



संभाव्यता युक्त ऋण योजना २०२२-२०२३

Potential Linked Credit Plan 2022-2023

चन्देल और टेङ्गनोपाल

CHANDEL AND TENGNOUNPAL

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

मणिपुर क्षेत्रीय कार्यालय, इम्फाल

MANIPUR REGIONAL OFFICE, IMPHAL

FOREWORD

The National Bank for Agriculture and Rural Development (NABARD) as a development bank, with a mandate to promote sustainable and equitable agriculture and rural prosperity, introduced the concept of Potential Linked Credit Plan (PLP) at district level in 1988-89, wherein the exploitable potential for various production and investment activities of the district is mapped with a view to assisting the banks and other development agencies to participate in the decentralized credit planning. The 'Potential Linked Credit Plan' prepared by NABARD is an assessment of bankable potential available in the district for various sub-sectors of agriculture, allied sectors, MSME sector, Micro credit and Other Priority Sector for the year 2022-23. In view of the thrust to increase the income of the farmers, the focus theme of the PLP is ***"Collectivization of Agricultural Produce for Enhancing Farmers' Income"***.

This PLP also factors into Agriculture Reforms being undertaken in the country and launch a series of Programs under Aatmanirbhar Bharat viz., Agri Infrastructure Fund (AIF), Fisheries and Aquaculture Infrastructure Fund (FIDF), Animal Husbandry Infrastructure Development Fund (AHIDF), Dairy Processing and Infrastructure Development Fund (DIDF), PM Formalisation of Micro Food Processing Enterprises (PM FME), Upgradation of PACS as Multi-Service Center (MSC), etc.

This document will serve as a reference document for preparation of Service Area Plans (SAPs) and credit planning at various levels and for prioritization of requisite infrastructure by the State Government through tapping available financial resources.

PLP is intending to provide insight into the potential for development in different sectors of the rural economy, a road map to banks for extending credit to important sectors/sub sectors/activities in the district(s) and for Government departments/various developmental agencies to provide necessary infrastructure and linkage support for the development of various sectors and also converge their plans with the banks, thereby facilitating increased credit flow and overall development of the district. The PLP projections will form the basis for banks in preparing Annual Credit Plan.

The PLP document is prepared in consultation and co-ordination with District Administration, LDM, State Govt. Officials, development Agencies & Bankers in the District.

NABARD acknowledges the role of State Planning Department, State & District Administration, Heads of line departments, RBI, SLBC Convenor, Lead Banks, KVKs, banks and others in providing necessary inputs and support in the preparation of this document.

I would particularly like to place on record my sincere thanks to Deputy Commissioners of Chandel & Tengnoupal districts for their support in this endeavour.

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EXECUTIVE SUMMARY

1. Introduction:-

NABARD has been entrusted by GoI with the responsibility of credit planning and potential mapping for each district with ultimate objective of assessing exploitable credit potential for credit flow to priority sectors of economy. The macro level objectives like doubling of farmers' income and strategies, improving outreach of small and marginal farmers through institutional credit and bridging gaps, bank credit flow to SF/ MF and increase in capital formation in agriculture, have been kept in view while preparing Potential Linked Credit Plan. This document provides recommendations for substantial improvements of farmers' income under farm and off-farm sectors of the district.

2. District Characteristics

Chandel district (formerly known as Tengnoupal district) came into existence on May 13, 1974. In 1983 it was renamed as Chandel. The district has been bifurcated into Chandel district and Tengnoupal district in 2016. The two districts have combined geographical area of 3,313 sq.km with total population of 1,44,182 as per 2011 census. Chandel district has four blocks namely, Chakpikarong, Khangbarol, Khengjoy and Chandel, whereas Tengnoupal has been divided into 3 blocks namely Tengnoupal, Moreh and Machi. About 88 percent of the district population live in rural area. The two districts have total of 43255 cultivators, of which 34 % are marginal farmers and 9% are agricultural labourers.

As per Manipur Economic Survey 2020-21, the total cropped area of the two districts is 19360 ha and net sown area is 12390 ha. Gross irrigated area of the two districts is 9700 ha. Cropping Intensity of two district as on 31 March 2021 was 156. Canals and tube wells are the major sources of irrigation but status of agriculture in the district is generally rainfed. Agriculture and allied activities are the main sources of livelihood of the people in the district. Shifting cultivation is the most widely practiced form of agriculture in the district. However, settled cultivation has also been practiced in the district alongside shifting cultivation. Major crop grown in the district is paddy.

The agro-climatic condition provides ample scope for plantation of horticulture activities in the district. The major crops in the district are paddy, maize, Oil seeds, pulses, potato, ginger, pineapple, banana, chillies, pea, turmeric, passion fruit, etc.

3. Sectoral Trends in credit flow

i) Sectoral Trend in credit flow in Chandel District

- ❖ The district of Chandel has 3 commercial banks with 4 branches. State Bank of India is the lead bank of the district. The CD Ratio as on 31 March 2021 was 103% against 97% in the previous year ended March 2020.
- ❖ The credit flow to agriculture has shown marginal increase from ₹ 15 lakh in March 2020 to ₹ 18.64 lakh in March 2021. In MSME, the credit flow has been low at ₹ 293.30 lakh in the District during 2020-21 whereas during 2019-20 the sector has shown credit flow of ₹ 1110 lakh. Under Other Priority Sector ₹ 81 lakh has been achievement against target of ₹ 623 lakh. The trend of credit flow in priority sectors has been fluctuating in the last three years.
- ❖ Total cumulative KCC sanctioned in Chandel district was 1640 with sanctioned limit of ₹. 630.07 lakh as on March 2021. During 2020-21, 19 fresh KCC were issued by the banks. Access of farmers to institutional credit is very poor in the district. There is a need to provide ATM-cum-Debit cards/Rupay KCC Cards to all the farmers in the district.
- ❖ The total number of SHGs formed and savings linked as on 31st March 2021 was 773, out of which 88 SHGs have been credit linked with banks. The total loan sanctioned to SHGs as on 31st March 2021 is ₹ 72.67 lakh. During 2020-21, there was no savings/credit linkage with banks in

Chandel district. The average credit per SHG in the district is ₹ 0.82 lakh against the state average of ₹ 0.45 lakh.

ii) Sectoral Trend in credit flow in Tengenoupal District

- ❖ The district has 7(seven) banks branches of which six are that of Commercial Banks and 1 branch is that of Manipur Rural Bank. Punjab National Bank(e UBI) is the lead bank of the district.
- ❖ Against Annual Credit Plan of ₹ 4649 lakh, the achievement was ₹ 1757.86 lakh under priority sector lendings. Credit flow to Agriculture was marginally increased from ₹ 93.30 lakh during 2019-20 to ₹ 247.03 lakh during 2020-21. Under MSME, the credit flow amount was ₹ 596.83 lakh in 2020-21 against ₹ 588.91 lakh during 2019-20. In other priority sector, the credit flow was ₹ 914 lakh during 2020-21 against ₹ 665 lakh in the year 2019-20. The Sectoral Credit flow has shown increasing trend in the last three years.
- ❖ Total cumulative KCC sanctioned in the district was 174 with sanctioned limit of ₹ 73.32 lakh as on March 2021. During 2020-21, 87 fresh KCC were issued by the banks with credit limit of ₹ 46.52 lakh.
- ❖ The total number of SHGs formed and savings linked under NRLM as on 31st March 2021 was 376 and the total members covered were 4015, out of which 84 SHGs have been credit linked with banks. The total loan sanctioned to SHGs as on 31st March 2021 is ₹ 174.10 lakh for 84 SHGs.

3. Sector / Sub Sector wise PLP projections for 2022-23

The Potential Linked Credit Plan prepared for the districts of Chandel and Tengenoupal highlights the bankable potential of the various sectors of the economy. The broad sector wise bankable projections for 2022-23 is given below:

Sl. No	Broad Sectors	Chandel PLP Projections for 2022-23	Tengenoupal PLP Projections for 2022-23
A	Farm Credit	₹ in lakh	
i	Crop Prod., Maintenance and Marketing	4843.85	3890.26
ii	Investment Credit Farm	828.07	576.90
	Sub Total	5671.92	4467.16
B	Agriculture Infrastructure	164.22	193.03
C	Agriculture- Ancillary Activities	180.89	168.15
I	Credit Potential for Agriculture (A+B+C)	6017.03	4828.34
II	MSME	2175.15	2436.95
III	Export Credit	25.50	140.25
IV	Education	235.88	146.63
V	Housing	357.00	578.00
VI	Renewable Energy	19.59	26.22
VII	Others- SHGs, JLGs	414.40	454.60
VIII	Social Infrastructure	149.77	204.38
	Total	9394.31	8815.37

4. Developmental Initiatives

- ❖ Skill Development of unemployed youth in Chandel District covering 304 youth under NABARD Skill Development through TATA Strive.
- ❖ Implementation of Tribal Development Programme in Chandel for land based livelihood in Horticulture Sector.
- ❖ Implementation of Central Scheme on Promotion of Farmers Producers Organisations. The District Level Monitoring Committee has identified two blocks for NCDC to form and promote FPOs.
- ❖ Centre for Women and Girls has been approved as Producers Organisation Promotional Institution(POPI) to promote FPO in Animal Husbandry Sector such as piggery poultry, etc.
- ❖ NABARD has sanctioned Rural Mart to Rumpi SHG VLF in Pallel for market outlet of SHG products in handloom, handicraft and other MFP products.

5. Thrust areas for 2022-23

- ❖ Major thrust area remains the animal husbandry and horticulture sector where there is demand as well as large scope for market exploitation.
- ❖ JLGs/SHGs financing has larger scope with the coming up of NRLM as well as Make in Manipur Mission recently launched by Govt. of Manipur.
- ❖ There is considerable scope for improvement in basic rural infrastructure facilities like rural connectivity, development of markets, irrigation facility, storage godowns, extension services and training support etc.
- ❖ Skill and Capacity Building of Farmers for adoption of technology to enhance production and productivity.
- ❖ The government may take the advantage of Rural Infrastructure Development Fund (RIDF) managed by NABARD for developing the rural infrastructure of the district. Moreover, banks should try to cover the financially excluded areas of the district.
- ❖ The coverage of farmers under KCC is very low in the district. During 2022-23, the thrust areas shall be more coverage of farmers under Kisan Credit Card.
- ❖ Proactive in promotion of FPOs under Central Sector Scheme.
- ❖ In view of abundant resources and opportunities available in the district, piggery and poultry have been identified as Area Development Plans/Schemes where financial institutions and State Govt. should play an active role for development of these activities.

6. Major Constraints and suggested action points

- There is need for a coordinated approach and concerted efforts for doubling of farmers' income in agriculture and allied sectors. Diversification of income generating activities (IGA) through integrated farming system may be popularized by line departments of the state government.
- For total Credit Planning, while the achievement and targets given in previous year are taken into account, many banks are not achieving even 50% of ACP target.
- SHG financing is almost entirely done by RRB, which needs to be corrected. Besides, some banks have stopped fresh issue of KCC loans citing mounting overdue while recovery percentage under KCC is much better as compare to other sectors.
- SAMIS reporting system is yet to be stabilized in the district and no bank branch reports in the prescribed format and this makes it impossible to review sub-sector wise achievement. The system needs stabilization throughout the district.

- In all the DLRC/DCC Meetings, all Government sponsored programmes are regularly reviewed and corrective measures suggested.
- For effective implementation of Financial Inclusion, Lead Bank needs to have a Financial Literacy Centre with FL Counsellor. Monthly meetings in all banks and schools/colleges needs to be conducted regularly for achieving the goal under Financial Inclusion.

7. Way Forward

Chandel District has been identified as one of the aspirational districts. Considering the prevailing topography and backwardness of the district, the government should play a very important role in bringing overall development of the district through public investment in the district.

Successful implementation of the plan can be achieved through a well-orchestrated coordinated approach with all stakeholders functioning as a team and extending necessary cooperation for exploiting the potentials estimated under the plan and more particularly in achieving the common goal of enhancing capital formation. Optimum use of authentic and accurate data generated under Lead Bank Returns/ SAMIS will facilitate a thorough and effective review of the progress in achievements at periodical intervals in various forums like BLBC, DCC meetings etc. and initiating prompt remedial/corrective action.

Effective implementation of Financial Inclusion Plans including coverage of oral lessees, tenant farmers into SHGs/JLGs etc. will provide necessary catalytic effect and trigger desired pace in implementation of the plan.

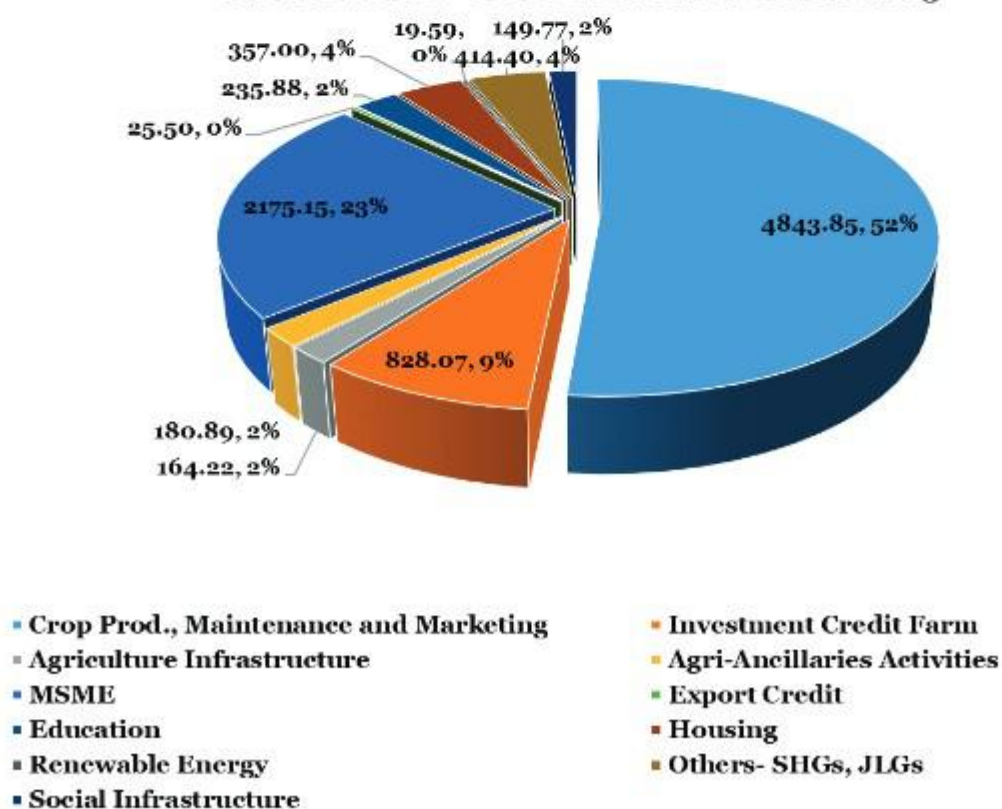
A workable policy for improvement of shifting cultivation through material and technological input support to ensure optimal utilization of jhum lands need to be evolved in consultation with the farming community.

Appendix-A- Broad Sector-wise PLP Projections for 2022-23

i. Chandel District

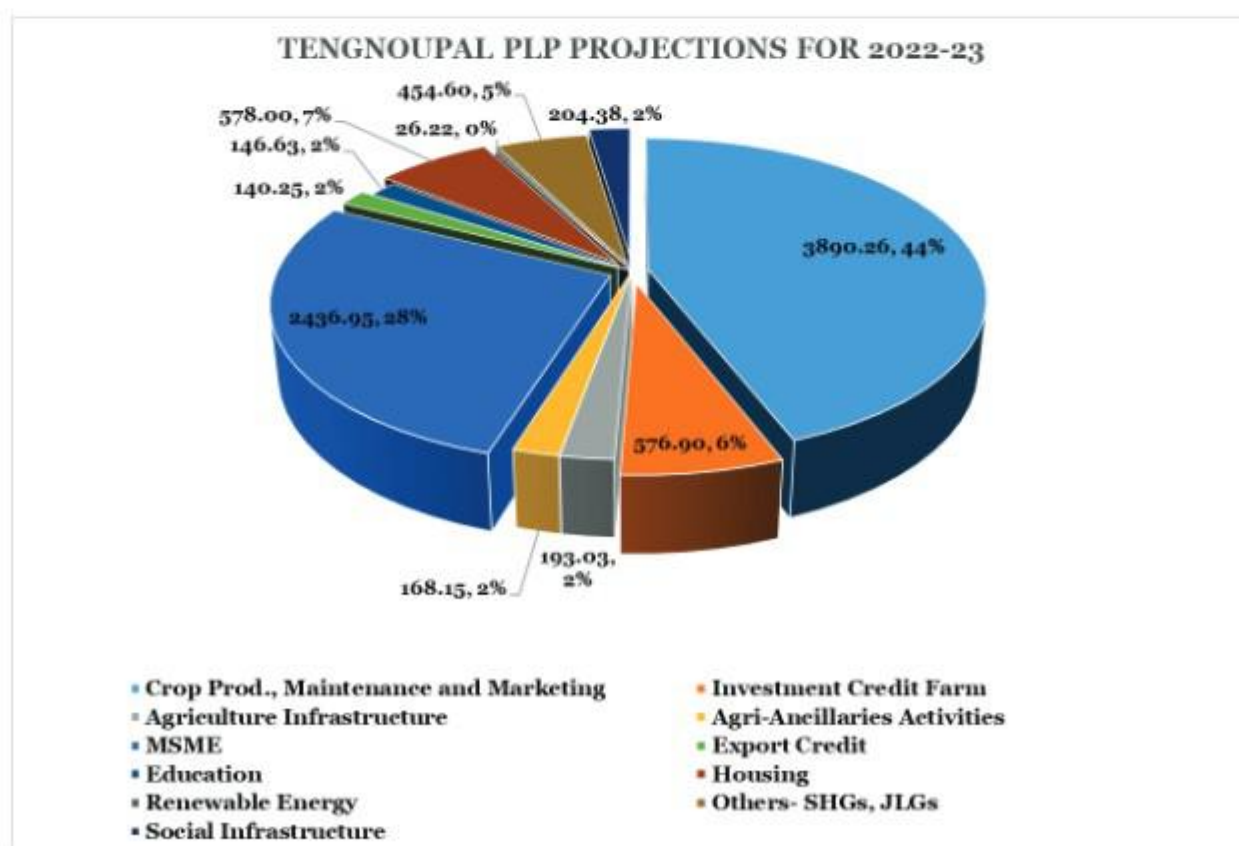
Sl. No	Broad Sectors	PLP Projections for 2022-23
A	Farm Credit	
i	Crop Prod., Maintenance and Marketing	4843.85
ii	Investment Credit Farm	828.07
	Sub Total	5671.92
B	Agriculture Infrastructure	164.22
C	Agriculture- Ancillary Activities	180.89
I	Credit Potential for Agriculture (A+B+C)	6017.03
II	MSME	2175.15
III	Export Credit	25.50
IV	Education	235.88
V	Housing	357.00
VI	Renewable Energy	19.59
VII	Others- SHGs, JLGs	414.40
VIII	Social Infrastructure	149.77
	Total	9394.31

CHANDEL PLP PROJECTIONS FOR 2022-23



ii. Tengenoupal District

Sl.No	Broad Sectors	PLP Projections for 2022-23 in lakh
A	Farm Credit	
1	Crop Prod., Maintenance and Marketing	3890.26
2	Investment Credit Farm	576.90
	Sub Total	4467.16
B	Agriculture Infrastructure	193.03
C	Agri-Ancillaries Activities	168.15
I	Credit Potential for Agriculture (A+B+C)	4828.34
II	MSME	2436.95
III	Export Credit	140.25
IV	Education	146.63
V	Housing	578.00
VI	Renewable Energy	26.22
VII	Others- SHGs, JLGs	454.60
VIII	Social Infrastructure	204.38
	Total	8815.37



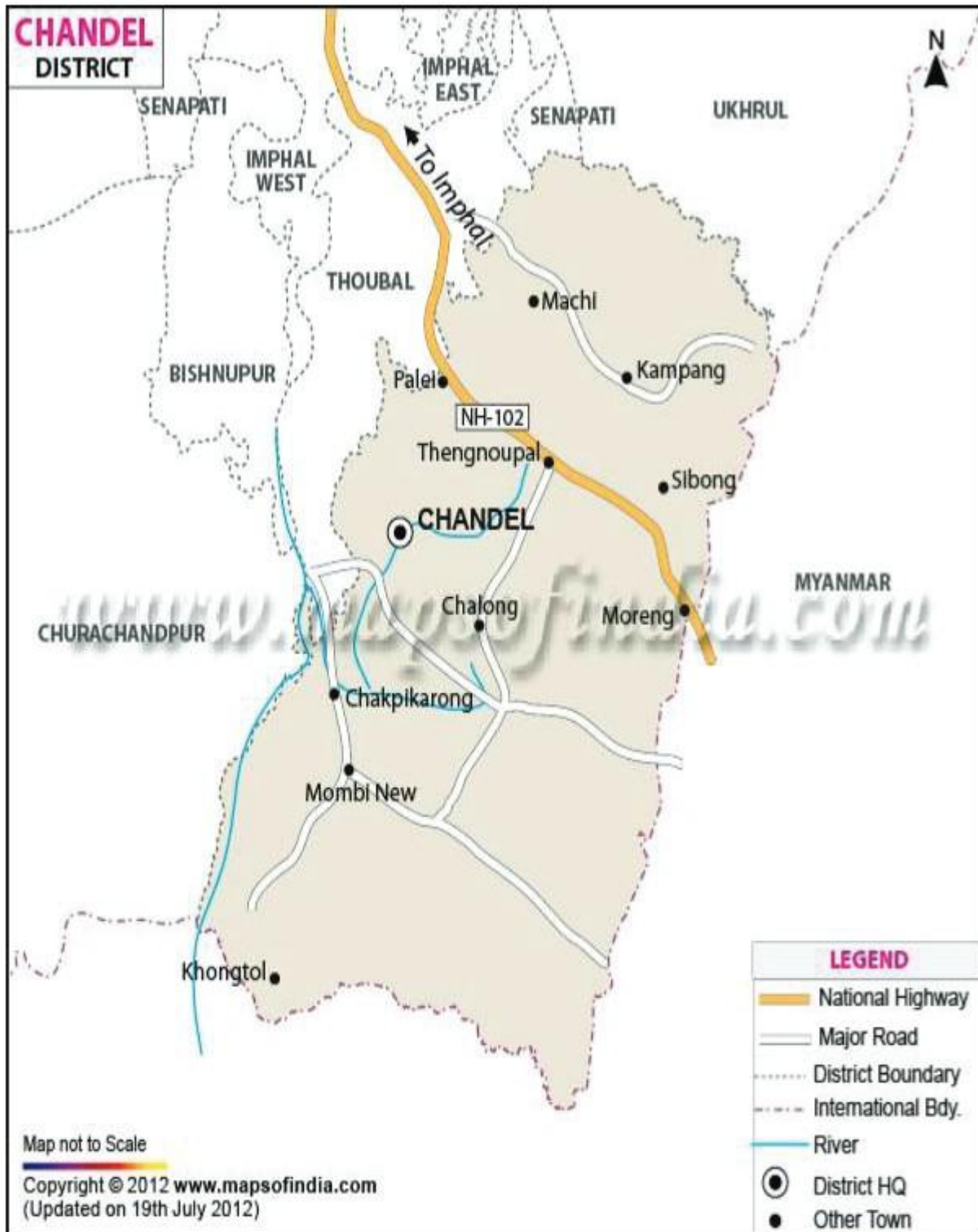
Appendix-B: Summary of Sector / Sub-sector wise PLP projections – 2022-23

i. Chandel District

Sl. No.	Particulars	PLP Projections 2022-23 (in lakh)
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance, Marketing	4843.85
ii	Water Resources	12.11
iii	Farm Mechanization	83.99
iv	Plantation & Horticulture	247.66
v	Forestry and Wasteland Development	25.49
vi	Animal Husbandry - Dairy	46.01
vii	Animal Husbandry - Poultry	148.03
viii	Animal Husbandry -Sheep/Goat/Piggery	177.36
ix	Fisheries	74.74
x	Farm Credit-Others	12.67
	Sub Total	5671.92
B	Agriculture Infrastructure	
i	Construction of storage and Marketing Infrastructure	135.15
ii	Land Development, Soil Conservation, Watershed Development	16.66
iii	Agriculture Infrastructure - Others	12.41
	Sub Total	164.22
C	Agriculture - Ancillary Activities	
i	Agro & Food Processing Sector	169.41
ii	Agriculture - Ancillary Activities - Others	11.48
	Sub Total	180.89
D	Total Agriculture	6017.03
II	Micro, Small and Medium Enterprises (MSME)	
(a)	MSME - Term Loan	1844.50
(b)	MSME - Working Capital	330.65
	Total MSME	2175.15
III	Export Credit	25.50
IV	Education	235.88
V	Housing	357.00
VI	Renewable Energy	19.59
VII	Others- SHGs JLGs	414.40
VIII	Social Infrastructure	149.77
	Total Priority Sector	9394.31

ii. Tengenupal District:

Sl. No.	Particulars	PLP Projections 2022-23(in lakh)
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance, Marketing	3890.26
ii	Water Resources	8.81
iii	Farm Mechanization	77.83
iv	Plantation & Horticulture	121.01
v	Forestry and Wasteland Development	32.21
vi	Animal Husbandry - Dairy	38.03
vii	Animal Husbandry - Poultry	99.17
viii	Animal Husbandry -Sheep/Goat/Piggery	135.21
ix	Fisheries	42.53
x	Farm Credit -Others	22.10
	Sub Total	4467.16
B	Agriculture Infrastructure	
i	Construction of storage and Marketing Infrastructure	166.60
ii	Land Development, Soil Conservation, Watershed Development	13.72
iii	Agriculture Infrastructure - Others	12.71
	Sub Total	193.03
C	Agriculture - Ancillary Activities	
i	Agro & Food Processing Sector	140.52
ii	Agriculture - Ancillary Activities - Others	27.63
	Sub Total	168.15
D	Total Agriculture	4828.34
II	Micro, Small and Medium Enterprises (MSME)	
(a)	MSME - Term Loan	2061.25
(b)	MSME - Working Capital	375.70
	Total MSME	2436.95
III	Export Credit	140.25
IV	Education	146.63
V	Housing	578.00
VI	Renewable Energy	26.22
VII	Others- SHGs JLGs	454.60
VIII	Social Infrastructure	204.38
	Total Priority Sector	8815.37



MAP of CHANDEL & TENGNOUPAL DISTRICTS

District Profile Of Chandel & Tengnoupal^

District/s -	Chandel & Tengnoupal	State -	Manipur	Division -	7 Sub Divisions/ TD Blocks		
1. PHYSICAL & ADMINISTRATIVE FEATURES			2. SOIL & CLIMATE				
Total Geographical Area (Sq.km)	3313	Agro-climatic Zone	Eastern Himalaya Region-Southern Hills (Zone 2). The highest rainfall is 3060 mm and the lowest is 597 mm.				
No. of Sub Divisions(Chandel + Tengnoupal)	7	Climate	Per Humid to humid. The maximum humidity is 100% and the minimum is 61%. The maximum temperature is 36° C while minimum is 16° C. The variety of soil is recorded mainly as loam, sandy loam and clayey. The pH value of the acidic soils area of the district varies between 4.5 and 6.5.				
No. of Blocks(Chandel + Tengnoupal)	7	Soil Type					
No. of Villages (Inhabited)(Chandel + Tengnoupal)	430						
No. of Panchayats	430						
3. LAND UTILISATION [Ha]			4. RAINFALL & GROUND WATER				
Total Area Reported	331300	Rainfall [in mm]	Normal	Actual	2018	2019	2020
Forest Land	281720		1300		1326	1237	1627
Area Not Available for Cultivation	4600		Variation from Normal		26	-63	327
Permanent Pasture and Grazing Land	1500	Availability of Ground Water [Ha]	Net annual recharge		Net annual draft		Balance
Land under Miscellaneous Tree Crops	15240		NA		NA		NA
Cultivable Wasteland	19290	5. DISTRIBUTION OF LAND HOLDING					
Current Fallow	6340	Classification of Holding	Holding		Area		
Other Fallow	Na		Nos.	% to Total	Ha.	% to Total	
Net Sown Area	12390	<= 1 Ha	1685	27	930	10	
Total or Gross Cropped Area	19360	>1 to <=2 Ha	2325	37	2860	30	
Area Cultivated More than Once	6970	>2 Ha	2260	35	2850	61	
Cropping Intensity [GCA/NSA]	156	Total	6210	100	9640	100	
6. WORKERS PROFILE [in '000]			7. DEMOGRAPHIC PROFILE [in '000] Census 2011				
Cultivators	43	Category	Total	Male	Female	Rural	Urban
Of the above, Small/Marginal Farmers	14	Population	144	75	69	127	
Agricultural Labourers	8	Scheduled Caste	8540	6321	6319	6	6540
Workers engaged in Household Industries	2	Scheduled Tribe	128	63	65	119	6
Workers engaged in Allied Agro activities	NA	Literate	90	51	39	80	10
Other workers	22	BPL	700	700	700	700	700
8. HOUSEHOLDS [in '000]			9. HOUSEHOLD AMENITIES [Nos. in '000 Households]				
Total Households	38	Having brick/stone/concrete houses	1	Having electricity supply	16		
Rural Households	38	Having source of drinking water	33	Having independent toilets	51		
BPL Households	NA	Having access to banking services	36	Having radio/tv sets	54		
10. VILLAGE LEVEL INFRASTRUCTURE [Nos]			11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]				
Villages Electrified	149	Anganwadis	1010	Dispensaries	7		
Villages having Agriculture Power Supply	NA	Primary Health Centres	12	Hospitals	5		
Villages having Post Offices	NA	Primary Health Sub Centres	64	Hospital Beds	378		
Villages having Banking Facilities	4	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Villages having Primary Schools	NA	Vermin/Seed/Vermin/Outlets [Nos]	4	Agriculture Pumps[Nos]	50		
Villages having Primary Health Centres	NA	Total NPK/K Consumption [MT] 11-12	696	Pumps/Lowrigged [Nos]	nil		
Villages having Potable Water Supply	NA	Certified Seeds Supplied [MT]	nil	Agro Service Centres [Nos]	nil		
Villages connected with Paved Approach Roads	NA	Pesticides Consumed [MT]	nil	Soil Testing Centres [Nos]	1		
13. IRRIGATION COVERAGE [Ha]			Agriculture Tractors [Nos]	37	Plantation nurseries [Nos]	4	
Total Area Available for Irrigation (NSA + Fallow)	13840	Power Tillers [Nos]	28	Farmers' Clubs [Nos]	51		
Irrigation Potential Created	NA	Threshers/Cutters [Nos]	704	Kasthi Vigyan Kendras[Nos]	1		
Net irrigated Area/Total area irrigated at least once	13840	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
Area irrigated by Canals / Channels	NA	Rural/Urban Mandi/Haat [Nos]	1	Wholesale Market [Nos]	Nil		
Area irrigated by Wells	NA	Length of Pucca Road [Km]	909	Gedown [Nos]	2		
Area irrigated by Tanks	NA	Length of Railway Line [Km]	nil	Gedown Capacity[MT]	2200		
Area irrigated by Other Sources	NA	Public Transport Vehicle [Nos]	871	Cold Storage [Nos]	Nil		
Irrigation Potential Utilized (Gross Irrigated Area)	NA	Goods Transport Vehicle [Nos]	614	Cold Store Capacity[MT]	Nil		
15. AGRO PROCESSING UNITS			16. AREA, PRODUCTION & YIELD OF MAJOR CROPS				
Type of Processing Activity	No. of units	Cap.[MT]	2018-19		2019-20		Avg. Yield
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	Nil	Nil	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	[Kg/Ha]
Sugarcane (Gur/Khandasari/Sugar)	Nil	Nil	29120.00	34000	29120.00	34000	1167.58
Fruit (Pulp/Juice/Fruit drink)	Nil	Nil	3850	9580	1900	3640	1915.79
Spices (Masala Powders/Pastes)	Nil	Nil	3340	2900	3140	2650	856.69
Dry fruit (Cashew/Almond/Raisins)	Nil	Nil	1700	14900	1700	14900	8764.71
Cotton (Ginning/Spinning/Wearing)	Nil	Nil	3500	56600	3500	56600	16171.43
Milk (Chilling/Cooling/Processing)	Nil	Nil	2500	25000	2500	12500	5000.00
Meat (Chicken/Mutton/Pork/Dryfish)	Nil	Nil	50	400	1080	9670	8953.70
Animal feed (Cattle/Poultry/Fishmeal)	Nil	Nil					
17. ANIMAL POPULATION AS PER CENSUS 2019 [in '000]			18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES				
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos]	3	Animal Markets [Nos]	NA
Cattle - Cross breed	0.02	0.01	0.01	Disease Diagnostic Centres [Nos]	8	Milk Collection Centres [Nos]	NA
Cattle - Indigenous	15	9	6	Artificial Insemination Centres [Nos]	1	Fishermen Societies [Nos]	NA
Buffaloes	1.6	0.8	0.8	Animal Breeding Farms [Nos]	1	Fish seed farms [Nos]	2
Sheep - Cross breed	6	0	0	Animal Husbandry Training Centres [Nos]	NA	Fish Markets [Nos]	1
Sheep - Indigenous	0.4			Dairy Cooperative Societies [Nos]	31	Poultry hatcheries [Nos]	NA
Goat	1.4	0.6	0.8	Improved Fodder Farms [Nos]	NA	Slaughter houses [Nos]	NA
Pig - Cross breed	0.022			19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY 2019-20			
Pig - Indigenous	13.4	3	8	Fish Production [MT]	0.5	Per cap avail. [gm/day]	0
Horse/Donkey/Camel	na			Egg Production [Lakh Nos]	60	Per cap avail. [nos/p.a.]	4
Poultry - Cross breed	na			Milk Production [000 MT]	4	Per cap avail. [gm/day]	1
Poultry - Indigenous	na			Meat Production [MT]	3	Per cap avail. [gm/day]	0.21

^ Tengnoupal being newly created district & bifurcated from Chandel, no segregated data is available

Sources (if not mentioned against the respective item): Item Nos. 1, 6, 7, 9 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Ag./Dir. of Eco. & Stat.; Item No. 4 - Dept. of Ag./Water Resources; Item No. 8 - SP Survey 2002; Item No. 15 - District Ind Centre/Du. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2019; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.

DISTRICT PROFILE- Chandel & Tengnoupal

Chandel district (formerly known as Tengnoupal district) came into existence on May 13, 1974. In 1983 it was renamed as Chandel. The district has been bifurcated into Chandel district and Tengnoupal district in 2016. The two districts have combined geographical area of 3,313 sq. km with total population of 1,44,028 as per 2011 census. Chandel district has four blocks namely, Chakpikarong, Chande, Khangbarol and Khengjoy whereas Tengnoupal blocks namely Tengnoupal, Moreh and Machi. The two districts have total of 43255 cultivators, of which 34 % are marginal farmers and 9 % are agricultural labourers.

Issues Critical to the district

The district has a lot of critical issues which requires urgent attention like road communication, law and order situation, tele- communication facilities, lack of industries, lack of quality schools and colleges, hospitals, police stations, banking services, sanitary toilets etc. Out of the critical issues mention above, we may consider the bad conditions of National Highway No. 102 which connect the district with other states and neighboring Nations like Myanmar/South Asian Countries. This National Highway is one of the lifelines of entire Manipur state. Once the road connectivity improves, the credit flow to various sectors is expected to increase which directly or indirectly can change the livelihood of the people.

Shifting cultivation is the most widely practiced form of agriculture in the district. Terrace cultivation need to be practiced for sustainability in the long run. Rapid pace of deforestation for firewood and timber business is a matter of concern.

New and Emerging Sectors/economic activities

Agriculture and allied activities are the main sources of livelihood of the people in the district. Besides, piggery, poultry and cultivation of horticulture crops like pineapple, lemon and bananas are considered as emerging activities which holds huge scope of additional earnings for the farmers. Fish farming is a new activity in the district with considerable scope. With fishery department and KVK initiating many new techniques of farming in the district, the sector is expected to grow steadily.

Banking Profile

District	Tengnoupal	State	Manipur	Lead Bank	Punjab National Bank(PNB)
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1. NETWORK & OUTREACH (As on 31/03/2021)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BPs	Villages	Households
Commercial Banks	5	6	2	4		NA	205	3	35	
Regional Rural Bank	1	1		1		NA	171	2		
State Cooperative Bank						NA				
Coop. Agr. & Rural Dev. Bank						NA				
Primary Agr. Coop. Society / LAMPS	6					NA				
Others	1									
All Agencies	13	7	2	5			376			

2. DEPOSITS OUTSTANDING (as on 31 March 2021)

Agency	No. of accounts					Amount of Deposit [Rs. in lakh]				
	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	7637.84	10326.94	10876.13	5	93
Regional Rural Bank	NA	NA	NA	NA	NA	641.83	680.15	760.00	11	8.53
Cooperative Banks	NA	NA	NA	NA	NA					
Others	NA	NA	NA	NA	NA					
All Agencies				NA	NA	8279.67	11007.09	11636.13	5	100

3. LOANS & ADVANCES OUTSTANDING (as on 31 March 2021)

Agency	No. of accounts					Amount of Loan [Rs. in lakh]				
	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	9163.20	8954.57	11719.86	21	96
Regional Rural Bank	NA	NA	NA	NA	NA	146.82	192.97	202.00	0.04	2
Cooperative Banks	NA	NA	NA	NA	NA					
Others	NA	NA	NA	NA	NA					
All Agencies	NA	NA	NA	NA	NA	9310.02	9147.54	11921.86	0.23	100.00

4. CD RATIO

Agency	CD Ratio		
	31-Mar-19	31-Mar-20	31-Mar-21
Commercial Banks	119.97%	96.71%	107.78%
Regional Rural Bank	22.06%	26.07%	28.50%
Cooperative Banks			
Others			
All Agencies	67%	83%	102%

5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/c's)

Agency	2021		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks				
Regional Rural Bank				
Cooperative Banks				
Others				
All Agencies				

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2021)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. in lakh]	% of Total Loans	Amount [Rs. in lakh]	% of Total Loans	Amount [Rs. in lakh]	% of Total Loans	Amount [Rs. in lakh]	% of Total Loans	Amount [Rs. in lakh]	% of Total Loans
Commercial Banks	1631.94	13.95	206.77	19						
Regional Rural Bank	122.92	60.85	40.20	33						
Cooperative Banks										
Others										
All Agencies	1757.86	14.74	247.03	20						

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2018-19			2019-20			2020-21			Average Ach[%] in last 3 years
	Target [Rs. in lakh]	Ach/ment [Rs. in lakh]	Ach/ment [%]	Target [Rs. in lakh]	Ach/ment [Rs. in lakh]	Ach/ment [%]	Target [Rs. in lakh]	Ach/ment [Rs. in lakh]	Ach/ment [%]	
Commercial Banks	4117.00	1802.03	44	3968.00	1215.01	31	4072.00	1631.94	40	38
Regional Rural Bank	111.00	217.560	196	537.00	132.25	25	577.00	122.92	21	39
Cooperative Banks										
Others										
All Agencies	4228.00	2019.59	48	4505.00	1347.26	30	4649.00	1757.86	38	38

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2018-19			2019-20			2020-21			Average Ach[%] in last 3 years
	Target [Rs. in lakh]	Ach/ment [Rs. in lakh]	Ach/ment [%]	Target [Rs. in lakh]	Ach/ment [Rs. in lakh]	Ach/ment [%]	Target [Rs. in lakh]	Ach/ment [Rs. in lakh]	Ach/ment [%]	
Crop Loan	140.00	28.60	20				2393.00	46.52		
Term Loan (Agr)	2590.00	135.44	5				344.00	290.31		
Total Agri. Credit	2730.00	164.04	6	2930.00	93.30	3	2937.00	247.03	8	6
MSME	1150.00	574.32	50	1180.00	588.91	50	1230.00	596.83	49	49
Other Priority Sectors	308.00	1251.23	358	395.00	665.03	168	482.00	914.00	190	232
Total Priority Sector	4228.00	2019.59	48	4505.00	1347.24	30	4649.00	1757.86	38	38

9. RECOVERY POSITION

Agency	2017-18			2019-20			2020-21			Average Rec. [%] in last 3 years
	Demand [Rs. lakh]	Recovery [Rs. in lakh]	Recovery [%]	Demand [Rs. in lakh]	Recovery [Rs. 000]	Recovery [%]	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	
Commercial Banks				38.12	17.20	45.12	84.61			14
Regional Rural Bank										
Cooperative Banks										
Others										
All Agencies				38.12	17.20	45.12	84.61			14

Sources: Lead Bank & SLBC

Banking Profile

District	Chandel	State	Manipur	Lead Bank	State Bank of India(SBI)
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1. NETWORK & OUTREACH (As on 31/03/2021)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BPs	Villages	Households
Commercial Banks	5	4	4			NA	775	7	107	7000
Regional Rural Bank						NA				
State Cooperative Bank						NA				
Coop. Agr. & Rural Dev. Bank						NA				
Primary Agr. Coop. Society LAMTS	8					NA				
Others: MSCE Ltd & NGOs						10				
All Agencies	11	4	4							

2. DEPOSITS OUTSTANDING (as on 31 March 2021)

Agency	No. of accounts					Amount of Deposit [Rs. In lakh]				
	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)
Commercial Banks		47530	48240	1.49	NA	15196.35	11916.9	13215.89	10	100
Regional Rural Bank										
Cooperative Banks										
Others										
All Agencies		47530	48240	NA	NA	15196.35	11916.9	13215.89	10	100

3. LOANS & ADVANCES OUTSTANDING (as on 31 March 2021)

Agency	No. of accounts					Amount of Loan [Rs. In lakh]				
	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)
Commercial Banks	NA	3444	3871	6.59	100	9728.68	11512.20	13590.44	15	100
Regional Rural Bank	NA	10	NA	NA	NA					
Cooperative Banks	NA	1291	NA	NA	NA					
Others	NA	NA	NA	NA	NA					
All Agencies	NA	NA	NA	NA	NA	9728.68	11512.20	13590.44	0.15	100.00

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-19	31-Mar-20	31-Mar-21
Commercial Banks	64%	97%	103%
Regional Rural Bank			
Cooperative Banks			
Others			
All Agencies	67%	97%	103%

5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)

Agency	2020-21		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks				
Regional Rural Bank				
Cooperative Banks				
Others				
All Agencies				

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2021)

Agency	Priority Sector Loans		Loans in Agr. Sector		Loans in Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. In lakh]	% of Total Loans	Amount [Rs. In lakh]	% of Total Loans	Amount [Rs. In lakh]	% of Total Loans	Amount [Rs. In lakh]	% of Total Loans	Amount [Rs. In lakh]	% of Total Loans
Commercial Banks	392.91	7.10	18.64	0.34						
Regional Rural Bank										
Cooperative Banks										
Others										
All Agencies	392.91	7.10	18.64	0.34						

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2018-19			2019-20			2020-21			Average Ach[%] in last 3 years
	Target [Rs. in lakh]	Ach'ment [Rs. in lakh]	Ach'ment [%]	Target [Rs. in lakh]	Ach'ment [Rs. in lakh]	Ach'ment [%]	Target [Rs. in lakh]	Ach'ment [Rs. in lakh]	Ach'ment [%]	
Commercial Banks	3698.00	408.55	11	4261.00	139.80	3	4638.00	392.94	8	7
Regional Rural Bank										
Cooperative Banks										
Others										
All Agencies	3698.00	408.85	11	4261.00	139.80	3	4638.00	392.94	8	39

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2018-19			2019-20			2020-21			Average Ach[%] in last 3 years
	Target [Rs. in lakh]	Ach'ment [Rs. in lakh]	Ach'ment [%]	Target [Rs. in lakh]	Ach'ment [Rs. in lakh]	Ach'ment [%]	Target [Rs. in lakh]	Ach'ment [Rs. in lakh]	Ach'ment [%]	
Crop Loan	150.00	17.41	10				2000.00	10.00	1	1
Term Loan (Agr)	2120.00	19.93	1	2644.00	15.00		830.00	18.64	2	1
Total Agri. Credit	2300.00	37.34	2	2644.00	15.00	1	2830.00	18.64	1	1
MSME	965.00	142.24	15	1110.00	1.30	0	1185.00	293.30	25	13
Other Priority Sector	433.00	229.27	53	507.00	123.50	24	623.00	81.00	13	28
Total Priority Sector	3698.00	408.85	11	4261.00	139.80	3	4638.00	392.94	8	7

9. RECOVERY POSITION

Agency	2018-19			2019-20			2020-21			Average Rec. [%] in last 3 years
	Demand [Rs. lakh]	Recovery [Rs. in lakh]	Recovery [%]	Demand [Rs. in lakh]	Recovery [Rs. 000]	Recovery [%]	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	
Commercial Banks	800.43	118.00	14.74	811.34	393.45	48.49	739.93	424.34	57.35	40
Regional Rural Bank										
Cooperative Banks										
Others										
All Agencies	800.43	118.00	14.74	811.34	393.45	48.49	739.93	424.34	57.35	40

Methodology for

Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP

The objectives of PLP are

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

Methodology

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

The methodology consists of assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the concerned line departments at the district level, identification of infrastructure facilities required to support the exploitation of the potential, identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, examination of the trends in sector-wise credit flow, various schemes of State/Central Govt., and estimation of block-wise physical and financial credit potential. The indicative unit costs suggested by the State level unit cost committee are made use of while arriving at the total financial outlays.

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

S. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	• Collection of data on Cropped Area and other data on land holdings • Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern
		• Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue

		Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	- Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district - MI potential is the area that can be brought under irrigation by ground and surface water; - While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; - Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. - Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. - The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; - Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; - Adjustment of tractor potential with land holdings - Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	- Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; - Feasibility and possibility of shifting from food crops to plantation crops; - Estimation of replanting by taking into account approximate economic life of a few plantation crops - Estimation of potential for rejuvenation of existing plantation

5	Animal Husbandry – Dairy	- Collection of data on number of milch animals as per the latest census - Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.
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Utility

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

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

Limitations and constraints

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

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

CHAPTER 1

IMPORTANT POLICIES AND DEVELOPMENTS

1.1 Policy Initiatives - Government of India

The following 6 Pillars were highlighted in the first ever digital Budget 2021-22 presented by Hon'ble Union Minister of Finance & Corporate Affairs, GoI:

- ❖ Health and Wellbeing
- ❖ Physical & Financial Capital and Infrastructure
- ❖ Inclusive Development for Aspirational India
- ❖ Reinvigorating Human Capital
- ❖ Innovation and R&D
- ❖ Minimum Government and Maximum Governance

1.1.1 Following important announcements were made in the Union Budget 2021-22 for agriculture and farmers' welfare:

- i. The target for agricultural credit enhanced to Rs.16.5 lakh crore for higher credit availability to farmers and agriculture & allied sectors; Animal husbandry, dairy & fisheries to be the focus areas
- ii. Rural Infrastructure Development Fund to be enhanced to Rs.40,000 crore from Rs.30,000 crore.
- iii. Water conservation commitment stands enhanced as the Micro Irrigation Fund corpus has been increased to Rs.10,000 crore via NABARD.
- iv. SWAMITVA Scheme to be extended to all States/UTs and 1.80 lakh property owners in 1,241 villages have already been provided cards.
- v. 'Operation Green Scheme' to be extended to 22 perishable products, to boost value addition in agriculture & allied products.
- vi. 1,000 more mandis to be integrated with e-NAM to bring transparency and competitiveness.
- vii. APMCs to get access to the Agriculture Infrastructure Funds for augmenting infrastructure facilities.
- viii. Setting up a multi-purpose seaweed park in Tamil Nadu proposed to help leverage country's vast ocean resources and R&D capabilities.

Proposals relating to Fisheries sector:

- i. Investments to develop marine and inland modern fishing harbours and fish landing centres.
- ii. 5 major fishing harbours in Kochi, Chennai, Visakhapatnam, Paradip and Petuaghat to be developed as hubs of economic activity.
- iii. Multipurpose Seaweed Park in Tamil Nadu to promote seaweed cultivation.

Tax Proposals on Agriculture Products:

- i. Custom duty on cotton increased to 10% and on raw silk and silk yarn from 10% to 15%.
- ii. Withdrawal of end-use based concession on denatured ethyl alcohol.
- iii. Agriculture Infrastructure and Development Cess (AIDC) on a small number of items.

Achievements and Milestones during the COVID-19 pandemic

- **Pradhan Mantri Garib Kalyan Yojana (PMGKY):**
 - ❑ Valued at **Rs.2.76 lakh crore**
 - ❑ Free food grain to **80 crore people**
 - ❑ Free cooking gas for **8 crore families**
 - ❑ Direct cash to over **40 crore farmers, women, elderly, the poor and the needy**
- **Aatma Nirbhar Bharat package (ANB 1.0):**
 - ❑ Estimated at **Rs.23 lakh crore** – more than **10% of GDP**

- PMGKY, three ANB packages (ANB 1.0, 2.0 and 3.0), and announcements made later were like **5 mini-budgets** in themselves
- **Rs.27.1 lakh crore** worth of financial impact of all three ANB packages including RBI's measures – amounting to **more than 13% of GDP**

● **Structural reforms:**

- One Nation One Ration Card
- Agriculture and Labour Reforms
- Redefinition of MSMEs
- Commercialisation of the Mineral Sector
- Privatisation of Public Sector Undertakings
- Production Linked Incentive (PLI) Scheme
- 2 Made-in-India vaccines – medically safeguarding citizens of India and those of 100 plus countries against COVID-19 & 2 or more new vaccines expected soon

1.1.2 Measures initiated by Govt. of India to mitigate farmers' distress during COVID-19

The worldwide outbreak of Covid-19 has posed a severe threat to human health and to the economy at large and disrupted agriculture supply chain. The various mitigating measures initiated to ensure a sustainable food system are described as under:

1. NABARD extended additional re-finance support of Rs.30,000 crore, in addition to Rs.90,000 already being provided, for meeting crop loan requirement of Rural Cooperative Banks and RRBs.
2. Rs.2 lakh crore credit boost to 2.5 crore farmers under Kisan Credit Card Scheme.
3. Rs.1 lakh crore under Agri Infrastructure Fund for creation of farm-gate infrastructure for farmers.
4. Rs.10,000 crore towards the scheme for Formalisation of Micro Food Enterprises (MFE) to be implemented over a period of five years from 2020-21 to 2024-25.
5. Rs.20,000 crore for fishermen through Pradhan Mantri Matsya Sampada Yojana (PMMSY). Rs.11,000 crore for activities in Marine, Inland fisheries and Aquaculture along with Rs.9000 crore for Infrastructure i.e. Fishing Harbours, Cold chain, Markets, etc.
6. To support private investment in Dairy Processing, value addition and cattle feed infrastructure, an Animal Husbandry Infrastructure Development Fund (AHIDF) of Rs.15,000 crore was set up.
7. 10,00,000 ha to be covered under Herbal cultivation in next two years with outlay of Rs.4,000 crore to lead to Rs.5,000 crore income generation for farmers.
8. "Operation Greens" run by Ministry of Food Processing Industries (MOFPI) will be extended from Tomatoes, Onion and Potatoes (TOP) to ALL fruit and vegetables. 50% subsidy on transportation from surplus to deficient markets and 50% subsidy on storage, including cold storages, to be provided. This will lead to better price realisation to farmers, reduced wastages and affordability of products for consumers.
9. Rs.65,000 crore to be provided to ensure increased supply of fertilizers to farmers to enable timely availability of fertilisers in the upcoming crop season.
10. The GoI, launched the Pradhan Mantri Garib Kalyan Yojana (PMGKY) for ensuring food security through public distribution system, direct benefit transfers to widows, pensioners and women.
11. Besides, the cash support, for better price realisation on farmers' produce during the ongoing pandemic, GoI has substantially increased the MSP vis-à-vis the cost of cultivation and enhanced the number of commodities to be procured through the state agencies.

1.1.3 "One-Product One-District Initiative" for better marketing and export in the Horticulture sector

The Hon'ble Union Finance Minister, in the budget for 2020-21 announced the 'One-Product One-District (ODOP) initiative 'for better marketing and export of horticulture crops' and to foster coordinated development for enhancement of income of farmers. The scheme was extended for the financial year 2021-22.

The focusing of one product in each district will help to transform local products through branding and marketing. The scheme envisages strengthening backward and forward linkages through provision of common facilities, incubation centers, training, research and development (R&D), branding and marketing. One District One Product (ODOP) initiative is operationally merged with 'Districts as Export Hub' initiative and is being implemented by Directorate General of Foreign Trade (DGFT), Department of Commerce, with Department for Promotion of Industry and Internal Trade (DPIIT) as a major stakeholder.

1.1.4 SWAMITVA (Survey of Villages and Mapping with Improved Technology in Village Areas)

SVAMITVA, a Central Sector scheme was launched by Hon'ble Prime Minister of India on National Panchayat Day i.e. 24th April 2020. The Ministry of Panchayati Raj (MoPR) is the Nodal Ministry for implementation of the scheme. In the States, the Revenue Department / Land Records Department will be the Nodal Department and shall carry out the scheme with support of State Panchayati Raj Department. The scheme aims to provide an integrated property validation solution for rural India. The demarcation of rural abadi areas would be done using Drone Surveying technology through Survey of India.

Objectives

The scheme envisages mapping the land parcels in rural inhabited area using Drone technology and Continuously Operating Reference Station (CORS). The survey will be done across the country in a phased manner over the period 2020 -2025. This would provide the 'record of rights' to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Banks.

A provision of Rs.200 crores has been made for the scheme in the budget 2021 and 16 States will be covered targeting 2.30 lakh villages. The Pilot phase of SVAMITVA had been approved with a Budget Outlay of Rs.79.65 crore. During the Pilot Phase, the scheme is being implemented in 9 States viz. Uttar Pradesh, Uttarakhand, Madhya Pradesh, Haryana, Maharashtra, Karnataka, Punjab, Rajasthan and Andhra Pradesh

(For details visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.2 Policy Initiatives – Reserve Bank of India

The following major initiatives have been taken by the RBI:

- Instructions were issued to all Commercial Banks, Regional Rural Banks, Small Finance Banks, Urban Cooperative Banks, State Cooperative Banks, DCCBs, NBFCs on COVID 19 Regulatory Package – Asset Classification and Provisioning to relax repayment pressure and improving access to working capital by mitigating the burden of debt servicing, prevent the transmission of financial stress to the real economy, and ensure continuity of viable businesses and households. The detailed instructions with regard to asset classification and provisioning were issued by RBI, vide circular dated 17 April 2020 and 23 May 2020, respectively.
- In the wake of the nationwide lockdown due to outbreak of COVID -19 pandemic and the resultant restrictions imposed on movement of people, many farmers were not able to travel to bank branches for payment of their short term crop loan dues. Instructions were issued to all Public and Private Sector Scheduled Commercial Banks to extend the benefit of IS of 2% and PRI of 3% for short term crop loans upto Rs.3 lakh to farmers whose accounts had become due or shall become due between March 1, 2020 and May 31, 2020, vide circular dated 21 April 2020.
- The Reserve Bank had made recommendations on the required financial parameters with sector specific benchmark ranges for such parameters to be factored in the resolution plans and accordingly, set up an Expert Committee with Shri K. V. Kamath as the Chairperson. The Expert

Committee submitted its recommendations to RBI on September 2020. Accordingly, all lending institutions shall mandatorily consider the key ratios while finalizing the resolution plans in respect of eligible borrowers vide circular dated 07 September 2020.

- RBI extended Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Loans for Agriculture including Animal Husbandry, Dairy and Fisheries for extended period up to 31 August 2020 on account of Covid-19, vide circular dated 4 June 2020.
- Master circular on Deendayal Antyodaya Yojana and National Rural Livelihoods Mission (DAY-NRLM) was suitably updated by incorporating the modifications, vide circular dated 18 September 2020.
- Government of India (GoI), vide Gazette Notification S.O. 2119 (E) dated June 26, 2020, notified new criteria for classifying the enterprises as Micro, Small and Medium enterprises. The new criteria are classification of enterprises, composite criteria of investment and turnover for classification, Calculation of investment in plant and machinery or equipment and Calculation of turnover. This will come into effect from July 1, 2020, vide circular dated 02 July 2020.
- In view of the continued need to support the viable MSME entities on account of fallout of COVID-19 and to align these guidelines with the Resolution Framework for COVID-19 related Stress announced for other advances, RBI decided to extend the scheme i.e., existing loans to MSMEs classified as 'standard' to be restructured without a downgrade in the asset classification, vide circular dated 06 August 2020.

(For details visit <https://www.nabard.org/plpguide.aspx?id=698&cid=698>)

1.3 Policy Initiatives - NABARD

1.3.1 Long-Term Refinance

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in the agriculture sector, NABARD provided refinance to the Cooperative Banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of Rs.14,481.50 crore was allocated for the year 2020-21.

1.3.2 Short-Term Refinance

Short Term Cooperative Rural Credit - STCRC (Refinance) Fund was set up in NABARD in 2008-09 to provide Short Term refinance to Cooperatives for their crop loans. The allocation for the year 2020-21 was Rs. 44,644.50 crore.

Short Term RRB (Refinance) Fund was set up in NABARD in 2012-13 to provide Short Term refinance to RRBs for their crop loans. The allocation for the year 2020-21 is Rs. 9,921 crore.

Initiatives taken during the year (2020-21)

- Disbursement of Rs.25500 crore was made under Special Liquidity Facility (SLF-1) to Cooperative Banks, RRBs and NBFCs (Rs.16800 crore to Cooperative Banks, Rs.6,700 crore to RRBs and Rs.2,000 crore to NBFCs) for unhindered flow of credit to banks and farmers in the wake of the lockdown due to COVID-19 pandemic.
- Additional SLF of Rs.1,567 crore was provided to NBFCs/ NBFC-MFIs with asset size less than Rs.500 crore.
- SLF to SCARDBs of Rs.783 crore was provided as front ended liquidity support from NABARD's own funds.
- Allocation of 25% of STRRB and LTRCF was made to aspirational and credit starved districts.
- Preliminary eligibility criteria for RRBs for availing refinance was revised and set on the basis of internal risk rating by NABARD.

1.3.3 Special Refinance Schemes - To address the issue of reverse migration, give boost to the agriculture & rural sector and income generating activities and focus on health and hygiene,

NABARD introduced following special refinance schemes at concessional rates to eligible financial institutions:

- i. **PACs as Multi Service Centers (MSCs)** - NABARD introduced Special refinance scheme to saturate all the potential PACs for conversion as Multi Service Centres, over a period of three years commencing from the year 2020-21. The scheme intends to develop all the potential PACs as Multi Service Centres (MSCs) over a period of three years commencing from the year 2020-2021 by providing concessional refinance to StCBs at 3% to support PACs to create quality infrastructure (capital assets) and increase their business portfolio in tune with needs of members. Under this line of credit, NABARD has envisaged transformation of 35,000 PACs in three years commencing with the transformation of 5,000 PACs in FY21. During 2020-21, 3055 PACs were given in-principle sanction by NABARD with estimated Project cost of Rs.1,760.82 crore and estimated loan of Rs.1,568 crore.
- ii. **Scheme for beneficiaries of Watershed and Wadi project areas** - The objectives of the scheme are to promote sustainable economic activities, livelihood and employment opportunities for the beneficiaries in NABARD supported watershed and wadi project areas by encouraging banks to lend at concessional rate to these beneficiaries to address the issue of rural migration and to give boost to the agriculture and rural sector in the post COVID era. Refinance is available to all the eligible banks/FIs at 3% for maximum period of 5 years. The ultimate lending rate to be charged by banks/FIs under the scheme is revised as 06 months MCLR+1% or EBLR+2.5%, whichever is lower. NABARD has earmarked refinance amount of Rs.5,000 crore during 2020-21 to 2022-23. During FY 2020-21, refinance of Rs.126.80 crore has been disbursed under this product.
- iii. **Scheme for promoting Micro Food Processing Activities** - The objective of the scheme is to encourage banks to lend micro-food processing activities and create sustainable livelihood and employment opportunities for rural youth as well as reverse migrants due to COVID-19 pandemic in the rural areas. The scheme also envisages modernization and enhancing the competitiveness of the existing individual micro enterprises and ensure their transition to formal sector in rural areas. The refinance scheme will give fillip to the recently launched "PM Scheme for Formalisation of Micro Food Processing Enterprises (PM FME)" under Aatmanirbhar Bharat Abhiyan by MoFPI, GoI. Concessional refinance at 4% is available to eligible financial institutions viz., commercial banks, SFBs, StCBs, RRBs and NABARD Subsidiaries.
- iv. **Special refinance scheme on Water, Sanitation and Hygiene (WASH)** - A Model Refinance Scheme on WASH activities has been prepared keeping in view the need to protect human health during infectious disease outbreaks, especially in the times of on-going COVID-19 pandemic. WASH has been conceptualized by NABARD to enable banks to provide credit to entrepreneurs for building social infrastructure relating to drinking water facilities, sanitation facilities including construction/ refurbishment of household toilets and health care facilities.
- v. Extension of interest subvention benefits for extended period from March 2020 to 31 August 2020 and from March 2021 to June 2021
- vi. COVID-19 deferment of loan instalments for client borrowers of NABARD.
- vii. **KCC Saturation Drive to cover PM Kisan Samman Scheme beneficiaries who do not possess Kisan Credit Cards** - Department of Agriculture, Cooperation and Farmers' Welfare, Ministry of Agriculture and Farmers' Welfare, Govt. of India, has launched a campaign from 08.02.2020 to cover all PM Kisan Samman Scheme beneficiaries under Kisan Credit Cards. Adequate publicity and awareness campaigns were conducted to ensure maximum coverage. Phase-II of KCC Saturation- As a part of the Atmanirbhar Bharat Package, the Government has announced to cover 2.5 crore farmers under the Kisan Credit Card (KCC) scheme with a credit boost of Rs.2 lakh crore through a special saturation drive. Department of Animal Husbandry and Dairying, Govt. of India also decided to simultaneously launch a special drive to provide KCC to 1.5 crore dairy farmers belonging to milk unions and milk producing companies and 1 crore fish farmers. As a result of concerted

and sustained efforts by Cooperative Banks and RRBs in this direction of providing access to concessional credit to the farmers, the progress during the year is as under:

Phase	No. of KCCs (Lakh)	Limits sanctioned (Rs. Crore)
I	12.58	8,499.86
II (As on 31.05.2021)	58.56	47,685.68

- viii. **Government Sponsored Programmes with Bank Credit** - The Administrative approval conveying the continuation of the followings subsidy schemes for 2020-21 (**till 30 June 2021**) has been received from the GoI:
- **Agri Clinics and Agri Business Centers Scheme (ACABC).**
 - **National Livestock Mission for Entrepreneurship Development & Employment Generation (EDEG), component of National Livestock Mission, Poultry Venture Capital Fund (PVCF), Integrated Development of Small Ruminants and Rabbit (IDSRR), Pig Development (PD), Salvaging and Rearing of Male Buffalo Calves (SRMBC), Effective Animal Waste Management, Construction of Storage Facility for Feed and Fodder.**
 - **Revised AMI sub scheme of ISAM - Communication from GoI regarding continuation of the scheme during 2021-22 is awaited.**

1.3.4 Rural Infrastructure Development Fund (RIDF)

The major policy changes and initiatives during 2020-21 were as under:

1. The corpus under RIDF was increased from Rs. 30,000 crore to Rs. 40,000 crore, as announced in Union Budget 2021-22.
2. Total sanctions of Rs. 34,830 crore and disbursements of Rs. 29,193 crore were made during the year to various State/UT Governments.
3. Normative Allocation parameters for state-wise sanctions, under RIDF, were fine-tuned to include rural poverty and per capita priority sector credit flow.
4. The phasing of projects sanctioned under RIDF XX and XXI was extended up to 30 September 2021 and reimbursement of expenditure was allowed upto 31 December 2021.
5. To ensure better quality control and supervision through specialised agencies, the expenses on account of Quality Control/PMC/Supervisory Charges/Third Party Monitoring are considered under RIDF upto a maximum of 2% of eligible project cost, wherever an external agency is engaged by the State Government.
6. A dedicated Web-portal and Mobile App for digitization of RIDF operations and real time monitoring of projects was launched.
7. A corporate film on completion of 25 years of RIDF was launched during the year.

8. Important Funds:

A. Micro Irrigation Fund (MIF)

MIF with a corpus of Rs.5000 crore was operationalized in NABARD in 2019-20 with the Ministry of Agriculture and Farmers Welfare (MoA&FW), GoI being the Nodal Ministry. The fund was fully utilised and the GoI announced additional allocation of Rs.5,000 crore in the Union Budget for 2021-22.

- MIF facilitated State Govts' efforts in mobilizing additional resources and incentivizing its adoption beyond provisions of Pradhan Mantri Krishi Sinchayee Yojana - Per Drop More Crop.
- During 2020-21, loan amount of Rs.1128.60 crore was sanctioned and Rs.1827.47 crore was released. As on 31 March 2021, the cumulative loan sanctioned and released under MIF was Rs. 3970.17 crore and Rs.1827.47 crore, respectively.

B. Long Term Irrigation Fund (LTIF)

LTIF was operationalized in NABARD in 2016-17 for fast tracking completion of 99 identified Medium and Major Irrigation projects. Under LTIF, NABARD provides loan

towards Central Share as well as State Share. During 2020-21, loan amount of Rs.2461.84 crore was sanctioned and Rs.7761.20 crore was released. As on 31 March 2021, the cumulative loan sanctioned and released stood at Rs.84326.60 crore and Rs.52479.71 crore, respectively.

C. Pradhan Mantri Awas Yojna - Grameen (PMAY-G)

- PMAY-G aims at providing a pucca house, with basic amenities, to all households / households living in kutcha and dilapidated house, by 2022. Under the scheme, NABARD has extended loan towards part funding of Central Share.
- Under PMAY-G, 2.95 crore houses (1 crore in Phase-I and 1.95 crore in Phase-II) are targeted to be constructed from 2016-17 to 2021-22.
- During 2020-21, loan amount of Rs. 20,000.00 crore was sanctioned and Rs.19999.80 crore was released towards part funding of Central share under PMAY-G. As on 31 March 2021, the cumulative loan sanctioned and released under PMAY-G stood at Rs.61,975.00 crore and Rs.48,819.03 crore, respectively.

D. Swachh Bharat Mission-Gramin (SBM-G)

- SBM-G was launched by Govt. of India on 2nd October 2014 with the goal to achieve universal sanitation coverage in rural areas. Under the scheme, NABARD extended loan during 2018-19 to 2019-20 towards part funding of Central Share.
- The cumulative sanction and disbursement as on 31 March 2020 under SBM-G stood at Rs. 15,000 crore and Rs. 12,298.20 crore, respectively.
- During 2018-19 and 2019-20, total 3.29 crore household toilets (2.23 crore in 2018-19 and 1.06 crore during 2019-20) were constructed (*Source –MoJS, GoI*).

E. Rural Infrastructure Assistance to State Governments (RIAS)

NABARD launched a new product “Rural Infrastructure Assistance to State Governments (RIAS)”, with an initial corpus of Rs. 15000 crore. Under RIAS, NABARD will provide financial assistance to State Governments in Eastern Region, for creating infrastructure that supports rural livelihoods, hinging on 5-J approach – Jan (Human being), Jal (Water), Jameen (Land), Janwar (Livestock) & Jungle (Forest).

1.3.5 Initiatives on micro Finance

- **Revision of grant support to JLGPIs:** To incentivise promotion of JLGs, the grant assistance to JLGPIs was enhanced from Rs.2,000/- to Rs.4,000/- per JLG.
- **MEDP/LEDP:** To strengthen NABARD's efforts at skilling SHG members, the grant assistance was enhanced for MEDPs to Rs. 1.00 lakh and for LEDPs to Rs. 8.80 lakh (Farm Sector) and to Rs. 7.15 lakh (Off Farm Sector).
- For 2020-21, the number of MEDPs has tripled and LEDPs doubled from previous year to augment supply for skills required for rural employment.
- **NABFINS as JLGPI:** NABFINS was sanctioned a pilot project as a JLGPI in five States of Assam, Chhattisgarh, Madhya Pradesh, Maharashtra and Jharkhand for a period of three years.
- **MY PAD MY RIGHT:** NABFOUNDATION, through LEDP channel, was sanctioned the Project 'My Pad My Right' for Rs.1.99 crore for sanitary pad making machine for producing/marketing the pads to provide livelihood opportunities to SHGs and improve menstrual hygiene of rural women. During 2020-21, an amount of Rs.1.59 crore has been utilized and machines have been installed in 33 districts.
- **EShakti:** As on 31 March 2021, the project was being implemented in 281 districts. The data pertaining to 12.33 lakh SHGs (140.91 lakh members in 1.67 lakh villages was on-boarded to EShakti portal). From 2021-22, the project will be implemented in 130 districts of 16 States/UTs for a focused approach to reduce the credit gap. EShakti portal was used for sending 40 lakh health advisory SMS to SHG members and during the pandemic, the SHGs were also engaged for making face masks, hand sanitizers, PPE kits, etc. for earning additional income.

1.3.6 Financial Inclusion

Availability of financial support for Standard Schemes under FIF: Financial support for the following activities was available from NABARD:-

Financial Literacy:

- Financial and Digital Literacy Camps, Financial Literacy Centres, Reimbursement of Examination fee of BC/BF, Mobile Demo Vans and Financial Literacy Centres (FLCs).
- Opening Kiosk Outlets in unbanked villages of North Eastern (NER) States.
- Setting up of Centre for Financial Literacy (CFL)

Banking Technology:

- Deployment of microATM and PoS/mPoS devices, for on-boarding to BHIM UPI Platform, for on-boarding to Public Financial Management System, Implementing Green PIN facility at ATMs and/or microATMs for RuPay Kisan Card activation and On-boarding to Bharat Bill Payment System (BBPS).

Regulatory requirements:

- On-boarding to Central KYC Registry (CKYCR) and Support to obtain AUA/KUA membership of UIDAI.

Connectivity and Power Infrastructure:

- V-SATs deployment in SFDs, Mobile signal boosters' deployment in SFDs and Solar panel/UPS deployment in SFDs.

New initiatives taken during the year 2020-21:

- i. Green PIN facility at ATMs and/or microATMs for RuPay Kisan Card activation was launched under which one-time implementation and application development cost for enabling Green PIN facility is reimbursed.
- ii. Scaling up of the Centre for Financial Literacy (CFL) Project (a Pilot Project of Reserve Bank of India) to 200 CFLs which envisages one CFL per 3 blocks.
- iii. Support for on-boarding to Bharat Bill Payment System (BBPS) was launched to encourage banks to give rural customers benefits of online bill payments. One time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) will be reimbursed.
- iv. Support extended to RCBs, in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States through BCs for providing comprehensive financial services in unbanked villages with population less than 500.
- v. The support for components under connectivity and power infrastructure schemes viz. VSAT deployment, Mobile Signal Boosters deployed and solar power unit / UPS deployment has been extended to all districts.

1.3.7 Farm Sector Policy – Important Initiatives

I. Sustainable livelihood & NRM- Watershed and Tribal development Project

- i. 101 new watershed projects were sanctioned, covering an area of 1 lakh ha and an amount of Rs.90.42 crore was disbursed.
- ii. A separate web portal and mobile 'app' was developed for uploading data on watershed projects.
- iii. 103 KfW Soil projects viz. SEWOH II & III (One World, No Hunger) were under implementation in 5 States.
- iv. An in-house Remote Sensing Cell was established to strengthen the monitoring of watershed projects at NABARD, HO and 39 on-going WDF projects were hosted on the NABARD Bhuvan portal.

- v. Under Tribal Development Programme, 51 projects were sanctioned. Out of the financial target of Rs.108.00 crore, an amount of Rs.93.08 crore was disbursed.
- vi. 04 agri-allied (non-wadi based) TDF projects were sanctioned in Chhattisgarh (apiculture), Tamil Nadu (animal husbandry), Telangana (micro-enterprise development) and West Bengal (pig and goat rearing) under Tribal Development Fund.
- vii. The exercise of GIS mapping of wadi projects was taken up with the support of GIZ.

II. FPO Promotion

- i. An amount of Rs.4.06 crore has been utilised under PODF. Under PODF-ID, an amount of Rs.68.25 crore has been utilised during the year.
- ii. Under Central Sector Scheme on Formation and Promotion of 10,000 FPOs, NABARD has sanctioned 655 FPOs as against the target of 600 FPOs and 257 CBBOs have been empanelled.
- iii. BIRD, Lucknow as the Nodal Training Institute for Central Sector Scheme on FPOs developed 5 basic training modules for FPOs and other stakeholders.
- iv. Steps have been initiated to set up a Credit Guarantee Fund of Rs.1000 crore with matching contributions from GoI and NABARD under NABSANRAKSHAN, a subsidiary of NABARD.

III. FSPF – Innovations & Technology Transfer

Under Farm Sector Promotion Fund (FSPF), an amount of Rs.17.67 crore was disbursed during 2020-21, as against the budget of Rs.22.00 crore. Developmental pilots for improving farmers' income and for augmenting capacity building, etc. under Beekeeping, Horticulture, Medicinal plants, Livestock, etc. were the major areas supported under FSPF during the year.

IV. Fostering Partnership

- i. NABARD entered into an MOU with APEDA for promotion of agri exports. The potential of FPOs will be leveraged for encouraging exports.
- ii. Grant assistance to MCCIA, Pune was sanctioned for establishing Agriculture Export Facilitation Centre (AEFC) which shall function as a 'One Stop Centre' for agri export services and capacity building of farmers in traceability, Good Agriculture Practices, etc.
- iii. NABARD entered into an MoU with ICAR to collaborate in facilitating action research and up-scaling of various technologies / innovative farming models developed by ICAR, including successful climate resilient sustainable farming models and integrated / high-tech farming practices in participatory mode, through adapting research on watershed platform.

V. Climate Action

- i. Under climate change initiatives, NABARD has released an amount of Rs.135.07 crore under the three funding mechanisms viz. Adaptation Fund (AF), Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC).
- ii. Under Climate Change Fund (CCF), an amount of Rs.0.97 crore was disbursed, for activities like co-sponsorship towards World Sustainable Development Summit 2021, installation of Customized Automated Weather Stations in Nagaland, etc.
- iii. Developed a Web Portal and Mobile App, for digitization of all data/information pertaining to physical & financial progress, monitoring observations along with photos of pre & post development scenarios in Climate Change adaptation /mitigation projects.

VI. COVID-19 Initiatives

- i. Status notes on major agri-allied sectors were prepared viz. Horticulture, Fisheries, Animal Husbandry and Water Resources.
- ii. Out of box solutions were provided by FPOs promoted by NABARD to restore disrupted supply chain using digital technologies, adoption of farm to home delivery mechanism, ensuring timely supply of critical inputs to farmer members, extending helping hand to migrant labour and sanitary workers, etc.

1.3.8 Off Farm Sector Initiatives

1. Initiatives during COVID-19

- A mega project on “Rapid Reskilling and Quick Employment for 10,000 Reverse Migrants” was supported in Uttar Pradesh (Raebareli, Gorakhpur, Mirzapur, Maharajganj and Allahabad), Bihar (Muzaffarpur, Vaishali, Rohtas and Gaya) and Jharkhand (Hazaribagh).
 - NABARD collaborated with NSDC affiliated training institutes for capacity building of rural youth in new age skills like Mechatronics, Arc welding, Refrigeration, etc.
 - NABARD supported projects for training rural women in the manufacturing of face masks and PPE kits that were in much demand to adhere to the Covid-19 protocols.
 - NABARD partnered with CSR corporates like Ambuja Cement Foundation, Lupin Human Welfare and Research Foundation, ‘TATA Strive’ to provide capacity building of rural youth with skills and linking them with placement or self-employment.
 - NABARD supported online training programmes to build capacity, develop entrepreneurship as well as to connect the producers to the markets.
 - Revolving Fund Assistance of Rs.5 lakh each to 22 registered OFPOs for restarting their business activities impacted by COVID 19 was provided.
2. The rural mart scheme was revised to permit purchase of mobile vans by PACS and Producer Organisations to serve as mobile rural marts.
 3. Virtual B2B Exhibition was organised for OFPOs to provide opportunities to rural producers to bring their products closer to the users.
 4. Rural/Agri business Incubation Centres - As on date, NABARD has supported 7 Rural/Agri Business Incubation Centres with total financial support of Rs.63.29 crore. These 7 centres will provide direct and indirect benefit to about 22 lakh farmers.
 5. Catalytic Capital Fund (CCF) – To support start-ups in farm and non-farm sector in the stage of ‘Valley of Death’, NABARD sanctioned Rs.1.00 crore to MABIF, a NABARD supported RBIC and Rs.5.00 crore to NABKisan Pvt Ltd, a NABARD subsidiary, during 2020-21.
 6. Promotion of GI Products - NABARD extended support for enabling GI registration of 72 products, including Black Pottery (Nizamabad), Wall Hangings (Ghazipur), Soft Stone Jali Work (Varanasi), Gulabi Minakari (Banaras), Handmade Dari (Mirzapur), etc.
 7. Launching of Sanitation Literacy Campaign - NABARD launched a campaign from 02 October 2020 to 26 January 2021 to create awareness on Water, Sanitation and Hygiene (WASH) to sustain attitudinal changes for adopting safe sanitation and hygiene practices covering about one lakh people in more than 2000 villages benefitted from this awareness campaign.

1.3.9 Agri- Market Infrastructure Fund (AMIF)

- A dedicated Agri Market Infrastructure Fund (AMIF) with a corpus of Rs.2,000 crore was established with NABARD to provide low cost funds to the State Governments for:
 - Upgradation of Rural Haats to Gramin Agriculture Markets (GrAMs)
 - Creation of electronic display mechanism and linking of GrAMs with Agriculture Produce Market Committees (APMC); and
 - Upgradation of 585 e-NAM enabled APMCs.
- MoA & FW GoI has issued the scheme guidelines to the State Governments

1.4 Policy Initiatives – State Government

- The Government of Manipur initiated Start up Scheme to make Manipur, one of the top startup destinations in the North East by providing the most enabling ecosystems to support and nurture start-up entrepreneurship in the State. The Scheme is aimed to strengthen the startup culture in the State by fostering greater social acceptance and recognition of promising start-ups, through strategic investment, policy interventions and such other programmes. The Start-up Scheme will create enabling environment and supporting ecosystem that facilitates 1000 start-ups in next five years with financial support from the State Government

- Under Manipur Organic Mission, the Manipur Organic Mission Agency (MOMA) has initiated sustainable Organic Farming Organic scope certificate obtained for all the 7 (seven) crops viz. Ginger, Turmeric, Pineapple, Black aromatic rice, Orange, Kachai lemon, King Chilli, etc. The scheme covers 5000 ha. with 230 Farmers Interest Groups (FIG). Under the scheme, a total area of 5000 ha had been covered out of which 2000 ha has been allotted for agriculture crop and 3000 ha for horticultural crops.
- Thoubal Multipurpose Project and Dolaithabi Barrage have been included in the list of PMKSY Priority Projects under LTIF
- The State Government has formulated a New Mineral Policy (NMP). It is to develop mineral based industries by identifying lack of infrastructure, lack of investment and flow of credit from banks and exploration of local resources and manpower to achieve the industrial growth.
- Nilakuthi Food Park is constructed on a land area of about 30 acres at Nilakuthi. The Manipur Food Industries Corporation Ltd. is the implementing agency. The park is expected to host 49 food processing units for which common facilities will be provided.
- Manipur Handloom & Handicrafts Development Corporation (MHDC) & Manipur State Handloom Weavers Co-operative Society are the 3 major government organisations, which undertake handloom production, development & marketing activities in the state. In a bid to improve the handicraft sector, the state's Department of Commerce and Industry has promised to distribute 4,000 solar power looms to the existing clusters of the state.
- The State Government has framed Manipur IT Policy 2015 to focus on financial services, digital entertainment, mobile applications, health services and education material and also to provide direct and indirect employment to 50,000 employees by creating employment opportunities in IT/ITeS in the next 5 years.
- The Government of Manipur launched 'Go to Village' mission throughout the state. The mission is aimed at identifying the eligible and deserving beneficiaries in every corner of the state and delivering government services at their doorstep.
- The State Government has finalised preparation of District Irrigation Plan and State Agriculture Plan under PMKSY.
- The state government of Manipur has launched "SAUBHAGYA" to provide electricity for all the households in rural and urban areas. This scheme was launched to cover approximately 1.75 lakh households in Manipur under the scheme. Under SAUBHAGYA scheme, the government will provide power connection to every household at the doorstep.
- The Scheme Blue Revolution: Integrated Development and Management of Fisheries is being implemented in the state. For Fisheries Development, the Government of Manipur has implemented NEC Schemes on fishery sector for enabling the poor fish farmers for taking up aquaculture.
- The Social Welfare Department of Manipur has launched Chief Ministergi Shotharabasingi Tengbang (CMST) for the Persons with disabilities (PWDs). The primary purpose of this scheme is to raise the living standards of the differently abled persons and to ensure their inclusive development. Skill Development training for Persons with Disabilities to be implemented by empanelled Training providers/NGOs in partnership with Manipur Society for Skill Development.
- Health Assurance Scheme called Chief Minister-gi Hakshelgi Tengbang (CMHT) was launched by Government of Manipur, which provides free treatment to SECC, Widow/Disabled/AAY card holder for treatment of illness at the empanelled hospitals.
- The Government of Manipur has launched **Green Manipur Mission** which aims to develop and protect forests in each and every village of the state for sustainable living and combat climate change
- The State Government launched **Rain Water Harvesting** in a mission mode for collective

efforts at grassroots level to conserve and preserve rainwater and groundwater in the State. Panchayat Raj Institutions in the valley districts and Autonomous District Councils in Hill districts to be involved at the grassroots level. The Government has initiated rainwater harvesting schemes in hill areas such as Tamei, Chandel, Senapati, Ukhrul, Churachandpur. Such schemes have been constructed with an approximate cost of ₹ 2 crores each by Minor Irrigation Department.

The Manipur Food Industries Corporation Limited has initiated for the establishment of Mega Food Park in the State under PMKSY. These mega food parks seek to boost agriculture and horticulture sector apart from creating job avenues for a number of youth directly or indirectly.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.5 State Government Sponsored Programmes with Bank Credit

The Department of Horticulture and Soil Conservation of the Manipur Government has made institutional arrangement with NEDFI for credit linked subsidy components of Mission Organic Value Chain Development for North Eastern Region (MOVCDNER) which was implemented by Manipur Organic Mission Agency (MOMA).

1	Value Chain Post Harvest-Setting up of collection, aggregation, grading facilities(funds to be routed through NEDFI only)	Setting up of functional infrastructure for collection, aggregation, grading units@ ₹ 11.25 lakh / unit
2	Setting up of value addition and processing units including packaging, storage and transportation	Financial assistance for setting up of integrated processing units @ ₹ 600 lakh / unit
3	Value chain, packaging, storage and transportation	Integrated pack house 75% subsidy to FPCs on TFO of ₹ 50 lakh or more and 50% to private limited to ₹ 37.50 lakh per unit Transportation – 4 wheeler upto TFO of ₹ 12 lakh (50%), ₹ 6 lakh / FPC Refrigerated transport vehicle upto TFO of ₹ 25 lakh (75% subsidy to FPC and 50% to private) ₹ 6 lakh / FPC Pre-cooling /Cold Stores/ Ripening Chambers. FPOs ₹18.75 lakh /unit

Source : Department of Horticulture & Soil Conservation, GoM

Manipur Start-up Scheme

Student Start up	Women Start up	Idea Stage Start up	Revenue Stage Start up
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1. Eligibility: Any student who is undergoing Graduate/Post-Graduate/Degree/Master courses. 2. Benefits: i. Weekend Mentorship Program designed for Students ii. Seed funding and other support services 3. How to apply: Through the website of www.StartupManipur.in 4. Funding Range: Subsidy upto 25% of the total cost but not exceeding ₹ 5 Lakhs	1. Eligibility: Any women startup entrepreneur 2. Benefits: i. Mentorship, Incubation, Legal Support, etc. ii. Funding for the startup 3. How to apply: Through the website of www.StartupManipur.in 4. Funding Range: Subsidy upto 25% of the total cost but not exceeding ₹ 10 Lakhs	1. Eligibility: Anyone who has a scalable business idea but need the help of converting the idea to profitable business. 2. Benefits: i. Mentorship, Incubation, Legal Support, etc. ii. Funding for the startup 3. How to apply: Through the website of www.StartupManipur.in 4. Funding Range: Subsidy upto 25% of the total cost but not exceeding ₹ 20 Lakh	1. Eligibility: Any entrepreneur who already has an innovative product or a service which generates revenue but need the guidance & funding to scale-up. 2. Benefits: i. Mentorship, Incubation, Legal Support, etc. ii. Funding for the startup 3. How to apply: Through the website of www.StartupManipur.in 4. Funding Range: ₹ 20 Lakhs - ₹ 3 Crore as decided by the Lending Bank, Investor Network etc.
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(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

“One-Product One-District Initiative” for better marketing and export in the Horticulture sector

The Hon'ble Union Finance Minister, while presenting the budget for 2020-21 announced the 'One Product One-District' initiative 'for better marketing and export of horticulture crops' and to foster coordinated development for enhancement of income of farmers. In order to enhance mobility and access to market, special rail and flight services for transportation of farm produce will also be initiated. These initiatives are expected to contribute towards doubling of farmers' income by 2022.

State Level Approval Committee (SLAC) for implementation of PMFME scheme - Adoption of One District One Product (ODOP) for districts of Manipur

Ministry of Food Processing Industries (MoFPI), in partnership with the State/ UT Governments, has launched an all India Centrally Sponsored PM Formalisation of Micro food processing Enterprises Scheme (PM FME Scheme) for providing financial, technical and business support for upgradation of existing micro food processing enterprises.

A State Level Sub-Committee chaired by Additional Chief Secretary (Horticulture & Soil Conservation), Govt of Manipur held on 12.11.2020 finalised Products for all the districts of Manipur under One District One Product (ODOP) guidelines under PM FME Scheme issued by MoFPI, Govt of India and the same was approved by State Level Approval Committee (SLAC) chaired by Chief Secretary, Manipur on 12.11.2020.

The district-wise Product under ODOP approved by SLAC are as under:

Sl No	District	Product
1	Imphal East	Pineapple
2	Imphal West	Fish Product
3	Bishnupur	Fish Product
4	Thoubal	Pineapple
5	Kakching	Black Rice
6	Chandel	Ginger
7	Tengnoupal	Bamboo Shoot
8	Churachandpur	Pineapple
9	Pherzawl	Ginger
10	Noney	Banana
11	Tamenglong	Orange
12	Senapati	Kiwi
13	Kangpokpi	Turmeric
14	Ukhrul	Kachai Lemon
15	Kamjong	King Chilli
16	Jiribam	Coconut

This scheme is a centrally sponsored scheme that is designed to address the challenges faced by the micro enterprises and to tap the potential of groups and cooperatives in supporting the upgradation and formalization of these enterprises

The objectives of scheme include enhancing capability of microenterprises to enable: i) Increased access to credit by existing micro food processing entrepreneurs, FPOs, Self Help Groups and Co-operatives; ii) Integration with organized supply chain by strengthening branding & marketing;

The expenditure under the scheme would to be shared in 60:40 ratio between Central and State Governments, but 90:10 ratio with North Eastern and Himalayan States.

The Scheme adopts One District One Product (ODOP) approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products. ODOP for the scheme will provide the framework for value chain development and alignment of support infrastructure. There may be more than one cluster of ODOP product in one district.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

Measures initiated by Govt. of India to mitigate farmers' distress during COVID-19

The worldwide outbreak of Covid-19 has not only posed severe threat to human health but also to the economy and disrupted agriculture supply chain in both, urban and rural areas. The immediate challenge that Covid-19 has posed to agricultural sector and various mitigation measures initiated in the country to ensure a sustainable food system are described as under:

1. The Government of India has announced the payment of first instalment of PM-Kisan Yojana payment to farmers @ ₹ 2,000 upfront to farmers, benefitting over 8.7 crore Indian farmers.
2. GoI has also announced that the wages under MGNREGS will be raised from ₹ 182 to ₹ 202 per day.
3. The Reserve Bank of India (RBI) has announced a moratorium on agricultural term loans (including crop loans) till August 31, 2020. The extension of the six-month moratorium on repayment of term loans means that borrowers would not have to pay the loan EMI instalments during the moratorium period.
4. The Indian Railways has been roped in to ease transport logistics of agricultural produce.

Govt. of India Package for Agriculture and Allied Sectors

1. An Agri Infrastructure Fund of ₹ 1 lakh crores for creation of farm-gate infrastructure for farmers, Primary Agricultural Cooperative Credit Societies, Farmers' Producer Organisations (FPOs), agriculture entrepreneurs, start-ups, etc. has been announced.
2. A Central Sector scheme of ₹10,000 crore for the formalisation of Micro Food Enterprises (MFE) under 'Vocal for Local with Global outreach' vision of Hon'ble Prime Minister, has been initiated. This will help 2 lakh MFEs attain technical up-gradation, FSSAI food standards, build brands and marketing
3. The government will also provide ₹ 20,000 crore for fishermen through the Pradhan Mantri Matsya Sampada Yojana for the development of marine and inland fisheries. Of this, ₹ 11,000 crore will be earmarked for activities in marine, inland fisheries and aquaculture while ₹ 9,000 crore for infrastructure creation such as fishing harbours, cold chain and markets.
4. Animal Husbandry Infrastructure Development Fund of ₹ 15,000 crore has been envisaged to support private investment in dairy processing, value addition and cattle feed infrastructure.
5. In order to promote herbal cultivation in about 10 lakh hectares of area, a fund of ₹ 4,000 crore has been earmarked to help the farmers generate additional income. Along the bank of Ganga, a corridor of medicinal plants will be developed over 800 hectares' area.
6. ₹500 crore has been earmarked for beekeeping initiatives, helping 2 lakh beekeepers.
7. The government extended the 'Operation Greens' from tomato, onion and potato to cover all fruits and vegetables by providing an additional fund of ₹ 500 crore. This money would go into providing subsidy on transportation from surplus to deficient markets as well as on storages including cold storages.
8. The Government of India has brought three ordinances aimed at strengthening marketing ecosystem for farmers by removing restrictions and bringing in enabling measures.

1.1.4 New Definition of MSMEs

- **Micro Enterprise** - where the investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;
- **Small Enterprise** - where the investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees;
- **Medium Enterprise** - where the investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

CHAPTER 2

CREDIT POTENTIALS FOR AGRICULTURE 2022-23

Introduction

The PLP prepared by NABARD project credit potentials under priority sector covering Primary, Secondary and Tertiary sectors, with emphasis on the Primary sector. These projections are based on parameters such as technical feasibility, availability of infrastructure, availability of exploitable resources, cropping pattern, agriculture practices and other developmental indices such as access to markets, etc. Some of these parameters may have undergone a change in the district on account of factors such as changes in Government's priorities and policies, strengthening of rural infrastructure, market forces, cost escalation, and the recent revisions in Priority Sector Lending norms etc., necessitating a relook at the credit potential for the year 2022-23. Based on the Revised Priority Sector Lending norms credit potential is estimated under eight broad sectors viz., (I) Agriculture (ii) MSME (iii) Export Credit (iv) Education (v) Housing (vi) Social Infrastructure (vii) Renewable energy and (viii) Others. Agriculture is further classified into Crop Production, Term Loan to MI, P&H etc., Agriculture Infrastructure and Ancillary Activities. The same has been presented in this chapter covering the above areas.

2.1 Farm Credit

2.1.1. Crop Production, Maintenance and Marketing

i. Introduction:

Agriculture sector has a predominant place in the economy of Chandel and Tengnoupall district contributing to a major share of the District Domestic Product and providing employment to about 32224 cultivators directly. Permanent cultivation is practiced in very few pockets of the district while jhuming or shifting cultivation is widely adopted. As per 2020-21 Economic Survey, Manipur the total cropped area of the two districts is 19360 ha and net sown area is 12390 ha. Paddy is the predominant crop constituting about 54.10% of the net sown area. Apart from paddy, pulses, maize, potato, ginger and oilseeds (mustard) are grown on a minor scale. The majority of the farming community has small and marginal land holdings. With 88% of the total population in rural area and 43255 cultivator populations dependent on agriculture and allied activities, the credit requirement in agriculture and allied activities is high. However, access of farmers to institutional credit is very poor as the district has a poor banking network.

ii. Infrastructure and linkage support available, planned and gaps

- ❖ The districts lack in required infrastructure. Huge investment is needed to bridge the gaps. There is lack of adequate irrigation facilities, inadequate extension support, absence of strong cooperative structure, inadequate storage and marketing arrangement and poor banking network to provide timely credit support to farmer.
- ❖ Ownership of farm equipments, in most cases is beyond the reach of the small/marginal farmers. Availability of farm equipments on hire basis has been one the requirements of the farmers.
- ❖ The districts comprise of four blocks served by a District Agriculture Officer at Chandel, supported by Assistant Agriculture Officers in each block. The Village Agriculture Workers at the field level provide necessary extension services to the farmers.
- ❖ Government of Manipur is taking up land development activities under MGNREGS, IWMP, National Watershed Development Project for Rainfed Areas (NWDPA) etc. in all the blocks of the district.
- ❖ KVK Chandel and ATMA Chandel provide training to the farmers on new scientific method of cultivation and conducts field demonstration of new crops.
- ❖ Even though there are Government and private seed sales depots, timely supply of seeds / fertilizers is not available / needs improvement. Therefore, good Farmers' Clubs and SHGs

may be encouraged/granted license to sell seed/fertilizer/pesticides/insecticides at village level.

- ❖ Water management practices need to be encouraged by adopting micro irrigation measures.
- ❖ Improvement of transport facilities, establishment of post-harvest arrangements and outreach of extension services to the remote part of the District needs to be ensured.
- ❖ Sufficient credit support to farmers by providing KCCs and also providing agricultural loans through Self Help Groups / Joint Liability Groups mode.
- ❖ To switch over from traditional paddy cultivation to remunerative crops like vegetables, oil seeds, KVK and Agriculture Department need to orient the farmers through demonstration and training. Farmers clubs need to be associated in these initiatives for adoption and propagation of the technology at village level.

iii. Assessment of potential for the year 2022-23 under crop production

After due consideration of all factors affecting production, productivity, yield and various inputs including institutional credit necessary to increase crops productions to meet the requirement of food security in the district, bankable credit potential of the district was worked out. Banks are, therefore, expected to put all out efforts not only to achieve the target, but also create quality and remunerative assets. The Scale of Finance for the year has been updated at the state level by SLTC. The potential projections for Chandel and Tengenoupal Districts under *Crop Loan* was estimated at ₹4843.85 lakh and ₹3890.26 lakh respectively taking into account the actual ground level credit flow for the last few years in spite of huge potential in the sector. Keeping in view the initiatives on Doubling of Farmers' Income and the priority and thrust given by the Government for crop production the potentials have been assessed as given below:

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel District ₹ in lakh			Tengenoupal District ₹ in lakh		
				Phy Unit s	TFO	Bank Loan	Phy Unit s	TFO	Bank Loan
i	Cabbage	1 ha.	1.625	331	537.88	537.88	325	528.13	528.13
ii	Pumpkin	1 ha.	1.111	45	50.00	50.00	23	25.55	25.55
iii	Chilli	1 ha.	1.552	55	85.36	85.36	26	40.35	40.35
iv	Ginger	1 ha.	1.738	400	695.20	695.20	290	504.02	504.02
vi	Paddy (Rice) HYV	1 ha.	0.862	1595	1374.89	1374.89	1412	1217.14	1217.14
vii	Pea	1 ha.	0.29	45	13.05	13.05	37	10.73	10.73
viii	Potato (HYV)	1 ha.	1.574	34	53.52	53.52	40	62.96	62.96
ix	Cucumber	1 ha.	1.135	160	181.60	181.60	115	130.53	130.53
x	Turmeric	1 ha.	1.245	590	734.55	734.55	380	473.10	473.10
	Sub- Total Crop Loan			3255	3726.04	3726.04	2648	2992.51	2992.51
	Add: 10% on Post Harvest/ household /consumption requirement				372.60	372.60		299.25	299.25
	Add: 20% on Repairs and maintenance expenses of farm Assets				745.21	745.21		598.50	598.50
	Grand Total				4843.85	4843.85		3890.26	3890.26

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel and in Annexure I-B for Tengenoupal.

iv. Critical interventions required for creating a definitive impact

- a) Seed is a vital input for increasing agricultural productivity. There is a considerable gap between demand and supply of certified seeds to the farmers both in quantity and time. Seed Quality Control and Seed Testing are other vital areas which need considerable attention.

- b) Inadequate coverage of Crop Insurance Scheme is another major gap, which is mainly on account of reluctance of farmers as also reluctance of commercial banks for recovering premium while sanctioning of agri. loans.
- c) Manpower available with the Govt. extension machinery needs to be strengthened.
- d) In order to develop and encourage alternative crops like Pulses & Oilseeds etc. extensive training programmes and awareness camps need to be arranged by the Agriculture Department and the KVK.
- e) For introducing new techniques for improving the productivity like SRI in paddy and precision farming, a great deal of extension work is to be undertaken to bring about the desired results within a short time.

v. Suggested Action Points

- To facilitate the farmers to avail of easy credit at the time of requirement, banks may issue crop loans only in the form of Rupay Kisan Credit Cards to all the eligible farmers and ensure coverage under PMFBY and other Insurance Schemes.
- Diversification to high yielding varieties and new technologies may be supported to increase the productivity and income levels of farmers by adopting separate Scales of Finance.
- Scope for additional seed processing units in the private sector under Agri-Clinic / Agri-Business could be tapped.
- Farmers to be educated about need for soil testing and availability of facilities in the district.
- The storage and warehousing facilities in the villages in remote blocks are very poor. District Administration may create such infrastructure by availing assistance from NABARD under RIDF.
- SHGs may also be involved in production and distribution of certified seeds with the active involvement of Department of Agriculture (DoA).
- Training in integrated pest management techniques and climate proofing may be imparted to farmers on cluster basis, especially among those cultivating paddy, cotton, groundnut and pulses.
- The cultivation of vegetables may be encouraged as there is ready market in the semi-urban and urban areas of the district. SHG members may be motivated and trained to take up this activity on leased/ own lands.
- The compliance of 100% coverage of loanee farmers under crop insurance may have to be ensured by banks.
- Banks may speed up conversion of KCCs into Rupay KCCs and issue the RKCCs as directed by RBI/NABARD.

2.1.2 WATER RESOURCES

- i. Introduction:** Development of minor irrigation plays a vital role in an agrarian economy as it ensures timely, assured and adequate availability of water. Unless the cultivable lands are provided with irrigation facilities, the desired level of agricultural growth cannot be achieved. In the terraced fields where permanent cultivation is practiced and gentle slopes of the districts, irrigation can be provided through contour canals. Exploitation of surface water resources under the different Govt. of India Schemes, such as, National Mission for Sustainable Agriculture including Micro Irrigation which aimed to optimize utilization of water resources through efficient water management to expand coverage for achieving 'more crop per drop' is

being implemented in the district in various form like IWMP, National Watershed Development Project for Rainfed Areas (NWDPA) etc.

ii. Infrastructure and linkage support available, planned and gaps

- ❖ Out of Net Sown area of 8040 ha for paddy, only 170 ha is covered under irrigation facility
- ❖ GLC flow is nominal for this sector and need to be increased to the extent possible.
- ❖ Micro Watershed projects of National Watershed Development Project For Rainfed Areas (NWDPA) for Chandel District is implemented by RKVY.
- ❖ Irregular and inadequate supply of power
- ❖ Gravitational type of irrigation system is an age old practice in the district. It is the cheapest system of irrigation available here and is the right area where a good amount of investment can be made. Therefore, a network of gravitational irrigation systems is required to be set up to cater to the needs of the foot hills of the jhum areas.
- ❖ New Water Storage Units at upper reaches of the slopes which are managed by the community can be taken up under MGNREGS.
- ❖ A support in the form of minor and micro irrigation infrastructure will substantially increase the productivity of the District.
- ❖ Banks need to extend finance for construction of rain water harvesting tanks and pump sets. To increase irrigation coverage in the district, more MI schemes may be prepared and submitted for assisted under RIDF.
- ❖ Joint Liability/Self Help Groups may be encouraged amongst the water users in the command areas for taking up cultivation in a scientific way using modern agricultural equipments and technology

iii. Assessment of potential for the year 2022-23

To increase crop production to tap water resources development which will thereby lead to increase of farmers' income. The potentials available under this sector for Chandel & Tengenoupal districts and physical and financial projections for the year 2022-23 are as under:

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
				Phy Unit s	TFO	Bank Loan	Phy Unit s	TFO	Bank Loan
i	Diesel Pumpssets 5 HP Light weight	1	0.546	12	6.55	5.57	10	5.46	4.64
ii	Rain Water Harvesting Structure with PS	10mx10mx3 m	0.700	11	7.70	6.55	7	4.90	4.17
	Total			23	14.25	12.11	17	10.36	8.81

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel and in Annexure I-B for Tengenoupal.

iv. Critical interventions required for creating a definitive impact

The critical intervention required for creating a definitive impact in the sector are

- ❖ Providing quality power supply as operating pump sets with diesel is costly or alternatively to go for solar based pump sets.
- ❖ Encouraging / motivating / guiding the farmers in the plain areas to go for double cropping and hence popularize the concept of M.I

Other interventions that will help are –

- ❖ The Autonomous District Council may avail loans assistance under RIDF through its Control Department of the State Government.
- ❖ Operationalization of non-functional MI structures. (Minor Irrigation Dept.)

v. Suggested Action Points

Impact of climate change on water resources: Impacts of climate change and climate variability on the water resources are likely to affect

- irrigated agriculture
- installed power capacity
- reduced water flows in the dry season - droughts
- reduced water supply and urban storm

The distribution of rainfall is highly non-uniform both in terms of time and space. As a result, water is required to be stored and utilized for meeting the demands of different sectors throughout the year. Efficient water management requires sustainable development of the available surface and ground water resources and their optimal utilizations. Although specific regional effects in this regard are still uncertain, climate change is expected to lead to an intensification of the district's hydrological cycle and can have major impacts on its water resources, affecting both ground and surface water supply.

vi. Adaptation interventions

In order to minimize the adverse impacts of climate change on water resources and attaining its sustainable development and management, there is a need for developing rational adaptation strategies. Climate change stress factors affect water resources sector including, changes in the rainfall pattern, reduced rainfall, delay in onset of monsoon, low water availability in existing water bodies due rainfall shift, early withdrawal etc. These factors can be addressed with specific interventions such as change of design of farm pond with increased capacity, use of micro irrigation to improved water use efficiency, lining of farm ponds, etc.

vii. Mitigation Interventions

- Use of solar power for irrigation i.e. promotion of solar pumping systems.
- Adoption of weather based agricultural activities
- Optimum use of surface water and ground water
- Creation of Check-dams etc., for storage/retention of maximum possible water

2.1.3 FARM MECHANISATION

i. Introduction:

In order to maximize production and productivity of land, optimum use of tractors and power tillers and other farm machinery / implements is necessary. With the growth in irrigation facilities and adoption of modern technology in farming, farm mechanization which can increase the production and productivity of the land leading to multiple cropping thereby increasing the cropping intensity. It will also reduce cost of cultivation and drudgery of agricultural operations, better utilization of irrigation potential and transform traditional agriculture into commercial agriculture. Considering the topography of the District being hilly, the potential for power tillers is considerable. Further, the potential for tractors lies on the extent of bigger land holdings. Machineries like rotavator, combine harvester etc. are also suitable for bigger land holdings. In view of more rainfed area to be brought under irrigation every year on completion of various irrigation projects, the demand for farm machinery and equipment will increase further.

ii. Infrastructure and linkage support available, planned and gaps

- The department of agriculture and horticulture is instrumental in implementing Government sponsored schemes in the district.
- The district is still lagging behind in the application of modern machinery and farm equipment in agricultural operations. Limited infrastructural facilities are however, available in the district. Most of the field implements are manual/animal operated implements.
- A Krishi Vigyan Kendra (KVK) was established in the district with seven (7) subject matter specialists and adequate supporting staff. The State Government also provides subsidy for power tillers, tractors and other agriculture equipment under RKVY and other schemes.
- The number of agriculture machines utilized for farm mechanization was limited to hundred in numbers and animals available for farming activities could not met the demand.
- Farmers could procure diesel and petrol for their machines from four (5) Petrol / Diesel Pumps in the district headquarter and could avail repairing services from a number of repairing service centres in the district headquarter and other services unit located at the bordering area of the district.

ii. Assessment of Credit Potential for 2022-23

The based PLP bankable credit potential estimates were projected after due consideration of Government of India policy on doubling of farmers' income, thrust in farm mechanisation. The activity wise potential estimates for 2022-23 are given as under:

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
				Phy Units	TFO	Bank Loan	Phy Units	TFO	Bank Loan
i	Tractors with Matching Equipment 35-40 hp	Nos	10.540	6	63.24	53.75	7	73.78	62.71
ii	Power Tillers with Tractor+CMVR kit 12-15 hp	Nos	2.541	14	35.57	30.24	7	17.79	15.12
	Total			20	98.81	83.99	14	91.57	77.83

The Activity wise / Block wise potential linked physical and financial projections for the year 2022-23 are furnished in Annexure I.

iv. Action points/issues to be addressed

- ❖ The districts do not have any dealer for tractors, power tillers, farm equipment and spare parts and has to depend on the State Capital. Agro Industries Corporation, a Manipur Govt. Undertaking, arranges for supply of tractors, power tillers and spare parts, etc. of the approved manufacturers. The State Govt. also provides subsidy of 30 percent with a ceiling of Rs 30,000/- for small tractors under GoI schemes.
- ❖ Poor purchasing power of the farmers, majority of them are engaged in farming activity at subsistence level is a major impediment to achieving farm mechanization. In order to overcome this problem, group financing should be encouraged.
- ❖ As there is a good potential for power tillers, the line departments of Government of Manipur in coordination with the manufacturing companies may arrange for live demonstrations frequently at grass root levels so as to bring about awareness amongst the farmers.
- ❖ Banks may finance agricultural implements as an integrated scheme along with pump sets, dug wells etc.
- ❖ Banks should finance FM activities through SHGs / JLGs to operate on custom hiring basis.

- ❖ In order to popularize agricultural implements, exhibitions may be organized by Agriculture Department.
- ❖ Pre and post-harvest machinery like trans-planters, power threshers and winnowers etc. should be promoted on a large scale.
- ❖ Farmers may be educated to acquire appropriate farm implements as per their farming needs, thus saving them from the risk of debt trap/suicides, etc.
- ❖ The problems of mechanization of smaller holdings may be overcome through (a) Join/Cooperative management of farm machinery; (b) Financing of second hand tractors for small farmers; (c) Extension services to advise the suitability of various makes, models and horse powers for different size of operational holdings; (d) Devising cost effective smaller machinery suitable for small farms; (e) Popularizing the use of Power Tillers for various farm operations, which are performed by tractors, (f) Suitable crop planning on the farm and in the area can facilitate optimal use of the tractor.

2.1.4 PLANTATION AND HORTICULTURE (including Sericulture)

i. Introduction

Horticulture and Plantation sector is widely heralded as sunrise sector that provides the dynamic tool for improving economic conditions of the farmers and entrepreneurs, creating diversification opportunities with high value crops, increasing the productivity of land, providing nutritional security, generating employment, ensuring ecological sustainability and enhancing the export earnings. Analysts are of the view that the emergence of Agri - Business ventures in India, is directly correlated to the progress in the plantation and horticulture sector.

The district is bestowed with temperate and salubrious climatic conditions conducive for cultivation of different types of horticulture crops such as fruits, vegetables, flowers, ornamental plants, spices, aromatic and medicinal crops of high commercial and economic value around the year. Commercial exploitation of these crops, however, is yet to be made. The major horticulture crops are Pineapple, Orange, Banana, Lemons, passion fruit etc. Floriculture, cultivation of aromatic and medicinal plants offers good scope for development through institutional credit support.

ii. Infrastructure and linkage support available, planned and gaps

- ❖ Under the Technology Mission for Integrated Development of Horticulture in the North East, the District Horticulture has taken up various programmes including Area expansion under Horticulture crops, distribution of tissue-cultured like banana suckers, vegetable seeds, micronutrients, etc.
- ❖ Extension services were available from line departments and KVK. The Sericulture Department, Government of Manipur is providing infrastructural and non-credit input facilities. The department implements the *Manipur Sericulture Project* in the district.
- ❖ Extension services from the State Directorate of Horticulture, ATMA and the KVK are available in the Districts.
- ❖ Lack of processing, grading, packaging and marketing facilities in the district.
- ❖ Inadequate supply of power is a hindrance in setting up post-harvest storage/processing facilities.
- ❖ Banks may take up project financing of floriculture / fruit crops / medicinal plants, as presently the credit flow for the activity is quite low and also create awareness among the farmers about the various schemes for which bank loan is available.

iii. Assessment of potential for the year 2022-23

There is potential for enhancing the farmers' income through diversification existing cropping system to high value horticulture crops, adoption of technologies for improving productivity, quality etc. The following cropping systems/ investment models are suggested under horticulture

sector for enhancing the farm income which may be used as basis for identifying district/area specific potential for supporting through credit. The credit flow for the last three years under Plantation & horticulture activities is not available. The horticulture sector is the best alternative to replace jhum cultivation and the most sustainable economic activities in the district. However, the potential of the sector is yet to be harnessed on a commercial scale for economic betterment of the farmers.

The potentials available under this sector for the combined district and physical and financial projections for the year 2022-23 are as under:

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
				Phy Units	TFO	Bank Loan	Phy Units	TFO	Bank Loan
i	Banana Cultivation- 1.8m x 1.8m	1 ha.	1.648	13	21.42	18.21	12	19.78	16.81
ii	Lemon- 6 m x 6m	1 ha.	2.205	24	52.92	44.98	6	13.23	11.25
iii	Litchi	1 ha.	1.532	15	22.98	19.53	4	6.13	5.21
iv	Lemon Grass	1 acre	0.666	35	23.31	19.81	52	34.63	29.44
v	Passion Fruit	1 ha	2.779	26	72.25	61.42	8	22.23	18.90
vi	Pineapple-90cm x 30cm x 60cm	1 acre	3.19	27	86.13	73.21	11	35.09	29.83
vii	Sericulture (Mulberry-Hill)	1 acre	0.537	23	12.35	10.50	21	11.28	9.59
	Sub-Total			163	291.37	247.66	102	142.37	121.01

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel and in Annexure I-B for Tengnoupal.

iv. Critical interventions required for creating a definitive impact

- ❖ Lack of awareness among farmers on the use of high yielding varieties, improved technology & marketing intelligence; introduction of High Tech agriculture in Horticulture is critical for development of horticulture on commercial scale.
- ❖ Inadequate support services in the form of availability of quality planting material and also Inadequate transport services and poor communication;
- ❖ Absence of processing units and postharvest technology and organized marketing network;
- ❖ Cultivation of horticulture is at the mercy of erratic monsoon and (vi) the hilly terrains are subject to soil erosion and land degradation due to jhuming and
- ❖ The adoption of complicated credit procedures in a simple tribal society by banking institutions acts as deterrent to the development of the sector.

v. Suggested Action Points

- ❖ Inclusion of small holders under high value vegetable production system by adopting group/cluster approach and supporting formation of FPOs.
- ❖ Area expansion programme for premium fruit crops of the state needs to be promoted with adequate backward and forward linkages.
- ❖ Promotion of high density planting of banana, pineapple, mango, orange, guava and litchi will ensure better returns to the growers.
- ❖ There is scope to promote nurseries, govt. may give thrust for setting up of public and private nurseries.
- ❖ Institutional credit facilities need to be made available to growers for investment on modern inputs and practices.

- ❖ State Horticulture Department, KVKs and the State Agriculture Universities may provide the necessary extension services and popularise new production technologies.
- ❖ An effort for technology transfer in respect of protected cultivation of vegetables under polyhouse/shade net, proper harvesting and handling of produce may be intensified. There is good demand for high value/exotic vegetables in the domestic market, hence banks have good opportunity to support vegetable cultivation.
- ❖ Development of integrated production systems especially for marginal farmers with components like livestock, fisheries etc.

2.1.5 FORESTRY AND WASTELAND DEVELOPMENT

i. Introduction

Area under forest includes all lands classed as forest under any legal enactment dealing with forests or administered as forest whether state owned or private and whether wooded or maintained as potential forest land including areas of crops in forests and grazing lands. The district forests are rich in biological and genetic diversity. As per the Forest Survey of India, the district forest includes Wet Temperate Forest, Pine Forest, Wet Hill Forests, Semi Evergreen Forest, Teak-Gurjan Forest, Bamboo brakes and Grass Brakes. The National Forest Policy, 1988 states that *“the principle aim of the Forest Policy must be to ensure environmental stability and ecological balance including atmospheric equilibrium, which are vital for the sustenance of all life forms – human, animal and plant. The deviation of direct economic benefit must be subordinated to this principle aim”*. It also states that industrial wood requirements are to be made from the farm forestry and private area plantations. It also sets a goal to achieve 1/3th of the country under forest or tree cover.

Agroforestry Systems Model

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

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

The development of forestry and wasteland assumes great importance from the point of view of increasing production of fuel wood, timber, fruits and also maintaining ecological balance. Forest plays threefold roles, i.e., protective, productive and aesthetic, each being equally important. For hilly districts like Chandel and Tengenoupal, forests are the most important natural resources for environmental protection and maintaining ecological balance.

ii. Infrastructure and linkage support available, planned and gaps

- ❖ The pre-requisites for development of this sector depends largely on availability of nurseries for production of quality planting materials, extension services, market for sale of forest produce, transportation facilities, etc.
- ❖ The Rubber Board is implementing various schemes in the country for the development of rubber, one such scheme being implemented is Rubber Plantation Development Scheme in North East. The scheme is aimed at promotion of rubber planting in a scientific manner, adopting the recommended package of practices.
- ❖ In order to give a boost to the activity, nurseries need to be developed at each block & extension services will have to be geared up to motivate people for taking up social forestry.
- ❖ Eco-tourism can be developed on Public Private Participation (PPP) mode.
- ❖ Aggregation of non-timber forest products (NTFP) at village level by providing them storage and tie up with the buyers will ensure better livelihood to the forest dependents.
- ❖ NGO / SHGs may be involved in promoting Forestry and Wasteland Development schemes.
 - ❖ Timely supply of planting materials and seeds would improve the forestry activities in the district with credit support.
- ❖ It is so critical need to set up a modern Soil Testing Laboratory-cum-Meteorology unit in all the block headquarters that will definitely help farmers to identify suitable crops to be grown and help them to treat soil by supplementing the required nutrients so as to derive maximum production and productivity of their farm.
- ❖ Proper and transparent implementation of *National Bamboo Mission, National Mission on Bamboo Technology and Trade Development and the National Mission for Green India* with people involvement at each and every level could boost the sector.

iii. Assessment of potential for the year 2022-23

The development of forestry & wasteland become unavoidable to have healthy ecological balance and environment. The bankable credit potential estimate is given below:

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
				Phy Units	TFO	Bank Loan	Phy Units	TFO	Bank Loan
i	Bamboo (spacing 5m x 5m)	1 ha.	1.007	15	15.11	12.84	13	13.09	11.13
ii	Forest Nursery	1 ha.	4.961	3	14.88	12.65	5	24.81	21.08
	Sub-Total			18	29.99	25.49	18	37.90	32.21

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel and in Annexure I-B for Tengenoupal.

iv. Critical interventions required for creating a definitive impact

The critical intervention required for creating a definitive impact in the sector are

- • Encouraging and popularizing bamboo and broom plantations in available areas.
- ❖ To extend finance to suitable forestry schemes.
- ❖ To bring awareness about the environmental hazards of jhum cultivation and encourage planting of trees under farm and agro forestry schemes.

v. Suggested Action Points

- ❖ Implementation of National Bamboo Mission for Development of Bamboo Sector as livelihood activities
- ❖ Setting up of scientific forestry and commercial nurseries in the district is a must for supplying farmers with adequate quantity planting materials. It will boost the sector.

2.1.6 ANIMAL HUSBANDRY - Dairy

i. Introduction

Milk is nature's precious gift to mankind. Veterinary & Animal Husbandry sector plays a vital role in the socio-economic upliftment of the rural masses. According to the 20th Livestock Census 2019, the cattle population has shown decreasing trend. There were 18 numbers of exotic/crossbreed cattle against 304 in 2012 census. There were 21973 Nos. of indigenous cattle in 2012, however the number has decreased to 14843 in 2019 Census.

Development of Animal Husbandry uplifts the socio-economic conditions of the rural populace and is next to agriculture in the district. Animal husbandry activities *viz.* Dairy, Poultry, Piggery and Goatery are major subsidiary activities. The development of these sectors include rearing of livestock such as cattle, poultry, piggery, goatery, etc. which is important to meet the basic nutritional requirement. Dairy farming is an emerging activity in certain pockets.

Per capita availability of milk in the state during 2011-12 was only 80 gms per day as against the minimum nutritional requirement of 280 grams per day recommended by ICMR. Hence, there is a scope for enhancing milk production in the district as dairy is being practiced by the farmers as a household activity and not as a commercial activity.

ii. Infrastructure and linkage support available, planned and gaps

- Dairy development activities are monitored by Joint Director Veterinary & Animal Husbandry in the district head quarter who is assisted by other officers at the district/block level. There are 11 Veterinary Dispensaries and 5 Disease Diagnostic Centers in the District.
- Absence of milk chilling units, bulk coolers or milk routes in the entire district discourages the farmers to take up dairy as a vocation.
- Continuance of subsidy under the Dairy Entrepreneurship Development Scheme (DEDS) of Government of India will encourage the farmers for dairy activity.
- In order to give a boost to the activity, banks can come forward to finance farmers in JLG mode through DEDS, which can be facilitated by the line department.
- NGOs / SHGs may be encouraged to take-up such activities in the district.
- Timely support on technical issues by Dept. of Veterinary & Animal Husbandry, KVK and ATMA will facilitate the growth of this sector.
- Livestock market yards with shed, water supply, first aid treatment, light, feed & fodder availability etc. may be established.

iii. Assessment of potential for the year 2022-23

The details of potential estimates in Dairy are below:

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
				Phy Units	TFO	Bank Loan	Phy Units	TFO	Bank Loan
i	Two Crossbred Cows with New Shed- - Yielding 10 Litres per day	1 Unit	1.764	20	35.28	29.99	20	35.28	29.99
ii	Animal Husbandry Dairy (1+1) KCC	1 Unit	0.641	25	16.03	16.03	13	8.33	8.33
	Total			45	51.31	46.01	33	43.61	38.32

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel and in Annexure I-B for Tengenoupal.

Animal Husbandry Infrastructure Development Fund (AHIDF): GoI launched the Implementation Guidelines for Animal Husbandry Infrastructure Development Fund (AHIDF) worth Rs. 15,000 crores. AHIDF will facilitate incentivization of investments in establishment of infrastructure for dairy and meat processing and value addition, and establishment of animal feed plants in the private sector. Only 20-25% milk is coming under processing sector and Government is trying to bring the same upto 40%. The Dairy Processing Infrastructure Development Fund (DIDF) is being implemented for infrastructure development in cooperative sector and AHIDF is a first type of scheme for private sector. Millions of farmers will be benefited once the infrastructure is created and more milk will be processed. This will also increase export of dairy products which is presently negligible.

iv. Critical interventions required for creating a definitive impact

The critical intervention required for creating a definitive impact in the sector are

- ❖ Banks may extend loans under this sector by covering SHGs / JLGs / clusters.
- ❖ Establishment of milk chilling plants at District Hqtr.
- ❖ Encouraging fodder cultivation with Provision of extension services and supply of quality animals.
- ❖ Setting up of AI and veterinary hospitals and also Private Enterprise may be encouraged for AI activity

iv. Suggested Action Points

- ❖ Cluster Development Approach in Dairy Financing by bank to boost milk production in the district and promotion of Dairy /Milk Producers Organization shall develop the dairy sector

2.1.7 ANIMAL HUSBANDRY -Poultry

i. Introduction

Poultry farming is one of the fastest growing activities in the allied sector. The importance of this sector lies in the fact that poultry offers vast scope for income generation for small and marginal farmers and landless labourers living in economically backward areas. It will also take care of malnutrition problem among the poorer sections by providing high protein food and offers opportunities to build up more egalitarian rural society with increased purchasing power. Rearing of poultry birds is a mere backyard activity where local species are reared. For the farming community, it is subsidiary occupation. However, with the increase of urbanization and population, there is a switch to this intensive farming as a source of gainful employment. The demand for egg and poultry meat can be met only through commercialization of poultry farming.

The district has limited hatcheries, but largely depends on import from other states. The sector has large potential even though institutional credit flow under the sector is yet to be on a significant scale.

ii. Infrastructure and linkage support available, planned and gaps

Traditionally, rearing of poultry birds is a mere backyard activity where local species are reared. It is taken as a subsidiary occupation for the farming community. However, with urbanization and increase in population and introduction of commercial poultry farming there is a gradual switch over to intensive farming as a source of gainful employment. This phenomenon has provided immense scope for adoption of this activity by the rural folk to supplement their income and improve their standard of living. The district has no hatchery and as such farmers depend on import of chicks from West Bengal, neighbouring states and from the state capital. This shows that the breeding of improved poultry is yet to gained popularity in the districts. Introduction of low input breed bird which is a low input and medium yielding bird that could be used for eggs and meat production will help farmers in earning more income. These birds can thrive on easily available food material including kitchen waste and leftovers, vegetables and insects. This breed can become popular among local farmers since they do not require the high cost feed. Moreover, these birds are more resistant to common poultry diseases.

- ❖ Per capita availability of eggs is 47 in the State during 2010-11 which is less as compared to nutritional requirement of 180 eggs recommended by ICMR per year, which indicates vast potential for poultry development in the district. Implementation of National Mission for Protein Supplement (NMPS) will provide enough scope to the poultry farmers for expansion of the activity.
- ❖ Poultry farming is a profitable business in the districts as there is huge demand of meat and eggs. However, the district does not have any quality chick breeding farm.
- ❖ The department and KVK provide necessary extension services and impart training to the new entrepreneurs in the Districts
- ❖ Under poultry development programme, distribution of low input technology birds both for backyard poultry as well as Poultry Farm and Khaki Campbell duck which has a capacity of producing 300 eggs per year is included in the DAP-RKVY.

Assessment of potential for the year 2022-23

The food habits of the local people and increase in purchasing power of all sections of the society result a greater demand for meat rich in protein. The district imports of poultry meat from neighbouring districts and even from Nagaland. The PLP bankable potential projection was as under:

SL No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
				Phy Units	TFO	Bank Loan	Phy Units	TFO	Bank Loan
i	Poultry (Broiler) - 200 birds	200 birds	0.558	75	41.85	35.57	50	27.90	23.72
ii	Hybrid Broiler(Chicken) - 1000 birds	1000 birds	3.638	9	32.74	27.83	3	10.91	9.28
iii	Poultry (Layer) 100 birds	100 birds	0.400	78	31.20	26.52	50	20.00	17.00
iv	Duckery-56 Ducks+8 Drakes	56 +8	0.206	50	10.30	8.76	17	3.50	2.98
v	Animal Husbandry Poultry 200 birds (Broiler) KCC	Nos	1.05	47	49.35	49.35	44	46.20	46.20
	Sub - Total			259	165.44	148.03	164	108.52	99.17

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel and in Annexure I-B for Tengenoupal.

iv. Critical interventions required for creating a definitive impact

- ❖ The districts are dependent upon outside agencies for chicks and raw materials such as feed. Further, extension services will have to be strengthened. With good quantity of maize production in the district, feed mixing plant may be established in the district.
- ❖ Hatchery units with KVK Chandel may also be strengthened. ❖ One poultry cluster will address availability of the chicks locally.
- ❖ Banks may provide financial assistance to potential borrowers to exploit the potential available in the sector.
- ❖ Egg & broiler cart schemes may be financed to increase local marketing.
- ❖ For promoting backyard poultry, establishment of at least one mother unit in each block is ~~essential~~ necessary. Banks may support prospective entrepreneurs in setting up such units.

2.1.8 Sheep, Goat and Piggery

i. Introduction

Veterinary & Animal Husbandry sector plays pivotal role in the socio-economic upliftment of the rural masses. Besides dairy and poultry, the other animal husbandry activities which people of the district undertake are rearing of sheep, goat and pig. Sheep and goats serve as source of subsidiary income to a large number of people living in the district. Pig rearing is also an important subsidiary income generating activity of a large section people of the District. Goat is called poor man's cow because of its ability to generate attractive benefits with small investment.

As per Livestock Census, 2019, the districts of Chandel and Tengenoupal contribute about 13354 pig population against 21861 during 2012. The population of goats and sheep are 3184 and 442 respectively in 2019 census.

ii. Infrastructure and linkage support available, planned and gaps

- ❖ The State Veterinary and Animal Husbandry Department is implementing different livestock and poultry development programmes for increasing production of milk, eggs, meat and other livestock products in the state.
- ❖ Treatment and prevention of livestock diseases and other communicable diseases of animal origin is also an important programme under animal health coverage scheme.
- ❖ Establishment of rural slaughter houses for hygienic production and processing of meat and also hygienic retail meat stalls in market areas.
- ❖ The demand for meat is increasing as population grows by. However, there are huge gap between production and consumption of meat due to lack of proper infrastructures, regulated market, backward & forward linkages and adequate, timely & hassle free credit inputs. Data of credit flow to this sector was not readily available.

iii. Assessment of potential for the year 2022-23

Keeping in view of the above given factors and the decisions at pre-PLP meet, the bankable potential estimates of PLP was estimated as given below:

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
				Phy Units	TFO	Bank Loan	Phy Units	TFO	Bank Loan
i	Piggery - Rearing & Fattening Exotic 3F+1M	1 unit	1.479	110	162.69	138.29	90	133.11	113.14
ii	Goatery rearing -5 Does + 1 Buck	5 + 1	0.194	23	4.46	3.79	36	6.98	5.94
ii	Animal Husbandry -Sheep / Goat rearing Working Capital-KCC	Nos	0.336	105	35.28	35.28	48	16.13	16.13
Sub - Total				238	202.43	177.36	174	156.22	135.21

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel and in Annexure I-B for Tengnoupal.

iv. Critical interventions required for creating a definitive impact

- Cluster based approach by identifying potential areas in consultation with the State Government is needed. Farmers Clubs / SHGs may be motivated to establish SGP units.
- The banks should take up financing of commercial goat rearing under NMPS in consultation with the animal husbandry department.
- Arrangements may be made by Government Department for providing good quality male of exotic breed in each block.
- The Animal Husbandry Department may sponsor the application of the interested and genuine borrowers to banks for finance and facilitate in recovery of loans.
- A holistic approach towards community based fodder development may be adopted.

v. Suggested Action Points

- The existing training arrangement pertaining to pig production is not adequate. Therefore, there is a need to set up at least one pig training cum production centre in each district.
- Inadequate infrastructure for disease diagnosis and control particularly FMD, IBD and parasites (helminthes), etc.
- The existing training arrangements pertaining to pig production is not sufficient. There is a need to set up at least one pig training cum production centre in each district.
- Banks may ensure creation of asset actively participate under these schemes.
- Establishment of exotic pig breeding farms in the private sector.
- Setting up of feed mills to meet the shortage of concentrate feed

2.1.9 FISHERIES DEVELOPMENT

i. Introduction

The District has water resources in the form of reservoirs, tanks, ponds and canals, in the low lying areas which offer good scope for development through institutional support. A number of perennial rivers in the district offer good potential for riverine fishery. Systematic exploration of these natural resources can help augment fish production in the District. Land holdings in rural areas are generally small and fragmented and the people are traditionally engaged in rearing livestock. However, there is a need for alternate sources of gainful employment and sustained

income for self-sufficiency. They can be motivated to develop low cost farming systems through integration of fish farming with crops and livestock.

Systematic exploration of these natural resources can help in augmenting fish production in the District. In order to give alternate sources of gainful employment and sustained income for self-sufficiency, the farmers may be motivated to develop low cost farming through a system of integrated farming with fish farming, livestock and agriculture as a unit.

ii. Infrastructure and linkage support available, planned and gaps

There exists a vast and varied scope for development of cold water fisheries, aquaculture programmes, etc. through adoption of seed farms, riverine and running water fisheries and other infrastructure, etc. for optimization of fish production. However, adequate infrastructure is not available.

The present production of fish within the district is nominal and the demand is met through imports from the neighboring district of Bishnupur (Loktak Lake) which is the largest source of fish in the State and from distant states like Andhra Pradesh to meet the demand. The average rate of fish production of the district is 1500 kg/ha/annum whereas the national average is 2,100 kg/ha/annum. There is a wide gap between demand and production of fish. Keeping in view the immense potential and prospects of fish production in the district/State, the gap can be bridged by harnessing the vast natural fisheries resources of the State. The area under different types of water bodies available in the district which may be explored for fishery purposes are given below:

Sl. No.	Particulars	Area (in ha.)
1	Ponds/tanks	1
2	Lakes	2
3	Rivers/Streams	10
4	Wetlands (<2.25 ha), mainly tanks	25
	Total	38
Source: National Wetland Atlas, Manipur published by Ministry of Environment & Forest, GoI		

Infrastructure, such as hatcheries, fish-meal, equipments, training and extension services though limited in the district are available in the State. The State Govt is implementing various schemes to develop the sector like Cluster System- pond Construction under NFDB, Paddy Cum Pisciculture funded by NEC, construction of Zeroth farm, Water logged and Cage culture through Centre Sponsored Scheme etc. Beside this, Fish Farmers' Development Agency is implementing various government programmes for fisheries development like New Pond Development, Renovation/Reclamation of pond, etc.

iii. Assessment of potential for the year 2022-23

Keeping in view of the above given factors, scope for production, demand for fish, existing potential market, the bankable potential estimates of PLP was given below:

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
				Phy Units	TFO	Bank Loan	Phy Units	TFO	Bank Loan
i	Piggery-cum-Fish Culture- 04 nos- (0.33 acre / 1340 sq.m	0.33 acre	1.820	5	9.10	7.74	10	18.20	15.47

ii	Fish Poind with 1 m excavation	1 acre	3.032	4	12.13	10.31	5	15.16	12.89
iii	Fishery Working Capital KCC	1 ha	1.575	36	56.70	56.70	9	14.18	14.18
	Sub - Total			45	77.93	74.74	24	47.54	42.53

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel and in Annexure I-B for Tengenoupal.

Pradhan Mantri Matsya Sampada Yojana

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

PMMSY aims at enhancing fish production by an additional 70 lakh tonne by 2024-25, increasing fisheries export earnings to Rs.1,00,000 crore by 2024-25, doubling of incomes of fishers and fish farmers, reducing post-harvest losses from 20-25% to about 10% and generation of additional 55 lakhs direct and indirect gainful employment opportunities in fisheries sector and allied activities.

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

iv. Critical interventions required for creating a definitive impact

The critical intervention required for creating a definitive impact in the sector are -

- ❖ Reviving the eco hatcheries and Setting up of rearing farms for rearing fry upto advance fingerlings.
- ❖ Strengthening of data base on fish production / survey of fisheries and collection of statistics
- ❖ Generally, the banks are hesitant to finance fisheries sector due to various reasons, including lack of awareness, poor past record in recoveries, etc. Awareness creation among the bankers is required
- ❖ Availability of credit to fishermen/fishermen cooperative societies (both for block capital and working capital) may be ensured by banks.
- ❖ Good quality seed needs to be supplied to the fishermen by Fishery Department

v. Suggested Action Points

- Fishery department can conduct capacity building programmes for Fish farmers. Cooperative Department need to encourage farmers to form quality societies and fake members from the Cooperative Societies may be weeded out.
- For organizing sale of fish, a terminal fish market with cold storage is required to be set up
- Fish clinic may be established at the district headquarters

- Demonstration farms may be established at block level.
- Insurance covers for fishery activity need to be provided by the insurers.
- Banks need to extend financial assistance for development of fisheries

2.1.10 Farm Credit- Others (Bullock, Bullock-Carts, etc.)

The PLP projections under Farm Credit Others for 2022-23 is given below:

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
				Phy Units	TFO	Bank Loan	Phy Units	TFO	Bank Loan
i	Bullock Carts	1 unit/no.	0.4000	1	0.40	0.34	0	0.00	0.00
ii	Two Wheelers	1 unit/no.	0.75	6	4.50	3.83	8	6.00	5.10
iii	Farm Service Centre	1 unit/no.	10	1	10.00	8.50	2	20.00	17.00
	Sub - Total			8	14.90	12.67	10	26.00	22.10

2.1.11 Integrated Farming Systems for sustainable income and climate resilience:

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

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

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

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

IFS (Rice-Maize-Groundnut-Pea-vegetable-livestock-fish): A farmer adopted IFS with seven components comprising crop component (paddy var. RCM-9, maize var. Pusa composite-3, groundnut var. ICGS-76, pea var. Azad pea-1, Cabbage var. rare ball, cauliflower var. Early Hemlata, fruits (tree beans, Kachai lemon and orange), livestock (6 crossbred piglet and 125 Grampriya poultry) and fish farming (carps). A Jalkund and vermicomposting unit were developed. The farmer earned a total net return of ₹ 3,63,500/- per annum from 4.0 ha.

2.2 AGRICULTURE INFRASTRUCTURE

2.2.1. CONSTRUCTION OF STORAGE FACILITIES

i. Introduction

Storage Godowns, market yards, etc.

Marketing is the crux of all rural development programmes. It is, therefore, necessary to ensure adequate marketing infrastructure through storage facilities for surplus produce so that farmers get remunerative prices. Marketing problems for agricultural and non-farm produce are different in nature as such it is necessary to design & develop appropriate and specific infrastructures. Creation of requisite regulated market yards with adequate storage, processing and other facilities for the benefit of farmers will ensure remunerative prices for their produce and avoid distress sale. Although efforts have been made through NCDC Schemes, there is a need to create such facilities through budgetary support.

Adequate, efficient and doorstep marketing facilities is the need of the day to meet challenges marketing had been facing from national and international competitors. This will encourage farmers to produce surplus products for commercial purpose and facilitate operation of negotiable warehouse receipt system. Hence, creation of Godown, Cold Storage and Market Yard by all concerned is essential. The flow of investment under this sector from banking institution was insignificant. However, capital investment inflow comes from state and central government agencies to this sector in the district. Activity-wise institutional credit flow was not readily available.

Central Sector Scheme of financing facility under Agriculture Infrastructure Fund:

Government of India has launched a new pan India Central Sector Scheme-Agriculture Infrastructure Fund. The scheme shall provide a medium - long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through interest subvention and financial support. Under the scheme, Rs. One Lakh Crore will be provided by banks and financial institutions as loans to Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Group (SHG), Farmers, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs, Start-ups, Aggregation Infrastructure Providers and Central/State agency or Local Body sponsored Public Private Partnership Project.

All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹ 2 crore. This subvention will be available for a maximum period of seven years. Further, credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to ₹ 2 crore. The fee for this coverage will be paid by the Government. In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of Department of Agriculture, Cooperation & Farmers Welfare (DACFW).

The district is deprived of cold storage due to lack of infrastructures required for setting up such facilities. Had 25% of fruit and vegetables crops required storage / cold storage, then the district storage requirement capacity is 33758 MT. Huge potential needs to be created to have better quality of foods and also providing employment opportunity to many as well as better quality of life.

Adequate, efficient and doorstep marketing facilities is the need of the day to meet challenges marketing had been facing from national and international competitors. This will encourage farmers to produce surplus products for commercial purpose and facilitate operation of negotiable warehouse receipt system. Hence, creation of Godown, Cold Storage and Market Yard by all concerned is essential. The flow of investment under this sector from banking institution

was insignificant. However, capital investment inflow comes from state and central government agencies to this sector in the district. Activity-wise institutional credit flow was not readily available.

ii. Infrastructure and linkage support available, planned and gaps

There is considerable scope and need for construction/renovation of rural godowns and rural markets/haats in the district. The marketing facilities available in the district are at a rudimentary stage, probably due to its terrain & topography which greatly affects connectivity between villages and between blocks. In the district, majority of the street vendors are women folks. There is a need for expansion of existing market shed structure and construction of new sheds where there are no such facilities. Important market yards in the district are located at Moreh, Chandel DHQ, Pallel, Tengnoupal etc. *There are more than 2000 Nos. of street vendors in the district, mostly womenfolk. They are compelled to sit on the street due to the lack of sitting place at the current market sheds/yards.*

The 10-15% of the food grains production is lost during post-harvest stage due to lack of scientific storage and handling facilities. The PACS / Farmers Registered Societies may be encouraged for the creation of storage godowns of small capacities at the village level under Hub and Spoke model under which negotiable ware house receipts can be issued to the farmers against the stored produce.

The existing godown or storages is not sufficient to meet the requirement of the district. The Manipur Food Industries Corporation Ltd. (MFIC), Department of Commerce & Industry, Government of

Manipur has set up a Food Park at Nilakuthi, Imphal with financial assistance from Govt. of India & NABARD.

iii. Assessment of potential for the year 2022-23

After due deliberation on the available infrastructures, potential for creation of godown and cold storage, production and productivity of various crops in the district, the bankable potential estimates of PLP was estimated as given below:

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
				Phy Units	TFO	Bank Loan	Phy Units	TFO	Bank Loan
i	Cold Storage Units	200 MTs	8	6	48.00	40.80	7	56.00	47.60
ii	Godown / Storage	1000 MTs	25	3	75.00	63.75	4	100.00	85.00
iii	Market Yards	20m x 10 m	4	9	36.00	30.60	10	40.00	34.00
	Sub - Total			18	159.00	135.15	21	196.00	166.60

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel and in Annexure I-B for Tengnoupal.

iv. Critical interventions required for creating a definitive impact

- ❖ The district has no Cold Storage for vegetable crops and / or easily perishable crops. The acute shortage of power in the district comes on the way of setting up of feasible Cold Storage. The district has immense scope for construction of Cold Storage, Rural Godown and rural markets / haats for the benefits of all.
- ❖ Govt. may take advantage of RIDF for construction of modern market yards and renovation of existing ones.

- ❖ Banks may identify suitable agricultural marketing infrastructure projects for financing v.

Suggested Action Points

- ❖ The activity being thrust areas with huge potential for post-harvest management of agriculture, horticulture and growing sericulture produce banks are expected to start financing under this sector to meet the shortfall of public funding.
- ❖ Departments like Agriculture and Horticulture may organized need based awareness programmes on scientific storage by highlight the existing Central Sponsored Schemes in collaboration with Lead Bank to the potential farmers and entrepreneurs. The State Government may establish more storage facilities and market yards with banks participation.

2.2.2 LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT

i. Introduction

Land development comprises all the activities undertaken by farmers to improve productivity of land to prevent erosion and to improve land quality. Efficient agricultural management involves adoption of suitable conservation practices for development of the two basic natural resources, viz., land and water resources, aimed at increasing agricultural production on sustainable basis. Land Development activities such as bunding, clearing, shaping, leveling and construction of farm ponds to conserve soil and water is of significance in the district where shifting or jhum cultivation is still practiced widely and can be developed with institutional credit support. Components of investments under sub-sectors like Land Development / Soil Conservation / Water Management & Agronomy activities are given below.

Development activity	Feasible interventions
Soil and Water Conservation	Contour bund, contour trenches, retaining wall, check dam etc.
Water harvesting structure	Farm pond, check dam
Land Reclamation	Reclamation of saline and alkaline soil- Drainage development with underground pipeline & application of suitable soil amendment materials such as gypsum, sulphur, molasses, press mud etc.
On Farm Development	Land leveling, bunding, construction of irrigation/drainage channels
Water management	Lining of water courses, pipeline for water distribution, land levelling of commands of MI structures
Farm Fencing /protection	Fencing with barbed wire, stone fencing or live fencing, retaining wall
Composite Farm Development	land leveling, bunding, compost making, improved farm implements, fencing, water harvesting structure along with distribution system
Organic Farming	bio-fertilizer, bio-pesticides, market oriented cultivation of organic produce
Soil/land improvement	Tank silt application, sand casting

ii. Infrastructure and linkage support available, planned and gaps

Increase soil productivity and protecting land degradation has plays crucial role for conservations. The Agriculture & Horticulture Departments and KVK provides limited quantity of

lime to farmers for soil treatment. The State' 12th five-year plan emphasized water harvesting, land development, watershed development, etc. for assisting small and marginal farmers to control shifting cultivation in the district.

There are civil engineers, Agriculture engineers, Subject Matter Specialist (SMS) in Agriculture, Horticulture, Sericulture with KVK who have been instrumental in creating necessary awareness and guidance to farmers. The Integrated Watershed Management Programme is being implemented by DRDA in the district with an aim to conserve natural resources and to develop a sustainable livelihood activity in area. The objective is to realize natural resources by preventing soil erosion, degradation of top soil cover, regeneration of natural vegetation, rain water harvesting and recharging of the ground water. Soil Conservation measures through afforestation and plantation of soil binding species, engineering measures like terracing, gully plugging, contour bunding, check dam, etc. are necessary to be carried out by the State Forest Department, Horticulture and Soil & Water Conservation Departments. A practical and concerted effort is necessary for successfully implementation of various schemes being implemented by line department, KVK etc.

iii. Assessment of Credit Potential for 2022-23:

The production and productivity could be enhanced by scientific implementation of various activities under the said sector with sufficient & timely credit flow from formal institutions in the district. The deliverable bankable potential under the sector is as under:

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
				Phy Units	TFO	Bank Loan	Phy Units	TFO	Bank Loan
ii	Farm Pond with PS	10 m x 10 m x 3m	0.703	18	12.65	10.76	14	9.84	8.37
iii	Terracing	1 Ha	0.300	14	4.20	3.57	11	3.30	2.81
vi	Land Levelling	1 Ha	0.25	11	2.75	2.34	12	3.00	2.55
	Sub - Total			43	19.60	16.66	37	16.14	13.72

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel and in Annexure I-B for Tengenoupal.

iv. Soil Health cards scheme of GoI:

The GoI during February 2015 announced soil health card scheme. The government plans to issue soil cards to all 14 crore farmers which will carry crop-wise recommendations of nutrients and fertilisers required for the individual farms to help farmers to improve productivity through judicious use of inputs. The Scheme envisages:

- ❖ Distribution of Soil Health Cards to all the farmers in a round of every three years to promote Soil Health Management.
- ❖ It will promote balanced and judicious use of plant nutrients.
- ❖ Promotion of integrated nutrient system is expected to reduce the consumption of chemical fertilizers by 20%.
- ❖ The productivity of selected crops is expected to increase significantly.
- ❖ The demand for organic sources of plant nutrient like bio-fertilizers, organic manure, vermi-compost, slow release nitrogenous fertilizer like Neem/sulphur coated urea will increase, which in turn improve the soil fertility as well nutrient use efficiency.

2.2.3 Agriculture Infrastructure -Others

i. Introduction

In view of the increasing and indiscriminate use of synthetic fertilizers and pesticides and deteriorating soil health and productivity, the concept of organic farming is gaining importance world-over. The present day intensive agriculture practices have resulted into soil fatigue, and gradual deterioration of soil health. To overcome these growing problems emphasis is being given to restore soil health by reducing the use of chemical inputs and increasing the use of biological and organic inputs. Nutrient mobilization and plant protection through natural and biological route should be the first option followed by chemical option to fill the gap. Growing awareness for safe and healthy food has underlined the importance of organic farming, which is a holistic production management system based on basic principle of minimizing the use of external inputs and avoiding the use of synthetic fertilizers and pesticides.

The district abundant raw materials for organic manures was untapped for want of sufficient technical knowhow. Line departments and NGOs must encourage farmers to produce vermi-compost through scientific rearing of earthworm. It will become a good source for sustainable agriculture. It acts as an effective and commercial bio-fertiliser due to its unique characteristics of supplementing humus, plant nutrients, vitamins, enzymes, antibiotic and plant growth hormones.

ii. Infrastructure and linkage support available, planned and gaps

The district is not having adequate quantity of high yielding variety seeds of important crops of the district like rice, maize, mustard, pulses, oilseeds etc. At KVK Chandel, under a programme known as "Participatory Seed Production", foundation seeds of important crops of the district are distributed to the farmers. Under the programme, seeds produced by the farmers are then certified by KVK with the help of seed certifying agencies. But, most of the demands of qualities seeds of vegetables in the district/state are imported from outside the state.

As, the use of chemical fertilizers and pesticides in the district is very low, there is huge potential for producing organic crops by setting up of more vermi-compost producing units. Demonstration units of scientific vermi compost units are at the demonstration farms of KVK Chandel.

iii. Assessment of Credit Potential for 202-23

After due deliberation on the available infrastructures, resources, market potential, the opportunity for generation income through this activity, the PLP projection arrived at as under:

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
				Phy Unit s	TFO	Bank Loan	Phy Unit s	TFO	Bank Loan
i	Seed Production	No	0.55	10	5.50	4.68	8	4.40	3.74
ii	Vermi Compost	3mx2mx1 m	0.364	25	9.10	7.74	29	10.56	8.97
	Sub - Total			35	14.60	12.41	37	14.96	12.71

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel & Annexure I –B for Tengenoupal.

iv. GoI Scheme NPOF: National Project on Organic Farming a Capital Investment Subsidy Scheme for Commercial Production Units for Organic/ biological Inputs has been introduced by Govt of India. The scheme is being implemented by the Department of Agriculture &

Cooperation through National Centre of Organic Farming (NCOF) in collaboration with NABARD or NCDC. The main objectives of the scheme are:

- ❖ To promote organic farming in the country by making available the organic inputs such as bio-fertilisers, Bio-pesticides and fruit & vegetable market waste compost and thereby better return for the produce.
- ❖ To increase the agricultural productivity while maintaining the soil health and environmental safety.
- ❖ To reduce the total dependence on chemical fertilizers and pesticides by increasing the availability and improving the quality of bio-fertilizers, bio-pesticides and composts in the country.
- ❖ To convert the organic waste in to plant nutrient resources.
- ❖ To prevent pollution and environment degradation by proper conversion and utilization of organic waste.

v. Suggested Action Points

The following interventions are required for creating a definite impact in the sector:

- ❖ Production of sufficient quantity of quality seeds of major crops of the district is necessary. Programme such as "Participatory Seed Production", and "Lead crop Schemes" etc. may be initiated in the district.
- ❖ The banks should take up financing of commercial production of vermin compost and quality seeds in consultation with line departments, KVKs etc.
- ❖ Arrangements may be made by Government Department for providing good quality seeds to the farmers.
- ❖ Urban waste materials comprising of fruits and vegetables may be collected scientifically and can be used as raw materials for commercial vermi compost production units.

2.3. AGRICULTURE- ANCILLARY ACTIVITIES

2.3.1 Food and Agro Processing

i. Introduction

The Agro Industries are those units which add value to agricultural products, both food and non food, by processing into products which are marketable or usable or edible, or by improving storability or by providing link from farm to the market or a part thereof. Agro-food processing industries have the potential to directly generate significant employment in production activities and also indirect employment through its forward and backward linkage. The term "agro-food processing industries" covers a wide range of activities utilizing farm, animal and forestry based products as raw materials. There are certain traditional agro-based industries such as rice and flourmills, sugar, edible oils, tea, orange, pineapple, citrus fruit, etc. and there are modern food processing industries such as dairy products, confectionery, marine products, horticultural and vegetable products as well as meat and poultry products.

GoI has taken a plethora of measures to ensure speed growth under this sector, which include 100% FDI, tax exemption and other fiscal incentives etc. Flagship schemes like Mega Food Park and integrated cold chain have been launched to create enabling infrastructure. Some of the states have also launched state specific food processing policies/ schemes for promotion of food processing industries.

The Reserve Bank of India (RBI) has classified loans up to an aggregate limit of ₹ 100 crore extended under agro and food processing under priority sector agriculture. Therefore, there is significant increase in credit outstanding under agro and food processing. A special Food

Processing Fund (FPF) with a corpus of Rs.2000 crore has been created at NABARD to provide concessional finance to Mega Food Park and designated Food Parks and also individual units being set up in these mega food parks and food parks. Abundant supply of raw materials and growing domestic demand are likely to push the sector further. The competition from global food majors and opening of retail sector to FDI is a perceived threat to domestic small and medium processors.

The involvement of Farmers' Producer Organization (FPO) for quality raw material supply and modernization of technology can play a vital role in making Indian food industry go global. The increase quality assurance measures taken up by GoI will go a long way to make Indian Food Processing sector competitive globally.

ii. Infrastructure and linkage support available, planned and gaps

- The department of KVIC and DIC had been sponsoring various non-farm activities mostly under PMEGP. The district had very limited food processing specialist in the district. Food Park is yet to be established in the district which has huge potential. The state has proposed to set up supply in logistic integrated facilities in 12 Centres of the State to ensure and uninterrupted supply of raw materials particularly fruits and vegetables to the Food Processing Units.
- The district is located in the eastern corner of NE states bordering with Myanmar Country, Assam and Mizoram states and six districts of Manipur. Tuliha Airport lies within 60 km radius of the district headquarter that may be tapped for marketing purposes. It is essential to provide huge public and private investments. As the food processing industry is labour intensive and has direct effects on human health, the department with qualified Technical manpower in the field of Food Processing Technology may facilitate effective participation of public and private entrepreneurs under this sector.
- Line departments may organize awareness programmes for potential entrepreneurs and various stakeholders. The Government may create conducive atmosphere so that potential entrepreneurs at local and national level may start investing under this sector.

iii. Assessment of Credit Potential for 2022-23:

After due deliberation on the available infrastructures, resources, market potential, the opportunity for generation of employment and income through this activities, the PLP projections are arrived at as under:

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
				Phy Units	TFO	Bank Loan	Phy Units	TFO	Bank Loan
i	Oil Mill	No	0.310	11	3.41	2.90	12	3.72	3.16
ii	Rice Mills	No	0.4000	21	8.40	7.14	14	5.60	4.76
iii	Spices Processing	No	3.500	25	87.50	74.38	16	56.00	47.60
iv	Food Processing	No	100	1	100.00	85.00	1	100.00	85.00
	Total			58	199.31	169.41	43	165.32	140.52

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel & Annexure I –B for Tengnoupal District.

Special Long Term Refinance Scheme for promoting Micro Food Processing Activities: The objectives of the scheme is to encourage banks to lend micro-food processing

activities and create sustainable livelihood and employment opportunities for rural youth as well as reverse migrants due to COVID-19 pandemic in the rural areas. The scheme also envisages modernization and enhancing the competitiveness of the existing individual micro enterprises and ensure their transition to formal sector in rural areas. The refinance scheme will give fillip to the recently launched “PM Scheme for Formalisation of Micro food processing Enterprises (PM FME)” under Aatmanirbhar Bharat Abhiyan by MoFPI, GoI under which about ₹25,000 crore investment is expected in the sector. The concessional refinance at 4% is available to eligible financial institutions viz., commercial banks, SFBs, StCBs, RRBs and NABARD subsidiaries.

iv. Food Processing-Established Activities

The following segments/areas of food processing industry are well established in India with number of registered and unregistered units. However, considering significantly high level of post-harvest losses of various agricultural produce, low level of value addition and processing and growing demand for the high value products, there is ample scope for investments in these areas. The available existing potential in the district could be sufficiently exploited through (a) selections of appropriate scale and technology of production; (b) up-gradation of technology of existing units; (c) establishment of suitable linkages between products and consumers; (d). establishment of suitable institutional arrangements.

v. Suggested Action Points

- ❖ The districts have only 3 agro based industries engaged in Bakery and Bee keeping with installed capacity 9.60 MT. But they are not running successfully. By and large, there was no post harvesting activities except few sporadic value addition activities like paddy and turmeric processing.
- ❖ Small nurseries developed during under NHM are providing necessary support to the farmers for raising fruits and vegetables. The farmers raise orange orchards under NHM, grow vegetables like ginger, chilli, etc., which enhance the scope for food and agro processing industries.
- ❖ One Industrial Training Institute (ITI) is functioning in the district.
- ❖ RSETI should be set up in the district to provide training facilities
- ❖ Horticulture department and KVK may impart training on processing of horticultural products.
- ❖ Cold storage and cool chain are needed in the district in order to facilitate promotion of agro and food processing units.

2.3.2 Agriculture Ancillary Activities-Others

i. Introduction

It has become imperative to provide expert services to farmers in terms of advice, inputs and also in marketing. The farmers are required to produce best with support of agronomists and for this adequate dose of credit is required. It is imperative that farmers should not resort to distress sale of produce & adequate credit may be extended to him through different agencies. As per revised RBI Guidelines on Priority Sectors, Loans to Primary Agriculture Credit Cooperative Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs) for on lending in agriculture sector, Loans under Agri Clinic and Agri Business Center (ACABC) Scheme are included in other ancillary activities of agriculture. Primary Agricultural Cooperative Societies (PACS) undertake a wide variety of operations such as lending, inputs sales, consumer goods sales, farm produce purchase and processing, and deposits collections. Following the implementation of Vaidyanathan Committee reforms, PACS are eligible to avail of credit facility from any financial institution other than the apex institution to which these are affiliated. PACS which are otherwise performing well but are affiliated to weaker higher financing institutions may be identified and credit linked to commercial banks for their credit needs.

ii. Infrastructure and linkage support available, planned and gaps

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

Agri-Business Centres: Agri-Business Centres are commercial units of agri ventures established by trained agriculture professionals. Such ventures may include maintenance and custom hiring of farm equipment, sale of inputs and other services in agriculture and allied areas, including postharvest management and market linkages for income generation and entrepreneurship development.

Finance under ACABC scheme is classified as priority sector finance under new priority sector guidelines. The GoI has launched a subsidy based Credit Linked Scheme for establishment of ACABC. These can be taken up by technically qualified personnel as integrated units providing not only extension services but also providing other support services like hiring / leasing of farm implement and stocking and sale of inputs etc. for monetary considerations. Such units can not only provide cost effective and timely professional services to rural client near their farms but also offer self-employment opportunities to such persons who are technically qualified but are unable to take up jobs due to dwindling employment opportunities in Govt. / Public sector.

iii. Assessment of Credit Potential for 2022-23

The potential assessed for Agri Clinic and Agri Business (ACABC) and loans to MFIs for on-lending is given as under:

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
				Phy Unit s	TFO	Bank Loan	Phy Unit s	TFO	Bank Loan
i	Agri Clinic/ Agri business	No	4.500	3	13.50	11.48	5	22.50	19.13
ii	Loans to MFIs for onlending	No	10.00	0	0.00	0.00	1	10.00	8.50
	Total			3	13.50	11.48	6	32.50	27.63

The Block-wise and Sector-wise potential assessed for the year 2022-23 is indicated in Annexure-I.

iv. Interventions required and suggested action points/issues to be addressed

- ❖ A data base at the district level is required to map the availability of agriculture graduates.
- ❖ Dedicated NGOs are required which may organized farmers in FPOs. Awareness generation is needed for schemes like ACABC.
- ❖ Attitudinal change is required at banks' level for increased financing in such activities.

CHAPTER 3

CREDIT POTENTIAL FOR MICRO, SMALL AND MEDIUM ENTERPRISE (MSME)

i. Introduction

The scope for industrial development of any region depends on the interplay of factors such as natural resources, availability of infrastructure, entrepreneurship skills, market demand, govt. programmes and policies etc. Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country. There is a good scope for development of non-farm sector activities in the district. The existing non-farm sector activities in the district include handloom, handicraft, black smithy, cane and bamboo work, carpentry etc. Handloom industry is the largest cottage industry in the district. One of the special features of the industry is that women are the only weavers. Despite of the fact that Manipur is endowed with mineral and forest resources, industrialization has been painfully slow in the state.

ii. Revised Priority sector guidelines - MSME:

In terms of RBI Master Directions under Priority Sector Lending (PSL) – Targets and Classification issued on 04 September 2020 which has been addressed to all scheduled commercial banks (including RRBs, SFBs), on “Priority Sector Lending – Targets and Classification”, a separate sub limit of 7.5% of ANBC has been created for lending to Micro, Small and Medium Enterprises under Priority Sector Lending.

As per revised Priority Sector Guidelines Bank loans to Micro, Small and Medium Enterprises, for both manufacturing and service sectors are eligible to be classified under the priority sector. Further, all loans to units in the KVI sector will be eligible for classification under the sub-target of 7.5 percent prescribed for Micro Enterprises under priority sector. The MSME units will continue to enjoy the priority sector lending status up to three years after they grow out of the MSME category concerned. **iii. Micro, Small and Medium Enterprises Sector- Definition of MSMEs**

In this connection, we inform that Government of India (GoI), vide Gazette Notification S.O. 2119 (E) dated June 26, 2020, has notified new criteria for classifying the enterprises as Micro, Small and Medium enterprises. The new criteria will come into effect from July 1, 2020. The details are as under:

An enterprise shall be classified as a Micro, Small or Medium enterprise on the basis of the following criteria, namely:

A Micro Enterprise	Where the investment in plant and machinery or equipment does not exceed one crore rupees and turnover does not exceed five crore rupees
A Small Enterprise	Where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees
A Medium Enterprise	Where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees

iv. Setting up of Micro Units Development and Refinance Agency (MUDRA):

MUDRA Ltd was launched on 8 April 2015 to extend finance and credit support to Microfinance Institutions (MFI) and agencies that lend money to small businesses, retailers, self-help groups and individuals. Under the aegis of Pradhan Mantri MUDRA Yojana, MUDRA has created its initial products / schemes. The interventions have been named 'Shishu', 'Kishor' and 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur and also provide a reference point for the next phase of graduation / growth to look forward to:

Categories of Mudra Loan	
Shishu	loans up to ₹ 50,000
Kishor	loans between ₹ 50,000 and ₹ 5 lakh
Tarun	loans between ₹ 5 lakh and ₹ 10 lakh

v. Skill Development

The objective of the National Policy on Skill Development and Entrepreneurship, 2015 will be to meet the challenge of skilling at scale with speed and standard (quality). It will aim to provide an umbrella framework to all skilled activities being carried out within the country, to align them to common standards and link the skilling with demand centres. *Pradhan Mantri Kaushal Vikas Yojana* (PMKVY) is the flagship outcome-based skill training scheme of the new Ministry of Skill Development & Entrepreneurship (MSDE). The objective of this skill certification and reward scheme is to enable and mobilize a large number of Indian youth to take up outcome based skill training and become employable and earn their livelihood.

vi. Stand Up India Scheme:

The objective of the Stand-Up India scheme is to facilitate bank loans between ₹ 10 lakh and ₹ 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a green field new enterprise. The loan may be a combination of term loan and working capital. Margin money – minimum 15%. This enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur. Hand holding support is available from the institutions listed in www.standupmitra.in. Besides primary security, the loan may be secured by collateral security or guarantee of Credit Guarantee Fund Scheme for Stand-Up India Loans (CGFSIL) as decided by the banks. The loan is repayable in 7 years with a maximum moratorium period of 18 months.

vii. Credit Flow to MSME Sector

The district is rich in forest resources such as timber, cane, bamboo, broomstick, thatch grass, etc. But hilly and undulating terrain, inaccessibility, lack of good transport facilities, etc., have stood in the way of their meaningful exploration and exploitation. Moreover, the district also offers opportunities for Nonfarm activity like weaving, furniture house, tailoring, etc. The credit flow under Micro, Small and Medium Enterprises during last 3 years of the district is given below:

Chandel District: -

Year	Micro, Small & Medium Enterprises (MSME)	
	Target (₹ lakh)	Ach (₹ lakh)
2018-19	965.00	142.24
2019-20	1110.00	92.79

2020-21	1185.00	293.30
Source: SLBC/DCC		

Tengenoupal District:

Year	Micro, Small & Medium Enterprises (MSME)	
	Target (₹ lakh)	Ach (₹ lakh)
2018-19	1150.00	574.32
2019-20	1180.00	588.91
2020-21	1230.00	596.83
Source: SLBC/DCC		

viii Assessment of potential for 2022-23

Taking into account the available infrastructure, the likely developments that may take place and the past trend, the credit potential for MSME is assessed as per the table below:

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
				Phy Units	TFO	Bank Loan	Phy Units	TFO	Bank Loan
A	Term Loan								
(a)	Manufacturing Sector Enterprises								
i	Micro Enterprises	No	15.0	20	300.00	255.00	50	750.00	637.50
ii	Small Enterprises	No	35.00	25	875.00	743.75	14	490.00	416.50
iii	Medium Enterprises	No	500.00	0	0.00	0.00	0	0.00	0.00
(b)	Service Sector Enterprises								
i	Micro Enterprises	No	10.00	56	560.00	476.00	90	900.00	765.00
ii	Small Enterprises	Nos	15.00	29	435.00	369.75	19	285.00	242.25
iii	Medium Enterprises	No	200.00	0	0.00	0.00	0	0.00	0.00
Sub- Total MSME Term Loan				130	2170.00	1844.50	173	2425.00	2061.25
B	Working Capital								
(a)	Manufacturing Sector Enterprises								
i	Micro Enterprises	Nos	9	15	135.00	114.75	15	135.00	114.75
ii	Small Enterprises	Nos	16	8	128.00	108.80	9	144.00	122.40
iii	Medium Enterprises	Nos	100	0	0.00	0.00	0	0.00	0.00
(b)	Service Sector Enterprises								
i	Micro Enterprises	No	3	26	78.00	66.30	45	135.00	114.75
ii	Small Enterprises	No	4	12	48.00	40.80	7	28.00	23.80

							PLP 2022-23 Chandel & Tengenoupal Districts		
iii	Medium Enterprises	No	10	0	0.00	0.00	0	0.00	0.00
	Sub-Total MSME Working Capital								
				61	389.00	330.65	76	442.00	375.70
	TOTAL MSME			191	2559.00	2175.15	249	2867.00	2436.95

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel & Annexure I-B for Tengenoupal.

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

- Manipur is an industrially backward state with no major industries operating in the State. Major handloom production activities are undertaken by three Government organizations namely Manipur Development Society (MDS), Manipur Handloom and Handicrafts Development Corporation (MHDC) and the Manipur State Handloom Weavers Cooperative Society (MSHWCS).
- Lack of adequate capital, acute transport problems, lack of entrepreneurial and technical skills are major factors impeding the growth of the sector.
- Government of Manipur has set up a Livelihood Business Incubation (LBI) Centre at DIC Imphal West which is to provide training in respect of trades like garment making & embroidery, computer DTP, animation and graphic designing etc. The district also has a Central Institute of Plastics Engineering & Technology.
- Banks may give focused attention on augmenting flow of credit to rural non-farm sector and small entrepreneurs especially under Mudra Loan scheme, Mudra Weavers Loan Cards and Government Sponsored programmes like PMEGP, KVIC Margin Money Schemes, etc.
- Joint Liability Groups may be promoted by banks to enhance the credit flow to small traders, business groups and SRTOs.
- Proper selection of beneficiaries, activity providing skill training, support and escort services are essential to ensure proper utilisation of subsidy and bank credit.
- Direct marketing support for handicrafts with the help of VAs / NGOs may be developed.
- To give fillip to industrial activity, emphasis should be on local resource based industries like spices mills, dry fruit processing etc.
- Entrepreneurship Development Programmes (EDPs) need to be conducted for the educated unemployed youth. Bankers may be involved in the EDPs and other training programmes for better credit linkage.
- DIC may conduct survey for identification of potential pockets and activities in the district for non-farm sector development on a cluster basis.

In the absence of large industries and other infrastructure facilities, there is a high incidence of unemployment, which can be addressed through self-employment. There are total of 25,967(19,590 males and 6,377 female) registered jobseeker with the District Employment Exchanges as on 30 July 2015. As per census 2011 about 42307 populations are engaged in work other than agriculture and household industries.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

CHAPTER 4

CREDIT POTENTIALS FOR EXPORT CREDIT, EDUCATION & HOUSING

4.1 Export Credit

i. Introduction

Govt. of India has promulgated the Foreign Trade Policy for the period 2015-2020 with a vision to make India a significant participant in world trade by the year 2020. The Policy envisages to upscale India's exports of merchandise and services from USD 465.9 billion in 2013-14 to USD 900 billion by 2019-20 and to raise India's share in world exports from 2 percent to 3.5 percent. To give fillip to the export sector, GoI has announced Export Promotion Mission with various incentives and rationalized the procedures and provided tax benefits, etc. Besides, 'Make in India', 'Digital India' and 'Skill India' programmes have been launched which are expected to improve brand 'India' image to gain global competitiveness.

ii. Agriculture Export in NER

APEDA data show India's agri export declined by 25 per cent from \$21.5 billion in 2014-15 to \$16.25 bn in 2016-17. In the backdrop of a fall in agricultural export in recent years, the central government is making efforts to raise these from the North-East Region (NER) to neighbouring countries. The eight states in this category namely Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim contribute three per cent of India's Gross Domestic Product. Barely one per cent of the region's agri. output is exported, with a lack of infrastructure.

A study taken up by Hyderabad based Sathguru Management Consultants, commissioned by APEDA suggested that the respective state governments tap the markets in Bangladesh, Nepal, Bhutan and Myanmar, besides Southeast Asia and other countries. As per the study report, the NER including Manipur possesses an ocean of opportunity, resources and unexplored potential when it comes to agriculture. The region possesses several comparative advantages like fertile soils, favourable climatic conditions, rich biodiversity, forest wealth, educated manpower and a geographically strategic location for the Southeast Asian countries and China. The NER produces huge marketable surplus in a number of perishable commodities, such as banana, pineapple, orange and tomato.

Top 10 commodities with marketable surplus in NER Region

Product	Production in NER (‘000 tonnes)	Consumption %	Marketable surplus (%)
Rice	6755	94.6	5.4
Banana	1208	20.2	79.8
Potato	1113	82.4	17.6
Cabbage	912	25.8	74.2
Pineapple	777	5.0	95
Orange	590	14.7	85.3
Tomato	517	32.3	67.7
Jackfruit	493	16.7	83.3
Cauliflower	479	30.7	69.3
Brinjal	398	79	21

Source: Sathguru Analysis, Ministry of Statistics and Programme Implementation

Every District has products and services which are being exported, and can be further promoted, along with new products / services, to increase production, grow exports, generate

economic activity and achieve the goal of *Atma Nirbhar Bharat*, Vocal for local and Make in India. Department of Commerce, through Directorate General of Foreign Trade (DGFT) is working with the State / UT Governments in a phased manner to achieve this objective.

iii. Export Potential in the State

The Agricultural, horticultural and processed food products from Manipur State have good export potential. The commodities namely Black Rice, Pineapple, Bamboo shoots, Banana, Ginger, Orange, Passion fruit, Vegetables, etc. offer ample export potential from the state. Suitable marketing and visibility campaign for products in the state on the lines on 'Make in Manipur' needs to be implemented, which will help in increasing the awareness in target customer segments. These could range from large to small enterprises/start-ups. There is also a need to promote agripreneurship in the state. Further, the agricultural and horticultural produce value chains in the state have several challenges such as inadequacy of infrastructure, non-availability of processing facilities/industries, production and aggregation issues, etc. All these need to be addressed for boosting the exports.

Given the agro-climatic conditions, the State has rich agriculture resources. Specifically, horticulture sector offers scope for exports. As per the Techno-feasibility Report conducted under the aegis of the National Horticultural Board and NABARD in collaboration with the Department of Horticulture and Soil Conservation, Manipur, the potential area identified for horticultural crops is 2,77,064 Ha. Out of this, about 62,200 hectares is covered under horticulture crops and an area of 2,14,864 hectares still remains uncovered; giving ample opportunity for expansion.

Common horticulture crops grown in the State are Kharif vegetables (French bean, Cucurbits, Tomatoes, Brinjal, Bhindi, Colocasia, Alocacia), Rabi vegetables (Cabbage, Cauliflower, Potato, Pea, Broad bean, Radish, Carrot, Broccoli, lettuce, Capsicum), Spices (Onion, Garlic, Chilli, Ginger, Turmeric, Hatkora) Fruits and Plantation Crops (Litchi, Cashew nuts, Wall nuts, Orange, Lemon, Banana, Pineapple, Passion fruit, Peach, Pear, Plum).

The major challenges for promoting exports include the following:

- Locational disadvantages (in accessible villages and hilly terrain with poor road connectivity)
- Lack of proper transportation facilities
- Lack of Power supply in remote areas
- High cost of materials like, packaging, others like chemicals, preservatives etc.
- Lack of processing infrastructure including Cold Storage, pre cooling chamber, refrigerated vans
- No separate policy for Food Processing Industries
- Shortage of Technical man power
- High Competitiveness in the market
- Lack of marketing agency.

With grading and value addition/processing, state can generate revenue and the net returns to farmers can be improved. Taking the opportunity of priority given by the Central Government for Food Processing, Manipur State can create huge employment opportunities, raise income levels, eliminate poverty and transform the economy of the state. Food processing will also earn much needed foreign exchange, which in turn can help finance overall transformational growth. Attempts may be made to explore market and export of food products to South Asian Countries.

iv. Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below:

Sl.No	Activity	Unit Size(No / Area)	Chandel ₹ in lakh		Tengnoupal ₹ in lakh	
			Phy Units	Bank Loan	Phy Units	Bank Loan
1	Export Credit on Agro and Foods, Handloom Handicraft	No	2	25.50	11	140.25
	Total		2	25.50	11	140.25

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

- Due the lack of infrastructure supports, marketing linkages, lack of adequate investment etc. the district is unable to export its resources and earn revenues out of those resources.
- Govt. Of Manipur has recently a mission viz. “Make in Manipur “with the objectives of creating employment to the farmers by involving themselves in income generating activities by providing them credit from bank, raw materials, technical cum extension services, processing cum storage facilities and buy back arrangement of their finished produces. Under this mission, Govt. Of Manipur will provide buy back arrangement facilities of the final produces (both farm sector and nonfarm sectors) of the beneficiaries/farmers for exporting.
- Government needs development of basic infrastructure like land, power, road- connectivity, pollution control measures and a regulatory environment for production of goods and services in the district. Govt. may take advantage of RIDF in this regard.
- Investment in those activities/sectors which have huge potential for export is necessary. Banks/financial institutions should ensure adequate flow of credit to this sector.
- Skill up-gradation of artisans, quality control measures along with escort services are required to be provided to entrepreneurs.

Establishment of AEZs, Food Parks etc. may be explored in the district.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

4.2 Credit Potential for Education

i. Introduction

Education is undoubtedly a core sector and the long-term economic, social as well as personal gains from education are well proved for individuals, families, communities and the development of a nation. Education can truly lead to change in social environment, increased employment, higher skill level, human resource development and reduction in poverty, malnutrition & inequality. Unlike the earlier period, education now is seen as a vehicle for “human capital formation”, industrial & technological progress, economic development of an economy and improving the quality of life of people. The educational system in India is broadly classified into four stages viz., (a) primary education (b) upper primary education (c) secondary education, (d) higher secondary education (e) vocational education, and (f) adult education.

ii. Need for financial support for Education Sector

Supporting higher education depends on various factors, among which finance plays a major role. Under Education Sector, priority sector advances cover loans to individuals for educational purposes, including vocational courses, up to 10 lakhs for studies in India and 20 lakhs for studies abroad. This will be considered as eligible for priority sector as per RBI guidelines. The Government of India has launched a scheme to provide full interest subsidy during the moratorium period of Education Loan i.e., Course Period plus one year or six months after getting

job, whichever is earlier, on loans taken by students belonging to Economically Weaker Sections from Scheduled Banks under the Educational Loan scheme of the Indian Banks' Association, for pursuing any of the approved courses of studies in technical and professional streams, from recognized institutions in India. **Population & Literacy – 2011 Census (Lakh)**

Particulars	Population			Literacy%
	Rural	Urban	Total	
All India	8330.88	3771.06	12101.93	74.0
Manipur	20.21	8.34	28.55	79.2

Annual Credit Plan-Past Performance under Educational Loans in Manipur The performance of banks in Education loans under ACP is given below:
District: Chandel

Year	ACP Target (In Lakh)	ACP Achievement (In Lakh)	% of Achievement
2016-17	26.87	5.25	19.54
2017-18	32.00	3.50	10.94
2018-19	32.00	4.40	13.75
2019-20	8.00	6.00	0.00
2020-21	60.00	0.00	0.00

iii. Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below:

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
				Phy. Units	TFO	Bank Loan	Phy Units	TFO	Bank Loan
i	Educational Loan	No	7.50	37	277.50	235.88	23	7.50	146.63
	Sub - Total			37	277.50	235.88	23	7.50	146.63

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel and in Annexure I-B for Tengnoupal.

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

- Some of the few educational institutes which provide technical education in the district are as follow:

Sl. No.	Name of the Technical Institute
1	Manipur University, Canchipur, Imphal
2	Central Agriculture University, Iroishemba, Imphal
3	Regional Institute of Medical Sciences, Lamphelpat, Imphal
4	Manipur Technical University, Takyelpat, Imphal
5	National Institute of Technology, Langol Road, Thangmeiband, Imphal
6	Central Institute Of Plastics Engineering & Technology, Takyelpat, Imphal
7	Dhanamanjuri University, Imphal

Banks may popularize Education Loan through awareness campaign. More number of students is going to other states to pursue higher studies. Banks should develop suitable mechanism to link those institutions so that students can avail education loan from their native states conveniently.

4.3 Credit Potential for Housing

i. Introduction:

Living in a good house is one of the most important aspects of people. Housing has been recognized as a basic human need. Several Initiatives at the Central Government & State Govt. levels have focused on “housing” as an integral part of the growth process. Housing is known to have multiple linkages with the rest of the economy and investments in housing have orchestrated impact in the region and on the economy. Hence Housing initiatives must be viewed in the background of the overall economic development and the needs of the people.

India is passing through significant positive shifts in terms of income levels, aspirations, living standards and credit awareness. Interestingly, as this side of the sector is strengthening, the government is reinforcing its focus to bridge the gap that still exists in the housing sector. The government is playing a key role in the development of affordable housing sector in India. Under its watchful eyes, the housing sector has been seeing a healthy growth, with transparency and orderliness.

To address the wide unmet housing need of millions of people of country, access to housing finance through institutional credit is identified as key area and as such, finance to housing is given the status of priority sector lending subject to certain conditions. Given the positive push by the government, housing finance is being perceived as the most lucrative sector in the current times, which is elevating the competition within the sector.

ii. Housing Finance under Priority Sector lending:

- Loans to individuals up to ₹ 35 lakh in metropolitan centres (with population of ten lakh and above) and loans up to ₹ 25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres should not exceed ₹ 45 lakh and ₹30 lakh respectively.
- Loans for repairs to damaged dwelling units up to ₹10 lakh in metropolitan centres and up to ₹ 6 lakh in other centres.
- Bank loans to Housing Finance Companies (HFCs), approved by NHB for their refinance, for on-lending for the purpose of purchase/construction/reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to an aggregate loan limit of ₹20 lakh per borrower.

iii. Recent policies/initiatives: Pradhan Mantri Awaas Yojana — Gramin to achieve Housing for All by 2022

The key initiatives of the Central Govt. in regard to housing are ‘Housing for All by 2022’, the interest subsidy scheme under Pradhan Mantri Awas Yojana, introduction of Real Estate Regulatory Authority (RERA), grant of infrastructure status to affordable housing segment under Union Budget, etc. RERA is expected to bring transparency, discipline and reinforce consumer trust in the sector. As part of the mission of “Housing for All by 2022”, the Union Cabinet has approved Pradhan Mantri Awas Yojana Gramin (PMAY-G) which has come into effect from 01 April 2016. The salient features of the scheme are:

- a. Providing assistance for construction of One Crore houses in rural areas over a period of 3 years.
- b. Per unit assistance to be provided is ₹ 1.20 lakh in plain areas and ₹ 1.30 lakh in hilly states/difficulty areas/IAP districts.
- c. The scheme also provides for facilitating institutional finance up to ₹ 70,000 to the beneficiary, if he opts for the same.

- d. Setting up of National Technical Support Agency at national level to provide technical support in achieving the target set under the project.

Along with the government's flagship programme of 'Housing for All by 2022', the interest subsidy schemes under the Pradhan Mantri Awas Yojana (PMAY) are fuelling growth of the sector.

iv. The credit flow under this sector in districts for last 3 years is given below:

Year	Housing Loan in Chandel	
	Target(₹ in lakh)	Ach (₹ in lakh)
2017-18	203.00	390.50
2018-19	235.00	224.80
2019-20	270.00	232.20
2020-21	330.00	81.00
Source: SLBC /DCC		

Year	Housing Loan in Tengnoupal	
	Target(₹ in lakh)	Ach (₹ in lakh)
2019-20	190.00	642.42
2020-21	228.00	914.00
Source: SLBC /DCC		

v)Assessment of Credit Potential for 2022-23

Sl. No	Activities/ Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
				Phy. Units	TFO	Bank Loan	Phy Unit s	TFO	Bank Loan
i	Rural Housing	No	20.00	21	420.00	357.00	34	680.00	578.00
	Sub - Total			21	420.00	357.00	34	68.00	578.00

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel and in Annexure I-B for Tengnoupal.

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

- Being a developing capital city of Manipur state, the standard of living of the people of the district is changing. Many of the households of the district have good income and have a strong desire to stay in a good house. On the other side, there is also numerous numbers of urban poor classes of people which are unable to build a simple semi-permanent house.
- Considering the above facts, banks should focus on housing loans in order to increase their lending portfolio under priority sector lending and also a part of social responsibilities.
- Awareness programme about the benefits of Housing loan may be organized by the banks.
- A credit counselling centre should be set up in the district.
- Pradhan Mantri Awas Yojana is implemented in the district for construction of rural and urban houses. Bank and Department may popularise the scheme.

[For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>]

CHAPTER 5 CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1 Infrastructure Support- Public Investment

"Infrastructure" is an umbrella term for many activities referred to as "social overhead capital". Neither term is precisely defined, but both encompass activities that share technical features and economic features. World Development Report 1994, focuses on economic infrastructure and includes services from public utilities, public and other transport sectors.

The major items of infrastructure identified in the planning process, generally, include Irrigation, Power, Transport, Communication, Education, Health, etc. A mention has also been made regarding the difference between inputs and outputs. For example, enrollment in schools is an input whereas literacy is the output. Therefore, it may be desirable to study both the inputs and outputs to get an adequate picture of the development indicators. Further, discussion on Human Development Index suggested that the index may focus on the capabilities and measure the improvement of these capabilities which will give humans a better choice. For example, living long and healthy life is a capability. Ability to read and write is a capability. The problems relating to infrastructure are inadequate maintenance, project investments misallocated by many countries, waste and inefficiency and law and order problem. Public investment in infrastructure plays a very important role in bringing economic development and attracting private investment in the country. Considering the prevailing topography and backwardness of the district, the government should play a very important role in bringing overall development of the district through public investment in the district.

Sector-wise requirements of Public Investment in infrastructure for the District are summarized below:

Rural Connectivity: Availability of good road network infrastructure will act as a catalyst for development of rural economy in general and agriculture in particular. The rural roads are vital for the district to contribute significantly in marketing of agriculture produce, generation of increased agriculture incomes and productive employment opportunities alongside promoting access to economic and social services. The National Highway No. 102 which passes through the district provides a wide range of opportunities for enterprising farmers. This National Highway connecting the district with other districts including State Capital (Imphal) and other nations such as Myanmar/South Asian Countries is one of the lifeline of Manipur State. Out of total 447 villages in the district, *there are about 350 villages in the district which are not easily assessable by road transport due to the lack of all weathered roads.* The construction of railway line which connects the State with the rest of the country will further boost the opportunities to the farmers. However most of the state highways and district roads are in poor condition though construction works are going on under Pradhan Mantri Gram Sadak Yojana.

Category of Roads	Length available in km	Approx. length of Road required to be laid/improved (Kms)
National Highway	64.00	
State Highway	30.00	15.00
Major District Road	48.47	48.47
Other District Road	100.76	100.76
Village Road	257.67	257.67
Total	500.90	421.90

Source: Ministry of Minority Affairs, Govt. of Manipur

Power: The power supply in Manipur depends entirely on the share of power allocated from the Central sector plants namely, Loktak Hydro Electric Plant, Kopili-Khangdong Hydro Electric Plant, Assam Gas Based Power Plant at Kathalguri and other states. Therefore, the shortage of power is the major cause for the slow development in the state. The state continues to be deficit in electric energy. Purchases of power from outside the state have been rising at a high rate. The villages which are located in the remote and difficult areas are required to be electrified by using Non-Conventional sources of Energy through Mini/Micro Power Plant, Solar Plant, Bio-mass Gasifier, Wind Power Plant, etc. The State Govt. may submit a comprehensive plan for electrification of rural and remote areas based on non-conventional sources to NABARD for consideration under RIDF.

Health Sector: Health care infrastructure available in the district is inadequate. Even the staff at the only hospital in the district Headquarter is also inadequate. Lack of standard laboratory also creates bottleneck in delivering quality health care service in the district. The position is even more critical at the block level and village level. Health care service needs to be strengthened in the district. Four Primary Health Sub Centres are being constructed by State Govt in the district under RIDF.

The sector-wise infrastructure required (high priority areas) for specific activities are indicated below:

Sr. No.	Activity / Sector	Infrastructure support requirements identified and action suggested
1	Crop Production	Good quality seeds, fertilizers and other inputs may be made available in the district. Adequate no. of soil testing labs may be established.
2	Water resources	i) Suitable budgetary provision for adequate power supply ii) Roof - top rain water harvesting need to be made mandatory for all new constructions. Irrigation Department may prepare comprehensive policy and programmes to cover cropped area under irrigation. The Irrigation & Flood Control Department may take advantage of loan from NABARD under RIDF.
3	Horticulture Forestry/Wasteland Development	More fruit processing units may be set up. For adequate supply of planting materials, the capacity of the nurseries of the Horticulture Department may be enhanced and expanded. Private sector may also be encouraged to exploit potential under Horticulture sector. Forest Department and Horticulture Department of State Government may formulate bankable farm forestry schemes.
4	Farm Mechanisation	Suitable facilities need to be created at block level for imparting training for use of tractors/power tillers and their repairs and maintenance. Government subsidy schemes may be linked with bank credit to increase coverage of farmers through bank credit.

5	Animal Husbandry	A massive programme of artificial insemination may be taken up to produce adequate numbers of CB cows. More AI centers need to be set up and the existing centers should be strengthened. Breeding farms should be established. Public Private partnership mills for cattle/poultry feeds may be set up. Milk Cooperative Societies may be organized and milk routes may be established.
6	Fisheries	Extension Officers may be posted in the blocks where potential for fish farming exists to provide extension services to the farmers. More hatcheries are required to produce adequate fingerlings.
7	Storage & marketing infrastructure	PACS/Registered Societies may be encouraged for the creation of storage godown of small capacity at the village level. Govt. may take advantage of RIDF for construction of modern market yard. Banks may identify suitable agricultural marketing infrastructure for financing.
8	Off Farm Sector / Agro & Food Processing/Other Priority Sector	The road network needs improvement for transportation of industrial goods and Horticulture, Agriculture products. Vocational training centers at blocks/villages level are necessary to impart skill training programmes on a regular basis. A master plan for modernization of looms may be considered for development of handloom sector.

5.2 Social Infrastructure involving Bank Credit

i. Introduction

Though all types of infrastructure development are aimed at improving the standard of living of the people, there are certain types of investment which have a direct bearing on the social lives of the people, especially in the rural areas. Investments in schools, health centers, drinking water and sanitation facilities are examples of some such sectors, which can be termed as Social Infrastructure. Though investments for this sector have been the prerogative of the Government, the gap between the demand and supply of this infrastructure requirement has been widening over the years. The recent changes in the priority sector guidelines by the RBI, has encouraged private participation through bank credit for this sector. This chapter attempts to make an estimate of the potential under social infrastructure sector that can be financed through bank credit. Although the district scores high in terms of literacy, the condition of schools in the far flung interiors of the district is in bad shape. Further, the district has only two Government Colleges, three private Colleges and no postgraduate or technical institutions resulting in migration out-site the State for further studies. There is an acute shortage of science & Mathematic teachers in the school. As per Government record, there are 475 educational institutions both under public and private sectors. The district needs support for repairs and up-gradation of existing schools and establishing technical institutions and professional training centre.

ii. Credit Projections for 2022-23

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
				Phy. Units	TFO	Bank Loan	Phy Units	TFO	Bank Loan
i	School Infrastructure, etc.	Nos	75.00	2	150.00	127.50	3	225.00	191.25
ii	Sanitation Facility	No	0.15	8	1.20	10.2	3	0.45	0.38
iii	Drinking Water	Nos	5.00	5	25.00	21.25	3	20.00	12.75.00
Sub - Total				15	176.20	149.77	9	245.45	204.38

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel and in Annexure I-B for Tengenoupal.

5.3 Renewable Energy

i. Introduction:

The contribution of renewable energy to the power sector has increased and is expected to increase in the future. MNRE is targeting a huge capacity of renewable energy in India and aims to add almost four times the present capacity by 2017. It is reported that wind energy will continue to dominate the future capacity addition from RE in India and India is expected to harness around 88% of its available potential of wind by 2022. The potential of Small Hydro Power (SHP) is also expected to be harnessed up to 43% of its potential. However, the potential for each of the RE Technologies is expected to change (increase) in future with more resource assessments and technological advancements.

Promoting renewable energy resources also has a positive impact on the net creation of jobs. Rough estimates indicate that a 4000 MW ultra-mega power project (thermal power) would create employment for approx. 300 people. 1 MW of RE necessitates the employment of minimum 5 people thereby implying that about 20,000 people would get employment through 4000 MW of RE (*Source:IDFC*)

Department of Financial services has instructed to all Public Sector Banks to encourage home loan/ home improvement loan seekers to install rooftop solar PV plants and include cost of system in their home loan proposals. The rooftop solar systems from 1 kWp upto 500 kWp or in combination can be set up on the roofs. About 10sq.m area is required to set up 1 kWp grid connected rooftop solar system.

Revised priority Sector guidelines issued by RBI for Renewable Energy:

Bank loans up to a limit of ₹ 30 crore to borrowers for purposes like solar based power generators, biomass-based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities, viz., street lighting systems and remote village electrification etc., will be eligible for Priority Sector classification. For individual households, the loan limit will be ₹ 10 lakh per borrower.

ii. Assessment of Credit Potential for 2022-23

After due deliberation on the available infrastructures, market potential and implementation of government subsidy scheme, the bankable potential estimates of PLP was as under:

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengenoupal ₹ lakh		
				Phy. Units	TFO	Bank Loan	Phy Units	TFO	Bank Loan
i	Bio-gas plant (3 Cum.)	No	0.35	8	2.80	2.38	11	3.85	3.27
ii	Solar Energy-Solar Lighting	No	0.45	45	20.25	17.21	60	27.00	22.95
	Sub-Total			53	23.05	19.59	71	30.85	26.22

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel and in Annexure I-B for Tengenoupal.

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

The Manipur Renewable Energy Development Agency (MANIREDA) came into being on 31 March 1999. The MANIREDA is the nodal department for implementing schemes of the GoI in the State.

- Under the Manipur Science and Technology Council (MASTEC), a number of Biogas plants have been set up. The district has adequate cattle population for feeding the biogas plants. Besides, extension services, technical guidance and subsidy from the MASTEC is also available.
- Bank may finance Grid Connected Rooftop Power Plants in private/commercial/Industrial etc. sector in Manipur under MANIREDA.

The following interventions are required for creating a definite impact in the sector:

- Awareness creation about the benefits of renewable energy sources is the need of the hour. Banks and Govt Departments need to take steps to promote this activity.
- The State Government may strengthen its machinery to create adequate awareness among the farmers about the need for maintaining biogas plants.
- Proper selection of beneficiaries, adequate training and after sales service may be provided to farmers.
- Institutional credit support may be mobilized by creating conducive recovery climate to encourage the banks.

CHAPTER 6

INFORMAL CREDIT DELIVERY SYSTEM

i. Introduction

In our country, the SHG-Bank linkage programme launched by NABARD during 1992-93, has emerged as the primary model for providing micro finance services and is now a proven method of financial inclusion, providing unbanked rural clientele access to formal financial services. The Programme has proved to be a major supplementary credit delivery mechanism with wide acceptance by banks, NGOs and various government departments. The banks are now lending to the SHGs as a deliberate strategy to tap the potential of the SHGs which are being perceived as future clients for bringing sustainable and ever growing business to the banks.

Government of Manipur is also promoting the SHGs through District Rural Development Agency (DRDA) under Integrated Watershed Management Programme (IWMP). Besides this, under the North East Region Community Resource Project (NERCORMP) promoted by IFAD, DoNER, NEC, women SHGs have been formed and supported to take up various livelihood activities. Besides these, some NGOs are also promoting SHGs/JLGs for undertaking microfinance activities.

SHG Bank Linkage is included as an agenda item and banks are evincing interest in promoting / financing SHGs. With the implementation of the recommendations of the Reserve Bank of India's Committee on Financial Sector Plan for NE Region, the micro credit movement in the state has got a much needed shot in the arm. National Rural Livestock Mission (NRLM) has started operation in Tengnoupal District covering two blocks viz. Machi and Tengnoupal Blocks.

ii. Status of SHG-BLP

In Chandel district, total number of SHGs formed and savings linked as on 31st March 2021 was 773, out of which 88 SHGs have been credit linked with banks. The total loan sanctioned to SHGs as on 31st March 2021 is ₹ 72.67 lakh. During 2020-21, there was no savings/credit linkage with banks in the district. The average credit per SHG in the district is ₹ 0.82 lakh against the state average of ₹ 0.45 lakh.

In Tengnoupal district, total no. of SHGs formed and savings linked under NRLM as on 31st March 2021 was 376 and the total members covered were 4015, out of which 84 SHGs have been credit linked with banks. The total loan sanctioned to SHGs as on 31st March 2021 is ₹ 174.10 lakh for 84 SHGs.

iii. Issues related to micro finance

Over the years, the SHG-Bank Linkage programme has emerged as a viable model for financial inclusion of hitherto unreached poor households particularly in rural areas. But the progress of this movement is relatively slow in Chandel district with low coverage of bank branches. With one block of the District being unbanked and poor road connectivity, the formation of SHGs itself is a problem. The population density being 36 per sq. Km. and the villages spread over a very wide area even formation of SHGs poses a challenge.

The promotion of SHGs requires support from Govt agencies/ NGOs to continuously guide the members of the Group initially and then link them up to the bank. The banks are unable to provide handholding support and, therefore, there is a need for a separate support organization. The staff of the bank also needs to be provided special orientation for supporting and financing SHGs.

There is a heavy transaction cost to the SHGs and the banks in the process of bank linkage in the District, as even for a deposit or withdrawal transaction by members of the SHGs they have to travel a day and stay at night near the bank branch and then return back. The same is applicable to the bank when they want to credit link and monitor those SHGs. With very poor infrastructure

available in terms of connectivity like telecom network (Mobile Network) and public transports system such transaction cost becomes a heavy burden on the SHGs and banks.

While some of the issues mentioned below are generic, despite the growth in quantum of credit off take, the declining number of SHGs being financed by banks every year is a cause for concern. A study on NPA of bank loans to SHGs in a few states revealed the following condition.

- ❖ Focus on group formation for availing subsidy from Government.
- ❖ Absence of handholding support from Self Help Promoting Institutions (SHPIs).
- ❖ Irregular monitoring / supervision by banks.
- ❖ No proper credit appraisal or rating of SHGs before extending bank loan
- ❖ Inadequate training to bank staff and SHPIs.
- ❖ Widespread prevalence of middlemen / agents.
- ❖ Lack of accessibility of bank branches.
- ❖ Lack of awareness of the real concept of banking/SHGs by the people.
- ❖ Poor recovery position of SHGs financing by the banks.
- ❖ Lack of taking up of income generating livelihood activities by the SHGs

iv. Assessment of credit Potential for Informal Credit Delivery to SHG and JLG for 2022-23

Sl. No	Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
				Phy Units	TFO	Bank Loan	Phy Units	TFO	Bank Loan
i	Micro Credit to SHGs	No	0.5	245	122.50	122.50	338	169.00	169.00
ii	Others- JLGs	No	2.1	139	291.90	291.90	136	285.60	285.60
	Total			384	414.40	414.40	474	454.60	454.60

The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel and in Annexure I-B for Tengnoupal.

The following interventions are required for creating a definite impact in the sector:

- More awareness programme should be organized in the district especially financial literacy awareness programme under the support of financial inclusion fund managed by NABARD.
- Frequent training/capacity building programme for Bank staffs, SHPIs etc. should be organised at the district level.
- Regular monitoring and handholding support to SHG/JLG members by Banks/SHPIs.
- Govt./District administrators should try to create a conducive environment so that credit support may be extended liberally to the SHGs/JLGs/PMJDY 's beneficiaries etc.
- Bankers may explore for coverage of more Nos. of JLGs (financing under JLG mode) under the "Make in Manipur Mission" recently launched by Govt. of Manipur.

v. Estimation of Potential under SHG-BPL

Considering the total poor rural population of 1, 44,182 in the Chandel and Tengnoupal district, it is estimated that there is a total potential for promotion and savings/credit linkage of 2053 SHGs in Chandel district. So far, 892 SHGs have been savings linked in the district, thereby leaving a gap for promotion of further 1161 SHGs. In Tengnoupal, there is total potential for promotion and

savings/credit linkage of 1427 SHGs. So far, 789 SHGs have been savings linked in the district, thereby leaving a gap for promotion of further 638 SHGs.

Block wise details of potential available for promotion and savings linkage of SHGs

SL No.	Name of the Block	Total Potential for promotion of SHGs	No. of SHGs savings linked as on 31 st March 2021	Balance Potential as on 31 st March 2022	No. of SHGs to be promoted and savings linked during 2021-22	No. of SHGs to be promoted and savings linked during 2022-23
A	Chandel District					
1	Chandel	766	671	95	45	50
2	Chakpikarong	1287	221	1066	100	100
B	Tengnoupal District					
1	Tengnoupal	727	222	505	100	100
2	Machi	700	567	133	60	60
Total (A+B)		3480	789	638	351	360

Block wise potential for credit linkage of SHGs / JLGs

SL No	Name of the Block	No. of SHGs (credit linked) as on 31 st March 2022	SHGs to be credit linked during 2022-23			
			Fresh		Repeat	
			No.	Amount (₹ lakh)	No.	Amount (₹ lakh)
A	Chandel District					
1	Chandel	62	50	50.00	50	50.00
2	Chakpikarong	38	50	50.00	50	50.00
B	Tengnoupal District					
3	Tengnoupal	171	50	50.00	50	50.00
4	Machi	205	50	50.00	50	50.00
Total (A+B)		476	200	200.00	200	200.00

vi. Financing through Joint Liability Groups (JLGs)

The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, and facilitate peer education and credit discipline. Hence, the banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessees through JLG mode of financing. Considering an estimated number of 22485 small and marginal farmers in the district, there is potential for financing of 3212 JLGs in the district. So far JLGs financed by different banks in the district being nil there is a need to promote JLGs to enhance the credit flow to agriculture and allied sector.

vii. Road map for the future

- Bank Branches with less involvement in the SHG-BLP need to be identified and encouraged to involve actively in the programme.
- Training and capacity building of stakeholders like Bankers, DRDA, and NGOs etc. who are engage in the promotion of SHGs in the District to be arranged during the year.
- Convergence with Government programmes like NRLM, IWMP undertaken by DRDA, Chandel to maximize the benefits to SHG members.
- Bankers may explore for coverage of more Nos. of JLGs (financing under JLG mode) under the “Make in Manipur Mission” recently launched by Govt. of Manipur.
- Organise financial literacy drives at SHG level.
- Community based organizations like Farmers’ Clubs, etc., to be encouraged as nodal points for promoting livelihood activities of members of SHGs.
- SHG-BLP to gradually shift from providing access to banking services to livelihoods for SHG members. Community based organisations like SHG Federations to be encouraged as nodal points for promoting livelihood activities of members of SHGs.

ANNEXURE I-A

Activity-wise and Block-wise Physical and Financial Projects for 2022-23 – District: Chandel

	Activities/Sub Sectors	Unit Cost	Unit Size	Physical / Bank Loan	Chandel	Khangbarol	Khengj oy	Chakpikar ong	Total- Phy/ Bank Loan
	I. CREDIT POTENTIAL FOR AGRICULTURE								
	A. FARM CREDIT								
	i) Crop Production, Maintenance, Marketing								
i	Cabbage	1.625	1 ha.	Physical	110	22	99	100	331
				Bank Loan	178.75	35.75	160.88	162.50	537.88
ii	Pumpkin	1.111	1 ha.	Physical	15	10	10	10	45
				Bank Loan	16.665	11.11	11.11	11.11	50.00
iii	Chilli	1.552	1 ha.	Physical	15	14	16	10	55
				Bank Loan	23.28	21.73	24.83	15.52	85.36
iv	Ginger	1.738	1 ha.	Physical	140	90	85	85	400
				Bank Loan	243.32	156.42	147.73	147.73	695.20
vi	Paddy HYV (Rice)	0.862	1 ha.	Physical	650	125	120	700	1595
				Bank Loan	560.3	107.75	103.44	603.4	1374.89
vii	Pea	0.290	1 ha.	Physical	15	10	10	10	45
				Bank Loan	4.35	2.90	2.90	2.9	13.05
viii	Potato	1.574	1 ha.	Physical	12	8	8	6	34
				Bank Loan	18.89	12.59	12.59	9.44	53.52
ix	Cucumber	1.135	1 ha.	Physical	55	30	35	40	160
				Bank Loan	62.43	34.05	39.73	45.40	181.60
x	Turmeric	1.245	1 ha.	Physical	180	140	135	135	590
				Bank Loan	224.1	174.30	168.08	168.075	734.55

Activities/Sub Sectors	Unit Cost	Unit Size	Physical / Bank Loan	Chandel	Khangbarol	Khengj oy	Chakpikar ong	Total- Phy/ Bank Loan
Sub- Total Crop Loan			Physical	1192	449	518	1096	3255
			Bank Loan	1332.08	556.60	671.28	1166.08	3726.04
Add: 10% on Post Harvest/ household /consumption requirement				133.21	55.66	67.13	116.61	372.60
Add: 20% on Repairs and maintenance expenses of farm Assets				266.42	111.32	134.26	233.22	745.21
Grand Total				1731.70	723.58	872.66	1515.90	4843.85
Term Loan								
ii) Water Resources								
Diesel Pumpsets 5 HP Heavy weight	0.546	Nos.	Physical	5	3	2	2	12
			Bank Loan	2.32	1.39	0.93	0.93	5.57
Rain Water Harvesting Structure with PS	0.700	10mx10m x3m	Physical	5	2	2	2	11
			Bank Loan	2.98	1.19	1.19	1.19	6.55
Sub-Total			Physical	10	5	4	4	23
			Bank Loan	5.30	2.58	2.12	2.12	12.11
iii) Farm Mechanisation								
Tractors with Matching Equipment 35-40 Hp	10.54	Nos.	Physical	2	1	1	2	6
			Bank Loan	17.92	8.96	8.96	17.92	53.75
Power Tillers with Trailor+CMVR kit	2.541	Nos.	Physical	5	3	3	3	14
			Bank Loan	10.80	6.48	6.48	6.48	30.24
Sub-Total			Physical	7	4	4	5	20
			Bank Loan	28.72	15.44	15.44	24.40	83.99

Activities/Sub Sectors	Unit Cost	Unit Size	Physical / Bank Loan	Chandel	Khangbarol	Khengjy	Chakpikarong	Total- Phy/ Bank Loan
iv) Plantation & Horticulture(including Sericulture)								
Banana Cultivation- 1.8m x 1.8m	1.648	1 ha.	Physical	4	3	3	3	13
			Bank Loan	5.60	4.20	4.20	4.20	18.21
Lemon- 6 m x 6m	2.205	1 ha.	Physical	9	5	5	5	24
			Bank Loan	16.87	9.37	9.37	9.37	44.98
Litchi	1.532	1 acre.	Physical	6	3	3	3	15
			Bank Loan	7.81	3.91	3.91	3.91	19.53
Lemon Grass	0.666	1 acre	Physical	20	5	5	5	35
			Bank Loan	11.32	2.83	2.83	2.83	19.81
Passion Fruit	2.779	1 ha	Physical	8	6	6	6	26
			Bank Loan	18.90	14.17	14.17	14.17	61.42
Pineapple-90cm x30cm x60cm	3.190	1 acre.	Physical	8	5	7	7	27
			Bank Loan	21.69	13.56	18.98	18.98	73.21
Sericulture (Mulberry-Hill)	0.537	1 acre	Physical	8	5	5	5	23
			Bank Loan	3.65	2.28	2.28	2.28	10.50
Sub-Total			Physical	63	32	34	34	163
			Bank Loan	85.85	50.32	55.75	55.75	247.66
v) Forestry & Waste Land Development								
Bamboo (spacing 5m x 5m)	1.007	1 ha.	Physical	5	4	3	3	15
			Bank Loan	4.28	3.42	2.57	2.57	12.84
Forest Nursery	4.961	1 ha.	Physical	2			1	3
			Bank Loan	8.43	0.00	0.00	4.22	12.65
Sub-Total			Physical	7	4	3	4	18

Activities/Sub Sectors	Unit Cost	Unit Size	Physical / Bank Loan	Chandel	Khangbarol	Khengj oy	Chakpikar ong	Total- Phy/ Bank Loan
			Bank Loan	12.71	3.42	2.57	6.78	25.49
vi) Animal Husbandry- Dairy								
Two Crossbred Cows - Yielding 10 Litres with New Shed (1+1)	1.764	1 Unit	Physical	8	3	3	6	20
Animal Husbandry Dairy (1+1) KCC	0.641	1 Unit	Bank Loan Physical	12.00 10	4.50 5	4.50 5	9.00 5	29.99 25
Sub - Total			Bank Loan Physical Bank Loan	6.41 18 18.41	3.21 8 7.70	3.21 8 7.70	3.21 11 12.20	16.03 45 46.01
vii) Animal Husbandry- Poultry								
Poultry (Broiler) - 200 birds	0.558	200 birds	Physical	20	15	15	25	75
Hybrid Broiler(Chicken) 1000 broilers	3.638	200 birds	Bank Loan Physical	9.49 4	7.11 2	7.11 2	11.86 1	35.57 9
Poultry (Layer) 100 birds	0.400	100 birds	Bank Loan Physical	12.37 25	6.18 14	6.18 19	3.09 20	27.83 78
Duckery-56 Ducks+8 Drakes	0.206	56 +8	Bank Loan Physical	8.50 15	4.76 15	6.46 10	6.80 10	26.52 50
Animal Husbandry Poultry 500 birds (Broiler) KCC	1.050	No	Bank Loan Physical	2.63 15	2.63 12	1.75 10	1.75 10	8.76 47
Sub - Total			Bank Loan Physical Bank Loan	15.75 79 48.73	12.60 58 33.29	10.50 56 32.01	10.50 66 34.00	49.35 259 148.03

Activities/Sub Sectors	Unit Cost	Unit Size	Physical / Bank Loan	Chandel	Khangbarol	Khengjy	Chakpikarong	Total- Phy/ Bank Loan
viii) Animal Husbandry- Sheep / Goat / Piggery (SGP)								
Piggery - Rearing & Fattening Exotic 3F+1M	1.479	1 unit	Physical	35	25	25	25	110
			Bank Loan	44.00	31.43	31.43	31.43	138.29
Goatery rearing -5 Does + 1 Buck	0.194	5+1	Physical	8	5	5	5	23
			Bank Loan	1.32	0.82	0.82	0.82	3.79
Animal Husbandry-Sheep/Goat rearing Working capital (KCC)	0.336	Nos	Physical	45	20	20	20	105
			Bank Loan	15.12	6.72	6.72	6.72	35.28
Sub - Total			Physical	88	50	50	50	238
			Bank Loan	60.44	38.97	38.97	38.97	177.36
ix) Fisheries								
Piggery-cum-Fish Culture- 04 nos	1.82	0.33 acre	Physical	2	1	1	1	5
			Bank Loan	3.09	1.55	1.55	1.55	7.74
Fish Pond with 1m excavation	3.032	1 acre	Physical	1	1	1	1	4
			Bank Loan	2.58	2.58	2.58	2.58	10.31
Fishery Working Capital (KCC)	1.575	ha	Physical	12	8	8	8	36
			Bank Loan	18.90	12.60	12.60	12.60	56.70
Sub - Total			Physical	15	10	10	10	45
			Bank Loan	24.57	16.72	16.72	16.72	74.74
x) Farm Credit -Others (Bullock, Bullock Cart, etc.)								
Bullock Carts	0.400	1 unit/no.	Physical	1	0	0	0	1

Activities/Sub Sectors	Unit Cost	Unit Size	Physical / Bank Loan	Chandel	Khangbarol	Khengj oy	Chakpikar ong	Total- Phy/ Bank Loan
			Bank Loan	0.34	0.00	0.00	0.00	0.34
Two Wheelers	0.75	1 unit/no.	Physical	3	1	1	1	6
			Bank Loan	1.91	0.64	0.64	0.64	3.83
Farm Service Centre	10.00	1 unit/no.	Physical	1	0	0	0	1
			Bank Loan	8.50	0.00	0.00	0.00	8.50
Sub - Total			Physical	5	1	1	1	8
			Bank Loan	10.7525	0.6375	0.6375	0.6375	12.67
Total Term Loan/Investment Credit			Physical	292	172	170	185	819
			Bank Loan	295.47	169.09	171.92	191.58	828.07
TOTAL FARM CREDIT			Physical	1484	621	688	1281	4074
			Bank Loan	2027.18	892.67	1044.58	1707.49	5671.92
B. AGRICULTURE INFRASTRUCTURE								
i) Storage Facilities, Godown and Market Yards								
Cold Storage Units	8	200 MTs	Physical	3	1	1	1	6
			Bank Loan	20.40	6.80	6.80	6.80	40.80
Godown / Storage	25	1000 MTs	Physical	2	0	0	1	3
			Bank Loan	42.50	0.00	0.00	21.25	63.75
Market Yards	4	20m x 10 m	Physical	3	2	2	2	9
			Bank Loan	10.20	6.80	6.80	6.80	30.60
Sub - Total			Physical	8	3	3	4	18
			Bank Loan	73.10	13.60	13.60	34.85	135.15
ii) Land Development, Soil Conservation, Watershed Development								

Activities/Sub Sectors	Unit Cost	Unit Size	Physical / Bank Loan	Chandel	Khangbarol	Khengjy	Chakpikarong	Total- Phy/ Bank Loan
Farm Pond with PS -10m x10 m x3m	0.703	10m x10 m x 3m	Physical	6	4	4	4	18
Terracing	0.300	1 Ha	Bank Loan Physical	3.59 5	2.39 3	2.39 3	2.39 3	10.76 14
Land Levelling	0.250	1 Ha	Bank Loan Physical	1.28 4	0.77 3	0.77 2	0.77 2	3.57 11
Sub - Total			Bank Loan Physical Bank Loan	0.85 15 5.71	0.64 10 3.79	0.43 9 3.58	0.43 9 3.58	2.34 43 16.66
iii) Agricultural Infrastructure-Others								
Seed Production	0.550	No	Physical	4	2	2	2	10
Compost Making /Vermi Compost	0.364	3 m x2m x1m	Bank Loan Physical	1.87 10	0.94 5	0.94 5	0.94 5	4.68 25
Sub - Total			Bank Loan Physical Bank Loan	3.09 14 4.96	1.55 7 2.48	1.55 7 2.48	1.55 7 2.48	7.74 35 12.41
C) AGRICULTURE ANCILLARY ACTIVITIES- OTHERS								
i) Food and Agro Processing								
Oil Mill	0.310	No	Physical	4	2	2	3	11
Rice Mills	0.400	No	Bank Loan Physical	1.05 5	0.53 5	0.53 6	0.79 5	2.90 21
Spices Processing	3.500	No	Bank Loan Physical	1.70 8	1.70 7	2.04 5	1.70 5	7.14 25
			Bank Loan	23.80	20.83	14.88	14.88	74.38

	Activities/Sub Sectors	Unit Cost	Unit Size	Physical / Bank Loan	Chandel	Khangbarol	Khengj oy	Chakpikar ong	Total- Phy/ Bank Loan
	Food Processing	100	No	Physical	1	0	0	0	1
				Bank Loan	85.00	0.00	0.00	0.00	85.00
	Sub - Total			Physical	18	14	13	13	58
				Bank Loan	111.55	23.05	17.44	17.37	169.41
	ii) Agri Ancillary Activities: Others- Loans to Coop. Societies, ACABC, PACS, etc.								
	Agri Clinic/ Agri business	4-5	1 unit	Physical	1	1	0	1	3
				Bank Loan	3.83	3.83	0.00	3.83	11.48
	Loans to MFIs for onlending	10	No	Physical	0			0	0
				Bank Loan	0.00			0.00	0.00
	Sub - Total			Physical	1	1	0	1	3
				Bank Loan	3.825	3.825	0	3.825	11.48
	TOTAL AGRICULTURE			Physical	1540	656	720	1315	4231
				Bank Loan	2226.33	939.42	1081.69	1769.59	6017.03
	Micro, Small and Medium Enterprises								
A	Term Loan								
(a)	Manufacturing Sector Enterprises								
i	Micro Enterprises	15.0	No	Physical	8	5	3	4	20
				Bank Loan	102.00	63.75	38.25	51.00	255.00
ii	Small Enterprises	35.00	No	Physical	9	4	5	7	25
				Bank Loan	267.75	119.00	148.75	208.25	743.75
iii	Medium Enterprises	500.00	No	Physical	0			0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00
(b)	Service Sector Enterprises								

	Activities/Sub Sectors	Unit Cost	Unit Size	Physical / Bank Loan	Chandel	Khangbarol	Khengj oy	Chakpikar ong	Total- Phy/ Bank Loan
i	Micro Enterprises	10.00	No	Physical	20	12	12	12	56
				Bank Loan	170.00	102.00	102.00	102.00	476.00
ii	Small Enterprises	15.00	Nos	Physical	12	5	6	6	29
				Bank Loan	153.00	63.75	76.50	76.50	369.75
iii	Medium Enterprises	200.00	No	Physical	0			0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00
	Sub- Total MSME Term Loan			Physical	49	26	26	29	130
				Bank Loan	692.75	348.50	365.50	437.75	1844.50
B	Working Capital								
(a)	Manufacturing Sector Enterprises								
i	Micro Enterprises	9	Nos	Physical	5	3	4	3	15
				Bank Loan	38.25	22.95	30.60	22.95	114.75
ii	Small Enterprises	16	Nos	Physical	3	1	2	2	8
				Bank Loan	40.80	13.60	27.20	27.20	108.80
iii	Medium Enterprises	100	Nos	Physical	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00
(b)	Service Sector Enterprises								
i	Micro Enterprises	3		Physical	8	6	6	6	26
				Bank Loan	20.40	15.30	15.30	15.30	66.30
ii	Small Enterprises	4		Physical	5	2	2	3	12
				Bank Loan	17.00	6.80	6.80	10.20	40.80
iii	Medium Enterprises	10		Physical	0			0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00
	Sub-Total MSME Working Capital			Physical	21	12	14	14	61
				Bank Loan	116.45	58.65	79.90	75.65	330.65

Activities/Sub Sectors	Unit Cost	Unit Size	Physical / Bank Loan	Chandel	Khangbarol	Khengj oy	Chakpikar ong	Total- Phy/ Bank Loan
TOTAL MSME				70	38	40	43	191
				809.20	407.15	445.40	513.40	2175.15
III. Export Credit	15	No	Physical	1	0	0	1	2
		0	Bank Loan	12.75	0.00	0.00	12.75	25.50
Sub - Total			Physical	1	0	0	1	2
			Bank Loan	12.75	0.00	0.00	12.75	25.50
IV. Education								
Educational Loan	7.5	No	Physical	15	6	6	10	37
			Bank Loan	95.63	38.25	38.25	63.75	235.88
Sub - Total			Physical	15	6	6	10	37
			Bank Loan	95.63	38.25	38.25	63.75	235.88
V. Housing								
Rural Housing	20	No	Physical	10	2	3	6	21
			Bank Loan	170.00	34.00	51.00	102.00	357.00
Sub - Total			Physical	10	2	3	6	21
			Bank Loan	170.00	34.00	51.00	102.00	357.00
VI. Renewable Energy								
Bio-gas plant (3 Cum.)	0.35	No	Physical	2	2	2	2	8
			Bank Loan	0.60	0.60	0.60	0.60	2.38
Solar Energy- Solar Lighting	0.45	No	Physical	17	12	6	10	45
			Bank Loan	6.50	4.59	2.30	3.83	17.21
Sub-Total			Physical	19	14	8	12	53
			Bank Loan	7.10	5.19	2.89	4.42	19.59
VII. Others- Loans to SHGs/JLGs								
Micro Credit to SHGs	0.5	No	Physical	110	20	15	100	245

Activities/Sub Sectors	Unit Cost	Unit Size	Physical / Bank Loan	Chandel	Khangbarol	Khengj oy	Chakpikar ong	Total- Phy/ Bank Loan
			Bank Loan	55.00	10.00	7.50	50.00	122.50
Others- JLGs ,etc.	2.1	No	Physical	82	10	3	44	139
			Bank Loan	172.20	21.00	6.30	92.40	291.90
Sub - Total			Physical	192	30	18	144	384
			Bank Loan	227.20	31.00	13.80	142.40	414.40
VIII. Social Infrastructure involving Bank Credit								
School Infrastructure , etc.	75		Physical	1	0	0	1	2
			Bank Loan	63.75	0.00	0.00	63.75	127.50
Sanitation facility	0.15		Physical	4	1	1	2	8
			Bank Loan	0.51	0.13	0.13	0.26	1.02
Drinking Water	5		Physical	2	1	1	1	5
			Bank Loan	8.50	4.25	4.25	4.25	21.25
Sub - Total			Physical	7	2	2	4	15
			Bank Loan	72.76	4.38	4.38	68.26	149.77
			Physical	1854	748	797	1535	4934
TATOL PRIORITY SECTOR (Amount in lakh)			Bank Loan	3620.96	1459.39	1637.40	2676.56	9394.31

ANNEXURE I (B)
Activity-wise and Block-wise Physical and Financial Projects for 2022-23 Tengnoupal District

	Activities/Sub Sectors	Unit Cost	Unit Size	Physical / Bank Loan	Tengnoupal	Moreh	Machi	Total-Phy/Bank Loan
	I. CREDIT POTENTIAL FOR AGRICULTURE							
	A. FARM CREDIT							
	i) Crop Production, Maintenance, Marketing							
i	Cabbage	1.625	1 ha.	Physical	150	50	125	325
				Bank Loan	243.75	81.25	203.13	528.13
ii	Pumpkin	1.111	1 ha.	Physical	10	5	8	23
				Bank Loan	11.11	5.56	8.888	25.55
iii	Chilli	1.552	1 ha.	Physical	10	7	9	26
				Bank Loan	15.52	10.86	13.968	40.35
iv	Ginger	1.738	1 ha.	Physical	120	70	100	290
				Bank Loan	208.56	121.66	173.8	504.02
vi	Paddy HVV (Rice)	0.862	1 ha.	Physical	750	12	650	1412
				Bank Loan	646.5	10.34	560.3	1217.14
vii	Pea	0.290	1 ha.	Physical	15	10	12	37
				Bank Loan	4.35	2.90	3.48	10.73
viii	Potato	1.574	1 ha.	Physical	15	10	15	40
				Bank Loan	23.61	15.74	23.61	62.96
ix	Cucumber	1.135	1 ha.	Physical	55	15	45	115
				Bank Loan	62.43	17.03	51.08	130.53
x	Turmeric	1.245	1 ha.	Physical	150	100	130	380
				Bank Loan	186.75	124.50	161.85	473.10
	Sub- Total Crop Loan			Physical	1275	279	1094	2648

	Litchi	1.532	1 acre.	Physical	2	1	1	4
				Bank Loan	2.60	1.30	1.30	5.21
	Lemon Grass	0.666	1 acre	Physical	25	7	20	52
				Bank Loan	14.15	3.96	11.32	29.44
	Passion Fruit	2.779	1 ha	Physical	3	2	3	8
				Bank Loan	7.09	4.72	7.09	18.90
	Pineapple-90cm x30cm x60cm	3.190	1 acre.	Physical	5	2	4	11
				Bank Loan	13.56	5.42	10.85	29.83
	Sericulture (Mulberry-Hill)	0.537	1 acre	Physical	10	3	8	21
				Bank Loan	4.56	1.37	3.65	9.59
	Sub-Total			Physical	53	18	43	114
				Bank Loan	54.59	21.46	44.96	121.01
	v) Forestry & Waste Land Development							
	Bamboo (spacing 5m x 5m)	1.007	1 ha.	Physical	6	3	4	13
				Bank Loan	5.14	2.57	3.42	11.13
	Forest Nursery	4.961	1 ha.	Physical	2	1	2	5
				Bank Loan	8.43	4.22	8.43	21.08
	Sub-Total			Physical	8	4	6	18
				Bank Loan	13.57	6.78	11.86	32.21
	vi) Animal Husbandry- Dairy							
	Two Crossbred Cows - Yielding 10 Litres with New Shed (1+1)	1.764	1 Unit	Physical	8	4	8	20
				Bank Loan	12.00	6.00	12.00	29.99
	Animal Husbandry Dairy (1+1) KCC	0.641	Nos	Physical	4	3	6	13
				Bank Loan	2.56	1.63	3.85	8.04
	Sub - Total			Physical	12	7	14	33
				Bank Loan	14.56	7.63	15.84	38.03
	vii) Animal Husbandry-Poultry							

	Poultry (Broiler) - 200 birds	0.558	200 birds	Physical	20	10	20	50
				Bank Loan	9.49	4.74	9.49	23.72
	Hybrid Broiler(Chicken) 1000 broilers	3.638	1000 birds	Physical	1	1	1	3
				Bank Loan	3.09	3.09	3.09	9.28
	Poultry (Layer) 100 birds	0.400	100 birds	Physical	20	5	25	50
				Bank Loan	6.80	1.70	8.50	17.00
	Duckery-56 Ducks+8 Drakes	0.206	56 +8	Physical	6	7	4	17
				Bank Loan	1.05	1.23	0.70	2.98
	Animal Husbandry Poultry 500 birds (Broiler) KCC	1.050	Nos	Physical	15	10	19	44
				Bank Loan	15.75	10.50	19.95	46.20
	Sub - Total			Physical	62	33	69	164
				Bank Loan	36.18	21.26	41.73	99.17
	viii) Animal Husbandry-Sheep / Goat / Piggery (SGP)							
	Piggery - Rearing & Fattening Exotic 3P+1M	1.479	1 unit	Physical	35	20	35	90
				Bank Loan	44.00	25.14	44.00	113.14
	Goatery rearing -5 Does + 1 Buck	0.194	5+1	Physical	15	6	15	36
				Bank Loan	2.47	0.99	2.47	5.94
	Animal Husbandry-Sheep/Goat rearing Working capital (KCC)	0.336	Nos	Physical	20	9	19	48
				Bank Loan	6.72	3.02	6.38	16.13
	Sub - Total			Physical	70	35	69	174
				Bank Loan	53.19	29.16	52.86	135.21
	ix) Fisheries							
	Piggery-cum-Fish Culture- 04 nos	1.820	0.33 acre	Physical	4	3	3	10
				Bank Loan	6.19	4.64	4.64	15.47
	Fish Pond with 1m excavation	3.032	1 acre	Physical	2	1	2	5

					Bank Loan	5.15	2.58	5.15	12.89
	Fishery Working Capital (KCC)	1.575	ha		Physical	3	3	3	9
					Bank Loan	4.73	4.73	4.73	14.18
	Sub - Total				Physical	9	7	8	24
					Bank Loan	16.07	11.94	14.52	42.53
	x) Farm Credit -Others (Bullock, Bullock Cart, etc.)								
	Bullock Carts	0.400	1 unit/no.		Physical	0		0	0
					Bank Loan	0.00	0.00	0.00	0.00
	Two Wheelers	0.75	1 unit/no.		Physical	3	2	3	8
					Bank Loan	1.91	1.28	1.91	5.10
	Farm Service Centre	10	1 unit/no.		Physical	1	0	1	2
					Bank Loan	8.50	0.00	8.50	17.00
	Sub - Total				Physical	4	2	4	10
					Bank Loan	10.4125	1.275	10.4125	22.10
	Total Term Loan/Investment Credit				Physical	231	112	225	568
					Bank Loan	235.57	112.75	228.58	576.90
	TOTAL FARM CREDIT				Physical	1506	391	1319	3216
					Bank Loan	2058.92	1709.01	1788.71	4467.16
	B. AGRICULTURE INFRASTRUCTURE								
	i) Storage Facilities, Godown and Market Yards								
	Cold Storage Units	8	200 MTs		Physical	3	1	3	7
					Bank Loan	20.40	6.80	20.40	47.60
	Godown / Storage	25	1000 MTs		Physical	2	1	1	4
					Bank Loan	42.50	21.25	21.25	85.00
	Market Yards	4	20m x 10 m		Physical	5	1	4	10
					Bank Loan	17.00	3.40	13.60	34.00
	Sub - Total				Physical	10	3	8	21

				Bank Loan	68.13	68.13	204.38
				Physical	2020	1679	4231
	TATOL PRIORITY SECTOR (Amount in lakh)			Bank Loan	4080.42	3246.17	8815.37

Annexure II -Chandel
AN OVERVIEW OF FLOW OF GROUND LEVEL CREDIT - AGENCY WISE / SECTOR WISE

Sl. No.	Agencies/ Category	2018-19		2019-20		2020-21		2021-22 (Target)	
		Target	Ach	Target	Ach	Target	Ach	Target	
1	Farm Credit Crop loans								
a	Commercial Banks	180.00	37.41	0.00	0.00	2000.00	10.00	335.00	
b	CCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
c	SCARDB	NA	NA	NA	NA	NA	NA	NA	
d	Rural Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
e	Others	NA	NA	NA	NA	NA	NA	NA	
	Sub Total (A)	180.00	37.41	0.00	0.00	2000.00	10.00	335.00	
2	Farm Credit Term loans								
a	Commercial Banks	2120.00	19.93	2644.00	0.00	830.00	8.64	3270.00	
b	CCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
c	SCARDB	NA	NA	NA	NA	NA	NA	NA	
d	Rural Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
e	Others	NA	NA	NA	NA	NA	NA	NA	
	Sub Total (B)	2120.00	19.93	2644.00	0.00	830.00	8.64	3270.00	
3	Total Agricultural Credit								
a	Commercial Banks	2300.00	37.34	2644.00	15.00	2830.00	18.64	3605.00	
b	CCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
c	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
d	Rural Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
e	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Sub Total (C)	2300.00	37.34	2644.00	15.00	2830.00	18.64	3605.00	
4	Total Agri Credit (A)+(B) - D								
	MSME								
a	Commercial Banks	965.00	142.24	1110.00	1.30	1185.00	293.30	1310.00	
b	CCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
c	SCARDB	NA	NA	NA	NA	NA	NA	NA	
d	Rural Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
e	Others	NA	NA	NA	NA	NA	NA	NA	
	Sub Total (E)	965.00	142.24	1110.00	1.30	1185.00	293.30	1310.00	
5	Other Priority Sector								
a	Commercial Banks	433.00	229.27	507.00	123.50	623.00	81.00	778.00	
b	CCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
c	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
d	Rural Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
e	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Sub Total (F)	433.00	229.27	507.00	123.50	623.00	81.00	778.00	
6	Grand Total								
a	Commercial Banks	3698.00	408.85	4261.00	139.80	4638.00	392.94	5693.00	
b	CCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
c	SCARDB	NA	NA	NA	NA	NA	NA	NA	
d	Rural Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
e	Others	NA	NA	NA	NA	NA	NA	NA	
	Grand Total (D+E+F)	3698.00	408.85	4261.00	139.80	4638.00	392.94	5693.00	

Note: NA stands for 'not applicable'.

Annexure II- Tenggounpal

(Amount in lakh)

Sl. No.	Agencies/ Category	2018-19		2019-20		2020-21		2021-22 (Target)	
		Target	Ach	Target	Ach	Target	Ach	Target	
1	Farm Credit Crop loans								
a	Commercial Banks	2305.00	9.60	0.00	0.00	2053.00	24.47	2257.00	
b	CCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
c	SCARDB	NA	NA	NA	NA	NA	NA	NA	
d	Rural Bank	45.00	20.55	0.00	0.00	330.00	22.05	363.00	
e	Others	NA	NA	NA	NA	NA	NA	NA	
	Sub Total (A)	2350.00	30.15	0.00	0.00	2383.00	46.52	2620.00	
2	Farm Credit Term loans								
a	Commercial Banks	361.00	86.21	0.00	0.00	489.00	182.30	537.00	
b	CCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
c	SCARDB	NA	NA	NA	NA	NA	NA	NA	
d	Rural Bank	0.00	42.45	0.00	0.00	65.00	18.21	71.00	
e	Others	NA	NA	NA	NA	NA	NA	NA	
	Sub Total (B)	370.00	128.66	0.00	0.00	554.00	200.51	608.00	
3	Total Agricultural Credit								
a	Commercial Banks	2666.00	95.81	2565.00	74.39	2542.00	206.77	2794.00	
b	CCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
c	SCARDB								
d	Rural Bank	54.00	63.00	365.00	18.91	395.00	18.91	434.00	
e	Others								
	Sub Total (C)	2720.00	158.81	2930.00	93.30	2937.00	225.68	3228.00	
	Total Agri Credit (A)+(B) = D	2720.00	158.81	0.00	0.00	2937.00	227.03	3228.00	
4	MSME								
a	Commercial Banks	1112.00	263.82	1055.00	475.57	1100.00	514.17	1335.00	
b	CCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
c	SCARDB	NA	NA	NA	NA	NA	NA	NA	
d	Rural Bank	38.00	59.43	125.00	113.34	130.00	82.66	159.00	
e	Others	NA	NA	NA	NA	NA	NA	NA	
	Sub Total (E)	1150.00	323.25	1180.00	588.91	1230.00	596.83	1494.00	
5	Other Priority Sector								
a	Commercial Banks	339.00	296.84	348.00	665.05	454.00	914.00	341.00	
b	CCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
c	SCARDB								
d	Rural Bank	19.00	0.00	47.00	0.00	28.00	91.35	38.00	
e	Others								
	Sub Total (F)	358.00	296.84	395.00	665.05	482.00	935.35	379.00	
6	Grand Total								
a	Commercial Banks	4117.00	656.47	3968.00	1215.01	4006.00	1634.94	4470.00	
b	CCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
c	SCARDB	NA	NA	NA	NA	NA	NA	NA	
d	Rural Bank	111.00	121.43	537.00	132.25	553.00	122.92	631.00	
e	Others	NA	NA	NA	NA	NA	NA	NA	
	Grand Total (D+E+F)	4228.00	777.90	4505.00	1347.26	4649.00	1757.86	5101.00	

Annexure-III
AGENCY, SECTOR/SUB-SECTOR-WISE DETAILS OF GROUND LEVEL CREDIT FLOW UNDER AGRICULTURE & ALLIED ACTIVITIES

State : Manipur
District : Chandel

Sr. No.	Sector	Amount in lakh											
		2018-19			2019-20			2020-21			2021-22(Target)		
		CBs	Coops	RRB	TOTAL	CBs	Coops	RRB	TOTAL	CBs	Coops	RRB	TOTAL
I	Crop loans	17.41	0.00	0.00	17.41	0.00	0.00	0.00	0.00	10.00	0.00	0.00	335.00
II	Term loans												
a	Water Resources												
b	Land Development												
c	Farm Mechanisation												
d	P & H												
e	DD												
f	PD												
g	SGP												
h	Fish	19.93	0.00	0.00	19.93	15.00	0.00	0.00	15.00	8.64	0.00	0.00	3270.00
i	Renewable Energy												
j	SMY												
k	B. Gas												
l	Others												
n													
Sub-total-II		19.93	0.00	0.00	19.93	15.00	0.00	0.00	15.00	8.64	0.00	0.00	3605.00
Grand Total (I+II)		37.34	0.00	0.00	37.34	15.00	0.00	0.00	15.00	18.64	0.00	0.00	3605.00

Note: Bifurcated data in respect of Term Loan was not available.

Annexure-III
AGENCY, SECTOR/SUB-SECTOR-WISE DETAILS OF GROUND LEVEL CREDIT FLOW UNDER AGRICULTURE & ALLIED ACTIVITIES

State : Manipur
District : Tengnoupal

Sr. No.	Sector	2018-19						2019-20						2020-21						2021-22(Target)					
		CBs	Coops	RRB	TOTAL	CBs	Coops	RRB	TOTAL	CBs	Coops	RRB	TOTAL	CBs	Coops	RRB	TOTAL	CBs	Coops	RRB	TOTAL	CBs	Coops	RRB	TOTAL
I	Crop loans	9.60	0.00	20.55	30.15	9.60	0.00	20.55	30.15	9.60	0.00	20.55	30.15	24.47	0.00	22.05	46.52	2257.00	0.00	363.00	2620.00				
II	Term loans																								
a	Water Resources																								
b	Land Development																								
c	Farm Mechanisation																								
d	P & H																								
e	DD																								
f	PD																								
g	SGP																								
h	Fish	86.21	0.00	42.25	128.46	0.00	0.00	0.00	0.00	182.30	0.00	18.21	200.51	537.00	0.00	71.00	608.00								
i	Renewable Energy																								
j	SMY																								
k	B. Gas																								
l	Others																								
n																									
Sub-total-II		86.21	0.00	42.25	128.46	0.00	0.00	0.00	0.00	182.30	0.00	18.21	200.51	537.00	0.00	71.00	3228.00								
Grand Total (I+II)		95.81	0.00	62.80	158.61	9.60	0.00	20.55	30.15	206.77	0.00	40.26	247.03	2794.00	0.00	434.00	3228.00								

Note: Bifurcated data in respect of Term Loan was not available.

Annexure IV
Indicative Unit Cost of Investment Activities under Agriculture and Allied Sectors (2021-22) in Manipur State

1	Minor Irrigation		
S. No.	Activity	Specifications	Unit Cost for 2021-22 ₹
1	Shallow tube well	Dia-100 mm, Depth- 45 m	66000
2	Diesel pump set	5 HP Light Weight	42400
3	Diesel pump set	5 HP Heavy Weight	54600
4	Diesel pump set	3.5 HP	38800
5	Rainwater Harvesting Structure with PS	10mX10mX3m	70000
6	Drip Irrigation (1 ha)	1 Ha	77600
7	Lift Irrigation (5 ha)	5 Ha	154000
8	Flow Irrigation (5 ha)	5 Ha	174600
9	Electrical Pump set	2 HP	17000

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2	Farm Mechanisation		
S. No.	Activity	Specifications	Final Unit Cost for 2021-22 ₹
1	Tractor with matching equipment	30-35 hp	942500
2	Tractor with matching equipment	35-40 hp	1054000
3	Power tiller without trailer	12-15 hp	189400
4	Power tiller with trailer	12-15 hp	254100
5	Rice transplanter with cage wheel	Self-Propelled	381100
6	Reaper	Self-Propelled	162900
	Farm Implements/equipment		
1	Disc harrow	Tractor drawn	31400
2	Tyne tiller	Tractor drawn	20900
3	Rotavator	Tractor drawn	103900
4	Disc Plough	Tractor drawn	33100
5	Leveler without spring	Tractor drawn	18500
6	Leveler with spring	Tractor drawn	23500
7	Thresher single purpose	Tractor operated	250000
8	Thresher multi-purpose	Tractor operated	280000

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3	Land Development		
S. No.	Activity	Specifications	Unit Cost for 2021-22 ₹
1	Farm Pond with PS	10mX10mX3m	70300
2	OFD Work	1 Ha (100m X 100m)	16300
3	Vermicompost	3m X 2m X 1m	36400
4	NADEP Compost	3m X 2m X 1m	17000

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4	Plantation and Horticulture		
S. No.	Activity	Specifications	Unit Cost for 2021-22 ₹
1	Pineapple (1 ha)	90cm x 30cm x 60cm	319000
2	Banana (1 ha)	1.8 m x 1.8 m	164800
3	Orange (1 ha)	6 m x 6m	149200
4	Lemon (1 ha)	6 m x 6 m	220500
5	Passion Fruit (1 ha)	4mx4m	277900
6	Oyster mushroom (in a low cost mud house)	1000 kg	237600
7	Mango (1 ha)	8m x 8 m	
8	Cashew Nut (1 ha)	7m x 7m	106800
9	Coconut (1 ha)	7.5m x 7.5m	303200
10	Rubber (1 ha)	4.75 m x 4.75m	48500
11	Lemon Grass	1 acre	48500
12	Stevia	1 acre	48500
13	Guava (1 ha)	6m x6 m	84900
14	Papaya (1 ha)	2.25 m x 2.25 m	161300
15	Tree Bean	1 ha	91300
16	Litchi (1 ha)	10m x 10m	153200
17	Kiwi		435900
	Floriculture – Open Cultivation (1 acre)		
1	Marigold	45 cm X 40 cm	132700
2	Tuberose	30 cm X 20 cm	557900
3	Gladiolus	15 cm X 30 cm	1000000
4	Gerbera	30 cm X 30 cm	1388600
	Floriculture – Protected Cultivation (500 sq.m)		0
1	Gerbera (Green house-PVC film covered)	7 plants / sq.m	979300

4	Plantation and Horticulture		
S. No.	Activity	Specifications	Unit Cost for 2021-22 ₹
2	Rose (Green house-PVC film covered)	7 plants / sq.m	1200000
3	Anthurium (Shade net)	10 plants / sq.m	1098300

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5	Forestry		
S. No.	Activity	Specifications	Unit Cost for 2021-22 ₹
1	Bamboo	5mX5m	100700
2	Tree Species	2m X 2m	130400
3	Forest Nursery	1 ha	496100

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6	Animal Husbandry		
S. No.	Activity	Specifications	Unit Cost for 2021-22 ₹
	Dairy		
1	Two Crossbred cows with New Shed	Jersey CB / HF / CB Cows yielding 10 liters of milk per day (1+1)	176400
2	Two Crossbred cows with New Shed	Jersey CB / HF / CB Cows yielding 8 liters of milk per day (1+1)	154300
3	Two Crossbred cows with existing shed	Jersey CB / HF / CB Cows yielding 10 liters of milk per day (1+1)	145500
4	Two Crossbred cows with existing shed	Jersey CB / HF / CB Cows yielding 8 liters of milk per day (1+1)	120000
5	Two Buffaloes unit with existing shed	Buffaloes yielding 6 to 8 liters of milk per day (1+1)	169800
6	Two Buffaloes unit with New Shed	Buffaloes yielding 6 to 8 liters of milk per day (1+1)	194000
7	Calf rearing (10 heifer calves)	10 heifer calves	330800
8	Calf rearing (20 heifer calves)	20 heifer calves	642800

6	Animal Husbandry		
S. No.	Activity	Specifications	Unit Cost for 2021-22 ₹
9	Bulk milk cooling unit - 2000 liters capacity	2000 liters	970200
10	Bulk milk cooling unit - 5000 liters capacity	5000 liters	2425500
11	Dairy processing equipment to produce Indigenous milk products		1600800
12	Dairy product transportation & Cold chain		3213800
13	Cold storage facilities for milk and milk products(400 MT capacity)	400 MT	4002100
14	Dairy marketing outlet / parlour		121300
15	Private Veterinary Clinic - Stationary		242500
16	Private Veterinary Clinic - Mobile (Clinic + two wheeler)		315300
17	Mini Dairy Unit	Jersey CB / HF / CB Cows yielding 8 to 10 liters of milk per day (5+5)	818600

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	Poultry Development		
1	Hybrid layer (chicken) units	5000 layers	4754000
2	Hybrid broiler (chicken) units	5000 broilers	1819000
3	Hybrid broiler (chicken) units	4000 broilers	1455300
4	Hybrid broiler (chicken) units	3000 broilers	1091500
5	Hybrid broiler (chicken) units	2000 broilers	727700
6	Hybrid broiler (chicken) units	1000 broilers	363800
7	Hybrid layer (chicken) units	5000 layers	4754000
8	Duck farming	100F+15M unit	72800
9	Duck farming	56 Ducks+8 Drakes	20600
10	Duck farming	28 Ducks+4 Drakes	13300
11	Breeding farms - for low input technology birds like turkey, ducks, quail, etc.		3638200
12	Rearing other species of poultry		1212700
13	Feed mixing units	ton/hr.	1940400
14	Disease Investigation Lab		1940400
15	Transport vehicles		970200
16	Refrigerated Transport vehicles		1819100
17	Retail outlets		727700

Poultry Development			
18	Mobile marketing units		970200
19	Cold storage for poultry products		2425500
20	Egg broiler carts		12100
21	Poultry (Layers)	100 layers	40000
22	Poultry (Broiler)	100	37800
23	Poultry (Broilers)	200	55800
24	Poultry (Broilers)	500	118900
25	Poultry (Kuroiler)	100	14600

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Animal Husbandry – Goat			
1	Goat Rearing unit	20F+1M	110400
2	Goat Rearing unit	5F+1M	19400
3	Goat Rearing unit	10F+1M	59400
4	Breeding unit	100F+5M	606400
5	Breeding unit	200F+10M	1212700
6	Breeding unit	300F+15M	1809700
7	Breeding unit	400F+20M	2425500
8	Breeding unit	500F+25M	3031900

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Animal Husbandry – Pig farming			
1	Pig breeding farms (exotic pigs)	20F+4M	945900
2	Pig rearing & fattening units (exotic Pigs)	3F+1M	147900
3	Pig breeding farms (crossbred pigs)	20F+4M	921700
4	Pig breeding & fattening units (crossbred pigs)	3F+1M	144300
5	Retail outlets		121800

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7	Fisheries and Aquaculture		
S. No.	Activity	Specifications	Unit Cost for 2021-22 ₹
1	Integrated fish culture with Poultry (40 nos.)	(0.33 acre/ 1340 sq.m)	182000
2	Integrated fish culture with Duckery (10 nos.)	(0.33 acre/ 1340 sq.m)	157700
3	Ornamental Fish rearing in earthen ponds	200 sq.m	91000
4	Capture cum culture fisheries in larger water bodies like beels with pen	1 ha	121300
5	Traditional fish culture in existing water bodies without excavation	(0.33 acre/ 1340 sq.m)	61000
6	Traditional fish culture in existing water bodies with 0.30m excavation	(0.33 acre/ 1340 sq.m)	91000
7	Traditional fish culture in existing water bodies with 0.50m excavation	(0.33 acre/ 1340 sq.m)	121300
8	Fish Pond with 1m excavation	1 acre	303200
9	Fish Pond with 1.5m excavation	1 acre	424500
10	Semi intensive fish culture with heavy stocking and multiple harvesting (1.0 m excavation)	(0.33 acre/ 1340 sq.m)	242500
11	Renovation (0.1 ha-WSA)	(0.1 ha-WSA)	30000
12	Fish Hatcheries (0.05 ha-WSA)	(0.05 ha-WSA)	896200
13	Integrated fish culture with Piggery (04 No. s)	(0.33 acre/ 1340 sq.m)	182000
14	Fish Seed rearing in 03 nurseries (20mx10mx1m)	200 sq.m x 3 Nos	182000
15	Beel Fishery	1 ha	272900
16	Paddy cum Fishery (15% channel)	1 acre	121300
17	Paddy cum Fishery (25% channel)	1 acre	151600
Advanced and Intensive Aquaculture Investment Activities (Under Blue Revolution)			
18	Construction of new ponds with one time input cost	1 ha	937100
19	Renovation of ponds with one time input cost	1 ha	551200
20	Rearing of ponds with one time input cost	1 ha	826900

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8 Other activities (Sericulture)			
S. No.	Activity	Specifications	Unit Cost for 2021-22 ₹
1	Mulberry Plantation (Hill Area)	1 acre	53700
2	Mulberry Plantation (Valley Area)	1 acre	43700
3	Plantation & Maintenance of Perennial Eri Food Plants with supply of Start-Up Tools	Kesseru/Ailenthus block plantation in 1 acre with 3 m X 3m spacing	37600
4	Plantation & Maintenance of Muga Food Plants with supply of Start-Up Tools	Som/Soalu block plantation in 1 acre with 3 m X 3m spacing	37600
5	Eri Private Grainers	Grainage building of 30' X 12' size, Capacity- 5000 dfls/cycle	291100
6	Muga Private Grainers	Grainage building of 30' X 12' size, Capacity- 5000 dfls/cycle	309200
Construction of rearing houses			
1	Mulberry (Model I)	Floor area 600 sq.ft for rearing 150 dfls/batch	224400
2	Mulberry (Model II)	Floor area 250 sq.ft for rearing 50 dfls/batch	72800
3	Construction of Eri rearing house	Size: 15' X 25' Capacity: 100 Eridfls/crop	121300

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Annexure V
Scale of Finance for major crops fixed by State Level Technical Committee (SLTC) for
2021-22
State: Manipur

Sl.No.	Name of the crop (Ha)	Scale of Finance for 2021-22 (₹)
(a)	(b)	(c)
1	Paddy (HYV)	86,200
2	Pea	29,000
3	Potato	1,57,400
4	Maize	44,500
5	Arhar	29,600
6	Mustard	33,500
7	Urd	29,000
8	Paddy (dry/wet sowing)	66,700
9	Chilly	1,55,200
10	Ginger	1,73,800
11	Turmeric	1,24,500
12	Cabbage	1,62,500
13	Cauliflower	1,63,300
14	King Chilli	2,32,100
15	Tomato	1,60,200
16	Cucumber	1,13,500
17	Pea (American)	1,23,200
18	Gram	28,300
19	Groundnut	46,100
20	Lentil	24,600
21	Moong	36,200
22	Rice Bean	30,400
23	Soyabean	38,700
24	Sugarcane	1,01,000
25	Wheat	32,800
26	Broccoli	1,30,400
27	Lettuce	1,03,800
28	Oilseeds	39,000
29	Bitter Gourd	1,07,100
30	Brinjal	1,05,800
31	Carrot	1,20,400
32	Okra	95,000
33	Pumpkin	1,11,100
34	Sponge ground/Ridge ground	1,15,900
35	French Bean	1,06,200
36	Bottle ground	1,13,400
37	Fisheries(1 hec) *	1,57,500
38	Animal Husbandry Activities(Dairy 1+1) *	64,100
39	Animal Husbandry Activities(Piggery 3+1) *	58,800
40	Animal Husbandry Activities(Sheep /Goat Rearing 20+1 and other allied activities) *	33,600
41	Animal Husbandry Activities(Poultry Broiler - 500 birds with 45 days rearing period)*	1,05,000

Note: 1. As per Para No. 5.1.1 of the revised KCC scheme guidelines, banks need to fix the crop loan limits for the 1st year (for cultivating single crop in a year) by adding 30%, over and above the Scale of Finance towards consumption (10%) and repair/maintenance of assets (20%). [e.g. Paddy (HYV) Scale of Finance is ` 86200/- per ha. While fixing crop loan limit, bank has to give crop loan limit of ` 112060/-].

*For meeting working capital requirement only.

Annexure V (A)
Scale of Finance for AH-Dairy Poultry, Piggery fixed by State Level Technical Committee (SLTC) for 2021-22
State: Manipur

Sl.No.	Name of the crop (Ha)	Scale of Finance for 2021-22 (₹)
(a)	(b)	(c)
1	Animal Husbandry Activities(Dairy 1+1) *	64,100
2	Animal Husbandry Activities(Piggery 3+1) *	58,800
3	Animal Husbandry Activities(Sheep /Goat Rearing 20+1 and other allied activities) *	33,600
4	Animal Husbandry Activities(Poultry Broiler - 500 birds with 45 days rearing period)*	1,05,000

*For meeting working capital requirement only.

Annexure V (B)
Scale of Finance for Fisheries fixed by State Level Technical Committee (SLTC) for 2021-22
State: Manipur

Sl.No.	Name of the crop (Ha)	Scale of Finance for 2021-22 (₹)
(a)	(b)	(c)
1	Fisheries(1 hec) *	1,57,500

*For meeting working capital requirement only.



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