



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



किफिरे जिला
Kiphire District

नागालैण्ड क्षेत्रीय कार्यालय, दीमापुर
Nagaland Regional Office, Dimapur



Kiphire, PLP 2025-26

Potential Linked Credit Plan

Year: 2025-26

District: Kiphire

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 standardized 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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Kiphire

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	Kiphire district is located at 25°54'N 94°47'E with an altitude of 896.42 meters above sea level in the eastern part of Nagaland bounded by Tuensang district in the north, Myanmar in the East, Phek district in the South and Zunheboto district in the West.
2	Type of soil	The district is comprised of fine, loamy and sandy soil.
3	Primary occupation	With the majority of the people living in the rural villages, agriculture remains the main occupation of the people in the district.
4	Land holding structure	The district consist of 2% marginal land holding of less than 1 Ha, 9% small land holding of 1-2 Ha, 53% semi-medium & medium land holding of 2-10 ha and 47% large land holding of more than 10 ha.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The achievements under Annual Credit Plan (ACP) during the last 03 years viz. 2021- 22, 2022-23 and 2023-24 stood at Rs.720.82, Rs.827.66 and Rs.954.90 lakh against target of Rs. 2013.00, Rs. 1541.50 and Rs. 3095.10 lakh respectively.
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2	CD Ratio	The CD ratio of the district for the past 03 years, viz 2021-22, 2022- 23 and 2023-24 stood at 126.3 %, 117% and 143.4% respectively.
3	Investment credit in agriculture	Investment credit in agriculture sector (Crop loan,Term Loan, Agri- Infrastructure & Agri Ancillary) was Rs.326.47, Rs.397.06 and Rs. 658.30 during the last 03 years, viz 2021-22, 2022-23 and 2023-24 respectively. The credit flow in agriculture sector needs to be improved by the banks.
4	Credit flow to MSMEs	Credit flow from banks in MSMEs during the last 03 years, viz 2021- 22, 2022-23 and 2023-24 stood at Rs.338.55, Rs.389.00 and 249.00 lakh respectively. The credit flow under MSME sector shows increasing trend during the past years.
5	Other significant credit flow, if any	During the past 03 years viz 2021-22, 2022-23 and 2023-24, the credit flow under Other Priority Sector stood at Rs.55.80, Rs. 41.60 and Rs.47.60 lakh respectively. Average achievement of credit flow under OPS is 36%.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The PLP as a whole has been projected with total credit requirement of Rs.4837.09 lakh for the year 2025-26 covering all the sectors viz. Crop production, Allied activities, Agriculture infrastructure, MSME, Education, Housing, Others and Social infrastructure involving bank credit.
2	Projection for agriculture and its components	Total agriculture projection is Rs.3439.99 lakh under which Crop Loan is Rs.2614.71, term loan is Rs.384.24 lakh, Agriculture Infrastructure is Rs.108.24 lakh and Ancillary Activities is Rs.332.80 lakh.
3	Projection for MSMEs	Credit projection under MSME is Rs.787.50 lakh.
4	Projection for other purposes	For Other priority sector, the credit potential has been assessed at Rs.631.35 lakh for the year 2025-26 which includes sectors like Export credit, Education, Housing, Social Infrastructure, Renewable Energy and Informal Credit.

5. Developmental Initiatives

1. One Integrated Tribal Development Project is under implementation through BLF in Amahator vilage covering 200 households with a grant assistance of Rs.130.00 lakh for a period of 6 years with Apple, Apricot, nectarine, kiwi, persimmon as main crops along with intercrops and allied activities.
2. Another Integrated Tribal Development Project is under implementation through NEIDA in 4 villages under Pungro block covering 200 households with a grant assistance of Rs.119.91 lakh for a period of 6 years with Khasi mandarin and mango as main crops along with Papaya.
3. One Springshed based Watershed Development Project has been implemented through NEIDA in 3 villages under Pungro block to address the water problem in rural areas for drinking and irrigation purposes. The project was completed in 2023 with an outlay of Rs.42.30lakh covering 300 ha.
4. One Rural Haat was constructed in Pungro village with a grant assistance of Rs.10.00 lakh implemented through NEIDA with Pungro Village Council. The development of improved rural market has been benefitting SHG members, artisans and farmers in the area.
5. Infrastructure is a catalyst in the development and growth of any economy. NABARD through its RDIF (Rural Infrastructure Development Fund) had sanctioned Rs.687.52 lakh as on 31st March 2024 for various infrastructure development projects in the district.

6. Thrust Areas

1. Integrated farming system particularly fish cum paddy and livestock for efficient resource utilization.
2. Coverage of all eligible farmers, including farmers engaged in animal husbandry and fishery sector under KCC scheme.
3. Computerization of PACS and facilitating their transformation into grass root level mini banks.
4. Skill training and capacity building of youth and SHG members to improve their skills for wage employment and self-employment.
5. Banks financing to SHGs/JLGs, PACS and FPOs to be prioritized.
6. Increasing flow of institutional credit to agriculture and allied activities.

7. Major Constraints and Suggested Action Points

1. The district lacks basic infrastructure facilities like rural connectivity, markets, irrigation, storage godowns, extension and training support. All these infrastructure deficiencies need attention. To meet the infrastructural gaps, State Government can avail funds under RIDF/NIDA.
2. Matured SHGs may be converted into Producer Organisation for postharvest management activities through creation of infrastructure, setting up of processing units and other critical infrastructures by way of credit facilities.

8. Way Forward

1. There is tremendous scope for growth in the agriculture sector. The way forward for the district is to transform agriculture from subsistence farming to commercial farming. The shift to commercial farming will entail development of sustainable agriculture through various interventions.
2. In Animal Husbandry sector, the way forward is to introduce improved breed of pigs and poultry birds, establishment of Artificial Insemination (AI) centers, hygienic slaughter house, meat processing units etc in attaining self-sufficiency of meat.
3. Coordinated approach amongst different stakeholders for enhancing capital formation and strengthening the credit flow through banks by extending credit to viable activities in the district.

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 drought animal power/power tiller by using conversion factors;

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

5. Agency wise Use

Utility

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

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

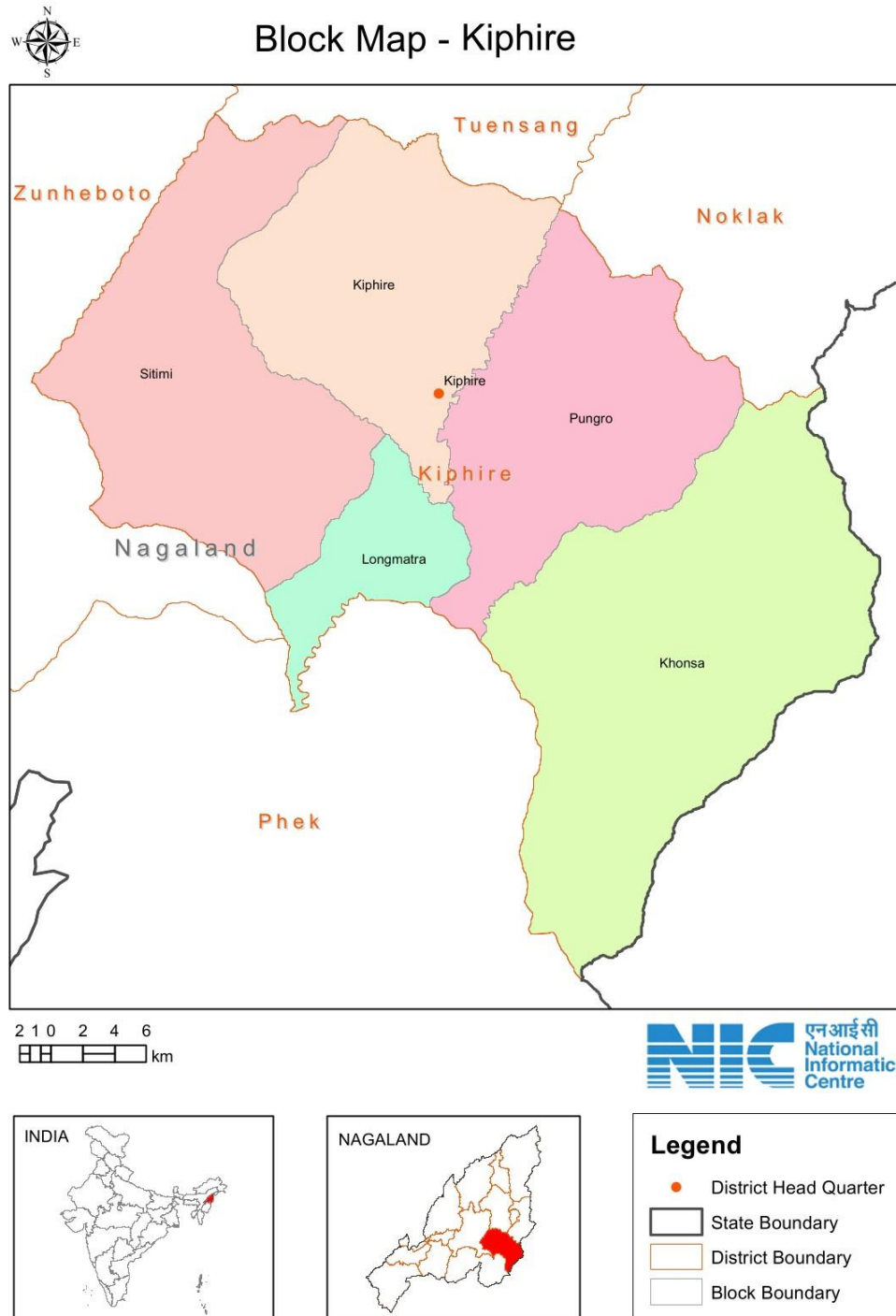
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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

6. Limitations and constraints

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

Part A

District Map



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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	3263.23
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	2740.25
2	Term Loan for agriculture and allied activities	522.98
B	Agriculture Infrastructure	112.62
C	Ancillary activities	42.40
I	Credit Potential for Agriculture A+B+C)	3418.25
II	Micro, Small and Medium Enterprises	787.50
III	Export Credit	0.00
IV	Education	225.00
V	Housing	27.90
VI	Social Infrastructure	272.00
VII	Renewable energy	9.45
VIII	Others	97.00
	Total Priority Sector	4837.10

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	2614.80
2	Water Resources	4.25
3	Farm Mechanisation	40.15
4	Plantation & Horticulture with Sericulture	100.90
5	Forestry & Waste Land Development	17.29
6	Animal Husbandry - Dairy	91.05
7	Animal Husbandry - Poultry	92.70
8	Animal Husbandry - Sheep, Goat, Piggery	258.70
9	Fisheries	35.39
10	Farm Credit- Others	8.00
	Sub total	3263.23
B	Agriculture Infrastructure	
1	Construction of storage	96.00
2	Land development, Soil conservation, Wasteland development	9.62
3	Agriculture Infrastructure - Others	7.00
	Sub total	112.62
C	Ancillary activities	
1	Food & Agro. Processing	42.40
2	Ancillary activities - Others	0.00
	Sub Total	42.40
II	Micro, Small and Medium Enterprises	
	Total MSME	787.50
III	Export Credit	0.00
IV	Education	225.00
V	Housing	27.90
VI	Social Infrastructure	272.00
VII	Renewable energy	9.45
VIII	Others	97.00
	Total Priority Sector	4837.10

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)	1130.00
2	No. of Sub Divisions	3
3	No. of Blocks	5
4	No. of revenue villages	112
5	No. of Gram Panchayats	102

1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	Yes
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	Medium
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	Kiphire
3	Agro-climatic Zone 1	
4	Agro-climatic Zone 2	Eastern Himalayan Region
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Per Humid to Humid
9	Soil Type	Fine, Loamy and Sandy Loam

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	113000
2	Forest Land	83564
3	Area not available for cultivation	8398
4	Barren and Unculturable land	225
5	Permanent Pasture and Grazing Land	0
6	Land under Miscellaneous Tree Crops	6269
7	Cultivable Wasteland	6738
8	Current Fallow	3619
9	Other Fallow	8333

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	5
2	Total	5

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	220	2.00	150	0.35
2	>1 to <=2 ha	1017	9.23	1293	2.98
3	>2 to <=4 ha	5849	53.08	16111	37.10
4	>4 to <=10 ha	3608	32.74	20554	47.33
5	>10 ha	325	2.95	5321	12.25
6	Total	11019	100	43429	100.00

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	18.00
2	Of the above, Small/ Marginal Farmers	6.00
3	Agricultural Labourers	0.40
4	Workers engaged in Household Industries	0.32
5	Other workers	7.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	74.00	38.00	36.00	58.00	16.00
2	Scheduled Caste	0.00	0.00	0.00	0.00	0.00
3	Scheduled Tribe	74.00	38.00	36.00	58.00	16.00
4	Literate	41.00	22.00	19.00	29.00	12.00
5	BPL	5.00	0.00			

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	15.00
2	Rural Households	12.00

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

Sr. No.	Particulars	Nos.
1	Having source of drinking water	14.00
2	Having electricity supply	107.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	107
2	Villages having Post Offices	13
3	Villages having Primary Schools	80
4	Villages having Primary Health Centres	28
5	Villages having Potable Water Supply	110
6	Villages connected with Paved Approach Roads	83

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Statistical Handbook of Nagaland 2023
1.a Additional Information	District Primary Data
2. Soil & Climate	Department of Soil and Water Conservation 2023
3. Land Utilisation [Ha]	aps.dac.in

4. Ground Water Scenario (No. of blocks)	Report of Dynamic Ground Water Resources of Nagaland 2020
5. Distribution of Land Holding	Agricultural Census 2015-16
6. Workers Profile [In '000]	Statistical Handbook of Nagaland 2023
7. Demographic Profile [In '000]	Statistical Handbook of Nagaland 2023
8. Households [In '000]	Statistical Handbook of Nagaland 2023
9. Household Amenities [Nos. in '000 Households]	Statistical Hnadbook of Nagaland 2023
10. Village-Level Infrastructure [Nos.]	Directorate of Economics and Statistics

District Profile Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	204
2	Primary Health Centres	4
3	Primary Health Sub-Centres	30
4	Dispensaries	0
5	Hospitals	1
6	Hospital Beds	50

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

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

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	
2	Irrigation Potential Created	6984
3	Net Irrigated Area (Total area irrigated at least once)	3080
4	Area irrigated by Canals/ Channels	258
5	Area irrigated by Wells	
6	Area irrigated by Tanks	
7	Area irrigated by Other Sources	
8	Irrigation Potential Utilized (Gross Irrigated Area)	3300



14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	828
2	Railway Line [km]	
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)		
2	Sugarcane (Gur/ Khandsari/ Sugar)		
3	Fruit (Pulp/ Juice/ Fruit drink)	4	
4	Spices (Masala Powders/ Pastes)	2	
5	Dry-fruit (Cashew/ Almond/Raisins, etc.)		
6	Cotton (Ginning/ Spinning/ Weaving)		
7	Milk (Chilling/ Cooling/ Processing, etc.)		
8	Meat (Chicken/Mutton/Pork/Dry fish, etc.)		
9	Animal Feed (Cattle/Poultry/Fishmeal, etc.)		
10	Others		

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	35	29	6
2	Cattle - Indigenous	1395	803	592
3	Buffaloes	23	11	12
4	Sheep - Cross bred	0	0	0
5	Sheep - Indigenous	0	0	0
6	Goat	406		
7	Pig - Cross bred	248		
8	Pig - Indigenous	27548		
9	Horse/Donkey/Camel	0	0	0
10	Rabbit	0	0	0
11	Poultry - Improved	39		
12	Poultry - Indigenous	81512		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	1
3	Disease Diagnostic Centres	3
4	Artificial Insemination Centers	0
5	Animal Breeding Farms	2
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	8
9	Milk Collection Centres	0
10	Fishermen Societies	36
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	1
14	Livestock Aid Centers (No.)	5
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	315.00	MT		gm/day
2	Egg	20.13	Lakh Nos.		nos/p. a.
3	Milk	1.29	MT		gm/day
4	Meat	1.25	MT		gm/day
5	Wool	0.00	MT		



Source

Kiphire, PLP 2025-26

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	Statistical Handbook of Nagaland 2023
12. Infrastructure & Support Services For Agriculture[Nos.]	District Primary data
13. Irrigation Coverage ['000 Ha]	Report of Dynamic Ground Water Resources of Nagaland 2020
14. Infrastructure For Storage, Transport & Marketing	Statistical Handbook of Nagaland 2023
15. Processing Units	District Industries Centre Directorate of Economics & Statistics
16. Animal Population as per Census [Nos.]	20th Livestock Census 2019
17. Infrastructure for Development of Allied Activities [Nos.]	Statistical Handbook of Nagaland 2023
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Integrated Sample Survey 2020-21, Dept. of AHVS GoN

District Profile Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP			
2	Land Holdings - SF (%)	2	2	2
3	Land Holdings - MF (%)	9	9	9
4	Rainfall -Normal (mm)	1074	1074	1074
5	Rainfall - Actual (mm)	713	1055	1098
6	Cropping Pattern	2	2	2

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	326.00	397.00	658.00

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	Rice	12.21	27.69	2267.81	2.31	2.93	1268.40	11.09	26.06	2349.86
2	Maize	7.60	15.07	1982.89	5.53	7.32	1323.69	4.70	9.50	2021.28
3	Pulses	4.45	5.51	1238.20	2.11	4.93	2336.49	3.90	4.80	1230.77
4	Soybean	1.37	1.73	1262.77	0.06	0.06	1000.00	1.00	1.42	1420.00
5	Millet	0.13	0.15	1153.85	0.09	0.17	1888.89	0.39	0.44	1128.21

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.33	0.33	0.33
2	Net sown area (lakh ha)	0.26	0.26	0.26
3	Cropping intensity (%)	126.92	126.92	126.92

Table 5: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	740	1005	536
2	GLC through KCC (Rs. lakh)	302.00	324.00	340.00

Table 6: Soil testing facilities

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

Source

Table Name	Source(s) and reference year of data
Table 1: Status	Agricultural Census 2015-16
Table 2: GLC under Agriculture	Lead Bank & SLBC
Table 3: Major Crops, Area, Production, Productivity	Statistical Handbook of Nagaland 2023
Table 4: Irrigated Area, Cropping Intensity	cgwb.gov.in
Table 5: KCC Coverage	Lead Bank & SLBC
Table 6: Soil testing facilities	Dept. of Soil and Water Conservation

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024
1	GLC flow (Rs. lakh)	0.00	0.00	0.00

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024
1	Net Irrigation Potential ('000 ha)	6.90	6.90	6.90
2	Net Irrigated Area ('000 ha)	3.08	3.08	3.08
3	Gross Irrigated Area ('000 ha)	3.30	3.30	3.30

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank, SLBC
Table 2: Irrigated Area & Potential	Dynamic Ground Water Resources of Nagaland 2020

Farm Mechanisation

Table 1: GLC

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC

Plantation & Horticulture including Sericulture

Table 1: GLC

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

Table 2: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Rajma/Kholar		
2	Area cultivated (Ha)		3042	
3	Processing Units (No.)	1		
4	Value of products (Rs.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Crop Identified for One District-One Product	District Primary Data

Forestry & Waste Land Development

Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)			83.56
2	Waste Land ('000 ha)			6.87
3	Degraded Land ('000 ha)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead bank
Table 2: Area under Forest Cover & Waste Land	aps.dac.gov.in

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
1	GLC flow (₹ lakh)	0.00	0.00	0.00
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead bank

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.00	0.00	0.00
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			



Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	81542	81542	82542
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)			
5	Hatcheries (No.)			
6	Popular breeds			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead bank
Table 2: Poultly	20th Livestock Census 2019

Animal Husbandry - SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	23.00	0.00	7.00
2	Finance under group mode (₹ lakh)			

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	0
2	Popular goat breed(s)	406
3	Popular pig breed(s)	248

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Popular Breed(s)	20th Livestock Census 2019

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.00	0.00	0.00
2	Finance under group mode (₹ lakh)			
3	KCC for working capital (No.)			

4	KCC for working capital (₹ lakh)			
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Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Tanks/ Ponds (No.)			1750
2	Reservoirs (No.)			
3	Cage Culture/ Bio-floc technology (No.)			
4	Fish Seed Hatchery (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Inland Fisheries Facilities	Statistical Handbook of Nagaland 2023

Farm Credit - Others & Integrated Farming
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	45.59	246.42	396.97
2	Credit to bullocks (₹ lakh)	0.00	0.00	0.00
3	Credit to bullock carts (₹ lakh)	0.00	0.00	0.00
4	Credit to Two wheelers (₹ lakh)	0.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC

Agri. Infrastructure
Table 1: GLC

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	GLC flow (₹ lakh)	0.00	0.00	0.00
2	Loans for Storage Godowns (₹ lakh)			
3	Loans for Cold Storages (₹ lakh)			
4	Loans for Other Agri Infrastructure (₹ lakh)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	GLC flow (₹ lakh)	0.00	0.00	0.00
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)			

Table 2: NABARD's interventions

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	Watershed Projects (No.)	1		
2	Watershed Projects - Area treated ('000 ha)	0.30		
3	Wadi Projects (No.)	1		
4	Wadi Projects - Area of plantation ('000 ha)	0.08		

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: NABARD's interventions	TDF & Springshed projects

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

Agri Infrastructure - Others

Table 1: GLC

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	0.00	8.26	20.00
2	Loans to MFIs for Agri. & Non- Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	109.11	200.84	728.21

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	338.55	389.00	249.00

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	1		
2	Micro Units (No.)			13
3	Small Units (No.)			8
4	Medium Units (No.)			0
5	Udyog Aadhar Registrations (No.)			21

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: MSME units - Cumulative	dashboard.msme.gov.in

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	0.00	0.00	0.50
3	GLC under Housing (Rs. lakh)	0.00	0.00	0.68

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC

Public Infrastructure Investments Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	0.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC

Social Infrastructure Investments Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	0.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank

Renewable Energy

Table 1 : GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	0.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank



Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	58.89	55.90	28.60
2	JLG Bank Linkage (Rs. lakh)	0.00	0.00	0.00

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks			5
2	No. of SHGs formed			839
3	No. of SHGs credit linked (including repeat finance)			187
4	Bank loan disbursed (Rs. lakh)			187.00
5	Average loan per SHG (Rs. lakh)			1.00
6	Percentage of women SHGs %			100.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Status of SHGs	nrlm.gov.in

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)			65
2	Consumer Stores (No.)			11
3	Housing Societies (No.)			1
4	Weavers (No.)			23
5	Marketing Societies (No.)			4
6	Industrial Societies (No.)			
7	Agro Processing Societies (No.)			36
8	Others (No.)			24
9	Total (No)	0	0	164

**Table 2: Details of credit cooperative societies**

Sr. No.	Particulars	31/03/2022 2	31/03/2022 3	31/03/2022 4
1	Primary Agriculture Credit Societies (No.)			26
2	Multi state cooperative societies (No.)			159

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	Statistical Handbook of Nagaland 2023
Table 2: Details of credit cooperative societies	Statistical Handbook of Nagaland 2023



1. Network & Outreach

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	1811	25374	40461	59.5	70.7	8526.00	10164.53	9313.00	-8.4	75.31
Regional Rural Bank				0	0.0				0	0.00

Cooperative Banks	746	16285	16747	2.8	29.3	2788.12	3113.37	3053.33	-1.9	24.69
Others				0	0.0				0	0.00
All Agencies	2557	41659	57208	37.3	100.0	11314.12	13277.90	12366.33	-6.9	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	1578	1596	2230	39.7	73.5	13378.00	14646.84	16813.33	14.8	94.84
Regional Rural Bank				0	0.0				0	0.00
Cooperative Banks	103	722	804	11.4	26.5	911.54	885.71	915.08	3.3	5.16
Others				0	0.0				0	0.00
All Agencies	1681	2318	3034	30.9	100.0	14289.54	15532.55	17728.41	14.1	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	156.9	144.1	180.5
Regional Rural Bank	0	0	0
Cooperative Banks	32.7	28.4	30.0
Others	0	0	0
All Agencies	126.3	117.0	143.4

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1123	816	271	152
Regional Rural Bank				
Cooperative Banks	1501	353	99	0
Others				
All Agencies	2624	1169	370	152

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector			Loans to Weaker Sections			Loans under DRI Scheme	
	Amount [Rs.lakh]	% of Total Loan \$	Amount [Rs.lakh]	% of Total Loan \$	% of Total Loan \$	Amount [Rs.lakh]	% of Total Loan \$	% of Total Loan \$	Amount [Rs.lakh]	% of Total Loan \$
Commercial Banks	885.00	5.3	616.00	3.7	885.00	5.3	0.00	0.0	8.00	0.0
Regional Rural Bank		0		0				0		0
Cooperative Banks	69.90	7.6	42.30	4.6	69.90	7.6	0.00	0.0	21.60	2.4
Others		0		0				0		0
All Agencies	954.90	5.4	658.30	3.7	954.90	5.4	0.00	0.0	29.60	0.2

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Commercial Banks	1258.00	660.22	52.5	1118.50	750.00	67.1	2479.35	885.00	35.7	51.8
Regional Rural Bank			0			0			0	0.0
Cooperative Banks	755.00	60.60	8.0	423.00	77.66	18.4	615.75	69.90	11.4	12.6
Others			0			0			0	0.0
All Agencies	2013.00	720.82	35.8	1541.50	827.66	53.7	3095.10	954.90	30.9	40.1

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022				31/03/2023				31/03/2024				Avg.Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'me nt [Rs. lakh]	Ach'me nt [%]	Target [Rs.lakh]	Ach'me nt [Rs.lakh]	Ach'me nt [%]	Target [Rs.lakh]	Ach'me nt [Rs. lakh]	Target [Rs.lakh]	Ach'me nt [Rs. lakh]	Ach'me nt [%]	Ach'me nt [%]	
Crop Loan	381.00	302.15	79.3	391.00	324.06	82.9	1174.85	340.30	29.0	63.7			
Term Loan (Agri.)	776.00	24.32	3.1	314.50	73.00	23.2	650.25	318.00	48.9	25.1			
Total Agri. Credit	1157.00	326.47	28.2	705.50	397.06	56.3	1825.10	658.30	36.1	40.2			
MSME	716.00	338.55	47.3	717.00	389.00	54.3	1125.00	249.00	22.1	41.2			
Other Priority Sectors*	140.00	55.80	39.9	119.00	41.60	35.0	145.00	47.60	32.8	35.9			
Total Priority Sector	2013.00	720.82	35.8	1541.50	827.66	53.7	3095.10	954.90	30.9	40.1			

9. NPA Position (Outstanding)

Broad Sector	31/03/2022				31/03/2023				31/03/2024				Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	1608.36	185.29	11.5	1226.54	124.99	10.2	2441.98	133.19	5.5	9.1			
Regional Rural Bank			0			0			0	0.0			



Kiphire, PLP 2025-26

Cooperative Banks	455.57	112.59	24.7	467.98	122.62	26.2	526.78	165.82	31.5	27.5
Others			0			0			0	0.0
All Agencies	2063.93	297.88	14.43	1694.52	247.61	14.61	2968.76	299.01	10.07	13.04

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

Source(s)	
1	Lead Bank & SLBC
2	Lead Bank & SLBC
3	Lead Bank & SLBC



Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World’s Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

The Digital Agriculture Mission (DAM) aims to revolutionize 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 India's 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 NAB Sanrakshan 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 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

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 Rs 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

Agriculture and allied sector plays an important role in the economy of the district. As per 2011 census about 78 percent of the total population lives in the rural areas with 18450 cultivators. The district has a Gross Cropped Area of 33491 ha and Net Sown Area of 25766 ha with 130 percent cropping intensity. The type of soil in the district is fine laomy and sandy loam soil. Annual rainfall in the district during the year 2023 was 1098.2 mm. The net irrigated area of the district is 3080 ha constituting barely 3 of the total geographical area of 113000 ha. Agricultural labourers constitute 1.7 percent of the main workers in the district. The district consist of 2 percent marginal land holding of less than 1 Ha, 9 percent small land holding of 1-2 ha, 53 percent semi-medium & medium land holding of 2-10 ha and 47 percent large land holding of more than 10 ha. The main crops grown in the district are Rice Maize Millet Potato Rajma/Kholar etc. Besides other fruit crops Apples are abundantly grown in Thanamir village, a frontier village bordering Myanmar. Credit flow under crop loan in the district during past three years were Rs.302.15 lakh Rs.324.06 lakh and Rs.340.30 lakh respectively. Traditionally farmers practice natural farming in the district.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Agricultural inputs are being supplied through agricultural department and KVK to farmers in the district. Agri Link Roads supported under RIDF assistance of NABARD facilitates communication and transportation of agricultural produce to the market. The ongoing extension and developmental activities / schemes under Agriculture department that are being implemented to promote farming in the district are National Food Security Mission (NFSM) Rashtriya Krishi Vikas Yojna (RKVY) National Food Security Mission on Oils Seeds and Oil Palm (NFSM-OS & OP) Agricultural Technology Management Agency (ATMA) under National Mission for Agriculture Extension & Technology (NMAET) National Mission for Sustainable Agriculture (NMSA) Sub-Mission on Agricultural Mechanization (SMAM) Sub-Mission on Seeds and Planting Material (SMSP) Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) and Mission Organic Chain Development for North Eastern Region (MOVCD- NER). There is one soil testing lab in the district. One Primary Processing Unit in Kiphire district has been established under MOVCD – NER through Department of Agriculture. As on date there are 7 registered FPOs in the district.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

There is no Major & Medium Irrigation project in the state. However Minor Irrigation schemes are commonly implemented throughout the State. As per the Report of Dynamic Ground Water Resources of Nagaland 2020 Kiphire district has been classified under “Safe” category with annual Extractable Ground Water Resource of 8730.22 Ham and 0.13 percent stage of Ground Water extraction. Hence there is plenty of scope for irrigation through exploitation of both surface water and ground water. The methods adopted in the district for irrigation purposes are diversion of hill streams through contour open channels or through pipes to irrigate plain lands in the valley or terraced fields on the hill slopes. The district has gross irrigated area of 3300 ha and net irrigated area of 3080 ha. There has been no reporting of credit flow to this sector during the last 3 years.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Minor irrigation schemes are implemented through Water Resources Department at Nutsu village in the district. The estimated net annual ground water draft of the district is 11.66 Ham against annual ground water recharge of 9700.25 Ham. The present ground water utilization is for mostly domestic use such as drinking purposes. Under PMKSY 9 nos. of surface minor irrigation projects are being implemented in Kiphire since 2018-19.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

For optimum production and productivity of land use of tractors power tillers and other farm machineries / implements is necessary. Most of the farmers in the district are not equipped with modern farm implements for agricultural operations. Although tractors can be utilized in some areas use of farm machineries in the district has been mostly restricted to power tillers as the acreage to be covered by each machine is limited due to hilly terrain. There has been no reporting of credit flow to this sector during the last 3 years.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Under Sub Mission on Agricultural Mechanization and RKVY the Department of Agriculture in the district provides farm implements / machineries at subsidized rate to the farmers and also train unemployed youths on handling servicing and repairing of farm machineries. There is need to establish agro sales and service centres in order to promote farm mechanization the district.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

A total area of 6566.08 ha (Nagaland Statistical Handbook 2023) is covered under various horticultural crops in the district. Banana papaya mango orange pineapple peach pear turmeric cardamom etc are the main horticultural crops grown in the district. Mushroom cultivation is another activity that has tremendous scope for development in the district. Low cost oyster mushroom and Shiitake mushroom units are being encouraged through Horticulture Department in the district through support of RKVY- RAFTAAR. Under NABARDs RIDF the Department of Land Resources is implementing Coffee Plantation project in the district. The total area developed under coffee till 2019-20 in Kiphire district is 422.80 Ha (Source: Land Resources Department Nagaland). A Common Facility Centre (CFC) funded under SFURTI Ministry of MSME has been set up in Phuvkiu village Kiphire for processing of seasonal fruits and agri produce. Under sericulture Eri Tasar and Muga has been reared in the district. Sub - sectoral data in respect of credit flow to Plantation and Horticulture including Sericulture is not available.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The District Horticulture Department has formed Thanamir Organic Farmers Producer Company under Phase-III of MOVCD-NER. Also Ginger Processing Unit of 1000 kg capacity is under implementation by the department in the district (AAR 2021-22 Dept. of Horticulture). To boost local economic development and develop agro cluster. Sericulture Department in the district under NEC Scheme provides assistance to farmers for eri-silkworm food plants cultivation construction of rearing huts and trainings. The department is also implementing a central sector scheme on Capacity Building in Textile Sector by providing courses on silk spinning & reeling weaving dyeing design etc. Under NABARDs' RIDF Horti-Link road Development of Sericulture Farm and construction of Common Facility Centre are under implementation through Horticulture and Sericulture departments respectively. However the infrastructure support is still inadequate in the district.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The Forest Cover of our state is 12251.14 Sq. km out of which Kiphire district has Forest Cover of 835.64 Sq.Km. Thus a good scope is available for increasing the forest cover in conventional forest area (legally defined as forest by government) especially for enrichment plantations by State Governments to increase the crown density where funds can be accessed from products like Rural Infrastructure Development Fund (RIDF) with NABARD in addition to their budgetary allocations and State Compensatory Afforestation Fund Management and Planning Authority (CAMPA). However there also exists a tremendous potential for increasing the tree cover outside the conventional forest area i.e. on private lands. There has been no reporting of credit flow to this sector during the last 3 years.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

In Kiphire district Forest department is promoting afforestation and nurseries through peoples' participation under the JFM approach. Some of the policy interventions wherein support has been made available by GoI and respective State Governments has been through the following three major programmes related with institutional finance: (1) The Joint Forest Management (JFM) approach in forest development through community participation (2) Constitution of the National Mission on Bamboo Technology and Trade Development to develop a bamboo economy and establish it as a wood substitute due to its faster growth and short gestation period and (3) Setting up of the National Mission on Biofuels / Biodiesels.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Although the growing demand for dairy products present significant opportunities for those engaged in dairy farming it is practised on a relatively small scale in the district. As per the 20th Livestock Census 2019 for Nagaland there are 1430 nos. of cattle and 33 nos. of buffalo population in Kiphire respectively. There are 8 Dairy cooperative societies in the district. Sub - sectoral data in respect of credit flow to AH - Dairy is not available.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Department of Animal Husbandry & Veterinary Services has been implementing Fodder Cultivation and Silage Making under National Livestock Mission (NLM) to promote meat and milk production in the district. There is 1 Veterinary Hospital 3 Disease Diagnostic Centres, 2 Animal Breeding Farm and 1 Mobile Veterinary Unit. Under NABARD RIDF a project on Construction and Renovation of Veterinary Healthcare Facilities was implemented by the department in the district.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

As per the 19th Livestock Census the total poultry population of the district is estimated at 129800 comprising of 121022 fowls 8775 ducks and 3 quails whereas commercial poultry population in the district consists of 230 broiler birds. The total egg production in the district during the year 2020-21 is 20.12 lakh nos. (Source : Integrated Sample Survey 2020-21 Dept. of AHVS GoN). The poultry birds are mostly reared in free-range system and are largely the desi type with a low capacity for egg and meat production due to non-availability of parent stock for layers. Sub - sectoral data in respect of credit flow to AH - Poultry is not available.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The department of Animal Husbandry & Veterinary Services under the National Livestock Mission (NLM) is implementing Rural Backyard Poultry Development through which 1 (one) month old LIT birds are distributed to BPL farmers in the district to augment production of chicken in rural areas. High feed costs attributed to transportation cost and import related expenditure is one the challenges faced in the district. There is 1 Veterinary Hospital and 3 Disease Diagnostic Centres in the district (Source: Statistical Handbook of Nagaland 2023).

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

According to Integrated Sample Survey the total meat production in the district during 2020-21 is 1.25 thousand tonnes. Sheep rearing is not being practiced in the district and the potential for its development is negligible. Goat rearing is an activity that does not require high cost of investment and demand for chevon in areas of military establishments is high. These two factors ensure that goat rearing is feasible for financing both under government sponsored programmes as well as normal lending activity of banks. The total pig and goat population in the district as per 20th Livestock Census is 27796 (Exotic – 248 & Indigenous – 27548) and 406 respectively. Sub - sectoral data in respect of credit flow to AH - SGP is not available.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The district Animal Husbandry and Veterinary Services Department had been implementing Rural Piggery Development to encourage commercial pig rearing improve production performance and provide incentives in terms of capital subsidy for ensuring viability of pig breeding rearing and related activities. National Programme on Classical Swine Fever - Control Programme is being implemented by the department of Animal Husbandry & Veterinary Services. Pig rearing is one of the simplest of all livestock activities where scientific management and timely health care pay high dividends to farmers. However in the absence of any systematic breeding farms the ability to multiply the existing stock is limited. In view of the substantial gap between demand and supply further increase in the animal population will not lead to problems of marketing. Though the existing infrastructure support and extension services in the district are still inadequate pig rearing continues to be a popular backyard activity due to the high demand for pork. There is 1 Veterinary Hospital and 3 Disease Diagnostic Centres in the district (Source: Statistical Handbook of Nagaland 2023).

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Pond culture system of fishery and paddy-cum-fish culture is commonly practiced in the district. Fishery sector has tremendous potential of becoming a major contributor towards improving the district's economy by providing livelihood and employment opportunities to the local populace. During 2022-23 Fish production in the district was 317 MT (Source: Statistical Handbook of Nagaland 2023). There has been no reporting of credit flow to this sector during the last 3 years.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

In order to boost fish production in the district the Department of Fisheries is focusing on creation and development of water bodies with special emphasis on compact area development in potential pockets. Programmes and schemes taken up by the department in the district are Table Fish Production Farm funded under NEC Pradhan Mantri Matsya Sampada Yojana (PMMSY)) and Mission Fingerlings. During 2022-23 22.80 ha of new fishery ponds were developed covering 220 nos. of beneficiaries supplied 6 lakh fish seeds to a total of 128 beneficiaries and a cumulative number of 1251 ponds and tanks were developed by the department in the district (Source: Nagaland Statistical Handbook 2023).

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Activities like financing of bullocks carts two wheelers etc. which are directly or indirectly related to agriculture are covered under this sector. Bullocks and Bullock carts are beneficial for various farm operations transportation and marketing of farm produce etc. However due to the hilly terrain of the district neither bullocks nor bullock carts are used for farm power or for transportation of produce. In order to help farmers increase their mobility and arrange agricultural inputs in time access agricultural markets etc. financing of two wheelers to farmers may be viable in the district.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Under this sector providing finance for Two Wheelers which are directly or indirectly associated with agriculture can be included. Two-wheeler has advantage for diverse farming activities transportation and marketing of agricultural products. Two-wheelers used for agricultural purposes can lead to time and cost savings for farmers. They enable farmers to efficiently supply their produce to nearby towns.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Sustainable agriculture practices through integration of various agricultural enterprises has great potential in the district to supplement farmers' income and increase family labour employment. Scientifically designed Integrated Farming System with minimum competition and maximum complementarity are essential to achieve multiple goals. The various components of Integrated Farming System are crops livestock birds and trees. The crops may have subsystem like mixed/intercrop multi-tier crops. The livestock components may be milch animals goat sheep poultry and the tree components include fruits timber fuel and fodder. The major factors which need to be considered in choosing an Integrated Farming System model are soil type rainfall its distribution and length of growing season.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Rainfed Area Development (RAD) under National Mission for Sustainable Agriculture (NMSA) a Centrally Aided Mission has been launched in the state during 2014-15 under the concept of cluster based development to promote Integrated Farming System (IFS) which is culturally and socially acceptable to the local community. The Dept. of Agriculture has been implementing integrated farming systems in cluster of villages in the district with the main objectives of sustainable development remunerative and climate resilient and conserve natural resources with optimized utilization of water "Per Drop More Crop". Integrated Farming Systems (IFS) suitable to marginal and small holders in the district are Agri-AH-Horti-Fishery Horti-Agri-AH and Agri-Fishery.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Scientific storage infrastructure such as cold storages for perishable items warehouses and silos for storage of food grains help prevent distress sale by farmers. There has been a felt need to provide the farming community with facilities for scientific storage so that wastage and produce deterioration are avoided and farmers' immediate financial requirements are met through pledge loans from banks without being compelled to sell the produce at a time when the prices are low. There is a godown of 150 MT capacity owned by the Department of Food and Civil Supplies in the district. There has been no reporting of credit flow to this sector during the last 3 years.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Under the Nagaland Agricultural Produce and Livestock Marketing (Promotion & Facilitation) Act 2020 for the purpose of regulating and developing Agricultural Marketing in the State the Nagaland State Agriculture Marketing Board (NSAMB) had facilitated the establishment of godowns and allied marketing infrastructures. The State Government has notified Kiphire town as the Principal Market Yard under the management of respective Market Committee.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land development encompasses soil and water conservation water management and agronomy and other watershed development activities and is aimed at increasing agricultural production and productivity as well as bringing uncultivable areas under cultivation for sustainable development. The main components of land development include land levelling and on-farm development works land reclamation and drainage water management/conservation/reuse of water soil conservation watershed/ rain fed/dry land development wasteland development/productivity improvement and organic farming. The total area reported for land utilization is 142879 Ha out of which forest area is 83564 Ha barren and unculturable land is 8398 Ha. The cropping intensity of the district is 130 percent with a gross cropped area of 0.33 lakh hectares. There has been no reporting of credit flow to this sector during the last 3 years.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The Soil and Water Conservation department under RKVY implements various soil conservation technologies in the district. Under NABARD RIDF 4 nos. of Integrated Land Development Projects had been implemented in the district. Springshed Development Programme is an initiative of the Land Resources department which is aimed at rejuvenating the dying springs to ensure water security. One NABARD supported Springshed project aimed at rejuvenating dying springs for ensuring water security had been implemented through NEIDA in Pungro block. The department of Soil & Water Conservation had set up a Mobile Soil Testing Lab in Seyochung through which Soil Health Cards will be given to the farmers and also installed meteorological observatory in Kiphire at a location of 1195 mean sea level.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

In terms of revised Priority Sector Guidelines issued by Reserve Bank of India agriculture infrastructure investments like Tissue culture labs seed production units Bio fertilizer / bio-pesticide units vermin-compost units etc. have been classified as agriculture infrastructure items under agriculture credit. There is considerable potential in the district for setting up Tissue culture unit Bio pesticides / fertilizers unit and Vermi composting unit. Supply of quality inputs to the farmers such as seeds is one of the important factors to boost production and productivity in agriculture. The use of chemical fertilizers and pesticides in the district is negligible thereby creating huge potential for use of organic manure by promoting vermi-compost producing units. There has been no reporting of credit flow to this sector during the last 3 years.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The Department of Agriculture GoN is promoting organic agriculture among the farmers. However it is observed that most of their initiatives are limited to creating awareness training and capacity building at the farmers' level. Banks can consider financing vermicompost unit as an add-on facility to SHGs and KCC holders to increase their production and productivity.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Phek has favourable agro-climatic condition conducive to agricultural and horticultural crops. As per RBI guidelines credit to food processing units with investment in plant and machinery up to Rs.10.00 crore shall be treated as priority sector advance. Certain traditional agro-based industries and modern food processing industries such as rice mills horticultural meat dairy products etc have the potential to directly and indirectly generate significant employment in production activities through its forward and backward linkages in the district. Under the "one district one product" Kholar (Rajma) has been identified under which 5 FPOs had been promoted under CSS-FPO in the district. The District Industries Centre (DIC) has been facilitating potential borrowers to avail credit under the PMFME Scheme to set up viable food processing units in the district. There has been no reporting of credit flow to this sector during the last 3 years.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Kiphire has favourable agro-climatic condition conducive to agricultural and horticultural crops. To boost local economic development a common facility centre (CFC) funded under SFURTI scheme of GoI is operational in Phuvkiu village Pungro block for fruit/agri processing. However the overall level of infrastructure and support services available in the district is far from the desired level for development of agro & food processing sector.

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 Agri Clinic and Agri-Business Centres (ACABC) loans to PACS/LAMPS and loans to MFI for on-lending to agriculture and financing to SHGs/JLGs by banks etc. Separate GLC flow under this sub-sector in the district is not available. However the combined credit flow under Agri- Ancillary activities for the year 2021-22, 2022-23 and 2023-24 was Rs.55.80 lakh Rs.119.99 lakh and Rs.47.60 lakh respectively.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There is one Agri-clinic and Agri-Business Centres sponsored by the District Agriculture Department. Under CSS-FPO 5 nos. of FPOs were promoted through NCDC as the implementing agency covering all the blocks in the district. There are 26 primary agricultural credit societies in the district.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Micro Small & Medium Enterprises (MSME) Sector plays a significant role in the economy of the district mainly due to its potential to provide additional income and employment opportunities. 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. The revised definition of MSME which came into effect from 1st July 2020 is based on Investment in Plant & Machinery/equipment and Annual Turnover viz. Micro enterprises are categorized as investment not more than Rs.1 crore and turnover not more than Rs.5 crore Small enterprises are categorized as investment not more than Rs.10 crore and turnover not more than Rs.50 crore and Medium enterprises are categorized as investment not more than Rs.50 crore and turnover not more than Rs.250 crore. Total units registered under Udyam in the district is 720 nos. under which 718 are micro units and 2 small units. Credit flow under the sector for the year 2021-22 2022-23 and 2023-24 was Rs. 338.55 lakh Rs. 389.00 lakh and Rs. 249.00 lakh respectively.

3.2 Infrastructure and linkage support available, planned and gaps

The District Industries Centre (DIC) is providing technical assistance to existing small scale village/cottage industries and handicrafts/handloom to the entrepreneurs/educated unemployed youth/weavers for taking up income generating activities using locally available natural resources. There is one Nagaland Khadi & Village Industrial Board (NKVIB) and an Emporium in the district. Central Government supported schemes such as PMEGP PMMY SUI PMFME PMKVY and SFURTI are under implementation in the district. There is one SFURTI cluster in the district.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports are a national priority for the Government and Private sectors. In terms of RBI guidelines financing for exports is available for Pre-shipment/Packing Credit and Post-shipment Credit. For Domestic banks export credit subject to a sanctioned limit of up to Rs.40 crore per borrower will be classified as priority sector. In order to boost agricultural export in the district presence of robust infrastructure is critical component for a strong agriculture value chain. This involves pre-harvest and postharvest handling facilities storage & distribution processing facilities road connectivity food parks cold chains etc. There is a need to evolve and put in place institutional mechanism for effective involvement and engagement of farmers for entire value chain as group enterprises / FPOs within cluster of villages at the block level for specific products. This will help to realize actual benefit of income through entire value chain. Product development of indigenous commodities and value addition of organic products will help in creation of export oriented products. Agri startups need to come up in the district as it will facilitate more productivity. There has been no credit flow under this sector in the district.

4.1.2 Infrastructure and linkage support available, planned and gaps

A comprehensive state export policy is required to give proper shape and direction for promoting export oriented activities. It should include identification of potential activities / products development of suitable infrastructures incentivize artisans farmers aggregators and agro processing units through suitable tax holiday setting up of Common Service Centres etc. At present majority of the identified activities / products for export will be agro based since the State's economy is largely based on agriculture. The unique handloom and handicraft products food processing including honey have potential in the district. At present the district lacks necessary infrastructure for engaging in export activity. Also participation of the private entrepreneurs in Export Credit facilities with institutional credit support is not encouraging as exporter of goods & services are not available.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

While Government endeavors to provide primary education to all on a universal basis higher education is progressively moving into the domain of private sector. The Educational Loan Scheme aims at providing financial support from the banking system to deserving/ meritorious students for pursuing higher education in India and abroad. After introduction of the scheme in 2010 new modifications have been incorporated in the scheme that now includes loans to individuals for educational purposes including vocational courses up to Rs.10 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector and Rs.20 lakh for studies abroad and do not include those granted to institutions. The Government of India has launched a scheme to provide full interest subsidy during the period of moratorium i.e. course period plus one year or six months after getting job whichever is earlier on loans taken by students belonging to Economically Weaker Sections from scheduled banks under the Educational Loan scheme of the Indian Banks' Association for pursuing any of the approved courses of studies in technical and professional streams from recognized institutions in India. There was no credit flow under the sector in the past years except during during 2023-24, there was disbursement of Rs.0.50 lakh.

4.2.2 Infrastructure and linkage support available, planned and gaps

There are 106 nos. of Government schools 26 nos. of Private schools 1 Jawahar Navodaya Vidyalaya (JNV) School 1 Kendra Vidyalaya School and one College in the district (Source: Statistical Handbook of Nagaland 2023). The district has limited numbers of colleges and technical institutes which is also a factor for poor socio economic development.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

As per the RBI guidelines on Priority Sector Lending updated on 02 August 2022 Bank loans to Housing sector as per limits prescribed below are eligible for priority sector classification:

- a) The loans to individual's upto a limit of Rs.35.00 lakh in metropolitan areas and loans upto Rs.25.00 lakh in other centres for purchase / construction of houses with a total unit cost of Rs.45.00 lakh and Rs.30.00 lakh respectively are included.
- b) The loans for repairs of dwelling units upto Rs.10.00 lakh in metropolitan and Rs.6.00 lakh in other centres.
- c) Bank loans upto Rs.20.00 lakh for slum clearance/ rehabilitation projects of government agencies.

The focus is on serving housing needs of all segments of the population and to promote low and moderate housing facilities across the country. Due to increasing income levels and improved standard of living the demand for housing loans is high in the district but credit flow to this sector is still very low due to the constitutional restrictions in place in the state as a whole that do not provide for mortgage of land making lending to the Housing sector a challenge. There was no credit flow under the sector in the past years except during during 2023-24 there was disbursement of Rs.0.68 lakh.

4.3.2 Infrastructure and linkage support available, planned and gaps

Kiphire has a total number of 14771 households. During 2022-23, under PMAY-G there was physical target of 650 units in the district, of which 158 units were achieved (Nagaland Statistical Handbook 2023). However bank credit for housing has been hindered by non- establishment of transferrable property rights on land.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure development plays a significant role in economic growth and poverty alleviation more so in the rural area. A strong and well maintained infrastructure improves the quality of life and reduces vulnerability of the rural economy. It also increases the productivity of land labor and capital. Availability of adequate Infrastructure is a prerequisite for sustained economic growth particularly in the rural areas. Investment in infrastructure is also required to encourage investment in other directly productive activities. Therefore in 1995-96 Rural Infrastructure Development Fund (RIDF) was created in NABARD to facilitate public investments for rural infrastructure. State Governments avail RIDF assistance for creation of wide variety of rural infrastructure covering 39 activities under three broad categories viz. Agriculture and related sectors rural connectivity and social sector. Over the years RIDF has emerged as a preferred source of funding for State governments. This led to creation of many other funds in NABARD for supporting specific rural infrastructure activities viz. Warehouse Infrastructure Fund Food processing Fund Long term Irrigation Fund Dairy Processing and Infrastructure Development Fund Micro Irrigation Fund NABARD Infrastructure Development Assistance Fund (NIDA) and Rural Infrastructure Assistance to State Government (RIAS). Under the various tranches of RIDF, NABARD has sanctioned 18 projects to the Government of Nagaland to complete the projects covering various sectors under Agriculture & allied and Power departments in the district.

5.1.2 Infrastructure and linkage support available, planned and gaps

The district has a road network of 1213.55 km out of which, 173.60 km is under national highway, 37 km is under state highway, 168.60 km is under major district roads, 24.10 km is under other district roads and 598.36 km is under rural roads (Source: Nagaland Statistical Handbook 2023). The rural roads in the district are mostly in deplorable conditions and thus there is a need for converting these roads into surfaced roads. Infrastructures such as minor irrigation agri/horti link roads water harvesting structures land development etc may be given priority in the district.

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

RIDF project under Land Resources is expected to promote sustainable livelihood of the farmers in the district, Water Resources project is aimed at harvesting rain water for drinking as well as agricultural purpose, forestry project is expected to make availability of quality planting materials and Veterinary project is expected to improve infrastructure for livestock productivity thereby increase in income of the farmers in the district.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Though all types of infrastructure development is aimed at improving the standard of living of the people there are certain types of investment which have a direct bearing on the social lives of the people especially in the rural areas. Investments in schools health centers and drinking water and sanitation facilities are examples of some such sectors which can be termed as Social Infrastructure. Though investment in this sector has been the prerogative of the Government the gap between the demand and supply of this infrastructure requirement has been widening over the years. Given the importance of social infrastructure for development and its impact on ultimate credit absorption in the rural and urban areas bank financing for building infrastructure for certain activities viz. schools and health care facilities; drinking water facilities and sanitation facilities in Tier II to Tier VI centers is now considered as Priority Sector Lending. Bank loans up to a limit of Rs.5 crore per borrower is available for building social infrastructure. There has been no credit flow under this sector for the past years.

5.2.2 Infrastructure and linkage support available, planned and gaps

The district has one hospital, 30 Primary Health Centres, 106 nos. of Government schools, 26 nos. of Private schools, 1 Jawahar Navodaya Vidyalaya (JNV) School, 1 Kendra Vidyalaya School and one College in the district (Source: Statistical Handbook of Nagaland 2023).

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Renewable energy is the energy that is generated from renewable resources which are naturally replenished. The major renewable energy sources are solar energy wind energy hydel energy [mini hydel projects from 101 KW to 2000 KW and small hydel projects from 2001 KW to 25 MW] and bio- energy. Biogas is one of the efficient non-conventional energy sources which can be profitably harnessed to meet the domestic fuel requirement and to supplement rich organic manure for farm operations. These renewable energy sources can be utilized judiciously to achieve energy security. As per RBI guidelines bank loans up to a limit of Rs.15 crore may be extended 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 . For individual households the loan limit will be Rs.10 lakh per borrower. In Kiphire district, one Small Hydro Power Project (Project name: Ponglefo) with a capacity of 1.0 MW is implemented through Department of Power, Government of Nagaland (Source: Annual Report 2019-20, MNRE, GoI). There has been no credit flow under this sector for the last 3 years.

5.3.2 Infrastructure and linkage support available, planned and gaps

The Ministry of New and Renewable Energy GoI has been implementing comprehensive programmes for the development and utilization of various renewable energy sources in the country resulting in the development of technologies and devices that have become commercially available. Micro hydel energy resources solar energy resources and wind energy resources are some of the important renewable energy source which can be tapped in the district. Power supply in the district is a concern for overall development which can be overcome to a certain extent through the use of renewable source of energy.

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	10	4.105800	3.8426
B	Ongoing tranches	8	3.310000	3.03
	Total (A + B)	18	7.415800	6.8726

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	6	2.550700	2.3527
B	Rural roads & bridges	2	0.760000	0.68
C	Social Sector	0	0.000000	0
	Total (A + B + C)	8	3.310700	3.0327

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	1	Irrigation potential	ha	1
B	Rural roads	2	Road length	km	8
C	Bridges	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	Veterinary	1	Livestock healthcare facilities for productivity and income	0	0
2	Land Resource	1	Promote sustainable livelihood of the farmers	0	0
3	Forestry	1	Availability of quality planting materials	0	0

Informal Credit Delivery System

6.1 Status of the Sector in the District

The cumulative number of SHGs in Kiphire district stands at 1311 out of which, 187 SHGs have been credit linked as on 31st March 2024. Currently NSRLM has been intensively forming nurturing and credit linkage of SHGs covering all blocks in the district. There are 2 nos. of JLGs in the district with a loan outstanding of Rs.2.36 lakh as on 2023-24. There has been no credit flow under JLG during the last 3 years. Credit flow under SHG in the district in the year 2021-22, 2022-23 and 2023-24 was Rs. 58.89 lakh, Rs. 55.90 lakh and Rs. 28.60 lakh respectively.

6.2 Infrastructure and linkage support available, planned and gaps

NSRLM being the nodal agency provides all round support to SHGs in the district. Although many SHGs are credit linked every year but the no. of SHGs receiving repeat finance is very less. The sustainability of SHG programme and gradual growth 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. NABARD provides financial support by way of grant for the capacity building of NGOs Banks Govt. Officials besides SHG leaders/members exposure visits to banks/institutions pioneering in micro finance initiatives field visits to nearby SHGs for officials of Block Level Bankers Committee etc. NABARD also provides livelihood training programmes viz. MEDP LEDP etc. NABARD supports marketing of SHG products through setting up of Rural Mart. Also for online marketing NABARD has recently come out with the Scheme for Grant Support to SHGs/JLGs/Producer Organizations(POs)/ Micro entrepreneurs for training onboarding and marketing of products on online/digital market places on e- commerce social media platforms and ONDC.



Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Promoting and nurturing farmers' collectives such as PACS and FPOs in the district.
- 2 Development and promotion of methods of sustainable farming especially organic and natural farming.
- 3 Banks may coordinate with Department of Agriculture for identifying and covering all eligible farmers under KCC.
- 4 Saturation of PM-KISAN beneficiaries with KCC would streamline the delivery of financial services to the farmers.
- 5 Assured marketing of agricultural produce is the most important need of the farmers. Absence of organized market structure has affected proper market price of the produce. There is inadequate price realisation and lack of proper marketing arrangement. Hence it is necessary to provide the farmers with a stable procuring arrangement for their produce so that they are not forced to go for distress sale.

2. Water Resources

- 1 Construction of Water Harvesting Structures to store water during the rainy season for raising winter crops is a viable activity which can be undertaken with bank finance.
- 2 Considering the importance of water there is a need for diversification towards less water intensive crops like millets pulses etc. especially in water scarce areas.
- 3 Building reservoirs check dams and small-scale water storage structures can capture the excess rain water during monsoons for use during dry spells enhancing water availability for irrigation.

3. Farm Mechanization

- 1 Custom Hiring Centres should be established in the district to help small and marginal farmers.
- 2 The hilly terrain of Phek limits the use of tractors. Hence it is necessary to popularise power tillers rather than tractors as they are found to be best suited fuel efficient and can be put to multiple uses.
- 3 Promote setting up of Agro-Service centres for spare parts and maintenance of farm equipments.

4. Plantation and Horticulture

- 1 Promote development of Model Nurseries in the district to ensure availability of quality planting materials.
- 2 Introduction of protected cultivation methods like shade-net houses vertical farming etc. for high- value crops.
- 3 Promotion of storage facilities cold chain processing facilities etc. in the private sector so as to ensure remunerative prices to the producers.
- 4 Better extension facilities for adoption of modern technologies/scientific cultivation practices under Sericulture.

5. Forestry/ Waste Land Development

- 1 Establishment of scientific forestry and commercial nurseries for supplying farmers with quality planting material.
- 2 Widespread adoption of agroforestry practices like plantation of economically valuable tree species may be encouraged.
- 3 Formation of community-based organizations like FPOs on Minor Forest Produces may be promoted to collectively manage and benefit from forestry & wasteland development initiatives.

6. Animal Husbandry – Poultry

- 1 Setting up of Hatchery units under private sectors may be encouraged for regular supply of DOCs to the farmers along with strengthening & operationalizing the existing poultry farms converting them into viable production and demonstration units.
- 2 Adoption of advanced technologies in poultry farming such as automated feeding systems climate-controlled housing and disease management tools to improve efficiency and productivity may be promoted.
- 3 Encourage setting up of feed mixing units to ensure availability of good quality feed locally.

7. Animal Husbandry – Sheep, Goat, Piggery

- 1 Ensure supply of quality piglets and take adequate steps to improve infrastructural facilities extension services vaccine and training for various animal husbandry activities.
- 2 Establish breeding farms at different strategic locations to cater to the need of improved breed by the farmers.
- 3 Promote cultivation of high yielding fodder varieties such as moringa seed hybrid napier grass para grass maize oats etc.

8. Fisheries

- 1 Development of existing water bodies and creation of additional water area for large scale fish production.
- 2 Establish fish seed rearing units for production and supply of quality fish seeds.
- 3 Integrated Fish farming systems that combine the aquaculture with agriculture or livestock to optimize resource use and create additional income streams may be encouraged on a large scale.

9. Construction of Storage and Marketing Infrastructure

- 1 Constructing the state-of-the-art storage facilities with temperature & humidity controls suitable for diverse agri./ horticulture products of the district is very much needed. These facilities will prevent post-harvest losses extend shelf life and maintain the quality of produce fostering food security and providing farmers with better bargaining power.
- 2 Incorporating advanced digital technologies such as online platforms and mobile apps for real-time price details demand forecasting and supply chain management.
- 3 Farmers groups cooperatives and FPOs should collaborate to establish storage structures and market sheds through bank credit.

10. Land Development, Soil Conservation and Watershed Development

- 1 Integrating land development with quick income generating activities should be devised which have better economic prospects for the farmers in the district.
- 2 Comprehensive land development strategies that incorporate soil conservation & watershed management techniques may be implemented in the district. This involves contour bunding terracing agroforestry and soil erosion control measures to enhance soil fertility prevent erosion and optimize water utilization.
- 3 Sensitization and awareness campaigns may be conducted to educate farmers about sustainable land use practices conservation methods and the importance of watershed management. Building local capacity through workshops and extension services will empower farmers in the district to adopt innovative techniques leading to long-term ecological and agricultural benefits.

11. Agriculture Infrastructure: Others

- 1 There is a need for creation of awareness regarding organic fertilizers to boost crop productivity and reduce chemical inputs.
- 2 The Seed Village Programmes that ensures supply of quality certified seeds at affordable prices may be implemented in the district.
- 3 Commercial production of organic Inputs viz. biofertilizer vermi compost / vermi hatcheries & compost from wastes of vegetable and fruits etc. may be taken up by farmer aggregates like PACS FPOs etc.

12. Food and Agro. Processing

- 1 Establish modern food processing units and agro-based industries equipped with advanced machinery and quality control measures ensuring preservation of perishable food products value addition and creation of market-ready products.
- 2 Development of modern mandi facilities for attracting graded raw materials meant for processing industry.
- 3 Ensure uninterrupted power supply to run processing units.

13. Agri. Ancillary Activities: Others

- 1 Audit of PACS need to be taken up regularly and on time.
- 2 Agri. Graduates may be encouraged to establish Agri-Clinic Agri Business Centers (ACABCs) and provide extension services and technical know-how to farmers.

14. Micro, Small and Medium Enterprises (MSME)

- 1 Targeted skill development programs and entrepreneurship training may be organized to enhance the capabilities of local individuals fostering a skilled workforce that can contribute effectively to the growth of MSMEs in the district.
- 2 Streamline the mechanisms for MSMEs to access credit and finance through collaborations with banks financial institutions and Govt. Schemes ensuring sufficient capital to initiate and expand businesses.
- 3 Invest in modern infrastructure and promote connectivity while facilitating market linkages through e-commerce platforms and industry associations to help MSMEs reach wider markets and increase their competitiveness in the district.

15. Export Credit

- 1 The export establishments/traders procure quality goods from local producers/manufacturers and sell them in outside markets and earn good returns. However the primary producers are not much benefitted. Hence they may be organized in suitable activity-based FPOs and directly export the goods to outside markets. If the produce is channelized into export market directly by primary producers or even through hub & spoke model after certification these can directly add to the revenues of the primary producers.
- 2 Collaborating with financial institutions to design specialized export credit products that cater to the unique needs of exporters offering flexible terms lower interest rates and supportive repayment structures to encourage international trade.
- 3 Dedicated export promotion agencies/platforms may be established that offer guidance market research and connect services with outside parties/buyers.

16. Education

- 1 Targeted awareness campaigns & counselling sessions may be organized to educate the students and parents about the availability application process and benefits of education loans.
- 2 Collaborating with financial institutions to establish streamlined processes for education loan approvals disbursements and repayments reducing the administrative burden on students and ensuring timely financial support.

17. Housing

- 1 Majority of the land in the district falls under community ownership and the land is transferrable only within members of the local tribal community. Non – transferability of holding rights renders land unsuitable as collateral for the purpose of securing institutional credit to land holders. In this connection financial institutions can adopt a flexible approach in financing this sector.

18. Social Infrastructure

- 1 Collaborating with local authorities and community organizations, banks should prioritize financing for the establishment and improvement of essential social infrastructure such as schools health care centers community halls and recreational spaces ensuring better quality of life for residents.
- 2 Community Drinking Water plan may be setup at each blocks under National Rural Drinking Water Programme (NRDWP). Concerned department may consider linking the programmes with bank for additional credit to create a better sanitation facility at individual household.

19. Renewable Energy

- 1 Comprehensive awareness campaigns may be organized to educate the local population about the benefits of renewable energy sources their environmental impact and the economic advantages of transitioning towards cleaner energy options.

- 2 The governments proactive pursuit of sustainable power projects and green energy promotion not only addresses environmental concerns but also holds the potential to generate substantial employment especially in rural areas.
- 3 The Department of New and Renewable Energy (N&RE) GoN should encourage local entrepreneurs to set up retail outlets and provide after sales service for solar equipment by extending the necessary hand holding support and linkages.

20. Informal Credit Delivery System

- 1 Targeted training programs may be conducted to enhance financial literacy entrepreneurship skills and market awareness among SHG/ JLGs members empowering them for effective decision-making for sustainable livelihoods.
- 2 Support SHGs and JLGs in diversifying their income sources through value-added products connecting them to wider markets and promoting collective marketing initiatives.
- 3 Sensitize SHGs on the guidelines regarding DAY-NRLM Scheme which emphasizes on providing repeated doses of credit to SHGs enabling gradual and sustained support for their livelihood enhancement and improve the quality of life.
- 4 SHGs may be empowered to choose between Term Loans (TL) and Cash Credit Limits (CCL) with the option for additional loans even if prior loans are outstanding contingent on repayment behavior and performance.

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. 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.
2. The Cooperative 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.
3. The Department has been implementing RKVY under the Department of Agriculture. Under this Scheme the Department is involved in the mobilization of farmers by forming Commodity Interested Groups skill enhancement trainings distribution of machineries to prevent perishable commodities and food products providing credit linkages etc.
4. The department has taken initial steps to concretize the much-desired convergence program of agri and allied activities through the organization of specialized and department specific cooperative societies. Convergence of Agri Department's organic initiatives livelihood programs of NERLP beekeeping activities of NBHM common service centres under I.T department etc. resulted in framing of specialized byelaws and registering these cooperatives as legal entities under the Nagaland Cooperative Societies Act 2017.
5. The RCS 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.
6. 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 Rs. 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 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 on date there are 67 cooperative societies in the district with a total of 1996 members.
2. Under CSS-PACS computerization scheme 2 Cooperative Societies had been computerized in the first phase. For the second phase 16 PACS had been approved by the District Level Implementation Committee to be computerized in the district.

6. Potential for formation of cooperatives

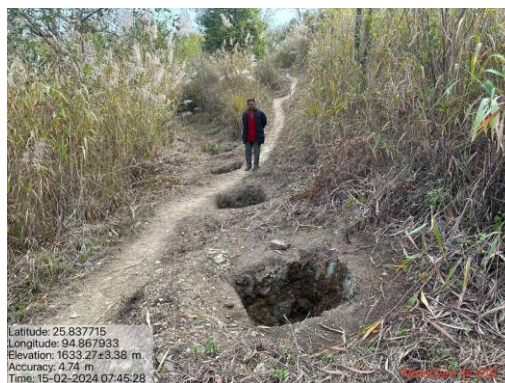
1. There is fair potential for cooperative activity in agriculture and allied sector for formation of multipurpose cooperative societies in the district. However a large number of cooperative societies are dormant and non-functional in the district for which there is potential to revive and strengthen the cooperative societies in the district.
2. There is good potential for creation of cooperative societies in non-farm sectors viz. food processing handloom & handicraft in the district. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

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	Integrated Tribal Development Project	Kiphire block	Grant	Nil	200	The project is expected to enhance livelihood & income generation through wadi development to 200 tribal families having limited means of income in Amahtor village.
2	Tribal Development	Integrated Tribal Development Project	Pungro block	Grant	Nil	200	The project is expected to enhance livelihood & income generation through wadi development to 200 tribal families having limited means of income in Mongtsuwong Zhimkiur Phuvkiu and Pungro villages.
3	Watershed Development	Springshed based Watershed Development Project (SWDP)	Pungro block	Grant	Nil		Increase in spring discharge for drinking and irrigation purposes in Vongva Cedeyevong and Tikenvong villages covering 300 ha area.
4	Infrastructure Development	Rural Haat	Pungro village	Grant	Nil		The development of improved rural market has been benefiting SHG members and farmers in the area through income generation and reduction of post harvest losses.

5	Infrastructure Development	Under RIDF there are 8 ongoing projects being sanctioned in the district which is implemented through Agriculture, Horticulture Water Resources, AH & VS, Land Resources Forestry and Power department.	Covering all blocks in the district	Loan	Nil	Nil	Overall infrastructure development under Priority sector in the district.
6	Collectivisation	1 FPO formed under Integrated Tribal Development Project project at Amahator village	Kiphire block	Grant	Nil	200	Better remuneration through collective marketing access to inputs credit etc.

Success Stories

Success Story 1: Springshed based watershed development project in Pungro block, Kiphire district



1. Scheme :	Farm Sector Development
2. Project Implementing Agency :	North East Initiative Development Agency (NEIDA)
3. Duration of the project :	3 years
4. Beneficiary :	3 villages under Pungro block
No. of beneficiaries:	964
Community :	Tribal
State :	Nagaland
District :	Kiphire
Block :	Pungro
Village :	Tikenvong, Cedeyevong and Vongva

1.1 Support provided

- Springshed and watershed development measures viz. plantation of local species, rainwater harvesting tanks, recharge pits, horticulture and plantation, staggered contour trenches, gender and livelihood development and capacity building programmes.

1.2 Pre-implementation status

- All the three villages were dependant on spring water sources for their daily consumption and irrigation purposes and a sharp decline in water availability from the sources were observed over the past 10 years. As such, farmers were unable to cultivate crops during the dry spells.

1.3 Challenges faced

- For implementation of the project, total area of 300 ha has to be demarcated for intervention under project measures. Since, majority of the land belongs to community and clans, willingness to allocate land area for various project measures was a challenge initially.

1.4 Impact

- With active participation of the community, the discharge rate improved from 1.3 LPM (Liters per minute) to 10 LPM. Therefore, the Daily capacity flow has increased to 14,400 liters against the earlier supply rate of just 1,872 liters (16% of the entire demand rate of 11,385 liters).

Success Story 2: Integrated Tribal Development Programme in Pungro block of Kiphire district



1. Scheme :	Farm Sector Development
2. Project Implementing Agency :	North East Initiative Development Agency (NEIDA)
3. Duration of the project :	6 years
4. Beneficiary :	Tribal Farmers covering villages
No. of beneficiaries:	200.00
Community :	Tribal
State :	Nagaland
District :	Kiphire
Block :	Pungro
Village :	Mongtsuwong, Zhimkiur, Phuvkiu and Pungro

2.1 Support provided

- Livelihood interventions viz. wadi development as core component - Khasi mandarin, mango and papaya, soil conservation, water resource management, capacity building, women development, community health, access to agriculture inputs and marketing services through FPO formation, credit linkage etc.

2.2 Pre-implementation status

- Prior to project intervention, farmers were practicing traditional methods of crop cultivation without proper plant spacing and field management. Also, fruit crops like orange and mango were mostly not cultivated as the farmers were not aware of pest, disease and nutrient management of the crops.

2.3 Challenges faced

- Since farmers are accustomed to mixed farming in jhum fields, the concept of orchard development seemed like a huge task for them. As such, convincing farmers on orchard development with holistic approach for sustainable income generation was a challenge initially.

2.4 Impact

- The project is ongoing and with efforts of FPO under the project, marketed 5 MT of orange, mango and cover crops viz. garden pea, french bean, soybean etc fetching a net income of Rs.1.20 lakh. Income of each wadi farmer increased by Rs.5000 per month.

Appendix 1a

Climate Action & Sustainability

1. Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

Climate change is affecting every region on the Earth, in multiple ways. The IPCC AR6 (1) 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 (2), 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

(1) 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 biogas 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.

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 Climate change is already impacting the district with rising temperatures, rainfall patterns, flash floods, moderate droughts and hailstones affecting crop production. Temperature and rainfall are important climate variables. Changes of these two variables are directly connected to rural livelihood as most of the people in the district are dependent on agricultural activities. It is therefore essential that adaptation plans to combat the impacts of climate change are factored in the developmental process so as to avoid economic burden of adaptation in the long run.
- b The district needs to promote conjunctive use of surface and ground water to improve water use efficiency, enable springshed development to restore the perennial streams within forests areas and encourage use of recycled water from domestic waste. Establishing demonstrative integrated farming systems by introducing agroforestry and agro-pastoral practices, redefining cropping pattern suitable for the agro-climatic zone of the district, automatic weather stations at block levels, establishment of Climate Change Agriculture Research Centre and promoting climate resilient crops in the district will be helpful.

3.2 Any specific Climate Change initiative in the District by

- a Government of India is implementing National Mission for Sustainable Agriculture (NMSA) through Agriculture and allied departments. The mission promotes Cluster based development of Integrated Farming System (IFS) which is socially and culturally acceptable to the local community and also Soil Health Management scheme.
- b KVK, Kiphire has been conducting awareness and demonstration on climate resilient technologies, promoting climate resilient crop varieties, Natural Resource Management, Integrated Farming Systems encompassing crop production, livestock and fishery.
- c Nagaland had prepared State Action Plan on Climate change (SAPCC) duly endorsed by MoEFCC (Ministry of Environment, Forest and Climate Change), which was placed before National Steering Committee in 2014. The SAPCC for Nagaland was formulated in 2013 and since then the state has been implementing various sectoral projects.
Nagaland State Action Plan on Climate Change (NSAPCC): This plan aims to help the state achieve its developmental goals while also conserving natural resources. The plan includes strategies to build capacity for climate proofing vulnerable sectors.
Gene pool conservation of indigenous rice varieties: This project aims to promote food security and livelihood by reviving traditional rice varieties. The state has identified 867 traditional rice varieties.
Forest and Environment Policy: This policy aims to adopt a sustainable, climate-friendly, and equity-based developmental path. It also calls for



- substantial financial and other resources to invest in forests.
- Enhancing Landscape and Ecosystem Management Project: This project aims to address the threats of climate change and global warming.
- Nagaland State Climate Change Cell (NSCCC): Established in 2017, the NSCCC is the Climate Studies and Knowledge Solutions Centre (CSKCC) for the state.
- d NABARD has been providing long-term refinance to the approved financial institutions including Support for Climate Adaptation and Mitigation projects. NABARD has been accredited as National Implementing Entity (NIE) for Adaptation Fund in July 2012 and is the only NIE for India. Ministry of Environment, Forest & Climate Change, Govt. of India is the National Designated Authority (NDA) for Adaptation Fund and proposals are submitted with endorsement of NDA. The Adaptation Fund (AF) was set up under the Kyoto Protocol of the United Nations Framework Convention on Climate Change (UNFCCC). It was established in 2001 and officially launched in 2007 at CoP 7 in Marrakech, Morocco. NABARD in the capacity of NIE can access Adaptation Fund from AFB for implementation of feasible climate adaptation projects posed by eligible Executive Entities. NABARD also hosted side events like COP 22 in, Morocco which focused on policy frameworks, project learnings, and barriers related to climate change.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- 3 Kiphire District Organic Farmer Co-operative Society Limited In Association with Department of Agriculture, Nagaland & North East Farm Sales Promotion (NEFSP) has submitted application for GI registration of local variety of Kholar (Rajma) which is high in demand within and outside the state known for its unique taste.
- 4 There is immense potential for GI registration of handicraft, handloom and agri & allied products in the district.

Annexure 1

District - Kiphire

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
	I.Agriculture									
	A. Farm Credit									
	A.1 Crop Production, Maintenance, Marketing									
1	Foxtail Millet/ Korralu/ Thenai/ Navane__	100	Acre	20440	Phy BL	45 9.2	45 9.2	46 9.4	45 9.2	227 46.4
2	Ginger/ Adrak_Irrigated	100	Acre	70000	Phy BL	50 35	50 35	50 35	50 35	250 175
3	Kidney Beans/ Rajma/ Kholar/ Bhatt_Irrigated	100	Acre	16320	Phy BL	492 80.29	492 80.29	492 80.29	494 80.62	2462 401.78
4	Maize/ Makka_Irrigated	100	Acre	20100	Phy BL	494 99.29	494 99.29	494 99.29	494 99.29	2470 496.45
5	Other Vegetables__	100	Acre	32700	Phy BL	247 80.77	247 80.77	247 80.77	247 80.77	1235 403.85
6	Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated	100	Acre	35600	Phy BL	24 8.54	24 8.54	24 8.54	24 8.54	120 42.7
7	Potato/ Aloo_Irrigated	100	Acre	82500	Phy BL	34 28.05	34 28.05	34 28.05	34 28.05	170 140.25
8	Rice/ Chaval/ Dhan_Irrigated	100	Acre	32175	Phy BL	142 45.69	142 45.69	142 45.69	142 45.69	710 228.45
9	Soybean/ Soyabean_Irrigated	100	Acre	20500	Phy BL	24 4.92	24 4.92	24 4.92	24 4.92	120 24.6
10	Turmeric/ Haldi_Irrigated	100	Acre	41500	Phy BL	25 10.38	25 10.38	25 10.38	25 10.38	125 51.9
	Post-harvest/HH Consumption (10%)					402.13	402.13	402.33	402.46	2011.38
	Repairs & maintenance of farm assets (20%)					40.21	40.21	40.23	40.25	201.14
	Sub Total					80.43	80.43	80.47	80.49	402.28
										2614.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
A.2 Water Resources										
1	Diesel Pump Sets--5 HP heavy weight	90	No.	48000	Phy BL	1 0.43	1 0.43	1 0.43	1 0.43	5 2.15
2	Lift Irrigation Schemes-Individual/ River Lift Points-5 hp pump	90	No.	47000	Phy BL	1 0.42	1 0.42	1 0.42	1 0.42	5 2.1
Sub Total										
4.25										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
A.3 Farm Mechanisation										
1	Power Tillage--13 HP	90	No.	282000	Phy BL	1 2.54	1 2.54	1 2.54	1 2.54	5 12.7
2	Tractor-With Implements & Trailer-18 hp	90	No.	610000	Phy BL	1 5.49	1 5.49	1 5.49	1 5.49	5 27.45
Sub Total										
40.15										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
A.4 Plantation & Horticulture										
1	Bee Keeping-Indian Bee Colony-	90	No.	48140	Phy	2	2	2	2	10
					BL	0.87	0.87	0.87	0.87	4.35
2	High density plantation-Banana-	90	Acre	162900	Phy	2	2	2	2	10
					BL	2.93	2.93	2.93	2.93	14.65
3	High density plantation-Mango-	90	Acre	140000	Phy	1	1	1	1	5
					BL	1.26	1.26	1.26	1.26	6.3
4	High density plantation-Papaya-	90	Acre	96000	Phy	1	1	1	1	5
					BL	0.86	0.86	0.86	0.86	4.3
5	Mushroom Cultivation-Oyster Mushroom-	90	1000 Kg. per Cycle	51400	Phy	2	2	2	2	10
					BL	0.93	0.93	0.93	0.93	4.65
6	New Orchard - Tropical/ Sub Tropical Fruits--Citrus	90	Acre	156000	Phy	2	2	2	2	10
					BL	2.81	2.81	2.81	2.81	14.05
7	New Orchard - Tropical/ Sub Tropical Fruits--passion fruit	90	Acre	162500	Phy	1	1	1	1	5
					BL	1.46	1.46	1.46	1.46	7.3
8	New Orchard - Tropical/ Sub Tropical Fruits--pineapple	90	Acre	199800	Phy	2	2	2	2	10
					BL	3.6	3.6	3.6	3.6	18
9	Other Plantation Crops--cardamom	90	ha	524500	Phy	1	1	1	1	5
					BL	4.72	4.72	4.72	4.72	23.6
10	Sericulture-Mulberry Plantation-eri host plantation development	90	Acre	40850	Phy	2	2	2	2	10
					BL	0.74	0.74	0.74	0.74	3.7
	Sub Total									100.9

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
A.5 Working Capital - Bee Keeping					
	Sub Total				

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
A.6 Forestry										
1	Nursery/ Propagation unit-Traditional Nursery-1.25 lakh seedling	90	ha	847000	Phy	1				1
				BL	7.62					7.62
3	Plantation-Bamboo-	90	ha	141708	Phy	1	1	1	1	5
				BL	1.28	1.28	1.28	1.28	1.28	6.4
2	Plantation--Kadam cultivation	90	ha	121000	Phy	1		1	1	3
				BL	1.09			1.09	1.09	3.27
	Sub Total									17.29

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
A.7 Animal Husbandry - Dairy										
1	Crossbred Cattle Farming--Commercial Dairy - CB cows 5+5	90	5+5	1210000	Phy	1	1	1	1	5
				BL	10.89	10.89	10.89	10.89	10.89	54.45
2	Crossbred Cattle Farming--small dairy - CB cow 1+1	90	1+1	252600	Phy	1	1	1	1	5
				BL	2.27	2.27	2.27	2.27	2.27	11.35
	Sub Total									65.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
A.8 Working Capital - AH - Dairy/Drought animal										
1	Indigenous Cattle Farming_Others_Commercial Dairy	100	10	292600	Phy	1	1	1	1	5
				BL	2.93	2.93	2.93	2.93	2.93	14.65
2	Indigenous Cattle Farming_Others_Small Dairy 2 unit	100	2	42400	Phy	5	5	5	5	25
				BL	2.12	2.12	2.12	2.12	2.12	10.6
	Sub Total									25.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
A.9 Animal Husbandry - Poultry										
1	Commercial Broiler Farming--1000 bird unit	90	1000	512000	Phy BL	2 9.22	2 9.22	2 9.22	2 9.22	10 46.1
2	Duck rearing--100 F + 15 M	90	100+15	111000	Phy BL	1 1	1 1	1 1	1 1	5 5
	Sub Total									51.1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
A.10 Working Capital - AH - Poultry										
1	Broiler Farming_Others_All in All out	100	1000	76650	6 4.6	6 4.6	6 4.6	6 4.6	6 4.6	30 23
2	Desi Chicken/LIT birds Farming_Others_Rearing	100	500	59955	6 BL	6 3.6	6 3.6	6 3.6	6 3.6	30 18
3	Duck Farming_Meat purpose - Semi-intensive_	100	90+10	1081	11 BL	11 0.12	11 0.12	11 0.12	11 0.12	55 0.6
	Sub Total									41.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
A.11 Animal Husbandry - SGP										
1	Goat - Rearing Unit-New Shed-	90	10+1	128000	Phy BL	1 1.15	1 1.15	1 1.15	1 1.15	4 4.6
2	Pig Breeding Unit-New Shed-	90	20+2	827000	Phy BL	2 14.89	2 14.89	2 14.89	2 14.89	10 74.45
3	Pig Rearing Unit-New Shed-	90	3+1	176000	Phy BL	16 25.34	16 25.34	16 25.34	16 25.34	80 126.7
	Sub Total									205.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
A.12 Working Capital - AH - Others/SR										
1	Goat Farming_Breeding Unit - Semi-intensive_Breeding	100	9+1	47800	Phy BL	2 0.96	2 0.96	2 0.96	2 0.96	10 4.8
2	Pig Farming_Breeding Unit_	100	9+1	145360	Phy BL	2 2.91	2 2.91	2 2.91	2 2.91	10 14.55
3	Pig Farming_Rearing Unit_	100	2+1	33600	Phy BL	20 6.72	20 6.72	20 6.72	20 6.72	100 33.6
	Sub Total									52.95

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
A.13 Fisheries										
1	Integrated Pisciculture -With Duckery-9 bigha/1340 m2 with 20 ducks	90	Acre	183000	Phy BL	1 1.65	1 1.65	1 1.65	1 1.65	5 8.25
2	Integrated Pisciculture -With Pig-1 bigha/1340m2 with 5 pigs	90	Acre	230000	Phy BL	1 2.07	1 2.07	1 2.07	1 2.07	5 10.35
3	Integrated Pisciculture -With Poultry-1 bigha/1340 m2 with 40 birds	90	Acre	232000	Phy BL	1 2.09	1 2.09	1 2.09	1 2.09	5 10.45
4	Oranamental Fish Culture-Rearing In Earthen Pond-	90	ha	77000	Phy BL	1 0.69	1 0.69	1 0.69	1 0.69	1 0.69
	Sub Total									29.74

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
A.14 Working Capital - Fisheries										
1	Integrated Farming_Paddy-cum-Fish Culture_	100	Acre	20900	Phy BL	5 1.05	6 1.25	5 1.05	5 1.05	27 5.65
	Sub Total									5.65



Kiphire, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
	A.15 Farm Credit									
1	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	80	No.	100000	Phy	2	2	2	2	10
	Sub Total				BL	1.6	1.6	1.6	1.6	8
	Total Farm Credit (sum of A.1 to A.15)				1.6	1.6	1.6	1.6	1.6	8
										3263.23

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Kiphire	Pungro	Sitimi	District Total
	B. Agriculture Infrastructure							
	B.1 Storage Facilities							
1	Godown-Medium -1000 MT	80	No.	4000000	Phy	1	1	3
	Sub Total				BL	32	32	96
								96

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
	B.2 Land Development									
1	Farm Ponds/ Water Harvesting Structures-Dugout Pond -10mx10mx3m	90	No.	63000 Ph Y	1 0.57	1 0.57	1 0.57	1 0.57	1 0.57	5 2.85
2	On Farm development (OFD) Works - Field Channels-av slope 15%	90	m.	154000 Ph Y		1 1.39	1 1.39	1 1.39		2 2.78
3	On Farm development (OFD) Works - Field Channels-av slope 8%	90	m.	124500 Ph Y		1 1.12	1 1.12	1 1.12		2 2.24
4	On Farm development (OFD) Works - Field Channels-land development for paddy	90	m.	38500 Ph Y	1 0.35	1 0.35	1 0.35	1 0.35	1 0.35	5 1.75
	Sub Total									9.62

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
	B.3 Agriculture Infrastructure - Others									
1	Compost/ Vermi Compost-Vermi Compost-3mx2mx1m	90	No.	78000 Ph Y	2 1.4	2 1.4	2 1.4	2 1.4	2 1.4	10 7
	Sub Total									7
	Total (B.1+B.2+B.3)									112.62



Kiphire, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
	C. Ancillary Activities									
	C.1 Food & Agro Processing									
1	Fruit Processing --	80	No.	1500000	Phy	1		1		2
					BL	12		12		24
2	Rice Processing --	80	No.	300000	Phy	1	1	1	1	5
					BL	2.4	2.4	2.4	2.4	12
3	Spice Processing--	80	No.	400000	Phy	1		1		2
					BL	3.2		3.2		6.4
	Sub Total									42.4

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
	C.2 Ancillary Activities -				
	Sub Total				
	Total (C.1+C2)				42.4
	Total (A+B+C)				3418.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
	II. Micro, Small and Medium Enterprises (MSME)									
1	Service Sector - Term Loan-Micro-	90	No.	12500000	Ph	5	5	5	5	25
					BL	112.5	112.5	112.5	112.5	562.5
2	Service Sector - Working Capital-Micro-	90	No.	5000000	Ph	5	5	5	5	25
					BL	45	45	45	45	225
	Total Sub Total									787.5



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total	
	III. Export Credit					
	Total Export Credit					

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
	IV. Education									
1	Education Loans-Loan to individuals for educational purposes, -Domestic	90	No.	1000000	Phy 5 BL 45	5	5	5	5	25
	Total Education					45	45	45	45	225
										225

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Kiphire		District Total	
	V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	2500000	Phy 1 BL 22.5	1	22.5	22.5
2	Repair of Dwelling Units-Other Centre-	90	No.	600000	Phy 1 BL 5.4	1	5.4	5.4
	Total Housing						27.9	27.9



Kiphire, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
VI. Social Infrastructure										
1	Education-Colleges-school	80	No.	10000000 Phy BL	1	1	1	1	1	2
2	Healthcare-Diagnostic Lab-Private clinic	80	No.	2000000 Phy BL	1	2	1	2	1	7
	Total Social Infrastructure				16	32	16	32	16	112
										272

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
VII. Renewable Energy										
1	Solar Energy-Roof Top Solar PV System with Battery-off grid 1kw	90	No.	120000 Phy BL	1	1	1	1	1	5
2	Solar Energy-Solar Water Heater System-tube type 500 ltr	90	No.	90000 Phy BL	1	1	1	1	1	5
	Total Renewable Energy				0.81	0.81	0.81	0.81	0.81	4.05
										9.45

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Khonsa	Kiphire	Longmatra	Pungro	Sitimi	District Total
VIII. Others										
1	Individuals/ Individual members of JLGS--	100	No.	200000 Ph Y BL	1	2	1	1	1	6
2	Individuals/ Individual members of SHGS --	100	No.	150000 Ph Y BL	10	10	10	10	10	50
3	Start-ups--	100	No.	100000 Ph Y BL	1	1	1	1	1	5
	Total Others				1	1	1	1	1	5
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)									97
										4837.1

Annexure 2									
Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25									
(₹ lakh)									
Table 1: Crop Loan									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBs	225.00	272.35	235.00	288.00	874.85	298.00	437.85		
RCBs	156.00	29.80	156.00	36.06	300.00	42.30	230.00		
SCARDB									
RRBs									
Others									
Sub total (A)	381.00	302.15	391.00	324.06	1174.85	340.30	667.85		
Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBs	314.00	24.32	181.50	73.00	483.00	318.00	736.33		
RCBs	462.00	0.00	133.00	0.00	167.25	0.00	403.52		
SCARDB									



RRBs									
Others									
Sub total (A)	776.00	24.32	314.50	73.00	650.25	318.00			1139.85

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	539.00	296.67	416.50	361.00	1357.85	616.00	1174.18	
RCBs	618.00	29.80	289.00	36.06	467.25	42.30	633.52	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	1157.00	326.47	705.50	397.06	1825.10	658.30	1807.70	

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	610.00	338.55	605.00	389.00	1025.00	249.00	1170.00	
RCBs	106.00	0.00	112.00	0.00	100.00	0.00	80.00	
SCARDB								
RRBs								
Others								
Sub total (A)	716.00	338.55	717.00	389.00	1125.00	249.00	1250.00	

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	108.80	25.00	97.00	0.00	96.50	20.00	308.37
RCBs	31.20	30.80	22.00	41.60	48.50	27.60	121.00
SCARDB							
RRBs							
Others							
Sub total (A)	140.00	55.80	119.00	41.60	145.00	47.60	429.37

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1257.80	660.22	1118.50	750.00	2479.35	885.00	2652.55
RCBs	755.20	60.60	423.00	77.66	615.75	69.90	834.52
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	2013.00	720.82	1541.50	827.66	3095.10	954.90	3487.07

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					Total
	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	
C L	272.35	29.80				288.00	36.06				324.06

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total
	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	
C L	298.00	42.30				437.85	230.00				667.85

Table 2: Term Loan

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

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Table 2: Term Loan													(₹ lakh)
Particulars	2023-24						2024-25						Total
	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						0.00							0.00
AH -P						0.00							0.00
AH - S G P						0.00							0.00
F D						0.00							0.00
F & W						0.00							0.00
S G & M F						0.00							0.00
A & F						0.00							0.00
OTH						0.00							0.00
Sub total	318.00	0.00				318.00	736.33	403.52					1139.85
Grand Total (I +II)	616.00	42.30	0.00	0.00	0.00	658.30	1174.18	633.52	0.00	0.00	0.00		1807.70

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Bee Keeping	Indian Bee Colony		No.	48140
2	Commercial Broiler Farming			1000	512000
3	Compost/ Vermi Compost	Vermi Compost		No.	78000
4	Crossbred Cattle Farming		Commercial Dairy	5+5	1210000
5	Crossbred Cattle Farming		small dairy	1+1	252600
6	Diesel Pump Sets			No.	48000
7	Duck rearing			100+15	111000
8	Education	Colleges		No.	10000000
9	Education Loans	Loan to individuals for educational purposes,		No.	1000000
10	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	63000
11	Fruit Processing			No.	1500000
12	Goat	Rearing Unit	New Shed	10+1	128000
13	Godown	Medium		No.	4000000
14	Healthcare	Diagnostic Lab		No.	2000000
15	High density plantation	Banana		Acre	162900
16	High density plantation	Mango		Acre	140000
17	High density plantation	Papaya		Acre	96000
18	Individuals/ Individual members of JLGs			No.	200000
19	Individuals/ Individual members of SHGs			No.	160000

20	Integrated Pisciculture	With Duckery		Acre	183000
21	Integrated Pisciculture	With Pig		Acre	230000
22	Integrated Pisciculture	With Poultry		Acre	232000
23	Lift Irrigation Schemes	Individual/ River Lift Points		No.	47000
24	Mushroom Cultivation	Oyster Mushroom		1000 Kg. per Cycle	51400
25	New Orchard	Tropical/ Sub Tropical Fruits		Acre	156000
26	New Orchard	Tropical/ Sub Tropical Fruits		Acre	162500
27	New Orchard	Tropical/ Sub Tropical Fruits		Acre	199800
28	Nursery/ Propagation unit	Traditional Nursery		ha	847000
29	On Farm development (OFD) Works	Field Channels		m.	124500
30	On Farm development (OFD) Works	Field Channels		m.	154000
31	On Farm development (OFD) Works	Field Channels		m.	38500
32	Oranamental Fish Culture	Rearing In Earthen Pond		ha	77000
33	Other Plantation Crops			ha	524500
34	Pig Breeding Unit	New Shed		20+2	827000
35	Pig Rearing Unit	New Shed		3+1	176000
36	Plantation			ha	121000
37	Plantation	Bamboo		ha	141708
38	Power Tiller			No.	282000
39	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
40	Repair of Dwelling Units	Other Centre		No.	600000

41	Rice Processing			No.	300000
42	Sericulture		Mulberry Plantation	Acre	40850
43	Service Sector		Term Loan	No.	2500000
44	Service Sector		Working Capital	No.	1000000
45	Solar Energy		Roof Top Solar PV System with Battery	No.	120000
46	Solar Energy		Solar Water Heater System	No.	90000
47	Spice Processing			No.	400000
48	Start		ups	No.	100000
49	Tractor		With Implements & Trailer	No.	610000
50	Two Wheeler Loans		Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors	No.	100000

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		1000	76650
2	Desi Chicken/LIT birds Farming	Others_Rearing	500	59955
3	Duck Farming	Meat purpose _ Semi_intensive_		1081
4	Foxtail Millet/ Korralu/ Thenai/ Navane			20440
5	Ginger/ Adrak	Irrigated		70000
6	Goat Farming	Breeding Unit _ Semi_intensive_Br eeding		47800
7	Indigenous Cattle Farming	Commercial Dairy	10	292600
8	Indigenous Cattle Farming	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	Pea/ Field Pea/ Matarchana/ Garden Pea	Irrigated		35600
14	Pig Farming	Rearing Unit		33600
15	Pig Farming	Breeding Unit		145360
16	Potato/ Aloo	Irrigated		82500
17	Rice/ Chaval/ Dhan	Irrigated		32175
18	Soybean/ Soyabean	Irrigated		20500
19	Turmeric/ Haldi	Irrigated		41500

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
CWC	Central Warehousing Corporation
CSO	Civil Society Organisation
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
DLCC	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
FSS	Farmers Service Society
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLCCC	Financial Literacy and Credit Counselling Centres
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
KVK	Krishi Vigyan Kendra
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
LAC	Livestock Aid Centre
MNREGS	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
MIDH	Mission for Integrated Development of Horticulture
NABARD	National Bank for Agriculture and Rural Development
NFSM	National Food Security Mission
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NRLM	National Rural Livelihood Mission
NWDPR	National Watershed Development Project for Rainfed Areas
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
RWHS	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
SCC	Swarojgar Credit Card
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group

Name and address of DDM

Name	Imsunaro
Designation	DDM, NABARD
Address 1	NABARD District Development Office
Address 2	Bethel Colony, Mission Compound Junction Post
Office	Phek S.O
District	Phek
State	Nagaland
Pincode	797108
Telephone No.	
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- Two sovereign Credit Guarantee Schemes offered are:
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- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

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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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