



Government of Meghalaya



MEGHALAYA DAIRY DEVELOPMENT SCHEME

Department of Animal Husbandry & Veterinary

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1 Introduction

The Chief Minister's ELEVATE program, a flagship initiative by the Government of Meghalaya, is designed to engage and empower the youth through entrepreneurship, positioning them as active partners in the state's development. This program provides comprehensive support to a diverse range of entrepreneurs, including individuals, collectives, village organizations, and traditional institutions, facilitating the establishment and growth of businesses across various sectors. Its primary goal is to foster employment, engagement, and empowerment among the youth of Meghalaya by promoting entrepreneurship and ensuring easy access to credit through collaboration with various banks as financial partners of the program. To mitigate the associated credit risks, the Government offers front-end subsidies in the form of down-payments and backend subsidies in the form of EMI co-payments. Through this program, entrepreneurs, whether individuals, collectives, village organizations, various business entities, or traditional institutions, gain seamless access to a variety of schemes via a unified online portal. The program encompasses a wide array of sectors, including agriculture, horticulture, veterinary and animal husbandry, tourism, entertainment, sports, wellness, and any economically beneficial business ventures for the people of the state.

2 About the scheme

Dairy farming holds a crucial place in Meghalaya's development landscape, forming an integral part of the Chief Minister's comprehensive ELEVATE program. This endeavor encompasses a multifaceted approach that significantly impacts the state's progress and nutritional well-being.

- a. **Economic Significance:** Dairy farming serves as a primary source of livelihood for a substantial portion of Meghalaya's population. It generates substantial rural employment opportunities, particularly benefiting women. Cattle, the backbone of dairy farming, can efficiently transform surplus fodder and agricultural by-products into valuable milk and dairy products.
- b. Nutritional Benefits: Beyond its economic contributions, dairy farming plays a pivotal role in addressing nutritional challenges within the state. Milk, a fundamental dairy product, is a rich source of essential nutrients such as protein, calcium, and vitamins. These nutrients are vital for combating malnutrition and promoting overall health, particularly among Meghalaya's residents.
- c. Government Commitment: The inclusion of the ELEVATE Dairy Farming scheme within the CM ELEVATE program underscores the government's steadfast commitment to nurturing dairy farming as a significant economic activity. This initiative aligns with the government's vision to double the state's GDP, with dairy farming anticipated to be a major contributor to achieving this ambitious goal.
- d. **Fostering Entrepreneurial Resilience:** Ultimately, the government aims to cultivate a resilient entrepreneurial ecosystem that not only sustains local businesses but also drives the overall development and prosperity of Meghalaya. Dairy farming, with its substantial economic and nutritional benefits, stands as a critical pillar in realizing this objective.

An integral component of the Chief Minister's ELEVATE program is Meghalaya Dairy Development Scheme. This initiative is designed to uplift the livelihoods of entrepreneurs by promoting dairy farming as a significant economic activity. Key details of this Scheme include:

a. **Credit-Linked scheme:** The scheme operates as a credit-linked scheme, closely connected with a partner bank, and is implemented by the Department of Animal Husbandry & Veterinary.

- b. **Economic Growth:** The primary objective of this scheme is to contribute to the state's economic growth by promoting and supporting dairy farming.
- c. **Financial Assistance: Financial Assistance:** The entrepreneurs will receive financial assistance of 50% of the total project costs including interest. The support provided includes capital assistance and operational support through EMI co-payment.
- d. **Training and Capacity Building:** Entrepreneurs are provided with training and capacity-building resources to assist in the establishment and management of their Dairy units.
- e. **Market Access:** The scheme facilitates access to market linkages and additional resources to help entrepreneurs effectively sell their dairy farming produce.

Aspiring entrepreneurs registered and un-registered entities in Meghalaya can access financial assistance and comprehensive support through the ELEVATE program. This support encompasses:

- a. **Financial grant and easy credit to the entrepreneurs:** The financial support serves as a vital catalyst for entrepreneurs looking to invest in dairy farming.
- b. **Skill Development and Training:** The program offers skill development and training initiatives to enhance the capabilities of entrepreneurs.
- c. **Capacity Building:** Entrepreneurs receive capacity-building resources, helping them acquire the skills necessary for successful business management.
- d. **Mentorship:** Mentorship initiatives are available to guide entrepreneurs in their journey towards business success.
- e. **Market Access:** The program facilitates market linkages, enabling entrepreneurs to access broader markets for their products and services.
- f. **Business Advisory Services:** Entrepreneurs benefit from advisory services to make informed decisions in their business ventures.

3 Objectives of the Meghalaya Dairy Development Scheme:

- a. **Economic Development:** Meghalaya Dairy Development Scheme is poised to be a catalyst for driving Meghalaya's economic development forward. By strengthening the dairy farming sector, which holds significant sway over the state's agricultural GDP, the scheme aims to bolster overall economic prosperity.
- b. **Promote Entrepreneurship:** A key thrust of the scheme is to foster entrepreneurship within the dairy farming sector. By encouraging individuals to venture into dairy farming, we aim to stimulate economic growth and cultivate a resilient entrepreneurial ecosystem within the state.
- c. **Achieve Self-Sufficiency:** Our vision is to enhance dairy production within Meghalaya to achieve self-sufficiency. This strategic goal aims to reduce dependence on imports from other regions, thereby promoting economic independence and bolstering the state's self-reliance.
- d. **Combat Malnutrition:** Meghalaya Dairy Development Scheme is committed to addressing critical nutritional challenges within the state. By increasing the per capita availability of dairy products, we seek to combat malnutrition and alleviate protein deficiency, thereby contributing significantly to the improvement of public health.
- e. **Skill Development:** The scheme offers comprehensive training and capacity-building opportunities to entrepreneurs, empowering them with the skills and knowledge needed for successful dairy production while simultaneously nurturing entrepreneurship.

- f. **Livelihood Diversification:** We encourage entrepreneurs to view dairy farming as a viable and lucrative livelihood option. Through this, we aim to generate employment opportunities, create additional income streams, and contribute substantially to overall economic development.
- g. **Women Empowerment**: Meghalaya Dairy Development Scheme places a special emphasis on women's empowerment in rural areas. By actively involving women in dairy farming activities and providing them with training and financial support, we aspire to uplift and empower women, enhancing their economic prospects and social standing.

4 Snapshot of the scheme

The Meghalaya Poultry Farming Scheme	Meghalaya Dairy Development Scheme - 50% financial aid on the project cost to the entrepreneurs, involved in the animal husbandry sector, from the Government of Meghalaya and additional support such as trainings, capacity building programs and market linkage programs.
Who can apply?	Individual entrepreneurs from Meghalaya
	2. Any registered entities from Meghalaya such as tour operators/travel agents/tourist transport operators registered as well as recognized with Department of Tourism, Government of Meghalaya
	 Any unregistered entities such as SHGs, Village Organizations, traditional institutions involved with tourism sector
	Applications shall not be ordinarily considered for the following
	1. Following individuals (currently employed as full-fledged or contractual, or retired and drawing pension) and their Immediate family members which includes spouse, parents, and children up to the age of 30
	a. state and central Government employees
	b. employees of public sector undertakings, subsidiaries of public sector undertakings and divisions of public sector undertakings etc.
	c. any individual whose job is concerned with
	politics such MLAs, MLCs, MPs etc. or seeking to hold a similar position in government

	e. consultants who are currently engaged with state or central government
	2. Only one member from a family is eligible for the scheme.
	Pressure groups and organizations that are primarily political in nature.
Nodal department for the CM- ELEVATE	Department of Planning, Government of Meghalaya
Implementing agency	Department of Animal Husbandry & Veterinary
Application procedure	Online application on the CM-ELEVATE Portal

5 Eligibility Conditions and documentation required

5.1 Eligibility conditions

Category	Formation	Primary Criteria	Other Criteria
Individuals from Meghalaya	Individual entrepreneurs	Must provide valid government ID proof with an address such as Aadhar Card, Voter ID, Passport and so on.	 a. Should possess land, either self-owned or on lease, verified by the competent authority b. Should possess a training certificate on the sector applied for from a
Registered Entities from Meghalaya	Any group/entity registered in Meghalaya such as Cooperatives, Farmer Producer Companies (FPC), Farmer Producer Organization (FPO) and so on.	a. Must provide an Incorporation Certificate or a registration certificate whichever is applicable. b. At least two members should possess a training certificate on the sector applied for from a recognized institution, preferably from a government institute.	recognized Institution, preferably from a Government Institute c. Preference for availing loans will be given to entrepreneurs and entities with prior experience of undertaking Dairy. d. The entrepreneur must have access to adequate and quality feed for the cattle. e. The entrepreneur must have a vaccination Scheme in place for the cattle.

Category	Formation	Primary Criteria	Other Criteria
Unregistere d Entities from Meghalaya	Traditional institutions, shelf help groups, producer groups and so on.	a. Eligibility certification from competent government authority like BDO/SDO/Departm ent in case of Producer group from DPMs. b. The nonregistered entity must have a constitution/bylaws /framework that outline the group's structure, objectives, and procedures.	 f. The entrepreneur must have a plan for marketing the dairy products. g. The entrepreneur 's village must be in an area where dairy farming is feasible. h. The distance between the entrepreneur's village and the nearest market must be reasonable. i. The entrepreneur should not be a credit defaulter from any bank. j. The entrepreneur should not be a credit defaulter from any bank.

Applications shall not be ordinarily considered for the following:

- Following individuals (currently employed as full-fledged or contractual, or retired and drawing pension) and their Immediate family members which includes spouse, parents, and children up to the age of 30
 - a. state and central Government employees
 - b. employees of public sector undertakings, subsidiaries of public sector undertakings and divisions of public sector undertakings etc.
 - c. any individual whose job is concerned with politics such MLAs, MLCs, MPs etc. or seeking to hold a similar position in government
 - d. registered class-1 contractors
 - e. consultants who are currently engaged with state or central government
- 2. Only one member from a family is eligible for the scheme.
- 3. Pressure groups and organizations that are primarily political in nature

5.2 Document Requirements

As proof of eligibility, the entrepreneurs are required to provide proof of their eligibility for the scheme by submitting the required documents mentioned below.

Individuals	Registered Entities	Unregistered Entities
 A valid government photo identity with an address such as Aadhar Card, Voter ID, Passport and Driver's license Pan card, if available A copy of the front page of the savings account passbook, if available 	 Incorporation/ Registration Certificate Valid government photo identity with an address such as Aadhar Card, Voter ID, Passport, Driver's license of the President and the Secretary. GST certificate, if available Pan card, if available Bank account statement for last 6 months, if available 	 Valid government photo identity with an address such as Aadhar Card, Voter ID, Passport, Driver's license of the President and the Secretary. Bank account statement for last 6 months for the President, if available

6 Application process

Entrepreneurs are required to complete the application process and submit all the required documents through the online CM-ELEVATE Program Portal.

7 Evaluation mechanism

7.1 Evaluation Criteria.

- 1. Experience and Background: Previous experience on dairy farming or related activities and on managing livestock, particularly milk producing cows
- 2. Land Ownership/Access: Access to suitable land for dairy farming
- 3. Financial Capability: Financial capacity to invest in dairy farming, including initial setup costs and ongoing operational expenses
- 4. Farm Infrastructure: Infrastructure or facilities in place or plan to establish for dairy farming (sheds, feed storage, water supply, etc.)
- 5. Knowledge and Training:
 - a. Have you received any training or have knowledge in dairy farming practices?
 - b. Are you open to participating in training programs to enhance your dairy farming skills?

6. Market Access:

- a. Do you have access to a market for selling dairy products (milk, processed milk products, etc.)?
- b. Are you aware of the demand for milk products in your locality?
- 2. Community Engagement: Are you willing to collaborate with local communities and adhere to community guidelines regarding dairy farming, if applicable?
- 8. Long-term Vision: What are your long-term goals and vision for your dairy farming venture?
- 9. Government Support: Details of similar government support availed in the past such as name of the scheme, grant or loan, and amount.

7.2 General evaluation process:

7.2.1 Shortlisting of applications:

Applications will be shortlisted based on the verification of all required documents mentioned above.

7.2.2 Evaluation of the shortlisted applications:

A district level committee shall perform the initial screening of the applications based on the authentication of submitted documents and recommend the names to the State level committee. The Screening Committee may also do a physical background verification of the shortlisted applications. A state level committee will do the final evaluation based on the recommendation provided by the district level committee.

7.2.3 Personal interviews:

Personal interviews of the screened entrepreneurs may be conducted by the committee if necessary.

7.3 Determining annual target of the Scheme

The annual target of the Scheme will be annually determined by the Department of Animal Husbandry & Veterinary in coordination with the nodal departments.

7.4 Implementation Agency

- 1. Implementing Department: Department of Animal Husbandry & Veterinary
- 2. State Level: Directorate of A.H & Veterinary

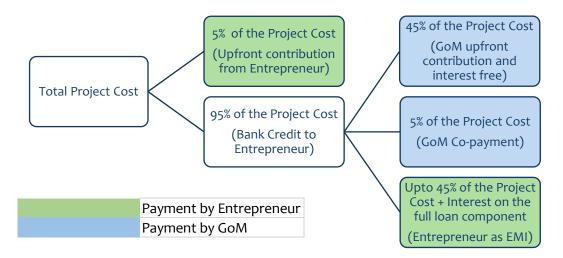
8 Financing Plan

8.1 Financial partners

- a. Meghalaya Rural Bank (MRB)
- b. State Bank of India (SBI)
- c. HDFC Bank
- d. Northeast Small Finance Bank
- e. The Shillong Co-operative Urban Bank Ltd.

8.2 Summary of the financing plan:

The figure below shows the overall summary of the financing of the project.



8.3 Quantum and Nature of Assistance:

1. Margin Money Support:

Total down payment will be 50% of the project cost and the remaining 50% will be on credit through a bank loan.

- a. 5% of the project cost is to be paid by the entrepreneur to the bank
- b. 45% of the project cost will be paid by the Government of Meghalaya to the bank.

2. EMI support:

To reduce the burden of the operational cost on the entrepreneur in the first two years of business, Government of Meghalaya will support the entrepreneur by paying EMI copayment equivalent to 5% of the project cost.

3. Additional support:

- a. Guidance in application process through implementing agencies
- b. Support in project realization of the business venture under this program
- c. Training and capacity building of the entrepreneurs to successfully run their business ventures under this program

8.4 Credit details

Loan Amount	50% on the total project cost
Loan term	5 years
Moratorium period	12 months
Annual rate of interest	Variable interest rates are applicable for partner banks.

8.5 Unit cost of Dairy Farm

Particulars		Amount
	Animal cost @ 75,000 /heifer	1,50,000.00

Capital	Animal shed	75,573.00
cost	Utensils & other farming hand equipment, water supply, rubber mate, chaff cutter and so on	24,427.00
Recurring Cost	Cost of feed @ 2 kg./animal of concentrate feed for 2 animals for 365 days @ 35/- per kg.	50,000.00
Total		3,00,000.00

^{**} In this project, it is envisaged that simple semi-covered pens constructed of locally available materials like rough timber having a CGI sheet as roofing and concrete floor will be constructed. Several pens can be arranged in a row as required.

8.6 Illustration to understand the Payment terms

Total project cost	₹ 3,0	0,000
Total Downpayment/upfront	50%	₹ 1,50,000
Applicant's upfront contribution	5%	₹ 15,000
Govt Upfront contribution	45%	₹ 1,35,000
Bank interest	10.9%	<u>'</u>
Loan Term years	5	
EMI support from GoM	5%	₹ 15,000

^{*} Annual interest rate may differ at the time of sanction of the loan and prevailing rate of the bank will be applicable.

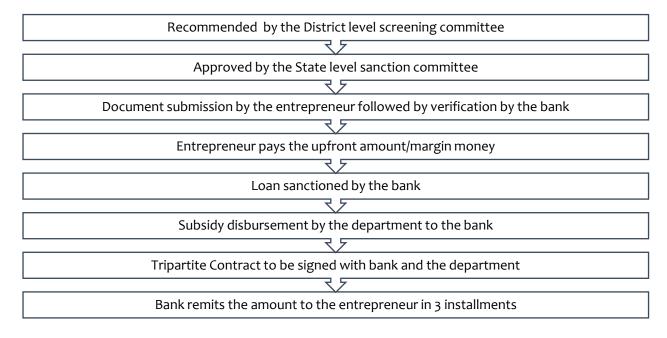
EMI payment

	1-12 months (₹)	13-24 months (₹)	25-60 months (₹)
Entrepreneur's Contribution	0	3,063	4,313
GoM Contribution	0	1,250	0
Total	0	4,313	4,313

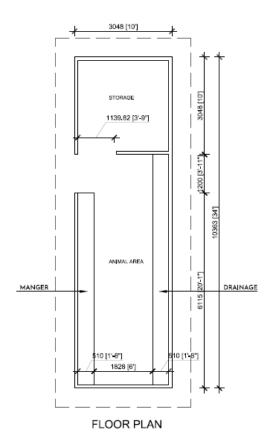
8.7 Financial Aid Disbursement

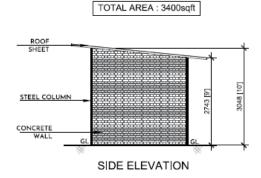
- a. Down-payment support from the Government of Meghalaya will be transferred to the bank in favour of the entrepreneur within 15 days of receival of request from the bank.
- b. If entrepreneurs fail to produce the relevant documents and deposit the required margin money within the defined period of time of announcement of the results, the allotment will be automatically cancelled and passed on to the Entrepreneurs in the waiting list.

8.8 Steps to Access Financial Assistance



9 Suggestive drawing and layout plan of cattle shed





10 Role of The Animal Husbandry & Veterinary Department

The department is responsible for making sure that the scheme is implemented effectively and that entrepreneurs are successful. As part of this effort, they need to do the following:

- a. The department will provide technical support to entrepreneurs, on dairy farming practices, such as feeding, breeding, and disease prevention.
- b. The department shall facilitate the supply or guide the entrepreneurs, of quality cattles and breeding stock to entrepreneurs, to improve the quality of their cattle's.
- c. The department to organize training programs for entrepreneurs on dairy farming to help them improve their skills and knowledge.
- d. The department will monitor the dairy sector to identify and address any problems that may arise.

e. The department will facilitate convergence with other departments and schemes from time to time for the benefit of dairy farming entrepreneurs.

11 Economic Analysis

11.1 Indicators

Component (2 cows)	Amount (per year)
Sale of Milk *	₹ 4,39,200.00
Sale of cow dung**	₹ 15,000.00
Revenue per year	₹ 4,54,200.00
Feed	₹ 50,000.00
Medicine	₹ 5,000.00
Total expenditure	₹ 55,000.00
Profit	₹ 3,99,200.00
EMI for Year 2 and Year 3	₹ 2,552.00
Net profit per year	₹ 3,96,648
Net profit per month	₹ 33,054.00
EMI is ₹4,313 per 6 months for 5 instalments	
*12 litres per cow, 305 days lactation days market price	-Rs 60 per litre
** 15 kg per day per animal, Market rate Rs. 1.5 per Kg *** Market Rs. 35 per Kg, Paddy straws 1500 per month	

Value-added product	Cost of production	Selling price	Potential profit
Cheese from cow milk	Rs. 20/kg	Rs. 50/kg	Rs. 30/kg
Yogurt from cow milk	Rs. 10/kg	Rs. 20/kg	Rs. 10/kg
Ice cream from cow milk	Rs. 30/kg	Rs. 50/kg	Rs. 20/kg
Powdered milk from cow milk	Rs. 25/kg	Rs. 40/kg	Rs. 15/kg
Compost from cow dung	Rs. 10/kg	Rs. 20/kg	Rs. 10/kg

Biogas from cow dung	Rs. 20/kg	Rs. 30/kg	Rs. 10/kg
Vermicast from cow dung	Rs. 30/kg	Rs. 40/kg	Rs. 10/kg

Economic Impact: The program's economic impact extends beyond the individual participants. It contributes to the overall economy by creating jobs, stimulating economic activity in the dairy sector, and enhancing food security through increased milk production.

Social Impact: The Dairy Mission program not only focuses on economic factors but also assesses its social impact. This includes the empowerment of dairy farmers, improved livelihoods, and a potential reduction in malnutrition among beneficiary households.

11.2 Cost-Benefit Analysis

- **Costs:** This encompasses expenses related to training, financial aid disbursement, program administration, and other operational costs.
- **Benefits:** The benefits encompass increased income generated by participating dairy farmers, contribution to local and state economies through milk production and manure sale, and potential improvement in nutritional standards..

11.3 Economic Impact

The program's economic impact extends beyond the individual participants. It contributes to the overall economy by creating jobs, stimulating economic activity in the dairy sector, and enhancing food security through increased milk production.

11.4 Social Impact

The Dairy Mission program not only focuses on economic factors but also assesses its social impact. This includes the empowerment of dairy farmers, improved livelihoods, and a potential reduction in malnutrition among beneficiary households.

11.5 Suggestions for maximizing profit in Poultry

- a. **Enhance Milk Yield:** Implement strategies to improve the milk yield of dairy animals, such as providing high-quality feed, proper healthcare, and a comfortable living environment.
- b. **Breeding Practices:** Opt for selective breeding to ensure healthy and productive cattle, thereby increasing milk production.
- c. **Optimize Reproductive Practices:** Time mating correctly to maximize the chances of successful insemination and calving.
- d. **Nutrition Management:** Ensure dairy animals receive a balanced diet to enhance milk production while controlling costs.
- e. **Healthcare Management:** Implement regular health check-ups, vaccinations, and deworming to maintain the health and productivity of the herd.
- a. **Manure Utilization:** Maximize the utilization of manure as an additional source of revenue through sales to the agriculture sector or for personal crop production.

12 Role of The Animal Husbandry & Veterinary Department

The department is responsible for making sure that the scheme is implemented effectively and that entrepreneurs are successful. As part of this effort, they need to do the following:

- a. The department will provide technical support to entrepreneurs, on dairy farming practices, such as feeding, breeding, and disease prevention.
- b. The department shall facilitate the supply or guide the entrepreneurs, of quality cattles and breeding stock to entrepreneurs, to improve the quality of their cattle's.
- c. The department to organize training programs for entrepreneurs on dairy farming to help them improve their skills and knowledge.
- d. The department will monitor the dairy sector to identify and address any problems that may arise.
- e. The department will facilitate convergence with other departments and schemes from time to time for the benefit of dairy farming entrepreneurs.

13 Terms and Conditions

- a. A triparted contract shall be signed at the time of sanctioning of the loan by each entrepreneur with the department and bank responsible for Program implementation.
- b. Must attend any training programs whenever provided by the government.
- c. Government of Meghalaya has the right to terminate the contract with entrepreneur if he/she is found not to abide by the terms and conditions of the contract and is found to be engaged in fraudulent /illegal/criminal activities.

14 Annexures

14.1 Annexure 1 - Application form (Individual)

S.N.	Questions	Answers
1.	Name	
2.	Mobile Number	
3.	Age (attach birth certificate, and so on)	
4.	Gender	
5.	Address	PIN:
6.	Current occupation	[] Farmer [] Govt./Private job [] Not Working
7-	Sector applied for	[] Poultry [] Goatery
8.	Land availability (enclose land availability certificate as per given format)	[] Self-owned [] On lease [] Others
9.	How many years of experience do you have as a poultry/ poultry/ goat/ cattle farmer?	
10.	Do you have Training Certificate issued from Government Institution or others (attach a copy)	Government [] Yes [] No Other institutes [] Yes [] No
11.	Nearby market to market your product	Name of the Market Location

12.	Pan Card	Please attach
13.	Any of the following officially valid documents (OVDs)	[] Voter ID[] Aadhar[] Passport[] Driving License
14.	Latest Bank statement for minimum 6 months	Attach
15.	Preferred Bank	 a. Meghalaya Rural Bank (MRB) b. State Bank of India (SBI) c. HDFC Bank d. Northeast Small Finance Bank e. The Shillong Co-operative Urban Bank Ltd.

14.2 Annexure 2 - Application form (Registered Entity)

S.N.	Questions	Answers			
1)	Entity (Check one)	[] Cooperative Society Any other	[]FPC	[]FPO	[]
2)	Name of the organization				
3)	Address	PIN:			
4)	Name of President/ Secretary/ authorized representative of organization				
5)	Mobile Number				
6)	How many members are there in your organization?				
7)	How many members interested to avail the Program?				
8)	Sector applied for	[] Poultry [] Goatery	[] Poultry		
9)	Land availability (enclose land availability certificate as per given format)	[] Self-owned [] Others	[] On lease		
10)	How many years of experience do you have in poultry/ poultry/ goat/cattle farming?				

11)	Do you have members having Training Certificate issued from Government Institution or others (attach a copy)	Government [] Yes [] No Other institutes [] Yes [] No How many members:
12)	Nearby markets to your products	Name of the Market Location
13)	If you have taken any loan, are you a defaulter?	[]Yes []No
14)	Pan card	Attach
15)	Latest Bank statement of the Organization for minimum 6 months	Attach
16)	Please submit whichever is applicable	[] Incorporation Certificate for cooperatives[] Registration Certificate for companies
17)	Preferred Bank	 a. Meghalaya Rural Bank (MRB) b. State Bank of India (SBI) c. HDFC Bank d. Northeast Small Finance Bank e. The Shillong Co-operative Urban Bank Ltd.

14.3 Annexure 3 - Application form (Un-registered Entity)

S.N.	Questions	Answers
1.	Entity (Check one)	Self Help Groups Community-based organizations (CBOs) Traditional institution Village organization Any other
2.	If any other, kindly specify:	
3.	Name of the organization	
4.	Address	PIN:
5.	Name of President/ Secretary/ authorized representative of organization	
6.	Mobile Number	
7.	How many members are there in your organization?	
8.	How many members interested to avail the Program?	
9.	Sector applied for	[] Poultry
		[] Goatery
10.	Land availability (enclose land availability certificate as per given format)	[] Self-owned [] On lease [] Others

11.	How many years of experience do you have in poultry/ poultry/ goat/ cattle farming?	
12.	Do you have members having Training Certificate issued from Government Institution or others (attach a copy)	Government [] Yes [] No Other institutes [] Yes [] No How many members:
13.	Nearby markets to your products	Name of the Market Location
14.	If you have taken any loan, are you a defaulter?	[]Yes []No
15.	Pan card of the President of the entity, I available	Attach
16.	Latest Bank statement of the President for minimum 6 months	Attach
17.	Preferred Bank	 a. Meghalaya Rural Bank (MRB) b. State Bank of India (SBI) c. HDFC Bank d. Northeast Small Finance Bank e. The Shillong Co-operative Urban Bank Ltd.