



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



नामची जिला  
Namchi District

सिक्किम क्षेत्रीय कार्यालय, गंगटोक  
Sikkim Regional Office, Gangtok





# **Potential Linked Credit Plan**

**Year: 2025-26**

**District: Namchi**

**State: Sikkim**



**National Bank for Agriculture and Rural  
Development**

**Sikkim Regional Office, Gangtok**

### **VISION**

Development Bank of the Nation for Fostering Rural Prosperity.

### **MISSION**

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



## Foreword

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

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

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

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

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



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

(Ajay Kumar Sinha)

General Manager/ OIC

07 November 2024



**PLP Document Prepared by:**

Rupen Kr Lamichhaney

District Development Manager

NABARD

Namchi

PLP Document finalized by: Sikkim Regional Office

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





## Index

Sr. No.	Particulars		Page No.
1	Foreword		3
2	Executive Summary		9
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)		12
	<b>Part A</b>		17
4	District Map		19
5	Broad Sector wise PLP projection for the year 2025-26		21
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		22
7	Sector/ Sub-sector wise PLP Projections for year 2025-26		22
8	District profile		23
9	Banking Profile		32
	<b>Part B</b>		37
10	Chapter 1	Important Policies and Developments	39
11	Chapter 2	Credit Potential for Agriculture	59
12	2.1	Farm Credit	59
13	2.1.1	Crop Production, Maintenance & Marketing	59
14	2.1.2	Water Resources	60
15	2.1.3	Farm Mechanization	62
16	2.1.4	Plantation & Horticulture, including Sericulture	64
17	2.1.5	Forestry & Waste Land Development	66
18	2.1.6	Animal Husbandry - Dairy	67
19	2.1.7	Animal Husbandry - Poultry	68
20	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	69
21	2.1.9	Fisheries	70
22	2.1.10	Farm Credit - Others	70
23	2.1.11	Sustainable Agricultural Practices	71
24	2.2	Agriculture Infrastructure	72
25	2.2.1	Construction of Storage and Marketing Infrastructure	72
26	2.2.2	Land Development, Soil Conservation and Watershed Development	73
27	2.2.3	Agri. Infrastructure - Others	74
28	2.3	Agriculture - Ancillary Activities	75
29	2.3.1	Food & Agro Processing	75



30	2.3.2	Agri Ancillary Activities – Others	76
31	Chapter 3	Credit potential for MSMEs	77
32	Chapter 4	Credit Potential for Export Credit, Education & Housing	79
33	Chapter 5	Credit Potential for Infrastructure	82
34	5.1	Infrastructure – Public Investments	82
35	5.2	Social Infrastructure involving Bank Credit	83
36	5.3	Renewable Energy	84
37	Chapter 6	Informal Credit Delivery System	87
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	88
39	Chapter 8	Status and prospects of Cooperatives	93
40	Chapter 9	NABARD’s Projects and Interventions in the District	97
41	Success Stories		98
42	Appendix 1a	Climate Action - Scenario at Global & National Level	103
43	Appendix 1b	Climate Change Scenario – At the State Level	107
44	Appendix 1c	Climate Change Scenario - At the District Level	112
45	Appendix 2	Potential for Geographical Indication (GI) in the district	113
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	114
47	Annexure 2	Ground Level Credit Flow – Agency-wise and Sector-wise	140
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	143
49	Annexure 4	Unit costs for major activities fixed by NABARD	147
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	150
51	Abbreviations		151
52	Name and address of DDM		155

## 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	The district lies between 27.12'40" and 27.30'99" in the North Latitude and between 88.28'09" to 88.28'07" East Longitude at an altitude of 400 to 2000 meters.
2	Type of soil	The soil in the district in general have been derived from parent rocks such as Sandstone, Phyllite, Schist, Gneisses and colluvial materials. Soils are generally acidic to very acidic in reaction, having pH value between 5.0 to 6.0 and comprises of well drained coarse loamy, fragmental soils.
3	Primary occupation	The primary occupation of the people in the district is agriculture and allied activities.
4	Land holding structure	The land holding pattern is that small and marginal farmers hold around 44% of land while big farmers though less in number hold around 56%.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The ACP achievement during the last three years have been 74% in 2021-22, 109% in 2022-23 and 96% in 2023-24. The overall average achievement in last 3 years is 93.16%, sector wise it is 50.99% for Crops, 76.01% for Agri Term Loan, 220.69% for Non Farm and 93.71% for OPS.
---	---	--



2	CD Ratio	The CD Ratio of the district during 2021-22 was 52.09%, in 2022-23 was 59.36% and in 2023-24 was 57.22%.
3	Investment credit in agriculture	The investment credit in Agriculture sector stood at Rs.5388.93 lakh.
4	Credit flow to MSMEs	The credit flow to MSME sector during 2023-24 stood at Rs.6470.54 lakh
5	Other significant credit flow, if any	The other significant credit flow was towards Other Priority Sector with Rs.2765.82 lakh.

#### 4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The projections made for Agriculture and Allied activities is Rs.10261.88 lakh, MSME is Rs.8242 lakh and Other Priority Sector is Rs.1419.20 lakh.
2	Projection for agriculture and its components	The projection in 2025-26 for Agriculture is Rs.4679.91 lakh, for Agriculture Infrastructure is Rs.220.67 lakh and for Ancillary Activities is Rs.166.97 lakh.
3	Projection for MSMEs	The projection made under Term Loan for Manufacturing sector is Rs.153 lakh and Term Loan for Service Sector is Rs.5448.75 lakh. The projections for Working Capital for Manufacturing Sector is Rs.7.20 lakh while for Service Sector is Rs.610.00 lakh.
4	Projection for other purposes	The projections for OPS is Rs.1419.20 lakh of which Education loan is Rs.57.04 lakh, Housing loan is Rs.1016.40 lakh, Renewable Energy is Rs.27.76 lakh, Others- Miscellaneous is Rs.300.00 lakh and Social Infrastructure is Rs.18 lakh.

## **5. Developmental Initiatives**

1. NABARD has provided financial support for promotion of a Wadi (Orchard) project. 4 Farmers Producer Organisation and 5 Single Activity FPO in dairy, 1 rural haat at Daring, Temi block, 3 rural marts, kiosks to MPCs for village level banking, 51.91 lakh concessional to 6 MPCs for developing business

## **6. Thrust Areas**

1. MSME is the major thrust area for 2025-26. This sector is growing continuously and provides employment to many. Many skilled unemployed youths and others can be provided with sustainable and gainful resources when development takes place in this sector.

## **7. Major Constraints and Suggested Action Points**

1. Need for creation of storage, grading, processing and packaging facilities/infrastructure under AIF for Large cardamom, ginger, turmeric and other crops, Crop diversification for cultivation of weather tolerant varieties, adoption of micro irrigation, coverage of all farmers under KCC.

## **8. Way Forward**

1. The potential can be harnessed through coordinated approach of all financial institutions, government departments and other stakeholders. Community based organizations are required for enhancing capital formation in agriculture. Effective implementation of Financial Inclusion Plan and conduct of FLC



## **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"> <li>- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;</li> <li>- 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;</li> <li>- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;</li> <li>- Study the cropping pattern;</li> <li>- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and</li> <li>- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>- MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;</li> <li>- 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;</li> <li>- 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.;</li> <li>- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and</li> <li>- 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.</li> </ul>
3	Farm Mechanisation	<ul style="list-style-type: none"> <li>- 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;</li> </ul>





		<ul style="list-style-type: none"> <li>- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;</li> <li>- Adjustment of tractor potential with land holdings; and</li> <li>- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>- 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;</li> <li>- Feasibility and possibility of shifting from food crops to plantation crops;</li> <li>- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and</li> <li>- Estimation of potential for rejuvenation of existing plantations.</li> </ul>
5	Animal Husbandry - Dairy	<ul style="list-style-type: none"> <li>- Collection of data on number of milch animals as per the latest census;</li> <li>- 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</li> <li>- 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.</li> </ul>

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

		- 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.





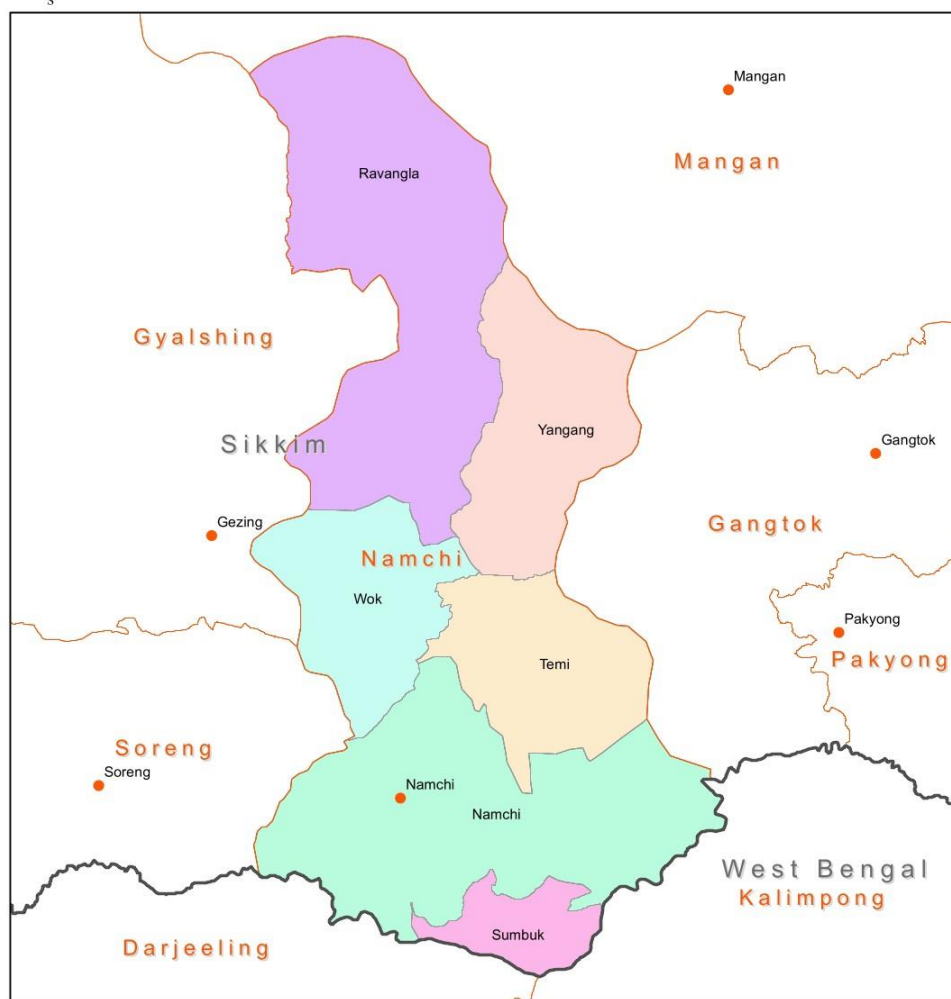
# **Part A**



# District Map



## Block Map - Namchi



### 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	9874.27
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	6681.45
2	Term Loan for agriculture and allied activities	3192.82
B	Agriculture Infrastructure	220.67
C	Ancillary activities	166.97
I	Credit Potential for Agriculture A+B+C)	10261.91
II	Micro, Small and Medium Enterprises	8242.35
III	Export Credit	0.00
IV	Education	57.04
V	Housing	1072.20
VI	Social Infrastructure	18.00
VII	Renewable energy	27.76
VIII	Others	300.00
	Total Priority Sector	19979.26

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

(₹ lakh)

<b>Sr. No.</b>	<b>Particulars</b>	<b>Amount</b>
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	4679.94
2	Water Resources	58.20
3	Farm Mechanisation	88.65
4	Plantation & Horticulture with Sericulture	1462.39
5	Forestry & Waste Land Development	14.85
6	Animal Husbandry - Dairy	2177.79
7	Animal Husbandry - Poultry	543.57
8	Animal Husbandry - Sheep, Goat, Piggery	480.11
9	Fisheries	132.61
10	Farm Credit- Others	236.16
	<b>Sub total</b>	<b>9874.27</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	40.96
2	Land development, Soil conservation, Wasteland development	176.30
3	Agriculture Infrastructure - Others	3.41
	<b>Sub total</b>	<b>220.67</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	166.97
2	Ancillary activities - Others	
	<b>Sub Total</b>	<b>166.97</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>8242.35</b>
<b>III</b>	<b>Export Credit</b>	<b>0.00</b>
<b>IV</b>	<b>Education</b>	<b>57.04</b>
<b>V</b>	<b>Housing</b>	<b>1072.20</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>18.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>27.76</b>
<b>VIII</b>	<b>Others</b>	<b>300.00</b>
	<b>Total Priority Sector</b>	<b>19979.26</b>

**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)	750.00
2	No. of Sub Divisions	4
3	No. of Blocks	8
4	No. of revenue villages	284
5	No. of Gram Panchayats	48

**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?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Medium
6	Is the % of Tribal Population above the national average of 8.9%	No

**2. Soil & Climate**

Sr. No.	Particulars	NØs.
1	State	Sikkim
2	District	Namchi
3	Agro-climatic Zone 1	PAZ2 - Eastern Himalayan Region
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Tropical to temperate
9	Soil Type	Loamy sand to silty clay

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
1	Total Geographical Area	75000
2	Forest Land	50406
3	Area not available for cultivation	5996
4	Barren and Unculturable land	1026
5	Permanent Pasture and Grazing Land	1209
6	Land under Miscellaneous Tree Crops	683
7	Cultivable Wasteland	2087
8	Current Fallow	1694
9	Other Fallow	1004

### 4. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		N0s.	% to Total	Ha.	% to Total
1	<= 1 ha	12134	60.34	5677	21.83
2	>1 to <=2 ha	4015	19.96	5635	21.67
3	>2 to <=4 ha	3962	19.70	14694	56.50
4	>4 to <=10 ha		0.00		0.00
5	>10 ha		0.00		0.00
6	Total	20111	100.0000 00000000 01	26006	100

### 5. Workers Profile [In '000]

Sr. No.	Particulars	N0s.
1	Cultivators	28.41
2	Of the above, Small/ Marginal Farmers	23.00
3	Agricultural Labourers	5.98
4	Workers engaged in Household Industries	1.50
5	Workers engaged in Allied agro activities	1.00
6	Other workers	38.87



**6. Demographic Profile [In '000]**

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	146.00	76.00	70.00	125.00	21.00
2	Scheduled Caste	6.00	3.00	3.00	5.00	1.00
3	Scheduled Tribe	57.00	29.00	28.00		
4	Literate	106.00	59.00	47.00	89.00	17.00
5	BPL	11.00	5.00	6.00	7.00	4.00

**7. Households [In '000]**

Sr. No.	Particulars	N0s.
1	Total Households	31.00
2	Rural Households	23.00
3	BPL Households	4.00

**8. Household Amenities [Nos. in '000 Households]**

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	29.00
2	Having source of drinking water	2.00
3	Having electricity supply	27.00
4	Having independent toilets	29.00

**9. Village-Level Infrastructure [Nos.]**

Sr. No.	Particulars	N0s.
1	Villages Electrified	150
2	Villages having Post Offices	3
3	Villages having Banking Facilities	145
4	Villages having Primary Schools	140
5	Villages having Primary Health Centres	45
6	Villages having Potable Water Supply	150

**District Profile**  
**Health, Sanitation, Livestock and Agricultural Infrastructure**

**10. Infrastructure Relating To Health & Sanitation [Nos.]**

Sr. No.	Particulars	N0s.
1	Anganwadis	347
2	Primary Health Centres	6
3	Primary Health Sub-Centres	39
4	Dispensaries	37
5	Hospitals	1
6	Hospital Beds	100

**11. Infrastructure & Support Services For Agriculture [Nos.]**

Sr. No.	Particulars	N0s.
1	Registered FPOs	110
2	Soil Testing Centres	1
3	Approved nurseries	5
4	Krishi Vigyan Kendras	1

**12. Irrigation Coverage ['000 Ha]**

Sr. No.	Particulars	N0s.
1	Net Irrigated Area (Total area irrigated at least once)	2119.00

**13. Infrastructure For Storage, Transport & Marketing**

Sr. No.	Particulars	N0s.
1	Pucca Road [km]	436
2	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	1364
4	Goods Transport Vehicles [Nos.]	592

**14. Processing Units**

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Spices (Masala Powders/ Pastes)	1	001
2	Milk (Chilling/ Cooling/ Processing, etc.)	1	
3	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	1	

4	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	1	
---	---	---	--

#### 15. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	41878	9655	32223
2	Cattle - Indigenous	4680	961	3719
3	Buffaloes	151	59	92
4	Sheep - Cross bred	168	75	93
5	Sheep - Indigenous	423	189	234
6	Goat	27079	14699	12380
7	Pig - Cross bred	7758	5718	2040
8	Pig - Indigenous	1263	931	332
9	Horse/Donkey/Camel	8	8	0
10	Poultry - Improved	16405	7411	8994
11	Poultry - Indigenous	31867	10882	20985

#### 16. Infrastructure for Development of Allied Activities [Nos.]

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	33
2	Veterinary Dispensaries	33
3	Disease Diagnostic Centres	3
4	Artificial Insemination Centers	41
5	Animal Breeding Farms	3
6	Dairy Cooperative Societies	112
7	Milk Collection Centres	38
8	Fishermen Societies	2
9	Fish Markets	1
10	Licensed Slaughter houses [Nos.]	1

#### 17. Milk, Fish, Egg Production & Per Capita Availability

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	58.00	MT		gm/day
2	Egg	21.00	Lakh Nos.		nos/p. a.
3	Milk	20.00	MT		gm/day
4	Meat	1397.00	MT		gm/day

**District Profile**  
**Key Insights into Agriculture and Allied Sectors**

**Crop Production, Maintenance and Marketing - Agriculture**

**Table 1: Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Land Holdings - SF (%)			60.34
2	Land Holdings - MF (%)			19.96
3	Rainfall -Normal (mm)			1700
4	Rainfall - Actual (mm)			1873

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	2890.79	6009.11	5388.93



Namchi, PLP 2025-26

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	1.66.	3.25.		1.56.	0.31.		0		
2	Maize	13.30	24.35	1830.83	13.24	24.24	1830.82			
3	Finger Millet	.47	.48	1021.28	0.4	0.41.				
4	Pulses	1.69.	1.58.		1.63.	1.53.				
5	Buckwheat	1.31.	1.29.		.76	.75	986.84			
6	Rapeseed	1.07.	1		0.74.	.69				

**Table 4: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)			0.23
2	Net sown area (lakh ha)		0.00	0.18
3	Cropping intensity (%)	0	0	127.78

**Table 5: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	1

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

**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.)			147
2	Consumer Stores (No.)			7
3	Housing Societies (No.)			0
4	Weavers (No.)			1
5	Marketing Societies (No.)			8
6	Labour Societies (No.)			341
7	Industrial Societies (No.)			3
8	Sugar Societies (No.)			0
9	Agro Processing Societies (No.)			0
10	Others (No.)			716
11	Total (No)	0	0	1223

**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.)			49
2	Multi state cooperative societies (No.)			0

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Village s	Househol ds
Commercial Banks	13	29	29						242	11486
Regional Rural Bank		0								
District Central Coop. Bank		0								
Coop. Agr. & Rural Dev. Bank		0								
Primary Agr. Coop. Society	55	0								
Others	1	4	4						37	1832
All Agencies	69	33	33	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	139097.53	144690.76	170432.28	17.8	94.90
Regional Rural Bank				0	0				0	0.00

## Namchi, PLP 2025-26

Cooperative Banks				0	0	7262.54	4062.44	9161.14	125.5	5.10
Others				0	0				0	0.00
All Agencies	0	0	0	0	0	146360.07	148753.20	179593.42	20.7	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	56734.56	76329.78	92049.03	20.6	89.57
Regional Rural Bank				0	0				0	0.00
Cooperative Banks				0	0	19500.96	11964.28	10723.18	-10.4	10.43
Others				0	0				0	0.00
All Agencies	0	0	0	0	0	76235.52	88294.06	102772.21	16.4	100.00

### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	40.8	52.8	54.0
Regional Rural Bank	0	0	0
Cooperative Banks	268.5	294.5	117.1
Others	0	0	0
All Agencies	52.1	59.4	57.2

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	2745	1803	2289	3374
Regional Rural Bank				
Cooperative Banks	749	326	1153	1076
Others				
All Agencies	3494	2129	3442	4450

#### 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	14020.39	15.2	5038.94	5.5		0.0		0.0		0.0
Regional Rural Bank		0		0		0		0		0
Cooperative Banks	604.90	5.6	349.99	3.3		0.0		0.0		0.0
Others		0		0		0		0		0
All Agencies	14625.29	14.2	5388.93	5.2	0.00	0.0	0.00	0.0	0.00	0.0



Namchi, PLP 2025-26

**7. Agency-wise Performance under Annual Credit Plans**

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	9517.38	8074.55	84.8	10966.71	11711.76	106.8	12809.00	14020.39	109.5	100.4
Regional Rural Bank			0			0			0	0.0
Cooperative Banks	1884.00	403.32	21.4	730.66	1042.06	142.6	2411.00	604.90	25.1	63.0
Others			0			0			0	0.0
All Agencies	11401.38	8477.87	74.4	11697.37	12753.82	109.0	15220.00	14625.29	96.1	93.2

**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	5560.50	1191.66	21.4	3114.16	2713.06	87.1	3930.00	1745.91	44.4	51.0
Term Loan (Agri.)	2704.15	1699.13	62.8	2894.95	2523.63	87.2	4670.00	3643.02	78.0	76.0
Total Agri. Credit	8264.65	2890.79	35.0	6009.11	5236.69	87.1	8600.00	5388.93	62.7	61.6
MSME	1154.93	4219.93	365.4	4229.86	6139.64	145.1	4270.00	6470.54	151.5	220.7
Other Priority Sectors*	1981.80	1367.15	69.0	1458.40	1377.49	94.5	2350.00	2765.82	117.7	93.7

Total Priority Sector	11401.38	8477.87	74.4	11697.37	12753.82	109.0	15220.00	14625.29	96.1	93.2
-----------------------	----------	---------	------	----------	----------	-------	----------	----------	------	------

#### 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	56734.56	213.00	0.4	76329.78	316.62	0.4	92049.03	562.83	0.6	0.5
Regional Rural Bank			0			0			0	0.0
Cooperative Banks	19500.96	176.00	0.9	11964.28	834.07	7.0	10723.18	924.01	8.6	5.5
Others			0			0			0	0.0
All Agencies	76235.52	389.00	0.51	88294.06	1150.69	1.30	102772.21	1486.84	1.45	1.09

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

Source(s)	
1	DCC Agenda for 2023-24
2	
3	

# 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. RBI's 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](http://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 (MMMUY) subsidy scheme of state government the beneficiaries are provided 60 subsidy. The Trout / Carp fish farmers can get 60 subsidy of Rs.24000 (maximum) on purchase of fish seed for stocking costing Rs.40000 while the fishermen can get 60 subsidy of Rs.15000 (maximum) on purchase of fishing equipments (Rods line/cast net fish transportation box & weighing machine) costing Rs.25000.

#### Policy on Organic Farming

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

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

#### Food Processing Infrastructure

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

Additionally the venture will explore business opportunities in 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 country 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**

The area and production of Large Cardamom during 2023-24 was 4358.7 Ha and 1095 MT , respectively while that of Ginger was 4785 Ha and 25665 MT, respectively. Keeping in view the strength of some traditional crops like buckwheat, Large Cardamom, ginger and Finger Millet and the mission of transforming the State into a Complete Organic State, there has been a focused attention to improve and increase the production and productivity of these crops which has great export potential. The line departments, viz Agriculture and Horticulture departments, are also in the process of crop diversification through introduction of new, emerging and potential crops like high value organic maize (baby corn, sweet corn and pop-corn), orange, guava, banana etc.

### **2.1.1.2 Infrastructure and linkage support available, planned and gaps**

-A bio-fertilizer production unit has been set up in Namchi District, with 1,500 MT per annum capacity, which will manufacture bio-fertilizer /pesticides / organic fertilizer and plant growth promoters.

-The procurement of agri-produce is being carried out by SIMFED.

-Horticulture Department established 1 environmentally cooled retail market/outlet and 12 static/mobile vending cart/platform with cool chamber during 2020-21

-Government has been promoting rural composting cum urine pit system, use of fertilizers under micro-management through promoting vermi-compost programme, use of bio-fertilizer through organized integrated nutrient demonstration programme.

-The state government under Skilled Youth Start up Scheme (SYSS) provides subsidy (@50% to BPL & 35% to others) to the educated unemployed entrepreneurs for grounding various projects in various sectors including agriculture and horticulture activities

-Schemes are available from National Horticulture Board (NHB) for following projects

(i)Development of Commercial Horticulture in Open Field

(ii)Development of Commercial Horticulture in Protected Cover

(iii)Development of Commercial Horticulture for post harvest management projects

(iv)Investment subsidy scheme for Cold storage unit Basic mezzanine structure

(v)Investment subsidy scheme for Cold storage unit PEB structure

(vi)Investment subsidy scheme for Cold stoetcrage unit using controlled atmosphere technology

(vii)Investment subsidy scheme for Cold Chain

## **2.1.2 Water Resources**

### **2.1.2.1 Status of the Sector in the District**

Due to hilly terrain and rugged topography, only surface water irrigation projects are feasible. There is ample scope for minor irrigation projects under surface water schemes like water tanks schemes (Individual/Community), Drip and Sprinkler irrigation etc. Though number of tanks, both individual and community, have been constructed under various schemes like MGNERGA, PMKSY, Jal Jiwan Mission, NAFCC etc, the water collected is mostly just enough for household use and feeding animals.

**2.1.2.2 Infrastructure and linkage support available, planned and gaps**

-Water tanks with 10000 litres capacity have been provided to select beneficiaries with financial support under MGNERGA and NAFCC in all the blocks of the district.

-NGOs/Farmers Clubs/FPOs/SHGs may be involved for motivating farmers to take up Drip and Sprinkler irrigation system.

-Individual farmers can set up surface minor irrigation (SMI) through bank credit under Pradhan Mantri Krishi Sinchayee Yojana (PMKSY).

-Pradhan Matri Krishi Sinchayee Yojana (PMKSY) seeks to reach irrigation facility to over 65% of farm land still dependent on rains. The theme of the scheme is Per drop more crop. The pattern of assistance payable to the beneficiary under the scheme will be 55% for small and marginal farmers and 45% for other farmers which will be met by both Central Government and State Government in the ratio of 90:10.

-State government may utilize the funds under Micro Irrigation Fund (MIF) of Govt of India being implemented through NABARD to promote Micro Irrigation.

- Jal Jiwan Mission is envisaged to provide potable drinking water to every household, schools, aganwadis, wellness centres, health centres etc and the same is being implemented in the district.

### 2.1.3 Farm Mechanization

#### 2.1.3.1 Status of the Sector in the District

Agriculture in the district is largely traditional with very low level of adoption of modern technologies. There is a need for promoting Farm Machinery to improve efficiency in all stages of farm operations as it is essential for acceleration in growth of both production and productivity. Also it contributes to improving the quality of life of rural work force and farm families. As per Sikkim Statistical Handbook 2019-20, about 70% of the farmers have land holdings less than 2 acre and these farmers cannot afford to own farm machines as such custom hiring centres need to be developed for providing customized farm machinery on hiring. It will help in optimizing use of other resources and timely completion of farm operations.

The Department of Agriculture, Government of Sikkim is planning to introduce new technology of high quality "Drone" sprayer in agriculture for the benefits of the community involved in farming. Following the introduction of Aquaponics and Hydroponics, the department plans to use advanced drone technology in agriculture, which is projected to be particularly useful for aerial spraying purposes, since it can cover one acre of cultivated area in just seven minutes.

Major constraints in development of Farm Mechanization Sector:

- (i) Some of the major constraints which are hindering the growth of Farm Mechanization Sector are as follows:
- (ii) Fragmentation of land
- (iii) Large numbers of Small and Marginal Farmers (SF/MF)
- (iv) Difficult Topography

#### **2.1.3.2 Infrastructure and linkage support available, planned and gaps**

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

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

-Sub-Mission on Agricultural Mechanization (SMAM):

The Sub-Mission on Agricultural Mechanization (SMAM), a centrally sponsored scheme for promotion of farm mechanization was launched by the Ministry of Agriculture and Farmers Welfare in the year 2014-15 for its implementation through State Department of Agriculture, FMT&TIs, selected agricultural universities and ICAR institutes. The main components of the scheme are; training, testing and demonstrations of farm machinery and equipments, establishment of custom hiring centre, subsidy through state departments of agriculture for purchase and distribution of farm implements to the farmers and promotion of post-harvest technology for encouraging primary processing. (Source: Operation Guidelines on Sub-Mission on Agricultural Mechanization available on official website of Ministry of Agriculture & Farmer Welfare, Government of India)

## **2.1.4 Plantation & Horticulture, including Sericulture**

### **2.1.4.1 Status of the Sector in the District**

Horticulture and animal husbandry are the major occupations followed by Agriculture. The major crops under the existing farming system are primarily Large Cardamom, Sikkim Mandarin (Orange), vegetables and cereal crops. Marketing of these crops are dependent on the private traders, merchants and middlemen, as a result, the farmers do not fetch remunerative price. In the temperate area of the region, there is great potential for production of vegetables in Rabi season in the open fields after harvesting of kharif crops.

Large Cardamom is the principal crop grown in the district. However, declining trend is seen on account of decline in productivity due to fungal infection (*Colletotrichum* sp.), replantation is the only option left for these large cardamom plants.

Production of quality planting materials through tissue culture, seedling production, etc. may be planned for replacement of old orchards in a phased manner and supply of quality seeds and planting materials may be ensured.

Apiculture is practiced by the farmers but in very small scale. If provided proper training and credit support for implementation in bigger scale it can become an alternative source of income.

#### **2.1.4.2 Infrastructure and linkage support available, planned and gaps**

-The state government under Skilled Youth Start up Scheme (SYSS) provides subsidy (@50% to BPL & 35% to others) to the educated unemployed entrepreneurs for grounding various projects in various sectors including agriculture and horticulture activities

-The Horticulture Department has taken a number of steps under Technology Mission for development of large cardamom. A number of nurseries have been set up in the district.

Spices Board, Ministry of Commerce and Industry, Govt. of India provides technical support to the farmers.

Sikkim Organic Farming Development Agency (SOFDA) erstwhile Sikkim Organic Mission, is educating the farmers about the usage of organic manures, FYM, bio-fertilizers, bio-pesticides etc. A bio-fertiliser production unit has been set up in the State, which will cater to the need of organic input of the farmers. The department has also provided 150 Adoption of organic farming unit and 150 vermi-compost unit benefitting equal number of farmers in the district.

-Horticulture Department has provided honey bee boxes to select beneficiaries. The training of scientific bee-keeping is being provided by Krishi Vigyan Kendra, Namthang.

-NABARD through SignIn, NGO has provided training to 30 beneficiaries on bee-keeping at Sadam. This training has provided them with an opportunity to start apiculture and add to their income source. The trainees have take up bank credit and installed boxes, they will be starting production.

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

Namchi district is mountainous area, forming part of Eastern Himalayas and is characterized by Himalayan topography with a series of crisscross ridges and ravines. The area under forestry in Namchi district is around 571.14 sq km which is approximately 68 percent of its total geographical area. Thus, Namchi district is also considered as priority district of the state for forestry and wasteland development. (Source: ISFR-Sikkim 2021)

Tree species composition of forests depends both on altitude and local precipitation pattern. The natural vegetation consists of mixed green and deciduous tree, grasses and bushes. Further, there is large demand for green plants in the forest areas which are being used as animal fodder.

Due to pressure on land from agriculture, industry and other developmental projects, there is hardly any scope for expansion of forest. However, there is ample 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

The Forest Department has provided facilities of nursery management and improvements of existing stocks to about two hundred farmers.. The department has outsourced supply of tissue culture seedlings to Institute of Himalayan Bio Resource Technology, Palampur, Himachal Pradesh.

The department of Handicraft and Handloom has been entrusted with the work of providing training to the farmers in bamboo crafts. The department has also established Bamboo retail outlets with common facility centers near cluster villages.

Bamboo craft has been a traditional craft for ages for the Ethnic Lepcha Tribes, but is in the diminishing state and the same can be revived through interventions of the department like DIC/KVIC/KVIB., etc.



## 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. It not only helps in meeting the nutritional requirements but also works as one of the tools for socio economic upliftment by providing gainful employment. The growing pressure on land, increasing unemployment, marginal increase in crop productivity and development of weaker sections of the society call for all out efforts for development of this sector. There are 46558 cattle as per Sikkim Statistical Handbook 2019-20 of which majority are indigenous cows.

Many farmers have opted for dairy farming as the State Government is providing incentive of ₹8/- per kg to farmers. There are 120 Milk Cooperative Societies operating in the district.

Banks are providing loans for purchase of dairy cattle. NABARD Sikkim has launched a campaign to cover all dairy cattle under KCC-AH and the pace was gradually picking up but due to impact of Lumpy Skin Disease, the banks were little reluctant to provide KCC. Now as the disease has been brought under control, KCC for dairy is expected to pick up.

### 2.1.6.2 Infrastructure and linkage support available, planned and gaps

- There are 33 veterinary hospitals and 41 AI centers in the district. The veterinary officers should inform farmers regarding the economic benefits of the various animal husbandry schemes and provide technical guidance during their implementation.
- There are 120 milk cooperative societies and 138 milk collection centers functioning in the district.
- To alleviate the problem of fodder scarcity, loan component for fodder cultivation in wasteland and chaff cutter may be provided in the commercial dairy schemes. Units for manufacture of fodder blocks may be set up and feeding of fodder blocks may be propagated.
- Bankers may finance the agriculture and veterinary graduates trained under Agriclinics and Agri business Centers scheme for setting up of veterinary dispensaries extension consultancy under ACABC scheme of NABARD.
- A-HELP, the novel extension initiative of DAHD, Government of India, leveraging the services of SHG platform of NRLM for Animal husbandry activities. A-HELP workers would contribute to the development of the livestock sector by adequately supporting farmers by filling the existing gaps in the extension activities at the farmers doorstep. On the ground, agents will contribute to disease control, animal tagging and livestock insurance. The scheme has been made operational in the district.

## 2.1.7 Animal Husbandry – Poultry

### 2.1.7.1 Status of the Sector in the District

Poultry farming is an important livelihood activity in the district generating employment opportunity. Improvement in the living standard of the people and preference for eggs and chicken for protein enrichment in diet along with sizeable floating population on account of booming tourism industry are increasing the demand for poultry products. Further, army and paramilitary establishments present in the East and North districts also offer good market. The fowl population in the district was 106883 as per Sikkim Statistical Handbook 2019-20.

The farmers at Sumbuk Block have taken up poultry in large scale and are earning good remuneration as they are supplying chicken to army, Kalimpong town and within state. The farmers show very less interest in growing layers birds as such the eggs are being imported from neighboring state.

### 2.1.7.2 Infrastructure and linkage support available, planned and gaps

- There are no hatcheries as well as feed mills functioning in the district. With a little emphasis for bringing more areas in the district under maize cultivation (rain fed) and with the availability of paddy by-products & oil cakes of mustard, the sector can grow.
- Poultry farming even in minimum scale is more capital intensive as all inputs are imported from other states. The major constraint is the irregularity in availability of Day Old Chicks (DOC) and concentrate. State Government under Skilled Youth Start Up Scheme provides 50% subsidy to BPL beneficiaries while for others it is 35% for project with TFO of Rs.3 lakh maximum for setting up poultry unit.
- Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry and Dairying, Govt of India also provides assistance for poultry development through schemes viz National Livestock Mission (details in <https://dahd.nic.in> )

## **2.1.8 Animal Husbandry – Sheep, Goat, Piggery**

### **2.1.8.1 Status of the Sector in the District**

Goat and pig rearing are traditional activities in the district and are mostly being carried out in small scale. The internal meat production from Goat is around 600 metric tons against a requirement of around 3650 metric tones per year. This gap is fulfilled by import of meat from neighboring States. Both Goatery and Piggery Development have a very promising growth potential activity. Substantial consumption by local people, along with the following relative advantages, makes piggery the most suited activity for commercial exploitation:

- Higher feed-meat conversion ratio
- Faster multiplication, High carcass return of 60 to 80%

### **2.1.8.2 Infrastructure and linkage support available, planned and gaps**

-Adequate extension services are provided by the Animal Husbandry Department. Mainly local variety of pigs and goats are being used for rearing purposes, with little headway under cross breeding programme under piggery.

-There is felt need for improving the cross breeding programme under piggery in the district. A model piggery unit in the government sector for supply of quality piglets will help the sector in a long way.

-State Government under Skilled Youth Start Up Scheme provides 50% subsidy to BPL beneficiaries while for others it is 35% for project with TFO of 5 lakh maximum for setting up piggery unit.

-State Government also provides incentive of under Pig Production Incentive Scheme (PPIS) under which a maximum incentive of 50,000/- for three pigs (@15,000/- per pig weighing 50 kg) will be granted.

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

Pisciculture is a non-traditional activity among the people of Sikkim. However, fisheries have registered an impressive growth over past several years. Fish farming is another promising enterprise with potential for generating higher income and employment. Fish culture is being accepted by the farmers as one of the subsidiary occupations in the district.

Pisci-culture it envisages productive utilization of existing water bodies and other low-lying areas. Fishery augments food supply generates employment and improves the nutritional value of food. The district has huge potential for Trout fish farming systems as this type of fish farming is mainly focused on cold running water. A hatchery exclusively for Namchi district may be set up for supply of fingerlings as it would save the farmers the transportation cost.

### 2.1.9.2 Infrastructure and linkage support available, planned and gaps

- The hatchery in Uttarey, Gyalshing district which was supplying fingerlings to the farmers of the district has been destroyed by flash flood. As such there is a need for fish seed farm / hatchery especially for trout and carp, as the farmers are taking up fishery as additional source of income.
- 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 ₹24,000/- (maximum) on purchase of fish seed for stocking costing ₹40,000/- while the fishermen can get 60% subsidy of ₹15,000/- (maximum) on purchase of fishing equipments (Rods, line/cast net, fish transportation box & weighing machine) costing ₹25,000/-.

## 2.1.10 Farm Credit - Others

### 2.1.10.1 Status of the Sector in the District

Namchi district being a hilly terrain with fragmented land holdings; mechanical farming through use of tractors is not viable. Since the topography of district does not permit use of tractors and heavy machineries therefore bullocks are more useful as they can be used for ploughing along with small machines in fields. Bullocks are mainly used for ploughing the field for cultivation and other agricultural activities. The other animals of economic importance under livestock sector reared in Sikkim are Yak & Pony, which are mainly used for transportation. The population of bullocks in the district which were used in agriculture and breeding purpose as per the Livestock Census of Sikkim was 7,880.

#### **2.1.10.2 Infrastructure and linkage support available, planned and gaps**

- Good quality bullocks, horses and mules are available in the villages as well as in adjoining districts. The common breed of horse available in the State is Hill Pony.
- Department of Animal Husbandry takes care of the health cover of bullocks.

### **2.1.11 Sustainable Agricultural Practices**

#### **2.1.11.1 Status of the Sector in the District**

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. In this context, integration of various agricultural enterprises has great potential to supplement farmers' income.

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.

At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. Through training programmes by various departments, some farmers have started integrated farming while most of the farmers still need more motivation and shown the benefits of take up integrated farming.

#### **2.1.11.2 Infrastructure and linkage support available, planned and gaps**

- KVK, Namthang has been promoting Integrated Farming System through demonstration units in farms and villages. KVK, Namthang 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**

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

Sikkim is a net importer of potatoes and onions. Cold storage facilities in Sikkim would not only help the farmers but would also provide good business opportunity for the investor. The Government has also attached a lot of importance to this sector by launching different incentive/subsidy schemes.

### **2.2.1.2 Infrastructure and linkage support available, planned and gaps**

Markets have been set up in important places. Beside this, market complexes have been set up for marketing of agricultural produce. The Government has planned to set up Apna Mandi at important places in the districts. The govt. has planned to set up world class Kisan Bazaars (farmers markets) at the Head Quarter town, Namchi. This will help the farmers to sell their produce unhindered.

- Financial Assistance in the form of interest subvention of 3% per annum on a loan amount upto 2 crore for 7 years is being provided by GoI under Agriculture Infrastructure Fund. This scheme will be in vogue from 2020-21 to 2032-33. Credit Guarantee coverage is also provided for loan upto 2 crore for FPOs from FPO Promotion scheme of DACFW and for others under Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE). Under the scheme, the following are the eligible projects -warehouses, supply chain services including e-marketing platforms, cold chains, pack houses, assaying units, sorting & grading units, primary processing centers, logistic facilities, Organic Input production units etc. (details <https://agriinfra.dac.gov.in> )

- The Scheme for Integrated Cold Chain, Food Processing, and Preservation Infrastructure as part of the Pradhan Mantri Kisan Sampada Yojana (PMKSY). This scheme is designed to reduce post-harvest losses of horticultural and non-horticultural produce while ensuring that farmers receive better price.

## **2.2.2 Land Development, Soil Conservation and Watershed Development**

### **2.2.2.1 Status of the Sector in the District**

As there is no further scope for horizontal expansion in agricultural land, increase in per unit productivity from unit cultivated land and increasing cropping intensity is the only way out to make the organic farming system economically self-sustaining. The soil of the district comprises of moderately deep, well drained loamy skeletal soil with medium water holding capacity. The district receives about 1625 mm annual rainfall causing high soil erosion. Maintenance of soil health, moisture retention capacity and prevention of soil / water erosion and ecological degradation is major challenge in the area. Also heavy rainfall, combined with the leaching of soil nutrients and the steep slope of the terrain, are the major reasons for increasing soil acidity

#### **2.2.2.2 Infrastructure and linkage support available, planned and gaps**

- The treatment measures advocated in this sector are bench terracing, Jhora diversion/training works, construction of small water harvesting structures and protection wall against landslide, etc.
- The soil health card scheme of Govt of India is being implemented by Agriculture Department, Namchi. Though the Agriculture department is working hard to provide soil health card to every farmer, the constrains is the accessibility to fields due to frequent landslides.

#### **2.2.3 Agri. Infrastructure – Others**

##### **2.2.3.1 Status of the Sector in the District**

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

- e-NAM
- Tissue culture
- Agri bio-technology
- Seed production
- Bio-pesticides
- Vermi-Composting

Promotion of bio-fertilizer, bio-pesticides, vermicompost, organic seed production units have good potential. Under Sikkim Organic Mission, the State has 76,392 hectares of its cultivated area certified as fully organic. Use of chemical fertilizers and pesticides has been banned completely through Organic Input and Livestock Feed Regulatory Act, 2014 as such production and usage of organic fertilizers like Azolla, vermicompost, cow dung etc needs to be encouraged.

Some farmers have taken up azolla rearing and vermicomposting in a small scale to use as fodder for their livestock and fertilizer, respectively. The farmers need more training and awareness programmes for adopting the activities.

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 a good example for organic produce marketing strategy.



#### **2.2.3.2 Infrastructure and linkage support available, planned and gaps**

- 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.
- The Soil Conservation department of the State Govt is well equipped with technical manpower for taking up various land development activities. Agricultural Engineering Wing of the Agriculture Department also is instrumental in implementation of activities like drainage and reclamation.
- Introduction of agri-biotechnology in a phased manner in order to support precision farming i.r.o. high value crops/produce earmarked for export promotion.

### **2.3 Agriculture - Ancillary Activities**

#### **2.3.1 Food & Agro Processing**

##### **2.3.1.1 Status of the Sector in the District**

Food and Agro Processing sector encompasses processing of raw materials (food/feed) from all agricultural crops including food grains, horticultural and plantation products, forest produce, livestock, fisheries etc. Govt. of India as well as State Government have accorded high priority for development of Agro & Food processing sector. The establishment of AEZ, Food Parks and efforts made under Contract Farming are such steps towards popularizing Agro/Food processing sector in India.

At present post harvest agro-processing activities of agro based products like cherry pepper pickles, khabjey, zeros, buckwheat and millet powder etc operate at micro level in an un-organised manner.

##### **2.3.1.2 Infrastructure and linkage support available, planned and gaps**

Sikkim State Co-operative Marketing Federation (SIMFED) and NERAMAC are providing support service to farmers for marketing of agricultural produce. The Horticulture and Cash Crops Development Department, Government of Sikkim and Spices Board, Government of India are also networking with farmers for production of good quality cash crops.

State Govt has also launched a scheme Skilled Youth Startup Scheme (SYSS) for setting up of manufacturing/service/business/cooperative/Agriculture and allied enterprise by availing loan with back ended financial subsidy assistance @50% for BPL and @35% for rest.

## 2.3.2 Agri Ancillary Activities - Others

### 2.3.2.1 Status of the Sector in the District

The credit requirement of the farmers is multifarious and requires immediate action. Credit delayed is credit denied. Accordingly the loan has to be made available at the right time. The farmers in the district are unable to realize optimal value of their produce and progress further due to fragmentation of land holdings and lack of organization. They are not in a position to adopt latest technologies as also realise better returns from their marketable surplus. This can be achieved through formation of producer organisations. The FPO refers to a registered legal entity of primary producers engaged in farm / off farm economic activities. They work for the benefit of shareholder members and share a portion of their profit among members.

Four Farmers Producers Organisations, have been promoted in Namchi district with grant assistance from NABARD under PRODUCE Fund, Five Single Activity FPOs under PODF-ID and two FPOs under CSS scheme of 10000 FPOs, they are all registered entities. The FPOs promoted by NABARD are potential organizations for extending credit by the banking system for their collective activities.

### 2.3.2.2 Infrastructure and linkage support available, planned and gaps

NABARD, being the Implementing Agency under Govt of Indias 10000 FPOs scheme is actively supporting promotion of FPOs and providing Credit Guarantee for loans to FPOs through Credit Guarantee Scheme. NABARD has supported two CSS FPOs, one in Bermoik Tokal GPU, Temi block and one in Rongbul GPU, Namchi block with financial assistance of 18 lakh to each FPO along with Equity Share. CBBO (KVK, Namthang) has been sanctioned 50 lakh for forming, nurturing and handholding two CSS FPO.

## **Chapter 3**

### **Credit potential for MSMEs**

#### **3. Credit potential for MSMEs**

##### **3.1 Status of the Sector in the District**

MSME is classified into two broad categories viz - Manufacturing and Service Sector enterprises. Classification of enterprises as Micro, Small and Medium is based on investment limit in Plant and machinery for manufacturing and services. In nearly three decades, the structure of rural employment has not changed much. However, in view of the decline in agriculture's contribution to GDP and the near constant proportion of workers dependent on it, there is need for rapid generation of off-farm employment. The real potential for employment generation, however, rests with the micro and small enterprises (MSEs) sector which comprises weavers, artisans, labour force engaged in food processing, hawkers, vendors, and carpenters.

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

Tourism has been promoted as an industry in the state. A large number of Tourism activities like river rafting, trekking, mountain biking, boating, para-gliding, rock climbing etc. Village Tourism, Home Stay, Cultural Tourism, Pilgrimage Tourism, Adventure Tourism, Traditional Food Tourism, Nature Tourism and Flower Festivals have been included in the host of tourism-related programmes. Thus a large number of tourist infrastructures have been established across the State to promote tourism.

### 3.2 Infrastructure and linkage support available, planned and gaps

The extension services to the rural entrepreneurs in the district are mainly provided by the DIC, UD&HD, SRDA, Directorate of Handicrafts and Handloom, KVIC and KVIB. Various government schemes are under implementation in the district for development of the MSME sector, the same are detailed as under:

#### 1. Pradhan Mantri Mudra Yojana

Under the scheme loans in the range of 50,000/- to 10 Lakh are provided to small business owners. Mudra loan card is also provided to the borrowers, which acts as Debit card as well as Credit card. Mudra Bank provides refinance to banks / MFIs for implementation of the scheme.

#### 2. Standup India Scheme

GoI has launched the scheme in order to facilitate bank loans between

10 lakh and 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one woman borrower per bank branch for setting up a Greenfield enterprise. Detailed guidelines are available on [www.standupmitra.in](http://www.standupmitra.in).

#### 3. Ministry of Micro, Small & Medium Enterprises, GoI

MSME Development Institute at Gangtok provides Techno- Economic and Managerial assistance to existing enterprises and to prospective entrepreneurs. The institute also provides subsidy to the entrepreneurs for setting up various enterprises.

#### 4. Prime Ministers Employment Generation Programme (PMEGP)

PMEGP scheme is implemented through KVIC and State/UT Khadi & V.I. Subsidy for setting up micro enterprises is provided @35 % for rural areas and @25% for urban areas in Sikkim.

5. PM Vishwakarma Scheme - provides holistic and end to end support to artisans and craftspeople to access collateral free credit, skill training, modern tools, incentive for digital transactions and market linkage support. The Scheme covers 18 traditional trades.

#### 6. Skilled Youth Startup Scheme (SYSS)

The 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/ Service.

## **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**

Production of organically grown Mandarins, Ginger and Large Cardamom in the district has potential to be exported under the Sikkim Organic Mission. Mandarins have limited shelf life but with proper planning from farm to table has potential for export. Similarly, processed turmeric, Ginger and Large Cardamoms with proper handling, storage, and transport has immense scope for export. However, due to scattered and small holding farmers, the export activity can be taken up by any Government Agency or formation of Producers Organizations.

Large Cardamom is one of the important cash crops of Namchi district. In fact, it is the indigenous crops of local farmers of high-altitude areas. Mostly, cardamoms are planted in agro-forestry system, and it thrives well due to its shade loving nature. This situation could be improved by increasing productivity. Cultivation of high yielding varieties and also those with high content of volatile oil or pungent principles depending upon the end use in the importing countries should form part of the strategy to increase exports.

The quantum of Large Cardamom exported from India shows steady increase over the past few years. Rejuvenation and replantation of large cardamom should be carried out on war-footing so that the produce can be directly exported thereby creating enough potential for export credit.

##### **4.1.2 Infrastructure and linkage support available, planned and gaps**

Sikkim, being declared an Organic State, there will be rise in demand for export credit for Large Cardamom from the district. 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.

The Financial Assistance Scheme (FAS) is an export promotion scheme being implemented by APEDA during the 15th Financial Commission Cycle i.e. 2021-22 to 2025-26. The scheme aims to facilitate the export of agri-products by providing assistance to exporters.

## **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, the State Government has made education free up to the College level. There is provision for free distribution of school uniforms, books, exercise books, school bags, raincoats etc.

### **4.2.2 Infrastructure and linkage support available, planned and gaps**

Under the Chief Ministers Merit Scholarship, 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 economically weaker sections.

In order to encourage girl children, the Prerna Yojana provides scholarship of cash award of 3,000 annually for girl children excelling in their studies at the district levels. Under the Chief Ministers Free Scholarship, the State Government bears the entire cost of expenditure for any Sikkimese who is able to secure admission in any twenty best Universities of the world.

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 Service Coaching Scheme. 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**

Housing, as one of the three basic needs of life and always remains the top priority of any person. The housing sector alone contributes 5-6 per cent to the country's Gross Domestic Product (GDP). The widening gap between demand and supply of housing units and affordable housing finance solutions is a major policy concern. The housing sector is one of the fastest growing sectors. A large population base, rising income level and rapid urbanization leads to growth in this sector.

#### **4.3.2 Infrastructure and linkage support available, planned and gaps**

##### **Sikkim Garib Awas Yojana (SGAY)**

Support is available in the state for construction of houses under Chief Minister Awas Yojana, Reconstruction of Earthquake Damaged Rural Houses (REDRH),

##### **Pradhan Mantri Awas Yojana (PMAY)**

A scheme by the name Pradhan Mantri Awas Yojana Gramin (PMAY-G) had been launched on 20th November 2016 aiming at development of affordable homes for poor families including BPL populace in rural areas by the year 2022. Under the scheme, the beneficiaries in eastern and hilly areas would be provided with financial assistance of 1,30,000/- for construction of house. Further, an additional amount of 12,000/- would be provided to build toilet under Swachh Bharat Mission. The beneficiaries will also be provided with daily wages of up to 90-95 days (18,000/-). Interested beneficiaries can also avail a loan of upto 70,000/- from any nationalized bank for the construction of home. The beneficiaries for the scheme would be selected on the basis of SECC-2011 data. Banks may extend the necessary credit to interested people under the scheme.

## **Chapter 5**

### **Credit Potential for Infrastructure**

#### **5.1 Infrastructure - Public investments**

##### **5.1.1 Status of the Infrastructure in the District**

As on 31 March 2024, 223 projects had been sanctioned under RIDF in Namchi district. Total amount of loan sanctioned was 36107.82 lakh and disbursement was 25957.44 lakh.

The sectors covered under sanctions were Minor Irrigation, Rural Roads and bridges, Rural Drinking Water, Rural Education Institutes, Rural Marketing Centres etc. More focus needs to be concentrated on minor irrigation.

##### **5.1.2 Infrastructure and linkage support available, planned and gaps**

NABARD has setup two funds dedicated for development of infrastructure viz, Rural Infrastructure Development Fund (RIDF) and NABARD Infrastructure Development Assistance (NIDA). Over the years, the coverage under RIDF has been made more broad based in each tranche and at present, a wide range of 39 sectors (2 new sectors added under RIDF XXVII Road over bridge on railway crossings and Ropeway) are being financed. RIDF has emerged as NABARDs major partnership with the state government for creation of variety of rural infrastructure covering activities under rural connectivity (roads & bridges), irrigation (micro, minor, medium and major) and warehouse development.

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

The Jhora training works has helped in channelising surface water runoff during monsoon preventing much larger landslides.

#### **5.2 Social Infrastructure involving Bank Credit**

##### **5.2.1 Status of the Sector in the District**

Since Namchi district with the best tourist spots, like Buddha Park (Ravangla), Samdruptse (Namchi), Chardham (Solokhop, Namchi), Tarey Bhir, Turuk, Organic Temi Tea Estate, there is good potential for construction of Public safe drinking water facilities, Pay and Use Toilets and Parking Facilities. It can also be constructed along the route to these tourist destinations. These infrastructures are yet to be created for the benefit of both the locals and the tourists.



### **5.2.2 Infrastructure and linkage support available, planned and gaps**

The objective of infrastructure development is to increase the sustainability and the efficiency of assets so that they generate sufficient returns during their economic life. The RIDF projects in the districts are having a chain effect on other developmental programmes, particularly, credit dispensation in respect of both production and investment credit and extension activities.

Necessary extension support may be provided by the line departments to the areas which have been provided with better irrigation facilities and better connectivity so as to bring about higher production and productivity through propagating scientific and commercial agriculture. State govt. may in this regard, avail financial assistance from NABARD under RIDF and NIDA for creating additional infrastructure in the district.

Under Swachh Bharat Scheme the funding is in 90:10 pattern between Central Govt and State Govt . Toilets, Waste Management Systems, Sewage and drainage system and Community Sanitary Complexes can be created. These infrastructures will benefit both the locals and the tourists as well.

## **5.3 Renewable Energy**

### **5.3.1 Status of the Sector in the District**

Due to the limited availability of conventional energy i.e. fossil fuels and its prohibitive cost, non-conventional renewable sources of energy like solar energy, bio-gas etc. have become important to meet a part of energy demand. For this matter, GoI has established a separate department with many incentives for promoting the activities with nodal departments formed under State Government. NABARD has also prioritized the renewable sources of energy as a thrust area. Renewable sources of energy which are of relevance to the State in general and the district in particular are bio gas, bio fuels, hydel energy, agriculture waste utilisation, solar energy etc. The Ministry of New and Renewable Energy, GoI has announced a scheme for financing solar applications under Jawaharlal Nehru National Solar Mission (JNNSM).

There is not much emphasis on adoption of renewable energy activities in the district. Popularization of the health and financial beneficial of the renewable energy is required for adoption of activities by the people in the district.

### **5.3.2 Infrastructure and linkage support available, planned and gaps**

The Govt. of Sikkim encourages people to acquire bio-gas plants for their domestic use which is linked to financial assistance from the Govt. through SREDA. The scheme is not picking up well due to geographical constraints, low cattle population etc. The State Government is also encouraging introduction of solar energy in the State.

The setting up of Bio-gas plants, as an alternative source of energy, is slowly but steadily gaining importance with gradual shrinkage of areas under forest and scarcity of fuel wood. Further, Bio-gas plants can contribute significantly in maintaining village sanitation in addition to producing high value composts. However, due to farmers reluctance to avail loans from banks in the state, no disbursement has been made by banks under this activity in previous years.

### RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	199	238.217400	206.8646
B	Ongoing tranches	24	171.350000	154.21
	Total (A + B)	223	409.567400	361.0746

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	105	13.120400	12.0167
B	Rural roads & bridges	80	357.711400	319.1245
C	Social Sector	38	38.739400	29.937
	Total (A + B + C)	223	409.571200	361.0782

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	92	Irrigation potential	ha	0
B	Rural roads	80	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	Agriculture and Related Sectors - Market Yard, Rural Haat, Marketing Infrastructure	13	farmers from nearby villages are able to sell their produce and get better remuneration.	13	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0

## **Chapter 6**

### **Informal Credit Delivery System**

#### **6.1 Status of the Sector in the District**

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. However, the success of the programme is much less than the national average. NERLP had implemented its livelihood programme of SHG Bank Linkage in the district. The Nodal Agency for the State as well as district now is Sikkim Rural Livelihood Mission (SRLM). NABARD is supplementing to this endeavour through an active partnership of bank branches, NGOs, Farmers Clubs (SHPI) and other Government Agencies. Departments like Women and Child Development Department, Department of SHG and Self Employment, Fisheries Department, KVIB are also promoting SHGs for channelizing their own schemes. There are 1671 SHGs in the district and all have been savings linked with banks. During the last Financial Year (2023-24) 529 SHGs had been credit linked with 1802.46 lakh financial support.

#### **6.2 Infrastructure and linkage support available, planned and gaps**

All the SHGs promoted by NERLP has been taken over by Sikkim Rural Livelihood Mission from September 2019. SRLM needs to continue data updation and providing support for bank credit to the SHGs. Federation at various level will help in mobilizing SHGs and bank linkage.

The issues hampering the growth of SHG-BLP in the district is similar to the findings of the study on NPA loans to SHGs by NABARD. The important findings are:

- Absence of post disbursement monitoring by banks and departments .
- Ratings of SHGs are of a routine nature and thus are not effective.
- Low quantum of loan per SHG members and absence of repeat loans.
- Multiplicity of loan both from banks and mFIs creating a debt trap.

## **Chapter 7**

### **Critical Interventions Required for Creating a Definitive Impact**

#### **1. Farm Credit**

- 1 The farmers are not forthcoming to avail Kisan Credit Card even though Financial Literacy Camps have been conducted wherein information on benefits of KCC had been disseminated. The Panchayats and line departments like Animal Husbandry, Agriculture and Horticulture along with SRLM needs to encourage farmers in availing benefits of KCC.

#### **2. Water Resources**

- 1 The water harvesting structures are present but due to scarcity of water the farmers are not able to take full benefit. Though the Agriculture and Horticulture departments are promoting and providing training informing about the benefits of various irrigation systems like Drip irrigation and Sprinkler irrigation, the farmers, especially in the water scarce areas, need to be motivated as they are not ready to avail bank credit for establishing the system.

#### **3. Farm Mechanization**

- 1 There is need to develop farm equipments suitable for hilly terrain and the College of Engineering & Post Harvest Technology (CAEPHET), Ranipool, Gangtok is engaged in designing and testing implements suitable for the area. The farmers also need to be well trained in the usage of such machines, the training can be provided by CAEPHET in collaboration with Agriculture and Horticulture departments.

#### **4. Plantation and Horticulture**

- 1 The horticulture crops like sikkim mandarin and large cardamom in many areas of the district are suffering from various diseases due to which the number of plants are decreasing. The Horticulture department needs to undertake survey of such areas and provide solutions. Once the area has been cleared of these diseases, the new plantations can be promoted.

## **5.Forestry/ Waste Land Development**

- 1 The forestry is being promoted by State Govt and hence the area has increased but the rejuvenation of dry and barren land needs to be promoted with same enthusiasm. The farmers can be incentivised and involved to promote rejuvenation of wasteland.

## **6.Animal Husbandry - Dairy**

- 1 Banks need to be proactive in lending to farmers with less paper work and easy processing stages.

## **7.Animal Husbandry - Poultry**

- 1 Coverage of all poultry farmers under KCC for meeting their working capital needs on timely and hassle-free manner would encourage farmers for credit linkage

## **8.Animal Husbandry - Sheep, Goat, Piggery**

- 1 Banks need to proactively provide financial support to farmers for both purchase of animals and working capital. Coverage of all farmers under KCC for meeting their working capital needs on timely and hassle-free manner would encourage farmers for credit linkage

## **9.Fisheries**

- 1 Fish farmers need to be encouraged to go for Integrated Fish Farming so as to increase their income from small land holdings.

## **10. Construction of Storage and Marketing Infrastructure**

- 1
  - Need for creation of storage, grading, processing and packaging facilities/infrastructure under AIF for Large cardamom, ginger, turmeric and other crops of the area through FPOs/PACS and SHGs.
  - The District Agriculture office may propagate the scheme of AIF for benefit of farmers. FPO, SHGs engaged in farming may be encouraged to avail loan under AIF for infrastructure creation at village level.

The storage at the Producers level may be increased through Farmers Producers Organisation

## **11. Land Development, Soil Conservation and Watershed Development**

- 1
  - The treatment measures advocated in this sector are bench terracing, Jhora diversion/training works, construction of small water harvesting structures and protection wall against landslide, etc.

## **12. Agriculture Infrastructure: Others**

- - The Soil Conservation department of the State Govt is well equipped with technical manpower for taking up various land development activities. Agricultural Engineering Wing of the Agriculture Department also is instrumental in implementation of activities like drainage and reclamation.
  - Introduction of agri-biotechnology in a phased manner in order to support precision farming i.r.o. high value crops/produce earmarked for export promotion.

## **13. Food and Agro. Processing**

- Common Facility Centres need to be established for SHG interested in taking up Food and Agro Processing related activity



#### **14. Agri. Ancillary Activities: Others**

- The credit requirement of the farmers is multifarious and requires immediate action. Credit delayed is credit denied. Accordingly the loan has to be made available at the right time. The farmers in the district are unable to realize optimal value of their produce and progress further due to fragmentation of land holdings and lack of organization.

#### **15. Micro, Small and Medium Enterprises (MSME)**

- The credit requirement of the farmers is multifarious and requires immediate action. Credit delayed is credit denied. Accordingly the loan has to be made available at the right time. The farmers in the district are unable to realize optimal value of their produce and progress further due to fragmentation of land holdings and lack of organization.

#### **16. Export Credit**

#### **17. Education**

- 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 Service Coaching Scheme.  
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.

## **18. Housing**

- Housing, as one of the three basic needs of life and always remains the top priority of any person. The housing sector alone contributes 5-6 per cent to the country's Gross Domestic Product (GDP). The widening gap between demand and supply of housing units and affordable housing finance solutions is a major policy concern. The housing sector is one of the fastest growing sectors. A large population base, rising income level and rapid urbanization leads to growth in this sector.

## **19. Social Infrastructure**

- Necessary extension support may be provided by the line departments to the areas which have been provided with better irrigation facilities and better connectivity so as to bring about higher production and productivity through propagating scientific and commercial agriculture. State govt. may in this regard, avail financial assistance from NABARD under RIDF and NIDA for creating additional infrastructure in the district

## **20. Renewable Energy**

- Due to farmers reluctance to avail loans from banks in the state, no disbursement has been made by banks under this activity in previous years. The farmers need to be made aware of the advantages as well as the benefits of bio-gas energy so they may get encouraged to avail bank credit for the same.

## **21. Informal Credit Delivery System**

- There should be strict post disbursement monitoring by banks and departments.  
Ratings of SHGs are of a routine nature and as such not very effective.  
Banks should be encouraged to provide adequate quantum of loan per SHG members so that they could take up the activity easily and profitably. The repeat loans should be encouraged.  
Multiplicity of loan both from banks and mFIs is creating a debt trap and this should be discouraged and verified by the department before forwarding the loan proposal to banks.

## **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 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.

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 PACS under computerization and digital mode by Dept. of Cooperation and St. CB SISCO Bank Ltd.

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 Sikkims 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.

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

## 5. Status of Cooperatives in the District

### 1. Status of Cooperatives in the State:

Structure and Outreach:

#### i. SISCO Bank :

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, BDPIC, SISCO bank is working to empower cooperatives further.

ii. SIMFED: Sikkim State Co-operative Supply and Marketing Federation Ltd (SIMFED) was established as an apex marketing federation of the State .

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.

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.

### 2. Sector-wise/ Activity-wise distribution of Cooperatives

The present number of various types of Cooperatives in the district are as follows -

1. AH Sector -157 (Milk/Fishery/ Poultry etc.)(Milk -134, Fishery-1, Poultry-18, Livestock -3, Beekeeping- 1, 2. Consumer Stores - 9

3. Housing Societies - nil

4. Weavers - 1

5. Marketing - 36

6. Labour Societies- 750

7. Industrial Societies - 3

8. Agro Processing and Sugar- nil

9. All others- 233

Total - 1189

B. Details of Credit Cooperative Societies

10. Primary Agriculture Credit Societies - 55

C. Details of Multi State Cooperative Societies

11. No. of MSCS - nil

## 6. Potential for formation of cooperatives

### 1. There is potential for formation of Tourism based Cooperatives.

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	Infrastructure Development	RIPF Project - Rooftop Solar PV plant with two streetlights at Jorethang Community Health Centre	Jorethang, Namchi District	Financial		1245	. The power from Rooftop Solar PV plant is now connected to Cold Point Chain for vaccines, multi parameter Monitor, oxygen concentrators, nebulisers, infusion sets, emergency room, dressing room, labour room, newborn resuscitation corner enabling CHC to provide round the clock service even during power cuts.

## Success Stories

### Success Story 1: Time Based Automated Sprinkler Irrigation System in Greenhouses



1. Scheme : RIFP
  2. Project Implementing Agency : Agricultural Technology Management Agency (ATMA)
  3. Duration of the project : 1 year
  4. Beneficiary : Five flower growing farmers from Mamley Kamrang ward of Namchi District
- No. of beneficiaries : 5
- Community : Tribal and General
- State : Sikkim
- District : Namchi
- Block : Namchi
- Village :

#### 1.1 Support provided

- Financial support of Rs.4.82 lakh amounting to 90% of TFO was provided for the project by NABARD. ATMA provided Greenhouse, materials and technical support

#### 1.2 Pre-implementation status



- The farmers were growing flowers during monsoon followed by 2 to 3 months. They were therefore not earning much from growing flowers despite intensive labour. There was a lot of wastage of water as it had to be done manually.

### **1.3 Challenges faced**

### **1.4 Impact**

- Farmers are able to grow flowers round the year as the machinery set up saves upto 40% of tprevious usage and they are free to utilise their time and labour in other farming activities as the system automatically turns on and off depending upon the moisture present.Their income has become steady now

## Success Story 2: Rooftop Solar PV plant with two street lights at Jorethang Community Health Centre



1. Scheme :	RIPF
2. Project Implementing Agency :	Chief Medical Officer, Jorethang Community Health Centre, Health Department, Govt of Sikkim
3. Duration of the project :	1 year
4. Beneficiary :	Doctors, medical staff, patients, caretakers
No. of beneficiaries :	250.00
Community :	All communities
State :	Sikkim
District :	Namchi
Block :	Jorethang
Village :	

### 2.1 Support provided

- The project components were set up by M/s Alpine Digits under supervision of CMO. The financial support of Rs.5 lakh was provided by NABARD for the project.

### 2.2 Pre-implementation status

- Due to occasional power cuts, the Jorethang CHC providing 24X7 essential medical service with constant use of electrical equipment, faced issues while catering to patients. JCHC being a Cold Chain point (CCP) where vaccines were stored faced challenge maintaining storage temperature.

- The Cardiac Care Unit also suffered as the machines could not be operated to help patients. The team had to depend upon oxygen cylinder as the oxygen concentrators as could not be operated during power cuts.
- There was high incidents of thefts of belongings of medical staff, patient and their caretakers during power cuts as there would be darkness in and around the hospital.

### **2.3 Challenges faced**

### **Success Story 3: Socio-economic impact of Scientific Duck Rearing practices using polythene sheet by making artificial ponds**



1. Scheme :	DPR Project
2. Project Implementing Agency :	Krishi Vigyan Kendra, Namthang
3. Duration of the project :	1 year
4. Beneficiary :	20
No. of beneficiaries :	20
Community :	Tribal and general community
State :	Sikkim
District :	Namchi
Block :	Namthang
Village :	Namthang, Phongla and Karek

#### **3.1 Support provided**

- NABARD provided financial support of Rs.9.90 lakh while KVK provide technical know how on vaccination, pond creation, housing with locally available materials and management.

#### **3.2 Pre-implementation status**

- The duck rearing for commercial egg and meat purpose was not popular amongst the farmers. They had not considered this activity for additional source of income.

#### **3.3 Challenges faced**

- Availability of new breed of ducks like Khaki Campbell or White Pekin. The Khaki Campbell breed had to be purchased from Khanapara, Assam and transported to Namthang.

## **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 - At the State Level
- 3.1 Prospects of Climate Action in the District
- 3.2 Any specific Climate Change initiative in the State by
  - a Government of India's National Adaptation Fund for Climate Change (NAFCC) was implemented in the district in 8 blocks covering 47 villages.
  - a NABARD being appointed as National Implementing Entity (NIE) under three funding mechanisms, viz. Adaptation Fund (AF) and Green Climate Fund (GCF) of the United Nations Framework Convention for Climate Change (UNFCCC) and Government of India's National Adaptation Fund for Climate Change (NAFCC), for channeling funds for building climate change resilience of rural livelihoods. A Project addressing Climate Change vulnerability of Water Sector at Gram Panchayat level in drought prone areas of 47 GPUs of Namchi district has been funded under NAFCC

## **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.

## Annexure 1

### District-Namchi

(₹ lakh)

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
I.Agriculture														
A. Farm Credit														
A.1 Crop Production, Maintenance, Marketing														
1	Buckwheat/ Kuttu/ Fafar	100	Acre	14800	Phy	38	95	105	75	75	37	12	75	512
					BL	5.62	14.06	15.54	11.10	11.10	5.48	1.78	11.10	75.78
2	Cabbage/ Patta Gobhi_Irrigated	100	Acre	37378	Phy	125	225	275	225	200	125	25	250	1450
					BL	46.72	84.10	102.79	84.10	74.76	46.72	9.34	93.45	541.98
3	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Irrigated	100	Acre	16600	Phy	12	63	63	38	25	25	12	25	263
					BL	1.99	10.46	10.46	6.31	4.15	4.15	1.99	4.15	43.66
4	Ginger/ Adrak_Irrigated	100	Acre	91102	Phy	122	250	275	240	125	55	50	200	1317
					BL	111.14	227.76	250.53	218.64	113.88	50.11	45.55	182.20	1199.81
5	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	14320	Phy	25	100	100	75	63	50	12	63	488
					BL	3.58	14.32	14.32	10.74	9.02	7.16	1.72	9.02	69.88
6	Maize/ Makka_Irrigated	100	Acre	20600	Phy	312	1063	1200	900	687	600	263	750	5775
					BL	64.27	218.98	247.20	185.40	141.52	123.60	54.18	154.50	1189.65
7	Potato/ Aloo_Irrigated	100	Acre	84280	Phy	5	17	18	15	17	5	2	15	94
					BL	4.21	14.33	15.17	12.64	14.33	4.21	1.69	12.64	79.22

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
8	Rice/ Chaval/ Dhan_Irrigated	100	Acre	22000	Phy	50	125	137	112	88	75	12	100	699
					BL	11.00	27.50	30.14	24.64	19.36	16.50	2.64	22.00	153.78
9	Cabbage/ Patta Gobhi_Irrigated	100	Acre	49704	Phy	12	50	50	38	50	13	12	37	262
					BL	5.96	24.85	24.85	18.89	24.85	6.46	5.96	18.39	130.21
10	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Irrigated	100	Acre	15200	Phy	38	150	150	137	88	75	37	88	763
					BL	5.78	22.80	22.80	20.82	13.38	11.40	5.62	13.38	115.98
						260.27	659.16	733.80	593.28	426.35	275.79	130.47	520.83	3599.95
	Post-harvest/HH Consumption (10%)					26.03	65.92	73.38	59.33	42.64	27.58	13.05	52.08	360
	Repairs & maintenance of farm assets (20%)					52.05	131.83	146.76	118.66	85.27	55.16	26.09	104.17	719.99
	Sub Total					338.35	856.91	953.94	771.27	554.26	358.53	169.61	677.08	4679.94

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
A.2 Water Resources														
1	Drip Irrigation--1.2 m *0.6 m	90	ha	159000	Phy	1	2	1	2	1	1	1	1	10
					BL	1.43	2.86	1.43	2.86	1.43	1.43	1.43	1.43	14.30
2	Drip Irrigation--1.2 m *0.6 m	90	ha	130000	Phy	1	3	3	3	1	1	1	2	15
					BL	1.17	3.51	3.51	3.51	1.17	1.17	1.17	2.34	17.55
3	Water Harvesting/ Recharge structure-Sub Surface Dykes-20 cum	90	No.	225000	Phy	1	2	3	2	2	1	1	1	13
					BL	2.03	4.05	6.08	4.05	4.05	2.03	2.03	2.03	26.35
	Sub Total					4.63	10.42	11.02	10.42	6.65	4.63	4.63	5.80	58.20



Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
<b>A.3 Farm Mechanisation</b>														
1	Power Tiller--3-5 HP	90	No.	150000	Phy	3	6	9	5	5	1	1	5	35
					BL	4.05	8.10	12.15	6.75	6.75	1.35	1.35	6.75	47.25
2	Sprayer-Power Sprayer-Knap-sack, engine operated	90	No.	40000	Phy	10	20	25	15	15	10	5	15	115
					BL	3.60	7.20	9.00	5.40	5.40	3.60	1.80	5.40	41.40
	Sub Total					7.65	15.30	21.15	12.15	12.15	4.95	3.15	12.15	88.65

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
<b>A.4 Plantation &amp; Horticulture</b>														
1	Bee Keeping-Boxes-10 boxes	90	No.	84000	Phy	5	15	20	15	15	5	5	15	95
					BL	3.78	11.34	15.12	11.34	11.34	3.78	3.78	11.34	71.82
2	Floriculture-Anthurium-	90	ha	242000	Phy	25	30	30	25	20	15	5	25	175
					BL	54.45	65.34	65.34	54.45	43.56	32.67	10.89	54.45	381.15
3	Floriculture-Gladiolus-	90	ha	242000	Phy	25	30	30	20	20	15	5	20	165
					BL	54.45	65.34	65.34	43.56	43.56	32.67	10.89	43.56	359.37
4	Floriculture-Tuberose (Rajnigandha)-	90	1000 Kg. per Cycle	61000	Phy	5	15	10	9	5	5	1	9	59
					BL	2.75	8.24	5.49	4.94	2.75	2.75	0.55	4.94	32.41
5	Mushroom Cultivation-Oyster Mushroom-400 sq. ft.	90	No.	80000	Phy	8	20	20	9	6	6	2	10	81
					BL	5.76	14.40	14.40	6.48	4.32	4.32	1.44	7.20	58.32

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
6	New Orchard - Tropical/ Sub Tropical Fruits-Mandarins (Sant-ra)-6 m *6 m	90	No.	135000	Phy	10	25	30	20	15	5	2	20	127
					BL	12.15	30.38	36.45	24.30	18.23	6.08	2.43	24.30	154.32
7	Spices-Cardamom-1.5 m *1.5 m	90	ha	300000	Phy	10	30	30	25	15	15	5	20	150
					BL	27.00	81.00	81.00	67.50	40.50	40.50	13.50	54.00	405.00
	Sub Total					160.34	276.04	283.14	212.57	164.26	122.77	43.48	199.79	1462.39

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
A.6 Forestry														
1	Plantation-Bamboo-4 m *4 m	90	ha.	110000	Phy	1	2	4	2	2	1	1	2	15
					BL	0.99	1.98	3.96	1.98	1.98	0.99	0.99	1.98	14.85
2	Sub Total					0.99	1.98	3.96	1.98	1.98	0.99	0.99	1.98	14.85

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
A.7 Animal Husbandry - Dairy														
1	Crossbred Cattle Farming--2 cow	90	1+1	150000	Phy	70	90	90	80	80	40	15	90	555
					BL	94.50	121.50	121.50	108.00	108.00	54.00	20.25	121.50	749.25
2	Sub Total					94.50	121.50	121.50	108.00	108.00	54.00	20.25	121.50	749.25

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
<b>A.8 Working Capital - AH - Dairy/Drought animal</b>														
1	Indigenous Cattle Farming_ Others_	90	Per Animal	60250	Phy	210	400	500	310	300	250	101	300	1428.53
					BL	126.53	241.00	301.25	186.78	180.75	150.63	60.85	180.75	1428.54
2	Sub Total Working Capital					126.53	241.00	301.25	186.78	180.75	150.63	60.85	180.75	1428.54

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
<b>A.9 Animal Husbandry - Poultry</b>														
1	Indigenous Poultry Farming-Egg-Invidual Farming	90	100	75000	Phy	15	20	20	10	25	10	5	15	120
					BL	10.13	13.50	13.50	6.75	16.88	6.75	3.38	10.13	81.02
2	Indigenous Poultry Farming-Meat-Invidual Farming	90	250	93750	Phy	15	30	30	20	50	7	4	15	171
					BL	12.66	25.31	25.31	16.88	42.19	5.91	3.38	12.66	144.30
	Sub Total					22.79	38.81	38.81	23.63	59.07	12.66	6.76	22.79	225.32

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
<b>A.10 Working Capital - AH - Poultry</b>														
1	Broiler Farming_ Others_	100	100	29800	Phy	15	35	50	20	70	5	5	25	225
					BL	4.47	10.43	14.90	5.96	20.86	1.49	1.49	7.45	67.05
2	Layer Farming_Others_	100	100	209330	Phy	15	20	20	10	25	10	5	15	120
					BL	31.40	41.87	41.87	20.93	52.33	20.93	10.47	31.40	251.20
2	Sub Total Working Capital					35.87	52.30	56.77	26.89	73.19	22.42	11.96	38.85	318.25

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
<b>A.11 Animal Husbandry - SGP</b>														
1	Goat - Rearing Unit-Existing Shed-	90	5+1	96000	Phy	10	20	35	20	20	10	5	20	140
					BL	8.64	17.28	30.24	17.28	17.28	8.64	4.32	17.28	120.96
2	Pig Rearing Unit-New Shed- with locally available shed material	90	4+1	60000	Phy	21	35	40	30	20	15	5	30	196
					BL	11.34	18.90	21.60	16.20	10.80	8.10	2.70	16.20	105.84
	Sub Total					19.98	36.18	51.84	33.48	28.08	16.74	7.02	33.48	226.80

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
<b>A.12 Working Capital - AH - Others/SR</b>														
1	Goat Farming_Rearing Unit - Semi- intensive_	100	10+1	61450	Phy	20	35	45	25	30	10	5	30	200
					BL	12.29	21.51	27.65	15.36	18.44	6.15	3.07	18.44	122.91
2	Pig Farming_Breeding Unit_	100	4+1	74500	Phy	15	25	35	30	20	15	10	25	175
					BL	11.18	18.63	26.08	22.35	14.90	11.18	7.45	18.63	130.40
	Sub Total Working Capital					23.47	40.14	53.73	37.71	33.34	17.33	10.52	37.07	253.31

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
<b>A.13 Fisheries</b>														
1	Integrated Pisciculture - With Poultry-Medium	90	ha	364400	Phy	4	5	10	5	5	5	1	5	40
					BL	13.12	16.40	32.80	16.40	16.40	16.40	3.28	16.40	131.20
	Sub Total					13.12	16.40	32.80	16.40	16.40	16.40	3.28	16.40	131.20



[illegible]

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
<b>C. Ancillary Activities</b>														
<b>C.1 Food &amp; Agro Processing</b>														
1	Agro Processing Unit- Cardamom Processing-400 kg drying capacity	90	No.	92500	Phy	10	30	30	30	20	10	5	25	160
					BL	8.33	24.98	24.98	24.98	16.65	8.33	4.16	20.81	133.22
1	Bakery & Confectionery Unit- Biscuits, C & Cakes-	90	ha	250000	Phy	2	2	2	2	2	2	1	2	15
					BL	4.50	4.50	4.50	4.50	4.50	4.50	2.25	4.50	33.75
	Sub Total					12.83	29.48	29.48	29.48	21.15	12.83	6.41	25.31	166.97

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Distric Total
	C.2 Ancillary Activities -					
	Sub Total					
	Total (C.1+C2)					166.97
	Total (A+B+C)					10261.91

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
<b>II. Micro, Small and Medium Enterprises (MSME)</b>														
1	Manufacturing Sector - Term Loan- Micro-Ent. - In (<1cr), TO (<5cr)	90	No.	92500	Phy	2	3	1	1	1	2	1	1	12
					BL	32.00	48.00	16.00	16.00	16.00	32.00	16.00	16.00	192.00
2	Manufacturing Sector - Term Loan- Micro-Paper Cup/Plate (Unit of 1000)	90	ha	250000	Phy	2	2	1	1	1	1		1	9
					BL	34.00	34.00	17.00	17.00	17.00	17.00	0	17.00	153.00

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
3	Manufacturing Sector - Working Capital-Micro-	20	No.	400000	Phy	4	4	2	2	2	2		1	17
					BL	3.20	3.20	1.60	1.60	1.60	1.60	0	0.80	13.60
4	Service Sector - Term Loan-Medium- Ent. - In (<50cr), TO (<250cr)	80	No.	110000000	Phy	1	2							3
					BL	880.00	1760.00	0	0	0	0	0	0	2640.00
5	Service Sector - Term Loan-Micro- Beauty Parlour - 2 customer	75	No.	1000000	Phy	5	5	2	5	1	2	1	2	23
					BL	37.50	37.50	15.00	37.50	7.50	15.00	7.50	15.00	172.50
6	Service Sector - Term Loan-Micro- Construction - Hotel/Resturant	75	No.	9000000	Phy	3	7	2	3	3	4	1	5	28
					BL	202.50	472.50	135.00	202.50	202.50	270.00	67.50	337.50	1890.00
7	Service Sector - Term Loan-Micro- Ent. - In (<1cr), TO (<5cr)	80	No.	1000000	Phy	2	3	2	1		1			9
					BL	16.00	24.00	16.00	8.00	0	8.00	0	0	72.00
8	Service Sector - Term Loan-Micro- Transportation	75	No.	2500000	Phy	10	10	5	10	4	5	2	5	51
					BL	187.50	187.50	93.75	187.50	75.00	93.75	37.50	93.75	956.25
9	Service Sector - Term Loan-Small- Ent. - In (<10cr), TO (<50cr)	80	No.	15000000	Phy				1					1
					BL	0	0	0	120.00	0	0	0	0	120.00
10	Service Sector - Term Loan-Small- Rural Tourism - Resort	75	No.	25000000	Phy	1	1	1	1		1		1	6
					BL	187.50	187.50	187.50	187.50	0	187.50	0	187.50	1125.00
11	Service Sector - Working Capital- Micro-Beauty Parlour - 2 customer	25	No.	250000	Phy	10	15	5	10	3	5	1	6	55
					BL	6.25	9.38	3.13	6.25	1.88	3.13	0.63	3.75	34.40





Sl No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
12	Service Sector - Working Capital- Micro-Hotel/ Resturant	20	No.	1800000	Phy	10	10	15	10	5	10	2	10	72
					BL	36.00	36.00	54.00	36.00	18.00	36.00	7.20	36.00	259.20
13	Service Sector - Working Capital- Micro-Transportation	5	No.	125000	Phy	10	15	10	10	8	5	2	10	70
					BL	0.63	0.94	0.63	0.63	0.50	0.31	0.13	0.63	4.40
14	Service Sector - Working Capital- Small-Rural Tourism - Resort	20	No.	5000000	Phy	10	15	5	15	3	6	2	5	61
					BL	100.00	150.00	50.00	150.00	30.00	60.00	20.00	50.00	610.00
	Sub Total					1723.08	2950.52	589.61	970.48	369.98	724.29	156.46	757.93	8242.35

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Distric Total
	III. Export Credit					
	Total Export Credit					

[illegible]

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
<b>V. Housing</b>														
1	Loan for Affordable Housing Projects--Homestay Project	75	No.	2500000	Phy	1	2	1	2	1	1	1	1	10
					BL	18.75	37.50	18.75	37.50	18.75	18.75	18.75	18.75	187.50
2	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre-Individual	90	No.	2500000	Phy	4	5	1	2	2	1	1	1	17
					BL	90.00	112.50	22.50	45.00	45.00	22.50	22.50	22.50	382.50
3	Repair of Dwelling Units-Other Centre-Individual	90	No.	600000	Phy	10	12	20	15	10	10	1	15	93
					BL	54.00	64.80	108.00	81.00	54.00	54.00	5.40	81.00	502.20
	Total Housing					162.75	214.80	149.25	163.50	117.75	95.25	46.65	122.25	1072.20

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Ravangla	Temi	Distric Total
<b>VI. Social Infrastructure</b>										
1	Sanitation-Toilets-	90	No.	500000	Phy	1	1	1	1	4
					BL	4.50	4.50	4.50	4.50	18.00
	Total Social Infrastructure					4.50	4.50	4.50	4.50	18.00

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Jorethang	Namchi	Namthang	Ravangla	Sumbuk	Temi	Wok	Yangang	Distric Total
<b>VII. Renewable Energy</b>														
1	Biomass Energy-Portable-Biogas Plant - 02 Cubic meter	85	No.	30000	Phy	6	12	16	10	5	3	2	10	64
					BL	1.53	3.06	4.08	2.55	1.28	0.77	0.51	2.55	16.33
2	Solar Energy-Solar Water Heater System-Flat Plate Collector System	85	No.	22000	Phy	5	14	15	10	5	5	1	6	61
					BL	0.94	2.62	2.81	1.87	0.94	0.94	0.19	1.12	11.43
	Total Renewable Energy					2.47	5.68	6.89	4.42	2.22	1.71	0.70	3.67	27.76

[illegible]

Annexure 2							
Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25							
(₹ lakh)							
Table 1: Crop Loan							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	4003.56	1179.66	2613.50	2277.65	3298.18	1418.62	
Others	1556.94	12.00	500.66	435.41	631.82	327.29	
Sub total (A)	5560.50	1191.66	3114.16	2713.06	3930.00	1745.91	0.00
Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	2445.94	1483.28	2804.05	2444.51	4002.43	3620.32	
Others	258.66	215.85	90.00	79.12	667.57	22.70	
Sub total (A)	2704.60	1699.13	2894.05	2523.63	4670.00	3643.02	0.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	6449.50	2662.94	5417.55	4722.16	7300.61	5038.94	0.00
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	1815.60	227.85	590.66	514.53	1299.39	349.99	0.00
Sub total (A)	8265.10	2890.79	6008.21	5236.69	8600.00	5388.93	0.00

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1058.93	4127.69	4109.86	5877.44	3916.00	6451.78	
Others	96.00	92.24	120.00	262.20	354.00	18.76	
Sub total (A)	1154.93	4219.93	4229.86	6139.64	4270.00	6470.54	0.00

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1981.80	1283.92	1438.40	1112.16	2143.00	2529.67	
Others	0.00	83.23	20.00	265.33	207.00	236.15	
Sub total (A)	1981.80	1367.15	1458.40	1377.49	2350.00	2765.82	0.00

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	9490.23	8074.55	10965.81	11711.76	13359.61	14020.39	0.00
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	1911.60	403.32	730.66	1042.06	1860.39	604.90	0.00
Sub total (A)	11401.83	8477.87	11696.47	12753.82	15220.00	14625.29	0.00

### 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	1179.66				12.00	1191.66	2277.65				435.41	2713.06

**Table 1: Crop Loan**

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	1418.62				327.29	1745.91						0.00

**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	73.86				11.52	85.38						0.00
AH -D	742.12				108.34	850.46	1075.30					1075.30
AH -P	224.15				33.31	257.46						0.00
AH - S G P	218.19				28.29	246.48	122.40					122.40

# Namchi, PLP 2025-26

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	224.96				34.39	259.35	1246.81				79.12	1325.93
Sub total	1483.28				215.85	1699.13	2444.51				79.12	2523.63
Grand Total (I +II)	2662.94	0.00	0.00	0.00	227.85	2890.79	4722.16	0.00	0.00	0.00	514.53	5236.69



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	1548.00				12.62	1560.62						0.00
AH -P	135.00				3.48	138.48						0.00
AH - S G P	533.50				6.60	540.10						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	1403.02					1403.02						0.00
Sub total	3620.32				22.70	3643.02						0.00
Grand Total (I +II)	5038.94	0.00	0.00	0.00	349.99	5388.93	0.00	0.00	0.00	0.00	0.00	0.00

# Namchi, PLP 2025-26

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agro Processing Unit	Cardamom Processing		No.	92500
2	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	250000
3	Bee Keeping	Boxes		No.	84000
4	Biomass Energy	Portable	Biogas Plant	No.	30000
5	Compost/ Vermi Compost	Vermi Compost		No.	25000
6	Crossbred Cattle Farming			1+1	150000
7	Draught Animals	Bullocks		No.	60000
8	Drip Irrigation			ha	159000
9	Education Loans	Engineering		No.	750000
10	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	500000
11	Finance to FPOs/FPCs	Procurement & Marketing		No.	1000000
12	Floriculture	Anthurium		ha	242000
13	Floriculture	Gladiolus		ha	242000
14	Floriculture	Tuberose (Rajnigandha)		ha	61000
15	Goat	Rearing Unit	Existing Shed	5+1	96000
16	Godown	Small		No.	640000
17	Indigenous Poultry Farming	Egg		100	75000
18	Indigenous Poultry Farming	Meat		250	93750
19	Individuals/ Individual members of SHGs	2nd Dose of Credit		No.	200000
20	Integrated Pisciculture	With Poultry		ha	364400

# Namchi, PLP 2025-26

21	Loan for Affordable Housing Projects			No.	2500000
22	Manufacturing Sector	Term Loan	Micro	No.	2000000
23	Manufacturing Sector	Term Loan	Micro	No.	2000000
24	Manufacturing Sector	Working Capital	Micro	No.	400000
25	Mushroom Cultivation	Oyster Mushroom		1000 Kg. per Cycle	80000
26	New Orchard	Tropical/ Sub Tropical Fruits	Mandarins (Santra)	ha	135000
27	Pig Rearing Unit	New Shed		4+1	60000
28	Plantation	Bamboo		ha	110000
29	Power Tiller		3	No.	150000
30	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
31	Repair of Dwelling Units	Other Centre		No.	600000
32	Sanitation	Toilets		No.	500000
33	Service Sector	Term Loan	Medium	No.	110000000
34	Service Sector	Term Loan	Micro	No.	1000000
35	Service Sector	Term Loan	Micro	No.	2500000
36	Service Sector	Term Loan	Micro	No.	9000000
37	Service Sector	Term Loan	Micro	No.	1000000
38	Service Sector	Term Loan	Small	No.	25000000
39	Service Sector	Term Loan	Small	No.	15000000
40	Service Sector	Working Capital	Micro	No.	1800000
41	Service Sector	Working Capital	Micro	No.	250000
42	Service Sector	Working Capital	Micro	No.	125000
43	Service Sector	Working Capital	Small	No.	5000000

44	Soil Conservation Activities/ Erosion Control activities	Bench Terracing		ha	260556
45	Solar Energy	Solar Water Heater System		No.	22000
46	Spices	Cardamom		ha	300000
47	Sprayer	Power Sprayer		No.	40000
48	Sprinkler Irrigation	Mini		ha	130000
49	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	Broiler Farming	Others_	100	29800.00
2	Buckwheat/ Kuttu/ Fafar		Acre	14800
3	Cabbage/ Patta Gobhi	Irrigated	Acre	37378
4	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Irrigated	Acre	16600
5	Fish Seed Production	Fish Seed Production_	1 lakh	47000.00
6	Ginger/ Adrak	Irrigated	Acre	91102
7	Goat Farming	Rearing Unit _ Semi_intensive_	10+1	61450.00
8	Indian Mustard/Bharatiya Sarso	Irrigated	Acre	14320
9	Indigenous Cattle Farming	Others_	Per Animal	60250.00
10	Layer Farming	Others_	100	209330.00
11	Maize/ Makka	Irrigated	Acre	20600
12	Pig Farming	Breeding Unit_	4+1	74500.00
13	Potato/ Aloo	Irrigated	Acre	84280
14	Rice/ Chaval/ Dhan	Irrigated	Acre	22000
15	Turmeric/ Haldi	Irrigated	Acre	49704
16	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Irrigated	Acre	15200

## **Abbreviations**

<b>Abbreviation</b>	<b>Expansion</b>
ACABC	Agri-Clinics and Agri-Business Centre
ACP	Annual Credit Plan
AHIDF	Animal Husbandry Infrastructure Development Fund
AMIS	Agriculture Marketing Infrastructure Scheme
APEDA	Agriculture and Processed Food Products Export Development Authority
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
CISS	Capital Investment Subsidy Scheme
CRRRI	Central Rice Research Institute
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
ECGC	Export Credit Guarantee Corporation
eNAM	Electronic National Agriculture Market
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FPO	Farmer Producer Organisation
GLC	Gound Level Credit
GoI	Government of India
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KVI	Khadi and Village Industries

KVK	Krishi Vigyan Kendra
LDM	Lead District Manager
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
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
SCC	Swarojgar Credit Card
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
NIA	National Implementing Agency
SIDICO	Sikkim Industrial Development and Investment Corporation
SIMFED	Sikkim State Cooperative Supply and Marketing Federation Ltd
SISCO Bank	Sikkim State Cooperative Bank Ltd
StCB	State Cooperative Bank
MPCS	Multive Purpose Cooperative Society Ltd
UD & HD	Urban Development and Housing Department





## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

### Corporate Office

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

### Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

### Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



## NABFINS LIMITED | A Subsidiary of NABARD

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

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

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

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

☎: 022-26539419

✉: headoffice@nabcons.in

**Corporate Office:** NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: www.nabcons.com

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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



**NABFOUNDATION**

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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

**Name and address of DDM**

Name	Rupen Kr Lamichhaney
Designation	DDM, NABARD
Address 1	C/o Pabita Rai, Opposite Yadav Garage
Address 2	Gangtok Road, Namchi District, Sikkim
Post Office	
District	
State	
Pincode	737126
Telephone No.	
Mobile No.	8927215089
Email ID	rupen.lamichhaney@nabard.org







NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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

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