

# An Evaluation Study of the Implementation of the Flagship programme

## 'Deen Dayal Upadhaya Swabalamban Yojna (DDUSY)' in the State of Arunachal Pradesh

### FINAL REPORT



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The Finance, Planning, and Investment  
Department,  
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Prepared by:



North Eastern Development  
Finance Corporation Ltd. (NEDFi)

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## Executive Summary

The Finance, Planning and Investment Department (Planning and Investment Division), Government of Arunachal Pradesh has decided to monitor the beneficiary/projects under Deen Dayal Upadhyay Swablamban Yojna (DDUSY) in the State of Arunachal Pradesh to assess its impacts and success by engaging a third-party monitoring agency.

Accordingly, the Northeastern Development Financial Corporation, (NEDFi) was assigned through due process of selection to conduct the evaluation study of the implementation of the flagship programme Deen Dayal Upadhyay Swablamban Yojna (DDUSY) in the state of Arunachal Pradesh.

The original guidelines for implementation of DDUSY scheme in Arunachal Pradesh was issued vide notification No.FIN/E-11/14/2017 dated 16<sup>th</sup> May 2017 (**Annexure-1**). The earlier process was modified vide notification no. No. PD(SPD)- 29/DUSY/2017-18 dated Itanagar, the 17th September 2018 (**Annexure-2**).

The evaluation study was conducted based on the revised guidelines for implementation of DDUSY scheme in Arunachal Pradesh. The study was conducted through field visit to all 63 units spread over 10 districts in the state of Arunachal Pradesh, meeting with all the 14 bank branches, which have financed these units in the state. Primary data was collected through personal interactions and using structured instruments from the beneficiaries and Branch Managers.

The evaluation study was designed to determine the relevance and fulfilment of objectives, effectiveness, impact, sustainability, and developmental efficiency of implementation of DDUSY scheme in the state of Arunachal Pradesh.

### A. Relevance:

The implementation of the scheme was examined in the context of relevance to the stated objectives of the scheme and was found to be highly relevant for creating employment opportunities for youths in Arunachal Pradesh. Providing capital at 'no cost' can be a great incentive for the entrepreneurs from the state.

The beneficiaries were selected covering the sectors identified under the scheme, although tourism sector had the highest share of beneficiaries. The reason could be strong campaign for promotion of tourism in Arunachal Pradesh.

The scheme was intended for generating employment through enterprise creation for unemployed youths.

84% of the beneficiaries were found to have created new enterprises and the rest have extended the existing enterprises.

51% of the selected beneficiaries were found to be in the age group of the official classification of 'youth group' in the country i.e. 15-34, and 86% between the age group of 18-45 years, and the rest are above this age group. However, the guidelines of the scheme did not envisage any specific age criteria as such in the scheme.

## **B. Effectiveness:**

The outcome of implementation of the scheme was examined in relation to the desired output & outcome of the scheme, to measure the effectiveness of implementation of the scheme.

The scheme was found to have been implemented effectively. The subsidy amount was sanctioned to all selected beneficiaries based on the project cost. Banks have sanctioned and disbursed loans to all selected beneficiaries except one loan proposal of SBI Naharalgun branch.

Total subsidy of Rs 9.61 crore was released to the beneficiaries for an aggregate project cost of Rs 23.80 crore and the banks have sanctioned Rs 7.81 crore as loans under the scheme.

The study has further revealed that 41% of the beneficiaries had projected investment between Rs.50.00 Lakhs to Rs.75.00 Lakhs, 17%, Rs.30.00 Lakhs to Rs.50.00 Lakhs, 38% in the range of Rs.10.00 Lakhs to Rs.30.00 Lakhs, and 3% beneficiaries had projected investment of Rs.75.00 Lakhs and above.

Regarding administration of subsidy, 44.4% of the beneficiaries have availed subsidy between Rs.15.00 Lakhs and Rs.20.00 Lakhs and 30% have availed subsidy of less than Rs.10.00 Lakhs each.

40% Of the beneficiaries had projected own contribution between Rs.15.00-Rs.20.00 Lakhs each and 25% between Rs.5.00 Lakhs to Rs.10.00 Lakhs each.

6 (six) out of 14 (fourteen) homestay units financed by the banks had similar project cost of Rs 50.00 Lakhs each. Therefore, each of these units has availed uniform subsidy of Rs 20.00 Lakhs each.

Except in cases where the share of own contribution was disbursed as part of the loan components for creation of assets by the banks; own contributions for other components of the project investments could not be verified during the study due to absence of supporting bills or expenditure vouchers in most cases.

60 (Sixty) loan applications out of a total 63 (Sixty-three) loan applications were sanctioned by 12 branches of State Bank of India and 2 loan applications were sanctioned by Allahabad Bank (Indian Bank) branch in Itanagar.

## **C. Impact:**

The impact of implementation of the scheme was examined for the beneficiaries based on present status of the enterprise, whether it has created desired impact on the beneficiaries. The impact created by the enterprises on the community through creation of job as 'Job creators' was also examined in addition to the impact created on the local economic environment.

The study has revealed that 82.5% of the beneficiaries have already installed the units, and 77.8% of the total units have started activity which have created positive impact on their individual economic condition, employment generation and the economy of the State as a whole.

However, 16% of the units were yet to start the activity, and 6% units were found closed during study period, all possibly due to covid pandemic and therefore calls for closer monitoring and support of the Government and the banks.

According to the data furnished by the beneficiaries, 12 operational units in addition to self-employment have also engaged family members in few cases, for operation of the units. The remaining 37 operational units have hired 263 employees / workers in their enterprises, as on date. According to the study, the existing units which have utilised the assistance under DDUSY for expansion of their enterprises are the largest contributors in generation of employment. However, the entrepreneurs could not quantify the exact number of additional employments generated in the existing units with investments made exclusively under the DDUSY scheme. Therefore, the data includes all employees/ workers engaged in the operation of the units, including casual workers.

The enterprises under the scheme have successfully created impact on the economy through creation of infrastructure and facilities in sectors viz. a) tourism sector, b) construction sector, c) manufacturing sector and d) traditional handloom & textile sector and have also manufactured products for import substitution from neighboring states at higher cost and prevented resultant loss of revenue for the state.

#### **D. Sustainability:**

The sustainability of the beneficiaries and enterprises created were examined based on the capability to continue to generate income, repay the existing loan and to access future credit from the banks. Sustainability of the scheme in terms of upscaling the scheme to benefit larger group of youth in the state was also examined in this context.

As stated before, 82.5% of the beneficiaries have already installed the units and 77.8% of the units have started their activity, which is a good indicator of sustainability of the enterprises and the scheme itself.

Beneficiary's data have indicated that 54% of the units are having gross surplus from the activity of the unit. 2 units are running in loss and most units are having only marginal surplus. However, the units may be able to generate sustainable income in near future, once the impact of the pandemic due to Covid-19 on business sector starts waning in the days to come.

Total 5 loan accounts out of 63 accounts have been identified as irregular / NPA by the banks so far. However, all loans had 4 months to 6 months moratorium under the scheme and had 6 months standard moratorium extended by the banks due to the Covid-19 pandemic. One loan account has also been restructured recently. Therefore, the risk of default in near future may not be substantial under the scheme if the units can regain their profit generation mode quickly once the pandemic is brought under control in the state.

Three loan accounts of the banks one of Allahabad bank Itanagar and two accounts of SBI Roing branches have since been fully liquidated.

Upscaling of the scheme will largely depend on participation of the banks which in turn shall depend on the recovery performance of the units financed so far under the scheme.

Higher rate of success of the units assisted so far, proper end use of funds by the beneficiaries, higher integrity of the beneficiaries etc. can set good examples for the future entrepreneurs to follow and motivate them to avail the benefits under such schemes contributing to upscaling of the scheme and the banks to lend more enthusiastically. 30% or 21 units have been identified during the survey as successful enterprises, who are doing well in their respective activities

### **E. Efficiency:**

Efficiency is a measure of the relationship between inputs and outputs, i.e. deliverables, in terms of quantity and quality. The quality of the inputs and the outputs is an important consideration in assessing efficiency.

In the instant case, the level of efficiency was examined for:

- a. Implementation process- the process of submission, scrutiny, and approval of application of the beneficiaries. Processing time of the application for final disbursement.
- b. Convenience of the users of the selection and loan sanction process.
- c. Efficiency of the process to reach out to the target group for effective delivery of the benefits was examined as well during the study.

Regarding the ease of accessing the benefits including bank loans under the scheme, 31% of the beneficiaries have rated the process as easy, whereas 51% beneficiaries have rated the process as difficult and 18% as very difficult. In other words, 69% of the beneficiaries found the process difficult at varying degrees. However, the degree of inconvenience was found to be varied in different districts, e.g. 71% of the beneficiaries in Lower Subansiri District, have stated the process as easy, whereas 83% of the beneficiaries in Papum Pare district, have expressed having faced higher degree of difficulties in the process.

The reactions to both the processes of selection and the process for loan approval were similar as above for the beneficiaries.

The beneficiaries were found to have collected the information regarding the scheme from different sources, i.e., 61% from newspaper, 20% from Govt. offices and 19% from friends.

### **F. External Factors:**

The unforeseen economic catastrophe caused during the Covid Pandemic has caused large scale impacts on the units assisted under the scheme. All units under the scheme were closed during the lockdown period. The home stay units are yet to have visitors. Many units have deferred installation and the operation. The manufacturing units have suffered from disrupted supply chain and labour management issues. The impact of loss of income, time lag and burden of cost of loan and investment may lead to challenges in financial recovery by the enterprises, in immediate future.

### **G. Few Critical Issues:**

Too many units financed for home stay activity in proximity may affect viability of the units as also overcrowding of tourists in the same area leading to environmental challenges.

Construction of building is an integral component of home stay activity but since it is not permitted activity for assistance under the scheme, possibility of diversion of fund for the same may not be ignored.

The units which are either closed permanently, beneficiary is absconding or have misappropriated the fund from the Bank and the Government by diverting for different purposes are causes of concern and may be acted upon according to the provisions of the law.

The loans are eligible for credit guarantee cover under CGTSME scheme of Government of India, and accordingly no collateral security was obtained. The banks therefore are likely to file the claims for amount of default in loan amount under CGTSME and take recourse under the

law. However, the government shall remain free to recover the amount of subsidy in case of any misutilization of the fund through legal process.

## **Suggestions for Way Forward**

There is always scope for improvement in any process, based on the feedback of the beneficiaries, to move forward with higher efficiency of the system and processes for any developmental scheme.

### **i. Selection Process**

- ✓ Selection of the beneficiaries may be more aligned to the stated objectives of the scheme like ‘unemployment’ and ‘youth group’. Selection criteria may be specific for age group & employment status and only creation of new enterprises may be encouraged to meet the objectives of the scheme.
- ✓ Preference may be given to skill-based entrepreneurs to promote skill development in different sectors

### **ii. Selection of activity**

- ✓ Concentration of same activity in one location need to be avoided to keep the demand gap for increasing viability of the enterprises. The size of local population also may be the guiding factor for number of units which depends largely on local markets.
- ✓ Priority may be given to ancillary value-added activities supporting tourism activities, like, tourist guide services, trekking, mountain biking, paragliding, conducted tours within the state etc.
- ✓ Pre-selection visit of the locations of short-listed proposals prior to compilation of final lists, jointly by the Bank and the Govt officials, may be incorporated as part of the policy. Banks may consider the same visits as compliance of mandatory pre-sanction inspection by the branch.

### **iii. Preparation and due diligence of Project Reports**

- ✓ To help the entrepreneurs with customized project reports specific to the districts, project report preparation committees may be formed at District level. The project reports may be approved in the concerned DCC meetings chaired by the Deputy Commissioners of the districts.
- ✓ The existing project reports prepared by independent consultants need to be scrutinized to ensure that the costs are not inflated to avail higher amount of subsidy.
- ✓ The source and capability of investing own contribution in the project cost by the beneficiary need to be verified independently by the selection committee. Investment of own contribution may be compulsorily routed through bank account.

### **iv. Monitoring and handholding**

- ✓ Joint inspection by the designated Govt. and Bank officials to the units before disbursement of any subsidy or loan component to verify the progress of work and need for disbursement may be incorporated in the policy.
- ✓ Such visits will also help the entrepreneurs to discuss problems in implementation if any, with the professional experts and seek guidance for success of the enterprise. The early signals for any problem may be captured during such visits and ensure remedy for the same in real time.

- ✓ Grievance redressal mechanism may be set up at State level to avoid any discrepancy in selection process at District level and bring transparency in the system

**v. Dealing with defaulters**

- ✓ Appropriate legal action needs to be initiated both by the Government and the bank against the beneficiaries who have failed to implement the scheme, diverted the public and Bank fund, defaulted in loan repayment, or violated any laid down guidelines of the scheme.
- ✓ Such actions need to be widely publicized with publication of photographs and details of irregularities in local newspapers to prevent recurrence of such incidence and enforcing credit discipline

**vi. Guidelines**

- ✓ To introduce an agreement with disclosure norms, restrictions on sale, action proposed in case of defaults and diversion of fund, following guidelines of the scheme, investment norms etc.
- ✓ Consider upper limits for subsidy and loan in the same proportions.
- ✓ Process timeline may be introduced to reduce delays e.g. approval of selection within 1 month and approval of loan within 1 month.
- ✓ The pending position may be reviewed in DCC meetings every quarter at district level and in SLBC forum at the State level.



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# Chapter I

## Introduction

### 1.0 An overview of Arunachal Pradesh

Arunachal Pradesh is the largest of the seven sister states in Northeast India, with Geographical area of 83,743 sq km. Total population of the state is 14.7 lakhs with a low density of population of 17 persons per sq km. The literacy rate in the state is 65.38 percent.

The land is mostly mountainous with the Himalayan ranges running north south. The state is divided into five river valleys: Kameng, Subansiri, Siang, Lohit and Tirap. It shares borders with the neighboring countries of Bhutan in the west, China (Tibet) in the north and northeast & Myanmar in the east and southeast. The Indian states of Assam and Nagaland border is in the south.

The State has 17 administrative districts. Itanagar is the capital of Arunachal Pradesh. Besides that, Naharlagun, Tawang, Rupa, Bomdila, Bhalukpong, Seppa, Ziro, Pasighat, Roing and Daporijo are some of the major towns in the state.

The most spoken language is Hindi, but English is the official language and primary medium of education in schools.

### 1.1 Key Sectors of Development

- ✓ Agriculture and Forest Based Industries
- ✓ Tourism
- ✓ Textiles and Handicrafts
- ✓ Mineral Based Industries

#### Agriculture

Agriculture is the mainstay of the economy of Arunachal Pradesh. The state's agriculture and allied sectors have growth rates that are three times the national average. The state is largest producer of kiwis in India and received the organic certification for kiwi recently for Lower Subansiri District and the second largest producer of large cardamom. An organic kiwi winery has been setup at Ziro by an entrepreneur. In addition, Oranges, Pears and Plums are also grown by the farmers in Arunachal Pradesh.

In 2019-20, total horticulture production according to the final estimate was 212.63 thousand metric tons, as given in the table 1.1 below. In April 2017, the Arunachal Pradesh Government launched the 'State Organic Mission' to make the state an organic farming hub. Non-timber based industries include bamboo, cane, rubber and medicinal plants.

Table: 1.1 **Horticultural Crop Production 2019-20**  
(in '000 metric ton)

<b>Crop</b>	<b>Production</b>
Fruits	125.84
Vegetables	17.39
Plantation	0.21
Aromatics medicinal	0.16
Spices	69.03

Arunachal Pradesh is an "Orchid Paradise", accounting for 612 species out of 1256 species of orchids known in India. An Orchid Research Centre has been established at Tipi to promote

orchid conservation, research, and development. Recently the state has initiated the steps for 'Red listing' of orchids with the support of IUCN.

### Tourism

Tourism has grown rapidly in the recent years with eco and adventure tourism, cultural tourism and religious tourism being the major areas of interest. Major sports of interest to travelers include angling, boating, rafting, trekking, and hiking.

The state won the Best Emerging Tourist Destination in India award for 2019 and the Best Emerging Green Destination for 2019. Tourist arrivals in the state reached 4,51,152 in 2017 with 4,44,005 domestic visitors and 7,147 foreign visitors.

### Handloom and Textiles

Handloom and textile sector in Arunachal Pradesh provide employment, mainly to women. Most of the units are home-based and have small scale of operations. The state boasts of an enriching array of unique and appealing handloom designs from each of its tribes. The products include skirts (gale), shirts (galuk), cotton shawls, side bags, and curtain cloth. Carpet making is one of the important occupations in the districts of Tawang, West Kameng, Changlang and Upper Siang. The state's carpets have received national and international repute due to their quality. The carpet weaving industry is promoted through the Government Craft Centre.

### Mineral Resources

Arunachal Pradesh has considerable mineral reserves / resources of coal in Namchik Namphuk Coalfields; dolomite in West Kameng district; fuller's earth in Tirap district; graphite in Lohit, Upper Siang and Upper Subansiri districts; and limestone in Dibang Valley, Lohit, Upper Siang and Upper Subansiri districts. In 2018-19, the total production of crude petroleum in the state stood at 38 thousand tons. The state also produced 4 mcm of natural gas, during the same period.

### Hydel Power

Because of its hilly terrain and abundant rivers, Arunachal Pradesh is estimated to have hydropower potential of 50,328 MW (through mega projects). Key regions for tapping hydropower include Dibang, Tawang, Subansiri Upper, Subansiri Middle, Kameng and Lohit. As of March 31, 2020, Arunachal Pradesh had a total installed power generation capacity of 378.64 MW, comprising 158.05 MW from hydro, 136.72 MW from renewable energy sources (RES) and 83.87 MW from thermal.

### Industries

Arunachal Pradesh has 12 industrial estates located in different districts with the primary objective of growth and development of small-scale industries. Moreover, in order to attract more investments, the Government is providing financial assistance and monitoring to food processing units under the scheme for Technology Up gradation / Establishment / Modernization, given the companies satisfy some eligibility criteria.

#### **1.2 Announcements under State Budget 2020-21:**

Industrial and Investment Policy 2020 launched to provide incentives for new investments. Arunachal Pradesh Industrial Policy 2020, focusing on Micro, Small and Medium Enterprises, will provide financial, technical, and training support to youths who wish to open enterprises –

Government has allocated Rs. 10.00 crore (US\$ 1.43 million) for the purpose. Based on the availability of resources, the state has identified thrust areas for industrial development which are mentioned below:

- ✓ Industries based on agricultural, horticultural and plantation produce.
- ✓ Industries based on non-timber forest produce such as bamboo, cane (rattan), medicinal plants/herbs, aromatic grass, tea, and coffee.
- ✓ Industries based on locally available raw materials, except timber.
- ✓ Textiles (handlooms and power-looms), handicrafts and sericulture.
- ✓ Electronics and IT-based enterprises.
- ✓ Mineral-based industries (such as ferro-alloys, cement, etc.).
- ✓ Facilitation and development of industrial infrastructure, including power and communications, under public private partnership.
- ✓ Food processing industries and engineering and allied industries (rolling mill, steel mill, etc.); and tourism

### **1.3 International Trade**

The state's location provides opportunities for international trade with South Asian countries such as Myanmar, Bhutan, and China. Textiles and handicrafts from the state are in demand in neighboring countries. In FY19, commodity exports from the state were valued at US\$ 2.23 million.

### **1.4 Economic Scenario**

High Economic Growth, at current prices, Arunachal Pradesh's GSDP is estimated at Rs.299.74 lakh crore (US\$ 4.25 billion) in 2020-21, with a CAGR of 7.96% between 2015-16 and 2020-21.

At current prices, Net State Domestic Product (NSDP) of Arunachal Pradesh reached Rs.224.88 billion (US\$ 3.22 billion) in 2018-19. State's NSDP (in Rs.) increased at a compound annual growth rate (CAGR) of 9.80 per cent between 2015-16 and 2018-19.

### **1.5 Connectivity**

Commercial flights in the state were started in the state in May 2018 from Pasighat airport. Tezu airport is also expected to become operational soon. A Greenfield airport in Hollongi was also announced in October 2018 to provide aviation services to state's capital Itanagar.

The Ministry of Railways is building huge railway infrastructure in the state, beginning with laying of railway tracks linking Tawang to Bhalukpong (378km), other proposals are to link North Lakhimpur in Assam to Silapathar in Assam via Bame and Aalo in Arunachal (247.85 km) and Pasighat to Rupai (227 km).

Since, the sectors identified under the DDUSY scheme are classified as MSME units, therefore an overview of MSME sector is found to be relevant to this study.

## **2.0 MSME Sector Overview**

### **2.1 MSME Sector Scenario - All India**

Micro, Small and Medium Enterprises (MSMEs) are amongst the strongest drivers of economic development, innovation, and employment. The MSME sector also contributes in a significant way to the growth of the Indian economy with a vast network of about 63.38 million<sup>1</sup>

enterprises. The sector contributes about 45% to manufacturing output, more than 40% of exports, over 28% of the GDP while creating employment for about 111 million<sup>2</sup> people, which in terms of volume stands next to agricultural sector. The MSME sector in India is exceedingly heterogeneous in terms of size of the enterprises and variety of products and services, and levels of technology employed. However, the sector has the potential to grow at a faster pace. To provide impetus to the manufacturing sector, the recent National Manufacturing Policy envisaged raising the share of manufacturing sector in GDP from 16% at present to 25% by the end of 2022.<sup>1</sup>

To enable identification and facilitate development of MSMEs, Government of India has amended the Micro, Small and Medium Enterprises Development (MSMED) Act, 2020. The revised definitions of MSME according to the notification of MSME department dated 1<sup>st</sup> June 2020. This notification came into effect from 1<sup>st</sup> of July 2020.<sup>2</sup>

- i) A micro enterprise, where the investment in Plant and Machinery or Equipment does not exceed one Rs. 1.00 crore and turnover does not exceed Rs. 5.00 crore.
- ii) A small enterprise, where the investment in Plant and Machinery or Equipment does not exceed Rs. 10.00 crore and turnover does not exceed Rs. 50.00 crore.
- iii) A medium enterprise, where the investment in Plant and Machinery or Equipment does not exceed Rs. 50.00 crore and turnover does not exceed Rs. 250.00 crore rupees.

### **Recent initiatives of Govt of India in MSME sector<sup>3</sup>**

The GoI has undertaken numerous initiatives to empower the MSMEs to tide over the present crisis and become drivers of growth for the Indian economy. With more than 6 (Six) crore MSMEs, the sector has been the backbone of the economy and plays a crucial role in employment generation and in contribution to GDP. The sector employs more than 11 (Eleven) crore people, contributes roughly 30 per cent to the GDP, and contributes half of the country's exports helping in building a stronger and a self-reliant India. The MSME sector was one of the worst hit sectors during the nation-wide lockdown. Several corrective and supportive measures have been taken to bring the sector on track. The first among those is the revision of the investment criteria in the MSME definition. New MSME definition covering almost 99 per cent of all firms enabling MSMEs to grow and create jobs and removed the artificial separation between manufacturing and service MSMEs

**Atmanirbhar Bharat** is the vision of the GoI of making India a self-reliant nation. The announcements under the Atmanirbhar Bharat Abhiyan were made in three tranches. The key measures pertaining to industry and infrastructure are summarized below:

### **Atmanirbhar Bharat 1.0**

#### **Relief and credit support to MSMEs to fight against COVID-19.**

- i) Rs.3.00 lakh crores Collateral-free Automatic Loans for Businesses, including MSMEs:

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<sup>1</sup> Report of the RBI working Group on MSME, June 2019

<sup>2</sup> Ministry of MSME, notification, the 1st June, 2020 published in Gazette notification dated 1<sup>st</sup> June 2020

<sup>3</sup> Economic survey 2020-21 Vol II

The Emergency Credit Line Guarantee Scheme (ECLGS) has been formulated as a relief measure to the MSMEs by providing them additional funding of up to Rs.3.00 lakh crores in the form of a fully guaranteed emergency credit line. The borrowers with up to Rs.25.00 crore outstanding and Rs.100.00 crore turnover is eligible. This scheme provides 100 per cent credit guarantee cover to Banks and NBFCs on principal and interest. No guarantee fee, no fresh collateral is required.

ii) 20,000 crores Subordinate Debt for Stressed MSMEs:

Provision made for 20,000 crores subordinated debt for the MSMEs which are NPAs or are stressed. Government to support them with Rs.4,000.00 crore to Credit Guarantee Trust for Micro and Small enterprises (CGTMSE). Banks are expected to provide the subordinate-debt to promoters of such MSMEs equal to 15 per cent of the existing stake in the unit subject to a maximum of Rs.75.00 lakhs.

iii) Rs.50,000 crores equity infusion through MSME Fund of Funds:

Government to set up a Fund of Funds with a corpus of Rs.10,000.00 crores that will provide equity funding support for the MSMEs. The Fund of Funds shall be operated through a mother and a few daughter funds. It will provide equity funding for viable MSMEs. This scheme will help the MSMEs to expand its size and capacity and will also encourage them to get listed on stock exchanges.

iv) New definition of MSME:

The government has revised the definition of MSME by raising the investment limit. An additional criterion of turnover has been introduced and distinction between manufacturing and service sector stands removed. The Ministry of Micro, Small and Medium Enterprises had decided to include retail and wholesale trade under MSMEs for the limited purpose of priority sector lending. The revised guidelines will benefit 2.5 crore retail and wholesale traders. The move would also allow them to register on the Udyam portal for MSMEs.

v) Global tenders to be disallowed upto Rs.200.00 crores:

General Financial Rules (GFR) of the Government amended to disallow global tender enquiries in government procurement of goods and services of value of less than Rs.200.00 crores. This is a step-in support of the Make in India initiative and will promote MSMEs to grow.

vi) Other Measures for MSMEs:

E-market linkage for MSMEs to act as a replacement for trade fairs and exhibitions.

vii) The MSME receivables from the Government and the CPSEs to be released in 45 days.

This would help the MSMEs to solve the problems of marketing and liquidity.

viii) Income Tax Refund:

Income tax refunds to nearly 8.2 lakh small businesses worth Rs.5,204.00 crores have been issued with the objective to help the MSMEs to carry on their business activities without pay cuts and layoffs in these challenging times.

ix) Relief of Rs.1500.00 crores to MUDRA-Shishu loans:

GoI to provide interest subvention of 2 per cent to prompt payees for a period of 12 months. Small business under MUDRA to be benefited.

x) Ease of doing business for business including MSMEs:

The Government announced further enhancement of ease of doing business through the Insolvency and Bankruptcy Code (IBC) related measures which include:

- ✓ Raising of the minimum threshold to initiate insolvency proceedings to Rs.1.00 crore from Rs.1.00 Lakh (which largely insulates the MSMEs),
- ✓ Special insolvency resolution framework for the MSMEs under Section 240A of the Code,
- ✓ Suspension of fresh initiation of insolvency proceedings for up to one year depending upon the pandemic situation and
- ✓ Empowering the Central Government to exclude COVID 19 related debt from the definition of “default” under the Code for the purpose of triggering insolvency proceedings.

xi) Inclusion of co-operative banks as eligible member lending institutions under interest subvention scheme for MSMEs - issuance of guidelines:

All co-operative banks have been advised of their inclusion as Eligible Lending Institutions under the “Interest Subvention Scheme (ISS) for MSMEs 2018” of the Government. This scheme provides an interest relief of two per cent per annum to eligible MSMEs on their outstanding fresh/incremental term loan/working capital during the period of its validity.

xii) Banks were permitted to reckon the funds infused by the promoters in their MSME units through loans availed under the Credit Guarantee Scheme for Subordinate Debt for stressed MSMEs issued by the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) as equity/quasi equity from the promoters for debt-equity computation.

## 2.2 MSME Sector Overview - Arunachal Pradesh

The Survey on Unincorporated Non-Agricultural Enterprises (excluding Construction) conducted in the 73rd round of NSS during July 2015 to June 2016 has estimated the number of unincorporated non-agricultural enterprises in the country during 2015-16 as 6.34 crore in the country; of which; 22,766 (0.036%) are in Arunachal Pradesh. Of the total number of units in the state, larger share (52.2%) is in urban centers while rural area accounts for about 47.8% of units.<sup>4</sup>

**Table 1.2. Estimated unincorporated non-agricultural enterprises in Arunachal Pradesh<sup>4</sup>**

Sub category	Rural			Urban			Total		
	OAE	Estt.	Total	OAE	Estt.	Total	OAE	Estt.	Total
<b>Manufacturing</b>									
Units	200	178	378	220	379	599	420	557	977
Workers	318	518	836	306	965	1271	624	1483	2108

<sup>4</sup> Source: NSS Report No.581: Operational Characteristics of Unincorporated Non-Agricultural Enterprises (excluding Construction) in India, 2018, OAE = Own Account Enterprises, Estt = Establishments

<b>Trade</b>									
Units	8214	898	9112	5942	2551	8494	14157	3450	17606
Workers	10730	2001	12704	7951	5979	13930	18654	7980	26634
<b>Other services</b>									
Units	718	667	1385	913	1885	2798	1631	2552	4183
Workers	1123	2865	3988	1318	7022	8339	2441	9886	12327
<b>Total</b>									
Units	9132	1743	10875	7075	4815	11891	16208	6559	<b>22766</b>
Workers	12144	5384	17528	9575	13966	23540	21719	19349	<b>41069</b>

**MSME (Investment Credit and Working Capital):** State Govt. has accorded priority to optimum utilization of locally available raw materials by encouraging setting up of appropriate industrial units for value addition, technology up gradation, deregulating the business environment, inculcation of entrepreneurial spirit etc. some such initiatives include: (i) Revitalization and strengthening of outlived DICs, (ii) Organizing buyer-seller meets, (iii) Exposure cum study tour for entrepreneurs etc. to promote entrepreneurship, (iv) Resource mapping for industrial potential in the State; and, (v) Establishment of the Entrepreneurship Development Institute (EDI), Model ITI, Establishment of Skills University, etc. to train the youth.

Considering the potentials, infrastructure available and likely to be made available the credit potential is assessed at MSME – Investment Rs.12,035.30 Lakh and MSME Working Capital Rs.5,123.91 Lakh for the year 2020-21.<sup>5</sup>

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<sup>5</sup> State focus paper, Arunachal Pradesh 2020-21, NABARD



## Credit Flow to MSME sector

**Table 1.3. Target and achievement of Annual action Plan (in Rs. Lakhs)<sup>6</sup>**

Year	Industry sector		Services sector		Total priority sector	
	Target	Achievement	Target	Achievement	Target	Achievement
2014-15	3609	1480	12975	7239	37852	13798
2015-16	6510	1395	13087	9561	52257	15247
2016-17	5321	1613	20083	13457	33233	20116
2017-18	6060	3814	29299	12363	48115	20315
2018-19	6666	20648	32230	11450	52926	38733
CAGR %	16.6	93.3	25.5	12.1	8.7	29.4

The services sector in Arunachal Pradesh has witnessed strong growth in the recent years. The share in GVA of services sector in 2019-20 was 43.23% with an average YOY growth in services sector of 8.22%.

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<sup>6</sup> Source: SLBC Background Papers, Arunachal

## Chapter II

### Objectives of the Evaluation Study & Methodology

**2.1** The Finance, Planning, and Investment Department (Planning and Investment Division), Government of Arunachal Pradesh has decided to monitor the beneficiary projects under Deen Dayal Upadhyay Swablamban Yojna (DDUSY) in the State of Arunachal Pradesh to assess its impacts and success by engaging a third-party monitoring. The State Government has accordingly decided to undertake an evaluation study of the overall performance and impact of the scheme by engaging a third party having adequate experience in this field/subject on mutually agreed terms and conditions.

Accordingly, a notification was issued vide their letter no PD(SPD)/29-2017-18/2488 dated 20<sup>th</sup> February 2020 requesting for an expression of interest to the Northeastern Development Finance Corporation Ltd., (NEDFi) for conducting the evaluation study of the implementation of the flagship programme Deen Dayal Upadhyay Swabalamban Yojna (DDUSY) in the State of Arunachal Pradesh. On successful bidding, NEDFi has been assigned with the task to conduct an Evaluation study of the implementation of the Flagship programme ‘Deen Dayal Swabalamban Yojna (DDUSY)’ in the State of Arunachal Pradesh.

#### 2.2 Evaluation concept

‘An evaluation is an assessment, as systematic and objective as possible, of an ongoing or completed project, programme or policy, its design, implementation and results. The aim is to determine the relevance and fulfilment of objectives, developmental efficiency, effectiveness, impact, and sustainability. An evaluation should provide information that is credible and useful, enabling the incorporation of lessons learned into the decision-making process of both recipients and donors.’<sup>7</sup>

#### 2.3 Evaluation Criteria<sup>8</sup>

The OECD/DAC definition of evaluation specifies five criteria for evaluation of development interventions:

##### **Relevance**

The extent to which the objectives of a development intervention are consistent with beneficiaries’ requirement, country needs, global priorities and partners’ and donors’ policies.

##### **Effectiveness**

The extent to which the development intervention’s objectives were achieved, or are expected to be achieved, considering their relative importance.

##### **Impact**

The positive and negative, primary, and secondary long-term effects produced by a development intervention, directly or indirectly, intended, or unintended.

##### **Sustainability**

The continuation of benefits from a development intervention after major development assistance has been completed. The probability of long-term benefits. The resilience to risk of the net benefit flows over time.

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<sup>7</sup> DAC principles for Aid Evaluation, OECD/DAC, 1991

<sup>8</sup> Evaluation guidelines, OECD

### **Efficiency**

A measure of how economically resources/inputs (funds, expertise, time, etc.) are converted to results.

### **External Factors**

Economic crisis and shocks, overall level of development, and natural disasters.

## **2.4 Study Methodology**

### **Collection of Secondary data and details**

- ✓ Collection of details of all beneficiaries under the scheme according to the official records
- ✓ Collection of data from the concerned department and concerned Bank branches.
- ✓ Designing of the data collection forms, Survey forms based on objectives of evaluation and secondary data.

### **Collection of Primary Data**

- ✓ Conduct Field Survey to meet all individual beneficiaries in their respective workplace to collect details and verification of the investments, operation of the projects etc.

### **Sample Size**

- ✓ To cover all 63 beneficiaries selected during 2019-20 under DDUSY in 10 districts of Arunachal Pradesh

### **Preparation of the report**

- ✓ Scrutiny of the filled-in Survey data
- ✓ Compilation of Primary as well as Secondary data.
- ✓ Preparation of Statistical tables with reference to the objectives
- ✓ Analysis of Primary data.
- ✓ Analysis and interpretation of the Secondary data.

### **Submission of the report**

Submission of the Final report to the Secretary (Planning and Investment) Department of Government of Arunachal Pradesh

## **2.5 Proposed Plan of Action**

Based on the objectives of the study and proposed methodology, the following action plan are proposed to be undertaken:

<b>Methodological Steps</b>	<b>Coverage</b>
Desk study of all secondary data	All copies of the documents pertaining to the study
Preparation of field data collection instruments	As per study objectives
Field work	Cover all 63 units of beneficiaries spread across the entire state of Arunachal Pradesh
Data analysis and reporting	To cover the study objectives based on findings of the study after due consultation with the concerned department

**2.6 Timeline of the Study:** Total 4 months (16-17 weeks) beginning from October 2020.

<b>Activity plan</b>	<b>Source</b>	<b>Timeline</b>
<p>Collect copies of all relevant documents</p> <p>Secondary data of details of the beneficiaries sanctioned under the scheme</p>	<p>Department of Planning &amp; Investment, Government of Arunachal Pradesh</p> <p>Concerned District Industries Officer / District Planning Officer</p> <p>Regional Business Office, State Bank of India, Itanagar</p> <p>Lead Bank Officer of the concerned Districts</p> <p>Concerned Branches of State Bank of India in Arunachal Pradesh</p>	4 weeks
Field visits to interact with all 63 individual beneficiaries across the State of Arunachal Pradesh to collect primary data	Workplaces / Units of the beneficiaries	8 weeks (Simultaneous process with collection of Secondary data as above)
Compilation and analysis of Data both secondary and primary data	Desk job	2 weeks
Preparation of Draft (Mid-Term Report) and submission for feedback and comments of the Secretary (Planning & Investment) Govt of Arunachal Pradesh	Desk job	2 weeks
Preparation and submission of final evaluation report to the Secretary (Planning & Investment), Govt of Arunachal Pradesh	Desk Job	2 weeks
Total Time period		16-17 weeks

## **Chapter III**

### **An overview of the DDUSY Scheme**

#### **3.1 The DDUSY Scheme Guidelines**

The Government of Arunachal Pradesh has launched the flagship programme under Deen Dayal Upadhyay Swablamban Yojna (DDUSY) as a startup initiative of the State Government. The State Government under the scheme has decided to assist with the support of Bank loan for various sustainable projects under Tourism, Textile, Manufacturing, Packaging of Agri-horti products etc.

The Government of Arunachal Pradesh has launched the flagship Programme - Deen Dayal Upadhaya Swabalamban Yojna to encourage the youths in the State to gain access to low-cost capital for entrepreneurship vide notification No.FIN/E-11/14/2017 dated 16<sup>th</sup> May 2017. **(Annexure-1)**

#### **Highlights of the Scheme**

Under this scheme, a provision of 30% back ended capital investment subsidy has been provided for entrepreneurs, who wish to set up small and medium enterprises with a loan from Rs.10.00 lakhs up to Rs.1.00 crore excluding the cost of land and building.

Women entrepreneurs will be additionally eligible for 5% interest subsidy annually provided the accounts do not become Non-Performing Asset (NPA).

Entrepreneurs will be required to be registered under Stand-Up India Scheme.

#### **Eligible Activities:**

The sectors covered under this scheme are: -

- ✓ Value addition in agriculture, horticulture and allied sectors including packaging, cold chain, cold storage, milk processing, food processing etc.
- ✓ Eco-tourism including home stays and tour operators.
- ✓ Traditional textile weaving for modernization of traditional looms and purchase of new looms to start a new weaving unit.
- ✓ Small scale manufacturing units to be set up by qualified graduates.

#### **Own Contributions:**

Entrepreneurs would be required to contribute at least 10% of project cost as their contribution. Preference will be given to those who contribute a greater proportion.

#### **Application Process**

- ✓ Register at Stand-Up India Portal [www.standupmitra.in](http://www.standupmitra.in)
- ✓ Prepare a DPR on any of the eligible Activities
- ✓ Fill up the Form (Annexure A) and declaration
- ✓ Submit Application along with all details/certificate in the Office of ADC, HQ and obtain acknowledgement of the receipt.
- ✓ Appear before District Level Screening Committee as and when called for.
- ✓ Can apply for loans only in any Commercial Banks.

### **Selection Process:**

There would be a two-stage screening process. At the first stage, a District level Screening Committee would screen the applications.

The district level screening committee shall comprise the following:

The Deputy Commissioner	: Chairman
ADC HQ	: Member secretary & Convener
GM, Industries	: Member
District Agriculture Officer	: Member
District Horti Officer	: Member
District Fishery Officer	: Member
District Textile Officer	: Member
District Tourism Officer	: Member

ADC (HQ) will function as the Entrepreneurship Development Officer. The prospective applicants have to submit their applications in prescribed format as Annexure-A along with the educational qualification and make a presentation before the District Level Screening committee, which would meet at least once a month.

The applications of bonafide entrepreneurs recommended by District Level Committee would thereafter be placed before the State Level Committee comprising of the following members:

1. Commissioner (Finance) : Chairman
2. Commissioner (Industries) : Member
3. Secretary (Planning) : Member
4. General Manager, NABARD : Member
5. MD, APSCAB Ltd. : Member
6. Chairman, APRB : Member
7. AGM, SBI, RO, Itanagar : Member
8. Additional Secy. (Finance) : Member Secretary
9. Director (Industries) : Member

The State level committee will give an in-principle approval for subsidy and forward to the concerned bank with a clear recommendation for necessary financial assistance. The State level committee shall meet once a month for such purposes.

After sanction of loan, the bank will submit their subsidy claim along with a copy of the sanction letter and 'in-principle' subsidy approval letter of the State Level Committee to NABARD RO at Itanagar, NABARD will act as a subsidy channelizing partner for operationalizing the scheme.

**3.2** The scheme was subsequently amended to some extent while execution of the MOU signed with State Bank of India, for availing bank loan facilities by the beneficiaries.

The Government of Arunachal Pradesh has signed a MOU with State Bank of India and modified the earlier process vide notification no. No. PD(SPD) - 29/DUSY/ 2017-18 dated Itanagar, the 17th of September 2018 ([Annexure-2](#)).

The highlights of the MOU are as below:

Scheme modifications:

- a) Under this scheme, a provision of 40% front ended capital investment subsidy to the beneficiaries has been made who wish to set up small and medium enterprises with a loan from Rs. 10.00 Lakhs up to Rs.50.00 lakhs of project cost. The cost of land and building shall be excluded from the project cost.
- b) The loan component would be 30% to 50% of the project cost. The cost of land and building shall be excluded from the project cost.
- c) Entrepreneurs would be required to contribute at least 10% to 30% of the project cost as their contribution. Preference will be given to those who contribute a greater proportion. The cost of land and building shall be excluded from the project cost.
- d) Women entrepreneurs will be additionally eligible for 5% interest subsidy annually provided the enterprise does not become a Non-Performing Asset (NPA).

The sectors covered under this scheme are: -

- a) Food-processing units in agriculture, horticulture and allied sectors include packaging, cold chain, cold storage, milk processing etc.
- b) Eco-tourism including home stays and tour operators.
- c) Traditional textile weaving for modernization of traditional looms and purchase of new looms to start a new weaving unit.
- d) To set up small scale manufacturing units / bamboo processing units/service centers/ diagnostic centers

(Preference to be given to those unemployed youths having Degree/Diploma in Tourism & Hospitality, ITI or any other technical degree/diploma related to Fabrication, IT, Mobile repairing, Motor Garage etc.)

Preference will also be given to private doctors for opening of medical clinic and diagnostic centers in the Border CD blocks (However, the clinical fees shall be fixed at a reasonable rate).

### **Selection Process**

**A District Level screening committee would screen the loan applications.** The District Level Screening Committee shall comprise of the following:

Deputy Commissioner as the Chairman, ADC HQ, District Industries Officer, District Agricultural Officer, District Horticulture Officer, District Fishery Officer, District Textile Officer, District Tourism Officer, District Lead Bank Manager and District Planning Officer as members.

Based on the budgetary provision, Planning & Investment Division of Finance, Planning & Investment Department will convey district-wise yearly target to the Deputy Commissioners. The State Government will reserve the right to review the targets, if necessary.

The District Planning Officer (DPO) will function as Entrepreneurship Development Officer. The prospective entrepreneurs should submit their applications in prescribed format as at Annexure 'A' along with the educational qualifications and make a presentation before the District Level Screening Committee, which would meet at least once a month.

While submitting the project proposals at the district level, the candidate will have to submit a concept note in the standard format.

The screening committee will first scrutinize the proposals by involving Bank Managers. The short-listed candidates will have to make presentation before the district committee before it is forwarded to the concerned banks. The concerned bank managers should satisfy themselves that the project proposal is bankable and ensure that all relevant documents for loan are enclosed with the application. The viability of the project shall be determined by the concerned Bank and will be sanctioned by the Bank.

The commitment by the State Govt. will only be in the form of a guarantee to release front ended subsidy by the State Govt. subject to the condition that any Scheduled Bank should be authorized to advance loan against the project of the applicant and the onus of availing the loan from the scheduled bank will entirely be the responsibility of the applicant.

The Planning & Investment Division will take necessary steps for obtaining A/A and E/S from the competent authorities and transfer subsidy amount to the bank. A mutually agreed amount may be placed with the bank in advance which will act as buffer for this purpose. Thereafter, the bank will consider the application of the candidate for loan. Once the loan is approved, the same will be conveyed by the Bank to the Planning & Investment Division through Lead Bank Manager monthly wise for information.

Any request for review maybe re-submitted to the District Committee only for appropriate decision. Since, there is a loan component in the scheme, it must be decided by Banks regarding the bankability of the project.

As governed by the various Acts of the Government in force, Collateral Security charged to the bank can be sold without restriction accordingly.

Any diversion of funds / misutilization of funds may be governed as per relevant existing acts of the Government / Bank.

State Government will not provide any guarantee for loan default; it shall be administered as per the banking norms of the concerned banks.

A review meeting of DDUSY held on 26<sup>th</sup> November 2020 further decided the following, in respect to the guidelines ([Annexure-3](#)):

- ✓ Preference to be given to ITI degree holders by the district level screening committees
- ✓ Banks are to ensure that not more than 10 loans / projects are approved in any district in any particular year.



## Chapter –IV

### Assessment of the Units

As mentioned in previous **Chapter II** for study objectives and methodologies, the evaluation report is prepared based on five major parameters –

- a) Relevance,
- b) Effectiveness,
- c) Impact,
- d) Sustainability and
- e) Efficiency.

The report has also included impact of external factors like the Covid-19 pandemic on the enterprises under the scheme as a separate dimension. General observations from the field evaluation and suggestions have been included in the report to assist the implementing agency for scaling up of the scheme with further improvements.

#### **4.A. RELEVANCE**

Relevance is a measure of the extent to which development interventions meet population needs and State's priorities. In other words, relevance is basically a question of usefulness; in turn, the assessment of relevance leads to higher level decisions as to whether the development activities in question ought to be terminated or allowed to continue with changes. Are the agreed objectives still valid, and do they represent sufficient rationale for continuing the activities? Whether the development activities are directed towards areas accorded high priority. We therefore, shall examine below the relevance based on the field data of the implementation of the scheme, so far.

The stated objectives of the scheme in Govt notification and in the MOU executed with SBI as stated in the previous chapter are as follows:

- ✓ A startup initiative of the State Government.
- ✓ To encourage the youths in the State to gain access to low-cost capital for entrepreneurship / to encourage unemployed youth and entrepreneurship and to gain access to low-cost capital for entrepreneurship (MOU)
- ✓ The sectors covered under this scheme are: -
  - Food-processing units in agriculture, horticulture and allied sectors include packaging, cold chain, cold storage, milk processing etc.
  - Eco-tourism including home stays and tour operators.
  - Traditional textile weaving for modernization of traditional looms and purchase of new looms to start a new weaving unit.
  - To set up small scale manufacturing units/bamboo processing units/service centers/diagnostic centers
- ✓ Preference to be given to those unemployed youths having Degree/Diploma in Tourism & Hospitality, ITI or any other technical degree/diploma related to Fabrication, IT, Mobile repairing, Motor Garage etc.

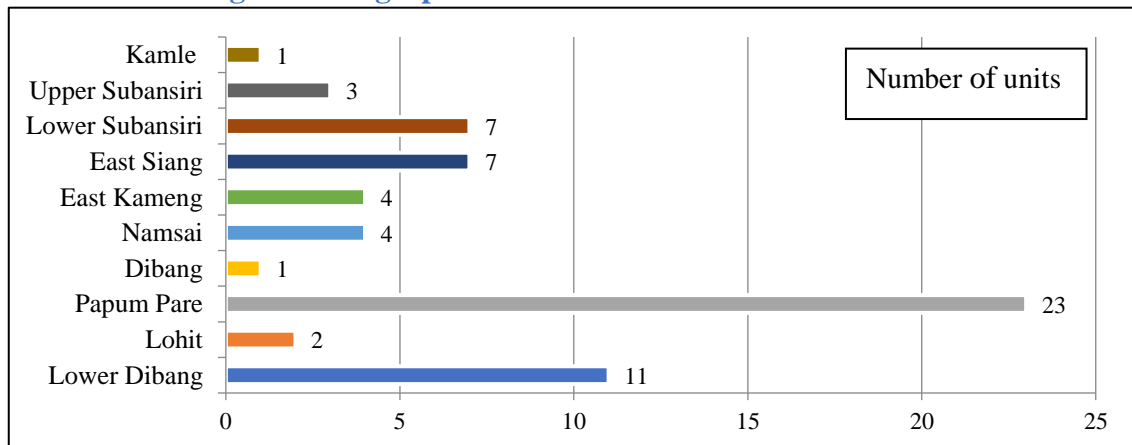
- ✓ Preference will also be given to private doctors for opening of medical clinic and diagnostic centers in the Border CD blocks (However, the clinical fees shall be fixed at a reasonable rate).
- ✓ Women entrepreneurs will be additionally eligible for 5% interest subsidy annually.

#### 4.A.1 Implementation status

- a. During the year 2018-19 and 2019-20, total 63 (Sixty-three) beneficiaries selected through due process of selection under the DDUSY scheme by the Government of Arunachal Pradesh, were approved by the concerned authority. All beneficiaries have registered themselves under the Start-Up India programme as required under the scheme. All 63 beneficiaries' applications were forwarded to the banks, the concerned bank branches have sanctioned 62 applications. The subsidy amount was also released by the Government in respect of all beneficiaries. The list of the beneficiaries is given in **Table-1 in the Appendix**.
- b. The beneficiaries were selected from 10 districts out of a total of 25 districts in the State. Highest share of proposals, i.e, 36.5% was approved for Papum Pare District followed by 17.5% in Lower Dibang Valley District and 11% each in Lower and Upper Subansiri Districts and the rest 24% of the proposals were approved in the remaining 6 districts.

Papum Pare district has the highest share of population in Arunachal and have major commercial hub of activities in Itanagar and Naharlagun areas, therefore it is only natural that the share of the entrepreneurs shall be high in this district compared to other districts in the state.

**Fig: 4.1. Geographic distribution of beneficiaries**



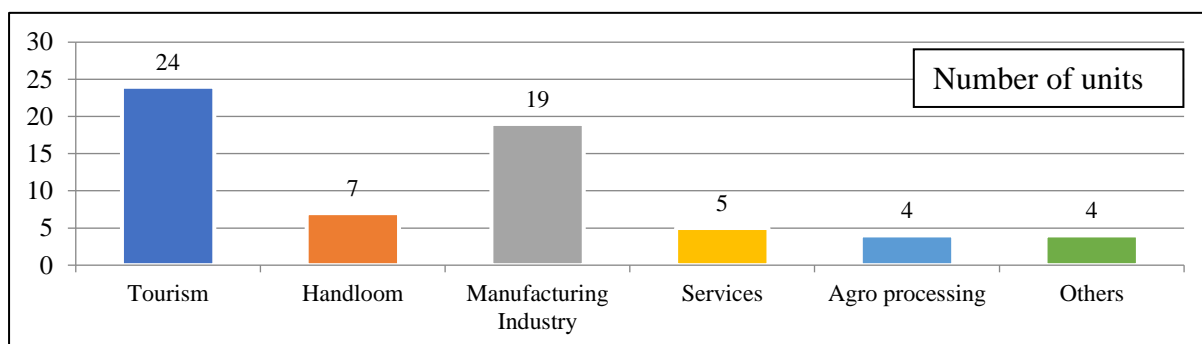
- c. The scheme prioritized few sectors for promoting the beneficiaries; the status of the beneficiaries under the identified the following sectors, are as below:
  - Food-processing units in agriculture, horticulture and allied sectors include packaging, cold chain, cold storage, milk processing etc.
  - Eco-tourism including home stays and tour operators.
  - Traditional textile weaving for modernization of traditional looms and purchase of new looms to start a new weaving unit.
  - Small-scale manufacturing units/bamboo processing units/service centers/diagnostic centers.

The details of sector-wise distribution data are also available in **Table-1 in the Appendix**, the summary of sector-wise distribution is as below:

- ✓ 38% of the beneficiaries have selected projects under eco-tourism, which included home stays and tour operators.
- ✓ 30% of the beneficiaries set up new small-scale manufacturing and business units.
- ✓ 11% beneficiaries implemented schemes under traditional textile weaving for modernization of traditional looms and purchase of new looms to start new weaving units.
- ✓ 8% of the beneficiaries set up units under services sector like beauty parlors etc.
- ✓ 6% of the beneficiaries have opted for Food-processing units in agriculture, horticulture and allied sectors include packaging, cold chain, cold storage, milk processing etc. and
- ✓ 6% under misc. activities

The number of units under different sectors is indicated in the figure below:

**Fig: 4.2. Sectoral Distribution of Beneficiaries**



**d.** Another stated objective of the scheme was to encourage the youths in the State to gain access to low-cost capital for entrepreneurship / to encourage unemployed youth and entrepreneurship and to gain access to low-cost capital for entrepreneurship (MOU).

**(i)** Youth has been defined as the population group of ages between 15-34 years in a report<sup>9</sup> titled ‘Youth in India’ of Govt of India. Based on the above age criteria the beneficiaries in different age groups are as below, details are available in **Table-2 in the Appendix.**

**Table: 4.3 Age group wise distribution of beneficiaries**

Age group in years	% of beneficiaries
15--34	51%
35-45	35%
46 -50	9%
50 & above	5%

<sup>9</sup> Youth In India, 2017, Central Statistics and programme implementation, Government of India (Social Statistics Division)

- ✓ 51% of the beneficiaries are from the age group of 18-34 years
- ✓ 86% of the selected beneficiaries are in the age groups between 15-45 years of age.

However, the guidelines of the scheme did not envisage any age criteria as such, except focusing on youth at large.

(ii) In regard to encouraging unemployed youth, the survey revealed that

- ✓ 84% of the entrepreneurs have set up 'New' enterprises and
- ✓ The rest 16% has expanded or invested in the existing units.

e. The guidelines has indicated that preference is to be given to those unemployed youths having Degree/Diploma in Tourism & Hospitality, ITI or any other technical degree/diploma related to Fabrication, IT, Mobile Repairing, Motor Garage etc. Preference was also given to private doctors for opening of medical clinic and diagnostic centers in the Border CD blocks.

The information related to educational background of the beneficiaries was collected during the survey and the detailed information is available in **Table-2 in the Appendix** of the report.

The data indicated that 78% of the beneficiaries have qualifications of graduate and above. The remaining 22% of the beneficiaries were found to be undergraduate.

However, although 10% of the beneficiaries have professional qualifications viz. in Architecture, MBBS, Diploma in Civil Engineering, B Tech, and MBA in Sales & Marketing etc., but except in case of Nokkha Wangsa the Architect and Onima Tayeng, who did her Masters in Fashion Designing and has set up a unit for traditional Textile with Modernized Looms, Others were not found to have aligned their professional qualifications with the activities undertaken.

f. The Women entrepreneurs were additionally eligible for 5% interest subsidy annually under the scheme. The preference was aimed to encourage women entrepreneurs to avail the benefits under the scheme and to ensure gender equality.

However, the data collected during the survey available in **Table-2 in the Appendix** has indicated that:

- ✓ Only 28% of the beneficiaries under the scheme are women entrepreneurs and
- ✓ Rest 72% beneficiaries are male.

### **Selection of activities by the beneficiaries**

The study team, in the above background also decided to enquire into the experience in the trade for selection of activity by the beneficiaries. The study has revealed that:

- a. 37.5% of the beneficiaries either have existing units or are already engaged in the concerned sector and have experience in the trade.
- b. 62.5 % of the beneficiaries had chosen the activities based on their own assessment of demand and potential of the enterprise in the area.
- c. Out of the total beneficiaries under the scheme, 23% beneficiaries have undergone trainings organized by Tourism Dept, in RGU or in private organizations. The remaining beneficiaries have not undergone any training related to their activities.

The detail analysis of the data is available in a tabular form in **Table-3 of the Appendix**.

#### **4.B. EFFECTIVENESS:**

Effectiveness relates to the extent to which the direct results of interventions (output) contribute to the sustainable achievement of policy objectives (outcome). Policy objectives are the objectives that interventions are intended to achieve.

Effectiveness is a measure of the extent to which the intervention's intended outcomes, i.e., its specific objectives have been achieved.

The effectiveness of the scheme has been examined primarily based on intended outcomes of the stated objectives under the scheme.

#### **Objectives under DDUSY:**

- i. To encourage the youths in the State to gain access to low-cost capital for entrepreneurship by providing 40% front ended capital investment subsidy for setting up small and medium enterprises with a loan from Rs. 10.00 Lakhs up to Rs.50 .00 lakhs of project cost.
- ii. To assist the entrepreneurs with the support of Bank loan for various sustainable projects. The loan component would be 30% to 50% of the project cost.
- iii. Entrepreneurs would be required to contribute at least 10% to 30% of the project cost as their contribution. Preference will be given to those who contribute a greater proportion.

#### **Outcomes:**

The objective of helping the youths in the state by providing low-cost capital and to access bank credit for setting up of enterprises was achieved as envisaged under the scheme

- ✓ 63 beneficiaries were selected during the year 2018-19 and 2019-20 under DDUSY in 10 districts of Arunachal Pradesh.
- ✓ All 63 applications of the beneficiaries except one, with aggregate project cost of Rs 23.80 crore were sanctioned bank loan by the concerned bank branches. In all cases loans were disbursed fully or partially except in one case of Techitagu, Tour operator in SBI Naharalagun branch due to earlier record of default.
- ✓ Total subsidy of Rs 9.61 crore was released to the beneficiaries through Bank as front ended subsidy and as 'zero cost' capital for setting up of the enterprises.
- ✓ The banks have sanctioned Rs 7.81crore under the scheme according to the guidelines and the MOU signed with the Government.
- ✓ The beneficiaries also committed contribution to the extent of Rs.7.01 crore for implementation of the scheme according to the DPR submitted.

The details of the units are available in **Table-4 in the Appendix of the report** and the summary is as below:

**Table 4.4**

Number of beneficiaries identified	63
Number of Bank loans sanctioned	63
Number of Bank loans disbursed	62
Number of beneficiaries received Subsidy amount	62
Total projected amount of investment (in Rs. Cr)	23.80
Total Contribution of beneficiaries (in Rs. Cr)	7.01
Total Subsidy released (in Rs. Cr)	9.61
Total Bank loans sanctioned (in Rs. Cr)	7.18

The above objectives were further analyzed in detail in the following paragraphs.

In terms of notification No. FIN/E-ttlL4/2aL7 Government of Arunachal Pradesh Department of Finance, Itanagar, dated the 16th of May 2017. Under this scheme,

- a. Provision of 30% back ended capital investment subsidy has been made for entrepreneurs, who wish to set up small and medium enterprises
- b. With loan from Rs. 10.00 lakhs up to Rs.1.00 crore excluding the cost of land and building.

Subsequently, the provisions were amended vide notification of Government of Arunachal Pradesh Department of Finance, Planning & investment (Planning & investment Division) A.P. Civil Secretariat Itanagar No. PD(SPD)- 29IDUSY/ 2017-18 dated Itanagar, the 17<sup>th</sup> of September, 2018, attached as Annexure –I of the MOU signed between State Bank of India and Govt of Arunachal Pradesh as below:

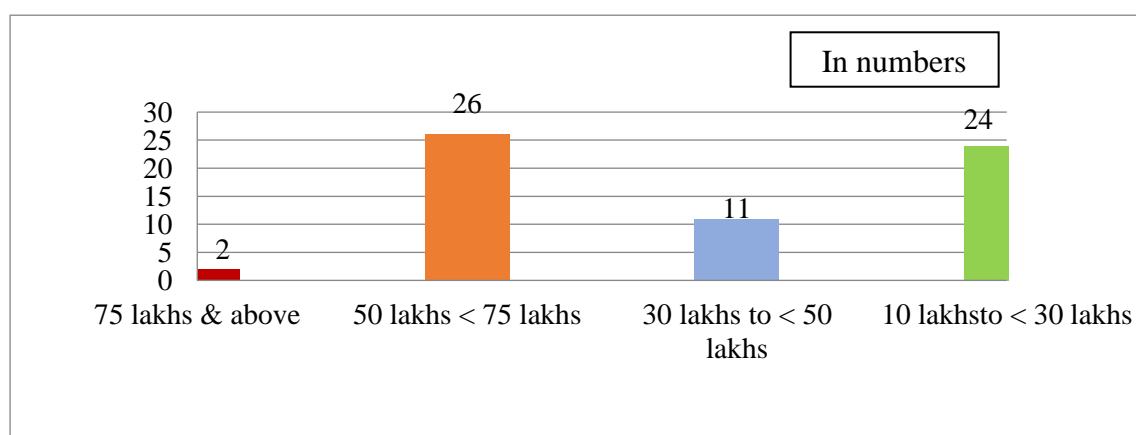
- a. Provision of 40% front ended capital investment subsidy to the beneficiaries has been made who wish to set up small and medium enterprises
- b. With a loan from Rs. 10.00 Lakhs up to Rs.50 .00 lakhs the of project cost. The cost of land and building shall be excluded from the project cost.
- c. The loan component would be 30% to 50% of the project cost. The cost of land and building

The data for project wise investments, subsidy and loans were examined in the context of the above objectives and a detailed list of all beneficiaries is available in [Table 3 in the Appendix](#).

### i. Project Investment

- The study has revealed that highest amount of investment under the scheme was in case of Nyanya Golo, Galo enterprise, in Papum Pare district for manufacturing of Plastic water tank for Rs 98,70,000.00, followed by Taba Yal Nabam, M/s Kahinam Fashion with a projected investment of Rs 96,00,000.00 for modernization of traditional textile.
- The study has further revealed that 41% of the beneficiaries had projected investment between Rs.50.00 Lakhs to Rs.75.00 Lakhs. 17% beneficiaries have projected investment between Rs.30.00 Lakhs to Rs.50.00 Lakhs and 38% in the range of Rs.10.00 Lakhs to Rs.30.00 Lakhs. Proposed investment for 3% beneficiaries were of Rs.75.00 Lakhs and above.
- 31.75% of total beneficiaries, i.e, 20 beneficiaries had project cost of Rs 50.00 Lakhs each for different activities undertaken by the beneficiaries.
- Home stay is the major activity financed under the scheme; however, it has been noticed that from SBI Roing, 7 units of home stay were financed, out of which 3 units had project cost of Rs 50.00 lakhs each and 1 unit had a project cost of 55.00 lakhs. Similarly, SBI Ziro branch have financed 3 units for home stay and all 3 had project cost of Rs 50.00 lakhs each.

**Fig. 4.5. Project investment wise distribution of the beneficiaries**

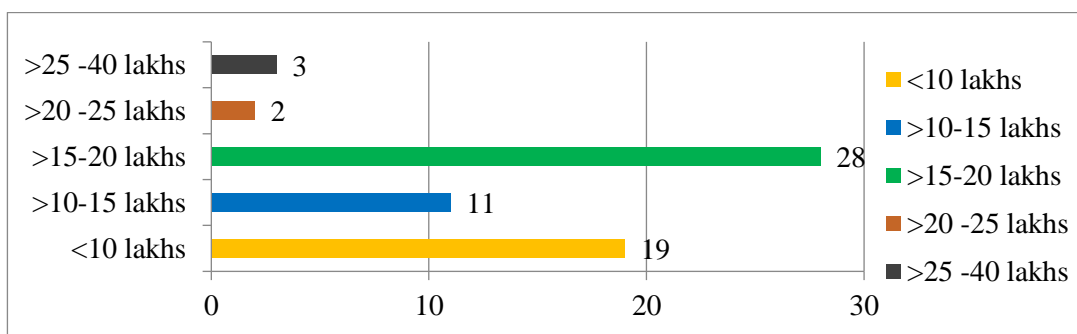


### ii. Disbursement of subsidy

According to the available data, subsidy at a rate of 40% was disbursed in all 63 cases. Highest amount of subsidy of Rs.39,48,000.00 was disbursed to Nyana Galo of Galo Enterprise followed by Taba Yal Nabam of Kahinam Fashion of Rs 28,80,000.00.

- ✓ 44.4% of the beneficiaries have availed subsidy between Rs.15.00 Lakhs and Rs.20.00 Lakhs with 31.75%, highest number of beneficiaries have availed subsidy of Rs 20.00 Lakhs each with the uniform project cost of Rs 50.00 lakhs.
- ✓ However, 30% of the beneficiaries have availed subsidy of less than 10.00 Lakhs each.

**Fig. 4.6. Distribution of beneficiaries based on amount of subsidy**



### iii. Sanction of loan

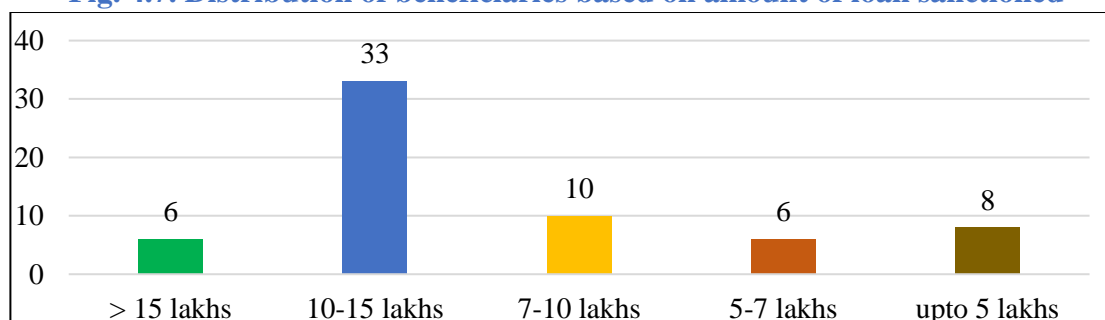
Banks have sanctioned loans in 62 cases sponsored by the Government. The banks have sanctioned 30% of the project cost as loan, uniformly in all cases, although the guidelines have provided 30% as the minimum share of loan to be provided by the banks under the scheme.

- Highest amount of loan was sanctioned to Galo enterprise of Rs 29,61 000.00 from SBI Ganga branch followed by a loan of Rs 28,80,000.00 to Kahinam Fashion from SBI Ganga branch under the scheme.

The study has further examined the loans sanctioned by the banks under the scheme based on number and size of the loans, as follows:

- 52% of the loans sanctioned by the banks were in the range of Rs.10.00 Lakhs to Rs.15.00 Lakhs.
- 16% of the loans were sanctioned between Rs.7.00 Lakhs and Rs.10.00 Lakhs
- 13% of the loans were sanctioned up to Rs.5.00 Lakhs.
- 9.5% of the loans were sanctioned for above Rs.15.00 Lakhs and
- 9.5% of the loans between Rs.5.00 Lakhs to Rs.7.00 Lakhs each.
- One loan account was not sanctioned by the banks

**Fig. 4.7. Distribution of beneficiaries based on amount of loan sanctioned**



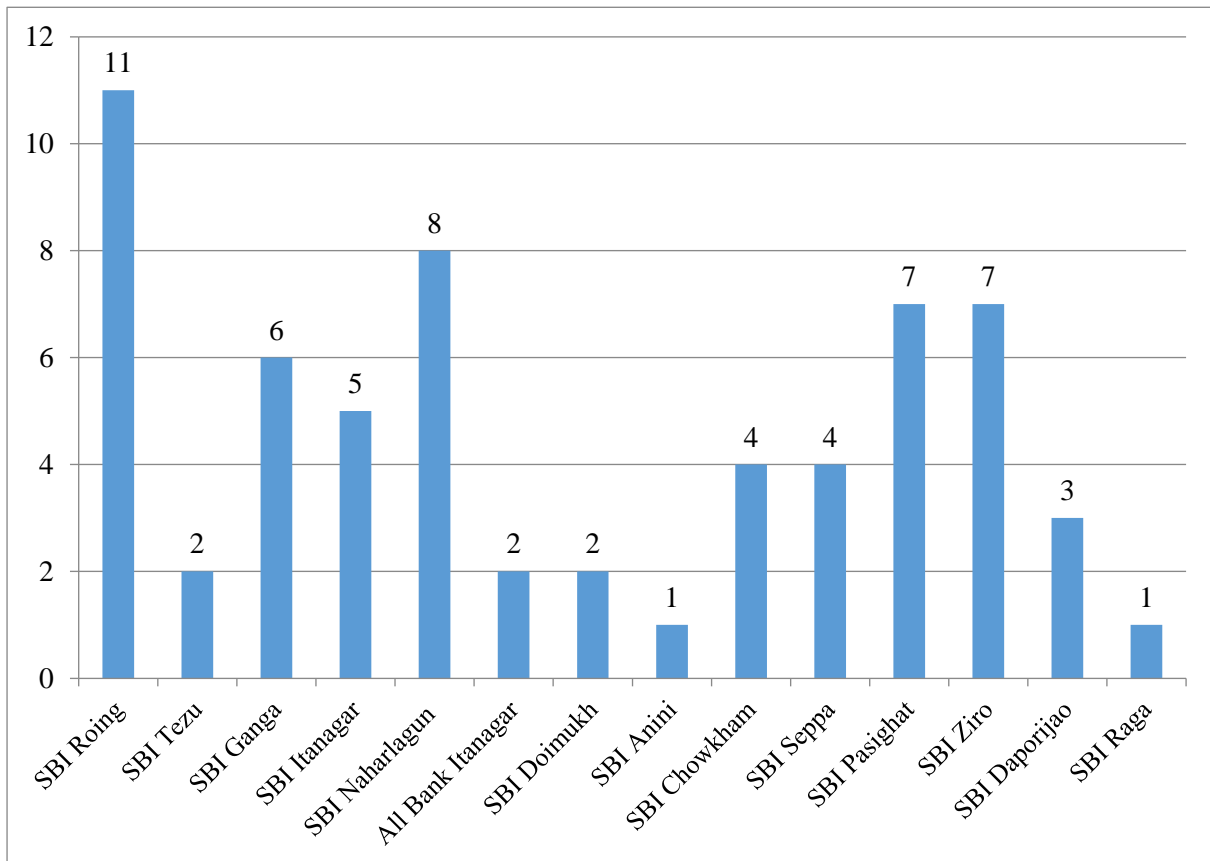
The analysis of data of Bank Branch wise Distribution of loan proposals indicated that all 63 loan applications sponsored by the Government till date were sanctioned by the banks.

- ✓ 60 applications were sanctioned by the branches of State Bank of India and 2 loans were sanctioned by Allahabad Bank, Itanagar branch.
- ✓ Highest number of applications were sanctioned by SBI Roing Branch (11), followed by the branches at Naharlagun (8), Pasighat & Ziro (7 each), Ganga (6) and Itanagar Main Branch (5).



- ✓ The remaining applications were sanctioned by the Chowkham, Seppa, Daporijao, Tezu, Doimukh, Anini and Raga branches of State Bank of India.
- ✓ However, Itanagar main branch, Ganga branch, Naharlagun branch and Doimukh branches of SBI are all located in Papum Pare district which have together sanctioned 21 proposals and Allahabad Bank, Itanagar Branch has sanctioned another 2 proposals, taking the total to 23 loans sanctioned in Papum Pare district, highest in the State under the scheme.
- ✓ One loan from SBI Naharlagun branch of Tachi Tagu was not sanctioned and disbursed because of past record of default of the beneficiary

**Fig. 4.8. Distribution of Bank branch wise loan applications**



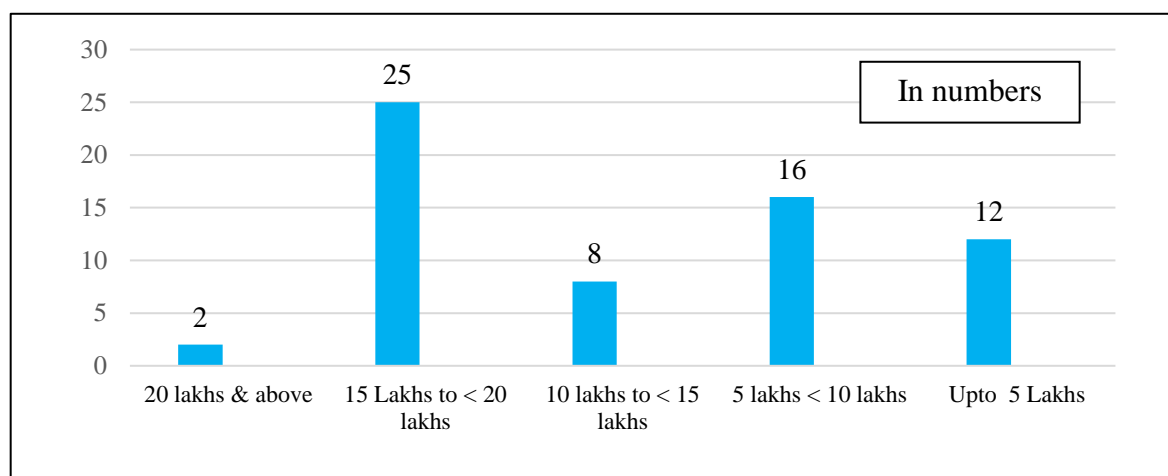
#### **iv. Beneficiaries Own contributions in the projects**

Own contributions in the project creates better ownership of the enterprise. The objective was for the entrepreneurs to contribute at least 10% to 30% of the project cost as their contribution. Preference was given to those who contribute a greater proportion.

The data has revealed that in terms of the project reports individual contribution of the beneficiaries was projected as below:

- 40% beneficiaries between 15 lakhs – 20 lakhs
- 25% beneficiaries between 5 lakhs- 10 lakhs,
- 19% beneficiaries upto 5 lakhs and
- 3% beneficiaries 20 lakhs & above.

**Fig. 4.9. Distribution of beneficiaries based on amount of own contribution**



However, except in cases where the share of own contribution was disbursed as part of the loan components for creation of assets by the banks or disbursed for meeting working capital requirements, own contributions for other components of the project investments could not be verified during the study due to absence of supporting documents or expenditure vouchers. Further details on the subject are discussed later.

#### **4.C. IMPACT**

Impact is a measure of all significant effects of the development intervention, positive or negative, expected, or unforeseen, on its beneficiaries and other affected parties. Whereas effectiveness focuses on the intended outcomes of an intervention, impact is a measure of the broader consequences of the intervention such as economic, social, political, technical, or environmental effects; locally, regionally, or at the national level; on the target group and other directly or indirectly affected parties.

In the instant study the impact assessment is done based on:

- i. The impact of implementation of the scheme on the beneficiaries regarding engagement through setting up enterprises based on present status of the enterprise.
  - ii. The impact created by the enterprises on the community through creation of job fulfilling the role of an entrepreneur as ‘Job creators’.
  - iii. Impact created on the local economic environment.
- 1) To examine the impact of the scheme based on the above parameters, the data regarding installation of units and their operational status were examined. Details compiled data is available in **Table 4 of the Appendix**.

**Table 4.10. District wise data of the status of units financed under the scheme**

<b>Districts</b>	<b>Total no. of units</b>	<b>Units installed</b>	<b>Units started activity</b>	<b>Units yet to start activity</b>	<b>Units closed</b>
Lower Dibang	11	8	8	2	1
Lohit	2			2	
Papumpare	23	21	19	2	2
Dibang Valley	1	1	1		
Namsai	4	3	3	1	
East Kameng	4	4	4		
East Siang	7	7	6	1	
Lower Subansiri	7	5	5	2	
Upper Subansiri	3	2	2		1
Raga Kamle	1	1	1		
<b>Total</b>	<b>63</b>	<b>52</b>	<b>49</b>	<b>10</b>	<b>4</b>

To sum up the analysis, 82.5% of the beneficiaries have already installed the units, and 77.8% of the units have started activity in the units. Close to 16% units are yet to start activity, whereas 6% units are found closed during study period.

The banks have confirmed that continuous follow up is done in cases of the units which are yet to start the activity. In cases of closed units banks have issued suitable demand notices to the borrowers and plan to initiate legal action against the borrowers. 3 units of home stay activity have confirmed to the banks to start operation during the next tourist season during the winter.

2) According to the data furnished by the beneficiaries, 12 operational units in addition to self-employment have also engaged family members in few cases, in operation of the units. The remaining 37 operational units have hired 263 employees / workers in their enterprises, as on date. According to the study, the existing units which have utilised the assistance under DDUSY for expansion of their enterprises are the largest contributors in generation of employment. However, the entrepreneurs could not quantify the exact number of additional employments generated in the existing units with investments made exclusively under the DDUSY scheme. Therefore, the data furnished in **Table 4 in the Appendix** includes all employees/ workers engaged in the operation of the units, including casual workers. Suitable comments are incorporated in the table below and in the table in the appendix against the units with high employment generation.

**Table 4.11. District wise status of employment generation by the units under the scheme**

Districts	Total no. of units	No of units created employment	No. of employees engaged	Comments
Lower Dibang Valley	11	6	53	SS enterprise, an existing stone crusher unit have 30 employees in total operation of the unit including in transportation.
Lohit	2			
Papumpare	23	18	150	M/S Kahinam Fashion, an existing unit with multiple looms have engaged 50 workers in her unit Gollo Enterprise, an existing unit for plastic water tank manufacturing unit have engaged 12 employees for their operation. M/S Polo Packaging, a corrugated box manufacture has engaged 15 workers in the unit Jampe Khenrab an event management company usually engages 15 employees during any event.
Dibang Valley	1			
Namsai	4			
East Kameng	4	4	8	
East Siang	7	6	36	Altaki Pait Doley has engaged 13 employees in the existing textile unit with traditional and power loom expanded with the assistance under the scheme
Lower Subansiri	7	1	3	
Upper Subansiri	3	2	13	Sikyum Yudik, having a concrete product manufacturing unit Purchased additional tiles manufacturing machinery through DDUSY scheme and he is already having 1 JCB and Bolero Pickup for operation.
Raga Kamle	1			
<b>Total</b>	<b>63</b>	<b>37</b>	<b>263</b>	

3) The enterprises created under the scheme have successfully created impact on the economy of the state through creation of infrastructure and facilities in different sectors viz. a) tourism sector, b) construction sector, c) manufacturing sector and d) traditional handloom & textile sector and have created facilities for import substitution from neighboring states at higher cost and prevented resultant loss of revenue for the state. The details are as follows:

**Table 4.12. Creation of facilities and infrastructure in different sectors of economy**

<b>Sector</b>	<b>Total units</b>	<b>Sub sector</b>	<b>No. of units</b>
<b>Tourism</b>	24	Home Stay	14
		Adventure Tourism	1
		Amusement Park	1
		Tourist Resort	1
		Transport Operator	7
<b>Construction</b>	12	Various activities related to construction materials	12
<b>Handloom &amp; Textiles</b>	6	Traditional Textile	5
		Tailoring	1
<b>Manufacturing</b>	4	Plastic Water tank	1
		Corrugated Packing Boxes	1
		Paper Napkin	1
		Furniture	1
<b>Agro / Food processing</b>	6	Rice Mill	2
		Mechanized Bakery	1
		Pickle Manufacturing	1
		Large Cardamom Dehydration Unit	1
		Livestock Feed Manufacturing Unit	1
<b>Beauty &amp; Wellness</b>	2	Beauty Parlors	2
<b>Misc. Sectors &amp; Services Sector</b>	9	Printing Press	3
		Event Management & Printing Press	1
		Tent House	1
		Automobile Garage	2
		Vocational Training Center	1
		Small Business	1

#### **4.D. SUSTAINABILITY**

Sustainability is a measure of whether the benefits of a development intervention are likely to continue after external support has been completed. While the three preceding criteria concerns specific development interventions, the assessment of sustainability addresses the effects of the development process itself over the long term.

Sustainability is in many ways a higher-level test of whether the development intervention has been a success. Far too many development initiatives tend to fail once the implementation phase is over, because either the target group or the responsible parties do not have the means or sufficient motivation to provide the resources needed for the activities to go further.

Sustainability is becoming an increasingly central theme in evaluation work since many development agencies are putting greater emphasis on long term perspectives and on lasting improvements.

In the present context, the scheme was rolled out for unemployed youth to create enterprises. For the purpose, capital subsidy of 40% was provided at no cost. Bank loans of 30%-50% of the project cost were provided without any collateral security in easy terms with credit guarantee cover under CGTSME scheme. Women entrepreneurs were also given interest subsidy under the scheme. Therefore, sustainability is examined critically in the following context:

a. The sustainability of the units assisted under the scheme regarding the capability to continuously generate income, repay the existing loan and to access future credit from the banks.

a.(i). Continuity of income generation by the enterprise will largely depend on the end use of the fund. As stated in previous chapter that, 82.5% of the beneficiaries have already installed the units and 77.8% of the units have started activity in the units. This data can be considered as an indicator of the extent of proper utilization of fund under the scheme. However, the units which are yet to start the activity need to be scrutinized and monitored closely.

a.(ii) Regarding generation of income from the units except few units it was difficult for others to confirm the exact amounts of sales, expenditures, and net surplus from the units. However, the data collected from the beneficiaries have indicated only 54% of the units are having gross surplus from the activity of the unit. 2 (two) units have stated to be running in loss. Many units are having only marginal surplus. Detailed status of information is provided in **Table 5 in the Appendix**.

However, considering the impact of pandemic due to covid-19 on business units across the globe with Arunachal Pradesh being no exception, the units may take some more time to generate sustainable income.

a.(iii) According to the data furnished by the bank branches, a total of 5(five) accounts have been identified as irregular, out of which 3 accounts are NPA. SBI branches of Itanagar, Daporjio and Naharalgun have 1 NPA accounts each, whereas SBI Itanagar and Ziro branches have one irregular account each.

The concerned banks have confirmed having conducted regular post sanction visits to the units for close follow up in all cases including the units which are having delay in starting their operation, became irregular or NPA. The banks have indicated their intentions to adopt legal measures in cases of defaulting borrowers, although the units are covered under credit guarantee cover of CGTSME.

However, it is pertinent to note that all loans had 4 months-6 months moratorium under the scheme and had 6 months standard moratorium extended by the banks due to the Covid-19 pandemic. Therefore, the risk of default in near future cannot be ruled out.

a.(iv) One account of Allahabad Bank (Indian Bank) of Ami Tadan and two accounts of SBI Roing branch, S.S.Enterprises and Angu Saring under the scheme have since been fully liquidated.

a.(v) Detail status of all loan accounts is furnished in **Table 5 in the Appendix**.

- a.(vi) 21 units were identified during the field survey that can be termed as successful enterprises under the scheme. The compiled list of the successful units is furnished in **Table 7 in Appendix.**
- b. Sustainability of the scheme in terms of upscaling the scheme to benefit larger group of youth in the State.
- b.(i) Upscaling of the scheme will largely depend on participation of the banks in the scheme, which in turn shall depend on the recovery performance of the units financed so far under the scheme.
- b.(ii) The rate of success of the units assisted so far, end use of the fund, integrity of the beneficiaries can set good examples for the entrepreneurs to follow and motivate them avail the benefits under such schemes.
- b.(iii) The ease of access to fund is a double-edged sword, too much relaxation can lead to misappropriation of fund and too strict or lengthy process can deter the entrepreneurs to avail the scheme. Therefore, a balanced approach is needed to design the scheme in future.

#### **4.E. EFFICIENCY**

Efficiency is a measure of the relationship between inputs and outputs, i.e. deliverables, in terms of quantity and quality. The quality of the inputs and the outputs is an important consideration in assessing efficiency.

- i. In the instant case, to assess the efficiency of implementation process of the scheme, the process of submission, scrutiny, and approval of application of the beneficiaries was examined to assess if the activities were conducted in an uncomplicated manner. Whether decisions have been made at the right level and has bureaucracy been avoided as far as possible.
- ii. Processing time of the application through the laid down system and the time to reach to outcome of the process in final disbursement of the loan were also examined to assess if the outputs have been achieved within the planned period to indicate efficiency of the system.
- iii. Finally, the assessment of the process by the applicant in terms of convenience was also collected to have a 360<sup>0</sup> assessment of the process.
- iv. Further the efficiency of the process to reach out to the target group for effective delivery of the benefits was examined too during the study.

#### **Selection Process of Beneficiaries**

The selection process was modified vide notification No. PD(SPD)- 29IDUSY/ 2017-18 dated the 17<sup>th</sup> of September 2018 and was decentralized. The District Level Screening Committee was given the responsibility for the selection process.

The District Level Screening Committee was headed by the Deputy Commissioner and had members from all concerned development branches. ADC (HQ) was to function as the Entrepreneurship Development Officer.

The prospective applicants had to submit their applications in prescribed format along with the educational qualification and make a presentation before the district level screening committee, which met at least once a month.

The screening committee first scrutinized the proposals by involving Bank Managers. The short-listed candidates were required to make a presentation before the district committee before it was forwarded to the concerned banks. The concerned bank managers satisfied themselves about viability of the project before sanctioning of the proposals.

The process as designed although was not very elaborate but reportedly took more than one year and multiple visits to bank branches in every case to complete the total process from submission to loan approval.

The beneficiaries were requested also to assess the selection process and loan sanction process in terms of level of convenience and to rate the process as Easy, Difficult or Very Difficult. 31% of the beneficiaries have rated the process as easy, whereas 51% beneficiaries have rated the process as difficult and 18% as very difficult. In other words, 69% of the beneficiaries found the process as difficult at varying degrees.

The study also indicated that degrees of difficulty experienced by the beneficiaries differed in the districts.

- ✓ 71% of the beneficiaries in Lower Subansiri District, 57% of East Siang District and 45% of Lower Dibang Districts have stated the process as easy.
- ✓ Whereas 83% of the beneficiaries in Papum Pare District, 54% in Lower Dibang district and all the beneficiaries of Lohit, Namsai and Raga Kamle Districts have expressed having faced higher degree of difficulties in the process.

The reactions to both the processes of selection and loan approval were similar for the beneficiaries.

Details are available in [Table 6 in the Appendix](#).

The Study also enquired into the source of information about the scheme of the beneficiaries. The beneficiaries have listed the sources as below:

**Table 4.13**

Source	% of beneficiaries
News Paper	61%
Govt. Offices	20%
Friends	19%

#### **4.F. EXTERNAL FACTORS**

Development assistance takes place in the context of political, economic, and cultural environments that are beyond its control yet can influence it significantly. Factors such as political stability, economic crises and shocks, overall level of development, and natural disasters can have a determining influence on the sustainability of development interventions.

The state of Arunachal Pradesh is prone to natural disasters and such natural disaster can have direct bearing on local economy and business entities. The entrepreneurs, therefore, need to build up buffer stock, financial cushion to combat such disasters.



The unforeseen economic catastrophe caused during the Covid-19 pandemic has caused large scale impacts on the units assisted under the scheme. All units under the scheme were closed during the lockdown period. The home stay units are yet to have visitors, since tourism is yet to pick up despite promotion by the Government. Many units have deferred installation and the operation, one beauty Parlour unit has sold her unit being unable to repay the loan on time. Supply chain and labour engagement got affected during the lockdown causing loss of production and income of the manufacturing units.

The impact of loss of income may lead to defaults in the loan accounts too, in near future.

#### 4.G. FEW CRITICAL ISSUES:

The observations below are made based on impressions during visits to respective units, which have direct bearing on implementation of the scheme.

Activity	Observations
Home Stay	<ul style="list-style-type: none"> <li>a. Many assisted units are existing ones and therefore requirement of further investments at the projected level, needed better scrutiny. The banks however have confirmed having verified the disbursement process. Examples: Hage Dalo and Kago Kampu are the units of SBI Roing branch for home stay which were in existence from 2009 and 2011.</li> <li>b. The total project cost for home stay units were mainly for furniture &amp; fixtures but the amounts were fully disbursed when buildings were still under construction in almost all cases by the branches.</li> <li>c. Two units of SBI Roing branch, for homestay were assisted in same location within 100 meters to two brothers namely Tony Borang and Tokbam Borang. A loan of Rs. 15.00 Lakhs and subsidy amount of Rs 20.00 Lakhs each have been fully disbursed and the construction of the unit is yet to be completed. The units are reportedly going to be in operation during next tourist season in the winter.</li> <li>d. 7 units of home stay were financed by SBI Roing branch in the same district, which may lead to viability issues.</li> <li>e. Diversion of fund for construction of building cannot be ruled out as the scheme does not permit fund for construction of building.</li> </ul>
Printing Press	Applied for Mini Offset Printing Press but after consultation with SBI Branch Manager, Itanagar converted unit in to Book Store. It cannot be ascertained whether the change in activity was ratified by the appropriate authority.
Vocational Training Centre	The beneficiary Chapu Dong, now absconding, has availed total subsidy of Rs 8.00 lakhs and loan of Rs.6.00 lakhs. Account has become NPA of SBI Itanagar branch. The branch is proposing to file lawsuit for recovery.
Beauty Parlor	SBI Naharlagun Branch Unit, Marbon Hete, was unable to repay bank loan and sold the unit to someone else. However, the loan account is regular.
Block work	SBI Naharlagun Branch unit, Techhi Nadam, is in the name of the daughter who is pursuing her MBBS and the father does all the management and transactions.
Amusement Park	A Unit of Allahabad Bank, Itanagar Branch, Loan & subsidy is availed for the existing amusement park, which is closed, and no machinery and

	equipment have been purchased. Subsidy of Rs.20.00 lakhs is availed, and the loan amount is Rs.15.00 Lakhs, however loan amount is fully repaid.
Large Cardamom Dehydration unit	Unit of SBI Ziro Branch. The unit did not install any machinery in the unit. Total amount of subsidy of Rs.20.00 Lakhs and loan amount of Rs.15.00 lakhs was disbursed on 25.10.2019 & 07.01.2020. The account is irregular since October 2020. The branch is sending notices to the borrower.
Rice milling unit	Unit of SBI Daporijo, no machineries have been purchased, beneficiary is absconding. Total subsidy of Rs.8.00 Lakhs and loan of Rs.6.00 Lakhs have been disbursed fully. The bank is proposing to initiate legal action.

#### 4.H. OWN CONTRIBUTION BY THE BENEFICIARIES UNDER THE SCHEME

One of the mandates by the Government was to ascertain whether the projected own contribution was invested in the projects. The issue was examined in detail and is attempted to explain below with examples from few units.

The project investments are divided in different components like Capital expenditure, working capital expenditure, stock, pre-operative expenditure, Misc. fixed assets, and contingency fund. Disbursement of fund also are made in pre-decided proportions, as under this scheme the proportions are 40% as subsidy, 30% as Bank loan and 30% as own contribution. The Banks do not finance all components of the project compulsorily.

#### Example 1:

Name of the Unit: Mallo Attu, Paper napkin manufacturing unit, Financing branch : SBI Ganga

Component	Outlays in DPR (in Rs. Lakhs)	Bank Loan (30%)	Subsidy (40%)	Own Contribution (30%)
Machinery & Equipment	28.29	8.48	11.32	8.49
Misc. Fixed Assets	4.30	1.29	1.72	1.29
Pre-op Expenses	2.50	0.75	1.00	0.75
Contingencies	1.63	0.489	0.65	0.49
Working Capital	24.18	7.25	9.67	7.25
Total	60.90	18.27	24.35	18.27

In the above case, the bank has disbursed the cost of machinery & equipment and may be also the misc. fixed assets and paid to the supplier through cheque or bank transfer by debiting proportionately from the subsidy, contribution, and loan amount. Therefore, the amount proposed as contribution in respect of the above components was adjusted by the bank.

However, the rest of the amounts for working capital and contingencies were disbursed directly to the beneficiary and likely to be spent in cash in a cash economy like Arunachal Pradesh over the period of project implementation and life cycle. Therefore, it may be difficult to ascertain the utilization of the contribution amount earmarked against these components of the project cost, unless the beneficiary retains all bills, vouchers related to all expenses and make payments through banks only.

**Example 2:**

Name of beneficiary Tony Borang, Eco Home Stay, Branch SBI Roing

<b>Components</b>	<b>Project cost (in Rs.)</b>	<b>Bank loan sanctioned (in Rs.)</b>	<b>Bank loan disbursed (in Rs.)</b>	<b>Subsidy (in Rs.)</b>	<b>Own contribution (in Rs.)</b>
Furniture & Fixtures	43,90,000	13,37,000	13,37,000	17,56,000	12,97,000
Pre-op Exp.	56,000				56,000
Working capital	7,74,000	1,63,000		2,44,000	1,47,000
Total	52,20,000				
Project Cost	50,00,000	15,00,000	13,37,000	20,00,000	15,00,000

All furniture & fixtures can be locally purchased and made locally with cash payment and bills can be reimbursed from loan and subsidy amount and the amount invested by the beneficiary cannot be confirmed. Moreover, the working capital shall be spent over a period.

However, the assessment through visual inspection of the units leaves scope of doubts on whether the amount of contribution was fully raised in the projects.

## Chapter – V

### Summary of the Evaluation

The relevant parameters used for evaluation of implementation of the scheme are as follows:

#### A. Relevance:

The implementation of the scheme was examined in the context of relevance to the stated objectives of the scheme

- The scheme was found to be highly relevant for creating employment opportunities for youths in Arunachal Pradesh. Providing capital at ‘no cost’ can be a great incentive for the entrepreneurs from the state.
- The recent modification of limiting the bank branches to sanction not more than 10 units in a district can ensure better coverage of youth entrepreneurs across the state and avoid concentration only in one or two districts.
- The beneficiaries were selected covering most of the sectors identified under the scheme, although tourism sector had the highest share of beneficiaries. The reason could be strong campaign for promotion of tourism in Arunachal Pradesh.
- The scheme was intended for generating employment through enterprise creation for unemployed youths; however, 37.5% of the beneficiaries had existing units and although were already employed but contributed largely in job creation in the state.
- 51% of the selected beneficiaries were found to belong to the age group of 15-34, the official classification of youth group in the country.

#### B. Effectiveness:

The outcome of implementation of the scheme was examined in relation to the desired output of the scheme, to measure the effectiveness of implementation of the scheme.

The scheme was found to have been implemented effectively. The subsidy amount was disbursed to all selected beneficiaries based on the project cost. All the selected beneficiaries have received loan from the nearest bank branches, except one.

- ✓ 63 selected beneficiaries were identified for the study in 10 districts of Arunachal Pradesh. All 63 applications of the beneficiaries with aggregate project cost of Rs 23.80 crore were linked to the concerned bank branches.
- ✓ Total subsidy of Rs 9.61 crore was released to the beneficiaries through Bank as front ended subsidy and as ‘zero cost’ capital for setting up of the enterprises.
- ✓ The banks have sanctioned Rs 7.81 crore as loans under the scheme.
- ✓ 41% of total beneficiaries had project with investment ranging from Rs.50.00 lakhs to Rs.75.00 lakhs
- ✓ 31.75% (20) of all beneficiaries had project cost of Rs 50.00 lakhs although for different activities and in different location.
- ✓ 6 out of 14 homestay units financed by the banks had similar project cost of Rs 50.00 Lakhs each. Therefore, each of these units has availed uniform subsidy of Rs 20.00 Lakhs each.
- ✓ 44.4% of the beneficiaries have availed subsidy between Rs.15.00 Lakhs and Rs.20.00 Lakhs.
- ✓ 30% of the beneficiaries have availed subsidy of less than Rs.10.00 Lakhs each.

- ✓ The banks have uniformly sanctioned 30% of the project cost as loan uniformly in all cases.
- ✓ 49% of the loans were sanctioned by the banks in the range of Rs 10.00 Lakhs to Rs.15.00 Lakhs and 9.5% of loans above Rs.15.00 Lakhs.
- ✓ 60 loan applications out of total 63 loan applications were sanctioned by 12 branches of State Bank of India and 2 applications were sanctioned by Allahabad Bank (Indian Bank) branch in Itanagar. One loan application in SBI Naharalgun branch was not sanctioned and disbursed.
- ✓ 40% Of the beneficiaries had projected own contribution between Rs.15.00 to Rs.20.00 Lakhs each and 25% between Rs.5.00 Lakhs to Rs.10.00 Lakhs each.
- ✓ However, except in cases where the share of own contribution was disbursed as part of the loan components for creation of assets by the banks; own contributions for other components of the project investments could not be verified during the study due to absence of supporting bills or expenditure vouchers in most cases.

### **C. Impact:**

The impact of implementation of the scheme was examined for the beneficiaries based on present status of the enterprise, whether it has created desired impact on the beneficiaries. The impact created by the enterprises on the community through creation of job as 'Job creators' was also examined in addition to impact created on the local economic environment.

- ✓ 82.5% of the beneficiaries have already installed the units, and 77.8% of the units have started activity in the units and thus created difference in their economic condition and employment status.
- ✓ Close to 16% units are yet to start activity, whereas 6% units are found closed during study period, which need to be monitored closely.
- ✓ The community also gained through these enterprises as 58.7% of the units has created employment for 263 people in the State. Most of the employment is generated in the existing units.
- ✓ The enterprises have successfully created impact on the economy through creation of infrastructure and facilities in different sectors viz. a) tourism sector, b) construction sector, c) manufacturing sector and d) traditional handloom & textile sector and have created facilities for substitution of import from neighboring states at higher cost and prevented resultant loss of revenue.

### **D. Sustainability:**

The sustainability of the beneficiaries and enterprises created were examined based on the capability to continue to generate income, repay the existing loan and to access future credit from the banks. Sustainability of the scheme in terms of upscaling the scheme to benefit larger group of youth in the State was also examined in this context.

- ✓ Continuity of income generation by the enterprise will largely depend on the end use of the fund. As stated in previous chapter, 82.5% of the beneficiaries have already installed the units and 77.8% of the units have started activity in the units, which is good indicator of sustainability of the enterprises.
- ✓ Beneficiaries' data have indicated that 54% of the units are having gross surplus from the activity of the unit. 2 (two) units are running in loss and most units are having only marginal surplus.

- ✓ However, considering the impact of the pandemic due to Covid-19 on business, the units may take some more time to generate sustainable income.
- ✓ Total 5(five) loan accounts out of 62 loan accounts have been identified as irregular / NPA by the banks so far. 3 accounts have been liquidated by the beneficiaries.
- ✓ However, all loans had 4 months to 6 months moratorium under the scheme and had additional 6 months moratorium extended by the banks due to the Covid-19 pandemic. Therefore, the risk of default in near future cannot be ruled out.
- ✓ The banks are issuing demand notices to the defaulter borrowers and proposed to initiate legal action. However, all units financed under the scheme shall be eligible for credit guarantee cover under CGTSME scheme.
- ✓ Upscaling of the scheme will largely depend on participation of the banks which in turn shall depend on the recovery performance of the units financed so far under the scheme.
- ✓ The rate of success of the units assisted so far, end use of the fund, integrity of the beneficiaries can set good examples for the entrepreneurs to follow and motivate them to avail the benefits under such schemes contributing to upscaling of the scheme.
- ✓ 21 units have been identified during the survey as successful enterprises, doing well in their respective activities.

#### **E. Efficiency:**

Efficiency is a measure of the relationship between inputs and outputs, i.e., deliverables, in terms of quantity and quality. The quality of the inputs and the outputs is an important consideration in assessing efficiency.

In the instant case, the level of efficiency was examined for:

- a. Implementation process - the process of submission, scrutiny, and approval of application of the beneficiaries. Processing time of the application for final disbursement.
- b. Convenience of the users of the selection and loan sanction process.
- c. Efficiency of the process to reach out to the target group for effective delivery of the benefits were also examined during the study.

The selection process was modified in 2018 and decentralized to assign the district selection committee, the responsibility of selection of the beneficiaries.

- ✓ 31% of the beneficiaries have rated the process as easy, whereas 51% beneficiaries have rated the process as difficult and 18% as very difficult. In other words, 69% of the beneficiaries found the process as difficult at varying degrees.
- ✓ 71% of the beneficiaries in Lower Subansiri District, 57% of East Siang District and 45% of Lower Dibang Valley Districts have stated the process as easy.
- ✓ Whereas 83% of the beneficiaries in Papum Pare district, 54% in Lower Dibang Valley District and all the beneficiaries of Lohit, Namsai and Raga Kamle districts have expressed having faced higher degree of difficulties in the process.
- ✓ The reactions to both the processes of selection and the process for loan approval were similar as above for the beneficiaries.
- ✓ 61% of the beneficiaries have collected information about the scheme from newspaper, 20% from Govt. offices and 19% from friends.

#### **F. External Factors:**

The unforeseen economic catastrophe caused during the Covid-19 pandemic has caused large scale impacts on the units assisted under the scheme.

- ✓ All units under the scheme were closed during lockdown period.
- ✓ The home stay units are yet to have visitors.
- ✓ Many units have deferred installation and the operation,
- ✓ One beauty Parlour unit has sold her unit being unable to repay the loan on time.
- ✓ The manufacturing units suffered from disrupted supply chain and labour management issues
- ✓ The impact of loss of income may lead to defaults in the loan accounts too, in near future.

**G. Few Critical Issues:**

- ✓ Too many units financed for home stay activity may affect viability of the units and overcrowding of tourists in the same area leading to environmental challenges.
- ✓ Construction of building is an integral component of home stay activity but since it is not permitted activity for assistance under the scheme, possibility of diversion of fund for the same may not be ignored.
- ✓ In case of the units which are closed, the promoter is missing, and the fund is not utilized for the stated purpose after availing full disbursement of subsidy and loan are a cause of concern.

**H. Own contribution by the Beneficiaries:**

The bank disburses the cost of machinery & equipment and the miscellaneous fixed assets to the supplier through cheque or bank transfer by debiting proportionately from the subsidy, contribution, and loan amount. Therefore, the amount proposed as contribution in respect of the above components are adjusted by the bank. Rest of the amounts including working capital, contingency etc. is spent over the project life cycle and mostly in cash in a predominant cash economy like Arunachal Pradesh. Therefore, it may be difficult to ascertain the investment of contribution amount earmarked against these components, unless the beneficiary retains all bills, vouchers related to all expenses and make payments through banks only. However, the assessment through visual inspection of the units leaves scope of doubts on whether the amount of contribution was fully raised in the projects.

## **Chapter -VI**

### **Suggestions for Way Forward**

There is always scope for improvement in any process, based on the feedback of the beneficiaries, to move forward with higher efficiency of the system and processes for any developmental scheme. The suggestions in the following areas may be considered for making the scheme more user friendly and efficient to ensure better outcome and sustainability of the units and the process.

#### **i. Selection Process**

- ✓ Selection of the beneficiaries may be more aligned to the stated objectives of the scheme like ‘unemployment’ and ‘youth group’.
- ✓ Selection criteria may be specific for age group & employment status and only new units may be encouraged to meet the objectives of the scheme.
- ✓ Age limit may be introduced in the scheme
- ✓ Preference may be given to skill-based entrepreneurs to promote skill development in different sectors.
- ✓ Grievance redressal mechanism may be set up at State level to avoid any discrepancy in selection process at District level, deal with any delay in bank loans etc. and to bring transparency in the system.

#### **ii. Selection of Activity**

- ✓ Concentration of same activity in one location need to be avoided to keep the demand gap for increasing viability of the enterprises.
- ✓ The size of local population may be the guiding factor for number of units which depends largely on local markets
- ✓ Priority may be given to ancillary activities supporting tourism like, guide services, trekking, biking, conducted tours within the state etc.
- ✓ Issues like overcrowding of tourists in same spot need to be considered for improving sustainability of environment-based tourism in the state.
- ✓ Pre-selection visit of the locations of short-listed proposals prior to compilation of final lists, jointly by the Bank and Govt officials, may be incorporated as part of the policy. Banks may consider the same visits as compliance of mandatory pre-sanction inspection by the branch.

#### **iii. Preparation and due diligence of Project reports**

- ✓ To help the entrepreneurs with customized project reports specific to the districts, project report preparation committees may be formed comprising of the LDMs of the banks, DDMs of NABARD, and DIC officials for preparation of District specific project reports for potential sectors.
- ✓ The project reports thus prepared may be approved in the concerned DCC meetings chaired by the Deputy Commissioners of the districts.
- ✓ The existing project reports prepared by independent consultants need to be scrutinized to ensure that the costs are not inflated to avail higher amount of subsidy.
- ✓ Due diligence of the suppliers of machineries etc. regarding past order executions, list of existing customers, installation records and post sales service facilities etc. may be



incorporated as profile of the suppliers in the project reports prepared by the consultants and are to be verified by the selection committee.

- ✓ The source and capability of raising own contribution in the project cost by the beneficiary need to be verified independently by the selection committee, before approving the project cost and recommend for subsidy and loan.

#### **iv. Monitoring and Handholding**

- ✓ Monitoring of implementation is a key factor for success of scheme. Success of implementation of the scheme shall depend on level of involvement of all stakeholders in the scheme.
- ✓ Joint inspection by designated Govt. and Bank officials to the units before making any disbursement of subsidy and loan may be made mandatory. The field level data indicates low frequency of inspection by the bank and Government officials
- ✓ Such visits will also help the entrepreneurs to discuss problems in implementation if any with professional experts and seek guidance for success of the enterprise. The early signals for any problem may be captured during such visits and ensure remedy for the same in real time.

#### **v. Dealing with Defaulters**

- ✓ Appropriate legal action needs to be initiated both by the Government and the bank against the beneficiaries who have failed to implement the scheme, diverted the public and Bank fund, defaulted in loan repayment, or violated any laid down guidelines of the scheme.
- ✓ Such actions need to be widely publicized with publication of photographs and details of irregularities in local newspapers to prevent recurrence of such incidence and enforcing credit discipline.

#### **vi. Guidelines**

- ✓ To introduce a stamped agreement with the beneficiaries and the Government incorporating inter-alia the disclosure norms, restrictions on sale, stated actions proposed in case of defaults and diversion of fund, following guidelines of the scheme, investment norms etc.
- ✓ Consider upper limits for subsidy and loan which may be Rs.20.00 Lakhs and Rs.15.00 Lakhs respectively, in the same proportions as now.
- ✓ Process timeline may be prescribed to reduce delays e.g. approval of selection within 1 month and approval of loan within 1 month. The pending position may be reviewed in DCC meetings every quarter at district level and in SLBC forum at State level.

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## Appendix

### Table - 1

#### **List of beneficiaries under DDUSY**

<b>Sl. No.</b>	<b>Beneficiary</b>	<b>Name of the Activity</b>
<b>Lower Dibang Valley (11)</b>		
1.	Tony Borang	Eco Home stay
2.	Naying Perme	Tailoring & customary cloth making
3.	Jamoh Umbrey	Eco Home Stay
4.	Jiten Pertin	Stone Crusher
5.	Tokbom Borang	Eco Home Stay
6.	Aneugu Saring	Eco Home Stay
7.	Lobo Linggi	Eco Home Stay
8.	Martha Borang	Paver bricks manufacturing
9.	Rao Dele	Eco Home Stay
10.	John Langkam	Eco tourism & Home Stay
11.	SS Enterprise	Stone Crusher

<b>Lohit (2)</b>		
12.	Jamenso Kri	Eco Home Stay
13.	Chang Tayang	Eco Home Stay

<b>Papum Pare (23)</b>		
14.	Nyanya Golo Gollo Enterprise	Manufacturing of plastic water tank
15.	Taba Yal Nabam, M/S Kahinam Fashion	Modernization of traditional textile
16.	Chapu Dong, Papum Pare	Vocational institute cum Coaching Centre
17.	Ige Kadu	Mini Offset & Printing Press
18.	M/S Polo Packaging	Manufacturing of CORR Carton Box
19.	Marbom Hete	Beauty Parlour
20.	Yapu Riddi	Block Works
21.	Yangbiu Yanga	Beauty Parlour
22.	Techi Nadam	Block Works
23.	Tana Tassing	Mechanized Bakery Unit
24.	Techi Tagu, P Pare	Tour Operator
25.	Tai Mama	Amusement Park
26.	Ami Tadar	Rice Mill
27.	Jampe Khenrab	Event Management cum Printing Press
28.	Nokkha Wangsa	Architect Consultant Office
29.	Lingdum Logun	Tiles & Railing Post
30.	Raba Yami	Traditional Dress
31.	Mallo Atu	Paper Napkin Manufacturing Unit
32.	Mekya Dodum	Construction of Fish Chicken & Pig Farm Storage
33.	M/S NT Construction	Automobile Garage
34.	Tagru Sumpa	Traditional Dress Making Unit

35.	NK Entrprise	Steel Fabrication unit
36.	M/S 2 G Enterprise	Manufacturing of Furniture

**Dibang Valley (1)**

37.	Kaheka Pralo	Tour Operator
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**Namsai (4)**

38.	Chow Rajanam Mannaw	Tour Operator
39.	Monhung Longkeing	Tour Operator
40.	Chow S Namchoom	Tour Operator
41.	Chow W Munglow Namsai	Home Stay

**East Kameng (4)**

42.	Atung Natung	Tour Operator
43.	Ringso Natung	Printing Press
44.	M/S Vicky Sonom Enterprise	Business
45.	M/S Rani Enterprise	Automobile Garage

**East Siang (7)**

46.	M/S NT Construction	Wire nail Manufacturing Unit
47.	Katem Tayeng	Eco Tourism Based Home Stay
48.	Tosu Borang	Stone Crusher Unit
49.	M/S Ninur Construction & Trading Tagum Jerang	Manufacture of Cement Bricks
50.	Toli Koyu	Barbed Wire & Netting Unit
51.	Altaki Pait Doley	Traditional Textile with Modernized Looms
52.	Onima Tayeng	Traditional Textile with Modernized Looms

**Lower Subansiri (7)**

53.	Duyu Tamo	Adventure Tourism
54.	Hage Dolo	Home Stay
55.	Kago Kampu	Home Stay
56.	Jimmy Duyu	Tent House
57.	Tapi Palin	Tourist Resort
58.	Lishi Yahe	Dehydration & Packing of Large Cardamom
59.	Tilling Sunya	Home Stay

**Upper Subansiri (3)**

60.	Talin Ebiya,	Rice Mill Unit
61.	Sikyum Yudik	Concrete Product & Manufacturing Unit
62.	Sijum Yudik	Tour Operator

**Kamle (1)**

63.	Guchi Johny	Mixed Pickle
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**Table - 2****List of beneficiaries with Age, Sex, Education and Status of Unit**

Sl. No	Name	Activity	Age	Sex	Education	New/ Existing unit
<b>Lower Dibang Valley</b>						
1.	Tony Borang	Eco Home stay	47	Male	BA	New
2.	Naying Perme	Tailoring	36	Female	Graduate	New
3.	Jamoh Umbrey	Eco Home Stay	43	Male	PGDBM	New
4.	Jiten Pertin	Stone Crusher	34	Male	12 Passed	New
5.	Tokbom Borang	Eco Home Stay	53	Male	BA	New
6.	Aneugu Saring	Eco Home Stay	31	Female	BA	New
7.	Lobo Linggi	Eco Home Stay	36	Male	B.com	New
8.	Martha Borang	Paver bricks manufacturing	35	Female	Graduate	Existing
9.	Rao Dele	Eco Home Stay	47	Male	BA	New
10.	John Langkam	Eco tourism & Home Stay	32	Male	BA	New
11.	SS Enterprise	Stone Crusher	35	Male	Graduate	New
<b>Lohit</b>						
1.	Jamenso Kri	Eco Home Stay	37	Male	Graduate	New
2.	Chang Tayang	Eco Home Stay	34	Male	Graduate	New
<b>Papum Pare</b>						
1.	Nyanya Golo Gollo Entprise	Mfg of plastic water tank	38	Male	Post - Graduate	New
2.	Taba Yal Nabam, M/S Kahinam Fashion	Modernization of traditional textile	47	Female	Graduate	Existing
3.	Chapu Dong	Vocational Institute cum Coaching Centre	NA	NA	NA	New
4.	Ige Kadu	Mini Offset & Printing Press	34	Male	MBA in Sales and Marketing	New
5.	M/S Polo Packaging	Manufacturing of CORR Carton Box	54	Male	MBBS	New
6.	Marbom Hete	Beauty Palour	27	Female	Graduate	New
7.	Yapu Riddi	Block Works	28	Female	Graduate	New
8.	Yangbiu Yanga	Beauty Palour	26	Female	XII Passed	New
9.	Techi Nadam	Block Works	21	Female	Graduate	Existing
10.	Tana Tassing	Mechanized Bakery Unit	32	Male	X Passed	New
11.	Techi Tagu	Tour Operator	28	Male	Graduate	New
12.	Tai Mama	Amusement Park	46	Male	XII Passed	Existing
13.	Ami Tadar	Rice Mill	38	Male	X Passed	Existing

14.	Jampe Khenrab	Event Management cum Printing Press	28	Male	B.Com	New
15.	Nokkha Wangsa	Architect Consultant Office	32	Male	Bachelor in Architecture	New
16.	Lingdum Logun	Tiles & Railing Post	28	Male	Dip. in Civil Engineering	New
17.	Raba Yami	Traditional Dress	26	Female	12 Passed	New
18.	Mallo Atu	Paper Napkin Manufacturing Unit	29	Male	Graduate	New
19.	Mekya Dodum	Construction of Fish Chicken & Pig Farm Storage	29	Female	Graduate	New
20.	M/S NT Construction	Automobile Garrage	44	Male	X Passed	New
21.	Tagru Sumpa	Traditional Dress Making Unit	36	Female	8 Passed	New
22.	NK Entrprise	Steel Fabrication unit	34	Male	Graduate	New
23.	M/S 2 G Enterprise	Manufacturing of Furniture	28	Male	XII Passed	New
<b>Dibang Valley</b>						
1.	Kaheka Pralo	Tour Operator	32	Male	Graduate	New
<b>Namsai</b>						
1.	Chow Rajanam Mannaw	Tour Operator	32	Male	Graduate	New
2.	Monhung Longkeing	Tour Operator	31	Male	Graduate	New
3.	Chow S Namchoom	Tour Operator	35	Male	12 Passed	New
4.	Chow W Munglow Namsai	Home Stay	27	Male	Graduate	New
<b>East Kameng</b>						
1.	Atung Natung	Tour Operator	38	Male	Graduate	New
2.	Ringso Natung	Printing Press	32	Male	XII Passed	New
3.	M/S Vicky Sonom Enterprise	Business	40	Male	Graduate	New
4.	M/S Rani Enterprise	Automobile garage	28	Female	Graduate	New
<b>East Siang</b>						
1.	M/S NT Construction	Wire nail Manufacturing Unit	34	Male	Graduate	New
2.	Katem Tayeng	Eco Tourism Based Home Stay	34	Male	MA	Existing
3.	Tosu Borang	Stone Crusher Unit	51		Graduate	New
4.	M/S Ninur Construction & Trading Tagum Jerang	Manufacture of Cement Bricks	36	Male	Graduate	New
5.	Toli Koyu	Barbed Wire & Netting Unit	35	Male	Graduate	New

6.	Altaki Pait Doley	Traditional Textile with Modernized Looms	49	Female	Graduate	Existing
7.	Onima Tayeng	Traditional Textile with Modernized Looms	35	Female	MA in Fashion design	New
<b>Lower Subansiri</b>						
1.	Duyu Tamo	Adventure Tourism	36	Male	Graduate	New
2.	Hage Dolo	Home Stay	40	Male	12 Passed	Existing
3.	Kago Kampu	Home Stay	39	Female		Existing
4.	Jimmy Duyu	Tent House	43	Male	Graduate	New
5.	Tapi Palin	Tourist Resort	42	Male	12 Passed	New
6.	Lishi Yahe	Dehydration & Packing of Large Cardamom	38	Male	12 Passed	New
7.	Tilling Sunya	Home Stay	25	Female	MA, B.ed	New
<b>Upper Subansiri</b>						
1.	Talin Ebiya,	Rice Mill Unit				
2.	Sikyum Yudik	Concrete Product & Manufacturing Unit	26	Male	BA	New
3.	Sijum Yudik	Tour Operator	28	Male	Graduate	New
<b>Kamle</b>						
1.	Guchi Johny	Mixed Pickle	26	Female	B.Tech	New

**Table - 3****Details of Loans, Subsidies and Contributions of the Beneficiaries**

Sl. No	Beneficiary	Project	Project Cost	Contribution			Subsidy IDBT date	Bank
				30% (Own)	40% (Subsidy)	30% (Bank Loan)		
<b>Lower Dibang Valley</b>								
1.	Tony Borang	Eco Home stay	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	3/22/2019	SBI Roing
2.	Naying Perme	Tailoring & customary cloth making	30,55,000/-	9,17,000/-	12,21,000/-	9,17,000/-	3/22/2019	SBI Roing
3.	Jamoh Umbrey	Eco Home Stay	36,76,000/-	10,97,000/-	14,81,000/-	10,98,000/-	3/30/2019	SBI Roing
4.	Jiten Pertin	Stone Crusher	50,00,000/-	17,50,000/-	20,00,000/-	12,50,000/-	3/30/2019	SBI Roing
5.	Tokbom Borang	Eco Home Stay	55,00,000/-	15,00,000/-	20,00,000/-	20,00,000/-	3/30/2019	SBI Roing
6.	Aneugu Saring	Eco Home Stay	21,76,000/-	6,59,000/-	8,58,000/-	6,59,000/-	3/30/2019	SBI Roing
7.	Lobo Linggi	Eco Home Stay	15,00,000/-	4,50,000/-	6,00,000/-	4,50,000/-	3/30/2019	SBI Roing
8.	Martha Borang	Paver bricks manufacturing	35,00,000/-	10,50,000/-	14,00,000/-	10,50,000/-	3/30/2019	SBI Roing
9.	Rao Dele	Eco Home Stay	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	5/28/2019	SBI Roing
10.	John Langkam	Eco tourism & Home Stay	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	5/28/2019	SBI Roing
11.	SS Enterprise	Stone Crusher	50,00,000/-	17,50,000/-	20,00,000/-	12,50,000/-	5/28/2019	SBI Roing

<b>Lohit</b>								
1.	Jamenso Kri	Eco Home Stay	49,92,000/-	14,97,000/-	19,98,000/-	14,97,000/-	3/30/2019	SBI Tezu
2.	Chang Tayang	Eco Home Stay	49,92,000/-	14,97,000/-	19,98,000/-	14,97,000/-	3/30/2019	SBI Tezu

<b>Papum Pare</b>								
1.	Nyanya Golo Gollo Entprise	Mfg of plastic water tank	98,70,000/-	29,61,000/-	39,48,000/-	29,61,000/-	4/4/2019	SBI Ganga
2.	Taba Yal Nabam, M/S Kahinam Fashion	Modernization of traditional textile	96,00,000/-	28,80,000/-	38,40,000/-	28,80,000/-	5/6/2019	SBI Ganga
3	M/S Polo Packaging	Manufacturing of CORR Carton Box	29,36,000/-	1,98,000/-	25,40,000/-	1,98,000/-	7/9/2019	SBI Ganga
4	Mallo Atu	Paper Napkin Manufacturing Unit	60,89,000/-	18,27,000/-	24,35,000/-	18,27,000/-	9/20/2019	SBI, Ganga
5	Mekya Dodum	Construction of Fish Chicken & Pig Farm Storage	18,51,000/-	5,55,000/-	7,41,000/-	5,55,000/-	9/20/2019	SBI, Ganga
6	M/S NT Construction	Automobile Garrage	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	9/20/2019	SBI, Ganga
7.	Chapu Dong	Vocational institute cum Coaching Centre	20,00,000/-	6,00,000/-	8,00,000/-	6,00,000/-	5/8/2019	SBI Itanagar
8.	Ige Kadu	Mini Offset & Printing Press	20,00,000/-	6,00,000/-	8,00,000/-	6,00,000/-	7/3/2019	SBI Itanagar
9.	Jampe Khenrab	Event Management cum Printing Press	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	8/14/2019	SBI, Itanagar
10	Nokkha Wangsa	Architect Consultanat Office	25,00,000/-	7,50,000/-	7,50,000/-	10,00,000/-	8/14/2019	SBI, Itanagar
11	Tagru Sumpa	Traditional Dress Making Unit	12,00,000/-	3,60,000/-	4,80,000/-	3,60,000/-	10/11/2019	SBI, Itanagar
12.	Marbom Hete	Beauty Palour	15,00,000/-	4,50,000/-	6,00,000/-	4,50,000/-	7/19/2019	SBI Naharlagun
13.	Yapu Rididi	Block Works	10,00,000/-	3,00,000/-	4,00,000/-	3,00,000/-	7/19/2019	SBI Naharlagun
14.	Yangbiu Yanga	Beauty Palour	15,00,000/-	4,50,000/-	6,00,000/-	4,50,000/-	7/23/2019	SBI Naharlagun



15.	Techi Nadam	Block Works	15,00,000/-	4,50,000/-	6,00,000/-	4,50,000/-	7/23/2019	SBI Naharlagun
16.	Tana Tassing	Mechanized Bakery Unit	32,00,000/-	9,60,000/-	12,80,000/-	9,60,000/-	7/23/2019	SBI Naharlagun
17.	Techi Tagu	Tour Operator	33,60,000/-	10,08,000/-	13,44,000/-	10,08,000/-	7/23/2019	SBI Naharlagun
18.	Tai Mama	Amusement Park	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	7/23/2019	Allahabad Bank, Itanagar
19.	Ami Tadar	Rice Mill	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	7/23/2019	Allahabad Bank, Itanagar
20.	Lingdum Logun	Tiles & Railing Post	62,00,000/-	18,60,000/-	24,80,000/-	18,60,000/-	9/12/2019	SBI, Naharlagun
21.	Raba Yami	Traditional Dress	12,00,000/-	3,60,000/-	4,80,000/-	3,60,000/-	9/12/2019	SBI, Naharlagun
22.	NK Entrprise	Steel Fabrication unit	43,00,000/-	12,90,000/-	17,20,000/-	12,90,000/-	10/29/2019	SBI, Doimukh
23.	M/S 2 G Enterprise	Manufacturing of Furniture	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	10/29/2019	SBI, Doimukh

### **Dibang Valley**

1.	Kaheka Pralo	Tour Operator	30,00,000/-	6,00,000/-	12,00,000/-	12,00,000/-	8/28/2019	SBI, Anini
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### **Namsai**

1.	Chow Rajanam Mannaw	Tour Operator	15,00,000/-	3,00,000/-	6,00,000/-	6,00,000/-	8/28/2019	SBI, Chowkham
2.	Monhung Longkeing	Tour Operator	18,00,000/-	3,80,000/-	7,20,000/-	7,00,000/-	8/28/2019	SBI, Chowkham

3.	Chow S Namchoom	Tour Operator	18,00,000/-	3,80,000/-	7,20,000/-	7,00,000/-	8/28/2019	SBI, Chowkham
4.	Chow W Munglow	Home Stay	20,00,000/-	4,00,000/-	8,00,000/-	8,00,000/-	8/28/2019	SBI, Chowkham

### East Kameng

1.	Atung Natung	Tour Operator	25,00,000/-	7,50,000/-	10,00,000/-	7,50,000/-	9/20/2019	SBI, Seppa
2.	Ringso Natung	Printing Press	25,00,000/-	7,50,000/-	10,00,000/-	7,50,000/-	10/10/2019	SBI, Seppa
3.	M/S Vicky Sonom Enterprise	Business	25,00,000/-	7,50,000/-	10,00,000/-	7,50,000/-	5/20/2019	SBI, Seppa
4.	M/S Rani Enterprise	Automobile garage	25,00,000/-	7,50,000/-	10,00,000/-	7,50,000/-	5/21/2019	SBI, Seppa

### East Siang

1.	M/S NT Construction	Wire nail Manufacturing Unit	38,52,000/-	11,56,000/-	15,40,000/-	11,56,000/-	9/23/2019	SBI, Pasighat
2.	Katem Tayeng	Eco Tourism Based Home Stay	19,68,000/-	5,91,000/-	7,87,000/-	5,90,000/-	9/23/2019	SBI, Pasighat
3.	Tosu Borang	Stone Crusher Unit	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	4/9/2019	SBI, Pasighat
4.	M/S Ninur Construction & Trading Tagum Jerang	Manufacture of Cement Bricks	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	4/9/2019	SBI, Pasighat
5.	Toli Koyu	Barbed Wire & Netting Unit	45,00,000/-	13,50,000/-	18,00,000/-	13,50,000/-	5/8/2019	SBI, Pasighat

6.	Altaki Pait Doley	Traditional Textile with Modernised Looms	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	5/15/2019	SBI, Pasighat
7.	Onima Tayeng	Traditional Textile with Modernized Looms	28,73,000/-	8,62,000/-	11,49,000/-	8,62,000/-	7/3/2019	SBI, Pasighat

### Lower Subansiri

1.	Duyu Tamo	Adventure Tourism	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	10/9/2019	SBI, Ziro
2.	Hage Dolo	Home Stay	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	10/22/2019	SBI, Ziro
3.	Kago Kampu	Home Stay	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	10/22/2019	SBI, Ziro
4.	Jimmy Duyu	Tent House	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	10/22/2019	SBI, Ziro
5.	Tapi Palin	Tourist Resort	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	10/22/2019	SBI, Ziro
6.	Lishi Yahe	Dehydration & Packing of Large Cardamom	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	10/28/2019	SBI, Ziro
7.	Tilling Sunya	Home Stay	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	10/28/2019	SBI, Ziro

### Upper Subansiri

1.	Talin Ebiya	Rice Mill Unit	20,00,000/-	6,00,000/-	8,00,000/-	6,00,000/-	10/22/2019	SBI, Daporijo
2.	Sikyum Yudik	Concrete Product & Manufacturing Unit	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	10/22/2019	SBI, Daporijo
3.	Sijum Yudik	Tour Operator	50,00,000/-	15,00,000/-	20,00,000/-	15,00,000/-	10/29/2019	SBI, Daporijo

### Kamle

1.	Guchi Johny	Mixed Pickle	15,00,000/-	4,50,000/-	6,00,000/-	4,50,000/-	11/2/2019	SBI, Raga
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**Table - 4**

**Beneficiaries' data on operational status & employment of the units**

<b>Name of the Beneficiary</b>	<b>Activity</b>	<b>Date of Installation</b>	<b>Date of start of production/activity</b>	<b>Number of employees engaged</b>	<b>Comments</b>
<b>Lower Dibang</b>					
Tony Borang	Eco Home stay	Not Completed yet	NA	NA	
Naying Perme	Tailoring & customary cloth making	Machinery purchased but production not started yet	NA	Own family	
Jamoh Umbrey	Eco Home Stay	10/12/2020	10/12/2020	8	
Jiten Pertin	Stone Crusher	7/7/2020	7/8/2020	NA	
Tokbom Borang	Eco Home Stay	Not Completed yet	NA	Own	
Aneugu Saring	Eco Home Stay	5/10/2021	5/10/2021	1	
Lobo Linggi	Eco Home Stay	3/5/2018	3/5/2018	4	
Martha Borang	Paver bricks manufacturing	7/7/2020	7/17/2020	2	
Rao Dele	Eco Home Stay	12/5/2020	12/6/2020	2	
John Langkam	Eco tourism & Home Stay	2/10/2020	2/10/2020	3	
SS Enterprise	Stone Crusher	5/28/2019	5/28/2019	30	Forward backward linkages of stone crusher unit with 5 Tipper truck 1 JCB the Employees engaged are 30.

<b>Lohit</b>					
Jamenso Kri	Eco Home Stay	Not completed Yet	NA	NA	
Chang Tayang	Eco Home Stay	Not completed Yet	NA	NA	

<b>Papum Pare</b>					
Nyanya Golo Gollo Entprise	Mfg of plastic water tank	May-18	6/30/2018	12	Having multiple machineries for different size of plastic tank and purchased single machinery from DDUSY. Employees engaged in the unit is includes all human resource of the unit.
Taba Yal Nabam, M/S Kahinam Fashion	Modernization of traditional textile	2003	2003	50	This is an existing unit, She has Purchased High end embroidery Computerized machine through DDSUY. She was running the industry since 2003.Having lots of looms. work is done in regular shifts. The number includes all employees engaged in the unit, including casual workers.
Chapu Dong	Vocational institute cum Coaching Centre	NA	NA	NA	
Ige Kadu	Mini Offset & Printing Press	7/1/2019	NA	Family	
M/S Polo Packaging	Manufacturing of CORR Carton Box	2/1/2019	Feb-19	15	The data includes all employees engaged in the unit including part time casual workers
Marbom Hete	Beauty Palour	2/1/2020	2/1/2020	NA	
Yapu Rididi	Block Works	2/20/2020	2/20/2020	3	
Yangbiu Yanga	Beauty Palour	3/5/2020	3/5/2020	2	

Techi Nadam	Block Works	6/8/2019	6/8/2019	10	Total number of workers engaged in the unit
Tana Tassing	Mechanized Bakery Unit	10/3/2020	Not Started Yet	4	
Techi Tagu	Tour Operator	NA	NA	NA	
Tai Mama	Amusement Park	2016	Unit Closed	NA	
Ami Tadar	Rice Mill	2012	2012	4	
Jampe Khenrab	Event Management cum Printing Press	2/5/2020	2/5/2020	15	The data includes maximum workers engaged during any an event
Nokkha Wangsa	Architect Consultanat Office	9/10/2020	9/10/2020	4	
Lingdum Logun	Tiles & Railing Post	2/10/2020	10/30/2020	7	
Raba Yami	Traditional Dress	3/8/2020	3/8/2020	3	
Mallo Atu	Paper Napkin Manufacturing Unit	1/15/2020	1/15/2020	4	
Mekya Dodum	Construction of Fish Chicken & Pig Farm Storage	11/5/2019	NA	4	
M/S NT Construction	Automobile Garrage	2/3/2020	3/10/2020	2	
Tagru Sumpa	Traditional Dress Making Unit	11/19/2019	1/10/2020	5	
NK Entrprise	Steel Fabrication unit	10/8/2020	10/15/2020	3	
M/S 2 G Enterprise	Manufacturing of Furniture	Mar-20	August 2020	3	

<b>Dibang Valley</b>					
Kaheka Pralo	Tour Operator	10/10/2019	10/11/2019	Own	

<b>Namsai</b>					
Chow Rajanam Mannaw	Tour Operator	9/10/2019	9/10/2019	Own	
Monhung Longkeing	Tour Operator	9/15/2019	9/15/2019	Own	
Chow S Namchoom	Tour Operator	9/5/2019	9/5/2019	Own	
Chow W Munglow	Home Stay	Not started yet	NA	Own	

<b>East Kameng</b>					
Atung Natung	Tour Operator	11/15/2019	11/16/2019	2	
Ringso Natung	Printing Press	1/20/2020	1/21/2020	1	
M/S Vicky Sonom Enterprise	Business	2/10/2020	2/11/2020	3	
M/S Rani Enterprise	Automobile Garage	10/15/2019	10/16/2019	2	

<b>East Siang</b>					
M/S NT Construction	Wire nail Manufacturing Unit	12/10/2019	3/5/2020	7	Skilled -2 and unskilled 5
Katem Tayeng	Eco Tourism Based Home Stay	Dec-19	2019	1	
Tosu Borang	Stone Crusher Unit	Mar-20	Mar-20	6	

M/S Ninur Construction & Trading Tagum Jerang	Manufacture of Cement Bricks	Jan-20	Jan-20	5	
Toli Koyu	Barbed Wire & Netting Unit	Sep-20	Sep-20	4	
Altaki Pait Doley	Traditional Textile with Modernised Looms	Aug-19	Aug-19	13	Purchased Modernized Looms through DDUSY Scheme. Having already lots of looms and the number includes all workers are engaged in the unit
Onima Tayeng	Traditional Textile with Modernised Looms	Jan-21	Jan-21	Not Stared Yet	

<b>Lower Subansiri</b>					
Duyu Tamo	Adventure Tourism	11/15/2019	11/15/2019	NA	
Hage Dolo	Home Stay	2009	2009	Own Family	
Kago Kampu	Home Stay	2011	2011	Own Family	
Jimmy Duyu	Tent House	11/10/2019	11/10/2019	3	
Tapi Palin	Tourist Resort	Not Completed Yet	Not Started Yet	NA	
Lishi Yahe	Dehydration & Packing of Large Cardamom	NA	NA	NA	
Tilling Sunya	Home Stay	2015	2015	Own Family	



<b>Upper Subansiri</b>					
Talin Ebiya	Rice Mill Unit	NA	NA	NA	
Sikyum Yudik	Concrete Product & Manufacturing Unit	10/6/2020	10/10/2020	11	Owner Purchased tiles manufacturing machinery through DDUSY scheme but He is already having 1 JCB and Bolero Pickup for forward and backward linkages. The number is total employees of the unit
Sijum Yudik	Tour Operator	11/5/2020	11/5/2020	2	

<b>Kamle</b>					
Guchi Johny	Mixed Pickle	12/15/2019	12/15/2019	Own Family	

**Table - 5**

**Detailed Position of Bank loan accounts under the scheme**

<b>Name of the Beneficiary</b>	<b>Activity</b>	<b>Bank Branch</b>	<b>Amount Sanctioned</b>	<b>Amount Outstanding</b>	<b>Account status / Comments</b>
<b>Lower Dibang Valley</b>					
Tony Borang	Eco Home stay	SBI Roing	15,00,000/-	8,46,141/-	Regular
Naying Perme	Tailoring & customary cloth making	SBI Roing	9,17,000/-	6,23,147/-	Regular
Jamoh Umbrey	Eco Home Stay	SBI Roing	10,96,000/-	9,58,496/-	Regular
Jiten Pertin	Stone Crusher	SBI Roing	17,50,000/-	7,51,483/-	Regular
Tokbom Borang	Eco Home Stay	SBI Roing	15,00,000/-	10,96,548/-	Regular
Aneugu Saring	Eco Home Stay	SBI Roing	6,59,000/-	Nil	
Lobo Linggi	Eco Home Stay	SBI Roing	4,50,000/-	3,20,103/-	Regular
Martha Borang	Paver bricks manufacturing	SBI Roing	10,50,000/-	8,86,163/-	Regular
Rao Dele	Eco Home Stay	SBI Roing	15,00,000/-	7,20,679/-	Regular
John Langkam	Eco Tourism & Home Stay	SBI Roing	15,00,000/-	13,55,993/-	Regular
SS Enterprise	Stone Crusher	SBI Roing	15,00,000/-	Nil	

<b>Lohit</b>					
Jamenso Kri	Eco Home Stay	SBI Tezu	14,97,000/-	3,58,143/-	Regular
Chang Tayang	Eco Home Stay	SBI Tezu	14,97,000/-	13,98,525/-	Regular

<b>Papum Pare</b>					
Nyanya Golo Gollo Enterprise	Manufacture of plastic water tank	SBI Ganga	29,61,000/-	25,06,580/-	Regular
Taba Yal Nabam, M/S Kahinam Fashion	Modernization of traditional textile	SBI Ganga	28,80,000/-	27,74,094/-	Regular

M/S Polo Packaging	Manufacturing of corrugated Carton Box	SBI Ganga	19,80,000/-	22,11,632/-	Regular
Mallo Atu	Paper Napkin Manufacturing Unit	SBI Ganga	18,27,000/-	18,66,897/-	Regular
Mekya Dodum	Construction of Fish Chicken & Pig Farm Storage	SBI Ganga	5,55,000/-	4,28,187/-	Regular
M/S NT Construction	Automobile Garage	SBI Ganga	15,00,000/-	16,24,850/-	Regular
Chapu Dong	Vocational institute cum Coaching Centre	SBI Itanagar	6,00,000/-	6,89,848/-	NPA
Ige Kadu	Mini Offset & Printing Press	SBI Itanagar	6,00,000/-	5,40,763/-	Regular
Jampe Khenrab	Event Management cum Printing Press	SBI Itanagar	15,00,000/-	15,10,951/-	Irregular
Nokkha Wangsa	Architect Consultant Office	SBI Itanagar	7,50,000/-	5,69,770/-	Regular
Tagru Sumpa	Traditional Dress Making Unit	SBI Itanagar	12,00,000/-	2,87,050/-	Regular
Marbom Hete	Beauty Parlour	SBI Naharlagun	4,50,000/-	2,35,000/-	Regular
Yapu Riddi	Block Works	SBI Naharlagun	3,00,000/-	3,02,948/-	NPA
Yangbiu Yanga	Beauty Palour	SBI Naharlagun	4,50,000/-	3,57,637/-	Regular
Techi Nadam	Block Works	SBI Naharlagun	29,00,000/-	24,45,399/-	Regular
Tana Tassing	Mechanized Bakery Unit	SBI Naharlagun	9,60,000/-	5,88,845/-	Regular
Techi Tagu	Tour Operator	SBI Naharlagun	10,08,000/-	NIL	Not disbursed
Lingdum Logun	Tiles & Railing Post	SBI Naharlagun	18,60,000/-	19,11,144/-	Regular
Raha Yami	Traditional Dress	SBI Naharlagun	1,20,000/-	3,47,519/-	Regular
Tai Mama	Amusement Park	Allahabad Bank, Itanagar	15,00,000/-	8,24,130/-	Regular

Ami Tadar	Rice Mill	Allahabad Bank, Itanagar	15,00,000/-	Nil	
NK Entrprise	Steel Fabrication unit	SBI Doimukh	12,90,000/-	6,50,000/-	Regular
M/S 2 G Enterprise	Manufacturing of Furniture	SBI Doimukh	15,00,000/-	5,00,000/-	Regular

### **Dibang Valley**

Kaheka Pralo	Tour Operator	SBI Anini	9,00,000/-	6,77,860/-	Regular
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### **Namsai**

Chow Rajanam Mannaw	Tour Operator	SBI, Chowkham	6,00,000/-	3,13,703/-	Regular
Monhung Longkeing	Tour Operator	SBI, Chowkham	7,00,000/-	5,49,714/-	Regular
Chow S Namchoom	Tour Operator	SBI, Chowkham	7,00,000/-	58,02,710/-	Regular
Chow W Munglow	Home Stay	SBI, Chowkham	8,00,000/-	948/-	Regular

### **East Kameng**

Atung Natung	Tour Operator	SBI Seppa	7,50,000/-	35,280/-	Regular
Ringso Natung	Printing Press	SBI Seppa	7,50,000/-	46,978/-	Regular
M/S Vicky Sonom Enterprise	Business	SBI Seppa	7,50,000/-	58,750/-	Regular
M/S Rani Enterprise	Automobile Garage	SBI Seppa	7,50,000/-	43,671/-	Regular

### **East Siang**

M/S NT Construction	Wire nail Manufacturing Unit	SBI Pasighat	11,56,000/-	11,00,000/-	Regular
Katem Tayeng	Eco Tourism Based Home Stay	SBI Pasighat	5,91,000/-	5,40,342/-	Regular
Tosu Borang	Stone Crusher Unit	SBI Pasighat	15,00,000/-	12,18,432/-	Regular
M/S Ninur Construction & Trading Tagum Jerang	Manufacture of Cement Bricks	SBI Pasighat	15,00,000/-	14,90,000/-	Regular

Toli Koyu	Barbed Wire & Netting Unit	SBI Pasighat	13,50,000/-	13,04,000/-	Regular
Altaki Pait Doley	Traditional Textile with Modernized Looms	SBI Pasighat	15,00,000/-	12,28,191/-	Regular
Onima Tayeng	Traditional Textile with Modernized Looms	SBI Pasighat	8,62,000/-	6,96,718/-	Regular

### Lower Subansiri

Duyu Tamo	Adventure Tourism	SBI, Ziro	15,00,000/-	15,15,600/-	Regular
Hage Dolo	Home Stay	SBI, Ziro	15,00,000/-	14,00,836/-	Regular
Kago Kampu	Home Stay	SBI, Ziro	15,00,000/-	13,20,480/-	Regular
Jimmy Duyu	Tent House	SBI, Ziro	15,00,000/-	14,55,100/-	Regular
Tapi Palin	Tourist Resort	SBI, Ziro	15,00,000/-	14,83,999/-	Regular
Lishi Yahe	Dehydration & Packing of Large Cardamom	SBI, Ziro	15,00,000/-	16,38,143/-	Irregular
Tilling Sunya	Home Stay	SBI, Ziro	15,00,000/-	14,20,367/-	Regular

### Upper Subansiri

Talin Ebiya	Rice Mill Unit	SBI Daporijo	6,00,000/-	5,31,462/-	NPA
Sikyum Yudik	Concrete Product & Manufacturing Unit	SBI Daporijo	15,00,000/-	15,68,509/-	Regular
Sijum Yudik	Tour Operator	SBI Daporijo	15,00,000/-	14,32,427/-	Regular

### Kamle

Guchi Johny	Mixed Pickle	S.B.I Raga	4,50,000/-	2,35,447/-	Regular
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**Table - 6****Data regarding income generation by the beneficiaries**

<b>Name of the Beneficiary</b>	<b>Activity</b>	<b>Date of Installation</b>	<b>Gross Income per month (in Rs.)</b>	<b>Comments</b>
<b>Lower Dibang Valley</b>				
Tony Borang	Eco Home stay	NA	NA	Not Completed yet
Naying Perme	Tailoring & customary cloth making	NA	NA	Machinery purchased but production not started yet
Jamoh Umbrey	Eco Home Stay	10/12/2020	25,000/-	
Jiten Pertin	Stone Crusher	7/7/2020	1,00,000/-	
Tokbom Borang	Eco Home Stay	NA	NA	Not Completed yet
Aneugu Saring	Eco Home Stay	5/10/2021	NA	No visitors
Lobo Linggi	Eco Home Stay	3/5/2018	10,000/-	
Martha Borang	Paver bricks manufacturing	7/7/2020	1,00,000/-	
Rao Dele	Eco Home Stay	12/5/2020	20,000/-	
John Langkam	Eco tourism & Home Stay	2/10/2020	20,000/-	
SS Enterprise	Stone Crusher	5/28/2019	2,00,000/-	

<b>Lohit</b>				
Jamenso Kri	Eco Home Stay	NA	NA	Not completed Yet
Chang Tayang	Eco Home Stay	NA	NA	Not completed Yet

<b>Papum Pare</b>				
Nyanya Golo Gollo Entprise	Manufacturing of plastic water tank	May-18	30,000/-	
Taba Yal Nabam, M/S Kahinam Fashion	Modernization of traditional textile	2003	50,000/-	
Chapu Dong	Vocational institute cum Coaching Centre	NA	NA	Unit closed
Ige Kadu	Mini Offset & Printing Press	7/1/2019	3,000/-	

M/S Polo Packaging	Manufacturing of corrugated Carton Box	2/1/2019	25,000/-	
Marbom Hete	Beauty Parlor	2/1/2020	NA	No business
Yapu Riddi	Block Works	2/20/2020	NA	Not started
Yangbiu Yanga	Beauty Parlor	3/5/2020	NA	Not started
Techi Nadam	Block Works	6/8/2019	10,000/-	
Tana Tassing	Mechanized Bakery Unit	10/3/2020	NA	Yet to complete
Techi Tagu	Tour Operator	NA	NA	Loan Not disbursed
Tai Mama	Amusement Park	2016	NA	unit closed
Ami Tadar	Rice Mill	2012	NA	seasonal operation, yet to start operation
Jampe Khenrab	Event Management cum Printing Press	2/5/2020	NA	No business
Nokkha Wangsa	Architect Consultant Office	9/10/2020	NA	just started
Lingdum Logun	Tiles & Railing Post	2/10/2020	NA	just started
Raba Yami	Traditional Dress	3/8/2020	NA	Unit not running properly
Mallo Atu	Paper Napkin Manufacturing Unit	1/15/2020	NA	Started production for one month
Mekya Dodum	Construction of Fish Chicken & Pig Farm Storage	11/5/2019	Loss	Running at loss
M/S NT Construction	Automobile Garage	2/3/2020	NA	No business
Tagru Sumpa	Traditional Dress Making Unit	11/19/2019	Loss	Not running properly
NK Entrprise	Steel Fabrication unit	10/8/2020	5,000/-	
M/S 2 G Enterprise	Manufacturing of Furniture	Mar-20	10,000/-	

<b>Dibang Valley</b>				
Kaheka Pralo	Tour Operator	10/10/2019	30,000/-	

<b>Namsai</b>				
Chow Rajanam Mannaw	Tour Operator	9/10/2019	30,000/-	
Monhung Longkeing	Tour Operator	9/15/2019	40,000/-	
Chow S Namchoom	Tour Operator	9/5/2019	40,000/-	
Chow W Munglow	Home Stay	NA	NA	Not started yet

<b>East Kameng</b>				
Atung Natung	Tour Operator	11/15/2019	30,000/-	
Ringso Natung	Printing Press	1/20/2020	20,000/-	
M/S Vicky Sonom Enterprise	Business	2/10/2020	50,000/-	
M/S Rani Enterprise	Automobile Garage	10/15/2019	40,000/-	

<b>East Siang</b>				
M/S NT Construction	Wire nail Manufacturing Unit	12/10/2019	1,68,000/-	
Katem Tayeng	Eco Tourism Based Home Stay	Dec-19	9,000/-	
Tosu Borang	Stone Crusher Unit	Mar-20	1,00,000/-	
M/S Ninur Construction & Trading Tagum Jerang	Manufacture of Cement Bricks	Jan-20	50,000/-	
Toli Koyu	Barbed Wire & Netting Unit	Sep-20	50,000/-	
Altaki Pait Doley	Traditional Textile with Modernized Looms	Aug-19	40,000/-	
Onima Tayeng	Traditional Textile with Modernized Looms	Jan-21	NA	Just started

<b>Lower Subansiri</b>				
Duyu Tamo	Adventure Tourism	11/15/2019	NA	Not started
Hage Dolo	Home Stay	2009	39,780/-	
Kago Kampu	Home Stay	2011	24,270/-	
Jimmy Duyu	Tent House	11/10/2019	17,500/-	
Tapi Palin	Tourist Resort	Not Completed Yet	NA	Just started
Lishi Yahe	Dehydration & Packing of Large Cardamom	NA	NA	Unit not started
Tilling Sunya	Home Stay	2015	18,800/-	

<b>Upper Subansiri</b>				
Talin Ebiya	Rice Mill Unit	NA	NA	Unit not functioning
Sikyum Yudik	Concrete Product & Manufacturing Unit	10/6/2020	NA	Just started
Sijum Yudik	Tour Operator	11/5/2020	8,10,000/-	

<b>Kamle</b>				
Guchi Johny	Mixed Pickle	12/15/2019	20,000/-	



**Table - 7**

**List of successful beneficiaries under the Scheme**

<b>Sl. No.</b>	<b>Name of unit / Beneficiary</b>	<b>Activity</b>	<b>Comments</b>
<b>Lower Dibang Valley</b>			
1.	Jiten Pertin	Stone Crusher	One of the best performing stone Crusher unit located in Dambuk
2.	Martha Borang	Paver bricks manufacturing	Best performing beneficiary of Roing, Lower Dibang Valley. His business covers demand of all Lower Dibang Valley market.
3.	SS Enterprise	Stone Crusher	Upgraded the already existing stone crusher unit and performance is very good. This unit also cover some market of Assam like Dibrugarh.
<b>Papum Pare</b>			
4.	Nyanya Golo Gollo Entprise	Mfg of plastic water tank	The unit is a highly successful unit under DDUSY. 90% of the market share of Plastic Sintex in Twin Capital is captured by this unit.
5.	Taba Yal Nabam, M/S Kahinam Fashion	Modernization of traditional textile	Good performing unit under DDUSY scheme. Kahinam Fashion outlet in Itanagar employs about 50 staffs in her workshop.
6.	Ami Tadar	Rice Mill	Unit is performing well with seasonal demand, especially during rice harvesting season
<b>Dibang Valley</b>			
7.	Kaheka Pralo	Tour Operator	Renting the car on hire and also running Paro Tours and Travel Service at Anini
<b>Namsai</b>			
8.	Chow Rajanam Mannaw,	Tour Operator	Three unemployed Youth and friends Chow Rajanam, Monhung Longkeing and Chow S Namchoom availed the DDUSY scheme and are running their tour operator business from single booking counter.
9.	Monhung Longkeing		
10.	Chow S Namchoom		

<b>East Kameng</b>			
11.	Atung Natung	Tour Operator	An Innova was purchased under the DDUSY Scheme which is running regularly from Itanagar to Seppa. Also has been running Hello India Tour Agency.
12.	Ringso Natung	Printing Press	Printing press is running well and fulfils the local demand. He is also running stationary shop together.
13.	M/S Vicky Sonom Enterprise	Business	Furniture Unit is running well and manufacturing all types of furniture items. The unit is having advantage of abundant raw material.
14.	M/S Rani Enterprise	Automobile Garage	Automobile garage is running well with one skilled head mechanic; provide all services for four wheeler vehicles to the customers.
<b>East Siang</b>			
15.	M/S NT Construction	Wire nail Manufacturing Unit	One of the best performing unit of East Siang. Supplies wire nails to whole of East Siang District.
16.	Katem Tayeng	Eco Tourism Based Home Stay	Unit is located nearby the Siang River, the beneficiary has initially developed the project like a Park with own investment.
17.	Tosu Borang	Stone Crusher Unit	This unit is one of the best performing Stone crusher Unit of East Siang District. The unit caters to the whole market of East Siang District. The beneficiary with his own money has purchased 4 Tipper Truck and 2 JCBs.
18.	M/S Ninur Construction & Trading Tagum Jerang	Manufacture of Cement Bricks	The performance of this unit is good and the product meets the local demand of Pasighat, East Siang.
19.	Toli Koyu	Barbed Wire & Netting Unit	Barbed wire and netting unit is running well but demand is less in the market
20.	Altaki Pait Doley	Traditional Textile with Modernized Looms	Produces traditional dresses of all the major tribes of Arunachal Pradesh. The Beneficiary also run the skill development unit for weaving in her unit.
<b>Upper Subansiri</b>			
21.	Sijum Yudik	Tour Operator	Owner is running the tour operator business from Itanagar and is also having booking counter in different locality.

## Photo Gallery

### Photographs of the units taken during the field visits



**Beneficiary Name:** Jampe Khenrab  
**Project:** Event Management cum Printing Press  
**Project site:** Bank Tinall Itanagar  
Papumpare Dist.



**Beneficiary Name:** Lingdum Logun  
**Project:** Tiles & Railing Post  
**Project site:** Papu Nalliah  
Papumpare Dist.



**Beneficiary Name:** Jampe Khenrab  
**Project:** Event Management cum Printing Press  
**Project site:** Bank Tinall Itanagar  
Papumpare Dist.



**Beneficiary Name:** Lingdum Logun  
**Project:** Tiles & Railing Post  
**Project site:** Papu Nalliah  
Papumpare Dist.



**Beneficiary Name:** Mallo Atu  
**Project:** Paper Napkin Manufacturing Unit  
**Project site:** Daath village Jollang  
Papumpare Dist.



**Beneficiary Name:** M/S NT Construction  
**Project:** Automobile Garrage  
**Project site:** Jollang Papumpare Dist.



**Beneficiary Name:** Mallo Atu  
**Project:** Paper Napkin Manufacturing Unit  
**Project site:** Daath village Jollang  
Papumpare Dist.



**Beneficiary Name:**Nyanya Golo Gollo Entprise  
**Project:**Mfg of plastic water tank  
**Project site:**Daath village Jollang Papumpare Dist.



**Beneficiary Name:**Taba Yal Nabam, M/S Kahinam Fashion  
**Project:**Modernization of traditional textile  
**Project site:**Vivek Vihar, RKM Itanagar Papumpare Dist.



**Beneficiary Name:**Tagru Sumpa  
**Project:**Traditional Dress Making Unit  
**Project site:**Gohpur Tinali Papumpare Dist.



**Beneficiary Name:**Tana Tassing  
**Project:**Mechanized Bakery Unit  
**Location:** Pachin Colony, Naharlagun Papumpare Dist



**Beneficiary Name:**Techi Nadam  
**Project:**Block Works  
**Project site:**Lekhi Village Papumpare Dist.



**Beneficiary Name:**Tapi Palin  
**Project:**Tourist Resort  
**Project site:**Hong Ziro  
**District:**Lower Subansiri





**Beneficiary Name:**Toll Koyu  
**Project:**Barbed Wire & Netting Unit  
**Project site:** Niglok Village Pasighat  
**District:**East Siang



**Beneficiary Name:**Katam Tayeng  
**Project:**Eco Tourism Based Home Stay  
**Project site:**Mirsam Village Pasighat  
**District:**East Siang



**Beneficiary Name:**M/S NT Construction  
**Project:**Wire nail Manufacturing Unit  
**Project site:**Sika Tode Village Pasighat  
**District:**East Siang



**Beneficiary Name:**Tosu Borang  
**Project:**Stone Crusher Unit  
**Project site:** Pasighat  
**District:**East Siang



**Beneficiary Name:**Lobo Linggi  
**Project:**Eco Home Stay  
**Project site:**Cheta-2 Roing  
**District:**Lower Dibang Valley



**Beneficiary Name:**Jamensu Kri  
**Project:**Home Stay  
**Project site:** Danglat Village  
**District:**Lohit



**Beneficiary Name:** Chang Tayang  
**Project:** Eco Home Stay  
**Project site:** Khorallang Village Tozu  
**District:** Lohit



**Beneficiary Name:** SS Enterprise  
**Project:** Stone Crusher  
**Project site:** Bomjir, Dambuk  
**District:** Lower Dibang Valley



**Beneficiary Name:** Jiten Pertin  
**Project:** Stone Crusher  
**Project site:** Yibuk Village, Roing  
**District:** Lower Dibang Valley



**Beneficiary Name:** Aneugu Saring  
**Project:** Eco Home Stay  
**Project site:** Jia, Roing  
**District:** Lower Dibang Valley



**Beneficiary Name:** Rao Dele  
**Project:** Eco Home Stay  
**Project site:** Mayu 2, Roing  
**District:** Lower Dibang Valley



**Beneficiary Name:** Tony Borang & Tokbom Borang  
**Project:** Eco Home Stay  
**Project site:** Remi, Dambuk  
**District:** Lower Dibang Valley



**Beneficiary Name:**Martha Borang  
**Project:**Paver bricks manufacturing  
**Project site:**Mayu-2 Roing  
**District:**Lower Dibang Valley



**Beneficiary Name:**Sijum Yudik  
**Project:**Tour Operator  
**Project site:**Dumporjo  
**District:**Upper Subansiri



**Beneficiary Name:**M/S Polo Packaging  
**Project:**Manufacturing of CORR Carton Box  
**Project site:**Nirjull  
**District:**Papumpare



**Beneficiary Name:**Guchi Jonny  
**Project:**Mixed Pickel  
**Project site:**Boasimla, Kamle  
**District:**Kamle



**Beneficiary Name:**Sikyum Yudik  
**Project:**Concrete Product & Manufacturing Unit  
**Project site:**Dumporjo  
**District:**Upper Subansiri



**Beneficiary Name:**Hago Dolo  
**Project:**Home Stay  
**Project site:**Hal Ziro  
**District:**Lower Subansiri



**Beneficiary Name:** Jimmy Duyu  
**Project:** Tent House  
**Project site:** Hapoli Ziro  
**District:** Lower Subansiri



**Beneficiary Name:** Lishi Yahe  
**Project:** Dehydration & Packing of Large Cardamom  
**Project site:** Vill Tom,  
**District:** Lower Subansiri



**Beneficiary Name:** Tilling Sunya  
**Project:** Home Stay  
**Project site:** Hond Ziro  
**District:** Lower Subansiri



**Beneficiary Name:** Kago Kampu  
**Project:** Home Stay  
**Project site:** Hong Ziro  
**District:** Lower Subansiri



**Beneficiary Name:** M/S 2 G Enterprise  
**Project:** Manufacturing of Furniture  
**Project site:** Dolmukh, Papumpare  
**District:** Papumpare



**Beneficiary Name:** John Langkam  
**Project:** Eco tourism & Home Stay  
**Project site:** BomJir, Dambuk  
**District:** Lower Dibang Valley





## List of Annexures

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## Annexure - 1

**No. FIN/E-II/14/2017**  
**Government of Arunachal Pradesh**  
**Department of Finance**  
**Itanagar**

Dated Itanagar, the 16<sup>th</sup> May, 2017

### NOTIFICATION

**Subject : Deen Dayal Upadhyaya Swalamban Yojana**

The Government of Arunachal Pradesh has decided to launch the Deen Dayal Upadhyaya Swalamban Yojana to encourage unemployed youth to gain access to low cost capital for entrepreneurship.

- (a) Under this scheme, a provision of 30% back ended capital investment subsidy has been made for entrepreneurs, who wish to set up small and medium enterprises with a loan from Rs. 10.00 lakhs upto Rs.1.00 crore excluding the cost of land and building.
- (b) Women entrepreneurs will be additionally eligible for 5% interest subsidy annually provided the entrepreneurs does not become Non-Performing Asset (NPA).
- (c) Entrepreneurs will be required to be registered under **Stand Up India Scheme**. The sectors are covered under this scheme :-
  - (i) Value addition in agriculture, horticulture and allied sectors including packaging, cold chain, cold storage, milk processing, food processing etc.
  - (ii) Eco-tourism including home stays and tour operators.
  - (iii) Traditional textile weaving for modernisation of traditional looms and purchase of new looms to start a new weaving unit.
  - (iv) Small scale manufacturing units to be set up by qualified graduates.
- (d) Entrepreneurs would be required to contribute at least 10% of project cost as their contribution. Preference will be given to those who contribute a greater proportion.

*mim*

There would be a two stage screening process. At the first level, a District Level Screening Committee would screen applications.

The District Level Screening Committee shall comprise the following.

- |                                  |                                 |
|----------------------------------|---------------------------------|
| 1. Deputy Commissioner           | : Chairman                      |
| 2. ADC HQ                        | : Member Secretary and Convenor |
| 3. GM Industries                 | : Member                        |
| 4. District Agricultural Officer | : Member                        |
| 5. District Horti Officer        | : Member                        |
| 6. District Fishery Officer      | : Member                        |
| 7. District Textile officer      | : Member                        |
| 8. District Tourism Officer      | : Member                        |

ADC (HQ) will function as Entrepreneurship Development Officer. The prospective entrepreneurs should submit their applications in prescribed format as at Annex 'A' along with the educational qualification and make a presentation before the District Level Screening Committee, which would meet at least once a month.

The applications of bonafide entrepreneurs recommended by District Level Committee would thereafter be placed before the State Level Committee comprising the following members:

- |                            |                    |
|----------------------------|--------------------|
| 1. Commissioner (Finance)  | : Chairman         |
| 2. Commissioner (Industry) | : Member           |
| 3. Secretary (Planning)    | : Member           |
| 4. General Manager, NABARD | : Member           |
| 5. MD, APSCAB Ltd.         | : Member           |
| 6. Chairman APRB           | : Member           |
| 7. AGM, SBI, RO, Itanagar  | : Member           |
| 8. Additional Secy.(Fin)   | : Member Secretary |
| 9. Director (Industry)     | : Member           |

*Mishra*

The State level committee will give an in-principle approval for subsidy and forward it to the concerned bank with a clear recommendation for necessary financial assistance. The State Level Committee would meet once a month for such purposes.

Banks, after sanction of loan, will submit their subsidy claim along with a copy of sanction letter and "in-principle" subsidy approval letter of the State Level Committee to NABARD, RO, Itanagar. NABARD would act subsidy channelizing partner for operationalizing scheme.



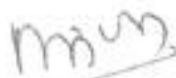
( **Ashish Kundra** )  
Commissioner(Finance)

Memo No. FIN/E-II/14/2017

Dated, Itanagar the ... May, 2017

Copy to :-

1. Secretary to Governor, Govt. of A.P., Raj Bhawan, Itanagar
2. PPS to HCM, Arunachal Pradesh, Itanagar.
3. PS to HDCM, Arunachal Pradesh, Itanagar
4. PS to All Hon. Ministers / Parl. Secretaries, Itanagar
5. US to Chief Secretary, Govt. of Arunachal Pradesh, Itanagar.
6. All Principal Secretaries / Commissioners / Secretaries, Govt. of Arunachal Pradesh, Itanagar
7. All Deputy Commissioners, Govt. of Arunachal Pradesh.
8. All Head of Offices, Govt. of A.P., Itanagar / Naharlagun / Nirjuli
9. General Manager, NABARD, Itanagar
10. Manager, Lead Bank, SBI, Itanagar for circulating amongst all banks including RBI.
11. Additional Secretary (Finance) Govt. of Arunachal Pradesh, Itanagar.
12. DiPR, Govt. of Arunachal Pradesh, Naharlagun for gazette notification.
13. Guard file



( **Ashish Kundra** )  
Commissioner (Finance)

Annexure - 2

**MEMORANDUM OF UNDERSTANDING**

**BETWEEN**



**GOVERNMENT OF ARUNACHAL PRADESH**

**AND**

**STATE BANK OF INDIA**

**FOR**

**GRANTING LOANS UNDER**

**DEEN DAYAL UPADHYAY SWABALAMBAN YOJANA**  
**(DDUSY)**

**ANNEXURE 1**

Government of Arunachal Pradesh  
Department of Finance, Planning & Investment  
(Planning & Investment Division)  
A.P.Civil Secretariat  
Itanagar

No. PD(SPD)- 29/DUSY/ 2017-18

Dated Itanagar, the 17<sup>th</sup> September, 2018

**NOTIFICATION**

**Subject: Deen Dayal Upadhyaya Swalamban Yojana**

The Government of Arunachal Pradesh has decided to continue the Deen Dayal Upadhyaya Swalamban Yojana to encourage unemployed youth and entrepreneurship and to gain access to low cost capital for entrepreneurship.

- a) Under this scheme, a provision of 40% front ended capital investment subsidy to the beneficiaries has been made who wish to set up small and medium enterprises with a loan from Rs. 10.00 lakhs upto Rs.50 .00 lakhs the of project cost. The cost of land and building shall be excluded from the project cost.
- b) The loan component would be 30% to 50% of the project cost. The cost of land and building shall be excluded from the project cost.
- c) Entrepreneurs would be required to contribute at least 10% to 30% of the project cost as their contribution. Preference will be given to those who contribute a greater proportion. The cost of land and building shall be excluded from the project cost.
- d) Women entrepreneurs will be additionally eligible for 5% interest subsidy annually provided the entrepreneur does not become Non-Performing Asset (NPA).

2. The sectors covered under this scheme are:-

- a) Food-processing units in agriculture, horticulture and allied sectors include packaging, cold chain, cold storage, milk processing etc.
- b) Eco-tourism including home stays and tour operators.
- c) Traditional textile weaving for modernisation of traditional looms and purchase of new looms to start a new weaving unit.
- d) To be set up Small scale manufacturing units / bamboo processing units/service centers/ diagnostic.

(Preference to be given to those unemployed youths having Degree/Diploma holders in Tourism & Hospitality, ITI or any other technical degree/diploma related to Fabrication, IT, Mobile repairing, Motor Garage etc. Preference will also be given to private



doctors for opening of medical clinic and diagnostic centers in the Border CD blocks. However, the clinical fees shall be fixed at a reasonable rate).

3. A District Level Screening Committee would screen the loan applications.

The District Level Screening Committee shall comprise of the following:-

a)	Deputy Commissioner	Chairman
b)	ADC HQ	Member
c)	District Industries Officer	Member
d)	Distinct Agricultural Officer	Member
e)	District Horticulture Officer	Member
f)	District Fishery Officer	Member
g)	District Textile officer	Member
h)	District Tourism Officer	Member
i)	District Lead Bank Manager	Member
j)	District Planning Officer	Member Secretary

4. Based on the budgetary provision, Planning & Investment Division of Finance, Planning & Investment Department will convey district-wise yearly target to the Deputy Commissioners. The State Government will reserve the right to review the targets, if necessary.

5. The District Planning Officer (DPO) will function as Entrepreneurship Development Officer. The prospective entrepreneurs should submit their applications in prescribed format as at Annexure 'A' along with the educational qualifications and make a presentation before the District Level Screening Committee which would meet at least once a month.

6. While submitting the project proposals at the District level, the candidate will have to submit a concept note in the standard format. The screening committee will first scrutinize the proposals by involving Bank Managers. The short listed candidates will have to make PPT presentation before the District committee before it is forwarded to the concerned banks. The concerned bank managers should satisfy themselves that the project proposal is bankable and also ensure that all relevant documents for loan are enclosed with the application. The viability of the project shall be determined by the concerned Bank and will be sanctioned by the Bank.

7. The commitment by the State Govt. will be only in the form of a guarantee to release front ended subsidy by the State Govt. subject to the condition that any Scheduled Bank should be authorized to advance loan against the project of the applicant and the onus of availing the loan from the scheduled bank will be entirely and entirely the responsibility of applicant.

8. The Planning & Investment Division will take necessary steps for obtaining A/A and E/S from the competent authorities and transfer subsidy amount to the bank. A mutually agreed amount may be placed with the bank in advance which will act as buffer for this purpose. Thereafter, the bank will consider the application of the candidate for loan. Once the loan is approved, the same will be conveyed by the Bank to the Planning & Investment Division through Lead Bank Manager monthly wise for information.



9. Any request for review maybe re-submitted to the District Committee only for appropriate decision Since, there is a loan component in the scheme which has to be decided by Banks depending on the bankability of the project.

10. As governed by the various Acts of the Government in force, Collateral Security charged to the bank can be sold without restriction accordingly.

11. Any diversion of funds / misutilisation of funds may be governed as per relevant existing acts of the Government / Bank.

12. State Government will not provide any guarantee for loan default. It shall be administered as per the banking norms of the concerned banks.

13. This is issued with the approval of Hon'ble Chief Minister.

Sd/-  
(Kaling Tayeng), IAS  
Development Commissioner  
(Finance, Planning & Investment)

Memo No PD (SPD)-29/DUSY/2017-18  
Copy to:-

Dated, Itanagar the 26<sup>th</sup> October, 2018

1. The Secretary to Governor, Govt. of A.P, Raj Bhawan, Itanagar
2. PPS to HCM, Arunachal Pradesh, Itanagar.
3. PS to HDCM, Arunachal Pradesh, Itanagar
4. PS to All Hon. Ministers / Hon'ble Parl. Secretaries, Itanagar
5. US to Chief Secretary, Govt. of Arunachal Pradesh, Itanagar.
6. All Principal Secretaries / Commissioners / Secretaries, Govt of AP, Itanagar
7. All Deputy Commissioners, Govt. of Arunachal Pradesh.
8. All Head of Offices, Govt. of A.P., Itanagar / Naharlagun / Nirjuli
9. The General Manager, NABARD, Itanagar
10. The Manager Lead Bank, SBI, Itanagar for circulation amongst all banks including RBI.
11. PA to Secretary (Planning & Investment), Govt of A P, Itanagar.
12. The DIPR, Govt. of Arunachal Pradesh, Naharlagun for gazette notification.
13. Guard file

  
(Himanshu Gupta), IAS  
Special Secretary (Planning & Investment)







*eCircular*

Department: SME BUSINESS UNIT

Sl.No.: 825/2018 - 19

Circular No.: NBG/SMEBU-SME SMART/25/2018 - 19

Date: Tue 25 Sep 2018

**ANNEXURE 2**

**The Chief General Manager  
State Bank of India  
Local Head Office  
(All Circles)**

SME/PPD/2018-19/VK/CIR-25

Dear Sir / Madam

**SME BUSINESS UNIT PRODUCT / SCHEME: "SME SMART SCORE"  
REVIEW CUM MODIFICATION IN PRODUCT FEATURES**

SME Smart Score was introduced in the Bank for financing the units for loan requirement up to Rs. 50 lacs with simplified assessment. The eligibility under the product is based on Scoring Model. The last e-Circular containing the Master Circular was issued vide e-Circular No. NBG/SMEBU-SME SMART/36/2009-10, dated 10th September 2009.

2. In this connection, while carrying out review of the product, it was decided to modify some of the features of the product, as under.

- Modifications in existing Product Features (**Annexure-I**)
- Revised consolidated Product Features (**Annexure-II**)

The other formats like Loan Application Form, Appraisal Format, Credit Scoring Model, Review/ Renewal Format, would remain same as per the previous e-Circular No. NBG/SMEBU-SME SMART/36/2009-10, dated 10<sup>th</sup> September 2009. The formats have to be used accordingly in line with the modifications.

Please bring the contents of this circular to all the branches / offices under your control.

Yours faithfully,

**Chief General Manager (SME & SCF)**



**Annexure- I**

**Modifications in Existing Product Features: SME Smart Score**

Parameter	Existing Product Features	Modified Product Features
<b>Quantum of Finance</b>	<p><b>Trade &amp; Services:</b> Rs.5 lacs to Rs. 25 lacs</p> <p><b>Manufacturing units:</b> Rs.5 lacs to Rs. 50 lacs</p>	<p><b>Manufacturing, Trade &amp; Services Units:</b></p> <ul style="list-style-type: none"> <li>• Minimum: &gt; Rs. 10 lacs</li> <li>• Maximum: &lt; Rs. 50 lacs</li> </ul>
<b>Type of Facility</b>	<p>Cash Credit / Term Loan</p> <p><input type="checkbox"/> For Fund Based &amp; Non-Fund based, single exposure limits may be sanctioned to the units. NFB facilities can be sanctioned on the best judgment basis within the discretionary powers delegated to sanctioning authority.</p>	<p>Dropline Overdraft / Cash Credit / Term Loan OR Combination of these facilities (depending upon customer's need)</p> <ul style="list-style-type: none"> <li>• For Fund Based &amp; Non-Fund based, single exposure limits may be sanctioned to the units. NFB facilities can be sanctioned on the best judgment basis within the discretionary powers delegated to sanctioning authority.</li> <li>• In case of Dropline OD, Drawing Power (DP) as per Stock Statement OR DP as per original Dropline level, whichever is lower, will be applicable. The DP can be reduced or restored to the actual level upon availability of adequate DP as per Stocks &amp; Book Debt Statement.</li> </ul>
<b>Collateral Security</b>	<p>As per Bank's extant norms for Working Capital and Term Loan</p>	<p>Collateral Security not be insisted as the loans are to be covered under CGTMSE.</p> <p>However, if the borrower is not willing to bear the guarantee fee &amp; premium for CGTMSE, then collateral security as per Bank's norms need to be obtained.</p>
<b>Inspection</b>	<p>Quarterly</p>	<p>Half Yearly for standard accounts.</p> <p>Monthly for SMA 0/1/2 accounts till the account turns standard</p>



<b>Assessment of Limit</b>	<p><b>Manufacturing Units:</b></p> <ul style="list-style-type: none"> <li>• 20% of annual turnover for WC</li> <li>• 67% of project cost for TL</li> </ul> <p><b>Trade &amp; Services:</b></p> <ul style="list-style-type: none"> <li>• 15% of annual turnover for WC</li> <li>• 67% of project cost for TL</li> </ul> <p>For Fund Based and Non Fund Based, single exposure limits may be sanctioned to the units.</p> <p>NFB facilities can be sanctioned on the best judgment basis within the discretionary powers delegated to sanctioning authority</p>	<p><b>Working Capital for MSME Units:</b></p> <ul style="list-style-type: none"> <li>• Minimum 2.5% of the annual projected turnover for Working Capital</li> <li>• Minimum 30% of the annual projected turnover for units with min. 25% of sales through digital mode (as per e-Cir No. NBG/SMEBU-WCDL/98/2016-17, dt. 31.03.2017)</li> </ul> <p>However, no change in assessment for Trading Units. It will be minimum 15% of annual projected turnover.</p> <p><b>Term Loan:</b></p> <p>67% of project cost for Term Loan for all units</p> <p>(For Fund Based and Non Fund Based, single exposure limits may be sanctioned to the units. NFB facilities can be sanctioned on the best judgment basis within the discretionary powers delegated to sanctioning authority)</p>
<b>Repayment</b>	<p><b>Working Capital:</b></p> <p>Loan to be renewed every 2 years with annual review of performance. <b>Term Loan:</b></p> <p>Not more than 5 years excluding moratorium not exceeding 6 months</p>	<p><b>Cash Credit</b></p> <p>Loan to be renewed every 2 years with annual review of performance.</p> <p><b>Term Loan/ Dropline OD:</b></p> <p>Not more than 7 years including moratorium not exceeding 6 months. Annual review to be done for all loans.</p>
<b>CRA</b>	<p>Applicable for loans of Rs. 25 lacs &amp; above given to manufacturing units.</p>	<p>Not Applicable.</p> <p>CRA exercise has been done away with for loans below Rs. 50 lacs. (Scoring Model will serve as eligibility Criteria.).</p> <p>However, CUE-Lite rating is to be done for all accounts as per e-Circular No. NBG/SMEBU-SPLPROJ/7/2018-19; dated 24.05.2018.</p> <p>Eligibility of loan will be as per Scoring Model only as provided in the scheme.</p>

## Revised Consolidated Product Features: SME Smart Score

S. No	Parameters	Details
1	Target Group	All MSME Units including Proprietorship Firm/ Partnership Firm/ Closely held public & private limited company in Small & Medium industrial, trading and service sector under SSI, C&I and SBF Segments.
2	Eligibility	<ul style="list-style-type: none"> <li>The chief promoter /chief executive should be 18 to 65 years of age</li> <li>The applicant must obtain a minimum overall score of 60% with a minimum of 50% under each sub-head like Personal Details, Business Details, Collateral Details (except in cases where collateral is not applicable, the minimum marks will be nil)</li> </ul>
3	Purpose	To meet any kind of credit requirements including purchase of fixed assets
4	Type of facility	<p>Dropline Overdraft / Cash Credit / Term Loan OR Combination of these facilities (depending upon customer's need)</p> <ul style="list-style-type: none"> <li>For Fund Based &amp; Non-Fund based, single exposure limits may be sanctioned to the units, NFB facilities can be sanctioned on the best judgment basis within the discretionary powers delegated to sanctioning authority.</li> <li>In case of Dropline OD, Drawing Power (DP) as per Stock Statement OR DP as per original Dropline level, whichever is lower, will be applicable. The DP can be reduced or restored to the actual level upon availability of adequate DP as per Stocks &amp; Book Debt Statement</li> </ul>
5	Quantum of Finance	<p><b>Manufacturing, Trade &amp; Services Units:</b></p> <ul style="list-style-type: none"> <li>Minimum: above Rs. 10 lacs</li> <li>Maximum: below Rs. 50 lacs</li> </ul>
6	Assessment of Limit	<p><b>Working Capital for MSME Units</b></p> <ul style="list-style-type: none"> <li>Minimum 25% of the annual projected turnover</li> <li>Minimum 30% of the annual turnover for units with min. 25% of sales through digital mode</li> </ul> <p>(as per e-Cir No. NBG/SMEBU-WCDL/98/2016-17, dated 31.03.2017)</p> <p><u>For Trading Units:</u> Minimum 15% of the annual projected turnover</p> <p><u>Term Loan:</u> 67% of project cost for all units</p>



7	<b>Margin</b>	<ul style="list-style-type: none"> <li>• <b>Working Capital:</b> 20%</li> <li>• <b>Term Loan:</b> 33%</li> </ul>
8	<b>Repayment &amp; Validity</b>	<p><b>Cash Credit</b> Loan to be renewed every 2 years with annual review of performance.</p> <p><b>Term Loan/ Dropline OD:</b> Not more than 7 years including moratorium not exceeding 6 months. Annual review to be done for all loans.</p>
9	<b>Rate of Interest</b>	<p><b>As per Card Rate:</b> One Year MCLR + 3.60% (as per e-Circular No. CCO / CPPD-INT / 123 / 2017-18, dated 01.03.2018)</p>
10	<b>CRA</b>	<p>Not Applicable.(Scoring Model to serve as eligibility criteria)</p> <p>However, CUE-Lite rating is to be done for all accounts as per e-Circular No. NBG/SMEBU-SPLPROJ/7/2018-19; dated 24.05.2018.</p> <p>Eligibility of loan will be as per Scoring Model only as provided in the scheme.</p>
11	<b>Primary Security</b>	Hypothecation of Stocks, Machinery, Movable Assets acquired out of Bank's finance
12	<b>Collateral Security</b>	<p>Collateral Security not be insisted as the loans are to be covered under CGTMSE.</p> <p>However, if the borrower is not willing to bear the guarantee fee &amp; premium for CGTMSE, then collateral security as per Bank's norms need to be obtained.</p>
13	<b>Personal Guarantee</b>	Personal Guarantee of all the Promoters, Directors, Partners. Third party guarantee in case the property offered is in the name of a person other than promoters/partners/proprietor
14	<b>Processing Fee</b>	As per Card Rates issued by CPPD from time to time
15	<b>Other Charges</b>	As per extant instructions
16	<b>Documentation</b>	As per simplified SME documentation
17	<b>Stock Statement</b>	To be obtained monthly
18	<b>Inspection</b>	Half Yearly for standard accounts. Monthly for SMA 0/1/2 accounts till the account turns standard.
19	<b>Insurance</b>	Comprehensive insurance to be obtained for Stocks/Equipment and collateral properties if available etc. with Bank's clause
20	<b>CIC Report</b>	Both Commercial & Consumer CIC Reports should be satisfactory



## Annexure - 3

### MINUTES OF THE REVIEW MEETING OF DEEN DAYAL UPADYA SWAVALAMBAN YOJANA HELD ON 26-11-20

A meeting to review the implementation of the State Flagship Programme **Deen Dayal Upadya Swavalamban Yojana (DDUSY)** was taken by Shri P.S. Lokhande IAS, Commissioner (Planning & Investment) on 26/11/20. The Secretary (Planning & Investment), Regional Manager SBI, Lead Bank Officer SBI, AGM NEDFi Itanagar, Consultant NEDFi Itanagar and Officers from Planning department also attended the meeting.

2. The Commissioner (Planning & Investment) said that the scheme initiated by the State Government during 2017-18 has witnessed an overwhelming response from the young entrepreneurs who are ready to take up sustainable projects in various sectors like tourism, Industry, Agri and Allied sectors which would result in employment generation in the State. He also requested the NEDFi to speed up the evaluation studies covering all the districts and expedite early submission of the reports.

3. The following decisions were taken in the meeting:

- > Bankers shall explore the possibilities of converting the DDUSY account into a Savings Account so that the accrued interest could be used as additional subsidy for funding the projects.
- > Preferences to given to the ITI Degree holders while selecting projects by the District Level Screening Committee as per the guidelines of DDUSY.
- > Bank/District Planning Unit shall ensure providing of Detail Project Reports of the projects being implemented in the districts to the Consultant from NEDFi visiting the districts for evaluation purposes.
- > Banks shall submit status of district wise pending projects to Planning & Investment division.
- > Banks to ensure that not more than 10 (ten) nos. loans/projects are approved against any district in a particular year in order to ensure that the benefits of the scheme reach all parts of the State.
- > Consultant NEDFi has been requested to submit the final reports of the evaluation study of DDUSY Projects by February 2021.

4. The meeting ended with thanks from the Chair.

Sd/-  
(P.S. Lokhande) IAS  
Commissioner (Planning & Investment)

Memo No.PD(SPD)-29/DDUSY/2017/5911

Dated 7<sup>th</sup> December 2020

Copy for information to:

1. PPS to the Hon'ble Chief Minister, Govt. of AP, Itanagar
2. PS to the Commissioner, (Planning & Investment), Govt. of AP, Itanagar.
3. The Secretary, Skill Development & Entrepreneurship, Govt. of AP Itanagar.
4. The Regional Manager SBI, Local Head Office Itanagar.
5. The Manager, NEDFi / Consultant NEDFi, Opposite Ganga Petrol Pump, E- Sector, F - Sector, Cona County, Itanagar.
6. All District Planning Officers, Arunachal Pradesh.
7. PA to Secretary (Planning), Govt. of AP, Itanagar.
8. Office copy

(Okep Tayeng) 7.12.20  
Jt. Director (Planning)

## **Annexure - 4**

### **Details of Branches visited during the Evaluation Study**

<b>Sl. No.</b>	<b>Date visited</b>	<b>Bank</b>	<b>Branch</b>	<b>Name of the Person(s) met</b>	<b>Designation</b>	<b>Contact No.</b>
1.	05/10/2020	SBI	Ganga	Pitambar Taye	Branch Manager	70021 38312
2.	06/10/2020	SBI	Itanagar	Ansuhman	Branch Manager	70023 28253
3.	08/10/2020	Allahabad	Itanagar	Manoj Khumar	Branch Manager	90978 49740
4.	12/10/2020	SBI	Naharlagun	Tribhuan Kr. Upadhayay	Branch Manager	88899 99950
5.	14/10/2020	SBI	Doimukh	Nich Tajam	Branch Manager	94852 30526
6.	09/12/2020	SBI	Ziro	Lokh Badhur Thapa	Branch Manager	94360 55331
7.	14/12/2020	SBI	Raga	Karuna Kanta Das	Branch Manager	87618 69185
8.	17/12/2020	SBI	Daporijo	Manoj Patir	Branch Manager	80141 95605
9.	11/01/2021	SBI	Pasighat	Pramod Kumar	Branch Manager	96316 26469
10.	16/01/2021	SBI	Roing	Hubert AS Wungshim	Branch Manager	70860 63188
11.	25/01/2021	SBI	Tezu	Mithun Chokrobity	Branch Manager	99575 70345
12.	27/01/2021	SBI	Chowckham	Ankit Gohain	Branch Manager	94354 74892
13.	01/02/2021	SBI	Anini	Angshuman Bharadwa	Branch Manager	95310 45342 87943 22346
14.	18/03/2021	SBI	Seppa	Jay Kauta Patir	Branch Manager	70860 34668 94353 88858

## Annexure- 5

### Details of the field visit to the units

Sl. No.	Beneficiary	Name of the Activity	Date of visit to the unit
<b>Lower Dibang Valley</b>			
1.	Tony Borang	Eco Home stay	1/18/2021
2.	Naying Perme	Tailoring & Customary Cloth Making	1/22/2021
3.	Jamoh Umbrey	Eco Home Stay	1/23/2021
4.	Jiten Pertin	Stone Crusher	1/22/2021
5.	Tokbom Borang	Eco Home Stay	1/18/2021
6.	Aneugu Saring	Eco Home Stay	1/21/2021
7.	Lobo Linggi	Eco Home Stay	1/21/2021
8.	Martha Borang	Paver bricks manufacturing	1/20/2021
9.	Rao Dele	Eco Home Stay	1/20/2021
10.	John Langkam	Eco tourism & Home Stay	1/19/2021
11.	SS Enterprise	Stone Crusher	1/19/2021
<b>Lohit</b>			
1.	Jamenso Kri	Eco Home Stay	25/01/2021
2.	Chang Tayang	Eco Home Stay	25/01/2021
<b>Papum Pare</b>			
1.	Nyanya Golo Gollo Enterprise	Manufacturing of plastic water tank	10/15/2020
2.	Taba Yal Nabam, M/S Kahinam Fashion	Modernization of traditional textile	11/12/2020
3.	Chapu Dong	Vocational institute cum Coaching Centre	10/27/2020
4.	Ige Kadu	Mini Offset & Printing Press	10/19/2020
5.	M/S Polo Packaging	Manufacturing of Corrugated Carton Box	11/27/2020
6.	Marbom Hete	Beauty Palour	10/28/2020
7.	Yapu Rididi	Block Works	11/16/2020
8.	Yangbiu Yanga	Beauty Palour	11/6/2020
9.	Techi Nadam	Block Works	10/20/2020
10.	Tana Tassing	Mechanized Bakery Unit	10/21/2020
11.	Techi Tagu	Tour Operator	11/2/2020
12.	Tai Mama	Amusement Park	11/17/2020
13.	Ami Tadar	Rice Mill	11/4/2020
14.	Jampe Khenrab	Event Management cum Printing Press	11/23/2020
15.	Nokkha Wangsa	Architect Consultant Office	11/19/2020
16.	Lingdum Logun	Tiles & Railing Post	10/30/2020
17.	Raba Yami	Traditional Dress	11/18/2020
18.	Mallo Atu	Paper Napkin Manufacturing Unit	10/24/2020



19.	Mekya Dodum	Construction of Fish Chicken & Pig Farm Storage	10/22/2020
20.	M/S NT Construction	Automobile Garage	10/14/2020
21.	Tagru Sumpa	Traditional Dress Making Unit	10/16/2020
22.	NK Entrprise	Steel Fabrication unit	11/14/2020
23.	M/S 2 G Enterprise	Manufacturing of Furniture	10/19/2020
<b>Dibang Valley</b>			
1.	Kaheka Pralo	Tour Operator	2/1/2021
<b>Namsai</b>			
1.	Chow Rajanam Mannaw	Tour Operator	27/1/2021
2.	Monhung Longkeing	Tour Operator	27/1/2021
3.	Chow S Namchoom	Tour Operator	28/1/2021
4.	Chow W Munglow	Home Stay	28/1/2021
<b>East Kameng</b>			
1.	Atung Natung	Tour Operator	8/15/2019
2.	Ringso Natung	Printing Press	8/16/2019
3.	M/S Vicky Sonom Enterprise	Business	5/10/2019
4.	M/S Rani Enterprise		5/10/2019
<b>East Siang</b>			
1.	M/S NT Construction	Wire Nail Manufacturing Unit	1/12/2021
2.	Katem Tayeng	Eco Tourism Based Home Stay	1/12/2021
3.	Tosu Borang	Stone Crusher Unit	1/14/2021
4.	M/S Ninur Construction & Trading Tagum Jerang	Manufacture of Cement Bricks	1/13/2021
5.	Toli Koyu	Barbed Wire & Netting Unit	1/13/2021
6.	Altaki Pait Doley	Traditional Textile with Modernized Looms	1/14/2021
7.	Onima Tayeng	Traditional Textile with Modernized Looms	1/15/2021
<b>Lower Subansisri</b>			
1.	Duyu Tamo	Adventure Tourism	NA
2.	Hage Dolo	Home Stay	10/12/2020
3.	Kago Kampu	Home Stay	11/12/2020
4.	Jimmy Duyu	Tent House	NA
5.	Tapi Palin	Tourist Resort	12/11/2020
6.	Lishi Yahe	Dehydration & Packing of Large Cardamom	12/13/2020
7.	Tilling Sunya	Home Stay	10/12/2020
<b>Upper Subansisri</b>			
1.	Talin Ebiya	Rice Mill Unit	17/12/2020
2.	Sikyum Yudik	Concrete Product & Manufacturing Unit	17/12/2020
3.	Sijum Yudik	Tour Operator	17/12/2020
<b>Kamle</b>			
1.	Guchi Johny	Mixed Pickle	14/12/2020