



संभाव्यतायुक्त ऋण योजना 2023-24

Potential Linked Credit Plan 2023-24

चान्देल और टेंग्नौपल जिला
CHANDEL AND TENGNOUPAL DISTRICT

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

मणिपुर क्षेत्रीय कार्यालय
MANIPUR REGIONAL OFFICE, IMPHAL



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन.

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity.

FOREWORD

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 PLP prepared by NABARD annually for each district is an assessment of bankable potential available in the district under various sub-sectors of Agriculture and allied sectors, MSME sector and other Priority Sectors. It is aimed towards outlining the potential of different sectors in a district's rural economy along with the infrastructure gaps. The PLP is expected to serve as reference document for banks, line departments, policy framers and other stakeholders in firming up their credit and development plans. The underlying premise of this exercise is that it would facilitate increased credit flow, give a fillip to overall development in the district and form the basis for banks in preparing Annual Credit Plan.

This PLP document 2023-24 for Chandel and Tengnoupal District is prepared in consultation and co-ordination with the Bankers in the District, the Lead District Manager, State Govt. Officials and Developmental Agencies in the District.

NABARD duly acknowledges the role of the Deputy Commissioner, State and District Planning Department, District Heads of all line departments, RBI, SLBC Convenor and Lead Bank, KVKs, Banks and other Development Agencies in providing necessary inputs and support in the preparation of the PLP 2023-24 for Chandel and Tengnoupal District.

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EXECUTIVE SUMMARY

1. Introduction

NABARD has been entrusted by GoI with the responsibility of credit planning and potential mapping for each district with ultimate objective of assessing exploitable credit potential for credit flow to priority sectors of economy. The macro level objectives like doubling of farmers' income and strategies, improving outreach of small and marginal farmers through institutional credit and bridging gaps, bank credit flow to SF/ MF and increase in capital formation in agriculture, have been kept in view while preparing Potential Linked Credit Plan. Based on credit projection made under PLP, Annual Credit Plan is prepared by Lead Bank Office for the district which is a comprehensive plan prepared by summing up of all the Block Credit Plans. In the district, under the Lead Bank Scheme, State Bank of India was assigned by Reserve Bank of India with lead responsibility of the district including the responsibility of preparing Annual Credit Plan for Chandel and Punjab National Bank for Tengnoupal district under Service Area Approach and follow up of the implementation of the same for the development of the districts.

2. District Characteristics

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

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

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

3. Sectoral Trend in Credit Flow:

(i). Sectoral Trend in credit flow in Chandel District

1. The district of Chandel has 3 commercial banks with 4 branches. State Bank of India is the lead bank of the district. The CD Ratio as on 31 March 2022 was 133% against 103% in the previous year ended March 2021.
2. The credit flow to agriculture has shown increase from ₹ 18.64 lakh in March 2021 to ₹ 86.98 lakh in March 2022. In MSME, the credit flow has been lower during 2021-22 which stood at ₹ 277.73 lakh whereas during 2019-20 the sector has shown credit flow of ₹ 293.30 lakh. Under Other Priority Sector the achievement was ₹ 440.83 lakh against target of ₹ 778 lakh. The trend of credit flow in priority sectors has been fluctuating in the last three years.

3. Total cumulative KCC sanctioned in Chandel district was 1674 with sanctioned limit of ₹ 671.77 lakh as on March 2022. During 2021-22, 34 fresh KCC were issued by the banks. Access of farmers to institutional credit is very poor in the district. There is a need to provide ATM-cum-Debit cards/Rupay KCC Cards to all the farmers in the district.
4. The total number of SHGs formed and saving/deposit linked as on 31st March 2022 was 795, out of which 91 SHGs have been credit linked with banks. The total loan sanctioned to SHGs as on 31st March 2022 is ₹ 74.42 lakh. During 2021-22, fresh SHGs savings/deposit linked stood at 62 SHGs and Credit linked stood at 3 SHGs in Chandel district.

(ii) Sectoral Trend in credit flow in Tengnoupal District

1. The district has 7 (seven) banks branches of which six are that of Commercial Banks and 1 branch is that of Manipur Rural Bank. Punjab National Bank (UBI) is the lead bank of the district.
2. Against Annual Credit Plan of ₹ 5101 lakh, achievement stood at ₹ 1941.75 lakh (38%) under Priority Sector Lending. Credit flow to Agriculture was marginally increased from ₹ 247.03 lakh during 2020-21 to ₹ 597.10 lakh during 2021-22. Under MSME, the credit flow amount was ₹ 604.66 lakh in 2021-22 against ₹ 596.83 lakh during 2020-21. In other priority sector, the credit flow was ₹ 739.99 lakh during 2021-22 against ₹ 935.35 lakh during 2020-21. The Sectoral Credit flow has shown increasing trend in the last two years but decline during the year 2021-22.
3. Total cumulative KCC sanctioned in the district stood at 219 with sanctioned limit of ₹ 106.52 lakh as on March 2022. During 2020-21, 45 fresh KCC were issued by the banks with credit limit of ₹ 33.21 lakh.

3. Sector /Sub Sector wise PLP Projections for 2023-24:

The Potential Linked Credit Plan prepared for the districts of Chandel and Tengnoupal highlights the bankable potential of the various sectors of the economy. The broad sector wise bankable projections for 2023-24 is given below:

Sr. No.	Broad Sectors	PLP Projections 2023-24 (₹ in lakh)	
		Chandel	Tengnoupal
A	Farm Credit		
i	Crop Production, Maintenance, Marketing	5231.36	4201.36
ii	Term Loan for Agriculture and Allied activities	894.37	622.89
	Sub Total	6125.73	4824.25
B	Agriculture Infrastructure	177.08	208.74
C	Agriculture - Ancillary Activities	195.55	181.68
I	Credit Potential for Agriculture (A+B+C)	6498.36	5214.67
II	Micro, Small and Medium Enterprises (MSME)	2435.25	2720.00
III	Export Credit	34.00	170.00.
IV	Education	243.95	148.75
V	Housing	361.25	595.00
VI	Renewable Energy	20.00	32.73
VII	Informal Credit Delivery	406.49	427.47
VIII	Social Infrastructure	152.92	207.95
	Total Priority Sector (I to VIII)	10152.22	9516.57

4. Developmental Initiatives of NABARD in the Districts:

- ❖ Skill Development of unemployed youth in Chandel District covering 304 youth under NABARD Skill Development through TATA Strive.
- ❖ Implementation of Tribal Development Programme in Chandel for land based livelihood in Horticulture Sector.
- ❖ Implementation of Central Scheme on Promotion of Farmers Producers Organisations. The District Level Monitoring Committee has identified two blocks for NCDC to form and promote FPOs.
- ❖ Centre for Women and Girls has been approved as Producers Organisation Promotional Institution (POPI) to promote FPO in Animal Husbandry Sector such as piggery poultry, etc.
- ❖ NABARD has sanctioned Rural Mart to Rumpi SHG VLF in Pallel for market outlet of SHG products in handloom, handicraft and other MFP products.
- ❖ Pilot Project on ‘Nurturing Women’s Livelihoods and Entrepreneurship’ with project cost of Rs. 65.43 lakh has been sanctioned and implemented through Friends of Women’s World Banking (NGO) in 19 districts from three States viz. Nagaland, Manipur and Gujarat. Chandel district is also one among the districts selected for the project.

5. Thrust Areas for 2023-24

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

6. Major Constraints and suggested action points

- ❖ There is need for a coordinated approach and concerted efforts for doubling of farmers’ income in agriculture and allied sector Diversification of income generating activities (IGA) through integrated farming system may be popularized by line departments of the state government.
- ❖ For total Credit Planning, while the achievement and targets given in previous year are taken into account, many banks are not achieving even 50% of ACP target.
- ❖ SHG financing is almost entirely done by RRB, which needs to be corrected. Besides, some banks have stopped fresh issue of KCC loans citing mounting overdue while recovery percentage under KCC is much better as compare to other sector.

- ❖ SAMIS reporting system is yet to be stabilized in the district and no bank branch reports in the prescribed format and this makes it impossible to review sub-sector wise achievement. The system needs stabilization throughout the district.
- ❖ In all the DLRC/DCC Meetings, all Government sponsored programmes are regularly reviewed and corrective measures suggested.
- ❖ For effective implementation of Financial Inclusion, Lead Bank needs to have a Financial Literacy Centre with FL Counsellor. Monthly meetings in all banks and schools/colleges needs to be conducted regularly for achieving the goal under Financial Inclusion.
- ❖ Banks may avail assistance available from NABARD under Financial Inclusion Fund (FIF) for technology adoption, Financial Literacy and SHG Bank Linkage, Joint Liability Groups, etc.

7. Way Forward

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

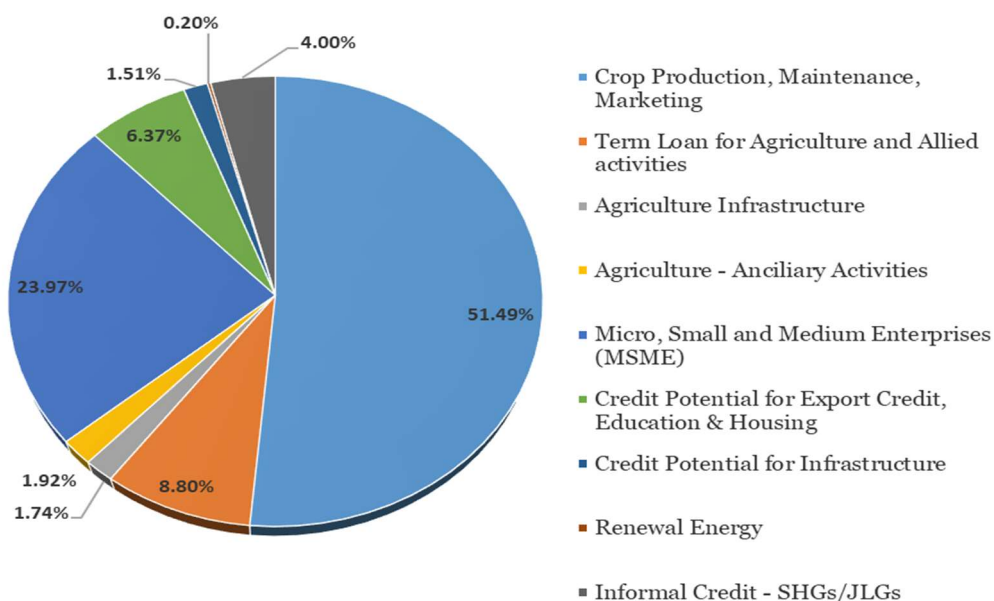
Successful implementation of the plan can be achieved through a well-orchestrated coordinated approach with all stakeholders functioning as a team and extending necessary cooperation for exploiting the potentials estimated under the plan and more particularly in achieving the common goal of enhancing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

Effective implementation of Financial Inclusion Plans including coverage of oral lessees, tenant farmers into SHGs/JLGs etc. will provide necessary catalytic effect and trigger desired pace in implementation of the plan. A workable policy for improvement of shifting cultivation through material and technological input support to ensure optimal utilization of jhum lands need to be evolved in consultation with the farming community.

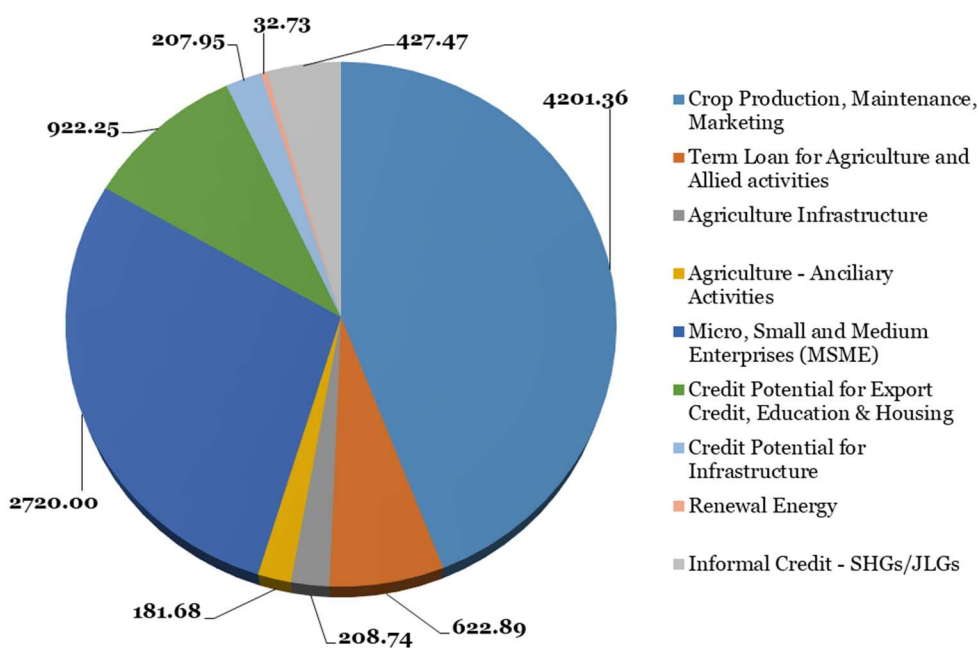
Appendix-A- Broad Sector-wise PLP Projections for 2023-24

Sr. No.	Broad Sectors	PLP Projections 2023-24 (₹ in lakh)	
		Chandel	Tengnoupal
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II	Micro, Small and Medium Enterprises (MSME)	2435.25	2720.00
III	Export Credit	34.00	170.00
IV	Education	243.95	148.75
V	Housing	361.25	595.00
VI	Renewable Energy	20.00	32.73
VII	Informal Credit Delivery – SHGs/JLGs	406.49	427.47
VIII	Social Infrastructure	152.92	207.95
	Total Priority Sector (I to VIII)	10152.22	9516.57

Chandel PLP Projection for 2023-24 Sector Wise Share



Tengenoupal PLP Projection for 2023-24 Sector Wise Share



Appendix-B to Annexure I

Summary of Sector / Sub-sector wise PLP projections – 2023-24

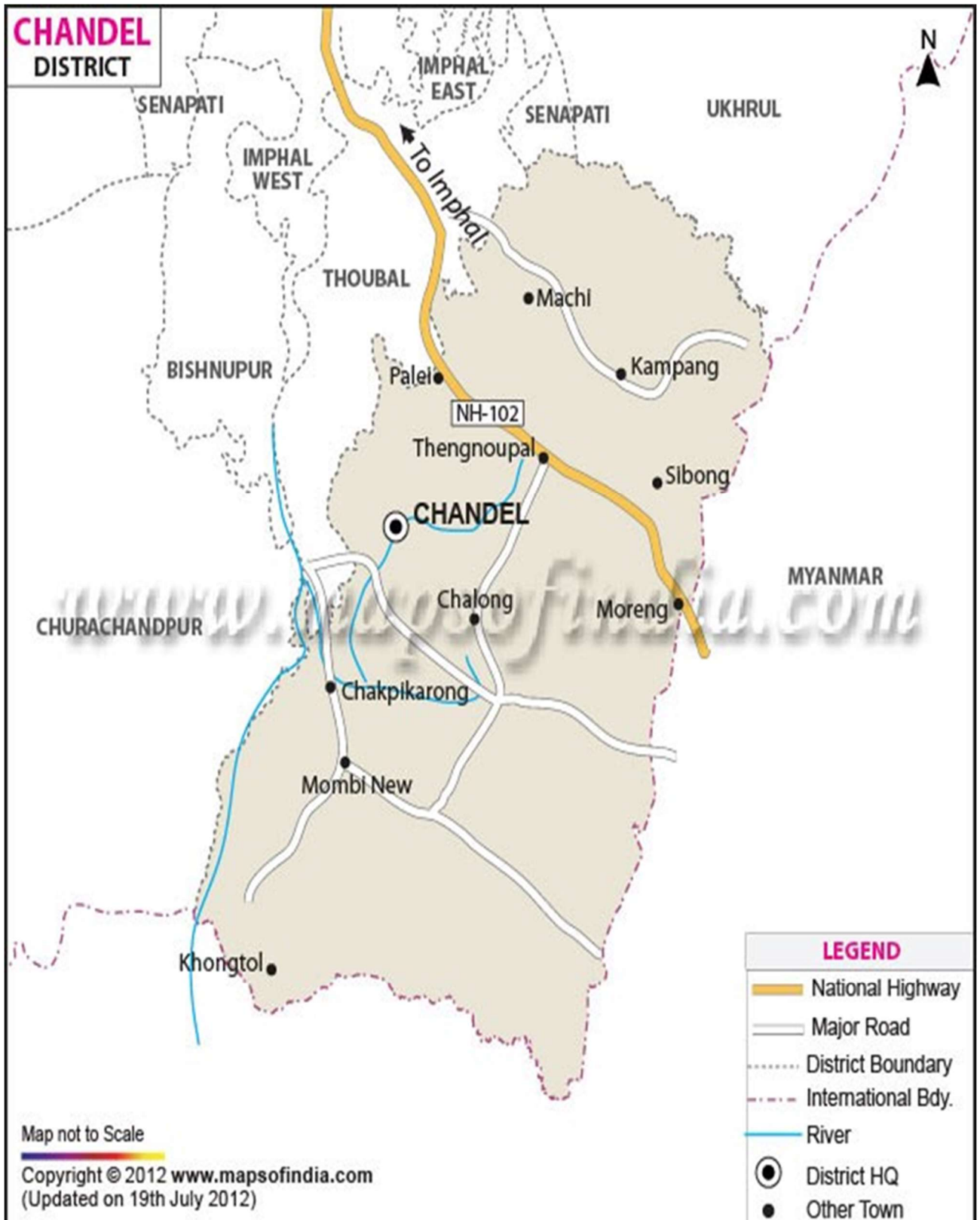
Sl. No.	Particulars	Chandel ₹in lakh	Tengnoupal ₹in lakh
I	Credit Potential for Agriculture		
A	Farm Credit		
i	Crop Production, Maintenance, Marketing	5231.36	4201.36
ii	Water Resources	13.02	9.32
iii	Farm Mechanization	90.62	83.82
iv	Plantation & Horticulture	267.43	130.85
v	Forestry and Wasteland Development	27.66	34.73
vi	Animal Husbandry - Dairy	49.39	41.90
vii	Animal Husbandry - Poultry	156.25	104.93
viii	Animal Husbandry -Sheep/Goat/Piggery	195.50	147.50
ix	Fisheries	78.71	46.33
x	Farm Credit- Others – Bullocks , carts, two wheelers etc.	15.79	23.51
	Sub Total	6125.73	4824.25
B	Agriculture Infrastructure		
i	Construction of storage and Marketing Infrastructure	145.35	180.20
ii	Land Development, Soil Conservation, Watershed Development	18.86	15.69
iii	Agriculture Infrastructure - Others	12.87	12.85
	Sub Total	177.08	208.74
C	Agriculture - Ancillary Activities		
i	Agro & Food Processing Sector	180.24	154.05
ii	Agriculture - Ancillary Activities - Others	15.31	27.63
	Sub Total	195.55	181.68
D	Total Agriculture	6498.36	5214.67
II	Micro, Small and Medium Enterprises (MSME)		
(a)	MSME - Term Loan	2069.75	1351.50
(b)	MSME - Working Capital	365.50	1368.50
	Total MSME	2435.25	2720.00
III	Export Credit	34.00	170.00
IV	Education	243.95	148.75
V	Housing	361.25	595.00
VI	Renewable Energy	20.00	32.73
VII	Others- SHGs JLGs	406.49	427.47
VIII	Social Infrastructure	152.92	207.95
	Total Priority Sector	10152.22	9516.57

District Profile Of Chandel & Tengnoupal[^]

District/s -	Chandel & Tengnoupal	State -	Manipur	Division -	7 Sub Divisions/ TD Blocks
1. PHYSICAL & ADMINISTRATIVE FEATURES					
Total Geographical Area (Sq.km)	3313				
No. of Sub Divisions(Chandel + Tengnoupal)	7				
No. of Blocks(Chandel + Tengnoupal)	7				
No. of Villages (Inhabited)(Chandel + Tengnoupal)	430				
No. of Panchayats	430				
3. LAND UTILISATION [Ha]					
Total Area Reported	331300				
Forest Land	281720				
Area Not Available for Cultivation	4000				
Permanent Pasture and Grazing Land	1500				
Land under Miscellaneous Tree Crops	15240				
Cultivable Wasteland	19290				
Current Fallow	0.340				
Other Fallow	Na				
Net Sown Area	12390				
Total or Gross Cropped Area	19360				
Area Cultivated More than Once	6970				
Cropping Intensity [GCA/NSA]	156				
6. WORKERS PROFILE [in '000]					
Cultivators	43				
Of the above, Small/Marginal Farmers	14				
Agricultural Labourers	8				
Workers engaged in Household Industries	3				
Workers engaged in Allied Agro-activities	NA				
Other workers	22				
8. HOUSEHOLDS [in '000]					
Total Households	28				
Rural Households	25				
BPL Households	NA				
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]					
Villages Electrified	142				
Villages having Agriculture Power Supply	NA				
Villages having Post Offices	NA				
Villages having Banking Facilities	4				
Villages having Primary Schools	NA				
Villages having Primary Health Centres	NA				
Villages having Potable Water Supply	NA				
Villages connected with Paved Approach Roads	NA				
13. IRRIGATION COVERAGE [Ha]					
Total Area Available for Irrigation (NIA + Fallow)	13840				
Irrigation Potential Created	NA				
Net Irrigated Area (Total area irrigated at least once)	13840				
Area irrigated by Canals / Channels	NA				
Area irrigated by Wells	NA				
Area irrigated by Tanks	NA				
Area irrigated by Other Sources	NA				
Irrigation Potential Utilized (Gross Irrigated Area)	NA				
15. AGRO-PROCESSING UNITS					
Type of Processing Activity	No of units	Cap.[MT]			
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	Nil	Nil			
Sugarcane (Gur/Khandsari/Sugar)	Nil	Nil			
Fruit (Pulp/Juice/Fruit drink)	Nil	Nil			
Spices (Masala Powders/Pastes)	Nil	Nil			
Dry-fruit (Cashew/Almond/Raisins)	Nil	Nil			
Cotton (Ginning/Spinning/Weaving)	Nil	Nil			
Milk (Chilling/Cooling/Processing)	Nil	Nil			
Meat (Chicken/Mutton/Pork/Dryfish)	Nil	Nil			
Animal feed (Cattle/Poultry/Fishmeal)	Nil	Nil			
17. ANIMAL POPULATION AS PER CENSUS 2019 [in '000]					
Category of animal	Total	Male	Female		
Cattle - Cross bred	0.02	0.01	0.01		
Cattle - Indigenous	15	6	9		
Buffaloes	1.6	0.8	0.8		
Sheep - Cross bred	0	0	0		
Sheep - Indigenous	0.4				
Goat	1.4	0.6	0.8		
Pig - Cross bred	0.022				
Pig - Indigenous	13.4	5	8		
Horse/Donkey/Camel	na				
Poultry - Cross bred	na				
Poultry - Indigenous	na				
2. SOIL & CLIMATE					
Agro-climatic Zone	Eastern Himalaya Region-Southern Hills (Zone 2). The highest rainfall is 3080 mm and the lowest is 597 mm				
Climate	Per Humid to humid. The maximum humidity is 100% and the minimum is 61%. The maximum temperature is 39° C while minimum is 16° C. The variety of soil is recorded mainly as loam, sandy loam and clayey. The pH value of the acidic soils area of nthe distrcit varies between 4.5 and 6.5.				
Soil Type					
4. RAINFALL & GROUND WATER					
Rainfall [in mm]	Normal	Actual	2018	2019	2020
	1300		1326	1237	1627
Variation from Normal			26	-63	327
Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance
		NA	NA		NA
5. DISTRIBUTION OF LAND HOLDING					
Classification of Holding	Holding		Area		
	Nos.	% to Total	Ha.	% to Total	
<= 1 Ha	1685	27	930	10	
>1 to <=2 Ha	2325	37	2860	30	
>2 Ha	2200	35	5850	61	
Total	6210	100	9640	100	
7. DEMOGRAPHIC PROFILE [in '000] Census 2011					
Category	Total	Male	Female	Rural	Urban
Population	144	75	69	127	
Scheduled Caste	0.540	0.321	0.219	0	0.540
Scheduled Tribe	128	63	65	119	9
Literate	90	51	39	80	10
BPL	na	na	na	na	na
9. HOUSEHOLD AMENITIES [Nos. in '000 Households]					
Having brick/stone/concrete houses	1	Having electricity supply	16		
Having source of drinking water	33	Having independent toilets	31		
Having access to banking services	36	Having radio/ tv sets	34		
11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
Anganwadis	1010	Dispensaries	7		
Primary Health Centres	12	Hospitals	5		
Primary Health Sub-Centres	64	Hospital Beds	278		
12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Fertiliser/Seed/Pesticide Outlets [Nos]	4	Agriculture Pumpsets [Nos]	30		
Total N/P/K Consumption [MT] 11-12	690	Pumpsets Energised [Nos]	nil		
Certified Seeds Supplied [MT]	na	Agro Service Centres [Nos]	nil		
Pesticides Consumed [MT]	na	Soil Testing Centres [Nos]	1		
Agriculture Tractors [Nos]	32	Plantation nurseries [Nos]	4		
Power Tillers [Nos]	28	Farmers' Clubs [Nos]	51		
Threshers/Cutters [Nos]	704	Krishi Vigyan Kendras [Nos]	1		
14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
Rural/Urban Mandi/ Haat [Nos]	1	Wholesale Market [Nos]	Nil		
Length of Pucca Road [Km]	909	Godown [Nos]	9		
Length of Railway Line [Km]	nil	Godown Capacity [MT]	2200		
Public Transport Vehicle [Nos]	821	Cold Storage [Nos]	Nil		
Goods Transport Vehicle [Nos]	614	Cold Store Capacity [MT]	Nil		
16. AREA, PRODUCTION & YIELD OF MAJOR CROPS					
Crop	2018-19		2019-20		Avg. Yield [Kg/ Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Rice	29120.00	34000	29120.00	34000	1167.58
Maize	3850	9580	1900	3640	1915.79
Oilseed	3340	2900	3140	2690	856.69
Chillies	1700	14900	1700	14900	8764.71
Ginger	3500	56600	3500	56600	16171.43
Pineapple	2500	25000	2500	12500	5000.00
Limes/ Lemon/ Orange	50	400	1080	9670	8953.70
18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Veterinary Hospitals/ Dispensaries [Nos]	5	Animal Markets [Nos]	NA		
Disease Diagnostic Centres [Nos]	8	Milk Collection Centres [Nos]	NA		
Artificial Insemination Centers [Nos]	1	Fishermen Societies [Nos]	NA		
Animal Breeding Farms [Nos]	1	Fish seed farms [Nos]	2		
Animal Husbandry Tng Centres [Nos]	NA	Fish Markets [Nos]	1		
Dairy Cooperative Societies [Nos]	31	Poultry hatcheries [Nos]	NA		
Improved Fodder Farms [Nos]	NA	Slaughter houses [Nos]	NA		
19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY 2019-20					
Fish	Production [MT]	0.5	Per cap avail. [gm/ day]	0	
Egg	Production [Lakh Nos]	80	Per cap avail. [nos/ p.a.]	4	
Milk	Production [000 MT]	4	Per cap avail. [gm/ day]	1	
Meat	Production [MT]	3	Per cap avail. [gm/ day]	0.21	

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

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



MAP OF CHANDEL AND TENGNOUPAL

8. Factors / infrastructure contributing or inhibiting the growth in Ground Level Credit (GLC):

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

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

9. Cooperatives in Chandel and Tengenoupal Districts

a. Status: The block wise, sector wise distribution of cooperative societies in the district is as under:

Sl. No	Sector	Chandel	Tengenoupal
A.	Details of Credit Cooperative Societies		
1	Large Size Multipurpose Cooperative Societies (LAMPS)	8	6
B.	Details of Non-Credit Cooperative Societies		
1	Service	1	0
2	Thrift & Credit	0	0
3	District Supply	3	0
4	Pry. Mktg.	0	0
5	Consumers	2	0
6	Housing	0	2
7	Transport	4	0
8	Diary & Cattle	12	22
9	Multipurpose	18	13
10	Fruit & Veg.	4	0
11	Pisciculture	13	2
12	Labour Contract	3	0
13	Forest/ Horticulture	8	7
14	Piggery	22	9
15	Poultry	8	11
16	Bee Keeping	10	8
17	Collective Farming	2	3
18	Jt. Farming	1	0
19	Weaving	141	29
20	Handicraft	2	3
21	Sericulture	5	0
22	Electronics	0	0
23	Livestock	0	0
24	Misc. Ind.	1	1

PLP 2023-24
Chandel & Tengnoupal Districts

C	Details of Multi State Cooperatives		
1	No of MSC	0	0
	Total	280	116

(Source: Economic Survey 2020-21, Manipur, Indiatats, District Cooperative Office)

Chandel district have 280 registered Societies. Prominent among the Societies are of Diary, Weavers and Animal husbandry. The district too have 8 number of LAMPS who were engaged in various activities such as agriculture and lending among members. Tengnoupal district have 116 registered cooperatives of which 6 are registered as LMAPS. However performance with respect to agricultural lending is below par. Most of the Credit Cooperative in the district are not functioning satisfactorily due to problems like inadequate funds, inefficient management, lack of coordination etc. Since LAMPS are essential last mile link for agricultural credit, revival and revitalizing existing LAMPS is of paramount importance. Most of the LAMPS generate bulk of their revenue through PDS, in this regard scaling up their operation through LAMPS as MSC would go a long way in providing a new impetus to the sector.

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

- ❖ Timely credit disbursement under Agriculture Term lending should be emphasized by banks as it would have a long term impact on economic growth.
- ❖ Preparation of Comprehensive District Agriculture Plan by Deptt of Agriculture.
- ❖ Proper co-ordination among banks & Govt. Departments to ensure effective implementation of schemes.
- ❖ Financial literacy for farmers should be given importance as it would result in positive outcome for recovery as well as issue of fresh loans by banks. PRIs may also extend their full cooperation to Banks in this regard.
- ❖ Formation of JLGs and credit linkage of the same will help the farmers in taking up livelihood activities in a more organized and scientific way.
- ❖ Formation of Producer Organization for better aggregation and price discovery.

Banking Profile

District	Chandel	State	Manipur	Lead Bank	State Bank of India(SBI)
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1. NETWORK & OUTREACH (As on 31/03/2022)

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	4			NA	773	7	107	7000
Regional Rural Bank						NA				
State Cooperative Bank						NA				
Coop. Agr. & Rural Dev. Bank						NA				
Primary Agr. Coop. Society LAMPS	8					NA				
Others- MSCS Ltd & NGOs						10				
All Agencies	11	4	4							

2. DEPOSITS OUTSTANDING (as on 31 March 2022)

Agency	No. of accounts					Amount of Deposit [Rs. In lakh]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks	47530	48240	48512	0.56	100	11916.9	13215.89	12098.54	-9	100
Regional Rural Bank										
Cooperative Banks										
Others										
All Agencies	47530	48240	48512	1	100	11916.90	13215.89	12098.54	-9	100

3. LOANS & ADVANCES OUTSTANDING (as on 31 March 2022)

Agency	No. of accounts					Amount of Loan [Rs. In lakh]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks	3444	3671	3935	7.19	100	11512.20	13590.44	16103.05	15.60	100
Regional Rural Bank	NA	NA	NA	NA	NA					
Cooperative Banks	NA	BA	NA	NA	NA					
Others	NA	NA	NA	NA	NA					
All Agencies	3444	3671	3935	7.19	100	11512.20	13590.44	16103.05	15.60	100

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-20	31-Mar-21	31-Mar-22
Commercial Banks	97%	103%	133%
Regional Rural Bank			
Cooperative Banks			
Others			
All Agencies	97%	103%	133%

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

Agency	2021-22		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks				
Regional Rural Bank				
Cooperative Banks				
Others				
All Agencies				

6. PERFORMANCE TO FULFIL NATIONAL GOALS (As on 31/03/2022)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. In lakh]	% of Total Loans	Amount [Rs. In lakh]	% of Total Loans	Amount [Rs. In lakh]	% of Total Loans	Amount [Rs. In lakh]	% of Total Loans	Amount [Rs. In lakh]	% of Total Loans
Commercial Banks	805.54	14.56	86.98	1.57						
Regional Rural Bank										
Cooperative Banks										
Others										
All Agencies	805.54	14.56	86.98	1.57						

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs. in lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	Target [Rs. In lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	Target [Rs. In lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	
Commercial Banks	4261.00	139.80	3	4638.00	392.94	8	5693.00	805.54	14	9
Regional Rural Bank										
Cooperative Banks										
Others										
All Agencies	4261.00	139.80	3	4638.00	392.94	8	5693.00	805.54	14	39

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs. in lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	Target [Rs. in lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	Target [Rs. in lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	
Crop Loan				2000.00	10.00	1	335.00	56.96	17	3
Term Loan (Agr)	2644.00	15.00	1	830.00	18.64	2	3270.00	30.02	1	1
Total Agri. Credit	2644.00	15.00	1	2830.00	18.64	1	3605.00	86.98	2	1
MSME	1110.00	1.30	0	1185.00	293.30	25	1310.00	277.73	21	16
Other Priority Sector	507.00	123.50	24	623.00	81.00	13	778.00	440.83	57	34
Total Priority Sector	4261.00	139.80	3	4638.00	392.94	8	5693.00	805.54	14	9

9. RECOVERY POSITION

Agency	2019-20			2020-21			2021-22			Average Rec. [%] in last 3 years
	Demand [Rs. lakh]	Recovery [Rs. In lakh]	Recovery [%]	Demand [Rs. In lakh]	Recovery [Rs. '000]	Recovery [%]	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	
Commercial Banks	811.34	393.45	48.49	739.93	424.34	57.35	557.98			39
Regional Rural Bank										
Cooperative Banks										
Others										
All Agencies	811.34	393.45	48.49	739.93	424.34	57.35	557.98			39

Sources : Lead Bank & SLBC

Banking Profile

District	Tengnoupal	State	Manipur	Lead Bank	Punjab Nagtional Bank(PNB)
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1. NETWORK & OUTREACH (As on 31/03/2022)

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	5	6	2	4		NA	205	3	38	
Regional Rural Bank	1	1		1		NA	171	2		
State Cooperative Bank						NA				
Coop. Agr. & Rural Dev. Bank						NA				
Primary Agr. Coop. Society / LAMPS	6					NA				
Others-	1									
All Agencies	13	7	2	5			376			

2. DEPOSITS OUTSTANDING (as on 31 March 2022)

Agency	No. of accounts					Amount of Deposit [Rs. In lakh]				
	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	7637.84	10326.94	10876.13	5	93
Regional Rural Bank	NA	NA	NA	NA	NA	641.83	680.15	760.00	11	6.53
Cooperative Banks	NA	NA	NA	NA	NA					
Others	NA	NA	NA	NA	NA					
All Agencies						8279.67	11007.09	11636.13	5	100

3. LOANS & ADVANCES OUTSTANDING (as on 31 March 2022)

Agency	No. of accounts					Amount of Loan [Rs. In lakh]				
	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	9163.20	8954.57	11719.86	24	98
Regional Rural Bank	NA	NA	NA	NA	NA	146.82	192.97	202.00	0.04	2
Cooperative Banks	NA	NA	NA	NA	NA					
Others	NA	NA	NA	NA	NA					
All Agencies	NA	NA	NA	NA	NA	9310.02	9147.54	11921.86	0.23	100.00

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-19	31-Mar-20	31-Mar-21
Commercial Banks	119.97%	86.71%	107.76%
Regional Rural Bank	22.88%	28.37%	26.58%
Cooperative Banks			
Others			
All Agencies	67%	83%	102%

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

Agency	202-21		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks				
Regional Rural Bank				
Cooperative Banks				
Others				
All Agencies				

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2022)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. In lakh]	% of Total Loans	Amount [Rs. In lakh]	% of Total Loans	Amount [Rs. In lakh]	% of Total Loans	Amount [Rs. In lakh]	% of Total Loans	Amount [Rs. In lakh]	% of Total Loans
Commercial Banks	1634.94	13.95	306.77	19						
Regional Rural Bank	122.92	60.85	40.26	33						
Cooperative Banks										
Others										
All Agencies	1757.86	14.74	347.03	20						

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs.in lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	Target [Rs. In lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	Target [Rs. In lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	
Commercial Banks	3968.00	1215.01	31	4096.00	1634.94	40	4470.00	1371.28	31	34
Regional Rural Bank	537.00	132.250	25	553.00	144.27	26	631.00	570.47	90	49
Cooperative Banks										
Others										
All Agencies	4505.00	1347.26	30	4649.00	1779.21	38	5101.00	1941.75	38	36

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs.in lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	Target [Rs.in lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	Target [Rs.in lakh]	Ach'ment [Rs. In lakh]	Ach'ment [%]	
Crop Loan				2383.00	46.52	2	2620.00	439.85	17	10
Term Loan (Agr)				544.00	200.51	37	608.00	157.28	26	31
Total Agri. Credit	2930.00	93.30	3	2927.00	247.03	8	3228.00	597.13	18	10
MSME	1180.00	588.91	50	1230.00	596.83	49	1494.00	604.66	40	46
Other Priority Sectors	395.00	665.05	168	482.00	935.35	194	379.00	739.99	195	186
Total Priority Sector	4505.00	1347.26	30	4639.00	1779.21	38	5101.00	1941.78	38	36

9. RECOVERY POSITION

Agency	2019-20			2020-21			2021-22			Average Rec. [%] in last 3 years
	Demand [Rs. lakh]	Recovery [Rs. In lakh]	Recovery [%]	Demand [Rs. In lakh]	Recovery [Rs. '000]	Recovery [%]	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	
Commercial Banks	38.12	17.20	45.12	84.61			184.81	85.81	46.43	33
Regional Rural Bank										
Cooperative Banks										
Others										
All Agencies	38.12	17.20		84.61			184.81	85.81	46.43	33

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 year. 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

Sr. No.	Sector	Methodology of estimation of credit potential
		• Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue • Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	• 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

Sr. No.	Sector	Methodology of estimation of credit potential
5	Animal Husbandry – Dairy	- Collection of data on number of milch animals as per the latest census - Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

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

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

Limitations and constraints

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

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

CHAPTER 1

IMPORTANT POLICIES AND DEVELOPMENTS

1.1 Policy Initiatives - Government of India

1.1.1 Union Budget of India – 2022-23

Agriculture and Food Processing

- ❖ The year 2023 has been announced as the 'International Year of Millets'. Support will be provided for post-harvest value addition, enhancing domestic consumption, and for branding millet products nationally and internationally.
- ❖ To reduce the dependence on import of oilseeds, a rationalized and comprehensive scheme to increase domestic production of oilseeds will be implemented.
- ❖ For delivery of digital and hi-tech services to farmers with involvement of public sector research and extension institutions along with private agri-tech players and stakeholders of agri-value chain, a scheme in PPP mode will be launched.
- ❖ Chemical-free Natural Farming will be promoted throughout the country, with a focus on farmers' lands in 5-km wide corridors along river Ganga, at the first stage.
- ❖ Use of 'Kisan Drones' will be promoted for crop assessment, digitization of land records, spraying of insecticides, and nutrients.
- ❖ A fund with blended capital, raised under the co-investment model, will be facilitated through NABARD to finance startups for agriculture & rural enterprise, relevant for farm produce value chain. The activities for these startups will include, inter alia, support for FPOs, machinery for farmers on rental basis at farm level, and technology including IT-based support.
- ❖ Implementation of the Ken-Betwa Link Project with an estimated cost of ₹44,605 crore to provide irrigation benefits to 9.08 lakh hectare of farmers' lands, drinking water supply for 62 lakh people, 103 MW of Hydro, and 27 MW of solar power will be taken up.

Micro Small and Medium Enterprise

- ❖ Udyam, e-Shram, NCS, and ASEEM portals will be interlinked for credit facilitation, skilling, and recruitment with an aim to further formalize the economy and enhance entrepreneurial opportunities for all.
- ❖ Emergency Credit Line Guarantee Scheme (ECLGS) will be extended up to March 2023 and its guarantee cover will be expanded by ₹ 50,000 crore to total cover of ₹ 5 lakh crore, with the additional amount being earmarked exclusively for the hospitality and related enterprises.
- ❖ Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE) scheme will be revamped with required infusion of funds. This will facilitate additional credit of ₹2 lakh crore for Micro and Small Enterprises and expand employment opportunities.
- ❖ Raising and Accelerating MSME Performance (RAMP) programme with an outlay of ₹6,000 crore over 5 years will be rolled out. This will help the MSME sector become more resilient, competitive and efficient.

Skill Development

- ❖ Digital Ecosystem for Skilling and Livelihood (DESH-Stack) e-portal will be launched to empower citizens to skill, reskill or upskill through on-line training.
- ❖ Startups will be promoted to facilitate 'Drone Shakti' through varied applications and for Drone-As-A-Service (DrAAS). In select ITIs, in all states, the required courses for skilling, will be started.

Inclusive Welfare Focus

- ❖ A new scheme, Prime Minister's Development Initiative for North-East (PM-DevINE), will be implemented through the North-Eastern Council to fund infrastructure, in the spirit of PM Gati Shakti, and social development projects based on felt needs of the North-East.
- ❖ Border villages with sparse population, limited connectivity and infrastructure will be covered under the new Vibrant Villages Programme for construction of village infrastructure, housing, tourist centres, road connectivity, provisioning of decentralized renewable energy, direct to home access for Doordarshan and educational channels, and support for livelihood generation, etc.
- ❖ To mark 75 years of our independence, it is proposed to set up 75 Digital Banking Units (DBUs) in 75 districts of the country by Scheduled Commercial Banks.

Productivity enhancement and Investment

- ❖ Launching of Ease of Doing Business 2.0 and Ease of Living.
- ❖ Expanding scope of Green Clearance portal PARIVESH.
- ❖ Unique Land Parcel Identification Number for IT based management of land records.

Sunrise opportunities and climate action

- ❖ Introducing Supportive policies, light-touch regulations, facilitative actions to build domestic capacities, and promotion of research & development in the field of Sunrise sector such as Artificial Intelligence, Geospatial Systems and Drones, Semiconductor and its eco-system, Space Economy, Genomics and Pharmaceuticals, Green Energy, and Clean Mobility Systems Opportunities, Energy Transition, and Climate Action, etc.
- ❖ Prioritizing transition to Carbon Neutral Economy, augmenting solar power generation to be given utmost importance.

Financing Public Investment

- ❖ Issue of sovereign Green Bonds for mobilizing resources for green infrastructure.
- ❖ Promotion of thematic funds for blended finance for encouraging important sunrise sectors such as Climate Action, Deep-Tech, Digital Economy, Pharma and Agri-Tech, enhancing financial viability of projects including PPP, with technical and knowledge assistance from multi-lateral agencies.
- ❖ Introduction of Digital Rupee by RBI starting 2022-23.

1.1.2 Strengthening of Cooperative Sector

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

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

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

Sector-wise/Activity-wise distribution Co-operatives is given in the Table.

Sr. No.	Type	Number of Societies
A	Non Credit Cooperative Societies	
1	AH Sector (Milk/Fishery/ Poultry etc.)	185660
2	Consumer Stores	25207
3	Housing Societies	134798
4	Weavers	11521
5	Marketing	8875
6	Labour Societies	46692
7	Industrial Societies	19385
8	Agro Processing and Sugar	5872
9	All others	301572
	Total	739582
B	Credit Cooperative Societies	
10	Primary Agriculture Credit Societies	93978
C	Multi State Cooperative Societies (MSCs)	
11	MSCs	1469

Source: NCUI 2018

In addition, there are about 2,705 District Level Federations, 390 State Level Federations and 20 National Level Federations in the country.

Govt. of India has set up a separate Ministry for Cooperation on 06 July 2021, which will provide a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for 'Ease of doing business' for co-operatives and enable development of Multi-State Co-operatives (MSCS). In the words of the Hon'ble Prime Minister, "The Cooperative movement is such a model which can provide a successful alternative to socialism and capitalism"

In this direction, the Ministry of Cooperation (MoC) has, in consultation, coordination and partnership with State Governments, NABARD, National Level Federations, Training Establishments at State and National level and other stakeholders, initiated work on five major fronts:

- ❖ **Cooperative Credit Guarantee Fund:** This is a new scheme being created for providing credit guarantee on loans of Primary Agriculture Cooperative Societies and other primary cooperative societies.
- ❖ **Co-operative Education:** This scheme aims at introduction of cooperative education as a course curriculum and also as independent degree / diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.

- ❖ **Cooperative Training:** This scheme aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- ❖ **Computerization of Primary Agriculture Cooperative Societies:** This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- ❖ **Sahkar-se-Samriddhi:** This scheme is an umbrella scheme with a number of sub-components as mentioned below with the aim of all round development of cooperatives in the country by providing them necessary support in terms of finance, technology and infrastructure and transform them into successful economic entities: (a) Recapitalization of PACS; (b) Seed money for new PACS; (c) Revival of defunct PACS; (d) Transformation of PACS into multi-role cooperatives on the lines of FPOs; (e) Assistance to cooperative societies in branding, marketing and trade; (f) Capital subsidy for creation of basic infrastructure.

All these initiatives will create immense business potential for the Cooperatives from grassroots upward in times to come.

1.2 Policy Initiatives – Reserve Bank of India

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

- i. Master circular on Lead Bank Scheme consolidating the relevant guidelines/ instructions issued by Reserve Bank of India on Lead Bank Scheme up to 31 March 2022, was issued vide circular FIDD.CO.LBS.BC.No.02/02.01.001/2022-23 dated 01 April 2022. It reemphasizes the focus of the Lead Bank scheme to inclusive growth and financial inclusion.
- ii. Master circular on SHG-Bank Linkage Programme consolidating the relevant guidelines/instructions issued by Reserve Bank of India up to 31 March 2022, was issued vide circular FIDD.CO.FID.BC.No.1/12.01.033/2022-23 dated 01 April 2022. As per the circular, utmost priority should be given by banks in lending to SHGs and the same should also form an integral part of the bank's corporate credit plan.
- iii. **Kisan Credit Card Scheme** – Eligibility criteria for farmers engaged in fisheries/aquaculture RBI has issued modified instructions to all Commercial Banks including Small Finance Banks and excluding Regional Rural Banks, with regard to the eligibility criteria for inland fisheries and aquaculture. As per the modified instructions, the beneficiaries must own or lease any fisheries related assets such as ponds, tanks, open water bodies, raceways, hatcheries, rearing units, boats, nets and such other fishing gear as the case may be and possess necessary authorisation/certification as may be applicable in respective states for fish farming and fishing related activities and for any other state specific fisheries and allied activities. The detailed instructions were issued by RBI vide circular FIDD.CO.FSD.BC.No.6/05.05.010/2022-23 dated 18 May 2022.
- iv. **Lending by Commercial Banks to NBFCs and Small Finance Banks (SFBs) to NBFC-MFIs, for the purpose of on-lending to priority sector**

To ensure continuation of the synergies that have been developed between banks and NBFCs in delivering credit to the specified priority sector, RBI issued instructions to all Scheduled Commercial Banks including Small Finance Banks that Bank credit to NBFCs (including HFCs) for on-lending will be allowed up to an overall limit of 5 percent of an

individual bank's total priority sector lending in case of commercial banks. In case of SFBs, credit to NBFC-MFIs and other MFIs (Societies, Trusts, etc.) which are members of RBI recognized 'Self-Regulatory Organisation' of the sector, will be allowed up to an overall limit of 10 percent of an individual bank's total priority sector lending. These limits shall be computed by averaging across four quarters of the financial year, to determine adherence to the prescribed cap.

SFBs are allowed to lend to registered NBFC-MFIs and other MFIs which have a 'gross loan portfolio' (GLP) of up to ₹500 crore as on March 31 of the previous financial year, for the purpose of on-lending to priority sector. In case the GLP of the NBFC-MFIs/other MFIs exceeds the stipulated limit at a later date, all priority sector loans created prior to exceeding the GLP limit will continue to be classified by the SFBs as PSL till repayment/maturity, whichever is earlier. The detailed instructions were issued by RBI vide circular FIDD.CO.Plan.BC.No.5/04.09.01/2022-23 dated 13 May 2022.

v. Modified Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial year 2021-22

Modified instructions on Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial year 2021-22 were issued by RBI to all Public Sector Banks, Private Sector banks and Small Finance Banks to extend the benefit of Interest Subvention vide circular FIDD.CO.FSD.BC.No.3/05.02.001/2022-23 dated 28 April 2022. As per the scheme, banks to submit their additional claim pertaining to the disbursement made during the year 2021-22 which is (i) not included in the claim as on 31 March 2022; and (ii) repaid promptly during 2022-23, latest by 30 June 2023.

(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 ₹ 1,20,000.00 crore was allocated for the year 2021-22.

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 2021-22 was ₹ 1,20,727.66 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 2021-22 is ₹ 9898 crore.

1.3.3 Other Initiatives taken during the year (2021-22)

- Special Refinance scheme for financing under Agriculture Infrastructure Fund (AIF) for RRBs, Cooperative Banks and subsidiaries of NABARD with a view to address the existing infrastructure gaps and to provide a fillip to the rural financial institutions for

funding projects of other than PACS under AIF and also funding to eligible beneficiaries being covered under AIF. The scheme envisages investment in viable projects relating to post harvest management infrastructure and community farming assets.

- **Special Liquidity Facility-2** - NABARD, under Atmanirbhar Bharat Abhiyan, disbursed ₹24,399.43 crore to Cooperative Banks, RRBs, SCARDBs, and NBFC-MFIs as special liquidity facility (SLF-2) during the pandemic. Out of which, ₹15053.30 crore was disbursed to Cooperative Banks, ₹ 7746.13 crore to RRBs for the purpose of ASAO and ST-Others and ₹ 1600 crore to SCARDBs &NBFCs/NBFC-MFIs. Under Additional Special Liquidity Facility (ASLF) an amount of ₹ 150.00 crore was disbursed during the year 2021-22 to NBFCs/NBFC-MFIs with asset size of less than ₹500.00 crore.
- To improve the flow of credit to priority sector by banks 25% of the corpus of the STRRB Fund and LTRCF, allocated for the RRBs in the credit starved districts.
- Extension of both the Short Term and Long Term refinance to all RRBs, based on internal Risk Rating category of NABARD viz. NBD1 to NBD7.
- NABARD has devised a new scheme for providing repayable financial assistance to State Governments for share capital contribution to RRBs under Section 38 read with section 39 of the NABARD Act, 1981 to facilitate release of proportionate share of the State Govt. to RRBs and to ensure uninterrupted credit flow to rural sector.
- Keeping in view the requirements of Cooperatives and RRBs under Short Term Refinance Scheme under ST(SAO) and ST(Others), NABARD has issued guidelines for the State Cooperatives and RRBs, wherein the banks have the option of choosing between fixed and floating rates for short term refinance sanction availed under ST(SAO) and ST(Others) limits.

1.3.4 Government Sponsored Programs with Bank Credit

- Department of Food and Public Distribution (DFPD), Government of India has notified the "Scheme for extending financial assistance to project proponents for enhancement of their ethanol distillation capacity or to set up distilleries for producing 1st Generation (1G) ethanol from feed stocks such as cereals (rice, wheat, barley, corn & sorghum), sugarcane, sugar beet, etc." NABARD has been appointed as the Nodal Bank for interacting with DFPD and managing interest subvention under the Scheme. The operational guidelines have been issued to Cooperative Banks, RRBs, NCDC, PSBs, Commercial Banks, etc. for implementation of the scheme.
- Administrative approval conveying continuation of the following subsidy schemes for 2021-2022 (till 30 September 2022) has been received from the GoI:
 - Agri Clinics and Agri Business Centres (ACABC)
 - Agri Marketing Infrastructure (AMI) sub scheme of Integrated Scheme for Agricultural Marketing (ISAM).

1.3.5 Rural Infrastructure Development Fund (RIDF)

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

- i. The corpus under RIDF was increased from ₹ 30,000 crore to ₹ 40,000 crore, as announced in Union Budget 2021-22.

- ii. Total sanctions of ₹ 46073 crore and disbursements of ₹ 33883 crore were made during the year to various State/UT Governments.
- iii. Normative Allocation parameters for state-wise sanctions, under RIDF, were fine-tuned to include rural poverty and per capita priority sector credit flow.
- iv. 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.
- v. Based on the requests received from State Governments, two new activities viz. Road Over Bridges on railway crossings and Ropeway were added in the list of eligible activities under RIDF.

Other Important Funds:

A. Micro Irrigation Fund (MIF)

- ❖ MIF with a corpus of ₹ 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 ₹ 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 2021-22, an amount of ₹ 256.25 crore was released. As on 31 March 2022, the cumulative loan sanctioned and released under MIF was ₹ 3970.17 crore and ₹ 1827.47 crore, respectively. The sanctions made by NABARD till date under MIF envisages expansion of micro irrigation coverage by an area of 12.83 lakh Ha. Total area of 4.23 lakh Ha has been covered by the States up to 31 March 2021. (Source: MoA&FW, GoI).

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 2021-22, loan amount of ₹ 800.78 crore was sanctioned and ₹ 3196.97 crore was released. As on 31 March 2021, the cumulative loan sanctioned and released stood at ₹ 85127.38 crore and ₹ 55676.68 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.
- ❖ As on 31 March 2022, the cumulative loan sanctioned and released under PMAY-G stood at ₹ 61,975.00 crore and ₹ 48,819.03 crore, respectively. This has facilitated construction of 1.77 crore houses as on 31 March 2022 (Source-MoRD, GoI website).

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 ₹ 15,000 crore and ₹ 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 ₹ 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).

1.3.6 Initiatives on micro Finance

- ❖ **Revision of grant support to JLGPIs:** To incentivise promotion of JLGs, the grant assistance to JLGPIs was enhanced from ₹2,000/- to ₹ 4,000/- per JLG.
- ❖ **MEDP/LEDP:** To strengthen NABARD's efforts at skilling SHG members, the grant assistance was enhanced for MEDPs to ₹. 1.00 lakh and for LEDPs to ₹ 8.80 lakh (Farm Sector) and to ₹ 7.15 lakh (Off Farm Sector).
- ❖ For 2022-23, 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 year
- ❖ **MY PAD MY RIGHT:** NABFOUNDATION, through LEDP channel, was sanctioned the Project ‘My Pad My Right’ for ₹ 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. As on 31 March 2022, 1128 villages have been covered, ₹ 27 lakh sanitary napkins produced and ₹ 5.6 lakh generated as income from sale of ₹ 1 lakh napkins.
- ❖ **EShakti:** As on 31 March 2022, the project was being implemented in 281 districts. The data pertaining to ₹ 12.70 lakh SHGs (146 lakh members in ₹ 1.70 lakh villages was on-boarded to EShakti portal). 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.
- ❖ **Committee to review the SHG-BLP grading norms for credit linkage** -In order to bring about uniformity in SHG grading norms, a Committee was set up to review the existing sets of SHG grading norms for credit linkage and suggest revised norms for fresh credit linkage and repeat linkage of SHGs. The Committee recommended (a) adoption of NRLM norms universally for SHGs; (b) review of grading norms after six months of operation of the National Loan Portal for inclusion of additional parameters by NRLM; (c) RBI to review their guidelines on credit reporting to Credit Information Companies

(CICs); (d) development of common technology platform for the banks for collection of the SHG member level data to ensure uniformity; and (e) use of Central KYC Registry for capturing the KYC details of members of SHGs for reporting to CICs.

- ❖ **Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from Rs.10 lakh to Rs.20 lakh** - Credit Guarantee Fund for Micro Units (CGFMU) is the Trust Fund set up by Government of India, managed by NCGTC as a Trustee, with the purpose of guaranteeing payment against default in Micro Loans extended to eligible borrowers by Banks/NBFCs/MFIs/Other Financial Intermediaries. Consequent to the amendment in the CGFMU scheme, the collateral free loans to SHGs under DAY-NRLM were enhanced from Rs.10 lakh to Rs.20 lakh and categorised as under.
- ❖ Loans up to Rs.10 lakh – No collateral and no margin to be charged
- ❖ Loans above Rs.10 lakh and up to Rs.20 lakh – No collateral and no lien to be marked against savings bank accounts of SHGs.

However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below Rs.10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).

1.3.7 Financial Inclusion

- ❖ **Positive Pay System:** In order to enhance the safety of cheque based transactions of ₹50,000/- and above, the new scheme with maximum support of ₹5.00 lakh for implementation of Positive Pay System (PPS) by Rural Cooperative Banks (RCBs) has been introduced under FIF in September 2021. This enables an additional security layer to the cheque clearing process. As on 31 March 2022, out of 384 banks, more than 100 banks have already availed sanction under FIF for the scheme and during the year 2021-22 an amount of ₹520.71 lakh has been sanctioned and ₹241.03 lakh was disbursed.
- ❖ [A scheme under FIF](#) for implementation of Green PIN facility at ATMs and/or micro ATMs for RuPay Kisan Card activation was launched under which maximum ₹4.00 lakh one-time implementation and application development cost for enabling Green PIN facility is reimbursed. In order to bring digital financial literacy in the remote areas and to give further thrust to effective financial inclusion, the scheme for providing support for mobile vans was modified to support a maximum of five demo vans per district on a select basis. This has greatly helped in delivering banking services during the pandemic.
- ❖ Scaling up of the Centre for Financial Literacy (CFL) Project was launched in 2021-22. The pilot project of RBI being implemented in 80 blocks of the country is now up scaled to 200 CFLs. The scaled-up project envisages that one CFL will cater to 3 blocks.
- ❖ [A scheme under FIF](#) for supporting onboarding to Bharat Bill Payment System (BBPS) is granted to encourage banks to provide facility of online utility payment services to their customers to enable rural customers to experience the benefits of online bill payments. Maximum ₹2.00 lakh one time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) is reimbursed under the scheme.
- ❖ Support extended to RCBs in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States in order to augment the banking outlets through BCs for providing comprehensive financial services in unbanked villages with population less than 500.

1.3.8 Farm Sector Policy – Important Initiatives

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

- ❖ JIVA: An agro ecological transformation programme, aimed at achieving long-term sustainability of interventions made in the completed NRM projects and promotion of sustainable farming was launched.
- ❖ Indo-German Technical Cooperation Project on Capacity enhancement for Sustainable Agriculture and Sustainable Aquaculture (C-SASA) was signed during the FY 2021-22.
- ❖ Nationwide exercise of Geo tagging of Wadis was initiated.

II. FPO Promotion

- ❖ NABARD, in collaboration with GiZ, developed a mobile application for conduct of baseline survey of FPOs and an automated rating tool for FPOs (FPO Manak tool).
- ❖ BIRD, Lucknow as the Nodal Training Institute for Central Sector Scheme of 10,000 FPOs developed five Basic training modules and eight advanced training modules for FPOs and other stakeholder.
- ❖ 417 FPOs were promoted under Central Sector Scheme on 10,000 FPOs during 2021-22. With this, the Cumulative number of FPOs promoted is 1096, of which 774 are registered.

III. IOT and ICT Interventions

The following may be considered as factors for enhancing potential in the State:

- ❖ Deployment of IOT systems in the watershed for delivering advisories on improved agricultural practices.
- ❖ End-to-End ICT and IOT based solutions for farmer.
- ❖ IOT based Soil & Weather Stations through Farmers Producer Company.
- ❖ Application of IOT and Machine Learning for cultivation of Chillies.
- ❖ Development of drone-based package of practices in direct seeded rice and demonstration of spraying pesticides & foliar application of nutrients using Drone.
- ❖ Implementation of IOT in vegetable cultivation.
- ❖ Pilot project on encouraging rural youth in agriculture for agri-entrepreneurship development.
- ❖ Agriculture Export Facilitation Centre (AEFC) to function as a 'One Stop Centre' for agri export services and capacity building of farmers in traceability, Good Agriculture Practices, etc. spices.

IV. Climate Action

Under climate change initiatives, NABARD has released an amount of ₹97.30 crore under various funding mechanisms viz. Adaptation Fund (AF), Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC).

1.3.8 Off Farm Sector Initiatives

- ❖ A total of 58 OFPOs, covering around 18,000 beneficiaries have been supported with grant assistance of ₹28.93 crore across 24 states. Of these, 45 OFPOs have been

registered under Companies Act while 5 have been registered under the Societies Act and are undertaking business activities of aggregation, marketing and input distribution. Of the 58 OFPOs, 16 OFPOs are all-women OFPOs and are expected to empower 10,000 women weavers and artisans directly.

- ❖ Relaxations in norms for skill training providers in the NER, LWE affected states and islands.
- ❖ NABARD is the Connect Centre for Stand Up India Scheme for organizing pre and post disbursement handholding events at district level, to share best practices, review the programme, problem solving and guiding the potential borrower.
- ❖ New scheme to support off-farm sector development projects in DPR Mode has been formulated to provide more flexibility to development project partners in designing and implementing projects cater to the vast off-farm sector development landscape that is differentiated by region, material, product, artisan, and a whole host of other factor.
- ❖ A scheme to extend assistance for formation and nurturing of mini-OFPOs comprising of less than 200 members was introduced to achieve wider regional spread particularly in North Eastern states, hilly and difficult areas, bring in sustainable development for the unreached and excluded sections, help reduce distress migration of artisans, increase incomes of the artisans, provide a market for products, help revive dying arts, crafts and weaves etc.
- ❖ 'Stall in Mall' scheme has been introduced to provide support for hiring and/ or setting up of temporary stalls for a period of between one to three months in a year in reputed malls, stores, market complexes, reputed hotels, and prominent premises (Govt. or private), places with good footfall.

1.3.9 Agri- Market Infrastructure Fund (AMIF)

- ❖ A dedicated Agri Market Infrastructure Fund (AMIF) with a corpus of ₹ 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.

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

1.4 Policy Initiatives – State Government

1.4.1 Manipur Startup Scheme (MSUS)

The Government of Manipur initiated Start up Scheme to make Manipur, one of the top start-up destinations in the North East by providing the most enabling ecosystems to support and nurture start-up entrepreneurship in the State. The Scheme aimed at strengthening the start-up 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 of the State Government has benefited many start-ups and many have expanded their business. Till date, support has been provided to 5,790 start-ups.

The State Government, in order to further support the Start-up ecosystem and to improve credit flow to many Start-ups in the State, is exploring setting up a Credit Guarantee Fund Trust with Financial Institution of Government of India.

1.4.2 Manipur Organic Mission (MoM)

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. 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.

1.4.3 Medium/Major Irrigation Scheme

Thoubal Multipurpose Project and Dolaithabi Barrage have been included in the list of PMKSY Priority Projects under LTIF.

1.4.4 New Mineral Policy

The State Government has formulated a New Mineral Policy (NMP) 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.

1.4.5 Food Processing Park

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

1.4.6 Solar Energy Scheme for Powerlooms

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.

1.4.6 Manipur IT Policy

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.

1.4.7 Go to Village Mission

The Government of Manipur launched 'Go to Village' mission throughout the state which aimed at identifying the eligible and deserving beneficiaries in every corner of the state and delivering government services at their doorstep.

1.4.8 District Irrigation Plan

The State Government has finalised preparation of District Irrigation Plan and State Agriculture Plan under PMKSY.

1.4.9 SAUBHAGYA scheme

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.

1.4.10 Blue Revolution Scheme

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.

1.4.10 Chief Minister-gi Shotharabasingi Tengbang (CMST)

The Social Welfare Department of Manipur has launched Chief Minister-gi Shotharabasingi Tengbang (CMST) for the Persons with disabilities (PWDs). The primary purpose of this scheme is to raise the living standards through skill development for the differently abled persons and to ensure their inclusive development.

1.4.11 Chief Minister-gi Hakshelgi Tengbang (CMHT)

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.

1.4.12 Green Manipur Mission

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.

1.4.13 Rain Water Harvesting Scheme

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. The Government has initiated rainwater harvesting schemes in hill areas such as Tamei, Chandel, Senapati, Ukhrul, Chandel. Such schemes have been constructed with an approximate cost of ₹2 crores each by Minor Irrigation Department.

1.4.14 Centre for Invention, Innovation and Incubation Training (CIIT)

The State Government is setting up a Centre for Invention, Innovation and Incubation Training (CIIT) on a PPP model, with the State Government share being Rs. 30 crores, and adequate allocation has been provided for this year in this budget. The center is envisioned to become the focal point for start-ups and entrepreneurs to invent and innovate.

1.4.15 Manipur Plastic Policy 2022

The State Government approved the Manipur Plastic Policy 2022, for the implementation of Plastic Waste Management Rules 2016, which were amended in 2021. The Policy seeks to tackle the multifaceted plastic pollution in the state by regulating the manufacture and usage of plastic products in close co-ordination with all stakeholders. The policy came into force from July 2022.

1.4.16 Manipur Tourism Policy 2022

The State Government approved the Manipur Tourism Policy, 2022. The Policy seeks to harness the tourism potential of Manipur and to attract tourists and investments in the development of hotels, restaurants, transport, communication, heritage sites, homestays, and ancillary trades/activities. Revenue earned from Tourism Policy is expected to account for 5 percent of the Gross Domestic Product of the State by 2030.

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 pf ₹25 lakh (75% subsidy to FPC and 50% to private) ₹ 6 lakh / FPC Pre-cooling /Cold Stores/ Ripening Chamber ₹ FPOs ₹18.75 lakh /unit

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>)

CHAPTER 2

CREDIT POTENTIALS FOR AGRICULTURE 2023-24

Introduction

The PLP prepared by NABARD project credit potentials under priority sector covering Primary, Secondary and Tertiary sectors, with emphasis on the Primary sector. These projections are based on parameters such as technical feasibility, availability of infrastructure, availability of exploitable resources, cropping pattern, agriculture practices and other developmental indices such as access to markets, etc. Some of these parameters may have undergone a change in the district on account of factors such as changes in Government's priorities and policies, strengthening of rural infrastructure, market forces, cost escalation, and the recent revisions in Priority Sector Lending norms etc., necessitating a relook at the credit potential for the year 2021-22. 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) Other 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 – Crop Production, Maintenance and Marketing

2.1.1. Introduction:

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

2.1.2. Infrastructure and linkage support available, planned and gaps

- ❖ The districts lack in required infrastructure. Huge investment is needed to bridge the gaps. There is lack of adequate irrigation facilities, inadequate extension support, absence of strong cooperative structure, inadequate storage and marketing arrangement and poor banking network to provide timely credit support to farmer.
- ❖ Ownership of farm equipment's, in most cases is beyond the reach of the small/marginal farmers. Availability of farm equipment's on hire basis has been one the requirements of the farmers.
- ❖ The districts comprise of four blocks served by a District Agriculture Officer at Chandel, supported by Assistant Agriculture Officers in each block. The Village Agriculture Workers at the field level provide necessary extension services to the farmers.
- ❖ Government of Manipur is taking up land development activities under MGNREGS, IWMP, National Watershed Development Project for Rainfed Areas (NWDPA) etc. in all the blocks of the district.

- ❖ KVK Chandel and ATMA Chandel provide training to the farmers on new scientific method of cultivation and conducts field demonstration of new crops.
- ❖ Even though there are Government and private seed sales depots, timely supply of seeds / fertilizers is not available / needs improvement. Therefore, good Farmers' Clubs and SHGs may be encouraged/granted license to sell seed/fertilizer/pesticides/insecticides at village level.
- ❖ Water management practices need to be encouraged by adopting micro irrigation measures.
- ❖ Improvement of transport facilities, establishment of post-harvest arrangements and outreach of extension services to the remote part of the District needs to be ensured.
- ❖ Sufficient credit support to farmers by providing KCCs and also providing agricultural loans through Self Help Groups / Joint Liability Groups mode.
- ❖ To switch over from traditional paddy cultivation to remunerative crops like vegetables, oil seeds, KVK and Agriculture Department need to orient the farmers through demonstration and training. Farmers clubs need to be associated in these initiatives for adoption and propagation of the technology at village level.

2.1.3. Assessment of credit potential for the year 2023-24 under crop production

After due consideration of all factors affecting production, productivity, yield and various inputs including institutional credit necessary to increase crops productions to meet the requirement of food security in the district, bankable credit potential of the district was worked out. Banks are, therefore, expected to put all out efforts not only to achieve the target, but also create quality and remunerative assets. The Scale of Finance for the year has been updated at the state level by SLTC. The potential projections for Chandel and Tengenoupal Districts under Crop Loan was estimated at ₹ 5231.36 lakh and ₹ 4201.37 lakh respectively taking into account the actual ground level credit flow for the last few years in spite of huge potential in the sector. Keeping in view the initiatives on Doubling of Farmers' Income and the priority and thrust given by the Government for crop production the potentials have been assessed as given below:

Activities/Sub Sectors	Unit Size	SoF	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
			Phy. Units	TFO	Bank Loan	Phy. Units	TFO	Bank Loan
Cabbage	1 ha.	1.710	350	598.50	598.50	350	598.50	598.50
Pumpkin	1 ha.	1.170	54	63.18	63.18	39	45.63	45.63
Chilli	1 ha.	1.630	78	127.14	127.14	26	42.38	42.38
Ginger	1 ha.	1.830	403	737.49	737.49	290	530.70	530.70
Paddy HYV (Rice)	1 ha.	0.910	1595	1451.45	1451.45	1411	1284.01	1284.01
Pea	1 ha.	0.310	61	18.91	18.91	70	21.70	21.70
Potato (HYV)	1 ha.	1.650	52	85.80	85.80	45	74.25	74.25
Cucumber	1 ha.	1.190	133	158.27	158.27	115	136.85	136.85
Turmeric	1 ha.	1.310	598	783.38	783.38	380	497.80	497.80
Sub- Total Crop Loan			3324	4024.12	4024.12	2726	3231.82	3231.82
Add: 10% on Post Harvest/ household /consumption requirement				402.41	402.41		323.18	323.18
Add: 20% on Repairs and maintenance expenses of farm Assets				804.82	804.82		646.37	646.36
Grand Total				5231.36	5231.36		4201.37	4201.36

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

2.1.4. 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.
- ❖ Enhancing recovery climate by awareness creation and proactive actions by bankers as well as by government machineries.
 - ❖ Awareness creation for popularizing KCC among farmers.

2.1.5. Suggested Action Points

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

- ❖ The number of Rupay KCC issued by Bank as on March 2021 was 1362. Banks may speed up conversion of KCCs into Rupay KCCs and issue the RKCCs as directed by RBI/NABARD.
- ❖ As per DCC Data, the cumulative Kisan Credit Card (KCC) issued by banks stood at 1407 cards as on 31.03.2021 with limit sanctioned for 700.04 lakh. The 12 banks with 19 branches could not cover all marginal & small farmers under as it could not issue KCC to all small and marginal farmers in the district. Pro-active approach and user friendly procedures of credit delivery system may solve the slow progress under KCC.
- ❖ JLG Model may be used for issue of KCC loans through BC network.

District has 24 LAMPS affiliated to State Cooperative Bank, however most of the PACS are not performing satisfactorily with most of them engaged only in PDS and other non-farm related activities. Since PACS are essential last mile link for agricultural credit, revitalizing the PACS is of paramount importance.

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. Khuga irrigation project with cultivable areas of 8000 ha. with ultimate irrigation potential of 1500 ha is the only medium irrigation project (*MMI above 10000 ha. and betⁿ 2000 ha. & 10000 ha.*) available for agriculture activities in the district. The district topography & the hilly terrain is not suitable for Major & Medium Irrigation (MMI) projects. The district is, however, blessed with ample scope for Minor Irrigation (MI) projects where the irrigated area is below 2000 ha. viz. (a) Ground water exploitation by constructing MI Structure and (b) Surface water irrigation by lift irrigation Scheme. Minor Irrigation assumes greater importance where about 90% of the crops cultivated is under rainfed agriculture. Capital formation is indispensable for equitable and sustainable development of Agriculture & Allied activities.

As per Central Ground Water Board Notification, Chandel and Tengenoupal districts have been categorized under SAFE category. The stage of ground water exploitation in the districts is considered Nil (Source: CGWB, NER, Assessment Report on Dynamic Ground Water Resources of Manipur as on 2020).

2.1.2.2 Infrastructure and linkage support available, planned and gaps:

- ❖ Out of Net Sown area of 8040 ha for paddy, only 170 ha is covered under irrigation facility
- ❖ GLC flow is nominal for this sector and need to be increased to the extent possible.
- ❖ Micro Watershed projects of National Watershed Development Project For Rainfed Areas (NWDPA) for Chandel District is implemented by RKVY.
- ❖ Irregular and inadequate supply of power
- ❖ Gravitational type of irrigation system is an age old practice in the district. It is the cheapest system of irrigation available here and is the right area where a good amount of investment can be made. Therefore, a network of gravitational irrigation systems is required to be set up to cater to the needs of the foot hills of the jhum areas.
- ❖ New Water Storage Units at upper reaches of the slopes which are managed by the community can be taken up under MGNREGS.
- ❖ A support in the form of minor and micro irrigation infrastructure will substantially increase the productivity of the District.

- ❖ Banks need to extend finance for construction of rain water harvesting tanks and pump sets. To increase irrigation coverage in the district, more MI schemes may be prepared and submitted for assisted under RIDF.
- ❖ Joint Liability/Self Help Groups may be encouraged amongst the water users in the command areas for taking up cultivation in a scientific way using modern agricultural equipments and technology

NABARD Intervention

NABARD has sanctioned total 16 Minor Irrigation projects involving RIDF loan of ₹ 137.86 crore to Govt of Manipur under RIDF-XXVI for implementation in Chandel District. For Tengnoupal, total 4 MI projects involving RIDF loan of ₹ 34.47 crore was sanctioned.

2.1.2.3 Assessment of credit potential for the year 2023-24

To increase crop production to tap water resources development which will thereby lead to increase of farmers' income. The potentials available under this sector for Chandel & Tengnoupal districts and physical and financial projections for the year 2023-24 are as under:

Activities/Sub Sectors	Unit Size	SoF	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
			Phy. Units	TFO	Bank Loan	Phy. Units	TFO	Bank Loan
Diesel Pumpsets 5 HP Light weight	1	0.445	13	5.79	4.92	8	3.56	3.02
Rain Water Harvesting Structure with PS	10mx10m x3m	1.059	9	9.53	8.10	7	7.41	6.30
	Total		22	15.32	13.02	15	10.97	9.32

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

2.1.2.4. Critical interventions required for creating a definitive impact

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

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

Other interventions that will help are –

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

2.1.2.5. Suggested Action Points

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

- ❖ Irrigated agriculture
- ❖ Installed power capacity
- ❖ Reduced water flows in the dry season - droughts
- ❖ Reduced water supply and urban storm

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

2.1.2.6. Adaptation interventions

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

2.1.3 FARM MECHANISATION

2.1.3.1. Introduction

Farm mechanization is one of the major factors contributing for better production and productivity from limited cultivable land. It does not only lead to increased production and productivity, but also better utilization of irrigation potential, adoption of multiple cropping pattern, minimizing cost, increase income, reduce drudgery in operation, etc. In order to feed the teeming population, farm mechanization is inevitable which could be facilitated by the growth of irrigation facilities, adoption of new technology and availability of timely & adequately credit inputs from banks. However, there are constraints in farm mechanization such as lack of infrastructures, support services and large area being hilly terrains. The latest available data from line departments shows that there are 32 farm tractors, 704 threshers, 28 power tiller. There is a large scope for bank finance for purchase of power tillers and other farm mechanization machines. The actual credit flow for the last three years under farm mechanization was not available.

2.1.3.2. Infrastructure and linkage support available, planned and gaps

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

2.1.3.3. Assessment of credit potential for the year 2023-24

The based PLP bankable credit potential estimates were projected after due consideration of Government of India policy on doubling of farmers' income, thrust in farm mechanisation. The activity wise potential estimates for 2023-24 are given as under:

PLP 2023-24
Chandel & Tengnoupal Districts

Activities/Sub Sectors	Unit Size	SoF	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
			Phy. Units	TFO	Bank Loan	Phy. Units	TFO	Bank Loan
Tractors with Matching Equipment 30-35 hp	Nos	9.896	7	69.27	58.87	7	69.27	58.87
Power Tillers with Trailor+CMVR kit 12-15 hp	Nos	2.668	14	37.35	31.75	11	29.35	24.95
	Total		21	106.62	90.62	18	98.62	83.82

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

2.1.3.4. Critical interventions required for creating a definitive impact
The critical interventions required for creating a definitive impact in the sector are

- ❖ Motivating SHGs to purchase tractors for custom hiring.
- ❖ 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.
- ❖ PACS / LAMPS may avail concessional Refinance Rate from NABARD for setting up of Agro Service Centre to provide machinery service.

2.1.3.5. Suggested Action Points

- ❖ The districts do not have any dealer for tractors, power tillers, farm equipment and spare parts and has to depend on the State Capital. Agro Industries Corporation, a Manipur Govt. Undertaking, arranges for supply of tractors, power tillers and spare parts, etc. of the approved manufacturers. The State Govt. also provides subsidy of 30 percent with a ceiling of Rs 30,000/- for small tractors under GoI schemes.
- ❖ Poor purchasing power of the farmers, majority of them are engaged in farming activity at subsistence level is a major impediment to achieving farm mechanization. In order to overcome this problem, group financing should be encouraged.
- ❖ As there is a good potential for power tillers, the line departments of Government of Manipur in coordination with the manufacturing companies may arrange for live demonstrations frequently at grass root levels so as to bring about awareness amongst the farmers.
- ❖ Banks may finance agricultural implements as an integrated scheme along with pump sets, dug wells etc.
- ❖ Banks should finance FM activities through SHGs / JLGs to operate on custom hiring basis.
- ❖ In order to popularize agricultural implements, exhibitions may be organized by Agriculture Department.
- ❖ Pre and post-harvest machinery like trans-planters, power threshers and winnowers etc. should be promoted on a large scale.
- ❖ Farmers may be educated to acquire appropriate farm implements as per their farming needs, thus saving them from the risk of debt trap/suicides, etc.
- ❖ The problems of mechanization of smaller holdings may be overcome through (a) Join/Cooperative management of farm machinery; (b) Financing of second hand tractors

for small farmers; (c) Extension services to advise the suitability of various makes, models and horse powers for different size of operational holdings; (d) Devising cost effective smaller machinery suitable for small farms; (e) Popularizing the use of Power Tillers for various farm operations, which are performed by tractors, (f) Suitable crop planning on the farm and in the area can facilitate optimal use of the tractor.

2.1.4 PLANTATION AND HORTICULTURE (including *Sericulture*)

2.1.4.1. Introduction

The district is topographically hilly and mountainous and is bestowed with temperate and salubrious climatic conditions conducive for cultivation of different types of horticulture crops such as fruits, vegetables, flowers, ornamental plants, spices, aromatic and medicinal crops of high commercial and economic value around the year. Commercial exploitation of these crops, however, is yet to be made. The major horticulture crops are Pineapple, Orange, Banana, Lemons, Maize, Lemon Grass, Ginger, etc. The hilly terrain of the district is suitable for cultivation of horticulture crops. Commercial cultivation of horticulture crops will decrease shifting cultivation areas.

The district has potential scope for commercial cultivation of flowers as alternative livelihood activities had proper infrastructures and necessary support services were provided. Beekeeping has State Government recognition. As such, line departments have been distributing bee-box to farmers on a regular interval. Horticulture crops being labour intensive generate more employment opportunities for rural masses and enhance income of farmer.

2.1.4.2. Infrastructure and linkage support available, planned and gaps:

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

2.1.4.3. Assessment of potential for the year 2023-24:

There is potential for enhancing the farmers' income through diversification existing cropping system to high value horticulture crops, adoption of technologies for improving productivity, quality etc. The following cropping systems/ investment models are suggested under horticulture sector for enhancing the farm income which may be used as basis for identifying district/area specific potential for supporting through credit. The credit flow for the last three years under Plantation & horticulture activities is not available. The horticulture sector is the best alternative to replace jhum cultivation and the most sustainable economic activities in the district. However, the potential of the sector is yet to be harnessed on a commercial scale for economic betterment of the farmer.

The credit potential available under this sector for the combined district and physical and financial projections for the year 2023-24 are as under:

Activities/Sub Sectors	Unit Size	SoF	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
			Phy. Units	TFO	Bank Loan	Phy. Units	TFO	Bank Loan
Banana Cultivation- 1.8m x 1.8m	1 ha.	1.648	13	21.42	18.21	12	19.78	16.81
Lemon- 6 m x 6m	1 ha.	2.205	24	52.92	44.98	6	13.23	11.25
Litchi	1 ha.	1.532	15	22.98	19.53	4	6.13	5.21
Lemon Grass	1 acre	0.666	35	23.31	19.81	52	34.63	29.44
Passion Fruit	1 ha	2.779	26	72.25	61.42	8	22.23	18.90
Pineapple-90cm x 30cm x 60cm	1 acre	3.19	27	86.13	73.21	11	35.09	29.83
Sericulture (Mulberry-Hill)	1 acre	0.537	23	12.35	10.50	21	11.28	9.59
Total			163	291.36	247.66	114	142.37	121.03

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

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;
- ❖ Absence of processing units and postharvest technology and organized marketing network;
- ❖ 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 deforestation
- ❖ 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 grower.
- ❖ 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.
- ❖ KVK Chandel has been supported by NABARD for providing Vegetable Nurseries and vegetable cultivation under low-cost green house.

2.1.4.6. Special Long Term Refinance Scheme for beneficiaries of the 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.

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 revised 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.

2.1.5 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 unutilized land will increase forest area.

For mitigating risks viz. economic as well as environment and for better returns, one of the viable options could be 'Agro-Forestry' which has traditionally been a way of life and livelihood in India for centuries. The role of agroforestry in improving land productivity, soil conservation, bio-amelioration, climate moderation, and increasing farmers' income is widely acclaimed. There can be various elements of Agro-Forestry System. However, the basic element is 'Agriculture' which in broader sense encompasses agronomic crops, horticulture activities & animal husbandry activities integrated with trees or woody perennials. The system can also facilitate additional income generation through Integrated Farming with elements like poultry, mushroom growing, fish farming, beekeeping, sericulture etc. A very important feature of Agro-Forestry Systems is interaction between the elements which makes it a unique and a distinctive land use system.

2.1.5.2. 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

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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 district is endowed with rich resources of bamboo and is interwoven in the socio-cultural fabric of the people. Its use is recorded for about 1500 activities. It helps in conserving the top soil, moisture and is efficient soil binder. It is an ideal crop to cover the wastelands. Setting up of commercial nurseries for forestry, fruit crops, etc. is necessary for development. The credit flow for the last three years under Forestry & Waste Land Development was not readily available.

2.1.5.3. Infrastructure and linkage support available, planned and gaps

The pre-requisites for development of this sector depends largely on availability of nurseries for production of quality planting materials, extension services, market for sale of forest produce, transportation facilities, etc. There is shortage of planting materials to cover 137112 ha. of wasteland and 17730 ha. under shifting cultivation. Absence of regulated market with lack of proper transport facility is also a bottleneck for development of forestry. The fund flow to line department for development of forestry appears to be sufficient, but due to lack of coordination among all stakeholders slow the progress.

- ❖ It is so critical to set up a modern Soil Testing Laboratory-cum-Meteorology unit in all the block headquarters that will definitely help farmers to identify suitable crops to be grown and help them to treat soil by supplementing the required nutrients so as to derive maximum production and productivity of their farm.
- ❖ Setting up of scientific forestry and commercial nurseries in the district is a must for supplying farmers with adequate quantity planting materials. It will boost the sector.
- ❖ Proper and transparent implementation of *National Bamboo Mission, National Mission on Bamboo Technology and Trade Development and the National Mission for Green India* with people involvement at each and every level could boost the sector.
- ❖ Aggregation of non-timber forest products (NTFP) at village level by providing them storage and tie up with the buyers will ensure better livelihood to the forest dependents.

2.1.5.4. Assessment of credit potential for the year 2023-24

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

Activities/Sub Sectors	Unit Size	SoF	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
			Phy. Units	TFO	Bank Loan	Phy. Units	TFO	Bank Loan
Bamboo (spacing 5m x 5m)	1 ha.	1.057	16	16.91	14.37	14	14.80	12.58
Forest Nursery	1 ha.	5.209	3	15.63	13.29	5	26.05	22.15

	Total	19	32.54	27.66	19	40.85	34.73
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The details block wise and sector wise potential credit assessment was given in Annexure-I-A for Chandel and in Annexure I-B for Tengenoupal.

2.1.5.5. Critical interventions required for creating a definitive impact

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

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

2.1.5.6. Suggested Action Points

- ❖ Implementation of National Bamboo Mission for Development of Bamboo Sector as livelihood activities

2.1.6. ANIMAL HUSBANDRY - Dairy

2.1.6.1. Introduction

Milk is nature's precious gift to mankind. Veterinary & Animal Husbandry sector plays a vital role in the socio-economic upliftment of the rural masses. According to the 20th Livestock Census 2019, more than 4 lakhs household depend on Animal Husbandry for their livelihood in the State. Development of Animal Husbandry uplifts the socioeconomic conditions of the rural populace and is next to agriculture in the district. Animal husbandry activities viz. Dairy, Poultry, Piggery and Goatery are major subsidiary activities. The development of these sectors includes rearing of livestock such as cattle, poultry, piggery, goatery, etc. which is important to meet the basic nutritional requirement. Dairy farming is an emerging activity in certain pockets. The department of Veterinary & Animal Husbandry has taken up cattle & buffalo development programme with an objective to boost state production of milk, meat and other animal by products. The regional buffalo breeding farm at Wabagai may act as a source for district farmers to purchase buffalo for commercial milk production. There were 23480 cattle, 97259 Buffaloes, 574 Sheep and 3587 Goat which could give milk and meat required for human population as per 20th Livestock Census 2019.

2.1.6.2. Infrastructure and linkage support available, planned and gaps

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

- ❖ Livestock market yards with shed, water supply, first aid treatment, light, feed & fodder availability etc. may be established.

2.1.6.3. Dairy Infrastructure Development Fund

Dairy is an important source of additional income for the farmers and availability of milk processing facility and other infrastructure will benefit the farmers through value addition. Considering that a large number of milk processing units set up under the operation flood programme has since become old and obsolete, Hon'ble Finance Minister during Budget Speech in 2017-18 has announced Dairy Processing and Infrastructure Development Fund in NABARD with a corpus of ₹ 8000.00 crore for the three years.

2.1.6.4. Assessment of credit potential for the year 2023-24

The demand of milk is greater than supply and it is viable to develop and set up dairy production unit particularly in both the districts. The details of potential estimates are below:

Activities/Sub Sectors	Unit Size	SoF	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
			Phy. Units	TFO	Bank Loan	Phy. Units	TFO	Bank Loan
Two Crossbred Cows with New Shed- - Yielding 10 Litres per day	1	1.905	20	38.10	32.39	20	38.10	32.38
Animal Husbandry Dairy (1+1) KCC Working Capital	1	0.680	25	17.00	17.00	14	9.52	9.52
		Total	45	55.10	49.39	34	47.62	41.90

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

2.1.6.5. Animal Husbandry Infrastructure Development Fund (AHIDF)

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

2.1.6.6. Critical interventions required for creating a definitive impact

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

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

- ❖ Banks may conduct special drive for KCC to all Dairy Farmers

2.1.6.7. Suggested Action Points

- ❖ Cluster Development Approach in Dairy Financing by bank to boost milk production in the district
- ❖ Promotion of Dairy Based Farmers Producers' Organisation

2.1.7 ANIMAL HUSBANDRY -Poultry

2.1.7.1. Introduction

Poultry farming is one of the fastest growing activities in the allied sector. The importance of this sector lies in the fact that poultry offers vast scope for income generation for small and marginal farmers and landless labourers living in economically backward areas. It will also take care of malnutrition problem among the poorer sections by providing high protein food and offers opportunities to build up more egalitarian rural society with increased purchasing power. Rearing of poultry birds is a mere backyard activity where local species are reared. For the farming community, it is subsidiary occupation. However, with the increase of urbanization and population, there is a switch to this intensive farming as a source of gainful employment. The demand for egg and poultry meat can be met only through commercialization of poultry farming. The district has limited hatcheries, but largely depends on import from other states. The sector has large potential even though institutional credit flow under the sector is yet to be on a significant scale. The segregate data of credit flow to poultry sector was not available.

2.1.7.2. Infrastructure and linkage support available, planned and gaps

The districts has no hatchery and as such farmers depend on import of chicks from West Bengal, neighbouring states and from the state capital. Study revealed that most of rural households in Chandel district keep poultry (82.3% households) and have piggery (53.7 %). There are 128301 poultry population as against the state Poultry population of 2420820(Livestock Census-2012). This shows that the breeding of improved poultry is yet to gained popularity in the district. There is no feed mill in the district. Introduction of low input breed bird which is a low input and medium yielding bird that could be used for eggs and meat production will help farmers in earning more income. These birds can thrive on easily available food material including kitchen waste and leftovers, vegetables and insects. This breed can become popular among local farmers since they do not require the high cost feed. Moreover, these birds are more resistant to common poultry diseases.

2.1.7.3. Assessment of credit potential for the year 2023-24

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

Activities/Sub Sectors	Unit Size	SoF	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
			Phy. Units	TFO	Bank Loan	Phy. Units	TFO	Bank Loan
Poultry (Broiler) - 200 birds	200 birds	0.585	75	43.88	37.29	51	29.84	25.36
Hybrid Broiler(Chicken) 1000 broilers	200 birds	3.819	9	34.37	29.22	3	11.46	9.75
Poultry (Layer) 100 birds	100 birds	0.420	79	33.18	28.20	50	21.00	17.86

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Duckery-56 Ducks+8 Drakes	56 +8	0.216	51	11.02	9.36	17	3.67	3.12
Animal Husbandry Poultry 500 birds (Broiler) KCC	No	1.110	47	52.17	52.17	44	48.84	48.84
		Total	261	174.61	156.25	165	114.80	104.93

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

2.1.7.4. Critical interventions required for creating a definitive impact

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

2.1.8 ANIMAL HUSBANDRY - Sheep, Goat and Piggery

2.1.8.1. Introduction

Veterinary & Animal Husbandry sector plays pivotal role in the socioeconomic upliftment of the rural masses. As per the 20th Livestock Census 2019 the districts of Chandel and Tengnoupal contribute about 13354 pig population against 21861 during 2012. The population of goats and sheep are 3184 and 442 respectively in 2019 census.

2.1.8.2. Infrastructure and linkage support available, planned and gaps

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

2.1.8.3. Assessment of credit potential for the year 2023-24

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

Activities/Sub Sectors	Unit Size	SoF	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
			Phy. Unit	TFO	Bank Loan	Phy. Unit	TFO	Bank Loan
Piggery - Rearing & Fattening Exotic 3F+1M	1 unit	1.552	116	180.03	153.03	94	145.89	124.00
Goatery rearing -5 Does + 1 Buck	5+1	0.203	27	5.48	4.67	36	7.31	6.22
Animal Husbandry-Sheep/Goat rearing Working capital (KCC)	No	0.360	105	37.80	37.80	48	17.28	17.28
Total			248	223.31	195.50	178	170.48	147.50

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

2.1.8.4. Critical interventions required for creating a definitive impact

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

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

2.1.9 FISHERIES DEVELOPMENT

2.1.9.1. Introduction

The districts have water resources in the form of reservoirs, tanks, ponds and canals, in the low-lying areas which offer good scope for development through institutional support. A number of perennial rivers in the district offer good potential for riverine fishery. Systematic exploration of these natural resources can help augment fish production in the districts. Land holdings in rural areas are generally small and fragmented and the people are traditionally engaged in

rearing livestock. However, there is a need for alternate sources of gainful employment and sustained income for self-sufficiency. They can be motivated to develop low-cost farming systems through integration of fish farming with crops and livestock.

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

2.1.9.2. Infrastructure and linkage support available, planned and gaps

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

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

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

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

2.1.9.3. Assessment of credit potential for the year 2023-24

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

Activities/Sub Sectors	Unit Size	SoF	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
			Phy. Unit	TFO	Bank Loan	Phy. Unit	TFO	Bank Loan

Fish Pond with 1 m excavation	1 acre	3.183	4	12.73	10.84	5	15.92	13.53
Piggery-cum-Fish Culture-04 nos-(0.33 acre / 1340 sq.m)	0.33 acre	1.911	5	9.56	8.11	11	21.02	17.86
Fishery Working Capital (KCC)	ha	1.660	36	59.76	59.76	9	14.94	14.94
Total			45	82.05	78.71	25	51.88	46.33

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

2.1.9.4. Pradhan Mantri Matsya Sampada Yojana

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

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

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

2.1.9.5. Critical interventions required for creating a definitive impact

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

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

2.1.9.6. Suggested Action Points

- ❖ Fishery department can conduct capacity building programmes for Fish farmers

- ❖ Cooperative Department need to encourage farmers to form quality societies and fake members from the Cooperative Societies may be weeded out.
- ❖ State Government may like to avail loans from NABARD under FIDF for development of required infrastructure under Fishery Sector.

2.1.10 FARM CREDIT OTHERS- Farm Service Centre, etc.

2.1.10.1. Introduction

Bullocks constitute the biggest source of draught power. The district is predominantly agrarian in nature and due to large number of small holdings. Since ploughing is crucial in farming operations it is important that farmers own bullocks and carts for their agricultural operations and transportation. Since credit for Plough Bullock & Animal Carts have almost stopped, SHGs members who cannot afford anything but the Bullock avail credit from SHGs for purchase of Plough Bullock etc.

2.1.10.2. Infrastructure and linkage support available, planned and gaps

- ❖ Mechanisation of farm activities is limited.
- ❖ Lack of Extension Services and there is no Farmers' Service Centre

2.1.10.3. Assessment of credit potential for the year 2023-24

Activities/Sub Sectors	Unit Size	SoF	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
			Phy. Unit	TFO	Bank Loan	Phy. Unit	TFO	Bank Loan
Bullock Carts	1 unit/no.	0.450	2	0.90	0.77	0	0.00	0.00
Two Wheelers	1 unit/no.	0.850	9	7.65	6.52	9	7.65	6.51
Farm Service Centre	1 unit/no.	10.000	1	10.00	8.50	2	20.00	17.00
Total			12	18.55	15.79	11	27.65	23.51

The Block-wise and activity-wise potential assessed for the year 2023-24 is indicated in Annexure-I.

2.1.11 INTEGRATED FARMING SYSTEMS FOR SUSTAINABLE INCOME AND CLIMATE RESILIENCE

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

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

- ❖ Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income
- ❖ Integrated farming system shall meet the energy and timber needs of rural households and also timber needs of construction sector in a cost-effective manner.

❖ Higher food production to equate the demand of the exploding population

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

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

2.2 AGRICULTURE INFRASTRUCTURE

2.2.1. Construction Of Storage and Marketing Infrastructure

2.2.1.1. Introduction

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

The demand for storage, cold storage and market yards is increasing with the increase in production and productivity of agriculture & allied activities and horticulture crops in the district. At present, line departments have 9 state owned warehouses with 2200 MT capacity and one FCI Godown of 2500 MT capacity is under construction.

2.2.1.2. Infrastructure and linkage support available, planned and gaps

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

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

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

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

2.2.1.3. Assessment of credit potential for the year 2023-24

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

Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
			Phy. Unit	TFO	Bank Loan	Phy. Unit	TFO	Bank Loan
Cold Storage Units	800 MTs	8.000	6	48.00	40.80	7	56.00	47.60
Godown / Storage	1000 MTs	25.000	3	75.00	63.75	4	100.00	85.00
Market Yards	20m x 10 m	4.000	12	48.00	40.80	14	56.00	47.60
Total			21	171.00	145.35	25	212.00	180.20

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

2.2.1.4. Critical interventions required for creating a definitive impact

- ❖ The district has no Cold Storage for vegetable crops and / or easily perishable crops. The acute shortage of power in the district comes on the way of setting up of feasible Cold Storage. Solar Powered Cold Storage of smaller capacity may be encouraged in the district.

2.2.1.5. Suggested Action Points

- ❖ Govt. may take advantage of RIDF/AMIF-GrAMS-upgradation for construction of new modern market yards and renovation of existing ones.
- ❖ Banks may encourage private entrepreneurs to set up Rural Godowns of smaller capacity.
- ❖ 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. Depending upon rainfall conditions, topography, land classification, etc., importance of the sector in the district may be discussed in the paragraph. A number of activities are also required in post development stage like land levelling, terraces, stone bunding, drainage, trenches, fences, rain water harvesting structures like farm ponds, check dams, 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 leveling, bunding, construction of irrigation/drainage channels
Water management	Lining of water courses, pipeline for water distribution, land levelling of commands of MI structures
Farm Fencing /protection	Fencing with barbed wire, stone fencing or live fencing, retaining wall
Composite Farm Development	land leveling, bunding, compost making, improved farm implements, fencing, water harvesting structure along with distribution system
Organic Farming	bio-fertilizer, bio-pesticides, market oriented cultivation of organic produce
Soil/land improvement	Tank silt application, sand casting

Increase soil productivity and protecting land degradation has plays crucial role for conservations. The Agriculture & Horticulture Departments and KVK provides limited quantity of lime to farmers for soil treatment. The State' 12th five-year plan emphasized water harvesting, land development, watershed development, etc. for assisting small and marginal farmers to control shifting cultivation in the district.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Increase soil productivity and protecting land degradation has plays crucial role for conservations. The Agriculture & Horticulture Departments and KVK provides limited quantity of lime to farmers for soil treatment. The State' 12th five-year plan emphasized water harvesting, land development, watershed development, etc. for assisting small and marginal farmers to control shifting cultivation in the district.

There are civil engineers, Agriculture engineers, Subject Matter Specialist (SMS) in Agriculture, Horticulture, Sericulture with KVK who have been instrumental in creating necessary awareness and guidance to farmers. The Integrated Watershed Management Programme is being implemented by DRDA in the district with an aim to conserve natural resources and to develop a sustainable livelihood activity in area.

At present, most land development / soil conservation works are being taken up by the Govt. Departments with budgetary support resulting in very low coverage of bank finance. A policy decision by the State Government is needed to involve and integrate bank finance to develop this sector.

2.2.2.3 Assessment of credit potential for the financial year 2023-24

Taking into account the demonstrative effect of RKVY schemes, Paramparagat Krishi Vikas Yojana and RIDF assisted programmes and realizing the need to bring more areas under such activities, the exploitable potential for this sector for the year 2023-24 have been assessed as under:

Activities/Sub Sectors	Unit Size	SoF	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
			Phy. Unit	TFO	Bank Loan	Phy. Unit	TFO	Bank Loan
Farm Pond with PS	10 m x 10 m x3m	0.738	19	14.02	11.92	14	10.33	8.78
Terracing	1 Ha	0.300	18	5.40	4.59	12	3.60	3.07
Land Levelling	1 Ha	0.251	11	2.76	2.35	18	4.52	3.84
Total			48	22.18	18.86	44	18.45	15.69

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

Soil Health cards scheme of GoI: The GoI during February 2015 announced soil health card scheme. the government plans to issue soil cards to all 14 crore farmers which will carry crop wise recommendations of nutrients and fertilisers required for the individual farms to help farmers to improve productivity through judicious use of inputs. The Scheme envisages (i) Distribution of Soil Health Cards to all the farmers in a round of every three years to promote Soil Health Management, (ii) Promote balanced and judicious use of plant nutrients, (iii) Promote integrated nutrient system is expected to reduce the consumption of chemical fertilizers by 20%, (iv) Increase in productivity of selected crops, (v) The demand for organic sources of plant nutrient like bio-fertilizers, organic manure, vermi-compost, slow release nitrogenous fertilizer like Neem/sulphur coated urea will increase, which in turn improve the soil fertility as well nutrient use efficiency.

2.2.2.4 Critical intervention required for creating a definitive impact

- ❖ There is need to develop effective liaison of State Government Department with banks and farmers. Specific demonstration/extension efforts need to be made to educate the borrowers about the utility of the schemes of State Govt. including Watershed Development.
- ❖ Coverage of farmers under Soil Health Card may be expedited.
- ❖ Suitable areas for the development of watershed may be identified. Extension agencies may prepare new and innovative bankable schemes for e.g. Land leveling cum farm forestry/fodder development etc.

2.2.2.5 Action Points and issues to be addressed

- ❖ Extension agencies and concern line departments to motivate farmers to take up land development activities and adopt modern techniques through demonstration at the door step of farmers.
- ❖ Banks may project the credit requirements of land and development in their branch credit plans. They may sensitize their field staff to accord priority to these activities.
- ❖ Individual farmers may be encouraged for availing credit facility for activities such as bench terracing, land reclamation, contour trenching, soil conservation and water management.

2.2.3 Agriculture Infrastructure -Others

2.2.3.1 Introduction

Agricultural infrastructure has the potential to transform the existing traditional agriculture or subsistence farming into a most modern, commercial and dynamic farming system. GOI has launched Paramparagat Krishi Vikash Yojana 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. With potential for Organic farming, setting up of Bio fertilisers and Bio Pesticides Units have potential in the district. Some of the important bio-fertilizers are Rhizobium, Azotobacter, Azospirillum, Blue green Algae (BGA), Azolla, Phosphate solubilizing Bacteria, Mycorrhizal fungi.

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

of supplementing humus, plant nutrients, vitamins, enzymes, antibiotic and plant growth hormones.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

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

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

2.2.3.3. Assessment of credit potential for 2023-24

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

Activities/Sub Sectors	Unit Size	SoF	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
			Phy. Unit	TFO	Bank Loan	Phy. Unit	TFO	Bank Loan
Seed Production	No	0.55	10	5.50	4.69	8	4.40	3.74
Vermi Compost	3mx2mx1m	0.382	26	9.62	8.18	29	10.73	9.11
Total			36	15.12	12.87	37	15.13	12.85

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

GoI Scheme NPOF: National Project on Organic Farming a Capital Investment Subsidy Scheme for Commercial Production Units for Organic/ biological Inputs has been introduced by Govt of India. The scheme is being implemented by the Department of Agriculture & Cooperation through National Centre of Organic Farming (NCOF) in collaboration with NABARD or NCDC. The main objectives of the scheme are:

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

2.2.3.4. Suggested Action Points

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

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

2.3. AGRICULTURE- ANCILLARY ACTIVITIES

2.3.1 Food and Agro Processing

2.3.1.1 Introduction

Food and agro processing is an important sector for economic prosperity of people. 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. This is largely due to low investments in Agro/ Food processing sector and weak linkages between productions, post -harvest management, processing and marketing including export.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The Government has accorded high priority with a number of fiscal reliefs and incentive to encourage commercialization and value addition to agriculture produce for minimizing pre and post-harvest wastage, generating employment and export growth. Primary food processing is a major industry with number of rice mills/hullers, flour Mills, pulses mill and oil extraction units. The Department of DICC is the nodal agency looking after the development of Food and Agro Processing sector in the district. Various agro based industries have been developed under PMEGP scheme of Govt of India. There are several bakeries, traditional food units and fruit/ veg /spice processing units in unorganized sector.

Government of India has approved a Central Sector scheme SAMPADA (Scheme for Agro Marine Processing and Development of Agro Processing Clusters) with an outlay of ₹ 6000 crore which is a comprehensive package aimed at creation of modern infrastructure from farm gate to retail outlet. The scheme consists sub-schemes of 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 and Human resources and institutions.

Government of India has also instituted Food Processing Fund (FPF) for providing affordable credit to agro processing units in designated food parks with a corpus of ₹2,000 crore in NABARD.

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.

The Government of India 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 up-gradation of existing micro food processing enterprises. The scheme

supports to FPOs/SHGs/Producer Cooperatives for capital investment along the entire value chain with credit linked grant @ 35%. Individual micro food processing units desirous of up-gradation of their unit can avail credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of ₹10 lakh per unit. Seed capital @ ₹40,000/- per SHG member would be provided to those engaged in food processing for working capital and purchase of small tools.

The development of agro & food processing industry in Chandel and Tengenoupal district is constrained by low commercialization and surplus of primary agricultural commodities like paddy, seasonal vegetables etc. as well as limited crop diversification. Even if stray cases of seasonal surpluses have been reported, limited/weak backward linkages between the processed food industry and primary agricultural and horticultural production system is a major infrastructure gaps. The state has proposed to set up supply in logistic integrated facilities in 12 Centres of the State to ensure and uninterrupted supply of raw materials particularly fruits and vegetables to the Food Processing Units.

2.3.1.3 Assessment of credit potential for 2023-24: After due deliberation on the available infrastructures, resources, market potential, the opportunity for generation of employment and income through this activities, the PLP projections are arrived at as under:

Activities/Sub Sectors	Unit Size	SoF	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
			Phy. Unit	TFO	Bank Loan	Phy. Unit	TFO	Bank Loan
Oil Mill	No	0.310	13	4.03	3.43	23	7.13	6.06
Rice Mills	No	0.400	25	10.00	8.50	19	7.60	6.46
Spices Processing	No	3.500	28	98.00	83.31	19	66.50	56.53
Food Processing	No	100.000	1	100.00	85.00	1	100.00	85.00
Total			67	212.03	180.24	62	181.23	154.05

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

Special Long Term Refinance Scheme for promoting Micro Food Processing

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

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

- ❖ Infrastructural facilities like roads, power, communication and transport need to be improved substantially.
- ❖ Horticulture department and KVK may impart training on horticultural produce processing.

- ❖ Line departments may organize awareness programmes for potential entrepreneurs and various stakeholder. The Government may create conducive atmosphere so that potential entrepreneurs at local and national level may start investing under this sector.

2.3.1.4 Suggested Action Points

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

2.3.2 AGRICULTURE ANCILLARY ACTIVITIES - Others

2.3.2.1 Introduction

There are a number of activities allied to agriculture such as financing of agri clinic and agri business centre which are very much useful in rural areas providing clinical and other services to farmers, financing to viable PACS by banks, extension of credit to Cooperative Societies of farmers for disposing of their farm produce etc, are also important for bank finance.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The role of Co-operative bank and PACS are indispensable considering the large segment of small and marginal farmers. In Dibrugarh district, there are 35 Primary Agriculture Cooperative societies, however only a few societies have participated in agriculture lending so far. But considering the numbers of shareholders within the fold of Cooperatives, they need to be encouraged to take up agri lending business with members in a big way.

In order to provide extension services to farmers and to support agricultural development, and to create gainful self-employment opportunities to unemployed agri graduates, GOI has been implementing Agri Clinic and Agri Service Centre. Agri clinics are envisaged to provide advice and services to farmers on various technologies including soil health, cropping practices, plant protection etc. and Agri Business Centres includes maintenance and custom hiring of farm equipment, sale of inputs and other services in agriculture. Bank credit may be extended under the scheme which will not only provide the agri clinical services but would also generate the employment opportunities to the unemployed youth in the district. The government has also introduced a central sector scheme of Financing Facility under Agriculture Infrastructure fund to mobilize a medium-long term debt finance facility for investment in viable projects for postharvest management infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country with a financial outlay of ₹1,30,000 crore from 2020-21 to 2024-25. Post-harvest management projects (warehouses, silos, cold chains etc) as well as viable projects for building community farming assets (organic production, supply chain infra) will be eligible under the scheme and credit

guarantee for loan up to ₹ 2 crore as well as interest subvention up to 3% for loan up to ₹2 crore will be made available.

2.3.2.3 Assessment of credit potential for the financial year 2023-24

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

Activities/Sub Sectors	Unit Size	SoF	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
			Phy. Unit	TFO	Bank Loan	Phy. Unit	TFO	Bank Loan
Agri Clinic/ Agri business	No	4.500	4	18.00	15.31	5	22.50	19.13
Loans to MFIs for on-lending	No	10.000	0	0.00	0.00	1	10.00	8.50
Total			4	18.00	15.31	6	32.50	27.63

The Block-wise and Sector-wise potential assessed for the year 2021-22 is indicated in Annexure-I.

Special Refinance Scheme for Transformation of PACS 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 member. 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 year

2.3.2.4. Critical gaps & interventions required, action points/issues to be addressed

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

CHAPTER 3

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

3.1. Introduction

The Micro Small & Medium Enterprises (MSME) sector plays a very important role in the economy of the region, mainly due to its potential for providing additional income and employment opportunities in rural areas and holds the key to faster economic development of the country. NABARD has, over a period of time, evolved a strong policy support for promotion of the sector, keeping in view GoI's special emphasis on creation of self-employment opportunities at the micro level and NER Vision 2020 document.

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

Definition of MSME

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

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
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
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

Government Scheme

Pradhan Mantri Mudra Yojana

Under Pradhan Mantri Mudra Yojana (PMMY), three stages of loan have been conceived which are Sishu, Kishore and Tarun. The total sanctions under the three stages are provided in the table:

Category	No	Amount (₹ Lakh)
Sishu	9950	2878.78
Kishore	4730	6564.36
Tarun	1017	6244.00
Total	15967	15687.14

Prime Minister's Employment Generation Programme (PMEGP)

The scheme is implemented by Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level. At the state level, the scheme is implemented by State offices of KVIC, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs), Coir board (for coir related activities) and banks. The scheme has been revised and become operational w.e.f 01.06.2022. The maximum cost of the project/unit admissible for margin money subsidy under new manufacturing sector is ₹50 lakhs and in the business/service sector, it is ₹20 lakhs. The maximum cost of the project/unit admissible for margin money subsidy under manufacturing sector for upgradation of existing PMEGP/REGP/MUDRA unit is ₹100 lakhs and in the business/service sector, it is ₹25 lakhs. In Dibrugarh, 195 sanctions were made in 2021-22 under PMEGP with cumulative sanction of ₹ 566.69 lakh and cumulative

disbursement of ₹ 457.02 lakh. There are currently 1479 Outstanding cases under PMEGP amounting to ₹2738,23 lakh

Stand Up India

Stand up India scheme envisages loans between Rs.10 lakh & Rs.100 lakh to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise which may be in manufacturing, services or the trading sector. The loan is appropriately secured with the facility of Credit Guarantee under "Credit Guarantee Fund Scheme for Stand-Up India Loans (CGFSIL). In Dibrugarh, 67 sanctions under Stand Up India were made in 2021-22 with total disbursement of Rs 774.38 lakh.

Skill Development

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

Stand Up India Scheme:

The objective of the Stand-Up India scheme is to facilitate bank loans between ₹ 10 lakh and ₹ 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a green field new enterprise. The loan may be a combination of term loan and working capital. Margin money – minimum 15%. This enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur. Hand holding support is available from the institutions listed in www.standupmitra.in. Besides primary security, the loan may be secured by collateral security or guarantee of Credit Guarantee Fund Scheme for Stand-Up India Loans (CGFSIL) as decided by the banks. The loan is repayable in 7 years with a maximum moratorium period of 18 months. As on 31.03.2020, Banks in the District have financed 12 women /ST /SC entrepreneurs under Stand Up India Scheme.

Other Govt schemes and Interventions

The GOI has recently announced the scheme 'PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme) under which 2,00,000 micro food processing units will be directly assisted with credit linked subsidy. Various agro based industries, textile industry and service industries have been developed under PMEGP scheme of Govt of India. Under PMEGP, bank can finance micro industries in both manufacturing as well as service sectors where subsidy maximum upto 35% in rural areas and 25% in urban areas are available for the beneficiaries. During the year 2021-22, total 135 units were sanctioned by various banks for a total amount of ₹329.09 lakhs. Under Chief Minister's new plantation scheme, a financial grant of ₹5000 per bigha for plantation of tree sapling is provided. 141 Small Tea Growers has benefited under the scheme. During 2021-22, 40 beneficiaries were covered under ATISIS scheme with assistance of ₹ 72845199.

A special scheme was announced by the Prime Minister to assist the MSME sector, badly hit by the coronavirus pandemic. ₹933 crore have been provided as assistance to 28,000 MSME units in the state under the ₹3,00,000 crore package announced for the sector by Prime Minister. The scheme involves – (i) Collateral free automatic loan for SMEs up to 3 lakh crore (ii) ₹20,000 crore subordinated debt for stressed MSMEs facing an equity problem (iii) Fund of fund for the infusion of ₹50,000 crore as equity into MSMEs. Further, some notable schemes of Government in MSME sector are (i) Credit Linked Capital Subsidy Scheme (CLCSS) to facilitate technology up-gradation in Micro and Small Enterprises (MSEs) by providing capital subsidy of 15 %

(limited to maximum of Rs.15.00 lakhs) on institutional finance availed by them for induction of well-established and improved technology (ii) Credit Guarantee Fund Scheme for MSEs (CGTMSE) under which guarantees are provided for extending collateral free lending to Micro and Small Enterprises through banks and financial institutions (iii) A Scheme for Promotion of Innovation, Rural Industry & Entrepreneurship (ASPIRE) (iv) Scheme of Fund for Regeneration of Traditional Industries (SFURTI) to organize traditional industries and artisans into clusters. (v) Micro and Small Enterprises Cluster Development Programme (MSE-CDP) (vi) Scheme for Promotion of MSMEs in N.E. Region and Sikkim.

Credit Flow to MSME Sector

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

District	2019-20		2020-21		2021-22	
	Trgt. (₹ lakh)	Ach. (₹ lakh)	Trgt. (₹ lakh)	Ach. (₹ lakh)	Trgt. (₹ lakh)	Ach. (₹ lakh)
Chandel	1110.00	92.79	1185.00	293.30	1310.00	277.73
Tengnoupal	1180.00	588.91	1230.00	596.83	1494.00	604.66

Source: SLBC/DCC

3.2. Assessment of credit potential for 2023-24

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

Activities/Sub Sectors	Unit Size	SoF	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
			Phy. Unit	TFO	Bank Loan	Phy. Unit	TFO	Bank Loan
Term Loan								
Micro Enterprise	No.	15.00	69	1035.00	879.75	56	840.00	714.00
Small Enterprises	No.	50.00	28	1400.00	1190.00	15	750.00	637.50
Medium Enterprises	No.	500.00	0	0.00	0.00	0	0.00	0.00
Sub-Total			97	2435.00	2069.75	71	1590.00	1351.50
Working Capital								
Micro Enterprise	No.	10.00	21	210.00	178.50	105	1050.00	892.50
Small Enterprises	No.	20.00	11	220.00	187.00	28	560.00	476.00
Medium Enterprises	No.	250.00	0	0.00	0.00	0	0.00	0.00
Sub-Total			32	430.00	365.50	133	1610.00	1368.50
Total			129	2865.00	2435.25	204	3200.00	2720.00

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

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

The per capita income of the districts and even the state of Manipur both at current and constant (1993-94) prices is lower than the All India per capita income. There are no large/ medium scale

industries and hence, the per capita income from industries is very low. There is no registered factory and the number of registered SSI units in the district is 9 giving employments to only very few people as per latest available data. Thus, the consumption of electricity is mainly for domestic purposes and annual per capita consumption of electricity is very low. The road density is very low. The industrial backwardness of the district may be attributed to various factor since the district is a landlocked one with hilly terrain connected only with serpentine roads to various villages, cost of transportation is high. Lack of technical personnel and entrepreneurship is another factor for industrial backwardness. The district has a few traditional cottage industries, handloom, cane & bamboo, carpentry, etc.

- ❖ It has become imperative to set up common facility centre in respect of handloom in the district to cater to development of design as the present products could meet the demand of limited sections of the people in the North Eastern Region. It needs a better finishing touch for wider marketing venues or needs to develop design which addressed general masses and could be user friendly.
- ❖ The availability of basic industrial raw materials like iron and steel, chemicals, yarns etc. have to be ensured by establishing raw material banks with improvement in communication networks for transportation of industrial goods. The road density needs to be improved. Hence, Government may include more roads and bridges under RIDF scheme of NABARD to increase road intensity in the district.
- ❖ Establishment of Industrial estate on priority basis is essential for promotion / development of industries.
- ❖ Improvement in power situation / position and Improvement in communication Infrastructure.
- ❖ Cluster approach to development of MSME sector and Proactive action from both government and banks.

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

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

CHAPTER 4

CREDIT POTENTIALS FOR EXPORT CREDIT, EDUCATION & HOUSING

4.1. Credit Potential for Export Credit

4.1.1. 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.

4.1.2. Export Credit Assessment of potential for 2023-24

Activities/Sub Sectors	Unit Size	SoF	Chandel ₹ in lakh			Tengnoupal ₹ in lakh		
			Phy. Unit	TFO	Bank Loan	Phy. Unit	TFO	Bank Loan
Export Credit	No.	10.000	5	50.00	42.50	21	210.00	178.50
Total			5	50.00	42.50	21	210.00	178.50

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

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

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

4.2 Credit Potential 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 endeavour 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 year. 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.

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. Higher Education Sector focuses on the objective to provide quality education. Access to meaningful learning and particularly to students hailing from marginalized sections of the society is the need of the hour. New market oriented courses

are being introduced to re-orient UG education for industry requirement and to help students to find immediate employment after graduation. The new market-oriented courses have inbuilt features like online learning, project work, hands-on experience, internship and teaching by industrial experts. They prepare students in the latest domain knowledge and skills in the work areas. 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.

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, not exceeding ₹ 20 lakh will be considered as eligible for priority sector classification.

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.

4.2.2. Assessment of credit potential for 2023-24

In order to enhance the availability of educational loan, the potential has been assessed taking into account various parameters like Gross Enrollment Ratio (GER), quality, investments, infrastructure, etc. available in the district and outside. Based on the above factors, the potentials available under this sector and the revisions in physical and financial projections for the year 2023-24 are given as follows:

Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
			Phy. Unit	TFO	Bank Loan	Phy. Unit	TFO	Bank Loan
Educational	No.	7.000	41	287.00	243.95	25	175.00	148.75
Total			41	287.00	243.95	25	175.00	148.75

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

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

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

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

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

4.3 Credit Potential for Housing

4.3.1 Introduction

Bank finance in the Housing sector hold an immense potential in the district. As per the latest priority sector guidelines of RBI, following components have been included under priority sector lending.

- Loans to individuals up to ₹ 35 lakh in metropolitan centres (with population of ten lakh and above) and loans up to ₹ 25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45 lakh and ₹30 lakh, respectively.
- Loans up to ₹10 lakh in metropolitan centres and up to ₹ 6 lakh in other centres for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit.

4.3.2 Infrastructure available, critical gap, Critical intervention required

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 year
- 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.

4.3.3 Assessment of credit potential for 2023-24

Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
			Phy. Unit	TFO	Bank Loan	Phy. Unit	TFO	Bank Loan
Housing Loan for purchase/construction of house (upto Rs. 25.00 lakh)	No.	25.000	17	425.00	361.25	28	700.00	595.00
Total			17	425.00	361.25	28	700.00	595.00

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

The critical gaps, intervention required and issues to be addressed in the sector are:

- ❖ Long gestation period of housing projects, accentuated by multiple approvals to be obtained from multiple authorities in a two to three-year time period needs to be simplified.
- ❖ Rising land cost, spiralling construction costs, inadequate availability and reach of microfinance measures are affecting the sector.
- ❖ There is a need to put in place an on-line, time bound, single window clearance mechanism for fast tracking approvals required for housing.
- ❖ As residential housing loans do not create direct additional income, recovery of loan may prove to be difficult even though loan may be adequately secured. There are many legal and other hurdles to be tackled in this regard.
- ❖ Creation of awareness about Pradhan Mantri Awas Yojana (credit linked subsidy scheme)

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

CHAPTER 5 CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1 Infrastructure Support- Public Investment

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

The major items of infrastructure identified in the planning process, generally, include Irrigation, Power, Transport, Communication, Education, Health, etc. A mention has also been made regarding the difference between inputs and outputs. For example, enrolment in schools is an input whereas literacy is the output. Therefore, it may be desirable to study both the inputs and outputs to get an adequate picture of the development indicator. Further, discussion on Human Development Index suggested that the index may focus on the capabilities and measure the improvement of these capabilities which will give humans a better choice. For example, living long and healthy life is a capability. Ability to read and write is a capability. The problems relating to infrastructure are inadequate maintenance, project investments misallocated by many countries, waste and inefficiency and law and order problem.

Sector-wise Infrastructure Requirement:

Sl.	Activity/Sector	Infrastructure Support requirement identified
1	Water Resources	Adequate budgetary resources for drinking water and adequate power supply for the district is the need of the hour for generating more employment opportunities. The State Government may take advantage of Micro Irrigation Fund for implementation of identified projects in District Irrigation Plan under PMKSY.
2	Minor Irrigation	The potential areas for irrigation to be created by Khuga Dam is about 15000 ha., but the present position of irrigated area is the district is negligible. Thus, affecting the production and productivity of agriculture and horticulture in the district. Irrigation Department may prepare a comprehensive policy and programmes to cover cropped areas under irrigation. The Irrigation Department may take advantage of loan from NABARD's RIDF for Revival and development of Right and Left wing canals at Khuga Multipurpose Dam.
3	Land Development	Development of Land Infrastructure, Conversion of Jhum lands into permanent Terrace Cultivation.
4	Farm Mechanisation	Mechanical wing may be established at block level for imparting training for use of tractors/power tillers and its maintenance. Government subsidies schemes may be linked with bank credit to increase coverage of farmers under the scheme.
5	Plantation & Horticulture and Forestry	For adequate supply of planting materials, the capacity of the nurseries of the Horticulture Department may be strengthened and expanded. Setting up of Bamboo Nursery Units for quality planting materials at Sangaikot and Suangdoh.
6	Animal Husbandry	Establishment of Veterinary Dispensary and Hospitals in 12 Sub Division Headquarters for Livestock Development.
7	Social Infrastructure Public Health	Infrastructure Development of PHSC, PHC at 9 TD Blocks such as Henglep, Mualnuam, Suangdoh, Lanva, Saikot, Sangaikot, Samulamlan, Kangvai and Vangai TD blocks

8	Rural Connectivity	i. New Construction of an existing and weak suspension Bridge over Tuitha River at Ngurte to Ngathal Road ii. Construction of 15 km Suangdoh to Lungchin Road under Singngat Sub Division iii. Construction of all-weather road from Mualnuam TD Block to Dialkhai Village in Thanlon Sub Division iv. Agri Farm-Link Roads connecting Farmlands to the Village Roads, ODRs, MDRs, State Highways /National Highways for transportation of farm produce in Singngat, Suangdoh and Mualnuam TD Blocks.
9	Commerce and Industry	i. Construction of District Industrial Estate in Chandel Town. ii. Development of Spices Processing Centre in Singngat Block
10	Renewable Energy	Development of Wind Energy Plant at Lungthul Village under newly created Suangdoh TD Block.
11	Social Infrastructure- Drinking Water	Development of Rural Drinking Water Supply Project at Sinzawl under Mualnuam Sub Division.

Rural Connectivity:

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

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

Source: Ministry of Minority Affairs, Govt. of Manipur

There is a wide gap in actual and targeted road density in the district. Therefore, the State Govt. may take the advantage of loan under RIDF from NABARD.

Power:

The power supply in Manipur depends entirely on the share of power allocated from the Central sector plants namely, Loktak Hydro Electric Plant, Kopili-Khangdong Hydro Electric Plant, Assam Gas Based Power Plant at Kathalguri and other states. Therefore, the shortage of power is the major cause for the slow development in the state. The state continues to be deficit in electric energy. Purchases of power from outside the state have been rising at a high rate. The

villages which are located in the remote and difficult areas are required to be electrified by using Non-Conventional sources of Energy through Mini/Micro Power Plant, Solar Plant, Bio-mass Gasifier, Wind Power Plant, etc. The State Govt. may submit a comprehensive plan for electrification of rural and remote areas based on non-conventional sources to NABARD for consideration under RIDF.

Healthcare and Rural Sanitation:

Based on government norms, the requirement of Health Centre facilities in the district are worked out as under:

Centre	Population Norms	Required	Actual	Shortfall
Sub-centre (PHC)	3000	91	64	27
Primary Health Centre	20000	14	11	3
Community Health Centre	80000	3	1	2

State Government may consider setting up of required medical facilities required for the district by scouting resources from NABARD's RIDF, etc.

Rural Sanitation: The possibility of creating Pay and Use Toilets at places like Tourist spots, market places and Government offices needs to be explored to maintain some standard of rural sanitation. The Ministry of Rural Development, GoI under its total sanitation campaign targeted to cover 100% of the district household. The achievement as on 31 March 2009 vis-à-vis their target is given below:

Sr.	Particular	BPL household	APL Household	Total
A	Total household to be covered	38825	3762	37626
B	Households covered upto 31.03.09	1278	1589	2867
C	Balance Households to be covered	37547	2173	34759

As the progress under this sector yet to covered all the households, Health Department may explore ways and means for maintenance of the constructed sanitation structures.

Rural Drinking Water Supply:

The data available with the Statistics Department as on date indicate that only 240 out of 613 villages are provided with potable drinking water. The other villages depend on surface water sources available nearby. Since the majority of villages are having households less than average 70 families, the Department may prepare a plan for providing safe drinking water from the available sources and submit proposal to NABARD for consideration under RIDF.

Infrastructure Development in the state under RIDF:

The status of implementation of various projects under RIDF, NABARD in Chandel and Tengenoupal is tabulated below:

(₹ in lakh)

RIDF Tranches	Purpose	Chandel			Tengenoupal		
		No. of Projects	Amount sanctioned	Amount Drawn	No. of Projects	Amount sanctioned	Amount Drawn
XXVI	Infrastructure development of District Veterinary Hospital at Mody	1	68.85	20.66	0	0.00	0.00
	Construction of Irrigation infrastructure	16	137.86	41.36	4	34.47	10.34
XXVII	Construction of Storage & Workshed for SHG under VDKV Cluster	7	124.38	37.31	4	71.08	21.32
	Improvement of Rural Roads	1	467.59	140.28	4	528.09	158.43
	Construction of Toilet Blocks in Primary Schools	23	72.22	21.67	19	63.12	18.94
Total		364	5332.84	1646.88	364	5332.84	1646.88

5.2 Social Infrastructure involving Bank Credit

5.2.1. Introduction

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

5.2.2. Credit Projections for 2023-24

Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
			Phy. Unit	TFO	Bank Loan	Phy. Unit	TFO	Bank Loan
School Infrastructure , etc.	No.	47.000	3	141.00	119.85	4	188.00	159.80
Sanitation facility	No.	0.150	26	3.90	3.32	11	1.65	1.40
Drinking Water	No.	5.000	7	35.00	29.75	11	55.00	46.75
Total			36	179.90	152.92	26	244.65	207.95

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

5.3 Credit Potential for 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 Assessment of Credit Potential for 2023-24: Renewable Sources of Energy and Waste Management.

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

Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
			Phy. Unit	TFO	Bank Loan	Phy. Unit	TFO	Bank Loan
Bio-gas plant (3 Cum.)	No.	0.350	8	2.80	2.40	11	3.85	3.27
Solar Energy- Solar Lighting	No.	0.450	46	20.70	17.60	77	34.65	29.46
Total			54	23.50	20.00	88	38.50	32.73

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

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. 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.).

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

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

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

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

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

CHAPTER 6

INFORMAL CREDIT DELIVERY SYSTEM

6. 1. Credit Potential for Informal Credit Delivery System

6.1.1. 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.

The agencies promoting SHGs till the end of SGSY Schemes were DRDA & Line departments such as Forest Department and NGOs viz. Rural Aid Service, Rural Women Upliftment Society, Relief & Development Department of EAC, Reform Presbyterian, etc. NERCORMP has promoted 942 SHGs under NEC Funded Project in Chandel. The District Forest Department also has promoted SHG under the flagship programme called VanDhan Yojana of TRIFED.

MSRLM has opened its District Office for Chandel and Tengenoupal for implementing NRLM in identified Blocks such as Lanva, Mualnuam, Saikot and Singngat in Chandel District and Tengenoupal in Tengenoupal District. Bank had hardly promoted SHGs directly at their own on account of various factors such as shortage of staff, lack of interest, ignorant of the potential social-economic impact of SHG financing, etc.

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

Status of SHG-Bank Linkages Programme:

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

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

Issues related to micro finance

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

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

There is a heavy transaction cost to the SHGs and the banks in the process of bank linkage in the District, as even for a deposit or withdrawal transaction by members of the SHGs they have to travel a day and stay at night near the bank branch and then return back. The same is applicable to the bank when they want to credit link and monitor those SHGs. With very poor infrastructure available in terms of connectivity like telecom network (Mobile Network) and public transports system such transaction cost becomes a heavy burden on the SHGs and banks.

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

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

6.1.2. Assessment of credit Potential for Informal Credit Delivery to SHG and JLG for 2023-24

Activities/Sub Sectors	Unit Size	Unit Cost	Chandel ₹ in lakh			Tengenoupal ₹ in lakh		
			Phy. Unit	TFO	Bank Loan	Phy. Unit	TFO	Bank Loan
Micro Credit to SHGs	No.	0.500	318	159.00	135.16	338	169.00	143.65
Others- JLGs ,etc.	No.	2.100	152	319.20	271.33	159	333.90	283.82
Total			470	478.20	406.49	497	502.90	427.47

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

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

Sl. No.	Name of the Block	Total potential for promotion of SHGs	No. of SHGs savings linked on 31 March 2022	Balance potential as on 31 March 2022	No. of SHGs to be promoted and savings linked during 2021-22	No. of SHGs to be promoted and savings linked during 2023-24
1	2	3	4	(3-4)=5	6	7
Chandel						
1	Chandel	766	711	55	55	50
2	Chakpikarong	1287	242	1045	71	29
Tengnoupal						
1	Tengnoupal	727	222	505	46	27
2	Machi	700	567	133	52	31

6.1.3 Financing through Joint Liability Groups (JLGs)

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

6.1.4 Road map for the future

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

ANNEXURE I

Activity-wise and Block-wise Physical and Financial Projects for 2023-24 – District: Chandel; State: Manipur

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK				Total
					Chandel	Khangbarol	Khengjoy	Chakpikarong	
I	Agriculture								
	Farm Credit				1	2	3	4	
(a)	Crop Production, Maintenance, Marketing								
i.	Cabbage	1.710	1 ha.	Physical	115	25	105	105	350
				Bank Loan	196.65	42.75	179.55	179.55	598.50
ii	Pumpkin	1.170	1 ha.	Physical	18	12	12	12	54
				Bank Loan	21.06	14.04	14.04	14.04	63.18
iii	Chilli	1.630	1 ha.	Physical	22	18	20	18	78
				Bank Loan	35.86	29.34	32.60	29.34	127.14
iv	Ginger	1.830	1 ha.	Physical	142	90	86	85	403
				Bank Loan	259.86	164.70	157.38	155.55	737.49
v	Paddy HYV (Rice)	0.910	1 ha.	Physical	650	125	120	700	1595
				Bank Loan	591.50	113.75	109.20	637.00	1451.45
vi	Pea	0.310	1 ha.	Physical	21	14	13	13	61
				Bank Loan	6.51	4.34	4.03	4.03	18.91
vii	Potato	1.650	1 ha.	Physical	18	12	12	10	52
				Bank Loan	29.70	19.80	19.80	16.50	85.80
viii	Cucumber	1.190	1 ha.	Physical	17	33	38	45	133
				Bank Loan	20.23	39.27	45.22	53.55	158.27
ix	Turmeric	1.310	1 ha.	Physical	182	142	137	137	598
				Bank Loan	238.42	186.02	179.47	179.47	783.38
	Crop Loan Total			Physical	1185	471	543	1125	3324
				Bank Loan	1399.79	614.01	741.29	1269.03	4024.12
	Add : 10% on Bank loan for Consumption/ Subsistence purpose				139.98	61.40	74.13	126.90	402.41
	Add : 20% for Repairs & Maintenance of Farm				279.96	122.80	148.26	253.81	804.83
	Sub-Total			Physical	1185	471	543	1125	3324
				Bank Loan	1819.73	798.21	963.68	1649.74	5231.36
(b)	Water Resources								
i.	Diesel Pumpsets 5 HP Light weight	0.445	1	Physical	6	3	2	2	13
				Bank Loan	2.27	1.13	0.76	0.76	4.92
ii	Rain Water Harvesting Structure with PS	1.059	10mx10mx3m	Physical	3	2	2	2	9
				Bank Loan	2.70	1.80	1.80	1.80	8.10
	Sub- Total			Physical	9	5	4	4	22
				Bank Loan	4.97	2.93	2.56	2.56	13.02
(c)	Farm Mechanization								
i.	Tractors with Matching Equipment 30-35 hp	9.896	Nos.	Physical	3	1	1	2	7
				Bank Loan	25.23	8.41	8.41	16.82	58.87
ii	Power Tillers with Tractor+CMVR kit 12-15 hp	2.668	Nos.	Physical	5	4	2	3	14
				Bank Loan	11.34	9.07	4.54	6.80	31.75
	Sub-Total			Physical	8	5	3	5	21
				Bank Loan	36.57	17.48	12.95	23.62	90.62

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK				Total
					Chandel	Khangbarol	Khengjoy	Chakpikarong	
(d)	Plantation & Horticulture								
i.	Banana Cultivation- 1.8m x 1.8m	1.730	1 ha.	Physical	6	5	5	5	21
				Bank Loan	8.82	7.35	7.35	7.35	30.87
ii	Lemon- 6 m x 6m	2.315	1 ha.	Physical	10	6	6	6	28
				Bank Loan	19.68	11.81	11.81	11.81	55.11
iii	Litchi	2.000	1 ha.	Physical	8	5	5	5	23
				Bank Loan	13.60	8.50	8.50	8.50	39.10
iv	Lemon Grass	0.509	1 acre	Physical	21	6	5	5	37
				Bank Loan	9.09	2.60	2.16	2.16	16.01
v	Passion Fruit	2.918	1 ha	Physical	10	7	7	7	31
				Bank Loan	24.80	17.36	17.36	17.36	76.88
vi	Pineapple-90cm x30cm x60cm	1.356	1 acre.	Physical	9	6	8	8	31
				Bank Loan	10.37	6.92	9.22	9.22	35.73
vii	Sericulture (Mulberry-Hill)	0.735	1 acre	Physical	7	5	5	5	22
				Bank Loan	4.37	3.12	3.12	3.12	13.73
	Sub-Total			Physical	71	40	41	41	193
				Bank Loan	90.73	57.66	59.52	59.52	267.43
(e)	Forestry and Wasteland Development								
i	Bamboo (spacing 5m x 5m)	1.057	1 ha.	Physical	5	4	4	3	16
				Bank Loan	4.49	3.59	3.59	2.70	14.37
ii	Forest Nursery	5.209	1 ha.	Physical	2	0	0	1	3
				Bank Loan	8.86	0.00	0.00	4.43	13
	Sub-Total			Physical	7	4	4	4	19
				Bank Loan	13.35	3.59	3.59	7.13	27.66
(f)	Animal Husbandry - Dairy								
	Term Loan								
i	Two Crossbred Cows with New Shed- - Yielding 10 Litres per day	1.905	1 Unit	Physical	8	3	3	6	20
				Bank Loan	12.95	4.86	4.86	9.72	32.39
	Term Loan Sub-Total			Physical	8	3	3	6	20
				Bank Loan	12.95	4.86	4.86	9.72	32.39
	Working Capital (KCC)								
ii	Animal Husbandry Dairy (1+1) KCC Working	0.680	1 unit	Physical	10	5	5	5	25
				Bank Loan	6.80	3.40	3.40	3.40	17.00
	Working Capital (KCC) Sub-Total			Physical	10	5	5	5	25
				Bank Loan	6.80	3.40	3.40	3.40	17.00
	Sub-Total Bank Loan (Working Capital - KCC)				6.80	3.40	3.40	3.40	17.00
				Physical	18	8	8	11	45
	Total Animal Husbandry - Dairy			Bank Loan	19.75	8.26	8.26	13.12	49.39

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK				Total
					Chandel	Khangbarol	Khengjoy	Chakpikarong	
(g)	Animal Husbandry - Poultry								
	TERM LOAN								
i	Poultry (Broiler) - 200 birds	0.585	200 birds	Physical	20	15	15	25	75
				Bank Loan	9.95	7.46	7.46	12.43	37.30
ii	Hybrid Broiler(Chicken) 1000 broilers	3.819	200 birds	Physical	4	2	2	1	9
				Bank Loan	12.98	6.49	6.49	3.25	29.21
iii	Poultry (Layer) 100 birds	0.420	100 birds	Physical	25	15	19	20	79
				Bank Loan	8.93	5.36	6.78	7.14	28.21
iv	Duckery-56 Ducks+8 Drakes	0.216	56 +8	Physical	15	15	10	11	51
				Bank Loan	2.75	2.75	1.84	2.02	9.36
	Term Loan Sub-Total			Physical	64	47	46	57	214
				Bank Loan	34.61	22.06	22.57	24.84	104.08
	Working Capital								
v	Animal Husbandry Poultry 500 birds (Broiler)	1.110	500 birds	Physical	15	12	10	10	47
				Bank Loan	16.65	13.32	11.10	11.10	52.17
	Sub-Total			Physical	15	12	10	10	47
				Bank Loan	16.65	13.32	11.10	11.10	52.17
	Sub-Total Bank Loan (Working Capital - KCC)				16.65	13.32	11.10	11.10	52.17
	Total Animal Husbandry - Poultry			Physical	79	59	56	67	261
				Bank Loan	51.26	35.38	33.67	35.94	156.25
(h)	Animal Husbandry -Sheep/Goat/Piggery								
i	Piggery - Rearing & Fattening Exotic 3F+1M	1.552	1 unit	Physical	38	27	26	25	116
				Bank Loan	50.13	35.62	34.30	32.98	153.03
ii	Goatery rearing -5 Does + 1 Buck	0.203	5+1	Physical	9	6	6	6	27
				Bank Loan	1.55	1.04	1.04	1.04	4.67
	Term Loan Sub-Total			Physical	47	33	32	31	143
				Bank Loan	51.68	36.66	35.34	34.02	157.70
	Working Capital								
iii	Animal Husbandry-Sheep/Goat rearing Working capital (KCC)	0.360	Nos.	Physical	45	20	20	20	105
				Bank Loan	16.20	7.20	7.20	7.20	37.80
	Sub-Total			Physical	45	20	20	20	105
				Bank Loan	16.20	7.20	7.20	7.20	37.80
	Total Animal Husbandry - Sheep/Goat & Piggery			Physical	92	53	52	51	248
				Bank Loan	67.88	43.86	42.54	41.22	195.50
(i)	Fishery								
	TERM LOAN								
i	Piggery-cum-Fish Culture- 04 nos	1.911	0.33 acre	Physical	2	1	1	1	5
				Bank Loan	3.25	1.62	1.62	1.62	8.11
ii	Fish Pond with 1m excavation	3.183	1 acre	Physical	1	1	1	1	4
				Bank Loan	2.71	2.71	2.71	2.71	10.84
	Sub-Total Term Loan			Physical	3	2	2	2	9
				Bank Loan	5.96	4.33	4.33	4.33	18.95
	Working Capital								
iii	Fishery Working Capital (KCC)	1.660	ha	Physical	12	8	8	8	36
				Bank Loan	19.92	13.28	13.28	13.28	59.76
	Sub-Total			Physical	12	8	8	8	36
				Bank Loan	19.92	13.28	13.28	13.28	59.76
	Total Fishery			Physical	15	10	10	10	45
				Bank Loan	25.88	17.61	17.61	17.61	78.71

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK				Total
					Chandel	Khangbarol	Khengjoy	Chakpikarong	
(j)	Farm Credit- Others – Bullocks , carts, two wheelers etc.								
I.	Bullock Carts	0.450	1 unit/no.	Physical	2	0	0	0	2
				Bank Loan	0.77	0.00	0.00	0.00	0.77
ii	Two Wheelers	0.850	1 unit/no.	Physical	3	2	2	2	9
				Bank Loan	2.17	1.45	1.45	1.45	6.52
iii	Farm Service Centre	10.000	1 unit/no.	Physical	1	0	0	0	1
				Bank Loan	8.50	0.00	0.00	0.00	8.50
	Sub-Total			Physical	6	2	2	2	12
				Bank Loan	11.44	1.45	1.45	1.45	15.79
	Farm Credit- Others – Integrated Farming								
	Total Farm Credit			Physical	1490.00	657.00	723.00	1320.00	4190.00
				Bank Loan	2141.56	986.43	1145.83	1851.91	6125.73
II	Agriculture Infrastructure								
(a)	Construction of storage and Marketing Infrastructure								
i	Cold Storage Units	8.000	200 MTs	Physical	2	2	1	1	6
				Bank Loan	13.60	13.60	6.80	6.80	40.80
ii	Godown / Storage	25.000	1000 MTs	Physical	2	0	0	1	3
				Bank Loan	42.50	0.00	0.00	21.25	63.75
iii	Market Yards	4.000	20m x 10 m	Physical	4	3	3	2	12
				Bank Loan	13.60	10.20	10.20	6.80	40.80
	Sub-Total			Physical	8	5	4	4	21
				Bank Loan	69.70	23.80	17.00	34.85	145.35
(b)	Land Development, Soil Conservation, Watershed Development								
i	Farm Pond with PS -10m x10 m x3m	0.738	10m x10 m x 3m	Physical	6	5	4	4	19
				Bank Loan	3.76	3.14	2.51	2.51	11.92
ii	Terracing	0.300	1 Ha	Physical	6	4	4	4	18
				Bank Loan	1.53	1.02	1.02	1.02	4.59
iii	Land Levelling	0.251	1 Ha	Physical	4	3	2	2	11
				Bank Loan	0.85	0.64	0.43	0.43	2.35
	Sub-Total			Physical	16	12	10	10	48
				Bank Loan	6.14	4.80	3.96	3.96	18.86
(c)	Agriculture Infratructure - Others								
i	Seed Production	0.550	No	Physical	4	2	2	2	10
				Bank Loan	1.87	0.94	0.94	0.94	4.69
ii	Compost Making /Vermi Compost	0.370	3 m x2m x1m	Physical	10	5	5	6	26
				Bank Loan	3.15	1.57	1.57	1.89	8.18
	Sub-Total			Physical	14	7	7	8	36
				Bank Loan	5.02	2.51	2.51	2.83	12.87
	Total Agriculture Infrastructure			Physical	38	24	21	22	105
				Bank Loan	80.86	31.11	23.47	41.64	177.08

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK				Total
					Chandel	Khangbarol	Khengjoy	Chakpikarong	
III	Agriculture - Ancillary Activities								
(a)	Agriculture - Ancillary Activities - Others								
i	Oil Mill	0.31	No	Physical	6	2	2	3	13
				Bank Loan	1.58	0.53	0.53	0.79	3.43
ii	Rice Mills	0.400	No	Physical	6	6	7	6	25
				Bank Loan	2.04	2.04	2.38	2.04	8.50
iii	Spices Processing	3.500	No	Physical	10	8	5	5	28
				Bank Loan	29.75	23.80	14.88	14.88	83.31
iv	Food Processing	100.000	No	Physical	1	0	0	0	1
				Bank Loan	85.00	0.00	0.00	0.00	85.00
	Sub-Total			Physical	23	16	14	14	67
				Bank Loan	118.37	26.37	17.79	17.71	180.24
(b)	Agri Ancillary Activities:Others- Loans to Coop. Societies, ACABC, PACS, etc.								
i	Agri Clinic/ Agri business	4.500	1 unit	Physical	2	1	0	1	4
				Bank Loan	7.65	3.83	0.00	3.83	15.31
ii	Loans to MFIs for onlending	10.000	No	Physical	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00
	Sub-Total			Physical	2	1	0	1	4
				Bank Loan	7.65	3.83	0.00	3.83	15.31
	Total Ancillary Activities			Physical	25	17	14	15	71
				Bank Loan	126.02	30.20	17.79	21.54	195.55
	Total Agriculture			Physical	1553	698	758	1357	4366
				Bank Loan	2348.44	1047.74	1187.09	1915.09	6498.36
IV	Micro, Small and Medium Enterprises (MSME)								
(a)	Term Loan								
i	Micro Enterprise	15.000	No.	Physical	20	18	16	15	69
				Bank Loan	255.00	229.50	204.00	191.25	879.75
ii	Small Enterprises	50.000	No.	Physical	10	5	6	7	28
				Bank Loan	425.00	212.50	255.00	297.50	1190.00
iii	Medium Enterprises	500.000	No.	Physical	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00
	Sub-Total			Physical	30	23	22	22	97
				Bank Loan	680.00	442.00	459.00	488.75	2069.75
(b)	Working Capital								
i	Micro Enterprise	10.000	No.	Physical	7	5	5	4	21
				Bank Loan	59.50	42.50	42.50	34.00	178.50
ii	Small Enterprises	20.000	No.	Physical	4	3	2	2	11
				Bank Loan	68.00	51.00	34.00	34.00	187.00
iii	Medium Enterprises	250.000	No.	Physical	0	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00	0.00
	Sub-Total			Physical	11	8	7	6	32
				Bank Loan	127.50	93.50	76.50	68.00	365.50
	Total MSME			Physical	41	31	29	28	129
				Bank Loan	807.50	535.50	535.50	556.75	2435.25

Sl.No	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK				Total
					Chandel	Khangbarol	Khengjoy	Chakpikarong	
V	Credit Potential for Export Credit, Education & Housing								
(a)	Export Credit								
i	Export Credit	10.000	No.	Physical	2	2	0	0	5
				Bank Loan	17.00	17.00	0.00	0.00	42.50
	Total			Physical	2	2	0	0	5
				Bank Loan	17.00	17.00	0.00	0.00	42.50
(b)	Education								
i	Education (upto Rs. 10 lakh)	7.000		Physical	15	8	8	10	41
				Bank Loan	89.25	47.60	47.60	59.50	243.95
	Total			Physical	15	8	8	10	41
				Bank Loan	89.25	47.60	47.60	59.50	243.95
(c)	Housing								
i	Housing Loan for purchase/construction of house (upto Rs. 25.00 lakh)	25.000	No.	Physical	9	2	2	4	17
				Bank Loan	191.25	42.50	42.50	85.00	361.25
	Total			Physical	9	2	2	4	17
				Bank Loan	191.25	42.50	42.50	85.00	361.25
	Sub-Total			Physical	26	12	10	14	63
				Bank Loan	297.50	107.10	90.10	144.50	647.70
VI	Credit Potential for Infrastructure								
(a)	Social Infrastructure Involving Bank Credit								
i	School Infrastructure , etc.	47.000	No.	Physical	2	0	0	1	3
				Bank Loan	79.90	0.00	0.00	39.95	119.85
ii	Sanitation facility	0.150	No.	Physical	7	7	6	6	26
				Bank Loan	0.89	0.89	0.77	0.77	3.32
iii	Drinking Water	5.000	No.	Physical	3	1	1	2	7
				Bank Loan	12.75	4.25	4.25	8.50	29.75
	Total			Physical	12	8	7	9	36
				Bank Loan	93.54	5.14	5.02	49.22	152.92
(b)	Renewal Energy								
i	Bio-gas plant (3 Cum.)	0.350	No.	Physical	2	2	2	2	8
				Bank Loan	0.60	0.60	0.60	0.60	2.40
ii	Solar Energy- Solar Lighting	0.450	No.	Physical	17	12	7	10	46
				Bank Loan	6.50	4.59	2.68	3.83	17.60
	Total			Physical	19	14	9	12	54
				Bank Loan	7.10	5.19	3.28	4.43	20.00
(c)	Informal Credit - SHGs/JLGs								
i	Micro Credit to SHGs	0.500		Physical	130	28	35	125	318
				Bank Loan	55.25	11.90	14.88	53.13	135.16
ii	Others- JLGs ,etc.	2.100		Physical	82	15	10	45	152
				Bank Loan	146.37	26.78	17.85	80.33	271.33
	Total			Physical	212	43	45	170	470
				Bank Loan	201.62	38.68	32.73	133.46	406.49
	GRAND TOTAL			Physical	1863	806	858	1590	5118
				Bank Loan	3755.70	1739.35	1853.72	2803.45	10160.72

ANNEXURE I (B)
Activity-wise and Block-wise Physical and Financial Projects for 2023-24 Tengenoupal District

Sl.No.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK			Total
					Tengenoupal	Moreh	Machi	
I	Agriculture							
(a)	Farm Credit				1	2	3	
	Crop Production, Maintenance, Marketing							
i.	Cabbage	1.710	1 ha.	Physical	155	65	130	350
				Bank Loan	265.05	111.15	222.30	598.50
ii	Pumpkin	1.170	1 ha.	Physical	15	10	14	39
				Bank Loan	17.55	11.70	16.38	45.63
iii	Chilli	1.630	1 ha.	Physical	10	7	9	26
				Bank Loan	16.30	11.41	14.67	42.38
iv	Ginger	1.830	1 ha.	Physical	120	70	100	290
				Bank Loan	219.60	128.10	183.00	530.70
v	Paddy HYV (Rice)	0.910	1 ha.	Physical	750	11	650	1411
				Bank Loan	682.50	10.01	591.50	1284.01
vi	Pea	0.310	1 ha.	Physical	26	22	22	70
				Bank Loan	8.06	6.82	6.82	21.70
vii	Potato	1.650	1 ha.	Physical	20	10	15	45
				Bank Loan	33.00	16.50	24.75	74.25
viii	Cucumber	1.190	1 ha.	Physical	55	15	45	115
				Bank Loan	65.45	17.85	53.55	136.85
ix	Turmeric	1.310	1 ha.	Physical	150	100	130	380
				Bank Loan	196.50	131.00	170.30	497.80
	Crop Loan Total			Physical	1301	310	1115	2726
				Bank Loan	1504.01	444.54	1283.27	3231.82
	Add : 10% on Bank loan for Consumption/ Subsistence				150.40	44.45	128.33	323.18
	Add : 20% for Repairs & Maintenance of Farm Assets				300.80	88.91	256.65	646.36
	Sub-Total			Physical	1301	310	1115	2726
				Bank Loan	1955.21	577.90	1668.25	4201.36
(b)	Water Resources							
i.	Diesel Pumpsets 5 HP Light weight	0.445	1	Physical	3	2	3	8
				Bank Loan	1.13	0.76	1.13	3.02
ii	Rain Water Harvesting Structure with PS	1.059	10mx10mx3m	Physical	3	2	2	7
				Bank Loan	2.70	1.80	1.80	6.30
	Sub- Total			Physical	6	4	5	15
				Bank Loan	3.83	2.56	2.93	9.32
(c)	Farm Mechanization							
i.	Tractors with Matching Equipment 30-35 hp	9.896	Nos.	Physical	3	1	3	7
				Bank Loan	25.23	8.41	25.23	58.87
ii	Power Tillers with Tractor+CMVR kit 12-15 hp	2.668	Nos.	Physical	5	2	4	11
				Bank Loan	11.34	4.54	9.07	24.95
	Sub-Total			Physical	8	3	7	18
				Bank Loan	36.57	12.95	34.30	83.82

Sl.N o.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK			Total
					Tengnoupal	Moreh	Machi	
(d)	Plantation & Horticulture							
i.	Banana Cultivation- 1.8m x 1.8m	1.730	1 ha.	Physical	6	3	6	15
				Bank Loan	8.82	4.41	8.82	22.05
ii	Lemon- 6 m x 6m	2.315	1 ha.	Physical	4	2	3	9
				Bank Loan	7.87	3.94	5.90	17.71
iii	Litchi	2.000	1 ha.	Physical	3	2	2	7
				Bank Loan	5.10	3.40	3.40	11.90
iv	Lemon Grass	0.509	1 acre	Physical	26	8	21	55
				Bank Loan	11.25	3.46	9.09	23.80
v	Passion Fruit	2.918	1 ha	Physical	4	3	4	11
				Bank Loan	9.92	7.44	9.92	27.28
vi	Pineapple-90cm x30cm x60cm	1.356	1 acre.	Physical	6	3	4	13
				Bank Loan	6.92	3.46	4.61	14.99
vii	Sericulture (Mulberry-Hill)	0.735	1 acre	Physical	10	3	8	21
				Bank Loan	6.25	1.87	5.00	13.12
	Sub-Total			Physical	59	24	48	131
				Bank Loan	56.13	27.98	46.74	130.85
(e)	Forestry and Wasteland Development							
i	Bamboo (spacing 5m x 5m)	1.057	1 ha.	Physical	7	3	4	14
				Bank Loan	6.29	2.70	3.59	12.58
ii	Forest Nursery	5.209	1 ha.	Physical	2	1	2	5
				Bank Loan	8.86	4.43	8.86	22
	Sub-Total			Physical	9	4	6	19
				Bank Loan	15.15	7.13	12.45	34.73
(f)	Animal Husbandry - Dairy							
	Term Loan							
i	Two Crossbred Cows with New Shed- - Yielding 10 Litres per day	1.905	1 Unit	Physical	8	4	8	20
				Bank Loan	12.95	6.48	12.95	32.38
	Term Loan Sub-Total			Physical	8	4	8	20
				Bank Loan	12.95	6.48	12.95	32.38
	Working Capital (KCC)							
ii	Animal Husbandry Dairy (1+1) KCC Working Capital	0.680	1 unit	Physical	5	3	6	14
				Bank Loan	3.40	2.04	4.08	9.52
	Working Capital (KCC) Sub-Total			Physical	5	3	6	14
				Bank Loan	3.40	2.04	4.08	9.52
	Total Animal Husbandry - Dairy			Physical	13	7	14	34
				Bank Loan	16.35	8.52	17.03	41.90

Sl.N o.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK			Total
					Tengnoupal	Moreh	Machi	
(g)	Animal Husbandry - Poultry							
	TERM LOAN							
i	Poultry (Broiler) - 200 birds	0.585	200 birds	Physical	21	10	20	51
				Bank Loan	10.44	4.97	9.95	25.36
ii	Hybrid Broiler(Chicken) 1000 broilers	3.819	200 birds	Physical	1	1	1	3
				Bank Loan	3.25	3.25	3.25	9.75
iii	Poultry (Layer) 100 birds	0.420	100 birds	Physical	20	5	25	50
				Bank Loan	7.14	1.79	8.93	17.86
iv	Duckery-56 Ducks+8 Drakes	0.216	56 +8	Physical	6	7	4	17
				Bank Loan	1.10	1.29	0.73	3.12
	Term Loan Sub-Total			Physical	48	23	50	121
				Bank Loan	21.93	11.30	22.86	56.09
	Working Capital							
v	Animal Husbandry Poultry 500 birds (Broiler) KCC	1.110	500 birds	Physical	15	10	19	44
				Bank Loan	16.65	11.10	21.09	48.84
	Sub-Total			Physical	15	10	19	44
				Bank Loan	16.65	11.10	21.09	48.84
	Total Animal Husbandry - Poultry			Physical	63	33	69	165
				Bank Loan	38.58	22.40	43.95	104.93
(h)	Animal Husbandry -Sheep/Goat/Piggery							
i	Piggery - Rearing & Fattening Exotic 3F+1M	1.552	1 unit	Physical	36	22	36	94
				Bank Loan	47.49	29.02	47.49	124.00
ii	Goatery rearing -5 Does + 1 Buck	0.203	5+1	Physical	15	6	15	36
				Bank Loan	2.59	1.04	2.59	6.22
	Term Loan Sub-Total			Physical	51	28	51	130
				Bank Loan	50.08	30.06	50.08	130.22
	Working Capital							
iii	Animal Husbandry-Sheep/Goat rearing Working capital (KCC)	0.360	Nos.	Physical	20	9	19	48
				Bank Loan	0.00	0.00	0.00	0.00
	Sub-Total			Physical	20	9	19	48
				Bank Loan	7.20	3.24	6.84	17.28
	Total Animal Husbandry - Sheep/Goat & Piggery			Physical	71	37	70	178
				Bank Loan	57.28	33.30	56.92	147.50
(i)	Fishery							
	TERM LOAN							
ii	Piggery-cum-Fish Culture- 04 nos	1.911	0.33 acre	Physical	5	3	3	11
				Bank Loan	8.12	4.87	4.87	17.86
ii	Fish Pond with 1m excavation	3.183	1 acre	Physical	2	1	2	5
				Bank Loan	5.41	2.71	5.41	13.53
	Sub-Total Term Loan			Physical	7	4	5	16
				Bank Loan	13.53	7.58	10.28	31.39
	Working Capital							
iii	Fishery Working Capital (KCC)	1.660	ha	Physical	3	3	3	9
				Bank Loan	4.98	4.98	4.98	14.94
	Sub-Total			Physical	3	3	3	9
				Bank Loan	4.98	4.98	4.98	14.94
	Total Fishery			Physical	10	7	8	25
				Bank Loan	18.51	12.56	15.26	46.33

Sl.N o.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK			Total
					Tengnoupal	Moreh	Machi	
(j)	Farm Credit- Others – Bullocks , carts, two wheelers etc.							
i	Bullock Carts	0.450	1 unit/no.	Physical	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00
ii	Two Wheelers	0.850	1 unit/no.	Physical	4	2	3	9
				Bank Loan	2.89	1.45	2.17	6.51
iii	Farm Service Centre	10.000	1 unit/no.	Physical	1	0	1	2
				Bank Loan	8.50	0.00	8.50	17.00
	Sub-Total			Physical	5	2	4	11
				Bank Loan	11.39	1.45	10.67	23.51
	Total Farm Credit			Physical	1545.00	431.00	1346.00	3322.00
				Bank Loan	2209.00	706.75	1908.50	4824.25
II	Agriculture Infrastructure							
(a)	Construction of storage and Marketing Infrastructure							
i	Cold Storage Units	8.000	200 MTs	Physical	3	1	3	7
				Bank Loan	20.40	6.80	20.40	47.60
ii	Godown / Storage	25.000	1000 MTs	Physical	2	1	1	4
				Bank Loan	42.50	21.25	21.25	85.00
iii	Market Yards	4.000	20m x 10 m	Physical	6	3	5	14
				Bank Loan	20.40	10.20	17.00	47.60
	Sub-Total			Physical	11	5	9	25
				Bank Loan	83.30	38.25	58.65	180.20
(b)	Land Development, Soil Conservation, Watershed Development							
i	Farm Pond with PS -10m x10 m x3m	0.738	10m x10 m x 3m	Physical	7	2	5	14
				Bank Loan	4.39	1.25	3.14	8.78
ii	Terracing	0.300	1 Ha	Physical	5	3	4	12
				Bank Loan	1.28	0.77	1.02	3.07
iii	Land Levelling	0.251	1 Ha	Physical	7	5	6	18
				Bank Loan	1.49	1.07	1.28	3.84
	Sub-Total			Physical	19	10	15	44
				Bank Loan	7.16	3.09	5.44	15.69
(c)	Agriculture Infrastructure - Others							
i	Seed Production	0.550	No	Physical	3	2	3	8
				Bank Loan	1.40	0.94	1.40	3.74
ii	Compost Making /Vermi Compost	0.370	3 m x2m x1m	Physical	12	5	12	29
				Bank Loan	3.77	1.57	3.77	9.11
	Sub-Total			Physical	15	7	15	37
				Bank Loan	5.17	2.51	5.17	12.85
	Total Agriculture Infrastructure			Physical	45	22	39	106
				Bank Loan	95.63	43.85	69.26	208.74

Sl.N o.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK			Total
					Tengnoupal	Moreh	Machi	
III	Agriculture - Ancillary Activities							
(a)	Agriculture - Ancillary Activities - Others							
i	Oil Mill	0.310	No	Physical	10	6	7	23
				Bank Loan	2.64	1.58	1.84	6.06
ii	Rice Mills	0.400	No	Physical	8	5	6	19
				Bank Loan	2.72	1.70	2.04	6.46
iii	Spices Processing	3.500	No	Physical	8	5	6	19
				Bank Loan	23.80	14.88	17.85	56.53
iv	Food Processing	100.000	No	Physical	1	0	0	1
				Bank Loan	85.00	0.00	0.00	85.00
	Sub-Total			Physical	27	16	19	62
				Bank Loan	114.16	18.16	21.73	154.05
(b)	Agri Ancillary Activities:Others- Loans to Coop. Societies, ACABC, PACS, etc.							
i	Agri Clinic/ Agri business	4.500	1 unit	Physical	2	1	2	5
				Bank Loan	7.65	3.83	7.65	19.13
ii	Loans to MFIs for onlending	10.000	No	Physical	1	0	0	1
				Bank Loan	8.50	0.00	0.00	8.50
	Sub-Total			Physical	3	1	2	6
				Bank Loan	16.15	3.83	7.65	27.63
	Total Ancillary Activities			Physical	30	17	21	68
				Bank Loan	130.31	21.99	29.38	181.68
	Total Agriculture			Physical	1620	470	1406	3496
				Bank Loan	2434.94	772.59	2007.14	5214.67
IV	Micro, Small and Medium Enterprises (MSME)							
(a)	Term Loan							
i	Micro Enterprise	15.000	No.	Physical	26	10	20	56
				Bank Loan	331.50	127.50	255.00	714.00
ii	Small Enterprises	50.000	No.	Physical	7	2	6	15
				Bank Loan	297.50	85.00	255.00	637.50
iii	Medium Enterprises	500.000	No.	Physical	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00
	Sub-Total			Physical	33	12	26	71
				Bank Loan	629.00	212.50	510.00	1351.50
(b)	Working Capital							
i	Micro Enterprise	10.000	No.	Physical	45	25	35	105
				Bank Loan	382.50	212.50	297.50	892.50
ii	Small Enterprises	20.000	No.	Physical	10	9	9	28
				Bank Loan	170.00	153.00	153.00	476.00
iii	Medium Enterprises	250.000	No.	Physical	0	0	0	0
				Bank Loan	0.00	0.00	0.00	0.00
	Sub-Total			Physical	55	34	44	133
				Bank Loan	552.50	365.50	450.50	1368.50
	Total MSME			Physical	88	46	70	204
				Bank Loan	1181.50	578.00	960.50	2720.00

Sl.N o.	Activity	SoF/ Unit Cost	Unit Size	Physical / Bank Loan	NAME OF THE BLOCK			Total
					Tengnoupal	Moreh	Machi	
V	Credit Potential for Export Credit, Education & Housing							
(a)	Export Credit							
i	Export Credit	10.000	No.	Physical	10	5	5	21
				Bank Loan	85.00	42.50	42.50	178.50
	Total			Physical	10	5	5	21
				Bank Loan	85.00	42.50	42.50	178.50
(b)	Education							
i	Education (upto Rs. 10 lakh)	7.000		Physical	9	7	9	25
				Bank Loan	53.55	41.65	53.55	148.75
	Total			Physical	9	7	9	25
				Bank Loan	53.55	41.65	53.55	148.75
(c)	Housing							
i	Housing Loan for purchase/construction of house (upto Rs. 25.00 lakh)	25.000	No.	Physical	10	9	9	28
				Bank Loan	212.50	191.25	191.25	595.00
	Total			Physical	10	9	9	28
				Bank Loan	212.50	191.25	191.25	595.00
	Sub-Total of V			Physical	29	21	23	74
				Bank Loan	351.05	275.40	287.30	922.25
VI	Credit Potential for Infrastructure							
(a)	Social Infrastructure Involving Bank Credit							
i	School Infrastructure , etc.	47.000	No.	Physical	2	1	1	4
				Bank Loan	79.90	39.95	39.95	159.80
ii	Sanitation facility	0.150	No.	Physical	4	4	3	11
				Bank Loan	0.51	0.51	0.38	1.40
iii	Drinking Water	5.000	No.	Physical	4	4	3	11
				Bank Loan	17.00	17.00	12.75	46.75
	Total			Physical	10	9	7	26
				Bank Loan	97.41	57.46	53.08	207.95
(b)	Renewal Energy							
i	Bio-gas plant (3 Cum.)	0.350	No.	Physical	5	3	3	11
				Bank Loan	1.49	0.89	0.89	3.27
ii	Solar Energy- Solar Lighting	0.450	No.	Physical	30	20	27	77
				Bank Loan	11.48	7.65	10.33	29.46
	Total			Physical	35	23	30	88
				Bank Loan	12.97	8.54	11.22	32.73
(c)	Informal Credit - SHGs/JLGs							
i	Micro Credit to SHGs	0.500		Physical	190	18	130	338
				Bank Loan	80.75	7.65	55.25	143.65
ii	Others- JLGs ,etc.	2.100		Physical	90	15	54	159
				Bank Loan	160.65	26.78	96.39	283.82
	Total			Physical	280	33	184	497
				Bank Loan	241.40	34.43	151.64	427.47
	TOTAL			Physical	354	86	244	685
				Bank Loan	702.83	375.83	503.24	1590.40
	GRAND TOTAL			Physical	2062	602	1720	4385
				Bank Loan	4319.27	1726.42	3470.88	9525.07

ANNEXURE-II

An overview of Ground Level Credit Flow – Agency-wise and Sector-wise – 2019-20, 2020-21, 2021-22 and target for 2022-23

District : Chandel

**STATE : Manipur
(` in Lakh)**

Sr. No.	Agency/Category	2019-20		2020-21		2021-22		2022-23
		Tar	Ach	Tar	Ach	Tar	Ach	Tar
1	Crop Loan							
	CBs	0.00	0.00	2000.00	10.00	335.00	56.96	40.00
	SCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SCARDBs							
	RRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Others							
	Sub Total (A)	0.00	0.00	2000.00	10.00	335.00	56.96	40.00
2	Term Loan							
	CBs	2644.00	15.00	830.00	8.64	3270.00	30.02	215.00
	SCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SCARDBs							0.00
	RRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Others							
	Sub Total (B)	2644.00	15.00	830.00	8.64	3270.00	30.02	215.00
3	Total Agri Credit							
	CBs	2644.00	15.00	2830.00	18.64	3605.00	86.98	255.00
	SCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SCARDBs							
	RRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Others							
	Total Agri Credit (A)+(B)=D	2644.00	15.00	2830.00	18.64	3605.00	86.98	255.00
4	Non-Farm Sector/MSME							
	CBs	1110.00	1.30	1185.00	293.30	1310.00	277.73	170.00
	SCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SCARDBs							
	RRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Others							
	Sub Total (E)	1110.00	1.30	1185.00	293.30	1310.00	277.73	170.00
5	Other Priority Sector							
	CBs	507.00	123.50	623.00	81.00	778.00	440.83	120.00
	SCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SCARDBs							
	RRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Others							
	Sub Total (F)	507.00	123.50	623.00	81.00	778.00	440.83	120.00
6	Grand Total (D+E+F)	4261.00	139.80	4638.00	392.94	5693.00	805.54	545.00

Source - SLBC Data

ANNEXURE-II

An overview of Ground Level Credit Flow – Agency-wise and Sector-wise – 2019-20, 2020-21, 2021-22 and target for 2022-23

District : Tengnoupal

STATE : Manipur
(` in Lakh)

Sr. No.	Agency/Category	2019-20		2020-21		2021-22		2022-23
		Tar	Ach	Tar	Ach	Tar	Ach	Tar
1	Crop Loan							
	CBs	0.00	0.00	2053.00	24.47	2257.00	415.39	220.00
	SCB	0.00	0.00					0.00
	SCARDBs							
	RRB	0.00	0.00	330.00	22.05	363.00	24.43	30.00
	Others							
	Sub Total (A)	0.00	0.00	2383.00	46.52	2620.00	439.82	250.00
2	Term Loan							
	CBs	0.00	0.00	489.00	182.30	537.00	87.84	466.00
	SCB					0.00		0.00
	SCARDBs							0.00
	RRB	0.00	0.00	65.00	18.21	71.00	69.44	78.00
	Others							
	Sub Total (B)	0.00	0.00	554.00	200.51	608.00	157.28	544.00
3	Total Agri Credit							
	CBs	2565.00	74.39	2542.00	206.77	2794.00	503.23	686.00
	SCB							0.00
	SCARDBs							
	RRB	365.00	18.91	395.00	40.26	434.00	93.87	108.00
	Others							
	Total Agri Credit (A)+(B)=D	2930.00	93.30	2937.00	247.03	3228.00	597.10	794.00
4	Non-Farm Sector/MSME							
	CBs	1055.00	475.57	1100.00	514.17	1335.00	327.46	584.00
	SCB					0.00		0.00
	SCARDBs							
	RRB	125.00	113.34	130.00	82.66	159.00	277.20	173.00
	Others							
	Sub Total (E)	1180.00	588.91	1230.00	596.83	1494.00	604.66	757.00
5	Other Priority Sector							
	CBs	348.00	665.05	454.00	914.00	341.00	540.59	231.00
	SCB					0.00		0.00
	SCARDBs							
	RRB	47.00	0.00	28.00	21.35	38.00	199.40	1.00
	Others							
	Sub Total (F)	395.00	665.05	482.00	935.35	379.00	739.99	232.00
6	Grand Total (D+E+F)	4505.00	1347.26	4649.00	1779.21	5101.00	1941.75	1783.00
Source - SLBC Data								

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

State : Manipur
District : Chandel

Amount in lakh

Sr. No	Sector	2019-20				2020-21				2021-22				2022-23(Target)			
		CBs	Coops	RRB	TOTAL	CBs	Coops	RRB	TOTAL	CBs	Coops	RRB	TOTAL	CBs	Coops	RRB	TOTAL
I	Crop loans	0.00	0.00	0.00	0.00	10.00	0.00	0.00	10.00	56.96	0.00	0.00	56.96	20.00	0.00	0.00	20.00
II	Term loans																
a	Minor Irrigation	15.00	0.00	0.00	15.00	8.64	0.00	0.00	8.64	748.58	0.00	0.00	748.58	525.00	0.00	0.00	525.00
b	Land dev.																
c	Farm Mech.																
d	Plant. & Horticul																
e	Dairy dev.																
f	Poultry dev.																
g	Sheep/Goat/Pig.																
h	Fisheries dev.																
i	Forestry & WLD																
j	Storage & MY																
k	Renewable energy																
l	Sericulture dev.																
n	Others (Agril.)																
Sub-total-II		15.00	0.00	0.00	15.00	8.64	0.00	0.00	8.64	748.58	0.00	0.00	748.58	525.00	0.00	0.00	525.00
Grand Total (I+II)		15.00	0.00	0.00	15.00	18.64	0.00	0.00	18.64	805.54	0.00	0.00	805.54	545.00	0.00	0.00	545.00

Annexure-III

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

State : Manipur

District : Tengnoupal

Amount in lakh

Sr. No	Sector	2019-20				2020-21				2021-22				2022-23(Target)			
		CBs	Coops	RRB	TOTAL	CBs	Coops	RRB	TOTAL	CBs	Coops	RRB	TOTAL	CBs	Coops	RRB	TOTAL
I	Crop loans	9.60	0.00	20.55	30.15	24.47	0.00	22.05	46.52	415.39	0.00	24.43	439.82	220.00	0.00	30.00	250.00
II	Term loans																
a	Minor Irrigation	0.00	0.00	0.00	0.00	182.30	0.00	18.21	200.51	955.89	0.00	546.04	1501.93	1281.00	0.00	252.00	1533.00
b	Land dev.																
c	Farm Mech.																
d	Plant. & Horticul																
e	Dairy dev.																
f	Poultry dev.																
g	Sheep/Goat/Pig.																
h	Fisheries dev.																
i	Forestry & WLD																
j	Storage & MY																
k	Renewable energy																
l	Sericulture dev.																
n	Others (Agril.)																
Sub-total-II		0.00	0.00	0.00	0.00	182.30	0.00	18.21	200.51	955.89	0.00	546.04	1501.93	1281.00	0.00	252.00	1533.00
Grand Total (I+II)		9.60	0.00	20.55	30.15	206.77	0.00	40.26	247.03	1371.28	0.00	570.47	1941.75	1501.00	0.00	282.00	1783.00

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

Annexure IV
Indicative Unit Cost of Investment Activities under Agriculture and Allied Sectors
(2022-23) in Manipur State

1.Minor Irrigation				
Sl No.	Activity/ Item	Specifications/ Unit	Unit Size	Unit Cost for 2022-23 (Rs.)
1	Shallow tube well	Dia-100 mm, Depth- 45 m	1	1,94,000
2	Diesel pump set	5 HP Light Weight	1	44,520
3	Diesel pump set	5 HP Heavy Weight	1	57,330
4	Diesel pump set	3.5 HP	1	40,740
5	Rainwater Harvesting Structure with PS	10mX10mX3m	1	1,05,930
6	Drip Irrigation (1 ha)	1 Ha	1	81,480
7	Lift Irrigation (1 ha)	1 Ha	1	4,00,000
8	Flow Irrigation (1 ha)	1 Ha	1	4,00,000
9	Electrical Pump set	2 HP	1	17,850
2. Farm Mechanisation				
Sl. No.	Activity/ Item	Specifications/ Unit	Unit Size	Unit Cost for 2022-23 (Rs.)
1	Tractor with matching equipment	30-35 hp	1	9,89,625
2	Tractor with matching equipment	35-40 hp	1	11,06,700
3	Power tiller without trailer	12-15 hp	1	1,98,870
4	Power tiller with trailer	12-15 hp	1	2,66,805
5	Rice transplanter with cage wheel	Self-Propelled	1	4,00,155
6	Reaper	Self-Propelled	1	1,71,045
Farm Implements/equipment				
1	Disc harrow	Tractor drawn	1	32,970
2	Tyne tiller	Tractor drawn	1	21,945
3	Rotavator	Tractor drawn	1	1,09,095
4	Disc Plough	Tractor drawn	1	34,755
5	Leveler without spring	Tractor drawn	1	19,425
6	Leveler with spring	Tractor drawn	1	24,675
7	Thresher single purpose	Tractor operated	1	2,62,500
8	Thresher multi-purpose	Tractor operated	1	2,94,000
3. Land Development				
Sl. No.	Activity/ Item	Specifications/ Unit	Unit Size	Unit Cost for 2022-23 (Rs.)
1	Farm Pond with PS	10mX10mX3m	1	73,815
2	OFD Work	1 Ha (100m X 100m)	1	17,115
3	Vermicompost	3m X 2m X 1m	1	38,220
4	NADEP Compost	3m X 2m X 1m	1	17,850
4.Plantation and Horticulture				
1	Pineapple (1 acre)	90cm x 30cm x 60cm	1 acre	1,35,607
2	Banana (1 ha)	1.8 m x 1.8 m	1 ha	1,73,000
3	Orange (1 ha)	6 m x 6m	1 ha	1,56,626
4	Lemon (1 ha)	6 m x 6 m	1 ha	2,31,572
5	Passion Fruit (1 ha)	4mx4m	1 ha	2,91,810
6	Oyster mushroom (in a low cost mud house)	1000 kg	Nos	2,49,480

7	Mango (1 ha)	8m x 8 m	1 ha	92,841
8	Cashew Nut (1 ha)	7m x 7m	1 ha	1,12,133
9	Coconut (1 ha)	7.5m x 7.5m	1 ha	2,17,466
10	Rubber (1 ha)	4.75 m x 4.75m	1 ha	50,925
11	Lemon Grass	1 acre	1 acre	50,925
12	Stevia	1 acre	1 acre	50,925
13	Guava (1 ha)	6m x 6 m	1 ha	1,51,303
14	Papaya (1 ha)	2.25 m x 2.25 m	1 ha	1,69,365
15	Tree Bean	1 ha	1 ha	1,27,283
16	Litchi (1 ha)	10m x 10m	1 ha	2,00,036
17	Kiwi	6m x 4m	1 ha	4,53,946
Floriculture – Open Cultivation (1 acre)				
1	Marigold	45 cm X 40 cm	1 acre	1,57,500
2	Tuberose	30 cm X 20 cm	1 acre	5,88,000
3	Gladiolus	15 cm X 30 cm	1 acre	5,04,000
4	Gerbera	30 cm X 30 cm	1 acre	4,41,000
Floriculture – Protected Cultivation (500 sq.m) 50925				
1	Gerbera (Green-house-PVC film covered)	7 plants / sq.m	500 Sq. m	10,28,265
2	Rose (Green-house-PVC film covered)	7 plants / sq.m	500 Sq. m	12,60,000
3	Anthurium (Shade net)	10 plants / sq.m	500 Sq. m	11,53,215
5.Forestry				
Sl. No.	Activity/ Item	Specifications/ Unit	Unit Size	Unit Cost for 2022-23 (Rs.)
1	Bamboo	5mX5m	1 ha	1,05,735
2	Tree Species	2m X 2m	1 ha	1,36,920
3	Forest Nursery	1 ha	1 ha	5,20,905
6 Animal Husbandry				
Sl. No.	Activity/ Item	Specifications/ Unit	Unit Size	Unit Cost for 2022-23 (Rs.)
Dairy				
1	Two Crossbred cows with New Shed	Jersey CB / HF / CB Cows yielding 10 liters of milk per day (1+1)	1	1,90,512
2	Two Crossbred cows with New Shed	Jersey CB / HF / CB Cows yielding 8 liters of milk per day (1+1)	1	1,62,015
3	Two Crossbred cows with existing shed	Jersey CB / HF / CB Cows yielding 10 liters of milk per day (1+1)	1	1,52,775
4	Two Crossbred cows with existing shed	Jersey CB / HF / CB Cows yielding 8 liters of milk per day (1+1)	1	1,26,000
5	Two Buffaloes unit with existing shed	Buffaloes yielding 6 to 8 liters of milk per day (1+1)	1	1,78,290
6	Two Buffaloes unit with New Shed	Buffaloes yielding 6 to 8 liters of milk per day (1+1)	1	2,03,700
7	Calf rearing (10 heifer calves)	10 heifer calves	1	3,47,340
8	Calf rearing (20 heifer calves)	20 heifer calves	1	6,74,940
9	Bulk milk cooling unit - 2000 liters capacity	2000 liters	1	10,18,710
10	Bulk milk cooling unit - 5000 liters capacity	5000 liters	1	25,46,775
11	Dairy processing equipment to produce Indigenous milk products		1	16,80,840
12	Dairy product transportation & Cold chain		1	33,74,490
13	Cold storage facilities for milk	400 MT	1	42,02,205

	and milk products(400 MT capacity)			
14	Dairy marketing outlet / parlour		1	1,27,365
15	Private Veterinary Clinic - Stationary		1	2,54,625
16	Private Veterinary Clinic - Mobile (Clinic + two wheeler)		1	3,31,065
17	Mini Dairy Unit	Jersey CB / HF / CB Cows yielding 8 to 10 liters of milk per day (5+5)	1	8,59,530
Poultry Development				
1	Hybrid layer (chicken) units	5000 layers	1	49,91,700
2	Hybrid broiler (chicken) units	5000 broilers	1	19,09,950
3	Hybrid broiler (chicken) units	4000 broilers	1	15,28,065
4	Hybrid broiler (chicken) units	3000 broilers	1	11,46,075
5	Hybrid broiler (chicken) units	2000 broilers	1	7,64,085
6	Hybrid broiler (chicken) units	1000 broilers	1	3,81,990
7	Duck farming	100F+15M unit	1	76,440
8	Duck farming	56 Ducks+8 Drakes	1	21,630
9	Duck farming	28 Ducks+4 Drakes	1	13,965
10	Breeding farms - for low input technology birds like turkey, ducks, quail, etc.		1	38,20,110
11	Rearing other species of poultry		1	12,73,335
12	Feed mixing units	ton/hr.	1	20,37,420
13	Disease Investigation Lab		1	20,37,420
14	Transport vehicles		1	10,18,710
15	Refrigerated Transport vehicles		1	19,10,055
16	Retail outlets		1	7,64,085
17	Mobile marketing units		1	10,18,710
18	Cold storage for poultry products		1	25,46,775
19	Egg broiler carts		1	12,705
20	Poultry (Layers)	100 layers	1	42,000
21	Poultry (Broiler)	100	1	40,068
22	Poultry (Broilers)	200	1	58,590
23	Poultry (Broilers)	500	1	1,24,845
24	Poultry (Kuroiler)	100	1	15,330
Animal Husbandry – Goat				
1	Goat Rearing unit	20F+1M	1	1,18,128
2	Goat Rearing unit	5F+1M	1	20,370
3	Goat Rearing unit	10F+1M	1	62,370
4	Breeding unit	100F+5M	1	6,36,720
5	Breeding unit	200F+10M	1	12,73,335
6	Breeding unit	300F+15M	1	19,00,185
7	Breeding unit	400F+20M	1	25,46,775
8	Breeding unit	500F+25M	1	31,83,495
Animal Husbandry – Pig farming				
1	Pig breeding farms (exotic pigs)	20F+4M	1	10,02,654

2	Pig rearing & fattening units (exotic Pigs)	3F+1M	1	1,55,295
3	Pig breeding farms (crossbred pigs)	20F+4M	1	9,67,785
4	Pig breeding & fattening units (crossbred pigs)	3F+1M	1	1,51,515
5	Retail outlets		1	1,27,890
7	Fisheries and Aquaculture			
Sl. No.	Activity/ Item	Specifications/ Unit	Unit Size	Unit Cost for 2022-23 (Rs.)
1	Integrated fish culture with Poultry (40 nos.)	(0.33 acre/ 1340 sq.m)	acre	1,91,100
2	Integrated fish culture with Duckery (10 nos.)	(0.33 acre/ 1340 sq.m)	acre	1,65,585
3	Ornamental Fish rearing in earthen ponds	200 sq.m	sq.m	95,550
4	Capture cum culture fisheries in larger water bodies like beels with pen	1 ha	ha	1,27,365
5	Traditional fish culture in existing water bodies without excavation	(0.33 acre/ 1340 sq.m)	acre	64,050
6	Traditional fish culture in existing water bodies with 0.30m excavation	(0.33 acre/ 1340 sq.m)	acre	95,550
7	Traditional fish culture in existing water bodies with 0.50m excavation	(0.33 acre/ 1340 sq.m)	acre	1,27,365
8	Fish Pond with 1m excavation	1 acre	acre	3,18,360
9	Fish Pond with 1.5m excavation	1 acre	acre	4,45,725
10	Semi intensive fish culture with heavy stocking and multiple harvesting (1.0 m excavation)	(0.33 acre/ 1340 sq.m)	acre	2,54,625
11	Renovation (0.1 ha-WSA)	(0.1 ha-WSA)	ha	31,500
12	Fish Hatcheries (0.05 ha-WSA)	(0.05 ha-WSA)	ha	9,41,010
13	Integrated fish culture with Piggery (04 No. s)	(0.33 acre/ 1340 sq.m)	acre	1,91,100
14	Fish Seed rearing in 03 nurseries (20mx10mx1m)	200 sq.m x 3 Nos	sq.m	1,91,100
15	Beel Fishery	1 ha	ha	2,86,545
16	Paddy cum Fishery (15% channel)	1 acre	acre	1,27,365
17	Paddy cum Fishery (25% channel)	1 acre	acre	1,59,180
Advanced and Intensive Aquaculture Investment Activities (Under Blue Revolution)				
18	Construction of newponds with one time input cost	1 ha	ha	9,83,955
19	Renovation of ponds with one time input cost	1 ha	ha	5,78,760
20	Rearing of ponds with one time input cost	1 ha	ha	8,68,245
8	Other activities (Sericulture)			
1	Mulberry Plantation (Hill Area)	1 acre	acre	73,500
2	Mulberry Plantation (Valley Area)	1 acre	acre	73,500
3	Plantation & Maintenance of Perennial Eri Food lants with	Kesseru/Ailenthus block plantation in 1 acre with 3 m	1	42,000

	supply of Start-Up Tools	X 3m spacing		
4	Plantation & Maintenance of Muga Food Plants with supply of Start-Up Tools	Som/Soalu block plantation in 1acre with 3 mX3m spacing	1	39,480
5	Eri Private Graineurs	Grainage building of 30' X 12' size, Capacity- 5000 dfls/cycle	1	5,25,000
6	Muga Private Graineurs	Grainage building of 30' X 12' size, Capacity- 5000 dfls/cycle	1	3,24,660
Construction of rearing houses				
1	Mulberry (Model I)	Floor area 600 sq.ft for rearing 150 dfls/batch	1	1,94,250
2	Mulberry (Model II)	Floor area 250 sq.ft for rearing 50 dfls/batch	1	76,440
3	Construction of Eri rearing house	Size: 15' X 25' Capacity: 100 Eridfls/crop	1	1,07,100

Annexure V (A)
Scale of Finance for major crops fixed by State Level Technical Committee (SLTC)
for 2022-23 State: Manipur

Sl.No.	Name of the crop (Ha)	Scale of Finance for the year 2022-23 (Per Ha)
(a)	(b)	(c)
1	Paddy (HYV)	91,000.00
2	Pea	31,000.00
3	Potato	1,65,000.00
4	Maize	47,000.00
5	Arhar	31,000.00
6	Mustard	35,000.00
7	Urd	31,000.00
8	Paddy (dry/wet sowing)	70,000.00
9	Chilly	1,63,000.00
10	Ginger	1,83,000.00
11	Turmeric	1,31,000.00
12	Cabbage	1,71,000.00
13	Cauliflower	1,72,000.00
14	King Chilli	2,44,000.00
15	Tomato	1,68,000.00
16	Cucumber	1,19,000.00
17	Pea (American)	1,30,000.00
18	Gram	30,000.00
19	Groundnut	49,000.00
20	Lentil	26,000.00
21	Moong	38,000.00
22	Rice Bean	32,000.00
23	Soyabean	41,000.00
24	Sugarcane	1,06,000.00
25	Wheat	35,000.00
26	Broccoli	1,37,000.00
27	Lettuce	1,09,000.00
28	Oilseeds	41,000.00
29	Bitter Gourd	1,13,000.00
30	Brinjal	1,11,000.00
31	Carrot	1,27,000.00
32	Okra	1,00,000.00
33	Pumpkin	1,17,000.00
34	Sponge ground/Ridge ground	1,22,000.00
35	French Bean	1,12,000.00
36	Bottle ground	1,19,000.00
37	Fisheries (1 Hec)*	1,66,000.00
38	Animal Husbandry Activities [(Diary (1+1))*]	68,000.00

39	Animal Husbandry Activities [Piggery (3+1)]*	62,000.00
40	Animal Husbandry Activities [Sheep/Goat Rearing (20+1)/and other allied activities]*	36,000.00
41	Animal Husbandry Activities [Poultry (Broiler 500 birds with 45 days rearing period)]*	1,11,000.00

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%).

* For meeting the Working Capital requirement Only.



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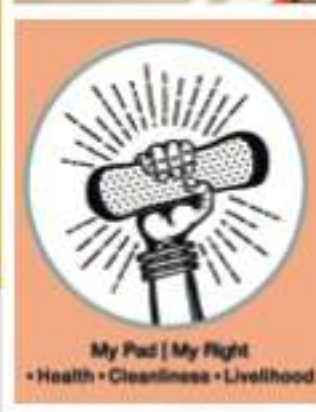
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NABFINS Limited

A Subsidiary of NABARD

- › A Non Deposit taking Systemically Important NBFC – MFI with a vision to become a model MFI in the country
- › 63% of shares held by NABARD, with other shareholders being Government of Karnataka and Public Sector Banks
- › Mission - To be a trusted client centric financial institution advancing hassle free services to the low income households and the unorganised sector
- › The company has a range of financial products and services including financing of SHGs in partnership with NGOs and JLGs directly through its branches
- › Operating across in 16 States of India and touching lives of more than 5.50 lakh households with a commitment towards their socio-economic empowerment and furthering the cause for financial inclusion

Registered Office: #3072, 14th Cross, K R Road, Banashankari 2nd stage, Bengaluru - 560 070, Karnataka, India

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

🌐 www.nabfins.org



NABSanrakshan Trustee Private Limited, A wholly owned Subsidiary of NABARD

Building Trust for Rural Prosperity

- › Offers credit guarantee through the Trusts under its Trusteeship
- › Two sovereign Credit Guarantee Schemes offered:
 - › FPO Financing
 - › Under Animal Husbandry Infrastructure Development Fund (AHIDF)
- › Credit guarantee given against the credit offered by the Eligible Lending Institutions registered under the Scheme

Corporate Office

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