



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



मोन जिला
Mon District

नागालैण्ड क्षेत्रीय कार्यालय, दीमापुर
Nagaland Regional Office, Dimapur

Potential Linked Credit Plan

Year: 2025-26

District: Mon

State: Nagaland



**National Bank for Agriculture and Rural
Development
Nagaland Regional Office, Dimapur**

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

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

Foreword

National Bank for Agriculture and Rural Development (NABARD) is mandated to promote agriculture and rural development through financial and non-financial interventions for fostering rural prosperity. In adherence to this mission, Potential Linked Credit Plans (PLPs) are prepared every year for each district of Nagaland. The Reserve Bank of India (RBI) has identified eight categories as priority sector agriculture, MSME, export credit, education, housing, social infrastructure, renewable energy and others. A differentiated approach has been adopted to channelise sufficient credit to these sectors, which are vital for achieving the goal of holistic development. In this context, 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. PLP helps to streamline the trajectory of growth potential in various areas of agriculture and other priority sectors for the forthcoming year at the district level. It attempts to map the development potential in the priority sector in the district through bank credit and assesses the credit requirement taking into account the present and emerging potential under the priority sector.

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 and serve the needs of all stakeholders in the rural eco-system. I am delighted to present the PLP for the financial year 2025-26. I am hopeful that it would serve as a resourceful document for the preparation of Annual Credit Plan for the district. PLP is prepared through a bottom-up approach.

I acknowledge the contribution of all stakeholders in the district in the consultative process for providing a satisfactory framework to this document. I would like to express my sincere gratitude to the Deputy Commissioner and his team of line department officials, Lead District Officer of the RBI, Lead District Manager, bankers and NGOs for their continuous engagement, valuable suggestions, feedback and data sharing. I am confident that this document would help the bankers in better planning and pave the way for increased ground level credit flow towards priority sectors in the district.

(Pauliankap Bulte)
General Manager/OIC

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Mon

PLP Document finalized by: Nagaland Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Mon district shares a long and porous national border with Arunachal Pradesh and international border with Myanmar. The district is the northernmost district of Nagaland.
2	Type of soil	The main produces of the district are paddy, maize, kolar/Naga dal, small millet, soyabean, ginger, pineapple, orange, banana and papaya etc. Tea, Rubber and Coffee are main plantation crops.
3	Primary occupation	The economy of the district depends on agriculture and allied sector with some contributing from small/cottage industries.
4	Land holding structure	0

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The achievement stood at Rs 2626.66 lakh
2	CD Ratio	As on 31 March 2024, the CD ratio of the district stood at 108.26% which has increased from 82.76% as on 31 March 2023.
3	Investment credit in agriculture	0

4	Credit flow to MSMEs	The overall credit to flow stood at Rs 600.68 lakh
5	Other significant credit flow, if any	0

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The PLP of Mon district has estimated an Institutional credit potential of 7903.49 lakhs for the year 2025-26. The above potential estimates indicate an increase of 58.24 % over the projections made in the PLP for the year 2024-25.
2	Projection for agriculture and its components	The credit potential estimated under Crop Loan for 2025-26 in Mon district is 3657.47 lakh
3	Projection for MSMEs	The credit potential estimated under Crop Loan for 2025-26 in Mon district is 1755.00 lakh
4	Projection for other purposes	Credit potential for Education at 1008.00 lakh, Housing at 318.00 lakh, Renewable Energy at 58.32 lakh, Others (SHGs/JLGs/PMJDY) at 109.20 lakhs and Social Infrastructure involving bank credit at 992.00 lakh, respectively.

5. Developmental Initiatives

1. To augment the credit flow in the district, NABARD had been taking up various developmental initiatives viz. Integrated Tribal Development Project, Rural Haat, Springshed based watershed development project, and infrastructure development under Rural Infrastructure Development Fund (RIDF).

6. Thrust Areas

1. Farmer Producer Organizations Food and agro processing Adoption of rainwater harvesting Increasing flow of institutional credit to agriculture and allied activities Financing through JLG/SHG mode

7. Major Constraints and Suggested Action Points

1. The district has been facing are dependence on monsoon, traditional method of cultivation, lack of storage and processing units, transportation bottlenecks, absence of regulated markets, lack of technical & fertilizers input as well as inadequate credit inputs.
2. The other constraints are limited supply of improved breeds of cattle, pigs, Concentrated feed, lack of extension services, etc. The availability of milk, meat, fish and egg for consumption in the district is much below the recommended norm.
3. Massive artificial insemination for production of improved breed is an alternative. Adequate, timely and hassle free credit input on the part of banks under these activities will boost these sectors.

8. Way Forward

1. It shall be the endeavor of all the financial institutions, line departments, developmental agencies, NGOs etc. for a coordinated approach amongst different stakeholders for enhancing the capital formation and strengthening the credit flow.
2. An effort has been made to analyze and document the status of various sectors in the district, understand and assess the various resources available, gauge the critical gaps and arrive at the potentials with the initiatives required from all stakeholders

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	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;
		- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;
		- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;
		- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- 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 draught animal power/power tiller by using conversion factors;

		<ul style="list-style-type: none"> - Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively; - Adjustment of tractor potential with land holdings; and - Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> - Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; - Feasibility and possibility of shifting from food crops to plantation crops; - Estimation of replanting by taking into account approximate economic life of a few plantation crops; and - Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> - Collection of data on number of milch animals as per the latest census; - Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and - 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

5. Agency wise Use

Utility

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

1	Bankers	<ul style="list-style-type: none"> - Provides inputs/ information on Exploitable potential vis-a-vis credit possible; - Potential High Value Projects/ Area Based schemes; and - Infrastructure support available which can form basis for business/ development plans.
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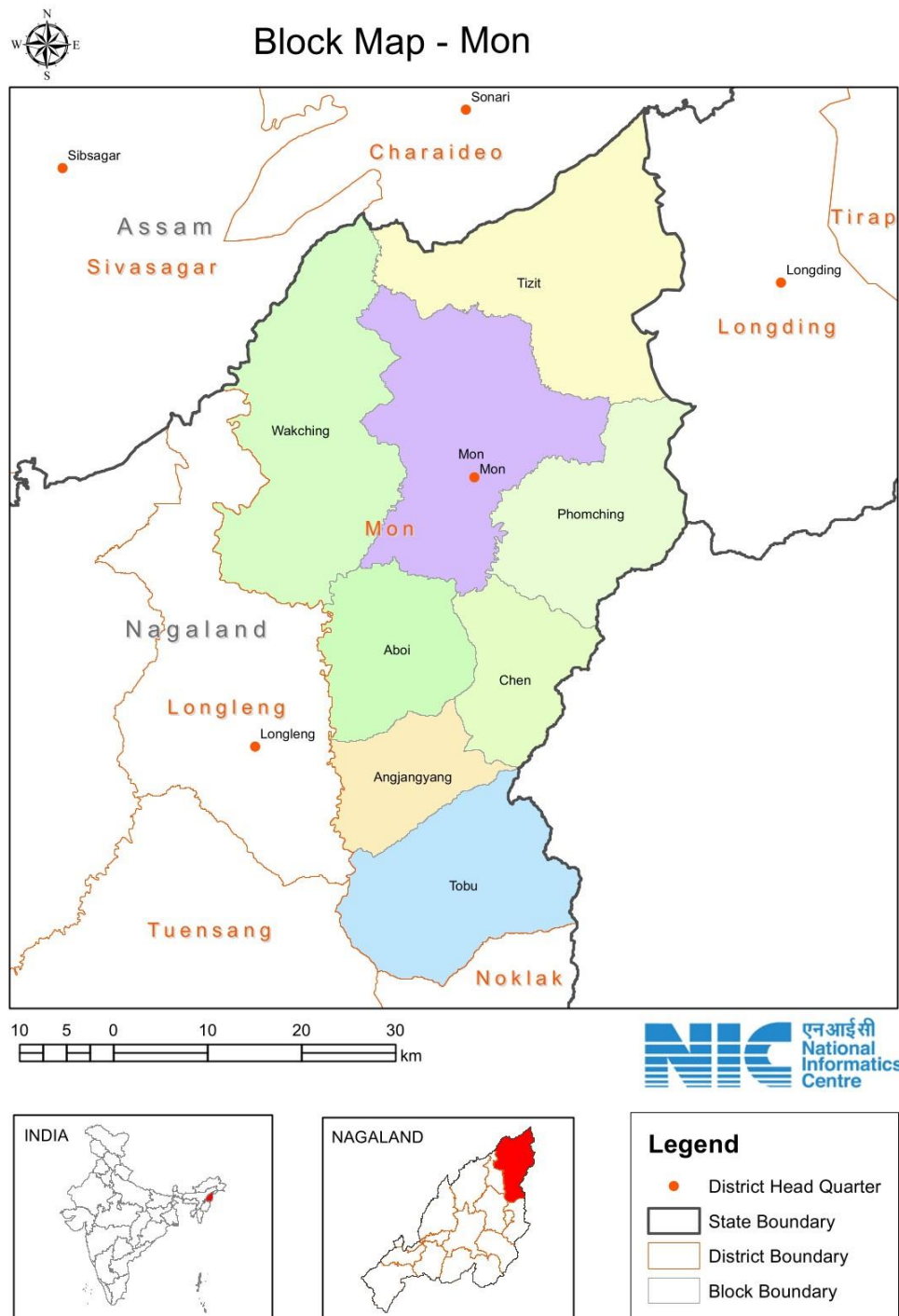
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential;
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	3643.87
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	3126.51
2	Term Loan for agriculture and allied activities	517.36
B	Agriculture Infrastructure	13.60
C	Ancillary activities	0.00
I	Credit Potential for Agriculture A+B+C)	3657.47
II	Micro, Small and Medium Enterprises	1755.00
III	Export Credit	8.50
IV	Education	1008.00
V	Housing	315.00
VI	Social Infrastructure	992.00
VII	Renewable energy	58.32
VIII	Others	109.20
	Total Priority Sector	7903.49

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	1798.04
2	Water Resources	12.98
3	Farm Mechanisation	36.32
4	Plantation & Horticulture with Sericulture	197.98
5	Forestry & Waste Land Development	10.24
6	Animal Husbandry - Dairy	273.84
7	Animal Husbandry - Poultry	334.71
8	Animal Husbandry - Sheep, Goat, Piggery	869.92
9	Fisheries	109.84
10	Farm Credit- Others	0.00
	Sub total	3643.87
B	Agriculture Infrastructure	
1	Construction of storage	0.00
2	Land development, Soil conservation, Wasteland development	13.60
3	Agriculture Infrastructure - Others	0.00
	Sub total	13.60
C	Ancillary activities	
1	Food & Agro. Processing	0.00
2	Ancillary activities - Others	0.00
	Sub Total	0.00
II	Micro, Small and Medium Enterprises	
	Total MSME	1755.00
III	Export Credit	8.50
IV	Education	1008.00
V	Housing	315.00
VI	Social Infrastructure	992.00
VII	Renewable energy	58.32
VIII	Others	109.20
	Total Priority Sector	7903.49

District Profile

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	1786
2	No. of Sub Divisions	2
3	No. of Blocks	8
4	No. of revenue villages	131
5	No. of Gram Panchayats	122

1.a. Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Nagaland
2	District	Mon
3	Agro-climatic Zone 1	Sub- tropical hill zone
4	Agro-climatic Zone 2	Sub- tropical hill zone
5	Climate	Per humid to humid
6	Soil Type	Red sandy laterite

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	17860
2	Forest Land	10207
3	Area not available for cultivation	7853
4	Land under Miscellaneous Tree Crops	8412
5	Cultivable Wasteland	5166
6	Current Fallow	3030
7	Other Fallow	9531

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	8
2	Total	8

5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	265	31.74	32	32.00
2	>1 to <=2 ha	410	49.10	49	49.00
3	>2 to <=4 ha		0.00		0.00
4	>4 to <=10 ha		0.00		0.00
5	>10 ha	160	19.16	19	19.00
6	Total	835	100	100	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	84
2	Agricultural Labourers	4

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	250	132	118	216	34
2	Scheduled Caste	0				
3	Scheduled Tribe	238	124	114		
4	Literate	119	67	52		
5	BPL	0				

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	42
2	Rural Households	36

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

Sr. No.	Particulars	Nos.
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10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	122

Sources

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

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	53
2	Primary Health Centres	14
3	Primary Health Sub-Centres	72
4	Dispensaries	3
5	Hospitals	1
6	Hospital Beds	176

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	1
2	Registered FPOs	2
3	Agro Service Centres	1
4	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	5362
2	Net Irrigated Area (Total area irrigated at least once)	2332
3	Area irrigated by Canals/ Channels	21

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	814

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
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16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	29	13	16

2	Cattle - Indigenous	9753	5321	4432
3	Buffaloes	1050	722	328
4	Sheep - Cross bred	0		
5	Sheep - Indigenous	0		
6	Goat	0		
7	Pig - Cross bred	0		
8	Pig - Indigenous	0		
9	Horse/Donkey/Camel	0		
10	Poultry - Improved	143925	100000	43925
11	Poultry - Indigenous	0		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Artificial Insemination Centers	1
3	Dairy Cooperative Societies	17

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	252	MT		gm/day

Sources

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

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 (%)			32.00
2	Land Holdings - MF (%)			49.00
3	Rainfall -Normal (mm)			19.00
4	Rainfall - Actual (mm)			105.00

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)			0.00

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	Maize	5646.	1116.7	197.79	5489.00	1080.20	196.79	5245.	1020.1	194.49
2	Soybean	3077.	3876.	1259.67	3212.	4059.	1263.70	1900.	2300.	1210.53
3	Indian Mustard	3563.	3622.	1016.56	3566.	3635.3	1019.43	1900.	1400.	736.84
4	Rice	2319.0	5262.2	2269.17	2330.0	5301.2	2275.19	192.00	3570.0	18593.75

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)			51695.00
2	Net sown area (lakh ha)			42280.00
3	Cropping intensity (%)	0	0	122.27

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
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Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)			4680
2	Net Irrigated Area ('000 ha)			6830

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
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Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
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Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
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Plantation & Horticulture including Sericulture

Table 1: GLC

Table 5: Production Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 6: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 7: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 8: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
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Forestry & Waste Land Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: High Tech Orchards

Sr. No.	Crop	31/03/2022				31/03/2023				31/03/2024			
		No. of orchards	Area ('000ha)	Prod. ('000MT)		No. of orchards	Area ('000ha)	Prod. ('000MT)		No. of orchards	Area ('000ha)	Prod. ('000MT)	



Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)



Table 4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024



Table 3: NTFP

Sr. No.	Item/ Variety	31/03/2022		31/03/2023		31/03/2024	
		Production (Kg)	Involvement of HG's/ Producer Groups (No.)	Production n (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production n (Kg)	Involvement of SHGs/ Producer Groups (No.)

Table 4: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)

Sources

Table Name	Source(s) and reference year of data
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District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
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Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
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Animal Husbandry - SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
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Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3 : Marine Fisheries (No.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 4 : Brackish Water Fisheries

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 5: Fisheries Infrastructure Development Fund (FIDF)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
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Farm Credit - Others & Integrated Farming
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Area under Integrated Farming

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
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Agri. Infrastructure Table
1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
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Land Development, Soil Conservation & Watershed Development
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gap ('000 ha)	0	0	0

Table 3: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
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District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
---------	-------------	------------	------------	------------

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
------------	--------------------------------------

Agri. Ancillary Activities - Food & Agro Processing & Others Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
---------	-------------	------------	------------	------------

Table 3: Other Ancillary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
---------	-------------	------------	------------	------------

Sources

Table Name	Source(s) and reference year of data
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MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
---------	-------------	------------	------------	------------

Table 4: DIC interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 5: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
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Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
------------	--------------------------------------

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Progress under Govt. investments (Type and number of projects)

Sr. No.	Govt. investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects

Sources

Table Name	Source(s) and reference year of data
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Social Infrastructure Investments

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 4: DIC interventions

Table 2: Projects (Cumulative)

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects

Table Name	Source(s) and reference year of data
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Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects



Table 3: Renewable Energy Potential

Particulars	31/03/2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	Total MW
Potential	0	0	0	0	0	0
Developed	0	0	0	0	0	0
Under Developed	0	0	0	0	0	0
Planned	0	0	0	0	0	0
Gap	0	0	0	0	0	0

Table Name	Source(s) and reference year of data
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Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
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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
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Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 4: Status/ progress under various schemes of MoC in the district

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

Sources

Table Name	Source(s) and reference year of data
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Table 3: Block wise, sector wise distribution of cooperative societies in the district

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread



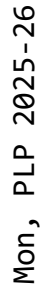
Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies assoiated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mF Os	SHGs/JL Gs	BCs/BFs	Village s	House olds	
Commercial Banks	9	6	3								
Regional Bank	0										
District Central Coop. Bank	0										
Coop. Agr. & Rural Dev. Bank	1	1									
Primary Agr. Coop. Society	0										
Others	0										
All Agencies	10	6	4	0	0	0	0	0	0	41978	

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					Shar e (%)
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Shar e (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	
Commercial Banks				0	0	26892.00	31206.00	34582.00	10.8	82.57



3. Loans & Advances Outstanding

4. CD Ratio

48



Mon, PLP 2025-26

Others	0	0	0	0
All Agencies	77.2	82.8	93.9	

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

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

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks		0.0		0.0		0.0		0.0		0.0
Regional Rural Bank		0		0		0		0		0
Cooperative Banks		0		0		0		0		0
Others		0		0		0		0		0
All Agencies	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0

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 [₹lakh]	Achievement [₹ lakh]	Achievement [%]	Target [₹lakh]	Achievement [₹lakh]	Achievement [%]	Target [₹lakh]	Achievement [₹lakh]	Achievement [%]	
Commercial Banks	0.00	0.00	0			0			0	0.0
Regional Bank	0.00		0			0			0	0.0
Cooperative Banks	0.00		0			0			0	0.0
Others			0			0			0	0.0
All Agencies	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0

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 [₹lakh]	Achievement [₹ lakh]	Achievement [%]	Target [₹lakh]	Achievement [₹lakh]	Achievement [%]	Target [₹lakh]	Achievement [₹lakh]	Achievement [%]	
Crop Loan	1125.00	168.11	14.9	120.00	560.73	467.3	1343.36	440.09	32.8	171.7
Term Loan (Agri.)	1545.00	177.39	11.5	110.00	309.44	281.3	2335.40	635.38	27.2	106.7
Total Agri. Credit	2670.00	345.50	12.9	230.00	870.17	378.3	3678.76	1075.47	29.2	140.1
MSME	1264.00	520.16	41.2	561.00	726.16	129.4	1545.00	1013.43	65.6	78.7
Other Priority Sectors*	293.00	44.67	15.2	100.00	284.50	284.5	480.00	537.76	112.0	137.2

Total Priority Sector	4227.00	910.33	21.5	891.00	1880.83	211.1	5703.76	2626.66	46.1	92.9
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9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	
Commercial Banks		0			0			0	0	0.0
Regional Rural Bank		0			0			0	0	0.0
Cooperative Banks		0			0			0	0	0.0
Others		0			0			0	0	0.0
All Agencies	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00

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

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 Gramin Haats etc.

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

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

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

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

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

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

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

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

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

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

viii. World’s Largest Cooperative Training Scheme This aims at revamping existing cooperative training structure in the country.

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

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

i. Agri Stack:

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

ii. Vistaar (Virtually Integrated System to Access Agricultural Resources): Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF): GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

Framework for Voluntary Carbon Market (VCM) in Agriculture Sector:

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

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

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.

- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

11.ii. Gram Vihar New Scheme for promotion of Rural Tourism: A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day"

i.e. one day trip without night stay.

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

Nagaland SDG Vision 2030: Based on 17 Sustainable Development Goals (SDGs) promulgated by the United Nations, this vision document aims to make the state well-governed, peaceful and prosperous, where all citizens will get equitable opportunities. It is expected to provide specific short-, medium- and long-term strategies that the state should focus on to meet the aspirations of the people for sustainable livelihoods and living standards.

Fostering Climate Resilient Upland Farming Systems (FOCUS): FOCUS is a project funded by the International Fund for Agriculture Development (IFAD) at a cost of Rs 612 crore. It is being implemented covering 1.37 lakh farm households in 668 villages across 08 districts of Nagaland with the objective of increasing agricultural income and enhancing resilience to climate change. The long-term objective is to restore the ecological balance by addressing the ever-increasing human needs through a blend of modern technological advances with traditional knowledge.

Naga-Integrated Settled Farming (N-IsF): The Naga-Integrated Settled Farming (N-IsF) business model is an attempt to ensure a sustainable livelihood for farmers and transform the present subsistence agriculture into commercial and sustainable agriculture.

Farmer Markets: The State Govt. is setting up of Farmer Markets in all the districts aimed at promoting local products, organic food and a chain that ensures farm-to-market, and farm-to-table links without the middlemen.

Mission Organic Value Chain for North-Eastern Region: Under this Central Sector Scheme, Govt. of Nagaland promotes cultivation of dragon fruit in Dimapur, avocados in Kohima, apples in Kiphire, spices in Wokha, ginger in Mon and bananas in Mokokchung. It will help farmers aggregate and collectively market their produce and create room for export.

Horticulture Model Village: Under the Mission for Integrated Development of Horticulture (MIDH), the Govt. of Nagaland has identified one village each as Horticulture Model Village (HMV) in all districts of the state. HMV has been conceptualised to increase production and productivity of horticulture crops like kiwi, banana, pineapple, dragon fruit, etc. and enhance economic opportunities for the farmers.

Food For All: The Govt. of Nagaland has put in place its Vision 2025 goal of achieving food security for all by adopting modern technology and integrated farming approach and creating critical infrastructure such as transportation, storage and processing of farm produce.

Rubber Plantation: Govt. of Nagaland has set a target of bringing 30,000 hectares of land under rubber plantation by 2030 in a bid to encourage farmers to make a transition from jhum practice (shifting cultivation) to settled farming, thereby reclaiming degraded land and uplifting rural economy.

Coffee Plantation: Considering the favourable agro-climatic condition, a comprehensive plan has been developed by the State Govt. to bring 50,000 hectares of land under coffee plantation by 2030. During FY 2023-24, 370 hectares of land have been brought under coffee plantation, while seven roasting units were provided to serve 35 clusters of coffee growers. Further, budgetary provision has been made for setting up a Coffee Research and Adaptation Station during 2024-25. It will study various aspects of processing and value addition, including propagation of coffee plants for higher altitudes.

Bamboo Development as a Resource and Enterprise: The restructured National Bamboo Mission (NBM) is being implemented in 23 states including Nagaland. The Nagaland Bamboo Development Agency (NBDA), which is the implementing agency in the state, has two approaches for the promotion and development of the bamboo industry, viz., development of bamboo as a resource as well as an enterprise. NBDA has been working to develop bamboo as an instrument of poverty alleviation and employment generation in the rural sector through various activities such as establishment of primary processing units in bamboo

clusters, scientifically managed bamboo plantations of commercially viable bamboos, technology sourcing and dissemination, skill upgradation and capacity building, etc.

Nagaland Agriculture Export Policy: In tune with the National Agriculture Export policy, Govt. of Nagaland has framed its Agriculture Export Policy along with identification of export clusters and crops. The objective of the policy is to promote better mechanism and infrastructure for market access of the organic and ethnic produce of farmers and enable remunerative returns. It also aims to promote private players in food processing and packaging under certification by notified agencies of the Government.

Development of Irrigation Potential: The State Govt. has prepared a roadmap for creation of potential of 45% of the Ultimate Irrigation Potential by the year 2024 through Irrigation Development and Management (IDM). The roadmap will serve as a guiding document for expansion and strengthening of activities for sustainable management of water resources.

Water Supply: Under the Jal Jeevan Mission (JJM) of the Ministry of Jal Shakti, Govt. of India, 719 habitations have been provided with 100% Functional Household Tap Connections (FHTC). A total of 3,11,660 household tap connections were provided in the State as on 27 February 2024 out of 3,66,001 number of rural households in the State. Piped water supply has also been provided to 1,971 Schools and 1,742 Anganwadis. Water supply projects to Aboi HQ,

Longching EAC HQ and Mon village and 4 neighbouring villages have been completed.

Animal Husbandry: The State Govt. has planned to set up Veterinary Dispensaries in the new districts of Chmoukedima, Niuland and Shamator.

Forest: Under the externally-aided Nagaland Forest Management Project, Govt. of Nagaland has covered 88 villages across the state bringing an area of 24,225 hectares under afforestation. Under Integrated Development for Wildlife Habitat, 127 community reserves have been notified in the State with a total area of approximately 889.35 square kilometres, significantly increasing the Protected Area Network of the States forestland. Moreover, the Forest and Biodiversity Management in the Himalaya (Nagaland) project funded by the German Development Bank KfW under an Indo-German Financial Cooperation is being implemented by the Nagaland State Biodiversity Board, the State Forest Department and the Nagaland Empowerment of People for Economic Development (NEPED) supported by a Project Management Consultancy as the Project Executing Agency.

The project aims to safeguard biodiversity conservation in selected Community Conserved Areas (CCAs), while at the same time improving the living conditions and income of the local population in peripheral areas of protective forests. The project covers 12 CCAs, around 70 villages and 6 districts in the state and will be implemented over a period of eight years from 2019-2026.

2. State Budget

2.1. Important Announcements

An integrated business hub will be established in Dimapur. It will serve as an innovation centre that provides ready to use infrastructure.

The Chief Minister's Life Insurance Scheme will provide insurance coverage of Rs 2.00 lakh upon the death or accident of a family's breadwinner. Accidental insurance coverage will be provided for three other family members as well. Rs 15.00 crore has been allocated for this in FY 2024-25.

A Skill Training Centre will be set up for the construction sector. It will offer extensive training to youth in construction infrastructure, the use of state-of-the-art tools, machinery and equipment.

An e-stamps system is proposed to replace the use of physical stamps. This is expected to make registering documents and deeds simple and transparent. Tax evasion through undervaluation is expected to be curbed, leading to higher revenue in subsequent years.

An amount of Rs180 crore has been sanctioned under Prime Minister's Development Initiative for North-East Region (PM DevINE) for the areas of Eastern Nagaland to aid the developmental efforts in the eastern districts.

2.2. Highlights related Agriculture & Farm Sector

Growth in the agriculture sector is estimated at 4.2% in 2023-24.

Total expenditure under agriculture and allied activities is pegged at Rs 1,362 crore in FY 2024-25 (Budget Estimate) as compared to Rs 1,233 crore in FY 2023-24 (Revised Estimate), registering a growth of 11 percent.

The ELEMENT Nagaland Project funded by the World Bank supports sustainable livelihood, rejuvenate springs, strengthen high value forest produce adopt climate-smart agriculture practices, and conserve and restore degraded landscapes, covering 15 districts and 225 villages.

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

Total expenditure under rural development sector is pegged at Rs 1,452 crore in FY 2024-25 (Budget Estimate) as compared to Rs 1,182 crore in FY 2023-24 (Revised Estimate), registering a growth of 23 percent.

Under Pradhan Mantri Awaas Yojana-Gramin, financial assistance has been provided for completion of 995 houses.

The State Institute of Rural Development (SIRD) has been provided Rs 3.30 crore for construction, research activities and training on the objectives and modes of implementing various Centrally Sponsored Schemes.

3. Govt Sponsored Programmes linked with Bank Credit

Chief Minister's Micro Finance Initiative (CMMFI)

The Chief Minister's Microfinance Initiative (CMMFI) was launched in the state during FY 2022-23 to help expedite credit flow to MSME entrepreneurs and farmers. The scheme aims to improve the affordability and availability of credit for individuals, entrepreneurs, unemployed youth, SHGs, Farmer Producer Organisations and Cooperative Societies. Under the scheme, subsidy or interest subvention is provided to eligible beneficiaries against identified activities in the agriculture & allied sector including processing units, handicraft and small-scale manufacturing. The funding pattern is in the proportion of 10% beneficiary contribution, 60% bank loan and 30% subsidy. The maximum ceiling admissible under this scheme is Rs 15.00 Lakh.

The State Govt. provides interest subvention over and above the existing Central Government schemes. This initiative is expected to grow farmers income, inculcate a sense of credit discipline, boost private enterprise and improve the agri-marketing network and infrastructure in the State. Details of the scheme can be accessed at <https://cmmfi.nagaland.gov.in/>

Under the Chief Ministers Micro Finance Initiative, a total of 688 loans have been approved. An outlay of ₹ 30 crore has been allocated for the scheme during 2024-25, to be enhanced in case there are viable projects.

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

More than 70% of total population of Nagaland resides in rural areas and are dependent on agriculture and related activities for their livelihood. Agriculture and allied sector is one of the major contributors to the Gross State Domestic Product (GSDP) and is the largest employer of the workforce in the State with 45.47 per cent of the working population engaged in agricultural activities (Census 2011).

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The net irrigated area is only 4680 Ha. Rice is the staple food of the people hence paddy is the major crop grown in the district. Other food crops grown are maize, soya bean, rajma/kholar beans, ginger, tapioca, cardamom and tea. A total of 719 KCCs has been issued amounting to 556.28 lakhs during the FY 2023-24. Farm Schools had been opened in the district covering all the blocks under ATMA. One storage godown with a capacity of 50 MT is available for storing of agriculture produces in the district under APMC.

To provide expert advice and services to farmers, District Agriculture Office had sponsored 2 (two) ACABC.

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), Rashtriya Krishi Vikas Yojana (RKVY),

Rain Area Development (RAD), National Food Security Mission (NFSM) and Sub-Mission on Agricultural Mechanization (SMAM) is being implemented in the district by District Agriculture Office, GoN.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The most important river is Dikhu. It flows through the Mon district, flows past Naginimora and later joins the Brahmaputra River in Assam. There are some minor streams, rivulets and rills all over the district and many of them dry up during lean season but roar in monsoon. Other important rivers of the Mon District are Yamon, Yityong, Kaimang, Tesang, Maksha, Tapi, Tizit, Teyap, Tekang, Jein, Teggie, Telem, Pongma and Tehok, which provide good fishing grounds, picnic spots and rafting and has a number of fish species like trout etc.

Rainwater Harvesting: Normally water is collected from the roofs of buildings and stored in rainwater tanks/ponds. Zabo, which means 'impounding water', is an ingenious method of catching rainwater from running off the mountains. Zabo is widely practiced throughout Nagaland. Under IWMP I&II completed during 2016-17, 29 farm ponds, 21 check dams has been constructed.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The net irrigated area of the district constitutes only 7.18 % of the net sown area of 32519.10 hectares. Total Irrigation potential created through Minor Irrigation Schemes, as on March 2020 was 1820.43 ha in the district.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm Mechanization is an important ongoing programme in the district. Farm Mechanization is been taken up under Sub-Mission on Agricultural Mechanization (SMAM) and RKVY. The main objectives is to boost up production and productivity by farm mechanization in the same limited area. Small and marginal farmers in the district cannot afford farm machineries.

The programme support the farmers by way of establishing Custom Hiring Centre (CHC) to make

scope for hiring the required machineries at minimum hiring rate. Through this programme, machineries can be provided to the farmers in 50% subsidy, free of cost under Promotion of Farm Machinery in North East Region and also provide scope of hiring machineries by setting up Farm Machinery Banks for custom hiring. The district still lags behind in the application of modern machinery and farm equipment in its agricultural operations. There is scope for farm mechanization through mini tractors and power tillers in areas like Tizit and Naginimora.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Farm Mechanization in Nagaland is mostly taken under Sub-Mission on Agricultural Mechanization (SMAM), which was launched in 2014-15. Through this mission, attempts are being made to promote farm mechanization in regions where the availability of farm power is low. Machineries such as tractor, power tillers, brush cutters, earth auger, manual/power operated sprayers, rice mills etc. are either given to farmers free of cost, or at a subsidized rate (50%), or on a hiring basis through Farm Machinery Banks (FMB) for Custom Hiring. During the period from 2014-15 to 2020-21, an amount of Rs. 110.05 crore have been released to Nagaland by the Department of Agriculture, Co-operation and Farmers Welfare (DAC&FW), Ministry of Agriculture and Farmers Welfare, GoI. During 2021-22, an amount of Rs. 7.57 crore was released as 1st instalment under SMAM for the distribution of 497 numbers of various machines and equipment to the farmers on subsidy and establishment of 25 Farm Machinery Banks at village level.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Horticulture is an important segment of Agriculture which contributes about one-fifth to the agriculture and allied sector production. The geographical conditions offer tremendous scope for horticulture development in the state. There is diverse agro climatic conditions, varied soil-types and abundant rainfall prevailing in the state providing ample scope for producing a diversified basket of fruits, vegetables, flowers, plantation crops, spices and other horticultural crops. Orange, banana, pineapple, litchi and passion fruit are major fruit crops grown in the districts. Ample opportunities exist for increasing the area and export of various kinds of flowers, especially Orchids. Vegetable cultivation is another area offering high potential near urban and semi-urban areas. Some of the vegetables cultivated include, beans, cabbage, green chilli, cucumber, ginger, cardamom and tuberous crops including potato, sweet potato and tapioca.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Horticulture Departments have been implementing the Mission for Integrated Development of Horticulture (MIDH), a Centrally Sponsored Scheme for the holistic growth of the horticulture sector, under which Government of India (GoI) contributes 100% of the total outlay. An amount of Rs. 2600 lakh was allocated to the Department under MIDH 2021-22.

Under MIDH, the Department has earmarked an area of 2500Ha for Integrated Nutrient Management (INM) and Integrated Pest management (IPM), with an amount of Rs 60.00 Lakhs covering twelve (12) Districts.

Department of Horticulture has initiated the construction of 100 units of functional Pack houses covering all the districts, at the cost of Rs. 200 Lakhs under MIDH 2021-22. Besides, the Department has begun the construction of 100 additional Pack Houses across all the districts during 2021-22, under a project of Rs.396.78 lakh funded by NEC.

The Department, under the Infrastructure and Assets development component of RKVY during 2021-22, has earmarked the creation of three Integrated Rural Markets as below

- a. 1 (one) unit in Tondongo, New Ralan, Wokha district.
- b. 1 (one) unit at Khughovi village, Dimapur district
- c. 1 (One) unit between Doyang Old and New Bridge, Mukhami Village, Zunheboto district

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Nagaland is richly endowed with forests and forest resources. Out of the States geographical area of 16,579 Sq. Km., forests occupy an area of approximately 8629 Sq. Km., i.e., 52.04%. Nagaland is also ranked at 5th position in terms of forest cover as a percentage of total geographical area, according to the India State of Forest Report 2021. It has a total forest cover of 12,251.14 sq. km which is 73.90% of the total geographical area of 16,579 sq.Km. (ISFR, 2022).

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The Department of Environment Forest and Climate Change undertakes afforestation activities in the district through peoples participation under the JFM approach, while wasteland development activities are undertaken by the Land Resource Department.

The Forest Department and Soil and Water Conservation Department are encouraging afforestation activities in the district through distribution of quality seedlings of economically important tree species, free of cost, to various groups / societies involved in tree plantation.

The State Government is also promoting the agro forestry concept of tree cultivation along with jhum cultivation amongst the farmers.

2.1.6 Animal Husbandry – Dairy**2.1.6.1 Status of the Sector in the District**

Traditionally, livestock ownership has been symbolic of the wealth and social status of the Naga family. It forms an important livelihood activity for most of the rural farmers, supplementing agriculture by contributing to the health and nutrition of the household.

Over the years, demand for livestock products in the state has risen owing to increase in population, higher per capita household income, social preference for animal protein etc. As per Annual Administrative Report 2019-20 released by the Department of Animal Husbandry & Veterinary Services (AHVS), Govt. of Nagaland (GoN), the state produced about 63% of the total requirement of milk (74.03 thousand tonnes) during 2018-19, leaving a shortfall of 37% (43.68 thousand tonnes).

The districts milk production is 5.25 tonnes where total requirement is 14.89 tonnes leaving 9.63 tonnes as shortfall. The per capita availability of milk as of 2018-19 is 97.99 grams/head/day against the standard recommendation of 150 grams/head/day.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The Department of Animal Husbandry & Veterinary Services (AHVS), Govt. of Nagaland is responsible for overall animal husbandry activities in the state. A Commissioner & Secretary of the state government is the administrative head of the department. In the Directorate, the department is headed by the Director supported by Additional Directors, Joint Directors & Deputy Directors, Veterinary Assistant Surgeons (VAS) including a Registrar and Ministerial staff. At the District level, Chief Veterinary Officers are supported by Deputy Chief Veterinary Officers/District Livestock Development Officer/District Disease Diagnostic Officer/Veterinary Surgeons and Veterinary Assistant Surgeons along with Para-Veterinarians and Ministerial staffs.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry production in Nagaland is emerging from conventional farming practices to commercial production system with newer technological interventions. Nevertheless, backyard farming remains the most popular poultry rearing systems, constituting 22.53 lakh poultry birds as per 20th LS census. Currently the total Poultry population in the State is 28.39 lakh (as per 20th Livestock Census) and egg production is around 22.03 lakh numbers during 2020-21 (as per Integrated Sample Survey). The per capita availability of egg as of 2018-19 is 22 nos./head/annum against a standard recommendation of 182 nos./head/annum. There is a vast gap between requirement (1956.50 lakh No.) and local production of egg (374.72 lakh No.) in the State. As a result, there is a heavy import of eggs into the state from other parts of the country. Thus, there is a major scope for development of poultry sector in the region. Total production of egg in the district is 30.13 lakh nos. whereas total requirement is 247.48 lakh nos. leaving a shortfall of 217.35 lakh nos.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

There are 9 (nine) functional State-run Poultry farms in Nagaland. Low input Technology (LIT) chicks of 21-30 days old are sold at subsidized rate to interested farmers through these farms. During 2021-22, more than 1.77 lakh LIT birds were provided to farmers (Annual Administrative Report 2021-22- Dept. of AHVS, GoN).

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Pig is perhaps the most commonly reared livestock species in the State, due to its positive production attributes viz. faster economic return, high fecundity (litter size), better-feed conversion efficiency, early maturity and short generation interval. As per the 20th Livestock Census 2019, Nagaland has a total pig population of 0.40 million, which is the 8th highest in the country. According to Integrated Sample Survey, the total meat production in the State of Nagaland during 2020-21 was 23.87 thousand tonnes, against a total requirement of 52.37 thousand tonnes, leaving a shortfall of 38.50 thousand tonnes.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

National Programme on Classical Swine Fever - Control Programme is being implemented by the department of AHVS since 2014-15. One State Pig Breeding Farm is available in Mon district

2.1.9 Fisheries**2.1.9.1 Status of the Sector in the District**

Fish farming is one of the promising enterprises that could generate substantial income for farmers and become a major contributor towards the States economy. In Nagaland, two systems of fisheries have been defined, namely, culture fisheries and capture fisheries. Pond culture system of fishery dominates aquaculture activities in the foothill plains of the state, whereas, paddy-cum-fish culture is commonly practiced at higher altitudes.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The responsibility for development of fisheries sector in the State is assigned to the Department of Fisheries and Aquatic Research, Government of Nagaland, headed by a Commissioner & Secretary at the Administrative level and a Director at the Executive level. The Department has 8 Government demonstration farms spread across 7 districts of the state.

2.1.10 Farm Credit – Others**2.1.10.1 Status of the Sector in the District**

The rural road network comprised 61 per cent of the total road network in the country (in 2015) and, according to recent estimates, major district roads and rural road network stand at 4.91 million km as of FY 2017. Roads in most cities, villages and towns are narrow. Two-wheelers allow people to navigate such roads easily. The use of two wheelers in the district was earlier restricted to only the low lying plains of the district neighboring to Assam.

However due to improving connectivity and increasing traffic congestion in district/block head quarter with lesser parking space, the demand for two wheeler has gone up in the district. Moreover, with home delivery of food items and e-shopping platforms getting more popular the demand for two wheeler will only increase in the district.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The district has a well-functioning District Transport Office which also caters to the requirements of vehicle registration, issue of driving license and pollution control checks.

The district has 3 authorized/registered Oil stations.

In the district head quarter and Tizit block headquarter, two wheeler servicing stations are available.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

An Integrated Farming System (IFS) is defined as a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services.

Assessment of farm incomes indicate that diversified farms with more than two enterprises get twice the income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like monocrop, mixed/intercrop, multi-tier crops of cereals, legumes (pulses), oilseeds, forage etc. The livestock components may be milch animals, goat, sheep, poultry, bees and the tree components include fruits, timber, fuel and fodder. The IFS components and their composition may vary with irrigation water availability viz., irrigated / rainfed/ irrigated dry (ID) conditions and also vary with category of the farmer (SF/MF, medium and big farmers). The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season. Increased farm income by integration of allied activities and reduced costs through input recycling from by-products of allied enterprises Sustainable soil fertility and productivity enhancement through organic waste recycling from Animal activities like piggery, poultry and pigeon rearing. Inclusion of biogas & agro forestry in integrated farming system shall meet the energy needs of rural households. Agro forestry systems will meet timber needs and also reduce soil erosion. Cultivation of fodder as intercrop / border crop meets requirement of animal

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Warehousing plays a very vital role in promoting agriculture marketing, rural banking and financing and ensuring food security in the county. It enables the markets to ease the pressure during harvest season and to maintain uninterrupted supply of agricultural commodities during off season. Hence, it solves the problems of glut and scarcity, which are the usual problems in agricultural marketing. Warehousing is now seen as an integral part of the supply chain where goods are not only stored for safekeeping, but also where other value processes are implemented, thereby minimizing wastage and costs. Agricultural warehousing accounts for fifteen percent of the warehousing market in India and is estimated to be worth INR 8,500 crore. However, it is perceived to be inadequate and unorganised. More than 40 percent of the agricultural warehouses are run by state enterprises such as FCI, CWC and SWCs. About 30 per cent of the warehousing capacity is held by unorganised small godown players. These unorganised warehouses lack scale and quality. For promotion of scientific storage in the country, Government of India started Grameen Bhandaran Yojana, a special scheme for rural India. Over the years, the scheme resulted in building a storage capacity of more than 54.2 million MT in rural areas. Though the increase in storage capacity was much needed and still there is need of promoting warehousing in the country, parallel to this, Farmers Inclusion in storage should also be

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Managed by Department of Food & Civil Supplies, the district has 4 serviceable godowns with 300 MT capacity.

The APMC, Mon under the aegis of Nagaland State Agricultural Marketing Board (NSAMB) is operating in the district. They are organising training programmes to create awareness about storage and preservation technology. At present, there is only one godown for storage of commodities under APMC, Mon with capacity of 50 MT.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land is one of the basic natural resources of a nation. Productive land is the source of human sustenance and security. It forms the basic foundation for agriculture. Therefore, selecting the right land use system is essential for minimizing land degradation, rehabilitating degraded land, ensuring the sustainable use of land resources (i.e. soils, water and biodiversity) and maximizing resilience. Sustainable management of land encompasses established approaches such as soil and water conservation, natural resource management and integrated landscape management.

In Nagaland, the activities under Land Development (LD) are being implemented by key line departments viz. Soil and Water Conservation Department and Land Resources Department of the Government of Nagaland. The primary focus of these departments is to optimize the land capability through various technological interventions and improve upon traditional practices in conserving the scarce natural resources on a catchment/watershed basis, which will result in better environmental protection and enhance farmers income. As per the land utilization statistics, out of the total 16.54 lakh hectares of the geographical area of the state, the net sown area during 2019-20 is

3.84 lakh hectares accounting for 23.22% of the total geographical area. The Gross cropped area during 2019-20 was 5.29 lakh hectares including 1.45 lakh hectares area sown more than once. This works out to 138% cropping intensity.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The Soil and Water Conservation department under the pilot project on model villages adopted one village in each of the 74 blocks where soil health card will be provided to each farmer after analysis based on the land holdings within a stipulated time and also distribute micronutrients covering 70,000 hectares under the pilot project. It is also setting up state-of-the-art soil testing laboratories in all the district headquarters.

Nagaland, known for its rich biodiversity, is gradually making its entry into the organic farming market and towards this end efforts are being made to promote organic farming in the state.

About 13,000 hectares in 241 villages in Nagaland and 13,500 farmers are engaged in Organic farming in the state.

Springshed Development Programme is an initiative of the Land Resources department, which is aimed at rejuvenating the dying springs to ensure water security.

NABARD is supporting nine springshed projects of the department under Springshed based Watershed Development Programme which are in different stages of implementation. Moreover, four more springshed projects have been sanctioned by NABARD to different agencies/NGO for implementation in the state. Spring shed project in the district is being implemented in Lapa village, Mon.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Agriculture infrastructure investments like Tissue culture labs, seed production units, Biofertilizer/bio-pesticide units, vermi-compost units, etc. have been classified as agriculture infrastructure items under agriculture credit. Growing awareness about health and environmental issues is paving the way for increasing demand for organically produced agricultural products paving way for organic farming into a potential business. Further, plant tissue culture has a vast potential to produce plants of superior quality. Tissue culture raised plants are vigorous and fast growing than conventional plants. They yield better results as they are produced under ideal environment from selected mother plants. A holistic approach involving integrated nutrient management, integrated pest management, enhanced input use efficiency and adoption of region specific promising cropping systems would be the best farming strategy.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Mission Organic Value Chain Development for North East Region (MOVCD-NER) is being implemented in the district through the Agriculture Department. The ACABC supported by Agriculture Department in the district provides supply of bio-manures and bio-compost and tools for the farmers and SHGs in the district.

District Agriculture Office, District Horticulture Office, Soil and Water Conservation Department and Krishi Vigyan Kendra are engaged in promoting various activities under this sector.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Food processing is an instrument to give farmers an assured agricultural income. It encourages the farmers to produce market oriented variety and can play an important role to achieve food security. Agro and food processing along with the related post-harvest technology plays a key role in value addition to agriculture, income and employment generation. The Government of India as well as the State Government has accorded high priority for development of Agro/Food Processing sector. The district has lots of potential for setting up food and agro processing unit. Crops like banana, pineapple, tomato, chillies, litchi, tapioca etc are grown well in the district. Processing of animal meat for making pickles is also another potential activity.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

To promote, food processing activities, the GoI has approved a new Central Sector scheme -SAMPADA (Scheme for Agro Marine Processing and Development of Agro Processing Clusters) with an outlay of Rs 6000 crore for the period 2016-20. The scheme is implemented by Ministry of Food Processing Industries, GoI.

Food Processing Fund (FPF): Government of India has instituted a Special Fund for providing affordable credit to agro processing units in designated food parks with a corpus of Rs 2,000 crore in NABARD. Mega Food Park projects and individual food processing units have been sanctioned so far from the Fund involving a term loan commitment of Rs 548.00 crore at all India level.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

This sectors covers activities like loans to Co-operative Societies of farmers for disposing of their produce, AgriClinic and Agri-Business Centres (ACABC), loans to PACS/FSSI/LAMPS and loans to MFI for on-lending to agriculture and financing to SHGs/JLGs by banks etc

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There are over 304 registered primary level cooperative societies in the district. The branches of the NStCB are extending crop loans to a few of the well performing primary credit societies in the district. These societies may be tapped for extension of loans for to farmers for disposing of their produce. There are also a few well established NGOs that are serving the rural people in the district. They may be considered for extending bulk loans for on lending to SHGs and individuals.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Despite 60 years of statehood, Industrial sector in Nagaland has not seen substantial development. Lack of appropriate infrastructure, poor internal economy, inadequate industrial labour force and relatively low motivation for entrepreneurial ventures are some of the reasons that have held back industrialization in the State. Under these circumstances, the scope of MSME sector is substantial and its development has assumed greater significance in the inclusive industrial development of the State. The definition of MSME for both Manufacturing Enterprises and Enterprises rendering Services applicable has been revised vide the Gazette of India notification dated 01 June 2020. Industrial zones: The Department has identified Tizit and Nagini moraas Industrial Zone in the district.

3.2 Infrastructure and linkage support available, planned and gaps

In order to promote ease-of-doing-business, the registration process for MSMEs in India has been simplified. The Udyog Aadhaar Memorandum (UAM), a simple one page online registration system on <http://udyogaadhaar.gov.in> has replaced the filing of Entrepreneurs Memorandum (EM part-I & II). The entrepreneurs in the MSME sector can instantly get a unique Udyog Aadhaar Number (UAN) based on self-certification of information without the need for providing supporting documents. As per the latest data available on the National Portal for Registration of MSME, 1877 units of Nagaland have so far been registered under UAM as on 14.06.2020.

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

The district has vast area under rubber, tea, coffee and cardamom plantation through initiatives of Land Resource Department, Coffee Board and individual progressive farmers. Tea, Coffee and Cardamom has got good export potential.

4.1.2 Infrastructure and linkage support available, planned and gaps

Export has been regarded as an engine of economic growth of a country. Nagaland Industrial Development Corporation (NIDC) located in Dimapur district is the only declared Export House in the state. There is potential for export of coffee and tea from the district. Through RIDF, Land Resource Department is implementing Coffee plantation project across the state of which Mon district is also included. The District Land Resource Department & Coffee Board has an export tie up with Naga Coffee Private Limited, Dimapur, Nagaland (a registered marketing company) who are exporting Naga coffee to South Africa.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Loan upto 10 lakh for study in India and upto 20 lakh for study abroad. Collateral free loans upto 7.5 lakh under the Credit Guarantee Fund Scheme for Education Loans (CGFSEL). No Margin for loan up to 7.50 lakh. Repayment period of 15 years.

One year moratorium for repayment after completion of studies in all cases. Moratorium taking into account spells of unemployment/under-employment, say two or three times during the life cycle of the loan. Moratorium for the incubation period if the student wants to take up a start-up venture after graduation. Simple interest for loan is calculated from the date of disbursement of loan upto the end of moratorium period i.e. course period plus one year and therefore the interest is never risen up to principal amount. At the start of repayment period, the interest accrued is clubbed with principal and EMI is calculated accordingly.

The servicing of interest during study period and the moratorium period till repayment commences is optional for students.

For the students belonging to economically weaker sections, an interest subsidy scheme on educational loans is in place. Under the scheme full interest subsidy is available during the period of moratorium on educational loans upto 7.50 Lakh disbursed on or after 1st April, 2009.

Other concessions on educational loans which inter-alia includes, 1% interest concession if interest is serviced during the study period and subsequent moratorium period prior to the commencement of the repayment.

4.2.2 Infrastructure and linkage support available, planned and gaps

The education sector in Mon district is not developed in comparison to other parts of the State. Unlike other parts of Nagaland, it has a low literacy rate of about 57% as compared to State literacy rate of 79%, with male and female literacy rate at 61% and 53% respectively as per 2011 Census. As regards higher education, banks can consider to extend education loans for degree and professional courses as envisaged under the Comprehensive Educational Loan Scheme of IBA and "Central Scheme to provide Interest Subsidy (CSIS) of the Department of Education, Ministry of Human Resource Development, GoI.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

As per Reserve Bank of India guidelines on housing loans under priority sector, loans to individuals up to 35 lakh in metropolitan centers (with population of ten lakh and above) and loans up to 25 lakh in other centers for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan center and at other centers does not exceed 45 lakh and 30 lakh, respectively can be extended by banks. The housing loans to banks own employees will be excluded. The loans sanctioned by banks for housing projects exclusively for the purpose of construction of houses for Economically Weaker Sections (EWS) and Low-Income Groups (LIG), the total cost should not exceed 10 lakh per dwelling unit. For the purpose of identifying the economically weaker sections and low-income groups, the family income limit is revised to 3 lakh per annum for EWS and 6 lakh per annum for LIG, in alignment with the income criteria specified under the Pradhan Mantri Awas Yojana. To promote the sector, Government of India has announced Housing for All by 2022. Various schemes like PMAY, Indira Awas Yojana, Rajiv Awas Yojana etc. are run by GoI. According to a KPMG report titled 'Decoding housing for all by 2022', India needs to develop about 11 crore housing units in the next seven years at an investment of more than \$2 trillion (128 lakh crore) or about \$250-260 billion annually.

4.3.2 Infrastructure and linkage support available, planned and gaps

The central government aims to provide housing to all its citizens by the year 2022. The district has got 42,690 numbers of households. Housing Scheme Indira Awas Yojana (IAY) had been implemented in the district through DRDA for rural houses under which 1432 new construction and 130 enhancement has been targeted with a total expenditure of 3886.23 lakhs during the year 2017-18. However, bank financing for housing is hindered since transferrable property rights on land is not there in the state and in the district. Under PMAY (U) 3032 dwelling units has been approved by Ministry for 2022-23.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

RIDF has emerged as the largest ongoing programme for creation of rural infrastructure in the country. This initiative has contributed substantially in augmentation of rural infrastructure, thereby facilitating enhanced agricultural production and productivity, as part of NABARD's endeavor for achieving rural prosperity.

5.1.2 Infrastructure and linkage support available, planned and gaps

Public investment in infrastructure plays an important role in the development status of a region.

Adequate and appropriate infrastructure is essential to exploit its full development potential.

Quality infrastructure, covering the services of transportation (railways, roads, ports, civil aviation); electricity transmission and distribution, communications (telecommunication and post); water supply and sanitation and solid waste management, is therefore one of the most important necessities for unleashing high and sustained growth and alleviating poverty

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

- health check-ups of children, as also pregnant and nursing mothers;
- awareness level, knowledge, and skills;
- access to nutritious food and safe drinking water;
- cleanliness of the surroundings; and
- frequency of bank transactions, use of ATM cards, institutional savings and availing of bank loans

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

The RBI vide their revised guideline has now brought “Social Infrastructure” covering schools, health care facilities, drinking water and sanitation facilities under the ambit of Priority Sector Lending (PSL) norms. Accordingly, an attempt has been made here to assess its credit potential for development through private participation involving bank credit. It is expected that investments under this sector, especially in the rural areas, will create new employment opportunities, increase income and improve delivery of other services among the rural

5.2.2 Infrastructure and linkage support available, planned and gaps

The activities which are being implemented by the Public Health Engineering Department in the district are:

National Rural Drinking Water Programme (NRDWP), Nirmal Bharat Abhiyan (NBA) (Formerly Total Sanitation Campaign) National Water Quality Monitoring and Surveillance Programme (NWQMSP) Support Activities.

Community Drinking Water plan may be setup at each block HQ under National Rural Drinking Water Programme (NRDWP) with private finance through bank. The dept. may consider linking the programmes with bank for additional credit to create a better sanitation facility at individual household

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Energy security, economic growth and environment protection are the national energy policy drivers of any country of the world. As per RBI guidelines, bank loans up to a limit of 15 crore to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems, and remote village electrification may be extended. For individual households, the loan limit will be 10 lakh per borrower.

5.3.2 Infrastructure and linkage support available, planned and gaps

Power supply/availability in the rural areas is erratic and irregular Under such circumstances, the Department of New and Renewable Energy, GoN, may take the initiative to create awareness on alternative sources of energy that can be tapped to provide sufficient lighting in villages.

Schemes of the GoI that provide support for various renewable energy sources should be publicized for the benefit of the people living in remote villages where power supply is unreliable

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	1	0.100000	0.095
B	Ongoing tranches	1	0.280000	0.27
	Total (A + B)	2	0.380000	0.365

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	31	35.112800	26.1619
B	Rural roads & bridges	0	0.000000	0
C	Social Sector	0	0.000000	0
	Total (A + B + C)	31	35.112800	26.1619

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	31	Irrigation potential	ha	3115
B	Rural roads	0	0	0	0
C	Bridges	0	0	0	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Construction of Extra Width of TSR Bailey Bridge over River Yeanmong on Ukha-Yanching-Longleng Road	5	reduce the time of travelling	0	7699600
2	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

NABARD in tune with the Honorable Prime Ministers dream of a Digital India and its own line of thinking on digitization launched a pilot project for digitization of SHGs titled Eshakti in March, 2015 in 02 districts viz Ramgarh (Jharkhand) and Dhule (Maharashtra). The overarching vision was to empower the SHGs through technology. Eshakti is designed to capture the demographic and financial profiles of the SHGs as well as their members, so as to bring them under the fold of financial inclusion and thereby enable them access to wider range of financial services along with increasing the bankers comfort in credit appraisal and linkage. Although SHGs are credit linked every year, but the number of SHGs receiving fresh and repeat finance is very less. The sustainability of SHG programme and graduation of SHGs depends on provision of repeat finance so that the absorption capacity of the SHGs increases. Consolidation of SHG movement can be achieved through focused efforts on capacity building of SHGs, especially in the areas of self-management, leadership development and financial management etc. The SHPIs and banks should sharpen the skill of their staff to conduct the grading exercise of SHGs as per the guidelines at periodic intervals. NGOs and development agencies of Government should make concerted efforts to facilitate formation of more SHGs in the district. There is huge gap between number of SHGs saving linked and number of SHGs having loan outstanding. This indicates that repeat loans are very less as stated earlier and banks are financing very small portion of SHGs which are maintaining savings bank account with them. There is another dimension to SHG financing i.e., low amount sanctioned as loan per SHG.

6.2 Infrastructure and linkage support available, planned and gaps

Lack of good SHPIs is one of the reasons for slow growth of SHG-BLP in underserved regions.

There is need to identify a large nodal NGO with experienced and trained staffs, who will act as a nodal NGO for training smaller local NGOs, who lacks proper orientation for SHG promotion.

Conduct of impact assessment studies and action research needs to be undertaken on issues confronting the microfinance sector especially reasons for dormancy, disintegration of SHGs, apathy of formal credit agencies and convergence of the SHG-BLP with development programmes of the government agencies.

The constraints in rural enterprise development are primarily low or negligible income, lack of skill, knowledge and resource gap and at the same time maximize on the existing strengths and facilitate certification, packaging technology for greater shelf life, marketing platform, market linkage, which is the critical gap in scaling up sustainable livelihoods for the poor.

MEDP programme may help promote entrepreneurial talents to the members to set up micro\ enterprises for matured SHGs through appropriate NGOs and other support organizations.

NABARDs Livelihood Enterprise Development Programme for tapping of livelihood opportunities may be used as a major livelihood promotion programme in the coming years to ensure more thrust is given to livelihood interventions.

Capacity building and sensitization of stake holders, especially bankers, through specific programmes for Zonal Managers/Regional Managers of commercial banks, RRBs, DCCBs needs to be continued for strengthening and deepening the SHG movement.

NSRLM had covered all the blocks of the district. The SHGs promoted by NSRLM may be considered for digitization under Eshakti programme. The potential SHGs of NRLM may be encouraged to form SHG federation/FPOs and register under Societies Act

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Promote farm mechanization in order to address the crisis of dwindling agricultural labour and to reduce the time required for agricultural operations.
Promoting and nurturing farmers collectives such as PACS and FPOs in the district
Development and promotion of methods of sustainable farming, especially organic and natural farming Encouraging crop rotation patterns
Promoting seed banks and seed villages for production of quality seeds of food crops and establishment of nurseries.

2. Water Resources

- 1 Identification and construction of artificial recharge structure and roof-top rainwater harvesting structures. Community-based spring shed management programmes

3. Farm Mechanization

- 1 Establishment of small-scale machinery manufacturing units, low cost improved small hand tools/equipment especially for marginal and small farm groups.
Setting up of Agro-Service Centres at the district level to provide spare parts, after-sales services, training etc.
Promotion of Farm Machinery Banks (FMB) for Custom Hiring via PPP model at the block/ village level to facilitate hiring of equipments by small and marginal farmers.

4. Plantation and Horticulture

- 1 Setting up infrastructures such as pack houses, pre-cooling chambers, refrigerated vans, cold storages, poly-houses, shade net based cultivation units.
 Setting up of commercial processing and value addition units for horticulture products (fruits & vegetables).
 Setting up of demonstration farms and nurseries for augmenting planting material production.
 Promotion of commercial floriculture through SHGs, entrepreneurs-including credit and market linkage.
 Promotion of permaculture for fruits and vegetables

5. Forestry/ Waste Land Development

- 1 Establishment of forestry and commercial nurseries for supplying quality planting materials to farmers. Plantation of commercially important trees like Agarwood, Sandalwood, Rubber, Bamboo, coffee etc. in culturable wastelands as far as possible.
 Promotion of Bamboo based Industries: Value Chain development for sustainable NTFP collection/marketing, medicinal plants, natural dye production, and forest-based Livelihood activities.
- 2 The Soil and Water Conservation department under the pilot project on model villages during 2019-20 adopted one village in each of the 74 blocks where soil health card will be provided to each farmer after analysis based on the land holdings within a stipulated time and also distribute micronutrients covering 70,000 hectares under the pilot project. It is also setting up state-of-the-art soil testing laboratories in all the district headquarters.
- 3 Nagaland, known for its rich biodiversity, is gradually making its entry into the organic farming market and towards this end efforts are being made to promote organic farming in the state.
 About 13,000 hectares in 241 villages in Nagaland and 13,500 farmers are engaged in Organic farming in the state

- 4 Springshed Development Programme is an initiative of the Land Resources department, which is aimed at rejuvenating the dying springs to ensure water security. NABARD is supporting nine springshed projects of the department under Springshed based Watershed Development Programme which are in different stages of implementation. Moreover, four more springshed projects have been sanctioned by NABARD to different agencies/NGO for implementation in the state. Spring shed project in the district is being implemented in Lapa village, Mon.

6. Animal Husbandry - Dairy

- 1 Adequate Veterinary dispensaries, disease diagnostic centres and A.I. Centres should be established. Entrepreneurs should be encouraged to set up feed mill/plant in the district by concerned department. Establish and develop more animal breeding farms at different strategic locations to cater to the need of improved breed by the farmers. Improved marketing network and accessibility to financial institutions. Adequate technical expertise with training facilities to farmers, extension workers, SHGs/Societies/NGOs.

7. Animal Husbandry – Poultry

- 1 Poultry production in Nagaland is emerging from conventional farming practices to commercial production system with newer technological interventions. Nevertheless, backyard farming remains the most popular poultry rearing systems, constituting 22.53 lakh poultry birds as per 20th LS census. Currently the total Poultry population in the State is 28.39 lakh (as per 20th Livestock Census) and egg production is around 22.03 lakh numbers during 2020-21 (as per Integrated Sample Survey).

- 2 The per capita availability of egg as of 2018-19 is 22 nos./head/annum against a standard recommendation of 182 nos./head/annum. There is a vast gap between requirement (1956.50 lakh No.) and local production of egg (374.72 lakh No.) in the State. As a result, there is a heavy import of eggs into the state from other parts of the country. Thus, there is a major scope for development of poultry sector in the region. Total production of egg in the district is 30.13 lakh nos. whereas total requirement is 247.48 lakh nos. leaving a shortfall of 217.35 lakh nos.
- 3 There are 9 (nine) functional State-run Poultry farms in Nagaland. Low input Technology (LIT) chicks of 21-30 days old are sold at subsidized rate to interested farmers through these farms.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Pig is perhaps the most commonly reared livestock species in the State, due to its positive production attributes viz. faster economic return, high fecundity (litter size), better-feed conversion efficiency, early maturity and short generation interval. As per the 20th Livestock Census 2019, Nagaland has a total pig population of 0.40 million, which is the 8th highest in the country.
- 2 National Programme on Classical Swine Fever - Control Programme is being implemented by the department of AHVS since 2014-15. One State Pig Breeding Farm is available in Mon district
- 3 Entrepreneurship Development & Employment generation (EDEG) component of National Livestock Mission is being implemented in the country through SIDBI with the objective to encourage commercial rearing of poultry, pig and small ruminants by adopting scientific rearing methods. The scheme provides financial assistance to commercially bankable projects with a back ended capital subsidy of 25% of the project cost to the beneficiaries of general category and up to 50% of the project cost to SC & ST beneficiaries of North-East region.

9. Fisheries

- 1 Promotion of Fish Processing and Value Addition units- with facilities such as collection vans, godown, dressing units, drying platforms, canning and freezing provisions, wherever applicable.
Establishment of Ice Plant.
Concerned department may set up model fish hatcheries to provide fingerlings/ fish seeds to the fish farmers.

10. Construction of Storage and Marketing Infrastructure

- 1 State Government to improve infrastructure facilities like roads, power, etc.
- 2 Banks should take interest in financing under this sector especially utilizing the benefit under Agriculture Infrastructure Fund (AIF).

11. Land Development, Soil Conservation and Watershed Development

- 1 Land is one of the basic natural resources of a nation. Productive land is the source of human sustenance and security. It forms the basic foundation for agriculture. Therefore, selecting the right land use system is essential for minimizing land degradation, rehabilitating degraded land, ensuring the sustainable use of land resources (i.e. soils, water and biodiversity) and maximizing resilience. Sustainable management of land encompasses established approaches such as soil and water conservation, natural resource management and integrated landscape management
- 2 In Nagaland, the activities under Land Development (LD) are being implemented by key line departments viz. Soil and Water Conservation Department and Land Resources Department of the Government of Nagaland. The primary focus of these departments is to optimize the land capability through various technological interventions and improve upon traditional practices in conserving the scarce natural resources on a catchment/watershed basis, which will result in better environmental protection and enhance farmers income.
- 3 Land Development (LD) / Soil Conservation / Water Management & Agronomy discipline consists of various activities and can be grouped into the following sub-sectors:
Land levelling and on farm development
Land reclamation and drainage development
Water management / conservation / re-use of water
Soil conservation
Watershed development / Rainfed / Dryland Farming
Waste land development / productivity improvement
Organic farming

12. Agriculture Infrastructure: Others

- 1 Post-harvest management infrastructure like Warehouses, Pack houses, Ripening Chambers, Cold Storage, Sorting & grading units, Primary processing centers.
Create supply chain infrastructure for clusters of crops as community farming assets.
Establishment of Rural Godowns at block level.
Setting up Infrastructure for smart and precision agriculture, e.g. Hydroponic Farming, Aeroponic Farming, Poly house/ Greenhouse, Planting/ Harvest automation

13. Food and Agro. Processing

- 1 The district has lots of potential for setting up food and agro processing unit. Crops like banana, pineapple, tomato, chillies, litchi, tapioca etc are grown well in the district. Processing of animal meat for making pickles is also another potential activity

14. Agri. Ancillary Activities: Others

- 1 Government should set up food processing unit and slaughter house in the district.
Infrastructure support, motivation & training of entrepreneurs, support in quality control and brand development etc. are to be ensured.
Dedicated NGOs are required to form and nurture POs. Awareness campaigns on the need for viability of Agriculture Cooperatives Societies through economic activities

15. Micro, Small and Medium Enterprises (MSME)

- 1 Ensure uninterrupted power supply, road connectivity etc to facilitate production & transportation of goods.
Skill based training of local youths and capacity building to absorb credit along with proper hand holding support and guidance.

16. Export Credit

- 1 State government should play an enabling role in ensuring that necessary infrastructure associated with export of goods is in place.
The State needs a comprehensive export policy to give proper shape and direction for promoting export oriented activities.

17. Education

- 1 A credit guarantee scheme for educational loans would go a long way in making such loans available to needy students. Government should establish Technical Institute, Science College and Vocational training institutes to encourage the youth to have quality education facility in the district

18. Housing

- 1 Develop a State housing policy and set up housing boards to ensure adequate, safe and affordable housing to all with basic amenities viz. drinking water, electricity and sanitation.

19. Social Infrastructure

- 1 Social Infrastructure like hospitals, schools, colleges to be improved.
More number of bank branches should be opened in the district especially in the rural areas of the district.

20. Renewable Energy

- 1 Awareness campaigns on the sector. Government may put in place incentives for use of nonconventional energy sources like solar, wind etc. and also decentralized small projects for meeting rural energy needs. Encourage local entrepreneurs to set up retail outlets and provide after sales service for solar equipments by extending the necessary hand holding support and linkages.

21. Informal Credit Delivery System

- 1 Although SHGs are credit linked every year, but the number of SHGs receiving fresh and repeat finance is very less. The sustainability of SHG programme and graduation of SHGs depends on provision of repeat finance so that the absorption capacity of the SHGs increases. Consolidation of SHG movement can be achieved through focused efforts on capacity building of SHGs, especially in the areas of self-management, leadership development and financial management etc. The SHPIs and banks should sharpen the skill of their staff to conduct the grading exercise of SHGs as per the guidelines at per SHG
- 2 Lack of good SHPIs is one of the reasons for slow growth of SHG-BLP in underserved regions. There is need to identify a large nodal NGO with experienced and trained staffs, who will act as a nodal NGO for training smaller local NGOs, who lacks proper orientation for SHG promotion. Conduct of impact assessment studies and action research needs to be undertaken on issues confronting the microfinance sector especially reasons for dormancy, disintegration of SHGs, apathy of formal credit agencies and convergence of the SHG-BLP with development programmes of the government agencies.
- 3 NABARDs Livelihood Enterprise Development Programme for tapping of livelihood opportunities may be used as a major livelihood promotion programme in the coming years to ensure more thrust is given to livelihood interventions.
The constraints in rural enterprise development are primarily low or negligible income, lack of skill, knowledge and resource gap and at the same time maximize on the existing strengths and facilitate certification, packaging technology for greater shelf life, marketing platform, market linkage, is the critical gap in scaling up sustainable livelihoods for the poor.
- 4 NSRLM had covered all the blocks of the district. The SHGs promoted by NSRLM may be considered for digitization under Eshakti programme. The potential SHGs of NRLM may be encouraged to form SHG federation/FPOs and register under Societies Act.

- 5 Joint Liability Groups (JLGs): There are a large number of small, marginal and tenant farmers who do not have access to credit from banking institutions for various reasons which inter alia, include very small land holdings, inability of banks to serve more clients individually, lack of proper titles, etc.
- 6 The efforts to bring them, especially the tenant farmers into the banking system have been inadequate. Various committees including the Committee on Financial Inclusion has specifically mentioned the need for covering tenant farmers by banks so as to further the process of Financial Inclusion. The extent of exclusion among tenant farmers, who constitute 23% of total farmers, is high. With a view to meet the credit requirements of tenant farmers NABARD has formulated a separate scheme for financing tenant farmers by banks by organizing them into Joint Liability Groups (JLG).
- 7 JLG is an informal group comprising preferably of 4 to 10 individuals coming together for the purposes of availing bank loan either singly or through the group mechanism against mutual guarantee. The JLG members would offer a joint undertaking to the bank that enables them to avail loans. Considering the number of agricultural laborers of 3,947 in the district, there is a potential for 986 JLGs under farm sector in the district.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

2. Formation of Ministry of Cooperation by GoI

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

3. Latest initiatives by Ministry of Cooperation (MoC), GoI

The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.

- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World’s largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World’s largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World’s largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.

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

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

1. Implementation of One Village-One Cooperative Society: One Multi-Purpose Cooperative Society (MPCS) for every village has been implemented which will act as a Model Cooperative Society for others to emulate. This proposal of One Village-One Cooperative Society will be further strengthened due to the recent Govt. policy directive on cancellation of Non-functioning and defunct Cooperatives and the constitution of a High Powered Committee headed by Addl. Chief Secretary to the Govt. of Nagaland. The Department has so far registered 120 Nos. of Cooperative Societies under the One Village One Society. Grassroots Training on cooperative: The Department conducts grassroots training and sensitization programme on cooperatives in the block level where resource persons from the department as well as allied departments are utilized in conducting seminars and technical training.
2. Cancellation of Non-functioning Cooperative Societies: The Department has Undertaken stringent steps to identify and cancel Non-functioning/defunct Cooperative Societies, which didn't commence working or cease to work or has ceased to comply materially with any condition as per the Cooperatives Acts, Rules or Bye-laws. Accordingly, the Registrar of Cooperative Societies has identified and cancelled 566 defunct/ non functioning cooperative societies till date.
3. Implementation of Integrated Cooperative Development Project (ICDP) ICDP is implemented in five districts of the State viz., Kohima, Tuensang, Peren, Longleng and Kiphire whereby agriculture and allied sectors are being targeted along with other sectors for creation of infrastructure facilities like godowns, cold storage, mini processing, cottage industries, marketing, transport, credit and banking, etc. With the successful implementation of Phase I (2018), Phase II (2019), Phase III (2020), the 4th and the final phase of the ICDP project was launched in November 2021. The financial outlay under ICDP for all 5 districts was to the tune of ₹ 52.10 crore. The project has resulted in the creation of six collection centers, installation of 300 micro-ATMs, 42 pickup marketing godowns, 3 customised marketing bus, 304 piggery units, a fruit preservation unit in Tuensang, 2 marketing complexes, and 1230 hectares of new areas under agricultural production. (Nagaland Economic Survey 2022-23)

5. Status of Cooperatives in the District

1. The Nagaland Cooperative Societies Act, 2017 aims to consolidate and amend the law relating to cooperative societies in the state of Nagaland to facilitate the formation and working of cooperative societies based on self-help, mutual aid, and sound business principles. Cooperatives offer enormous opportunities and can effectively address the task of socio-economic development of the district. The district presents a unique landscape for the potential formation of

cooperatives due to its diverse agricultural practices, rich cultural heritage, and the need for inclusive economic development. Cooperatives can play a significant role in addressing the socio-economic challenges faced by the district. As per the latest data available, there are 149 cooperative societies in the district. Mon has an average cooperative profile with 10 sector-wise cooperatives covering agriculture and allied, dairy, fishery, handloom sectors among others.

6. Potential for formation of cooperatives

1. There is fair potential for cooperative activity in dairy, fisheries, handloom, livestock & poultry sectors in the district as elucidated in the table. This can have immense multiplier effect in giving a fillip to economic activities in the district. There are, however, a large number of cooperative societies that are dormant and non-functional. There is therefore a need to revive and re-energize the cooperative societies in the district. Some of the suggested steps towards this end are building the capacities of the members of the cooperative societies to enhance their skills and knowledge, identifying the reasons for their inactivity and taking corrective measures, encouraging them to focus on activities that are compatible with the local economy and meeting the needs of the consumers in the market.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Tribal Development	WADI	Wanching village, Wanching Block of Mon District	NABARD, in the year 2020, sanctioned a grant assistance of 130.00 lakh for implementation of integrated tribal development programme at Wanching village of Mon District, Nagaland covering 200 beneficiaries with project implementation period of 06 years. The project is being implemented through partner agency – Eleutheros Christian Society (ECS).		200	. Under the project, main crops – Litchi and Khasi mandarin saplings are distributed to the beneficiaries along with papaya and other seasonal vegetables as intercrops. Under farm forestry, Alder tree, Tree bean and Gliricidia was given to the beneficiaries. Other interventions include soil conservation, water resource development, SHG formation, exposure visits, health camps, animal camps and capacity building programmes.
2	Watershed Development	Rejuvenation of springs under Springshed Development Programme	Lapa Village, Tizit Block	The project implementation period spans over four years (2019 to 2023) with an outlay of 42.29 lakh covering 300 ha area.		300	The intervention is yielding positive impact in increase of spring discharge in the project area as the daily availability of water per person has increased considerably since the beginning of the project

3	Promotional Activity	Rural Haat	Mon Town, Mon district	During 2023-24, under NABARDs Rural Haat Scheme, One Rural Haat was constructed in Mon Town, Mon district with a grant assistance of 15.00 lakh		1000	The Rural Haatis currently being used as a daily market by the vendors and has gone a long way in helping the farmers/vendors who were selling their produce in the open or under temporary sheds with thatched roofs
4	Collectivisation	CSS 10,000 FPO	Wanching village, Wakching Block of Mon District	With grant assistance of 25.00 lakh for the period 31 December 2021 to 01 January 2027.		200	With the elimination of intermediaries, FPO members are earning. Capacity building of FPO board and members through training sessions and exposure visit.
5	Institution Development	Centrally sponsored scheme for the computerisation of PACS	Omah PACS-Tammong Village, Mon	The project comprises of development of cloud-based common software with cyber security, uploading and building a national-level data repository, training, and other support services.			Computerisation will facilitate the realisation of PACS true potential by transforming them into multi-service centres (MSCs) to offer an array of products and services, covering the entire gamut of rural livelihood activities.

Success Stories

Success Story 1: Incubation of Village based LED Bulb Banks in Mon villages

1. Scheme :	RIPF
2. Project Implementing Agency :	Mithun Rural Development Foundation (MRDF)
3. Duration of the project :	1
4. Beneficiary :	100
No. of beneficiaries:	100
Community :	
State :	Nagaland
District :	
Block :	
Village :	Mon

1.1 Support provided

- sanctioned grant assistance of 1.40 lakh for incubation of village-based led bulb banks in Mon villages towards co-creating energy-efficient climate-friendly ecosystems for the first time in Mon district, Nagaland.

1.2 Pre-implementation status

1.3 Challenges faced

1.4 Impact

- Educate the villagers on LED Bulbs and promote its usage through the village based LED Bulb banks in the three operational villages i.e. Chenwetnyu, Longkei and Totok Chingha which would also act as local resource centers for creating awareness on energy efficient appliances and practices.

Appendix 1 a

Climate Action & Sustainability

1. Climate Action - Scenario at Global & National Level

1. Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion. There are various estimates of financial requirements that vary greatly due to varying levels of detail, but it is important to note that they all point to a need for tens of trillions of US dollars. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However,

financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

RBI has also laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up of green branches and green data centres, encouraging greater use of electronic means of communication instead of paper, and renewable energy sources. In early 2023, the RBI issued sovereign green bonds to mobilise resources for the Government for green infrastructural investments. RBI has also released the framework for mobilising green deposits by REs.

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

- a. The Government of Nagaland (GoN) has taken a very systematic and proactive approach towards the formulation of the NSAPCC. Some key sectors, which are highly sensitive to climate change, were prioritized as areas where detailed sector plans were required – these include agriculture and allied sectors, forest and bio-diversity, health, energy, urban habitats, water, sustaining livelihoods in mountain ecosystems and climate studies. The State Vision for the Agriculture and Allied Sectors is ‘Food for All by 2025’, which it aims to achieve by increased production and productivity in a sustainable way. The departments of Agriculture, Veterinary and Animal Husbandry, Horticulture, and Fisheries are the departments in charge of the respective sectors described above. In addition, the Soil and Water Conservation Department as well as the Irrigation and Flood Control Departments also play key roles across the agriculture and its allied sectors.
- b. Nagaland Bio Resources Mission and Nagaland Beekeeping & Honey Mission are important players promoting livelihoods based on harvesting the rich bio-resources of the state and increasing honey production, respectively. Renewed efforts are being made to set up “decentralised renewable energy solutions,” primarily through a combination of small hydro (Pico or mini or micro), solar, small wind generators and bio gas plants to ensure 24x7 clean energy supply at the village level.

2.2 Any specific Climate Change initiative in the State by

- a. **Govt. of India:** The State is being covered under the Government of India’s Green India Mission. In the first phase, the most vulnerable district of Mokokchung has been selected under the Mission. It is expected that the Mission will not only help in enhancing the quality of forests and thus enhancing the carbon retention, but also identify vulnerable species, ease pressures on ecosystems while addressing livelihood issues of dependent communities.

- b. **State Government:** Projects are being undertaken by Nagaland Environment Protection And Economic Development Project (NEPED) aimed at improving jhum cultivation through agro-forestry and introducing a micro-credit structure at the village level through the VDBs respectively. The State is also currently implementing the World Bank funded North East Rural Livelihoods Project (NERLP) to improve rural livelihoods.
- c. **NABARD:** NABARD collaborates with Government of Nagaland and various NGOs to implement climate-focused projects such as incubation of village based LED lamps, installing of automated weather stations, procurement of subjee coolers and Gene Pool Conservation project in association under National Adaptation Fund for Climate Change (NAFCC), ensuring a multi-stakeholder approach. NABARD has sanctioned 20 TDF projects in the state involving grant assistance of Rs 3,174 lakh and soft loan assistance of Rs 75 lakh, covering 6,550 families, which has resulted in formation of multiple orchards with improved soil fertility and enhanced carbon sequestration. NABARD has supported the implementation of 27 springshed-based watershed development projects covering 6,600 ha in 14 districts with an objective of rejuvenating the dying springs. This intervention has addressed the challenge of drinking water scarcity in the project areas and promoted off-season farming with availability of spring water through prop.
- d. **Other Agencies:** The State is being covered under the Government of India's Green India Mission. In the first phase, the most vulnerable district of Mokokchung has been selected under the Mission. It is expected that the Mission will not only help in enhancing the quality of forests and thus enhancing the carbon retention, but also identify vulnerable species, ease pressures on ecosystems while addressing livelihood issues of dependent communities.

Appendix 1c

Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
- 3.1 Prospects of Climate Action in the District
 - a. The state budget for 2023-24 has earmarked a sum of 420.00 lakh to the Department of Environment, Forests and Climate Change, GoN, for setting up HiTech nurseries to promote indigenous wild fruits in Nagaland
- 3.2 Any specific Climate Change initiative in the District by

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.



Mon, PLP 2025-26

Annexure 1

District-Mon

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aboi	Angiangyang	Chen	Mon	Phomching	Tizit	Tobu	Wakching	District Total
	I.Agriculture													
	A. Farm Credit													
	A.1 Crop Production, Maintenance, Marketing													
1	Cassava/ Tapioca_Irrigated	100	Acre	48000	Phy	50	50	50	50	50	50	40	40	380
					BL	24	24	24	24	24	24	19.2	19.2	182.4
2	Chilli/ Mirch_Irrigated	100	Acre	31900	Phy	50	50	50	50	50	50	40	40	380
					BL	15.95	15.95	15.95	15.95	15.95	15.95	12.76	12.76	121.22
3	Foxtail Millet/ Korralu/ Thenai/ Navane__	100	Acre	20440	Phy	65	65	60	55	50	50	50	50	445
					BL	13.29	13.29	12.26	11.24	10.22	10.22	10.22	10.22	90.96
4	Ginger/ Adrak_Irrigated	100	Acre	70000	Phy	50	40	40	60	50	70	70	70	450
					BL	35	28	28	42	35	49	49	49	315
5	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	13380	Phy	25	25	25	20	20	20	20	20	175
					BL	3.35	3.35	3.35	2.68	2.68	2.68	2.68	2.68	23.45
6	Kidney Beans/ Rajma/ Kholan/ Bhatt_Irrigated	100	Acre	16320	Phy	25	25	25	25	25	25	25	20	195
					BL	4.08	4.08	4.08	4.08	4.08	4.08	4.08	3.26	31.82
7	Maize/ Makka_Irrigated	100	Acre	20100	Phy	50	50	50	50	50	50	50	50	400
					BL	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	80.4
8	Other Vegetables__	100	Acre	32700	Phy	50	50	50	50	50	50	40	40	380
					BL	16.35	16.35	16.35	16.35	16.35	16.35	13.08	13.08	124.26
9	Pearl Millet/ Bajra/ Cumbu_Irrigated	100	Acre	22400	Phy	50	50	50	50	50	50	50	50	400
					BL	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	89.6
10	Potato/ Aloo_Irrigated	100	Acre	82500	Phy	25	25	25	30	30	30	30	30	225
					BL	20.63	20.63	20.63	24.75	24.75	24.75	24.75	24.75	185.64
11	Rice/ Chaval/ Dhan_Irrigated	100	Acre	32175	Phy	50	50	50	80	40	80	40	40	430
					BL	16.09	16.09	16.09	25.74	12.87	25.74	12.87	12.87	138.36
						169.99	162.99	161.96	188.04	167.15	194.02	169.89	169.07	1383.11
	Post-harvest/HH Consumption (10%)					17	16.3	16.2	18.8	16.72	19.4	16.99	16.91	138.31
	Repairs & maintenance of farm assets (20%)					34	32.6	32.39	37.61	33.43	38.8	33.98	33.81	276.62
	Sub Total													1798.04



Mon, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aboi	Angjiangyang	Chen	Mon	Phomching	Tizit	Tobu	Wakching	District Total
A.3 Farm Mechanisation														
1	Implements-Tractor drawn/driven/mounted-Disc plough	90	No.	49000	Phy	5	5	5	5	5	5	5	5	40
					BL	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	17.68
2	Implements-Tractor drawn/driven/mounted-Rotovator	90	No.	115000	Phy	2	2	3	3	2	2	2	2	18
					BL	2.07	2.07	3.11	3.11	2.07	2.07	2.07	2.07	18.64
	Sub Total													36.32
A.4 Plantation & Horticulture														
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aboi	Angjiangyang	Chen	Mon	Phomching	Tizit	Tobu	Wakching	District Total
1	Bee Keeping-Indian Bee Colony -	90	No.	48140	Phy	1	1	1	5	1	1	1	1	12
					BL	0.43	0.43	0.43	2.17	0.43	0.43	0.43	0.43	5.18
2	Coffee-New Plantation-	90	ha	163000	Phy	2	2	2	5	2	2	2	2	19
					BL	2.93	2.93	2.93	7.34	2.93	2.93	2.93	2.93	27.85
3	High density plantation-Banana-	90	Acre	162900	Phy	5	5	5	20	6	10	5	5	61
					BL	7.33	7.33	7.33	29.32	8.8	14.66	7.33	7.33	89.43
4	Other Plantation Crops--candamom	90	ha	524500	Phy	2	2	2	2	2	2	2	2	16
					BL	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	75.52
	Sub Total													197.98
A.13 Fisheries														
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aboi	Angjiangyang	Chen	Mon	Phomching	Tizit	Tobu	Wakching	District Total
1	Fish Seed Rearing-Fry to Fingerling in Seasonal Pond-	90	ha	201000	Phy	1	1	1	1	1	1	1	1	8
					BL	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	14.48
	Sub Total													14.48
A.14 Working Capital - Fisheries														
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aboi	Angjiangyang	Chen	Mon	Phomching	Tizit	Tobu	Wakching	District Total
1	Fish Culture in Pond Polyculture (Composite Fish Culture) - Indian Major Carps_	100	Acre	92000	Phy	15	15	15	15	10	10	10	10	100
					BL	13.8	13.8	13.8	13.8	9.2	9.2	9.2	9.2	92
2	Integrated Farming_Paddy-cum-Fish Culture_	100	Acre	20900	Phy	2	2	2	2	2	2	2	2	16
					BL	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	3.36
	Sub Total													95.36

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
	A.15 Farm Credit				
	Sub Total				
	Total Farm Credit (sum of A.1 to A.15)				3643.87

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aboi	AngJangyang	Chen	Mon	Phomching	Tizit	Tobu	Wakching	District Total
	B.2 Land Development												
1	Farm Ponds/ Water Harvesting Structures-Dugout Pond -10mx10mx3m	90	No.	63000	Phy	3	3	3	3	3	3	3	24
	Sub Total				BL	1.7	1.7	1.7	1.7	1.7	1.7	1.7	13.6
													13.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aboi	AngJangyang	Chen	Mon	Phomching	Tizit	Tobu	Wakching	District Total
	II. Micro, Small and Medium Enterprises (MSME)												
1	Manufacturing Sector - Term Loan-Micro-	90	No.	4000000	Phy	4	4	4	3	3	3	3	27
					BL	180	180	135	135	135	135	135	1215
2	Manufacturing Sector - Working Capital-Micro-	90	No.	8000000	Phy	8	8	8	8	8	6	6	60
					BL	72	72	72	72	72	54	54	540
Total	Sub Total												1755



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Wakching	District Total
	III. Export Credit					
1	Export Credit -Pre Shipment Export Credit-Handicraft & Handloom	85	No.	1000000 Phy BL	1 8.5	1 8.5
	Total Export Credit					8.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aboi	Angiangyang	Chen	Mon	Phomching	Tizit	Tobu	Wakching	District Total
	IV. Education												
1	Education Loans-Loan to individuals for educational purposes, -Domestic	90	No.	1000000 Phy BL		18 162	18 162	18 162	10 90	10 90	10 90	10 90	112 1008
	Total Education												1008
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aboi	Angiangyang	Chen	Mon	Phomching	Tizit	Tobu	Wakching	District Total
	V. Housing												
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	2500000 Phy BL		2 45	2 45	2 45	2 45	2 45	1 22.5	1 22.5	14 315
	Total Housing												315

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aboi	Angjiangyang	Chen	Mon	Phomching	Tizit	Tobu	Wakching	District Total
VI. Social Infrastructure														
1	Education-Colleges-school	80	No.	10000000	Phy	80	1	1	1	1	1	1	1	8
					BL									640
2	Healthcare-Diagnostic Lab-Private clinic	80	No.	2000000	Phy	16	1	1	3	1	3	1	1	12
					BL									192
3	Healthcare-Nursing Home-hospital/institute	80	No.	5000000	Phy	1	1	1	1	1	1	1	1	4
					BL									160
	Total Social Infrastructure								40	40	40	40		992

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aboi	Angjiangyang	Chen	Mon	Phomching	Tizit	Tobu	Wakching	District Total
VII. Renewable Energy														
1	Solar Energy-Solar Water Heater System-panel type 1000 ltr	90	No.	360000	Phy	2	2	2	4	2	2	2	2	18
					BL	6.48	6.48	6.48	12.96	6.48	6.48	6.48	6.48	58.32
	Total Renewable Energy													58.32

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aboi	Angjiangyang	Chen	Mon	Phomching	Tizit	Tobu	Wakching	District Total
VIII. Others														
1	Individuals/ Individual members of JLGs--	100	No.	200000	Phy	3	3	3	3	3	2	2	2	21
					BL	6	6	6	6	6	4	4	4	42
2	Individuals/ Individual members of SHGs --	100	No.	160000	Phy	6	6	6	6	6	4	4	4	42
					BL	9.6	9.6	9.6	9.6	9.6	6.4	6.4	6.4	67.2
	Total Others													109.2
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)													7903.49

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	
Others	1125.00	168.11	120.00	560.73	1343.36	440.09	1120.18	
Sub total (A)	1125.00	168.11	120.00	560.73	1343.36	440.09	1120.18	

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	0.00	0.00	0.00	0.00	0.00	0.00	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	2670.00	345.50	230.00	870.17	3678.76	1075.47	3283.86	
Sub total (A)	2670.00	345.50	230.00	870.17	3678.76	1075.47	3283.86	

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
Others	1264.00	520.16	561.00	726.16	895.00	1013.43	3820.00
Sub total (A)	1264.00	520.16	561.00	726.16	895.00	1013.43	3820.00

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
Others	293.00	44.67	100.00	284.50	480.00	537.76	1342.55
Sub total (A)	293.00	44.67	100.00	284.50	480.00	537.76	1342.55

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	0.00	0.00	0.00	0.00	0.00	0.00	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	4227.00	910.33	891.00	1880.83	5053.76	2626.66	8446.41
Sub total (A)	4227.00	910.33	891.00	1880.83	5053.76	2626.66	8446.41

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	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L					168.11	168.11					560.73	560.73

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total	
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs		Others
C L					440.09	440.09					1120.18	1120.18

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00



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FM										0.00								0.00
P & H										0.00								0.00
AH -D										2.80	2.80					10.60		10.60
AH -P										0.00								0.00
AH -SGP										0.00								0.00



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F D									0.00								0.00
F & W									0.00								0.00
S G & M F									0.00								0.00
A & F									0.00								0.00
OTH								174.59	174.59						298.84		298.84
Sub total									0.00								0.00
Grand Total (I +II)	0.00			0.00	0.00	0.00	0.00	168.11	168.11	0.00	0.00	0.00	0.00	0.00	560.73		560.73

Table 2: Term Loan												(₹ lakh)
2023-24						2024-25						
Particulars	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	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					12.40	12.40						0.00
AH - P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total					635.38	635.38					2163.68	2163.68
Grand Total (I + II)	0.00	0.00	0.00	0.00	1075.47	11075.47	0.00	0.00	0.00	0.00	3283.86	3283.86

Particulars			Particulars		
Abbreviations	AH - S G P		Particulars	AH - Sheep / Goat / Piggery Devt.	
	F D			Fisheries Development	
	F & W			Forestry & Wasteland Dev.	
	S G & M F			Storage Godown & Marketing Facilities	

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	Bee Keeping	Indian Bee Colony		No.	48140
2	Coffee	New Plantation		ha	163000
3	Commercial Broiler Farming			1000	512000
4	Crossbred Cattle Farming		small dairy	1+1	252600
5	Diesel Pump Sets			No.	48000
6	Duck rearing			100+15	111000
7	Education	Colleges		No.	10000000
8	Education Loans	Loan to individuals for educational purposes,		No.	1000000
9	Export Credit	Pre Shipment Export Credit		No.	1000000
10	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	63000
11	Fish Seed Rearing	Fry to Fingerling in Seasonal Pond		ha	201000
12	Goat	Breeding Unit	New Shed	100+5	940000
13	Healthcare	Diagnostic Lab		No.	2000000
14	Healthcare	Nursing Home		No.	5000000
15	High density plantation	Banana		Acre	162900
16	Implements	Tractor drawn/driven/mounted		No.	115000



17

Implements

Tractor

drawn/driven/mounted

No.

49000

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18	Individuals/ Individual members of JLGs			No.	200000
19	Individuals/ Individual members of SHGs			No.	160000
20	Manufacturing Sector	Term Loan	Micro	No.	5000000
21	Manufacturing Sector	Working Capital	Micro	No.	1000000
22	Other Plantation Crops			ha	524500
23	Pig Breeding Unit	New Shed		20+2	827000
24	Plantation	Bamboo		ha	141708
25	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
26	Solar Energy	Solar Water Heater System		No.	360000

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_All in All out	1000	76650
2	Cassava/ Tapioca	Irrigated		48000
3	Chilli/ Mirch	Irrigated		31900
4	Fish Culture in Pond	Polyculture (Composite Culture) _ Fish Indian Major Carps_		92000
5	Foxtail Millet/ Korralu/ Thenai/ Navane			20440
6	Ginger/ Adrak	Irrigated		70000
7	Indian Mustard/Bharatiya Sarso	Irrigated		13380
8	Indigenous Cattle Farming	Others_Small Dairy 2 unit	2	42400
9	Integrated Farming	Paddy_cum_Fish Culture_		20900
10	Kidney Beans/ Rajma/ Kholar/ Bhatt	Irrigated		16320
11	Maize/ Makka	Irrigated		20100
12	Other Vegetables			32700
13	Pearl Millet/ Bajra/ Cumbu	Irrigated		22400
14	Pig Farming	Rearing Unit_		33600
15	Pig Farming	Breeding Unit_		145360
16	Potato/ Aloo	Irrigated		82500
17	Rice/ Chaval/ Dhan	Irrigated		32175

Abbreviations

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

FLC	Financial Literacy Centre
FFDA	Fish Farmers Development Agency
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
IAY	Indira Awas Yojana
ICT	Information and Communication Technology
ITDA	Integrated Tribal Development Agency
IoT	Internet of Things
JNNSM	Jawaharlal Nehru National Solar Mission
JLG	Joint Liability Group
KVI	Khadi and Village Industries
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVK	Krishi Vigyan Kendra
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
LAC	Livestock Aid Centre
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
MPEDA	Marine Products Export Development Authority
MEDP	Micro Enterprises Development Programme
MI	Micro Irrigation
MUDRA	Micro Units Development & Refinance Agency Ltd.
MPCS	Milk Producers Co-operative Society
MOFPI	Ministry of Food Processing Industries
MNRE	Ministry of New and Renewable Energy
NABARD	National Bank for Agriculture and Rural Development
NRLM	National Rural Livelihood Mission

NBFC	Non-Banking Financial Company
NGO	Non-Governmental Organization
PKVY	Paramparagat Krishi Vikas Yojana
PAIS	Personal Accident Insurance Scheme
PLP	Potential Linked Credit Plan
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
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PWCS	Primary Weavers Cooperative Society
PMEGP	Prime Minister's Employment Generation Programme
RHS	Rainwater Harvesting Structure
RKVY	Rashtriya Krishi Vikash Yojana
RRB	Regional Rural Bank
RBI	Reserve Bank of India
RLTAP	Revised Long Term Action Plan
RIDF	Rural Infrastructure Development Fund
RNFS	Rural Non-Farm Sector
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SAP	Service Area Plan
SCS	Service Cooperative Society
STCCS	Short Term Co-operative Credit Structure
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
SBM	Swachha Bharat Mission
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group



Name and address of DDM

Mon, PLP 2025-26

Name	Sarat Kumar Behera
Designation	DDM(R), NABARD
Address 1	Nagaland Regional Office
Address 2	4th Floor, NSCB Building, Khermahal, Circular Road Post
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District	DIMAPUR
State	Nagaland
Pincode	797112
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- Operations carried through Credit Guarantee Portal

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

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