



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



गंगटोक और पाक्योंग जिला
Gangtok and Pakyong District

सिक्किम क्षेत्रीय कार्यालय, गंगटोक
Sikkim Regional Office, Gangtok

Potential Linked Credit Plan

Year: 2025-26

District: Gangtok and Pakyong

State: Sikkim



**National Bank for Agriculture and Rural
Development**

Sikkim Regional Office, Gangtok

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

It gives me immense satisfaction presenting the Potential Linked Credit Plan (PLP) for the year 2025-26. NABARD has been undertaking a ground level assessment of physical potentials, for credit planning of different economic activities under priority sectors at the district level, since introduction of SAA under LBS in 1989. The PLP provides a detailed scientific assessment of credit potential for various sectors in the district. It highlights the sector specific infrastructure gaps and critical interventions to be made by State Governments and FIs for harnessing potential available under priority sector.

It is thus a road map for Banks to channelize credit to various sectors/sub-sectors as well as for Govt. departments and developmental agencies to plan/provide necessary infrastructure and other linkages, for optimum growth and development. It also takes into account the policy guidelines and priorities of Government of India, State Govt., RBI and NABARD.

The uniqueness of the state of Sikkim in terms of its altitudinal spread and geographical characteristics has its own advantages and also challenges. On one hand the rich flora & fauna and the scenic mountains make it a biodiversity hot-spot and a favorite hill destination for tourists whereas the difficult terrain and extremities of weather bring in challenges in terms of logistics, investment cost and marketing avenues, on the other. Factoring-in all these, activities under the priority sector encompasses a focus on agriculture and allied activities, strengthening of dairy infrastructure, storage and processing, aggregation of inputs and farm produce, rural connectivity infrastructure, value chain activities in organic cultivation, activities to support tourism and MSMEs. The preparation of PLP is essentially a consultative and participative process spearheaded by the DDM of NABARD, wherein the data/inputs and contributions from various stakeholders are also instrumental.

I place my appreciation and gratitude to the District Collector, State Government, Reserve Bank of India, SLBC Convener, Lead District Manager, Krishi Vigyan Kendras (KVKs), NGO partners and other stakeholders for their inputs and support in bringing out this document. District Development Manager, NABARD also deserves special appreciation for bringing out this publication.

This year, NABARD has leveraged technology for preparing a digital PLP for efficient credit projections. This new generation document has

standardised structure, coverage and data indices. It has almost done away with manual interventions, which is the founding block of a data driven environment. We believe that this Digital PLP will be a catalyst for empowering Rural India, serve the needs of all stakeholders in the rural eco-syst and will lead to enhancement of credit flow in the district, as desired.

(Ajay Kumar Sinha)
General Manager/ OIC
07 November 2024

PLP Document Prepared by:

Mewang Lowang

District Development Manager

NABARD

Gangtok

PLP Document finalized by: Sikkim Regional Office

'The document has been prepared on the basis of information collected from publicly available sources and discussions with various stakeholders. While preparing the projections, every effort has been taken to estimate credit potential realistically. NABARD shall not be responsible for any material or other losses occurring to any individual/ organization owing to use of data or contents of this document.'

Index

Sr. No.	Particulars		Page No.
1	Foreword		3
2	Executive Summary		9
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)		14
	Part A		19
4	District Map		21
5	Broad Sector wise PLP projection for the year 2025-26		23
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		24
7	Sector/ Sub-sector wise PLP Projections for year 2025-26		
8	District profile		26
9	Banking Profile		44
	Part B		49
10	Chapter 1	Important Policies and Developments	51
11	Chapter 2	Credit Potential for Agriculture	71
12	2.1	Farm Credit	71
13	2.1.1	Crop Production, Maintenance & Marketing	71
14	2.1.2	Water Resources	72
15	2.1.3	Farm Mechanization	73
16	2.1.4	Plantation & Horticulture, including Sericulture	74
17	2.1.5	Forestry & Waste Land Development	75
18	2.1.6	Animal Husbandry - Dairy	77
19	2.1.7	Animal Husbandry - Poultry	78
20	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	79
21	2.1.9	Fisheries	80
22	2.1.10	Farm Credit - Others	81
23	2.1.11	Sustainable Agricultural Practices	81
24	2.2	Agriculture Infrastructure	82
25	2.2.1	Construction of Storage and Marketing Infrastructure	82
26	2.2.2	Land Development, Soil Conservation and Watershed Development	83
27	2.2.3	Agri. Infrastructure - Others	84
28	2.3	Agriculture - Ancillary Activities	85
29	2.3.1	Food & Agro Processing	85

30	2.3.2	Agri Ancillary Activities – Others	86
31	Chapter 3	Credit potential for MSMEs	88
32	Chapter 4	Credit Potential for Export Credit, Education & Housing	90
33	Chapter 5	Credit Potential for Infrastructure	94
34	5.1	Infrastructure – Public Investments	94
35	5.2	Social Infrastructure involving Bank Credit	96
36	5.3	Renewable Energy	97
37	Chapter 6	Informal Credit Delivery System	100
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	102
39	Chapter 8	Status and prospects of Cooperatives	112
40	Chapter 9	NABARD's Projects and Interventions in the District	117
41	Success Stories		121
42	Appendix 1a	Climate Action - Scenario at Global & National Level	125
43	Appendix 1b	Climate Change Scenario – At the State Level	129
44	Appendix 1c	Climate Change Scenario – At the District Level	133
45	Appendix 2	Potential for Geographical Indication (GI) in the district	136
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	138
47	Annexure 2	Ground Level Credit Flow – Agency-wise and Sector-wise	176
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	179
49	Annexure 4	Unit costs for major activities fixed by NABARD	183
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	188
51	Abbreviations		189
52	Name and address of DDM		195

Executive Summary

1. Introduction

The Potential Linked Credit Plan (PLP) is prepared by NABARD each year keeping in view the national priorities, policies of the Government of India and State Government, infrastructure and linkage support and physical potential available in various primary, secondary and tertiary sectors.

2. District characteristics

1	Location	Gangtok and Pakyong Districts (East Sikkim) occupy an area of 954 sq.km. and 404sq.km. It is located at topographical location of Latitude 27 25 North to 2711 North and Longitude 88 53 East to 8826 10 East.
2	Type of soil	Sandy Loam, Loam Sandy, Clay loam. Soils are generally acidic in nature having the pH value of 5.0 to 6.0.
3	Primary occupation	Agriculture and allied activities.
4	Land holding structure	Agriculture in the district is largely carried out with traditional agriculture practices due to the hilly terrain and fragmented operational land holdings. Majority of the farmers in the district have land holdings less than 2 acres.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The average achievement of the ACP targets in the Gangtok and Pakyong districts for the last three years has been is around 126.38. During 2023-24 ACP achievement was ₹92192.58 lakh as against the target of ₹71811 lakh which works out to 128.38.
---	---	---

2	CD Ratio	The CD ratio of two districts was around 46.45 percent as on 31 March 2024. The CD ratio of the two districts hovers around 40.32 percent for past three years.
3	Investment credit in agriculture	The bank network provides for scope to meet the growing aspirations of the farmers. The flow of credit under agriculture sector was Rs. 22469.07 lakh during 2023-24. Registering 92% achievement v/s target allotted under ACP.
4	Credit flow to MSMEs	The flow of credit under MSME sector was Rs. 60840.89 lakh during 2023-24. Registering 143% achievement v/s target allotted under ACP.
5	Other significant credit flow, if any	There was substantial flow of credit under other priority sector which comprised of lending under Education Housing and credit to SHGs. Total amount of Rs.8882.62 lakh was the credit flow during 2023-24. Registering achievement of 177% vis--vis target allotted under ACP 2023-24.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The credit potential of the combined two districts under priority sector for the year 2025-26 has been accessed at Rs. 112361.71 lakh which is 9.4% increase over 2024-25 projections.
2	Projection for agriculture and its components	Projections made under Agriculture & Allied activities for the year 2025-26 has been assessed at Rs. 32341.47 lakh which is 17.8 % increase over 2024-25 projection.
3	Projection for MSMEs	Projections under Micro Small & Medium Enterprises (MSME) for the year 2025-26 has been assessed at Rs. 71731.02 lakh which is 5.5% increase over 2024-25 projection.

4	Projection for other purposes	Projections made under other priority sectors are Export credit -Rs. 40 lakh Education credit- Rs. 1321.89 lakh Housing - Rs. 5400.00 lakh Social infrastructure -Rs. 58.50 lakh Renewable energy - Rs. 133.83 lakh and other OPS (credit to SHGs/JLGs)- Rs. 1335.00 lakh.
---	-------------------------------	---

5. Developmental Initiatives

1. NABARD has also been implementing promotional interventions such as 'Watershed based Spring shed' Rural Haats etc. in the district with the help of partner NGOs. At present there are 03 spring shed based watersheds being implemented in the district.
2. Apart from the various capacity building and skill development programs NABARD Sikkim RO is also partnering with State Government for development of Governor adopted village at Beng phegyong GPU Martam block of Gangtok Sikkim.
3. NABARD had taken the initiative to support formation of WSHGs (Women Self Help Group) in the district. Later on these WSHG's were merged with NRLM.
4. The banks may provide hassle-free credit to mid-segment clients like small/ marginal farmers, sharecroppers, tenant farmers etc for improvement in the linkage of JLGs to the banking system.
5. Gangtok and Pakyong has considerable opportunity for growing horticulture crops. However, necessary infrastructure has to be created for food processing marketing of horticulture crops and extension services to farmers.
6. Dairy is one of the major activities with a high potential in the district. Considering the huge domestic demand for meat and eggs there is adequate potential for development of poultry as well. Sheep rearing goaterly and piggery are traditional activities which are demand driven.
7. There is good demand for wool mutton and pork. For strengthening of fisheries sector NABARD is promoting fish FPO in Regu block of Gangtok district. There is a huge scope for export of produce from the State with organic certification.

6. Thrust Areas

1.
 - Timely adequate and hassle-free crop loan disbursement (KCC) as well as AH(KCC)
 - Dairy Development and strengthening its associated institutions.
 - Collectivisation of Agricultural produce through Producers Organizations
2.
 - Strengthening of PACS as MSCs.
 - Financial Inclusion and Financial / digital Literacy
 - Creation of Post-Harvest / Farm Gate infrastructure
 - Sustainable agricultural practices for higher yields / High Tech Agriculture
3.
 - Food and Agro Processing in major products
 - Skill development and Marketing in off farm sector
 - Innovative and demonstration projects especially based on new technology.

7. Major Constraints and Suggested Action Points

1.
 - All farmers need to be covered through KCC. Short Terms loans for working capital requirement may be provided to animal husbandry fisheries and poultry farmers.
2.
 - Farmers need to be educated about better cropping practices under organic farming cultivation of weather tolerant varieties adoption of micro irrigation like drip/sprinkler technology water conservation etc.
3.
 - Awareness creation of dairy farmers for rearing of good quality animals, green fodder feeding and adoption of good management practices. Necessary support may be extended for the dairy units / societies through Bank finance/Govt. schemes.
4.
 - (Piggery Goatery and Dairy) are popular activities among youth and SHGs in the district. Training and extension may be provided on the areas of feeding, vaccination etc. and institutional finance through banks under subsidy schemes may be provided.
5. Banks may extend finance for various types of storage grading processing and packaging facilities/infrastructure under AIF, AMI, PMFME, AHIDF, ACABC, SYSS etc. schemes with convergence in other subsidy schemes of Central / State Government and also to SHGs.

6. Synergy among trainers, financing institutions, counselling organizations, service providers and support industries for facilitating MSME in the district. Handholding / capacity building services may be provided to trained rural youth for set-up of such units.

8. Way Forward

1. The district has good potential for agriculture allied, MSME and non-farm activities. Adoption of proper package of sustainable agricultural practices, integrating farming systems and developing good infrastructure facilities would accelerate flow of credit to priority sectors.
2. Infusion of latest technology skills and investments improving the capabilities of people through technical education and bridging the gaps in agriculture and industrial infrastructure would help in increasing the farm productivity and farmers' income.
3. Banks may play an active role in financing the critical infrastructure through private investment.
4.
 - There is a need for a coordinated approach by all the stakeholders along with strengthening the reporting system by banks under the LBS and regular monitoring and review of credit flow in BLBC and DLCC meetings.
5.
 - To achieve the overall credit potential assessed an appropriate combination of the strategies linking credit disbursement to the potential present in various sectors of the district as envisaged in the PSL norms is required and the same is worked out in the present PLP.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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.

2. Objectives

The objectives of PLP are:

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

3. Methodology

NABARD took the initiative, in 1988-89, 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 natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been endeavoring to introduce refinements in the methodology of preparing PLPs and improving its contents so that the PLPs could be used as a reference document for Annual Credit Plans of banks. NABARD has been reviewing the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment conducive to development of agriculture and rural areas.

The methodology consists of assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the Line Departments concerned 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 financial outlays.

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> - Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings; - Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other; - Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers; - Study the cropping pattern; - Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and - Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> - MI potential is the area that can be brought under irrigation by ground and surface water; - Collection of data on 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 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 taken into account; and - The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	<ul style="list-style-type: none"> - The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;

		<ul style="list-style-type: none"> - Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively; - Adjustment of tractor potential with land holdings; and - Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> - Estimation of additional area that could be brought under plantation crops based on trend analysis of 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; and - Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry - Dairy	<ul style="list-style-type: none"> - 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; 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; and - 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.

5. Agency wise Use

Utility

Continuous efforts are made to make PLPs user-friendly keeping in view the stakeholders' focus. The document is useful to various stakeholders in a variety of ways, as illustrated below:

1	Bankers	<ul style="list-style-type: none"> - Provides inputs/ information on Exploitable potential vis-a-vis credit possible; - Potential High Value Projects/ Area Based schemes; and - Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	<ul style="list-style-type: none"> - Infrastructure required to support credit flow for tapping the exploitable potential;

3	Individual/ Business entities	- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
		- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

6. Limitations and constraints

Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map



Block Map - Gangtok



Legend

- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

Broad Sector-wise PLP Projections for the Year 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	27316.29
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	7508.85
2	Term Loan for agriculture and allied activities	19807.44
B	Agriculture Infrastructure	2559.13
C	Ancillary activities	2466.05
I	Credit Potential for Agriculture A+B+C)	32341.47
II	Micro, Small and Medium Enterprises	71731.02
III	Export Credit	40.00
IV	Education	1321.89
V	Housing	5400.00
VI	Social Infrastructure	58.50
VII	Renewable energy	133.83
VIII	Others	1335.00
	Total Priority Sector	112361.71

Summary of Sector/ Sub-sector wise PLP Projections 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	7404.85
2	Water Resources	274.16
3	Farm Mechanisation	216.49
4	Plantation & Horticulture with Sericulture	4951.16
5	Forestry & Waste Land Development	136.62
6	Animal Husbandry - Dairy	6695.95
7	Animal Husbandry - Poultry	1988.71
8	Animal Husbandry - Sheep, Goat, Piggery	2867.37
9	Fisheries	2368.00
10	Farm Credit- Others	412.98
	Sub total	27316.29
B	Agriculture Infrastructure	
1	Construction of storage	1879.04
2	Land development, Soil conservation, Wasteland development	656.69
3	Agriculture Infrastructure - Others	23.40
	Sub total	2559.13
C	Ancillary activities	
1	Food & Agro. Processing	2466.05
2	Ancillary activities - Others	0.00
	Sub Total	2466.05
II	Micro, Small and Medium Enterprises	
	Total MSME	71731.02
III	Export Credit	40.00
IV	Education	1321.89
V	Housing	5400.00
VI	Social Infrastructure	58.50
VII	Renewable energy	133.83
VIII	Others	1335.00
	Total Priority Sector	112361.71

District Profile
Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	954.00
2	No. of Sub Divisions	4
3	No. of Blocks	10
4	No. of revenue villages	288
5	No. of Gram Panchayats	51

1.a Additional Information

Sr. No.	Particulars	N0s.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	Yes
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Medium
6	Is the % of Tribal Population above the national average of 8.9%	Yes

2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Sikkim
2	District	Gangtok
3	Agro-climatic Zone 1	PAZ2 - Eastern Himalayan Region
4	Climate	tropical temperate and alpine
5	Soil Type	Sandy loam, loam sandy, clay loam

3. Land Utilisation [Ha]

Sr. No.	Particulars	NØs.
1	Total Geographical Area	95400
2	Forest Land	10400
3	Area not available for cultivation	4871
4	Barren and Unculturable land	4739
5	Permanent Pasture and Grazing Land	928
6	Land under Miscellaneous Tree Crops	150
7	Cultivable Wasteland	587
8	Current Fallow	7849
9	Other Fallow	4152

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	NØs.
1	Safe	10
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	10

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	NØs.	% to Total	Ha.	% to Total
1	<= 1 ha	25555	43.90	9316	10.96
2	>1 to <=2 ha	15076	25.90	14654	17.24
3	>2 to <=4 ha	17587	30.21	61030	71.80
4	Total	58218	100.00	85000	100

6. Workers Profile [In '000]

Sr. No.	Particulars	N0s.
1	Cultivators	8.90
2	Of the above, Small/ Marginal Farmers	6.14
3	Agricultural Labourers	1.97
4	Other workers	12.10

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	3.56	2.10	1.46	2.03	1.53
2	Scheduled Caste	14.00	7.00	7.00	11.00	0.18
3	Scheduled Tribe	45.00	23.00	22.00	35.00	2.02
4	Literate	189.00	99.00	90.00	149.00	3.40
5	BPL	20.00	10.00	10.00	16.00	0.00

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	54.58
2	Rural Households	40.28
3	BPL Households	7.39

9. Household Amenities [Nos. in '000 Households]

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	75.16
2	Having source of drinking water	30.68
3	Having electricity supply	80.22
4	Having independent toilets	81.08

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	161
2	Villages having Post Offices	92

3	Villages having Primary Schools	106
4	Villages having Primary Health Centres	7
5	Villages having Potable Water Supply	288

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)
1.a Additional Information	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)
2. Soil & Climate	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)
3. Land Utilisation [Ha]	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)
4. Ground Water Scenario (No. of blocks)	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)
5. Distribution of Land Holding	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)
6. Workers Profile [In '000]	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)
7. Demographic Profile [In '000]	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)
8. Households [In '000]	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)
9. Household Amenities [Nos. in '000 Households]	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)
10. Village-Level Infrastructure [Nos.]	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

11. Infrastructure Relating To Health & Sanitation [Nos.]

Sr. No.	Particulars	NØs.
1	Anganwadis	259
2	Primary Health Centres	7
3	Primary Health Sub-Centres	37
4	Dispensaries	37
5	Hospitals	1
6	Hospital Beds	100

12. Infrastructure & Support Services For Agriculture [Nos.]

Sr. No.	Particulars	NØs.
1	Fertiliser/Seed/Pesticide Outlets	1
2	Registered FPOs	1
3	Soil Testing Centres	5
4	Approved nurseries	1
5	Krishi Vigyan Kendras	2

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	NØs.
1	Area Available for Irrigation (NIA + Fallow)	20059.00
2	Net Irrigated Area (Total area irrigated at least once)	8056.00
3	Area irrigated by Canals/ Channels	9237.99
4	Area irrigated by Other Sources	16.00

Sr. No.	Particulars	NØs.
1	Pucca Road [km]	425
2	Railway Line [km]	0

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	31	
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	
3	Fruit (Pulp/ Juice/ Fruit drink)	5	
4	Spices (Masala Powders/ Pastes)	3	

5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	
6	Cotton (Ginning/ Spinning/ Weaving)	25	
7	Milk (Chilling/ Cooling/ Processing, etc.)	1	
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	1	
9	Others	0	

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	44220	9674	34546
2	Cattle - Indigenous	2646	525	2121
3	Buffaloes	87	7	80
4	Sheep - Cross bred	7		
5	Sheep - Indigenous	28		
6	Goat	29259	17569	11690
7	Pig - Cross bred	3990		

17. Infrastructure for Development of Allied Activities [Nos.]

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	48
2	Disease Diagnostic Centres	7
3	Artificial Insemination Centers	55
4	Animal Breeding Farms	3
5	Fodder Farms	2
6	Dairy Cooperative Societies	56
7	Milk Collection Centres	77
8	Animal Husbandry Training Centres	1
9	Licensed Slaughter houses [Nos.]	1

18. Milk, Fish, Egg Production & Per Capita Availability

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Meat	1932.00	MT		gm/day
2	Egg	11.00	Lakh Nos.		nos/p.a.
3	Milk	18.00	MT		gm/day

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)
12. Infrastructure & Support Services For Agriculture [Nos.]	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)
13. Irrigation Coverage ['000 Ha]	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)
14. Infrastructure For Storage, Transport & Marketing	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)
15. Processing Units	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)
16. Animal Population as per Census [Nos.]	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)
17. Infrastructure for Development of Allied Activities [Nos.]	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	The Directorate of Economics Statistics Monitoring and Evaluation (DESM&E)

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Land Holdings - SF (%)			23.00
2	Land Holdings - MF (%)	0.00		55.00

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	115102.23	89738.26	92192.58

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity(kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity(kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	4540.00	8.43	1.86	4538.00	8.43	1.86	4538.00	8.43	1.86
2	Wheat			0.00			0.00	103.00	1.19	11.55
3	Maize	104.00	0.12	1.15	103.00	0.12	1.17	8434.00	14.84	1.76
4	Millets	8436.00	14.82	1.76	8434.00	14.84	1.76	754.00	8.14	10.80
5	Barley	754.00	0.81	1.07	754.00	0.84	1.11	197.00	2.27	11.52
6	Buckwheat	20.00	0.23	11.50			0.00	1199.00	12.09	10.08
7	Pulses	1196.00	1.20	1.00	197.00	0.23	1.17			0.00

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	31900.00	31900.00	31900.00
2	Net sown area (lakh ha)	18122.00	18122.00	18122.00
3	Cropping intensity (%)	176.03	176.03	176.03

Table 5: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)			22776
2	GLC through KCC (Rs. lakh)			12771.89

Table 6: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)			3
2	Soil Health Cards Issued (No.)			2936

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	
Table 2: GLC under Agriculture	SLBC
Table 4: Irrigated Area, Cropping Intensity	SLBC
Table 7: KCC Coverage	State Focus Paper 2024-25

Water Resources**Table 1: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)			20059
2	Net Irrigated Area ('000 ha)			8056
3	Gross Irrigated Area ('000 ha)			

Plantation & Horticulture including Sericulture

Table 6: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2024
1	Crop Name	Large Cardamon
2	Area cultivated (Ha)	
3	Processing Units (No.)	
4	Value of products (Rs.)	3544000000.00

District Profile
Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)			1

Animal Husbandry - SGP

Table 1: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	35000
2	Popular goat breed(s)	29259000
3	Popular pig breed(s)	3990000

Table 1: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)			1
2	Storage Godowns (No.)			1
3	Storage Godowns (Capacity - '000 MT)			1.40
4	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)			10
5	Market Yards [Nos] / Wholesale Market (No.)			2

Land Development, Soil Conservation & Watershed Development

Table 1: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	3	6	8
2	Watershed Projects - Area treated ('000 ha)	0.90	1.69	2.31
3	Wadi Projects (No.)	8	2	1
4	Wadi Projects - Area of plantation ('000 ha)	2.40	0.23	

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	26708.61	11765.73	15658.37

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	78867.08	65432.33	60840.89
2	No. of units financed			
3	Loans under Stand Up India Scheme (Rs. lakh)			
4	Loans to Weavers' Coop. Societies (Rs. lakh)			

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)			
2	GLC under Education (Rs. lakh)			270.50
3	GLC under Housing (Rs. lakh)			2738.10

Social Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)			16.72

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)			4244.000
2	JLG Bank Linkage (Rs. lakh)			
3	Loans through SHPIs (Rs. lakh)			
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)			

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)			
2	Mission Shakti (SRLM) (Rs. lakh)			
3	NRLM (Rs. lakh)			35.00
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	38.42	91.77	63.97
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	22.16	25.57	48.66

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks			10
2	No. of SHGs formed			5988
3	No. of SHGs credit linked (including repeat finance)			1346
4	Bank loan disbursed (Rs. lakh)			4244.00
5	Average loan per SHG (Rs. lakh)			3.15
6	Percentage of women SHGs %			100.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Promotional Interventions	
Table 3: Status of SHGs	https://daynr1mb1.aajeevika.gov.in

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)			56
2	Consumer Stores (No.)			
3	Housing Societies (No.)			
4	Weavers (No.)			
5	Marketing Societies (No.)			
6	Labour Societies (No.)			
7	Industrial Societies (No.)			
8	Sugar Societies (No.)			
9	Agro Processing Societies (No.)			
10	Others (No.)			
11	Total (No)	0	0	56

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)			193
2	Multi state cooperative societies (No.)			0

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Household
Commercial Banks	23	99	34	9	56	2			2	853
Regional Rural Bank		0								
District Central Coop. Bank	1	5	3	0	2				33	13645
Coop. Agr. & Rural Dev. Bank		0								
Primary Agr. Coop. Society	50	50	50							
Others	3	7	2	4	1					1161
All Agencies	77	161	89	13	59	2	0	0	35	803

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	1076526.41	1115539.43	1175418.48	5.4	91.30
Regional Rural Bank				0	0				0	0.00

Gangtok, PLP 2025-26

Cooperative Banks				0	0	84714.19	95033.19	101704.29	7.0	7.90
Others				0	0	0.00	0.00	10286.14	0	0.80
All Agencies	0	0	0	0	0	1161240.60	1210572.62	1287408.91	6.3	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	333713.17	493186.67	559454.75	13.4	93.55
Regional Rural Bank				0	0				0	0.00
Cooperative Banks				0	0	27237.36	23379.86	35549.43	52.1	5.94
Others				0	0	0.00	0.00	3010.39	0	0.50
All Agencies	0	0	0	0	0	360950.53	516566.53	598014.57	15.8	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	31.0	44.2	47.6
Regional Rural Bank	0	0	0
Cooperative Banks	32.2	24.6	35.0
Others	0	0	29.3
All Agencies	31.1	42.7	46.5

5. Ratio Performance under Financial Inclusion (No. of A/cs)

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	50873	121131	55082	18579
Regional Rural Bank				
Cooperative Banks	0	343	132	0
Others	0	0	0	0
All Agencies	50873	121474	55214	18579

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	89559.62	16.0	21441.25	3.8	40404.27	7.2		0.0		0.0
Regional Rural Bank	0.00	0	0.00	0		0		0		0
Cooperative Banks	1749.87	4.9	1024.62	2.9	1456.75	4.1		0.0		0.0
Others	1604.86	53.3	3.20	0.1	1331.23	44.2		0.0		0.0
All Agencies	92914.35	15.5	22469.07	3.8	43192.25	7.2	0.00	0.0	0.00	0.0

Gangtok, PLP 2025-26

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	87172.44	113986.51	130.8	66548.39	88480.85	133.0	67409.00	90442.71	134.2	132.7
Regional Rural Bank			0			0			0	0.0
Cooperative Banks	6180.00	1115.72	18.1	3314.15	1257.41	37.9	4402.00	1749.87	39.8	31.9
Others			0			0			0	0.0
All Agencies	93352.44	115102.23	123.3	69862.54	89738.26	128.4	71811.00	92192.58	128.4	126.7

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	19604.00	3948.74	20.1	4635.68	3997.90	86.2	18250.00	6810.70	37.3	47.9
Term Loan (Agri.)	20754.36	26708.61	128.7	19507.34	11765.73	60.3	6086.00	15658.37	257.3	148.8
Total Agri. Credit	40358.36	30657.35	76.0	24143.02	15763.63	65.3	24336.00	22469.07	92.3	77.9
MSME	34032.00	78867.08	231.7	35191.72	65432.33	185.9	42455.00	60840.89	143.3	187.0
Other Priority Sectors*	18962.08	5577.80	29.4	10527.80	8542.30	81.1	5020.00	8882.62	176.9	95.8

Total Priority Sector	93352.44	115102.23	123.3	69862.54	89738.26	128.4	71811.00	92192.58	128.4	126.7
-----------------------	----------	-----------	-------	----------	----------	-------	----------	----------	-------	-------

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	369245.10	9650.49	2.6	538352.91	7984.84	1.5	616968.67	9383.04	1.5	1.9
Regional Rural Bank			0			0			0	0.0
Cooperative Banks	27672.74	1782.32	6.4	23830.00	1449.34	6.1	36157.90	1311.16	3.6	5.4
Others			0			0	2962.29	77.50	2.6	0.9
All Agencies	0.00	11432.81	0	0.00	9434.18	0	656088.86	10771.70	1.64	0.55

*OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy

Source(s)	
1	https://rbiacp.slbcindia.com
2	https://rbiacp.slbcindia.com
3	https://rbiacp.slbcindia.com

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

The Ministry of Cooperation GoI has taken 54 initiatives to strengthen and deepen the cooperative movement at the grassroots level. The ministry in coordination with state governments NABARD national level federations and other stakeholders is working on the following initiatives:

i. World's Largest Grain Storage Plan in Cooperative Sector (WLGSP)

Ministry of Cooperation (MoC) GoI is implementing Pilot Project for World's Largest Grain Storage Plan in Cooperative Sector. The Pilot Project entails setting up of grain storage infrastructure including **warehouse** and **silos** along with other agri-infrastructure including Procurement Centre Custom Hiring Center Primary Processing Center Grameen Haats etc.

ii. Centrally Sponsored Scheme for Computerization of Primary Agricultural Credit Societies (PACS)

Government has approved a scheme for Computerization of Primary Agricultural Credit Societies (PACS) with the objective of increasing efficiency of PACS bringing transparency and accountability in their operations; facilitating PACS to diversify their business and undertake multiple activities/ services. A total of 63000 PACS have been taken for computerization under the project.

iii. Establishing Multi-purpose PACS/ Dairy/ Fisheries cooperatives in every panchayat with support of NABARD NDDDB NFDB NCDC and other National level Federations

iv. PACS as Common Service Centers (CSCs) for better access to e-services

Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY NABARD and CSC e-Governance Services India Limited.

v. Micro-ATMs to Bank Mitra Cooperative Societies for providing doorstep financial services

vi. Computerization of Agriculture and Rural Development Banks (ARDBs)

To strengthen the long-term cooperative credit structure the project of computerization of 1851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop a national level software for ARDBs.

vii. Co-operative Education - Setting up of World's Largest Cooperative University

This aims at introduction of cooperative education in independent degree / diploma courses in Schools and Universities.

viii. World's Largest Cooperative Training Scheme

This aims at revamping existing cooperative training structure in the country.

ix. New Cooperative Policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy

x. Amendment to Multi State Cooperative Act 2002 and setting up of 3 new Multi State Cooperative Society (MSCS) in the areas of seed production and marketing; organic products and export from cooperative sector.

xi. To provide facilities at par with FPOs for existing PACS

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

The Digital Agriculture Mission (DAM) aims to revolutionize India's agriculture sector by leveraging digital technology inspired by the success of India's digital revolution in other sectors. With a substantial financial outlay of Rs. 2817 crore it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.

i. Agri Stack :

Key components of the mission include the Agri Stack—a farmer-centric DPI to streamline services with the creation of a unique digital Farmer ID linked to important farmer data such as land records and crop details.

ii. Vistaar (Virtually Integrated System to Access Agricultural Resources):

Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

iii. JanSamarth Portal:

JanSamarth Portal a GoI initiative is a unique digital portal linking credit linked schemes for ease of access to the all the beneficiaries and related stakeholders. Schemes such as e-Kisan Upaj Nidhi KCC AIF etc. are accessible through the portal.

Agriculture Infrastructure Fund (AIF) Scheme

The Agricultural Infrastructure Fund (AIF) has played a pivotal role in transforming Indias agricultural landscape. In addition to existing activities the purview of AIF scheme has now been extended to the following:

i. Viable Farming Assets: The scheme now includes the creation of infrastructure for viable projects for building community farming assets.

ii. Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects.

iii. PM KUSUM Component: The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.

iv. Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

Dairy Processing & Infrastructure Development Fund (DIDF)/ Animal Husbandry Infrastructure Development Fund (AHIDF):

Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026. Further NABARD is included as loaning entity under the revamped AHIDF scheme.

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

Framework for Voluntary Carbon Market (VCM) in Agriculture Sector: The Ministry of Agriculture and Farmers Welfare GoI has launched a Framework for Voluntary Carbon Market in Agriculture Sector. Under the Framework the Ministry envisages creating long-term carbon credit benefits primarily for small and marginal farmers by developing a VCM Framework and setting guidelines. NABARD is the nodal agency to coordinate and implement the various pilot projects under the VCM.

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan): PM JANMAN is a recently launched initiative by the Government of India specifically designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of 24104 crore.

2. Union Budget

2.1. Important Announcements

i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.

ii. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.

iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further, 10000 need-based bio-input resource centres will be established.

iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.

v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts

vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.

vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.

viii. Mudra Loans: The limit enhanced to Rs. 20 lakh from the current Rs. 10 lakh under the Tarun category.

ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.

x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.

xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.

xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.

xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.

xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.

xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.

xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

- i. Transforming Agricultural Research
- ii. Release of New Varieties
- iii. Natural Farming
- iv. Mission for Pulses and Oilseeds
- v. Vegetable Production and Supply Chains
- vi. Digital Public Infrastructure (DPI) for Agriculture
- vii. Shrimp Production and Export.

Focus Areas

- i. Productivity and resilience in Agriculture
- ii. Employment & Skilling
- iii. Inclusive Human Resource Development and Social Justice
- iv. Manufacturing & Services
- v. Urban Development
- vi. Energy Security
- vii. Infrastructure
- viii. Innovation Research & Development and
- ix. Next Generation Reforms

3. Policy Initiatives - RBI

i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.

ii. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.

iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

4. Policy Initiatives - NABARD

1. Refinance support:

NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.

2. Schematic Refinance for Water Sanitation and Hygiene (WASH):

To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).

3. Special Refinance Scheme (SRS) on PACS as MSCs:

NABARD introduced Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.

4. Credit-linked subsidy schemes of GoI

4.i. New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM): GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.

4.ii. Agri Clinics and Agri Business Centres (ACABC): The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by Ministry of Agriculture GoI. Composite subsidy of 44% of the project cost for women SC/ST & all categories of candidates from Northeast and Hill states and 36% of project cost for all other beneficiaries is provided under the scheme.

5. Interest Subvention Schemes of GoI

5.i. NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to Rs. 3 lakh at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.

5.ii. NRLM Interest Subvention: NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM.

Gangtok, PLP 2025-26

5.iii. GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

6. Rural Infrastructure Development Fund (RIDF):

6.i. RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects at present covers as many as 39 activities classified under three broad sectors viz. (i) Agriculture and Related sector (ii) Social Sector and (iii) Rural Connectivity.

7. Micro Credit Intervention:

NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs training and capacity building of SHG members and other stake holders besides initiating special programmes for backward regions. A few recent initiatives taken under micro credit are as under:

7.a. Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform

7.b. Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.

7.c. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-Suwidha (Microenterprises through Skill Upgradation for Women) to support need based and location specific developmental projects by strategizing end-to-end interventions.

7.d. Pilot Project: Real-time banking solution for SHGs (Money Purse Application)

7.e. Pilot Project - Graduated Rural Income generation Project (GRIP): A pilot project to build capacities and enable asset generation by ultra-poor rural women and graduating them to access formal financial services through the innovative concept of returnable grant was sanctioned during 2023-24.

7.f. MoU with NRLM MoRD: Marking a strategic alliance to benefit rural women SHGs NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development GoI inked a landmark MoU on 27 February 2024.

8. Financial Inclusion

Major Policy interventions and launching of new Schemes under the fund during 2023-24 includes:

8.a. Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of 3.67 crore for deploying 1631 microATM devices at PACS (440) and cooperative milk societies (1191).

8.b. Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.

8.c. Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies:

8.d. Incentive Scheme for BCs operating in NE States and hilly states:

9. Farm Sector Development

9.a. Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds:

A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched in five states: Punjab Haryana Rajasthan Uttar Pradesh and Tamil Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand side management of water at the micro-watershed/village level.

9.b. Expansion of JIVA:

Based on the success of the pilot phase JIVA is being expanded to 25 new projects in central eastern and north-eastern states to further widen and deepen the programme focusing on completed or near-completion watershed/spring shed and tribal development projects with thrust on districts identified under aspirational / low priority sector lending districts.

9.c. Accelerator approach for growth of FPOs:

NABARD has come up with FPO accelerator programme which is a structured framework to empower FPOs by providing access to specialized training mentorship and resources envisaging the enhancement in FPO's operational efficiency adopt modern agricultural techniques and navigate market complexities

9.d. Saturation Drive campaign:

Government has launched the saturation drive to provide FPOs benefits of schemes of Agriculture department in the form of licenses of inputs seeds fertilizer etc. FPOs will also be linked to mandis facilitated with registrations under GST FSSAI and onboarding on platforms like ONDC and other E-retailing platforms for sale of their produce.

Gangtok, PLP 2025-26

9.e. National FPO Policy:

MoA&FW GoI is working on finalization of a National Policy on FPOs to create a supportive environment for the FPOs after ongoing deliberations and consultative meetings on the draft policy.

10. Climate Action and Sustainability:

NABARD is a Direct Access Entity (DAE) to the Green Climate Fund (GCF) and the National Implementing Entity (NIE) to Adaptation Fund (AF) and National Adaptation Fund for Climate Change (NAFCC).

11. Off Farm Sector Development

11.i. Capacity Building Fund Social Stock Exchange (CBF-SSE):

The Capacity Building Fund of Social Stock Exchange (CBF-SSE) was set up in NABARD with funding to be contributed by NABARD SIDBI BSE NSE and Other CBF is being used to improve the ability of all stakeholders to navigate through the operational dynamics of SSE understand the nuances processes instruments etc.

11.ii. Gram Vihar New Scheme for promotion of Rural Tourism:

A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day" i.e. one day trip without night stay.

12. Agriculture Credit during 2023-24:

Disbursement of agriculture credit during 2023-24 was 25.10 lakh crore as against target of 20.00 lakh crore indicating achievement of 125%. Commercial Banks RRBs and Co-operatives accounted for 75% 13% and 12% of the total disbursement respectively.

13. Technology Facilitation Fund (TFF):

NABARD has set up a Technology Facilitation Fund (TFF) with a corpus of 50 crore. The fund is focused on providing support to tech start-ups working in agriculture and rural development sector. The fund provides a range of flexible support mechanisms including grants loans equity and convertible grants designed around the needs of each start-up

5. Govt Sponsored Programmes linked with Bank Credit

1. Policy Initiatives - State Govt. (including Cooperatives)

The Sikkim Aama Sahyog Yojana

In 2023 Sikkim Government introduced the pioneering Sikkim Aama Yojana which offers a financial grant of 20000 to eligible non-working unwed widowed divorced or separated mothers between the ages of 18 and 59 residing in Sikkim. This initiative underscores Govts commitment towards gender equality and the

welfare of women across the state.

Bahini Yojna

This scheme focuses on the welfare and empowerment of girls by providing free sanitary napkins in government run schools and colleges

Mero Rukh Mero Santati

Launched in 2023 this initiative aims to foster a deep connection between parents and children and nature by planting 108 trees for every newborn in Sikkim. It received special recognition at the United Nations Climate Change Conferences particularly at COP 28 in Dubai with more than 300000 plantations completed to date and 6476 children have been registered in this programme which not only celebrates new life but also enhances the state's green cover

MSME Policy

Government of Sikkim has revamped the State's MSME Policy and Rules in 2022 and has come up with present set of frameworks to boost its visions of "Make in Sikkim" and "One Family One Entrepreneur". The new policy aims to provide facilitation services incentives and subsidies to promote local entrepreneurs to increase production and services and enable them to export their commodities and services outside the state and country. Broadly by providing an enabling and supporting ecosystem; and subsidy framework for very small businesses.

Policy Incentives comprise -

- a. 100% exemption from stamp duty. Transfer duty paid on purchase of land or for lease of land/shed/buildings for MSME activities undertaken by COI holder/ Sikkim Subject Certificate holder/ Residential Certificate holder shall be reimbursed (subject to a maximum of Rs. 2 lakhs).
- b. New MSME units belonging to manufacturing servicing and job work shall get reimbursement of 50 SGST for a period of 3 years from the date of commencement of commercial production/services (subject to a maximum of Rs. 2 lakhs).
- c. The MSME shall be provided with 50 of their transportation cost for participation in national/international trade fairs. e. Exposure training for entrepreneurs in established industrial firms outside the state will be arranged from different schemes for their first-hand information and knowledge.

Marketing and Branding of Sikkim made

In order to create special and unique attributes that distinguishes the organic produce to obtain price premium a brand identity has also been created for Sikkim organic products. Sikkim Organic Mission is assisting the FPOs in developing packaging and labelling literature brand promotion materials etc. as a part of branding and market initiative. To support the products made in Sikkim the producing unit will add 'A product of Sikkim Himalayas' in its packaging besides the tag of "Made in India".

Gangtok, PLP 2025-26

MGNREGA is one of the major programs under implementation. Out of 92000 rural household in Sikkim 84931 households have been provided Job cards while 65454 (71) household have been provided employment at an average of 66 person days per annum. Since its inception MGNREGA has generated 326.31 lakh person days of employment with an average of 40.7 lakh person days of employment per year.

In Sikkim the lifestyle of the rural poor has been enhanced tremendously through this livelihood scheme. During the last 10 years a total investment of 663.63 crore with an average of 66.36 crore per year have been made under MGNREGA out of which 391.62 crore (59 of total) with an average of 39.16 crore per year have been directly paid as wage to the job cards holders bank accounts.

The State Government has adopted a Kutcha House Free policy and provide sustainable houses for longer period for the economically weaker section in the state. Presently the Sikkim Garib Awas Yojna is under implementation with an objective of facilitating sustainable housing facility to deserving households such that their own income can be utilized for other requirements of the family. Strict guidelines for selection of beneficiaries have been laid comprising of owning and size of land identity as Sikkim Subject non-availing of any other housing schemes executed by the government earlier and annual household income. Rural Management and Development Department is the nodal department implementing the scheme in the state.

Skill Development Mission

The Skill Development Initiative was launched in 2007 and apart from the Directorate of Capacity Building the State Institute of Capacity Building at Karfector. All the 32 Livelihood schools will work under State Institute of Capacity Building Karfector Namchi district. The Institute and all Livelihood School will be Governed by a Examining cum affiliating Board i.e. STATE BOARD OF LIVELIHOOD SCHOOL SIKKIM (SBLSS) which has been notified by Government of Sikkim. The institute and Livelihood Schools have become centers for youth to learn about their strengths and needs to prepare for successful lives as adults make choices about their futures and take up related training after which they may be able to build their careers. In a way this Institute will cater to the needs of youth development which would include strategies related to academic development delivering quality and standard based training work skills and core value.

Advancing North East is a digital initiative (www.advancingnortheast.in) ideated by the North Eastern Council (NEC) Ministry of Development of North Eastern Region Government of India to create a State of the Resource Centre which will act as One Stop Solution Portal primarily focusing on career and livelihood of the youths of the North Eastern Region.

Development through credit

The State government has implemented 'development through credit' a farmer-centric credit loan scheme to boost the State's

agriculture and allied sectors in the form of organization of credit / loan Mela. The programme is aimed to strengthen the economic condition of the farmers as well as the State since 70 percent of the Sikkimese populace is connected to agriculture and farming sector. This will boost the agricultural sector in order to achieve a relative growth in the GDP of the State and will also encourage the educated unemployed youths of the State to opt for agricultural and allied activities in order to become self-reliant.

PACS Computerisation:

Govt. of Sikkim has participated in centrally sponsored scheme of Computerisation of all PACS in the state. Efforts are on to bring in all 107 PACS under computerization and digital mode by Dept. of Cooperation and St. CB – SISCO Bank Ltd. under Phase-1.

2. State Budget

2.1. Important Announcements

In line with Government of India's vision - Viksit Bharat 2047 the Government of Sikkim has identified five important areas for accelerating economic growth consistent with the Viksit Bharat agenda. These areas are: improving the employability of youth in Sikkim developing Sikkim as a Healthcare and Wellness Hub implementing innovative practices in agriculture and food processing promoting the tourism and MSME sectors and enhancing civic amenities and social and economic infrastructure.

In line with the Government of India's revolutionary initiatives Sikkim government will focus on developing tourism into a mega industry and boosting the service sector over the next five years. Sikkim government committed to support this vision by improving states electricity water and road infrastructure to provide reliable facilities. Additionally State government will further empower environmental conservation and sustainability areas where Sikkim has already made significant accomplishments. Education health and social development which have always been priorities for government and have seen considerable progress will be elevated to even greater heights. Goal is to create a robust thriving and sustainable future for all the people of Sikkim. Through these efforts Sikkim aims to ensure a prosperous and fulfilling life for every citizen.

State government has chosen to prioritize the tourism sector which is vital for Sikkim providing livelihoods for nearly 18 percent of state population making it second only to agriculture in its impact. In 2022-23 Sikkim welcomed nearly 2 million tourists three times of states population a significant increase from about 0.7 million in 2015. State Government aims to promote sustainable tourism and are focusing on various categories such as leisure ecotourism adventure cultural and religious tourism village homestays health and wellness tourism and MICE (Meetings Incentives Conferences and Exhibitions).

Gangtok, PLP 2025-26

2.2. Highlights related Agriculture & Farm Sector

Mukhya Mantri Krishi Atma Nirbhar Yojna

This scheme provides financial rewards to farmers for organic production of 19 locally-grown crops and marketed through/ sold to FPOs/ cooperative societies/ SHGs registered under NRLM/ SRLM/ Government departments and agencies. The incentive amounts range from Rs. 7/- (cauliflower/ radish/carrot) to Rs. 100/- (for large cardamom) per kg with an upper limit of Rs. 30000/- per individual crop and Rs. 100000/- per individual farmer producer in aggregate. Additionally, an incentive of 2 is provided as handling charge to the approved agency (except Govt. Departments) for marketing/ aggregating of farmer's produce. This initiative has led to a phenomenal increase in crop production in the state. Since its inception Rs. 256753765 has been disbursed to 35264 farmer beneficiaries fostering sustainable farming practices and contributing to agricultural growth

Milk Production Incentive

Under the Milk Production Incentive Scheme registered farmers with the State's Milk Unions receive Rs. 8 per liter one of the highest incentives in the country.

The Sikkim Milk Producers Union Ltd. (SMU) is one of the most successful of such cooperatives in the State with more than 500 registered societies and collecting around 60 thousand litres of milk per day through its affiliated societies. During 2022 under NABARD Sikkim's initiative SMU under the direction of Dept. of AH & VS Govt. of Sikkim and SLBC has jointly launched a saturation drive for dairy farmers' credit needs through KCC-AH.

The government has also introduced several supportive measures including Gwala Day to honor dairy farmers the Highest Milk Producer Award and Grant-in Aid for establishing milk cooperative societies in remote areas. A significant policy decision this year has been the enhancement of the Milk Union's milk procurement price. The new price structure has been increased to a minimum of Rs 42 per kg for milk with 3.5 fat and 7.5 SNF and a maximum of Rs 71.20 per kg for milk with 8.0 fat and 10 SNF. This adjustment represents one of the highest procurement prices in the country. This policy has led to a remarkable 42 increase in overall milk production from both organized and unorganized sectors between 2018-19 and 2022-23 (source: Integrated Sample Survey GoI).

Pig Production Incentive

In the piggery sector the Pig Production Incentive Scheme (PPIS) launched in 2021 has been highly beneficial supporting the growth of the pig farming industry with targeted incentives. This has markedly increased local production and improved farmer incomes. The Pig Production Incentive Scheme offers piggery farmers financial support ranging from Rs. 15000 to Rs. 50000 per farmer or household. These initiatives have markedly increased local production and improved farmer incomes. As of 2023-24 Rs 6.00 crore has been disbursed to 4542 eligible piggery farmers. This

has resulted in unprecedented growth in pork production increasing from 800 MT in 2020-2021 to 1580 MT in 2022-2023 (source: Integrated Sample Survey GoI).

Pradhan Mantri Krishi Sinchayee Yojna (PMKSY)
Under the flagship Pradhan Mantri Krishi Sinchayee Yojna (PMKSY) Per Drop More Crop (PDMC) programme Sikkim has covered 13229.60 hectares benefiting 32072 farmers to date.

Fisheries

So far most of the efforts of the Govt. were in promotion of Brown Trout for tourism and angling purposes. Now focus has been slowly shifted to promotion of Rainbow trout for food purpose. This will give direct income to farmers in the high-altitude areas. Most of it will be consumed in the high-end hotels in Gangtok and will be exported to other cities of the country.

Under the Mukhya Mantri Matsya Utpadan Yojana (MMMUY) subsidy scheme of state government the beneficiaries are provided 60% subsidy. The Trout / Carp fish farmers can get 60% subsidy of Rs.24000 (maximum) on purchase of fish seed for stocking costing Rs.40000 while the fishermen can get 60 subsidy of Rs.15000 (maximum) on purchase of fishing equipments (Rods line/cast net fish transportation box & weighing machine) costing Rs.25000.

Policy on Organic Farming

Sikkim is the first state in India to officially announce adoption of organic farming in the year 2003 and the only state of India to convert entire state into organic. Sikkim Organic Mission is the flagship program of Sikkim State and under which 76169 hectares of the cultivated area is certified as fully organic covering 66227 farmers. Use of chemical fertilizers and insecticides has been banned. To enforce this the State Government has framed the Organic Input and Livestock Feed Regulatory Act 2014.

As on 31 March 2018 66227 farmers have been registered under the organic certification program covered under 191 groups. Soil Health Cards have been distributed to farmers after soil testing based on the Central Government's guidelines on 10-Hectare grid basis. 28 Farmers' Producer Organizations (FPOs) have been promoted under MOVCD in phase I and nurtured through Sikkim Organic Mission Govt. of Sikkim. Presently the State has projected a total potential of 80 FPOs under all schemes including the 28 FPOs already promoted. The second phase with a target of another 28 FPOs is currently under implementation.

Food Processing Infrastructure

Government of Sikkim has entered into a joint venture with IFFCO under the banner Sikkim IFFCO Organics Ltd. to provide agri-inputs and services for organic farming along with providing facility of processing and marketing of the organic produce.

Additionally, the venture will explore business opportunities in

Gangtok, PLP 2025-26

organic seeds bio-pesticides bio-fertilizers organic fertilizers organic plant growth promoters' organic food processing organic horticulture and any other opportunity that furthers the purpose of promoting organic farming in the state. SIFCO will market the produce to various markets in the county and across the world for which it has already signed two Memorandum of Understanding (MoU).

RKVY - RAFTAAR is being implemented in the State with the revised Central and State funding pattern of 90:10 covering various activities ranging from organic fodder & feed development setting up of primary processing & packaging units' storage & marketing structures mobile veterinary units.

Pradhan Mantri Fasal Bima Yojna (PMFBY)

The Government of Sikkim has been implementing the scheme to provide insurance coverage and financial support to the farmers in the event of failure of the notified crop because of natural calamities pest and diseases by contributing its share of 50 in addition to Central Government funding.

The state government has launched Sikkim AGRISNET an internet-based agriculture information center to promote scientific agricultural methods and convert research into practice in the agricultural sector.

2.3. Highlights related to Rural Development & Non-Farm Sector

Rural Road Connectivity

Improving rural road connectivity is crucial for rural development through the Pradhan Mantri Gram Sadak Yojna (PMGSY) which focuses on constructing all-weather roads with essential culverts and cross-drainage structures to ensure year-round access to previously unconnected rural habitations state government has successfully linked remote and inaccessible areas. Enhanced road connectivity has provided easy access to essential services such as schools hospitals rural markets tourist spots and government offices thereby improving the living standards of rural communities. Recognizing the importance of the scheme the State Government has consistently provided the necessary State Share to secure the Central Share. Despite the scheme not covering land compensation the Sikkim Government has compensated landowners for land damaged houses and standing properties to ensure fair treatment. With Phase I and Phase II of PMGSY nearing completion Sikkim has secured approval for PMGSY Phase III which involves upgrading 45 roads spanning 285.90 kilometers at a cost of Rs. 249.51 crore. While PMGSY Phases I and II have covered all rural habitations with populations over 250 Sikkim Government is now preparing a proposal for PMGSY Phase IV to provide new connectivity to smaller habitations and upgrade existing roads.

Rural Drinking water supply

Sikkim has made remarkable progress in the area of water supply through the effective implementation of the Jal Jeevan Mission (JJM) and the Atal Mission for Urban Rejuvenation and Transformation (AMRUT) while also leveraging state's own resources. In terms of physical achievements under the rural water supply initiative out of the total 131880 households 118035 households currently have functional household tap connections representing an 89.50 achievement of our target. The remaining 10.5 will be achieved within this Financial Year 2024-25. Despite these advances State Government continues to address key issues related to access and quality. This involves identifying reliable sources ensuring quality testing and proper storage and establishing connectivity to households. Sustainability further requires developing and accessing both surface and underground reserves along with implementing effective waste management to ensure that post-treatment water is used appropriately. Through the Jal Jeevan Mission AMRUT and State's own resources State remain committed to ensuring that all households both rural and urban have access to safe piped drinking water.

3. Govt Sponsored Programmes linked with Bank Credit

The Skilled Youth Startup Scheme formulated with an objective to promote equitable entrepreneurial opportunities among the educated unemployed mass in Sikkim. It is an umbrella program sponsored by the Government of Sikkim to support entrepreneurs availing bank credit to establish their commercial units. The scheme provides back ended bank loan subsidy assistance @ 50% for BPL and 35% for others on financially viable bankable projects. The activity/ unit could be undertaken in Agriculture and allied sector/ Manufacturing/ Services/ Business / Cooperative activities. Overall, 19 sub-sectors have been identified under the above broad specifications with admissible project costs ranging from Rs. 3.00 to Rs. 20.00 lakh. It is also envisaged that every investment of Rs. 5.00 lakh will generate wage employment for 01 person. The nodal agency for implementation of the scheme is the Department of Commerce and Industries, Government of Sikkim.

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The gross cropped area of combined Gangtok and Pakyong district (East Sikkim) is 31900 ha and net sown area is 18122 ha. The average agricultural landholding is relatively small due to limited land availability often leads to fragmented, small-scale farming operations. It ranges from approximately 1.10 to 1.45 hectares. The cropping intensity of the district is 176%. The district receives average annual rainfall of about 2,525 mm, largely during monsoon season from June to September. The districts have sub-tropical agro-climatic condition in lower valley and alpine in upper areas. The agriculture is predominantly rain-fed. Terrace farming is widely practiced due to hilly and steep terrain. Rapid urbanization is leading to further reduction in availability of land for agriculture. The major crop of Gangtok/Pakyong (East District) includes maize, paddy, ginger and cardamom.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The State has been adopting Organic Farming since 2003. In this regard there are many agencies in the State which are taking various initiatives and providing support to farmers.

The major is: The Department of Agriculture and Horticulture have been promoting techniques of organic farming by way of rural composting cum urine pit system vermi-compost programme, use of bio-fertilizer, IPM Protected farming, Micro-irrigation system, rainwater harvesting and other measures for sustaining organic farming.

The State Govt. Agency SIMFED (The Sikkim State Co-operative Supply and Marketing Federation Ltd) and Govt. of India Enterprise -NERAMAC (Northeastern Regional Agricultural Marketing Corporation Ltd) are engaged in bulk marketing of surplus agriculture / horticulture produce and in providing agricultural inputs in the State.

Government of India has also established National Organic Farming Research Institute (NOFRI) at Gangtok by upgrading existing Regional Centre of Indian Council of Agricultural Research (ICAR) for promotion of organic farming. ICAR is also organizing vocational trainings for farmers and rural youth for higher production and generating self-employment opportunities.

One Seed Processing Unit with 20 MT capacity has been set up at Mazitar for providing farmers of East and North Sikkim with organically produced seeds. A Bio-fertiliser Production Unit at Mazitar is also setup for catering to the needs of farmers in East Sikkim.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Out of the total geographical area of 95400 ha in the district gross cropped area is 31900 ha. (source Agri dept.). Due to hilly terrain and rugged topography, there is a limited possibility of Irrigation Schemes for ground water exploitation and water lifting devices. However, schemes for surface water conservation methods like establishment of PVC water tanks (individually /community-wise), use of precision water conservation technologies such as Drip and sprinkler Irrigation for high value floriculture/ horticulture crop production have some potential.

"Dhara Vikas" initiative has been a key success in water conservation in the district launched by Sikkim Govt. in 2008-09, which focusses on reviving dried -up springs and streams. Additionally, NABARD has supported three Springshed based watershed development project in the district to revive multiple springs and helped secure water availability for communities in the district.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- Only about 15% (2718 ha.) of the net cultivated area has been brought under assured irrigation while there is a huge scope for promotion of efficient water utilization in farming practices through construction of water harvesting structures and drip / sprinkler irrigation.
- More area needs to be covered under assured irrigation.
- Water saving devices for irrigation need to be popularized among farmers.
- NGOs/FPOs/SHGs may be involved for motivating farmers to take up Drip and Sprinkler irrigation system.
- Individual schemes under water harvesting structures and drip/sprinkler irrigation system can be gradually taken up by farmers through bank credit.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The use of mechanical power in Agriculture Production system is essential for timely completion of various production operations which will lead to increased production and cropping intensity, maximized utilization of input efficiency and reduction of production cost. Agriculture in the district is largely carried out with traditional agriculture practices due to the hilly terrain and fragmented operational land holdings. Farm mechanization is essential to accelerate the growth of both production and productivity. It also contributes to improving the quality of life of rural work force and farm families.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Agriculture Department is encouraging the use of small power tillers among the farmers. The State Govt has been providing free improvised machines to select farmers.

Small size and scattered holdings of the farmers stand in the way of mechanization. As a result of this farm machinery generally remains underutilized.

Farm machinery & spare part dealers and service centers availability in the district is inadequate.

There is need to develop farm equipments suitable for hilly terrain and the College of Engineering & Post Harvest Technology (CAEPHET) Ranipool Gangtok is engaged in designing and testing implements suitable for the area.

Farm mechanization in Sikkim is almost non-existent. Due to very steep slopes the terraces are narrow and at times with vertical interval of almost 6-7 ft. As such even the scope for use of power tillers is limited to a few pockets. However, there are central sector schemes like, the Sub-Mission on Agricultural Mechanization (SMAM) scheme which aims to increase the accessibility of mechanized farming solutions, particularly suitable for small and marginal farmers in Sikkim. The scheme offers financial assistance to facilitate purchase of machinery, with up to 95% subsidy. Under the SMAM scheme state govt. promotes mechanization through initiatives like establishing Custom Hiring Centres (CHC) and Farm Machinery Banks (FMB) in the district/state.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Due to its agro-climatic advantages, Sikkim has good potential for growing horticulture crops like flowers, fruits, vegetables root and tuber crops, spices, mushrooms, oranges, medicinal and aromatic plants etc. Sikkim is the largest producer of large cardamom in the country. With less than 10% of area under cultivation and diversion of agriculture land for non-agriculture purposes on account of urbanization, promotion of horticulture becomes imperative for the overall growth in agriculture sector.

Sikkim State Co-operative Supply and Marketing Federation Ltd. (SIMFED) established as an Apex Marketing society for the state of Sikkim with the main intension of undertaking wholesale supply of consumer goods through MPCS/CCS and also arranges for bulk marketing of the surplus Agricultural produce including the important cash crops of the state. NERAMAC is taking up marketing programme to procure agro-horticulture produces directly from the farmer groups, SHGs, MPCS, NGOs and GPUs.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Horticulture and Cash Crop Development Department has taken several steps under Technology Mission for development of large cardamom. Several nurseries have been set up in the district. The State Government is providing Production Incentive Support Price on cauliflower cabbage and carrot to safeguard the interest of the farmers. One integrated pack house has been set up at Rangpo with facilities for packaging and grading of all kinds of horticulture produces from the six districts of the State. Spices Board provides technical support to the farmers. A bio-fertilizer production unit has also been set up in the Majitar, which caters to the need of organic input of the farmers. The plantations have become too old and needs rejuvenation and replantation. Massive rejuvenation program in orange and re-plantation in large cardamom has greatly helped in increasing the production of these crops but changes in area under other crops are marginal. Due to transportation and storage constraints organized marketing is of utmost importance. It will help in integrating production and reducing post-harvest losses and in ensuring remunerative prices to the producers. There is a lack of value addition and marketing facilities available. The marketing of these crops is dependent on the private traders merchants and middlemen as a result of which the farmers do not fetch remunerative price.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The development of forestry sector assumes great significance as it not only provides direct benefits in terms of production of timber, fodder etc. but also intangible benefits like protecting the environment / eco-system of the State.

The district has a forest cover of 10400 ha of which only 567 ha is under social forestry. About 4050 ha are under protected forest area. The district has 4152 ha barren land and 587 ha of wasteland and offers large scope for development of Forestry. Considering the increasing demand of wood products and ply products cultivation of Gamar Kadam Shimul and Pitali can be encouraged. Also, there is good demand for fuel wood in the villages so no marketing problem is envisaged.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Government as well as forest department distributes seedlings / samplings free of cost to the farmers for plantation. Bamboo retail outlets with common facility centers have been established near cluster villages. The department of Handicraft and Handloom has been entrusted with the work of providing training to the farmers in bamboo crafts.

The Department of Social Forestry supplies planting materials of various economically viable species e.g. Shiris, Champ tree, Cutis tree, Walnut etc. to the farmers.

The Government of Sikkim has launched a unique and innovative programme called State Green Mission with the view to raising avenue plantation and beautification of all vacant and waste lands to further reinforce widespread recognition of Sikkim being a Green State. Mero Rukh Mero Santati is a novel green initiative conceptualized and launched by the Hon'ble Chief Minister of Sikkim on 2nd of February 2023 to strengthen the connect between parents, children and nature by planting trees to commemorate birth of a child. It aims to plant 100 trees for every newborn child born in Sikkim.

NABARD has supported 300-acre orchard (Guava & Orange) based integrated Tribal development project in the district benefitting 300 households in Ray Busty cluster.

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Animal Husbandry plays an important role as an allied activity to agriculture in the economy of the district which is predominantly agrarian in nature. This sector is vital not only for meeting the nutritional requirements by way of milk meat eggs etc. but also one of the tools for social-economic upliftment by providing gainful employment to the rural poor. The growing pressure on land increasing unemployment marginal increase in crop productivity and development of weaker sections of the society call for all out efforts for development of this sector. Dairy Poultry and Sheep/Goat/Piggery farming are main activities under Animal Husbandry Sector. There is a long tradition of rearing dairy animals by farmers in the district. The dairy sector Cross Breeding Programme carried out by the Animal Husbandry & Veterinary Services Department over the last two decades have resulted in significant improvement in milk production and today in the organized sector like Sikkim Milk Union, North Dairy milk Union and Sikkim Dairy Pvt Ltd. are processing around 40,000 litres of milk per day resulting in direct transfer of profit to the dairy farmers whereas, in unorganized sectors, 60% of the milk is sold through the open market. The Sikkim Milk Union has now diversified its products to meet consumers requirements. Presently, Paneer, butter, chhurpi, Lassi, curd, cream are produced in addition to three varieties of liquid milk and introduced Ice cream, Flavoured Milk since the year 2009-10

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Although both cows and buffaloes are reared in the district number of graded buffaloes is much less due to climatic reasons and lack of breeding infrastructure.

Sikkim Cooperative Milk Producers Union Ltd. has been established to streamline the activities of milk production, procurement, processing, preservation and marketing in the State.

The Department of Animal Husbandry and Veterinary Services has a defined cattle breeding policy.

Sikkim Livestock Development Board (SLDB) is the State Implementing Agency (SIA) constituted to implement the National Project for Cattle

Gangtok, PLP 2025-26

and Buffalo Breeding in Sikkim.

There are 48 Veterinary hospitals, 3 Animal Breeding Farms, 7 Disease Diagnostic centres and 01 Animal Husbandry Training Centre in East Sikkim.

There are 56 milk cooperative societies and 79 milk collection centres functioning in the district.

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

Poultry has emerged as the fastest growing segment in the livestock sector due to booming tourism industry and large number of army and paramilitary establishments. It is an important activity to bring about rapid economic growth particularly suitable to the weaker sections. Poultry farming will ensure gainful employment to the rural as well as urban masses and supplement their income. Poultry has been recognized as thrust area by the State Government and all possible guidance and incentives are being extended for development of this sector.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

There are no hatcheries and feed mills functioning in the district. With a little emphasis for bringing more areas in the district under maize cultivation (rain fed) and with the availability of paddy by-products & oil cakes of mustard, the sector can grow. Poultry farming even on small scale is capital intensive in the district as all inputs are imported from other states. The major constraint is the irregularity in availability of day-old chicks (DOC) and feed concentrate.

There are no exclusive infrastructure facilities in the district catering to the poultry sector.

Lack of adequate extension and support services. National Livestock Mission (NLM) scheme is entrepreneurship development and breed improvement in poultry, sheep, goat and piggyery including feed and fodder development.

A special credit facility for Animal Husbandry Infrastructure Development to help increasing of milk and meat processing capacity and product diversification thereby providing greater access for unorganized rural milk and meat producers to organized milk and meat market.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Goat and pig rearing are traditional subsidiary activities and are mostly being done on a small scale with local breed in the district. Though pigs multiply very fast there is constant demand for good quality female weaners since a greater number of female animals are required than males to start fresh as well as for replacement of breeders in existing units. People living in higher altitudes rear a variety known as Chengra and in the lower altitudes the cross-bred varieties are reared. Goateries are a very popular economic activity in the portion of the district connected to West Bengal. Sikkim has two important breeds of goat viz. Black Bengal and Beetal both small animals but famous for meat quality all over India. Sheep rearing is a major economic activity of the people living in high altitudes in the border areas of East district. The populations of sheeps, pigs and goats in the district as per Sikkim Statistical Handbook 2019-20 are 7000 3990 and 29259 respectively.

NABARD has supported training and capacity building to Glacier Lake Outburst Flood (GLOF) affected Animal Husbandry farmers and training of para-veterinarians in collaboration with AH & Vs Deptt. Govt of Sikkim.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The requirement of piglets in the State is substantial. The Department has established seven Pig Breeding Farms in the State. Out of these, one would be solely earmarked for rearing pure-bred exotic stock to cater to the requirement of breeding boars in the State. Since the Government farms alone cannot cope up with the ever-rising demand of piglets, the Department has therefore proposed to assist the rural breeders by providing them with improved boars and necessary services. This would not only provide adequate piglets but also generate self-employment amongst the unemployed rural youth.

Sheep rearing activity is also being encouraged by the Government. The cross-breeding programme with Jamunapuri and Beetal was undertaken, and selective breeding has not been initiated. One tannery has been set up at Mazitar (East district) for use of goat skin and other animals.

Veterinary services, supply of livestock and extension services need to be strengthened by the Animal Husbandry and Veterinary Services Department to fully exploit the potential of this sector.

There is an increasing demand for pork and goat meat in the district and this sector has immense potential provided the infrastructure facilities match with the requirement. The internal meat production comes to around 1932 MT (AH dept.) against a requirement of around 3650 MT per year. This gap is fulfilled by importing from West Bengal.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fish farming is another promising enterprise with potential for generating high income and employment. Fishery although a non-traditional activity has registered an impressive growth over the past few years in the district. Fish farming is being accepted by the farmers as one of the subsidiary occupations in the district. Pisciculture does not compete with any agricultural or industrial activity; rather it envisages productive utilization of existing water bodies and other low-lying areas. Fishery augments food supply, generates employment and improves the nutritional value of food.

Potential area for fish culture can be categorized into two. The area which falls above 1500 m altitude is identified as cold-water zone where cold-water fishes like trout can be farmed for stocking in streams and lakes. The area below 1500 m altitude is identified as carp zone where carp fishes can be farmed. The district has huge potential for Trout Fish farming as this type of fish farming requires cold fresh running water available in the running springs of the district. On average farmers are earning profits of more than 2.7 lakhs rupees from one raceway of 34 sq. m water area. NABARD Sikkim RO has supported one fishery based FPO in Regu Pakyong district with cumulative grant support of Rs. 7.025 lakh.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Rainbow Trout fishery has been expanded for the promotion of sustainable fish culture as a suitable income-generating activity in the rural areas, augmenting nutritious food production, generating a supplementary source of income to fish farmers and fishermen, promoting fishery for tourism and conservation of riverine fish germplasm etc. Sikkim stood 3rd position in trout production in India contributing 14% to total production during 2015-16. Hence, this farming system is being promoted among the rural people living in the upland areas of the state as per feasibility. Memencho trout farm & Kyongnosla trout farm with a hatchery unit of 5 lakhs green ova and 2 lakhs green ova respectively are used for breeding and seed rearing of trout fish in East Sikkim District. The rainbow trout production in Sikkim is also growing steadily with an increase in the number of trout growers. The total production has risen sharply in the past few years.

There is a wholesale fish market in Lalbazar Gangtok where 23 types of species traded on daily basis with the help of Fish Market Price Information System supported by National Fisheries Development Board. In addition to this there are two farms in the district for carp seed production located at Rongpo and Rorathang which are supplied with spawn from carp hatchery at Makha. There is also a Trout hatchery at Kyongshola.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

In view of the difficult mountainous terrain and fragmented holdings, mechanized farming with the use of tractors, power tillers etc. is not very feasible in the district. Also, there is a dearth of farm equipments as per the hilly terrains. In view of this Bullocks are widely used in the district both for cultivation and other agricultural operations. The other animals of economic importance under livestock sector reared in the district are Yak and Horse/Pony which are mainly used for transportation. Yaks are sparingly reared in the Gnathang and Kupup in the district. The mules are commonly used in the hilly tract as goods carrier.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- Department of Animal Husbandry takes care of the health cover of bullocks.
- Good quality bullocks horses and mules are available in the villages as well as in adjoining districts.
- Department of Animal Husbandry is implementing Yak Development Programme with financial assistance from Government of India. To prevent in-breeding amongst the local Yak population, Elite parent breeding stock have been imported from Bhutan.
- The State Government is also arranging various training programs for development of yaks in the district.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

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.

Integrated Farming System (IFS) is defined as “a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementary 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 almost twice the income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementary are essential to achieve multiple goals.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

ICAR and KVKs have model farms.

Integrated Farming System is practiced in the State traditionally. However, farming communities may be trained on disease management and scientific methods of farming.

Institutional intervention in Organic farming with technological backup by ICAR Research Complex for NEH Region, Sikkim Centre, a farmer from Lower Nandok, East Sikkim reoriented his traditional farming into integrated organic farming system (IOFS) to increase his farm income. Diversification of the IOFS through adoption of Agri-polythene sheets for the purpose of making Jalkund, micro-rainwater harvesting structure; low-cost plastic tunnels for sequential vegetable cultivation, garden pea (TSX-10) under zero-till in rice-fallow rotation, cultivation of improved maize line RCM 1-1 and improved rice line RCM-10, backyard poultry production with Vanaraja and Hybrid Napier cultivation as fodder grass on terrace risers. Scientific management practices of fisheries with Grass carp and Common carp, milk cow crossbred Jersey and large cardamom cultivars Sawney and Varlangey raised his stature of the farmer as progressive farmer in Integrated Organic Farming System within short span of time.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Sikkim is a major importer of vegetables including potatoes and onions. Thus, these can be procured from the plains when it is cheap and stored for sale within the State later on. Further considering the hilly terrain and adverse weather condition cold storage and rural godown can be constructed at Rangpo where the goods coming in large trucks can be unloaded and can be directly distributed to various locations of Sikkim which may avoid delay in delivery of perishable items. This would also enable to overcome situations of crisis which arises due to natural calamities in the form of landslides. Thus, cold storage facilities in Sikkim would not only help the farmers but also act as good business opportunity for the investors.

To ensure that farmers get remunerative price it is essential to have adequate marketing and storage infrastructure. The marketing problems of various agricultural products are different in nature. Therefore, it is essential to develop the right type of product specific storage infrastructure. Although there is marginal surplus in rice and vegetable production on an annual basis there is sufficient seasonal surplus, but the farmers are unable to get the benefit of remunerative prices for want of proper storage/processing facilities.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Regulated Markets and Market complexes have been set up for marketing of agricultural produce. The Government has planned Apna Mandis at important places in the district and world class Kisan Bazaars (farmers markets) at the Head Quarter town of district. This will help the farmers to sell their produce unhindered. Awareness about preservation technology among the farmers is inadequate.

Lack of awareness among the farmers about importance of quality seed in increasing production.

There are 9 godowns in Gangtok (Rural) Ranipool, Singtham, Rangpo, Pakyong, Rhenock, Rongli, Makha and Gangtok (Urban) with 4350 MT storage capacity.

Central Sector Scheme of financing facility under Agriculture Infrastructure Fund for developing farm-gate infrastructure for farmers is available through incentives and financial support interest subvention of 3% per annum up to a limit of Rs.2 crore. Further, Credit guarantee coverage will be available for eligible borrowers from this financing facility under

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to Rs.2 crore.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

As there is not much scope for horizontal expansion in agricultural land, hence, increase in per unit productivity from land and stepping up cropping intensity is the only way out to make the organic farming economically self-sustaining. The available NPK in the region is fairly good. Most of the soils of the area are acidic in nature with high rate of soil loss due to erosion. Maintenance of soil health moisture retention capacity and prevention of soil / water erosion and ecological degradation is major challenge in the area.

The Soil Health Card Scheme also called SHC scheme was introduced by the Ministry of Agriculture, Government of India. The SHC is meant to give each farmer soil nutrient status of their holding and advise them on the dosage of fertilizers and also the application of soil amendments that are needed to maintain soil health in the long run. However, some important indicators such as cropping history, water resources or moisture of soil, slope, depth, color and texture of soil, and the Micro-biological activity etc are not included in SHC. Under the School Soil Health Program of Integrated Nutrient Management (INM), DoA & FW, Govt. of India, NABARD has sanctioned financial assistance to NABFOUNDATION for setting up of 1000 Mini Soil Testing Labs in 1000 Schools as PAN India programme, including one Kendriya Vidyalaya, in Gangtok and one Eklavya Model Residential School, Parkha in Pakyong district.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The district has plenty scope for investment in land development viz. Contour trenching, Bench terracing, Stream/Jhora tapping, construction of small water harvesting structures etc. The Soil Conservation Wing of the Agriculture dept. is the nodal agency for execution of all land development activities. The Department provides subsidy for construction of Water Harvesting Structures. There is need to formulate an effective policy on construction of water harvesting structures in a scientific manner.

The treatment measures advocated in this sector are bench terracing Jhora diversion/training works, construction of small water harvesting structures and protection wall against landslide etc. Mechanical and soil conservation measures like masonry spillways, retaining walls and stone check dams etc. are helpful in reducing the incident of landslides.

NABARD has sanctioned onevSpringshed based watershed Development project and one Integrated Tribal Development project in Pakyong district. Water security for communities is ensured through rejuvenation of springs and soil moisture conservation measures. Enhance soil fertility by controlling soil and water erosion through implementation of various project measures.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

The scope of Agri infrastructure activities can be related to the following activities:

- E-NAM
- Tissue culture
- Agri bio- technology
- Seed production
- Bio-pesticides
- Vermi-composting

Promotion of bio-fertilizer, bio-pesticides, vermi-compost, organic seed production units have a good potential in the State. Moreover, under Sikkim Organic Mission the State has 76392 hectares of its cultivated area certified as fully organic and as such usage of organic fertilisers like Azolla vermi-compost etc. needs to be encouraged.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The Soil Conservation department of the State Govt. is well equipped with technical manpower for taking up various land development activities. Agricultural Engineering Wing of the Agriculture Department also is instrumental in implementation of activities like drainage and reclamation.

State Tissue Culture Centre was established in the East Sikkim under Department of Science & Technology and Climate Change. The Centre has

imparted training on orchid tissue culture and orchid cultivation to the rural women of Sikkim and provided with orchid saplings on successful completion.

Lack of awareness among the farmers about importance of quality seed in increasing production

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Sikkim is endowed with varied agro-climatic condition suitable for cultivation of large number of sub-tropical and temperate fruits but due to land scarcity and economic viability only fruits like Sikkim Mandarin and Passion fruit are commercially cultivated. The State produces about 80% of India's large cardamom which enjoys a high value export market. The ginger produced in Sikkim forms 11% of the National Production and has also export prospects. As such there is scope for value addition to cardamom ginger and citrus fruits and other cash crops through agro-based industrial units. Post-harvest technology and management plays a crucial role in value addition to agriculture. Investment in Agro & Food Processing sector have not been commensurate with the large potential available in the state as a result of which linkages between production, post-harvest management, processing and marketing including export largely remain weak.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

This sector includes food grain processing, fruit & vegetable processing, dairy & poultry processing, poultry & meat products, milk & milk products processing. There is scope for production and marketing of horticultural produce in large scale. Sikkim State Co-operative Marketing Federation (SIMFED) is providing necessary support service to farmers for marketing of agricultural produce. The Government has set up one processing unit at Singtam in Gangtok. The infrastructure for processing of agriculture produce is not adequate in the district. The State Government can open marketing outlet of agro products and milk products at strategic points which will cater to residents as also tourists. Although there is enormous scope for production and marketing of agro and food products, but enough infrastructure has not been created for the same. Despite producing varieties of fruits and vegetables there is no big extraction industry in the district.

IFFCO begins construction of Food Processing unit in Sikkim. Two Food Processing Units are to be constructed at a cost of Rs 50 crores. These food processing units are to give a boost to the organic farming in Sikkim. With the help of these units SIDICO is to begin Ginger trading through its agencies in Italy Germany and other European countries. These units are to deal with organic products alone. It will also promote Green Himalayan economy.

2.3.2 Agri Ancillary Activities - Others**2.3.2.1 Status of the Sector in the District**

As per revised RBI Guidelines on Priority Sectors, Loans to Primary Agriculture Credit Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs) for on-lending in agriculture sector, Loans under Agri Clinic and Agri Business Center (ACABC) scheme are included in other ancillary activities of agriculture. Under ancillary activities the following activities are considered: i. Loans up to Rs.5 crore to co-operative societies of farmers for disposing of the produce of members. ii. Loans up to Rs.50 crore to Start-ups as per definition of Ministry of Commerce and Industry GoI that are engaged in agriculture and allied services. iii. Loans for Food and Agro-processing up to limit of Rs.100 crore per borrower. iv. Loans to Customer Service Units managed by individual institutions or organizations who maintain a fleet of tractors bulldozers well-boring equipment threshers combines etc. and undertake farm work for farmers on contract basis. v. Bank loans to Primary Agricultural Credit Societies (PACS) Farmers Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on lending to agriculture. vi. Loans sanctioned by banks to MFIs for on-lending to agriculture sector. vii. Loans sanctioned by banks to registered NBFCs (other than MFIs) for on-lending as per RBI guidelines. viii. Outstanding deposits under RIDF and other eligible funds with NABARD on account of priority sector shortfall.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The cooperative societies and Agri clinics are at a very nascent stage in the State. Their lending portfolios and services fold must be increased and popularized. NABARD is actively supporting micro enterprises through SHGs/JLGs/ Promoting FPOs and strengthening the MPCs. The Cooperative Societies of farmers may be provided short term loans for disposing of their produce so that necessary arrangements could be made to transport it to the markets in the neighboring places where it could fetch better price. The loan could be provided for a short period say 45 to 60 days repayable in one lumpsum installment of principal and interest. This would benefit both the farmers and the Banks.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

MSME Sector has been recognized worldwide as an Engine of Economic growth and for promoting equitable development of a country. This sector is capable of generating huge employment opportunities with low capital, operational flexibilities and quick adoption of technologies.

As per notification of the Ministry of MSME, GoI, the classification of Micro, Small and Medium Enterprises, is based on following criteria, viz.,

(i) a micro enterprise, where the investment in Plant and Machinery or Equipment does not exceed Rs. 1 crore and turnover does not exceed Rs.5 crore.

(ii) a small enterprise, where the investment in Plant and Machinery or Equipment does not exceed Rs.10 crore and turnover does not exceed Rs.50 crore.

(iii) a medium enterprise, where the investment in Plant and Machinery or Equipment does not exceed Rs.50 crore and turnover does not exceed Rs.250 crore.

The establishment of Hydro Power Projects, Pharmaceutical Units and development of Tourism started industrialization process in the State. Sikkim Industrial Development Board was also formed to support this mission. There are already some reputed industrial units set up in the state including many Pharmaceutical Units. Directorate of Capacity Building was established in 2007 followed by the State Institute of Capacity Building at Karfector Jorethang in 2009 to equip younger generations with desired skills. There are 42 Livelihood Schools across the State to train youths.

Tourism has been promoted as an industry in the state. A large number of Tourism activities like river rafting trekking, mountain biking, boating, paragliding, rock climbing etc., are available in the district. In addition to this Village Tourism, Home Stay, Cultural Tourism, Pilgrimage Tourism, Adventure Tourism, Traditional Food Tourism, Nature Tourism and Flower Festivals are main activities in the district. Thus, a large number of tourist infrastructures have been established across the districts to promote tourism.

3.2 Infrastructure and linkage support available, planned and gaps

The extension services to the rural entrepreneurs in the district are mainly provided by the District Industries Centre (DIC), Urban Development and Housing Department (UD&HD), Sikkim Rural Development Agency (SRDA), Directorate of Handicrafts and Handloom, Khadi and Village Industries Commission (KVIC) and Khadi and Village Industries Board (KVIB).

Ministry of Micro Small & Medium Enterprises Government of India has set up a MSME Development Institute at Gangtok. The institute provides Techno-Economic and Managerial assistance to existing enterprises as well as to prospective entrepreneurs. The institute also provides subsidy to the entrepreneurs for setting up various enterprises.

Various government schemes are under implementation in the district for development of the MSME sector the same are detailed as follows:

a. Pehchan Scheme b. Pradhan Mantri Mudra Yojana c. Stand up India Scheme d. Prime Ministers Employment Generation Programme (PMEGP) e. Skilled youth Startup scheme of Govt. of Sikkim, f. PM Street Vendors AtmaNirbhar Nidhi (PM SVANidhi) - A special Central Sector Scheme to facilitate Micro-credit facility for street Vendors; (g) PM Vishwakarma, a Central Sector Scheme implemented by the Ministry of Micro, Small and Medium Enterprises (MoMSME), the Ministry of Skill Development and Entrepreneurship (MSDE) and the Department of Financial Services (DFS), Ministry of Finance (MoF), Government of India.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports form the most important source of foreign exchange for developing countries. All developing countries including India strives to increase their exports as a means for mobilizing resource for their developing plans. Growth in Argo- exports not only brings in additional foreign exchange for the country but benefits a large number of people involved in the production processing and export of such products.

After a decade of fluctuating cardamom yields and relatively low prices the last few years have seen a significant uptick in the production of large or black cardamom in Sikkim. In 2020 India accounted for slightly over 8 per cent of the world's cardamom (large and small) exports valued at \$114 million – a jump of almost 100 per cent from 2019. The introduction of the ODOP initiative and a renewed focus on black cardamom in the district resulted in a 250 per cent jump in district exports from \$2 million in 2018-19 to more than \$7 million in 2019-20.

4.1.2 Infrastructure and linkage support available, planned and gaps

Sikkim being declared an "Organic State", leading to an anticipated rise in demand for export credit, particularly for products like Large Cardamom from the district, as the organic certification enhances their marketability and export potential. The Government of Sikkim through the "Sikkim Organic Mission" is implementing the Central Sector Scheme entitled Mission Organic Value Chain Development for Northeastern Region (MOVCD) launched during 2015-16 by the Ministry of Agriculture and Farmers Welfare, Government of India.

Large cardamom and ginger are grown as an important spice crop in the state of Sikkim. The demand for large cardamom and Ginger in the export market is bound to increase steadily. However, the internal consumption of cardamom and ginger are also increasing affecting exportable surplus. This situation could be improved by increasing productivity.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

With the objective of making Sikkim a fully literate state and the Sikkimese people fully literate citizens, the State Government has been investing over 20 percent of annual budget in the education sector. Education is free up to the College level in Sikkim. There is also provision for free distribution of school uniforms, books, exercise books, school bags, raincoats etc.

Institutional credit plays a crucial role in supporting education by helping students and families finance educational opportunities that might otherwise be inaccessible. Credit supports education through educational loans to pursue degrees and skills and contribute to economic growth of the country. Educational institutions also benefit from credit to fund infrastructure, which in turn supports a higher quality of education for students.

4.2.2 Infrastructure and linkage support available, planned and gaps

Under the Chief Ministers Merit Scholarship students are sponsored to various public schools outside and inside the State on the basis of examination held at the Class V level. Under the Chief Ministers Free Scholarship, the State Government bears the entire cost of expenditure for any Sikkimese who is able to secure admission in any twenty best Universities of the world.

In order to encourage girl children, the Prerna Yojana provides scholarship of cash award of Rs. 3000 annually for girl children excelling in their studies at the district levels.

Sikkimese educated youth have been sent by the State Government to reputed Centers across the Country for undergoing coaching under Union Public Service Commission and Staff Service Coaching Scheme.

Pradhan Mantri - "Vidya Lakshmi portal" is a first of its kind portal for students seeking Education Loan. It provides single window electronic platform for students to access information and prepares applications for Educational Loans and Government Scholarships.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is one of the basic needs of life and therefore remains the top priority of any person government and society at large. The housing sector alone contributes 5-6 per cent to the countrys Gross Domestic Product (GDP). The widening gap between demand and supply of housing units and affordable housing finance solutions is a major policy concern. Loans to individuals up to Rs.35 lakh in metropolitan centers (with population of Rs.10 lakh and above) and loans up to Rs.25 lakh in other centers for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan center and at other centers should not exceed Rs,.45 lakh and Rs.30 lakh respectively.

Housing loans to banks own employees will not be eligible for classification under the priority sector.

Loans for repairs to damaged dwelling units of families up to Rs.10 lakh in metropolitan centers and up to Rs.6 lakh in other centers Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to a ceiling of Rs.10 lakh per dwelling unit.

The loans sanctioned by banks for housing projects exclusively for the purpose of construction of houses for economically weaker sections and low-income groups the total cost of which does not exceed Rs.10 lakh per dwelling unit.

4.3.2 Infrastructure and linkage support available, planned and gaps

Sikkim is one of the smallest states in India both in terms of population and area. The present population of Sikkim stands at 6.79 Lakhs as compared to last year figure of 6.72 Lakhs in 2020. Growing population and rise in income levels of people resulting in the expansion of the housing industry. According to census 2001 number of households in Gangtok Notified Town Area (NTA) is 6202. It is a known fact that most people who do not own land in Gangtok apply to the UDHD for housing sites which enables them to construct buildings and rent out the premises while retaining a floor for their own accommodation. With a high growth rate of the MIG and HIG in Gangtok not restricted to the Government sector alone pressure on the UDHD for allotment of housing sites is mounting. Details of Govt. Housing schemes are as follows: Chief Minister Gareeb Awas Yojana (CMGAY). Support is available under Chief Minister's Gareeb Awas Yojana for construction of RCC framed houses with GCI sheets roofing over tubular steel truss and brick wall partition. CMGAY has been envisaged as an immediate relief to the senior citizens who are staying without any immediate support or family members.

Sikkim Garib Awas Yojana (SGAY): Under the scheme financial support of Rs. 17.51 lakh is provided by State Government for construction of Single story RCC house. This scheme is being implemented to make Sikkim Kutcha house free State. A total of 100 beneficiaries from each constituency will be benefitted under this scheme.

Pradhan Mantri Awas Yojana Gramin (PMAY-G): PMA-G is also under implementation in the State. The scheme aims to develop affordable

homes for poor families including BPL populace in rural areas. Under the scheme the beneficiaries in hilly areas are provided with financial assistance of Rs.1.30 lakh for construction of house. Beneficiaries of PMAY will get interest subsidy on housing loans for acquisition or new construction of houses from the Primary Lending Institutions (PLIs).

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Rural infrastructure within its ambit covers economic infrastructure such as transport and communication, power, irrigation, storage and processing, animal husbandry, poultry, dairy and fisheries, information technology and social infrastructure namely education, health, research and extension. The major infrastructure areas where public investments and Government initiatives are prominently required are Irrigation, Power, Transport, Communication, Education and Health.

Investment in rural infrastructure fosters agricultural growth, creates new economic opportunities and activities generates employment and income and improves delivery of other rural services. Therefore, NABARD created Rural Infrastructure Development Fund (RIDF) to facilitate public investments for rural infrastructure. State Governments avail RIDF assistance for creation of wide variety of rural infrastructure covering 39 activities under three broad categories viz. (i) Agriculture and related sectors (ii) Rural connectivity and (iii) social sectors. Over the years RIDF has emerged as a preferred source of funding for State governments. The sectors covered under sanctions to the State Govt. in the district are 01 Minor Irrigation, 7 Rural Roads and bridges, 10 Rural Drinking Water, 22 Rural Education Institutes, 6 Rural Marketing Centres etc.

More focus needs to be concentrated on minor irrigation. The implementation of the RIDF projects sanctioned so far has provided connectivity to rural villages, additional cultivable command area for irrigation to farmers and recurring employment opportunities to the poor.

5.1.2 Infrastructure and linkage support available, planned and gaps

Since, Gangtok & Pakyong Districts have a huge number of tourist spots like various places in Gangtok, Nathula Pass, Baba Mandir, Changu Lake, Zuluk, Rumtek and Ranka Monasteries and many others there is good potential for construction of Public safe drinking water facilities, Pay and Use Toilets and Parking Facilities at these places. With special focus from the Government to develop the State as a tourist center, lot of focus has been given to develop social infrastructures.

5.1.3 Benefits of RIDF Projects (except irrigation, rural roads and bridges)

The assistance for creation of social infrastructures viz. roads and bridges, irrigation projects rural drinking water supply, school/hostel buildings etc. can be availed from NABARD under RIDF and NIDA.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

The provision of drinking water, sanitation, education and health defines the quality of life of an individual. These services affect day-to-day life of people and have long-term impact in terms of longevity and earning capacity. Piped drinking water which is treated and transported to households is an expensive commodity and more so in a sparsely populated village. However, villagers need good quality potable water as much as anyone else does in the country. Swachh Bharat Campaign has re-emphasized the need of basic amenities for hygiene and dignity of an individual.

Jal Jeevan Mission is envisioned to provide safe and adequate drinking water through individual household tap connections by 2024 to all households in rural India. The programme will also implement source sustainability measures as mandatory elements, such as recharge and reuse through grey water management, water conservation, rainwater harvesting. The status of households with tap water connection in Gangtok & Pakyong Districts is 91%. i.e., 40122 Households out of 44024 Households are connected with tap water supply.

5.2.2 Infrastructure and linkage support available, planned and gaps

The districts have 01 district hospital, 07 Primary Health Centers, 37 Primary Health Sub-Centers and Dispensaries veterinary dispensaries, AI centers, Cattle /poultry/Pig Breeding Farms, 27 banks, post office etc. However, the district lacks good road connectivity sufficient potable drinking water facility godown cold storage etc. that is hampering the growth of the district. With special focus from the Government to develop the State as a tourist center, a lot of priority should be given to develop social infrastructures in the district. The objective of infrastructure development is to increase the sustainability and the efficiency of assets so that they generate sufficient returns during their economic life.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Renewable energy is generally defined as energy that comes from resources which are naturally replenished on a human timescale 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 pressure of increasing population on the one hand and limitations in providing energy in the required quantity from conventional fossil sources on the other hand has become one of the most burning issues for the country. Renewable sources of energy are going to play an increasingly important role in the future. Bank loans up to a limit of Rs. 30 crores to borrowers for purposes like solar based power generators, biomass-based power generators, windmills, micro-hydel plants and for non-conventional energy based

Gangtok, PLP 2025-26

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 Rs.10 lakh per borrower will come under Priority Sector.

5.3.2 Infrastructure and linkage support available, planned and gaps

The Govt. of Sikkim encourages people to acquire bio-gas plants for their domestic use which is linked to financial assistance from the Govt. through SREDA. The State Government is also encouraging introduction of solar energy in the State.

The setting up of Bio-gas plants as an alternative source of energy is slowly but steadily gaining importance with gradual shrinkage of areas under forest and scarcity of fuel wood. Further Bio-gas plants can contribute significantly to maintaining village sanitation in addition to producing high value composts.

PM Surya Ghar: Muft Bijli Yojana was launched on 29 February 2024 to increase the share of solar rooftop capacity and empower residential households to generate their own electricity. The scheme is to be implemented till FY 2026-27. The scheme provides for a subsidy of 60% of the solar unit cost for systems up to 2kW capacity and 40 percent of additional system cost for systems between 2 to 3kW capacity. The subsidy has been capped at 3kW capacity.

Under Special Area Demonstration Programme, the Sikkim Renewable Energy Development Agency (SREDA) had installed Solar Power Plant in various Government Institutions (Health Centres, Assembly building, Courts and Schools) in and around Sikkim. The plants range from capacities of 5 kWp to 20 kWp.

RIDF

1. Details of RIDF projects sanctioned in the district are given below:

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	259	121.033400	107.3766
B	Ongoing tranches	30	164.211600	147.7863
	Total (A + B)	289	285.245000	255.1629

2. The sector-wise details of RIDF projects sanctioned in the district various categories are as given below:

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	191	6.931800	6.5794
B	Rural roads & bridges	51	213.471400	191.62

C	Social Sector	47	64.841800	56.9635
	Total (A + B + C)	289	285.245000	255.1629

3. Some of the benefits accrued from the projects sanctioned under RIDF in the district are as under:

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	191	Irrigation potential	ha	0
B	Rural roads	51	Road length	km	0
C	Bridges	0	Bridge Length	m	0

3. a Details in respect of other RIDF projects are given below.

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Rural Drinking Water Supply	25	0	0	0
2	School & College	11	0	0	0
3	Rural Market Shed. Haat	3	0	0	0
4	Pay & Use Toilet	3	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Micro finance occupies a pivotal position in the Socio- economic development of India and stands as one of the most promising and cost-effective tools in the fight against global poverty. India ranks first in terms of percentage growth rate of borrowers and gross loan portfolio (GLP) as per the Microfinance Barometer 2017 which ranked the world's top 10 countries in Microfinance based on loan portfolio. Microfinance is playing a crucial role in development of Indian Economy by enhancing credit access for rural households through its initiatives which have a major stake in bringing the unbanked women to the mainstream by bringing them into the domain of SHG- BLP on a continuous basis. Being one of the most effective tools of reducing poverty, microfinance has a significant role in bridging the gap between the formal financial institutions and the rural poor. NABARDs Self-Help Group Bank Linkage Program (SHGBLP) has helped empower rural women bereft of resources and access to formal banking through its innovative approach to financial literacy group, collateral approach and purpose neutrality of loans. This program since its inception in 1992 has assisted rural women to save, borrow and build social capital and now includes 16.2 crore households in its fold. This program has improved the lives of women and achieved several milestones in savings and bank linkage. By helping their members to earn better and reduce their dependence on private moneylenders SHGs have proven to be a sustainable option particularly for rural women. NABARD released Rs.513 lakh as grant to SHGs promoting institutions in FY 2022-23 leading to savings linkage of 4489 SHGs and credit linkage of 9305 SHGs.

Status of SHG Bank Linkage in Gangtok & Pakyong districts as on 31.03.2023 is 336 SHGs are credit linked with loan sanctioned at Rs. 887.91 lakh and Rs.858.17 total loan outstanding.

6.2 Infrastructure and linkage support available, planned and gaps

Under DAY - NRLM program Revolving Funds (RF) @ Rs.10000-15000 per SHG and Community Investment Support Fund (CISF) @ maximum of Rs.250000/- per SHG is provided to Self Help Groups (SHGs) and their Federations to take up self-employment for income generation.

Under the Self-Employment Program (SEP), interest subvention over and above 7 percent rate of interest is available to all SHGs accessing bank loans. An additional 3 percent interest subvention is also available to all women SHGs who repay their loan in time. SHGs are also linked to banks for availing loans for taking up various livelihood activities.

Capacity building and technological support is also provided to the target households for taking up income generating activities both in farm and non-farm sectors.

Many NGOs/VAs Government agencies viz. SRDA, ICDS Block Officials and banks are actively promoting groups of rural poor under various

projects which are based on the core principles of SHG promotion specified by NABARD. NRLM and SRLM programs are also under implementation in the district. Linking of these groups with banks supplements the savings of the group and makes credit available for income generating activity. Sikkim Rural Livelihood Mission (SRLM) in collaboration with Human Resource Development Department (HRDD) Govt. of Sikkim is nurturing and providing handholding support to around 1507 SHGs in the district. All the SHGs have been saving linked. To strengthen the SHGs, Govt. of Sikkim has taken various initiatives such as:

The contract of stitching School uniforms for all the Govt. schools in the State has been given to the SHGs. The scheme is being implemented by SRLM. NABARD supported 4 Gram Dukans in Pakyong district to support marketing of the products of SHGs and their members. Collaborating with the SRLM, Sikkim for accelerating growth of SHGs into micro enterprises through NABARD supported programmes like MEDP, LEDP and mSUVIDHA.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

Timely, adequate and hassle-free credit may be extended to the farmers through KCC.

Arrangements for storage and marketing may be made and the number of outlets for seeds fertilisers and pesticides may be increased.

Agriculture Department may consider setting up Seed Farms for ensuring availability of quality seeds as per requirement. Sensitization of the bankers regarding recent schemes of Government of India/ Govt. of Sikkim/ NABARD.

Provision of input licenses through FPOs.

Reaping benefits of Community Nursery.

2. Water Resources

- 1 Village-wise scope/ potential for financing MI activities may be assessed by Departments block level officials and villagers.

State Govt. may take up more irrigation projects with assistance from RIDF. Timely completion of irrigation projects and barrages may be accorded high priority.

Awareness camps and training to the beneficiaries for using drip & sprinkler system are required to be undertaken by Govt. departments.

Updating of land record and issue of land possession certificates at block level to facilitate execution of mortgage deed need to be expedited.

- 2 Provide subsidies for using water saving technologies, more coverage under PM Kisan Sinchayee Yojana. Document and sharing of best practices and scale up successful models.

3. Farm Mechanization

- 1 The demand for power tiller, tractors & farm machineries in the district is low considering the hilly terrain. There are no formal training centres for imparting training to the farmers on farm machineries. • Banks may provide loans to eligible farmers for tractors and power tillers. • Units of fabrication of implements and trailers may be set up in the district. • Credit delivery mechanism under cooperative fold to be improved financially.
- 2 Financing to Agri-Clinics and Agri-Business Centres for establishment of custom hiring of farm equipment, sale of inputs and other services in agriculture including post-harvest management and market linkages for income generation and entrepreneurship development.
- 3 Farmers producer Organization (FPO) need to be encouraged to set up Custom Hiring Centers (CHC). Provision of financial incentives and technical support to FPOs; FPO financing through NABKISAN.

4. Plantation and Horticulture

- 1
 - Extension support to the farmers by Horticulture Department.
 - Fruit processing activity to be encouraged by providing credit & grant support.
 - Institutional coordination between Agri. deptts DIC and KVIC and banks to be further strengthened.
 - Establishment of agro tourism centers at block head quarter or selected places not only to facilitate recreation facilities to urban population but also to serve as a center to demonstrate the modern techniques of propagation of horticulture floriculture ornamental plants their care and maintenance.
- 2 Better marketing platform should be provided to promote products such as Sikkim Mandarin.

5. Forestry/ Waste Land Development

- 1 Concern for resources augmentation of medicinal plants has been shown in the plan of forest department involving Village Forest Management Committees under National Medicinal Plant Board and they can provide awareness and some extension service by engaging various stakeholders including school children, youth, PRIs, village heads in plantation activities as well as protection and maintenance of Forest and wildlife resources.
- 2 Some NGOs should take lead in arranging planting material and arranging for processing and marketing. Farm forestry to be taken for wasteland development will require extension services to farmers from forest and agriculture department.

- 3 Promotion of Non-Timber Forest Produce (NTFP) and its branding marketing through Van Dhan Vikas Kendra (VDVK)/ Primary Agricultural Credit Societies/ Self Help Groups/ FPO and setting up of small enterprises of NTFP products.

6. Animal Husbandry - Dairy

- 1 (a) Banks
Bank may finance schemes under Dairy outside sponsored programmes
Calf Rearing may be encouraged in selected areas
(b) Govt. Departments
Centrally sponsored Subsidy Scheme for Commercial Production under Dairy may be financed through banks.
In the private sector, the activities of fodder cultivation, mini dairy units, calf rearing schemes and veterinary clinics can be encouraged.
Concerned Departments can identify dairy farmers for financing under various bank loan schemes.
- 2 Setting up of Mobile Veterinary Clinics.
Training to Para-Veterinarians.
Creation of awareness on scientific management of animals.
Provide financial and technical support for setting up Hatcheries.

7. Animal Husbandry - Poultry

- 1 In order to reduce the credit gap the following action is considered necessary
(a) Banks
Bank may finance schemes under GOIs subsidy scheme for Poultry
Poultry Farms may be encouraged in selected areas
(b) Govt. Departments
Extension mechanism has to be strengthened for propagation of schemes
Training of farmers regarding scientific management of poultry farms
Organising periodical poultry exhibitions, discussions workshops/seminars on the subject

8. Animal Husbandry - Sheep, Goat, Piggery

- 1 The State Govt. may consider establishing more Pig/ sheep/ goat breeding farms for providing good quality animals
Establishing slaughter houses with meat processing facilities
Presently pig-rearing activity of dwarf local breed being taken by local people is not viable. It is therefore necessary to popularize the breeds of Large White Hampshire, Large White Yorkshire and Landrace with a view to socio economic upliftment.

9. Fisheries

- 1 The Fisheries Department has to identify prospective fish farmers for new ponds
 - Extension services to be strengthened
 - Supply of carp seed (fry/ fingerlings) to fish farmers societies and owners of existing ponds and tanks
 - Preparation of proposals for inland development of pond by fisheries department involving subsidy and bank loan and forwarding the cases to the banks for financing
- 2
 - Market outlets to be provided at block level to ensure remunerative prices and avoid middlemen
 - Need to form SHGs of fishermen/women to ensure availability of micro credit to fishermen engaged in fishing operation
 - The benefit of subsidy and priority in allotment of lake, ponds etc. provided by Government should be extended to SHGs
- 3 Provide financial and technical support for setting up Hatcheries.

10. Construction of Storage and Marketing Infrastructure

- 1
 - Production loan to be liberalized and made popular among farmers by banks to encourage farmers to store their agri/horti produce and avail pledge loans to enable them to get remunerative prices
 - Recovery climate to be improved
 - Cooperative structure to be strengthened

11. Land Development, Soil Conservation and Watershed Development

- 1
 - Proper investment in Land Development activities can increase production and hence income. Therefore, dedicated efforts should be made by the Soil Conservation Department.
 - Banks should give information to the farmers for financing such investments.
 - Awareness level of farmers through extension needs to be improved.
- 2 Facilitation of geohydrological studies in critical areas to identify intervention points.

12. Agriculture Infrastructure: Others

- 1
 - Benefits of Vermi-compost may be widely popularized to cover every farmer household.
 - Farmers may be made aware of the benefit of bio-fertilizer and bio-pesticides.
 - More farmers may be inducted under registered seed growing programme.
 - Plant tissue culture need to be widely popularized.

Gangtok, PLP 2025-26

- 2 (i) Zero Budget Natural Farming:
Alternative low-input farming practices have emerged in pockets across the world promising reduced input costs and higher yields for farmers chemical-free food for consumers and improved soil fertility. Zero Budget Natural Farming (ZBNF) is one such low-input climate-resilient type of farming that encourages farmers to use low-cost locally-sourced inputs eliminating the use of artificial fertilizers and industrial pesticides.
- 3 Agriculture Department and KVKs should help in implementation of ZBNF projects under PKVY and RKVY through capacity building / training to the state extension systems on ZBNF practices across the district.
- 4 (ii) Participatory Organic Guarantee System (PGS): In India organic certification was initiated under the National Programme on Organic Production (NPOP) with the objective of certification primarily for export purposes.
- 5 To overcome the limitations of the Third-Party Certification systems as required under NPOP, Department of Agriculture and Farmers Welfare, under the Ministry of Agriculture and Farmers Welfare Govt. of India has issued guidelines on PGS to encourage small organic producers promote local and domestic trade as well as improve access to organic products and thereby support the organic farming movement. To promote organic farming to improve income level of farmers NABARD supports promotion of local groups of farmers under PGS.

13. Food and Agro. Processing

- 1
 - Intensification of extension support to the farmers
 - Cluster area plantation approach to be followed for convergence of cultivation and post-harvest technology
 - Fruit processing activity to be accorded priority by undertaking awareness camps and demonstrations
 - Institutional coordination between Agri. deptts DIC KVIC and banks to be further strengthened.
- 2 Awareness camps to be organised to promote Joint Forest Management to bring forest waste land under horticulture plantation.
Processing of fruits and other horticultural produce to be promoted through intensive vocational and on farm training initiatives
Contract farming to be encouraged for improvement of production productivity and processing.

- 3 Value addition of niche products of district like Sikkim Mandarin/ Millets/ Nettle
Skill upgradation of local porters into tour guide/ bird watching.
Improvement in the quality of homestays, training to homestay owners on different aspects of tourist/ hotel managements.
Potential of Eco Tourism/ Village tourism/ Adventure tourism should be utilized.

14. Agri. Ancillary Activities: Others

- 1 Banks should encourage setting up of veterinary clinics in the private sector by financing qualified persons under Agri-clinic and Agri-Business Center scheme.
The state govt. should plan for setting up of food and Agribusiness Incubator centres to support innovators, entrepreneurs and start-ups, in food and agribusiness sectors, and other stakeholders in the start-up ecosystem.

15. Micro, Small and Medium Enterprises (MSME)

- 1
 - Improvement in backward and forward linkages for rural artisans cottage & village industries SSI
 - Ensuring provision of adequate working capital to the SSI units to make such units viable
 - Vocational/skill up gradation programme with the help of master craftsmen can be arranged in collaboration with the banks and government agencies
 - Organizing exhibitions cum sales outlets at periodical intervals at important places
- 2 Close coordination among agencies involved in promotion of Non-Farm Sector to be ensured particularly among DIC, KVIC, DRDA
Cluster development concept to be popularized
Awareness camps of prospective entrepreneurs / educated unemployed to be organized for promotion of activities under Non-Farm Sector by the DIC.

16. Export Credit

- 1 Sensitization and capacity building of stake holders on quality control and registration procedures required in foreign countries.
Most of the horticultural produce in the State are by default free from chemicals. However, there is lack of proper certification to the effect to corner the benefit of organic products and the premium available for such products. There is a need to provide adequate infrastructure for organic certification within the state.

Gangtok, PLP 2025-26

- 2 State of the Art infrastructure for processing of agri/horticulture produce and for packaging to cater to the demand of the exporters are lacking in the State. Wherever feasible post-harvest infrastructure may be established by the Government either directly or through the Farmer Producer Organisations (FPOs).
Basic infrastructure to access airport, railway station from the major production centres needs to be improved to avoid perishability and for cost effective transportation of produce.

17. Education

- 1
 - Government should establish Technical Institute Science College and Vocational training Institutes to encourage the youth to have quality education facility in the district.
- 2
 - Banks may popularize Education Loan through awareness campaigns.
 - State government should support students from BPL/Poor families in applying Education Loan for higher technical/professional courses.

18. Housing

- 1
 - Proper Planning: There is a felt need for State Governments, Local Bodies Development Authorities to periodically update their Master Plans and Zoning Plans which should interalia adequately provide for housing and basic services for all.
 - Increase flow of Funds: Ensuring larger flow of funds for fulfilling housing and infrastructure needs through innovative financial instruments.
- 2
 - Increased availability of Land: Facilitating availability of serviced land
 - Housing Needs of Weaker Sections: Special efforts for catering to the needs of other informal sector workers and vulnerable sections of the society.
- 3

Housing Needs of Women: Addressing the special needs of women headed households, single/working women etc.

Up-gradation of skills: Up-gradation of construction skills and accelerated development of housing and infrastructure sectors.

Public-Private Partnerships: Forging strong partnerships between public, private and cooperative sectors
- 4
 - Enhance / strengthen the income spread of housing loans portfolio to increase coverage of BPL and EWS beneficiaries.
 - Develop financial products that encourage EWS beneficiaries to take insurance cover.
 - Promote MFIs and SHGs for mobilizing savings and playing a significant role in housing finance sector

19. Social Infrastructure

- 1 Roads need to be improved in the district.
Regular supply of power and potable drinking water.
Infrastructure like hospitals, schools, colleges, veterinary dispensaries etc. needs to be improved.

20. Renewable Energy

- 1
 - Government may take necessary provisions for installation of Solar Street Lamps in remote areas.
 - Tie up with Corporates under CSR funds for improving infrastructure in schools, colleges and health centers as well as creating sanitary facilities will augment development of social infrastructure.
- 2 The significance of bio-gas plants has so far not been realized in the district. This is primarily due to lack of awareness campaigns which may be addressed through print audio and visual media.
There is lack of effective linkage between potential users/prospective entrepreneurs, banks and the implementing agency. There is a need for creation of synergy between corporate sector, government labs/institutions and NGOs so that low-cost renewable energy technologies can be developed and disseminated in rural areas.

21. Informal Credit Delivery System

- 1 Post disbursement monitoring by banks and departments. Quantum of loan per SHG member can be increased and repeat dose of loans by banks to matured SHGs.
- 2 Proper monitoring system should be in place to see the end-use of credit availed by SHG members and their upliftment.
- 3 Training for bankers and NGOs on promotion and linkage of SHGs to carry forward the SHG-BLP in the right spirit.

Chapter 8

Status and prospects of Cooperatives

1. Background

The practice of co-operation and co-operative activities are deeply ingrained in the Indian culture and ethos. The co-operatives reduce individual risk in economic activities and create a culture of shared productivity, decision-making and creative problem solving. Largely, co-operatives are "local institutions", addressing "local needs", employing "local talent" and led by "local leaders" and thereby have the unique ability to promote local economy. 'Cooperatives' as an institutional entity are 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'.

There are seven major principles that govern working of cooperatives 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 concern for community and principle of cooperation among cooperatives.

Indian agriculture, especially the small & marginal farming community deeply needs an anchor to support all the farming related activities, be it arranging quality inputs like seeds, fertilizers, manure, timely crop advisory or remunerative price realisation. Cooperatives 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 members. It has all the potential to emerge as the third pillar complementing the private and public sectors.

2. Formation of Ministry of Cooperation by GoI

Recognising the rich tapestry of democratic, people centric groups and the long history of cooperation in the Indian rural context, the GoI has set up a separate Ministry for Cooperation on 06 July 2021 with an objective of creating 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. The formation of an exclusive Ministry of Co-operation is a watershed moment for the overall development of co-operatives in the country.

3. Initiatives of Ministry of Cooperation (MoC), GoI

The Ministry, soon after its formation has taken a number of path-breaking initiatives as given hereunder:

a. Formulation and circulation of model bye-laws for PACS

Formulation and circulation of model bye-law for PACS, adopted by 31 states/ Union Territories, will enable the PACS to undertake business activities like LPG distributorship, new petrol pump dealership, common service centres, Jan Aushadhi Kendra for accessing generic medicines, PACS as Kisan Samridhi Kendra, PACS as Pani Samiti, convergence of PM-KUSUM scheme at PACS level, etc.

b. Formulation of National Co-operative Policy

c. 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.

d. Computerization of Agriculture and Rural Development Banks (ARDBs) – SCARDBs & PCARDBs

e. Inclusion of StCBs and DCCBs as Member Lending Institutions (MLIs) with CGTMSE

f. Launching of world's largest food grain storage scheme for cooperatives

g. Promotion of milk production and marketing through co-operatives and business affiliation with respective DCCBs

h. Formation of three new national level multi state co-operative societies for promotion of certified seed, agri exports and organic farming; and campaign for enrolment of PACS as members of these multi state co-operative societies.

All these initiatives will create immense business potential at grassroots and offers scope for financing by higher financing agencies at district level/ state level.

4. Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives

1. The cooperative movement in Sikkim started to take shape with the enactment of the Sikkim Cooperative Societies Act 1955. Later with the enactment of the Sikkim Cooperative Societies Act 1978 and consequently the Sikkim Cooperative Societies Rules of 1981 the cooperative movement got further boost. The Sikkim Cooperative Mission 2015 since aimed at diversifying the activities undertaken by cooperatives in the state and emphasized on establishing of Multi-Purpose Cooperative Society (MPCS) at every gram panchayat level. Focus is also on developing cooperatives on animal husbandry, construction, handloom, handicraft, organic farming, tourism and other sectors.
2. Structure and Outreach: STCCS in Sikkim consists of two tiers - Sikkim State Cooperative Bank Ltd. (SISCO) at the State level and Multi-Purpose Cooperative Societies Ltd (MPCS) at the primary Level. A total of 178 PACS (MPCS) are affiliated to the StCB (SISCO Bank). The Bank caters to the rural credit requirements with a special focus on PACS.

3. Sikkim State Co-operative Supply and Marketing Federation Ltd (SIMFED) was established as an apex marketing federation of the State for undertaking bulk marketing of agricultural & horticulture produces including important cash crops and distribution of farm-input through cooperatives. There are 191 primary cooperative societies including Zilla Panchayat of Gangtok, Pakyong and Gyalshing districts as member of the Federation.
4. Sikkim Cooperative Milk Producers' Union Ltd (SCMU) is an Apex body of the Primary Milk producers' Cooperative Societies formed on Anand Model under the aegis of National Dairy Development Board (NDDB). The main objectives of the Union is to procure raw milk from the Primary Milk Producers' Cooperative societies by giving remunerative prices to the producers who were mostly organized in far flung remote areas of the State.
5. The Denzong Agriculture Cooperative Society (DACS) Ltd. was registered during Chogyal's regime with a view to support producer farmers by creating market outlets to enable them to sell their marketable surplus. It is one of the oldest cooperatives of Sikkim. The basic objective of the society is to procure all marketable farm surpluses through its member societies by giving remunerative prices to the producer farmers. There are 77 cooperative societies including 19 Poultry Growers' Cooperative Societies as members of Denzong Agriculture Cooperative Society Ltd.
6. PACS Computerization: Govt. of Sikkim has participated in centrally sponsored scheme of Computerization of all PACS in the state. Efforts are on to bring in all 178 PACS under computerization and digital mode by Dept. of Cooperation and SISCO Bank Ltd. Presently under phase I, 107 sanctioned PACS are under process of Go-Live stage.
7. The Sikkim Milk Producers Union Ltd. (SMU) is one of the most successful of such cooperatives in the State with more than 500 registered societies and collecting around 60 thousand litres of milk per day through its affiliated societies. In Gangtok and Pakyong districts, there are 185 milk collection centres collecting 17500 litres of milk per day. Under NABARD Sikkims initiative SMU under the direction of Dept. of AH & VS Govt. of Sikkim and SLBC have jointly launched a saturation drive for dairy farmers credit needs through KCC-AH.

8. PMVDY: Pradhan Mantri Vandhan Yojana is a scheme of Ministry of Tribal affairs GoI and is implemented in 27 states of India by TRIFED Ltd. In Sikkim the Department of Science & Technology is State Nodal Agency and Cooperation Department is Implementing Agency. Sikkim has identified 80 clusters for implementation of the Yojana. The scheme aims at promotion of tribal enterprise through sustainable harvesting value addition branding and marketing of minor forest produce. Training to rural SHG and cooperative members in the identified cluster is main activity under the project.

5. Status of Cooperatives in the District

1. The block wise sector wise distribution of cooperative societies in the district is as under: Gangtok & Pakyong districts have an average cooperative profile with four Sector wise cooperatives in the district cover Handloom Animal Husbandry weaving Housing and credit sectors.
2. As on date there are 185 primary milk producers' cooperative societies in Gangtok & Pakyong districts registered groups as members of the Sikkim Milk Union Ltd.
3. There are 24 and 28 MPCS in Gangtok and Pakyong districts respectively.
4. The new Ministry of Cooperation was formed with a mandate to realize the vision of *Sahakar-Se-Samriddhi*. To realize this vision the GoI have initiated computerization of 63000 Primary Agricultural Credit Societies (PACS) with an investment of Rs.2516 crore. NABARD apart from financial contributions has taken the initiative of ground level implementation of the project. Under this initiative 8PACS in Gangtok & 26 PACS in Pakyong district have been taken up for computerisation in Phase-I

6. Potential for formation of cooperatives

1. There is fair potential for cooperative activity in the Agri and allied sector as elucidated in the chapter on Status of Cooperatives in the state.
The distribution is uniform in all blocks of the district. All the blocks are covered by some society or the other. However, some of the societies are inactive/dormant and does not do credit business. Therefore, there is requirement for reviving these cooperatives societies for fulfilling the credit needs of the farmers. This can have immense multiplier effect in giving a fillip to economic activities in these areas and ground level credit flow.

Gangtok, PLP 2025-26

2. Formation of 2 lakh more PACS - Union Cabinet has approved the plan for Strengthening Cooperative Movement in the country by formation of 2 lakh PACS in next five years. NABARD, NDDDB and NFDB are required to prepare national level action plans for strengthening of primary cooperative societies and establishment of new multipurpose PACS or primary Dairy/ Fishery cooperative societies as per requirement. Total 01 dormant/ defunct PACS have been identified in the district of Gangtok & 01 in Pakyong have been identified through Joint Working Committees constituted in these two districts for revival of these PACS.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration / Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Tribal Development	Interventions : Fruit Plants based viz. Guava & Orange. Also, Kitchen gardening training programmes on Health sanitation women and child development animal health camps etc.	Project area: 300 acres in Gangtok district	Sanctioned grant assistance: Rs. 1.39 crore	No	300	Impact Creation: Expected at least 50-60 of the beneficiaries out of 100 families shall improve their livelihood through this project.
2	Collectivisation	Regu Fish Farmer Cooperative Society - FPO in Regu Village Rongli Block Pakyong	Gangtok & Pakyong district	Sanctioned grant assistance: Rs. 7.025 lakh for formation and promotion of FPO on Fish farming	No	64	Most of the participants have taken up fishery & bee keeping activity with bank loan.

3	Skill Training	Training on Bee Keeping under SDP and training on Candle making Envelope and paper products Soft toy under MEDP/LEDP	Gangtok & Pakyong district	Sanctioned grant assistance for skill upgradation training on Bee keeping candle making paper based products like envelope soft-toys	No	90	Training on Candle making Envelope and paper products Soft toy benefitted 90 SHG members in earning extra income for their livelihood.
4	Infrastructure Development	Marketing support through Rural Haat & Rural Mart	Rural Haat at Ray Busty Ray Mindu Gangtok and Rural Mart at Ray-Kursong-Reep WSHG at Ray Busty Ray Mindu Gangtok. A Mobile Rural Mart (Van) was provided to Luing Perbing MPCs	Sanctioned grant support of Rs.17.58 lakh for Rural Haat & Rural Mart	No	200	Setting up of Rural Haat and Rural Mart in the village helped and facilitated the farmers/SHG members in easy marketing and sale of their agri and other goods with great ease and also attracted regular buyers.
5	Financial Inclusion	Financial and Digital Literacy Camps	Six Special Focus districts of Sikkim	SISCO Bank and IDBI Bank was sanctioned grant assistance of Rs.12.00 lakh and Rs.0.30 lakh for conducting 200 & 5 Financial and Digital Literacy Camps.	No	6000	The impact expected from the FiDGI programmes is increase in the number of bank accounts from public along with availing the banking services like deposits loans insurance paying bills using the BHIM UPI etc.

6	Infrastruc ture Developmen t	Primary Agricultur al Credit Society (PACS) as Multi Service Centre (MSC)	Gangtok & Pakyong district	NABARD has sanctioned 26 projects with project cost of Rs.2.32 crore under PACS as MSC in Gangtok & Pakyong districts. Under this scheme the PACS will be upgraded to provide multiple services.	No	500	This scheme has helped creation of new revenue source besides creating capital assets for PACS.
7	Infrastruc ture Developmen t	Rural Infrastruct ur e Development under RIDF	Gangtok & Pakyong district	Under RIDF total 289 projects involving RIDF assistance of Rs.255.16 crore has been sanctioned in the two districts as on 31 March 2024.	No	356000	The project supported under various tranches of RIDF consisted of social development projects like Schools/colleges infrastructure Drinking water Roads & Bridges and Irrigation projects. Which ultimately leads to economic and social development of the district and its impact on ultimate credit absorption in rural areas.
8	Awareness Creation	Capaci ty Buildi ng progra ms/ Worksh op.	Gangtok & Pakyong district	NABARD conducted capacity building programs for all the bankers SHG members and NGOs so as to facilitate effective and efficient implementation of developmental interventions in the district.	No	200	The program created an awareness amongst the bankers, SHG members and NGOs about the importance of development projects interventions in the district which creates a conducive environment for credit absorption by improving economic conditions and enhancing the capacity of the rural people to utilize and repay loans effectively.

9	Promotional Activity	DPR Project	Gangtok & Pakyong district	Sanctioned a Detailed Project Report (DPR) based project on the “Augmenting Farmers Income through Horticulture Technological Interventions in Takshong Village of Sikkim” with financial assistance of Rs.10.00 lakhs from NABARD.	No	100	The project introduced and popularize scientific based crop production for increase in productivity from the small fragmented land system.
10	Watershed Development	Hel Khola Watershed	Raigaon, Basilakha, Pricklakha, Naibutar, 25 Namcheybung, Pakyong	Sanction grant support of Rs.43.75 lakh to the PIA-Ecotourism & Conservation Society of Sikkim (ECOSS)	No	615	The watershed project plays a crucial role in helping the rural communities in the project area to conserve water by managing and restoring natural water resources within a defined geographical area through rainwater harvesting, soil & water conservation measures thereby recharging the aquifers, improving ground water levels leading to sustainable agriculture and a better livelihood opportunity in the villages.

Success Stories

Success Story 1: Augmenting Farmers Income through Horticulture Technological Interventions in Takchang Village in Sikkim



1. Scheme: DPR under FSPF

2. Project Implementing Agency: ICAR-NRCO

3. Duration of the project: 1 year

4. Beneficiary:

No. of beneficiaries: 29

Community: OBC SC and ST

State: Sikkim

District: Pakyong

Block: Pakyong

Village: Takchang

1.1 Support provided

- Mulching units - 10 no.s - Rs. 80000/-
- Vermi-compost - 10 no.s - Rs. 40000/-
- Mushroom units - 3 no.s - Rs. 84000/-

- Orchid production units - 3 No.s - Rs. 596000/-

- Vegetable nursery units - 3 no.s - Rs. 120000/-
- Training - Rs. 80000/-

1.2 Pre-implementation status

- The Objective of the Project was to diversify the economic activities of the farmers of the Takshong village by infusing the low cost and integrated orchid cultivation practices.
- Low Yield of the produce from the farms due to which beneficiaries had limited income. Beneficiaries were only focussed on production of seasonal vegetables.
- There is ample compost related natural resources in the state which are under-utilized due to lack of technical knowledge and awareness among farmers.

1.3 Challenges faced

- Unwillingness of the beneficiaries to try new techniques in their field. Hesitation in trying new produces like mushroom and orchid. Hill agriculture has been a matter of special concern given the physiographic limitations.
- But for meeting the demands of ever-growing population in present day by adopting high yielding varieties without compromising on not using any chemical fertilizers to maintain sustainability is a challenging task.

1.4 Impact

- Mulching - Around 1 mortality against 10 mortality for non-mulched farms in the farms of the beneficiaries benefitted from mulching. Around 44% increase in yield in the mulched plot eventually helping in increase of income from the same plot of land.
- Nursery - Seedlings of cole crops ready for plantation in less than 21 days. Beneficiaries grew seedlings for rabi and kharif crops as well and are earning a good income from it.
- Mushroom Production - A new source of income. Beneficiaries were given with spawn of *Pleurotus ostreatus* commonly called as oyster mushroom. Within the span of 90-100 days maximum of 3 to 6 batches of production cycle was made by the beneficiaries.
- Orchid Unit - The inclusion of orchid cultivation as a part of economic activity has been an additional advantage for the farmers in terms of revenue generation.
- The orchid cultivation demonstrated in the village diversified the agricultural activity taking the advantage of their passion and generating a purse of income out of it.
- The project supported and facilitated Farmers at the village level to produce vermicompost in their field by adopting different types of compost making depending upon the availability of raw materials/source and need of farmers.

Success Story 2: Frontline demonstration of cultivation practices and post-harvest management of Saffron(Kesar) in two villages of Sikkim



1. Scheme:	DPR under FSPF
2. Project Implementing Agency:	Sikkim University
3. Duration of the project:	2 years
4. Beneficiary:	
No. of beneficiaries:	12
Community:	OBC
State:	Sikkim
District:	Gangtok
Block:	Rakdong Tintek
Village:	Sumik-Chukim Thangsing of Sumil Lingey and Khamdong GPU

2.1 Support provided

- Cultivation Activities (Land preparation Farm Yard Manure Vermicompost tools for intercultural operations polythene sheet agronet bamboo casual labourers for planting weeding bed preparations farmers incentive etc. - Rs. 450000/-
- Saffron corms @ RS. 35000 per quintal (3 quintals) - Rs. 105000/-

- Basic facilities for post-harvest operations like separation of stigma (forceps working equipment etc) drying structure (low-cost solar dryer) containers for storing and marketing the saffron labelling the products - Rs. 100000/-
- Travel monitoring incentives/honorarium for hired manpower training - Rs. 250000/-
- Miscellaneous - Rs. 90000/-

2.2 Pre-implementation status

- The objective of the project was to instil confidence in the farmer community of the Okhrey and Khamdong GPU villages for cultivation of saffron resulting to the welfare of the farmer community and economy of the state by introducing and expanding the saffron cultivation in the state of Sikkim.

2.3 Challenges faced

- Location Identification - Based on the performance of the trials done by Sikkim University in the years 2021 to 2023 two locations were selected viz. Okhrey in Soreng District and Sumik-Chukim Rakdong Tintek village of Gangtok District.
- Multiplication of clone/climatic variability
- Hesitation of the farmers towards adoption of new crop

2.4 Impact

- Introduction/area expansion of climatologically suitable high value plantation/flower/spice horticulture crop (Saffron) in Sikkim.
- From the pilot study it is reported that the income level of the beneficiaries has increased significantly.
- Phytochemical analysis shows that the quality of the saffron grown in Sikkim matches with the A1 grade saffron grown in Kashmir.

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

Climate change is affecting every region on the Earth, in multiple ways. The IPCC AR6[] highlights that human-induced climate change is intensifying weather and climate extremes, resulting in unprecedented heatwaves, heavy rainfall, and severe droughts. The frequency and intensity of these events are likely to increase, posing significant risks to ecosystems, biodiversity, and human societies.

India is exposed to a whole range of climate and weather-related hazards. India with diverse geographical regions, long coastline, biodiversity, and high dependence on natural resources is one of the most vulnerable countries to climate change risks worldwide. Further, more than half of India's population lives in rural areas and depends on agriculture & allied activities, which are highly sensitive to climate change, threatening the livelihoods of people dependent on them.

There is emerging evidence that the productivity of crops, livestock and fish is likely to be affected with implications to food security, livelihoods, and sustainability in agriculture. In India, several studies have projected declining crop yields, in the absence of adaptation to climate change. As per the district level risk and vulnerability assessment of Indian agriculture to climate change undertaken by ICAR-CRIDA, 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022

2 ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change.

1.2 Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion. There are various

estimates of financial requirements that vary greatly due to varying levels of detail, but it is important to note that they all point to a need for tens of trillions of US dollars. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.3 Initiatives of Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

1.4 Initiatives of RBI

Climate change is a rapidly emerging area of policy interest in the RBI. Back in 2007, the RBI advised banks to put in place Board-approved plans of action towards helping the cause of sustainable development. In 2015, the RBI included loans for generation of renewable energy and public utilities run on non-conventional energy as part of its priority sector lending (PSL) policy to incentivise the development of green energy sources.

RBI has also laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up of green

branches and green data centres, encouraging greater use of electronic means of communication instead of paper, and renewable energy sources. In early 2023, the RBI issued sovereign green bonds to mobilise resources for the Government for green infrastructural investments. RBI has also released the framework for mobilising green deposits by REs.

In February 2024, the RBI has issued draft guidelines on 'Disclosure framework on climate-related financial risks, 2024'. The framework mandates disclosure by REs on four key areas of governance, strategy, risk management and metric and targets, which is a step towards bringing the climate risk assessment, measurement and reporting requirements under mainstream compliance framework for financial sector entities in India.

1.5 Initiatives of NABARD

The whole spectrum of NABARD's functions and initiatives focus on the attainment of sustainable development. NABARD's initiatives in the Agriculture, Natural Resources, and Rural Development (ANR) sector have integral components of climate action – both mitigation and adaptation, for vulnerable sectors and communities. NABARD has been playing a key role in channelising climate finance to the nation as the Direct Access Entity (DAE) and the National Implementing Entity (NIE) for major climate funds such as the Green Climate Fund (GCF), Adaptation Fund (AF), and National Adaptation Fund for Climate Change (NAFCC). This role enables NABARD to access and deploy climate finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.

In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars: (i) Accelerating Green Lending across sectors, (ii) Playing a broader Market Making Role, (iii) Internal Green Transformation of NABARD, and (iv) Strategic Resource Mobilization. This strategic initiative not only reinforces NABARD's commitment to environmental stewardship but also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

1.6 Way Forward

India has significantly high climate finance needs. NABARD is dedicated to playing its part to expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and sustainable agricultural systems, that are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

a. Climate projections for 2030s for the North eastern part of India including Sikkim is available from the report of the MoEF (MoEF 2010). It is derived from PRECIS an atmospheric and land surface model developed by Hadley centre UK. It projects at spatial resolution of 50kmx50km. The climate change scenarios are driven by the GHG emission projections constructed using the IPCC A1B socio-economic scenarios that assumes a future world of very rapid economic growth global population that peaks in mid-century and declines thereafter and rapid introduction of new and more efficient technologies with development balanced across energy sources. Long term climate observations in Sikkim indicate that increasingly the winters are becoming warmer and dryer. Due to increased runoff and dry winters springs have started drying up and their lean season discharge is reducing drastically. Annual mean rainfall show high variation due to the geography with the rain shadow areas in the lower part of South and West districts receiving only half the rainfall compared to East District. All this has resulted in a decline in the production of the winter crops and an increased incidence of forest fire which is now ascending into the temperate zone. The key areas of concern for Sikkim that were identified in SAPCC are Water Agriculture horticulture and livestock Forests wildlife and eco-tourism Promotion of energy efficiency Urban and rural habitats and communities.

b. The state level governing body for policy level decision in Sikkim is working under Chairmanship of Honorable State Health Minister. This task force has been constituted and is working under the guidance of the Principal Secretary (Health) of the state. It is responsible for directly overseeing the implementation of the State Action Plan for Climate Change and Human Health (SAPCCHH). The Sikkim state governments programs and policies are well-aligned with its State Action Plan on Climate Change (SAPCC) reflecting a strong commitment to sustainable development and environmental conservation. The states focus on eco-friendly initiatives such as promoting organic farming protecting biodiversity and enhancing forest cover aligns with the SAPCCs objectives of mitigating climate change impacts and fostering resilience. Additionally, Sikkims emphasis on renewable energy development especially hydropower and initiatives to promote climate-resilient infrastructure and sustainable tourism are key components of the SAPCC. The government's efforts to integrate climate considerations into developmental planning along with its proactive approach to disaster risk reduction and adaptation strategies in vulnerable sectors like agriculture and water resources further demonstrate its alignment with the broader goals of the SAPCC.

2.2 Any specific Climate Change initiative in the State by

a. Govt. of India: The Government of India has supported a range of climate change initiatives in Sikkim aligning with national goals to combat environmental degradation and foster sustainable development. Through the National Action Plan on Climate Change (NAPCC) various missions are being implemented in the state such as the National Mission for a Green India which focuses on increasing forest cover and restoring ecosystems contributing to Sikkim's rich biodiversity. Additionally, the National Mission for Sustaining the Himalayan Ecosystem targets the unique vulnerabilities of Sikkim's fragile Himalayan region addressing issues like glacial melting sustainable agriculture and water conservation. The central government has also supported the promotion of renewable energy in Sikkim particularly through hydropower projects which help reduce the state's carbon footprint.

b. ICAR Institutions: The ICAR institutes have played a pivotal role in advancing climate change initiatives in Sikkim focusing particularly on the agricultural sector. Given the state's vulnerability to climate change impacts ICAR institutes have been instrumental in promoting climate-resilient farming practices which include the development of stress-tolerant crop varieties such as those resistant to drought pests and diseases. Through its research and extension services ICAR has introduced innovative soil and water conservation techniques tailored to Sikkim's hilly terrain helping to prevent land degradation and enhance productivity. The institutes have also actively supported organic farming a key component of Sikkim's agricultural strategy by providing scientific guidance and sustainable technologies that reduce dependency on chemical inputs.

c. State Government: The Sikkim State Government has been at the forefront of climate change initiatives implementing several policies and programs aimed at sustainability and environmental protection. One of its flagship efforts is the promotion of organic farming making Sikkim the first fully organic state in India which not only reduces carbon emissions from chemical inputs but also preserves soil health. The state government has also prioritized afforestation and reforestation projects significantly enhancing forest cover which plays a vital role in carbon sequestration. In addition Sikkim has focused on clean energy by promoting hydropower as a renewable energy source reducing dependency on fossil fuels. The government is also proactive in disaster preparedness and management particularly in response to the increasing risks posed by climate change such as glacial melting and landslides.

d. NABARD: NABARD has undertaken several climate change initiatives in Sikkim focusing on building resilience in rural communities and promoting sustainable agriculture. Through its Climate Change Adaptation Fund NABARD has supported projects aimed at enhancing water management promoting climate-resilient farming practices and protecting the state's rich biodiversity. One notable initiative is the promotion of watershed management and soil conservation practices

which help prevent erosion and sustain agricultural productivity in the face of erratic rainfall patterns. Additionally, NABARDs support for capacity-building programs has empowered local communities to implement climate-smart strategies fostering greater awareness about environmental sustainability. These initiatives contribute significantly to Sikkims overall climate change mitigation and adaptation efforts ensuring that rural livelihoods are protected from the adverse effects of climate change.

e. Other Agencies: Various non-governmental organizations (NGOs) international agencies and research institutions have also contributed to climate change initiatives in Sikkim. Several NGOs are working to raise awareness about environmental conservation and promote community-based adaptation strategies focusing on sustainable livelihoods and disaster risk reduction. International agencies such as the United Nations Development Programme (UNDP) and the World Bank have also supported projects aimed at strengthening Sikkims resilience to climate change. These include initiatives focused on biodiversity conservation sustainable tourism and the protection of the fragile Himalayan ecosystem. Research institutions and universities collaborate on climate studies offering scientific insights into glacial retreat changing weather patterns and their impact on agriculture and water resources.

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a Climate change exacerbates the effects of poverty inequality and over exploitation of natural resources putting rural communities in a position of greater vulnerability. The Sikkim State Action Plan on Climate Change (SAPCC) outlines a comprehensive approach to address climate challenges in Gangtok and Pakyong, by focusing on water resources, biodiversity conservation, disaster risk management, agriculture, and urban planning. Key strategies include rejuvenating springs through watershed management, promoting rainwater harvesting, enhancing biodiversity through protected areas, and implementing climate-resilient agricultural practices. It also emphasizes reducing landslide and flood risks through green infrastructure and early warning systems, promoting renewable energy, particularly solar and small hydropower projects, and fostering sustainable urban development. Community engagement and capacity-building initiatives are integral to ensuring the success of these climate actions in the region.

NABARD is seized of the enormity of the challenge and works actively in the space of climate change adaptation and impact mitigation by providing assistance to tribal families for raising wadis (orchards) supporting participatory watershed and soil management projects and funding and implementing other sustainable solutions that can improve human lives without endangering the environment.

- b NABARD is the national implementing entity for the Adaptation Fund under the United Nations Framework Convention on Climate Change (UNFCCC) and National Adaptation Fund for Climate Change and the Direct Access Entity (DAE) for the Green Climate Fund (GCF) under the UNFCCC. In this role NABARD has been channelling funds for a variety of interventions towards mitigating the effects of climate change.

3.2 Any specific Climate Change initiative in the district

- 1.Springshed Development and Water Conservation: Rejuvenation of drying springs and promotion of rainwater harvesting to address water scarcity in Gangtok and surrounding areas.
- 2.Disaster Risk Reduction and Early Warning Systems: Implementation of landslide mapping and early warning systems to mitigate risks of landslides and flash floods in Gangtok and Pakyong vulnerable areas.
- 3.Promotion of Organic and Climate-Resilient Agriculture: Support for climate-resilient farming practices, including

drought-resistant crops and organic farming, to sustain agriculture in changing climatic conditions.

4. Renewable Energy Projects (Solar and Hydro): Expansion of small hydroelectric projects and solar power initiatives to provide clean energy in Gangtok and Pakyong.

5. Biodiversity Conservation and Forest Management: Protection of forest ecosystems and biodiversity through reforestation, eco-restoration projects, and sustainable forest management practices.

6. Sustainable Urban Development in Gangtok: Promotion of green infrastructure and energy-efficient building designs to make urbanization climate-resilient and reduce environmental impact.

7. Climate-Resilient Horticulture: ICAR promotes the cultivation of climate-resilient crops like large cardamom and oranges, which are better adapted to the region's changing weather patterns.

8. Protected Cultivation: Introduction of polyhouses and greenhouses to protect high-value crops from erratic climate conditions, allowing year-round cultivation.

9. Livelihood Diversification through Livestock: ICAR supports integrated farming systems, including livestock rearing (poultry, sheep, and goats), to reduce dependence on climate-sensitive agriculture.

10. Soil Health Management: ICAR promotes sustainable soil management practices, including the use of organic fertilizers and soil health cards, to improve resilience to climate-induced soil degradation.

11. Restoration of drying springs and implementation of watershed management programs to secure water availability in both urban and rural areas like Gangtok and Pakyong.

12. Expansion of the states organic farming practices to build climate-resilient agriculture, reduce chemical use, and enhance soil health across Gangtok and Pakyong.

13. Integration of climate-resilient design in infrastructure projects, focusing on landslide prevention, slope stabilization, and green urban planning in Gangtok.

14. Strengthening of disaster management systems through early warning mechanisms and community-based disaster preparedness training, especially in landslide-prone regions.

15. Encouraging the use of solar power and mini-hydro projects to promote clean energy and reduce reliance on conventional energy sources in the district.

16. Strengthening conservation efforts through community-based forest management and biodiversity protection initiatives, particularly in ecologically sensitive zones.

NABARD supports sustainable climate change adaptation and mitigation solutions to improve human lives. NABARD has been at the forefront of the participatory approach of watershed development since 1992. Springshed-based watershed development to rejuvenate drying springs primarily has led to augmentation of drinking water supply and promoted off-season farming for the rural communities in fragile ecologies. As on 31 March

2024 eight springshed development projects have been sanctioned covering treatable area of 2327 Ha. and covering 4189 households with a cumulative disbursement of Rs.176.06 lakh in the state.

NABARD has supported Springshed based Watershed Development Projects in the district covering a total treatable area of 645 Ha in the District and thereby promoting water conservation and improving soil quality to enhance agricultural sustainability. Through the Green Climate Fund (GCF) and other financial instruments, NABARD continues to provide financial assistance and technical support to improve the resilience of rural livelihoods in Gangtok & Pakyong districts.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 Geographical Indications (GI) is a form of Intellectual Property right that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. As per Geographical Indications of Goods (Registration and Protection) Act 1999 Geographical Indication in relation to goods means an indication which identifies such goods as agricultural goods, natural goods or manufactured goods as originating or manufactured in the territory of a country or a region or locality in that territory where a given quality reputation or other characteristic of such goods is essentially attributable to its geographical origin and in case where such goods are manufactured goods one of the activities of either the production or of processing or preparation of the goods concerned takes place in such territory region or locality as the case may be.

- 4 A GI provides legal rights to its Registered Proprietor to prevent its use by a third party whose product does not conform to the applicable standards. Any legal entity such as an association of persons/producers/organisation/authority established by or under any law representing the interest of the producers of the concerned goods can apply for registering as Registered Proprietor. GIs are typically used for agricultural products manufactured and natural goods, textiles, handicrafts and foodstuffs. GI can promote socio-economic development of the respective regions. GIs are perhaps the most ideal IP rights to foster and realize a programme like Make in India.
- 5 NABARD envisages to provide end-to-end support in facilitating pre-registration as well as post-registration activities for GI registration. The eligible activities will be broadly supported on grant basis. The activities may be for Registration of Products for GI and Authorized Users; Support for Marketing and Brand-Building for GI Products; increasing visibility of GI Products etc.

Annexure 1

District-Gangtok

(₹ lakh)

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
I.Agriculture																	
A. Farm Credit																	
A.1 Crop Production, Maintenance, Marketing																	
1	Broccoli_Organic	100	Acre	48656	Phy	9	35	25	5	35	5	11	25	20	11	10	191
					BL	4.38	17.03	12.16	2.43	17.03	2.43	5.35	12.16	9.73	5.35	4.87	92.92
2	Buckwheat/ Kuttu/ Fafar	100	Acre	14800	Phy	40	85	70	16	65	17	35	75	80	38	40	561
					BL	5.92	12.58	10.36	2.37	9.62	2.52	5.18	11.10	11.84	5.62	5.92	83.03
3	Cabbage/ Patta Gobhi_Irrigated	100	Acre	37378	Phy	9	35	25	5	35	5	11	25	20	11	10	191
					BL	3.36	13.08	9.34	1.87	13.08	1.87	4.11	9.34	7.48	4.11	3.74	71.38
4	Cauliflower/ Phool Gobhi	100	Acre	44300	Phy	9	35	25	5	35	5	11	25	20	11	10	191
					BL	3.99	15.51	11.08	2.22	15.51	2.22	4.87	11.08	8.86	4.87	4.43	84.64
5	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Irrigated	100	Acre	16600	Phy	41	75	60	15	60	15	31	70	85	36	38	526
					BL	6.81	12.45	9.96	2.49	9.96	2.49	5.15	11.62	14.11	5.98	6.31	87.33
6	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Irrigated	100	Acre	27348	Phy	9	35	35	5	32	5	11	30	25	11	10	208
					BL	2.46	9.57	9.57	1.37	8.75	1.37	3.01	8.20	6.84	3.01	2.73	56.88
7	Ginger/ Adrak_Irrigated	100	Acre	91102	Phy	225	400	540	100	500	100	225	400	507	226	238	3461
					BL	204.98	364.41	491.95	91.10	455.51	91.10	204.98	364.41	461.89	205.89	216.82	3153.04

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
8	Indian Mustard/ Bharatiya Sarso_Irrigated	100	Acre	14320	Phy	63	140	100	25	100	26	61	115	115	51	51	847
					BL	9.02	20.05	14.32	3.58	14.32	3.72	8.74	16.47	16.47	7.30	7.30	121.29
9	Maize/ Makka_Irrigated	100	Acre	20600	Phy	175	330	300	71	260	71	152	340	350	175	152	2376
					BL	36.05	67.98	61.80	14.63	53.56	14.63	31.31	70.04	72.10	36.05	31.31	489.46
10	Potato/ Aloo_Irrigated	100	Acre	84280	Phy	7	35	37	6	25	7	6	25	20	6	7	181
					BL	5.90	29.50	31.18	5.06	21.07	5.90	5.06	21.07	16.86	5.06	5.90	152.56
11	Rice/ Chaval/ Dhan_Irrigated	100	Acre	22000	Phy	88	200	172	38	165	38	85	165	173	75	100	1299
					BL	19.36	44.00	37.84	8.36	36.30	8.36	18.70	36.30	38.06	16.50	22.00	285.78
12	Tomato/ Tamatar	100	Acre	60400	Phy	9	35	35	5	25	5	11	20	25	11	10	191
					BL	5.44	21.14	21.14	3.02	15.10	3.02	6.64	12.08	15.10	6.64	6.04	115.36
13	Turmeric/ Haldi_Irrigated	100	Acre	49704	Phy	85	238	210	42	238	43	100	238	261	95	100	1650
					BL	42.25	118.30	104.38	20.88	118.30	21.37	49.70	118.30	129.73	47.22	49.70	820.13
14	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Irrigated	100	Acre	15200	Phy	30	75	70	19	75	19	35	80	60	40	38	541
					BL	4.56	11.40	10.64	2.89	11.40	2.89	5.32	12.16	9.12	6.08	5.78	82.24
						354.48	757.00	835.72	162.27	799.51	163.89	358.12	714.33	818.19	359.68	372.85	5696.04
	Post-harvest/HH Consumption (10%)					35.45	75.7	83.57	16.23	79.95	16.39	35.81	71.43	81.82	35.97	37.29	569.6
	Repairs & maintenance of farm assets (20%)					70.9	151.4	167.14	32.45	159.9	32.78	71.62	142.87	163.64	71.94	74.57	1139.21
	Sub Total					460.83	984.1	1086.43	210.95	1039.36	213.06	465.55	928.63	1063.65	467.59	484.71	7404.85

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
A.2 Water Resources																	
1	Drip Irrigation--0.6 m *0.6 m	90	ha	250000	Phy		10	10		10			10	10			50
					BL		22.50	22.50		22.50			22.50	22.50			112.50
2	Drip Irrigation--1.2 m *0.6 m	90	ha	159000	Phy	2	10	10	1	10	1	3	10	10	2	2	61
					BL	2.86	14.31	14.31	1.43	14.31	1.43	4.29	14.31	14.31	2.86	2.86	87.28
3	Sprinkler Irrigation -Mini-8 m *8 m	90	ha	130000	Phy	1	4	4	1	3	1	1	2	2	1	2	22
					BL	1.17	4.68	4.68	1.17	3.51	1.17	1.17	2.34	2.34	1.17	2.34	25.74
4	Water Harvesting/ Recharge structure-Sub Surface Dykes-20 cum	90	No.	225000	Phy	1	3	3	1	4	1	2	3	3	2	1	24
					BL	2.03	6.08	6.08	2.03	8.10	2.03	4.05	6.08	6.08	4.05	2.03	48.64
5	Sub Total					6.06	47.57	47.57	4.63	48.42	4.63	9.51	45.23	45.23	8.08	7.23	274.16

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
A.3 Farm Mechanisation																	
1	Other machinery-Other Machinery & Equipments-Bush Cutter	90	No.	40000	Phy		50	50		50			50	50			250
					BL		18.00	18.00		18.00			18.00	18.00			90.00
2	Other machinery-Other Machinery & Equipments-Mini Rice Mill, 1 HP motor	90	No.	60000	Phy		10	10		10			10	10			50
					BL		5.40	5.40		5.40			5.40	5.40			27.00
3	Other machinery-Other Machinery & Equipments-Portable Oil Expeller, 4kg to 6kg/hour	90	No.	20000	Phy		10	10		10			10	10			50
					BL		1.80	1.80		1.80			1.80	1.80			9.00
4	Others-Maize Sheller-Single phase	90	No.	22000	Phy	2	10	10	2	10	2	2	10	10	2	2	62
					BL	0.40	1.98	1.98	0.40	1.98	0.40	0.40	1.98	1.98	0.40	0.40	12.30
5	Power Tiller--3-5 HP	90	No.	150000	Phy	3	5	5	2	6	2	3	6	5	3	3	43
					BL	4.05	6.75	6.75	2.70	8.10	2.70	4.05	8.10	6.75	4.05	4.05	58.05
6	Sprayer-Power Sprayer-Knapsack, engine operated	90	No.	40000	Phy	3	5	5	1	6	1	2	6	5	2	2	38
					BL	1.08	1.80	1.80	0.36	2.16	0.36	0.72	2.16	1.80	0.72	0.72	13.68
7	Thresher-Multicrop Power Threshers-1 HP	90	No.	17000	Phy	3	6	5	2	5	3	2	6	5	3	2	42
					BL	0.46	0.92	0.77	0.31	0.77	0.46	0.31	0.92	0.77	0.46	0.31	6.46
	Sub Total					5.99	36.65	36.50	3.77	38.21	3.92	5.48	38.36	36.50	5.63	5.48	216.49

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
A.4 Plantation & Horticulture																	
1	Bee Keeping-Boxes-10 boxes	90	No.	84000	Phy	10	40	45	1	10	1	10	20	15	6	9	120
					BL	7.56	30.24	34.02	6.39	63.90	6.39	63.90	127.80	95.85	38.34	57.51	766.80
2	Exotic Fruits -Kiwi-6 m *6 m	90	ha	710000	Phy	8	20	20	3	45	4	8	50	50	22	14	316
					BL	51.12	127.80	127.80	6.53	98.01	8.71	17.42	108.90	108.90	47.92	30.49	688.24
3	Floriculture-Anthurium-	90	ha	242000	Phy	20	50	50	9	50	9	35	50	50	40	38	407
					BL	43.56	108.90	108.90	19.60	108.90	19.60	76.23	108.90	108.90	87.12	82.76	886.44
4	Floriculture-Gladiolus-	90	ha	242000	Phy	26	50	50	4	20	4	6	20	20	8	10	150
					BL	56.63	108.90	108.90	2.20	10.98	2.20	3.29	10.98	10.98	4.39	5.49	82.35
5	Floriculture-Tuberose (Rajnigandha)-	90	ha	61000	Phy	18	20	20	4	30	4	8	20	30	8	8	178
					BL	9.88	10.98	10.98	5.04	37.80	5.04	10.08	25.20	37.80	10.08	10.08	224.28
6	High density plantation-Banana-2.5 m *2.5 m	90	ha	140000	Phy	6	30	30	3	20	3	7	20	30	8	8	157
					BL	7.56	37.80	37.80	1.54	10.26	1.54	3.59	10.26	15.39	4.10	4.10	80.53
7	High density plantation-Guava-6 m	90	No.	57000	Phy	8	20	30	6	40	6	8	40	40	12	11	243
					BL	4.10	10.26	15.39	4.32	28.80	4.32	5.76	28.80	28.80	8.64	7.92	174.96
8	Mushroom Cultivation-Oyster Mushroom-400 sq. ft.	90	1000 Kg. per Cycle	80000	Phy	10	40	30	4	20	4	8	30	30	12	8	187
					BL	7.20	28.80	21.60	4.86	24.30	4.86	9.72	36.45	36.45	14.58	9.72	227.21

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
9	New Orchard - Tropical/ Sub Tropical Fruits-Mandarin (Santra)-6 m *6 m		No.	84000	Phy	11	30	30	4	20	4	8	30	30	12	8	187
					BL	13.37	36.45	36.45	4.86	24.30	4.86	9.72	36.45	36.45	14.58	9.72	227.21
10	Orchids-New-500 plants	90	sq.m.	240000	Phy		50	50		50			50	50			250
					BL		108.00	108.00		108.00			108.00	108.00			540.00
11	Spices-Cardamom-1.5 m *1.5 m	90	ha	300000	Phy	20	60	70	7	40	7	26	70	60	22	18	400
					BL	54.00	162.00	189.00	18.90	108.00	18.90	70.20	189.00	162.00	59.40	48.60	1080.00
	Sub Total					254.98	770.13	798.84	73.92	629.19	76.10	269.26	788.31	743.31	282.89	264.23	4951.16

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Re-ghu	Rhenock	District Total
A.6 Forestry																	
1	Planta tion-Bamboo-4 m *4 m	90	ha	110000	Phy	7	20	20	4	20	4	7	20	20	9	7	138
					BL	6.93	19.80	19.80	3.96	19.80	3.96	6.93	19.80	19.80	8.91	6.93	136.62
	Sub Total					6.93	19.80	19.80	3.96	19.80	3.96	6.93	19.80	19.80	8.91	6.93	136.62

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
A.7 Animal Husbandry - Dairy																	
1	Chaff Cutter-Electric-Standard	90	No.	35000	Phy		20	20		20			20	20			100
					BL		6.30	6.30		6.30			6.30	6.30			31.50
2	Chaff Cutter-Manual-Standard	90	No.	15000	Phy	5	20	20	5	20	5	5	20	20	5	5	130
					BL	0.68	2.70	2.70	0.68	2.70	0.68	0.68	2.70	2.70	0.68	0.68	17.58
3	Crossbred Cattle Farming--10 cow	90	5+5	750000	Phy	20	100	100	20	100	25	20	100	100	20	20	625
					BL	135.00	675.00	675.00	135.00	675.00	168.75	135.00	675.00	675.00	135.00	135.00	4218.75
4	Crossbred Cattle Farming--2 cow	90	1+1	150000	Phy	40	310	230	50	215	45	50	260	211	50	50	1511
					BL	54.00	418.50	310.50	67.50	290.25	60.75	67.50	351.00	284.85	67.50	67.50	2039.85
5	Heifer Rearing--5 animal unit	90	5	75000	Phy	20	90	70	10	70	15	25	90	90	25	30	535
					BL	13.50	60.75	47.25	6.75	47.25	10.13	16.88	60.75	60.75	16.88	20.25	361.14
	Sub Total					203.18	1163.25	1041.75	209.93	1021.50	240.31	220.06	1095.75	1029.60	220.06	223.43	6668.82

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
A.8 Working Capital - AH - Dairy/Drought animal																	
1	Indigenous Cattle Farming_Others	100	Per Animal	60250	Phy	3	6	5	3	5	3	3	6	5	3	3	27.11
					BL	1.81	3.62	3.01	1.81	3.01	1.81	1.81	3.62	3.01	1.81	1.81	27.13
	Sub Total Working Capital					1.81	3.62	3.01	1.81	3.01	1.81	1.81	3.62	3.01	1.81	1.81	27.13

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
A.10 Working Capital - AH - Poultry																	
1	Broiler Farming_Others	100	100	29800	Phy	3	3	3	40	90	35	55	90	90	70	72	792
					BL	0.89	0.89	0.89	27.00	60.75	23.63	37.13	60.75	60.75	47.25	48.60	534.61
2	Layer Farming_Others	100	100	209330	Phy	2	3	2	70	250	70	70	250	250	95	95	1660
					BL	4.19	6.28	4.19	59.06	210.94	59.06	59.06	210.94	210.94	80.16	80.16	1400.64
	Sub Total Working Capital					5.08	7.17	5.08	86.06	271.69	82.69	96.19	271.69	271.69	127.41	128.76	1935.25

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
A.10 Working Capital - AH - Poultry																	
1	Broiler Farming_Others	100	100	29800	Phy	3	3	3	2	3	3	3	3	3	3	3	32
					BL	0.89	0.89	0.89	0.60	0.89	0.89	0.89	0.89	0.89	0.89	0.89	9.50
2	Layer Farming_Others	100	100	209330	Phy	2	3	2	1	3	2	1	3	2	1	1	21
					BL	4.19	6.28	4.19	2.09	6.28	4.19	2.09	6.28	4.19	2.09	2.09	43.96
	Sub Total Working Capital					5.08	7.17	5.08	2.69	7.17	5.08	2.98	7.17	5.08	2.98	2.98	53.46

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
A.11 Animal Husbandry - SGP																	
1	Goat - Rearing Unit-Existing Shed-	90	5+5	96000	Phy	50	100	100	20	100	20	30	110	110	50	30	720
					BL	43.20	86.40	86.40	17.28	86.40	17.28	25.92	95.04	95.04	43.20	25.92	622.08
2	Pig Rearing Unit-New Shed-with concrete shed	90	4+1	84000	Phy	116	180	120	50	150	60	80	150	130	90	120	1246
					BL	87.70	136.08	90.72	37.80	113.40	45.36	60.48	113.40	98.28	68.04	90.72	941.98
3	Pig Rearing Unit-New Shed-with locally available shed material	90	4+1	60000	Phy		50	50		50			50	50			250
					BL		27.00	27.00		27.00			27.00	27.00			135.00
4	Piglet Fattening Unit-New Shed-with concrete shed	90	10	213333	Phy		50	50		50			50	50			250
					BL		96.00	96.00		96.00			96.00	96.00			480.00
5	Piglet Fattening Unit-New Shed-with locally available shed material	90	10	166666	Phy		50	50		50			50	50			250
					BL		75.00	75.00		75.00			75.00	75.00			375.00
6	Sheep - Rearing Unit-Existing Shed-	90	5+1	102000		15	50	50	7	50	8	15	50	50	10	20	325
						13.77	45.90	45.90	6.43	45.90	7.34	13.77	45.90	45.90	9.18	18.36	298.35
	Sub Total					144.67	466.38	421.02	61.51	443.70	69.98	100.17	452.34	437.22	120.42	135.00	2852.41

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
A.12 Working Capital - AH - Others/SR																	
1	Goat Farming_Rearing Unit - Semi- intensive_	100	10+1	61450	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	6.71
2	Pig Farming_Breeding Unit_	100	4+1	74500	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	8.25
	Sub Total Working Capital					1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	14.96

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
A.13 Fisheries																	
1	Aquaculture inputs production-Fish Feed Mill-Medium	90	No.	300000	Phy		10	10		10			10	10			50
					BL		27.00	27.00		27.00			27.00	27.00			135.00
2	Aquaculture inputs production-FRP Tank-Portable	90	No.	500000	Phy		10	10		10			10	10			50
					BL		45.00	45.00		45.00			45.00	45.00			225.00
3	Fish Seed Hatchery-Trout hatchery-Medium	90	No.	800000	Phy		10	10		10			10	10			50
					BL		72.00	72.00		72.00			72.00	72.00			360.00
4	Fishing gear and equipments-Nylon net-	90	No.	22000	Phy	1	10	10	1	10	1	1	10	10	1	1	56
					BL	0.20	1.98	1.98	0.20	1.98	0.20	0.20	1.98	1.98	0.20	0.20	11.10



5	Homestead Fish Farming--Medium	90	2 cents	800000	Phy		20	20		20			20	20			100
					BL		144.00	144.00		144.00			144.00	144.00			720.00
6	Integrated Pi-sciculture -With Poultry-Medium	90	ha	364400	Phy		20	20		20			20	20			100
					BL		65.59	65.59		65.59			65.59	65.59			327.95
7	Intensive Fish farming-Raceway Unit for Trouts-17 m * 2 m * 1.5 m	90	No.	300000	Phy	2	20	20	1	20	2	3	20	20	3	4	115
						5.40	54.00	54.00	2.70	54.00	5.40	8.10	54.00	54.00	8.10	10.80	310.50
8	Intensive Fish farming- Recirculatory Aquaculture System (RAS)-10 m * 5 m * 1.5 m	90	No	300000	Phy		10	10		10			10	10			50
					BL		27.00	27.00		27.00			27.00	27.00			135.00
9	Oranamental Fish Culture- Indigenous ornamental fish unit- Medium	90	No	300000	Phy		10	10		10			10	10			50
					BL		27.00	27.00		27.00			27.00	27.00			135.00
	Sub Total					5.60	463.57	463.57	2.90	463.57	5.60	8.30	463.57	463.57	8.30	11.00	2359.55

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
A.14 Working Capital - Fisheries																	
1	Freshwater_Others_ORNAMENTAL FISH FARMING	100	Per unit	65000	Phy	1	1	2	1	2	1	1	1	1	1	1	13
					BL	0.65	0.65	1.30	0.65	1.30	0.65	0.65	0.65	0.65	0.65	0.65	8.45
	Sub Total Working Capital					0.65	0.65	1.30	0.65	1.30	0.65	0.65	0.65	0.65	0.65	8.45	

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
A.15 Farm Credit																	
1	Draught Animals -Bullocks-2	90	No.	60000	Phy	12	10	10	3	10	4	8	10	10	11	10	98
					BL	6.48	5.40	5.40	1.62	5.40	2.16	4.32	5.40	5.40	5.94	5.40	52.92
2	Draught Animals -Bullocks-2	90	No.	36000	Phy	8	110	10	2	10	2	4	10	10	6	7	179
					BL	2.59	35.64	3.24	0.65	3.24	0.65	1.30	3.24	3.24	1.94	2.27	58.00
3	Draught Animals -Pony-2	90	No.	35000	Phy	4	10	110	1	10	1	3	10	10	4	3	166
					BL	1.26	3.15	34.65	0.32	3.15	0.32	0.95	3.15	3.15	1.26	0.95	52.31
4	Draught Animals -Yak-1	90	No.	55000	Phy		10	10		10			10	10			50
					BL		4.95	4.95		4.95			4.95	4.95			24.75
5	Finance to FPOs/ FPCs-Procurement & Marketing-	90	No.	1000000	Phy		5	5		5			5	5			25
					BL		45.00	45.00		45.00			45.00	45.00			225.00
	Sub Total					10.33	94.14	93.24	2.59	61.74	3.13	6.57	61.74	61.74	9.14	8.62	412.98
	Total Farm Credit (sum of A.1 to A.15)																27316.29

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
B. Agriculture Infrastructure																	
B.1 Storage Facilities																	
1	Godown-Small-	80	No.	640000	Phy	12	60	60	10	60	11	12	60	60	12	10	367
						61.44	307.20	307.20	51.20	307.20	56.32	61.44	307.20	307.20	61.44	51.20	1879.04
	Sub Total				Phy	61.44	307.20	307.20	51.20	307.20	56.32	61.44	307.20	307.20	61.44	51.20	1879.04



Sl No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
B.2 Land Development																	
1	Farm Ponds/ Water Harvesting Structures-Dugout Pond -20 cum capacity	90	No.	500000	Phy	1	10	10		10	1		10	10	1		53
					BL	4.50	45.00	45.00		45.00	4.50		45.00	45.00	4.50		238.50
2	Soil Conservation Activities/ Erosion Control activities-Bench Terracing-10 * 147.20 cu.m. (High Altitude)	90	ha.	260556	Phy		10	10		10			10	10			50
					BL		23.45	23.45		23.45			23.45	23.45			117.25
3	Soil Conservation Activities/ Erosion Control activities-Bench Terracing-10 * 147.20 cu.m. (Low Altitude)	90	ha.	217139	Phy	10	15	20	10	15	10	15	15	20	12	12	154
					BL	19.54	29.31	39.09	19.54	29.31	19.54	29.31	29.31	39.09	23.45	23.45	300.94
	Sub Total					24.04	97.76	107.54	19.54	97.76	24.04	29.31	97.76	107.54	27.95	23.45	656.69

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
B.3 Agriculture Infrastructure - Others																	
1	Compost/ Vermi Compost-Vermi Compost-12 ft * 4 ft * 2 ft	90	No.	25000	Phy	10	10	10	6	10	6	10	10	10	10	12	104
					BL	2.25	2.25	2.25	1.35	2.25	1.35	2.25	2.25	2.25	2.25	2.70	23.40
	Sub Total					2.25	2.25	2.25	1.35	2.25	1.35	2.25	2.25	2.25	2.25	2.70	23.40
	Total (B.1+B.2+B.3)																2559.13

[illegible]

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
C. Ancillary Activities																	
C.1 Food & Agro Processing																	
1	Agro Processing Unit-Cardamom Processing-200 kg drying capacity	90	No.	62500	Phy	5	10	10	10	10	10	5	10	10	5	5	90
					BL	2.81	5.63	5.63	5.63	5.63	5.63	2.81	5.63	5.63	2.81	2.81	50.65
2	Agro Processing Unit-Cardamom Processing-400 kg drying capacity	90	No	92500	Phy		10	10		10			10	10			50
					BL		8.33	8.33		8.33			8.33	8.33			41.65
3	Bakery & Confectionery Unit- Biscuits, C & Cakes-	90	No	250000	Phy	5	145	130	5	145	5	5	145	130	5	5	725
					BL	11.25	326.25	292.50	11.25	326.25	11.25	11.25	326.25	292.50	11.25	11.25	1631.25
4	Spice Processing-Spice Grinding-	90	No.	750000	Phy	10	10	10	10	10	10	10	10	10	10	10	110
					BL	67.50	67.50	67.50	67.50	67.50	67.50	67.50	67.50	67.50	67.50	67.50	742.50
	Sub Total					81.56	407.71	373.96	84.38	407.71	84.38	81.56	407.71	373.96	81.56	81.56	2466.05

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)	District Total
B.3 Agriculture Infrastructure - Others					
1	C.2 Ancillary Activities -				
1	Sub Total				
1	Total (C.1+C2)				2466.05
1	Total (A+B+C)				32341.47

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
II. Micro, Small and Medium Enterprises (MSME)																	
1	Manufacturing Sector - Term Loan- Medium-Ent. - In (<50cr), TO (<250cr)	80	No.	120000000	Phy						1						1
					BL	0	0	0	0	0	960.00	0	0	0	0	0	960.00
2	Manufacturing Sector - Term Loan- Micro-Ent. - In (<1cr), TO (<5cr)	80	No	22000000	Phy	20	160	110	16	320	20	20	120	180	25	25	1016
					BL	320.00	2560.00	1760.00	256.00	5120.00	320.00	320.00	1920.00	2880.00	400.00	400.00	16256.00
3	Manufacturing Sector - Term Loan- Micro-Paper Cup/ Plate (Unit of 1000)	85	No	10000000	Phy		100	100		100			70	90			460
					BL	0	1700.00	1700.00	0	1700.00	0	0	1190.00	1530.00	0	0	7820.00
4	Manufacturing Sector - Term Loan- Small-Ent. - In (<10cr), TO (<50cr)	80	No.	247500000	Phy	1	20	25	1	30	1	1	20	20	1	1	121
					BL	180.00	3600.00	4500.00	180.00	5400.00	180.00	180.00	3600.00	3600.00	180.00	180.00	21780.00
5	Manufacturing Sector - Working Capital-Medium-	20	No.	144000000	Phy	3			3		3	3			3	3	18
					BL	144.00	0	0	144.00	0	144.00	144.00	0	0	144.00	144.00	864.00
6	Manufacturing Sector - Working Capital-Micro-	20	No.	2400000	Phy	2			1		2	1			1	1	8
					BL	1.60	0	0	0.80	0	1.60	0.80	0	0	0.80	0.80	6.40
7	Manufacturing Sector - Working Capital-Small-	20	No.	27000000	Phy	1			1		1	1			1	1	6
					BL	9.00	0	0	9.00	0	9.00	9.00	0	0	9.00	9.00	54.00

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
II. Micro, Small and Medium Enterprises (MSME)																	
8	Overdraft to PMJDY Account Holders--	100	No.	110000	Phy	26	40	40	10	40	10	20	40	50	22	20	318
					BL	2.60	4.00	4.00	1.00	4.00	1.00	2.00	4.00	5.00	2.20	2.00	31.80
9	Service Sector - Term Loan-Micro- Beauty Par-lour - 2 customer	75	No.	11000000	Phy	8	20	25	7	30	8	8	30	20	8	8	172
					BL	60.00	150.00	187.50	52.50	225.00	60.00	60.00	225.00	150.00	60.00	60.00	1290.00
10	Service Sector - Term Loan-Micro- Construction - Hotel/Resturant	75	No.	45000000	Phy		15	15		20			15	15			80
					BL	0	1012.50	1012.50	0	1350.00	0	0	1012.50	1012.50	0	0	5400.00
11	Service Sector - Term Loan-Micro- Transportation	75	No.	27500000	Phy	2	20	20	2	30	2	2	20	20	2	2	122
					BL	37.50	375.00	375.00	37.50	562.50	37.50	37.50	375.00	375.00	37.50	37.50	2287.50
12	Service Sector - Term Loan-Small-Ent. - In (<10cr), TO (<50cr)	80	No.	45000000	Phy	1					1					1	3
					BL	120.00	0	0	0	0	120.00	0	0	0	0	120.00	360.00
13	Service Sector - Term Loan-Small-Rural Tourism - Resort	75	No.	250000000	Phy	1	15	15	1	20	1	1	10	10	1		75
					BL	187.50	2812.50	2812.50	187.50	3750.00	187.50	187.50	1875.00	1875.00	187.50	0	14062.50
14	Service Sector - Working Capital-Medium-	20	No.	132000000	Phy	2			2		2	2			2	2	12
					BL	88.00	0	0	88.00	0	88.00	88.00	0	0	88.00	88.00	528.00
15	Service Sector - Working Capital-Micro-Beauty Par-lour - 2 customer	25	No.	2750000	Phy	2	10	5	1	15	2	1	5	5	1	1	48
					BL	1.25	6.25	3.13	0.63	9.38	1.25	0.63	3.13	3.13	0.63	0.63	30.04

16	Service Sector - Working Capital- Micro-Transportation	5	No.	750000	Phy	2			2		2	2			2	2	12
					BL	0.13	0	0	0.13	0	0.13	0.13	0	0	0.13	0.13	0.78
	Sub Total					1151.58	12220.25	12354.63	957.06		2109.98	1029.56	10204.63		1109.76	1042.06	71731.02

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Nandok	Pakyong	District Total
III. Export Credit								
1	Export Credit -Pre Shipment Export Credit-	80	No.	2500000	Phy	1	1	2
					BL	20.00	20.00	40.00
	Total Export Credit					20.00	20.00	40.00

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
IV. Education																	
1	Education Loans-Engineering-Four Year Course	95	No.	750000	Phy	6	10	10	8	10	8	5	10	10	5	5	87
					BL	42.75	71.25	71.25	57.00	71.25	57.00	35.63	71.25	71.25	35.63	35.63	619.89
2	Education Loans-Professional Subject-Study in abroad	90	No.	1000000	Phy	6	5	5	8	8	8	5	5	5	5	5	28
					BL		45.00	45.00		72.00			45.00	45.00			252.00
3	Education Loans-Professional Subject-Study in country	90	No.	2000000	Phy	6	5	5	8	5	8	5	5	5	5	5	25
					BL		90.00	90.00		90.00			90.00	90.00			450.00
	Total Education					42.75	206.25	206.25	57.00	233.25	57.00	35.63	206.25	206.25	35.63	35.63	1321.89

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namchey-bong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
IV. Education																	
1	Loan for Affordable Housing Projects-- Homestay Project	75	No.	2500000	Phy	2	50	30	2	50	2	2	40	30	2	2	12
					BL	37.50			37.50		37.50	37.50			37.50	37.50	225.00
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-Individual	90	No.	2500000	Phy	5	50	30	5	50	5	5	40	30	5	5	230
					BL	112.50	1125.00	675.00	112.50	1125.00	112.50	112.50	900.00	675.00	112.50	112.50	5175.00
	Total Housing					150.00	1125.00	675.00	150.00	1125.00	150.00	150.00	900.00	675.00	150.00	150.00	5400.00

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Khamdong	Martam	Nandok	Pakyong	Rakdong Tintek	Ranka	Rhenock	District Total
VI. Social Infrastructure													
1	Sanitation-Toilets-	90	No.	500000	Phy	2	2	3	1	2	2	1	13
					BL	9.00	9.00	13.50	4.50	9.00	9.00	4.50	58.50
	Total Export Credit					9.00	9.00	13.50	4.50	9.00	9.00	4.50	58.50

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Duga	Khamdong	Martam	Namcheybong	Nandok	Pakyong	Parkha	Rakdong Tintek	Ranka	Reghu	Rhenock	District Total
VII. Renewable Energy																	
1	Biomass Energy-Portable-Biogas Plant - 02 Cubic meter	85	No.	30000	Phy	3	20	20	3	20	3	3	20	20	3	3	118
						0.77	5.10	5.10	0.77	5.10	0.77	0.77	5.10	5.10	0.77	0.77	30.12
2	Solar Energy-Roof Top Solar PV System with Battery-Individual	95	No.	1000000	Phy	1	20	20	1	20	1	1	20	20	1	1	6
						9.50			9.50		9.50	9.50			9.50	9.50	57.00

3	Solar Energy-Solar Water Heater System-Flat Plate Collector System	85	No.	22000	Phy	3	10	10	3	10	3	3	10	10	3	3	68
						0.56	1.87	1.87	0.56	1.87	0.56	0.56	1.87	1.87	0.56	0.56	12.71
4	Solar Energy-Solar Water Heater System-Individual	85	No.	160000	Phy	3	5	5	3	5	3	3	5	5	3	3	25
							6.80	6.80		6.80			6.80	6.80			34.00
	Total Housing					10.83	13.77	13.77	10.83	13.77	10.83	10.83	13.77	13.77	10.83	10.83	133.83

[illegible]

Annexure 2							
Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25							
(₹ lakh)							
Table 1: Crop Loan							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	17804.00	3948.74	4449.17	3486.89	16226.00	6346.58	4780.00
RCBs	1800.00	0.00	186.51	511.01	2024.00	464.12	125.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	19604.00	3948.74	4635.68	3997.90	18250.00	6810.70	4905.00
Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	18694.36	26340.87	18429.70	11600.79	5410.00	15097.87	24921.00
RCBs	2060.00	367.74	1077.64	164.94	676.00	560.50	985.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Gangtok, PLP 2025-26

RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	20754.36	26708.61	19507.34	11765.73	6086.00	15658.37	25906.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	36498.36	30289.61	22878.87	15087.68	21636.00	21444.45	29701.00
RCBs	3860.00	367.74	1264.15	675.95	2700.00	1024.62	1110.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	40358.36	30657.35	24143.02	15763.63	24336.00	22469.07	30811.00

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	31832.00	78340.50	33516.72	65150.67	40885.00	60552.91	66610.00
RCBs	2200.00	526.58	1675.00	281.66	1570.00	287.98	335.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	34032.00	78867.08	35191.72	65432.33	42455.00	60840.89	66945.00

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	18842.08	5356.40	10152.80	8242.50	4888.00	8445.35	7790.00
RCBs	120.00	221.40	375.00	299.80	132.00	437.27	230.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	18962.08	5577.80	10527.80	8542.30	5020.00	8882.62	8020.00

Table 6: Grand Total (C+D+E)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	87172.44	113986.51	66548.39	88480.85	67409.00	90442.71	104101.00
RCBs	6180.00	1115.72	3314.15	1257.41	4402.00	1749.87	1675.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	93352.44	115102.23	69862.54	89738.26	71811.00	92192.58	105776.00

Annexure 3

**Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years
2021-22, 2022-23, 2023-24 and Target for current 2024-25**

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	3948.74	0.00	0.00	0.00	0.00	3948.74	3486.89	511.01	0.00	0.00	0.00	3997.90

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	6346.58	464.12	0.00	0.00	0.00	6810.70	4780.00	125.00	0.00	0.00	0.00	4905.00

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00

F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	26340.87	367.74				26708.61	11600.79	164.94				11765.73
Sub total						0.00						0.00
Grand Total (I +II)	3948.74	0.00	0.00	0.00	0.00	3948.74	3486.89	511.01	0.00	0.00	0.00	3997.90

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	15097.87	560.50				15658.37	24921.00	985.00				25906.00
Sub total						0.00						0.00
Grand Total (I +II)	6346.58	464.12	0.00	0.00	0.00	6810.70	4780.00	125.00	0.00	0.00	0.00	4905.00

Abbreviations	Particulars
C L	Crop Loan
W R	Water Resources
L D	Land Development
F M	Farm Mechanization
P & H	Plantation & Horticulture including Sericulture
AH - D	AH -Dairy Development
AH - P	AH -Poultry Development

Abbreviations	Particulars
AH - S G P	AH - Sheep / Goat / Piggery Devt.
F D	Fisheries Development
F & W	Forestry & Wasteland Dev.
S G & M F	Storage Godown & Marketing Facilities
A & F	Agro and Food Processing
OTH	Others

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agro Processing Unit	Cardamom Processing		No.	62500
2	Agro Processing Unit	Cardamom Processing		No.	92500
3	Aquaculture inputs production	Fish Feed Mill		No.	300000
4	Aquaculture inputs production	FRP Tank		No.	500000
5	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	250000
6	Bee Keeping	Boxes		No.	84000
7	Biomass Energy	Portable	Biogas Plant	No.	30000
8	Chaff Cutter	Electric		No.	35000
9	Chaff Cutter	Manual		No.	15000
10	Compost/ Vermi Compost	Vermi Compost		No.	25000
11	Crossbred Cattle Farming			1+1	150000
12	Crossbred Cattle Farming			5+5	750000
13	Draught Animals	Bullocks		No.	60000
14	Draught Animals	Mules		No.	36000
15	Draught Animals	Pony		No.	35000
16	Draught Animals	Yak		No.	55000
17	Drip Irrigation			ha	159000
18	Drip Irrigation			ha	250000
19	Education Loans	Engineering		No.	750000
20	Education Loans	Professional Subject		No.	1000000
21	Education Loans	Professional Subject		No.	2000000

22	Exotic Fruits	Kiwi		ha	710000
23	Export Credit	Pre Shipment Export Credit		No.	2500000
24	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	500000
25	Finance to FPOs/FPCs	Procurement & Marketing		No.	1000000
26	Fish Seed Hatchery	Trout hatchery		No.	800000
27	Fishing gear and equipments	Nylon net		No.	22000
28	Floriculture	Anthurium		ha	242000
29	Floriculture	Gladiolus		ha	242000
30	Floriculture	Tuberose (Rajnigandha)		ha	61000
31	Goat	Rearing Unit	Existing Shed	5+1	96000
32	Godown	Small		No.	640000
33	Heifer Rearing			5	75000
34	High density plantation	Banana		ha	140000
35	High density plantation	Guava		ha	57000
36	Homestead Fish Farming			2 cents	800000
37	Indigenous Poultry Farming	Egg		100	75000
38	Indigenous Poultry Farming	Meat		250	93750
39	Individuals/ Individual members of SHGs	2nd Dose of Credit		No.	200000
40	Individuals/ Individual members of SHGs	New Loans		No.	150000
41	Integrated Pisciculture	With Poultry		ha	364400
42	Intensive Fish farming	Raceway Unit for Trouts		No.	300000

Gangtok, PLP 2025-26

43	Intensive Fish farming	Recirculatory Aquaculture System (RAS)		No.	300000
44	Loan for Affordable Housing Projects			No.	2500000
45	Manufacturing Sector	Term Loan	Medium	No.	120000000
46	Manufacturing Sector	Term Loan	Micro	No.	2000000
47	Manufacturing Sector	Term Loan	Micro	No.	2000000
48	Manufacturing Sector	Term Loan	Small	No.	22500000
49	Manufacturing Sector	Working Capital	Medium	No.	24000000
50	Manufacturing Sector	Working Capital	Micro	No.	400000
51	Manufacturing Sector	Working Capital	Small	No.	4500000
52	Mushroom Cultivation	Oyster Mushroom		1000 Kg. per Cycle	80000
53	New Orchard	Tropical/ Sub Tropical Fruits	Mandarins (Santra)	ha	135000
54	Oranamental Fish Culture	Indigenous ornamental fish unit		No.	300000
55	Orchids	New		sq.m.	240000
56	Other machinery	Other Machinery & Equipments		No.	20000
57	Other machinery	Other Machinery & Equipments		No.	40000
58	Other machinery	Other Machinery & Equipments		No.	60000
59	Others	Maize Sheller		No.	22000
60	Overdraft to PMJDY Account Holders			No.	10000
61	Pig Rearing Unit	New Shed		4+1	60000
62	Pig Rearing Unit	New Shed		4+1	84000

63	Piglet Fattening Unit	New Shed		10	166666
64	Piglet Fattening Unit	New Shed		10	213333
65	Plantation	Bamboo		ha	110000
66	Power Tiller		3	No.	150000
67	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
68	Sanitation	Toilets		No.	500000
69	Service Sector	Term Loan	Micro	No.	1000000
70	Service Sector	Term Loan	Micro	No.	2500000
71	Service Sector	Term Loan	Micro	No.	9000000
72	Service Sector	Term Loan	Small	No.	25000000
73	Service Sector	Term Loan	Small	No.	15000000
74	Service Sector	Working Capital	Medium	No.	22000000
75	Service Sector	Working Capital	Micro	No.	250000
76	Service Sector	Working Capital	Micro	No.	125000
77	Sheep	Rearing Unit	Existing Shed	5+1	102000
78	Soil Conservation Activities/ Erosion Control activities	Bench Terracing		ha	217139
79	Soil Conservation Activities/ Erosion Control activities	Bench Terracing		ha	260556
80	Solar Energy	Roof Top Solar PV System with Battery		No.	1000000
81	Solar Energy	Solar Water Heater System		No.	160000
82	Solar Energy	Solar Water Heater System		No.	22000
83	Spice Processing	Spice Grinding		No.	750000
84	Spices	Cardamom		ha	300000

Gangtok, PLP 2025-26

85	Sprayer	Power Sprayer		No.	40000
86	Sprinkler Irrigation	Mini		ha	130000
87	Thresher	Multicrop Power Threshers		No.	17000
88	Water Harvesting/ Recharge structure	Sub Surface Dykes		No.	225000

Annexure V**Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC) for 2024-25**

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Broccoli	Organic	Acre	48656
2	Broiler Farming	Others_	100	29800
3	Buckwheat/ Kuttu/ Fafar		Acre	14800
4	Cabbage/ Patta Gobhi	Irrigated	Acre	37378
5	Cauliflower/ Phool Gobhi		Acre	44300
6	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Irrigated	Acre	16600
7	French Beans/ Green Beans/ Fansi/ Common Beans		Acre	27348
8	Freshwater	thers_ORNAMENTAL FISH FARMING	Per unit	65000
9	Ginger/ Adrak	Irrigated	Acre	91102
10	Goat Farming	Rearing Unit _ Semi_intensive_	10+1	61450
11	Indian Mustard/Bharatiya Sarso	Irrigated	Acre	14320
12	Indigenous Cattle Farming	Others_	Per Animal	60250
13	Layer Farming	Others_	100	209330
14	Maize/ Makka	Irrigated	Acre	20600
15	Pig Farming	Breeding Unit_	4+1	74500
16	Potato/ Aloo	Irrigated	Acre	84280
17	Rice/ Chaval/ Dhan	Irrigated	Acre	22000
18	Tomato/ Tamatar		Acre	60400
19	Turmeric/ Haldi	Irrigated	Acre	49704
20	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Irrigated	Acre	15200

Abbreviations

Abbreviation	Expansion
ACABC	Agri-Clinics and Agri-Business Centre
ACP	Annual Credit Plan
AEZ	Agri Export Zone
AHIDF	Animal Husbandry Infrastructure Development Fund
AMIS	Agriculture Marketing Infrastructure Scheme
APEDA	Agriculture and Processed Food Products Export Development Authority
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
BGREI	Bringing Green Revolution to Eastern India
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
CRRI	Central Rice Research Institute
CSO	Civil Society Organisation
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
ECGC	Export Credit Guarantee Corporation
eNAM	Electronic National Agriculture Market
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres

FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development

NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group
AFB	Adaptation Fund Board
AH & VS	Animal Husbandry and Veterinary Services

AI	Artificial Insemination
AIBP	Accelerated Irrigation Benefits Programme
AMI	Agricultural Marketing Infrastructure
APL	Above Poverty Line
ASCI	Agriculture Skill Council of India
ATM	Automated Teller Machine
BADP	Border Area Development Programme
BL	Bank Loan
BPL	Below Poverty Line
DAHD & F	Department of Animal Husbandry Dairying & Fisheries
DC	Direct Current
DEDS	Dairy Entrepreneurship Development Scheme
DPR	Detailed Project Report
EDEG	Entrepreneurship Development and Employment Generation
GCF	Green Climate Fund
GCI	Galvanized Corrugated Iron
GHG	Green House Gases
HO	Head Office
ICDS	Integrated Child Development Scheme
ICM	Institute of Cooperative Management
IPM	Integrated Pest Management
ISAM	Integrated Scheme for Agricultural Marketing
IPCC	Intergovernmental Panel on Climate Change
ITI	Industrial Training Institute
KVIB	Khadi and Village Industries Board
KVIC	Khadi and Village Industries Commission
LPD	Litres Per Day
LTRCF	Long Term Rural Credit Fund
MANAGE	National Institute of Agricultural Extension Management
MoEF & CC	Ministry of Environment Forest and Climate Change
MFI	Micro Finance Institution
MNRE	Ministry of New & Renewable Energy
MOVCD	Mission Organic Value Chain Development
MSEs	Micro and Small Enterprises
MSME	Micro Small & Medium Enterprises
MSP	Minimum Support Price
MT	Metric Ton
NAIS	National Agriculture Insurance Scheme
NAFCC	National Adaptation Fund on Climate Change
NAPCC	National Action Plan on Climate Change

NCUI	National Cooperative Union of India
NDDB	National Dairy Development Board
NER	North Eastern Region
NOFRI	National Organic Farming Research Institute
NHB	National Horticulture Board
NIDA	NABARD Infrastructure Development Assistance
NIA	Net Irrigated Area
NIE	National Implementing Entity
NPCI	National Payments Corporation of India
NPK	Nitrogen Phosphorous Potassium
NSA	Net Sown Area
NSDC	National Skill Development Corporation
NSSO	National Sample Survey Organisation
OPS	Other Priority Sector
PoS	Point of Sale
PDC	PACS Development Cell
PHY	Physical
PMAY - G	Pradhan Mantri Awas Yojana - Gramin
PMKVY	Pradhan Mantri Kaushal Vikas Yojana
PSLC	Priority Sector Lending Certificate
REDD	Reducing Emissions from Deforestation and Forest Degradation
RUDSETI	Rural Development and Self Employment Training Institute
SECC	Socio-Economic Caste Census
SC	Scheduled Caste
SIDICO	Sikkim Industrial Development & Investment Corporation
SIMFED	Sikkim State Cooperative Supply and Marketing Federation Ltd.
SISCO Bank	Sikkim State Cooperative Bank Ltd.
SRDA	Sikkim Rural Development Agency
SRLM	State Rural Livelihood Mission
ST	Scheduled Tribe
StCB	State Apex Co-operative Bank
UD & HD	Urban Development and Housing Department
VAs	Voluntary Agencies



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

- | | |
|---|---|
| <ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> ➤ Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) ➤ Fabrics & Textiles ➤ Handicrafts Value Chain | NSFL in WASH
Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH. |
|---|---|

Corporate Office

NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

Registered Office

NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

- | | |
|--|---|
| <ul style="list-style-type: none"> Largest lender in FPO space Present in 21 States and 3 UTs including North East 3000+ FPOs credit linked Collateral free lending at affordable rates Soft loan for Agri Startups | <ul style="list-style-type: none"> Financing FPOs through <ul style="list-style-type: none"> ➤ Working Capital ➤ Term Loan ➤ Pledge Financing (eNWR) Term lending for Corporates/ NBSCs/ MFIs |
|--|---|

Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

- | | |
|--|--|
| <ul style="list-style-type: none"> A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers. Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans | <ul style="list-style-type: none"> Timely and adequate credit without collateral Affordable interest rate in the sector Insurance facility to borrowers and co-obligants Doorstep delivery of financial services |
|--|--|

Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

- | | |
|--|--|
| <ul style="list-style-type: none"> Project Management Consultancy IT Based Natural Resources Information System Feasibility, Socio-economic & Impact Evaluation Studies Third Party Monitoring | <ul style="list-style-type: none"> Climate Change & Sustainability Value Chain Development Skill & Livelihood Development Preparation Detailed Project Reports (DPRs) Transaction Advisory Services |
|--|--|

Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

☎: 022-26539419

✉: headoffice@nabcons.in

Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: www.nabcons.com

- NABSanrakshan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Two sovereign Credit Guarantee Schemes offered are:
 - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crore to FPOs (including loans to FPOs under AIF)
 - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

Registered Office C- 24, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051

☎: 022- 2653-9243/ 9241 ✉ : ho@nabsanrakshan.org 🌐 : www.nabsanrakshan.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds(AIF), with a paid-up capital of INR 25 crore.
- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
- As of 31 March 2024, NABVENTURES Fund I has invested in 14 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

Registered Office: NABARD, 8th Floor, C Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎: 022-26539149 ✉ : nabventure@nabard.org 🌐 : www.nabventure.in



NAB FOUNDATION

Leveraging the power of convergence

NABFOUNDATION is a wholly owned, not for profit, subsidiary of NABARD, established under Sec 8 of Companies Act, 2013. The organization draws its strength and experience from the thousands of development projects grounded by its parent body, NABARD, in multiple domains over nearly last four decades.

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

Reach out to us with your ideas about development projects which you believe need to be implemented. We really look forward to your fresh ideas.

IF YOU ARE A CSR UNIT

Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call.

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

IF YOU ARE WITH THE GOVERNMENT

And believe that there is a need for reimagining implementation of your Central or State government projects, allow us to be a part of your vision.

Registered Office: NABARD, 4th Floor, E Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎: 022-26539404/9054 ✉ : nabfoundation@nabard.org 🌐 : www.nabfoundation.in

Name and address of DDM

Name	Mewang Lowang
Designation	DDM(R), NABARD
Address 1	Sikkim Regional Office
Address 2	
Post Office	Gangtok
District	Gangtok
State	Sikkim
Pincode	737101
Telephone No.	3592355044
Mobile No.	7638913155
Email ID	mewang.lowang@nabard.org



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

Sikkim Regional Office,
Om Niwas, Church Road, Post Box No. 46,
Gangtok 737101, Sikkim

www.nabard.org |     / [nabardonline](https://www.facebook.com/nabardonline)