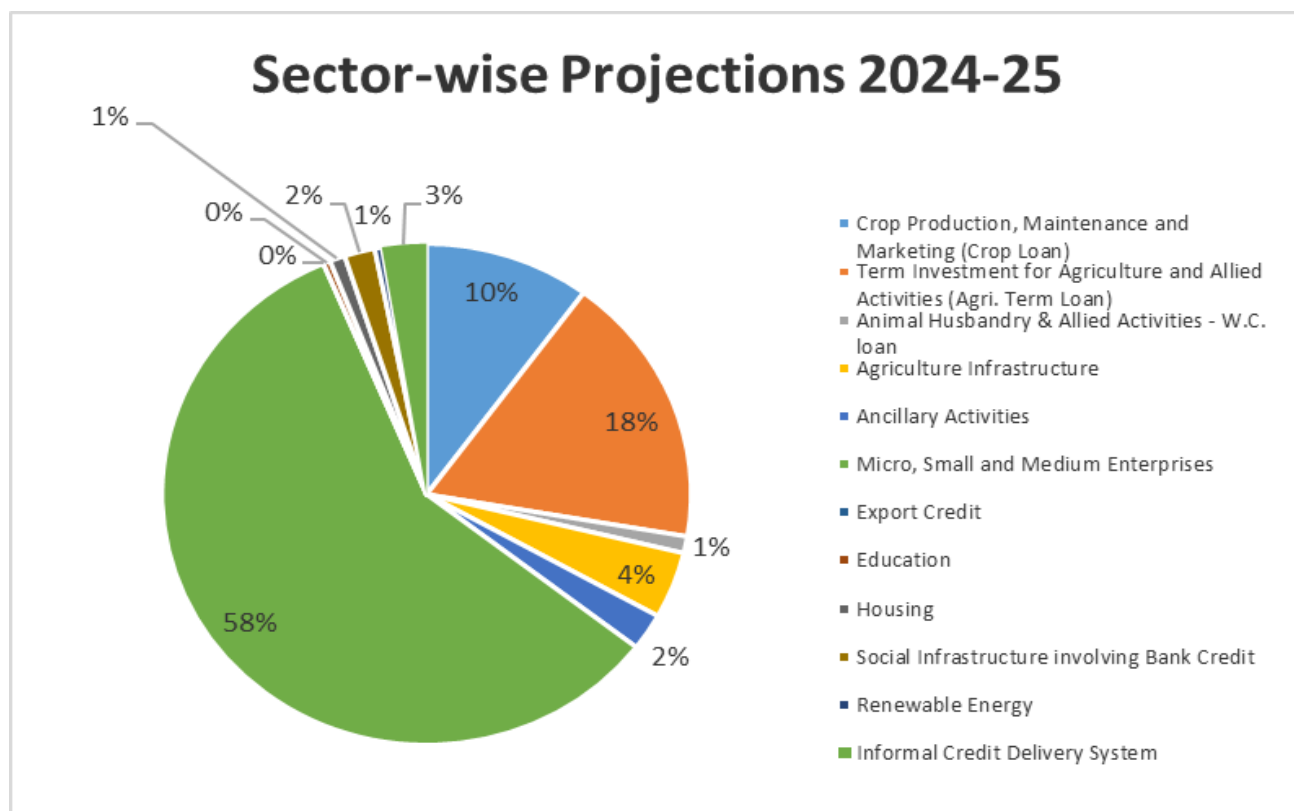
Appendix A

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

Dist: East Siang

(₹ lakh)

S.No.	Sector PLP Projection	Projection	% of total projections
A	Farm Credit		
i	Crop Production, Maintenance and Marketing (Crop Loan)	935.48	10.12
ii	Term Investment for Agriculture and Allied Activities (Agri. Term Loan)	1623.47	17.57
iii	Animal Husbandry & Allied Activities - W.C. loan	100.00	1.08
	Total (i+ii+iii)	2658.95	28.77
B	Agriculture Infrastructure	397.24	4.30
C	Ancillary Activities	219.20	2.37
I	Credit Potential For Agriculture (A+B+C)	3275.39	35.44
II	Micro, Small and Medium Enterprises	5376.00	58.18
III	Export Credit	0.00	0.00
IV	Education	40.00	0.43
V	Housing	86.40	0.93
VI	Social Infrastructure involving Bank Credit	172.00	1.86
VII	Renewable Energy	41.04	0.44
VIII	Informal Credit Delivery System	250.00	2.71
	Total Priority Sector (I to VIII)	9240.83	100.00



Appendix B

SUMMARY OF SECTOR-WISE PLP PROJECTIONS - 2024-25

Dist: East Siang

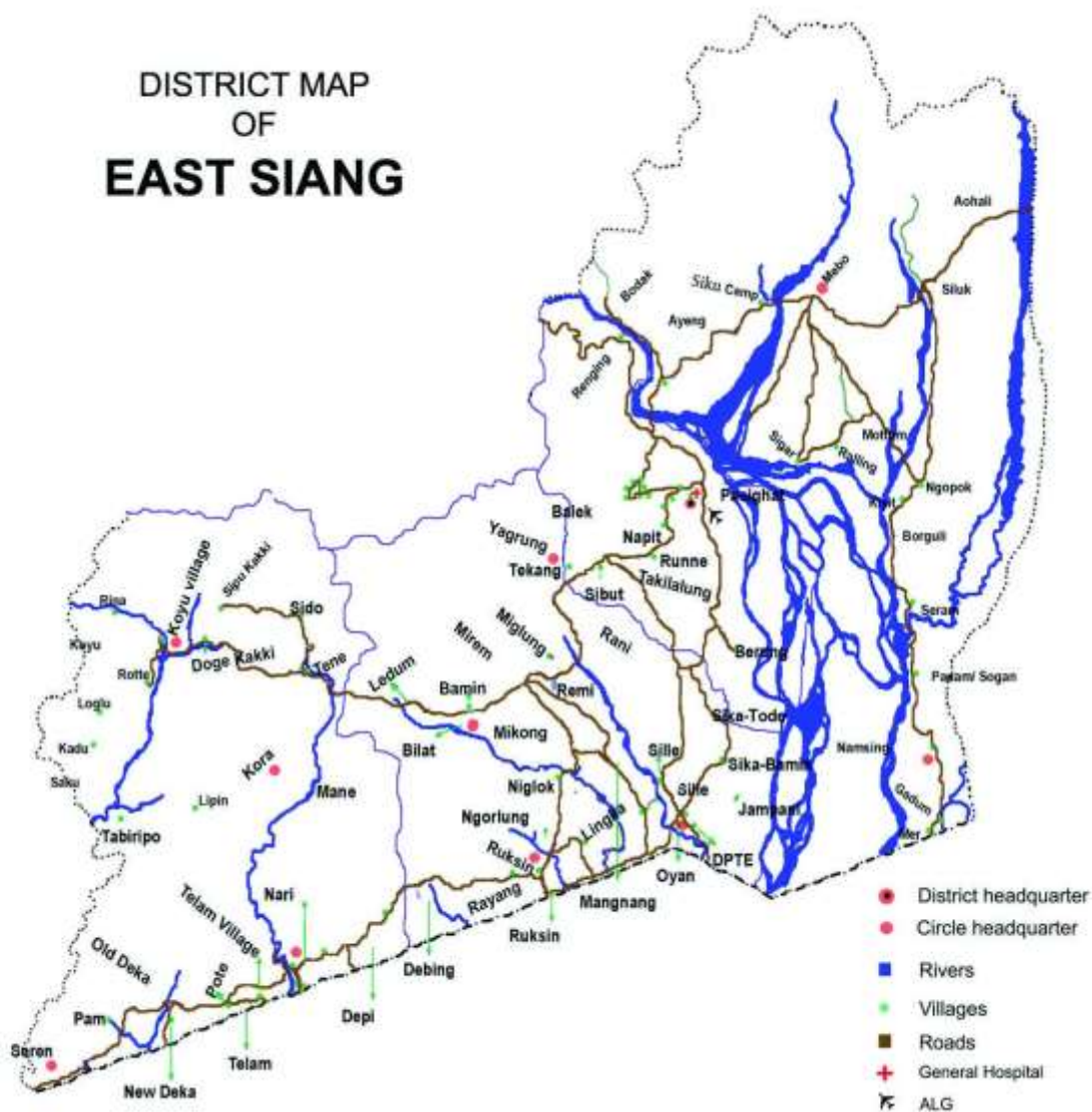
(₹ lakh)

S.No.	PARTICULARS	Projection	% of total projections
I	Credit Potential for Agriculture		
A	Farm Credit		
i	Crop Production, Maintenance and Marketing	935.48	10.12
ii	Water Resources	6.08	0.07
iii	Farm Mechanisation	110.80	1.20
iv	Plantation and Horticulture	703.23	7.61
v	Forestry and Waste Land Development	57.60	0.62
vi	Animal Husbandry – Dairy Development	182.76	1.98
vii	Animal Husbandry – Poultry Development	109.76	1.19
viii	Animal Husbandry – Sheep, Goat and Piggery Development	123.92	1.34
ix	Fisheries Development	329.32	3.56
x	Animal Husbandry & Allied Activities - W.C. loan	100.00	1.08
	SUB TOTAL	2658.95	28.77
B	Agriculture Infrastructure		
i	Storage Facilities	374.40	4.05
ii	Land Development, Soil Conservation, Wasteland Development	9.04	0.10
iii	Others - Tissue culture, Agri bio-technology, Bio pesticides/fertilizers, vermin composting	13.80	0.15
	SUB TOTAL	397.24	4.30
C	Ancillary Activities		
i	Food and Agro Processing	180.00	1.95
ii	Others -Loans to Agri Clinic/Agri Business Centres	35.20	0.38
iii	Others – Misc. Loans to PMJDY	4.00	0.04
	SUB TOTAL	219.20	2.37
	TOTAL AGRICULTURE	3275.39	35.44
II	Micro, Small and Medium Enterprises		
i	MSME - Investment Credit	4480.00	48.48
ii	MSME - Working Capital	896.00	9.70
	TOTAL MSME	5376.00	58.18
III	Export Credit	0.00	0.00
IV	Education	40.00	0.43
V	Housing	86.40	0.93
VI	Social Infrastructure involving Bank Credit	172.00	1.86
VII	Renewable Energy	41.04	0.44
VIII	Informal Credit Delivery System	250.00	2.71
	TOTAL PRIORITY SECTOR	9240.83	100.00

DISTRICT MAP OF EAST SIANG DISTRICT



DISTRICT MAP OF OF EAST SIANG



जिला District: East Siang			राज्य State : Arunachal Pradesh						
1. भौतिक और प्रशासनिक विशेषताएँ PHYSICAL & ADMINISTRATIVE FEATURES			2. मृदा और जलवायु SOIL & CLIMATE						
कुल भौगोलिक क्षेत्र (वर्ग किलोमीटर) Total Geographical Area (sq.km)	3603	कृषि जलवायु अंचल Agro-climatic Zone	Eastern Himalaya Region, North East Hills (Zone-3)						
उप मंडलों की संख्या No. of Sub Divisions	4	जलवायु Climate	Per humid to humid						
ब्लॉक्स की संख्या No. of Blocks	4	मृदा प्रकार Soil Type	Red Sanday, Laterite						
राजस्व गावों की संख्या No. of revenue villages	167								
ग्राम पंचायतों की संख्या No. of Gram Panchayats	164								
3. भूमि उपयोग (हेक्टेयर) LAND UTILISATION [ha]			4. वर्षा और भूमिगत जल परिदृश्य RAINFALL & GROUND WATER SCENARIO						
रिपोर्ट किया गया कुल क्षेत्र Total Area Reported	35975	वर्ष (मिलीमीटर में) Rainfall [in mm]	साधारण Normal	वास्तविक Actual	2019-20	2020-21	2021-22		
वन भूमि Forest Land	1602	भूजल की स्थिति Ground Water Scenario	2686	खंडों की संख्या No of Blocks	3872	3872	2686		
क्षेत्र जो खेती के लिए उपलब्ध नहीं है Area not available for cultivation	1557				सुरक्षित Safe	जोखिम भरा Critical	कम जोखिम Semi Over	औवर एक्सप्लोइटेड	कुल Total
चरागाह और गोचर भूमि Permanent Pasture and Grazing Land	NA				NA	NA	NA	NA	NA
विविध वृक्ष फसल के अंतर्गत आने वाले भूमि Land under Miscellaneous Tree Crops	19058								
कृष्य बंजर भूमि Cultivable Wasteland	8358	5. भूमि जोत का विवरण DISTRIBUTION OF LAND HOLDING							
वर्तमान परती भूमि Current Fallow	1948	भूजोत का वर्गीकरण Classification of Holding	भूजोत Holding		क्षेत्र Area				
अन्य परती भूमि Other Fallow	NA		Nos.	कुल का % % to Total	हेक्टेयर ha.	कुल का % % to Total			
बोया गया निवल क्षेत्र Net Sown Area	21538		<= 1 ha	950	22.12	73	0.35		
कुल जलवायु उपलब्ध क्षेत्र Total area for Gross Cropper	35975	> 1 to <=2 ha	710	16.53	44	0.21			
एक से ज्यादा बार कृषित क्षेत्र Area Cultivated More than Once	8262	> 2 ha	2635	61.35	20837	99.44			
फसल सघनता [जीसीए/ एनएसए] Cropping Intensity [GCA/NSA]	167	कुल Total	4295	100.00	20954	100.00			
6. कर्मचारों का प्रोफाइल ['000 में] WORKERS PROFILE [in '000]			7. जनसांख्यिकी प्रोफाइल ('000 में) DEMOGRAPHIC PROFILE [in '000]						
खेतिहर Cultivators	20.18	श्रेणी Category	कुल Total	पुरुष Male	महिला Female	ग्रामीण Rural	शहरी Urban		
उपयुक्त में से, छोटे सीमांत कृषक Of the above, Small/ Marginal Farmers	NA	जनसंख्या Population	99	50	49	71	28		
कृषि मजदूर Agricultural Labourers	4	अनुसूचित जाति Scheduled Caste	NA	NA	NA	NA	NA		
घरेलू उद्योग में लगे कारीगर Workers engaged in Household Industries	NA	अनुसूचित जनजाति Scheduled Tribe	70	35	35	NA	NA		
कृषि संबद्ध गतिविधियों में लगे कारागीर Workers engaged in Allied agro activities	NA	साक्षर Literate	72	78.00	66.00	NA	NA		
अन्य कर्मी Other workers	15.97	बीपीएल BPL	33	17	16	NA	NA		
8. गृहस्थ परिवार ('000 में) HOUSEHOLDS [in '000]			9. घरेलू सुविधाएँ [संख्या, '000 घरों में]HOUSEHOLD AMENITIES [Nos. in '000 Households]						
कुल गृहस्थ परिवार Total Households	19.10	ईंट/पत्थर/कंक्रीट के घर Having brick/stone/concrete houses	NA	बिजली की आपूर्ति Having electricity supply		NA			
ग्रामीण गृहस्थ परिवार Rural Households	16.00	पानी के पानी का स्रोत होना Having source of drinking water	NA	स्वतंत्र सौचालय होना Having independent					
बीपीएल गृहस्थ परिवार BPL Households	5.00	11. स्वास्थ्य और स्वच्छता से संबंधित आधारभूत संरचना [संख्या] INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]							
10. ग्राम स्तरीय आधारभूत संरचना [सं.] VILLAGE-LEVEL INFRASTRUCTURE [Nos]			अंगनवाड़ी Anganwadis		374	औषधालय Dispensaries			
विद्युतीकृत गाँव Villages Electrified	229	प्राथमिक स्वास्थ्य केंद्र Primary Health Centres		15	अस्पताल Hospitals		1		
गाँव जिनमें डाकघर हो Villages having Post Offices	NA	प्राथमिक स्वस्थ उप केंद्र Primary Health Sub-Centres		40	अस्पताल में बंद की संख्या Hospital Beds		120		
गाँव जिनमें बैंकिंग की सुविधा हो Villages having Banking Facilities	NA	12. कृषि के लिए आधारभूत संरचना और समर्थन सेवाएँ [संख्या] INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE [Nos]							
गाँव जिनमें प्राथमिक विद्यालय हो Villages having Primary Schools	216	बीज फार्म Seed Farms	NA	कृषि सेवा केंद्र Agro Service Centres		NA			
गाँव जिनमें प्राथमिक स्वास्थ्य केंद्र हो Villages having Primary Health Centres	116	उर्वरक केंद्र Fertilizer Outlets	NA	मृदा परीक्षण केंद्र Soil Testing Centres		NA			
गाँव जिनमें स्थानांतरणीय जल आपूर्ति की सुविधा हो Villages having Potable Water Supply	93	किटकनाशक केंद्र Pesticide Outlets	NA	पंजीकृत नर्सरी Approved nurseries		NA			
पक्की अप्रोच सड़कों से जुड़े गाँव Villages connected with Paved Approach Roads	NA	पंजीकृत एफपीओ Registered FPOs	1	कृषि विज्ञान केंद्र Krishi Vignyan Kendras		1			
13.सिंचाई कवरेज (हेक्टर में) IRRIGATION COVERAGE [Ha]			14. भंडारण, परिवहन और विपणन के लिए आधारभूत संरचना INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
सिंचाई के लिए उपलब्ध क्षेत्र (एनआईए + परती भूमि) Area Available for Irrigation (NIA + Fallow)	44333	मंडी/ बाजार (संख्या) Mandis/ Markets [Nos]	NA	भंडारण (सं) Godown [Nos]		NA			
सृजित सिंचाई क्षमता Irrigation Potential Created	8755	पक्के रोड की लंबाई (किलोमीटर में) Length of Pucca Road [km]	NA	भंडारण की क्षमता Godown Capacity [MT]		NA			
निवल सिंचित क्षेत्र (कम से कम एक बार सिंचित क्षेत्र)Net Irrigated Area (Total area irrigated at least once)	5661	रेल्वे लाइन की लंबाई (किलोमीटर में) Length of Railway Line [km]	NA	कोल्ड स्टोरेज (सं) Cold Storage [Nos]		NA			
नहरों/चैनलों द्वारा सिंचित क्षेत्रArea irrigated by Canals / Channels	11	माल परिवहन गाड़ियों (सं) Goods Transport Vehicles [Nos]	NA	कोल्ड स्टोरेज की क्षमता (एमटी) Cold Store		NA			
कुवों द्वारा सिंचित क्षेत्रArea irrigated by Wells	NA	16. प्रमुख फसलों का क्षेत्र, उत्पादन और उपज AREA, PRODUCTION & YIELD OF MAJOR CROPS							
तालाबों से सिंचित क्षेत्र Area irrigated by Tanks	NA	फसल Crop	क्षेत्र Area ('000'ha)	उत्पादन Prod. ('000'MT)	उत्पादकता Productivity kg/ha	औसत उत्पादकता Avg. Yield [MT/ha]			
अन्य स्रोतों से सिंचित क्षेत्र Area irrigated by Other Sources	NA	Paddy	14.06	38.8	275.96	2.76			
उपयोग की जाने वाली सिंचाई क्षमता (सकल सिंचित क्षेत्र) Irrigation Potential Utilized (Gross Irrigated Area)	6433	Maize	2.12	4.25	200.47	2.00			
15. प्रसंस्करण इकाइयाँ PROCESSING UNITS			Millet	1.38	1.63	118.12	1.18		
प्रसंस्करण गतिविधि का प्रकार Type of Processing Activity	इकाइयाँ का संख्या No of	Pulses	0.78	0.69	88.46	0.88			
खाद्य प्रसंस्करण Food Processing	NA	Oilseeds	3.04	2.77	91.12	0.91			
कृषि प्रसंस्करण Agro Processing	NA	Ginger	0.65	4.76	732.31	7.32			
17. पशु जनगणना के अनुसार पशुओं की संख्या ANIMAL POPULATION AS PER CENSUS [Nos]			18. संबद्ध गातावाधया के विकास के लिए आधारभूत संरचना [संख्या] INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES [Nos]						
पशु की श्रेणी Category of animal	कुल Total	नर Male	मादा Female	पशु चिकित्सालयों / औषधालयों Veterinary Hospitals/ Dispensaries		8	डैयरी सहकारी समितियाँ Dairy Cooperative Societies		
मदेसी- संकर नस्लCattle- Cross bred	2	NA	NA	रोग निदान केंद्र Disease Diagnostic Centres		10	दूध संग्रह केंद्र Milk Collection Centres		
मदेसी- स्वदेशी Cattle - Indigenous	57	NA	NA	कृत्रिम गर्भाधान केंद्र [संख्या]Artificial Insemination Centers [Nos]		NA	मछुआरों की सोसाइटी Fishermen Societies		
भैस Buffaloes	NA	NA	NA	पशु प्रजनन फार्म Animal Breeding Farms		NA	मछली बीज फार्मFish seed farms		
भेड़- संकर नस्ल Sheep-Cross bred	NA	NA	NA	पशु चारा निर्माण इकाइयाँ [संख्या]Animal feed manufacturing units [Nos]		NA	पोल्ट्री हेचरी [संख्या]Poultry		
भेड़- स्वदेशी Sheep - Indigenous	NA	NA	NA	चारा फार्म [संख्या]Fodder Farms [Nos]		NA	लाइसेंसयुक्त बूचड़खाने [संख्या]Licensed Slaughter houses [Nos]		
बकरी Goat	30	NA	NA	19. दूध, मछली, अंडा उत्पादन और प्रति व्यक्ति उपलब्धता MILK, FISH, EGG PRODUCTION & PER CAPITA AVAILABILITY					
शुकर- संकर नस्ल Pig - Cross bred	17	NA	NA	मछली Fish	उत्पादन (एमटी) Production [MT]	NA	प्रति व्यक्ति उपलब्धता (ग्राम/ दिन) Per cap avail. [gm/day]		
शुकर- स्वदेशी Pig - Indigenous	5	NA	NA	अंडा Egg	उत्पादन (लाख में सं) Production [lakh Nos]	NA	प्रति व्यक्ति उपलब्धता (सं/ प्रति अंडा) Per cap avail.		
घोड़ा/गधा/ऊँट Horse/Donkey/Camel	NA	NA	NA	दूध Milk	उत्पादन (लाख एलपीडी में) Production [lakh LPD]	NA	प्रति व्यक्ति उपलब्धता (ग्राम/ दिन) Per cap avail.		
मुर्गी- संकर नस्ल Poultry - Improved	144	NA	NA	मांस Meat	उत्पादन (एमटी) Production [MT]	NA	प्रति व्यक्ति उपलब्धता (ग्राम/ दिन) Per cap avail.		
मुर्गी-स्वदेशी Poultry - Indigenous	88	NA	NA						
Sources (if not mentioned against the respective item):			Item Nos. 1, 6, 7, 8, 9 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources & CGWB Report 2022; Item No. 8 - NREGA Report; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET & Dept. of Agr./Dir. of Eco. & Stat; Item No. 17 - AH Census 2019; Item Nos. 18 & 19 - Dept. of Animal Hus./Dir. of Eco. & Stat.						

District Profile

Introduction: The total geographical area of East Siang district is 3603 sq km. It has 3 sub divisions and blocks. The district has 167 inhabited village out of which 164 village have village panchayat/ village development board. The district falls under Eastern Himalaya Region- North East Hills (Zone 2) agro climatic zone. The climatic condition of the district is per humid to humid. The soil type of the district is red sandy and laterite. The total area reported under utilization is 35975 Ha out of which 1602 Ha is forest land. Area not available for cultivation is 1557 Ha. Current fallowland comprise an area of 1948 Ha. Net sown area in the district is 21538 Ha and total gross cropped area is 35975 Ha. The cropping intensity of the district is 167%. The district has a normal rainfall of 2686 mm. In 2019 the annual rainfall was recorded at 2686 mm. Net irrigated area of the district is 8262 Ha. As per 2011 Census the total population of the district is 99214 out of which 50116 are male and 49098 are female. The literacy rate stands at 72.00%. Total household number in the district is 19100. There are 20180 numbers of cultivators in the district. Out of which 3560 are agricultural labourers, 490 are workers engaged in household industries and 15970 are engaged in other sectors. East Siang district has the highest area under cultivation as well as production of Paddy in the state of Arunachal Pradesh. Area wise as well as production wise paddy occupies the major share among all the crops cultivated in East Siang district.

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. The per capita income of the state is `1.83 lakh as on 31 March 2021.

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 proper connectivity in terms of roads and communication, irrigation and post-harvest infrastructures etc. Insurance cover for farmers is also not available and one block in the district is also unbanked. These are some of the factors that inhibits the growth of GLC in the district. However, credit flow in the past 3 years in the district is consistent due to increase in institutional financing to SHGs and increase in numbers of lending under KCC.

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, cold storage facilities, 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.

बैंकिंग प्रोफाइल Banking Profile										
राज्य District		East Siang		राज्य State Arunachal Pradesh		अग्रणी बैंक Lead Bank		State Bank of India		
1. नेटवर्क और पहुंच NETWORK & OUTREACH (As on 31/03/2023)										
एजेंसी Agency	बैंकों/सोसाइटी की संख्या No. of Banks/Soc.	शाखाओं की संख्या No. of Branches				संबन्धित गैर-औपचारिक एजेंसियों की संख्या No. of non-formal agencies associated			प्रति बैंक पहुंच Per Branch Outreach	
		कुल Total	ग्रामीण Rural	अर्ध शहरी Semi-urban	शहरी Urban	सूक्ष्म वित्तीय संस्थान mFIs/mFOs	एसएचजी/ जेएलजी SHGs/JLGs	बीसी/ बीएफ BCs/BFs	गांव Villages	परिवार Households
वाणिज्यिक बैंक Commercial Banks	4	6	6	NA	NA	NA	NA	NA	NA	NA
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	1	1	1	NA	NA	NA	NA	NA	NA	NA
जिला मध्यवर्ती सहकारी बैंक District Central Coop. Bank	1	1	1	NA	NA	NA	NA	NA	NA	NA
सहकारी कृषि और ग्रामीण विकास बैंक Coop. Agr. & Rural Dev. Bank				NA	NA	NA	NA	NA	NA	NA
प्राथमिक कृषि सहकारी सोसाइटी Primary Agr. Coop. Society	1	1	1	NA	NA	NA	NA	NA	NA	NA
अन्य Others				NA	NA	NA	NA	NA	NA	NA
सभी एजेंसियाँ All Agencies	7	9	9	NA	NA	NA	NA	NA	NA	NA
2. जमा बकाया DEPOSITS OUTSTANDING										
एजेंसी Agency	खातों की संख्या No. of accounts					जमा राशि (रु. लाख में) Amount of Deposit [Rs.lakh]				
	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)
वाणिज्यिक बैंक Commercial Banks	NA	NA	NA	NA	NA	78639.91	83296.86	126476.56	51.84	84.91
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	15373.22	14664.08	21442.30	46.22	14.39
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	946.46	1032.91	1038.07	0.50	0.70
अन्य Others	NA	NA	NA	NA	NA					
सभी एजेंसियाँ All Agencies	NA	NA	NA	NA	NA	94959.59	98993.85	148956.93	50.47	100.00
3. ऋण और अग्रिम बकाया LOANS & ADVANCES OUTSTANDING										
एजेंसी Agency	खातों की संख्या No. of accounts					ऋण राशि (रु. लाख में) Amount of Loan [Rs.lakh]				
	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)
वाणिज्यिक बैंक Commercial Banks	NA	NA	NA	NA	NA	20734.59	22164.89	42367.28	91.15	115.42
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	3742.98	3879.77	4563.45	17.62	22.31
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	375.60	340.85	291.57	-14.46	-18.31
अन्य Others	NA	NA	NA	NA	NA					
सभी एजेंसियाँ All Agencies	NA	NA	NA	NA	NA	24853.17	26385.51	47222.30	78.97	100.00
4. नकद जमा-अनुपात CD-RATIO										
एजेंसी Agency	सीडी अनुपात CD Ratio									
	31-Mar-21	31-Mar-22	31-Mar-23							
वाणिज्यिक बैंक Commercial Banks	26.37		26.61	33.50						
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	24.35		26.46	21.28						
सहकारी बैंक Cooperative Banks	39.68		33.00	28.09						
अन्य Others										
सभी एजेंसियाँ All Agencies	26.17		26.65	31.70						
5. वित्तीय समवेशक के तहत प्रदर्शन (खातों की संख्या) PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)										
एजेंसी Agency	31 मार्च तक संघीय जानकारी Cumulative up to 31 March 2023									
	PMJDY	PMSBY	PMJJBY	APY						
वाणिज्यिक बैंक Commercial Banks	56827	66150	24329	2927						
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank										
सहकारी बैंक Cooperative Banks										
अन्य Others										
सभी एजेंसियाँ All Agencies	56827	66150	24329	2927						
6. राष्ट्रीय लक्ष्यों को पूरा करने के लिए प्रदर्शन (31/03/2023 तक) PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2023)										
एजेंसी Agency	प्राथमिक क्षेत्र ऋण Priority Sector Loans		कृषि क्षेत्र को ऋण Loans to Agr. Sector		कमजोर वर्गों को ऋण Loans to Weaker Sections		डीआरआई योजना के अंतर्गत ऋण Loans under DRI Scheme		महिलाओं को ऋण Loans to Women	
	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (रु. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans
वाणिज्यिक बैंक Commercial Banks	5983.76	69.64	1510.00	56.99	NA	NA	NA	NA	NA	NA
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	1878.46	21.86	709.46	26.78	NA	NA	NA	NA	NA	NA
सहकारी बैंक Cooperative Banks	730.38	8.50	430.00	16.23	NA	NA	NA	NA	NA	NA
अन्य Others					NA	NA	NA	NA	NA	NA
सभी एजेंसियाँ All Agencies	8592.60	100.00	2649.46	100.00	NA	NA	NA	NA	NA	NA
7. वार्षिक ऋण योजनाओं के तहत एजेंसी-वार प्रदर्शन AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
एजेंसी Agency	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत उपलब्धि (%) Average Ach[%] in last 3 years
	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	
वाणिज्यिक बैंक Commercial Banks	2187.05	1858.49	84.98	2587.93	1740.51	67.25	1160.39	5983.76	515.67	222.63
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	422.38	0.00	0.00	425.38	204.45	48.06	808.20	1878.46	232.43	93.50
सहकारी बैंक Cooperative Banks	160.15	0.00	0.00	58.20	26.08	44.81	158.34	730.38	461.27	168.69
अन्य Others										
सभी एजेंसियाँ All Agencies	2769.58	1858.49	67.10	3071.51	1971.04	64.17	2126.93	8592.60	403.99	178.42
8. वार्षिक ऋण योजनाओं के तहत क्षेत्र-वार प्रदर्शन SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
बड़े क्षेत्र Broad Sector	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत उपलब्धि (%) Average Ach[%] in last 3 years
	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (रु. लाख में) Target [Rs.lakh]	उपलब्धि (रु. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	
फसल ऋण Crop Loan	876.82	95.77	10.92	898.96	621.23	69.11	321.28	1040.00	323.71	134.58
मिग्रादी ऋण (कृषि) Term Loan (Agr)	649.92	72.65	11.18	627.76	444.00	70.73	374.02	1609.46	430.31	170.74
कुल कृषि ऋण Total Agri. Credit	1526.74	168.42	11.03	1526.72	1065.23	69.77	695.30	2649.46	381.05	153.95
एमएसएमई MSME	862.80	1502.51	174.14	1164.75	877.00	75.30	1185.58	5248.76	442.72	230.72
अन्य प्राथमिकता क्षेत्र Other Priority Sectors*	380.04	187.56	49.35	380.04	28.81	7.58	246.05	694.38	282.21	113.05
कुल प्राथमिकता क्षेत्र Total Priority Sector	2769.58	1858.49	67.10	3071.51	1971.04	64.17	2126.93	8592.60	403.99	178.42
9. एनपीए की स्थिति (बकाया) NPA Position (Outstanding)										
एजेंसी Agency	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत एनपीए (%) Average NPA [%] in last 3 years
	कुल बकाया Total O/S	एनपीए राशि NPA Amount	एनपीए का % % NPA	कुल बकाया Total O/S	एनपीए राशि NPA Amount	एनपीए का % % NPA	कुल बकाया Total O/S	एनपीए राशि NPA Amount	एनपीए का % % NPA	
वाणिज्यिक बैंक Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
अन्य Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
सभी एजेंसियाँ All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
*अन्य प्राथमिकता क्षेत्र में निर्यात ऋण, शिक्षा, आवास, सामाजिक आधारभूत संरचना तथा नवीकरणीय ऊर्जा क्षेत्र शामिल हैं OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy										
स्रोत Sources : Lead Bank & SLBC										

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

स्रोत Sources : Lead Bank & SLBC

Banking Profile

Banking Network: The district has a banking network of only eleven branches. Arunachal Pradesh Rural Bank have four branches, State Bank of India have two branches while Arunachal Pradesh State Cooperative Apex Bank, Bank of Baroda, ICICI, Punjab National Bank, Canara bank, Central Bank of India, Axis bank, NESFB and HDFC have got a network of 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 ₹148956.93 lakh indicating an increase of 50.47 % over the position as on 31.03.2022 which stood at ₹98993.85 lakh.

Growth in Advances: As on 31.03.2023, the total advance in the district was ₹47222.30 lakh indicating an increase of 78.97 % over the position as on 31.03.2022 which stood at ₹26385.51 lakh.

CD Ratio: As on 31 March 2023, the CD ratio of the district stood at 31.70%, which has increased from 26.65% as on 31 March 2022. As on 31.03.2023, the CD ratio of commercial banks stood at 33.50% RRB stood at 21.28% and APStCB stood at 28.09% respectively. The CD ratio, as per RBI guidelines should not be less than 60%.

Priority Sector Advances:

The achievement under priority sector advances in the district as on 31.03.2023 was ₹8592.60 lakh corresponding to 403.99 % of the target fixed in the Annual Credit Plan.

The Annual Credit Plan targets/achievement under priority sector for the last 3 years are as under:

(₹ in Lakh)

Sr. No.	Financial Year	Annual/District Credit Plan		
		Target	Achievement	% Achievement
1	2020-21	2769.58	1858.49	67.10%
2	2021-22	3071.51	1971.04	64.17%
3	2022-23	2126.93	8592.60	403.99%

Source: Lead Bank and SLBC

KCC: Banks have cumulatively issued 863 KCCs in the district with total loan outstanding of ₹708.51 lakh.

Financial Inclusion: Under Financial Inclusion Programme 56827 Nos. have been enrolled under PMJDY scheme, 66150 Nos. under PMSBY, 24329 Nos. under PMJJBY and 2927 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.

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP

The objectives of PLP are

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

S.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 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	<ul style="list-style-type: none"> Estimation of additional area that could be brought under

S.No.	Sector	Methodology of estimation of credit potential
	Horticulture	<p>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;</p> <ul style="list-style-type: none"> • 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, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; • 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

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

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

Limitations and constraints

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

- Non-Availability of accurate granular data on credit flow – Sector and sub-sector-wise;
- Non-availability of data required for estimation of potential in some sectors with 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 ₹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 ₹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 ₹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 ₹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 ₹21 lakh crore to ₹90 lakh crore by year 2030 and reaching around ₹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 NABSankrasthan 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. ₹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.

- iii. Master Circular on Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG-Bank Linkage Programme consolidating all the instructions/guidelines issued on the subject issued till date was issued by RBI vide circular FIDD.GSSD.CO.BC.No.07/09.01.003/2023-24 dated 26 April 2023.

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in agriculture sector, NABARD provides refinance to the cooperative banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of ₹ 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 ₹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 ₹3,363.30 lakh against the budget allocation of ₹11,368.50 lakh (Allocation includes ₹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 ₹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 ₹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 ₹21.67 lakh crore, as against the target of ₹18.50 lakh crore. Agriculture credit target for the year 2023-24 has been fixed at ₹20 lakh crore. In order to provide special focus to allied activities, separate sub targets of ₹1.40 lakh crore for working capital and ₹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 – (₹2.5 Crore).
- Support for VDVks/ SHGs/PLFs/CLFs under ArSLM (₹20 Crore).
- State Remote Sensing Application Center (SRSAC) (₹ 5 Crore).

Chapter 2

Credit Potential for Agriculture

2.1 FARM CREDIT

2.1.1 Crop production, Maintenance, Marketing

1. Introduction: 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. NABARD has been preparing PLPs for East Siang 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. The economy of East Siang District is basically dependent on the agriculture and allied activities.

The details regarding area and production of important crops in the district as on 31 March 2021 is given below:

(Area: Ha. Production: MT)

Crop	Area	Production
Paddy	14060	38800
Wheat	85	225
Maize	2123	4250
Millet	1381	1634
Oilseeds	3046	2772
Pulses	780	692
Potato	485	3137
Ginger	658	4761
Chillies	191	550
Sugarcane	182	7060
Vegetables	1029	6886
Turmeric	123	563

(Source: Statistical Abstract of Arunachal Pradesh, 2021)

2. Infrastructure and linkage support available, planned and gaps

The district is having agriculture department headed by Deputy Director Agriculture and supported by ADOs and ATMA.

- a. Supply of fertilizers and seeds is arranged by Agricultural Department and authorized private dealers.

- b. To improve production and productivity, subsidy is provided to farmers for purchase of improved seeds, fertilizers, equipment, pesticides, etc. under various government programmes.
- c. Various programs of propagation of use of vermicompost etc. are being undertaken to improve the productivity of land.
- d. Due to default to APStCB, the LAMPS in the valley are not eligible for fresh credit limits for SAO. The primary activity of LAMPS is PDS at present.
- e. 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.

3. Assessment of potential for the financial year 2024-25

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 2024-25 and the revised potential is given below.

(₹ Lakh)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25		
				Phy	TFO	BL
1	Paddy	0.62	Ha	120	74.40	74.40
2	Maize	0.53	Ha	100	53.00	53.00
3	Millets	0.53	Ha	50	26.50	26.50
4	Pulses	0.63	Ha	80	50.40	50.40
5	Chillies	0.69	Ha	70	48.30	48.30
6	King Chilli	0.69	Ha	60	41.40	41.40
7	Potato	1.20	Ha	100	120.00	120.00
8	Vegetables	0.69	Ha	70	48.30	48.30
9	Ginger	1.06	Ha	140	148.40	148.40
10	Sugarcane	1.11	Ha	70	77.70	77.70
11	Oilseeds	0.52	Ha	60	31.20	31.20
	CROP LOAN Total				719.60	719.60
1	Post-harvest/household consumption (10% of crop loan)				71.96	71.96
2	Repairs and maintenance expenses of farm assets (20% of crop loan)				143.92	143.92
	Sub Total:				215.88	215.88
	Animal Husbandry & Allied Activities					
1	Working Capital	1.00	Lumpsum	100	100.00	100.00
	Total - Crop Loan, Post-harvest Mgmt., WC - Allied Activities				1035.48	1035.48

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. Working capital for Animal Husbandry and Allied Activities have been projected at ₹100.00 lakh for the FY 2024-25.

2.1.2 Water Resources

1. **Introduction:** East Siang is located in the catchments area of the river Siang which is a

tributary of the mighty Brahmaputra. 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). East Siang is endowed with fertile land and abundant water resources offering good scope for agricultural operations. Agriculture is the predominant activity of the district. The economy of the district especially the rural economy is agrarian in nature.

2. Infrastructure and linkage support available, planned and gaps

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

Sr. No.	Particulars	Area (Ha.)
1	Gross area irrigated	3538.32
2	Net area irrigated	3454.84

(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.

3. Assessment of potential for the financial year 2024-25

(₹ Lakh)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25		
				Phy	TFO	BL
1	Low Lift Pumpset	0.38	1	20	7.60	6.08
	Sub Total:				7.60	6.08

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.

2.1.3. Farm Mechanization

1. 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.

2. Infrastructure and linkage support available, planned and gaps

The demand for power tiller, tractors & farm machineries in the district is low considering the hilly terrain. These farm equipments are now being supplied by private dealers of Dibrugarh. There are no formal or private training centres for imparting training to the farmers on farm machineries.

3. Assessment of potential for the financial year 2024-25

(₹ Lakh)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25		
				Phy	TFO	BL
1	Tractors (35 HP)	9.50	1	7	66.50	53.20
2	Power Tillers (13.5 HP)	2.60	1	20	52.00	41.60
3	Earth Auger	0.40	1	50	20.00	16.00
	Sub Total:				138.50	110.80

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.

2.1.4 Plantation & Horticulture including Sericulture

1. 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 2020-21 is given as under:

(Area in Ha; Production in MT)

Sr. No.	Fruits/Spices	Area (ha)	Production (MT)
1	Citrus	4684	9000
2	Pineapple	1369	6932
3	Banana	596	250
4	Other fruit	1099	1468
5	Large Cardamom	411	61
6	Ginger	1103	4500
7	Black pepper	363	33
8	Other Spices	600	2001

(Source: District Horticulture Office, East Siang, Arunachal Pradesh)

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 Medicinal and Aromatic 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.

2. Infrastructure and linkage support available, planned and gaps

Horticulture nurseries have come up at Pasighat. 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 compounds the problem of transportation and marketing.
- ✓ Technical guidance and marketing support is not sufficient on medicinal and aromatic plantation.

3. Assessment of potential for the financial year 2024-25

(₹ Lakh)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25		
				Phy	TFO	BL
1	Large Cardamom	2.78	Ha	8	22.24	17.79
2	Pineapple	2.97	Ha	50	148.50	118.80
3	Banana	2.80	Ha	50	140.00	112.00
4	Orange	2.65	Ha	60	159.00	127.20
5	Guava	2.68	Ha	30	80.40	64.32
6	Arecanut	2.94	Ha	50	147.00	117.60
7	Tea Garden	5.96	Ha	15	89.40	71.52
8	Medicinal Plants (Nursery)	2.20	Ha	10	22.00	17.60
9	Mushroom	0.75	Ha	50	37.50	30.00
10	Black Pepper	0.66	Ha	50	33.00	26.40
	Sub Total:				879.04	703.23

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.

2.1.5 Forestry & Wasteland Development

1. 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). 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.

2. Infrastructure and linkage support available, planned and gaps

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. East Siang district have one Forest Division with six 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 upto 5 ha and village community upto 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.

3. Assessment of potential for the financial year 2024-25

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

(₹ Lakh)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25		
				Phy	TFO	BL
1	Bamboo	2.20	Ha	10	22.00	17.60
2	Oil Palm cultivation	1.00	Ha	30	30.00	24.00
3	Teak Plantation	2.00	Ha	10	20.00	16.00
	Sub Total:				72.00	57.60

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.

2.1.6 Animal Husbandry- Dairy

1. 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.

2. Infrastructure and linkage support available, planned and gaps

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

Infrastructure	East Siang
Cattle	59605
Goats	16557
Buffalo	679
Pigs	35308
Mithun	9776
Poultry	144716
Duck	9336

(Source: Statistical Abstract of Arunachal Pradesh, 2021)

The available infrastructure as on 31 March 2020 in the district is given in the table below:

Infrastructure	East Siang
Veterinary Dispensaries	8
Veterinary aid centres	8
Cattle Upgrading Centres	6
Diagnostic Laboratory	1
Poultry Hatchery	1
Total	24

(Source: Statistical Abstract of Arunachal Pradesh, 2021)

Milk production potential in East Siang is huge with no milk chilling plant. The demand for milk is high as indicated by prevailing high price of milk at about ₹100 per litre.

3. Assessment of potential for the financial year 2024-25

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

(₹ Lakh)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25		
				Phy	TFO	BL
1	Mini Dairy with shed	11.27	(5+5)	15	169.05	135.24
2	Small Dairy (without shed)	1.98	(1+1)	30	59.40	47.52
	Sub Total:				228.45	182.76

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

2.1.7 Animal Husbandry- Poultry

1. Introduction: The poultry sector, store house 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

consumer preference. All these factors, therefore, offer good scope for exploitation of the available potential.

2. Infrastructure and linkage support available, planned and gaps

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.

3. Assessment of potential for the financial year 2024-25

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

(₹ Lakh)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25		
				Phy	TFO	BL
1	Broiler	2.57	500	50	128.50	102.80
2	Layers	0.87	100	10	8.70	6.96
	Sub Total:				137.20	109.76

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 Poultry is projected under Farm Credit-Crop Production, Maintenance, Marketing which can be availed as a separate sub-credit requirement under KCC.

2.1.8 Animal Husbandry- Sheep/ Goat/ Piggery

1. 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 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.

2. Infrastructure and linkage support available, planned and gaps

- ✓ 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.

3. Assessment of potential for the financial year 2024-25

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

Sl. No.	Activity	Unit Cost	Unit Size	(₹ Lakh) PLP 2024-25		
				Phy	TFO	BL
1	Goat	0.71	(10+1)	20	14.20	11.36
2	Piggery	2.01	(3+1)	70	140.70	112.56
	Sub Total:				154.90	123.92

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 Goatery and Piggery activity is projected under Farm Credit- Crop Production, Maintenance, Marketing which can be availed as a separate sub-credit requirement under KCC.

2.1.9 Fisheries

1. 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 in the district are as under: -

- (1) Construction of pond for development of commercial fish farming minimum water area 0.5 ha.
- (2) Fish seed rearing centers of minimum 0.2 ha area (Nursery pond- 0.06 ha / Rearing Pond -0.14 ha).
- (3) Development of water logged areas minimum water area 0.2 ha.
- (4) 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
- (5) Awareness camp on conservation of indigenous fish species in open waters and river ranching programme
- (6) Capacity building on skill enhancement & Exposure visit of progressive fish farmers

To mitigate farmer's food safety GoI has launched Pradhan Mantri Matsya Sampada Yojana (PMMSY). The 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.

The PMMSY is an umbrella scheme with two separate Components namely (a) Central Sector Scheme (CS) and (b) Centrally Sponsored Scheme (CSS). PMMSY has been approved at a total estimated investment of ₹20,050 crores comprising of Central share of ₹9407 crores, State share of ₹4880 crores and Beneficiaries contribution of ₹5763 crores. PMMSY will be implemented in all the States and Union Territories for a period of 5 (five) years from FY 2020-21 to FY 2024-25.

2. Infrastructure and linkage support available, planned and gaps

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-0.2 Ha.
 - ✓ 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)

3. Assessment of potential for the financial year 2024-25

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

(₹ Lakh)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25		
				Phy	TFO	BL
1	Fish farming in new ponds	12.40	1 Ha	12	148.80	119.04
2	Paddy cum fish culture	1.67	1 Ha	5	8.35	6.68
3	Pig cum fish culture	13.70	1 Ha	15	205.50	164.40
4	Duck cum fish culture	9.80	1 Ha	5	49.00	39.20
	Sub Total:				411.65	329.32

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 is projected under Farm Credit-Crop Production, Maintenance, Marketing which can be availed as a separate sub-credit requirement under KCC.

2.1.10 Sustainable Agriculture Practices.

1. 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.

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.

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 East Siang district IFS taken up by the farmers are mainly for crops and livestock. They cultivate various crops like paddy, maize, mustard, 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.

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)

1. Introduction: Availability of scientific storage facility in rural areas for storing farm produce, processed farm produce, consumer articles and agricultural inputs is a critical factor for ensuring remunerative prices for agricultural produce. Similarly, 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.

2. Infrastructure and linkage support available, planned and gaps

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

3. Assessment of potential for the financial year 2024-25

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

(₹ Lakh)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25		
				Phy	TFO	BL
1	Rural Godown	6.00	100 MT	8	48.00	38.40
2	Market Yard	15.00	1 No.	28	420.00	336.00
	Sub Total:				468.00	374.40

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

2.2.2 Land Development, Soil Conservation & Watershed Development

1. 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 biofertiliser, biopesticide 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 East Siang 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.

2. Infrastructure and linkage support available, planned and gaps

- ✓ 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.

3. Assessment of potential for the financial year 2024-25

The activity-wise projections under the sector during the year 2024-25 are indicated below.
(₹

Lakh)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25		
				Phy	TFO	BL
1	Farm Pond	0.53	(10x10x3)Mtr	10	5.30	4.24
2	Bench Terracing	1.50	1 Ha	4	6.00	4.80
	Sub Total:				11.30	9.04

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

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 2024-25.

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

1. 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 fertilizers. Organic farming thus could be practiced for improvement of health of soil, crop and animals which in turn will restore ecological balance.

2. Infrastructure and linkage support available, planned and gaps

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

3. Assessment of potential for the financial year 2024-25

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

(₹ Lakh)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25		
				Phy	TFO	BL
1	Vermicompost	0.31	(3x2x1) Mtr	30	9.30	7.44
2	Water Harvesting Tank / Jal Kund	0.53	(10x10x3) Mtr	15	7.95	6.36
	Sub Total:				17.25	13.80

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

2.3 Agriculture – Ancillary Activities**2.3.1 Food and Agro Processing**

1. 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

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.

2. Infrastructure and linkage support available, planned and gaps

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 intend 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.

3. Assessment of potential for the financial year 2024-25

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

(₹ Lakh)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25		
				Phy	TFO	BL
1	Agro-processing-units	15.00	1 No.	15	225.00	180.00
	Sub Total:				225.00	180.00

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

are given in Annexure-I.

2.3.2 Agri Ancillary Activities – Others

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

Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post-harvest technology and clinical services for animals, feed and fodder management, prices of various crops in the market etc. Which would enhance productivity of crops/animals and ensure increased income to farmers. Further, 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.

Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals. Such ventures may include maintenance and 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.

2. Infrastructure and linkage support available, planned and gaps

- ✓ With a corpus of `5 crore, GoAP has planned to launch 'Arunachal Agri Start Up Scheme' during 2018-19. 100 Agricultural graduates and Diploma holders will be covered under this scheme. The Scheme will be dovetailed with ACABC Scheme of GoI and will provide a subsidy of `20 lakh per entrepreneur and `1.00 crore per group of 5 entrepreneurs for establishing Agricultural retail outlets including agricultural implements. GoAP will provide additional subsidy of 25% over and above that is provided by GoI under the Scheme.
- ✓ The rise in demand in the dairy, poultry and piggery sectors in the recent times has increased the scope for such ventures.
- ✓ Training through MANAGE may be imparted to become eligible for availing bank loan for setting up Agri-Clinic or Agri-Business Centre. Subsidy is available under the Scheme. (for details –https://www.nabard.org/pdf/Agriclinic_and_Agribusiness_Centres_Scheme.pdf).

3. Assessment of potential for the financial 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:

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25		
				Phy	TFO	BL
1	Agri-clinic/Agri-Business Centre	2.20	No.	20	44.00	35.20
	Sub Total:				44.00	35.20

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.

2.3.3 Others – Miscellaneous

1. 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.

2. Infrastructure and linkage support available, planned and gaps

- PMJDY accounts are being opened in the district.
- New enrollments are done under PMJDY accounts during Financial Literacy Camps being organized by the banks.

3. Assessment of potential for the financial 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)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25	
				Phy	BL
1	PMJDY Loans	0.10	No.	40	4.00
	Sub Total:				4.00

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.

Chapter 3

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

1. 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.

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 upto 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 upto ₹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.

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 2020-21*) include:

- Arunachal Pradesh Industrial and Investment Policy, 2020 has been released on the 34th Statehood Day with an aim to usher industrial growth and provide employment opportunities.
- Special provision to promote Women Entrepreneurship has been included in the policy, where aspiring women entrepreneurs can get advantage to the tune of up to ₹ 75 lakh.
- A single window system for clearances / approval / license / permission / industrial services will be set up to facilitate applicants where potential industrialists shall be facilitated to file applications related at one point.
- A slew of incentives like Interest Subsidy, Interest Subsidy on Working Capital Loan, Power subsidies, Stamp Duty and Registration Fee subsidy, Quality Certification Subsidy, 100% SGST exemption have been provided.
- It is expected that with such interventions the investment scenario and industrial growth in the state will improve thereby creating wealth and employment in the state. Budgetary allocation of ₹ 5 crore have been made for implementation of the policy during the year.
- CM Yuva Kaushal Yojana launched with an aim to provide high end skill training to youths will be continued with a budgetary allocation of ₹ 7.5 crore for 2020-21.
- Government of India has also launched an ambitious scheme Pradhan Mantri Kaushal Vikas Yojana to provide skill development and assured placement to the unemployed youths.
- 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 of ₹10 crore has been made for 2020-21 for the scheme.
- For robust monitoring of the projects implemented in the state, last year, Arunachal Monitoring Application was launched; wherein, more than 30,000 projects have already been Geo-Tagged to ensure transparency and proper utilisation of fund. The state have received the India Geo Spatial Excellence 2019 Award for implementation of this project.

2. Infrastructure and linkage support available, planned and gaps

- The raw material required for agro based industries, forest-based industries are adequately available within the district.
- Overhead expenditure and labor cost are 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.

3. Assessment of potential for the financial year 2024-25

(i) Term Loan

(₹ Lakh)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25		
				Phy	TFO	BL
1	Micro Enterprises (<₹1 crore) Annual Turover (< ₹ 5 crore.)	6.00	No.	130	780.00	624.00
2	Micro Enterprises (<₹1 crore) Annual Turover (< ₹ 5 crore.)	20.00	No.	241	4820.00	3856.00
3	Working Capital				896.00	896.00
	Sub Total:				6496.00	5376.00

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

Chapter 4

Credit Potential for Export Credit, Education and Housing

4.0 Credit Potential for Export Credit

1. Introduction: The new Foreign Trade Policy for 2015-2020 has been extended by GoI by one more year upto 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.

2. Infrastructure and linkage support available, planned and 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.

3. Potential area

The state possesses 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 2024-25 for the district.

4. Critical Interventions and Suggested Action Points

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.

4.1 Credit Potential for Education

1. 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*). 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.

Policy Initiatives by State Government in Education

In the Budget 2020-21, the focus of the State Government to provide equitable and quality education was declared and the following schemes and budgetary allocations were made.

- A budgetary allocation (2020-21) of ₹10 crore has been made to convert one classroom in every secondary school as a virtual class room in the state.
- An amount of ₹30 crore has been allocated for the development of infrastructure of Government Higher Secondary schools in each district, during this financial year. Also earmarked ₹20 crore for upgradation of infrastructure of existing identified schools into inter-village schools in the first phase.
- In order to strengthen 100 libraries in existing senior secondary school buildings, ₹10 crore was allocated. Another allocation of ₹3.5 crore was made for promotion of tribal languages and scripts in schools.
- Allocated ₹10 crore for Sainik School in Pasighat and ₹5 crore for infrastructure development of Arunachal University at Namsai. A provision for ₹5 crore for infrastructure development of the Law College was also made.

2. Infrastructure and linkage support available, planned and gaps

- Government should establish Technical Institute, Science College and Vocational training institutes to encourage the youth to have quality education facility in the district.

3. Assessment of credit Potential for the financial year 2024-25

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

(₹ lakhs)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25		
				Phy	TFO	BL
1	Educational Loan upto ₹10.00 lakh	10.00	No.	5	50.00	40.00
	Total of Education				50.00	40.00

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

4.1 Credit Potential for Housing

1. Status of housing sector in Arunachal Pradesh

As per the Census (2011) data, of the 2.62 lakh total houses in the state, almost three fourth are in rural areas (74.8%) and the rest in urban centres. Further only just above half (51.8%) of the houses in the state are in the category of good and the rest are either in livable (44.9%) or dilapidated (3.3%) conditions. The details contained in the Census (2011) data also points to the quality of Houses in the state (Table 2). Corroborating the status of the houses, hardly half of the houses have either concrete or G.I./Metal / Asbestos sheets as roof and the remaining have roofs with Grass, Thatch, Bamboo, Wood, tiles, stones, bricks etc. The status of the house and their quality highlights the need for according importance to the housing sector and offer potential for bank credit.

Ground Level Credit Flow to Housing

Data provided by the SLBC, Arunachal Pradesh hints at the active role of banking sector in financing housing in the state, and also shows improvement over the year. Commercial Banks have a predominant role in extending bank credit to Housing, followed by APSCAB and APRB. In view of bank loan component under PMAY-G and PMAY-U, and the incentive /top up scheme by state Government, increased migration to urban centres, there is ample scope for enlarging financing of housing sector in the state.

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. A Budgetary allocation of ₹50.00 crore has been made for the scheme in 2020-21. The State Government has set a target to complete 7,500 households by 2019-20.

Under Pradhan Mantri Awaas Yojana (Rural), the state has to provide Housing for all the households living below poverty line by 2022. The State has a target to cover 11,221 beneficiaries under PMAY out of which 1265 beneficiaries have been covered. The scheme provides ₹1.30 lakh to each household to construct their dwelling houses. Two components of the Mission i.e. Credit Link Subsidy Scheme and Subsidy for Beneficiary-Led Individual House Construction/Enhancement are being implemented in the state.

Credit Link Subsidy Scheme (CLSS):

Beneficiaries of Economically Weaker Section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such Institutions would be eligible for an interest subsidy at the rate of 6.5% for tenure of 20 years or during tenure of loan whichever is earlier. The CLSS will be available only for loan amounts up to ₹ 6 lakh and additional loans beyond ₹ 6 lakh, if any, will be at non-subsidized rate.

Beneficiary Led Individual House Construction or Enhancement (BLC):

Under this component, a beneficiary can opt for new construction or enhancement of an existing house. Urban residents of Economically Weaker Section (annual income up to ₹3 lakh) and LIG (annual income ₹ 3-6 lakh) are eligible. The beneficiary should not own a pucca house anywhere in India. Central Assistance of ₹1.5 lakh to EWS beneficiaries for construction of new houses or enhancement of existing house under the mission shall be provided. One BLC project is being implemented in Bomdila where in 56 dwelling units are under construction and ₹42 lakh has been received as 1st installment of central assistance.

Rajiv Awas Yojana (RAY) scheme is also in implementation in the State for the Slum Dwellers and the Urban Poor. The scheme envisages a Slum Free India through encouraging States/Union territories to tackle the problems of Slums in a definitive manner. Ongoing Projects under Rajiv Awas Yojana (RAY) in the State are as given below. State Budget 2020-21 has made an allocation of ₹11.47 crore as top-up for completion of above unfinished housing projects 4 townships of Itanagar, Dirang, Bomdila and Palin.

2. Infrastructure and linkage support available, planned and gaps

- ✓ 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.

3. Assessment of credit Potential for the financial year 2024-25

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

(₹ in lakhs)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25		
				Phy	TFO	BL
1	Rural Housing	12.00	No.	9	108.00	86.40
	Total Housing Loan				108.00	86.40

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.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure – Public investments

1. 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.

RIDF projects sanctioned in the district:

A summary of RIDF projects in the district with physical and financial progress as on 31.03.2023 are indicated below:

(₹ lakh)

Sr. No.	Tranche	Name of Project	Implementing deptt	Sector	Loan sanctioned	Loan disbursed	Status
1	XIX (2013-14)	C/o road from Yakshi village to Deku & Dabuk village (Phase-I)	PWD	Rural Road	450.00	439.86	Completed
2	XIX (2013-14)	C/o Bridge over River Kabung on Dosing-Pareng-Yibuk-Ligging Road, (Span-40.00 mtrs.) at Chainage 20.74 km	PWD	Rural Bridge	540.00	540.00	Completed
3	XXIII (2017-18)	C/o Pasighat - Ledum - Tene Road	PWD	Rural Road	3600.00	1308.71	Taken over by State Govt.
4	XXIII (2017-18)	C/o RCC Bridge at various places on Mirem - Mikong - Ruksin road (Ruksin, Ngorlung and Penneng river)	PWD	Rural Bridge	1080.00	449.45	Taken over by State Govt.
5	XXIII (2017-18)	C/o Double lane Steel Arch Bridge with road for Sibo, Mongku, Roing, Balek, Rasam, Tigra & Gune village	PWD	Rural Bridge	1170.00	565.02	Taken over by State Govt.
6	XXIV (2018-19)	C/o Road - Improvement of Siluk (NH-13) to Ngopok Village (L-10 KM)	PWD	Rural Road	945.00	819.00	Ongoing

7	XXIV (2018-19)	District veterinary hospitals at Lohit, Namsai, Roing & Pasighat	AH & Vet	Veterinary Hospital	80.75	24.23	Ongoing
8	XXV (2019-20)	C/o Pasighat-Koyu-Ego Road (7 Km)	PWD	Rural Road	2160.00	769	Ongoing
9	XXV (2019-20)	Anti erosion works at Remi, Pasighat	WRD	Flood protection	430.48	262.49	Taken over by State Govt.
10	XXV (2019-20)	Anti-erosion work at Sille River to protect Sille village, Oyan and Magnang village	WRD	Flood protection	1353.63	951.14	Taken over by State Govt.
11	XXVII (2021-22)	C/o Road at Rasam Napit Pezab, Pasighat	PWD	Rural Road	900.00	270.00	Ongoing
12	XXVIII (2022-23)	Augmentation of Water supply at Pasighat Township from Sirpo source (Ph-II)	PHE & WS	Water Supply	3150.00	945.00	Ongoing
Total					15859.86	7343.90	

5.2 Social Infrastructure involving bank credit (2024-25)

1. 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.

2. Infrastructure and linkage support available, planned and gaps

East Siang district has 1 District Hospital, 15 Community Health Centre, 40 PHS-C, 8 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.

3. Assessment of credit Potential for the financial year 2024-25

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

(₹ in Lakh)

Sr.No.	Activity	Unit Cost	Unit Size	Physical Units	Total Cost	Bank Loan
1	Modernization/ upgradation of existing schools	10.00	No.	14	140.00	112.00
2	Medical Pathological Lab	25.00	No.	3	75.00	60.00
	Total				215.00	172.00

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

5.3 Renewable Energy

1. 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.

2. Infrastructure and linkage support available, planned and gaps

- ✓ 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

3. Assessment of credit Potential for the financial year 2024-25

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

(₹ Lakh)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25		
				Phy	TFO	BL
1	Solar Lighting	0.30	No.	31	9.30	7.44
2	STW with 1 HP SPV	2.80	No.	15	42.00	33.60
	Total of Renewable energy				51.30	41.04

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

Chapter 6

Informal Credit Delivery System

1. Introduction:

In terms of revised RBI guidelines on PSL, loans not exceeding ₹50,000/- per borrower provided directly by banks to individuals and their SHG/JLG, provided the individual borrower's household annual income in rural areas does not exceed ₹100,000/- and for non-rural areas it does not exceed ₹1,60,000/-, loans to distressed persons to prepay their debt to non-institutional lenders and overdrafts extended by banks up to ₹5,000/- under PMJDY besides loans sanctioned to State Sponsored Organizations for SC/ ST for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organizations are covered under the sector "Others".

2. Infrastructure and linkage support available, planned and gaps

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.

3. Assessment of credit Potential for the financial 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:

(₹ in lakhs)

Sl. No.	Activity	Unit Cost	Unit Size	PLP 2024-25	
				Phy	BL
1	Loans to SHGs/ JLGs	2.00	No.	125	250.00
	Sub Total:				250.00

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.

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

Sl. No.	Name of Block	Total potential for promotion of SHGs	No. of SHGs Saving Linked as on 31 March 2023	Balance potential as on 31 March 2023	No. of SHGs to be promoted and savings linked during 2023-24	No. of SHGs to be promoted and savings linked during 2024-25
1	Pasighat	198	179	19	10	10
2	Ruksin	80	70	10	5	5
3	Mebo	60	50	10	5	4
Total		338	299	39	20	19

(ii) Block wise Potential for Credit Linkage of SHGs

(₹ in Lakh)

Sl. No.	Name of Block	No. of SHGs (credit linked) as on 31 Mar. 2023	SHGs to be credit linked during 2023-24				SHGs to be credit linked during 2024-25			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Pasighat	10	10	5.00	0	0.00	10	5.00	0	0.00
2	Ruksin	6	5	2.50	0	0.00	5	2.50	0	0.00
3	Mebo	4	5	2.50	0	0.00	4	2.00	0	0.00
Total		20	20	10.00	0	0.00	19	9.50	0	0.00

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	✓ Arrangements for storage and marketing may be made and the number of outlets for seeds, fertilisers and pesticides may be increased in the district.
2	Water Resources	✓ 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.
3	Farm Mechanization	✓ Units of fabrication of implements and trailers may be set up in the district. ✓ Efforts to be made by Agriculture department to popularize the use of farm mechanization. Repair services are to be created them.
4	Plantation & Horticulture	✓ Facilities for processing, grading, packing, transportation and marketing of Horticulture crops to be encouraged. ✓ Storage facility for horticulture crop to be made available in the district.
5	Forestry & Wasteland Development	✓ Farm forestry to be taken for waste land development will require extension services to farmers from forest and agriculture department.
6	Animal Husbandry-Dairy	✓ The activities of fodder cultivation, mini dairy units, calf rearing schemes and veterinary clinics may be undertaken by private sector.
7	Animal Husbandry-Poultry	✓ Training of farmers regarding scientific management of poultry farms.
8	Animal Husbandry-Sheep/ Goat/ Piggery	✓ The State Govt. may consider establishing Pig/ sheep/ goat breeding farms for providing good quality animals. ✓ Establishing slaughter houses with meat processing facilities.
9	Fisheries	✓ The Fisheries Department has to identify prospective fish farmers for new ponds. ✓ Extension services to be strengthened.
10	Construction of Storage Facilities	✓ New scientific storage facilities to be constructed in the district under different schemes available.
11	Land Development, Soil Conservation & Watershed Development	✓ Proper investment in Land Development activities can increase production and hence income. Therefore, dedicated efforts should be made by the Soil Conservation Department.
12	Agri. Infrastructure-Bio-pesticides/ fertilizer	✓ Awareness programmes on importance of using organic manures, bio Pesticides/fertilizers etc. should be taken up by the Line dept.

13	Food and Agro Processing	<ul style="list-style-type: none"> ✓ Cluster area plantation approach to be followed for convergence of cultivation and post-harvest technology. ✓ Processing of fruits and other horticultural produce to be promoted through intensive vocational and on farm training initiatives.
14	ACABC	<ul style="list-style-type: none"> ✓ Banks should encourage setting up of veterinary clinics in the private sector by financing qualified persons under “Agri-clinic and Agri-Business Center” scheme.
15	MSME	<ul style="list-style-type: none"> ✓ Vocational/skill up gradation programme with the help of master craftsmen can be arranged in collaboration with the banks and government agencies. ✓ Close coordination among agencies involved in promotion of NFS to be ensured particularly among DIC, KVIC, DRDA.
16	Education	<ul style="list-style-type: none"> ✓ State government should support students from BPL/Poor families in applying Education loan for higher technical/professional courses.
17	Housing	<ul style="list-style-type: none"> ✓ 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.
18	Social Infrastructure	<ul style="list-style-type: none"> ✓ Infrastructure like hospitals, schools, colleges, veterinary dispensaries etc. needs to be improved etc.
19	Renewable Energy	<ul style="list-style-type: none"> ✓ Awareness creation programs on Renewable energy should be arranged for the people.
20	Informal Credit Delivery System	<ul style="list-style-type: none"> ✓ Adequate training to 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

4.2 Recent developments/ latest initiatives by the State Government in

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

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. Status of Cooperatives in East Siang district

a. Status: The block wise, sector wise distribution of Cooperative Societies in the district is as under: East Siang district has a deficient cooperative profile with 2 Credit Cooperative Society

named Pasighat LAMPS and Mebo LAMPS and 7 Non-Credit Cooperative Societies. The Non-Credit Cooperative Societies cover Milk supply and Farming societies.

b. Potential for formation of Cooperatives: There is fair potential for cooperative activity in the agriculture sector in the district. The distribution is not uniform in all the blocks. Out of the three blocks in the district, Ruksin block is not under the area of operation of any cooperative society.

Therefore, there is potential for creation of cooperative societies in agriculture sector in Ruksin block 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.

Sl. No.	Project	Impact/outcome
1	Rural Mart at Ruksin.	<ul style="list-style-type: none"> ✓ The Sales of various items of the SHGs have improved after opening of the Mart. ✓ The monthly footfall of customers increased in the Mart. ✓ Resulted in increase in monthly profit of the SHGs after operationalization of the Mart. ✓ Various products of the SHGs are sold in the Rural Mart which includes- handloom & handicraft items, handmade bags, local knife, processed food items, Pickles, Agro based products etc. ✓ The items of other 15 to 20 SHG members of the nearby villages are also kept for display and sale in the Mart.
2	Rural Haat at Oyan.	<ul style="list-style-type: none"> ✓ The Rural Haat provided the basic infrastructure for the farmers of the nearby villages in selling their produces. ✓ The Sales of various farm produce of the farmers and SHGs have improved after opening of the Haat. ✓ Provided benefits to the local vendors of the nearby 10-15 villages as there was no such structure in the past.
3	Skill Development Programme (SDP) on- <ol style="list-style-type: none"> 1. Traditional Adi dress making 2. Tailoring 3. Bamboo and cane craft 	<ul style="list-style-type: none"> ✓ No. of self-employment increased among the trainees who were imparted training. ✓ The trainees have been earning additional income of Rs.5000 to Rs.8000 per month by selling their produce after the training. ✓ The trainees after availing the training were skilled and placed in different firms.
4	DPR mode project on- <ol style="list-style-type: none"> 1. Groundnut cultivation 	<ul style="list-style-type: none"> ✓ Groundnut cultivation enabled the farmers to go for double cropping in the same plot of land in a year. ✓ The fallow land which remain uncultivated during April to December can be utilised for cultivation of groundnut.
5	MEDP on- <ol style="list-style-type: none"> 1. Cake making 2. Soap and Detergent making 3. Candle making 4. Pickle making 5. Mushroom cultivation etc. 	<ul style="list-style-type: none"> ✓ No. of self-employment increased among the trainees who were imparted training. ✓ The trainees have been earning additional income of Rs.5000 to Rs.8000 per month by selling their produce after the training. ✓ Some trainees have come up with their own enterprises.
6	Exposure visit under CAT	<ul style="list-style-type: none"> ✓ Farmers were imparted knowledge on latest technique in farming which they adopted in their fields. ✓ Farmers were given exposure to interact with different sets of vegetable buyer to enable them to understand the dynamics of the market.

Potential for Geographical Indication (GI) in the district – Box Item

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

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

Existing GI products from the district includes:

1. Arunachal Pradesh Adi Ginger (Kekir): The Arunachal Pradesh Adi Ginger (Kekir) is predominantly grown in the Adi belt of the state. This includes districts like- Lower Dibang Valley, East Siang, Upper Siang and Siang. This product is under the process of Registration. The applicant for this product is "Lower Dibang Valley Organic Ginger Producer Company Ltd".
2. Arunachal Pradesh Adi Textile products: Arunachal Pradesh Adi Textile products is exclusively the product of the weavers of Adi community of Lower Dibang Valley, East Siang, Upper Siang and Siang district. This product is under the process of Registration. The applicant for this product is "Dite Mopang Welfare Society".

Photographs



Arunachal Pradesh Adi Ginger (Kekir)



Arunachal Pradesh Adi Textile products

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
NDDDB	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	RUDSETI	Rural Development & Self Employment Training Institute
NSA	Net Sown Area	RSETI	Rural Self Employment Training Institute
NSSO	National Sample Survey Organisation	SAMIS	Service Area Monitoring and Information System
NWR	Negotiable Warehouse Receipt	SAO	Seasonal Agriculture Operation
OFPF	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 2024-25

State : Arunachal Pradesh

District : East Siang

FINANCIAL YEAR 2024-25

(₹ In Lakh)

Sr. No.	Particulars	Unit Cost	Unit Size	Ruksin		Pasighat		Mebo		Total	
	Credit Potential for Agriculture			Phy	BL	Phy	BL	Phy	BL	Phy	BL
A	Farm Credit										
2.1.1	Crop Production, Maintenance, Marketing (BL:100%)										
1	Paddy	0.62	Ha	50	31.00	40	24.80	30	18.60	120	74.40
2	Maize	0.53	Ha	45	23.85	45	23.85	10	5.30	100	53.00
3	Millets	0.53	Ha	20	10.60	20	10.60	10	5.30	50	26.50
4	Pulses	0.63	Ha	30	18.90	25	15.75	25	15.75	80	50.40
5	Chillies	0.69	Ha	20	13.80	30	20.70	20	13.80	70	48.30
6	King Chilli	0.69	Ha	20	13.80	20	13.80	20	13.80	60	41.40
7	Potato	1.20	Ha	40	48.00	40	48.00	20	24.00	100	120.00
8	Vegetables	0.69	Ha	30	20.70	25	17.25	15	10.35	70	48.30
9	Ginger	1.06	Ha	50	53.00	50	53.00	40	42.40	140	148.40
10	Sugarcane	1.11	Ha	20	22.20	30	33.30	20	22.20	70	77.70
11	Oilseeds	0.52	Ha	30	15.60	20	10.40	10	5.20	60	31.20
	CROP LOAN Total				271.45		271.45		176.70		719.60
A	Post-harvest Management/ Marketing/ Maintenance										
1	Post-harvest/household consumption (10% of crop loan)				27.145		27.145		17.67		71.96
2	Repairs and Maint. of farm assets (20% of crop loan)				54.29		54.29		35.34		143.92
	Sub Total:				81.44		81.44		53.01		215.88
B	Animal Husbandry & Allied Activities										
1	Working Capital	1.00	Lump-sum	40	40.00	40	40.00	20	20.00	100	100.00
	Total - Animal Husbandry - Maintenance - W.C. loan				392.89		392.89		249.71		1035.48
2.1.2	Water Resources (BL:80%)										
1	Low Lift Pumpset	0.38	No.	5	1.52	10	3.04	5	1.52	20	6.08
	Sub Total:				1.52		3.04		1.52		6.08

2.1.3	Farm Mechanisation (BL:80%)										
1	Tractors (35 HP)	9.50	No.	3	22.80	3	22.80	1	7.60	7	53.20
2	Power Tillers (13.5 HP)	2.60	No.	5	10.40	10	20.80	5	10.40	20	41.60
3	Earth Auger	0.40	No.	20	6.40	20	6.40	10	3.20	50	16.00
	Sub Total:				39.6		50		21.2		110.80
2.1.4	Plantation / Horticulture (BL:80%)										
1	Large Cardamom	2.78	Ha	0	0.00	4	8.90	4	8.90	8	17.79
2	Pineapple	2.97	Ha	20	47.52	20	47.52	10	23.76	50	118.80
3	Banana	2.80	Ha	20	44.80	20	44.80	10	22.40	50	112.00
4	Orange	2.65	Ha	20	42.40	20	42.40	20	42.40	60	127.20
5	Guava	2.68	Ha	10	21.44	10	21.44	10	21.44	30	64.32
6	Arecanut	2.94	Ha	20	47.04	20	47.04	10	23.52	50	117.60
7	Tea Garden	5.96	Ha	4	19.07	6	28.61	5	23.84	15	71.52
8	Medicinal Plants (Nursery)	2.20	Ha	3	5.28	4	7.04	3	5.28	10	17.60
9	Mushroom	0.75	Ha	20	12.00	20	12.00	10	6.00	50	30.00
10	Black Pepper	0.66	Ha	20	10.56	20	10.56	10	5.28	50	26.40
	Sub Total:				250.11		270.3		182.82		703.23
2.1.5	Forestry & Wasteland Dev. (BL:80%)										
1	Bamboo	2.20	Ha	3	5.28	3	5.28	4	7.04	10	17.60
2	Oil Palm cultivation	1.00	Ha	12	9.60	14	11.20	4	3.20	30	24.00
3	Teak Plantation	2.00	Ha	4	6.40	4	6.40	2	3.20	10	16.00
	Sub Total:				11.68		11.68		10.24		57.60
2.1.6	Animal Husbandry - Dairy (BL:80%)										
1	Mini Dairy with shed	11.27	(5+5)	5	45.08	5	45.08	5	45.08	15	135.24
2	Small Dairy (without shed)	1.98	(1+1)	10	15.84	16	25.34	4	6.34	30	47.52
	Sub Total:				60.92		70.42		51.42		182.76
2.1.7	Animal Husbandry - Poultry (BL:80%)										
1	Broiler	2.57	500	20	41.12	20	41.12	10	20.56	50	102.80
2	Layers	0.87	100	5	3.48	5	3.48	0	0.00	10	6.96
	Sub Total:				44.60		44.60		20.56		109.76
2.1.8	Animal Husbandry- Sheep/ Goat/ Piggery (BL:80%)										
1	Goat	0.71	(10+1)	5	2.84	10	5.68	5	2.84	20	11.36
2	Piggery	2.01	(3+1)	25	40.20	30	48.24	15	24.12	70	112.56
	Sub Total:				43.04		53.92		26.96		123.92

2.1.9	Fisheries (BL:80%)										
1	Fish farming in new ponds	12.40	Ha	5	49.60	5	49.60	2	19.84	12	119.04
2	Paddy cum fish culture	1.67	Ha	2	2.67	3	4.01	0	0.00	5	6.68
3	Pig cum fish culture	13.70	Ha	5	54.80	6	65.76	4	43.84	15	164.40
4	Duck cum fish culture	9.80	Ha	2	15.68	2	15.68	1	7.84	5	39.20
	Sub Total:				122.75		135.05		71.52		329.32
	Total Farm Credit:				655.66		720.45		439.24		2658.95
2.2	Agriculture Infrastructure (BL:80%)										
2.2.1	Storage facilities										
	Cold Storage/ Rural Godowns										
1	Rural Godown	6.00	100 MT	3	14.40	4	19.20	1	4.80	8	38.40
2	Market Yard	15.00	No.	10	120.00	15	180.00	3	36.00	28	336.00
	Sub Total:				134.40		199.20		40.80		374.40
2.2.2	Land Development, Soil Conservation, Watershed Development (BL:80%)										
1	Farm Pond	0.53	(10x10x3)Mtr	4	1.70	4	1.70	2	0.85	10	4.24
2	Bench Terracing	1.50	Ha	0	0.00	0	0.00	4	4.80	4	4.80
	Sub Total:				1.70		1.70		5.648		9.04
2.2.3	Others										
1	Vermicompost	0.31	(3x2x1) Mt	10	2.48	15	3.72	5	1.24	30	7.44
2	Water Harvesting Tank / Jal Kund	0.53	(10x10x3) Mt	5	2.12	6	2.54	4	1.70	15	6.36
	Sub Total:				4.6		6.264		2.94		13.80
	Total of Agriculture infrastructure			0	140.70	0	207.16	0	49.38	0	397.24
2.3	Ancillary Activities-Food & Agro Processing & Others (BL:80%) & Others- Misc (BL:100%)										
1	Agro-processing-units	15.00	No.	5	60.00	7	84.00	3	36.00	15	180.00
2	ACABC	2.20	No.	7	12.32	8	14.08	5	8.80	20	35.20
3	PMJDY Loans	0.10	No.	10	1.00	20	2.00	10	1.00	40	4.00
	Sub Total:				73.32		100.08		45.80		219.20
	Total Agriculture				869.68		1027.69		534.43		3275.39
3	Micro, Small and Medium Enterprises (MSME) (BL:80%)										
a	Term Loan										
1	Micro Enterprises (<₹1 crore) Annual Turover (< ₹ 5 crore.)	6.00	No.	40	192.00	55	264.00	35	168.00	130	624.00
2	Micro Enterprises (<₹1 crore) Annual Turnover (< ₹ 5 crore.)	20.00	No.	80	1280.00	86	1376.00	75	1200.00	241	3856.00
	Sub Total:				1472.00		1640.00		1368.00		4480.00

3	Working Capital				294.40		328.00		273.60		896.00
	Total MSME				1766.40		1968.00		1641.60		5376.00
4.1	Education (BL:80%)										
1	Educational Loan in India	10.00	No.	2	16.00	2	16.00	1	8.00	5	40.00
	Total of Education				16.00		16.00		8.00		40.00
4.2	Housing Loan (BL:80%)										
1	Rural Housing	12.00	No.	3	28.80	4	38.40	2	19.20	9	86.40
	Total Housing Loan				28.80		38.40		19.20		86.40
5.1	Social Infrastructure (BL:80%)										
1	Modernization/ upgradation of existing schools	10.00	No.	5	40.00	5	40.00	4	32.00	14	112.00
2	Medical Pathological Lab	25.00	No.	1	20.00	1	20.00	1	20.00	3	60.00
	Sub Total:				60.00		60.00		52.00		172.00
5.2	Renewable Energy (BL:80%)										
1	Solar Lighting	0.30	No.	11	2.64	12	2.88	8	1.92	31	7.44
2	STW with 1 HP SPV	2.80	No.	5	11.20	5	11.20	5	11.20	15	33.60
	Total of Renewable energy				13.84		14.08		13.12		41.04
6.1	Informal Credit Delivery (BL:100%)										
1	Loans to SHGs/ JLGs	2.00	No.	55	110.00	40	80.00	30	60.00	125	250.00
	Sub Total:				110.00		80.00		60.00		250.00
	TOTAL PRIORITY SECTOR				2864.72		3204.17		2328.35		9240.83

अनुबंध II Annexure II								
जमीनी स्तर ऋण देने का विवरण - एजेंसी-वार और क्षेत्र-वार- पिछले तीन वर्षों का और चालू वित्तीय वर्ष के लिए लक्ष्य An Overview of Ground Level Credit Flow -Agency wise and Sector wise- for last three year and Target for current FY								
राज्य State	Arunachal Pradesh							
जिला District	East Siang							रु. लाख में Rs. lakh
क्रम संSr No		2020-21		2021-22		2022-23		2023-24
		लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target
1	फसल ऋण Crop Loan							
	सीबी CBs	593.55	95.77	619.69	450.00	180.00	560.00	890.08
	डीसीसीबी DCCB							
	एससीबी SCB	7.29	0.00	2.29	1.23	31.28	80.00	280.00
	आरआरबी RRB	275.98	0.00	276.98	170.00	110.00	400.00	500.00
	अन्य Others							
	उप जोड़ (अ) Sub-Total(A)	876.82	95.77	898.96	621.23	321.28	1040.00	1670.08
2	मियादी ऋण (एमआई+एलटी) Term Loan (MI+LT)							
	सीबी CBs	482.48	72.65	550.76	400.00	162.02	950.00	1150.00
	डीसीसीबी DCCB							
	एससीबी SCB	137.04	0.00	42.93	23.00	13.00	350.00	202.03
	आरआरबी RRB	30.4	0.00	34.07	21.00	199.00	309.46	180.00
	अन्य Others							
	उप जोड़ (आ) Sub-Total(B)	649.92	72.65	627.76	444.00	374.02	1609.46	1532.03
3	कुल कृषिगत ऋण Total Agri. Credit							
	सीबी CBs	1076.03	168.42	1170.45	850.00	342.02	1510.00	2040.08
	डीसीसीबी DCCB							
	एससीबी SCB	144.33	0.00	45.22	24.23	44.28	430.00	482.03
	आरआरबी RRB	306.38	0.00	311.05	191.00	309.00	709.46	680.00
	अन्य Others							
	उप जोड़ (इ) Sub-Total(C)	1526.74	168.42	1526.72	1065.23	695.30	2649.46	3202.11
4	एमएसएमई MSME							
	सीबी CBs	841.7	1502.51	1148.16	870.00	679.43	4073.76	2700.00
	डीसीसीबी DCCB							
	एससीबी SCB	6.34	0.00	3.5	0.00	105.00	200.00	900.77
	आरआरबी RRB	14.76	0.00	13.09	7.00	401.15	975.00	1025.00
	अन्य Others							
	उप जोड़ (ई) Sub-Total(D)	862.80	1502.51	1164.75	877.00	1185.58	5248.76	4625.77
5	अन्य प्राथमिकता क्षेत्र Other Priority Sector*							
	सीबी CBs	269.32	187.56	269.32	20.51	138.94	400.00	899.00
	डीसीसीबी DCCB							
	एससीबी SCB	9.48	0.00	9.48	1.85	9.06	100.38	50.15
	आरआरबी RRB	101.24	0.00	101.24	6.45	98.05	194.00	70.00
	अन्य Others							
	उप जोड़ (उ) Sub-Total(E)	380.04	187.56	380.04	28.81	246.05	694.38	1019.15
6	कुल जोड़ (इ+ई+उ) Grand Total(C+D+E)							
	सीबी CBs	2187.05	1858.49	2587.93	1740.51	1160.39	5983.76	5639.08
	डीसीसीबी DCCB							
	एससीबी SCB	160.15	0.00	58.20	26.08	158.34	730.38	1432.95
	आरआरबी RRB	422.38	0.00	425.38	204.45	808.20	1878.46	1775.00
	अन्य Others							
	कुल जोड़ Grand Total	2769.58	1858.49	3071.51	1971.04	2126.93	8592.60	8847.03
*अन्य प्राथमिकता क्षेत्र में निर्यात ऋण, शिक्षा, आवास, सामाजिक आधारभूत संरचना तथा नवीकरणीय ऊर्जा क्षेत्र शामिल हैं. OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy								

अनुबंध III ANNEXURE III																					
कृषि और संबद्ध गतिविधियों के तहत उप-क्षेत्रवार और एजेंसी के अनुसार ऋण प्रवाह - पिछले तीन वर्षों के लिए और वर्तमान वित्तीय वर्ष के लिए लक्ष्य Sub-sectorwise and Agency wise credit flow under Agriculture and Allied Activities - for last three year and Target for current FY																					
जिला District : East Siang																					
राज्य State : Arunachal Pradesh																					
		(रु. लाख में Rs. lakh)																			
क्रम संSl. No.	विवरण एजेंसी/ गतिविधियां Particulars Agencies/	2020-21					2021-22					2022-23					2023-24 (लक्ष्य Target)				
		सीबी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total	सीबी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total	सीबी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total	सीबी CBs	सहकारी बैंक Coops.	आरआरबी RRB	अन्य Others	कुल Total
I	फसल ऋण Crop Loan	95.77	0.00	0.00		95.77	450.00	1.23	170.00		621.23	560.00	80.00	400.00		1040.00	890.08	280.00	500.00		1670.08
II	मियादी ऋण Term Loan																				
1	जल संसाधन Water Resources	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00
2	भूमि विकास Land Development	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00
3	कृषि यंत्रिकरण Farm Mechanization	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	रेशम उत्पादन सहित वृक्षारोपण और बागबानी Plantation & Horticulture including 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
5	पशुपालन- दुग्ध उत्पादन विकास AH -Dairy Development	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00
6	पशुपालन- मुर्गीपालन विकास AH -Poultry Development	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00
7	पशुपालन- भेड़/ बकरी/शूकर पालन विकास AH - Sheep /	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	मत्स्यपालन विकास Fisheries Development	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00
9	फॉरेस्ट्री और वेस्टलैंड विकास Forestry & Wasteland Dev.	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00
10	भंडारण गोदाम और विपणन सुविधाएँ Storage Godown & Marketing Facilities	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	कृषि और खाद्य प्रसंस्करण Agro and	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	अन्य Others	72.65	0.00	0.00		72.65	400.00	23.00	21.00		444.00	950.00	350.00	309.46		1609.46	1150.00	202.03	180.00		1532.03
	उप जोड़ II Sub-total-II	72.65	0.00	0.00	0.00	72.65	400.00	23.00	21.00	0.00	444.00	950.00	350.00	309.46	0.00	1609.46	1150.00	202.03	180.00	0.00	1532.03
III	कुल जोड़ (I+II) Grand Total (I+II)	168.42	0.00	0.00	0.00	168.42	850.00	24.23	191.00	0.00	1065.23	1510.00	430.00	709.46	0.00	2649.46	2040.08	482.03	680.00	0.00	3202.11

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

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. Goats for breeding purpose for 3 months	11550	1050	1050	4200	17850.00	7230.00
v	Goatery 10 Nos. Goats 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