



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



मंगन जिला
Mangan District

सिक्किम क्षेत्रीय कार्यालय, गंगटोक
Sikkim Regional Office, Gangtok

Potential Linked Credit Plan

Year: 2025-26

District: Mangan

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

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District Development Manager

NABARD

Mangan

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.'

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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	Mangan is located in the northern part of the state. It is the largest district of the state having a geographical area of 4226 sqm which is 60 percent of the area of Sikkim. The landscape of Mangan is mountainous. Mangan is located at the latitude of 27.52 degree and longitude of 88.53 degrees.
2	Type of soil	Most of the soils of the district are acidic in nature with high rate of soil loss due to erosion. The soils are high in organic carbon and contain low to medium available nitrogen phosphorous and medium to high potassium. Water holding capacity of the soil is medium.
3	Primary occupation	The district offers ample scope for various types of economic activities prominent among them being tourism , animal husbandry , cottage industry, horticulture and agriculture.
4	Land holding structure	Most of the farmers belong to the small and marginal category with around 23 percent of the landholdings in the marginal and 21 percent of landholdings in small category.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The ground-level credit flow to the priority sector has increased from Rs 2180.44 lakh in 2022-23 to Rs 2860.55 lakh in 2023-24.
2	CD Ratio	During 2023-24 the CD ratio of the district was 91.81.
3	Investment credit in agriculture	
4	Credit flow to MSMEs	The credit flow to MSME during FY 2023-24 is Rs 1698.72 lakh which is 188.75 percent of the allocated target of Rs 900 lakh.
5	Other significant credit flow, if any	

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The credit potential of the district under the priority sector for the year 2025-26 has been accessed at Rs 4803.23 lakh which is 1.6 percent increase over 2024-25 projections.
2	Projection for agriculture and its components	The credit potential assessed for the Agriculture sector for FY 2025-26 is Rs 2377.06 lakh which includes Rs 1139.06 lakh for Crop loan Rs 128.18 lakh for Agri Infrastructure Rs 58.05 lakh for Ancillary activities and Rs 1051.32 lakh for other term loans
3	Projection for MSMEs	The credit projection for FY 2025-26 for MSME sector is Rs 1607.05 lakh which is around 24 percent increase from the projects for FY 2024-25.
4	Projection for other purposes	

5. Developmental Initiatives

1. NABARD has successfully implemented three Tribal Development Programmes (Wadi Project) in the district through KVKs and NGOs supporting 979 tribal families.

2. Four springshed based watershed development projects comprising of dhara vikas and income generation activities in Singik Sentum GPU and Upper & Lower Mangshilla have been supported.
3. A good number of interventions towards skill development have been undertaken in the district which has resulted in establishment of micro enterprises by women SHGs in noodles/ incense stick/ cushion/ mushroom production.
4. • As part of NABARD's continuous commitment to the development of border areas in the state, two RIPF projects in high-altitude border regions—namely, the Upgradation of the Community Centre at Lachen and the Construction of a Trekking Trail at Muguthang Valley—have been supported by NABARD.
5. In order to provide linkage support to farmers/artisans in the district critical infrastructure like rural roads veterinary dispensary cold storage etc. need to be established with assistance from Rural Infrastructure Development Fund (RIDF) of NABARD.

6. Thrust Areas

1. MSME is the major thrust area for 2025-26. This sector is growing continuously and provides employment to many especially in tourism based and services sub sector activities.
2. Being the epicenter of Sikkim large cardamom and host to huge biodiversity reserve the district has huge potential for agro tourism.

7. Major Constraints and Suggested Action Points

1. A major constraint to the development of the district is its fragile geographical location. This district experiences frequent landslides and earthquakes resulting in disruption of connectivity. After the GLOF incidents in October 2023 connectivity to few parts still has not been restored.
2. Other constraints include sparse population density, infrastructural deficiencies ,penetration of internet services etc.
3. Harsh weather conditions in upper part of the district also restricts economic activity

8. Way Forward

1. This document aims to identify exploitable potentials in different activities of the district and suggest measures to achieve it in a time bound manner.
2. Adoption of latest technology skills and investments improving the capabilities of farmers through technical education 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. There is a need for a coordinated approach by all the stakeholders along with strengthening the reporting system by banks under the LBS.
4. For a balanced economic growth 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;

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

6. Limitations and constraints

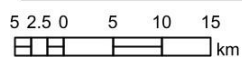
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map



Block Map - Mangan



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	2190.38
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	1139.06
2	Term Loan for agriculture and allied activities	1051.32
B	Agriculture Infrastructure	128.18
C	Ancillary activities	58.50
I	Credit Potential for Agriculture A+B+C)	2377.06
II	Micro, Small and Medium Enterprises	1607.05
III	Export Credit	40.00
IV	Education	49.88
V	Housing	505.50
VI	Social Infrastructure	36.00
VII	Renewable energy	85.20
VIII	Others	102.50
	Total Priority Sector	4803.19

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	1139.06
2	Water Resources	53.46
3	Farm Mechanisation	30.98
4	Plantation & Horticulture with Sericulture	487.50
5	Forestry & Waste Land Development	39.60
6	Animal Husbandry - Dairy	189.00
7	Animal Husbandry - Poultry	110.54
8	Animal Husbandry - Sheep, Goat, Piggery	83.81
9	Fisheries	29.70
10	Farm Credit- Others	26.73
	Sub total	2190.38
B	Agriculture Infrastructure	
1	Construction of storage	25.60
2	Land development, Soil conservation, Wasteland development	87.94
3	Agriculture Infrastructure - Others	14.64
	Sub total	128.18
C	Ancillary activities	
1	Food & Agro. Processing	58.50
2	Ancillary activities - Others	0.00
	Sub Total	58.50
II	Micro, Small and Medium Enterprises	
	Total MSME	1607.05
III	Export Credit	40.00
IV	Education	49.88
V	Housing	505.50
VI	Social Infrastructure	36.00
VII	Renewable energy	85.20
VIII	Others	102.50
	Total Priority Sector	4803.19

District Profile
Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	NØs.
1	Total Geographical Area (sq.km)	4226.00
2	No. of Sub Divisions	4
3	No. of Blocks	4
4	No. of revenue villages	331
5	No. of Gram Panchayats	25

1.a Additional Information

Sr. No.	Particulars	NØs.
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	High
6	Is the % of Tribal Population above the national average of 8.9%	Yes

2. Soil & Climate

Sr. No.	Particulars	NØs.
1	State	Sikkim
2	District	Mangan
3	Agro-climatic Zone 1	PAZ2 - Eastern Himalayan Region
4	Agro-climatic Zone 2	SAZ40 - High Altitude Low Temperature
5	Agro-climatic Zone 3	SAZ41 - Medium Altitude Medium Temperature
6	Agro-climatic Zone 4	

7	Agro-climatic Zone 5	
8	Climate	ranges from sub tropical to alpine
9	Soil Type	loamy sand to silty clay loam

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	422600
2	Forest Land	22700
3	Area not available for cultivation	1523
4	Barren and Unculturable land	
5	Permanent Pasture and Grazing Land	1209
6	Land under Miscellaneous Tree Crops	
7	Cultivable Wasteland	
8	Current Fallow	5597
9	Other Fallow	

4. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	1190	55.48	472	26.21
2	>1 to <=2 ha	955	44.52	1329	73.79
3	>2 to <=4 ha		0.00		0.00
4	>4 to <=10 ha		0.00		0.00
5	>10 ha		0.00		0.00
6	Total	2145	100	1801	100

5. Workers Profile [In '000]

Sr. No.	Particulars	N0s.
1	Cultivators	4.73
2	Of the above, Small/ Marginal Farmers	
3	Agricultural Labourers	1.01
4	Workers engaged in Household Industries	0.14
5	Workers engaged in Allied agro activities	
6	Other workers	11.34

6. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	43.71	24.73	18.98	39.07	4.64
2	Scheduled Caste	0.98	0.54	0.45	0.80	0.18
3	Scheduled Tribe	28.72	14.74	13.97	26.70	2.02
4	Literate	30.45	18.58	11.87	27.04	3.40
5	BPL	7.00	4.00	3.00	7.00	0.00

7. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	8.87
2	Rural Households	7.93
3	BPL Households	7.00

8. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	314
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	
4	Villages having Banking Facilities	
5	Villages having Primary Schools	
6	Villages having Primary Health Centres	
7	Villages having Potable Water Supply	290
8	Villages connected with Paved Approach Roads	264

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Stastical Journal DESMI GoS
1.a Additional Information	Stastical Journal DESMI GoS
2. Soil & Climate	Stastical Journal DESMI GoS
3. Land Utilisation [Ha]	
4. Ground Water Scenario (No. of blocks)	
5. Distribution of Land Holding	Agricultre Census
6. Workers Profile [In '000]	
7. Demographic Profile [In '000]	Census 2011
8. Households [In '000]	Census 2011
9. Household Amenities [Nos. in '000 Households]	
10. Village-Level Infrastructure [Nos.]	Potentai Linked Plan 2024-25

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NØs.
1	Anganwadis	62
2	Primary Health Centres	5
3	Primary Health Sub-Centres	19
4	Dispensaries	
5	Hospitals	1
6	Hospital Beds	80

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

Sr. No.	Particulars	NØs.
1	Fertiliser/Seed/Pesticide Outlets	1
2	Registered FPOs	
3	Agro Service Centres	
4	Soil Testing Centres	
5	Approved nurseries	
6	Agriculture Pumpsets	
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

11. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	NØs.
1	Area Available for Irrigation (NIA + Fallow)	2078.00
2	Irrigation Potential Created	850.00
3	Net Irrigated Area (Total area irrigated at least once)	850.00
4	Area irrigated by Canals/ Channels	
5	Area irrigated by Wells	
6	Area irrigated by Tanks	
7	Area irrigated by Other Sources	850.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	850.00

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	307
2	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	

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)		
3	Fruit (Pulp/ Juice/ Fruit drink)	5	
4	Spices (Masala Powders/ Pastes)	3	
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)		
6	Cotton (Ginning/ Spinning/ Weaving)	25	
7	Milk (Chilling/ Cooling/ Processing, etc.)	1	
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	1	
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)		
10	Others		

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	9274		
2	Cattle - Indigenous	2644		
3	Buffaloes	49		
4	Sheep - Cross bred			
5	Sheep - Indigenous	337		
6	Goat	3595		
7	Pig - Cross bred			
8	Pig - Indigenous	2053		
9	Horse/Donkey/Camel			
10	Rabbit			
11	Poultry - Improved	10842		
12	Poultry - Indigenous			

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

Sr. No.	Particulars	NØs.
1	Veterinary Hospitals	4
2	Veterinary Dispensaries	11
3	Disease Diagnostic Centres	
4	Artificial Insemination Centers	9
5	Animal Breeding Farms	3
6	Animal feed manufacturing units	
7	Fodder Farms	
8	Dairy Cooperative Societies	14
9	Milk Collection Centres	
10	Fishermen Societies	
11	Animal Husbandry Training Centres	
12	Animal Markets	
13	Fish Markets	
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish		MT		gm/day
2	Egg	380.00	Lakh Nos.		nos/p. a.
3	Milk	19721.00	MT		gm/day
4	Meat	670.00	MT		gm/day
5	Wool		MT		

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	Statiscal Journal DESMI GoS, 2023
12. Infrastructure & Support Services For Agriculture[Nos.]	Statiscal Journal DESMI GoS, 2023
13. Irrigation Coverage ['000 Ha]	
14. Infrastructure For Storage, Transport & Marketing	Statiscal Journal DESMI GoS, 2023
15. Processing Units	
16. Animal Population as per Census [Nos.]	Agriculture Census 2021
17. Infrastructure for Development of Allied Activities [Nos.]	Statiscal Journal DESMI GoS, 2023
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Statiscal Journal DESMI GoS, 2023

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	Share of agri to district GDP			
2	Land Holdings - SF (%)	26.00	26.00	
3	Land Holdings - MF (%)	21.00	21.00	
4	Rainfall -Normal (mm)	3956	3956	3956
5	Rainfall - Actual (mm)	2045	3494	2962
6	Cropping Pattern			

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	333.96	622.48	784.04

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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	0.92	1.39	1510.87			0.00			0.00
2	Wheat	0.00	0.00	0.00			0.00			0.00
3	Maize	2.84	4.57	1609.15			0.00			0.00
4	Finger Millet	0.62	0.61	983.87			0.00			0.00
5	Barley	0.15	0.18	1200.00			0.00			0.00
6	Buckwheat	0.24	0.23	958.33			0.00			0.00
7	Urdbean	0.92	1.39	1510.87			0.00			0.00
8	Pulses	2.84	4.57	1609.15			0.00			0.00
9	Rapeseed	0.15	0.18	1200.00			0.00			0.00
10	Soybean	0.24	0.23	958.33			0.00			0.00
11	Avarekalu			0.00			0.00			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)	13.26	13.26	
2	Net sown area (lakh ha)	11.23	11.23	
3	Cropping intensity (%)	118.08	118.08	0

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Statistical Journal, DESMI, GoS, 2023
Table 2: GLC under Agriculture	SLBC Sikkim, 2023
Table 3: Major Crops, Area, Production, Productivity	Statistical Journal, DESMI, GoS, 2023
Table 4: Irrigated Area, Cropping Intensity	Agriculture Department, GoS

District Profile
Key Insights into MSME, Cooperatives, Infrastructure and others

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	677.02	1349.78	1698.72
2	No. of units financed		242	294
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)		21.59	14.88
3	GLC under Housing (Rs. lakh)		170.44	309.01

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC 2021 2022 2023
Table 2: Progress under PMAY	
Table 3: Progress under SBM	

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.)			49
2	Consumer Stores (No.)			3
3	Housing Societies (No.)			2
4	Weavers (No.)			
5	Marketing Societies (No.)			12
6	Labour Societies (No.)			203
7	Industrial Societies (No.)			
8	Sugar Societies (No.)			
9	Agro Processing Societies (No.)			5
10	Others (No.)			31
11	Total (No)	0	0	305

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.)			23
2	Multi state cooperative societies (No.)			0

Table 4: Status/ progress under various schemes of MoC in the district

Sr.No.	Moc Scheme/Initiative	Status Progress in the District	
		No. of PACS /No. of Unit	Investment/Working Capital requierment (as the case may be)

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	National Cooperative Database
Table 2: Details of credit cooperative societies	National Cooperative Database
Table 3: Block wise, sector wise distribution of cooperative societies in the district	
Table 4: Status/progress under various schemes of MoC in the district	

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	Households
Commercial Banks	8	16	16						3	555
Regional Rural Bank		0								
District Central Coop. Bank	1	1	1						55	8873
Coop. Agr. & Rural Dev. Bank		0								
Primary Agr. Coop. Society	23	0							3	386
Others	1	7	7						8	1268
All Agencies	33	24	24	0	0	0	0	0		

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	22091.24	34163.10	34858.06	2.0	94.56

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Regional Rural Bank				0	0				0	0.00
Cooperative Banks				0	0	2105.14	2095.81	2006.10	-4.3	5.44
Others				0	0				0	0.00
All Agencies	0	0	0	0	0	24196.38	36258.91	36864.16	1.7	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	17068.50	25099.66	27755.49	10.6	82.01
Regional Rural Bank				0	0				0	0.00
Cooperative Banks				0	0	4830.35	2856.13	6089.19	113.2	17.99
Others				0	0				0	0.00
All Agencies	0	0	0	0	0	21898.85	27955.79	33844.68	21.1	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	77.3	73.5	79.6
Regional Rural Bank	0	0	0
Cooperative Banks	229.5	136.3	303.5
Others	0	0	0
All Agencies	90.5	77.1	91.8

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks				
Regional Rural Bank				
Cooperative Banks				
Others				
All Agencies	0	0	0	0

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	2725.01	9.8	733.95	2.6		0.0		0.0		0.0
Regional Rural Bank		0		0		0		0		0
Cooperative Banks	135.54	2.2	50.09	0.8		0.0		0.0		0.0
Others		0		0		0		0		0
All Agencies	2860.55	8.5	784.04	2.3	0.00	0.0	0.00	0.0	0.00	0.0

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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 t [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment t [%]	
Commercial Banks	2451.38	967.90	39.5	2765.36	2163.64	78.2	4892.00	2725.01	55.7	57.8
Regional Rural Bank			0			0			0	0.0
Cooperative Banks	471.70	80.28	17.0	211.39	16.80	7.9	575.00	135.54	23.6	16.2
Others			0			0			0	0.0
All Agencies	2923.08	1048.18	35.9	2976.75	2180.44	73.2	5467.00	2860.55	52.3	53.8

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	1184.00	117.20	9.9			0			0	3.3
Term Loan (Agri.)	737.50	216.76	29.4			0			0	9.8
Total Agri. Credit	1921.50	333.96	17.4	0.00	0.00	0	0.00	0.00	0	5.8
MSME	236.16	677.02	286.7	947.56	1349.78	142.4	900.00	1698.72	188.7	205.9
Other Priority Sectors*	765.34	37.20	4.9	672.07	208.18	31.0	640.00	377.79	59.0	31.6

Total Priority Sector	2923.00	1048.18	35.9	1619.63	1557.96	96.2	1540.00	2076.51	134.8	89.0
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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			0			0			0	0.0
Regional Rural Bank			0			0			0	0.0
Cooperative Banks			0			0			0	0.0
Others			0			0			0	0.0
All Agencies			0			0			0	0.00

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

Source(s)	
1	SLBC 2021
2	SLBC 2022
3	SLBC 2023

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 NDDB 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 Indias agriculture sector by leveraging digital technology inspired by the success of Indias digital revolution in other sectors. With a substantial financial outlay of 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 20 lakh from the current 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

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

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

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 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.

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.

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 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 framework 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".

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).

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 (MMUY) 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 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 assessing 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

Sikkim is the first state in the world that is 100 percent organic: All of its farmland are certified organic. The policy implemented a phase-out of chemical fertilizers and pesticides and achieved a total ban on sale and use of chemical pesticides in the state. The transition has benefitted more than 66000 farming families. As per data of Sikkim Government the total number of landholdings in the district stood at 4598 covering an area of 17188 ha out of which 11231 ha is net sown area. The cropping intensity of the district is 118. The district receives an annual rainfall of around 3500 mm. The district has Gross Cropped Area of 13252 Ha and Net Sown Area of 11231 Ha with ginger vegetables paddy soya bean mustard urad buckwheat and millet as major crops. As per Agricultural planning contingency report for Mangan district, production of large cardamom and ginger in the district is around 3,000 and 5200 tonnes respectively. The spices such as large cardamom is sold both in local market and national market via Siliguri.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Major gaps include lack of quality planting materials lower productivity because of non-applicability of chemical fertilizer lower levels of farm mechanization , lack of storage and marketing infrastructure , climatic issues such as landslides and excessive rainfalls.

The Krishi Vigyan Kendra in the district is well equipped with its research stations. Line departments provide timely and adequate seeds / planting material and valuable inputs to the farmers in agronomic practices, crop diversification etc.

The Government of India is implementing Kisan Credit Card scheme which provides interest subvention scheme of 2 percent for short term crop loans up to Rs.3.00 lakh. The scheme is implemented through public and private sector banks . Currently besides 2 interest subvention the farmers on prompt repayment of crop loans on or before the due date are also provided 3 percent additional interest subvention.

NABARD has launched special saturation drive to saturate all the eligible farmers with KCC/KCC-AH/fisheries. FPOs have been acting as catalyst in increasing the coverage of farmers under KCC scheme including KCC-AHDF.

Ongoing campaign for saturation of all PM Kisan beneficiaries with Kisan Credit Card. Government of India is implementing Central Sector Scheme for Formation & Promotion of 10000 FPO for value addition of farm products. Under the scheme, NABARD has supported promotion and formation of 3 FPOs in the state.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Water is one of the most critical resources necessary for sustenance of life and central to socio-economic development. The climate change is likely to further aggravate the availability of fresh water due to extreme weather conditions reduced recharge etc. thus adversely impacting the agricultural productivity. An average rainfall of 3500 mm occurs in the district in a year; however it experiences dry spells during winter and spring seasons which creates problems in farming during these periods. Springs both seasonal and perennial are the main source of available water. Due to hilly terrain and rugged topography the possibility of MI Schemes for ground water exploitation and water lifting devices is negligible. However there is scope for MI Projects under the surface water schemes like Water tanks Scheme water harvesting structures such as dug out ponds. There is also good scope for water saving irrigation structures like Drip porous pipes and Sprinkler. Due to geographical conditions the region is frequently devastated by natural calamities due to which the infrastructures created suffer great damages annually. To mitigate the problem of floods damages landslides and soil erosion the Department is taking up many schemes both from the State as well as from centrally aided funds. NABARD has supported 4 springshed development projects in the district covering an area of 1200 Ha and addressing issues such as revival of dying springs, soil and water conservation.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Major gaps include dying springs, change in pattern of rainfall because of climate change etc.

1. State Government is giving more emphasis on rain water harvesting roof water harvesting by way of constructing community / individual tanks.
2. Use of Drip / Sprinkler irrigation method may be popularized.
3. Govt. of Sikkim is implementing centrally sponsored scheme Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) in area development mode and integration
4. Govt. of India is also implementing Jal Jeevan Mission which envisages to provide safe and adequate drinking water to all the households in rural areas.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm Mechanization is the use of machinery for agriculture purposes to increase productivity and reduce drudgery. Agriculture in the district is largely carried out with traditional agriculture practices because of hilly terrain and fragmented operational land holdings. However there is scope for promoting the use of Farm Machinery. There is also the need to develop farm equipment suitable for hilly terrain.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Small numbers of power tillers harvester iron plough etc. are being used by farmers in their fields. Mechanization is restricted in the state owing to topographical challenges. Further land fragmentation reduces the financial viability of the mechanization for farmers. Farmers need to be educated and trained about the utility and application of farm equipments so that present system of supply driven is reversed to demand driven. Farmers of the district usually sow maize by broadcasting resulting in low plant population and yield. However, use of popularisation of maize seeder has resulted in higher yield. There is need to promote small and light weight power tillers for hilly regions of the district which can help farmers in various farm operations. Ministry of Agriculture and Farmers Welfare has developed a Multi lingual Mobile App "CHC- Farm Machinery " which connects the farmers with Custom Hiring Service Centers situated in their locality. Ministry of Agriculture Co-operation & Farmers Welfare is implementing the Sub-Mission on Agricultural Mechanization (SMAM) under the National Mission on Agricultural Extension and Technology. Banks can explore possibilities of extending credit for interested borrowers.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Owing to varied agro-climatic condition the district is best suited for growing various sub-tropical and temperate fruits. However the main emphasis is given on large scale plantation of Sikkim mandarin in mid and lower belts of Dzongu Tingchim Mangshilla Singhik Tanek Lungchok Swayem Namok Rongong Tumlong Kabi and Gairi. Guava papaya and banana Plantation were taken up at Phidang Sonabung Ralak Passingdong Tanek and Lingdong under Area Expansion Programme of Horticulture Department Government of Sikkim

A Centrally Sponsored Scheme viz. Mission for Integrated Development of Horticulture (MIDH) has been launched for the holistic development of horticulture in the country.. Support available under the scheme includes:

1. Capacity building programmes for farmers.
2. Distribution of bee colonies, bee hives & equipments to trained farmers.
3. Development of bee breeders.
4. Development of Integrated Beekeeping Development Centres (IBDC).
5. Extension of subsidy @40 to trained poor farmers, landless labourers, villagers deprived categories in rural areas.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Major gaps include lack of quality planting materials, lack of adequate storage mechanism, spread of viral/bacterial/fungal infections among the plants

The National Horticulture Board (NHB) is having an office in Gangtok which is also engaged in promoting the Horticulture sector. NHB is providing subsidy to the tune of 50 percent of the project cost for NE and hilly areas under the following:

- a) Development of Commercial Horticulture
- b) Capital Investment Scheme for construction / Expansion / Modernization of Cold Storage and Storages for Horticulture Products
- c) Technology Development and transfer for Promotion of Horticulture
- d) Market Information Scheme.

NABARD has implemented the Wadi Project under its Tribal Development Fund through Krishi Vigyan Kendra and NGOs covering 979 families.

Planting material for replantation of large cardamom, Sikkim mandarin , apple orchard is provided by GoS through certified private nurseries in the district.

Improved cold storage infrastructure in the district can increase the shelf life of products like large cardamom and can help farmers in realizing better income.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

As per Agriculture Census, Govt of Sikkim 2021 forest area of Mangan district is around 53%. As per National Forest Policy, 66 of the area in the hilly regions of the state and 33 in plains is to be brought under forest cover. The development of forestry sector assumes greater significance as it not only provides direct benefits in terms of production of timber sandalwood fodder etc. but also intangible benefits have a direct bearing on the fragile eco-system. Due to competing demand on land from agriculture industry and other developmental projects there is hardly any scope to extend the forest through acquisition of land. However there is scope for improving the density of trees in the forest areas as also afforestation on problematic / wasteland available in the district.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Forest are reservoirs of biodiversity having rich presence of flora and fauna. However the resources of forest have not been used properly. There is huge scope of value additions of Non-Timber Forest Produces.

Government of Sikkim through department of forest is encouraging people for planting trees in the forest areas as well as in other areas.

Forest department is distributing seedlings/ saplings free of cost to the farmers for plantation. Further there is large demand of green fodders for the animals.

There is good demand for fuel wood no marketing problem is envisaged Govt. of Sikkim is encouraging afforestation and agroforestry. NABARD has also supported development of more than 970 wadis in the district through wadi based orchard development project. Govt of India has also supported the development of Minor Forest Products produce through Van Dhan Vikas Yojana which aims to generate livelihood opportunities among tribal families.

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. Dairy farming is an important subsidiary occupation of the farmers and important activity for the small and marginal farmers to supplement their income. As per the 20th Livestock Census, 2019 there are 11, 918 cattle in Mangan district. The number of indigenous cows are showing an increasing trend and there is a visible decrease in the crossbred animals. Enhanced farmers' interest and thrust of Government Departments/agencies have helped in increase in the number of cross bred animals and milk yield in the district.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Animal Husbandry Department has a network of 8 veterinary hospitals/ dispensaries, 9 Artificial Insemination (AI) centres and three breeding farms in the district.

Seed rolling plan is being implemented by the Department of Food Security and Agriculture Development, Government of Sikkim. The low seed replacement rate in fodder crops is also being taken care by ensuring adequate availability of quality seed.

Govt. of Sikkim provides dairy farmers incentive of Rs 8/- per liter of milk directly to their individual account in addition to the prescribed rate applicable to them for selling of milk to milk cooperative societies.

Extension of KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries.

Keeping in view the potential available for promotion of the activity in the district, the District Administration has taken the initiative of identifying suitable beneficiaries through Animal Husbandry department and facilitating getting loans through banks. Under National Livestock Mission of Govt. of India, cattle and buffalo are insured by the farmers with a minimum premium share of 10 % and 30% for Below Poverty Line and Above Poverty Line.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

In the present days there is an increase in demand for white meat as compared to red meat and larger preference of people for eggs and chicken for a protein rich diet. Improvement in the standard of living of the people and sizeable floating population on account of booming tourism industry are increasing the demand for poultry products. Further large number of army and paramilitary establishments present in the East and Mangan districts offer good market. The army and paramilitary establishments are the largest consumers of poultry products in the district. Processing activities of meat and meat products need to be encouraged. As per Livestock Census there were 31122 backyard poultry and 1400 farm poultry available in the district. Poultry farming can provide farmers with alternative livelihood opportunities and can help them to increase their income. With growing tourism in the district there is greater scope for poultry farming in the district.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Backyard poultry which can be reared on kitchen waste are being encouraged in suitable areas of the district. This form of poultry farming needs institutional support for its success.

The State Govt. has set up a breeding farm at Chanday in Mangan district under Centrally Sponsored Scheme for poultry development. Day old chicks of low input birds will be reared up to 4 weeks in the Mother Units and will be supplied to farmers.

Adoption of high density plantation in maize has resulted in increase in produce and productivity of the maize, which acts as a fodder for the poultry.

KVK Mangan has helped in popularizing Kadaknath breed of poultry birds which fetches more prices than local birds. Private breeding units have also been established at different locations.

NABARD has also supported farmers by providing them with poultry birds under Springshed based projects in order to generate livelihood opportunities among them.

The veterinary institutions of Animal Husbandry department provide health care facilities to poultry birds.

There is a scope of setting up poultry dressing unit in the district.

The main constraints are non-availability of hatcheries and high cost of poultry feed. The maize produced in the district may be used for poultry feed.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Piggery and Tibetan sheep rearing have an important role to play in sustenance and livelihood security of a section of farmers and landless in the district. With the availability of a few open pastures in the district, rearing of Tibetan sheep, goat and yak farming is not feasible in larger scale. However promoting small units as subsidiary occupation to agriculture is feasible.

In view of the potential threat to fragile ecology, the State Government is encouraging goat rearing under stall-fed conditions. The internal meat production is around 600 metric tonnes against a requirement of around 3650 metric tonnes per year. This gap is fulfilled by importing meat from the neighboring State of West Bengal.

There is a huge demand for pork not only in the district but in the state of Sikkim as a whole. Thus piggery development has a very promising growth potential. Most of the piggery units in the district are small. Substantial consumption of pork by local people along with the following relative advantages makes piggery the most suitable activity for commercial exploitation.

Higher feed-meat conversion ratio

Faster multiplication

High carcass return of 60 to 80

Environment friendly as grazing is not involved

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Non-availability of quality feed cross, bred piglets and other farm inputs.

Goat breeding farm set up in Tingvong Mangan with objective to improve productivity of local goat through selective breeding. This farm is a self-sustaining demonstration farm.

The extension activities proposed for modern pig farming of improved strains modern general health and disease management practices can boost the farming in the district.

KVK Mangan has made decent efforts in popularisation of Ghungroo breed of pigs.

The Animal Husbandry Department provides health care facilities for these animals.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries sector is another promising enterprise with potential for generating higher income and employment. 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.

Ministry of Agriculture Govt of India envisages enhancing of fish production to 200 lakh tones by 2022-23 under its Blue Economy Programme. The plan aims at increasing the export to Rs 1 lakh crore by year 2024-25.

The district has huge potential for Trout fish farming as it is blessed with many fresh running streams and rivers. Keeping in view the potential of trout fish in the district the fishery department has established a trout fish seed production centre in the district. As per KVK data, mainly trout and carp fish farming is prevalent in the district and total fish production in the district is around 6.5 tonnes.

Programmes of Fisheries Department are concentrated mainly on conservation of aquatic life and encouragement of sport fisheries. But now the thrust area is production of sustainable fish culture as an income generating activity in rural areas for benefit of farmers. Fish culture helps in lifting economic condition of the people and fisheries is an important area for generating subsidiary income and employment generation.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The Fisheries Department is implementing two projects viz. Border Area Development Project and Pilot Project on Cold Water Fisheries. Both the projects were connected with the development of high-altitude cold-water fish species i.e. Trout.

Non availability of fish seed in sufficient quantities are the major infrastructure constraints

The Director of Fisheries has established one trout hatchery cum farm at Denga Lachen Mangan under BADP scheme and one trout farm at Yakthang Mangan under funding from North East Council (NEC).

In order to enhance fish production in the state, fish based farmer producer organisation should be formed and should be provided with quality fish seeds. Govt should also provide incentive for procuring quality fodder materials.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

In hilly areas bullocks/yaks are still being used for ploughing and horse/mule/yaks for transportation. In view of the difficult mountainous terrain and fragmented land holdings mechanized farming with the use of tractors is not possible in the districts. Bullocks are widely used in the districts both for cultivation and other agricultural operations. Yaks are reared by the poorest of the poor as multi-utility animal in difficult hilly snowbound terrain to earn their livelihood besides providing meat, milk and also means of transport even for the defense personnel in the border areas.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Good quality bullocks, yaks and mules are available in the villages as well as in adjoining districts.

The Department is likely to strengthen existing cattle breeding farms for supply of cross-bred bullocks.

The Department is also implementing various schemes under Border Area Development Programme for development of Animal Husbandry in the districts.

Churpi a local term used for a preparation from yak milk is also yielding good return. Apart from this processed yaks milk is also sold in the market which has good demand.

Yaks are reared in the alpine region of Lachen and Lachung blocks in Mangan district. Yaks available in Sikkim are of two types viz. Nepalese and Tibetan breeds. To prevent in-breeding amongst the local yak population elite parent breeding stock have been imported from Bhutan. For breeding of yaks the department of Animal Husbandry has established breeding farm at Zeema and Chopta in Mangan district. The Animal Husbandry department is implementing yak development programme with financial assistance from Government of India for enhancing selective breeding with existing local indigenous yaks with a view to conserving the germplasm of this endangered species and also to improve the breed in terms of quality and productivity.

The State Government is also arranging various training programmes for development of yaks in the districts.

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.

The few advantages of IFS are enumerated below -

- Enhanced soil fertility and productivity through organic waste recycling and increased sustainable farm income.
- Rise in standard of living due to flow of money throughout the year
- Higher food production to generate surplus for export.
- Adequate and continuous supply of fuel and fodder with reduced stress on forest.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

KVKs in Sikkim has been promoting Integrated Farming System through demonstration units in farms and villages. KVKs disseminates technological practical and theoretical knowledge to trainee farmers through these units. The marketable surplus with SF/MF may be little and therefore needs aggregation.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Storage Godowns and Market Yards are a part of the efficient marketing citadel invariably acting as a regulating mechanism to check price variations arising out of sheer economics of demand and supply. Credit linked subsidy is available under new Agricultural Marketing Infrastructure (AMI) sub-scheme of Integrated Scheme for Agricultural marketing (ISAM) and cost-effective credit is available under AIF. Banks can explore possibility of covering interested farmers under the scheme. Small scale rural godowns at the PACS level coupled with other business opportunities can be explored to improve the storage infrastructure in the district. Rural Haat supported by NABARD can also be explored in the areas having higher footfalls.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The district is having four food godowns in Chungthang Dikchu Mangan and Gnon Sangdong.

Marketing arrangements are facilitated through SIMFED and NERAMAC. The road network transport facilities and availability of electricity in the district needs to be improved further. Establishment of collection centres market yard co-operative marketing societies etc. can play an important role in marketing of agriculture produce.

Under the centrally sponsored scheme of Agriculture Marketing Infrastructure (AMI) for the year 2023-24 subsidy to the extent of 25 or 33.33 of the capital cost is available depending upon the area and category of beneficiary

The Agriculture Infrastructure Fund is a medium-long term debt financing facility for investment in viable projects for post-harvest management infrastructure and community farming assets through interest subvention and credit guarantee. The duration of the scheme shall be from F.Y 2020-21 to F.Y 2032-33. All the loans under this financing facility will have interest subvention of 3 percent p.a. up to a limit of Rs.2 crores.

Govt. of India is also implementing Integrated Post Harvest Managements which credit linked subsidy at the tune of 50% of project maximum of Rs 72.50 lakh in the NER.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Increasing per unit productivity from cultivated land and cropping intensity increase is the only way out to make the farming system economically self-sustaining as the land holding of individual farmers are very less and there is no scope for horizontal expansion of cultivable land. The soil of the district comprises moderately deep well drained loamy soil with dark brown to dark reddish brown colour. 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 as the water holding capacity of the soil is medium. The district receives heavy rainfall during monsoon causing heavy run-off. Maintenance of soil health moisture retention capacity and prevention of soil/water erosion and ecological degradation is major challenge in the area. Further, increasing incidents of landslides and Glacial Lake outburst flood have resulted in massive soil degradation. Land in the district is undulating and it provides potential for land development. The farmers need to be motivated and trained to adopt land and water management practices which would provide scope for sustainable production.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Heavy rainfall combined with leaching of soil nutrients and steep slopes are the major reasons of soil acidity.

The State Government is giving more emphasis on soil reclamation and improvement of soil health. Rain water harvesting water conservation promotion through land development and bench terracing are in the priority activities of State Governments interventional programme for organic farming.

Bench terracing loose boulder structures and biological soil conservation measures can be taken up in the district.

Govt of India is implementing Soil Health Card scheme which helps in providing accurate and reliable information to farmers regarding the nutrient content of their soil and help them to address the nutrient gap. However, lack of adequate testing infrastructure is a major hurdle in the implementation. Recently, soil health testing facility has been established in ERMS thus helping farmers to access the services easily.

NABARD has also supported soil and water conservation measures like drainage line treatment and area based treatment through springshed based watershed development project covering an area of around 1200 Ha.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Vermicompost is a stable fine granular organic manure which enriches soil quality by improving its physicochemical and biological properties. It is highly useful in raising seedlings and for crop production. Vermicompost is becoming popular as a major component of organic farming system.

As Sikkim Organic market is at nascent stage a good market mix and strategy to reach the premium market needs to be developed. Focused intervention on market development product development, product diversification, value chain financing and place strategy is required to be taken systematically. There are lessons to be learnt from marketing strategy of Green Net and IFOAM which needs to be taken up as it is a good example for organic produce marketing strategy.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Ginger produced in Sikkim forms 11 percent 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. As per agriculture dept, total production of large cardamom, ginger and Sikkim Mandarin is 3000, 5200 and 26600 tons respectively. Adoption of post-harvest technology can enable farmers get additional income. Investment in agro food processing sector have not been commensurate with the large potential available 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

Keeping in view the demand in cities like Gangtok there is good scope for setting up units for Bakery & Confectionery items.

At present there are very few post-harvest agro-processing activities particularly in private sector for processing of agro based products.

Sikkim is the highest producer of large cardamom. Other horticultural and cash crops viz. Sikkim Mandarin (orange) Passion Fruit etc. are processed locally to add post-harvest value to the agricultural produce.

A processing unit has been set at Melli Sikkim jointly by IFFCO and Govt of Sikkim for organic processing of Ginger Turmeric Buckwheat.

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

Mangan has less fertile land hence less people are dependent on agriculture activities.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Awareness regarding other agriculture-related loans like AIF ACABC are quite less.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

As per new classification by Ministry of Commerce the differentiation between manufacturing and services has been removed. The new limit of investment and turnover is mentioned in the table below

Criteria	Micro	Small	Medium
Investment	< 1 crore	< 10 crore	< 50 crore
Turnover	< 5 crore	< 50 crore	< 250 crore

There are no major industries as such in the district but due to presence of some perennial rivers and streams growth of some hydel projects can be seen in the district. NHPC projects are undergoing and most of the credit requirement needs under the projects are being processed from its headquarter. Almost all the Central agencies/ Offices are meeting their requirements either from outside the State or as finalized by their controlling offices located outside the State. Small scale units in the districts include small food outlets, shops, homestays, hotels, etc. The district is heavily dependent on tourism.

3.2 Infrastructure and linkage support available, planned and gaps

Major gaps include lower scale of production, lack of product diversification, lack of enough marketing and branding, hesitancy in availing credit support etc

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

Tourism has been promoted as an industry in the district. Tourism has good potential activities like River Village Tourism Home Stay, Cultural Tourism, Pilgrimage Tourism, Adventure Tourism, Traditional Food Tourism, Nature Tourism and Flower Festivals, etc.

Sikkim govt is implementing Skilled Youth Start Up scheme to promote entrepreneurship among the youth of Sikkim. Sikkim govt is also implementing the policy of One Family, One Entrepreneur.

Govt of India is implementing various credit based schemes such as Stand up India, PMEGP, PM Viswakarma, MUDRA scheme to promote entrepreneurship among the youths.

NABARD Sikkim has supported the GI registration of two of the indigenous products of the Lepcha community namely Sikkim Flute and Tung Buk(string instrument).

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 resources for their development plans. Growth in Agro-exports not only bring in additional foreign exchange for the country but benefits a large number of people involved in the production, processing and export of such products.

Agricultural commodities produced organically can create a niche sector for itself in the market. Production of organically grown Mandarins Ginger and Large Cardamom in the district has potential to be exported under the Sikkim Organic Mission.

4.1.2 Infrastructure and linkage support available, planned and gaps

Major gaps include lower scale of production lack of adequate storage infrastructure and poor connectivity.

Sikkim being declared as 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 North Eastern Region (MOVCD) launched by the Ministry of Agriculture and Farmers Welfare Government of India during 2015-16. Creation of value chain infrastructure, Branding and marketing of GI registered products like Large cardamom and Red cherry pepper can significantly increase their export potential .Few foreign countries has shown interest in importing organically grown garlic, ginger, cabbage, chillies, rice and buck wheat which would give the agriculture sector a massive boost and provide business opportunities to the unemployed educated youth.

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 a considerable amount from its budget in the education sector. Education is free up to the College level in Sikkim. There is provision for free distribution of school uniforms, books, exercise books, school bags, raincoats etc.

Sikkim Govt through its various scholarship schemes support meritorious and needy students to pursue their dreams in various fields. A great emphasis has been given for training in engineering and other professional areas, as well as for disciplines like computer software and information technology, accountancy, medicine, business management, rural development and tourism. The demand for specialized management personnel has increased with the growing complexity and size of industrial establishments and other tertiary sector activities like tourism and trade. The apprenticeship programmes are in high demand, as several new collaborated ventures have been set up. There is ever growing demand in the Education Sector.

Credit plays a very important role in education. Lack of availability of funds can be a major impediment for student in achieving desired education. Access to timely and affordable credit can go long way in providing quality education to all.

4.2.2 Infrastructure and linkage support available, planned and gaps

Under the Chief Ministers Merit Scholarship scheme, students have been sponsored to various public schools outside and inside the State on the basis of examination held at the Class V level. Most of these students belong to the economically weaker sections.

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. The State Government has introduced the Small Family Scheme with the provision of bank deposit. Under the Chief Ministers Free Scholarship scheme, 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.

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

Public Sector Banks provide educational loan under scheme of concessional interests to desirous students. Special benefits are also offered to girl child.

There are two regular colleges viz Namchi Govt College at Kamrang and Loyola College of Education besides three specialized institutes viz National Institute of Technology at Ravangla, Govt Industrial Training Institute at Lower Kamrang and Centre for Computers and Communication Technology at Chisopani.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

4.3.2 Infrastructure and linkage support available, planned and gaps

Pradhan Mantri Awas Yojana (PMAY)

A new scheme by the name Pradhan Mantri Awas Yojana Gramin (PMAY-G) has been launched on 20th November 2016 aiming for development of affordable homes for poor families including BPL populace in the rural areas.

Sikkim Garib Awas Yojana

Launched in 2020 to facilitate housing for poor and to improve the quality of life of deserving households by providing basic amenities. The SGAY houses will be a single storey RCC structure, which will consist of 02 bedrooms kitchen toilet along with furniture and television. Rs.50000/- to be provided for up gradation of house. Rs.20000/- in first phase and remaining in the 2nd phase. Govt of Sikkim also plans to bring scheme for urban settler under Urban Garib Awas Yojana.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

The major infrastructure areas where public investments and Government initiatives are prominently required are Irrigation Power, Transport, Communication, Education and Health. In order to supplement Governments efforts NABARD provides loans under RIDF to the State Government for 36 major activities across 3 broad sectors i.e. Agri & related Rural Connectivity & Social sector. The objective of infrastructure development is to increase the sustainability and the efficiency of assets created, so that they generate sufficient returns during their economic life.

5.1.2 Infrastructure and linkage support available, planned and gaps

As per Road and Bridges department, GoS, total road length in Mangan district is 306.91 Km out of which 86.89 is under National Highway, 30.98 under State Highways and 175.34 under other district roads. Total completed road under Pradhan Mantri Gram Sadak Yojana is 198.36 Km.

Mangan has decent social infrastructure, it has total 77 educational institutions and 28 health centers. Mangan is also home to various temples, monasteries and churches which symbolise cultural harmony in the district.

In spite of existing infrastructure, there exist some gaps in the district like road and power connectivity in the upper parts of the district, high frequency of landslides causes huge damages to road connectivity, lack of decent sanitation facilities etc.

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

1. Construction of school buildings: Construction of school buildings
2. Construction of pay and use toilets in rural market: Better sanitation facilities for preservation of dignity of women
3. Construction of infrastructure facilities in the rural market: Better marketing platform.
4. Construction of drinking water facility: Increased access to clean drinking water, prevention of waterborne diseases.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas, RBI in its latest Priority Sector Lending Directions has stipulated that bank loans up to a limit of 5 crore per borrower for building social infrastructure for activities, namely schools, health care facilities drinking water facilities and sanitation facilities in Tier II to Tier VI centers have now been brought under the ambit of PSL norms. This has opened up huge opportunity for promoting social infrastructure by banks through credit. Mangan District has a huge number of tourist spots there is good potential for construction of Public safe drinking water facilities, Pay and Use Toilets and Parking Facilities at these places.

5.2.2 Infrastructure and linkage support available, planned and gaps

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Renewable sources of energy which are of relevance to the State in general and the district in particular are biogas bio fuels hydel energy agriculture waste utilization solar energy etc. 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 in maintaining village sanitation in addition to producing high value composts. Solar Lighting systems can also be set up by rural population so as to reduce their electricity bills and have continued lighting in case of power-cuts. The activity can be supported under bank loan.

5.3.2 Infrastructure and linkage support available, planned and gaps

Biogas solar energy etc. are sources of energy which are of relevance to the State in general and the district in particular. Ministry of New & Renewable Energy, GoI is providing credit linked subsidy for setting up of Solar Pump sets. However due to less number of sunny days in high altitudes the scope is limited. However banks may extend credit to interested borrowers in consultation with the concerned line department. Govt of India has launched PM Suryoday Yojana which aims to provide access to rooftop solar energy and also reduce expenses on electricity.

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	66	17.012000	15.303
B	Ongoing tranches	14	57.975000	52.173
	Total (A + B)	80	74.987000	67.476

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	46	1.712700	1.626
B	Rural roads & bridges	19	68.393500	61.5484
C	Social Sector	15	4.880800	4.3016
	Total (A + B + C)	80	74.987000	67.476

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	0	Irrigation potential	ha	0
B	Rural roads	0	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	Construction of school buildings	10	Increase in access to quality education reduce migration women empowerment	6	28696000
2	pay and use toilets in rural markets	3	Better sanitation facilities reservation of dignity of women	3	4206000
3	Infra facilities in rural market	1	Better marketing platform	1	5532000
4	Rural drinking facility	1	Access to water, prevention of diseases	1	10311000

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Unforeseen expenditures and other requirements of rural poor are characterized by an absence of distinction between production and consumption needs. These needs range from marginal to large and are uncertain. Such emergent needs are generally met by the local money lender / middleman who charge interest at will. Over the time the amount of interest far exceeded the principal amount borrowed and the borrower remains in the debt trap occasionally till end. This continued dependence on informal credit agents across the country has to be reduced.

Against this background an alternate mechanism for meeting the small and occasional credit needs of the rural poor in the form of Self Help Groups (SHGs) has been evolved. NABARD SHG movement that started in 1992 with a pilot of 500 SHGs in the country since then SHG-Bank Linkage Programme has proved to be a business model for bankers and a tool for poverty alleviation of large section of people. SHGs were initially conceived as thrift groups that would mobilise internal savings to meet consumption needs of members so as to reduce their dependence on local money lenders. Over the years SHGs have evolved as a strong tool to not only fight poverty but also tackle delicate socio-economic issues and find sustainable solutions thereof. Due to this micro credit has come to stay as an integral part of every strategy planned for rural development. The importance of the SHG programme has been established and accepted. Realising its important role, SHGs now regularly find a place in the Budget Speech of Union Finance Minister every year and the progress of implementation is monitored at the highest levels.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Financial Inclusion and Digital literacy programs are required to be conducted by Banks so as to link more number of farmers with banks.
- 2 Better sensitisation among people regarding schemes such as Agriculture Infrastructure Fund.
- 3 Special drive to saturate farmers with KCC/KCC-AH.
- 4 Strengthening of PACS so as to act as facilitator for credit linked activities
- 5 Regular conduct of BLBC DLCC/DLRC meetings.
- 6 Sensitisation of the bankers regarding recent schemes of Government of India/ Govt of Sikkim/NABARD

2. Water Resources

- 1 A coordinated effort from all the stakeholders like, Department of Irrigation, Department of Agriculture and Horticulture, bankers and other agencies may be initiated in promoting extensive use of water saving devices by creating awareness among farmers through workshops, field visits brochures etc
- 2 Replication of success of projects like Springshed/Dhara Vikas on a larger scale
- 3 Provide subsidies for using water-saving technologies, more coverage under PM Krishi Sinchayee Yojana (PDMC)
- 4 Document and sharing of best practices, and scale up successful models

3. Farm Mechanization

- 1 FPOs need to be encouraged to set up Custom Hiring Centers, Provision of financial incentives and technical support to FPOs, FPO financing through NABKISAN.
- 2 Small sized machines suitable for topography of the area should be developed.

4. Plantation and Horticulture

- 1 Replantation of large cardamom and mandarin orange needs to be taken up in large scale. Private entrepreneurs may be encouraged to raise quality planting materials to meet the demand for establishing orchards and suckers for large cardamom.
- 2 Farmers should be made aware regarding scientific plant protection measures
- 3 A proactive role should be placed by institutions like KVKs, ICAR and AUs.
- 4 Better marketing platforms should be provided to promote products like Sikkim Mandarin

5. Forestry/ Waste Land Development

- 1 Bamboo cultivation needs to be promoted amongst farmers under the National Bamboo Mission.
- 2 Promotion of small scale enterprises based on Non Timber based Minor forest produce.
- 3 Convergence of Van Dhan Vikas Kendra with PACS for better synergy and coordination.
- 4 Promotion of NTFP and its branding and marketing through Van Dhan Vikas Kendra/ PACS/ SHG/ FPO and setting up of small enterprises of NTFP products.

6. Animal Husbandry - Dairy

- 1 There is need for creation of infrastructures such as Veterinary hospitals, polyclinics, AI centers and milk processing centers for popularization of KCC-AH and AHIDF
- 2 Setting up of Mobile veterinary clinic , training to para veterinarians.

7. Animal Husbandry - Poultry

- 1 Hatcheries need to be established in the district.
- 2 Setting up of Mobile veterinary clinic , training to para veterinarians.

8. Animal Husbandry - Sheep, Goat, Piggery

- 1 AI centres need to be established under PPP mode for facilitating production of improved breeds of Goat.
- 3 Setting up of Mobile veterinary clinic , training to para veterinarians

9. Fisheries

- 1 Hatchery for trout and carp fish needs to be established for promoting fishery in the district.
- 2 Availability of quality fish seeds.
- 3 Incentive for farmers to take up fish farming in lines of incentive for dairy farmers.

10. Construction of Storage and Marketing Infrastructure

- 1 Small Rural godowns may be constructed by MPCs.
- 2 Establishment of cold storage facilities.

11. Land Development, Soil Conservation and Watershed Development

- 1 State should facilitate the geohydrological study of critical areas so as to enable us intervene in the targeted area.
- 2 Coordination among the stakeholders such as GoS/NABARD/NGOs/Technical institutions.
- 3 Conduct studies in critical areas to identify intervention points.

12. Agriculture Infrastructure: Others

- 1 Awareness among the farmers regarding the practice of vermicompost.
- 2 Supply of quality inputs to farmers.
- 3 Regular monitoring by experts to the site of vermicomposting.

13. Food and Agro. Processing

- 1 Common Facility Centres need to be established for SHG women interested in taking up Food and Agro Processing related activity.
- 2 Value additions of niche products of district like Sikkim Mandarin/Milletts/Nettle.

14. Agri. Ancillary Activities: Others

15. Micro, Small and Medium Enterprises (MSME)

- 1 MSMEs in traditional handloom/handicraft etc. may be encouraged.
- 2 Skill up gradation of local porters into tour guides/bird watching.
- 3 Improvement in the quality of homestays, training to homestay owners on different aspects of tourist/hotel management.
- 4 Potential of Eco tourism/village tourism/ adventure tourism should be utilized.

16. Export Credit

- 1 The large cardamom and ginger can be exported to other states and countries through active support from APEDA and DIC.

17. Education

- 1 Banks need to undertake camps in colleges in the district to promote awareness about benefits of availing Education loan.

18. Housing

- 1 Organized housing market is in nascent stage of development. Lack of proper classification of land makes it difficult to provide loan with building as a primary security. Proper classification of land with digitalization of land records can increase access to housing loan among people.

19. Social Infrastructure

- 1 Zilla Parishad and panchayats can establish Solid Waste Management Units in Rural areas of Mangan.
- 2 Pay and use toilets needs to be established in tourist spots and along the route which could keep area clean as well as help in income generation.

20. Renewable Energy

- 1 Renewable Energy The significance of bio-gas plants have not so far been realized in the district. This is primarily due to the reason that this programme largely depends on the availability of subsidy motivation and extension services.
- 2 Solar energy needs to promoted among people.

21. Informal Credit Delivery System

- 1 Linkage of SHGs to ONDC for facilitating sale of products through e-commerce websites need to be taken up. SHGs need to be converted to Micro enterprises.

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. 8.3.1 Status of Cooperatives in the State:

Structure and Outreach:

i. SISCO Bank: SISCO Bank got registered in 1996 and came into operation from 1999 under RBI license. Based on the recommendations of NABARD SISCO Bank was granted scheduled status by RBI in February 2022.

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. Through various support measures from NABARD under CDF like CSP-NER BDPIIC SISCO bank is working to empower cooperatives further. Further SISCO Bank has been at the forefront of adopting various kinds of banking technologies the latest being launch of mobile banking app in June 2022.

3. ii. SIMFED: Sikkim State Co-operative Supply and Marketing Federation Ltd (SIMFED) was established in the year 1983 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.

The federation is also supplying uniform textbook furniture and office equipments to the Government Departments through its branch outlets at Namchi, Jorethang, Mangan and Gangtok. It undertakes wholesale supply of consumer goods through primary multipurpose cooperatives societies consumer cooperative societies at Siliguri market prices. SIMFED has also started organic fruits and vegetables stall Sikkims Organic at Kanchenjunga Shopping Complex Gangtok. The society has also started marketing seasonal cut-flowers viz; Cymbidium orchids Oriental and Asiatic Lilium Gentadesia Gerbera Roses to Delhi and Kolkata. There are 191 primary cooperative societies including Zilla Panchayat of East South and West district as member of the Federation.

4. iii. 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). Its operation is extended to East West and South districts of Sikkim. 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. The milk collected is hygienically processed in Dairy plants of SCMU and supplied to markets at Gangtok and Jorethang. Collection transportation processing and marketing of good quality hygienic milk and assist the producer farmers to market their products is the primary objective of the Union. As on date there are altogether 387 primary milk producers' cooperative societies comprising of both registered as well as unorganized groups as members of the Sikkim Milk Union Ltd. Milk Producer Cooperative Societies are also very active in the state and have been instrumental as collection centres for Sikkim Milk Union.
5. iv. The Denzong Agriculture Cooperative Society (DACS) Ltd. was registered in 1965 during Chogyals 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. Initially the society was formed by the private individuals wherein the majority of the shares were held by the then erstwhile royal family. However after Sikkim becoming 22nd State of Indian Union the State Government acquired all the shares of private individuals and reinvested to 35 multipurpose cooperative societies in 1992 to give more democratic character to the Society. 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. The society since its inception has entered into negotiated Annual Contract with Army to supply all perishable consumer goods requirement like meat, fish, fowl eggs and vegetables to the Army. It is supplied through its supply points located mostly in snow bound border areas scattered throughout the State with utmost satisfaction of Army personnel stationed in Sikkim. There are 77 cooperative societies including 19 Poultry Growers Cooperative Societies as members of Denzong Agriculture Cooperative Society Ltd.
6. Recent Developments/ Initiatives if any taken by State Government in strengthening of outreach and activities of Cooperatives

5. Status of Cooperatives in the District

1. In Mangan there are various credit and non credit cooperative societies. The details are indicated below
2. PACS: 23

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3. Milk Societies: 44 Fish societies 02 Livestock 04
4. Labour societies: 203
5. Marketing societies: 02
6. Other Cooperative societies: 31

6. Potential for formation of cooperatives

1. In upper parts of Mangan i.e. at lachen and Lachung there exists Dzumsa system. Dzumsa is a local federal unit recognized by the constitution of India which is empowered to manage the administration of the area. The State Government laws do not apply to dzumsa region. Therefore lachen and lachung has limited potential for formation of cooperatives. However Sikkim RO has supported formation of Yak FPO in the lachen Region.
2. There exists potential for formation of more Fish FPOs.
3. Almost all the GPUs are covered by PACS so scope for formation of more PACS is very limited as two PACS for single GPUs would not be feasible.

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	TDF- Wadi	Dzongu Mangan	Grant	Not applicable	141	Sustainable development of tribal families Generation of livelihood opportunities Gender Empowerment Institutional/community empowerment
2	Tribal Development	TDF- Wadi	Kabi Mangan	Grant	Not applicable	270	Sustainable development of tribal families Generation of livelihood opportunities Gender Empowerment Institutional/community empowerment
3	Watershed Development	Sprinshed development	Singik Sentam Mangan	Grant	Not applicable	1000	Revival of dying springs soil and water conservation livelihood generation institutional development
4	Watershed Development	Sprinshed development	Singik Sentam Mangan	Grant	Not applicable	1000	Revival of dying springs soil and water conservation livelihood generation institutional development
5	Watershed Development	Sprinshed development	Upper Mangshila Mangan	Grant	Not applicable	1000	Revival of dying springs soil and water conservation livelihood generation institutional development

6	Watershed Development	Sprinkled development	Lower Mangshila Mangan	Grant	Not applicable	1000	Revival of dying springs soil and water conservation livelihood generation institutional development
7	Skill Training	LEDP on soap making	Tingchim Rangrang village Mangan	Grant	Not applicable	90	Skill Development enterprise establishment credit linkage women empowerment
8	Women Empowerment	Gram Dukan	Rangrang Mangan	Grant	Not applicable	10	Marketing opportunity increase in income exposure to market dynamics
9	Infrastructure Development	RIPF-upgradation of community center	Lachen	Grant	Not applicable	50	Increase in community participation
10	Infrastructure Development	RIPF-Construction of trekking trail	Chabru to Mauguthang lachen Mangan	Grant	Not applicable	50	Safety passage for yak/yak herders boosting tourism

Success Stories

Success Story 1: Setting up of Gram Dukan



1. Scheme : Support for Gram Dukan has been provided under Women Self Help Group Development Fund
 2. Project Implementing Agency : Project implementing agency is pan India based NGO named Bhavishya Bharat
 3. Duration of the project : 2 years
 4. Beneficiary : The beneficiaries are the members from Orchid SHG
- No. of beneficiaries : 10
- Community :
- State : Sikkim
- District : Mangan
- Block : Mangan
- Village : Rangrang

1.1 Support provided

- Grant support of Rs 4.70 Lakh has provided towards support for Rental charges, salary of salesperson, basic furniture items, publicity and promotional works.

1.2 Pre-implementation status

- SHG faced challenges in selling their produce in market due to lack of proper market support. They had to travel 8-10 to sell their produce, which was cumbersome in hilly terrains.

1.3 Challenges faced

- In October 2023, Sikkim witnessed massive Glacial Lake Outburst Flood causing massive damage to lives and property. Mangan area was severely impacted and the connectivity was impacted for several month. Mangan faces frequent landslides which directly impacts the implementation of the project.

1.4 Impact

- 1. Permanent Marketing structure at Rangrang which is prominent location in the Mangan district. 2. Increase in average monthly income of SHG of around Rs 15000-20000 3. Gender empowerment 4. Exposure to the market dynamics

Success Story 2: LEDP on Mushroom cultivation



1. Scheme : Livelihood Enterprise Development Programme

2. Project Implementing Agency : Bhavishya Bharat

3. Duration of the project : 2 years

4. Beneficiary : 90 members from 13 SHGs

No. of beneficiaries : 90.00

Community :

State : Sikkim

District : Mangan

Block : Passingdang

Village : Upper Dzongu

2.1 Support provided

- Grant support of Rs 6,28,500/- for training, refresher training, exposure visit, setting up of demonstration unit and credit linkage.

2.2 Pre-implementation status

- Dzongu is restricted area having limited livelihood opportunities. People of the Dzongu used to buy mushroom from Mangan Bazaar only, which is few kilometers only. The connectivity to Mangan is not stable.

2.3 Challenges faced

- 1. Procurement of quality planting materials 2. Storage difficulties 3. Marketing challenges

2.4 Impact

- 1. Credit linkage of 70 members from 9 SHG groups 2. Increase in average monthly income of around Rs 1,000/- 3. Capacity building of the beneficiaries

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

aClimate 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.

bThe 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 governments 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 Sikkims 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.

a **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 states 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 Sikkims hilly terrain helping to prevent land degradation and enhance productivity. The institutes have also actively supported organic farming a key component of Sikkims agricultural strategy by providing scientific guidance and sustainable technologies that reduce dependency on chemical inputs.

a **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.

a **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 states 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.

a **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 Sikkim's 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 - Sikkim located in the eastern Himalayas is one of the most beautiful states in the country. It has rich biodiversity and diverse cultural traditions. Sikkim represents more than 26 of flowering plants in the country with 0.2 of the geographical area. The state has 28 mountain peaks more than 80 glaciers 227 high-altitude lakes and over 104 rivers and streams located within its boundary. However the ecosystem of the state is very fragile. Due to climate change the state is witnessing a changing pattern of rainfall/snowfall and increasing mean temperature. Last year GLOF incident resulted in a massive loss of life and property. The change in snowfall pattern caused the death of around 300 Yaks in the upper part of the district in 2019.

3.1 Prospects of Climate Action in the District

- a There is a good prospect of climate action in district in following areas:

1. Biodiversity: There is a need to preserve the rich biodiversity of the district especially highland species that suffer the most due to change in snowfall patterns declining availability of fodder prey animals etc. For example in the upper parts of Mangan Tibetan sheep an indigenous variety of sheep is owned by a single owner. The owner owns more than 200 sheep and has no family after him. Similarly Yaks are facing multiple issues such as lack of food diversion in migratory paths etc. There is a need for comprehensive planning and a concerted set of interventions for the welfare of the indigenous species.

2. Rainfall: Mangan district has various streams and rivers. Due to anthropogenic activities the streams are disappearing and rivers are changing course causing massive destruction of lives and property. People are dependent on the stream for their daily needs and because of declining streams/springs they face constant water crisis. There is a need to preserve the springs through scientific management and therefore meet the daily requirements of the people.

b

The prospects of climate action in the Mangan district, as outlined in the Sikkim State Action Plan on Climate Change (SAPCC), are promising due to its unique environmental and geographical features. Mangan, with its vast forest cover, rich biodiversity, and steep altitudinal variation, is particularly vulnerable to the impacts of climate change, such as erratic rainfall patterns, glacial melt, and shifting ecosystems. The SAPCC emphasizes the need for sustainable development practices, conservation of natural resources, and promotion of climate-resilient agriculture in such ecologically sensitive regions. In Mangan, specific initiatives like forest conservation, Springshed based watershed management, and the promotion of medicinal plants, which thrive in its altitudinal gradients, offer significant opportunities for climate adaptation and mitigation. Additionally, the district's potential for eco-tourism and the implementation of clean energy projects can further strengthen its climate resilience while providing

3.2 Any specific Climate Change initiative in the District by

- a
1. Green India Mission: Focusing on forest conservation and afforestation to combat deforestation and enhance biodiversity.
 1. Integrated Watershed Management Program (IWMP): Promotes water conservation, soil quality improvement, and sustainable agriculture.
 2. National Mission for Sustainable Agriculture (NMSA): Supports climate-resilient farming techniques and drought-resistant crop cultivation.
 3. National Medicinal Plants Board (NMPB): Encourages the cultivation of indigenous medicinal plants to conserve biodiversity and provide livelihood opportunities.
 4. Eco-Tourism Promotion Programs: Develops eco-tourism as a sustainable economic activity that supports conservation efforts.
- These programs support climate adaptation and mitigation, in line with Sikkim's State Action Plan on Climate Change (SAPCC).

- a
 - 1. 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.
 - 2. Protected Cultivation: Introduction of polyhouses and greenhouses to protect high-value crops from erratic climate conditions, allowing year-round cultivation.
 - 3. Livelihood Diversification through Livestock: ICAR supports integrated farming systems, including livestock rearing (poultry, sheep, and goats), to reduce dependence on climate-sensitive agriculture.
 - 4. 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.

- a
 - 1. The state government has established a High Land Cell in the Department of Animal Husbandry GoS for the welfare of High land animal species

 - 2. State Government has prepared State action plan for Climate Change along the lines of NAPCC- Implementation of strategies focusing on climate resilience in agriculture, forestry, and water resources.

 - 3. State government is undertaking a study on the glacial lake in Mangan so as formulate its climate policy and proactively assess the risk factors.

 - 4. Through Sikkim Organic Mission, state govt. is promoting organic farming practices to enhance soil health and reduce dependence on chemical fertilizers

- a NABARD has supported 4 Springshed based Watershed Development Projects in the district covering a total treatable area of 1200 Ha in the District and thereby promoting water conservation and improving soil quality to enhance agricultural sustainability.

a

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 Nested in the eastern Himalayas Sikkim is a beautiful state endowed with a rich cultural heritage biodiversity and diverse ethnicity. There is much scope for Geographical Indication registration of indigenous products of the state. As of date Large cardamom also known as " queen of Spices" AND "Black Gold of Sikkim" AND is the sole GI registered product of the state. Red Cherry pepper also known as Dalle Khursani is also GI-registered product of West Bengal and Sikkim. Several other products such as Sikkim Orange/Mandarin, Lepcha Hat Sikkim Flute Tung Buk Sikkim Orchid and temi tea are pending at the GI registry level for registration.
NABARD Sikkim has supported GI registration of these three products namely Sikkim Flute Tung Buk and Sikkim Orchid. NABARD Sikkim has supported pre GI registration activities for the three products to create awareness among people about the products.

- 4 Dzongu a restricted area located in Mangan district is inhabited mostly by Lepcha community. Lepcha community is close knit community and has very rich cultural traditions. Out of three products supported by NABARD two products namely Sikkim Flute and Tung Buk belongs to Lepcha Community. The products are manufactured by using organic methods and are therefore eco friendly in nature. Sikkim orange/Mandarin is another product which is in the process of GI registration. Orange of Dzongu is unique in nature because of its sweetness. It is sold across the region through Siliguri Market. The oranges of Dzongu has great export potential also. Since Mangan has vast forest area and steep altitudinal variation, there exists scope for various indigenous varieties of plants providing scope for various indigenous plant varieties used for medicinal purposes
- 5 Mangan has great scope for production of millet. Tshering Gyatso Lepcha famously known as millet Man of Sikkim is known to grow more than 30 varieties of indigenous millets in the district. GI registration would greatly benefit producers by enhancing their market and providing much-needed visibility and recognition.

Annexure 1

District-Mangan

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
	I.Agriculture							
	A. Farm Credit							
	A.1 Crop Production, Maintenance, Marketing							
1	Buckwheat/ Kuttu/ Fafar___	100	Acre	14800	Phy	10	15	10
					BL	1.48	2.22	1.48
2	Cauliflower/ Phool Gobhi___	100	Acre	44300	Phy	90	150	150
					BL	39.87	66.45	66.45
3	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Irrigated	100	Acre	16600	Phy	25	40	50
					BL	4.15	6.64	8.30
4	Ginger/ Adrak_Irrigated	100	Acre	91102	Phy	50	75	100
					BL	45.55	68.33	91.10
5	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	14320	Phy	45	60	60
					BL	6.44	8.59	8.59
6	Maize/ Makka_Irrigated	100	Acre	20600	Phy	100	200	150
					BL	20.60	41.20	30.90
7	Potato/ Aloo_Irrigated	100	Acre	84280	Phy	25	20	40
					BL	21.07	16.86	33.71

Passingdang	District Total
10	45
1.48	6.66
100	490
44.30	217.07
100	215
16.60	35.69
80	305
72.88	277.86
45	210
6.44	30.06
150	600
30.90	123.60
20	105
16.86	88.50

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8	Rice/ Chaval/ Dhan_Irrigated	100	Acre	22000	Phy	50	50	75
					BL	11.00	11.00	16.50
9	Turmeric/ Haldi_Irrigated	100	Acre	49704	Phy	10	25	20
					BL	4.97	12.43	9.94
10	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Irrigated	100	Acre	15200	Phy	12	15	40
					BL	1.82	2.28	6.08
						156.95	236.00	273.05
	Post-harvest/HH Consumption (10%)					15.7	23.6	27.31
	Repairs & maintenance of farm assets (20%)					31.39	47.2	54.61
	Sub Total					204.04	306.8	354.97
Sr. No.	Activity	Bank Loan actor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
	A.2 Water Resources							
1	Drip Irrigation--1.2 m *0.6 m	90	ha	159000	Phy	2	2	5
					BL	2.86	2.86	7.16
2	Sprinkler Irrigation -Mini-8 m *8 m	90	ha	130000	Phy	2	2	2
					BL	2.34	2.34	2.34
3	Water Harvesting/ Recharge structure-Sub Surface Dykes-20 cum	90	No.	225000	Phy	2	5	2
					BL	4.05	10.13	4.05
	Sub Total					9.25	15.33	13.55



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50	225
11.00	49.50
15	70
7.46	34.80
15	82
2.28	12.46
210.20	876.20
21.02	87.62
42.04	175.24
273.26	1139.06
Passingdang	District Total
2	11
2.86	15.74
2	8
2.34	9.36
5	14
10.13	28.36
15.33	53.46

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
A.3 Farm Mechanisation								
1	Other machinery-Other Machinery & Equipments-Bush Cutter	90	No.	40000	Phy	2	2	4
					BL	0.72	0.72	1.44
2	Others-Maize Sheller-Single phase	90	No.	22000	Phy	4	2	8
					BL	0.79	0.40	1.58
3	Power Tiller--3-5 HP	90	No.	150000	Phy	2	3	5
					BL	2.70	4.05	6.75
4	Sprayer-Power Sprayer-Knapsack, engine operated	90	No.	40000	Phy	2	2	5
					BL	0.72	0.72	1.80
	Sub Total					4.93	5.89	11.57
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
A.4 Plantation & Horticulture								
1	Bee Keeping-Boxes-10 boxes	90	No.	84000	Phy	5	10	10
					BL	3.78	7.56	7.56
2	New Orchard - Tropical/ Sub Tropical Fruits-Mandarins (Santra)-6 m *6 m	90	ha	135000	Phy	10	25	25
					BL	12.15	30.38	30.38
3	Spices-Cardamom-1.5 m *1.5 m	90	ha	300000	Phy	10	25	25
					BL	27.00	67.50	67.50
	Sub Total					42.93	105.44	105.44

Passingdang	District Total
2	10
0.72	3.60
2	16
0.40	3.17
5	15
6.75	20.25
2	11
0.72	3.96
8.59	30.98
Passingdang	District Total
10	35
7.56	26.46
75	135
91.13	164.04
50	110
135.00	297.00
233.69	487.50

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total		
	A.5 Working Capital - Bee Keeping							
	Sub Total							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
	A.6 Forestry							
1	Plantation-Bamboo-4 m *4 m	90	ha	110000	Phy	10	10	10
					BL	9.90	9.90	9.90
	Sub Total					9.90	9.90	9.90
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
	A.7 Animal Husbandry - Dairy							
1	Crossbred Cattle Farming--2 cow	90	1+1	150000	Phy	25	50	40
					BL	33.75	67.50	54.00
	Sub Total					33.75	67.50	54.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total		
	A.8 Working Capital - AH - Dairy/Drought animal							
	Sub Total Working Capital							

Passingdang	District Total
10	40
9.90	39.60
9.90	39.60
Passingdang	District Total
25	140
33.75	189.00
33.75	189.00

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
A.9 Animal Husbandry - Poultry								
1	Indigenous Poultry Farming-Egg-Invidual Farming	90	100	75000	Phy	10	20	20
					BL	6.75	13.50	13.50
2	Indigenous Poultry Farming-Meat-Invidual Farming	90	250	93750	Phy	10	20	25
					BL	8.44	16.88	21.09
	Sub Total					15.19	30.38	34.59
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total		
A.10 Working Capital - AH - Poultry								
	Sub Total Working Capital							



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Passingdang	District Total
20	70
13.50	47.25
20	75
16.88	63.29
30.38	110.54

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
	A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-Existing Shed-	90	5+1	96000	Phy	2	5	10
					BL	1.73	4.32	8.64
2	Pig Rearing Unit-New Shed-with locally available shed material	90	4+1	60000	Phy	5	10	10
					BL	2.70	5.40	5.40
3	Sheep - Rearing Unit-Existing Shed-	90	5+1	102000	Phy	20	10	10
					BL	18.36	9.18	9.18
	Sub Total					22.79	18.90	23.22
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total		
	A.12 Working Capital - AH - Others/SR							
	Sub Total Working Capital							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
	A.13 Fisheries							
1	Intensive Fish farming-Raceway Unit for Trouts-17 m * 2 m * 1.5 m	90	No.	300000	Phy	2	2	5
					BL	5.40	5.40	13.50
	Sub Total					5.40	5.40	13.50



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Passingdang	District Total
5	22
4.32	19.01
10	35
5.40	18.90
10	50
9.18	45.90
18.90	83.81

Passingdang	District Total
2	11
5.40	29.70
5.40	29.70

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total		
	A.14 Working Capital - Fisheries							
	Sub Total Working Capital							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
	A.15 Farm Credit							
1	Draught Animals -Bullocks-2	90	No.	60000	Phy	4	4	10
					BL	2.16	2.16	5.40
2	Draught Animals -Yak-1	90	No.	55000	Phy	30		
					BL	14.85		
	Sub Total					17.01	2.16	5.40
	Total Farm Credit (sum of A.1 to A.15)							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
	B. Agriculture Infrastructure							
	B.1 Storage Facilities							
1	Godown-Small-	80	No.	640000	Phy	1	1	2
					BL	5.12	5.12	10.24
	Sub Total					5.12	5.12	10.24

Passingdang	District Total
4	22
2.16	11.88
	30
	14.85
2.16	26.73
	2190.38

Passingdang	District Total
1	5
5.12	25.60
5.12	25.60

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
B.2 Land Development								
1	Soil Conservation Activities/ Erosion Control activities-Bench Terracing-10 * 147.20 cu.m. (Low Altitude)	90	ha	217139	Phy	5	10	20
					BL	9.77	19.54	39.09
	Sub Total					9.77	19.54	39.09
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
B.3 Agriculture Infrastructure - Others								
1	Compost/ Vermi Compost-Vermi Compost-12 ft * 4 ft * 2 ft	90	No.	25000	Phy	15	15	25
					BL	3.38	3.38	5.63
	Sub Total					3.38	3.38	5.63
	Total (B.1+B.2+B.3)							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
C. Ancillary Activities								
C.1 Food & Agro Processing								
1	Bakery & Confectionery Unit- Biscuits, C & Cakes-	90	No.	250000	Phy	2	2	5
					BL	4.50	4.50	11.25
2	Spice Processing-Spice Grinding-	90	No.	750000	Phy		1	2
					BL		6.75	13.50
	Sub Total					4.50	11.25	24.75

Passingdang	District Total
10	45
19.54	87.94
19.54	87.94
Passingdang	District Total
10	65
2.25	14.64
2.25	14.64
	128.18
Passingdang	District Total
2	11
4.50	24.75
2	5
13.50	33.75
18.00	58.50

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total
	C.2 Ancillary Activities -					
	Sub Total					
	Total (C.1+C2)					58.50
	Total (A+B+C)					2377.06

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
	II. Micro, Small and Medium Enterprises (MSME)							
1	Manufacturing Sector - Term Loan-Micro-Ent. - In (<1cr), TO (<5cr)	80	No.	8000000	Phy	1	1	2
					BL	16.00	16.00	32.00
2	Manufacturing Sector - Working Capital-Micro-	20	No.	1600000	Phy	2	2	10
					BL	1.60	1.60	8.00
3	Overdraft to PMJDY Account Holders--	100	No.	40000	Phy	10	25	25
					BL	1.00	2.50	2.50
4	Service Sector - Term Loan-Micro-Beauty Parlour - 2 customer	75	No.	4000000	Phy	1	1	1
					BL	7.50	7.50	7.50
5	Service Sector - Term Loan-Micro-Construction - Hotel/Resturant	75	No.	36000000	Phy	2	1	1
					BL	135.00	67.50	67.50
6	Service Sector - Term Loan-Micro-Ent. - In (<1cr), TO (<5cr)	80	No.	4000000	Phy	5	5	10
					BL	40.00	40.00	80.00
7	Service Sector - Term Loan-Micro-Transportation	75	No.	10000000	Phy	3	1	5
					BL	56.25	18.75	93.75

Passingdang	District Total
1	5
16.00	80.00
2	16
1.60	12.80
10	70
1.00	7.00
1	4
7.50	30.00
1	5
67.50	337.50
5	25
40.00	200.00
2	11
37.50	206.25

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8	Service Sector - Term Loan-Small-Rural Tourism - Resort	75	No.	50000000	Phy	2		1
					BL	375.00	0	187.50
9	Service Sector - Working Capital-Micro-	20	No.	800000	Phy	5	2	10
					BL	2.00	0.80	4.00
10	Service Sector - Working Capital-Micro-Beauty Parlour - 2 customer	25	No.	1000000	Phy	1	1	1
					BL	0.63	0.63	0.63
11	Service Sector - Working Capital-Micro-Hotel/Resturant	20	No.	7200000	Phy	3	1	3
					BL	10.80	3.60	10.80
12	Service Sector - Working Capital-Micro-Transportation	5	No.	500000	Phy	5	2	5
					BL	0.31	0.13	0.31
13	Service Sector - Working Capital-Small-Rural Tourism - Resort	20	No.	20000000	Phy	3	2	5
					BL	30.00	20.00	50.00
	Sub Total					676.09	179.01	544.49
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Mangan	Passingdang	District Total
	III. Export Credit							
1	Export Credit -Pre Shipment Export Credit-	80	No.	2500000	Phy	1	1	
					BL	20.00	20.00	40.0
	Total Export Credit					20.00	20.00	40.0



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	3
0	562.50
5	22
2.00	8.80
1	4
0.63	2.52
1	8
3.60	28.80
2	14
0.13	0.88
3	13
30.00	130.00
207.46	1607.05

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
	IV. Education							
1	Education Loans-Engineering-Four Year Course	95	No.	750000	Phy	1	2	2
					BL	7.13	14.25	14.25
	Total Education					7.13	14.25	14.25
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
	V. Housing							
1	Loan for Affordable Housing Projects--Homestay Project	75	No.	2500000	Phy	2	1	2
					BL	37.50	18.75	37.50
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-Individual	90	No.	2500000	Phy	3	1	5
					BL	67.50	22.50	112.50
3	Repair of Dwelling Units-Other Centre-Individual	90	No.	600000	Phy	5	5	5
					BL	27.00	27.00	27.00
	Total Housing					132.00	68.25	177.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
	VI. Social Infrastructure							
1	Sanitation-Toilets-	90	No.	500000	Phy	2	2	2
					BL	9.00	9.00	9.00
	Total Social Infrastructure					9.00	9.00	9.00

Passingdang	District Total
2	7
14.25	49.88
14.25	49.88
Passingdang	District Total
3	8
56.25	150.00
2	11
45.00	247.50
5	20
27.00	108.00
128.25	505.50
Passingdang	District Total
2	8
9.00	36.00
9.00	36.00

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
	VII. Renewable Energy							
1	Biomass Energy-Portable-Biogas Plant - 02 Cubic meter	85	No.	30000	Phy	5	5	5
					BL	1.27	1.27	1.27
2	Solar Energy-Roof Top Solar PV System with Battery-Individual	95	No.	100000	Phy	2	2	2
					BL	19.00	19.00	19.00
3	Solar Energy-Solar Water Heater System-Flat Plate Collector System	85	No.	22000	Phy	5	2	10
					BL	0.94	0.37	1.87
	Total Renewable Energy					21.21	20.64	22.14
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chungthang	Kabi Tingda	Mangan
	VIII. Others							
1	Individuals/ Individual members of SHGs -2nd Dose of Credit-Dairy and Other	100	No.	200000	Phy	2	2	5
					BL	4.00	4.00	10.00
2	Individuals/ Individual members of SHGs -3rd Dose of Credit-Dairy and Other	100	No.	200000	Phy	2	2	5
					BL	4.00	4.00	10.00
3	Individuals/ Individual members of SHGs -New Loans-Dairy and Other	100	No.	150000	Phy	5	5	10
					BL	7.50	7.50	15.00
	Total Others					15.50	15.50	35.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)							

Passingdang	District Total
5	20
1.27	5.08
2	8
19.00	76.00
5	22
0.94	4.12
21.21	85.20
Passingdang	District Total
5	14
10.00	28.00
2	11
4.00	22.00
15	35
22.50	52.50
36.50	102.50
	4803.19

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	952.08	117.20			1502.00		871.00
RCBs	232.00	0.00			300.00		60.00
SCARDB							
RRBs							
Others							
Sub total (A)	1184.08	117.20	0.00	0.00	1802.00	0.00	931.00
Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	798.96	202.51			1975.00		1563.00
RCBs	174.70	14.25			150.00		90.00
SCARDB							

RRBs							
Others							
Sub total (A)	973.66	216.76	0.00	0.00	2125.00	0.00	1653.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1751.04	319.71	0.00	0.00	3477.00	0.00	2434.00
RCBs	406.70	14.25	0.00	0.00	450.00	0.00	150.00
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)	2157.74	333.96	0.00	0.00	3927.00	0.00	2584.00

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	761.80	637.27	887.56	1349.78	830.00	1680.47	1422.00
RCBs	50.00	39.75	60.00	0.00	70.00	18.25	25.00
SCARDB							
RRBs							
Others							
Sub total (A)	811.80	677.02	947.56	1349.78	900.00	1698.72	1447.00

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Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	700.34	10.92	625.07	208.18	585.00	310.59	508.00
RCBs	65.00	26.28	47.00	0.00	55.00	67.20	52.00
SCARDB							
RRBs							
Others							
Sub total (A)	765.34	37.20	672.07	208.18	640.00	377.79	560.00

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	3213.18	967.90	1512.63	1557.96	4892.00	1991.06	4364.00
RCBs	521.70	80.28	107.00	0.00	575.00	85.45	227.00
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)	3734.88	1048.18	1619.63	1557.96	5467.00	2076.51	4591.00

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	117.20	0.00				117.20						0.00

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L						0.00	871.00	60.00				931.00

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

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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						0.00						0.00
Sub total						0.00						0.00
Grand Total (I +II)	117.20	0.00	0.00	0.00	0.00	117.20	0.00	0.00	0.00	0.00	0.00	0.00

Table 2: Term Loan											(₹ lakh)	
Particul ars	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						0.00						0.00
Sub total						0.00						0.00
Grand Total (I +II)	0.00	0.00	0.00	0.00	0.00	0.00	871.00	60.00	0.00	0.00	0.00	931.00

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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	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	250000
2	Bee Keeping	Boxes		No.	84000
3	Biomass Energy	Portable	Biogas Plant	No.	30000
4	Compost/ Vermi Compost	Vermi Compost		No.	25000
5	Crossbred Cattle Farming			1+1	150000
6	Draught Animals	Bullocks		No.	60000
7	Draught Animals	Yak		No.	55000
8	Drip Irrigation			ha	159000
9	Education Loans	Engineering		No.	750000
10	Export Credit	Pre Shipment Export Credit		No.	2500000
11	Goat	Rearing Unit	Existing Shed	5+1	96000
12	Godown	Small		No.	640000
13	Indigenous Poultry Farming	Egg		100	75000
14	Indigenous Poultry Farming	Meat		250	93750
15	Individuals/ Individual members of SHGs	2nd Dose of Credit		No.	200000
16	Individuals/ Individual members of SHGs	3rd Dose of Credit		No.	200000
17	Individuals/ Individual members of SHGs	New Loans		No.	150000
18	Intensive Fish farming	Raceway Unit for Trouts		No.	300000

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19	Loan for Affordable Housing Projects			No.	2500000
20	Manufacturing Sector	Term Loan	Micro	No.	2000000
21	Manufacturing Sector	Working Capital	Micro	No.	400000
22	New Orchard	Tropical/ Sub Tropical Fruits	Mandarins (Santra)	ha	135000
23	Other machinery	Other Machinery & Equipments		No.	40000
24	Others	Maize Sheller		No.	22000
25	Overdraft to PMJDY Account Holders			No.	10000
26	Pig Rearing Unit	New Shed		4+1	60000
27	Plantation	Bamboo		ha	110000
28	Power Tiller		3	No.	150000
29	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
30	Repair of Dwelling Units	Other Centre		No.	600000
31	Sanitation	Toilets		No.	500000
32	Service Sector	Term Loan	Micro	No.	1000000
33	Service Sector	Term Loan	Micro	No.	2500000
34	Service Sector	Term Loan	Micro	No.	9000000
35	Service Sector	Term Loan	Micro	No.	1000000
36	Service Sector	Term Loan	Small	No.	25000000
37	Service Sector	Working Capital	Micro	No.	1800000
38	Service Sector	Working Capital	Micro	No.	200000
39	Service Sector	Working Capital	Micro	No.	250000
40	Service Sector	Working Capital	Micro	No.	125000
41	Service Sector	Working Capital	Small	No.	5000000

42	Sheep	Rearing Unit	Existing Shed	5+1	102000
43	Soil Conservation Activities/ Erosion Control activities	Bench Terracing		ha	217139
44	Solar Energy	Roof Top Solar PV System with Battery		No.	1000000
45	Solar Energy	Solar Water Heater System		No.	22000
46	Spice Processing	Spice Grinding		No.	750000
47	Spices	Cardamom		ha	300000
48	Sprayer	Power Sprayer		No.	40000
49	Sprinkler Irrigation	Mini		ha	130000
50	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	Buckwheat/ Kuttu/ Fafar		Acre	14800
2	Cauliflower/ Phool Gobhi		Acre	44300
3	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Irrigated	Acre	16600
4	Ginger/ Adrak	Irrigated	Acre	91102
5	Indian Mustard/Bharatiya Sarso	Irrigated	Acre	14320
6	Maize/ Makka	Irrigated	Acre	20600
7	Potato/ Aloo	Irrigated	Acre	84280
8	Rice/ Chaval/ Dhan	Irrigated	Acre	22000
9	Turmeric/ Haldi	Irrigated	Acre	49704
10	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
APEDA	Agriculture and Processed Food Products Export Development Authority
APY	Atal Pension Yojana
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
CBS	Core Banking Solution
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
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FI	Financial Inclusion
FLC	Financial Literacy Centre
FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
KCC	Kisan Credit Card
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LDM	Lead District Manager
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme

MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
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
PHC	Primary Health Centre
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima 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
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
STCCS	Short Term Co-operative Credit Structure
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group
AU	Agriculture University
DESMI	Directorate of Economics, Statistics and Monitoring and Evaluation



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|--|---|

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- 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

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- 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.

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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.

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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.

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