



संभाव्यता युक्त ऋण योजना २०२२-२०२३

Potential Linked Credit Plan 2022-2023

उख्रुल और कामजोंग
UKHRUL & KAMJONG

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 and Other Priority Sector for the year 2022-23. This document will serve as reference document for preparation of Service Area Plans (SAPs) and credit planning at various levels and for creation of requisite infrastructure by the State Government for tapping the potential.

The PLP is intended to provide insight on 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 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 the 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 and Lead Bank, 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 Ukhrul & Kamjong districts for their guidance.

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Executive Summary

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, 8% of bank credit flow to SF/ MF and increase of capital formation in agriculture, have been kept in view while preparing PLPs. This document provides insights for substantial improvement of farmers' income under farm and off-farm sectors of the district.

Ukhrul District is one of the hill districts of Manipur, which is located between 24°28' to 25°41' North latitude and 94°45' to 94°80' East longitude. Kamjong district has been carved out of Ukhrul District in the year 2016.

The districts are enclosed with beautiful landscape of blue hills. It is best introduced by its rare and beautiful Shirui Lily grown only on the peak of Shirui hills. It is bound by Myanmar in the East, Chandel District in the South, Imphal East and Senapati Districts in the West and Nagaland State in the North. The geographical area of the districts is 4544 sq. km. The major crops grown in the districts are paddy, maize, mustard seed, pulses, potato, ginger, pineapple, banana, chillies, pea, turmeric, passion fruit, etc.

As per 2011 census, the population of the districts is 183998 and total No. of households is 35422. The Ukhrul district is divided into 4 blocks viz. Chingai, Jessami, Ukhrul and Lungchong Maiphei. Kamjong District has 4 blocks viz. Kamjong, Phungyar and Kasom Khullen and Sahamphung. The number of cultivators in the district is 56815 out of which the number of marginal farmers is 15705. The literacy rate of the district is 71 per cent. There are 213 inhabited villages in the districts.

The credit flow during last three years' under Annual District Credit Plan of Ukhrul District is given below:

(Amount ₹ lakh)								
Year	Agri & allied		MSME		Other Priority Sector		Total	
	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
2018-19	2730.00	463.33	920.00	754.79	186.00	35.64	3836.00	1253.76
2019-20	2066.00	527.97	825.000	888.67	190.00	32.94	3081.00	1449.58
2020-21	1146.00	71.92	912.00	387.31	193.00	0.00	2251.00	459.23

Source: SLBC Manipur & Lead Bank, Ukhrul & Kamjong Districts.

The credit flow during last three years' under Annual District Credit Plan of Kamjong District is given below:

(Amount ₹ lakh)								
Year	Agri & allied		MSME		Other Priority Sector		Total	
	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
2018-19	350.00	0.00	120.00	2.70	12.00	0.00	482.00	2.70
2019-20	350.00	0.00	140.00	98.00	13.00	0.00	503.00	98.00
2020-21	340.00	0.00	165.00	16.85	18.00	0.00	523.00	16.85

Source: SLBC Manipur & Lead Bank, Ukhrul & Kamjong Districts.

There are 4 branches of 3 commercial banks, 1 branch each of Manipur Rural Bank and Manipur Sate Co-operative Bank in Ukhrul district as on 31.03.2021. In Kamjong district, there is only one bank branch viz. State Bank of India, Kamjong branch as on 31.03.2021. There are 13 PACS/LAMPS in the districts. United Bank of India (now Punjab National Bank) is the lead bank of both districts. The outstanding deposits of Ukhrul district as on

31.03.2019, 31.03.2020 and 31.03.2021 were ₹ 20368.04 lakh, ₹ 18675.00 lakh and ₹ 26329.31 lakh respectively. The outstanding deposits of Kamjong district as on 31.03.2019, 31.03.2020 and 31.03.2021 were ₹ 670.00 lakh ₹ 734.00 lakh and ₹ 808.60 lakh respectively.

The CD Ratio of Ukhrul district as on 31st March 2019, 31st March 2020 and 31st March 2021 were 35.82%, 42.39%, and 37.77% respectively. The CD Ratio of Kamjong district as on 31st March 2019, 31st March 2020 and 31st March 2021 were 108.42%, 199.59 % and 192.56% respectively

For Ukhrul District, ACP achievement for the year 2020-21 was ₹ 1478.73 lakh against the target of ₹ 2705.00 lakh which is 54.66 % of the target. Under Priority Sector, the achievement was ₹ 459.23 lakh against the target of ₹ 2251.00 lakh, which is 20.40 % of the target while under Non Priority Sector; the achievement was ₹ 1019.50 lakh against the target of ₹ 454.00 lakh. For Kamjong District, ACP achievement for the year 2020-201 was ₹ 185.85 lakh against the target of ₹ 643.00 lakh which is 28.90 % of the target. Under Priority Sector, the achievement was ₹ 16.85 lakh against the target of ₹ 523.00 lakh, which is 2.08 % of the target while under Non Priority Sector; the achievement was ₹ 169.00 lakh against the target of ₹ 100.00 lakh. There are 34 numbers of Farmer Club in the Districts. SHG- savings linked till 31.03.2021 is 1544 and credit linked is 358. Total KCC issued at both districts as on 31st March 2021 stood at 311 Nos. with total sanctioned limit of ₹ 246.65 lakh.

Credit estimates for 2022-23:

The PLP projections for the year 2022-23 have been made after closely analysing the GLC and emerging credit needs in the district and duly taking into account of revised priority sector guideline and the priority accorded by Govt. of India for doubling of farmers' incomes by 2022.

The Potential Linked Credit Plan prepared by NABARD for Ukhrul District and Kamjong District highlights the bankable potential of the various sectors of the economy. The sector wise estimated institutional credit potential for 2022-23 is given below:

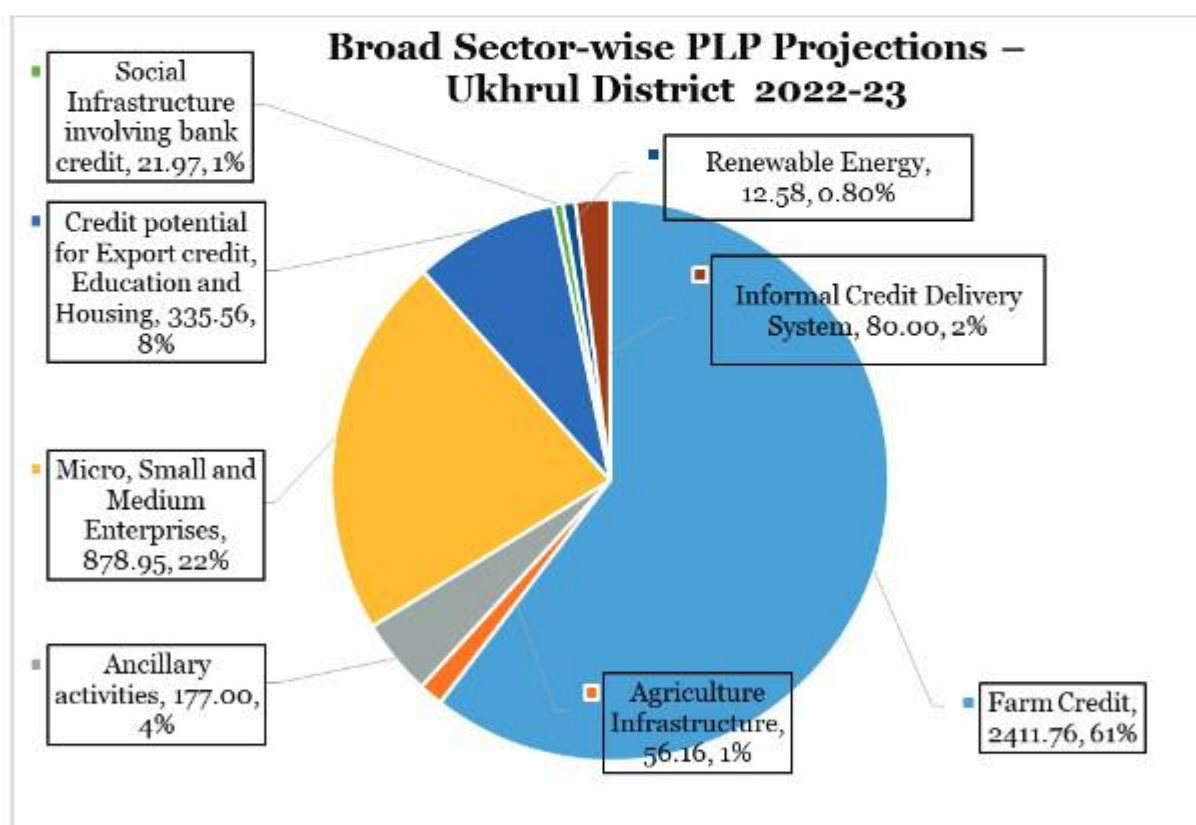
Broad Sector-wise PLP Projections – 2022-23

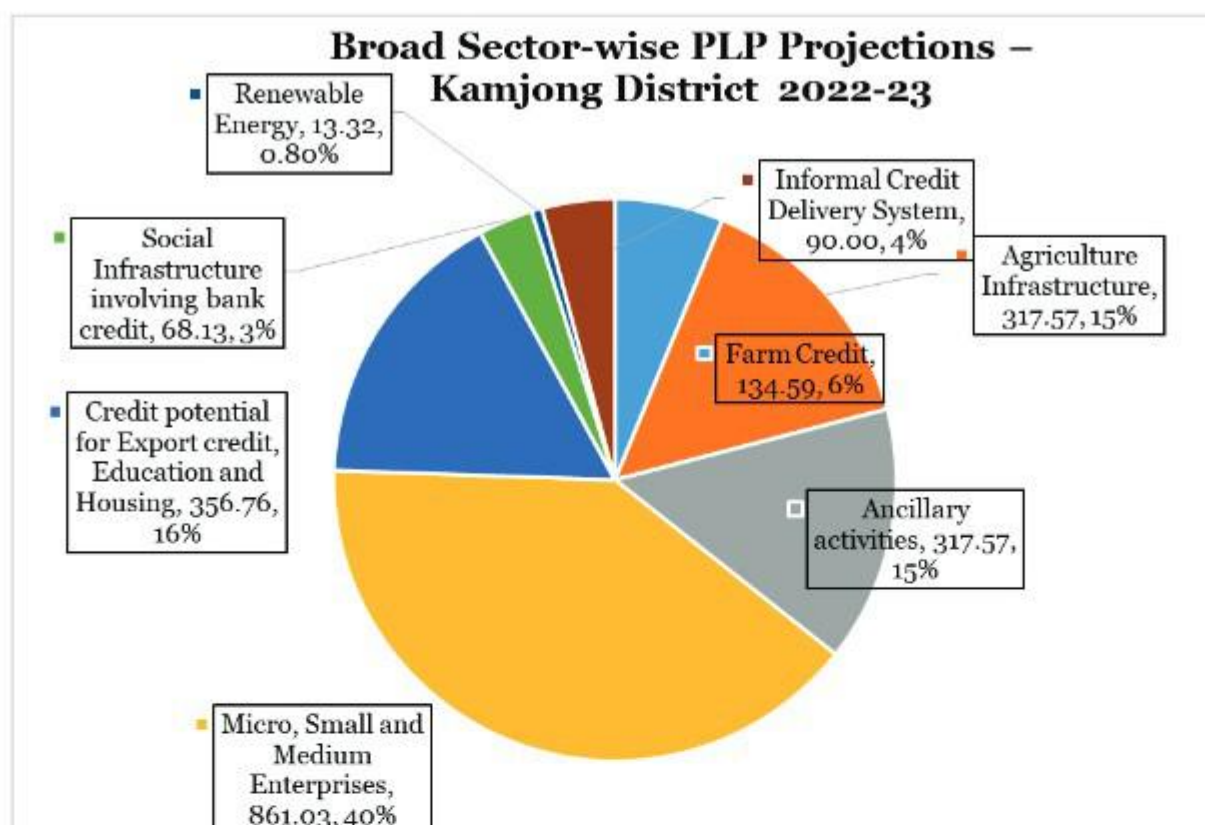
The broad sector-wise projections for 2022-23 of Ukhrul District are as indicated below:

Sr. No.	Particulars	PLP Projections 2022-23 (₹ lakh)
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	1654.64
ii	Term Loan for agriculture and allied activities	757.12
	Sub Total	2411.76
B	Agriculture Infrastructure	56.16
C	Ancillary activities	177.00
I	Credit Potential for Agriculture (A+B+C)	2644.92
II	Micro, Small and Medium Enterprises	878.95
III	Credit potential for Export credit, Education and Housing	335.56
IV	Social Infrastructure involving bank credit	21.97
V	Renewable Energy	28.68
VI	Informal Credit Delivery System	80.00
	Total Priority Sector (I to VI)	3990.08

The broad sector-wise projections for 2022-23 of Kamjong District are as indicated below:

Sr. No.	Particulars	PLP Projections 2022-23 (₹ lakh)
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	2401.05
ii	Term Loan for agriculture and allied activities	802.13
	Sub Total	3203.18
B	Agriculture Infrastructure	134.59
C	Ancillary activities	317.57
I	Credit Potential for Agriculture (A+B+C)	3655.34
II	Micro, Small and Medium Enterprises	861.03
III	Credit potential for Export credit, Education and Housing	356.76
IV	Social Infrastructure involving bank credit	68.13
V	Renewable Energy	13.32
VI	Informal Credit Delivery System	90.00
	Total Priority Sector (I to VI)	5044.58





Summary of Sector / Sub-sector wise PLP projections – 2022-23 of Ukhrul District

Sr. No.	Particulars	PLP Projections 2022-23 (₹ lakh)
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	1654.64
ii	Water Resources	33.78
iii	Farm Mechanisation	44.24
iv	Plantation and Horticulture (including sericulture)	174.87
v	Forestry and Waste Land Development	33.20
vi	Animal Husbandry – Dairy	73.80
vii	Animal Husbandry – Poultry	143.42
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	127.73
ix	Fisheries (Marine, Inland, Brackish water)	126.08
x	Others – Bullock, Bullock cart, etc.	0.00
	Sub Total	2411.76
B	Agriculture Infrastructure	
i	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	45.36
ii	Land development, Soil conservation, Watershed development	8.79
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermin composting)	2.02
	Sub Total	56.17
C	Ancillary activities	
i	Food and Agro processing	110.85
ii	Others (Loans to Cooperative Societies of farmers for disposing of their produce, Agri Clinics/ Agri Business Centres, Loans to PACS)	66.15

	/ FSS/ LAMPS, Loans to MFIs for on lending, Loans to SHGs/ JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored organisations for SC/ST)	
	Sub Total	177.00
I	Total Agriculture (A+B+C)	2644.92
II	Micro, Small and Medium Enterprises	
i	MSME – Working capital	202.58
ii	MSME – Investment credit	676.37
	Total MSME	878.95
III	Credit potential for Export credit, Education and Housing	
i	Export Credit	151.20
ii	Education	127.66
iii	Housing	56.70
IV	Social Infrastructure involving bank credit	21.97
V	Renewable Energy	28.68
VI	Informal Credit Delivery System	80.00
	Total Priority Sector (I to VI)	3990.08

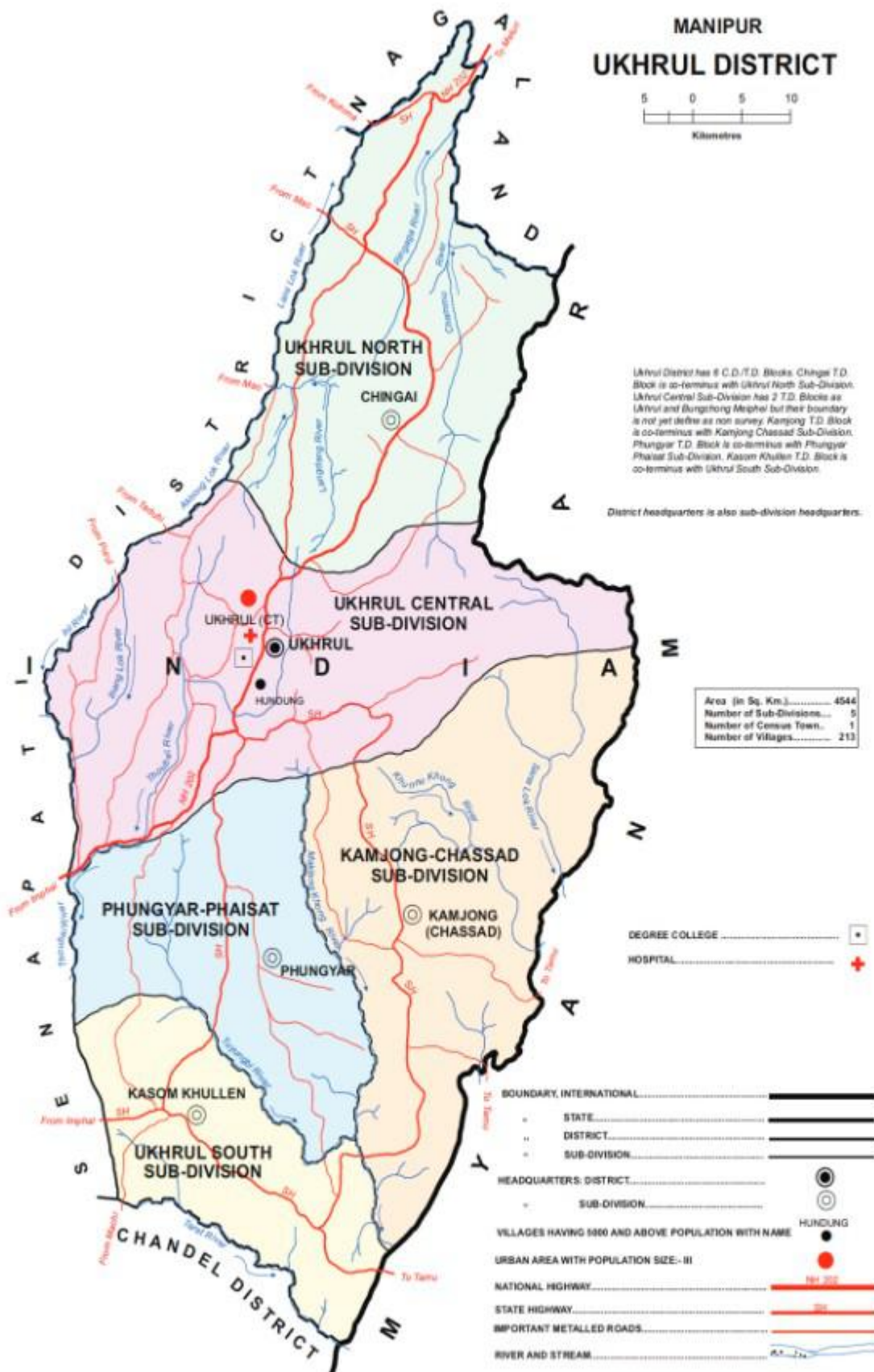
Summary of Sector / Sub-sector wise PLP projections – 2022-23 of Kamjong District

Sr. No.	Particulars	PLP Projections 2022-23 (₹ lakh)
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	2401.05
ii	Water Resources	47.30
iii	Farm Mechanisation	47.73
iv	Plantation and Horticulture (including sericulture)	188.91
v	Forestry and Waste Land Development	26.08
vi	Animal Husbandry – Dairy	52.00
vii	Animal Husbandry – Poultry	170.34
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	125.73
ix	Fisheries (Marine, Inland, Brackish water)	144.04
x	Others – Bullock, Bullock cart, etc.	0.00
	Sub Total	3203.18
B	Agriculture Infrastructure	
i	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	41.58
ii	Land development, Soil conservation, Watershed development	9.49
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermin composting)	83.52
	Sub Total	134.59
C	Ancillary activities	
i	Food and Agro processing	166.37
ii	Others (Loans to Cooperative Societies of farmers for disposing of their produce, Agri Clinics/ Agri Business Centres, Loans to PACS / FSS/ LAMPS, Loans to MFIs for on lending, Loans to SHGs/ JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored organisations for SC/ST)	151.20
	Sub Total	317.57
I	Total Agriculture (A+B+C)	3655.34
II	Micro, Small and Medium Enterprises	
i	MSME – Working capital	198.29

ii	MSME – Investment credit	662.74
	Total MSME	861.03
III	Credit potential for Export credit, Education and Housing	
i	Export Credit	226.80
ii	Education	35.46
iii	Housing	94.50
IV	Social Infrastructure involving bank credit	68.13
V	Renewable Energy	13.32
VI	Informal Credit Delivery System	90.00
	Total Priority Sector (I to VI)	5044.58

Major constraints and suggested action points for State Govt. and banking sector that would translate PLP into a reality are as indicated below:

- There are only 6 Nos. of bank branches in Ukhrul district and only 1 bank branch at Kamjong district as on 31.03.2021. The financial outreach/accessibility is one of the major problem of banking development in the districts.
- Poor road connectivity and condition of the roads is a major area of concern.
- Major thrust area remains the animal husbandry and horticulture sector where there is demand as well large scope for market exploitation. JLGs/SHGs financing has scope with the coming up of NERCORMP and Make in Manipur mission.
- 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. As the state government has limited financial resources due to lack of state revenue, the government may take the advantage of Rural Infrastructure Development Fund (RIDF), Food Processing Fund, Long Term Irrigation Fund (LTIF), Agri Infrastructure Fund (AIF), Dairy Infrastructure Development Fund, Fisheries and Aquaculture Infrastructure Development Fund (FIDF) managed by NABARD for developing the rural infrastructure of the districts. Moreover, banks need to cover the financially excluded areas of the districts.



Map of undivided Ukhrul & Kamjong Districts

District Profile

Ukhrul District is one of the hill districts of Manipur, which is located between 24°28' to 25°41' North and 94°45' to 94°80' East. Kamjong district has been bifurcated out of Ukhrul District in the year 2016. The geographical area of the district is 4544 sq. km. The Ukhrul District HQ is 83 km away from Imphal and is linked with NH-150.

As per 2011 census, the population of the districts is 183998 and total No. of households is 35422. The Ukhrul district is divided into 4 blocks viz. Chingai, Jessami, Ukhrul and Lungchong Maiphei. Kamjong District has 4 blocks viz. Kamjong, Phungyar and Kasom Khullen and Sahamphung. The number of cultivators in the district is 56815 out of which the number of marginal farmers is 15705. The literacy rate of the district is 71 per cent. There are 213 inhabited villages in the districts.

As per CDAP under RKVY data of the district, the net sown area, gross crop area and net irrigated area of the districts is 31680 ha, 39544 ha and 1700 ha respectively. Agriculture and allied activities are the main occupation of the districts. Crop production is an important activity for the economy of the districts which provides livelihood-cum- employment opportunities to the rural population. Mono cropping is in vogue in the area. Major crop grown in the districts is paddy. Other crops include Oil Seeds, Maize, Pulses, Sugarcane, Vegetables, Potatoes, Mushroom and Fruit crops like Pineapple, Orange, Banana, Papaya, Lemon, Passion fruit etc. The districts receive moderate to high rainfall and the land is fertile with alluvial soils in the river basin. The new and emerging sectors/economic activities in the district are piggyery, dairy and fishery.

There is good scope for productive utilization of agricultural waste like paddy straw and rice husk etc. in the districts. Shallow and marshy land is another potential area for exploitation.

The districts have a lot of critical issues which requires urgent attention like transport & communication, law and order situation, lack of industries, lack of quality schools and colleges, hospitals, police stations, banking services etc. Out of the critical issues mentioned above, we may consider the bad conditions of National Highway No. 150 which connect the district with other districts/ states. This National Highway is the lifeline of the district. Once the road connectivity is developed the credit flow into various sectors is expected to improve which directly or indirectly can change the livelihood of the people.

As per 2011 census, total number of Cultivators in the districts is 56815 out of which 15705 are marginal farmers. Total No. of Agriculture labourers, workers involved in household industries and other workers are 3852, 2233 and 25029 respectively.

District Profile

District -	UKHRUL & KAMJONG	State -	Manipur	Division -	Five Sub-Divisions			
1. PHYSICAL & ADMINISTRATIVE FEATURES		2. SOIL & CLIMATE						
Total Geographical Area (Sq.km)	4344	Agro-climatic Zone	The district partly lies in the temperate zone and partly in sub-tropical zone with temperature ranging from a min. of 3°C to a max. of 33°C					
No. of Sub Divisions	3	Climate	Temperate & Sub-tropical					
No. of Blocks	6	Soil Type	Acidic Soils					
No. of Villages (Inhabited)	213							
No. of Panchayats	NA							
3. LAND UTILISATION [ha]		4. RAINFALL & GROUND WATER						
Total Area Reported	454400	Rainfall [in mm]	Normal	Actual	2018-19	2019-20	2020-21	
Forest Land	188809		1426		1296.80	1168.70	1605.60	
Area Not Available for Cultivation	35235		Variation from Normal	-131	-257	180		
Permanent Pasture and Grazing Land	11567	Availability of Ground Water [litre]	Net annual recharge		Net annual draft		Balance	
Land under Miscellaneous Tree Crops	17785							
Cultivable Wasteland	23668	5. DISTRIBUTION OF LAND HOLDING						
Current Fallow	50007	Classification of Holding	Holding		Area			
Other Fallow	28670		No.	% to Total	ha.	% to Total		
Net Sown Area	31680	<= 1 ha	15705	75.05	10560	64.57		
Total or Gross Cropped Area	39544	>1 to <=2 ha	5005	23.92	5105	31.31		
Area Cultivated More than Once	8150	>2 ha	215	1.03	490	4.22		
Cropping Intensity (ICA/NSA)	78.90	Total	20925	-	16355	-		
6. WORKERS PROFILE [in '000]		7. DEMOGRAPHIC PROFILE [in '000]						
Cultivators	56.81	Category	Total	Male	Female	Rural	Urban	
Of the above, Small/Marginal Farmers	15.71	Population	183	94	89	150	33	
Agricultural Labourers	3.85	Scheduled Caste	0.34	0.10	0.08	0.15	0.09	
Workers engaged in Household Industries	2.33	Scheduled Tribe	173	87	86	149	24	
Workers engaged in Allied Agro-activities	1.00	Literate	129	70	59	108	21	
Other workers	25.09	BPL	6	-	-	-	-	
8. HOUSEHOLDS [in '000]		9. HOUSEHOLD AMENITIES [Nos. in '000 Households]						
Total Households	35.44	Having brick/stone/concrete houses	1.85	Having electricity supply		14.03		
Rural Households	30.00	Having source of drinking water	0.10	Having independent toilets		12.65		
BPL Households	14.26	Having access to banking services	5.77	Having radio/TV sets		13.98		
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos.]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos.]						
Villages Electrified	213	Anganwadis	1040	Dispensaries		5		
Villages having Agriculture Power Supply	NA	Primary Health Centres	6	Hospitals		1		
Villages having Post Offices	36	Primary Health Sub-Centres	10	Hospital Beds		135		
Villages having Banking Facilities	NA	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE						
Villages having Primary Schools	173	Fertiliser/Seed/Pesticide Outlets [Nos.]	NA	Agriculture Pumpsets [Nos.]		24		
Villages having Primary Health Centres	119	Total N/P/K Consumption [MT]	130	Pumpsets Emergised [Nos.]		7		
Villages having Potable Water Supply	213	Certified Seeds Supplied [MT]	NA	Agro Service Centres [Nos.]		NA		
Villages connected with Paved Approach Roads	77	Pesticides Consumed [MT]	NA	Soil Testing Centres [Nos.]		NA		
13. IRRIGATION COVERAGE [ha]		Agriculture Tractors [Nos.]	2	Plantation nurseries [Nos.]		NA		
Total Area Available for Irrigation (NLA + Fallow)	NA	Power Tillers [Nos.]	NA	Farmers' Clubs [Nos.]		34		
Irrigation Potential Created	NA	Threshers/Cutters [Nos.]	2343	Krishi Vigyan Kendras [Nos.]		1		
Net Irrigated Area (Total area irrigated at least once)	1700.00	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
Area irrigated by Canals / Channels	NA	Rural/Urban Mandi/Host [Nos.]	5	Wholesale Market [Nos.]		NA		
Area irrigated by Wells	NA	Length of Puccin Road [Km]	281	Godowns [Nos.]		1		
Area irrigated by Tanks	NA	Length of Railway Line [Km]	NA	Godown Capacity [MT]		NA		
Area irrigated by Other Sources (streams)	1700.00	Public Transport Vehicle [Nos.]	NA	Cold Storage [Nos.]		NA		
Irrigation Potential Utilized (Gross Irrigated Area)	NA	Goods Transport Vehicle [Nos.]	NA	Cold Store Capacity [MT]		NA		
15. AGRO-PROCESSING UNITS		16. AREA, PRODUCTION & YIELD OF MAJOR CROPS						
Type of Processing Activity	No of units	Cap. [MT]	Crop	2019-20		2020-21		Avg. Yield [MT/ha]
				Area [ha]	Prod. [MT]	Area [ha]	Prod. [MT]	
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	NA	NA	Paddy	10110.00	12.59	10120.00	13.78	1.36
Sugarcane (Gar/Chandsari/Sugar)	NA	NA	Maize	2700.00	8.61	2700.00	6.62	2.43
Fruit (Pulp/Juice/Fruit drink)	NA	NA	Pulses	3376.00	3.27	3390.00	3.17	0.94
Spices (Masala Powders/Pastes)	NA	NA	Oilseeds	4560.00	3.78	4620.00	3.84	0.83
Dry-fruit (Cashew/Almond/Raisins)	NA	NA	Sugarcane	210.00	10.00	210.00	10.00	31.00
Cotton (Ginning/Spinning/Weaving)	NA	NA	Potato	1090.00	9.43	1110.00	9.22	8.31
Milk (Chilling/Cooling/Processing)	NA	NA	Lime/Lemon	1999.00	17.95	2110.00	19.64	8.60
Meat (Chicken/Mutton/Pork/Dry fish)	NA	NA	Ginger	169.00	1.98	167.00	1.97	1.19
Animal feed (Cattle/Poultry/Fishmeal)	NA	NA	Turmeric	265.00	3.18	275.00	3.32	8.90
Production of Cotton(lint), Jute, Mesta & Santharp are in Bales (177.8 kg per bale in India)								
17. ANIMAL POPULATION AS PER CENSUS 2011 [in '000]		18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES						
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos.]	24	Animal Markets [Nos.]	NA	
Cattle - Cross bred	13.472	NA	NA	Disease Diagnostic Centres [Nos.]	NA	Milk Collection Centres [Nos.]	NA	
Cattle - Indigenous				Artificial Insemination Centers [Nos.]	4	Fishermen Societies [Nos.]	NA	
Buffaloes	6.387	NA	NA	Animal Breeding Farms [Nos.]	NA	Fish seed farms [Nos.]	149	
Sheep - Cross bred	0.05	NA	NA	Animal Husbandry Trg Centres [Nos.]	NA	Fish Markets [Nos.]	NA	
Sheep - Indigenous	14	NA	NA	Dairy Cooperative Societies [Nos.]	NA	Poultry hatcheries [Nos.]	NA	
Goat	0.149	NA	NA	Improved Fodder Farms [Nos.]	NA	Slaughter houses [Nos.]	NA	
Pig - Cross bred	10.941	NA	NA	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY				
Pig - Indigenous	12.807	NA	NA	Fish	Production [MT]	72.00	Per cap avail. [gm/day]	NA
Horse/Donkey/Camel	0.020	NA	NA	Egg	Production [Lakh Nos.]	NA	Per cap avail. [nos/p.a.]	NA
Poultry - Cross bred	207.579	NA	NA	Milk	Production [000 MT]	NA	Per cap avail. [gm/day]	NA
Poultry - Indigenous				Meat	Production [MT]	2.83	Per cap avail. [gm/day]	NA

Sources (if not mentioned against the respective item): Item Nos. 1, 7, 8, 9, 10, 11 - Census 2011; Item Nos. 3, 5, 6 & 13 - CDAP under RKVY; Item Nos. 2, 12, 14, 17, 18 & 19 Dept. of Agr./Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 16 - Horticulture & Agriculture Depts.

1.2. Banking Profile

There are 4 branches of 3 commercial banks, 1 branch each of Manipur Rural Bank and Manipur Sate Co-operative Bank in Ukhrul district as on 31.03.2021. In Kamjong district, there is only one bank branch viz. state bank of India, Kamjong branch as on 31.03.2021. There are 13 PACS/LAMPS in the districts. United Bank of India (now Punjab National Bank) is the lead bank of both districts. The outstanding deposits of Ukhrul district as on 31.03.2019, 31.03.2020 and 31.03.2021 were ₹ 20368.04 lakh, ₹ 18675.00 lakh and ₹ 26329.31 lakh respectively. The outstanding deposits of Kamjong district as on 31.03.2019, 31.03.2020 and 31.03.2021 were ₹ 670.00 lakh ₹ 734.00 lakh and ₹ 808.60 lakh respectively.

The CD Ratio of Ukhrul district as on 31st March 2019, 31st March 2020 and 31st March 2021 were 35.82%, 42.39%, and 37.77% respectively. The CD Ratio of Kamjong district as on 31st March 2019, 31st March 2020 and 31st March 2021 were 108.42%, 199.59 % and 192.56% respectively

For Ukhrul District, ACP achievement for the year 2020-21 was ₹ 1478.73 lakh against the target of ₹ 2705.00 lakh which is 54.66 % of the target. Under Priority Sector, the achievement was ₹ 459.23 lakh against the target of ₹ 2251.00 lakh, which is 20.40 % of the target while under Non Priority Sector; the achievement was ₹ 1019.50 lakh against the target of ₹ 454.00 lakh. For Kamjong District, ACP achievement for the year 2020-201 was ₹ 185.85 lakh against the target of ₹ 643.00 lakh which is 28.90 % of the target. Under Priority Sector, the achievement was ₹ 16.85 lakh against the target of ₹ 523.00 lakh, which is 2.08 % of the target while under Non Priority Sector; the achievement was ₹ 169.00 lakh against the target of ₹ 100.00 lakh. There are 34 numbers of Farmer Club in the Districts. SHG- savings linked till 31.03.2021 is 1544 and credit linked is 358. Total KCC issued at both districts as on 31st March 2021 stood at 311 Nos. with total sanctioned limit of ₹ 246.65 lakh.

The credit flow during last three years' under Annual District Credit Plan of Ukhrul District is given below:

Year	(Amount ₹ lakh)							
	Agri & allied		MSME		Other Priority Sector		Total	
	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
2018-19	2730.00	463.33	920.00	754.79	186.00	35.64	3836.00	1253.76
2019-20	2066.00	527.97	825.000	888.67	190.00	32.94	3081.00	1449.58
2020-21	1146.00	71.92	912.00	387.31	193.00	0.00	2251.00	459.23

Source: SLBC Manipur & Lead Bank, Ukhrul & Kamjong Districts.

The credit flow during last three years' under Annual District Credit Plan of Kamjong District is given below:

Year	(Amount ₹ lakh)							
	Agri & allied		MSME		Other Priority Sector		Total	
	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
2018-19	350.00	0.00	120.00	2.70	12.00	0.00	482.00	2.70
2019-20	350.00	0.00	140.00	98.00	13.00	0.00	503.00	98.00
2020-21	340.00	0.00	165.00	16.85	18.00	0.00	523.00	16.85

Source: SLBC Manipur & Lead Bank, Ukhrul & Kamjong Districts.

Financial Inclusion

As decided by SLBC, the following Banks have been allotted to open their Branches in the unbanked blocks of the district:

Name of the Block	Name of the Bank
Chingai	Vijaya Bank
Lunchungmaiphei	Bank of Baroda
Phungyar	Central Bank of India (opened recently)

Under financial inclusion plan, allocation of branch -wise and year-wise target to cover villages having population above 5000 as per RBI roadmap has been done. Details are given below:

Name of Village	Allotted to Bank for opening of Branch duly approved in the DCC/SLBC
Hundung	Vijaya Bank
Source: SLBC Manipur & Lead Bank, Ukhrul District.	

As on 31.03.2021, total number of Banking Correspondents in Ukhrul & Kamjong districts were 6 and 2 Nos. respectively. There is one Financial Literacy Centre of Manipur Rural Bank in Ukhrul district. As per report of Lead Bank Office of the district, achievement of opening of at least one No. of savings bank account for every family under Pradhan Mantri Jan Dhan Yojana (PMJDY) has been completed for the district. During the FY 2020-21, due to covid 19 pandemic, only 5 financial literacy awareness programmes (FLAPs) were conducted in the districts by bank branches, lead bank office and NGOs in the district. Land allotment to United Bank of India (now Punjab National Bank) for the construction of RSETI in the district is under process.

Banking Profile

District -	Ukhrul	State -	Manipur	Lead Bank -	Punjab National Bank
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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/BFs	Villages	Households
Commercial Banks	3	4	2	2	0	2	1357	5	—	—
Regional Rural Bank	1	1	1	0	0	—	102	1	—	—
District Central Coop. Bank	—	—	—	—	—	—	—	—	—	—
Coop. Agr. & Rural Dev. Bank	—	—	—	—	—	—	—	—	—	—
Primary Agr. Coop. Society	13	—	—	—	—	—	—	—	—	—
Others/SCB	1	1	—	1	0	—	85	—	—	—
All Agencies	18	6	3	3	—	2	1544	6	—	—

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit (Rs.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	133353	133353	NA	NA	20094.64	18230.00	25625.00	—	—
Regional Rural Bank	NA	3841	3841	NA	NA	130.79	224.00	441.00	—	—
Cooperative Banks	NA	6911	6911	NA	NA	232.61	221.00	263.31	—	—
Others	NA	NA	NA	NA	NA	—	—	—	—	—
All Agencies	NA	144105	144105	NA	NA	20368.04	18675.00	26329.31	—	—

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loans (Rs.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	3276	NA	NA	3351.43	8953.00	9130.70	—	—
Regional Rural Bank	NA	NA	268	NA	NA	68.11	115.73	136.08	—	—
Cooperative Banks	NA	NA	199	NA	NA	1197.17	466.96	677.97	—	—
Others	NA	NA	NA	NA	NA	—	—	—	—	—
All Agencies	NA	NA	3743	NA	NA	4616.71	9545.69	9943.85	—	—

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-19	31-Mar-20	31-Mar-21
Commercial Banks	29.54	41.41	35.63
Regional Rural Bank	72.8	67.31	30.86
Cooperative Banks	604.39	112.8	257.14
Others	—	—	—
All Agencies	35.82	42.39	37.77

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

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

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 30/03/2021)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount (Rs.lakh)	% of Total Loans	Amount (Rs.lakh)	% of Total Loans	Amount (Rs.lakh)	% of Total Loans	Amount (Rs.lakh)	% of Total Loans	Amount (Rs.lakh)	% of Total Loans
Commercial Banks	1809.08	19.81	431.36	4.72	5419.43	59.35	NA	NA	202.34	2.22
Regional Rural Bank	102.03	74.98	12.04	8.85	82.24	60.44	NA	NA	21.64	15.90
Cooperative Banks	203.98	30.13	19.93	2.94	1179.89	174.26	NA	NA	NA	—
Others	—	—	—	—	—	—	NA	NA	NA	—
All Agencies	2115.09	21.27	463.33	4.66	6681.56	67.19	NA	NA	223.98	2.25

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2018-19			2019-20			2020-21			Average Ach[%] in last 3 years
	Target (Rs.lakh)	Ach'ment (Rs.lakh)	Ach'ment [%]	Target (Rs.lakh)	Ach'ment (Rs.lakh)	Ach'ment [%]	Target (Rs.lakh)	Ach'ment (Rs.lakh)	Ach'ment [%]	
Commercial Banks	3664.00	1212.08	33.08	2903.00	1338.61	46.11	2117.00	337.40	15.94	31.71
Regional Rural Bank	91.00	19.93	21.99	84.00	91.04	108.38	72.00	33.74	32.97	54.42
Cooperative Banks	81.00	21.75	26.85	94.00	19.93	21.20	62.00	98.99	158.21	68.75
Others	—	—	—	—	—	—	—	—	—	—
All Agencies	3836.00	1253.76	32.68	3081.00	1449.58	47.05	2251.00	459.23	20.40	33.38

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2017-18			2018-19			2019-20			Average Ach[%] in last 3 years
	Target (Rs.lakh)	Ach'ment (Rs.lakh)	Ach'ment [%]	Target (Rs.lakh)	Ach'ment (Rs.lakh)	Ach'ment [%]	Target (Rs.lakh)	Ach'ment (Rs.lakh)	Ach'ment [%]	
Crop Loan	—	—	—	—	—	—	—	—	—	—
Term Loan (Agr)	2730.00	463.33	16.97	2066.00	527.97	19.34	1146.00	71.92	6.28	14.20
Total Agri. Credit	2730.00	463.33	16.97	2066.00	527.97	19.34	1146.00	71.92	6.28	14.20
Non-Farm Sector	920.00	754.79	82.04	825.00	888.67	96.59	912.00	387.31	42.47	73.70
Other Priority Sector	186.00	35.64	0.19	190.00	32.94	17.31	193.00	—	—	5.97
Total Priority Sector	3836.00	1253.76	32.68	3081.00	1449.58	47.05	2251.00	459.23	20.40	33.38

9. RECOVERY POSITION

Agency	2018-19			2019-20			2020-21			Average Rec. [%] in last 3 years
	Demand (Rs.lakh)	Recovery (Rs.lakh)	Recovery [%]	Demand (Rs.lakh)	Recovery (Rs.lakh)	Recovery [%]	Demand (Rs.lakh)	Recovery (Rs.lakh)	Recovery [%]	
Commercial Banks	NA	NA	NA	28.17	16.04	56.99	NA	NA	NA	NA
Regional Rural Bank	NA	NA	NA	16.60	7.44	45.00	NA	NA	NA	NA
Cooperative Banks	NA	NA	NA	314.09	14.11	4.00	NA	NA	NA	NA
Others	—	—	—	—	—	—	—	—	—	—
All Agencies	NA	NA	NA	358.86	37.59	10.00	NA	NA	NA	NA

Sources : Lead Bank & SLBC

Banking Profile

District -	Kamjong	State -	Manipur	Lead Bank -	Punjab National Bank
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1. NETWORK & OUTREACH (As on 31/03/2020)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFs/mFOs	SHGs/ULGs	BCs/BFs	Villages	Households
Commercial Banks	1	1	1	0	0	—	430	2	—	—
Regional Rural Bank	—	—	—	0	0	—	—	—	—	—
District Central Coop. Bank	—	—	—	—	—	—	—	—	—	—
Coop. Agr. & Rural Dev. Bank	—	—	—	—	—	—	—	—	—	—
Primary Agr. Coop. Society	5	—	—	—	—	—	—	—	—	—
Others/SCB	—	—	—	0	0	—	—	—	—	—
All Agencies	6	1	1	—	—	—	430	2	—	—

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit (Rs.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	5896	NA	NA	670.00	734.00	808.60	—	—
Regional Rural Bank	NA	NA	—	NA	NA	—	—	—	—	—
Cooperative Banks	NA	NA	—	NA	NA	—	—	—	—	—
Others	NA	NA	NA	NA	NA	—	—	—	—	—
All Agencies	NA	NA	5896	NA	NA	670.00	734.00	808.60	—	—

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loans (Rs.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	438	NA	NA	726.42	1465.00	1557.00	—	—
Regional Rural Bank	NA	NA	—	NA	NA	—	—	—	—	—
Cooperative Banks	NA	NA	—	NA	NA	—	—	—	—	—
Others	NA	NA	NA	NA	NA	—	—	—	—	—
All Agencies	NA	NA	3743	NA	NA	726.42	1465.00	1557.00	—	—

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-18	31-Mar-19	31-Mar-20
Commercial Banks	108.42	199.59	192.56
Regional Rural Bank	—	—	—
Cooperative Banks	—	—	—
Others	—	—	—
All Agencies	108.42	199.59	192.56

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

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

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 30/03/2021)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount (Rs.lakh)	% of Total Loans	Amount (Rs.lakh)	% of Total Loans	Amount (Rs.lakh)	% of Total Loans	Amount (Rs.lakh)	% of Total Loans	Amount (Rs.lakh)	% of Total Loans
Commercial Banks	503.00	32.31	—	—	1465	94.09	NA	NA	—	—
Regional Rural Bank	—	—	—	—	—	—	NA	NA	—	—
Cooperative Banks	—	—	—	—	—	—	NA	NA	NA	—
Others	—	—	—	—	—	—	NA	NA	NA	—
All Agencies	503.00	32.31	—	—	1465.00	94.09	NA	NA	—	—

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2018-19			2019-20			2020-21			Average Ach(%) in last 3 years
	Target (Rs.lakh)	Ach/ment (Rs.lakh)	Ach/ment (%)	Target (Rs.lakh)	Ach/ment (Rs.lakh)	Ach/ment (%)	Target (Rs.lakh)	Ach/ment (Rs.lakh)	Ach/ment (%)	
Commercial Banks	482.00	43.79	9.09	503.00	98.00	19.48	523.00	10.87	2.08	10.22
Regional Rural Bank	—	—	—	—	—	—	—	—	—	—
Cooperative Banks	—	—	—	—	—	—	—	—	—	—
Others	—	—	—	—	—	—	—	—	—	—
All Agencies	482.00	43.79	9.09	503.00	98.00	19.48	523.00	10.87	2.08	10.22

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2018-19			2019-20			2020-21			Average Ach(%) in last 3 years
	Target (Rs.lakh)	Ach/ment (Rs.lakh)	Ach/ment (%)	Target (Rs.lakh)	Ach/ment (Rs.lakh)	Ach/ment (%)	Target (Rs.lakh)	Ach/ment (Rs.lakh)	Ach/ment (%)	
Crop Loan	350.00	—	—	350.00	—	—	340.00	—	—	—
Term Loan (Agr)	350.00	—	—	350.00	—	—	340.00	—	—	—
Total Agri. Credit	350.00	—	—	350.00	—	—	340.00	—	—	—
Non-Farm Sector	120.00	2.70	2.25	140.00	98.00	70.00	165.00	16.85	10.21	27.49
Other Priority Sector	12.00	—	—	13.00	—	—	18.00	—	—	—
Total Priority Sector	482.00	2.70	0.56	503.00	98.00	19.48	523.00	16.85	3.22	7.76

9. RECOVERY POSITION

Agency	2018-19			2019-20			2020-21			Average Rec. (%) in last 3 years
	Demand (Rs.lakh)	Recovery (Rs.lakh)	Recovery (%)	Demand (Rs.lakh)	Recovery (Rs.lakh)	Recovery (%)	Demand (Rs.lakh)	Recovery (Rs.lakh)	Recovery (%)	
Commercial Banks	NA	NA	NA	28.17	—	—	65.00	—	—	NA
Regional Rural Bank	NA	NA	NA	NA	NA	—	NA	NA	NA	NA
Cooperative Banks	NA	NA	NA	NA	NA	—	NA	NA	NA	NA
Others	—	—	—	—	—	—	—	—	—	—
All Agencies	NA	NA	NA	—	—	—	65.00	—	—	NA

Sources : Lead Bank & SLBC

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP

The objectives of PLP are

To enable the various organizations involved in the process of rural development in directing their efforts in a planned manner, in accordance with the potentials available for exploitation.

To enable optimum utilization of scarce financial resources (specifically bank credit) by channelling the same into sectors with growth potential.

To assess the gaps in infrastructure support which need to be taken care for exploiting the potentials and prioritise resource requirement for the purpose.

Methodology

NABARD, in 1988-89, took initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long term potential (in terms of physical units) in each sector of agriculture and rural development with reference to the natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been constantly 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:

Sr. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers;

Sr. No.	Sector	Methodology of estimation of credit potential
		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	MI potential is the area that can be brought under irrigation by ground and surface water; Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	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;

Sr. No.	Sector	Methodology of estimation of credit potential
		1/6 th 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 2 nd and 3 rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

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

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

Limitations and constraints

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

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

Chapter 1 **Important Policies and Developments**

1.1 Policy Initiatives - Government of India

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:

- PACSS 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.
- 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.
- 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 eco-system 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 (MHHDC) & Manipur State Handloom Weavers Co-operative Society are the 2 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 Minister's 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 district to be involved at the grassroots level. The Government has

initiated rainwater harvesting schemes in hill areas such as Tamei, Chandel, Senapati, Ukhrul and 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
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.

(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 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 potential for Agriculture – 2022-23

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

2.1.1.1. Introduction:

Agriculture is the predominant activity in the districts. About 70% numbers of the district's total labour force depends on agriculture for their livelihood. This indicates the agrarian predominance of the districts economy. The number of cultivators in the districts is 56815 out of which the number of marginal farmers is 15705. As per CDAP under RKVY data of the districts, the net sown area, gross crop area and net irrigated area of the districts is 31680 ha, 39544 ha and 1700 ha respectively. The cropping intensity of the district is 78.90%. Rainfed agriculture is vogue in the districts as only 1700 ha is the net irrigated area out of 39544 ha area available for irrigation. The most predominant crop in the districts is paddy. Other major crops include Maize, Oilseeds, Pulses, Sugarcane, Vegetables, Potato and Fruit crops like Kiwi, Pineapple, Lemon, Orange, Banana, Passion fruit etc. Average rainfall of the districts is 1400 mm per annum. Permanent cultivation is generally practiced in very few pockets of the districts while jhuming or shifting cultivation is widely adopted. Soil type of the district is acidic in nature. Ukhrul district is endowed with rugged topography with varying features in the geology, climate and vegetation. Eventually, different types of soil are found in different area of the district. Clay, clay loam, loam and silty loam are found in the district. Soils of the districts have high organic contents which is very much suitable for growing various crops.

Land holding pattern of the districts:

Marginal Farmers		Small Farmers		Semi Medium Farmers		Medium Farmers		Large Farmers	
No.	Area	No.	Area	No.	Area	No.	Area	No.	Area
15705	10560	5005	5105	160	226	55	464		

(Holdings in numbers and area in ha) Source: State Agriculture Dept.

Performance of crop loan/KCC in the districts issued by Banks:

2018-19		2019-20		2020-21	
Amt. (₹ lakh)	No.	Amt. (₹ lakh)	No.	Amt. (₹ lakh)	No.
301.50	602	347.06	377	246.65	311

2.1.1.2. Infrastructure and linkage support available, planned and gaps

Inadequate irrigation facilities, erratic and insufficient power supply, absence of arrangements for procurement, stocking and distribution of HYV seeds, fertilizers, pesticides etc. coupled with lack of awareness of improved technologies of crop production have affected the production and productivity of the land. Inadequate transport facilities, lack of adoption of farm mechanisation, absence of post-harvest arrangements including storage godowns and lack of extension services are also responsible for the slower growth of the sector. Insufficient credit support due to the weak financial position of the cooperative credit structure and the high overdue position of the banking sector as a whole is also another major factor contributing to the poor performance of this sector.

Schemes implemented by ATMA, which are shared on 90:10 basis by Central Govt. and the State is also implemented in the districts. KVK Ukhrul and ATMA provide training to the farmers on new scientific method of cultivation and conducts field demonstration of new crops. 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. NABARD is actively involved in promotion of farmers clubs, SHGs, JLGs etc. in the district. NABARD is also encouraging promotion of new Agri Clinic and Agri Business Centres in the district. Farmers of the district started availing the benefit of Pradhan Mantri Fasal Bima Yojana.

2.1.1.3 Assessment of Credit Potential for 2022-23

Keeping in view the past trend, available infrastructure facilities, infrastructure being developed, revision in SoF etc., the PLP projections for the period 2022-23 of Ukhrul District are given below:

Sr. No	Crop/ Activity	Unit (Area/No.)	Unit cost (ha)	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Paddy	ha	0.862	485	418.07	418.07
2	Maize	ha	0.445	260	115.70	115.70
3	Chilly	ha	1.552	85	131.92	131.92
4	Potato	ha	1.574	65	102.31	102.31
5	Ginger	ha	1.738	135	234.63	234.63
6	Turmeric	ha	1.245	75	93.38	93.38
7	Oilseeds	ha	0.387	60	23.22	23.22
8	Cabbage	ha	1.625	30	48.75	48.75
9	King chilly	ha	2.321	25	58.03	58.03
10	Integrated Vegetable Farm(Rice Bean/Pumpkin/Brinjal)	ha	1.00	18	18.00	18.00
11	Medicinal and Aromatic Crops - MAC- (Lemon Grass+ Stevia)	ha	0.80	36	28.80	28.80
Total				1274	1272.80	1272.80
Add: 10% on Post-Harvest/ household /consumption requirement						127.28
Add: 20% on Repairs and maintenance expenses of farm Assets						254.56
Grand Total						1654.64

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

Sr. No	Crop/ Activity	Unit (Area/No.)	Unit cost (ha)	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Paddy	ha	0.862	740	637.88	637.88
2	Maize	ha	0.445	130	57.85	57.85
3	Chilly	ha	1.552	210	325.92	325.92
4	Potato	ha	1.574	115	181.01	181.01
5	Ginger	ha	1.738	120	208.56	208.56
6	Turmeric	ha	1.245	110	136.95	136.95
7	Oilseeds	ha	0.387	85	32.90	32.90
8	King chilly	ha	2.321	100	232.10	232.10
9	Integrated Vegetable Farm(Rice Bean/Pumpkin/ Brinjal)	ha	1.00	25	25.00	25.00
10	Medicinal and Aromatic Crops - MAC- (Lemon Grass+ Stevia)	ha	0.80	11	8.80	8.80
Total				1646	1846.97	1846.97
Add: 10% on Post Harvest/ household /consumption requirement						184.70
Add: 20% on Repairs and maintenance expenses of farm Assets						369.39
Grand Total						2401.05

The exploitable potential for PLP 2022-23 of Ukhrul and Kamjong Districts have been estimated at ₹ 1654.64 lakh and ₹ 2401.05 lakh respectively by considering scale of finance, labour cost, availability of bank branches, infrastructure available etc. in the district. The block wise, activity wise potential of bank loan for various crops are indicated in Annexure – I.

2.1.1. 4. Critical interventions required for creating a definitive impact

- 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.
- 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.
- Manpower available with the Govt. extension machinery needs to be strengthened.
- 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.
- 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.
- NABARD had sanctioned a sum of ₹ 47.39 crore under RIDF, for providing field channels for field level conveyance of water to the designated command areas under these MI structures that also enables adoption of micro irrigation by farmers.

2.1.1. 5. Suggested Action Points

- In order to achieve the projected target of cropping pattern the irrigation potential up to 60% of grossed crop area has to be created simultaneously.
- Supply of adequate electricity at reasonable cost will increase the efficiency of farm productivity. Alternate source of agriculture power supply like solar pump sets may be arranged.
- Road connectivity is a necessary infrastructure for timely input supply for agriculture and marketing of farm products. For communication and transport of agricultural purposes all the major district road should be converted to all weather roads.
- More number of storage godowns with higher storage capacity need to be constructed at block level, so that farmers can get the facility to store their surplus produce.
- Banks should cover all the eligible farmers under Kisan Credit Card Scheme. Tenant Farmers and oral lessees may be financed through Joint Liability Groups (JLG) mode by the banks aggressively since a large number of such cultivators are present in the district. Farmers clubs should be promoted by rural bank branches.
- Even though, there are Government and private seed sales depots, timely supply of seeds / fertilizers are not available and needs improvement. Therefore, good Farmer clubs and SHGs may be engaged/granted licence to sell seeds/fertilizers/pesticides/insecticides at village level.

2.1.2. Water Resources

2.1.2.1. Introduction:

Water is one of the most critical resources necessary for sustenance of life and central to socio-economic development. India, with 2.4% of the world's total geographical area and 18% of the world's population, has only 4% of the world's total fresh water resources. With about 4000 billion cubic meter (bcm) of annual rainfall, the estimated utilizable water resources is only 1123 bcm (28%), mainly due to hydrological, topographic and other physical constraints. Of the available utilizable resource, 690 bcm is from surface water sources and the remaining 433 bcm is from replenishable groundwater sources. As against this, the cumulative water utilization by all sectors of the economy is 702 bcm (2010) of which, agriculture sector alone consumes around 78% of the total water utilization. This is despite the fact that more than 55% of agriculture in India is rainfed and depends on the vagaries of monsoon. However, due to its wide temporal and spatial variability coupled with inadequate storage infrastructure, there are floods in some parts while severe drought conditions in other parts of the country.

With a view to addressing the water scarcity situations and ensuring more equitable use of water, the Govt. of India launched Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) envisaging the concept of "water for every farm" and "per drop more crop" to which, NABARD is a key stakeholder. Under this initiative, it is targeted to enhance irrigation efficiency by about 20% and creating 28.5 million ha additional area under irrigation. The total budget allocated for implementing various components under PMKSY is Rs. 50000 crore over four year's period (2015-16 to 2019-20). The major components include fast tracking completion of 99 incomplete major and medium irrigation projects, greater use of micro irrigation systems, ensuring water in every farm and improving soil & water management practices on watershed approach for enhancing livelihood security. These

measures are likely to not only enhance agricultural productivity and facilitate postharvest activities across value chain but also result in creation of rural employment to a great extent.

2.1.2. 2. Infrastructure and linkage support available, planned and gaps

The principal source of water is rain water. Rain water harvesting techniques and infrastructure facilities are not fully exploited till date. However, the district has 5 (five) major rivers viz.1. Thoubal, 2. Iril, 3. Challow, 4. Tuyungbi and 5. Maklang River. These rivers constitute an important component of the Agro ecological situation (AES) of the district and the main source of irrigation.

The details of various types of irrigation available in the districts are given as under:

Canals (Area)	Tanks		Open Wells		Tube/Bore wells		Lift Irrigation		Other Sources (stream)	
	Nos.	Area	Nos.	Area	Nos.	Area	Nos.	Area	Nos.	Area
-	-	-	-	-	-	-	-	-	2450	1700

(Area in hectares)

Source: Department of Agriculture, Govt. of Manipur

Rainfed agriculture is vogue in the district as only 1700 ha is the net irrigated area out of 39544 ha area available for irrigation.

The Thoubal Multipurpose Project at Maphou Dam once gets completed intended to generate electricity and to supply water for irrigation and drinking. The project has the capacity to generate 7.5 Megawatts of power. Apart from supplying 10 million gallons of water per day, the dam will have the capacity to irrigate 33,449 hectares of arable land in a year. Dolaithabi Barrage Project is also Ongoing Project with a capacity to irrigate 7,545 ha of arable land in a year. New Farm ponds are also encouraged under MGNREGS. Availability of data on ground water potential and assessment indicating suitable or grey area for exploiting the ground water need to be put in place.

NABARD sanctioned loans to the State Govt. for completing River Lift Irrigation (RLI) schemes, Tube well projects and Surface Flow irrigation schemes under RIDF. Moreover, during the year 2016, NABCONS/NABARD entered a MOU with State Agriculture Dept. for preparation of district-wise irrigation plans of the state. As per CDAP under RKVY of the district, the net irrigated area of the district is 1700 ha (only 8.86%) out of 39544 ha gross cropped area. The normal annual rainfall of the district is 1426 mm.

2.1.2.3. Assessment of Credit Potential for 2022-23

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Diesel pump set (3.50 HP)	Nos.	0.388	61	23.67	21.30
2	Lift Irrigation (5 ha)	ha	1.54	9	13.86	12.47
Total				70	37.52	33.78

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Diesel pump set (3.50 HP)	Nos.	0.388	64	24.832	22.35
2	Lift Irrigation (5 ha)	ha	1.54	18	27.72	24.95
Total				82	52.55	47.30

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure – I

2.1.2. 4. Critical interventions required for creating a definitive impact

- For exploiting the available ground water potential in the district, block-wise ground water Survey/techno feasibility reports need to be made available for proper assessment of the sector for development. Rural electrification is lagging behind coupled with lack of awareness among farmers about the utility of minor irrigation facilities. This is hampering the growth of the sector. Banks are hesitant to finance due to poor recovery climate.
- Micro Watershed projects of National Watershed Development Project for Rainfed Areas (NWDPA) in the district are implemented under RKVY.
- Promotion of New Farm ponds are also encouraged under MGNREGS.
- The huge gap in irrigation needs to be bridged through the scheme like the Solar Photovoltaic (SPV) Water Pumping System for Irrigation Purpose to develop minor irrigation sector by utilizing the potential of important rivers.

2.1.2. 5. Suggested Action Points

At least 86% of the Grossed Cropped Area needs to be brought under irrigation. The farmers are not favouring ground water for irrigation purposes, hence surface irrigation and rain water harvesting structures are two main sources of irrigation.

- For this, there is need for creation of big water reservoir in river and also in field, so that farmers can go for flow irrigation or surface irrigation. The community tank and rain water harvesting can be constructed at the base of hills, so that rain water can be collected and stored at regular distance to make sufficient water available for irrigation purposes.
- The Govt. may consider for setting up ground water testing and certification centre in block headquarters, so that farmers can get the facility for testing the suitability of ground water for irrigation purposes.
- There is need for timely and regular power supply to the farmers' field, if necessary with separate grid connection, for electrical pumpsets operation. The huge gap in irrigation needs to be bridged through availing the benefits of credit linked capital subsidy scheme like Solar Photovoltaic (SPV) Water Pumping System for Irrigation.
- Drip irrigation needs to be popularised for horticulture.
- State Govt. may avail the RIDF loan and other consultancy services from NABARD for creation/renovation of irrigation projects.

Dolaithabhi Irrigation Project assisted under LTIF

Hon'ble Prime Minister Shri Narendra Modi inaugurated Dolaithabi - LTIF assisted medium irrigation project on 04 January 2019 during his visit to Manipur State. The Dolaithabi medium irrigation project consists of a barrage across Iril river and canal network. The irrigation potential created under the project is 7545 ha. The project which started in the year 1996-97 and included under AIBP during 2002-03 was languishing for want of funds for completion. Under LTIF, ₹ 63.61 crore was released in two instalments during 2017-18 and 2018-19. This helped in completion of the head works, canals, distributaries and allied structures. The project benefits farmers of 27 villages of Imphal East and Senapati districts of Manipur and is estimated to provide irrigation to an area of 5500 ha during Kharif season and 2045 ha during rabi season.

The barrage is of 78.75 m long with six bays of 10 m each to deliver discharge of 2900 cumec. The lengths of common main canal, left main canal and right main canal are 2.58 km, 14.72 km and 17.30 km, respectively. The culturable command area under left canal is 2065 ha and 3435 ha under the right canal. The total cost per ha of CCA worked out to about ₹ 6.5 lakh per ha.

NABARD assisted Thoubal Multipurpose Project under LTIF

NABARD provided loan assistance of ₹ 261.62 crore to the Govt. of Manipur for funding of State share for Thoubal Multipurpose Project (AIBP Component) prioritised under Pradhan Mantri Krishi Sinchai Yojana (PMKSY) during 2018-19. The project aims to provide irrigation, drinking water and hydro electricity facility. The project is located in Thoubal river and shall benefit Imphal East, Senapati and Thoubal districts of Manipur. It is a major irrigation project consisting of dam, barrage, water transmission and canal system. The estimated irrigation potential of the project is 35160 ha. ₹ 123.20 crore was released during March 2019.

Special Long Term Refinance Scheme for beneficiaries of the watershed and wadi project areas

- The objectives of the scheme is 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.
- The refinance will be available to all the eligible banks/FIs at 3% for maximum 5 years. The revised ultimate lending rate to be charged by banks/FIs under the scheme is revise as 06 months MCLR+1% or EBLR+2.5% whichever is lower. NABARD has earmarked refinance amount of ₹5000.00 crore during 2020-21 to 2022-23.

2.1.3 Farm Mechanisation

2.1.3.1. Introduction

Farm Mechanisation leads to increased production and productivity, better utilisation of irrigation potential, adoption of multiple cropping pattern, etc., besides minimising cost, increasing income, reducing drudgery in operations, increasing cropping intensity, etc. Post-harvest machinery helps in reduction of loss during harvest and adds value thorough cleaning, grading and packing scientifically. The activities considered for financing include tractor, power tiller, combine harvesters, agricultural Implements, etc.

2.1.3. 2. Infrastructure and linkage support available, planned and gaps

Traditional agricultural implements like wooden plough, wooden leveller, sickle etc. are still used by the farmers in the districts. The farmers are now trying to replace indigenous implements by improved ones. Tractors, power tillers etc. cannot be effectively used in the districts because of its hilly topography.

There are 61 Power Tillers, 8 Agriculture Tractors, 2343 Threshers, 7 pump sets, 690 winnowers, 390 animal carts etc. are available in the districts as per Statistical Year Book of Manipur, 2017.

2.1.3. 3. Assessment of Credit Potential for 2022-23

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Power Tiller without trailer and CMVR kit (12-15 HP)	Nos.	1.894	16	30.30	27.27
2	Tractor with matching equipment (30- 35 HP)	Nos.	9.425	2	18.85	16.97
Total				18	49.15	44.24

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Power Tiller without trailer and CMVR kit (12-15 HP)	Nos.	1.894	28	53.032	47.73
Total				28	53.032	47.73

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure - I

2.1.3. 4. Critical interventions required for creating a definitive impact

- Setting up of agri business centres by qualified persons and making available necessary finance by banks.
- Setting up of Extension Centres /service stations /repairing centres. (Eng. wing, Agri. Dept.)
- Need based training may be given to selected farmers by line departments and the credit needs of farmers may be met by banks

2.1.3. 5. Suggested Action Points

- As there is a good potential for power tillers, the line departments in coordination with the manufacturing companies should arrange for live demonstrations at grass root levels so as to bring about awareness amongst the farmers.
- Farmers may be educated to acquire appropriate farm implements as per their business need, thus saving from the risk of debt trap/suicides, etc.
- Bank needs to tie up with Community Based NGOs and Farmers Groups, FPO for financing Farm Mechanization in the district.
- 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

2.1.4.1 Introduction:

The districts is bestowed with climatic conditions conducive for cultivation of different types of horticultural crops such as, fruits, vegetables, flowers, ornamental plants, spices, aromatic and medicinal plants of high commercial and economic value around the year. It is interesting to note that out of about 1350 species of orchids in the country, as many as 600 are in North Eastern Region including Manipur. However, commercial exploitation of these crops is yet to be made. As per report of Horticulture Dept., Govt. of Manipur, the district has potential area under commercial growing of horticulture crops of 48292 ha but only 10% of the potential area have been covered till now. About 10 - 33 percent of barren and uncultivable land, 75 percent of cultivable wasteland, 75 percent of the old fallow (other than current fallow) and 10 percent of the net sown area can be diverted to horticulture crops. Kachai lemon, pineapple etc. are the major crops under horticulture in the district but other crops like papaya, banana, passion fruits, kiwi, amla, jackfruit etc. are also cultivated by farmers mostly in kitchen gardens as a non-commercial activity. Floriculture, aromatic and medicinal plants offer good scope for development through institutional credit support.

Horticulture department is encouraging the farmers to take up fruit orchards in uplands under National Horticulture Mission (NHM) and MGNREGS of Ministry of Rural Development, Government of India. Development of Horticulture will not only improve the economy of the farming community but will also provide new avenues for employment while opening up interior areas of the district for development.

2.1.4. 2. Infrastructure and linkage support available, planned and gaps

The planting materials are available at Progeny Orchard situated at Mantripukhri in Imphal. Seeds, fertilisers and other inputs are available within the districts. The services of the State Directorate of Horticulture and ICAR are available in Imphal. However, lack of awareness among farmers about the use of high yielding varieties, improved technology and market intelligence coupled with inadequate support services in the form of availability of quality planting material, transport services and organised marketing link has resulted in non-commercialisation of this sector. Absence of processing units and preservation technology is also reportedly hampering the growth of this sector in the State.

The Kiwi Festival, Chilly Festival etc. held every year in Ukhrul district is providing a good opportunity for both the growers and fruit processing industry to clinch deals and a ready market for the growers. This also boosts tourism for the district and State.

In the districts, all the four types of silk are produced using different traditional and non-traditional reeling & spinning devices. Quality of silk produced from such devices are of poor quality and could not be used for the production of quality fabrics. Besides, most of the silk cocoon produced in the district could not be converted into silk yarn due to limited number of processing units, including individual reeler and spinners. For sericulture activities, infrastructural and non-credit input facilities are provided by the Directorate of Sericulture, Govt. of Manipur. This includes supply of Disease Free Layings (DFL), construction of rearing houses, plantation of Mulberry, Eri plants and purchase of cocoons from the sericulturists. Besides, training and awareness programmes have been conducted with the help of NGOs and Social workers at village level.

2.1.4. 3. Assessment of Credit Potential for 2022-23

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Banana (1.8m x 1.8m)	ha	1.648	40	65.92	59.33
2	Lemon (6mx6m)	ha	2.205	22	48.51	43.66
2	Kiwi	ha	4.359	7	30.51	27.46
3	Lemon grass	acre	0.485	34	16.49	14.84
4	Tree Bean	ha	0.913	36	32.87	29.58
Total				139	194.30	174.87

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Banana (1.8m x 1.8m)	ha	1.648	22	36.256	32.63
2	Lemon (6mx6m)	ha	2.205	15	33.075	29.77
2	Kiwi	Nos.	4.359	6	26.154	23.54
3	Passion fruit	ha	2.78	30	83.37	75.03
4	Tree Bean	ha	0.4158	34	31.042	27.94
Total				107	209.89	188.91

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure – I

NABARD supported banana fibre extractions project at Ukhrul District:

- The project aims to use the locally available resources (banana pseudo stem) for creating income generating livelihood activity for poor tribal people of hill district.
- Sanctioned to KVK Ukhrul- grant assistance of ₹ 4.80 lakh.
- 4 Nos. of banana fibre extractor machines have been supported.
- Beneficiaries: About 500 farmers from 10 farmers' clubs and 30 SHGs.
- 3 common facility centres/common workshops have been established.
- Marketing linkages: The Ukhrul District Handloom & Handicrafts Cooperative Federations Ltd (UDHACoF)
- Bank Linkages: 1 mini truck sanctioned to UDHACoF by SBI besides bank loans to FCs/SHGs.
- Promotional activity: Promotion cum sales of products at Shirui Lily Festival.

Integrated Tribal Development Programme for Chingai and Jessami Blocks in Ukhrul District, Manipur State Under Tribal Development Fund(TDF)

NABARD sanctioned first TDF of Ukhrul District to Ukhrul District Community Resource Management Society (UDCRMS). Under the project, financial grant assistance of Rs. 128.132 lakh have been sanctioned for supporting the livelihoods of 200 selected families from 6 villages of Ukhrul District viz. Phungcham, Paorei, Varanglai, Chingaroi Kn, Chingaroi Kl and Chingaroi CV.

Details of the sanction are as given below:

Sr. No.	Programme components	Cost (₹ Lakh)
a)	Horticulture plantation & maintenance (avocado & Indian gooseberry as main components)	83.10

b)	Soil conservation	4.50
c)	Water resources development	9.00
2.	Livelihood for landless (piggery)	-
3.	Women development & Health	2.46
4.	Training and capacity building	5.10
Subtotal - Dev interventions		104.160
5.	Project management cost	21.460
Subtotal - Dev interventions		125.620
6	Contingencies @2%	2.512
7	Total grant assistance	128.132
8	Loan from TDF	0.00
Total TDF assistance (grant + loan)		128.132
9	Family contribution	27.00
10	Total project outlay	155.132

Special Long Term Refinance Scheme for beneficiaries of the watershed and wadi project areas

- The objectives of the scheme is 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.
- The refinance will be available to all the eligible banks/FIs at 3% for maximum 5 years. The revised ultimate lending rate to be charged by banks/FIs under the scheme is revise as 06 months MCLR+1% or EBLR+2.5% whichever is lower. NABARD has earmarked refinance amount of ₹ 5000 crore during 2020-21 to 2022-23.

2.1.4. 4. 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;
- Cultivation of horticulture is at the mercy of erratic monsoon and 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.

2.1.4. 5. 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 poly-house/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.
- Under Sericulture, infrastructural and non-credit input facilities are provided by the Directorate of Sericulture, Govt. of Manipur. This includes supply of Disease Free Laying (DFL), construction of rearing houses, plantation of Mulberry, Eri plants and purchase of cocoons from the sericulturists.
- Banks may take up project financing of floriculture / fruit crops / medicinal plants. Create awareness among the farmers about various schemes for which bank loans are available.

2.1.5 Forestry and Wasteland Development

2.1.5 .1 Introduction:

The fragility of the forest eco-system of the district is due to its tropical and sub-tropical climate which posed problems for its management. The forests of the State are being scientifically managed in terms of the Working Plans approved by Government of India. The ratio of funding of forest between centre and state is at 80:20. Some of the prominent threats are *shifting cultivation, illegal felling, smuggling of timber and wildlife articles*. The cause of soil erosion, land-slides and siltation of rivers is deforestation. The development of barren land and un-utilized land will increase forest area.

A number of farmers have cultivated China Teak in over 150 ha. in the district. A coordinated support to this activity from line departments and credit support from banks will increase forest coverage. Planting of tree crops and/ or fruit crops along with agricultural crops in the same area or raising of fruit crops in jhum area with need based credit support will increase farmers' income and protect soil erosion, degradation of soil fertility and siltation of rivers.

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

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 forest 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. Ukhrul and Kamjong districts are almost a hilly region with beautiful scenic beauty. The hills and hill-peaks are covered with green forests rich in variety of fauna and flora. Among them Shirui/Siroi Lily – a beautiful flower, may be worth mentioning which is blooming on the Shiroy hill. It has earned the International fame because of its unique beauty and attractive charm.

2.1.5 .2. Infrastructure and linkage support available, planned and gaps

Forest and wasteland area of the districts is given below: (source: CDAP under RKVY):

	Area in ha
Total Area Reported	454400
Forest Land	188809
Area Not Available for Cultivation	35235
Permanent Pasture and Grazing Land	11567
Land under Miscellaneous Tree Crops	17785
Cultivable Wasteland	23668
Current Fallow	50007
Other Fallow	28670

Source: CDAP under RKVY

The highest peak is the Khayang peak- 3114m (MSL), though the more popularly known peak is the Shirui Kashung peak- 2835m (MSL). Most of the major rivers originate from the Crevices and slopes of this Shirui peak.

The district is endowed with rich resources of bamboo and is intimately interwoven in the socio-cultural fabric of the people. Out of the 23 genera and 126 species of bamboo reportedly found in India, about 54 species of bamboo and 9 genera are found in the hill districts.

The State Government through the Forest Department is implementing various schemes of Forestry and Wasteland Development, sponsored by Govt. of India. The schemes include Border Area Development Programme, Area Oriented Firewood and Fodder Project and Conservation of Non-Timber Forest Produces including medicinal plants. A scheme of grant-

In-aid for Voluntary Agencies is also available for financial assistance from National Afforestation and Eco Development Board (NAEB). National Bamboo Mission has been launched by the GoI with the aim of generating employment and income opportunities and ensuring ecological balance. The various components of the scheme include nurseries, area expansion through plantation and harvesting etc.

Under Make in Manipur Mission, Government of Manipur is also encouraging farmers to cultivate jatropa and lemon grass with bank credit and buy back arrangement facility.

2.1.5.3. Assessment of Credit Potential for 2022-23

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Bamboo (spacing 5m x5m)	1.007	ha	12	12.08	10.88
2	Forest Nursery	4.961	ha	5	24.81	22.32
Total				19	36.88	33.20

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Bamboo (spacing 5m x5m)	1.007	ha	14	14.098	12.69
2	Forest Nursery	4.961	ha	3	14.883	13.39
Total				17	28.98	26.08

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure – I.

2.1.5 .4. Critical interventions required for creating a definitive impact

- 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.
- Aggregation of Non-Timber Forest Products (NTFP) at village level by providing them storage facilities and facilitating tie up with the buyers will ensure better livelihood to the people dependent on forests.
- Eco-tourism can be developed in various places of the district on Public Private Participation (PPP) mode.

2.1.5 .5. Suggested Action Points

- Implementation of National Bamboo Mission for Development of Bamboo Sector as livelihood activities
- In order to give a boost to the activity, nurseries need to be set up in each block & extension services will have to be geared up to motivate people for taking up social forestry.

- NGOs / 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 from banks.
- Joint Forest Management Group may be promoted to help villagers for maintenance and protection of forest.

2.1.6 Animal Husbandry- Dairy Development

2.1.6.1 Introduction:

Amongst the allied sectors of Agriculture, animal husbandry is an important sector. Development of animal husbandry is essential as livestock plays a pivotal role in the state's rural economy. A large number of small and marginal farmers, agricultural labourers and other economically weaker sections depend upon livestock for gainful employment. In a rural-based economy of the district, development of Animal Husbandry plays a pivotal role for the upliftment of socio economic condition of the rural populace and is next to agriculture. Traditionally rearing of milch cows is not a predominant activity but with better awareness and understanding of the income generating potential of the activity, more and more farmers are evincing interest in taking up the activity. As per Statistical Year Book Manipur 2017, breedable female crossbred and indigenous cow population is 13172 while that of breedable female buffalo population is 6587.

2.1.6. 2. Infrastructure and linkage support available, planned and gaps

As per Livestock census, Manipur 2019, there are 6 Veterinary hospitals, 18 veterinary dispensaries, 4 Artificial Insemination Centres, 24 epidemic centre unit in the Districts. Absence of milk chilling units, bulk coolers, milk routes etc. is impeding growth of the sector. Per capita availability of milk in the district during 2011-12 is 80 gms which is below the recommended level of 280 gms by ICMR. The position in the district needs to be improved. Some of the banks had financed dairy loans to the farmers in the district under credit linked capital subsidy scheme of NABARD viz. Dairy Entrepreneurship Development Scheme (DEDS). Under RIDF, NABARD sanctioned ₹ 662 crore to Manipur State Government for setting up 10 Nos. of district veterinary hospitals.

2.1.6. 3. Assessment of Credit Potential for 2022-23

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Two Crossbred cows with existing shed	Nos.	1.455	28	40.74	36.67
2	Working capital for Dairy (1 + 1)	Nos.	0.641	45	28.85	21.63
3	Dairy value Addition Infrastructure	Nos.	16.008	1	16.01	14.41
4	Dairy Parlour/Marketing Outlet	Nos.	1.213	1	1.213	1.09
Total				77	86.80	73.80

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

	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Two Crossbred cows with existing shed	Nos.	1.455	22	32.01	28.81
2	Working capital for Dairy (1 + 1)	Nos.	0.641	16	10.256	7.69
3	Dairy value Addition Infrastructure	Nos.	16.008	1	16.008	14.41
4	Dairy Parlour/Marketing Outlet	Nos.	1.213	1	1.213	1.09
Total				40	59.48	52.00

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure - I

2.1.6. 4. Critical interventions required for creating a definitive impact

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

2.1.6. 5. Suggested Action Points

- Cluster Development Approach in Dairy Financing by bank to boost milk production in the district
- Under Atma Nirbhar Bharat Abhiyan, Animal Husbandry Infrastructure Development Fund (AHDF) of Rs. 15000 cr has been announced for incentivizing investments by individual entrepreneurs, private companies, MSME, Farmers Producers Organizations (FPOs), and Section 8 companies to establish (i) the dairy processing and value addition infrastructure, (ii) meat processing and value addition infrastructure and (iii) Animal Feed Plant. Bank may take the advantages of interest subvention and credit guarantee available a part of the scheme.

Promotion of first model village on dairy at Ukhrul District:

Under the initiative of NABARD along with IDBI Bank, VVD Microfinance, KVK Ukhrul and Phungcham village SHG Federation, Phungcham village, Ukhrul District have been promoted as a model village on dairying under Area Based Scheme of NABARD. About 50 dairy units of 2 milch animals each have been sanctioned to 11 JLGs under Dairy Entrepreneurship Development Scheme (DEDS) by IDBI Bank.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Introduction

Traditionally, rearing of poultry birds is a 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 to this 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. Per capita availability of eggs in the district/state is less as compared to nutritional requirement of 180 eggs recommended by ICMR, 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.

2.1.7. 2 Infrastructure and linkage support available, planned and gaps

There are a few enterprises and private establishments engaged in producing the day old chicks in the district. ICAR Complex, Lamphelpat, Imphal and Central Agricultural University, Imphal are also producing day old chicks for demonstration, research as well as commercial purposes. There is an acute shortage of day old chicks and poultry feed. Unless there is a good source of quality feeds, poultry farming cannot be successful. Poultry farming is a profitable business in the district as there is huge demand of meat and eggs. However, the district does not have any quality breeding farms except a small size breeding farm at ICAR complex, Imphal. As per Livestock census, Manipur 2019, the districts have 201075 Nos. of fowls, 6165 Nos. of ducks, 29 Nos. of turkeys and 310 Nos. of other domestic birds. The line department (s) and KVK should provide necessary extension services and impart training to the new entrepreneurs. The district is dependent upon outside agencies for chicks and raw materials such as feed.

2.1.7. 3. Assessment of Credit Potential for 2022-23

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Layers (100 birds)	Nos.	0.40	62	24.80	22.32
2	Broilers (100 birds)	Nos.	0.378	220	83.16	74.84
3	Duckery (28+4)	Nos.	0.133	50	6.65	5.99
4	Working capital for broiler birds of 45 days rearing period	Nos.	1.00	30	52.50	39.38
5	Marketing Outlet	Nos.	1.00	1		
Total				363	167.11	143.42

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Layers (100 birds)	Nos.	0.40	200	80.00	72.00
2	Broilers (100 birds)	Nos.	0.378	255	96.39	86.75
3	Duckery (28+4)	Nos.	0.133	31	4.123	3.71
	Working capital for broiler birds of 45 days rearing period	Nos.	1.00	10	10.50	7.88
Total				496	191.01	170.34

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure - I.

2.1.7. 4. Critical interventions required for creating a definitive impact

- Under Atma Nirbhar Bharat Abhiyan, Animal Husbandry Infrastructure Development Fund (AHDF) of Rs. 15000 cr has been announced for incentivizing investments by individual entrepreneurs, private companies, MSME, Farmers Producers Organizations (FPOs), and Section 8 companies to establish (i) the dairy processing and value addition infrastructure, (ii) meat processing and value addition infrastructure and (iii) Animal Feed Plant. Bank may take the advantages of interest subvention and credit guarantee available a part of the scheme.
- Poultry units of viable sizes and cage system in the layer units need to be encouraged for a healthy growth of poultry sector. Expansion of existing commercial poultry units may be encouraged to enable small units to achieve viable scales. Similarly, automation of feeding and watering operations presents good potential for financing.
- For promoting backyard poultry, establishment of at least one mother unit in each block is considered necessary. Banks may support prospective entrepreneurs in setting up such units.
- With good quantity of maize production in the district, micro feed mixing plant can be established in the district.

2.1.7. 5. 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

2.1.8 Animal Husbandry – Sheep, Goat, Piggery etc.

2.1.8.1 Introduction:

Besides dairy and poultry, the other animal husbandry activities which people of the districts undertake are rearing of pig, goat and rabbits. Augmentation of livestock products in the State is one of the main thrust areas of the Government. Traditionally, rearing of pigs 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 piggery, there is a gradual switch to this intensive farming as a source of gainful employment. The demand for meat can be met only through commercialization piggery and other activities. There is no large scale production unit of sheep and goat.

2.1.8.2. Infrastructure and linkage support available, planned and gaps

Ukhrul and Kamjong, being a tribal dominated districts of Manipur, piggery is one of the traditional livelihood activity of the people. There is no quality breeding farm and slaughter house in the districts. There is huge gap between supply and demand of meat in the districts specially pork. This is evident from the fact that animals for the purpose of meat are being

brought from the nearby districts/states. As per Livestock census, Manipur 2019, the districts have 10941 Nos. of exotic/crossbreed pigs, 12807 Nos. of indigenous pigs, 149 Nos. of goats and 398 Nos. of rabbits. Dept. of Veterinary and Animal Husbandry, Govt. of Manipur introduced backyard piggery scheme for 4 pigs unit which can be taken up successfully in the districts. Treatment and prevention of livestock diseases and other communicable diseases of animal origin is also an important programme under animal health coverage scheme.

2.1.8.3. Assessment of Credit Potential for 2022-23

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Goat (5+1)	Nos.	0.194	22	4.268	3.84
2	Pig rearing & fattening units (crossbred pigs - 3F + 1M)	Nos.	1.479	89	131.60	118.47
3	Working capital for sheep/goat rearing (20+ 1)	Nos.	0.336	4	1.344	1.01
4	Working capital for piggery (3+ 1)	Nos.	0.588	10	5.88	4.41
Total				125	143.12	127.73

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Goat (5+1)	Nos.	0.194	14	2.716	2.44
2	Pig rearing & fattening units (crossbred pigs - 3F + 1M)	Nos.	1.479	85	125.72	113.14
3	Working capital for piggery (3 + 1)	Nos.	0.588	23	13.524	10.14
Total				122	141.95	125.73

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure – I

2.1.8. 4. Critical interventions required for creating a definitive impact

- Establishment of rural slaughter houses for hygienic production and processing of meat and also hygienic retail meat stalls in market areas, will contribute to the development of the sector.
- Line department have to extend more extension services by way of giving training to potential farmers. They may design implementable model of close coordination with institutions in the district like KVK, NGOs, etc. for implementation.

- Arrangements may be made by animal husbandry department for providing good quality males of exotic breed of pigs, goats etc. in each block.

2.1.8. 5. 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.
- Cluster based approach by identifying potential areas in consultation with the animal husbandry department will also contribute to the development of the sector. Farmers Clubs / SHGs may be motivated to establish Sheep/ Goat/ Pig (SGP) units.
- 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

2.1.9 .1 Introduction:

Fishery activity plays a very important role in rural areas and forms an integral part of life in Manipur as it provides livelihood to large number of people. It has witnessed transformation from a mere traditional activity to one based on more improved management practices. With higher support and further modernization of technology and management of water bodies in the years to come, its importance and contribution are bound to increase further. As per data of Dpt. of Fisheries, Govt. of Manipur, Manipur has water area of 56461.04 ha. in the form of lakes, reservoirs, tanks, ponds, canals, water logged areas, marshy areas, etc. and only 19500 ha is being used for fish farming and producing 32000 MT of fish annually. If all the water bodies are used effectively for fishery, the state has the potential to produce 53000 MT of fish annually, which is more than the present annual requirement of the state of 42000 MT.

There is great scope for increasing the fish production through adoption of scientific technology and expansion of culture areas. The district has a lot of marshy land, which can be developed into ponds and fish farming which will uplift the economic status of the rural poor.

Maklang and Tuyeng are the important rivers for Kasom Khullen and Kamjong Sub-division. The Thoubal river starts from the district and run through the Ukhrul North and Ukhrul central sub-division. It is the longest and biggest river in the district. Chammu and chingai rivers are running through Ukhrul North Sub-division. These rivers are not useful for transportation as the current of the rivers are very strong and wild during the rainy season and very thin during winter. They are useful for fishing and irrigation.

3.1.9. 2. Infrastructure and linkage support available, planned and gaps

The present production of fish within the districts are minimal and the district demand is met through import from the neighbouring 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 of the State. With all the natural water resources along with deep paddy area, the districts have tremendous scope for increasing the fish production, the fish production in the Districts is 538 tonnes against the state production of 42000 MT, which is just about 1.28% of total production of Manipur. However, the estimation will have major changes in future

with growing population. So, special emphasis on fishery development in potential areas of the district is essential.

Ongoing Programme being taken up in the Districts by the Dept. of Fisheries, Govt. of Manipur are Inland Fisheries Development, Fisheries Extension and Training to the fish farmers/NGOs/Pisciculture Association, Extension of fish breeding Technique to the fish farmers with mobile expert team etc.

3.1.9. 3. Assessment of Credit Potential for 2022-23

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Pond Fishery with 1m excavation	acre	3.032	23	69.74	62.76
2	Paddy-Cum Fishery(15% Channel)	acre	1.213	58	70.35	63.32
Total				81	140.09	126.08

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Pond Fishery with 1m excavation	acre	3.032	22	66.704	60.03
2	Paddy-Cum Fishery(15% Channel)	acre	1.213	38	41.48	46.094
3	Working Capital - Fish Culture Through KCC	acre	1.575	32	50.40	42.53
Total				92	163.19	144.04

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure - I

3.1.9. 4. Critical interventions required for creating a definitive impact

- A terminal fish market with cold storage is required to be set up
- Fish clinic may be established at the district headquarter
- Demonstration farms may be established at block level.
- Insurance cover for fishery activity needs to be ensured.
- Banks are reluctant to extend credit facilities due to poor recovery climate. Banks may evolve/extend assistance through alternate credit delivery systems, viz., SHGs/JLGs etc.
- Co-ordination between FFDA, Fisheries Department and banks is required to improve the implement the credit related schemes.

3.1.9. 5. Suggested Action Points

- Dissemination of improved technology of fish farming among the fish farming community and strengthening the Fisheries Co-operative Societies is needed.
- To promote public – private partnership in developing, managing, conserving and sharing the fishery resources for the benefit of the society.
- Authentic information relating to flow of credit to this sector is not available. SAMIS needs to be stabilised for reporting flow of credit.
- Government may avail of RIDF/FIDF assistance for long term investment in fisheries sector to make the State self-sufficient in fish production.

“Livelihood creation of Schedule Tribe Farmers through Fish Cage Culture at Mapithel Dam effected villages”- an initiative of NABARD

An innovative livelihood project based on fish cage culture has been sanctioned to KVK Ukhrul with the following objectives:

- To make awareness among the villagers in and around the Mapithel Dam regarding scientific fish farming practices in cage through training and demonstration.
- To enhance the socio-economic status by doubling their (villagers in the periphery of the dam) income through cage culture.
- To generate employment and create occupation for the villagers who has been affected by the Mapithel dam.
- To provide a platform of financing fishery farmers by banks by promotion of farmers’ clubs, SHGs etc.

Financial grant assistance of ₹ 6.69 lakh have been sanctioned for the project to the KVK by NABARD under Farm Sector Promotion Fund. The project intends to give benefits to 3 villages of Kamjong district, covering about 250 households.

Pradhan Mantri Matsya Sampada Yojana (PMMSY)

Government in its Union Budget, 2019-20 has announced a new scheme, the Pradhan Mantri Matsya Sampada Yojana (PMMSY). The Scheme with total estimated investment of ₹ 20,050 crores to be implemented over a period of 5 years from FY 2020-21 to FY 2024-25.

The PMMSY is an umbrella scheme with two separate Components namely (a) Central Sector Scheme (CS) and (b) Centrally Sponsored Scheme (CSS). Central Sector Scheme (CS)

1. The entire project/unit cost will be borne by the Central government (i.e. 100% central funding).

2. Wherever direct beneficiary oriented i.e. individual/group activities are undertaken by the entities of central government including NFDB, the central assistance will be up to 40% of the unit/project cost for General category and 60% for SC/ST/Women category.

Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

The Department of Fisheries, Ministry of Agriculture and Farmers Welfare has set up a dedicated Fisheries and Aquaculture Infrastructure Development Fund (FIDF) which envisages creation of fisheries infrastructure facilities both in marine and inland fisheries sectors and augment the fish production under Blue Revolution. Besides, the FIDF aims to achieve a sustainable growth of 8-9 per cent, in a move to augment the country’s fish production to the level of about 20 million tonnes by 2022-23. The fund creates a special window for the State Governments/UTs and State entities, cooperatives and individual entrepreneurs to avail concessional finance for development of fisheries infrastructure. The National Fisheries Development Board, Hyderabad is the Nodal Implementing Agency (NIA) and shall apprise DPRs submitted by State Governments/Executing Entities (EEs) for sanction by the Central Approval & Monitoring Committee. NABARD is one of the designated Nodal Loaning Entities (NLEs). Detailed guidelines on implementation of FIDF are available at <http://nfdb.gov.in/PDF/FIDF-Guidelines.pdf>

Pradhan Mantri Matsya Sampada Yojana (PMMSY): The Union Cabinet has recently given its approval for implementation of the Pradhan Mantri Matsya Sampada Yojana (PMMSY) - a scheme to bring about Blue Revolution through sustainable and responsible development of fisheries sector in India with a total estimated investment of ₹ 20,050 crore comprising (i) Central share of ₹ 9,407 crore, (ii) State share of ₹ 4,880 crore and (iii) Beneficiaries' share of ₹ 5,763 crore. The Scheme will be implemented during a period of 5 years from 2020-21 to 2024-25 under two components, namely-

- a. Central Sector Scheme (CS) : ₹ 1720 crores
- b. Centrally Sponsored Scheme (CSS) : ₹ 18330 crores

Under the PMMSY, thrust will be given towards enhancement of fish production and productivity, quality, sustainability, technology infusion, post-harvest infrastructure, modernization and strengthening of value chain, standards and traceability in fisheries sector from 'catch to consumer', establishing a robust fisheries management framework, fishers' welfare and enhancement of fisheries export competitiveness. The detailed Framework on PMMSY released in May 2020 by the Department of Fisheries, Ministry of Fisheries, Animal Husbandry & Dairying is available at <http://dof.gov.in/pmmsy>.

2.1.10 Farm Credit – Others: Bullock and bullock carts plays a very important in the economy of the rural areas in India. However due to increasing use of farm machineries such as tractors, power tillers and some other transport vehicles, farmers of the districts generally do not use Bullock, Bullock-Carts etc. So, PLP projections on this particular sector are nil.

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 Rs. 3,63,500/- per annum from 4.0 ha.

2.2 Agriculture Infrastructure

2.2.1. Construction of Storage facilities (warehouses, market yards, godowns and silos) including cold storage units/cold storage chains

2.2.1.1. Introduction

Marketing is the crux of all rural development programmes. In order to ensure that the benefits of various development programmes accrue to the producers, it is essential to ensure adequate market infrastructure through storage facilities for surplus produce and getting remunerative prices. The marketing problems of agricultural and non-farm products are different in nature. It is therefore, necessary to develop right type of produce specific infrastructure. 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 by avoiding distress sales. Although efforts have been made to construct godowns through NCDC Schemes, there is a need to create more such facilities may be through budgetary support.

2.2.1.2. Infrastructure and linkage support available, planned and gaps

As reported in the Statistical Year Book of Manipur, 2017, districts have 4 State owned warehouses/godown with a storage capacity of 8500 MT for storing food grains. These warehouses were constructed under various schemes like BRGF and are under the control of LAMPS (PACS). There is immense scope and need for construction of rural godown and rural markets/haats in the districts. The marketing facilities available in the districts are at a rudimentary stage. In the districts, 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. There are more than 2000 Nos. of street vendors in the districts, mostly womenfolk. They are compelled to sit on the street due to the lack of sitting place at the current market sheds/yards.

There is no regulated Market Committee so that farmers may sell this product directly. There is considerable scope for improving the maintenance of these warehouses. There is an urgent need for renovation of these warehouses and maintaining them in a scientific way. 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 against which negotiable ware house receipts may be issued to the farmers against the stored produce. The Govt. of Manipur is planning to construct storage godown of 50 MT for Gram Panchayat Level Multipurpose coop. society Ltd.

2.2.1.3. Assessment of Credit Potential for 2022-23

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Storage Godown (200 MT)	Nos.	5.25	2	10.5	9.45
2	Cold Storage (100 MT)	Nos.	4.20	2	8.4	7.56
3	Market Yard (20mx10m)	Nos.	4.20	5	21.00	18.90
Total				10	39.90	35.91

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Storage Godown (200 MT)	Nos.	5.25	4	21.00	18.90
2	Cold Storage (100 MT)	Nos.	4.20	3	12.60	11.34
3	Market Yard (20mx10m)	Nos.	4.20	3	12.60	11.34
Total				10	46.20	41.58

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure – I.

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, Startups, 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).

NABARD supported grant assistance of ₹ 20.00 lakh to Volunteers for Village Development (VVD), Ukhrul for establishment of two rural haats (market sheds) at Ngahui village, Chingai Block HQ, Ukhrul District and Zingsui village, Kamjong district, where there were no such infrastructures.

NABARD supported grant assistance of ₹ 3.25 lakh to The Ukhrul District All NaRMG Cluster Association (UDANCA) Ukhrul for establishment of a rural mart at Zimik Central Plaza, Viewland Bazar, Ukhrul DHQ-795142, Manipur. The project intends to provide marketing amenities/platform to 170 villages covering about 8000 farmers of Ukhrul District who formed a community based organisation known as UDANCA.

NABARD also supported grant assistance of ₹ 3.45 lakh to Ukhrul District Women Institute of Micro-Credit (UDWIM) for establishment of another rural mart at Phungreitang Main Bazar (opposite to Ima market), Ukhrul DHQ-795142, Manipur. The rural mart intends to provide marketing amenities to 172 villages of Ukhrul and Kamjong districts comprising of about 15000 women SHGs members from 852 SHGs (a district level SHG federation formed by 5 zonal level SHG federations).

2.2.1. 4. Critical interventions required for creating a definitive impact

- 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.

2.2.1. 5. Suggested Action Points

- Govt. may take advantage of RIDF/AMIF-GrAMS-upgradation for construction of modern market yards and renovation of existing ones.
- Banks may identify suitable agricultural marketing infrastructure projects for financing.
- Integrated Scheme for Agricultural Marketing (ISAM) may be taken up by entrepreneurs of the district as this scheme was created with an objective to develop marketing infrastructure for agriculture & allied sectors, to promote innovative & latest technologies in Agri. marketing infrastructure etc.

2.2.2 Land Development, Soil Conservation and Watershed development

2.2.2 .1 Introduction

Land development comprises all the activities undertaken by farmers to improve productivity of land to prevent erosion and to improve land quality. A number of activities are also required in post development stage like land levelling, terraces, stone bunding, drainage, trenches, fences, water-harvesting structures like farm ponds, checkdams, nala-bunding etc.

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 levelling, 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 levelling, 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

As per available estimates, cultivable land has marginally declined from 183.5 million hectare (2002-03) to 181.9 million hectare (2012-13), whereas during the same period, area under non-agricultural uses has increased by about 2.0 million hectare and such demands will be increased in the coming years. Under these circumstances, there is less possibility of bringing additional area under cultivation for meeting future demands of food grain for increasing population. The only alternative for meeting such demands is to improve level of management of "soils already under cultivation" and by improving level of productivity of potential arable lands which are presently uncultivated due to one or other reasons.

Present Scenario:

As per Indian Council of Agricultural Research(ICAR) area under problem soils has increased from 220 lakh hectare (2005) to 243 lakh hectare (2010), comprising of alkali soils-37.0 lakh hectare, saline soils including coastal saline areas account for 27.0 lakh hectare and acid soils 179.0 lakh hectare. As such, about 4 lakh hectare area is annually increasing under such soil. For the State of Manipur the details estimated by Central Soil Salinity Research Institute (CSSRI) and ICAR are given below.

Name of states	Area affected (ha)			Total
	Alkali	Saline	Acid	
Manipur	0	0	15.97	15.97

Financing Pattern:

Most of the area affected by problem (alkali, saline & acid) soils is owned by small and marginal resource poor farmers and they may not be able to contribute large amount for reclamation of such soils, therefore, it has been decided that the cost of reclamation/development will be shared by the Central Government and concerned

State Governments.

Further, funding pattern of all Centrally Sponsored Schemes including RKVY have been changed to 60:40 between Centre and State Governments for all the States except eight north-eastern (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland , Sikkim and Tripura) & three Himalayan States (Jammu & Kashmir, Himachal Pradesh and Uttarakhand) for which fund sharing is 90:10 between Centre and State Governments respectively as per Ministry of Finance, Department of Expenditure DO No. 32/PSO/FS/2015, dated 28th October, 2015.

Cost Norms:

Upper limit of unit cost will be Rs.60000 per ha. for alkaline/saline soils and Rs.15000 per ha. in case of acid soil for reclamation on Projectised Approach basis or actual whichever is less.

Organic Farming

Paramparagat Krishi Vikas Yojana (Traditional Farming Improvement Programme) has been launched by Government of India to support and promote organic farming and thereby improving soil health. This will encourage farmers to adopt eco-friendly concept of cultivation and reduce their dependence on fertilizers and agricultural chemicals to improve yields.

PKVY is basically a scheme of supporting organic farming Via cluster approach. Fifty or more farmers form a cluster having 50-acre land to take organic farming. Each farmer will be provided Rs. 20000 per acre in three years for seed to harvesting crops and to transport them to market. The government plans to form around 10 thousand clusters in three years and cover an area of 5 Lakh hectares under organic farming.

2.2.2 .2 Infrastructure and linkage support available, planned and gaps

Soil Conservation works through afforestation and plantation of soil binding species, engineering measures like terracing, gully plugging, contour bunding, check dams etc., is being undertaken by the State Forest Depts. and Horticulture & Soil Conservation Depts. of the State. Various schemes are being implemented by the Department of Horticulture and Soil Conservation under RKVY such as National Watershed Development Project for Rainfed Areas (NWDPR). Commercial Production of Organic Input viz. Bio fertilizer, Vermi

compost, vermin hatcheries & compost from vegetable and fruits etc., may be taken up by farmers in group like Farmers Clubs. Commercial units of making organic manures by tapping on -farm and off -farm bio waste sources including agro processing industry by products and city garbage, vermi- culture etc. need to be established. Under the MNREGS, villagers are engaging in the construction/renovation of new ponds, drainage, minor irrigation works etc. The IFAD funded North Eastern Region Community Resource Management Project being implemented in the district has to a large extent addressed the issue of controlling degradation of forests, protecting the biodiversity and protecting the environment by adopting appropriate farming techniques, introducing high yielding varieties, etc, through involvement of the communities.

Land utilisation status of the district (area in ha):

Area in ha	
Total Area Reported	454400
Forest Land	188809
Area Not Available for Cultivation	35235
Permanent Pasture and Grazing Land	11567
Land under Miscellaneous Tree Crops	17785
Cultivable Wasteland	23668
Current Fallow	50007
Other Fallow	28670
Ne irrigated Area	1700
Source: CDAP under RKVY	

From the above table, it is observed that there is ample scope for investment activities in land development sector in the district.

2.2.2. 3. Assessment of Credit Potential for 2022-23

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Farm Pond (10m x 10m x 3m)	Nos.	0.2205	35	7.718	6.95
2	OFD Works (1 Ha (100m x100 m)	ha	0.1365	15	2.0475	1.84
Total				50	9.76	8.79

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Farm Pond (10m x 10m x 3m)	Nos.	0.2205	28	6.174	5.56
2	OFD Works (1 Ha (100m x100 m)	ha	0.1365	32	4.368	3.93
Total				60	10.54	9.49

The block wise, activity wise potential of bank loan for various activities are indicated in Annexure – I.

NABARD is supporting springshed based watershed development projects at Kalhang, Luireishimphung and Ngahui villages of Chingai Block, Ukhrul District, Manipur. The project implementing agency is Volunteers for Village Development (VVD).

Objectives of the project are : revival of dying springs for irrigation and drinking water purpose; Enrichment of soil fertility through control of soil and water erosion; Afforestation for restoration of ecological balance ; dryland Horticulture for creation of alternate livelihood opportunities to the poor tribal families etc.

2.2.2. 4. Critical interventions required for creating a definitive impact

- Line Department should encourage farmers in the watershed area to take-up integrated farming systems by availing KCC from bank.
- Land development activities need to be popularised by extension officials of the department.
- There should be proper co-ordination among all stake holders including the block level officials, line department officials and bank officials.
- Soil characteristic map of the district indicating area-wise nature of problems, deficiencies etc. should be maintained and farmers to be educated in this regard.

2.2.2. 5. Suggested Action Points

- Banks needs to extend credit under the sector and address various financial needs of farmers in Watershed areas.

2.2.3 Agricultural Infrastructure – Others

2.2.3.1 Introduction:

Supplying of quality inputs to the farmers such as seeds is one of the important factors to sustain production and productivity in agriculture. There is lack of supply of high yielding variety seeds to the farmers of the districts. Farmers of the districts are still depending upon the traditional variety of seeds. So, there is a strong need to replace the traditional type of seeds by producing improved high yielding variety seeds. It is interesting to note that use of chemical fertilizers and pesticides in the hill districts of Manipur including Ukhrul and Kamjong Districts is very low. So, there is huge potential for producing organic crops by setting up of more vermi-compost producing units.

3.2.3. 2. Infrastructure and linkage support available, planned and gaps

The districts does not have adequate quantity of high yielding variety seeds of important crops of the districts like rice, maize, mustard, pulses, oilseeds etc. High yielding hybrid varieties of rice, rapeseeds, pulses etc. have been releasing by Central Agriculture University, Imphal and ICAR, Imphal. Under a programme known as” Participatory Seed Production”, foundation seeds of important crops of the district are distributed to the farmers by ICAR/CAU/KVK. Under the programme, seeds produced by the farmers are then certified by seed certifying agencies. But, most of the demands of qualities seeds of vegetables in the districts/state are imported from outside the state.

As the use of chemical fertilizers and pesticides in the districts 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 Ukhrul. Banks are also started financing for establishment of vermi compost units in the districts.

3.2.3. 3. Assessment of Credit Potential for 2022-23

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2021-22		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Vermi compost(3m x 2m x 1m)	Nos.	0.32	7	2.24	2.02
Total				7	2.24	2.02

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Vermi compost(3m x 2m x 1m)	Nos.	0.32	290	92.80	83.52
Total				290	92.80	83.52

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure - I

2.2.3. 4. Critical interventions required for creating a definitive impact

- Small and marginal farmers need to be educated to use organic manure which will reduce the cost of cultivation and improve soil fertility.
- Banks needs to identify the prospective farmers for commercial production of organic inputs such as bio-fertilizers and vermi compost etc.
- KVK and ATMA to organise extensive training on Organic farming and educate the farmers for using bio-fertilizers and NADEP compost / vermi compost

2.2.3. 5. Suggested Action Points

- Production of sufficient quantity of quality seeds of major crops of the district is necessary. Programme such as Participatory Seed Production may be initiated in the district.
- The banks should take up financing of commercial production of vermi 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 a raw materials for commercial vermi compost production units.

2.3 Ancillary Activities

2.3.1 Food and Agro Processing

2.3.1.1 Introduction:

As per report of ICAR, economic losses due to poor post-harvest infrastructure and lack of processing facilities in the country are estimated at Rs. 1 trillion annually. About 6 percent of cereals, 8 % of pulses, 9 % of oilseeds and about 70 percent of fruits and vegetables are wasted which accounted for around 40 percent economic losses.

In spite of a large production base available under the agriculture and allied sectors, Investments in Agro/ Food processing sector have not been commensurate with the large potential available in the country and consequently, linkages between productions, post - harvest management, processing and marketing including export largely remain weak. The establishment of AEZs, Food Parks and efforts made under Contract Farming are such steps towards popularization of Agro/ Food processing sector in India. Agro & Food Processing is, therefore, being developed as a thrust area by the Government of India owing to its potential for improving value realization to the farmers and growth of additional employment. Financial assistance by way of grants/loans is being provided by Ministry of Food Processing Industries. Many Schemes like Establishment of Post-harvest Infrastructure & Cold Chain facilities, Establishment of Food Park, Infrastructure facilities for preservation processing of Fish, Setting up/expansion and modernization of Food Processing, Scheme for modernization of Pulse Milling Unit and Setting up of mobile fruit & vegetable processing unit are being implemented by GOI. The establishments of AEZs, Food Parks and efforts made under contract farming are such steps towards popularization of Agro/Food Processing sector in India.

Government of Manipur is initiating steps to explore the resources available towards development of food processing in the State as this sector plays a significant role in the diversification and commercialization of agriculture, horticulture crops, fisheries, poultry, animal and forest, improving value addition, employment generation and providing income and production of agro-food products for export.

SAMPADA: Government of India has approved a new Central Sector scheme - SAMPADA (Scheme for Agro Marine Processing and Development of Agro Processing Clusters) with an outlay of Rs.6000 crore for the period 2016-20 co-terminus with the 14th Finance Commission cycle. The scheme will be implemented by Ministry of Food Processing Industries, GoI New Delhi. SAMPADA is the comprehensive package aimed at creation of modern infrastructure from farm gate to retail outlet. The scheme consists of the following sub-schemes:

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

Food Processing Fund (FPF): Government of India has instituted a Special Fund for providing affordable credit to agro processing units in designated food parks with a corpus of ₹2,000 crore in NABARD. So far, 10 Mega Food Park projects and two individual food processing units have been sanctioned so far from the Fund involving a term loan commitment of ₹ 464.49 crore. The fund is operational during the current year to the extent of the unutilized amount.

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

FDI Policy

- 100% FDI is permitted under the automatic route in food processing industries
- 100% FDI is allowed through government approval route for trading, including through e-commerce in respect of food products manufactured or produced in India.

This may attract large scale investments in the food processing sector.

Skill Development

Increasing investments in the sector have led to higher demand for more qualified people. The Government has set up a Food sector skill council called Food Industry Capacity & Skill Initiatives (FICSI), which has 46 affiliated Training Partners and 192 Training Centers across 26 States in the country. The two institutions under the administrative control of MoFPI, i.e. National Institute of Food Technology Entrepreneurship and Management (NIFTEM), Haryana and Indian Institute of Crop Processing Technology (IICPT), Tanjavur, Tamil Nadu are conducting regular trainings in Food Processing on self-financing basis & sponsored funds from others sources including under Pradhan Mantri Kaushal Vikas Yojana (PMKVY).

2.3.1.2. Infrastructure and linkage support available, planned and gaps

Districts are bestowed with suitable climatic condition for cultivation of horticulture crops such as fruits, vegetables, flowers, ornamental plants, spices, aromatic and medicinal plants of high commercial and economic value. In addition, high value crops like cardamom, black pepper have tremendous scope for development. The details of major crops grown in the districts are already covered in plantation and horticulture chapter.

Lack of regular power supply is a major constraint for growth of this sector. Lack of regular power supply further hampers growth of infrastructure e.g. construction of cold storage, which is very necessary for storage of perishable horticultural products e.g. fruits, vegetables etc. The local market for processed vegetables is growing at a limited scale due to consumer preference for fresh vegetables. Lack of cold storage facilities and good roads are major constraint in selling farmers produce at good price in other markets.

2.3.1.3. Assessment of Credit Potential for 2022-23

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Rice Mills	Nos.	0.3885	90	34.97	31.47
2	Spice processing	Nos.	3.15	18	56.70	51.03
3	Pickle Making	Nos.	0.525	60	31.50	28.35
Total				168	123.17	110.85

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Rice Mills	Nos.	0.3885	115	44.678	40.21
2	Spice processing	Nos.	3.15	35	110.25	99.23
3	Pickle Making	Nos.	0.525	57	29.925	26.93
Total				207	184.85	166.37

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure – I.

Supporting the livelihood of SHGs by using innovative technology of micro spices and fruit processing unit based on biomass heat generated dryer.

- Grant assistance of ₹ 1.00 lakh sanctioned to Diocesan Social Service Society (DSSS).
- Technology provider of the project: Central Agricultural University, Imphal.
- Common facility centre established for 3 SHG Federations (for about 200 farmers/SHG members).
- Products (organic) are marketed through their FPO (Grassroots Syndicate FPO promoted by DSSS).

Advantages of adopting the propose technology (specially for drying of ginger and turmeric):

- a) Uses of alternate source of energy – wood charcoal so, no electricity will be required.
- b) Will solve the problem of drying of fruits, vegetables, fishes etc. due to the lack of sunshine in a place like Ukhrul (cloudy and rainy weather condition of the district throughout the year).
- c) Processing, value addition and marketing can be done by the farmers in a more cost effective way.

2.3.1.4. Critical interventions required for creating a definitive impact

- Micro agro-processing/ food processing industries may be encouraged in the rural areas in a big way by extending credit to the entrepreneurs.
- Infrastructural facilities like roads, power, communication and transport need to be improved substantially.
- Horticulture department and KVK may impart training on horticultural produce processing.

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.

Manipur Food Industries Corporation Limited (MFICL) has started setting up a mega food park with CPC (Central Processing centre) in Yaithibi Khunou, Kakching District, Manipur and eight Primary Processing Centre (PPC) proposed in different districts (Imphal East, Bishnupur, Churachandpur, Ukhrul, Chandel, Noney, Pherzwal and Jiribam). PPCs will be equipped with warehouse, cold storage, and sorting, grading lines with the support of mobile collection vans. MFICL proposes to build the food park with TFO of ₹ 8182.59 lakh in 51.1 acres of land by availing of financial assistance of ₹ 1863 lakh under Food Processing Fund (FPF) of NABARD. There will be ₹ 5000.00 lakh Grant in aid from MoFPI for the project.

2.3.2 Agriculture Ancillary Activities – Others:

3.3.2.1 Introduction: The sector covers activities like loans to Cooperatives societies of farmers for disposing of their produce, Agri-clinic and Agri-Business Centers (ACABC), loans to PACS/FSSI/LAMPS and loans to MFI for on-lending to agriculture.

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.

2.3.2. 2. Infrastructure and linkage support available, planned and gaps

As per report of Economic Survey Manipur 2015-16, there are 668 co-operative societies in the districts. There are total 13 Primary Agricultural cooperative societies (PACS) in the districts. There are 2 registered Farmers Producer organisation in the districts. There are no ACABC units in the districts which have availed bank loan under ACABC scheme.

2.3.2.3 Assessment of Credit potential for 2022-23

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	ACABC Units	Nos.	10.50	7	73.50	66.15
Total				7	73.50	66.15

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	ACABC Units	Nos.	10.50	16	168.00	151.20
Total				16	168.00	151.20

2.3.2.4. Critical interventions required for creating a definite impact in the sector:

- Government should set up quality training centre for Cooperative societies with adequate manpower.
- Dedicated NGOs are required to form and nurture FPOs.
- Awareness campaigns on the importance of Agriculture Cooperatives Societies.
- Agriculture Department, training institutions like ICM, Imphal and banks should encourage agriculture graduates to set up Agri-Clinic/Agri-Business units.
- More awareness programme should be organized in the district specially 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.
- There is a need for collective efforts and co-operation amongst all stakeholders who are engaging in SHG Bank linkage programme.

Special Long Term Refinance Scheme for Transformation of PACSs as MSC

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-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 and for subsequent years 15,000 PACS each during FY22 and FY23. ₹ 5000 crore have been earmarked under this special dispensation for the year 2020-21. The ultimate interest rate to be charged from PACS will not be more than 1% over & above the interest rate charged by NABARD and will be shared by StCB & CCB as per the mutually agreed terms. Repayment period of refinance will be up to 7 years.

Chapter 3

Credit Potential for Micro, Small and Medium Enterprises (MSME) – 2022-23

3.1 Introduction

The 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. It contributes significantly in the economic and social development of the country by fostering entrepreneurship and generating largest employment opportunities at comparatively lower capital cost, next only to agriculture. MSMEs are complementary to large industries as ancillary units and this sector contributes significantly in the inclusive industrial development of the country. The MSMEs are widening their domain across sectors of the economy, producing diverse range of products and services to meet demands of domestic as well as global markets.

3.2 Common Guidelines / Instructions For Lending To MSME Sector

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, Retail and Wholesale Trade are now eligible to be classified under the priority sector (for details please refer RBI circular New Definition of Micro, Small and Medium Enterprises - Addition of Retail and Wholesale Trade dated July 7, 2021. 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.

For details on Common Guidelines / Instructions For Lending To MSME Sector please refer RBI Master Direction - Lending to Micro, Small & Medium Enterprises (MSME) Sector (Updated as on July 02, 2020), RBI/2020-2021/10 Master Direction FIDD.MSME & NFS.BC.No.3/06.02.31/2020-21.

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 ₹1 crore rupees and turnover does not exceed ₹5 crore rupees
a small enterprise	where the investment in plant and machinery or equipment does not exceed ₹10 crore rupees and turnover does not exceed ₹50 crore rupees
a medium enterprise	where the investment in plant and machinery or equipment does not exceed ₹50 crore rupees and turnover does not exceed ₹250 crore rupees

3.1.3. Assessment of Credit Potential for 2022-23

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
Manufacturing Sector-Term Loan						
Micro Enterprises						
1	Handloom	Nos.	0.777	65	50.51	43.36
2	Tiny Sector	Nos.	0.3885	30	11.655	10.49
3	Village Industries	Nos.	0.2835	62	17.577	15.82
4	Rural Artisans	Nos.	1.05	38	39.90	35.91
Small Enterprises						
5	SSI	Nos.	28.6125	2	57.225	51.50
Medium Enterprises						
6	---	---	---	---	---	---
Total				197	176.86	159.18
Manufacturing Sector - Working Capital						
Micro Enterprises						
1	Handloom	Nos.	0.231	65	15.02	13.51
2	Tiny Sector	Nos.	0.1155	30	3.465	3.12
3	Village Industries	Nos.	0.084	62	5.208	4.69
4	Rural Artisans	Nos.	0.315	38	11.97	10.77
Small Enterprises						
5	SSI		8.589	2	17.178	15.46
Medium Enterprises						
6	---	---	---	---	---	---
Total				197	52.84	47.55

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
Manufacturing Sector-Term Loan						
Micro Enterprises						
1	Handloom	Nos.	0.777	165	128.21	115.38
2	Tiny Sector	Nos.	0.3885	47	18.26	16.43
3	Village Industries	Nos.	0.2835	96	27.216	24.49
4	Rural Artisans	Nos.	1.05	9	9.45	8.51
Small Enterprises						
5	SSI	Nos.	28.6125	6	171.68	154.51
Medium Enterprises						
6						
Total				318	354.81	319.32
Manufacturing Sector - Working Capital						
Micro Enterprises						
1	Handloom	Nos.	0.231	165	38.115	34.30
2	Tiny Sector	Nos.	0.1155	47	5.4285	4.89
3	Village Industries	Nos.	0.084	96	8.064	7.26
4	Rural Artisans	Nos.	0.315	9	2.835	2.55
Small Enterprises						
5	SSI		8.589	6	51.534	46.38
Medium Enterprises						
6						
Total				323	105.97	95.38

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
Service Sector-Term Loan						
1	SRWTO-Taxi/Sumo	Nos.	8.694	35	304.3	273.86
2	Professional & Self Employed	Nos.	2.625	62	162.8	146.48
3	Small Shop/Business	Nos.	0.525	205	107.625	96.86
Total				302	574.72	517.20
Service Sector - Working Capital						
1	SRWTO-Taxi/Sumo	Nos.	2.604	35	91.14	82.03
2	Professional & Self Employed	Nos.	0.7875	62	48.83	43.94
3	Small Shop/Business	Nos.	0.1575	205	32.2875	29.06
Total				302	172.25	155.03

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
Service Sector-Term Loan						
1	SRWTO-Taxi/Sumo	Nos.	8.694	30	260.82	234.74
2	Professional &Self Employed	Nos.	2.625	40	105.00	94.50
3	Small Shop/Business	Nos.	0.525	30	15.75	14.18
Total				99	381.57	343.41
Service Sector - Working Capital						
1	SRWTO-Taxi/Sumo	Nos.	2.604	30	78.12	70.31
2	Professional &Self Employed	Nos.	0.7875	40	31.50	28.35
3	Small Shop/Business	Nos.	0.1575	30	4.725	4.25
Total				99	114.34	102.91

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure - I.

3.1. IV. Critical interventions required for creating a definitive impact

- Banks may give focused attention on augmenting flow of credit to rural non-farm sector and small entrepreneurs especially under the Swarojgar Credit Card scheme, Weavers Credit Cards and Government Sponsored programmes like PMEGP, KVIC Margin Money Schemes, PMMY and Stand Up India Scheme.
- Skill up-gradation of artisans, quality control measures along with escort services are required to be provided to entrepreneurs.
- Joint Liability Groups may be promoted by banks to enhance the credit flow to small traders, business groups and SRTO.
- Cluster approach to development of MSME sector and Proactive action from both government and banks.

- Infrastructural facilities like roads, power, communication and transport need to be improved substantially.
- Conducive recovery climate and stable environment need to be created to encourage financial institutions to extend credit support to this sector.

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

Through NABSKILL portal, 3 Skill development vocational training programme for unemployed rural youths on cane & bamboo crafts, secondly, on food processing & masonry works and another on tailoring and bakery items have been successfully conducted by Volunteers for Village Development (VVD), Indo-Global Social Service Society (IGSSS) and Socio Economic Action Trust (SEAT) respectively. 80% of the trained youths have got good placement after attending the training programme.

Chapter 4

Credit potential for Export credit, Education and Housing

4. A. Export Credit:

4. A. 1. Introduction

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 agri-preneurship 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. Export credit under agriculture and MSME sectors are allowed to be classified as PSL in the respective categories viz. agriculture and MSME. In respect of Domestic banks / SFBs/ UCBs, incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or CEOBE whichever is higher, subject to a sanctioned limit of up to ₹40 crore per borrower. 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.

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.

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, alocasia), 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).

4 .1.2. Infrastructure and linkage support available, planned and gaps

Due the lack of infrastructure supports, marketing linkages, lack of adequate investment etc. the districts are unable to export its resources and earn revenues out of those resources.

Govt. of Manipur has recently launched 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 non-farm sectors) of the beneficiaries/farmers for exporting .Ukhrul district has also started implementation of the mission.

4. 1.3. Assessment of Credit Potential for 2022-23

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

Sl . No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Agro & Food Products	Nos.	21.00	8	168.00	151.20
Total				8	168.00	151.20

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

Sl . No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Agro & Food Products	Nos.	21.00	12	252.00	226.80
Total				12	252.00	226.80

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure - I.

4. 1.4. Critical interventions required for creating a definitive impact

- Government needs development of basic infrastructure like land, power, road-connectivity, pollution control measures and a conducive 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 districts.

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

4.2. Credit Potential for Education

4.2.1. Introduction:

Education is central to the Human Resources Development and empowerment in any country. Literacy is the key for socio economic progress and it is an important indicator for human development. The literacy rate of India grew to 74.04 percent, according to Census 2011 and the country currently has the largest literate population in the world, but stands well below the world average literacy rate of 84%. The literacy rate in the district is 73.52, which is still below the country's literacy rate.

The scope of education has widened both in India and abroad covering new courses in diversified areas. As development of human capital is a national priority and it should be the endeavor of all that no deserving student is denied opportunity to pursue higher education for want of financial support.

According to a study by ASSOCHAM, less than 3 percentage students, mostly belonging to middle income families in India avail of education loans, against 85 per cent in the UK, 77 per cent in the US and 70 per cent in Germany and France. Loans for education should be seen as an investment for economic development and prosperity. Knowledge and information would be the driving force for economic growth in the coming years. National and State level policies are framed to ensure that this basic need of the population is met through appropriate public and private sector initiatives.

4.2.2. Recent Policy initiatives and Support:

The Educational Loan Scheme aims at providing financial support from the banking system to deserving/ meritorious students for pursuing higher education in India and abroad. The main emphasis is that every meritorious student though poor is provided with an opportunity to pursue education with the financial support from the banking system with affordable terms and conditions. After introduction of the scheme in 2010, new modifications have been incorporated in the scheme that now includes. Loans to individuals for educational purposes including vocational courses up to ₹20 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector.

The Government of India has launched a scheme to provide full interest subsidy during the period of moratorium 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.

4.2.3. Infrastructure and linkage support available, planned and gaps

Education Sector – Scenario in Manipur

Steps are being taken up for ensuring 100% access in Education. Strengthening existing schools, opening new Primary Schools, establishment of alternative schools and other type of educational facilities in smaller and unserved habitations are few of the strategies implemented for universalization of Elementary Education. The present scenario of education in Manipur is fast changing and it has improved a lot in comparison to past. The new education system adopted by the State Government has revamped the face of secondary and higher secondary education in the State.

Population & Literacy – 2001 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

4.2.4. Assessment of Credit Potential for 2022-23

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Education Loan	Nos.	7.88	18	141.80	127.66
Total				18	141.80	127.66

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Education Loan	Nos.	7.88	4	31.52	28.37
Total				4	31.52	28.37

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure - I.

4. 2.5. Critical interventions required for creating a definitive impact

- The state lacks in Technical Institutes and professional colleges as compared to other states. Therefore, students are compelled to move outside the State for pursuing higher education.
- As many students pursue their higher studies outside the State, Banks may develop a suitable mechanism to link those institutions so that students can avail education loan from the State conveniently. Banks may also popularize Education Loan through awareness campaign.

- State government may support such students from BPL/Poor families in applying for Education loan for higher technical/professional courses.
- The recovery of loans is dependent on the employability of students. Quality of education and entrepreneurship determine the employability of the students. Hence due care is to be taken while sanctioning loans for education.

4. 3. Credit Potential for Housing

4. 3. 1 Introduction:

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.

Housing Finance under Priority Sector lending:

- (i) 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.
- (ii) Loans for repairs to damaged dwelling units up to ₹10 lakh in metropolitan centres and up to ₹ 6 lakh in other centres.
- (iii) 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.

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:

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

In order to give a boost and strengthen the housing sector in tune with GOI's policies, NABARD (In terms of Circular No.NB.14/OFDD 1/2016-17 dated 21 January 2016) introduced the following products under Rural Housing besides the existing refinance products:

- Direct Loans for Rural Housing (loan only –without grant)
- Direct Loans for Rural Housing (Loan-cum-Grant assistance)
- Composite Loans for Rural Housing along with Income Generating Activities.

Eligible Institutions:

Scheduled State Co-operative Banks (Product 1)

- District Central Co-operative Banks (Product 1,2,3)
- Primary Agricultural Cooperative Societies (Product 1,2,3)
- Primary Urban Cooperative Banks (Product 1,2,3)
- State entities i.e. State Housing Boards, Corporations (Product 1)

4. 3.2. Infrastructure and linkage support available, planned and gaps

Being a hill districts of Manipur state, the districts does not have proper land record system. The ownership pattern of the land is by the community as a whole, not as an individual. Because of this reason, bankers are facing problems in sanctioning of housing loans in the districts as mortgage can't be created over that land and building thereon.

4. 3.3. Assessment of Credit Potential for 2022-23

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Housing Loan	Nos.	10.50	6	63.00	56.70
Total				6	63.00	56.70

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Housing Loan	Nos.	10.50	10	105.00	94.50
Total				10	105.00	94.50

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure - I.

4. 3.4. Critical interventions required for creating a definitive impact

- Individual registration of land may be done by the State Government at the earliest.
- 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.
- Govt. of India's Rural Housing Scheme like Pradhan Mantri Awas Yojana may be linked up with housing loan of banks.

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

Chapter 5 Credit potential for Infrastructure

Introduction: Infrastructure is an index of development status of districts. Adequate and appropriate infrastructure is essential to exploit full developmental potential of the area. The district lacks in every aspect of infrastructure viz., roads, bridges, drinking water supply, power, telecommunications and other components of transport and communications, storage and marketing facilities.

Agriculture Infrastructure is essential for economic development & growth of rural areas. The capital requirement for development of agriculture infrastructure is very high. Therefore, the State Governments requires supplemental source of funds as their resource base is limited for creating such infrastructure. Keeping in view the urgency in stimulating the rural development and the resource crunch being faced by the State Governments, Rural Infrastructure Development Fund (RIDF) was set up in 1995-96. Ever since its operationalisation of RIDF, sizeable rural infrastructure has been established leading to enhanced agricultural production and productivity. Even then, the RIDF intervention continues to depend on immediate priorities of the State Government and not through any well-designed infrastructure plan. To facilitate creation of such a Structured Plan, an attempt has been made to prepare Infrastructure support through Public investments for the district in association with line departments of the State Government and Planning Department at the district level. The present chapter examines the existing infrastructure and the prospects of further infrastructure support requirement in the district.

5.1. Infrastructure-Public Investment

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. Every part of the Districts is connected by a network of either pucca or Kutchra roads. The districts have no rail network and hence communication is entirely dependent on roads. The Ukhrul District HQ is 83 km away from Imphal and is linked with NH-150. There are about 70-80 villages in the districts which are not easily assessable by road transport due to the lack of all weathered roads. Another important issue is the narrow sized of the roads in the districts. Many village roads are still in poor condition even though construction works are going on under Pradhan Mantri Gram Sadak Yojana.

Category of Roads	Length available (Kms)	% of length of Road required to be laid/improved
National Highway	270	50%
State Highway	58	50%
Main District and rural roads	179.50	60%
Other district and rural roads	20	70%
Rural road/agriculture marketing board road	175	80%
Kutchra road	340	100%
Source: Ministry of MSME, Govt. of India		

Irrigation Facilities:

The principal source of water of the districts is rain water. Rain water harvesting techniques and infrastructure facilities are not fully exploited till date. However, the district has 5(five) major rivers viz.1. Thoubal, 2. Iril, 3. Challow, 4. Tuyungbi and 5. Maklang River. These rivers constitute an important component of the Agro ecological situation (AES) of the district and the main source of irrigation. There is a vast irrigation potential that need to be created in the district. The Thoubal Multipurpose Project, Maphou Dam intended to generate electricity and to supply water for irrigation and drinking. The proposed dam has the projected capacity to generate 7.5 Megawatts of power with three components each generating 2.5 Megawatts. Apart from supplying 10 million gallons of water per day, the dam will have the capacity to irrigate 33,449 hectares of arable land in a year. With a number of hill streams, rivulets, springs and rivers and their tributaries flowing in the district, there is ample scope for tapping the valuable water resources for facilitating sustainable agriculture development in the district. These water resources can provide irrigation to 31680 ha of Net Sown Area and about 23668 ha of land which can be brought under cultivation. Out of 31680 ha of Net Sown Area, only about 1700 ha of land is presently irrigated. Therefore, there is a gap of 29980 ha of land which could be brought under irrigation. The Irrigation Department may conduct a detailed survey to identify the ultimate irrigation potential of the district formal sources and submit proposals to NABARD for consideration under RIDF. It may be noted here that the Department of Agriculture, Govt. of Manipur has entered a MOU with NABARD Consultancy Services (NABCONS) for preparation of State Irrigation Plan 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 a major cause for the slow development in the state year after year. The state continues to be deficit in electric energy. Purchases of power from outside the state have been rising at a higher rate. The electricity dept. of the state has become corporation and started prepaid power supply in selected areas on pilot basis. Prepaid electric power supply system has been introduced in some selected localities of the district. Govt. should formulate a specific plans and policies in this sector in order to supply sufficient power for the state.

Strengthening of Agricultural Marketing & Storage:

Facilities for modern marketing & storage are literally nonexistent in the district. The districts are rich in the production of a variety of fruits and vegetable. Unavailability of proper infrastructure for storage & marketing is always posing a threat for wide scale cultivation. Lack of these facilities lead to huge post-harvest loss. Emphasis, therefore, is to be directed towards fulfillment of all these infrastructural requirements so that the farmers are self-motivated in raising their income level. Constructions of zero energy cold storage structures, modern market sheds, godowns, provision for transport subsidy are the areas needing immediate attention.

The government agencies and individuals can take the benefit of the capital subsidy schemes for construction / expansion / modernization of Marketing System and post-harvest infrastructure called Integrated Scheme for Agricultural Marketing (ISAM) through institutional financial system to boost the infrastructure. The State Government can take up the activity under RIDF from NABARD on such project in the District.

Details of financial assistance for creation of infrastructures to Manipur State Government under RIDF, LTIF and FPF of NABARD are summarized below:

Name of Projects/RIDF Tranches	No. of Projects	Cumulative Sanction (₹ cr)
RIDF I (1995-96)		
Minor Irrigation	65	1.75
RIDF VI (2000-01)		
Minor Irrigation	157	8.33
RIDF X (2004-05)		
Fish Jetties	3	0.52
RIDF XII (2006-07)		
Food Park	1	15.74
RIDF XV (2009-10)		
Development of Water Bodies for Fisheries	1	3.78
RIDF XVI (2010-11)		
Anti-Erosion & Flood Control	5	85.54
Minor Irrigation	87	19.02
Primary Health Centres/ Sub-Centres	55	43.11
Total RIDF XVI	147	147.67
RIDF XXI (2015-16)		
Rural Road	1	7.57
Anganwadi Centres	18	4.06
Rural Bridges	9	42.74
Anti Flood Control Structures	8	49.26
Minor Irrigation Structures	20	9.50
Rural Roads	15	48.71
Total RIDF XXI	71	161.84
RIDF XXII (2016-17)		
Augmentation of Water Supply	1	33.73
Anti Erosion & Flood Control	1	7.99
Total RIDF XXII	2	41.72
RIDF XXIII (2017-18)		
Water Supply System at Heingang Awang Leikai	1	4.20
Infrastructure for CHC	6	28.52
Construction of Stilling basin	1	4.14
07 Rural Roads & 02 Rural Bridges	9	28.69
Reconstruction of Water Supply -outskirt of Imphal and enroute villages	1	34.74
Total RIDF XXIII	18	100.29
Total RIDF XXV		
Loktak Lift Irrigation (WRD)	1	69.38
RIDF XXVI		
MI - Construction of 550 delivery chambers and field channels	550	47.39
Veterinary & AH - Construction of 1 goat breeding Farm and 10 improvement of vetey clinics	11	16.49
PWD- 6 RRs and 5 RBs	11	75.41
Total XXVI	572	139.29
Grand Total	1037	690.30

Name of Projects/LTIF Tranches	No.of Projects	Cumulative Sanction (₹ cr)
Dolaithabi Barrage Project	1	73.56
Thoubal Multipurpose Project	1	261.62
Dolaithabi Barrage Project - CADA	1	13.63
Thoubal Multipurpose Project - CADA	1	41.56

FPF		
Mega Food Park at Yaithibi Khunou, Kakching district	1	18.63

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 through public support 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 areas 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 strengthened 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 centres need to be set up and the existing centres 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	Non Farm Sector / Agro & Food Processing/Other Priority Sector	The road network needs improvement for transportation of industrial goods and Horticulture, Agriculture products. Vocational training centres 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 Assessment of Credit Potential for 2022-23

Social infrastructure refers to those infrastructures which render the human resources of a country for productive work. Social infrastructure is required for making a better education place, good work culture, better healthcare facilities, better environment etc. in the society/district. However due to the limited resources available with the state government for the development of the district, private investment involving bank credit in this sector can play an important role in the development of the district.

The potential assessed in the PLP for 2022-23 of Ukhrul District is given below:

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Drinking Water	Nos.	5.25	3	15.75	14.18
2	Sanitation Facility	Nos.	0.1575	55	8.66	7.80
Total				58	24.41	21.97

The potential assessed in the PLP for 2022-23 of Kamjong District is given below:

22	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Drinking Water	Nos.	5.25	14	73.50	66.15
2	Sanitation Facility	Nos.	0.1575	14	2.205	1.98
Total				28	75.70	68.13

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure – I

5.3 Critical interventions required for creating a definitive impact

- The activities which are being implemented by the Public Health Engineering Department in the district are:
- National Rural Drinking Water Programme (NRDWP)
- Nirmal Bharat Abhiyan (NBA) (Formerly Total Sanitation Campaign)
- National Water Quality Monitoring and Surveillance Programme (NWQMSP)
- A number of community drinking water plans are being created in many villages in the district but are not sustained due to poor public participation. To overcome this department may link National Rural Drinking Water Programme (NRDWP) with private finance through bank and create one community drinking water plan in each villages of the district.

Special refinance facility to support the Government of India's Water, Sanitisation and Hygiene (WASH) programme

- In a bid to promote sustainable and healthy lifestyle in rural areas, National Bank for Agriculture and Rural Development (NABARD) has announced a special refinance facility to support the Government of India's Water, Sanitisation and Hygiene (WASH) programme. The country's apex development financial institution has earmarked ₹ 800 crore for the purpose for the financial year 2020-21.
- NABARD will provide the concessional refinance to all eligible financial institutions including commercial banks, regional rural banks and cooperative banks with a repayment period of up to

36 months. The support will be channelised to fund WASH activities, a thrust area eligible for 95 percent refinance. The bank credit will also be extended to NBFCs-MFIs and other MFIs (Societies, Trusts, etc.).

- Speaking on the new refinance product, Dr. G R Chintala, Chairman, NABARD said, "It will further strengthen our efforts for the betterment of the rural sectors while supporting the GoI's mission of ensuring sustainable and healthy lifestyle amid the COVID-19 pandemic. The financial institutions will be better placed to improve credit flow to the sanitation sector in rural India where vulnerable communities do not have access to WASH facilities."
- The funding will support eligible activities such as construction, repairing, enlarging of household toilets or converting an existing toilet to an accessible family toilet, installing/adding a hand wash facility, domestic water motor pump, bore well/ tube well, sumps, water connections/ pipelines, overhead water storage tanks, rainwater harvesting structures, water filters/purifiers, community water purifier plants, waste-water systems, sanitary napkin manufacturing units through SHGs, WASH Enterprise Promotion for retail marts, WASH Mart, setting up of faecal sludge treatment plants, support to start-ups/entrepreneurs/MSMEs manufacturing and supplying sanitary fittings, readymade toilets, etc.
- While the initiative will act as a boost to the 'Swachh Bharat Mission', it will also encourage rural youth, small and medium enterprises and SHGs to undertake commercial activities in the sanitisation sector.

5.3. Renewable Energy

5.3.1. Introduction:

Renewable energy is generally defined as energy that comes from resources which are naturally replenished on a human time scale such as sunlight, wind, rain, tides, waves and geothermal heat. Renewable energy replaces conventional fuels in four distinct areas: electricity generation, air and water heating /cooling, motor fuels and rural (off-grid) energy services.

The contribution of renewable energy to the power sector has increased and is expected to increase in the future. MNRE is targeting 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.

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.

5.3.2. Infrastructure and linkage support available, planned and gaps

The Ministry of Non-Conventional Energy Sources (MNES) has been set up by the GoI under which, Renewable Energy Development Agency is to be set up in all North Eastern States. Under this scheme, 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, trained masons, technical guidance and subsidy from the MASTEC is also available. The Central and State Governments attach lot of importance to

installation of biogas plants and provide subsidy assistance of ₹ 2300/- per plant for SC/ST, SM/MF beneficiaries and ₹ 1800/- for others. However, lack of awareness among farmers regarding importance of biogas plants, their advantages, cost effectiveness and as a source of alternate energy are the main reasons for this activity not becoming popular in rural areas. While in some cases non-maintenance of adequate number of animals commensurate with the size of biogas plants by the farmers resulted in the plants becoming defunct.

5.3.3. Assessment of Credit Potential for 2022-23

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Bio-gas plant (3 cu.m.)	Nos.	0.2415	65	15.6975	14.13
2	Solar lighting / water heating system	Nos.	0.294	55	16.17	14.55
Total				120	31.86	28.68

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

Sl. No	Activity	Unit (Area/No.)	Unit cost	PLP 2022-23		
				Physical Units	Total Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Bio-gas plant (3 cu.m.)	Nos.	0.2415	23	5.52	4.97
2	Solar lighting / water heating system	Nos.	0.294	32	9.28	8.35
Total				55	14.80	13.32

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure – I.

5.3.4. Critical interventions required for creating a definitive impact

- Awareness creation about the benefit of renewable energy sources is the need. Banks and Govt Deptt 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 plant.
- Proper selection of beneficiaries, adequate training and after sales service may be provided to encourage farmers to utilize the investment created by them properly.
- Adequate budgetary resources may be provided to popularize the activity and its benefits.
- Institutional credit support may be mobilized on increasing scale by creating conducive recovery climate to encourage banks.

Chapter 6 **Informal Credit Delivery Systems**

6.1. Introduction

The Union Finance Minister in his budget speech in 2014 announced two projects which are our national priorities - first to remove financial untouchability through the 'Pradhan Mantri Jan Dhan Yojana' and second, to finance five lakh joint farming groups of Bhoomi Heen Kisan. The micro finance sector is an important tool for policy makers to reach out to the grass root level and it has a vital role to play in complementing the efforts of the Government of India in addressing the issues like financial exclusion, providing livelihoods and empowering the citizens, and women in particular. The bank led SHG-BLP, pioneered by NABARD, has grown from small pilot programme of 500 SHGs in 1992 to the largest microfinance programme of the world, with an outreach spanning more than 10 crore+ rural households

Under the North East Region Community Resource Project (NERCORMP) promoted by IFAD, DoNER, NEC, about 800 women SHGs has been formed and supported to take up various livelihood activities in the districts. Under the support of NABARD, an NGO viz. Ukhrul District Women Institute of Micro Credit (UDWIM) has been sanctioned grant assistance to act as SHGs promoting institution (SHPI) for promotion and bank of 200 SHGs. Moreover, Volunteers for Village Development (VVD) has been sanctioned grant assistance for JLPI project (Joint liability promoting institution) by NABARD. Being a backward district, Government of Manipur is also promoting the SHGs through District Rural Development Agency (DRDA) under Integrated Watershed Management Programme (IWMP).

In every DCC/DLRC Meetings, it is slated as an agenda item and banks are evincing interest in promoting / financing SHGs. With the implementation of the recommendation 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

6.2. Status of SHG-BLP

In the districts, total no. of SHGs formed and savings linked as on 31st March 2021 was 1544, out of which 358 SHGs have been credit linked with banks. The total loan sanctioned to SHGs as on 31st March 2021 is ₹ 214.80 lakhs. Number of SHGs formed in the State since 1st April 2000 is 33660, out of which, 2361 SHGs was formed during FY 2020-21. During 2020-21, 128 SHGs (against the target of 50) has been savings linked and 63 SHGs (against the target of 30) has been credit linked with banks with sanctioned limit of ₹ 50.40 lakh in the districts. The average credit per SHG in the district is 0.80 lakh against the state average of 0.45 lakh. As on 31.03.2021, 952 JLGs have been sanctioned loan amount of ₹ 480.69 lakh in the State. Commutative Nos. of JLGs financed by banks in the District as on 31.03.2021 was 77 Nos. with total sanctioned amount of ₹ 37.50 lakh. During 2020-21, 37 JLGs (against the target of 30) have been financed by banks in the districts.

6.3. 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 district like Ukhrul being one of the hill districts of Manipur with very few bank branches present. With 5 blocks out of 8 blocks of Ukhrul & Kamjong districts being unbanked and poor road connectivity, the formation of SHGs itself is a problem. Due to the above situation, there is a heavy transaction cost to the SHGs members. Even for a normal banking transactions such as deposit or withdrawal

transaction, members of the SHGs have to travel long distances. The same is applicable to the bank branches for credit linkage of SHGs. Over and above, there is also a problem of shortage of bank staff in the district.

The promotion of SHGs requires support of an organisation to continuously guide the members of the Group initially and then link them up to the bank. It has been observed that banks are unable to provide undivided attention for the same and, therefore, there is a need for a separate support organisation. It has also been observed that the staff of the bank needs to provide special hand-holding to the Groups and for that they need a special orientation and continuous skill upgradation.

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.

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

6.4. Road map for the future

The District has only 7 functional bank branches. Bank branches with less involvement in the SHG-BPL to be identified and make them involve actively. Possibility of revival of weak and defunct SHGs to be explored through training and awareness during the year. Training and capacity building of stake holders like Bankers, DRDA, NGOs etc. which are engaged in the promotion of SHGs in the District to be arranged during the year. Convergence with Government programmes like IWMP undertaken by DRDA, NERCORP programmes, ATMA programme of State Agriculture Dept. etc. 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. SHG-BLP to gradually shift from providing access to banking services to livelihoods for SHG members. Community based organisations like Farmers' Clubs to be encouraged as nodal points for promoting livelihood activities of members of SHGs.

Under the support of NABARD, The Ukhrul District Women Institute of Micro Credit (UDWIM) has been sanctioned grant assistance of ₹ 10.00 lakh to act as SHGs Promoting Institution (SHPI) for promotion and bank linkages of 100 SHGs over a period of 3 years in Ukhrul & Kamjong districts. All 100 SHGs have been savings linked and credit linked with banks as on date. Such good performance of the NGO by working in undeveloped districts like Ukhrul & Kamjong is very much encouraging. Recently, UDWIM have been sanctioned another similar SHPI project for promotion of another 100 SHGs.

For increasing JLG financing in the district, grant assistance of ₹ 0.80 lakh have been sanctioned for a JLPI programme to Volunteers for Village Development- Microfinance by NABARD. As on date, 36 JLGs have been credit linked with banks.

Under Livelihood & Enterprise Development Programme (LEDP), NABARD is supporting a livelihood project entitled "Creating sustainable livelihood and enterprise development amongst SHG members through adoption of scientific Bokashi method of piggery farming" in Ukhrul District. The project is

supporting the livelihood of 150 nos. of members from 10 matured SHGs. Under the project, 1 demonstration unit of bokashi piggery has been established in Ukhrul District in convergence with NERCORMP Ukhrul. As on date, about 127 trained SHG members (out of 150) have already taken up the livelihood activity. 45 SHG members have availed piggery loan (under National Livestock Mission) from MSICB Ltd. There is good support from District Veterinary & Animal Husbandry Department and KVK Ukhrul in implementation of the project. Overall impact of the project is very much positive. The implementing agency of the project is The Ukhrul District Women Institute of Micro credit (UDWIM). Grant assistance of ₹ 6.43 lakh was sanctioned to UDWIM for the livelihood pilot project.

The NGO is also implementing LEDP on Mushroom Production Technology. Refresher cum exposure programme have been conducted. 1 mushroom demonstration unit under the project has also been established. About 85% of the trained SHG members is engaging in production of mushroom. Moreover, another LEDP on poultry have been recently sanctioned to UDWIM.

6.5. Estimation of Potential under SHG-BPL

Considering the total poor rural population of 156811 in the districts, it is estimated that there is a total potential for promotion and saving linkage of 2130 SHGs in the district. So far 1544 SHGs have been promoted in the district, thereby leaving a gap for promotion of further 586 SHGs. The block wise details of potential available for promotion and savings linkage of SHGs in the district are furnished below in Annexure VI. Similarly, the potential for credit linkage of the SHGs is furnished in Annexure VIIA.

6.6. 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 15705 small and marginal farmers in the district, there is potential for financing of 3926 JLGs in the district. So far JLGs financed by different banks in the district being very less (275 Nos. only), there is a need to promote JLGs to enhance the credit flow to agriculture and allied sector.

Annexure VI

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

Ukhrul District:

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 2021	No. of SHGs to be promoted and savings linked during 2021-22	No. of SHGs to be promoted and savings linked during 2022-23
1	Chingai	182	134	48	24	24
2	Jessami	138	106	32	16	16
3	Lungchong Maiphei	780	705	75	35	30
2	Ukhrul					
Dist. Total		1100	945	155	75	70

Kamjong District:

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 2021	No. of SHGs to be promoted and savings linked during 2021-22	No. of SHGs to be promoted and savings linked during 2022-23
1	Kamjong	330	202	128	20	20
2	Sahamphung					
3	Kasom Khullen	300	28	272	10	10
4	Phungyar	400	369	31	20	20
Dist. Total		1030	599	431	50	50

Annexure VI A
Block wise potential for credit linkage of SHGs

Ukhrul District:

SL No	Name of the Block	No. of SHGs (credit linked) as on 31 st March 2021	SHGs to be credit linked during 2021-22				SHGs to be credit linked during 2022-23			
			Fresh		Repeat		Fresh		Repeat	
			Nos.	Amount (₹ lakh)	Nos.	Amount (₹ lakh)	Nos.	Amount (₹ lakh)	Nos.	Amount (₹ lakh)
1	Chingai	19	8	4.00	15	7.50	9	4.50	21	10.50
2	Jessami	18	7	3.50	15	7.50	9	4.50	21	10.50
3	Ukhrul	176	10	5.00	40	20.00	35	17.50	35	17.50
4	Lungchong Maiphei	32	5	2.75	5	2.75	5	2.75	25	17.50
Dist. Total		245	30	15.00	80	40.00	58	29.00	102	51.00

Kamjong District:

SL No	Name of the Block	No. of SHGs (credit linked) as on 31 st March 2021	SHGs to be credit linked during 2021-22				SHGs to be credit linked during 2022-23			
			Fresh		Repeat		Fresh		Repeat	
			Nos.	Amount (₹ lakh)	Nos.	Amount (₹ lakh)	Nos.	Amount (₹ lakh)	Nos.	Amount (₹ lakh)
1	Kamjong & Sahamphung	37	10	5.00	30	15.00	17	8.50	38	19.00
2	Kasom Khullen	31	5	2.50	25	12.50	22	11.00	28	14.00
3	Phungyar	45	10	5.00	40	20.00	27	13.50	48	24.00
Dist. Total		113	25	12.50	95	47.50	66	33.00	114	57.00

ANNEXURE I (A)
Activity wise/Block Wise Physical and Financial Projections for 2022-23

State: Manipur

District: Ukhrul
(₹ lakh)

Activity	Unit Cost	Unit Size	Phy./Bank Loan	Chingai	Jessami	Lungchong Maiphei	Ukhrul	Total
Agriculture								
Farm Credit								
Crop Production, Maintenance, Marketing								
Paddy	0.86	ha	Phy BL	120 103.44	110 94.82	100 86.20	155 133.61	485 418.07
Maize	0.45	ha	Phy BL	70 31.15	60 26.70	80 35.60	50 22.25	260 115.70
Chilly	1.55	ha	Phy BL	25 38.80	15 23.28	20 31.04	25 38.80	85 131.92
Potato	1.57	ha	Phy BL	20 31.48	20 31.48	15 23.61	10 15.74	65 102.31
Ginger	1.74	ha	Phy BL	40 69.52	30 52.14	30 52.14	35 60.83	135 234.63
Turneric	1.25	ha	Phy BL	25 31.13	20 24.90	15 18.68	15 18.68	75 93.38
Oilseeds	0.39	ha	Phy BL	20 7.74	20 7.74	10 3.87	10 3.87	60 23.22
Caggage	1.63	acre	Phy BL	5 8.13	5 8.13	10 16.25	10 16.25	30 48.75
King Chilly	2.32	acre	Phy BL	7 16.25	6 13.93	6 13.93	6 13.93	25 58.03
Integrated Vegetable Farm(Rice Bean/Pumpkin/Brinjal)	1.00	ha	Phy BL	5 5.00	3 3.00	5 5.00	5 5.00	18 18.00
Medicinal and Aromatic Crops - MAC- (Lemon Grass+ Stevia)	0.80	ha	Phy BL	10 8.00	6 4.80	8 6.40	12 9.60	36 28.80
Total			Phy BL	347 350.63	295 291	299 293	333 338.55	1274 1272.80
Add: 10% on Post-Harvest/ household /consumption requirement								
				35.06	480.00	498.00	33.86	127.28

Add: 20% on Repairs and maintenance expenses of farm Assets									
Grand Total									
Water Resources									
Diesel pump set (3.50 HP)	0.388	Nos.	Phy	20	15	10	67.71	499	254.56
			BL	6.98	5.24	3.49	440.12	916.00	1654.64
Lift Irrigation (5 ha)	1.540	ha	Phy	3	2	2			9
			BL	4.16	2.77	2.77			12.47
Total			Phy	23	17	12			70
			BL	11.14	8.01	6.26	8.36		33.78
Farm Mechanisation									
Power Tiller without trailer and CMVR kit (12-15 HP)	1.89	Nos.	Phy	5	3	3			16
			BL	8.52	5.11	5.11	8.52		27.27
Tractor with matching equipment (30- 35 HP)	9.43	Nos.	Phy	1	0	0	1		2
			BL	8.48	0.00	0.00	8.48		16.97
Total			Phy	6	3	3	6		18
			BL	17.01	5.11	5.11	17.01		44.24
Plantation & Horticulture									
Banana (1.8m x 1.8m)	1.65	ha	Phy	15	10	5			40
			BL	22.25	14.83	7.42	14.83		59.33
Lemon (6mx6m)	2.21	ha	Phy	8	5	3	6		22
			BL	15.88	9.92	5.95	11.91		43.66
Kiwi	4.359	ha	Phy	3	2	1	1		7
			BL	11.77	7.85	3.92	3.92		27.46
Lemon grass	0.49	acre	Phy	11	10	5	8		34
			BL	4.80	4.37	2.18	3.49		14.84
Tree Bean	0.913	ha	Phy	12	8	6	10		36
			BL	9.86	6.57	4.93	8.22		29.58
Total			Phy	49	35	20	35		139
			BL	64.56	43.54	24.41	42.37		174.87
Forestry & Waste Land Development									
Bamboo (spacing 5m x5m)	1.007	ha	Phy	4	3	2	3		12
			BL	3.63	2.72	1.81	2.72		10.88
Forest Nursery	4.96	ha	Phy	1	1	1	2		5
			BL	4.46	4.46	4.46	8.93		22.32
Total			Phy	5			5		17
			BL	8.09	7.18	6.28	11.65		33.20
Animal Husbandry - Dairy									

Two Crossbred cows with existing shed	1.46	Nos.	Phy BL	8 10.48	6 7.86	5 6.55	9 11.79	28 36.67
Working capital for Dairy (1 + 1)	0.64	Nos.	Phy BL	10 4.81	10 4.81	10 4.81	15 7.21	45 21.63
Dairy value Addition Infrastructure	16.01	Nos.	Phy BL	0 0.00	0 0.00	0 0.00	1 14.41	1 14.41
Dairy Parlor/Marketing Outlet	1.21	Nos.	Phy BL	0 0.00	0 0.00	0 0.00	1 1.09	1 1.09
Total			Phy BL	18 15.28	16 12.66	15 11.36	26 34.50	75 73.80
Animal Husbandry – Poultry								
Layers (100 birds)	0.40	Nos.	Phy BL	15 5.40	10 3.60	12 4.32	25 9.00	62 22.32
Broilers (100 birds)	0.38	Nos.	Phy BL	40 13.61	40 13.61	40 13.61	100 34.02	220 74.84
AH-Duckery (28+4)	0.13	Nos.	Phy BL	10 1.20	10 1.20	10 1.20	20 2.39	50 5.99
Working capital for broiler birds of 45 days rearing period	1.05	Nos.	Phy BL	10 7.88	10 7.88	10 7.88	20 15.75	50 39.38
Marketing Outlet	1.00	Nos.	Phy BL	0 0.00	0 0.00	0 0.00	1 0.90	1 0.90
Total			Phy BL	75 28.08	70 26.28	72 27.00	166 62.06	383 143.42
Animal Husbandry - Sheep/Goat/Piggery								
Goat (5+1)	0.194	Nos.	Phy BL	5 0.87	5 0.87	5 0.87	7 1.22	22 3.84
Pig rearing & fattening units (crossbred pigs - 3F + 1M)	1.48	Nos.	Phy BL	20 26.62	20 26.62	23 30.62	26 34.61	89 118.47
Working capital for sheep/goat rearing (20+ 1)	0.34	Nos.	Phy BL	1 0.25	1 0.25	1 0.25	1 0.25	4 1.01
Working capital for piggery (3+ 1)	0.59	Nos.	Phy BL	3 1.32	2 0.88	2 0.88	3 1.32	10 4.41
Total			Phy BL	29 29.07	28 28.63	31 32.62	37 37.41	125 127.73
Fisheries Development								
Fish pond with 1m excavation	3.03	acre	Phy BL	4 10.92	4 10.92	7 19.10	8 21.83	23 62.76

Paddy-Cum Fishery (15% Channel)		1.21	acre	Phy	10	10	18	20	58
Total				BL	10.92	10.92	19.65	21.83	63.32
Term Loan for agriculture and allied activities				Phy	14	14	25	28	81
Total Farm Credit				BL	21.83	21.83	38.75	43.66	126.08
Agriculture Infrastructure				BL	190.25	148.45	146.98	234.30	757.12
Storage godown & Market Yards				BL	646.07	1048.45	1062.98	674.42	2411.76
Storage Godown (200 MT)		5.25	Nos.	Phy	1	1	1	1	4
				BL	4.73	4.73	4.73	4.73	18.90
Cold Storage (100 MT)		4.20	Nos.	Phy	1	0	0	1	2
				BL	3.78	0.00	0.00	3.78	7.56
Market Yard (20m x 10 m)		4.20	Nos.	Phy	1	1	1	2	5
				BL	3.78	3.78	3.78	7.56	18.90
Total				Phy	5	5	5	5	5
				BL	12.29	8.51	8.51	16.07	45.36
(ii) Land Development, Soil Conservation, Watershed Development									
Farm Pond (10m x 10m x 3m)		0.22	Nos.	Phy	10	10	7	8	35
				BL	1.98	1.98	1.39	1.59	6.95
OFD Works (1 Ha (100m x100 m)		0.14	ha	Phy	6	4	2	3	15
				BL	0.74	0.49	0.25	0.37	1.84
Total				Phy	16	14	9	11	50
				BL	2.72	2.48	1.63	1.96	8.79
Others									
Vermi compost(3m x 2m x 1m)		0.32	Nos.	Phy	2	2	1	2	7
				BL	0.58	0.58	0.29	0.58	2.02
Total Agriculture Infrastructure				BL	15.58	11.56	10.43	18.60	56.16
Ancillary Activities									
Food and Agro Processing									
Rice Mills		0.39	Nos.	Phy	20	15	25	30	90
				BL	6.99	5.24	8.74	10.49	31.47
Spice processing		3.15	Nos.	Phy	4	2	5	7	18
				BL	11.34	5.67	14.18	19.85	51.03

Pickle Making	0.53	Nos.	Phy	12	8	10	30	60
			BL	5.67	3.78	4.73	14.18	28.35
Total			Phy	36	25	40	67	168
			BL	24.00	14.69	27.64	44.51	110.85
(ii) Others								
ACABC Units	10.50	Nos.	Phy	1	1	2	3	7
			BL	9.45	9.45	18.90	28.35	66.15
Sub Total			BL	9.45	0.00	0.00	28.35	66.15
Total (Ancillary Activities)			BL	33.45	14.69	27.64	72.86	177.00
Total Agriculture			BL	695.10	1074.70	1101.05	765.88	2644.92
Credit Potential for Micro, Small and Medium Enterprises (MSME)								
(i) Manufacturing Sector - Term Loan								
Handloom	0.78	Nos.	Phy	20	10	15	20	65
			BL	13.99	6.99	10.49	13.99	45.45
Tiny Sector	0.39	Nos.	Phy	5	5	8	12	30
			BL	1.75	1.75	2.80	4.20	10.49
Village Industries	0.28	Nos.	Phy	20	10	12	20	62
			BL	5.10	2.55	3.06	5.10	15.82
Rural Artisans	1.05	Nos.	Phy	5	5	8	20	38
			BL	4.73	4.73	7.56	18.90	35.91
SSI	28.61	Nos.	Phy	1	0	0	1	2
			BL	25.75	0.00	0.00	25.75	51.50
Sub Total			Phy	51.31	16.02	23.91	67.94	159.18
			BL					
(ii) Manufacturing Sector - Working Capital								
Handloom	0.23	Nos.	Phy	20	10	15	20	65
			BL	4.16	2.08	3.12	4.16	13.51
Tiny Sector	0.12	Nos.	Phy	5	5	8	12	30
			BL	0.52	0.52	0.83	1.25	3.12
Village Industries	0.08	Nos.	Phy	20	10	12	20	62
			BL	1.51	0.76	0.91	1.51	4.69
Rural Artisans	0.32	Nos.	Phy	10			28	38
			BL	2.84	0.00	0.00	7.94	10.77
SSI	8.59	Nos.	Phy	1	0	0	1	2
			BL					

Sub Total					BL	7.73 56 16.75	0.00 25 3.35	0.00 35 4.86	7.73 81 22.59	15.46 197 47.55
(i) Service Sector - Term Loan										
SRWTO-Taxi/Sumo	8.69	Nos.	Phy	8	7	8	62.60	54.77	62.60	35
Professional & Self Employed	2.63	Nos.	Phy	15	15	12	35.44	35.44	28.35	273.86
Small Shop/Business	0.53	Nos.	Phy	30	25	50	14.18	11.81	23.63	62
Sub Total			Phy	53	47	70	112.21	102.02	114.57	146.48
			BL						188.40	205
										96.86
										302
										517.20
Service Sector - Working Capital										
SRWTO-Taxi/Sumo	2.60	Nos.	Phy	8	7	8	18.75	16.41	18.75	35
Professional & Self Employed	0.79	Nos.	Phy	15	15	12	10.63	10.63	8.51	82.03
Small Shop/Business	0.16	Nos.	Phy	30	25	50	4.25	3.54	7.09	62
Sub Total			Phy	53	47	70	33.63	30.58	34.34	43.94
Total MSME			BL	213.91	151.97				56.47	205
									335.39	29.06
										302
										155.03
										878.95
Credit Potential for Export Credit, Education and Housing										
Potential for Export Credit										
Agro & Food Products	21.00	Nos.	Phy	1	1	3	18.90	18.90	56.70	8
Sub Total			Phy	1	1	3	18.90	18.90	56.70	151.20
			BL							8
										151.20
Credit Potential for Education										
Education Loan	7.88	Nos.	Phy	3	3	4	21.28	21.28	28.37	18
Sub Total			BL	21.28					56.74	127.66
Credit Potential for Housing										

Housing Loan	10.50	Nos.	Phy BL	1 9.45	1 9.45	2 18.90	2 18.90	6 56.70
Sub Total: Credit Potential for Export Credit, Education and Housing			BL	49.63	49.63	103.97	132.34	335.56
Social infrastructure involving bank credit								
Drinking Water	5.25	Nos.	Phy BL	1 4.73	0 0.00	1 4.73	1 4.73	3 14.18
Sanitation Facility	0.16	Nos.	Phy BL	15 2.13	10 1.42	10 1.42	20 2.84	55 7.80
Sub Total			Phy BL	16 6.85	10 1.42	11 6.14	21 7.56	58 21.97
Credit Potential for Renewable Energy								
Bio-gas plant (3 cu.m.)	0.24	Nos.	Phy BL	15 3.26	15 3.26	15 3.26	20 4.35	65 14.13
Solar lighting / water heating system	0.29	Nos.	Phy BL	15 3.97	10 2.65	10 2.65	20 5.29	35 14.55
Sub Total			Phy BL	30 7.23	25 5.91	25 5.91	40 9.64	100 28.68
Informal Credit Delivery System								
SHGs/JLGs	0.50	Nos.	Phy BL	30 15.00	30 15.00	30 15.00	70 35.00	160 80.00
Sub Total			BL	15.00	15.00	15.00	35.00	80.00
Total Priority Sector			BL	987.72	1298.62	1409.75	1285.80	3990.08

ANNEXURE I (B)

Activity wise/Block Wise Physical and Financial Projections for 2022-23

State: Manipur

District: Kamjong
(₹ lakh)

	Activity	Unit Cost	Unit Size	Phy./Bank Loan	Kamjong	Sahamphung	Kasom Khullen	Phungyar	Total
Agriculture									
Farm Credit									
Crop Production, Maintenance, Marketing									
Paddy		0.86	ha	Phy BL	250 215.50	65 56.03	215 185.33	210 181.02	740 637.88
Maize		0.45	ha	Phy BL	60 26.70	20 8.90	30 13.35	20 8.90	130 57.85
Chilly		1.55	ha	Phy BL	80 124.16	20 31.04	50 77.60	60 93.12	210 325.92
Potato		1.57	ha	Phy BL	40 62.96	15 23.61	30 47.22	30 47.22	115 181.01
Ginger		1.74	ha	Phy BL	50 86.90	10 17.38	30 52.14	30 52.14	120 208.56
Turmeric		1.25	ha	Phy BL	30 37.35	20 24.90	30 37.35	30 37.35	110 136.95
Oilseeds		0.39	ha	Phy BL	30 11.61	15 5.81	20 7.74	20 7.74	85 32.90
King chille		2.32	ha	Phy BL	40 92.84	15 34.82	25 58.03	20 46.42	100 232.10
Integrated Vegetable Farm(Rice Bean/Pumpkin/Brinjal)		1.00	ha	Phy BL	15 15.00	2 2.00	4 4.00	4 4.00	25 25.00
Medicinal and Aromatic Crops - MAC- (Lemon Grass+ Stevia)		0.80	ha	Phy BL	5 4.00	2 1.60	2 1.60	2 1.60	11 8.80
Total				Phy BL	600 677.02		436 484.36	426 479.51	1646 1846.97
Add: 10% on Post Harvest/ household /consumption requirement									
Add: 20% on Repairs and maintenance expenses of farm Assets									
Grand Total					880.13		629.66	623.36	2401.05

Water Resources												
Diesel pump set (3.50 HP)		0.388	Nos.	Phy		25	5	19	15	64		
				BL		8.73	1.75	6.63	5.24	22.35		
Lift Irrigation (5 ha)		1.540	ha	Phy		7	2	5	4	18		
				BL		9.70	2.77	6.93	5.54	24.95		
Total				Phy		32	7	24	19	82		
				BL		18.43	4.52	13.56	10.78	47.30		
Farm Mechanisation												
Power Tiller without trailer and CMVR kit (12-15 HP)		1.89	Nos.	Phy		12	3	6	7	28		
				BL		20.46	5.11	10.23	11.93	47.73		
Total				Phy		12	3	6	7	28		
				BL		20.46	5.11	10.23	11.93	47.73		
Plantation & Horticulture												
Banana (1.8m x 1.8m)		1.65	ha	Phy		10	2	5	5	22		
				BL		14.83	2.97	7.42	7.42	32.63		
Lemon (6mx6m)		2.21	ha	Phy		5	2	4	4	15		
				BL		9.92	3.97	7.94	7.94	29.77		
Kiwi		4.359	ha	Phy		2	1	2	1	6		
				BL		7.85	3.92	7.85	3.92	23.54		
Passion Fruit		2.78	acre	Phy		10	5	7	8	30		
				BL		25.01	12.51	17.51	20.01	75.03		
Tree Bean		0.913	ha	Phy		12	4	10	8	34		
				BL		9.86	3.29	8.22	6.57	27.94		
Total				Phy		39	14	28	26	107		
				BL		67.47	26.65	48.92	45.86	188.91		
Forestry & Waste Land Development												
Bamboo (spacing 5m x5m)		1.007	ha	Phy		5	2	4	3	14		
				BL		4.53	1.81	3.63	2.72	12.69		
Forest Nursery		4.96	ha	Phy		1	0	1	1	3		
				BL		4.46	0.00	4.46	4.46	13.39		
Total				Phy		6	2	5	4	17		
				BL		9.00	1.81	8.09	7.18	26.08		
Animal Husbandry - Dairy												
Two Crossbred cows with existing shed		1.46	Nos.	Phy		10	2	5	5	22		
				BL		13.10	2.62	6.55	6.55	28.81		
Working capital for dairy (1 +1)		0.64	Nos.	Phy		5	1	5	5	16		
				BL		2.40	0.48	2.40	2.40	7.69		

Dairy value Addition Infrastructure		Phy	1	0	0	0	1
	Nos.	BL	14.41	0.00	0.00	0.00	14.41
Dairy Parlor/Marketing Outlet		Phy	1	0	0	0	1
	Nos.	BL	1.09	0.00	0.00	0.00	1.09
Total		Phy	17	3	10	10	40
Total		BL	31.00	3.10	8.95	8.95	52.00
Animal Husbandry – Poultry							
Layers (100 birds)		Phy	80	20	50	50	200
	Nos.	BL	28.80	7.20	18.00	18.00	72.00
Broilers (100 birds)		Phy	105	20	70	60	255
	Nos.	BL	35.72	6.80	23.81	20.41	86.75
AH-Duckery(28+4)		Phy	15	6	5	5	31
	Nos.	BL	1.80	0.72	0.60	0.60	3.71
Working capital for broiler birds with 45 days rearing period		Phy	4	1	3	2	10
	Nos.	BL	3.15	0.79	2.36	1.58	7.88
Total		Phy	204	47	128	117	496
Total		BL	69.47	15.51	44.78	40.59	170.34
Animal Husbandry - Sheep/Goat/Piggery							
Goat (5+1)		Phy	5	2	3	4	14
	Nos.	BL	0.87	0.35	0.52	0.70	2.44
Pig rearing & fattening units (crossbred pigs - 3F + 1M)		Phy	30	10	25	20	85
	Nos.	BL	39.93	13.31	33.28	26.62	113.14
Working capital for piggery (3 + 1)		Phy	9	4	5	5	23
	Nos.	BL	3.97	1.76	2.21	2.21	10.14
Total		Phy	44	16	33	29	122
Total		BL	44.78	15.42	36.01	29.53	125.73
Fisheries Development							
Pond Fishery with 1m excavation		Phy	12	2	4	4	22
	acre	BL	32.75	5.46	10.92	10.92	60.03
Paddy-Cum Fishery(15% Channel)		Phy	15	5	10	8	38
	acre	BL	16.38	5.46	10.92	8.73	41.48
Working Capital - Fish Culture Through KCC		Phy	14	4	10	8	32
	acre	BL	16.54	4.73	11.81	9.45	42.53
Total		Phy	41	11	24	20	92
Total		BL	65.66	15.64	33.64	29.10	144.04
Term Loan for agriculture and allied activities		BL	326.25	87.77	204.18	183.92	802.13
Total Farm Credit		BL	1206.38	87.77	833.85	807.28	3203.18

Agriculture Infrastructure									
Storage godown & Market Yards									
Storage Godown (200 MT)	5.25	Nos.	Phy BL	2 9.45	0 0.00	1 4.73	1 4.73	4 18.90	
Cold Storage (100 MT)	4.20	Nos.	Phy BL	1 3.78	0 0.00	1 3.78	1 3.78	3 11.34	
Market Yard (20m x 10 m)	4.20	Nos.	Phy BL	1 3.78	0 0.00	1 3.78	1 3.78	3 11.34	
Total			Phy BL	4 17.01	0 0.00	3 12.29	3 12.29	10 41.58	
(ii) Land Development, Soil Conservation, Watershed Development									
Farm Pond (10m x 10m x 3m)	0.22	Nos.	Phy BL	12 2.38	4 0.79	8 1.59	4 0.79	28 5.56	
OFD Works (1 Ha (100m x100 m)	0.14	ha	Phy BL	15 1.84	4 0.49	9 1.11	4 0.49	32 3.93	
Total			Phy BL	27 4.22	8 1.29	17 2.69	8 1.29	60 9.49	
Others									
Vermi compost(3m x 2m x 1m)	0.32	Nos.	Phy BL	100 28.80	20 5.76	90 25.92	80 23.04	290 83.52	
Total Agriculture Infrastructure			BL	50.03	7.05	40.90	36.61	134.59	
Ancillary Activities									
Food and Agro Processing									
Rice Mills	0.39	Nos.	Phy BL	40 13.99	5 1.75	35 12.24	35 12.24	115 40.21	
Spice processing	3.15	Nos.	Phy BL	18 51.03	4 11.34	8 22.68	5 14.18	35 99.23	
Pickle Making	0.53	Nos.	Phy BL	25 11.81	5 2.36	15 7.09	12 5.67	57 26.93	
Total			Phy BL	83 76.83	14 15.45	58 42.01	52 32.08	207 166.37	
(ii) Others									
ACABC Units	10.50	Nos.	Phy BL	7 66.15	2 18.90	4 37.80	3 28.35	16 151.20	
Sub Total			BL	66.15	18.90	37.80	28.35	151.20	
Total (Ancillary Activities)			BL	142.98	34.35	79.81	60.43	317.57	
Total Agriculture			BL	1399.39	129.17	954.55	904.32	3655.34	

Credit Potential for Micro, Small and Medium Enterprises (MSME)											
(i) Manufacturing Sector - Term Loan											
Handloom	0.78	Nos.	Phy		70	20	40	35	165		
			BL		48.95	13.99	27.97	24.48	115.38		
Tiny Sector	0.39	Nos.	Phy		20	4	13	10	47		
			BL		6.99	1.40	4.55	3.50	16.43		
Village Industries	0.28	Nos.	Phy		40	4	25	27	96		
			BL		10.21	1.02	6.38	6.89	24.49		
Rural Artisans	1.05	Nos.	Phy		4	1	2	2	9		
			BL		3.78	0.95	1.89	1.89	8.51		
SSI	28.61	Nos.	Phy		3	1	1	1	6		
			BL		77.25	25.75	25.75	25.75	154.51		
Sub Total			Phy		137	30	81	75	323		
			BL		147.18	43.10	66.54	62.50	319.32		
(ii) Manufacturing Sector - Working Capital											
Handloom	0.23	Nos.	Phy		70	20	40	35	165		
			BL		14.55	4.16	8.32	7.28	34.30		
Tiny Sector	0.12	Nos.	Phy		20	4	13	10	47		
			BL		2.08	0.42	1.35	1.04	4.89		
Village Industries	0.08	Nos.	Phy		40	4	25	27	96		
			BL		3.02	0.30	1.89	2.04	7.26		
Rural Artisans	0.32	Nos.	Phy		4	1	2	2	9		
			BL		1.13	0.28	0.57	0.57	2.55		
SSI	8.59	Nos.	Phy		3	1	1	1	6		
			BL		23.19	7.73	7.73	7.73	46.38		
Sub Total			Phy		137	30	81	75	323		
			BL		43.98	12.89	19.85	18.65	95.38		
(i) Service Sector - Term Loan											
SRWTO-Taxi/Sumo	8.69	Nos.	Phy		10	4	10	6	30		
			BL		78.25	31.30	78.25	46.95	234.74		
Professional & Self Employed	2.63	Nos.	Phy		18	4	10	8	40		
			BL		42.53	9.45	23.63	18.90	94.50		
Small Shop/Business	0.53	Nos.	Phy		15	3	8	4	30		
			BL		7.09	1.42	3.78	1.89	14.18		
Sub Total			Phy		43	11	28	18	100		
			BL		127.86	42.17	105.65	67.74	343.41		

Service Sector - Working Capital									
SRWTO-Taxi/Sumo	2.60	Nos.	Phy BL	10 23.44	4 9.37	10 23.44	6 14.06	30 70.31	
Professional &Self Employed	0.79	Nos.	Phy BL	18 12.76	4 2.84	10 7.09	8 5.67	40 28.35	
Small Shop/Business	0.16	Nos.	Phy BL	15 2.13	3 0.43	8 1.13	4 0.57	30 4.25	
Sub Total			Phy BL	43 38.32	11 12.63	28 31.66	18 20.30	100 102.91	
Total MSME			BL	357.34	110.79	223.70	169.19	861.03	
Credit Potential for Export Credit, Education and Housing									
Potential for Export Credit									
Agro & Food Products	21.00	Nos.	Phy BL	6 113.40	1 18.90	3 56.70	2 37.80	12 226.80	
Sub Total			Phy BL	4 113.40	4 18.90	4 56.70	4 37.80	4 226.80	
Credit Potential for Education									
Education Loan	7.88	Nos.	Phy BL	2 14.18	1 7.09	1 7.09	1 7.09	5 35.46	
Credit Potential for Housing									
Housing Loan	10.50	Nos.	Phy BL	5 47.25	1 9.45	2 18.90	2 18.90	10 94.50	
Sub Total: Credit Potential for Export Credit, Education and Housing			BL	174.83	35.44	82.69	63.79	356.76	
Social infrastructure involving bank credit									
Drinking Water	5.25	Nos.	Phy BL	6 28.35	2 9.45	3 14.18	3 14.18	14 66.15	
Sanitation Facility	0.16	Nos.	Phy BL	5 0.71	2 0.28	4 0.57	3 0.43	14 1.98	
Sub Total			Phy BL	11 29.06	4 9.73	7 14.74	6 14.60	28 68.13	
Credit Potential for renewable energy									
Bio-gas plant (3 cu.m.)	0.24	Nos.	Phy BL	8 1.73	4 0.86	6 1.30	5 1.08	23 4.97	
Solar lighting / water heating system	0.29	Nos.	Phy BL	12 3.13	4 1.04	8 2.09	8 2.09	32 8.35	
Sub Total			Phy	20	8	14	13	55	

		BL	4.86	1.91	3.38	3.17	13.32	
Informal Credit Delivery System								
SHGs/JLGs	0.50	Nos.	Phy	40	15	50	180	
			BL	20.00	7.50	25.00	37.50	90.00
			BL	20.00	7.50	25.00	37.50	90.00
Total Priority Sector			BL	1985.49	294.54	1304.07	1192.58	5044.58

Annexure-II

An overview of Ground Level Credit Flow- Agency-wise and Sector-wise- 2018-19, 2019-20, 2020-21 and target for 2021-22 State: Manipur District: Ukhrul

(₹ lakh)

Agency /Type of Loan	2018-19		2019-20		2020-21		2021-22	
	Target	Achievement	Target	Achievement	Target	Achievement	Target	Target
1.Crop Loan								
CBs	NA	NA	NA	NA	NA	NA	NA	665.00
SCB	NA	NA	NA	NA	NA	NA	NA	11.00
RRBs	NA	NA	NA	NA	NA	NA	NA	11.00
Others	NA	NA	NA	NA	NA	NA	NA	0.00
Sub-Total (A)	NA	NA	NA	NA	NA	NA	NA	692.00
2. Term Loan (MT + LT)								
CBs	2686.00	431.36	2022.00	496.00	1105.00	38.83		504.00
SCB	27.00	19.93	27.00	19.93	17.00	30.89		8.00
RRBs	17.00	12.04	17.00	12.04	27.00	2.20		22.00
Others	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Sub-Total (B)	2730.00	463.33	2066.00	527.97	1149.00	71.92		534.00
3.Total Agri. Credit (1+2)D								
CBs	2686.00	431.36	2022.00	496.00	1105.00	38.83		1169.00
SCB	27.00	19.93	27.00	19.93	17.00	30.89		19.00
RRBs	17.00	12.04	17.00	12.04	27.00	2.20		33.00
Others	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Sub-Total (C)	2730.00	463.33	2066.00	527.97	1149.00	71.92		1221.00
4.Non-Farm Sector								
CBs	820.00	745.08	723.00	809.67	854.00	298.57		977.00
SCB	50.00	0.00	51.00	0.00	29.00	67.20		38.00
RRBs	50.00	9.71	51.00	79.00	29.00	21.54		38.00
Others	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Sub-Total (E)	920.00	754.79	825.00	888.67	912.00	387.31		1053.00
5.Other Priority Sector								
CBs	158.00	35.64	158.00	32.94	158.0	0.00		135.00
SCB	14.00	0.00	16.00	0.00	10.00	0.00		28.00
RRBs	14.00	0.00	16.00	0.00	10.00	0.00		0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Sub-Total (F)	186.00	35.64	190.00	32.94	178.00	0.00		163.00
6.Grand Total								
GRAND TOTAL (C+E+F)	3836.00	1253.76	3081.00	1449.58	2239.00	459.23		2437.00

Annexure-II

An overview of Ground Level Credit Flow- Agency-wise and Sector-wise-2018-19, 2019-20, 2020-21 and target for 2021-22 State: Manipur District: Kamjong (₹ lakh)

Agency /Type of Loan	2018-19		2019-20		2020-21		2021-22	
	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement
1.Crop Loan								
CBs	NA	NA	NA	NA	NA	NA	NA	142.00
SCB	NA	NA	NA	NA	NA	NA	NA	0.00
RRBs	NA	NA	NA	NA	NA	NA	NA	0.00
Others	NA	NA	NA	NA	NA	NA	NA	0.00
Sub-Total (A)	NA	NA	NA	NA	NA	NA	NA	142.00
2. Term Loan (MT +LT)								
CBs	350.00	0.00	350.00	0.00	340.00	0.00	340.00	263.00
SCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-Total (B)	350.00	0.00	350.00	0.00	340.00	0.00	340.00	263.00
3.Total Agri. Credit (1+2)D								
CBs	350.00	0.00	350.00	0.00	340.00	0.00	340.00	405.00
SCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-Total (C)	350.00	0.00	350.00	0.00	340.00	0.00	340.00	405.00
4.Non-Farm Sector								
CBs	120.00	2.70	140.00	98.00	165.00	16.85	165.00	223.00
SCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-Total (E)	120.00	2.70	140.00	98.00	165.00	16.85	165.00	223.00
5.Other Priority Sector								
CBs	12.00	0.00	13.00	0.00	18.00	0.00	18.00	20.00
SCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-Total (F)	12.00	0.00	13.00	0.00	18.00	0.00	18.00	20.00
GRAND TOTAL (C+E+F)	482.00	2.70	503.00	98.00	443.00	16.85	443.00	648.00

ANNEXURE – III

Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities- 2018-19, 2019-20, 2020-21 and target for 2021-22

State : Manipur

District: Ukhrul
(₹ lakh)

Sector	2018-19				2019-20				2020-21				2020-21 (Target)			
	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total
I. Crop Loan	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	665.00	11.00	11.00	692.00
II. Term Loan																
MI	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA				
LD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
FM	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
P&H	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
DD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
PD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
SGP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Fish	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
F/WLD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
SMY	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
B.Gas	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Seri	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Subtotal - II	431.36	19.93	12.04	463.33	496.00	19.93	12.04	527.97	38.83	30.89	2.20	71.92	504.00	8.00	22.00	534.00
Grand Total (I+II)	431.36	19.93	12.04	463.33	496.00	19.93	12.04	527.97	38.83	30.89	2.20	71.92	1169.00	19.00	33.00	1221.00

ANNEXURE – III

Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities- 2016-17, 2017-18, 2018-19 and target for 2019-20

State : Manipur

District: Kamjong
(₹ lakh)

Sector	2018-19				2019-20				2020-21				2021-22 (Target)			
	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total
I. Crop Loan	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	142.00	0.00	0.00	142.00
II. Term Loan																
MI	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
LD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
FM	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
P&H	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
DD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
PD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
SGP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Fish	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
F/WLD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
SMY	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
B.Gas	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Seri	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Subtotal - II													263.00	0.00	0.00	263.00
Grand Total (I+II)	0.00	NA	NA	0.00	0.00	NA	NA	0.00	0.00	NA	NA	0.00	405.00	0.00	0.00	405.00

Annexure IV

Indicative Unit costs (for major activities of the district) as arrived at by NABARD for its internal use

1 Minor Irrigation			
S. No.	Activity	Specifications	Approved and Final 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
2 Farm Mechanisation			
S. No.	Activity	Specifications	Approved and 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
3 Land Development			
S. No.	Activity	Specifications	Approved and Final 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
4 Plantation and Horticulture			
S. No.	Activity	Specifications	Approved and Final 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
2	Rose (Green house-PVC film covered)	7 plants / sq.m	1200000
3	Anthurium (Shade net)	10 plants / sq.m	1098300
5 Forestry			
S. No.	Activity	Specifications	Approved and Final Unit Cost for 2021-22
1	Bamboo	5mX5m	100700

2	Tree Species	2m X 2m	130400
3	Forest Nursery	1 ha	496100
6	Animal Husbandry		
S. No.	Activity	Specifications	Approved and Final 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
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
	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
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
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
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

7 Fisheries and Aquaculture			
S. No.	Activity	Specifications	Approved and Final 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
8 Other activities (Sericulture)			

S. No.	Activity	Specifications	Approved and Final 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 Graineurs	Grainage building of 30' X 12' size, Capacity- 5000 dfls/cycle	291100
6	Muga Private Graineurs	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

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.



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