



सम्भाव्यता युक्त ऋण योजना

2024 - 25

POTENTIAL LINKED CREDIT PLAN

2024 - 25

जिला: कमले

DISTRICT: KAMLE

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:
Mewang Lowang,
District Development Manager,
Kamle District

PLP document finalized by:
Arunachal Pradesh Regional Office

Disclaimer:

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

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EXECUTIVE SUMMARY

- 1. District characteristics:** Kamle district is one of the 25 administrative districts of Arunachal Pradesh in northeastern India. The district headquarters are at Raga. Kamle district got its name from the river Kamle. River Kamle joins the Subansiri River, which finally meets the Brahmaputra in Assam. Kamle become the 23rd district of Arunachal Pradesh under the Arunachal Pradesh (Re-organisation of districts) (Amendment) Bill, 2017. Kamle district has been formed from administration circles from Lower Subansiri district and three from Upper Subansiri district. The district has six administrative units: Raga, Kamporijo, Dollungmukh, Puchi-Geko, Gepen, and a portion of Daporijo Sadar circles consisting of all villages, which fall under Raga assembly including Ligu and Liruk, which were under the administrative control of Upper Subansiri district. The district has one assembly constituency - Raga. District comprise of two CD Blocks viz., Raga-Tamen and Puchi Geko CD Blocks.

Kamle District has recorded a population of 36189 (2020) comprising 18213 male and 17976 female. The District population accounts for 3 percent of total population of the state. The average density of population is 16 per sq. km. as compared to 13 persons for Arunachal Pradesh.

The topography of the Kamle District is mostly mountainous terrain. The forest of the District is rich in valuable species of trees and different varieties of shrubs, cane and bamboo grow in plenty, and the exquisite floral treasures of wilder species.

Annual rainfall in the South is heavier than that in the Northern areas of the district. During the monsoon period, more than 70 percent of the rain over the Southern half occurs while in the Northern portions it is about 60 percent.

Agriculture and Allied activities are the pre-dominant economic activities of the district. Piggery & Poultry are the most popular allied activities of the district. Bamboo based handicrafts manufacturing and handloom weaving are the prominent industrial activities of the district. Paddy is the main food crop occupying 45% of the total area under cultivation. Besides paddy, vegetables viz. tomato, cabbage, broccoli, cucumber, etc. are also grown in the district.

2. Sectoral trends in credit flow:

The trend of ground level credit flow in the district under priority sector lending during last three financial years were ₹1070.18 lakh, ₹47.09 lakh and ₹113.73 lakh during 2019-20, 2020-21 and 2021-22 respectively. Sector-wise flow of ground level credit during last three years is indicated in the table below.

Sector-wise flow of GLC during last three years		(₹ in lakh)		
		2019-20*	2020-21	2021-22
i	Crop loan	229.80	2.15	19.44
ii	Term loan	228.52	0.00	33.96
iii	Total agricultural credit (i +ii)	458.32	2.15	53.40
iv	Non-farm sector	506.99	44.94	60.33
v	Other priority sector	104.87	0.00	0.00
	Total priority sector (iii+iv+v)	1,070.18	47.09	113.73

* Data pertains to undivided Lower Subansiri & Kamle districts

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

NABARD since its inception has been involved in various initiatives to bring about an integrated development in the rural areas of the country. One of the many initiatives that NABARD has taken was to recognize the importance of systematic and decentralized rural credit planning. In order to support and facilitate a more realistic rural credit planning process, NABARD has taken the initiative to prepare the Potential Linked Credit Plan (PLP) of Kamle district based on ground level realities that have taken place in the district.

The PLP serves as a resource document aimed at assessing the potential for exploitation and estimation of credit requirement, based on availability of infrastructure, credit absorption capacity and strengths and weakness of rural credit institutions. A participatory approach has been followed by involving different agencies/departments and banks operating in rural areas. The planned priorities of these agencies/departments have been dovetailed with the planned priorities of the central and state governments to arrive at the Credit Potential of the District. The following paragraphs broadly outline the essential features of the Potential Linked Credit Plan for the year 2024-25.

- ✓ The overall estimated projection for credit has been made at ₹772.66 lakh for the year 2024-25. Of this agricultural sector accounts for ₹620.74 lakh.
- ✓ Agriculture and allied activities form the backbone of the economy of the district. The Agro-climatic conditions and fertile soil are favorable for taking up horticultural fruits like Pears, Oranges, Banana, Pineapple and crops like Paddy and Vegetables. The diversification of crops needs attention.
- ✓ Increased area under irrigation, land development and farm mechanization activities, would lead to higher crop loan off-take in the district. A credit projection of ₹202.91 lakh has been made under crop loan (KCC) including working capital requirements for animal husbandry and fisheries in the district.
- ✓ In order to meet the challenges of growing population with food and shelter, planned efforts are to be made to increase agricultural productivity by increasing the irrigable area and land development activities. Accordingly, a credit projection of ₹4.03 lakh for water resources activities has been estimated at for the year 2024-25.
- ✓ Under Farm Mechanization, covering mainly power tillers, a credit flow requirement of ₹26.40 lakh has been estimated during 2024-25.
- ✓ The Horticulture development in the district envisages a credit flow of ₹135.21 lakh during 2024-25. Aromatic & Medicinal/ herbal plants may be encouraged in the district.
- ✓ Though no credit has been extended so far for the development of Forestry & Wasteland Development, a credit projection of ₹9.47 lakh has been estimated in the year 2024-25.
- ✓ The Animal Husbandry sector has immense potential in the district. There is a great demand for Dairy, Poultry and Pig rearing. These activities form the backbone of the supplementary employment and income of the farmers, besides enabling reduction in the gap between demand and supply of different animal products in the district. Accordingly, the potential for credit flow has been projected at ₹32.22 lakh, ₹15.12 lakh and ₹21.84 lakh for dairy development, poultry and goat/ piggery activities, respectively during 2024-25.
- ✓ Fish Farming also serves to supplement the income of the farmers. Fisheries in Kamle district have good scope for development. There is a very good demand for fish in the

district. There is a wide gap between demand and supply of fish and fish seeds in the district. Accordingly, an amount of ₹36.14 lakh has been projected under the sector for the year 2024-25.

- ✓ To augment storage facilities, a credit requirement of ₹33.60 lakh has been projected for the year 2024-25.
- ✓ Under land development, soil conservation, watershed development and construction of vermi compost units, a credit requirement of ₹20.43 lakh has been projected for the year 2024-25.
- ✓ Under Ancillary activities viz. food and agro processing and Agri-clinic Agri business Centers credit potential of ₹24.00 lakh and ₹3.36 lakh respectively have been projected for the year 2024-25. Further, overdraft facilities under PMJDY scheme has been estimated to have credit potential of ₹1.00 lakh have been projected for the year 2024-25.
- ✓ MSME Sector development is necessary for employment generation. A credit potential of ₹63.36 lakh has been projected under MSME activities, which also includes working capital.
- ✓ Under other priority sector lending, for the year 2024-25 credit potential of ₹16.00 lakh has been projected under education loan whereas housing sector's requirement is pegged at ₹19.20 lakh. Renewable energy mainly solar lighting and Shallow Tube Well with 1 HP Solar Photovoltaic are projected to require ₹5.36 lakh credit for the year 2024-25.
- ✓ Under social infrastructure involving bank credit, for the year 2024-25 credit potential of ₹28.00 lakh has been projected for modernization of existing infrastructure in schools and Pathology labs.
- ✓ The development of women through formation of SHGs and linkages with the bank is taken up through NGOs/ Farmers' Clubs supported by NABARD. They are projected to be the ideal developmental tool to ensure access to banking services in the years to come as well in conjunction with socio-economic empowerment of the women and the resultant all round development of the district. Further, loan to SHGs has been estimated to have credit potential of ₹20.00 lakh.
- ✓ The PLP shall be an endeavor of all the financial institutions, line departments, developmental agencies, NGOs etc., to ensure adequate credit flow commensurate with the potentials identified in this document.

4. 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.

5. Thrust areas for 2024-25:

Keeping in view of the available natural resources and the food habit of the local people, animal husbandry activities such as Dairy, Poultry, Piggery and Fishery has huge potential. So, thrust should be given more on projects which will create infrastructures for supporting integrated farming in the district. Another important sector is Handloom and Handicrafts,

which have good potential for growth. Therefore, 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.

6. 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. State Government can avail funds under RIDF/NIDA to create basic infrastructure facilities in the district. The farmers and SHGs in the district can be federated and promoted as FPOs to scale up their production and minimize the challenges of marketing and other post-harvest management.

7. Way forward:

In Kamle district, 70% of the rural population dependent on agriculture for livelihood is either unemployed or underemployed for most part of the year. The dependence on agriculture, which is largely rainfed, has made their position insecure and livelihood unreliable. To this end, initiative to promote skill development and entrepreneurship among rural youth should be the focus by providing wide range of skill development training to rural youth with job opportunities. Reskilling / up skilling of existing workers / artisans in the traditional sectors will improve rural employment, income level and livelihood of the aspiring rural entrepreneurs.

Regeneration of the environment along watershed lines offers a way of achieving sustainable development. This must, however, be done by the local population which has to feel the need for a better environment. Hence, the community' participation in such project is essential and crucial. With adoption of the principles and approach of springshed based watershed programme, the sustainable improvement in quality of life of rural poor can be ensured through converting their wastelands/ unproductive lands into productive orchards.

The above initiatives require coordinated approach by all stakeholders viz., banks, government departments, extension agencies, etc., which in turn is expected will enhance capital formation in agriculture.

Appendix A to Annexure 1

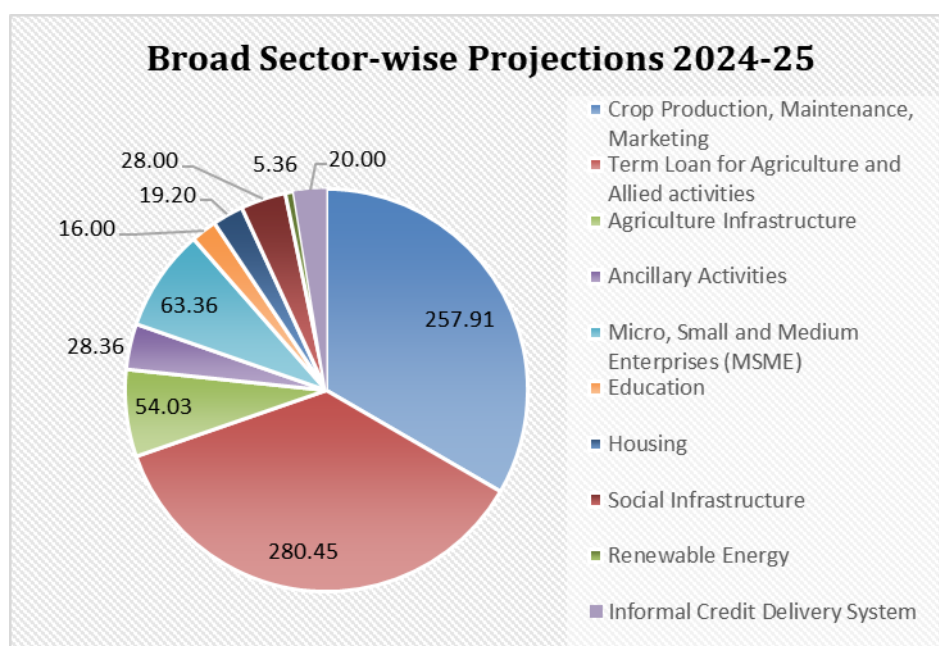
Broad Sector wise PLP Projections 2024-25

State : Arunachal Pradesh

District : Kamle

(₹ lakh)

Sr. No.	Particulars	PLP Projections 2024-25
A	Farm Credit	
i	Crop Production, Maintenance, Marketing	257.91
ii	Term Loan for Agriculture and Allied activities	280.45
	Sub Total	538.35
B	Agriculture Infrastructure	54.03
C	Ancillary Activities	28.36
i	Credit Potential for Agriculture (A+B+C)	620.74
ii	Micro, Small and Medium Enterprises (MSME)	63.36
iii	Education	16.00
iv	Housing	19.20
v	Social Infrastructure	28.00
vi	Renewable Energy	5.36
vii	Informal Credit Delivery System	20.00
	Total Priority Sector (I to VIII)	772.66



Appendix B to Annexure I

SUMMARY OF SECTOR / SUB-SECTOR WISE PLP PROJECTIONS 2024-25

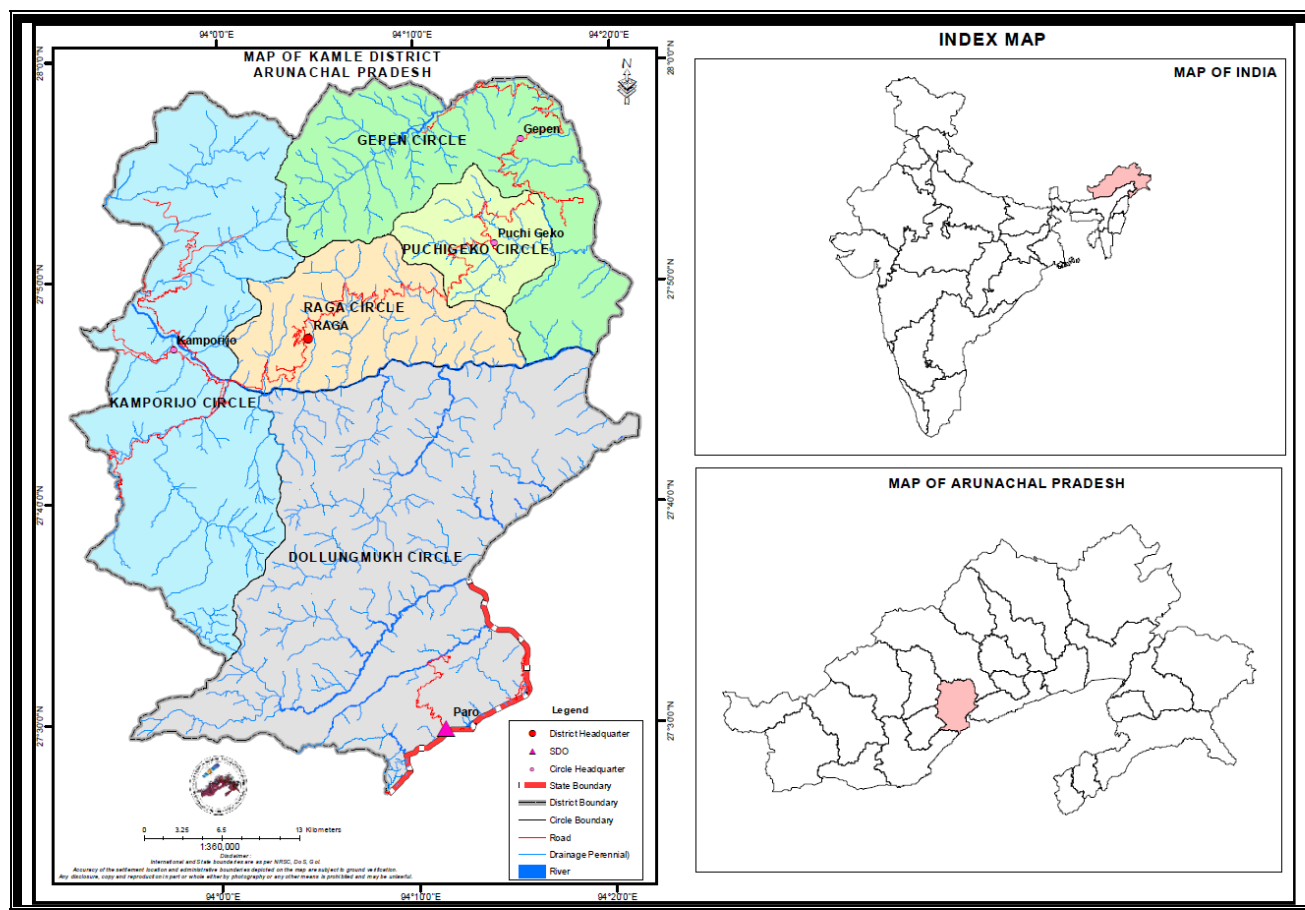
State : Arunachal Pradesh

District : Kamle

(₹ lakh)

Sr. No.	Particulars	PLP Projections 2024-25
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance, Marketing	202.91
ii	Water Resources	4.03
iii	Farm Mechanization	26.40
iv	Plantation & Horticulture	135.21
v	Forestry and Wasteland Development	9.47
vi	Animal Husbandry - Dairy	32.22
vii	Animal Husbandry - Poultry	15.12
viii	Animal Husbandry - Goat/Piggery	21.84
ix	Fishery	36.14
x	Working Capital Requirement (AH-Dairy, Poultry, Goatery, Piggery)	55.00
	Sub Total	538.35
B	Agriculture Infrastructure	
i	Storage Facilities	33.60
ii	Land Development, Soil Conservation, Watershed Development	17.95
iii	Others-Vermi Compost Unit	2.48
	Sub Total	54.03
C	Ancillary Activities	
i	Agro & Food Processing Sector	24.00
ii	Agri Ancillary Activities - ACABC	3.36
iii	Others - PMJDY (OD facility)	1.00
	Sub Total	28.36
D	Total Agriculture	620.74
E	Micro, Small and Medium Enterprises (MSME)	
i	Micro Enterprises	52.80
ii	MSME - Working Capital	10.56
	Total MSME	63.36
ii	Education	16.00
iii	Housing	19.20
iv	Social Infrastructure	28.00
v	Renewable Energy	5.36
vi	Informal Credit Delivery System	20.00
	Total Priority Sector	772.66

MAP OF KAMLE DISTRICT



Note: The above data pertains to undivided Lower Subansiri & Kamle districts.
Source: Statistical Abstract of Arunachal Pradesh 2021 and Office of AH & Vetv. Agriculture and Fisheries, Ziro

District Profile:

The Kamle District covers approximately an area of approx 2253 km². The topography of the District is mostly mountainous terrain, where the Hill Ranges varies approximately from 1000 to 1600 metres above sea level. A greater part of it falls within the higher mountain zone consisting of tangled peaks and valleys. Nature has gifted the heartland of the District in the form of magnificent plateau at about 1564 metres above sea level, where District Headquarter, Raga is located.

Kamle District has recorded a population of 36189 (2020) comprising 18213 male and 17976 female. The District population accounts for 3 percent of total population of the state. The average density of population is 16 per sq. km. as compared to 13 persons for Arunachal Pradesh. Kamle District comprise of two CD Blocks.

The forest of the District is rich in valuable species of trees and different varieties of shrubs, cane and bamboo grow in plenty, and the exquisite floral treasures of wilder species may often be found in the shadowy recesses of the Forest. The Forest of the District has great economic values and various types of wild game.

Annual rainfall in the South is heavier than that in the Northern areas of the district. During the monsoon period, more than 70 percent of the rain over the Southern half occurs while in the Northern portions it is about 60 percent. Variability of rainfall for the monsoon and the year, as a whole, are relatively small. Relative humidity is always high throughout the year except in the winter months being slightly less humid. Winds are generally light strong katabatic winds down the valleys are experienced as local effect produced by the nature of terrain.

Predominant economic activities Agriculture and Allied activities are the pre-dominant economic activities of the district. Piggery & Poultry are the most popular allied activities of the district. Bamboo based handicrafts manufacturing and handloom weaving are the prominent industrial activities of the district.

The district economy is largely agrarian based on the terraced farming of rice and the cultivation of crops such as maize, millet, wheat, pulses, sugarcane, ginger, oilseeds, cereals, potato and pineapple. The district diverse topography offers ample of opportunities for non-timber based industries such as bamboo, cane and medicinal plants. Horticulture has a vast potential, owing to good agro-climatic conditions and topography for the development of varied varieties of fruits and vegetables. The resources, policy incentives and climate in the district support investments in tissue culture and floriculture, plantation crops (tea, rubber, etc.) and agro-based industries.

Gross State Domestic Product and per Capita Income: The state's diverse topography offers ample opportunities for non-timber based industries such as bamboo, cane and medicinal plants. Horticulture has vast potential, owing to good agro-climatic conditions and topography, helps in produce of variety fruit & vegetable crops. The GSDP of the state for the year 2020-21 was ₹28,721 crore (at current price) and the per Capita income of the state was ₹2.07 lakh.

Factors/infrastructure contributing or inhibiting the growth in Ground Level Credit (GLC): Land Related issues: There is no formal 'ownership right' of cultivable land issued to farmers as there is no formal land tenure system in the state. Further cultivators do not have any record of their ownership for such lands and therefore, banks do not extend credit for such cultivation. Moreover, SARFAESI Act is not enforceable in the state as per banks. Hence, in the event of default, the banks do not have recourse to recovery of over dues. That is why most of the banks are not very keen in extending term loan because of non-availability of land as collateral.

Due to non-availability of credible data on yield estimates of various crops and block-wise rainfall

data, no insurance company is willing to enter into state for offering crop insurance scheme. This also discourages banks to extend institutional credit to agricultural activities.

Cooperatives in Kamle district:

a. Status: There are all together 142 Cooperative Societies in the district including two agriculture credit societies (LAMPS) in the district. The sector-wise/ activity-wise distribution of Cooperatives in the district are as under:

b. Potential for formation of Cooperatives: There is fair potential for cooperative activity in the Agri and allied sector, as elucidated in the chapter on Status of Cooperatives in the state (Chapter 1, 1.4). The distribution is uniform in all blocks of the district. All the blocks are covered by some society or the other. However, majority of the societies are inactive and does not do credit business. Therefore, there is requirement reviving these cooperatives societies for fulfilling the credit needs of the famers. This can have immense multiplier effect in giving a fillip to economic activities in these areas and ground level credit flow.

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

Banks should extend agricultural loans by considering 'Land Possession Certificate' as deemed ownership certificate.

The state govt should develop a nursery for horticultural crops in partnership with College of Horticulture Pasighat and KVK.

Farmers Producer Organisation – Formation of FPOs for various commodities is being envisaged, which is resulting in accelerated credit flow to farmers associated with FPOs.

JLG is one way of accelerating GLC in the state in view of issue relating to land revenue, absence of land record which come in the way of extension of credit to the needy people by bank.

NABARD has prepared scheme document under Area Development Scheme for three-activity viz., Dairy, Piggery & Poultry for the state. These schemes would lead to increase in capital formation in agriculture sector through enhanced credit flow and also aid in achieving the goal of doubling of farmers income.

Banking Profile

District: Kamle	State: Arunachal Pradesh	Lead Bank: State Bank of India	
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1. NETWORK & OUTREACH (As on 31/03/2023)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	1	1	0	0	0	NA	NA	NA	NA	NA
Regional Rural Bank	Nil	0	0	0	0	NA	NA	NA	NA	NA
State Coop. Bank	Nil	0	0	0	0	0	0	0	0	0
Coop. Agr. & Rural Dev. Bank	Nil	0	0	0	0	0	0	0	0	0
Primary Agr. Coop. Society	Nil	0	0	0	0	0		0	0	0
Others	Nil	0	0	0	0	0	0	0	0	0
All Agencies	1	1	0	0	0	NA	NA	NA	NA	NA

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs.lakh]				
	31-Mar-21	31-Mar-22	31-Mar-23	Growth(%)	Share(%)	31-Mar-21	31-Mar-22	31-Mar-23	Growth(%)	Share(%)
Commercial Banks	na	na	na	na	na	na	3126.61	4557.61	45.77	100.00
Regional Rural Bank	na	na	na	na	na	na	na	0.00	na	0.00
Cooperative Banks	na	na	na	na	na	na	na	0.00	na	0.00
All Agencies	na	na	na	na	na	0.00	3126.61	4557.61	45.77	100.00

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [Rs.lakh]				
	31-Mar-21	31-Mar-22	31-Mar-23	Growth(%)	Share(%)	31-Mar-21	31-Mar-22	31-Mar-23	Growth(%)	Share(%)
Commercial Banks	na	na	na	na	na	na	1024.69	1360.50	32.77	100.00
Regional Rural Bank	na	na	na	na	na	na	na	na	na	na
Cooperative Banks	na	na	na	na	na	na	na	na	na	na
Others	na	na	na	na	na	na	na	na	na	na
All Agencies	na	na	na	na	na	0.00	1024.69	1360.50	32.77	100.00

4. CD-RATIO**5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)**

Agency	CD Ratio			Growth(%)	Agency	During 2022-23		Cumulative	
	31-Mar-21	31-Mar-22	31-Mar-23			Deposit	Credit	Deposit	Credit
Commercial Banks	na	32.77	29.85	-9.79	Commercial Banks	12	na	12	na
Regional Rural Bank	na	na	na	na	Regional Rural Bank	na	na	na	na
Cooperative Banks	na	na	na	na	Cooperative Banks	na	na	na	na
Others					Others	na	na	na	na
All Agencies	na	32.77	29.85	-9.79	All Agencies	na	na	na	na

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2023)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	182.28	13.40	152.94	11.24	120.95	8.89	na	na	na	na
Regional Rural Bank	na	na	na	na	na	na	na	na	na	na
Cooperative Banks	na	na	na	na	na	na	na	na	na	na
Others										
All Agencies	182.28		152.94		na		na		na	

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (Rs. lakh)

Agency	2020-21			2021-22			2022-23			Average Ach[%] in last 3 years
	Target [Rs.In lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	Target [Rs.In lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	Target [Rs.In lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	
Commercial Banks	303.70	1478.26	486.75	274.68	133.73	48.69	134.39	182.28	135.64	335.54
Regional Rural Bank	na	na	na	na	na	na	na	na	na	na
Cooperative Banks	na	na	na	na	na	na	na	na	na	na
Others										
All Agencies	303.70	1478.26	486.75	274.68	133.73	48.69	134.39	182.28	135.64	223.69

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (Rs. lakh)

Broad Sector	2020-21			2021-22			2022-23			Average Ach[%] in last 3 years
	Target [Rs.In lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	Target [Rs.In lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	Target [Rs.In lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	
Crop Loan	100.00	139.52	139.52	20.00	19.44	97.20	10.00	135.31	1353.10	794.91
Term Loan (Agr)	126.70	39.34	31.05	50.68	33.96	67.01	10.29	17.63	171.33	134.69
Total Agri. Credit	226.70	178.86	78.90	70.68	53.40	75.55	20.29	152.94	753.77	454.11
Non-Farm Sector	45.00	14.13	31.40	144.00	60.33	41.90	100.00	29.34	29.34	51.32
Other Priority Sector	32.00	1285.27	4016.47	60.00	0.00	0.00	14.10	0.00	0.00	2008.23
Total Priority Sector	303.70	1478.26	486.75	274.68	113.73	41.40	134.39	182.28	135.64	331.89

9. RECOVERY POSITION (Rs. lakh)

Agency	2020-21			2021-22			2022-23			
	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]	
Commercial Banks	na	na	na	0.00	0.00		0.00	0.00		
Regional Rural Bank	na	na	na	0.00	0.00		0.00	0.00		
Cooperative Banks	na	na	na	0.00	0.00		0.00	0.00		
Others										
All Agencies	0.00	0.00		0.00	0.00		0.00	0.00		

Sources : SLBC (<https://onlineslbcne.nic.in>)

BANKING PROFILE

The district has one branch of State Bank of India. The lone branch of SBI is catering to the banking needs of the population in the district.

Growth in Deposits: As on 31 March 2023, the deposit in the district was ₹4557.61 lakh indicating a growth of 45.77 % over last financial year ended 31 March 2022, which stood at ₹3126.61 lakh.

Growth in Advances: As on 31 March 2023, the total advance in the district was ₹1360.50 lakh indicating an growth of 32.77 % over last financial year position as on 31 March 2022, which stood at ₹1024.69 lakh.

CD Ratio: The district recorded a CD ratio of 29.85 % as on 31 March 2023, which was 32.77 % as on 31 March 2022 against the minimum benchmark of 60% CDR.

Priority Sector Advances:

The achievement under priority sector advances in the district as on 31 March 2023 was ₹182.28 lakh corresponding to 135.64 % achievement of the target (₹134.39 lakh) fixed in the Annual credit plan 2022-23.

Kisan Credit Card (KCC): The issuance of KCC was very poor during the year 2022-23, only 133 KCC were sanctioned/disbursed with an amount of ₹91.68 lakh. The cumulative number of 152 KCC were sanctioned/disbursed so far involving with an outstanding amount of ₹73.17 lakh in the district as on 31 March 2023.

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 channelling 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.

Sr. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none"> • Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern

Sr. No.	Sector	Methodology of estimation of credit potential
		<ul style="list-style-type: none"> • 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 Mechanization	<ul style="list-style-type: none"> • The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> • Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; • Feasibility and possibility of shifting from food crops to plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantation crops • Estimation of potential for rejuvenation of existing

Sr. No.	Sector	Methodology of estimation of credit potential
		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 numbers of animals so arrived are assumed to be animals available for bank finance.

Utility

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

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

Limitations and constraints

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

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

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

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

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

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

Priorities of the Budget: Saptarishi

1. Inclusive Development

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

2. Reaching the Last Mile

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

3. Infrastructure and Investment

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

4. Unleashing the Potential

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

5. Green Growth

- Green Credit Programme to be notified under the Environment (Protection) Act to incentivize environmentally sustainable and responsive actions
- PM Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth (PM-PRANAM) to be launched to incentivize States/UTs to promote alternative fertilizers
- 500 new ‘waste to wealth’ plants under GOBARDhan (Galvanizing Organic Bio-Agro Resources Dhan) scheme to be established for promoting circular economy

- Mangrove Initiative for Shoreline Habitats & Tangible Incomes (MISHTI) to be taken up for mangrove plantation along the coastline and on salt pan lands
- Amrit Dharohar to be implemented for optimal use of wetlands
- Setting up 10,000 bio-inputs resource centre to facilitate farmers adopt natural farming

6. Youth Power

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

7. Financial Sector

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

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

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

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

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

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

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

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

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

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

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

1.2 Policy Initiatives - Reserve Bank of India

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

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

on the subject issued till date was issued by RBI vide circular FIDD.GSSD.CO.BC.No.07/09.01.003/ 2023-24 dated 26 April 2023.

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

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

1.3.2 Short-Term Refinance

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

1.3.3 Special Refinance Scheme

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

1.3.4 Government Sponsored Programmes with Bank Credit

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

1.3.5 Rural Infrastructure Development Fund (RIDF)

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

1.3.6 Micro Credit Intervention

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

1.3.7 Financial Inclusion

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

1.3.8 Institutional Development

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

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

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

1.3.9 Farm Sector Development

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

1.3.10 Off Farm Sector Development

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

1.3.11 Agriculture Credit target for 2023-24

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

1.4 Policy Initiatives – State Government

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

- 2023 has been declared as the year of “Atma Nirbharta Youth Aspirations and Livelihood Opportunities” for self-employment of the youth.
- Prevision of Seed money to purchase products from artisans, SHGs, NGOs and others under ‘Vocal for Local’ initiative.
- Single umbrella scheme by subsuming various ongoing schemes to augment the potential of Agriculture, Horticulture & Allied sectors in the state.
- Vibrant Village Program for comprehensive development of border areas to prevent migration and boost security.
- Investment in Human Capital especially in education by constructing new school/ college buildings/infrastructures installation, better amenities as well as encouraging students through scholarships/felicitation of meritorious students.
- Investment in Health Sector for creating health infrastructures and facilitate incentive oriented health services for the people of the state.
- Promotion of ‘Atma Nirbhar Arunachal Pradesh’ through various schemes like Promotion of Intensive Millets Cultivation & Processing, Deen Dayal Upadhyaya Swavalamban Yojana, Promotion of Apiculture, Chief Minister's Paryatan Shiksha Yojana (CMPSY), etc.
- Environment Protection and Climate Resilient Development through schemes like incentivising ongoing activities on bamboo sectors, promotion of Medicinal Plantation, application of drone technology in forestry, etc.
- Adoption of Government Reforms and Prudent Financial Management systems.

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

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

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

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

1.4.2 State Government Sponsored Programmes with Bank Credit

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

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

Budgetary allocation under some other schemes is as below:

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

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

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

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

CHAPTER 2**CREDIT POTENTIAL FOR AGRICULTURE– 2024-25**

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

2.1 Farm Credit

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 basket of activities covered under each of the above three sub sectors under 'Agriculture Sector' has also undergone revision and the classification of these activities in PLP document has also been aligned according to the revised classification. Construction of storage facilities (warehouses, market yards, godowns and silos) which were hitherto classified under the head "Agriculture" in the PLP, are now covered under the sub sector "Agriculture Infrastructure". Similarly, land development, soil conservation and watershed development which were hitherto covered under the sub sector "Land Development" are brought under the sub sector "Agriculture Infrastructure". Food and agro processing sub sector which was hitherto covered under MSE Sector in PLP is brought under the sub sector "Ancillary Activities" within Agriculture Sector. The activities that are covered under each of the three sub sectors within agriculture are indicated below.

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 Kamle 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 Kamle District is basically dependent on the agriculture and allied activities.

Land Use Pattern: The total geographical area of the District is 2253 Sq.km. The economy of Kamle District is dependent on the agriculture and allied activities. The details about the agriculture land use pattern is as follows:

(Area in ha.)

District	Net Sown Area	Current fallow land	Gross Cropped Area	Cropping intensity	Cultivable Waste land	Net irrigated Area
Undivided Lower Subansiri & Kamle	10450.11	978.94	16940.57	162 %	821.37	6233.67

The details regarding area and production of important crops in the district during the year 2022-23 is given below :

Sr. No.	Crop	Area (Ha.)	Production (MT)	Yield (Qtls)
1	Paddy	8150	9780	
2	Maize	9250	11562.5	12.5
3	Millet	8450	9295	11
4	Oilseeds	423	518	
5	Potato	225	1350	60
6	Ginger	7650	61200	80
7	Chilly	1570	1962.5	12.5
8	Sugarcane	53	1565	
9	Vegetables	7320	10980	15
10	Pulses	292	371	
11	Mustard	350	332.5	9.5

Source: Agriculture Department, Raga, Kamle – 2022-23

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.

- Supply of fertilizers and seeds is arranged by Agricultural Department and authorized private dealers.
- To improve production and productivity, subsidy is provided to farmers for purchase of improved seeds, fertilizers, equipment, pesticides, etc. under various government programmes.
- Various programs of propagation of use of vermi compost etc. are being undertaken through KVK and line departments to improve the productivity of land.
- LAMPS in the district are mostly defunct and defaulter to APStCABL. Hence, not eligible for fresh credit limits. The primary activity of LAMPS is PDS at present.
- The farmers in the district, primarily undertake sustenance agriculture of paddy-cum fish cultivation and not on commercial scale. 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 (in both physical and financial terms)

Considering the climatic condition, sources of irrigation, use of modern technology, high yielding variety of seed, fertilizers, pesticides and adoption of improved agricultural practices and availability of infrastructural facility, working capital requirements for animal husbandry and fisheries, potential has been reassessed for the year 2024-25 and the revised potential is given below.

(₹ lakh)

Sr. No.	Activity	Unit cost	Unit size	2024-25		
				Phy Units	Fin. Outlay	Bank Loan (100%)
1	Paddy	0.59	Ha	60	37.17	37.17
2	Maize	0.51	Ha	15	8.03	8.03
3	Sugarcane	1.06	Ha	15	16.70	16.70
4	Oil Seeds (Mustard)	0.50	Ha	15	7.88	7.88
5	Potato	1.14	Ha	15	17.96	17.96

(₹ lakh)

Sr. No.	Activity	Unit cost	Unit size	2024-25		
				Phy Units	Fin. Outlay	Bank Loan (100%)
6	Soyabean	0.60	Ha	15	9.45	9.45
7	Pulses	0.60	Ha	15	9.45	9.45
8	Tomato	0.74	Ha	15	11.66	11.66
9	Chillies	0.66	Ha	15	10.40	10.40
10	Ginger	1.01	Ha	15	15.91	15.91
11	Vegetables - (Mixed)	0.73	Ha	15	11.50	11.50
	Crop Loan Total			210	156.08	156.08
12	Consumption/ Subsistence purpose				15.61	15.61
13	Repairs & Maintenance of Farm Assets				31.22	31.22
14	Working capital requirements (Lumpsum)			55	55.00	55.00
	Total of crop loan as per KCC			265	257.91	257.91

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

2.1.2 Water Resources

1. Introduction: Due to undulating soil and lack of surface water source, ground water has sufficient base for irrigation as well as for drinking purpose in every village. Lack of irrigation source forces the majority of the farmers to migrate to ensure their livelihood or work as a wage labour in another farmer's field. The major crops in the project area cultivated by the farmers are paddy, maize, millet in kharif season. Some of the farmers take up wheat, potato, vegetables & mustard in rabi if rainfall is good. The land conservation measures such as channel in the villages help them to take up a rabi crop in the residual moisture. Nevertheless, other soil and water conservation structures like farm bunding, nala plug, check dam, gully plug and new pond will also help the farmers to take up other crops like sugarcane, irrigated wheat, vegetables crop etc. Agriculture primarily depends upon water; the district has perennial source of water but the reason for poor agriculture development is poor retention of water resources as the area is hilly with mild slopes. All this can change with the integrated land and water management during the watershed project. The planned micro irrigation channels will provide uninterrupted water to the farmland, which will enhance agriculture productivity in the area. This will also help the farmers can take more than one season of crops. There is one major river in the district, viz., Kamle River. Moreover, there are small streams, which serve as the sources of irrigation in the district.

Area wise, Crop wise Irrigation status: Irrigation and drinking water supply facility constitutes the basic needs of the rural agricultural economy of Kamle district. The societies in the district being rural in nature are primarily agriculturalists. They practice both Jhum and settled cultivation in the form of wet rice cultivation and rainfed terraced rice cultivation.

The total gross cropped area of the district was found to be 13545.47 ha out of which kharif season crop has the maximum share in the gross cropped area with 93% followed by horticultural crops, which constitute about 6% of the total gross cropped area in the district. Most of the farmers practice one crop cycle due to lack of irrigation facilities and in the light of good rainfall prefer to grow crops under rabi season. The rabi season crops mainly constitutes 1% of the gross cropped area. Mustard and some vegetables like potato, beans, chilly are majorly grown in this season.

2. Infrastructure and linkage support available, planned and gaps

- There is no visible change over the past years in terms of improvement in infrastructure.
- Irregular power supply is one of the major bottlenecks in the use of cold storages and pump sets.

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) is to be implemented in an area development approach, adopting decentralized state level planning and project execution, allowing the district to draw their irrigation development plans based on district/blocks plans with a horizon of 5 to 7 years. District can take up projects based on the District/ State Irrigation Plan. All the States and Union Territories including North Eastern States are covered under the programme. Provision has been made under PMKSY for carrying out extension activities in the field with special focus on water harvesting, water management and crop alignment for farmers and grass root level field functionaries.

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

(₹ lakh)

Sr. No.	Activity	Unit cost	Unit size	2024-25		
				Phy Units	Fin. Outlay	Bank Loan (80%)
1	Water Storage Tank (5000 L)	0.56	Nos.	9	5.04	4.03

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 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 North Lakhimpur in Assam. 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)

Sr. No.	Activity	Unit cost	Unit size	2024-25		
				Phy Units	Fin. Outlay	Bank Loan (80%)
1	Tractors (30-35HP)	6.42	Nos.	2	19.00	15.20
2	Power Tillers without trailer & CMVR kit (12-15 hp)	2.55	Nos.	4	10.40	8.32
3	Small Agril. implements/Earth Auger 1-2 HP / 2-4 Stroke	0.25	Nos.	9	3.60	2.88
	Sub-Total			15	33.00	26.40

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: The natural resources in the district provide enormous horticulture opportunities.

In the last decade, farmers have slowly started recognizing the commercial value of the fruit crops like, orange, pineapple. Today, the oranges of the region are famous and the only crop under one district one crop. The district has suitable agro-climatic conditions for orange and pineapple cultivation. Orange farmers are unable to explore its full potential as a raw fruit in terms of market and price. In this regard, there is potential for formation of Farmers Producer Organization (FPO) in the district to solve these issues of the local farmers and entrepreneurs.

The production of some major fruits and spices in the district are given as follows:

Sl. No.	Name of Fruits	Area in Ha.	Prod. in MT
1	Large Cardamom	440	22
2	Orange	230	580
3	Guava	3	2
4	Pineapple	160	320
5	Banana	120	260
6	Kiwi	4	4
7	Litchi	1.8	1
8	Beetle Nut	2.5	4

(Source: Horticulture Department, Kamle District, 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 Raga. 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)

Sr. No.	Activity	Unit cost	Unit size	2024-25		
				Phy Units	Fin. Outlay	Bank (80%) Loan
1	Pineapple [0.6m x 0.3m]	4.65	Ha	8	23.78	19.03
2	Guava [5 M x 5 M]	2.48	Ha	7	18.76	15.01
3	Banana (2m x 2m)	2.35	Ha	8	22.40	17.92
4	Nursery	0.37	Ha	5	1.85	1.48
5	Medicinal plants	2.05	Ha	6	12.30	9.84
6	Orange [6m x 6m]	2.42	Ha	10	26.50	21.20
7	Walnut	3.20	Ha	5	16.55	13.24
8	Large Cardamom	2.71	Ha	8	22.24	17.79
9	Mushroom	0.71	Ha	6	4.47	3.58
10	Plum	2.25	Ha	6	20.16	16.13
	Sub-Total			69	169.02	135.21

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). In Kamle district, the Forest Cover is 239873 ha (68.38 % of GA) and RFA is 25398 ha 7.24 % of GA). Thus, a good scope is available for strengthening the forest cover in conventional forest area (legally defined as forest by government) especially for enrichment plantations by State Governments to increase the crown density where funds can be accessed from products like Rural Infrastructure Development Fund (RIDF) with NABARD in addition to their budgetary allocations and State Compensatory Afforestation Fund Management and Planning Authority (CAMPA). However, there also exists a tremendous potential for increasing the tree cover outside the conventional forest area i.e. on private lands.

Agroforestry

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

For mitigating risks viz. economic as well as environment and for better returns, one of the viable options could be 'Agro-Forestry' which has traditionally been a way of life and livelihood in India for centuries. The role of agroforestry in improving land productivity, soil conservation, bio-amelioration, climate moderation, and increasing farmers' income is widely acclaimed. There can be various elements of Agro-Forestry System. However, the basic element is 'Agriculture' which in

broader sense encompasses agronomic crops, horticulture activities & animal husbandry activities integrated with trees or woody perennials. The system can also facilitate additional income generation through Integrated Farming with elements like poultry, mushroom growing, fish farming, beekeeping, sericulture etc. A very important feature of Agro-Forestry Systems is interaction between the elements which makes it a unique and a distinctive land use system.

Agroforestry Systems

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

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

2. Infrastructure and linkage support available, planned and gaps

There are 36 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. Kamle 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 wasteland 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)

Sr. No.	Activity	Unit cost	Unit size	2024-25		
				Phy Units	Fin. Outlay	Bank Loan (80%)
1	Bamboo plantation (5m x 5m)	0.69	Ha	8	5.52	4.42
2	Teak Plantation (2m x 2m)	1.58	Ha	4	6.32	5.06
	Sub-Total			12	11.84	9.47

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 as the district has plenty of feed and fodder. In order to exploit the available potential, the institutional credit is required for this sector.

Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries: In pursuance to the Union Government budget announcement 2018-19, the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) is extended to help the farmers meet their working capital requirements for activities related to Animal Husbandry and Fisheries.

2. Infrastructure and linkage support available, planned and gaps

The available livestock & poultry as on 31 March 2021 in the undivided Lower Subansiri & Kamle districts is given in the table below:

Name	Nos.
Cattle	38175
Goats	12113
Pigs	24520
Mithun	48713
Sheep	334
Poultry	70688

(Source: Office of the District AH & Vety. Officer, Lower Subansiri, Ziro, Arunachal Pradesh, 2021)

The available infrastructure in the district is given in the table below:

Infrastructure	Number
Veterinary Dispensaries	04
Diseases Diagnostic centers	01
AH Training center	01
Cattle Breeding Farm	02
Poultry Hatcheries	01
Pig Breeding Farm	01
Artificial Insemination (AI) centers	05

(Source: Office of the District AH & Vety. Officer, Lower Subansiri, Ziro, Arunachal Pradesh, 2022)

There is no milk chilling plant in the district. The demand for milk is high as indicated by prevailing

high price of milk at about ₹100 per litre.

There is a Central Sector Scheme for Animal Husbandry Infrastructure Development (AHIDF) to establish dairy and meat processing, value addition infrastructure and animal feed plant to help increasing of milk and meat processing capacity and product diversification thereby providing greater access for unorganised rural milk and meat producers to organised milk and meat market.

Interest subvention of 3% to all eligible entities is being extended along with a credit guarantee @25% of the project cost from NABSANRAKSHAN, a NABARD subsidiary. Loans from commercial banks up to 90% of project cost are being given to private companies; micro, small, and medium enterprises; FPOs; and individual entrepreneurs to set up dairy processing, meat processing and value-added product manufacturing units.

Further, the GoI has created Dairy Processing and Infrastructure Development Fund (DIDF) with NABARD with an objective to modernise and create additional infrastructure for milk processing, value addition and to ensure optimum price realisation. Under the scheme, NDDB/NCDC will borrow money from NABARD for on lending to eligible borrowers (Cooperative Milk Unions, State Cooperative Dairy Federations, Multi State Milk Cooperatives, Milk Producer Companies, NDDB subsidiaries).

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

The Block-wise Activity-wise projections under the sector including working capital during the year 2020-21 are indicated below:

(₹ lakh)

Sr. No.	Activity	Unit cost	Unit size	2024-25		
				Phy Units	Fin. Outlay	Bank Loan (80%)
1	Small dairy with shed (1+1)-Crossbred Cows (Jersey CB/HF CB Cows)	1.98	02 animal Unit	5	12.00	9.60
2	Others - Mithun rearing (10 animals)	7.07	10 animal Unit	4	28.28	22.62
	Sub-Total			9	40.28	32.22
	Note: Working capital requirements towards Animal Husbandry and Dairy activity is projected under Farm Credit- Crop Production, Maintenance, Marketing which can be availed as a separate sub-credit requirement under KCC.					

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

2.1.7 Animal Husbandry- Poultry

1. Introduction: The poultry sector, storehouse of energy and nutrition, provides gainful employment for farmers to increase their income levels, as majority of the population of the district is non-vegetarian. The poultry sector is one of the economic activities, which can be developed in this area. The demand for poultry products is also on the increase due to increase in population and 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 including working capital during the year 2018-19 are indicated below:

(₹ lakh)

Sr. No.	Activity	Unit cost	Unit size	2024-25		
				Phy Units	Fin. Outlay	Bank Loan (80%)
1	Broiler farm - 500 birds - All in all out deep litter system	2.57	500 Birds per unit	6	15.42	12.34
2	Layer farm with shed - 500 bird unit (1:1:3-Cage system)	3.16	500 Birds per unit	4	3.48	2.78
	Sub-Total			10	18.90	15.12
	Note: Working capital requirements towards Animal Husbandry - Poultry activity is projected under Farm Credit- Crop Production, Maintenance, Marketing which can be availed as a separate sub-credit requirement under KCC.					

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

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. Sheep, 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.

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 including working capital during the year 2024-25 are indicated below: (₹ lakh)

Sr. No.	Activity	Unit cost	Unit size	2024-25		
				Phy Units	Fin. Outlay	Bank Loan (80%)
1	Goat rearing with new shed (10F+1M) - Black Bengal / Assam Hill Goats	0.72	10+1	10	7.20	5.76
2	Piggery - Breeder cum fattener unit (3+1) piglets with sty	2.01	3+1	10	20.10	16.08
	Sub-Total			20	27.30	21.84
	Note: Working capital requirements towards Animal Husbandry Goat & Piggery activity is projected under Farm Credit- Crop Production, Maintenance, Marketing which can be availed as a separate sub-credit requirement under KCC.					

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

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 tonnes against the production of about 4045 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. The yield in paddy-cum-fish culture is 150-200 kg per ha. Paddy-cum-fish culture has brought great benefits to the farmers. The farmers put the fingerlings into their fields and reap the benefits in a 4-5 months' time. The average weight attained by the fingerlings at the time of harvest ranges from 130 to 400 gm. Based on the conservative estimates of village elders a hectare of land on an average yields about 200 kg of fish.. The common carp is the fish species, which is most suited to paddy-cum-fish culture.

Central Sector Assistance Scheme:

Fisheries and aquaculture are an important source of food, nutrition, employment and income in India. The sector provides livelihood to about 16 million fishers and fish farmers at the primary level and almost twice the number along the value chain. Fish being an affordable and rich source of animal protein, is one of the healthiest options to mitigate hunger and malnutrition.

Foreseeing the immense potential for development of fisheries and for providing focused attention to the sector, the Government in its Union Budget, 2019-20 has announced a new scheme, the Pradhan Mantri Matsya Sampada Yojana (PMMSY).

The PMMSY is an umbrella scheme with two separate Components namely (a) Central Sector Scheme (CS) and (b) Centrally Sponsored Scheme (CSS). The Centrally Sponsored Scheme (CSS) Component is further segregated into Non-beneficiary oriented and beneficiary orientated sub-components/activities under the following three broad heads:

- Enhancement of Production and Productivity
- Infrastructure and Post-harvest Management
- Fisheries Management and Regulatory Framework

PMMSY has been approved at a total estimated investment of Rs. 20,050 crores to be implemented over a period of 5 years from FY 2020-21 to FY 2024-25. The scheme intends to address critical gaps

in fish production and productivity, quality, technology, post-harvest infrastructure and management, modernisation and strengthening of value chain, traceability, establishing a robust fisheries management framework and fishers' welfare.

Funding Pattern:

PMMSY will be implemented with the following funding pattern.

Central Sector Scheme (CS)

- a) The entire project/unit cost will be borne by the Central government (i.e. 100% central funding).
- b) Wherever direct beneficiary oriented i.e. individual/group activities are undertaken by the entities of central government including NFDB, the central assistance will be up to 40% of the unit/project cost for General category and 60% for SC/ST/Women category.

Centrally Sponsored Scheme (CSS): CSS component and sub-components implemented by the States/UTs (**Non-beneficiary orientated**): The entire project/unit cost will be shared between Centre and State as detailed below:

- a) North Eastern & Himalayan States: 90% Central share and 10% State share.
- b) Other States: 60% Central share and 40% State share.
- c) Union Territories (with legislature and without legislature): 100% Central share.

(For details, please visit: <https://dof.gov.in/pmmsy>)

2. Infrastructure and linkage support available, planned and gaps

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

- Paddy cum fish culture minimum plot size 0.1 ha.
- 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, Rearing pond-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

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

The Activity-wise projections under the sector including working capital during the year 2024-25 are indicated below:

(₹ lakh)

Sr. No.	Activity	Unit cost	Unit size	2024-25		
				Phy Units	Fin. Outlay	Bank Loan (80%)
1	Construction/Development of new fish pond	9.55	1 Ha	2	24.80	19.84
2	Paddy-cum-fish culture	1.65	1 Ha	4	6.68	5.34
3	Pig cum Fish Culture in Existing Ponds	13.60	1 Ha	10	13.70	10.96
	Sub-Total			16	45.18	36.14
	Note: Working capital requirements towards Fishery activity is projected under Farm Credit- Crop Production, Maintenance, Marketing which can be availed as a separate sub-credit requirement under KCC.					

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

2.1.10 Integrated Farming Systems for sustainable income and climate resilience.

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, livestock, 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.

a. 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. *Pradhan Mantri Matsya Sampada Yojana* - A scheme to bring about Blue Revolution through sustainable and responsible development of fisheries sector will continue to be implemented over a period of 5 years from FY 2020-21 to FY 2024-25 to increase production of fish in the state.

b. 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.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage Facilities

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.

Ministry of Agriculture & Farmers' Welfare, GoI has issued the Operational guidelines for the new Agricultural Marketing Infrastructure (AMI) sub-scheme of Integrated Scheme for Agricultural marketing (ISAM). The scheme will be implemented by the Department of Agriculture, Cooperation & Farmers' Welfare, GoI through the Directorate of Marketing & Inspection (DMI). The erstwhile Grameen Bhandaran Yojana (GBY) and Scheme for Development/ Strengthening of AMI, Grading & Standardisation (AMIGS) were subsumed into AMI sub-scheme of ISAM. The sub-scheme AMI lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.

The AMI scheme envisages back-ended capital subsidy for credit linked investment in eligible storage and marketing infrastructure projects. The eligible subsidy is 25% or 33.33% of the capital cost depending upon the area and category of beneficiary. NABARD will release subsidy under the scheme to all the institutions which are eligible for NABARD refinance and to such other institutions GoI may approve for the purpose. NABARD will also provide refinance to Commercial Banks, RRBs, StCBs, SCARDBs, Scheduled Urban Cooperative Banks, Scheduled Primary Cooperative Banks (PCBs), North Eastern Development Financial Corporation (NEDFi), etc., as per the extant policy.

The operational guidelines of the scheme are also available on our website at www.nabard.org.

2. Infrastructure and linkage support available, planned and gaps

- NABARD has supported Rural Mart project at Raga for showcasing and selling of handloom and handicraft products of the local artisans.
- The infrastructure in the form of road and transportation network is developed to some

extent in Kamle District

- Labour, raw material and electricity is adequately available at Raga
- Adequate marketing facilities are available at Raga
- Awareness about preservation technology among the farmers is inadequate
- Weak cooperative structure.
- To support rural artisans to market their products effectively, NABARD provides financial assistance for setting up Rural Haats and Rural Marts. NABARD also extends promotional and financial support for marketing of products of rural artisans/ SHG members / entrepreneurs through Melas/ Exhibitions. The scheme is for providing basic minimum infrastructure to Rural Haats in the district.

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)

Sr. No.	Activity	Unit cost	Unit size	2024-25		
				Phy Units	Fin. Outlay	Bank Loan (80%)
1	Rural Godown (100 MT)	6.00	100 MT	2	12.00	9.60
2	Market Yard	15.00	Nos.	2	30.00	24.00
	Sub-Total			4	42.00	33.60

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 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

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 ecofriendly and help in disposal of organic waste as a useful bio fertilizer, it can be used partially as a substitute to chemical fertiliser. 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

- Irrigation department, Horticulture Deptt, Forestry Deptt, DRDA and NGOs are involved in implementation of various developmental programmes.
- 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.
- Overcautious approach of banks to extend financial assistance under the activity.

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)

Sr. No.	Activity	Unit cost	Unit size	2024-25		
				Phy Units	Fin. Outlay	Bank Loan (80%)
1	Land Levelling & Shaping (4-6% slope)	1.22	Ha	8	9.76	7.81
2	Farm Ponds (5 x 5 x 3 cu.m.)	0.33	Nos.	10	3.30	2.64
3	Bench Terracing (10–20% slope)	1.34	Ha	7	9.38	7.50
	Sub-Total			25	22.44	17.95

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.
- NABARD, Arunachal Pradesh at present, is implementing a participatory watershed development programme in Lower Subansiri and Papum Pare districts. The project envisages conservation of soil and water and enhance agriculture production, productivity and livelihood of the people in the project area through various project interventions such as digging of trench pits, setting up of terraces, farm ponds etc., by involving the people within the project catchment area.
- 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. biotechnology, Seed production, Bio-pesticides/ fertilizer, Vermicomposting

1. Introduction: Vermi-compost, seed production, bio-pesticides, bio-fertilizer, agri. biotechnology, tissue culture are some of the supporting agriculture infrastructure inputs. Development of these sectors has direct impact on the overall development of agriculture sector.

Vermi-compost is the product of the composting process using worms/earthworms, to create a heterogeneous mixture of decomposing vegetable or food waste, bedding materials, and vermicast. This process of producing vermi-compost is called vermi composting.

Plant tissue culture is a collection of techniques used to maintain/grow plant cells, tissues/organs under sterile conditions on a nutrient culture medium of known composition. Plant tissue culture is widely used to produce clones of a plant in a method known as micro propagation.

Bio fertilizer is a substance which contains living microorganisms and applied to seeds, plant surfaces, or soil, to colonize the interior of the plant and to promote growth by increasing the supply or availability of primary nutrients to the host plant.

In the district, seed production especially paddy and vermi compost activities are popular. Seed production activity is undertaken by farmers mostly under registered seed growers programme implemented by agriculture department. Vermi-compost activity is widely undertaken by the farmers supported under different programmes of agriculture, horticulture and spices board.

Financing facility under '**Agriculture Infrastructure Fund**': DAC&FW has formulated the Central Sector Scheme to mobilize a medium - long term debt financing facility for investment in viable projects relating to postharvest management Infrastructure and community farming assets through incentives and financial support. Financing facility of ₹1,00,000 crore will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start-ups, etc.).

Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to ₹2 crore. The fee for this coverage will be paid by the Government. In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of DACFW.

All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹2 crore, though loan amount can be higher. This subvention will be available for a maximum period of 7 years starting from 2020-21 onwards. Need based refinance support will be made available by NABARD to all eligible lending entities including cooperative banks and RRBs as per its policy.

The Scheme Guidelines is available on Department of Agriculture, Cooperation & Farmers Welfare Govt. of India website at <https://www.agriinfra.dac.gov.in>.

2. Infrastructure and linkage support available, planned and gaps

The district has Agriculture Department and one Krishi Vigyan Kendra for technical guidance on seed production and vermi-compost activities. Seed production, vermi-compost, bio-pesticides and bio-fertilizers etc. have very good potential for development in the district.

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)

Sr. No.	Activity	Unit cost	Unit size	2024-25		
				Phy Units	Fin. Outlay	Bank Loan (80%)
1	Compost making -Vermi Compost with milch animal unit	0.30	3m x 2m x 1m	10	3.10	2.48

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

4. Other Issues

(i) Zero Budget Natural Farming:

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

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

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

2.3 Agriculture – Ancillary Activities

2.3.1 Food and Agro Processing

1. Introduction: India produces the second highest quantity of fruits and vegetables in the world. It occupies the second spot in cereals, while it is the top producer of pulses and milk. This offers and enormous opportunity for food processing in the country, to cater to export markets as well as domestic consumption. However, a significant quantity of perishable commodities is wasted due to lack of storage and processing infrastructure. While warehousing and cold chain infrastructure can help prevent some of this wastage, agro-based food industries are the true panacea to maximise gains from India's farm success. A well-developed food processing industry holds the potential to increase farm gate prices, reduce wastage, ensure value addition, promote crop diversification, and increase export. India is yet to fully reap the potentials of this industry, as there are challenges to be addressed in this sector. To overcome the myriad and complex challenges faced by food processing sector, GoI had initiated the Mega Food Parks (MFPs) scheme for expansion of food processing ecosystem, by offering grant assistance linked with bank credit to invest in food

processing infrastructure.

The GoI instituted the Food Processing Fund (FPF) in NABARD during 2014–15. A dedicated fund, with a corpus of ₹2,000 crore, the FPF enables affordable credit to public and private sector for setting up notified food parks and food processing units in Designated Food Parks (DFPs). The Ministry of Food Processing Industries (MoFPI, GoI) has notified 181 DFPs for creating infrastructure and establishing processing units, which are eligible for financing from the Fund.

The GoI has also devised the new central sector umbrella Pradhan Mantri Krishi Sampada Yojana (PMKSY) programme to promote food processing in India through the following schemes.

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

Stand Up India:

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

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.

Collectivization of agricultural produce has been found to be one of the effective means of improving income of the farmers by providing improved access to quality inputs, efficient technologies, credit and market besides raising their bargaining power and building viable scale to participate directly in the value chain. In this connection, NABARD's extends **Promotional Support** to Farmer Producer Organization (FPO) through Grant support for training and capacity building initiatives, which directly benefit the FPOs like skill development, business planning, technological extension through classroom training, exposure visits, agricultural university tie ups, expert meetings, tie-up with agribusiness incubators/ professional agencies for business facilitation/incubation services.

Further, NABARD facilitates **Credit Linkage** of FPOs through its own subsidiary organization like NABKISAN Finance Ltd., Commercial Banks, Regional Rural Banks, Cooperatives Banks, NBFCs and other lending agencies. In order to ensure proper utilization of loan, necessary capacity building support is also extended to FPOs.

Gaps in infrastructure and support services

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

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

The district has good potential for setting up of fruit processing units for kiwi, plum, pears etc. Projection under the sector for the year 2024-25 is indicated below.

(₹ lakh)

Sr. No.	Activity	Unit cost	Unit size	2024-25		
				Phy Units	Fin. Outlay	Bank Loan (80%)
1	Agro-processing-units	15.00	Nos.	2	30.00	24.00

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)

1. Introduction: 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:

(₹ lakh)

Sr. No.	Activity	Unit cost	Unit size	2024-25		
				Phy Units	Fin. Outlay	Bank Loan @80%
1	Agri-clinic Agri business Centers	2.10	Nos.	2	4.20	3.36

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: Pradhan Mantri Jan Dhan Yojana is one of the national priorities - to remove financial untouchability through the 'Pradhan Mantri Jan Dhan Yojana' and to finance joint farming groups of *Bhoomi heen kisan*. The micro finance sector is an important tool for policy makers to reach out to the grass root level and it has a vital role to play in complementing the efforts of the Government of India in addressing the issues like financial exclusion, providing livelihoods and empowering the citizens, and women in particular.

2. Infrastructure and linkage support available, planned and gaps

- PMJDY accounts are being opened in the district.
- Majority of PMJDY accounts are going to become defunct due to non-transaction.

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 follows:

(₹ lakh)

Sr. No.	Activity	Unit cost	Unit size	2024-25		
				Phy Units	Fin. Outlay	Bank Loan (100%)
1	Others - Misc. - PMJDY (OD facility)	0.10	Nos.	10	1.00	1.00

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) – 2024-25

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. 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).

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.

At All India level, in terms of organised lending, the MSME sector has remained significantly under-penetrated. In contrast to the observation contained in the NSS report No. 581, the data published by SLBC Arunachal Pradesh indicates that credit flow to MSME sector is substantial and the same is increasing at good pace both in terms of number of accounts as well as amount disbursed (Table 4). As at the end of March 2020, the state has 13,414 accounts outstanding under MSME in the state with a loan outstanding of ₹966.63 crore with an average loan amount of close to ₹7.2 lakh per account. Commercial banks with a share of 93.9 % in number of accounts and 92.79 % of the loan amount outstanding lead the loan scenario under MSME in the state. APRB which had a loan outstanding of ₹69.7 crore (in 815 accounts) as at the end of March 2020 reported a good participation in lending to MSME in the state. However, the latest report of SLBC does not include any loan outstanding against the APSCAB as at the end of March 2020, in the state.

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.

Policy initiative of Government of Arunachal Pradesh influencing MSME

Government of Arunachal Pradesh has also introduced Schemes to encourage and develop MSME in the state. Major schemes (*declared in State Budget 2019-20*) include:

- Government of Arunachal Pradesh proposed to bring out Arunachal Pradesh Industrial Policy, 2019, shortly, which is expected to focus on the development of Micro, Small and Medium Enterprises. Government proposed to provide financial, technical and training support to entrepreneurs who come forward and allocation of ₹10.00 crore has made in the 2019-20 budget for implementation of Industrial Policy. The State Government has also proposed to bring out a fine arts policy considering their scope for development in the state.
- GoAP has announced a new scheme under Skill Development Department in 2018-19 by the name *CM Yuva Kaushal Yojana*. The scheme provided high end training to youths with the objective to obtain gainful employment. The scheme will be continued in 2019-20 also with budget outlay of ₹10.00 crore.
- 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 government aim to train approximately 11,000 youths under the scheme this year.
- Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU GKY) programme is a sub component of Deen Dayal Antyodaya Yojana National Rural Livelihoods Mission (DAY NRLM) which focuses on giving skill development training to rural youths(placement linked skill development). In 2019-20, the state plans to train 3000 beneficiaries with assured placement of at least 70%.
- In 2018-19, a Memorandum of Understanding was entered into 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 a loan of project cost of ₹10.00 lakh to ₹50.00 lakh in key sectors. Further, the Government has simplified the guidelines and made the subsidy front ended. A budgetary allocation of ₹10.00 crore has been made for 2019 – 20 which will be further enhanced depending on the progress of the scheme.
- CM's *Hastshilp Yojana* to promote premium and niche handicrafts production of exportable items of modern concept of design with introduction of modern technology by providing training to unemployed youths under handloom, handicrafts and weaving sector will be continued.
- In order to provide proper training and financial support in a professional manner, to artisans in Tirap, Changlang and Longding (TCL region), West Kameng and Tawang who are expert in wood carving, ₹2.00 crore has been earmarked. Similarly, to ensure adequate training for developing finished products, design training in partnership with NID Ahmedabad (₹1.00 crore) is proposed.
- In view of potential of forest produce like broom and agar wood, State Government proposes to declare both the products as Agro-Forestry products so that farmers can cultivate and transport the same easily in commercial markets.

- The large number of people involved in primary sector and vast potential that exists needs to be tapped by encouraging value addition in the sector. There is a need to promote processing plants in the state to make the produce marketable and earn extra income to the farming community. The scheme under Mission for Integrated Development of Horticulture (MIDH), Government of India provides assistance for setting up primary processing units up to ₹ 50 lakh. The state government will top up the same with additional 25% subsidy up to a maximum of ₹25 lakh per primary processing unit.
- State Government provides support for development of Tourism and related activities to enhance employment and income in rural area. Establishment of White Water Guide Training Centre (Aqua Adventure Centre) in various major river basins, professional hands in handling rafting related activities as per the guidance of National Rafting Federation and State Association (₹10.00 crore), a new scholarship scheme Chief Minister's Skilled Advance Certificate Course (CMSACC) to unemployed youths at National Institute for Mountaineering and Allied Sports (NIMAS), etc. are a few such initiatives to mention.
- To realize the Tourism sector's potential for generating revenue and employment, Govt. had announced (in 2018-19) a Credit Linked Capital Subsidy Scheme (CLCSS) to support genuine entrepreneurs engaged in developing infrastructure for the sector which will be continued in 2019-20 also (₹ 5.00 crore)
- State Govt propose to have a center to showcase traditional handicrafts as well as culture of the state. An Arunachal Haat in Itanagar on the lines of Delhi Haat where tourists can enjoy the traditional food, purchase traditional handicrafts and also have a glimpse of local culture will be set up (₹10.00 crore). After creating basic infrastructure, the shops will be leased out to genuine local entrepreneurs.

Government of India Schemes to support MSME

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

the Agro-enterprise.

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

Sr. No.	Activity	Unit cost	Unit size	2024-25		
				Phy Units	Fin. Outlay	Bank Loan (80%)
1	Micro Enterprises (<₹1 crore) Annual Turnover (< ₹ 5 crore.)	6.00	Nos.	11	66.00	52.80
2	Working Capital - Micro Enterprises					10.56
	Total MSME			11	66.00	63.36

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.

Assessment of potential

The state possess enormous potential for exporting Agriculture/Horticulture crops like Oranges, Kiwi, Ginger, Turmeric and Pineapple etc. However due to the absence of proper & adequate infrastructure and a conducive regulatory environment for export credit in the district, no projection has been made for export credit potential in the PLP for 2020-21 for the district.

4.1 Credit Potential for Education Sector

A. Status of Education Sector in the state

Achievement under formal education in Arunachal Pradesh has not been very rosy as compared to majority states in the country. The literacy level in the state as reported during various National Census have been much below the National average, 42% in 1991 in State (as against National average of 52 %), 55% in 2001 (as against 65%) and 67 % in 2011 (as against 74 % at national level). However, added thrust, setting up and expansion of formal education infrastructure, have generated good impact on education level and thereby socio-economic development of the state. As at the end

of March 2017, the state has more than 4,000 Public and Private educational institutions in the state; of which, 53 are higher educational institutions (in public and private sector). With the recognition of the power of education in attaining sustainable quality of life, formal education and attaining professional qualifications have been considered as necessity in the society.

One of the commonly alleged limitations of education in the state is its poor quality. The analysis of data reveals that the proportion of untrained teachers has been very high in the state. Almost 80 % of Primary Teachers and 70 % of Upper primary Teachers in the state are reportedly untrained. In Dibang valley district, for example, 98.15% Primary and 100% Upper Primary teachers were untrained in 2012. The condition of training of teachers is also very unsatisfactory as it is evident that formal education and training of teachers in the state started very late (*Vivek Singh, (2017) Teacher Education in Arunachal Pradesh: Status and Strategies, Educational Quest: An Int. J. of Education and Applied Social Science: Vol. 8, No. 2, pp. 681-685, August 2017*). 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.

Institutional credit for Education sector

The Government of India has been implementing a scheme to provide full interest subsidy on loans taken by students belonging to Economically Weaker Sections, from scheduled commercial banks (under the Educational Loan scheme of the Indian Banks' Association), for pursuing any of the approved courses of studies in technical and professional streams, from recognized institutions in India. Under the Scheme, the interest payable by the student belonging to EWS, during the period of moratorium i.e., course period plus one year or six months after getting job, whichever is earlier, shall be borne by the Government of India.

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.

- Chief Minister's *Samast Shiksha Yojana*, launched to focus on decentralized planning, will be continuing in 2020-21 also with an outlay of ₹40 crore.
- 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.
- The scheme of providing scholarship for meritorious APST students, who seek coaching for civil service exams from the state will continue in 2020-21(₹1 crore).
- Arunachal Pradesh Teacher Transfer and Posting Policy, 2020 has been formulated and notified with the vision to ensure equitable need based distribution of teachers.
- To promote initiatives of adopting Government Schools by Community Based Organizations, ₹5 has been allocated for 2020-21.
- 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.
- To improve the quality of training of teachers, ₹5 crore was allocated. Another ₹1.4 crore was made for capacity building of teachers located in remote rural areas.
- Allocated ₹10 crore for Sainik School in Pasighat and ₹5 crore for infrastructure development of Arunachal University at Pasighat. A provision for ₹5 crore for infrastructure development of the Law College was also made.

- For empowering women via the tool of education, Vidya Scheme was launched; where, ₹10,000 will be given to a girl child when she enters class 6. (₹8 crore). For providing financial incentives to the girl students under Health and Hygiene scheme, ₹3.5 crore has been made available.

2. Infrastructure and linkage support available, planned and gaps

The district has 02 Degree Colleges and 06 numbers of higher secondary schools. There is one medical college in the district. In the absence of adequate facilities for college education within the district, students seek greener pastures in other districts/states. In order to standardize the loan facilities for this sector, the IBA has formulated a model educational loan scheme which is being implemented by all banks. Interest subsidy during the moratorium period is also available. Loans upto ₹ 10 lakhs including that for vocational courses is classified under priority sector. The requirement of margin for education loan is as under:

- i) Upto ₹ 4.00 lakhs : Nil
- ii) Above ₹ 4.00 lakhs
 - Studies in India : 5%
 - Studies Abroad : 15%

3. Assessment of 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)

Sr. No.	Activity	2024-25				
		Unit Cost	Unit measure	Phy Units	Fin. Outlay	Bank Loan [80%]
1	Educational Loan in India	10.00	Nos.	2	20.00	16.00

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

4.2 Credit Potential for Housing

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

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

Furthermore, the existing family income limit of ₹ 2 lakh per annum for loans to housing projects exclusively for the purpose of construction of houses for Economically Weaker Sections (EWS) and

Low-Income Groups (LIG), is revised to ₹ 3 lakh per annum for EWS and ₹ 6 lakh per annum for LIG, in alignment with the income criteria specified under the Pradhan Mantri Awas Yojana.

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

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.

2. Infrastructure and linkage support available, planned and gaps

The housing sector is developed in the district. Necessary infrastructure in the form of cement, steel, brick, timber and other building materials are readily available in the district. Taking into account the huge demand for this sector; there exists a huge gap in the infrastructure that is needed for the development of this sector.

The shift from the joint family system to nuclear families, availability of disposable income in the hands of the middle & upper middle classes of people and the liberal policies pursued by the financial institutions, have all contributed to the spurt in off take of credit under this sub sector in the recent past.

3. Assessment of 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	2024-25				
		Unit Cost	Unit measure	Phy Units	Fin. Outlay	Bank Loan [80%]
1	Rural Housing	12.00	Nos.	2	24.00	19.20

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 investment, 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.

The economy of the district is mainly agrarian with agriculture, horticulture, animal husbandry as the prominent economic activities. Industrially, it is one of the most backward area in the state. The major infrastructure needs of these districts are improving rural communication system, creating additional irrigation facilities and water harvesting structures, supply of drinking water, ensuring uninterrupted power supply, creating health care and sanitation facilities, creating godown and cold storage facilities, establishing fruit marketing system, integrating market system for agro processed good and establishment of Food Park.

To support rural artisans, weavers, SHGs and other entrepreneurs to market their products effectively, NABARD has been providing financial assistance for setting up of Rural Haats, Rural Marts and marketing various products through Exhibitions. This has helped many artisans and SHG members get exposure to the urban markets. In this regard, NABARD is supporting establishment of Rural Haats and Marts in Lower Subansiri district as well. These Haats will cater to the needs of 10 to 20 villages, benefitting the farmers/villagers, who come to sell their produce and/or buy their needs. The scheme provides for grant assistance for creation/upgradation of basic infrastructure in Rural Haats in all rural areas.

Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas, RBI has, in its latest Priority Sector Lending Master Direction issued by RBI on 7 April 2016, stipulated that bank loans up to a limit of ₹5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centers have now been brought under the ambit of PSL norms.

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 the project	Road (Km)/ Bridge (m)	Project cost	RIDF loan	Loan Disbursed
1	XX (2014-15)	C/o Steel Girder Composite Bridge over River Dollung at Paro	120.00	1150.00	1035.00	1035.00
2	XXIII (2017-18)	C/o road from Yatap to Yam (phase-II)	7.00	650.00	585.00	585.00
3	XXIV (2018-19)	Providing Water Supply at Raga Administrative HQ. [Ph-I]	0.66 MLD	1000.00	900.00	735.700
4	XXVI (2020-21)	Upgradation of 40 bedded Hospital at Raga	40 Beds	1607.00	1446.30	626.390
		TOTAL:		4407.00	3966.30	2982.09

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 does in the country. Swachh 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

Kamle district has 01 district hospital, 03 Community Health Centre, 08 PHC, 35 Sub-Centre, 08 veterinary dispensaries, 11 Veterinary Aid centers, 03 Cattle /poultry/Pig 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. that is hampering the growth of the district as compare to other district in the state.

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

(₹ in Lakh)

Sr. No.	Activity	2024-25				
		Unit Cost	Unit measure	Phy Units	Fin. Outlay	Bank Loan [80%]
1	Modernization of existing infrastructure in schools	2.00	Nos.	1	10.00	8.00
2	Medical Pathology Lab	25.00	Nos.	1	25.00	20.00
	Total			2	35.00	28.00

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. Bank loans up to a limit of ₹15 crore to borrowers for purposes like solar-based power generators, biomass based power generators, windmills, 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 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)

Sr. No.	Activity	2024-25				
		Unit Cost	Unit measure	Phy Units	Fin. Outlay	Bank Loan [80%]
1	Others (Solar Lighting)	0.30	Nos.	4	1.20	0.96
2	STW with 1 HP SPV	2.75	Nos.	2	5.50	4.40
	Total			6	6.70	5.36

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

CHAPTER 6

Informal Credit Delivery System

1. Introduction

The bank led SHG-BLP, pioneered by NABARD has grown from small pilot programme of 500 SHGs in 1992 to the largest microfinance programme of the world, with an outreach spanning more than 9.5 crore rural households. Today there are more than 87 lakh SHGs with aggregate bank deposits of about ₹19,592 crore, annual loan takes off touching almost ₹47,000 crore and loans outstanding at nearly ₹75,000 crore.

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

The ArSRLM is the major player in formation and nurturing of SHGs in the district. Besides, NGOs, Farmers Clubs, Line Departments are also involved in formation of SHGs in the district. NABARD supported SHPI programmes to NGOs for formation of SHGs in the district.

2. Financing through Joint Liability Group:

The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, facilitates peer education and credit discipline. Hence, the banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessees through JLG mode of financing. Considering an estimated number of 6399 small and marginal farmers in the district, there is potential for financing of 1280 JLGs in the district. However, no JLGs have been formed in the district as on date.

3. SHG Bank Linkage Programme in Kamle District

The progress of SHG-Bank linkage Programme in Kamle district as on 31 March 2022 is given below :

Sl. No	Particulars	As on 31 March 2022
1	No. of SHG Promoted	10
2	No. of SHG Credit Linked	-
3	Amount of Bank Loan availed (₹ lakh)	-
4	Percentage of women SHG	100
5	Average loan per SHG (₹)	-

4. Issues related to micro finance

A total of 517 SHGs have been promoted in the district so far. Prior to launch of SGSY scheme, SHGs were promoted and linked under SHG-BLP as per the guidelines of RBI/NABARD. Since 01 April 1999, majority of the SHGs were promoted by the DRDA under SGSY scheme. The SHG-BLP was supplemented by other Government Line Departments, NGOs, Banks and NABARD.

Stock of SHGs is available, formed under NABARD's NGO as SHPI scheme. However, due to lack of presence of good working NGOs in the district, SHPI programme could not be implemented properly. Training for bankers and NGOs on promotion and linkage of SHGs were insufficient to carry forward the SHG-BLP in the right spirit.

SHG-BLP turned into a quantity oriented programme based on annual target and hence, quality of groups could not be sustained.

Proper monitoring system is not in practiced in the district to see the end-use of credit availed by SHG members and their upliftment.

5. Assessment of 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)

Sr. No.	Activity	2024-25				
		Unit Cost	Unit measure	Phy Units	Fin. Outlay	Bank Loan (100%)
1	Loans to SHGs/JLGs	2.00	Nos	10	20.00	20.00

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

6. Road Map for the future

The SGSY scheme has been restructured into NRLM which is under implementation in the district. The goal under NRLM is to cover all the poor households through SHG-BLP. Of the two blocks, Puchi Geko block has been selected as Resource and Intensive block for implementation of NRLM. The road map proposed under NRLM to cover all the poor households includes capacity building of PRI / Community Leaders, Household Surveys for identification of poor, classification of functional and non-functional SHGs, training to women SHG members, etc.

The road map also proposes to create convergence between NRLM, Line Departments, Banks, NGOs, Farmers' Clubs and NABARD. The dormant SHGs promoted under SGSY and other programmes would be revived and brought under the fold of NRLM. Mixed groups would be provided with the option to switch-over to NRLM through conversion to women SHGs by inclusion of women family members. Remaining groups with mixed members would be continued to be financed by banks as per the guidelines of SHG-BLP of RBI/NABARD.

The services of NGOs and Farmers' Clubs would be utilized wherever possible for promotion of SHG bank linkage programme as an extended arm of the NRLM programme.

(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 2023-24
1	Raga/Tamen/Dollungmukh/Puchi-Geko	122	10	112	50	40
Total		122	10	112	50	40

(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. 2022	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	Raga/Tamen/Dollungmukh/Puchi-Geko	0	50	100.00	0	0.00	10	20.00	0	0.00
Total		30	50	100.00	0	0.00	10	20.00	0	0.00

CHAPTER 7

Critical interventions required for creating a definitive impact

1. Farm Credit - Crop production, Maintenance & Marketing

- Timely, adequate and hassle free credit may be extended to the farmers through KCC.
- Arrangements for storage and marketing may be made and the number of outlets for seeds, fertilisers and pesticides may be increased.
- Agriculture Department may consider setting up Seed Farms for ensuring availability of quality seeds as per requirement.

2. Water Resources

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

3. Farm Mechanization

- Government Departments

- 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 North Lakhimpur. There are no formal or private training centres for imparting training to the farmers on farm machineries.

❖ Banks:

- Banks may provide loans to all the needy and eligible farmers for tractors and power tillers
- Units of fabrication of implements and trailers may be set up in the district
- Bank may encourage group financing/community financing for tractors
- Credit delivery mechanism under cooperative fold to be improved financially
- Banks may finance graduates in agriculture & allied subjects Agri-Clinics and Agri-Business Centres for establishment of custom hiring of farm equipment, sale of inputs and other services in agriculture and allied areas, including post-harvest management and market linkages for income generation and entrepreneurship development.

4. Plantation & Horticulture including Sericulture

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

5. Forestry and Waste Land Development

- Concern for resources augmentation of medicinal plants has been shown in the plan of forest department involving Village Forest Management Committees under National Medicinal Plant Board, and they can provide awareness and some extension service engaging various stakeholders including schoolchildren, youth, PRIs, Gaon Burah/Buri in plantation activities as well as protection and maintenance of Forest and wildlife resources. Some NGOs should take lead in arranging planting material and arranging for processing and marketing. Farm forestry to be taken for wasteland development will require extension services to farmers from forest and agriculture department.

6. Animal Husbandry- Dairy

- **Banks**
 - Bank may finance schemes under Dairy outside sponsored programmes
 - Calf Rearing may be encouraged in selected areas
- **Govt. Departments**
 - Centrally sponsored Subsidy Scheme for Commercial Production under Dairy may be financed through banks.
 - In the private sector, the activities of fodder cultivation, mini dairy units, calf rearing schemes and veterinary clinics can be encouraged.
 - Concerned Departments can identify dairy farmers for financing under various bank loan schemes.

7. Animal Husbandry- Poultry

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

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

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
- Presently pig-rearing activity of dwarf local breed being taken by local people is not viable. It is therefore necessary to popularize the breed of Large White, Hemp Shine Large White Yorkshire", landrace with a view to socio economic upliftment.

9. Fisheries

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

- Preparation of proposals for inland development of pond by fisheries department involving subsidy and bank loan and forwarding the cases to the banks for financing
- Market outlets to be provided at block level to ensure remunerative prices and avoid middlemen
- Need to form SHGs of fishermen/women to ensure availability of micro credit to fishermen engaged in fishing operation
- The benefit of subsidy and priority in allotment of lake, ponds etc. provided by Government should be extended to SHGs

10. Agriculture Infrastructure

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

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.
- Banks should give information to the farmers for financing such investments.
- Awareness level of farmers through extension needs to be improved.

12. Agri. Infrastructure - Others Tissue culture, Agri. biotechnology, Seed production, Bio-pesticides/ fertilizer, Vermicomposting

- Benefits of Vermi-compost may be widely popularized to cover every farmer household.
- Farmers may be made aware of the benefit of bio-fertilizer and bio-pesticides.
- More farmers may be inducted under registered seed growing programme.
- Plant tissue culture need to be widely popularized.

13. Agriculture – Ancillary Activities

❖ Food and Agro Processing

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

❖ Agri-Clinic/ Agri-Business Centres (ACABC)

- Banks should encourage setting up of veterinary clinics in the private sector by financing qualified persons under “Agri-clinic and Agri-Business Center” scheme.
- **The state govt. should plan for setting up of Agriculture/Horticulture College in the district.**

❖ **Others – Miscellaneous**

- Sensitizing beneficiaries under PMJDY regarding regular servicing of accounts, so that their accounts does not become inoperative and thus also ineligible for over draft.
- Awareness programmes on facilities under PMJDY should be organized in the district by banks and other stakeholders.
- Bankers may provide overdraft to those who has not been covered under any Loan scheme.

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

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

15. Credit Potential for Export Credit, Education and Housing

❖ **Credit Potential for Export Credit**

- 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.

❖ **Education sector**

- Government should establish Technical Institute, Science College and Vocational training Institutes to encourage the youth to have quality education facility in the district.
- Banks may popularize Education Loan through awareness campaigns.
- State government should support students from BPL/Poor families in applying Education Loan for higher technical/professional courses.

❖ **Rural Housing sector**

- 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.
- Increase flow of Funds: Ensuring larger flow of funds for fulfilling housing and infrastructure needs through innovative financial instruments.
- Increased availability of Land: Facilitating availability of serviced land
- Housing Needs of Weaker Sections: Special efforts for catering to the needs of other informal sector workers and vulnerable sections of the society.
- Housing Needs of Women: Addressing the special needs of women headed households, single/working women etc.
- Up-gradation of skills: Up-gradation of construction skills and accelerated development of housing and infrastructure sectors.
- Public-Private Partnerships: Forging strong partnerships between public, private and cooperative sectors
- Enhance / strengthen the income spread of housing loans portfolio to increase coverage of BPL and EWS beneficiaries.
- Adopt a more flexible and innovative approach in relation to credit appraisal norms. Also ensure speedy processing of loan applications.
- Develop financial products that encourage EWS beneficiaries to take insurance cover.
- Promote MFIs and SHGs for mobilizing savings and playing a significant role in housing finance sector

16. Social Infrastructure

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

17. Renewable Energy

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

CHAPTER 8

Status and Prospects of Cooperatives

1. Background

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

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

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

2. Formation of Ministry of Cooperatives by GoI

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

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

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

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

(b) **Co-operative Education – Setting up of the World’s largest Cooperative University:** Aims at the introduction of cooperative education as a course curriculum and also as independent degree / diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.

(c) **World’s largest Cooperative Training Scheme:** This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.

(d) To provide facilities at par with FPOs for existing PACS.

(e) Establishment Multipurpose PACS/ Dairy / Fisheries cooperatives in every panchayat.

(f) World’s largest food grain storage scheme for cooperatives.

(g) Revival and computerization of PCARDBs/ SCARDBs.

(h) Establishment of National Cooperative Database.

(i) Amendment to Multi-State Coop. Act 2002 and setting up new MSCS.

(j) New Cooperative Policy – Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.

All these initiatives will create immense business potential from the grass root upward in times to come.

4.1 Status of Cooperatives in the State

Sr. No	Type	Number of Societies
A. Details of Non-Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	22
2	Consumer Stores	62
3	Housing Societies	1
4	Weavers	11
5	Marketing	5
6	Labour Societies	Nil
7	Industrial Societies	Nil
8	Agro Processing and Sugar	Nil
9	Farming Societies	33
10	Women Societies	2
11	All others (pl.specify)	903
12	Apex Cooperative Societies	6
13	Society under Liquidation	16
	Total	1061
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	34
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	Nil
<i>Source: Statistical Abstract of Arunachal Pradesh-2021</i>		

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

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

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

are actively involved in coordination and cooperation with State Govt administration for successful implementation of programmes of MoC, GoI.

5. Status of Cooperatives in the District

a. Status: There are all together 142 Cooperative Societies in the district including two agriculture credit societies (LAMPS) in the district. The sector-wise/ activity-wise distribution of Cooperatives in the district are as under:

Sr. No	Type	Number of Societies
A. Details of Non-Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	2
2	Consumer Stores	1
3	Housing Societies	1
4	Weavers	3
5	Marketing	Nil
6	Labour Societies/Farming	7
7	Industrial Societies	Nil
8	Agro Processing and Sugar	Nil
9	All others	126
	Total	142
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	2
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	Nil
<i>Source: Statistical abstract of Arunachal Pradesh-2020</i>		

b. Potential for formation of Cooperatives: There is fair potential for cooperative activity in the Agri and allied sector, as elucidated in the chapter on Status of Cooperatives in the state (Chapter 1, 1.4).

The distribution is uniform in all blocks of the district. All the blocks are covered by some society or the other. However, majority of the societies are inactive and does not do credit business. Therefore, there is requirement reviving these cooperatives societies for fulfilling the credit needs of the famers. This can have immense multiplier effect in giving a fillip to economic activities in these areas and ground level credit flow.

22. Critical interventions required in the district under major sectors for harnessing the potential estimated under PLP 2023-24:

Banks should extend agricultural loans by considering 'Land Possession Certificate' as deemed ownership certificate.

The state govt should develop a nursery for horticultural crops in partnership with College of Horticulture Pasighat and KVK.

Farmers Producer Organisation – Formation of FPOs for various commodities is being envisaged, which is resulting in accelerated credit flow to farmers associated with FPOs.

JLG is one way of accelerating GLC in the state in view of issue relating to land revenue, absence of land record which come in the way of extension of credit to the needy people by bank.

NABARD has prepared scheme document under Area Development Scheme for three-activity viz., Dairy, Piggery & Poultry for the state. These schemes would lead to increase in capital formation in agriculture sector through enhanced credit flow.

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

- Geographical Indications (GI) is a form of Intellectual Property right that *identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location.*
- As per Geographical Indications of Goods (Registration and Protection) Act, 1999, Geographical Indication, “in relation to goods, means an indication which identifies such goods as agricultural goods, natural goods or manufactured goods as originating, or manufactured in the territory of a country, or a region or locality in that territory, where a given quality, reputation or other characteristic of such goods is essentially attributable to its geographical origin and in case where such goods are manufactured goods one of the activities of either the production or of processing or preparation of the goods concerned takes place in such territory, region or locality, as the case may be.”
- A GI provides legal rights to its Registered Proprietor, to prevent its use by a third party whose product does not conform to the applicable standards. Any legal entity such as an association of persons/producers/organisation/authority established by or under any law, representing the interest of the producers of the concerned goods can apply for registering as Registered Proprietor.
- GIs are typically used for agricultural products, manufactured and natural goods, textiles, handicrafts and foodstuffs. GI can promote socio-economic development of the respective regions, GIs are perhaps the most ideal IP rights to foster and realize a programme like ‘Make in India’.
- NABARD’s envisages to provide end-to-end support in facilitating pre-registration as well as post-registration activities for GI registration. The eligible activities will be broadly supported on grant basis. The activities may be for Registration of Products for GI and Authorized Users; Support for Marketing and Brand-Building for GI Products; increasing visibility of GI Products etc.
- As regards Kamle district, to protect the ethnicity and give it a distinct identity of the local handloom and textile products, we took the initiative of filing application before the registrar of Geographical Indication, Chennai for registration of “Arunachal Nyishi Textile Products” with the support of Dr Rajnikant of Human Welfare Association through the ‘Zeet Zeero Producer Company Limited’, Ziro. The hearing of the products has already been held.

A glance of the products taken up for GI registration is given below:



CHAPTER 9

NABARD's Projects and Interventions in the district

Sl. No.	Project	Likely impact/outcome thereof
1	Rural Mart at Raga. Implemented by Pei Ann Nyame SHG	<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	LEDP on <ul style="list-style-type: none"> • Tailoring at Raga, Kamle District 	<ul style="list-style-type: none"> • Enhanced the income level of the SHG members by selling various customised products of local dresses etc. • They have been using these products for their self-consumption as well as selling them in the local market. By selling their products they have been earning a monthly profit of Rs.10,000/- to Rs.15,000/- p.m. • Training equipments like Sewing and interlocking Machines with accessories were supported for sustainability and success of the training on Tailoring.

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

DRDA	District Rural Development Agency	NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company	PPP	Public Private Partnership
NDDB	National Dairy Development Board	PRI	Panchayati Raj Institution
NEFT	National Electronic Fund Transfer	PWCS	Primary Weavers Cooperative Society
NFDB	National Fisheries Development Board	RBI	Reserve Bank of India
NAFCC	National Adaptation Fund for Climate Change	RIDF	Rural Infrastructure Development Fund
NHB/ NHM	National Horticulture Board/ National Horticulture Mission	RNFS	Rural Non-Farm Sector
NIDA	NABARD Infrastructure Development Assistance	RKBY	Rashtriya Krishi Bima Yojana
NIA	Net Irrigated Area	RKVY	Rashtriya Krishi Vikas Yojana
NRLM	National Rural Livelihood Mission	RRB	Regional Rural Bank
NRM	National Resource Management	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: Kamle

(₹. in lakh)

A		Unit Cost in ₹ Lakh	Unit measure	Puchi-Geko		Tamen-Raga		Total	
				Phy.	BL	Phy.	BL	Phy.	BL
2	Credit Potential for Agriculture								
2.1	Farm Credit								
2.1.1	Crop Production, Maintenance, Marketing (BL: 100%)								
1	Paddy	0.62	Ha	10	6.20	50	30.98	60	37.17
2	Maize	0.54	Ha	5	2.68	10	5.36	15	8.03
3	Sugarcane	1.11	Ha	5	5.57	10	11.13	15	16.70
4	Oil Seeds (Mustard)	0.53	Ha	5	2.63	10	5.25	15	7.88
5	Potato	1.20	Ha	5	5.99	10	11.97	15	17.96
6	Soyabean	0.63	Ha	5	3.15	10	6.30	15	9.45
7	Pulses	0.63	Ha	5	3.15	10	6.30	15	9.45
8	Tomato	0.78	Ha	5	3.89	10	7.77	15	11.66
9	Chillies	0.69	Ha	5	3.47	10	6.93	15	10.40
10	Ginger	1.06	Ha	5	5.30	10	10.61	15	15.91
11	Vegetables - (Mixed)	0.77	Ha	5	3.83	10	7.67	15	11.50
	Sub Total				45.83		110.25		156.08
1	Post-harvest/household consumption (10% of crop loan)				4.58325		11.025		15.61
2	Repairs and maintenance expenses of farm assets (20% of crop loan)				9.1665		22.05		31.22
	Crop Loan Total				59.58		143.33		202.91
3	Working capital requirements	1.00	Lumpsum	15	15.00	40	40.00	55	55.00

A		Unit Cost in ₹ Lakh	Unit measure	Puchi-Geko		Tamen-Raga		Total	
				Phy.	BL	Phy.	BL	Phy.	BL
	Total of crop loan as per KCC				74.58		183.33		257.91
B	TERM LOAN/ INVESTMENT CREDIT (BL: 80%)								
2.1.2	Water Resources								
1	Water Storage Tank (5000 L)	0.56	Nos.	4	1.79	5	2.24	9	4.03
	Sub Total of Water Resources				1.79		2.24		4.03
2.1.3	Farm Mechanisation (BL: 80%)								
1	Tractors with accessories & trailer (30-35HP)	9.50	Nos.	1	7.60	1	7.60	2	15.20
2	Power Tillers without trailer & CMVR kit (12-15 hp)	2.60	Nos.	2	4.16	2	4.16	4	8.32
3	Small Agril. implements/Earth Auger 1-2 HP / 2-4 Stroke	0.40	Nos.	4	1.28	5	1.60	9	2.88
	Sub Total of Farm Mechanisation				13.04		13.36		26.40
2.1.4	Plantation / Horticulture (BL: 80%)								
1	Pineapple [0.6m x 0.3m]	2.97	Ha	3	7.14	5	11.89	8	19.03
2	Guava [5 M x 5 M]	2.68	Ha	2	4.29	5	10.72	7	15.01
3	Banana (2m x 2m)	2.80	Ha	3	6.72	5	11.20	8	17.92
6	Nursery	0.37	Ha	2	0.59	3	0.89	5	1.48
7	Medicinal plants	2.05	Ha	3	4.92	3	4.92	6	9.84
8	Orange [6m x 6m]	2.65	Ha	5	10.60	5	10.60	10	21.20
9	Walnut	3.31	Ha	2	5.30	3	7.94	5	13.24
10	Large Cardamom	2.78	Ha	5	11.12	3	6.67	8	17.79
11	Mushroom	0.75	Ha	3	1.79	3	1.79	6	3.58
12	Plum	3.36	Ha	3	8.06	3	8.06	6	16.13
	Sub Total of Plantation / Horticulture				60.52		74.69		135.21
2.1.5	Forestry & Wasteland Dev. (BL: 80%)								

A		Unit Cost in ₹ Lakh	Unit measure	Puchi-Geko		Tamen-Raga		Total	
				Phy.	BL	Phy.	BL	Phy.	BL
1	Bamboo plantation (5m x 5m)	0.69	Ha	3	1.66	5	2.76	8	4.42
2	Teak Plantation (2m x 2m)	1.58	Ha	2	2.53	2	2.53	4	5.06
	Sub Total of Forestry & Wasteland Dev.				4.18		5.29		9.47
2.1.6	Animal Husbandry - Dairy (BL: 80%)								
1	Small dairy with shed (1+1)-Crossbred Cows (Jersey CB/HF CB Cows)	2.40	02 animal Unit	2	3.84	3	5.76	5	9.60
2	Others - Mithun rearing (10 animals)	7.07	10 animal Unit	2	11.31	2	11.31	4	22.62
	Sub-Total of Animal Husbandry - Dairy				15.15		17.07		32.22
2.1.7	Animal Husbandry - Poultry (BL: 80%)								
1	Broiler farm - 500 birds - All in all out deep litter system	2.57	500 Birds per unit	3	6.17	3	6.17	6	12.34
2	Layer farm with shed (1:1:3-Cage system)	0.87	1000 Birds per unit	2	1.39	2	1.39	4	2.78
	Sub-Total of Animal Husbandry - Poultry				7.56		7.56		15.12
2.1.8	Goat & Piggery Development (BL: 80%)								
1	Goat rearing with new shed (10F+1M) - Black Bengal / Assam Hill Goats	0.72	10+1	5	2.88	5	2.88	10	5.76
2	Piggery - Breeder cum fattener unit (3+1) piglets with sty	2.01	3+1	5	8.04	5	8.04	10	16.08
	Sub-Total of Goat and Piggery Development				10.92		10.92		21.84
	Total of Animal Husbandry				33.63		35.55		69.18
2.1.9	Fisheries (BL: 80%)								
1	Construction/Development of new fish pond	12.40	1 Ha	1	9.92	1	9.92	2	19.84

A		Unit Cost in ₹ Lakh	Unit measure	Puchi-Geko		Tamen-Raga		Total	
				Phy.	BL	Phy.	BL	Phy.	BL
2	Paddy-cum-fish culture	1.67	1 Ha	2	2.67	2	2.67	4	5.34
3	Pig cum Fish Culture in Existing Ponds	1.37	0.1 Ha	5	5.48	5	5.48	10	10.96
	Total of Fisheries				18.07		18.07		36.14
	Total of Term Loan/Investment Credit				131.24		149.20		280.45
	Total Farm Credit (A+B)				205.83		332.53		538.35
2.2	Agriculture Infrastructure (BL: 80%)								
2.2.1	Storage facilities								
	Cold Storage/ Rural Godowns								
1	Rural Godown	6.00	100 MT	1	4.80	1	4.80	2	9.60
2	Market Yard	15.00	Nos.	1	12.00	1	12.00	2	24.00
	Total of Storage Facilities				16.80		16.80		33.60
2.2.2	Land Development, Soil Conservation, Watershed Development (BL: 80%)								
1	Land Levelling & Shaping (4-6% slope)	1.22	Ha	5	4.88	3	2.93	8	7.81
2	Farm Ponds (5 x 5 x 3 cu.m.)	0.33	Nos.	5	1.32	5	1.32	10	2.64
3	Bench Terracing (10- 20% slope)	1.34	Ha	5	5.36	2	2.14	7	7.50
	Total of Land Development, Soil Conservation, Watershed Development				11.56		6.39		17.95
2.2.3	Agri Infrastructure - Others (BL: 80%)								
1	Vermi Compost Unit (3x2x1) m	0.31	Nos.	5	1.24	5	1.24	10	2.48
	Total of others				1.24		1.24		2.48
	Total of Agriculture infrastructure				29.60		24.43		54.03

A		Unit Cost in ₹ Lakh	Unit measure	Puchi-Geko		Tamen-Raga		Total	
				Phy.	BL	Phy.	BL	Phy.	BL
2.3	Agriculture - Ancillary Activities								
2.3.1	Food ad Agro Processing (BL: 80%)								
1	Agro-processing-units	15.00	Nos.	1	12.00	1	12.00	2	24.00
	Sub Total Ancillary activity				12.00		12.00		24.00
2.3.2	Agri Ancillary Activities - Others (BL: 80%)								
1	Agri-clinic Agri business Centers	2.10	Nos.	1	1.68	1	1.68	2	3.36
	Sub total: Agri Ancillary Activities - Others				1.68		1.68		3.36
2.3.3	Others (BL: 100%)								
1	PMJDY (OD facility)	0.10	Nos.	5	0.50	5	0.50	10	1.00
	Sub Total: Others				0.50		0.50		1.00
	Total of Ancillary Activities				14.18		14.18		28.36
	Total Agriculture				249.61		371.14		620.74
3	Micro, Small and Medium Enterprises (MSME) (BL: 80%)								
	Micro Enterprises - Term Loan								
a	Micro Enterprises	6.00	Nos.	5	24.00	6	28.80	11	52.80
	Sub Total:				24.00		28.80		52.80
b	Working Capital - Micro Enterprises				4.80		5.76		10.56
	Total MSME				28.80		34.56		63.36
4	Credit Potential for Export Credit, Education and Housing								
4.1	Education (BL: 80%)								
1	Educational Loan in India	10.00	Nos.	1	8.00	1	8.00	2	16.00
	Total of Education				8.00		8.00		16.00

A		Unit Cost in ₹ Lakh	Unit measure	Puchi-Geko		Tamen-Raga		Total	
				Phy.	BL	Phy.	BL	Phy.	BL
4.2	Housing Loan (BL: 80%)								
1	Rural Housing	12.00	Nos.	1	9.60	1	9.60	2	19.20
	Total Housing Loan				9.60		9.60		19.20
5	Credit Potential for Infrastructure								
5.1	Social Infrastructure (BL: 80%)								
1	Modernization of existing infrastructure in schools	10.00	Nos.	0	0.00	1	8.00	1	8.00
2	Medical Pathology Lab	25.00	Nos.	0	0.00	1	20.00	1	20.00
	Total social infrastructure				0.00		28.00		28.00
5.2	Renewable Energy (BL: 80%)								
1	Others (Solar Lighting)	0.30	Nos.	2	0.48	2	0.48	4	0.96
2	STW with 1 HP SPV	2.75	Nos.	1	2.20	1	2.20	2	4.40
	Total of Renewable energy				2.68		2.68		5.36
6	Informal Credit Delivery System (BL: 100%)								
1	Loans to Matured SHGs/ JLGs	2.00	Nos.	5	10.00	5	10.00	10	20.00
	Total of Informal Credit Delivery System				10.00		10.00		20.00
	TOTAL PRIORITY SECTOR				308.69		463.98		772.66

Note: There is only one bank branch (SBI) for the entire Kamle district

PLP-ANNEXURE-II

Indian Rupee (INR) Scaling Factor: ₹ Lakh

State : Arunachal Pradesh

District : Kamle

OVERVIEW OF FLOW OF GROUND LEVEL CREDIT - AGENCY-WISE AND SECTOR-WISE								
		2020-21		2021-22		2022-23		2023-24
		Target	Achievement	Target	Achievement	Target	Achievement	Target
	Agency/Type of Loan							
A)	CROP LOAN							
	CBs	100.00	139.52	20.00	19.44	10.00	135.31	30.00
	Sub Total-Crop loan	100.00	139.52	20.00	19.44	10.00	135.31	30.00
B)	TERM LOAN							
	CBs	126.70	39.34	50.68	33.96	10.29	17.63	85.85
	Sub Total- Term Loan	126.70	39.34	50.68	33.96	10.29	17.63	85.85
C)	AGRICULTURE CREDIT (A+B)							
	CBs	226.70	178.86	70.68	53.40	20.29	152.94	115.85
	Sub Total- AC	226.70	178.86	70.68	53.40	20.29	152.94	115.85
D)	NON-FARM SECTOR							
	CBs	45.00	14.13	144.00	60.33	100.00	29.34	60.00
	Sub Total-NFS	45.00	14.13	144.00	60.33	100.00	29.34	60.00
E)	OTHER PRIORITY SECTOR							
	CBs	32.00	1,285.27	60.00	0.00	14.10	0.00	3.00
	Sub Total-OPS	32.00	1,285.27	60.00	0.00	14.10	0.00	3.00
	TOTAL PRIORITY SECTOR (C+D+E)	303.70	1,478.26	274.68	113.73	134.39	182.28	178.85

Note: There is one bank branch (State Bank of India) for entire Kamle District.

@ There are no StCB, RRB & SCARDB. in the district.

ANNEXURE-III

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

(₹ Lakh)

		2020-21		2021-22		2022-23		Target 2023.24	
		CBs	Total	CBs	Total	CBs	Total	CBs	Total
I	Crop Loans	139.52	139.52	19.44	19.44	135.31	135.31	30.00	30.00
II	Term Loan								
1	MI		0.00		0.00		0.00		0.00
2	LD		0.00		0.00		0.00		0.00
3	FM		0.00		0.00		0.00		0.00
4	P&H		0.00		0.00		0.00		0.00
5	DD		0.00		0.00		0.00		0.00
6	Poultry		0.00		0.00		0.00		0.00
7	S/G/P		0.00		0.00		0.00		0.00
8	Fisheries		0.00		0.00		0.00		0.00
9	SMY		0.00		0.00		0.00		0.00
10	F/WLD		0.00		0.00		0.00		0.00
11	BG		0.00		0.00		0.00		0.00
12	Sericulture		0.00		0.00		0.00		0.00
13	Others @	1,338.74	1,338.74	94.29	94.29	46.97	46.97	148.85	148.85
	Sub totals	1,338.74	1,338.74	94.29	94.29	46.97	46.97	148.85	148.85
	Grand Total (I+II)	1,478.26	1,478.26	113.73	113.73	182.28	182.28	178.85	178.85

* There is no StCB, RRB & SCARDB in the district.

@ Sub-sector-wise details are not available.

Annexure IV**State : Arunachal Pradesh****District: All Districts****Indicative Unit Cost (for major activities of the district) as arrived at by
NABARD/Unit Cost Committee for its internal use: 2023-24**

Sr.No.	Activity/Item	Unit	Unit Cost (Rs.)
1	Shallow tube Well (Dia.-80 mm, Depth- 45 m)	1 No.	38,000
2	Shallow tube Well (Dia.-150 mm, Depth- 60 m)	1 No.	81,000
3	Shallow Tube well with Solar Photovoltaic (1HP)	1 No.	2,80,000
A. Land Development			
1	Land Levelling (depending on slopes)	1 ha	94,000-1,22,000
2	Water harvesting - Farm Pond(depending on size)	1 No.	33,000-53,000
3	Bench Terracing	1 ha	1,07,000-1,50,000
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	4,45,000
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 acre	52,000

19	Muga Plantation	1 acre	53,200
20	Mulberry Plantation	1 acre	64,000
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 (1+1) crossbred cows	2 animals	2,40,000
2	Mini Dairy unit (5+5) Jersey CB/HF CB Cows	10 animals	11,27,000
3	Mini Dairy unit with shed	10 animals	2,40,000
4	Bulk Milk Cooling Unit	2000 liters	8,16,000
5	Mithun Rearing (including shed)	10 animal	7,06,500
6	Broiler Farm-All in all out deep litter system	1000 Birds	5,14,000
7	Layer Farm (1:1:3-Cage system)	5000 Birds	4330000
8	Goat rearing (10 does + 1 bucks)	10 + 1	72,000
9	Piggery - Breeder cum fattening unit	3+1	2,01,000
10	Rabbit Rearing	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	Promotion and Development of Indigenous Fish culture	1 ha	5,94,000
5	Fish in existing pond	0.2 Ha	80,000
6	Development of Indigenous Fish Brook Bank/ Farm	0.5 Ha	12,40,000
7	Installation of hatchery for production of quality fish seed of fresh water fish species	5 million spawn capacity unit	30,60,000
8	Development of existing fish farm for fish based eco-tourism with min water area of 2 ha including raceways, sport fishing/ culture of indigenous fishes	2 ha raceways and other amenities	15,30,000
9	Construction/ Development of new Fish Pond	1 ha	12,40,000
G. Others			
1	Bio Gas plant	2M3	50,000
2	Bio Gas plant	3M3	68,000
3	Bio Gas plant	4M3	83,000
4	Bio Gas plant	6M3	1,00,000
5	Bee Keeping/ Apiary	1 box	1,00,000
6	Bee Keeping/ Apiary	20 boxes	3,26,850

ANNEXURE - V

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

Sr. No.	Name of the Crop	Scale of Finance in Rs.	
		Per Ha.	Per Acre
1	Paddy (all variety)	61950.00	25089.75
2	Maize	53550.00	21687.75
3	Wheat	53550.00	21687.75
4	Barley	53550.00	21687.75
5	Millets	53550.00	21687.75
B	Oil Seeds		
1	Sunflower	52500.00	21262.50
2	Mustard	52500.00	21262.50
3	Sesame / Lentil	52500.00	21262.50
4	Groundnut	74550.00	30192.75
C	Pulses		
1	Gram (all variety)	63000.00	25515.00
2	Peas	63000.00	25515.00
3	Soya bean	63000.00	25515.00
4	Rajmah	63000.00	25515.00
5	French Bean	63000.00	25515.00
6	Creeper Bean	63000.00	25515.00
D	Vegetables		
1	Cabbage	58800.00	23814.00
2	Cauliflower	58800.00	23814.00
3	Broccoli	58800.00	23814.00
4	Okra	58800.00	23814.00
5	Knolkhol	60900.00	24665.00
6	Brinjal	60900.00	24665.00
7	Pumpkin	60900.00	24665.00
8	Tomato	77700.00	31469.00
9	Green Peas	68250.00	27642.00
10	Potato	119700.00	48479.00
11	Radish	65100.00	26366.00
12	Carrot	70350.00	28492.00
13	Beet Root	70350.00	28492.00
14	Turnip	70350.00	28492.00
15	Cucumber	70350.00	28492.00
16	Bitter Gourd	72450.00	29343.00
17	Water Gourd	72450.00	29343.00
18	Water Melon	72450.00	29343.00
19	Spike Gourd	72450.00	29343.00
20	Ridge Gourd	72450.00	29343.00
21	Potol	64050.00	25941.00
22	Leaf Vegetable	69300.00	28067.00
23	Mixed Vegetable	76650.00	31044.00

Sr. No.	Name of Crops/ Activity		
E	Spices		
1	Coriander	63000.00	25515.00
2	Turmeric	106050.00	42951.00
3	Ginger	106050.00	42951.00
4	Onion	90300.00	36572.00
5	Garlic (common)	100800.00	40824.00
6	Garlic (local variety)	100800.00	40824.00
7	Chilli (all variety)	69300.00	28067.00
8	Capsicum	69300.00	28067.00
F	Other Crops		
1	Sugarcane	111300.00	45077.00
2	Mushroom	74550.00	30193.00
3	Strawberry	116550.00	47203.00
4	Tapioca	65100.00	26366.00

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

Working Capital under KCC			
Animal Husbandry/Units			
		SOF 2023-24 (Per Ha.)	SOF 2023-24 (Per Acre)
1	Jersey Cows 2 Nos. cows 10 Ltr. yield	32550.00	13183.00
2	Broiler Poultry 500 Birds for 45-50 days per batch	63000.00	25515.00
3	Layer Poultry 100 Nos. (per batch)	18900.00	7655.00
4	Goat rearing 20 Nos for breeding (3 months)	17850.00	7230.00
5	Goat rearing 10 Nos. for 6 months for meat purpose	17955.00	7272.00
6	Piggery Breeding 6 Nos.	26250.00	10632.00
7	Piggery Fattening 2 Nos for 10 Months	15225.00	6167.00

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

Sl. No.	Fisheries Development (KCC)	SOF 2023-24 (Per Ha.)	SOF 2023-24 (Per Acre)
1	80-90 Mm Size of Assorted Varieties Including Oxygen Packing	31500.00	12748.00
2	Feeds/Dung/Organic Manures	168000.00	67989.00
3	Inorganic Fertilizer/Micro-Nutrients	21000.00	8499.00
4	Wages	63000.00	25496.00
5	Quick Lime	11550.00	4674.00
6	Insurance	11550.00	4674.00
7	Transportation etc	50400.00	20397.00
		357000.00	144477.00



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