



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



कोहिमा जिला
Kohima District

नागालैण्ड क्षेत्रीय कार्यालय, दीमापुर
Nagaland Regional Office, Dimapur

Potential Linked Credit Plan

Year: 2025-26

District: Kohima & Tseminyu

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 channelize 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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PLP Document finalized by: Nagaland Regional Office

Disclaimer:

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

Index

Sr. No.	Particulars	Page No.
1	Foreword	3
2	Executive Summary	7
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)	11
	Part A	
4	District Map	16
5	Broad Sector wise PLP projection for the year 2025-26	17
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26	18
7	Sector/ Sub-sector wise PLP Projections for year 2025-26	18
8	District profile	19
9	Banking Profile	38
	Part B	
10	Chapter 1	Important Policies and Developments
11	Chapter 2	Credit Potential for Agriculture
12	2.1	Farm Credit
13	2.1.1	Crop Production, Maintenance & Marketing
14	2.1.2	Water Resources
15	2.1.3	Farm Mechanization
16	2.1.4	Plantation & Horticulture, including Sericulture
17	2.1.5	Forestry & Waste Land Development
18	2.1.6	Animal Husbandry – Dairy
19	2.1.7	Animal Husbandry – Poultry
20	2.1.8	Animal Husbandry – Sheep, Goat, Piggery
21	2.1.9	Fisheries
22	2.1.10	Farm Credit – Others
23	2.1.11	Sustainable Agricultural Practices
24	2.2	Agriculture Infrastructure
25	2.2.1	Construction of Storage and Marketing Infrastructure
26	2.2.2	Land Development, Soil Conservation and Watershed Development
27	2.2.3	Agri. Infrastructure – Others
28	2.3	Agriculture – Ancillary Activities
29	2.3.1	Food & Agro Processing

30	2.3.2	Agri Ancillary Activities – Others	68
31	Chapter 3	Credit potential for MSMEs	70
32	Chapter 4	Credit Potential for Export Credit, Education & Housing	72
33	Chapter 5	Credit Potential for Infrastructure	75
34	5.1	Infrastructure – Public Investments	75
35	5.2	Social Infrastructure involving Bank Credit	76
36	5.3	Renewable Energy	76
37	Chapter 6	Informal Credit Delivery System	80
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	81
39	Chapter 8	Status and prospects of Cooperatives	87
40	Chapter 9	NABARD's Projects and Interventions in the District	91
41	Success Stories		94
42	Appendix 1a	Climate Action - Scenario at Global & National Level	100
43	Appendix 1b	Climate Change Scenario – At the State Level	103
44	Appendix 1c	Climate Change Scenario - At the District Level	105
45	Appendix 2	Potential for Geographical Indication (GI) in the district	107
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	109
47	Annexure 2	Ground Level Credit Flow – Agency-wise and Sector-wise	120
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	123
49	Annexure 4	Unit costs for major activities fixed by NABARD	127
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	131
51	Abbreviations		132
52	Name and address of DDM		134

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	Kohima situated in the south at an altitude of 1444m above sea level occupies pride of place as the capital city of Nagaland. Tseminyu District was created on December 18 th 2021 as the 13 th district of Nagaland.
2	Type of soil	The most common type of soil found in these district are clay and loamy soil.
3	Primary occupation	Agriculture and allied activities are the mainstay of the district's occupation and is the main source of livelihood for majority of the population.
4	Land holding structure	Average Size of Operational Land Holdings in Kohima and Tseminyu is usually more than 2 Hectares.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Ground Level Credit (GLC) flow under Priority Sector stood at Rs. 19299.38 lakh during 2022-23 for combined districts of Kohima and Tseminyu which reduced to Rs 13725.44 lakhs for these districts combined during FY 2023-24.
2	CD Ratio	The CD ratio of Kohima District as on 31st March 2024 was 33 while the CD ratio of Tseminyu District also stood at a similar figure of 33.71
3	Investment credit in agriculture	During FY 2023-24, the Investment Credit in agriculture for Kohima district was Rs 1984.98 lakhs, while for Tseminyu district the same was Rs 133.14 lakhs.
4	Credit flow to MSMEs	Credit flow under MSME during FY 2023-24 for Kohima district was Rs 16908.49 lakhs, while for Tseminyu district the achievement under the same was Rs 291.45 lakhs.
5	Other significant credit flow, if any	Nil

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The combined PLP for FY 2025-26 of the Kohima and Tseminyu districts has estimated an institutional credit potential of Rs.37526.53 lakhs, of which the estimated potential for Kohima district is Rs. 29606.54 lakh and Tseminyu district is Rs 7919.99 lakhs.
2	Projection for agriculture and its components	Credit potential for Agriculture (including agriculture infrastructure and ancillary activities) has been estimated at Rs. 6693.44 lakhs for Kohima district while for Tseminyu district it has been estimated at Rs. 3386.93 lakhs for the year 2025-26.
3	Projection for MSMEs	Credit potential for Micro Small and Medium Enterprises (MSME) for Kohima district has been estimated at Rs. 17548 lakh for FY 2025-26 while for Tseminyu district it has been estimated at Rs. 2552 lakhs.
4	Projection for other purposes	Credit Potential for Other priority sectors like Export Education Housing Social Infrastructure Renewable Energy and others which include Loans to informal sector is estimated at Rs. 5368.72 for Kohima for FY 2025-26 while for Tseminyu it has been estimated at Rs.1977.32 lakhs.

5. Developmental Initiatives

1. NABARD has been actively implementing pilot projects in the farm, off-farm, and micro-finance sectors. It has integrated various initiatives such as tribal development projects, watershed development, farmer producer organizations, and enterprise development training programs for rural communities.
2. NABARD has been collaborating with State Governments to develop infrastructure in rural areas, including roads, bridges, common facility centers, and plantation crops.
3. Additionally, NABARD partners with various agencies to implement developmental projects aimed at enhancing farmers' livelihoods through horticulture programs, skill training, watershed development, and the promotion of Farmer Producer Organizations (FPOs).
4. Some of the programmes and schemes introduced by the GoI are Agriculture Infrastructure Fund (AIF); Animal Husbandry Infrastructure Development Fund (AHIDF); PM Formalisation of Micro Food Processing Enterprises Scheme (PMFME); KCC loans for PM Kisan; Scheme for Promotion of FPOs etc.
5. The State Government has also launched various initiatives such as CM Micro Finance Initiative amongst others, emphasizing on self-reliance in agricultural production & animal husbandry sector in the state.
6. The State Government is looking into both short-term & long-term steps needed for providing skilling programmes which can generate gainful employment.

6. Thrust Areas

1. The focus of the Potential Linked Credit Plan for the year 2025-26 is prospects and scope of Climate Action in the District, Climate-Smart Agriculture, Precision farming, Climate-resilient agriculture, Technology interventions in Direct seeding of rice and use of Drones in agriculture.
2. Additionally, schemes like Drone Didi scheme, Farmers Producer Organizations (FPO) etc promoted under various schemes of the GoI as well as expanding the scope of financing and convergence activities with the Primary Agricultural Credit Societies (PACS) are the thrust areas for 2025-26.
3. Propagation of integrated farming practices is another major area which will ensure income throughout the year and would act as a risk mitigation measure for the farmers, especially for small and marginal farmers.
4. Focus will also remain on financing of SHGs and JLGs, creation of post-harvest infrastructure by leveraging on the Agriculture Infrastructure Fund (AIF), food processing and value addition by leveraging on the PM-FME scheme.

6. Focus is also placed on the Margdarshika (Action Plan) on formation and strengthening of new Multipurpose PACS, Dairy and Fisheries Cooperative Societies in each Panchayat.

7. Major Constraints and Suggested Action Points

1. Although there is large production of horticultural crops and vegetables in the district, the eco-system for post-harvest processing, storage and marketing is considerably weak and needs the required interventions from various stakeholders through a holistic and coordinated approach.
2. There is not a single complete value chain for any agriculture product in the state. Production on cluster mode translating into aggregation of produce can provide the appropriate incentives to entrepreneurs in setting up value addition/ processing units which not only generates employment.
3. Suitable infrastructure like all-weather roads and power are also added advantages for the economy of the state. Banking sector in the state needs to prioritise the agriculture sector by extending more advances on priority mode keeping in view the GoI objectives of doubling the farmers' income.

8. Way Forward

1. Commodity clusters/ production hubs suitable under different agro-climatic conditions may be identified in each district and a complete value chain may be developed around that with FPO as a back-end enabler for production, aggregation, value addition, and marketing of produce.
2. Government may establish FPO Incubation Centers in each cluster with technical support of the Agricultural Universities/ ICAR Institutions for providing technical handholding to FPOs for their business development to achieve sustainability.
3. Increased production and productivity of various crops will also require farm mechanization.
4. Banks may be encouraged to extend financial assistance for various income-generating activities in the state including storage and food processing units thereby infusing capital support for the development of a much-needed value /supply chain system in the state.
5. The deepening of financial awareness and literacy through the help of Centres for Financial Literacy supported by NABARD under FIF will enable wider banking penetration and augment the credit flow, especially under priority sectors.

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;

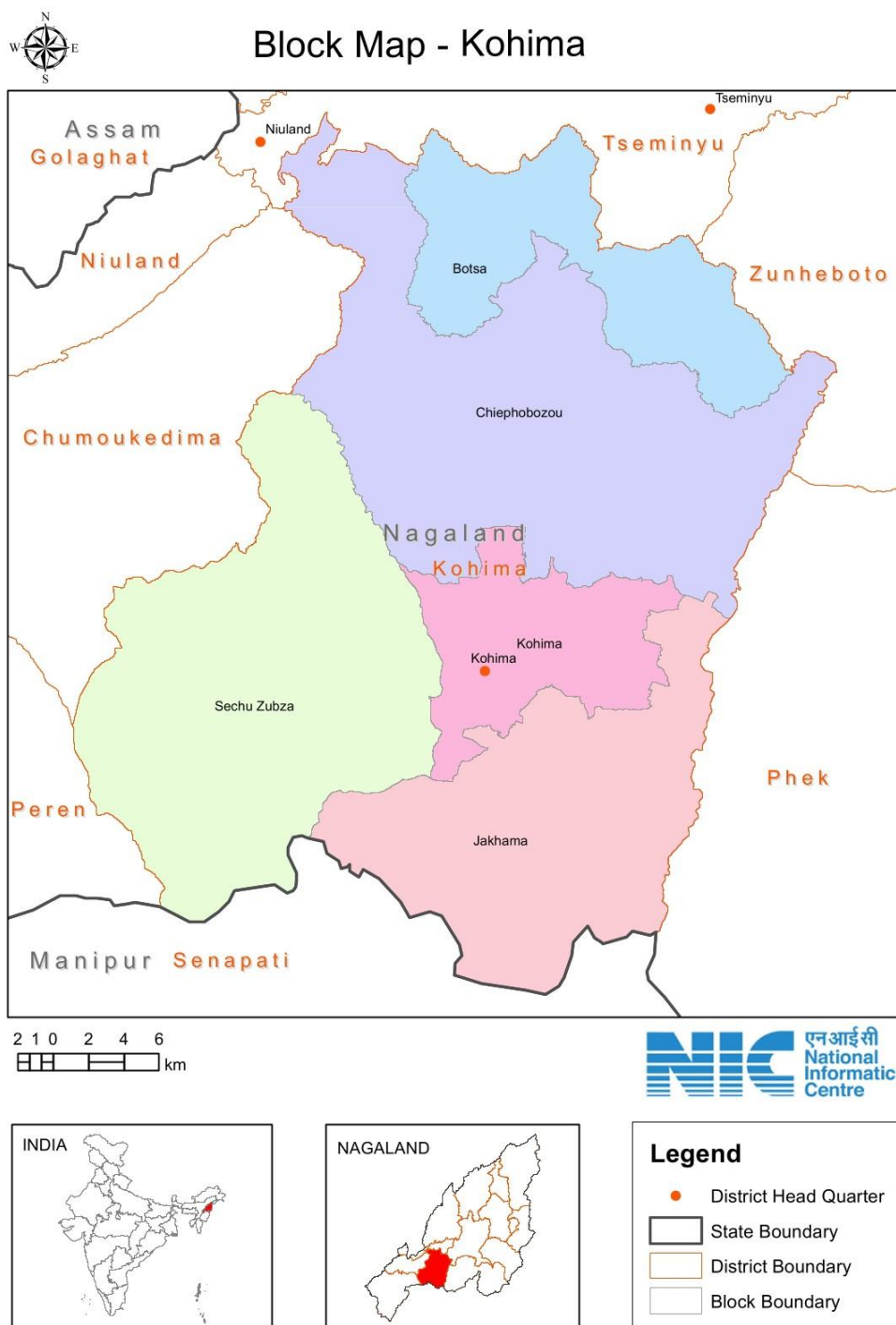
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of 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	9081.35
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	4035.98
2	Term Loan for agriculture and allied activities	5045.37
B	Agriculture Infrastructure	411.93
C	Ancillary activities	587.20
I	Credit Potential for Agriculture A+B+C)	10080.48
II	Micro, Small and Medium Enterprises	20100.00
III	Export Credit	8.50
IV	Education	1989.00
V	Housing	1665.90
VI	Social Infrastructure	1816.00
VII	Renewable energy	53.64
VIII	Others	1813.00
	Total Priority Sector	37526.52

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	2788.13
2	Water Resources	138.17
3	Farm Mechanisation	159.02
4	Plantation & Horticulture with Sericulture	281.87
5	Forestry & Waste Land Development	204.69
6	Animal Husbandry - Dairy	1184.54
7	Animal Husbandry - Poultry	1777.09
8	Animal Husbandry - Sheep, Goat, Piggery	2084.68
9	Fisheries	401.56
10	Farm Credit- Others	61.60
	Sub total	9081.35
B	Agriculture Infrastructure	
1	Construction of storage	96.00
2	Land development, Soil conservation, Wasteland development	242.17
3	Agriculture Infrastructure - Others	73.76
	Sub total	411.93
C	Ancillary activities	
1	Food & Agro. Processing	587.20
2	Ancillary activities - Others	0.00
	Sub Total	587.20
II	Micro, Small and Medium Enterprises	
	Total MSME	20100.00
III	Export Credit	8.50
IV	Education	1989.00
V	Housing	1665.90
VI	Social Infrastructure	1816.00
VII	Renewable energy	53.64
VIII	Others	1813.00
	Total Priority Sector	37526.52

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)	1463.00
2	No. of Sub Divisions	4
3	No. of Blocks	5
4	No. of revenue villages	58
5	No. of Gram Panchayats	58

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	Agro-climatic Zone 1	Eastern Himalayan Region-North East Hills (Zone 2)
2	Climate	Pre humid to humid
3	Soil Type	Clay and Loamy soil

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	146300

2	Forest Land	118200
3	Barren and Unculturable land	5190
4	Permanent Pasture and Grazing Land	500
5	Cultivable Wasteland	12000
6	Current Fallow	4820

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1.	Safe	6

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding	
	Particulars	Nos.	% to Total
1	<= 1 ha	30	0
2	>1 to <=2 ha	2959	14
3	>2 to <=4 ha	18156	86
4	>4 to <=10 ha	0	0
5	>10 ha	0	0
6	Total	21145	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	38.00
2	Of the above, Small/ Marginal Farmers	15.00
3	Agricultural Labourers	1.00
4	Workers engaged in Household Industries	1.00
5	Workers engaged in Allied agro activities	0.00
6	Other workers	59.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	267.988	138.966	129.022	146.900	121.088
2	Literate	197.489	107.038	90.451	101.984	95.505
3	BPL	na	na	na	na	na

8. Households [In '000]

Sr. No.	Particulars	Nos.
---------	-------------	------

1	Total Households	54
2	Rural Households	28
3	BPL Households	na

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	3
2	Having source of drinking water	34
3	Having electricity supply	42
4	Having independent toilets	33

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified (Village Level Development Indicators)	105
2	Villages having Post Offices/Sub Post Offices (Village Level Development Indicators)	48
3	Villages having banking facilities	42
4	Villages having Primary Schools (Village Level Development Indicators)	98
5	Villages having Primary Health Centres (Village Level Development Indicators)	20
6	Villages having Potable Water Supply (Village Level Development Indicators)	67
7	Villages connected with Paved Approach Roads (Village Level Development Indicators)	64

Source

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Census 2011
1.a Additional Information	District primary data
2. Soil & Climate	AAR 2023-Dept. of soil & water conservation
3. Land Utilisation [Ha]	aps.dac.gov.in
4. Ground Water Scenario (No. of blocks)	cgwb.gov.in
5. Distribution of Land Holding	Agricultural Census, 2015-16
6. Workers Profile [In '000]	Census 2011
7. Demographic Profile [In '000]	Census 2011
8. Households [In '000]	Census 2011
9. Household Amenities [Nos. in '000 Households]	Census 2011
10. Village-Level Infrastructure [Nos.]	Directorate of Economics & Statistics

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

Sr. No.	Particulars	Nos.
1	Anganwadis	93
2	Primary Health Centres	14
3	Primary Health Sub-Centres	40
4	Dispensaries	na
5	Hospitals	1
6	Hospital Beds	495

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	-
2	Registered FPOs	-
3	Agro Service Centres	-
4	Soil Testing Centres	2
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)	61994.18
2	Irrigation Potential Created	16850.00
3	Net Irrigated Area (Total area irrigated at least once)	6085.33
4	Area irrigated by Canals/ Channels	0.00
5	Area irrigated by Wells	0.00
6	Area irrigated by Tanks	0.00
7	Area irrigated by Other Sources	0.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	12746.83

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1127
2	Railway Line [km]	0.00
3	Public Transport Vehicle [Nos]	0.00
4	Goods Transport Vehicles [Nos.]	1730

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	10	-
2	Sugarcane (Gur/ Khandsari/ Sugar)	-	-
3	Fruit (Pulp/ Juice/ Fruit drink)	-	-
4	Spices (Masala Powders/ Pastes)	-	-
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	-	-
6	Cotton (Ginning/ Spinning/ Weaving)	-	-
7	Milk (Chilling/ Cooling/ Processing, etc.)	1	-
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	-	-
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	1	-
10	Others	15	-

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	6066	1010	5056
2	Cattle - Indigenous	7849	778	1783
3	Buffaloes	320	166	154
4	Sheep - Cross bred	-	-	-
5	Sheep - Indigenous	-	-	-
6	Goat	8598	3224	5374
7	Pig - Cross bred	46039	26495	19544
8	Pig - Indigenous	7741	-	-
9	Horse/Donkey/Camel	-	-	-
10	Rabbit	-	-	-
11	Poultry - Improved	74217	57392	16825
12	Poultry - Indigenous	115352	93056	22296

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	2
2	Veterinary Dispensaries	6
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	1
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	-
7	Fodder Farms	1
8	Dairy Cooperative Societies	38
9	Milk Collection Centres	-
10	Fishermen Societies	44
11	Animal Husbandry Training Centres	-
12	Animal Markets	1
13	Fish Markets	1
14	Livestock Aid Centers (No.)	-
15	Licensed Slaughter houses [Nos.]	-

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	9152	MT	-	gm/day
2	Egg	350	Lakh Nos.	22	nos/p. a.
3	Milk	56	MT	74	gm/day
4	Meat	24	MT	-	gm/day

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.]	Statistical handbook of Nagaland 2023
13. Irrigation Coverage ['000 Ha]	Statistical handbook of Nagaland 2023
14. Infrastructure For Storage, Transport & Marketing	Statistical handbook of Nagaland 2023
15. Processing Units	Statistical handbook of Nagaland 2023
16. Animal Population as per Census [Nos.]	Statistical handbook of Nagaland 2023
17. Infrastructure for Development of Allied Activities [Nos.]	Statistical handbook of Nagaland 2023
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Statistical handbook of Nagaland 2023

District Profile

Key Insights into Agriculture and Allied Sectors Crop Production, Maintenance and Marketing - Agriculture Table

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 (%)	-	2959	2980
3	Land Holdings - MF (%)	-	18156	18160
4	Rainfall -Normal (mm)	-	-	-
5	Rainfall - Actual (mm)	1695	1358	1360
6	Cropping Pattern	1	1	1

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	2689.10	2554.50	2627.96

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	2.1	4.003	1906.19	2.102	4.013	1909.13	2.108	4.176	1981.02
2	Maize	1.733	2.988	1724.18	1.80	3.15	1750.00	1.833	3.688	2012.00
3	Foxtail Millet	1.00	1.00	1000.00	1.00	1.00	1000.00	1.00	1.39	1390.00

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	45000.00	45400.00	45592.00
2	Net sown area (lakh ha)	33420.00	33416.00	33416.00
3	Cropping intensity (%)	134.65	135.86	136.44

Table 5: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	634	1146	184
2	GLC through KCC (Rs. lakh)	655.92	677.48	234.63

Table 6: Soil testing facilities

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

Table 7 : Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Nagaland	Kohima	Kohima	Safe	Safe	Safe
2	Nagaland	Tseminyu	Tseminyu	Safe	Safe	Safe

Farm Mechanization

Table 1 : Mechanization in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	563	720	812
2	Power Tillers	1500	1578	175
3	Threshers/Cutters	3461	5792	6515

Table 2 : Production Clusters

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

Table 3 : Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Turmeric	Turmeric	Turmeric
2	Area cultivated (Ha)	150	200	245
3	Processing Units (No.)	-	-	-
4	Value of products (Rs.)	100.00	150.00	180.00

Table 4 : Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	-	-	-
2	Production - kg	-	-	-

Table 5 : Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	Traditional Weaves	Traditional Weaves	Traditional Weaves
2	Weavers' population (No.)	3750	4800	5250
3	Reeling Units (No.)	-	-	-

Table 6: Nurseries

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	50	65	70

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data not available
Table 2: Area under Forest Cover & Waste Land	Forest Department ,Government of Nagaland
Table 3: Crop Identified for One District-One Product	MOFPI, GoI
Table 4: Sericulture	Statistical Handbook of Nagaland 2023
Table 5: Weavers Cluster	Statistical Handbook of Nagaland 2023
Table 6: Traditional Nursery	Statistical Handbook of Nagaland 2023

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/SLBC

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.)	189569	190000	205652
2	Of the above, male (No.)	-	-	-
3	Of the above, female (No.)	-	-	-
4	Broiler Farms (No.)	9	9	9
5	Hatcheries (No.)	-	-	-
6	Popular breeds	-	-	-

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Poultry	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)	0.00	0.00	0.00
2	Finance under group mode (₹ lakh)	-	-	-

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	-
2	Popular goat breed(s)	8598
3	Popular pig breed(s)	Crossbreed

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Popular Breed(s)	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)	-	-	-

Farm Credit - Others & Integrated Farming

Table 1: GLC

Sl no	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	-	-	-
2	Credit flow to bullock carts (₹ lakh)	-	-	-
3	Credit to bullock carts (₹ lakh)	-	-	-
4	Credit to Two wheelers (₹ lakh)	-	-	-

Sources

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

Agri.Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	429.72	423.22	175.62
2	Loans for Storage Godowns (₹ lakh)	-	-	-
3	Loans for Cold Storages (₹ lakh)	-	-	-
4	Loans for Other Agri Infrastructure (₹ lakh)	-	-	-

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	-	-	-
2	Cold Storages (Capacity - '000 MT)	-	-	-
3	Storage Godowns (No.)	-	-	1
4	Storage Godowns (Capacity - '000 MT)	-	-	-
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	-	-	4
6	Market Yards [Nos] / Wholesale Market (No.)	-	-	15

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Disaggregated data not available
Table 2: Agri Storage Infrastructure	Rural Development Department

Table 3: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	2	3	4
2	Watershed Projects - Area treated ('000 ha)	1	1	1
3	Wadi Projects (No.)	0	0	1
4	Wadi Projects - Area of plantation ('000 ha)	1	1	1

Sources

Table Name	Source(s) and reference year of data
Table 3: NABARDs intervention	NABARD Nagaland RO

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
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 Ancillary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	GLC flow (Rs. lakh)	-	-	-
2	Loans to MFIs for Agri. & Non- Agri activities (Rs. lakh)	1704.9	1.50	1328.59
3	MUDRA Loans (Rs. lakh)			

Sources

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

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	6082.70	15438.64	16888.23
2	No. of units financed	-	-	-

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	-	-	-
2	Micro Units (No.)	-	-	2433
3	Small Units (No.)	-	-	30
4	Medium Units (No.)	-	-	-
5	Udyog Aadhar Registrations (No.)	-	-	-

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)	-	-	-
2	GLC under Education (Rs. lakh)	42.65	71.69	129.37
3	GLC under Housing (Rs. lakh)	174.50	1271.14	636.55

Sources

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

Public Infrastructure Investments
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (Rs. lakh)	-	-	-

Sources

Table Name	Source(s) and reference year of data
Table 1: Amount of RIDF Assistance	NABARD Nagaland RO

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	475.9	382.73	528.26
2	JLG Bank Linkage (Rs. lakh)	-	-	-
3	Loans through SHPIs (Rs. lakh)	-	-	-
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	-	-	-

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	-	-	-
2	Mission Shakti (SRLM) (Rs. lakh)	-	-	-
3	NRLM (Rs. lakh)	-	-	-
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	-	-	11.66
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	2.57	-	-

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	-	-	-
2	No. of SHGs formed	-	-	-
3	No. of SHGs credit linked (including repeat finance)	155	124	125
4	Bank loan disbursed (Rs. lakh)	295.47	224.67	155.70
5	Average loan per SHG (Rs. lakh)	-	-	-
6	Percentage of women SHGs %	-	-	-

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data not available
Table 2: Promotional Interventions	NABARD Nagaland RO
Table 3: Status of SHGs	NSRLM

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.)	89	-	-
2	Consumer Stores (No.)	-	-	-
3	Housing Societies (No.)	9	-	-
4	Weavers (No.)	127	-	-
5	Marketing Societies (No.)	10	-	-
6	Labour Societies (No.)	-	-	-
7	Industrial Societies (No.)	-	-	-
8	Sugar Societies (No.)	1	-	-
9	Agro Processing Societies (No.)	119	-	-
10	Others (No.)	-	-	-
11	Total (No)	0	0	0

Table 2: Details of credit cooperative societies

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

Table 3: Status/ progress under various schemes of MoC in the district

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

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	Department of Economics and Statistics
Table 2: Details of credit cooperative societies	Department of Economics and Statistics
Table 3: Block wise, sector wise distribution of cooperative societies in the district	Department of Economics and Statistics

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mF Os	SHGs/JL Gs	BCs/BFs	Village s	Househ olds	
Commercial Banks	19	39	6	32	1	-	-	-	3	1395	
Regional Rural Bank	1	4	3	1	0	-	-	-	33	18130	
District Central Coop. Bank	0	0	0	0	0	-	-	-	0	0	
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	-	-	-	0	0	
Primary Agr. Coop. Society	0	0	-	-	0	-	-	-	NA	NA	
Others	1	3	2	1	0	-	-	-	25	13598	
All Agencies	21	46	11	34	1	0	0	0	60	33123	

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	0	0	0	0	0	612364.17	640876.73	698313.64	9.0	93.78
Regional Rural Bank	0	0	0	0	0	7344.07	8537.78	8889.43	4.1	1.19
Cooperative Banks	0	0	0	0	0	25318.00	24996.36	28912.14	15.7	3.88
Others	0	0	0	0	0	0.00	0.00	8537.78	0	1.15
All Agencies	0	0	0	0	0	645026.24	674410.87	744652.99	10.4	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]						
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	0.00	0.00	0	0	0	144001.00	178655.33	201895.49	13.0	96.93
Regional Rural Bank	0.00	0.00	0	0	0	1371.36	1654.32	2001.43	21.0	0.96

Cooperative Banks	0.00	0.00	0	0	0	4992.18	4793.52	3931.12	-18.0	1.89
Others	0.00	0.00	0	0	0	0.00	0.00	468.87	0	0.23
All Agencies	0	0	0	0	0	150364.54	185103.17	208296.91	12.5	100.0
4. CD Ratio										0

Agency	CD Ratio %									
	No. of accounts									
	31/03/2022					31/03/2023				
Commercial Banks	23.5					27.9				
Regional Rural Bank	18.7					19.4				
Cooperative Banks	19.7					19.2				
Others	0					0				
All Agencies	23.3					27.4				

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

Agency	Cumulative up to					
	31/03/2024					
	PMJDY	PMSBY	PMJJBY	APY		
Commercial Banks	17957	321216	115089		28701	
Regional Rural Bank	4848	13478	5600		729	
Cooperative Banks	655	639	866		0	
Others	0	0	0		0	
All Agencies	23460	335333	121555		29430	

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	20187.63	10.0	1004.00	0.5	12260.72	6.1	0.00	0.0	0.00	0.0
Regional Rural Bank	403.90	20.2	54.00	2.7	0.00	0.0	0.00	0.0	0.00	0.0
Cooperative Banks	492.15	12.5	100.00	2.5	0.00	0.0	0.00	0.0	0.00	0.0
Others	122.20	26.1	8.00	1.7	0.00	0.0	0.00	0.0	0.00	0.0
All Agencies	21205.88	10.2	1166.00	0.6	12260.72	5.9	0.00	0.0	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022				31/03/2023				31/03/2024			
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Avg. Achment [%] in last 3 years
Commercial Banks	17659.00	10007.36	56.7	17261.71	22377.36	129.6	9270.45	20187.63	217.8	134.7		
Regional Rural Bank	463.04	279.51	60.4	622.83	337.07	54.1	3137.81	403.90	12.9	42.5		

Cooperative Banks	1061.05	596.53	56.2	1303.45	885.90	68.0	330.53	492.15	148.9	91.0
Others			0			0	209.31	122.20	58.4	19.5
All Agencies	19183.09	10883.40	56.7	19187.99	23600.33	123.0	12948.10	21205.88	163.8	114.5

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	4684.08	919.34	19.6	4684.09	568.91	12.1	2944.16	417.07	14.2	15.3
Term Loan (Agri.)	4280.90	1769.76	41.3	4280.90	1986.31	46.4	2490.30	1984.98	79.7	55.8
Total Agri. Credit	8964.98	2689.10	30.0	8964.99	2555.22	28.5	5434.46	2402.05	44.2	34.2
MSME	5806.09	6082.70	104.8	8063.00	15437.92	191.5	3888.00	16908.49	434.9	243.7
Other Priority Sectors*	4412.09	2111.60	47.9	2160.00	5607.19	259.6	3625.64	2094.51	57.8	121.8
Total Priority Sector	19183.16	10883.40	56.7	19187.99	23600.33	123.0	12948.10	21405.05	165.3	115.0

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	0.00	0.00	0	21400.96	3279.15	15.3			0	5.1
Regional Rural Bank	0.00	0.00	0	810.17	29.76	3.7			0	1.2
Cooperative Banks	0.00	0.00	0	1512.47	357.26	23.6			0	7.9
Others	0.00	0.00	0	0.00	0.00	0			0	0.0
All Agencies	0.00	0.00	0	23723.60	3666.17	15.45	0.00	0.00	0	5.15

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

Source(s): www.SLBC.ne

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 service.

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.
- xiii. 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.
- xiv. 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.
- xv. 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 NABSanrakshan Trustee Company Pvt. Ltd.

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

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

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

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

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

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan):

PM JANMAN is a recently launched initiative by the Government of India specifically designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the counter.

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

xi. Corridor Development Programme.

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

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

xiv. 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.

xv. 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.

xvi. 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.

xvii. 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

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI.

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

4.ii. Agri Clinics and Agri Business Centres (ACABC): The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by Ministry of Agriculture GoI. Composite subsidy of 44% of the project cost for

women SC/ST & all categories of candidates from Northeast and Hill states and 36% of project cost for all other beneficiaries is provided under the scheme.

5. Interest Subvention Schemes of GoI

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

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

5.iii. GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol

Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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.

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:

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).

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

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

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

9. Farm Sector Development

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.

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.

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

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.

e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

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

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

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

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

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

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

Nagaland Agriculture Export Policy: In tune with the National Agriculture Export policy, Govt. of Nagaland has framed its Agriculture Export Policy along with identification of export clusters and crops. The objective of the policy is to promote better mechanism and infrastructure for market access of the organic

and ethnic produce of farmers and enable remunerative returns. It also aims to promote private players in food processing and packaging under certification by notified agencies of the Government.

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

Water Supply: Under the Jal Jeevan Mission (JJM) of the Ministry of Jal Shakti, Govt. of India, 719 habitations have been provided with 100% Functional Household Tap Connections (FHTC). A total of 3,11,660 household tap connections were provided in the State as on 27 February 2024 out of 3,66,001 number of rural households in the State. Piped water supply has also been provided to 1,971 Schools and 1,742 Anganwadis. Water supply projects to Aboi HQ, Longching EAC HQ and Mon village and 4 neighbouring villages have been completed.

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

Forest: Under the externally-aided Nagaland Forest Management Project, Govt. of Nagaland has covered 88 villages across the state bringing an area of 24,225 hectares under afforestation. Under Integrated Development for Wildlife

Habitat, 127 community reserves have been notified in the State with a total area of approximately 889.35 square kilometres, significantly increasing the Protected Area Network of the States forestland. Moreover, the Forest and Biodiversity Management in the Himalaya (Nagaland) project funded by the German Development Bank KfW under an Indo-German Financial Cooperation is being implemented by the Nagaland State Biodiversity Board, the State Forest Department and the Nagaland Empowerment of People for Economic Development (NEPED) supported by a Project Management Consultancy as the Project Executing Agency.

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Growth in the agriculture sector is estimated at 4.2% in 2023-24. Total expenditure under agriculture and allied activities is pegged at Rs 1,362 crore in FY 2024-25 (Budget Estimate) as compared to Rs 1,233 crore in FY 2023-24 (Revised Estimate), registering a growth of 11 percent.

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

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

Total expenditure under rural development sector is pegged at Rs 1452 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

Paddy is the major crop grown in the Kohima and Tseminyu districts with rice being the staple food of these people in the district. These districts are dependent on monsoon for raising crops. Jhum and terrace cultivation are practiced in these district. Out of the total population of 2.68 lakhs 31017 are cultivators (as per 2011 census). Other food crops grown are maize potatoes millet and soyabean

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The Department of Agriculture is implementing various schemes/ programmes in the district as listed below-

1. Rashtriya Krishi Vikas Yojana (RKVY) is implemented for holistic development of agriculture and allied sectors. The Department of Agriculture is the Nodal Department of RKVY in the State.
2. Agricultural Technology Management Agency (ATMA) under National Mission for Agriculture Extension & Technology (NMAET) which aims at making extension system farmer driven by disseminating technology to farmers.
3. National Food Security Mission (NFSM)- Five out of six components of NFSM are been implemented as detailed below:
 - NFSM-Rice (since 2012-13)
 - NFSM Pulses Coarse Cereals and Commercial Crops (since 2014-15)
 - NFSM Nutri Cereals (since 2018-19)
4. National Mission for Sustainable Agriculture (NMSA)- The Mission was launched with the objectives of Sustainable Production remunerative and climate resilient agriculture. The mission promotes Cluster based development of Integrated Farming System (IFS) which is socially and culturally acceptable to the local community.
5. Sub-Mission on Agricultural Mechanization (SMAM)
6. Sub-Mission on Seeds and Planting Material (SMSP)
7. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)- Per Drop More Crop for efficient utilization of irrigation facilities in the district under District Irrigation plan.
8. Mission Organic Chain Development for North Eastern Region (MoVCD-NER).

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The water resources of district mainly comprise three hydro-meteorological regimes namely (1) Surface Water Regime (2) Groundwater Regime and (3) Rain Water Regime. Groundwater and surface water are the major sources of water supply for drinking agriculture and industrial purposes. Despite the fact that the district endowed with adequate water resources such as springs perennial rivers enough rainwater and groundwater aquifers the State is facing threat of scarcity of fresh water due to various reasons such as climate change overuse of aquifers and its

consequent slow recharge rise in freshwater demand due to increasing population etc.

In the district where the economy is highly dependent on agricultural production it is critical to ensure that the available water is harnessed and utilized judiciously. As per Water Resources Department GoN the Irrigation potential in Kohima and Tseminyu districts are given as follows: Geographical Area: 143600 ha Ultimate Irrigation Potential UIP (Ha): 30386 ha.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The main water resources projects/ activities which are currently implemented in the district are:

a. Minor irrigation projects (CCA below 2000 Ha) under PMKSY- Har Khet Ko Pani (HKKP).

Water Resources Department GoN is implementing two batches of Surface Minor Irrigation (SMI) Schemes under PMKSY-HKKP. Surface Minor Irrigation schemes are implemented in all the districts through Water Users Associations and payments are made as per works. SMIs are suitable for Terraced Rice cultivation (TRC) and vegetable cultivation both during Kharif and Rabi season. In this type of irrigation water is diverted and carried by a channel to the command areas. Other projects implemented are:

- i. Flood Management and Border Area Programme for construction of Anti-Erosion Works Drainage and Flood Mitigation Works of critical nature.
- ii. Construction of Water Harvesting Ponds funded through RIDF.
- iii. Implementation of PMKSY (micro-irrigation component)- The Department of Horticulture has initiated works for the installation of drip irrigation and sprinkler irrigation system in various plantations covering all the Districts.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The agriculture sector value chain includes all the steps involved from land preparation to harvesting and post-harvest processing. At every step in the production cycle the use of equipment enhances efficiency. Farm mechanization not only reduces labour time and post-harvest loss but also helps to cut down production costs in the long term. This judicious use of time labour and resources facilitates sustainable intensification (multicropping) and timely planting of crops leading to an increase in productivity.

The district has lower application of modern machinery and farm equipment in its agricultural operations. Factors such as hilly topography high transportation cost lack of state financing and other financial constraints due to socio-economic conditions and dearth of agricultural machinery manufacturing industries have hindered the growth of farm equipment sector.

With the creation of awareness by the Department of Agriculture GoN on the importance and profitability of mechanized farming the demand for farm machinery has been steadily rising in the district. According to the SMAM unit the major farm machineries in demand are power tillers power cultivators tractor mini tractor water pumps brush cutters etc.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Farm Mechanization in Nagaland is mostly taken under Sub-Mission on Agricultural Mechanization (SMAM) which was launched in 2014-15. Through this mission attempts are being made to promote farm mechanization in regions where the availability of farm power is low. Machineries such as tractor power tillers brush cutters earth auger manual/power operated sprayers rice mills etc. are either given to farmers free of cost or at a subsidized rate (50) or on a hiring basis through Farm Machinery Banks (FMB) for Custom Hiring. Farm Machinery given to farmers under SMAM in the year 2021-22 is given in the table below.

2.1.4 Plantation & Horticulture, including Sericulture**2.1.4.1 Status of the Sector in the District**

Plantation and horticulture sectors in the district is multifaceted and encompasses a wide range of crops namely fruits vegetables potato tubers ornamentals medicinal and aromatic plants spices plantation crops rubber coffee mushroom etc. These sectors provide a dynamic tool for improving economic conditions of the farmers and entrepreneurs creating diversification opportunities increasing the productivity of land providing nutritional security generating employment ensuring ecological sustainability and enhancing export earnings. The varied agro-climatic zones provide conditions that are well suited for the cultivation of fruits vegetables flowers spices plantation crops medicinal and aromatic and other horticultural crops.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- i. Vegetables Under MIDH a total of 95 villages across the state have been adopted as Vegetable Villages by the Horticulture Department and provided support with quality vegetable seeds.
- ii. Coffee: During 2021 835.7 Ha of new area was developed for coffee plantation bringing the total area under coffee plantation in the state to 9832.2 Ha.
- iii. Sericulture: The State Sericulture Department is implementing various State and Central Sponsored Scheme which have so far covered more than 10000 farmers throughout the state-
 - Augmentation Programme (State Plan): The programme is implemented in the State covering 200 acres with an outlay of Rs.100 lakh under the State Plan (2021-22).
 - Farmer's Development Project (NABARD): The State Government and NABARD (Financing Agency) has sanctioned Rs.531.05 lakh during 2017-18 to 2021-22 for the implementation of FDP.
 - Development of Eri & Muga under Silk Samagra (CSS): During 2021-22 the department has initiated the programme in the districts of Kohima Dimapur Peren Wokha Mokokchung Zunheboto Phek Longleng Tuensang and Mon 950 beneficiaries.
 - Samarth Scheme a.k.a. Scheme for Capacity Building in Textile Sector (CSS): Under this scheme 500 beneficiaries are to be trained in National Skill Qualification Framework (NSQF) aligned courses such as silk reeling & spinning weaving dyeing and design etc.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

In Nagaland the pattern of land ownership is such that the land is owned either by the village community as a whole or by a clan within the village or by individuals. There are no records for conferring upon them ownership rights but the individual rights are exclusively determined by traditions which are also referred to as “Customary laws”. These Customary Laws are un-codified and yet very effectively applied and interpreted by the traditional Village Councils in the event of any dispute. Taking into account the land holding pattern in Nagaland where execution of any developmental activity is virtually impossible without the prior consent and active cooperation of the landowners concerned the State Govt. has adopted Joint Forest Management for sustainable development and management of forest resources. This is in conformity with the National Forest Policy 1988 of involving the people in the management development protection and sharing of forest produce. There are 15 Community Conserved Areas (CCAs) in Kohima & Tseminyu out of which 13 are Self-initiated CCAs and 2 are CCA initiated by Forest Department (FD). The district forest cover (2021) in different canopy density classes are as follows: out of a total Geographical Area of 1463 Sq.Km a total of area of 1194.48 Sq.Km (81.65) is covered under Forest Area of which Very Dense Forest covers an area of 134.19 Sq.Km Moderate Dense Forest covers an area of 376.40 Sq.Km and Open Forest covers an area of 683.80 Sq.Km.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The following specialized Divisions/Infrastructures have been set up in the State to provide support to the Forestry sector in the state-

- Silviculture Division with its headquarters in Kohima undertakes Silviculture research: During 2020-21 the division carried out macro-propagation of Alder Plantation through branch cutting using various growth hormones.
- Botanical Garden Kohima covering an area of 5.96 Ha it serves as a Centre of Excellence for various educational and research work.
- Working Plan Division- is one of the functional divisions under the Research Planning and Utilization circle of the State Forest Department. Its functions include preparing the District Forest Management Plans Working schemes for timber operations surveying of various forest areas demarcation forest boundary digitisation preparation of various types of maps training the staff to handle GPS and GIS etc.
- There is a Wildlife Sanctuary in Kohima called Puliebadze Wildlife Sanctuary covering 923 Ha.
- Externally aided projects like Nagaland Forest Management Project (funded by JICA) is implemented in all districts of the state with an aim to cover 185 villages in 11 districts totalling an area of 79096 hectares.
- The Forest & Biodiversity Management in the Himalaya Nagaland funded by KfW Development Bank is being implemented in the state and covers 70 villages under 5 districts including Kohima.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Promoting dairying in Nagaland is challenging because milk consumption is not

widely preferred with many people traditionally favoring pig farming due to pork being a staple in the region. Historically farmers in Nagaland have not focused on cattle rearing for milk production. As per 20th Livestock Census the cattle and buffalo population in these districts are as follows: there are a total of 6066 Cross breeds consisting of 1010 male 5056 female. Indigeneous breeds totals to 7849 consisting of 778 males and 1783 females. The buffalo population in these districts totals to 320 animals with 166 males and 154 female. In pursuance of Atma Nirbhar Bharat Abhiyan stimulus package for ensuring growth in several sectors the Cabinet has approved setting up of Animal Husbandry Infrastructure Development Fund (AHIDF) worth ₹15000 crore. Further GoI has set up Dairy Processing and Infrastructure Development Fund (DIDF) of Rs 8000 crore in NABARD with an objective to modernize the milk processing plants and machinery to create additional milk processing infrastructure for processing of more milk and to bring efficiency in dairy processing plants.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

As per the Statistical Handbook of Nagaland 2023 (SHB 2023) the Veterinary Infrastructure Services available in the district are as follows: For Kohima District - State Poultry Farm-01 Feed Manufacturing Farm-01 State Cattle Breeding Farm-01 State Pig Breeding Farm-01 Veterinary Health Centre-18 Feed and Fooder Production-01 Veterinary Dispensary-08 Quarantine Checkpost-03 Veterinary Hospital-01 Duck Breeding Farm-01 Capital Dairy Plant-01 CVO Office Directorate Office-01 DDI&DIU-01 Elisa Lab-01 FMD-01. For Tseminyu District there is 01 Veterinary Hospital facility available in the district. The overall development of cattle and dairy sector in the state is undertaken by two semi-autonomous agencies viz. the Nagaland Livestock Development Board (NLDB) and the Nagaland State Dairy Co-operative Federation (NSDCF). These two agencies are responsible for maintenance of Liquid Nitrogen Plant in the State and also the dissemination of Frozen Semen Straws to Artificial Insemination Centres and AI workers. As per the SHB 2023 there are 36 Dairy Co-operative Societies registered in Kohima District.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Rearing of poultry such as layers broilers desi birds etc. not only provides subsidiary income to the farmers but also provides animal protein in the form of eggs and meat. On account of being a primarily non-vegetarian population the demand for poultry products in the district is high. As per 20th Livestock Census 2012 the poultry population of Kohima & Tseminyu is estimated as 198408 nos of which 189569 nos are fowls 8516 nos are ducks and 16 nos are quails. The total Commercial poultry population of Kohima & Tseminyu district is estimated at 2867 nos of Layers and 5294 nos of Broilers. As per the Integrated Sample Survey 2020-21 - Dept. of AHVS GoN the total egg production during 2021-22 was 32.26 lakh nos.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

As per the Statistical Handbook of Nagaland there is one (01) state Poultry Farm in Kohima District. National Livestock Mission: Sub-mission on Breed Development of Livestock and Poultry

One of the key activities under this sub-mission is 'Establishment of Entrepreneurs for breed development of Rural Poultry' which has the following objectives-

- i. Bringing unorganized rural poultry farming sector into organized sector

- ii. Promotion of entrepreneurship in the field of rural poultry in a sustainable manner
 - iii. Establishment of forward and backward linkages
 - iv. Popularizing the different alternative non-conventional low cost feeding
- Through this scheme individuals Self Help Group (SHG)/Farmers Producer Organizations (FPO)/Farmers Cooperatives (FCOs)/Joint Liability Groups (JLGs) and Section 8 companies can establish Parent Farm Rural Hatchery brooder cum mother unit for Production of Hatching Eggs and Chicks and rearing of the said chick upto four week in the mother unit. The Central Government will provide 50 capital subsidy for the cost of the project through SIDBI.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Pig is perhaps the most commonly reared livestock species in the State due to its positive production attributes viz. faster economic return high fecundity (litter size) better-feed conversion efficiency early maturity and short generation interval. As per the 20th Livestock Census 2019 Nagaland has a total pig population of 0.40 million which is the 8th highest in the country. The total pig population in Kohima and Tseminyu Districts was estimated to be 46039 nos of which crossbred pig accounted for 38298 nos and indigenious pig accounted to 7741 nos. There are 3700 nos of Goats and 05 nos of Sheeps as per Census report. The Annual Administrative Report 2022-23 of the Department of AHVS GoN adds that the State imported 7.06 thousand tonnes of meat valued at Rs.125.76 crores. As per Integrated Sample Survey 2020-21 the district share of meat production during 2020-21 is 1890 tonnes. Against a total meat requirement of 52370 tonnes the availability is only 23870 tonnes. This indicate the immense potential and scope available for Animal Husbandry development in the State in terms of demand & supply. However despite the gap that exist today in terms of demand and supply the import quantum of Animal Husbandry Products is gradually reducing when compared with the base level of 2001-02 which in monetary terms stands at Rs. 375.00 crores and in 2020-21 import value is been calculated at Rs. 211.94 crores.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The district has 01 State Pig Breeding Farm. The district is endowed with vegetation and climate is suitable for the activity. People have required skill for sheep goat and pig rearing .Some of the ongoing schemes/programmes which are related to the development of this sector and also implemented in the State are listed below-

- National Livestock Mission
- Rashtriya Krishi Vikas Yojana
- Assistance to State for Control of Animal Disease
- Classical Swine Fever - Control Programme
- Peste des Petits Ruminants- Control Programme

Some of the gaps observed for these sector are- Existing veterinary dispensaries and AI centres lack modernisation and manpower planning.

-Awareness on scientific rearing methods and preventive measures to control outbreak of diseases is poor in rural areas.

-Non-availability of quality goat rearing farms to supply quality stocks in the district.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

In Nagaland two systems of fisheries have been defined namely culture fisheries and capture fisheries. Pond culture system of fishery dominates aquaculture activities in the foothill plains of the state whereas paddy-cum-fish culture is commonly practiced at higher altitudes. Nagaland has immense potential for promoting inland fisheries and aquaculture. However, it by far remains underutilized in the absence of proper technological interventions and necessary infrastructure. There are vast spans of suitable areas spread over different parts of the state which have a potential for expansion of aquaculture activities by converting them into fish ponds and farms. It is envisaged to bring these water bodies under semi-intensive/intensive aquaculture system which will help achieve the anticipated annual fish production target and provide gainful employment. As per Administrative Report of Fisheries Department Government of Nagaland during FY 2022-23 a total area of 10678.50 ha was under fish cultivation producing 9284.99 MT of fish which was slightly higher than fish production during FY 2021-22 at 9151.50 MT covering 10617.00 ha of area under cultivation. During 2021-22 the total area under fish cultivation was 283 ha and production was 356 MT. The fish demand in the state 1548 MT while the production was 356 MT leaving a shortfall of 1192 MT. While the fish seed demand was 5.0 million Fry the production was 0.02 million Fry leaving a shortfall of 4.98 million.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- Department of Fisheries headed by the DFO and supported by technical staff at block level is the nodal department to ensure all round development of the sector including facilitating supply of critical inputs. The local KVK also supports the sector through their promotional interventions.
- Besides the government-owned farms several fishery units are being promoted through individuals/groups.
- Various Schemes being implemented in the district are:
- The Department under the flagship programme Pradhan Mantri Matsya Sampada Yojana (PMMSY) has successfully constructed 2 (two) numbers of new freshwater fin fish hatchery 10 (ten) nos. of Backyard ornamental fish rearing unit.
- The Department under Rashtriya Krishi Vikas Yojana (RKVY) Scheme organised State Level training programme on “Recent Advances in Fisheries Technology & Soft Skill Development” and under additionality fund procured 1 (one) number of refrigerated van to transport locally produced fish and fishery products.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

In the hilly states of the North Eastern Region (NER) where the terrain is rugged and agriculture is practiced on steep hill slopes human power has been employed for cultivation purposes for generations. Use of two wheelers to farmers for commuting between home farm and market is now considered as a farm activity that can be financed by banks. The acquisition of two wheelers by farmers has helped increase their mobility and saved their valuable time on travel and reduced the cost of travelling. It has also helped the farmers in arranging agricultural inputs in time

reducing the wastage of agricultural production and accessing the agricultural markets. It has enabled the farmers to supervise the agricultural operations better.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

In India various schemes provide support for two-wheelers to farmers as part of initiatives to enhance rural mobility and agricultural productivity. These schemes aim to reduce the time and effort needed for farmers to transport goods access markets and reach agricultural services.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

At present farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context integration of various sustainable agricultural practices has great potential to supplement farmers' income and increase family labour employment. Most significant among them is Integrated Farming System (IFS) which is defined as "a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income family nutrition and ecosystem services". Diversified farms with more than two enterprises get twice the income than those with two or less enterprises. The IFS helps in Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income higher food production to equate the demand of the expanding population. The various components of IFS are crops live stocks 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 IFS model are soil type rainfall its distribution and length of growing season.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Integrated farming systems (IFS) can be a promising solution for the agriculture sector in Kohima district as they can help improve the sustainability of farming and the livelihoods of farmers. resource use efficiency by recycling waste from one component of the system as an input for another. It can lead to a significant increase in productivity and ensure a more sustainable future for agriculture and help improve income stability and livelihood upliftment especially for small and marginal farmers. It can reduce the need for external inputs by having the farming components support each other. It can help restore soil fertility and productivity. IFS can be based on a variety of combinations such as integrating livestock and crop production or integrating fish and livestock. Regular trainings and workshops are being held by Agriculture Department Horticulture Department Fisheries Department Animal Husbandry and Veterinery Services Department in the District where farmers are imparted training on Integrated Farming systems to improve efficiency as well as productivity.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

There is a need for Storage Godowns Market yards Cold Storages etc. to provide the farming community with facilities for scientific storage so that wastage and quality deterioration are avoided and also to enable it to meet its credit requirements without being compelled to sell the produce at a time when the prices are low. Agricultural produce require scientific storage and handling to minimize post-harvest loss and to maintain nutritional quality for the consumer. The farmers also need efficient marketing arrangement for realizing fair and remunerative prices. Therefore, it is essential to develop the right type of product-specific marketing and storage facilities at various locations which are accessible to farmers and primary processors. Creation of requisite regulated market yards with adequate storage processing and other facilities for the benefit of farmers will ensure remunerative prices for their produce by avoiding distress sales.

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 also notified the following Principal Market Yards in the district under the management of Market Committees covering as indicated -A Principal Market Yard (PMY) Kohima at Kohima Town Kohima Road with delineated market area including entire area under Kohima Sadar including Chephobozou area and Principal Market Yard (PMY) Tseminyu at Tseminyu Town with delineated market area entire area under Tseminyu Sub-division. There is one Food and Civil Supplies Storage Godown at Phesama in Kohima District having a capacity of 5742 MT.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

In the district the activities under Land Development (LD) are being implemented by key line departments viz. Soil and Water Conservation Department and Land Resources Department of the Government of Nagaland. The primary focus of these departments is to optimize the land capability through various technological interventions and improve upon traditional practices in conserving the scarce natural resources on a catchment/watershed basis which will result in better environmental protection and enhance farmers' income. The district land-use statistics as per the Ministry of Agriculture & Farmers Welfare GoI are given in Table below- The reporting area for LUS is 159352 ha of which the total area Not Available for Cultivation is 10464 ha which includes barren and unculturable land of 195 ha. Further the Other Uncultivated Land Excluding Fallow Land in the district totals to 4422 ha which includes Land Under Misc. Tree Crops and Groves not Included in Net Area Sown of 1638 ha and Culturable Waste Land of 2784 ha. As per DACNET- Web Based LUS Information System Ministry of Agriculture &

Farmers Welfare GoI) the total reporting Area for LUS covers 159352 ha where in the total fallow land is 9746 ha of which 6854 ha falls under Fallow Lands Other Than Current Fallows and 2892 ha falls under Current Fallow.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

a) Meteorological observatories have been installed at different altitudes of the state to collect and relay meteorological data for use by line departments the media Regional Meteorological Centre research scholars and technical institutes viz. Nagaland University KVKs ICAR Spices Board etc. b) Integrated Watershed Management Project (IWMP): During 2021-22 an amount of Rs.17.00 Lakh was sanctioned under this project and was utilised to develop 20 Ha of contour trenching (CT) 4 units of Water Harvesting Pond (WHP) 12 Units of Vermicomposting and 8 Nos. of Self Help Group (SHG) under Kohima Wokha Peren and Zunheboto respectively. The district faces unique challenges which have to be overcome in order to bring about sustainable development and judicious utilization of land water and other natural resources. These challenges are–

- High susceptibility to soil erosion due to natural Hilly terrain.
- High annual rainfall with excessive surface run-off during summer and drought-like situation in winter.
- Extensive practice of shifting cultivation (traditional jhum) leading to soil degradation which ultimately affects the production and productivity of land.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Other important agricultural infrastructure activities include production of bio-pesticides bio-fertilisers plant tissue culture facility seed production and vermi-composting. 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 vermi-compost units etc. have been classified as agriculture infrastructure items under agriculture credit. Abundant rainfall biomass and agro waste offers the district a huge potential to produce bio-compost on a large scale. Hence production of organic fertilizers through conversion of waste biomass into vermi-compost by earthworms and conversion of cow dung and agro wastes into compost through the NADEP (Narayan Detao Pandhari Pande) method has immense potential. Besides the use of chemical fertilizers and pesticides in the district is negligible thereby creating huge potential for use of organic manure through promotion of vermi-compost producing units. It is expected that the use of vermi-compost will restore soil health by adding organic manure to it.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

With the growth in horticulture activities in the district the requirements for planting material has shoot up and are being met from outside/neighbouring districts. One of the critical inputs for increasing productivity of food crops is quality seed. There is a need for establishing seed processing units in the district to ensure availability of quality seed material round the year. No bio-fertiliser bio-pesticides production unit is available in the district. Demonstration for vermicomposting units are set up in the farms of government line departments and KVK Kohima and Tseminyu.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Post-harvest technology and management play a crucial role in value addition to agricultural produce. Realizing the potential GoI has provided the required thrust to this sector and bank credit for food processing will be treated as priority sector advance. Govt. of Odisha released Food Processing Policy 2022 with provision of incentives Capital investment and working capital loan etc. In recent years a lot of initiatives have been taken by GoI to boost the sector viz. Zero excise duty on processed food based on fruit vegetable dairy meat fish and poultry etc. Kohima and Tseminyu districts are ideally suited for development of various food and horticultural crops. The major food crops grown in the district are paddy maize pulses oilseeds ginger tapioca vegetables glutinous rice soybean chilli and turmeric. Banana guava orange goose berry pineapple wild apple kiwi and passion fruit form the main fruit crops. The marketable surplus of the above crops will form the raw material base for food processing units in the district. Food processing activities at a smaller scale in Zunheboto district is slowly but steadily gaining ground though most of the units are unregistered and un-regulated. Considering significantly high level of post-harvest losses of various agricultural produce low level of value addition and growing demand for the high value added products there is ample scope for investments in food and agro-processing in the district.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Availability of Infrastructure: The Agro climatic conditions prevailing in the district are suitable for growing Pineapple banana orange chilli colocassia ginger maize paddy Soybean cucumber Large cardamom Kiwi Ginger Tomato Bamboo shoot Chilli Soybean etc and provide good scope for agro processing industries. The District Administration in collaboration with various agencies have undertaken initiatives to promote food processing through conduct of trainings for women SHG members in the district. Critical gaps identified under this sector are:

- Transportation bottleneck due to hilly area/in-accessible areas.
- Post-harvest infrastructure viz. Rural Godowns and Cold storage for preservation of perishable commodities like vegetables and seasonal fruits are not uniformly located. Most of the godowns constructed in PACS under NCDC scheme are nonfunctional. Adequate number of collection centres godowns storage facilities common service centres are required to support the agro industries.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Agro-industry today continues to process simple agricultural goods while also transforming highly sophisticated industrial inputs. In the process various activities require loans viz. micro finance loans to farmers' Societies / multipurpose societies / federations Agri Clinic and Agri Business Centres which act as the hub for providing solutions to various agricultural problems and others engaged in agro-processing. Agri clinic/Agri-business Centres (ACABC).

- Agri-Clinics: Agri-Clinics are envisaged to provide expert advice and services to

farmers on various technologies including soil health cropping practices plant protection crop insurance post-harvest technology and clinical services for animals feed and fodder management prices of various crops in the market etc. which would enhance productivity of crops/animals and ensure increased income to farmers.

- Agri-Business Centres: Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals. Such ventures may include maintenance and custom hiring of farm equipment sale of inputs and other services in agriculture and allied areas including post-harvest management and market linkages for income generation and entrepreneurship development.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The Assistant Registrar of Co-operative Societies heads the Co-operation Department in the district. There are large number of registered co-operative societies in the district however a few of the societies are only found to be active. Several cooperative societies registered/affiliated to the Nagaland State Cooperative Bank Ltd. are availing agricultural loans from the bank. There are several NGOs operating in the district that serve as SHG Promoting Institutions (SHPI). However, at present there are no MFI operating in the district. The North East Naga Traders Pvt. Ltd. located at Dimapur has been identified as a Nodal Training Institute (NTI) by the National Institute of Agricultural Extension Management (MANAGE) for providing training to agriculture /veterinary graduates for setting up ACABCs in the state.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

In Nagaland, the Industrial sector has not seen significant development in almost 6 decades of Statehood. Lack of appropriate infrastructure, poor internal economy, inadequate industrial labour force and relatively low motivation for entrepreneurial ventures are some of the reasons that have held back industrialization in the State. Under these circumstances, the scope of Micro, Small & Medium Enterprises (MSME) sector is high and its development has assumed greater significance. The contribution of the Micro, Small and Medium Enterprises sector to output, employment and exports of the country is quite significant. Not only the sector plays an important role in providing employment opportunities but also help in industrialization of rural and backward areas, thereby reducing regional imbalances. The sector has a huge potential to contribute significantly in value addition, employment generation, export promotion and overall growth & development of States' economy. All loans to MSME are classified as priority sector lending by banks. Loans to units supplying inputs and marketing outputs of artisans, village and cottage industries are also forming part of priority sector lending under MSME. In order to ensure that the MSMEs do not remain Small or Medium units, the benefits to MSME units are also extended upto three years, even after they grow out of the MSME category. The existing MSME units in the district are rice mills, handicraft and handloom, food and juice processing, metal-based units, weaving apparel etc. As per the Ministry of Micro Small and Medium Enterprises, there are 3671 units registered under Udyam Mitra portal in Kohima District, while 283 units are registered in Tseminyu District. Development of Basketry, weaving, Stone crushing, Wood based units, Saw mill, Cement craft, Steel Fabrication, wood carving, pottery, and Handloom products, are some potential non-farm activities, that can be developed in the district.

3.2 Infrastructure and linkage support available, planned and gaps

District Industries Centre (DIC) is the nodal agency at the district level to undertake industrial promotion activities. It has identified traditional arts/crafts and arranges skill development training/EDP for the artisans/entrepreneurs. It also assists the entrepreneurs to obtain the clearances from various Organization/Agencies/Corporations/Boards through single window mechanism.

Further, it processes the eligible cases to avail different incentives under MSME and Industrial Policies. The PMEGP is being implemented in the District through 3 Agencies viz. KVIC, KVIB and DIC. Critical gaps in this sector are- Better Road Connectivity and Reliable Electricity Supply are the basic needs in the district. Lack of adequate storage facilities, common service centers are also the constraints. Severe shortage of skilled labour and need for demand specific training facilities for the Dearth of master trainers for skilling in traditional Handicrafts and Handloom sectors. Inadequate Power supply is also one of the major reasons hampering the growth of the MSME sector. Lack of industrial experience, non-availability of managerial, administrative and Technical experience among the local entrepreneurs. Various ongoing central sector schemes available in the

district are as follows: Prime Ministers Employment Generation Programme (PMEGP), Scheme of Fund for Regeneration of Traditional Industries (SFURTI),

PM Formalization of Micro Food Processing Enterprise (PMFME) where the One District One Product (ODOP) has been identified as "Pickle making" for Kohima and Turmeric for Tseminyu. As regards infrastructure availability in the district, there is 01 DIC and 02 Sub DICs, and 01 Nagaland Khadi & Village Industrial Board (NKVIB). There is 01 Mini Industrial Growth Centre at Viswema and 01 Industrial Infrastructure Development Centre (IIDC) under Kiruphema, Kohima 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

Export has been regarded as an engine of economic growth of a country. The district has good export potential for Agro and Food Products as well as handicrafts and handloom products. However due to the absence of proper and adequate infrastructure for boosting production like land, power, road- connectivity, pollution control measures and a conducive regulatory environment for production of goods and services in the district, the export potential for the district is restricted. Government of Nagaland is initiating for development of food processing in the State as this sector plays a significant role in the diversification and commercialization of agriculture, horticulture, fisheries, poultry, animal husbandry and forestry, improving value addition, employment generation and providing income and production of agro-food products for export. To facilitate exports, export promotion schemes of GoI in existence are Advance Authorization Scheme (AAS) to allow duty free import of input, Export Promotion of Capital Goods (EPCG) Scheme to facilitate import of capital goods for producing quality goods and services, Financial Assistance Scheme (FAS) introduced by APEDA to assist businesses in export infrastructure development, quality development and market development.

4.1.2 Infrastructure and linkage support available, planned and gaps

The State needs a comprehensive export policy 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 States economy is largely based on agriculture. Here, the unique handloom and handicraft products, food processing including honey have potential. In this regard, the GoN, through the setting up of Integrated Intensive Inclusive Agricultural Clusters (IIICs) seeks to optimize traditional agricultural crops by utilizing technical inputs and integrating with Departmental activities. This in turn will facilitate interactions between farmers and agro-processors/exporters since the IIICs will also act as value networks that can help concentrate infrastructure and other requirements in a given area, making the provisioning of different services logistically easier. The pioneering works in developing bamboo both as "Resource" (plantation and regeneration) and as "Enterprise" (bamboo based products) by the Nagaland Bamboo Development Agency (NBDA) has brought them recognition and appreciation both within and outside the country. Their highly skilled artisans using latest mechanical tools are producing bamboo based items and catering to local, domestic and international demands.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Investment in education is vital for sustainable development and empowerment of any nation.

Under the Right to Education Act, 2009, free and compulsory education is provided as a fundamental right to children aged 6 to 14. Sustainable Development Goal (SDG4) aims to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all by 2030. The main emphasis is that every meritorious student is provided with an opportunity to pursue education with the financial support from the banking system with affordable terms and conditions. Indian Bankers Association (IBA) has formulated and circulated to all member banks a "Model Education Loan Scheme" for providing financial support to meritorious students for pursuing higher education in India and abroad. The Reserve Bank of India (RBI) has advised all Scheduled Commercial Banks to adopt Education Loan Scheme, formulated by IBA. Salient features loan upto Rs 10 lakh for study in India and upto Rs 20 lakh for study abroad.

Collateral free loans upto Rs 7.5 Lakh under the Credit Guarantee Fund Scheme for Education Loans (CGFSEL). No Margin for loan up to Rs 7.50 Lakh. Repayment period of 15 years. One-year moratorium for repayment after completion of studies in all cases. Moratorium taking into account spells of unemployment/under-employment say two or three times during the life cycle of the loan. The moratorium for the incubation period if the student wants to take up a start-up venture after graduation.

Simple interest for loan is calculated from the date of disbursement of the loan upto the end of moratorium period i.e. course period plus one year and therefore the interest is never risen upto the principal amount. At the start of repayment period, the interest accrued is clubbed with principal and EMI is calculated accordingly.

4.2.2 Infrastructure and linkage support available, planned and gaps

Social infrastructure like education is critical for improving the output productivity of the population. Lack of access to affordable and quality education facilities leads to economic impoverishment and lowers potential human capabilities for many. Economic development needs to be inclusive by involving all sections of the society, deprived and marginalized groups like women and children, scheduled tribes, scheduled castes, the differently abled and senior citizens. Additionally, the skill gaps in various productive sectors in India are large and will require upscaling of training and skill development to maximize the benefits of its demographic dividend and make India's development trajectory more inclusive and productive. Thus, India has to address the challenges of not just providing employment but of increasing the employability of the labour force, which is correlated to knowledge and skills developed through quality education and training along with ensuring good quality of health. As per Census 2011, the literacy rate of higher than the national average of 74.04 %: male literacy is 88.69 % and female literacy is 81.48 %. As per district data maintained by nic, there are a total of 280 schools in Kohima & Tseminyu District including Government Higher Secondary Schools, primary schools, upper primary schools, secondary schools and higher secondary schools. While there are 22 colleges in these districts. Banks can play a pro-active role in identifying deserving students through tie-up arrangements with their respective institutions and consider to extend education loans for degree and professional courses as envisaged under the Comprehensive Educational Loan Scheme of IBA and "Central Scheme to provide Interest Subsidy (CSIS) of the Department of Education, Ministry of Human Resource Development, GoI.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing has been recognized as a basic human need for survival. Several initiatives at the Central and State Government levels have focused on housing as an integral part of the growth process as it has a direct impact on employment and income generation across multiple industries. Sustainable Development Goal (SDG-11) aims to make cities and human settlements inclusive, safe, resilient and sustainable and ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums by 2030. In terms of RBI's Priority Sector Guidelines, housing loans up to 35 lakh in metropolitan areas and 25 lakh in other areas for purchase/construction and 10 lakh in metropolitan areas and 6 lakh in other areas for repairs to dwelling units, are classified under priority sector. GoI has launched the Pradhan Mantri Awas Yojana (Gramin and Urban) with the aim of providing pucca house to 4.14 crore households in rural and urban areas. In order to expand institutional credit flow, credit linked subsidy scheme is under implementation in multiple slabs based on income classification.

4.3.2 Infrastructure and linkage support available, planned and gaps

Kohima town, the capital of Nagaland State, attracts people not only from the rural areas of the district but also from other districts and States who arrive and settle here for various works, business, education, etc. This calls for creating better housing conditions with improved sanitation facilities. Housing facilities both in urban and semi-urban areas in Kohima district have substantially improved during the last one decade due to implementation of various housing programmes of the Rural Development Department. There is a steady increase in demand for housing facilities in Kohima town and other block headquarters of the district. But the typical system of land ownership is a stumbling block where land cannot be mortgaged and offered as collateral against bank loan. For urban areas, banks can consider to assist people from Economically Weaker Sections (EWS) and Low Income Groups (LIG) for construction or carrying out addition to existing buildings under Rajiv Rinn Yojana (RRY), an interest subsidy scheme with HUDCO (Housing and Urban Development Corporation) and NHB (National Housing Bank) as the Central Nodal Agencies. They can also be assisted under Pradhan Mantri Awas Yojana (PMAY) - Housing for All (Urban) through National Housing Bank (NHB), the central nodal agency. Banks and housing finance institutions have limited reach in rural areas. Financial institutions also face difficulty in obtaining tangible marketable securities for housing loans, and encounter difficulties in enforcing the securities in rural areas. As residential housing loans do not create direct additional income, recovery of the loan also proves to be difficult even though the loan may be adequately secured. Necessary infrastructure in the form of cement, steel, brick, timber and other building materials are not easily available in the district.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure facilities are the catalysts for development. Rural connectivity, power, storage, facilities for shelter, sanitation, education etc. are some of the critical infrastructure that require either direct investment by the State or investment by a combination of private and PPP sector. RIDF support from NABARD has emerged as an important source of fund for public investments. This chapter covers Public Investment in infrastructure. Infrastructure is the sum total of basic facilities and services required for proper utilization of resources (physical & human) for the development of an area. Infrastructure development plays a significant role in economic growth and poverty alleviation, more so, in the rural area. Rural infrastructure comprises of core infrastructure viz., irrigation, connectivity (road, power, IT), transportation, energy (generation, transmission, distribution), post-harvest and social infrastructure viz., drinking water, sanitation, sewerage, health, housing and education. Investment in rural infrastructure fosters agricultural growth, creates new economic opportunities and activities, generates employment and income, and improves delivery of other rural services.

As on date, starting from RIDF Tranche XXVI to XXIX, out of 55 projects in these districts, 33 projects are closed/completed and 20 projects are ongoing in these districts with a TFO of Rs 2712.73 lakhs and RIDF Loan of Rs 2467.89 lakhs for closed/completed tranches and a TFO of Rs 1834.83 lakhs and RIDF Loan of Rs 1648.39 lakhs for ongoing Tranches.

5.1.2 Infrastructure and linkage support available, planned and gaps

The state government should put considerable stress on improving the current stock of infrastructure and connectivity by involving the community, especially on improving road network alongwith well planned drainage and sanitation. This will also contribute significantly towards creation of core industries and give rise to demand for specialized infrastructures viz. warehousing, cold storage, food processing units, wholesale markets, export processing zones, etc. Investment in rural infrastructure creates new economic opportunities and activities, generates additional employment and income, facilitates and improves delivery of other rural services and enhances democratic process and skills among the rural poor. The provision for delivery of e-related services, including banking, through linking of all district headquarters, block headquarters and villages with high speed data network (24x7) should also be ensured.

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

Rural Infrastructure Development Fund (RIDF) was created in NABARD in 1995-96 to facilitate public investments for rural infrastructure. State Governments avail RIDF assistance for creation of wide variety of rural infrastructure under three broad categories, viz., Agriculture and related sectors, Rural connectivity and Social sectors. As on date, it covers 39 activities under these three broad sectors. 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 etc.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Standard of Living is an integral element of Human Development. The provision of drinking water, sanitation, education and health defines the quality of life of an individual. Accessibility to these facilities using Anganwadis and community Health Centres and training for gainful employment in Skill development centres. Reckoning the importance of social infrastructure for development in its latest Priority Sector Lending Classification as on 16 April 2018, RBI has brought bank loans up to a limit of Rs. 5 crore per borrower for building social infrastructure, namely, schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres under the ambit of PSL norms. Also, bank credit to Micro Finance Institutions (MFIs) extended for on-lending to individuals and members of SHGs/JLGs for water and sanitation facilities will be eligible for categorization as priority sector under Social Infrastructure. It is clear that development of Social Infrastructure is directly linked to the well being of local population and supports the economic system indirectly. However, these infrastructures, especially in the rural areas, are inadequate with the state government unable to provide the necessary financial support due to various reasons. This is where banks can step in and fill the gap by directly financing the above activities through individuals or SHG / JLG modes to ensure proper end use of fund and also repayment.

5.2.2 Infrastructure and linkage support available, planned and gaps

The Communitisation of public utility services was enacted in the year 2002 by GoN, thereby, delegating responsibility, strengthening and mobilizing community ownership of assets and facilities created by the government. This has resulted in tangible change in community support and ownership of health centres, schools, sanitation practices, access to health services, improved infrastructure, maintenance, mobilization of resources, etc. As this approach has already taken root in the state, it is suggested to banks in Kohima and Tseminyu district to leverage the experience gained from communitisation for identifying gaps in social infrastructure and potential entrepreneurs for financing.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Renewable energy is generally defined as energy that comes from resources which are naturally replenished on a human timescale such as sunlight, wind, rain, tides, waves and geothermal heat. Renewable energy replaces conventional fuels in four distinct areas: electricity generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services. The growing consumption of energy has resulted in the country becoming increasingly dependent on fossil fuels such as coal, oil and gas. As per BP Statistical Review of World Energy, June-2019, the expected life of energy reserves in India at 2020 production rate is fast depleting (coal- 140 years, petroleum- 15.5 years and natural gas- 49.4 years). India is heavily importing crude which, apart from huge fiscal impact, has adverse environmental impact arising out

of burning of fossil fuel. Therefore, an urgent need is established for promotion of environment friendly renewable energy sources for future energy security, climate change mitigation and disaster risk reduction. The Sustainable Development Goal (SDG)-7 Affordable & Clean Energy, aims to ensure access to affordable, reliable, sustainable and modern energy for all by use of alternative renewable energy sources like biomass, biogas, wind, solar and hydro power. The pressure of increasing population on the one hand and limitations in providing energy in the required quantity from conventional fossil sources on the other hand, has become one of the most burning issues for the country. Renewable sources of energy are going to play an increasingly important role in the future. In Nagaland State, the Department of New and Renewable Energy is the State Nodal Agency for facilitating project development in consonance with the various schemes and programmes under MNRE, GoI. As per the report of MNRE, GOI, Nagaland has estimated renewable energy potential of 7482 MW as per the details below:

5.3.2 Infrastructure and linkage support available, planned and gaps

The Department of New and Renewable Energy, GoN is the State Nodal Agency for implementing the various schemes and programmes under the Ministry of New and Renewable Energy (MNRE), GoI. With their office in Kohima town, the Department is popularizing the use of solar energy for lighting and heating purposes. They are also supplying the solar equipments at subsidized rates and providing after sales service. However, fund available with the Department for the above purpose is meagre as they are mostly dependent on GoI and North Eastern Council (NEC) for the same.

Kohima town was selected as a solar city during the year 2011-12 by the Ministry of New and Renewable Energy, GoI under their Solar City programme. This is a joint venture programme between the GoN with principle stakeholders, such as, the Kohima Municipal Council (KMC), commercial organizations and the Department of Urban Development. Accordingly, various initiatives have been undertaken viz. installation of solar street lights, Solar Power Plants in Government buildings, etc.

RIDF

- 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	25	27.13	24.68
B	Ongoing tranches	30	25.58	22.96
	Total (A + B)	55	52.71	47.64

- 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	33	20.76	19.31

B	Rural roads & bridges	20	18.348	16.48
C	Social Sector	2	13.60	11.85
	Total (A + B + C)	55	52.71	47.65

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 (Amount in Rupees)
A	Irrigation	3	Irrigation potential	ha	300
B	Rural roads	20	Road length	km	100
C	Bridges	0	Bridge Length	m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value (Amount in Rupees)
1	Land Development/Soil Conservation	12	Prevent soil erosion and ensure soil conservation in the district.	12	61062000
2	Veterinary Hospitals/Clinics	9	Provide Veterinary Health facilities to Livestock in the district.	9	23908000
3	Infrastructure for Cattle Breeding Farm	1	Development of Diary Sector.	1	38608000
4	Augmentation of Eri	2	Development of Sericulture.	2	15316000
5	Coffee Plantation Scheme	2	Promotion and development of Coffee in these districts.	2	15808000
6	Upgradation of Govt Demonstration fish farm and promotion of cluster based Fisheries FPOs	2	Development of Fisheries sector in these districts.	2	3008000



7	Common Facility Centre for Sericulture	1	Development of Sericulture in these districts	1	799000
8	Construction of Fish Kiosks	1	Sale of Hygienic fish to customers	1	517000

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

As per Lead Bank, the cumulative number of SHGs deposit linked in Kohima and Tseminyu stands at 447 and 322 respectively, out of which 65 SHGs have been credit linked in Kohima with loan amount of Rs 155.17 lakhs and 5 SHGs have been credit linked in Tseminyu district with loan amount of Rs 6.60 lakhs as on 31st March 2024. In both the districts, Nagaland State Rural Livelihoods Mission (NSRLM) is actively promoting and handholding SHGs with wide coverage across the district. The SHGs promoted by NSRLM also Community Based Recovery Mechanism, which banks leverage to improve their credit offtake in priority sectors.

6.2 Infrastructure and linkage support available, planned and gaps

NABARD has been organizing awareness/ training programmes for bankers, NGOs, Leaders of SHGs etc. Nagaland State Rural Livelihood Mission (NSRLM) is actively promoting and handholding SHGs with wide coverage across the district. So far, for the whole state of Nagaland, during the current FY, NSRLM had achieved credit linkage of 1035 SHGs with loan amount of 2792.56 lakh as on 31st March 2024 as per Lead Bank. Chief Ministers Micro Finance Initiative: Under this scheme, subsidy and interest subvention against identified activities in the agriculture & allied sector including processing units, MSME etc. will be provided to eligible beneficiaries. Details of the scheme at www.cmmfi.nagaland.gov.in.

Joint Liability Groups (JLGs) : With a view to meet the credit requirements of tenant farmers, NABARD has formulated a separate scheme for financing tenant farmers through banks by organizing them into Joint Liability Groups (JLGs). JLG is an informal group comprising preferably of 4 to 10 individuals coming together for the purposes of availing bank loan either singly or through the group mechanism against mutual guarantee. The JLG members would offer a joint undertaking to the bank that enables them to avail loans.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Agro-processing units and cold storages needs to be set up by state government and private entrepreneurs so that farmers get better returns. Adoption of seed treatment practices to be encouraged. Horticulture and Floriculture needs to be given much needed boost.
- 2 Seed farms for High Yielding Varieties need to be set up by Agriculture and Horticulture Departments.
- 3 Agriculture Infrastructure Fund scheme to be popularized by Banks among the farming community and also with the Pvt. Entrepreneurs.
- 4 Assured extension services will increase production and productivity of the paddy vegetables and other crops in the district. Action may be taken by Agriculture Extension agencies like ATMA.
- 5 Soil conservation measures to prevent soil erosions and soil fertility degradations.
- 6 Promote farm mechanization through custom hiring centers in order to address the crisis of dwindling agricultural labor and to reduce the time required for agricultural operations.
- 7 Promoting and nurturing farmers' collectives such as PACS and FPOs in the district
- 8 Development and promotion of methods of sustainable farming especially organic and natural farming.
- 9 Encouraging crop rotation patterns.
- 10 Agri Cluster promotion based on demarcated crop zones.

2. Water Resources

- 1 The Horticulture / Agriculture Department have to arrange for demonstration of Drip and Sprinkler Irrigation systems and arrange training programs for the farmers to popularize the same.
- 2 Water-saving irrigation techniques like drip and sprinkler and solar irrigation need to be promoted through continuous campaign and handholding support.
- 3 Creation of new water sources; construction of water harvesting structures secondary & micro storage groundwater development enhancing potentials of traditional water bodies at village level like Zabo (Nagaland).

3. Farm Mechanization

- 1 The demand for agricultural machinery particularly power tiller is gradually increasing due to the grant support extended by GoN from time to time.

Unemployed youths could also be imparted training in repair and servicing of farm machinery.

- 2 There is an increasing demand for farm tools by farmers especially power tillers with accessories in the district. However all their demands could not be met by the Department of Agriculture GoN due to various constraints. Hence the gap between demand and supply could be effectively met with bank finance.

4. Plantation and Horticulture

- 1 Setting up of commercial processing and value addition units for horticulture products (fruits & vegetables).
- 2 Setting up of demonstration farms and nurseries for augmenting planting material production.
- 3 Promotion of commercial floriculture through SHGs entrepreneurs-including credit and market linkage.
- 4 Promotion of permaculture for fruits and vegetables.
- 5 Setting up infrastructures such as pack houses pre-cooling chambers refrigerated vans cold storages poly-houses shade net based cultivation units.
- 6 Installation of modern Information Technology Infrastructure in all district offices to facilitate information exchange database management extension services market & credit information and other horticulture related information.

5. Forestry/ Waste Land Development

- 1 Large scale promotion of Agro-forestry through-Capacity building and demonstration of agroforestry models.
- 2 Peripheral and Boundary Plantation (PBP) Low Density Plantation on Farm Lands @100 to 500 plants/ha.
- 3 High Density Block Plantation @500 to 1500 plants/ha.
- 4 Establishment of forestry and commercial nurseries for supplying quality planting materials to farmers.
- 5 Plantation of commercially important trees like Agarwood Sandalwood Rubber Bamboo coffee etc. in culturable wastelands as far as possible.
- 6 Promotion of Bamboo based Industries.

6. Animal Husbandry - Dairy

- 1 Establishment of Breed Multiplication Farms through private Entrepreneurs-Facilitated through schemes like Rashtriya Gokul Mission.
- 2 Promotion of Cross Bred dairy units through SHGs JLGs Entrepreneurs.
- 3 Setting up of Artificial Insemination Centers to extend AI network-AI is a proven technology for enhancing milk production and productivity of bovines. iv.Establishment of dairy marketing parlours in all district HQs.

7. Animal Husbandry – Poultry

- 1 Upgrading of existing poultry farms to specialized breeding units for LIT birds High-yielding layer (320+ eggs) Broilers with FCR 1.6 equipped with hatchery units.
- 2 Promotion of Commercial Layer/ Broiler Farms through individual entrepreneur's farmer groups SHGs etc. with varying capacity of 2000-10000 birds.
- 3 Setting up of poultry meat chilling packaging and retail outlets through private entrepreneurs.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Modern Slaughter House-cum-Pork Processing Unit (30 pigs per shift/ 1 tonne per shift).
- 2 Establishment of meat processing and value-addition units with support from Government Schemes such as AHIDF PMFME etc.
- 3 Liquid Semen Laboratory for AI in Pig- to be attached with existing state pig breeding farms.
- 4 Pig/Goat development programme through Cluster Approach for all Districts under Private Sector with support for credit and market linkages.

9. Fisheries

- 1 Setting up of Fish Seed Hatchery with 10 million (fry) capacity.
- 2 Establishment of small and medium size feed mills.
- 3 Promotion of Fish Processing and Value Addition units- with facilities such as collection vans godown dressing units drying platforms canning and freezing provisions wherever applicable.
- 4 Establishment of Ice Plant.
- 5 Integrated Fish Farming (common carps Rohu grass carp) along with Pig duck and/or paddy @8000 fingerlings/Ha.
- 6 Hygienic Retail Outlets.

10. Construction of Storage and Marketing Infrastructure

- 1 Development of Modern Warehousing and Storage Facilities-Cold Storage Facilities for perishable items like fruits vegetables dairy and meat the development of cold chains is essential to prevent post-harvest losses.
- 2 Scientific Warehousing: Establish modern climate-controlled storage facilities for grains pulses and other non-perishable products. Proper storage helps maintain quality and reduces spoilage.
- 3 Warehouse Receipt Systems: This system enables farmers to store their produce in a warehouse and use the receipt as collateral for loans which prevents distress sales.

11. Land Development, Soil Conservation and Watershed Development

- 1 Create mass awareness on the importance of Integrated Farming system among the farmers.
- 2 Development of existing water bodies and creation of additional water area for large scale fish production.
- 3 Adequate technical expertise with training facilities to farmers extension workers SHGs/Societies/NGOs.

12. Agriculture Infrastructure: Others

- 1 Create supply chain infrastructure for clusters of crops as community farming assets.
- 2 Post-harvest management infrastructure like Warehouses (5000 MT capacity) Pack houses Ripening Chambers Cold Storage Sorting &grading units Primary processing centers.
- 3 Establishment of Rural Godown (500-100 MT capacity) at block level.
- 4 Support FPOs SHGs JLGs PACS and other Cooperatives for setting up Infrastructure for smart and precision agriculture e.g. Hydroponic Farming Aeroponic Farming Poly house/ Greenhouse Planting/ Harvest automation.

13. Food and Agro. Processing

- 1 Banks may be encouraged for financing processing units with the benefit of PM-FME scheme and AIF convergence.
- 2 Activity based clusters with common facility centre for primary processing facility may be promoted among SHGs/JLGs/FIGs/FPOs in the district.
- 3 Efforts should be made to set up the food parks at the earliest which will generate employment. Processing units relating to fruits pulses jaggerybanana and also meat shall be promoted.

14. Agri. Ancillary Activities: Others

- 1 Banks may extend credit facilities to agriculture graduates for setting up Agri Clinics and Agri Business Centres.
- 2 Support is required from State Government Departments to provide hand holding support to FPOs.
- 3 The JLG mode of financing small marginal tenant and land less farmers should be promoted by banks on a mission mode.
- 4 MFIs operate throughout the district directly or through some NGOs. There is no proper mechanism to monitor/report the credit flow. A proper system needs to be setup/established so as to monitor/guide financing by MFIs at district level.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Capacity building/ skill development Centres- Setting up of

Entrepreneurship Development Institutes in the district headquarters.

- 2 Setting up of MSME incubation centre-MSME-DIs/Technology Centres(TCs) DICs Entrepreneurs Development Centres (EDCs) or any organization/institute of the Central/State
- 3 Road connectivity should be improved to facilitate transportation of goods/products.
- 4 Uninterrupted power supply needs to be ensured.
- 5 Individual registration of land should be done by the State Government at the earliest.

16. Export Credit

- 1 Formation of FPOs for Tea Rubber and Areca nut will help in aggregating the produces for effective marketing.
- 2 The State needs a comprehensive export policy to give proper shape and direction for promoting export oriented activities.
- 3 State government should encourage those micro small and medium enterprises who desire to sell goods and services to foreign market by educating them about international trade rules and regulations.

17. Education

- 1 Banks operating in the district should conduct DFLAPs and FLCs in schools and colleges so that more students can understand and avail facilities of education loan.
- 2 A credit guarantee scheme for educational loans would go a long way in making such loans available to needy students.
- 3 Government should establish Technical Institute Science College and Vocational training institutes to encourage the youth to have quality education facility in the district.

18. Housing

- 1 Updation of land record.
- 2 Improving communication facilities to facilitate movement of building materials to interior pockets.
- 3 The credit risks originating in the housing sector particularly the low-ticket housing segment should also be internalized through proper insurance schemes for banks and other lenders
- 4 Although under PMAY the built up area of houses has been increased to 25 square metres it appears to be still inadequate. In rural areas people carry on their microenterprises mostly from their houses.

19. Social Infrastructure

- 1 Social Infrastructure like hospitals schools colleges to be improved.

- 2 More number of bank branches should be opened in the district especially in the rural areas of the district.
- 3 Participation of the beneficiaries especially women SHGs in water supply schemes or management of water plants may be helpful for successful management.
- 4 The Village Water and Sanitation Committees under each gram panchayat may be formed/made active for better utilization of the resources.

20. Renewable Energy

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

21. Informal Credit Delivery System

- 1 Adequate training to Bank staff and SHPIs.
- 2 Regular monitoring of SHGs by Banks/SHPIs.
- 3 Banks should actively pursue the JLG mode of financing.
- 4 To identify Bank Branch Managers and impart training to them so that they take active part in SHG/JLG financing.
- 5 Revive defunct SHGs which have become dormant due to lack of awareness to have regular meeting regular saving and repayment of loans.
- 6 Matured members of SHG may be provided training and capacity building for taking them to the next level i.e. livelihood activities.

Chapter 8

Status and prospects of Cooperatives

1. Background

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’.

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

2. Formation of Ministry of Cooperation by GoI

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

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

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World’s largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World’s largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World’s largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

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

1. Implementation of One Village-One Cooperative Society:

One Multi-Purpose Cooperative Society (MPCS) for every village has been implemented which will act as a Model Cooperative Society for others to emulate. This proposal of One Village-One Cooperative Society will be further strengthened due to the recent Govt. policy directive on cancellation of Non-functioning and defunct Cooperatives and the constitution of a high-powered committee headed by Addl. Chief Secretary to the Govt. of Nagaland. The Department has so far registered 120 Nos. of Cooperative Societies under the One Village One Society.

2. Grassroots Training on cooperative:

The Department conducts grassroots training and sensitization programme on cooperatives in the block level where resource persons from the department as well as allied departments are utilized in conducting seminars and technical training.

3. Rashtriya Krishi Vikas Yojana (RKVY):

Rashtriya Krishi Vikas Yojana was introduced to incentivize states to draw up comprehensive agriculture development plans for ensuring more inclusive and integrated development of agriculture and allied sectors. The Government of India launched the Scheme in 2007 which has been operational since then. The Department of Cooperation has been implementing this important CSS program 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. During the period under report, the Department has formed one hundred & forty (140) Commodity Interested Groups (CIGs) in the State Government designated project cluster and trainings were conducted accordingly. The Department has also distributed Hybrid Biomass-fired Vegetable Dryer (40-50 kgs.) to twenty-four (24) progressive CIGs/Cooperative Societies for preservation of fruits and vegetables in the year 2021-2022 and in the year 2022-2023 rural poultry project was implemented in each cluster for women CIGs where fund was provided for construction of Poultry shed, Feeds and two weeks old vaccinated chicks was provided numbering 400 birds to each CIG.

4. Convergence program:

The department of cooperation has taken the initial steps to concretize the much-desired convergence program of agri & 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, CSCs under I.T department resulted in framing of specialized byelaws and registering these cooperatives as legal entities under the Nagaland Cooperative Societies Act 2017. So far, the numbers of cooperative societies under convergence program have been registered: FPO Co-operatives/organics-16 formed under Agriculture Department, Livelihood Co-

operatives-14 formed under NERLP, Apiary and Bee Keeping Cooperatives-5 formed under NBHM, Common Service Co-operative-1 formed under IT department, Integrated CO-operative/one village one cooperative-65 formed under village authorities, Formation & Promotion of 10,000 new FPOs under CSS-13 formed under Ministry of Agriculture and Farmers Welfare.

5. **Cancellation of Non-functioning Cooperative Societies:**

The Department has undertaken stringent steps to identify and cancel Non-functioning/defunct Cooperative Societies, which didn't commence working or cease to work or have 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/ nonfunctioning cooperative societies to date.

6. **Implementation of Integrated Cooperative Development Project (ICDP):**

ICDP is implemented in five districts of the State viz., Kohima, Tuensang, Peren, Longleng and Kiphire whereby agriculture and allied sectors are being targeted along with other sectors for creation of infrastructure facilities like godowns, cold storage, mini processing, cottage industries, marketing, transport, credit and banking, etc. With the successful implementation of Phase I (2018), Phase II (2019), Phase III (2020), the 4th and the final phase of the ICDP project was launched in November 2021. The financial outlay under ICDP for all 5 districts was to the tune of 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).

PACS as Common Service Centres (CSCs): For better access to e-Services an MoU has been signed on 02.02.2023 between the Ministry of Cooperation, Ministry of Electronics and Information Technology, NABARD and CSC e-Governance Services India Limited for providing CSC services through PACS, after which PACS have now become eligible for providing more than 300 e-services provided by CSCs. In the case of Nagaland, there are 17 computerized PACS that have been onboarded as Common Service Centres.

5. **Status of Cooperatives in the District**

1. Nagaland has witnessed remarkable progress in modernizing Primary Agricultural Credit Societies (PACS). With the sanctioning of 33 PACS in the first phase for computerization, these societies are now better equipped to streamline their operations, enhance transparency, and provide improved services to their members. The second phase of computerization will further add 167 PACS to the list. The digital transformation of PACS is a vital step towards creating a robust financial infrastructure in the state, fostering financial inclusion and economic growth. The Nagaland Cooperative Societies Act, 2017 aims to consolidate and amend the law relating to cooperative societies in the state of Nagaland to facilitate the formation and working of cooperative societies based on self-help, mutual aid, and sound business principles. Cooperatives offer enormous opportunities and can effectively address the task of socio-

economic development of the district.

2. The district presents a unique landscape for the potential formation of cooperatives due to its diverse agricultural practices, rich cultural heritage, and the need for inclusive economic development. Cooperatives can play a significant role in addressing the socio-economic challenges faced by the district. As per the latest data available, there are 1486 cooperative societies in Kohima and

Tseminyu district, with two (02) State Level Societies in Kohima, two (02) District Level Societies, 854 Multi-Purpose Co-operative Societies, Agri and Allied Co-operatives- 98, Consumer Co-operative Society- 65, Credit and Thrift Society- 31, Fishery Cooperative-25, Dairy co-operative- 14, Handloom, Weavers & Textile- 127, Livestock and Poultry sector-85, PACS- 67, Primary Housing Co-operative Society- 3, Primary Marketing Co-operative Society- 9 etc. Under the first phase of PACS computerization, out of 33 PACS in the State, 04 PACS from Kohima & 01 Tseminyu district have been brought under the scheme.

3. New National Co-operative Database- As per the Centre's vision of a planned development for the Cooperative Sector, a National Cooperative Database has been developed to capture a comprehensive, authentic and updated database of cooperatives. In this regard, the Cooperation Department, Government of Nagaland has already uploaded the details of all the registered Cooperative Societies in Kohima and Tseminyu District. These data are being updated on real time basis.

6. Potential for formation of cooperatives

1. There is fair potential for cooperative activity in the agri & allied producer / marketing sector, as elucidated in the chapter on Agriculture Ancillary Activities – Others. There is a large number of registered cooperative society in the district as all blocks are covered by some society or the other. Since the district is agrarian and most of the economic activities are concentrated in small scales, there is potential for creation of village wise activity based primary cooperative societies in agri & allied sector/s. This can have immense multiplier effect in giving a fillip to economic activities in the district as a whole.
2. According to the National Cooperative Database (NCD), 9 Gram Panchayats/Villages in Kohima District and 35 GPs/villages in Tseminyu District are yet to be covered by any Societies. In this regard, under the Ministry of Cooperative initiative launched in September 2024 to cover all uncovered Gram Panchayats/Villages in the country, there is potential for saturating these uncovered villages with Multipurpose PACS (MPACS).

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	Skill Training	Skill Development Program- Pickle & Juice Production for Employment.	Kohima and neighbouring districts.	Grant support	Yes	140	Trainees received assistance with market linkages utilizing platforms like YouthNets Made in Nagaland Centres and e-commerce site www.madeinnagalandcenter.in and Amazon.in to sell their products both locally and globally.
2	Watershed Development	Watershed based Springshed Project at Thizama, Gariphe and Kithaga Kandinu and Terogvunyu village.	Kohima and Tseminyu District	Grant Support	Yes	800	Revival of drying springs which are the lifelines of locals in the hilly region.
3	Awareness Creation	Capacity Adoption for Transfer of Technology.	Kohima	Grant support	Yes	26	Under NABARD's FSPF- CAT training cum exposure visit for farmers and SHG members has been supported with the objective to capacitate farmers with latest methods of farming techniques. About 26 farmers were trained on scientific methods of Mithun Rearing during 2022-23.

Kohima & Tseminyu, PLP 2025-26

4	Infrastructure Development	Rural Haat project at Dzulekie	Kohima	Grant support	Yes	30	NABARD extends support for setting up of new rural haats and for creating basic infrastructural facilities which provide rural communities an accessible market to buy and sell their farm and off-farm produce. A rural haat located at Dzulekie village have been constructed in Kohima district with grant support of Rs. 10.00 lakh
5	Infrastructure Development	Rural Infrastructure Development Project (RIDF)	Kohima	Grant support	Yes	400	The main objective of the fund is to provide loans to State Governments and State-owned corporations to enable them for creation of rural infrastructure projects. Many rural infrastructures like road bridges land development irrigation plantation supply of post-harvest infrastructure veterinary dispensaries etc. have been created in the district through NABARD's RIDF projects
6	Skill Training	Grant under Financial Inclusion Fund for Project on 'Nurturing of Women's Livelihood and Entrepreneurs hip' implemented by FWWB	Kohima	Grant support	Yes	50	Under this project FWWB as implementing agency has provided handholding support to the trainees to set up their enterprises. A total of 148 women has been trained on financial and business management marketing and credit linkage support. The trainees have taken up various business trades like Banana Chips Making Soap Pickle/Jam/Candy Making etc.



Kohima & Tseminyu, PLP 2025-26

7	Collecti sation	Centre Sector Scheme- Formation of Farmers Producer Organization	Tseminyu	Grant support	Yes	200	Under CSS FPO scheme NABARD has promoted 2 FPOs in Botsa Block and Tseminyu Block with NEIDA as CBBO. The CBBO has facilitated in formulating business plan of the FPO. The FPO are envisaged to take advantage of economies of scale through aggregation value addition and marketing linkage activities by functioning as a viable group.
8	Watershed Development	Springshed based Watershed development programme	Thizama, kohima District	Grant support	Yes	300	Spring shed based watershed development programme was sanctioned to SLNA, Land Resource Department, GoN amounting to Rs 35.35 lakhs (grant) covering 300 Ha with the objective to rejuvenate springs. The project components include construction of trenches, loose boulder check dams, water harvesting structures and plantation activity to protect soil erosion, arrest surface water runoff, conserve water and preserve the ecology and environment all of which contribute in rejuvenation of the springs
9	Watershed Development	Springshed based Watershed development programme	Gariphema Village in Kohima district and Kithaga/ Kandinu villages in Tseminyu district	Grant Support	Yes	300	Two fresh projects in Gariphema Village in Kohima district and Kithaga/Kandinu villages in Tseminyu district are in the pipeline in collaboration with SLNA, Land Resources, GoN. Another fresh projects will be taken up at Terogunyu village in Tseminyu district in collaboration with NEIDA. These interventions are expected to enhance the discharge of spring water in the project areas.

Success Stories

Success Story 1: Skill Development Program-Pickle & Juice Production for Employment.



- | | |
|----------------------------------|---------------------------------------|
| 1. Scheme : | Skill Development Program |
| 2. Project Implementing Agency : | YouthNet |
| 3. Duration of the project : | One (01) year |
| 4. Beneficiary : | Students and Unemployed Tribal Youths |
| No. of beneficiaries: | 140 |
| Community : | Tribal |
| State : | Nagaland |
| District : | Kohima |
| Block : | Kohima |
| Village : | Kohima |

1.1 Support provided

- Skill Development: Providing youth with hands-on training in pickle and juice production, helping them acquire practical skills that could be immediately applied in employment or entrepreneurial ventures.
- Cultural Preservation: Addressing the loss of traditional food processing methods by integrating these techniques into modern practices, ensuring that local heritage is preserved while offering a pathway to economic growth.

- **Market Linkages:** Overcoming the challenge of market access for local products by connecting participants to e-commerce platforms and physical retail outlets, thereby facilitating wider product distribution and sales.
- **Financial Accessibility:** Tackling the difficulty in accessing financial resources by linking participants to credit facilities and providing business development guidance

1.2 Pre-implementation status

- Lack of skilling opportunities especially in the food processing sector for the unemployed youths.

1.3 Challenges faced

- The primary challenge addressed by the Skill Development Program was the lack of employability and entrepreneurship opportunities among the youth in Nagaland, particularly in the food processing sector. Unemployment and underemployment were significant issues in the region, compounded by limited acc

1.4 Impact

- 140 participants completed the training.
- **Training Activity:** Pickle & Juice Production for Employment. The program focused on pickle and juice production for employment, delivering both theoretical knowledge and practical skills.
- **Marketing ties:** Trainees received assistance with market linkages, utilizing platforms like Youth Nets Made in Nagaland Centres and e-commerce site, www.madeinnagalandcenter.in and Amazon.in, to sell their products both locally and globally.
- **No. of units set up:** 18 participants have established their own small-scale or home-based businesses following the training.
- **Income enhancement:** Participants have reported improvements in income, with 18 new businesses contributing to local economies through the sale of pickles and juices. Many of these products are also sold via YouthNet's e-commerce, Amazon, and physical retail outlets.
- **Brand Launched (if any)** Brands such as Tara Tsoa "Pickle Pride" and "Deshen Foods" emerged from the training, contributing to the local market with unique and high-quality products.
- **Linkage to e-commerce:** Trainees' products are promoted and retailed through Youth Net's online platforms www.madeinnagalandcenter.in and their social media channels. The products are also retailed and sold on Amazon. in. This digital presence has expanded the market reach of locally produced food.
- Beyond the technical and business skills, the program promoted the cultural heritage of Nagaland by preserving traditional food processing methods. The certification process, with 126 trainees completing FSSAI registration.

Success Story 2: Economic upliftment of rural population through Rubber Sheet Roller Machines



1. Scheme :	Rural Infrastructure Development Fund (RIDF)		
2. Project Implementing Agency :	Land Resources	Department,	Government of Nagaland.
3. Duration of the project :	Four (04) Years		
4. Beneficiary :	Rubber Growers in the District		
No. of beneficiaries:	40.00		
Community :	Tribal		
State :	Nagaland		
District :	Tseminyu		
Block :	Tseminyu		
Village :	Tseminyu		

3.1 Support provided

- Accordingly, rubber plantations were first taken up in Mokokchung, Wokha, Dimapur and Peren districts. Rubber plantations were taken up further under RIDF VI, VII, VII and XII covering a total area of 2500 Ha. and covering other districts of Zunheboto, Mon, Longleng and Kohima
- The Govt. of Nagaland through the Department of Land Resources introduced Rubber cultivation on a commercial scale in the 1999-2000 under RIDF V with the objective of weaning farmers away from jhum or shifting cultivation and to reclaim the degraded lands with the long term goal of their economic upliftment.

- Under various tranches of the Rural Infrastructure Development Fund (RIDF) of NABARD, Rubber Roller sheet machines have been sanctioned to the Land Resources Department, Government of Nagaland for procuring rubber sheet roller machines.
- These machines have been provided to the farmers in rubber growing districts to enable the farmers in these district to provide post-harvest support in the form of rubber sheet rollers.

3.2 Pre-implementation status

- It is noteworthy to mention that most of the farmers in the state practice the traditional jhumming cultivation involving cutting down forests and burning to cultivate crops for a year or two and then shifting to other locations. This practice causes serious soil erosion and land degradation.

3.3 Challenges faced

- As there are no Rubber industries in the state, companies from nearby state, i.e., Assam come to buy rubber from Nagaland. Rubber growers in the state are not able to get remunerative prices as they have to solely depend on the neighboring state for their market.

3.4 Impact

- Over the years, there has been visible improvement in the economic condition of the rural farmers in the districts through rubber plantation. However, due to high cost of Rubber sheet rollers, the farmers are constrained to produce large quantities and good quality rubber sheets.
- On completion of the recommended project, the benefit likely to be accrued is the direct increase in the income of rubber farmers of all the villages in the district where the scheme is implemented.
- Rubber cultivation has reduced jhumming practice. This project has benefitted 3 villages with 40 households covering an area of 50 ha. About 70 farmers have been benefitted through this project by creating non- recurring employment of 0.15 lakh man-days.

Success Story 3: Promoting sustainable livelihood through Coffee Plantation in Nagaland



1. Scheme : Rural Infrastructure Development Fund (RIDF) Tranche XXVIII
2. Project Implementing Agency : Land Resources Department, Government of Nagaland.
3. Duration of the project : Four Years (4 years)
4. Beneficiary : Coffee growers in Nagaland

No. of beneficiaries:	Coffee growers in Nagaland
Community :	Tribal
State :	Nagaland
District :	Kohima
Block :	Kohima
Village :	Kohima

3.1 Support provided

- To introduce scientific techniques of cultivation, provide financial and other input supports small & marginal farmers who are not in a position to take up the plantation on their own.
- Provide good quality Coffee saplings to the Coffee farmers free of cost.

3.2 Pre-implementation status

- The State has a very favourable agro-climatic condition which suits the healthy growth of coffee crop. As coffee is a shade loving crop, cultivation of coffee under existing vegetation helps conserve the environment including the community that depends on it.
- Coffee, being a labor-intensive crop, would also provide sustainable employment opportunities for the unskilled population of the State.
- Production of coffee plantations is highly knowledge-intensive and skill-based based which is scarce among rural farmers; lack of information, extension services, and timely supply of processing facilities.

3.3 Challenges faced

- Inadequate training infrastructure in the state to equip the required skills among the farmers; and lack of adequate financial support and credit facilities against high initial investment are some of the factors deterring the growth of coffee production in Nagaland.

3.4 Impact

- Coffee cultivation has created gainful employment to the Coffee growers and unemployed youths.
- It has created Coffee Enterprises in the State resulting in an increased gross domestic product of the State.
- Reduced soil erosion and runoff losses by stabilizing the steep mountain slopes.
- Increased income and improved standard of living of the rural populace.
- Facilitated the coffee growers with technical skills for better productivity.

Appendix 1a

Climate Action & Sustainability

i. Climate Action - Scenario at Global & National Level

i.1 Climate Change and its Impact

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

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

There is emerging evidence that the productivity of crops, livestock and fish is likely to be affected with implications to food security, livelihoods, and sustainability in agriculture. In India, several studies have projected declining crop yields, in the absence of adaptation to climate change. As per the district level risk and vulnerability assessment of Indian agriculture to climate change undertaken by ICAR-CRIDA, 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts. Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

1.6 **Way Forward**

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

a. The Government of Nagaland (GoN) has taken a very systematic and proactive approach towards the formulation of the NSAPCC. Some key sectors, which are highly sensitive to climate change, were prioritized as areas where detailed sector plans were required – these include agriculture and allied sectors, forest and bio-diversity, health, energy, urban habitats, water, sustaining livelihoods in mountain ecosystems and climate studies. The State Vision for the Agriculture and Allied Sectors is ‘Food for All by 2025’, which it aims to achieve by increased production and productivity in a sustainable way. The departments of Agriculture, Veterinary and Animal Husbandry, Horticulture, and Fisheries are the departments in charge of the respective sectors described above. In addition, the Soil and Water Conservation Department as well as the Irrigation and Flood Control Departments also play key roles across the agriculture and its allied sectors.

b. Nagaland Bio Resources Mission and Nagaland Beekeeping & Honey Mission are important players promoting livelihoods based on harvesting the rich bio-resources of the state and increasing honey production, respectively. Renewed efforts are being made to set up “decentralised renewable energy solutions,” primarily through a combination of small hydro (Pico or mini or micro), solar, small wind generators and bio gas plants to ensure 24x7 clean energy supply at the village level.

2.2 Any specific Climate Change initiative in the State by

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

b. State Government: Projects are being undertaken by Nagaland Environment Protection And Economic Development Project (NEPED) aimed at improving jhum cultivation through agro-forestry and introducing a micro-credit structure at the village level through the VDBs respectively. The State is also currently implementing the World Bank funded North East Rural Livelihoods Project (NERLP) to improve rural livelihoods.

c. NABARD: NABARD collaborates with Government of Nagaland and various NGOs to implement climate-focused projects such as incubation of village based LED lamps, installing of automated weather stations, procurement of subjee coolers and Gene Pool Conservation project in association under National Adaptation Fund for Climate Change (NAFCC), ensuring a multi-stakeholder approach. NABARD has sanctioned 20 TDF projects in the state involving grant assistance of Rs 3,174 lakh and soft loan assistance of Rs 75 lakh, covering 6,550 families, which has resulted in formation of multiple orchards with improved soil fertility and enhanced carbon

sequestration. NABARD has supported the implementation of 27 Springshed-based watershed development projects covering 6,600 ha in 14 districts with an objective of rejuvenating the dying springs. This intervention has addressed the challenge of drinking water scarcity in the project areas and promoted off-season farming with availability of spring water through prop

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a Kohima and Tseminyu district has significant potential for climate action projects in alignment with the State Action Plan on Climate Change (SAPCC). Some of the prospective projects that can be undertaken in the district is promotion of drought-resistant or flood-tolerant crop varieties given the shifting rainfall patterns. Encouraging traditional and organic farming methods to preserve soil health. Promoting agroforestry practices to increase productivity while maintaining ecological balance. This includes planting fruit-bearing and medicinal plants alongside crops improving food security and income. Livelihood Diversification through introduction of alternative livelihood programs such as bee-keeping fish farming or value-added products to reduce dependence on climate-sensitive agricultural practices. Implementation of rainwater harvesting systems in rural areas to reduce the impact of erratic rainfall developing sustainable irrigation techniques such as drip irrigation and gravity-fed systems that maximize water use efficiency Watershed based Springshed Management involving restoration of watersheds and rejuvenation of drying springs to ensure sustained water availability for both agricultural and domestic needs.
- b **Community Forest Management:** Encouraging community-driven initiatives to protect and sustainably manage forests including reforestation projects. **Forest Fire Prevention:** Programs to prevent and mitigate forest fires which are common due to shifting cultivation practices and can cause significant environmental damage. **Renewable Energy: Solar and Hydroelectric Power:** Promoting small-scale solar projects and micro-hydroelectric units in villages for clean energy generation reducing dependence on traditional biomass and fossil fuels. **Early Warning Systems:** Establishment of early warning systems for floods landslides and other climate-related disasters that are becoming more frequent due to climate change. **Capacity Building for Disaster Resilience:** Conducting training programs for local communities on disaster preparedness and response to minimize the impacts of extreme weather events. **Community Education:** Extensive awareness programs about climate change impacts mitigation strategies and the importance of sustainable practices in agriculture forest management and water conservation. **Involving Local Bodies:**
- c **Engaging local governance bodies like Village Development Boards (VDBs)** to play a key role in planning and executing climate adaptation projects. **Skill Development:** Training programs focused on new agricultural techniques renewable energy installation and water resource management.

3.2 Any specific Climate Change initiative in the District by

- a National Mission for sustainable Agriculture (NMSA) is being implemented in Kohima and Tseminyu districts. The NMSA which is a centrally aided mission under national action plan on climate change (NAPCC) was launched in the State during 2014-15 with the main objective of sustainable production conserve natural resources and development of rain fed Agriculture focusing on climate resilient agricultural practices conserve

- b natural resources and optimize utilization of water. Further Pradhan Mantri
- c Krishi Sinchayee Yojana (PMKSY) which is a flagship programme launched by GOI promoting efficient water conveyance and water to ensure “Per drop-more crop” is being implemented in various blocks in the district.
- d Data for ICAR on Climate Action and Sustainability initiatives is not available for Kohima and Tseminyu District.
- e The Nagaland State Action Plan on Climate Change (NSAPCC) includes several projects to address climate change including:
 - Nagaland State Climate Change Cell(NSCCC).
 - Battery-operated bus:A pilot project to convert government staff buses from the new secretariat to Kohima city into battery-operated buses.
 - Urban corridor: A plan to develop the foothills from Dimapur to Tizit as an urban corridor.

The Nagaland Pollution Control Board (NPCB) also has a Graded Response Action Plan (GRAP) for Kohima City. The plan includes:

 - Cleaning road dust and sprinkling water on unpaved road.
 - Enforcing PUC emission norms.
 - Deploying traffic police at vulnerable traffic intersections
 - Enforcing a ban on open burning of garbage
 - Shutting down and shifting small polluting industries
- d. Under climate change initiatives NABARD has released an amount of Rs.97.30 crore under various funding mechanisms viz. Adaptation Fund (AF) Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC). Further due to the impacts of climate change the problem of drying springs is being increasingly felt across the state. Springsheds play a crucial role in understanding and addressing climate change impacts particularly on freshwater resources. Inorder to tackle the issue of Climate Change and ensure water availability and security to the rural communities in the district during the dry season NABARD has sanctioned Springshed based Watershed Projects in Kohima and Tseminyu Districts-one of which is in Thizama Village and the other are at Gariphema in Kohima District and Kithaga -Kandinu in Tseminyu District.
- e. Fostering Climate Resilient Upland Farming Systems (FOCUS) is a project funded by the International Fund for Agriculture Development (IFAD) at a cost of Rs 612.43 crore. It is being implemented in 668 villages across eight districts of Nagaland for a duration of 6 years till March 2024. The major components include improved jhum management and value chain and market access. The overall objective of the project is to increase the agricultural income of 1.37 lakh farming households and enhance their 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. This would be achieved through the development objective of increasing the environmental sustainability and profitability of farming systems practiced by highland farmers.

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 At present there are four products from Nagaland that has received the GI tag namely the Naga Mircha Naga Tree Tomato Naga Sweet Cucumber and the Chakhesang shawl. The GI tags have alleviated the adverse financial effects on the native or first-growers/creators who were finding it difficult to prove that their product is authentic. Out of the four GI tagged products three (03) products can be categorized under horticulture product and one (01) product under the handloom category. These products are all known for their unique flavors textures and colors. The GI tagging of a product should be followed by registration of Authorized Users (AUs) for the particular product which ensures the legal right to the AUs to use the GI tag on their products thereby ensuring that only legitimate producers who meet the required geographical and quality criteria can label their products with the GI mark. Further in order to boost to the local farmers of Nagaland 250 cultivators of sweet cucumber and tree tomato were granted the 'user authorize' to utilize Geographical Indication (GI) tagging of the North Eastern Regional Agricultural Marketing Corporation Ltd (NERAMAC) processed certification during 2023.
- 4 Nagaland pursued coffee plantation in the 1980s after a survey conducted by the Coffee Board of India concluded the crop to be quite suitable in the region. The major objectives for introduction of coffee plantation in the state were to improve socio-economic condition of the rural communities to promote settled farming and to conserve environment and maintain ecological balance by mitigating or minimizing the practices of Jhum cultivation. In 2014 the Coffee Board of India and Land Resources Department started exploring possibilities of reviving the existing plantations and expanding area coverage under coffee plantation in the state. The State has a very favourable agro-climatic condition which suits healthy growth of coffee crop. As coffee is a shade loving crop cultivation of coffee under existing vegetation helps conserve the environment including the community that depends on it. The coffee from Nagaland is known for its distinct fruity and citrusy flavor notes which set it apart from other varieties. This characteristic taste profile is a result of the region's favorable climate soil composition and the specific coffee varieties grown and with this unique taste of the Naga Coffee which makes it one of the highly potential crops for GI tagging from the state.
- 5 A GI status would not only protect the authenticity of the product but also enhance its marketability thus providing economic benefits to the local

communities. It could help improve the livelihoods of local coffee farmers and producers by giving the product a premium in the market.

It could also promote Kohima and Tseminyu district as a significant cultural and culinary destination contributing to tourism and local economy.

Such recognition would also encourage the preservation of traditional practices benefiting the community. However, some challenges that could arise are standardization of production and processing of coffee for broader markets without compromising its unique characteristics may be a challenge. Another aspect is the documentation GI registration requires robust documentation of historical cultural and scientific data to substantiate the claim. Collecting sufficient evidence of Naga Coffees unique connection to these district will be crucial. Awareness creation among local producers ensuring that local producers understand the benefits of GI registration and organizing them to support the application is key to ensuring the GI tagging of this unique product from the district. However, it goes without saying that securing a GI tag involves documentation and proof of the uniqueness of the coffee based on its geographical origin which requires coordination among local farmers and concerned authorities.



Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
	I. Agriculture											
	A. Farm Credit											
	A.1 Crop Production, Maintenance, Marketing											
1	Cabbage/ Patta Gobhi_Irrigated	100	Acre	32700 Phy BL	70 22.89	70 22.89	75 24.53	75 24.53	90 29.43	55 17.99	70 22.89	505 165.15
2	Cassava/ Tapioca_Irrigated	100	Acre	48000 Phy BL	20 9.6	20 9.6	40 19.2	34 16.32	30 14.4	20 9.6	60 28.8	224 107.52
3	Chilli/ Mirch_Irrigated	100	Acre	31900 Phy BL	40 12.76	40 12.76	30 9.57	10 3.19	10 3.19	10 3.19	50 15.95	160 51.04
4	Foxtail Millet/ Korralu/ Thenai/ Navane__	100	Acre	20440 Phy BL	30 6.13	30 6.13	30 6.13	40 8.18	50 10.22	50 10.22	50 10.22	280 57.23
5	Ginger/ Adrak_Irrigated	100	Acre	70000 Phy BL	70 49	70 49	90 63	70 49	100 70	70 49	70 49	540 378
6	Maize/ Makka_Irrigated	100	Acre	20100 Phy BL	60 12.06	60 12.06	60 12.06	50 10.05	50 10.05	50 10.05	90 18.09	420 84.42
7	Potato/ Aloo_Irrigated	100	Acre	82500 Phy BL	100 82.5	100 82.5	150 123.75	130 107.25	120 99	100 82.5	150 123.75	850 701.25
8	Rice/ Chaval/ Dhan_Irrigated	100	Acre	32175 Phy BL	250 80.44	200 64.35	180 57.92	240 77.22	100 32.18	200 64.35	230 74	1400 450.46
9	Soybean/ Soyabean_Irrigated	100	Acre	20500 Phy BL	100 20.5	100 20.5	100 20.5	90 18.45	120 24.6	100 20.5	120 24.6	730 149.65
	Post-harvest/HH Consumption (10%)				295.88	270.22	336.66	314.19	293.07	267.4	367.3	2144.72
	Repairs & maintenance of farm assets (20%)				29.59	27.02	33.67	31.42	29.31	26.74	36.73	214.47
	Sub Total				59.18	54.04	67.33	62.84	58.61	53.48	73.46	428.94
												2788.13



Kohima & Tseminyu, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
A.2 Water Resources												
1	Diesel Pump Sets--5 HP light weight	90	No.	37000	Phy 25 BL 8.33	25 8.33	30 9.99	30 9.99	38 12.65	35 11.66	40 13.32	223 74.27
2	Sprinkler Irrigation -Micro-	90	ha	100000	Phy 4 BL 3.6	4 3.6	5 4.5	5 4.5	6 5.4	4 3.6	10 9	38 34.2
3	Tube Well-Shallow-	90	No.	60000	Phy 6 BL 3.24	6 3.24	10 5.4	6 3.24	9 4.86	6 3.24	12 6.48	55 29.7
	Sub Total											138.17

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
A.3 Farm Mechanisation												
1	Power Tiller--13 HP	90	No.	220000	Phy 5 BL 9.9							5 9.9
	Power Tiller--13 HP	90	No.	282000	Phy BL	1 2.54	1 2.54	3 7.61	1 2.54	2 5.08	1 2.54	9 22.85
2	Tractor-With Implements & Trailer-18 hp	90	No.	610000	Phy 2 BL 10.98	2 10.98	5 27.45	2 10.98	3 16.47	2 10.98	7 38.43	23 126.27
	Sub Total											159.02



Kohima & Tseminyu, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
A.4 Plantation & Horticulture													
1	Coffee-New Plantation-	90	ha	170000	Phy	1	1	3	1	1	1	10	18
					BL	1.53	1.53	4.59	1.53	1.53	1.53	15.3	27.54
2	Exotic Fruits -Dragon Fruit-	90	ha	1251000	Phy	1	1	1	1	2	1	2	9
					BL	11.26	11.26	11.26	11.26	22.52	11.26	22.52	101.34
3	High density plantation-Banana-	90	Acre	162900	Phy	1	1	5	1	3	1	8	20
					BL	1.47	1.47	7.33	1.47	4.4	1.47	11.73	29.34
4	High density plantation-Papaya-	90	Acre	96000	Phy	1	1	5	1	2	1	8	19
					BL	0.86	0.86	4.32	0.86	1.73	0.86	6.91	16.4
5	Mushroom Cultivation-Oyster Mushroom-	90	1000 Kg. per Cycle	51400	Phy	1	1	10	1	1	1	14	29
					BL	0.46	0.46	4.63	0.46	0.46	0.46	6.48	13.41
6	New Orchard - Tropical/ Sub Tropical Fruits--Citrus	90	Acre	156000	Phy	1	1	4	1	3	2	7	19
					BL	1.4	1.4	5.62	1.4	4.21	2.81	9.83	26.67
7	Other Plantation Crops--cardamom	90	ha	524500	Phy			3		1	1	5	10
					BL			14.16		4.72	4.72	23.6	47.2
8	Sericulture-Mulberry Plantation-eri host plantation development	90	Acre	40850	Phy	1	1	8		1		11	22
					BL	0.37	0.37	2.94		0.37		4.04	8.09
9	Sericulture-Shoot Rearing - mulberry rearing house	90	No.	120000	Phy	1	1	2		1	1	5	11
					BL	1.08	1.08	2.16		1.08	1.08	5.4	11.88
	Sub Total												281.87
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
A.6 Forestry													
1	Nursery/ Propagation unit-Traditional Nursery-1.25 lakh seeding	90	ha	847000	Phy	2	2	4	2	3	2	8	23
					BL	15.25	15.25	30.49	15.25	22.87	15.25	60.98	175.34
2	Plantation-Bamboo-	90	ha	141708	Phy	1	2	5	2	3	3	7	23
					BL	1.28	2.55	6.38	2.55	3.83	3.83	8.93	29.35
	Sub Total												204.69



Kohima & Tseminyu, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
A.7 Animal Husbandry - Dairy													
1	Crossbred Cattle Farming--small dairy - CB cow 1+1	90	1+1	252600	Phy	45	45	7	60	80	50	10	297
					BL	102.3	102.3	15.91	136.4	181.87	113.67	22.73	675.18
2	Dairy Marketing Outlet/ Parlour--	90	No.	200000	Phy	40	40	2	40	45	8	8	183
					BL	72	72	3.6	72	81	14.4	14.4	329.4
3	Veterinary Clinic--Stationary	90	No.	400000	Phy	1	1	1		2	1	1	7
					BL	3.6	3.6	3.6		7.2	3.6	3.6	25.2
	Sub Total												1029.78
A.8 Working Capital - AH - Dairy/Drought animal													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
1	Indigenous Cattle Farming_Others_Small Dairy 2 unit	100	2	42400	Phy	10	80	50	80	5	70	70	365
					BL	4.24	33.92	21.2	33.92	2.12	29.68	29.68	154.76
	Sub Total												154.76
A.9 Animal Husbandry - Poultry													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
1	Commercial Broiler Farming--1000 bird unit	90	1000	512000	Phy	50	50	10	48	60	40	31	289
					BL	230.4	230.4	46.08	221.18	276.48	184.32	142.85	1331.71
2	Indigenous Poultry Farming--	90	250	123000	Phy	8	8	15	10	36	12	20	109
					BL	8.86	8.86	16.61	11.07	39.85	13.28	22.14	120.67
	Sub Total												1452.38



Kohima & Tseminyu, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
A.10 Working Capital - AH - Poultry													
1	Broiler Farming_Others_All in All out	100	1000	76650	Phy	20	40	80	60	10	54	54	318
					BL	15.33	30.66	61.32	45.99	7.67	41.39	41.39	243.75
2	Desi Chicken/LIT birds Farming_Others_Rearing	100	500	59955	Phy	10	10	25	10	40	10	30	135
					BL	6	6	14.99	6	23.98	6	17.99	80.96
	Sub Total												324.71
A.11 Animal Husbandry - SGP													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
1	Goat - Rearing Unit-New Shed-	90	10+1	128000	Phy	2	2	3	2	4	2	5	20
					BL	2.3	2.3	3.46	2.3	4.61	2.3	5.76	23.03
2	Pig Breeding Unit-New Shed-	90	20+2	827000	Phy	10	10	20	15	25	17	25	122
					BL	74.43	74.43	148.86	111.65	186.08	126.53	186.08	908.06
3	Pig Rearing Unit-New Shed-	90	3+1	176000	Phy	15	18	75	20	60	21	120	329
					BL	23.76	28.51	118.8	31.68	95.04	33.26	190.08	521.13
	Sub Total												1452.22
A.12 Working Capital - AH - Others/SR													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
1	Goat Farming_Breeding Unit - Semi-intensive_Breeding	100	9+1	47800	Phy	5	2	4	2	3	2	2	20
					BL	2.39	0.96	1.91	0.96	1.43	0.96	0.96	9.57
2	Pig Farming_Breeding Unit_	100	9+1	145360	Phy	130	30	75	30	20	90	20	395
					BL	188.97	43.61	109.02	43.61	29.07	130.82	29.07	574.17
3	Pig Farming_Rearing Unit_	100	2+1	33600	Phy	30	20	30	20	10	10	25	145
					BL	10.08	6.72	10.08	6.72	3.36	3.36	8.4	48.72
	Sub Total												632.46



Kohima & Tseminyu, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
A.13 Fisheries													
1	Integrated Pisciculture -With Poultry-1 bigha/1340 m2 with 40 birds	90	Acre	232000	Phy	3	3	10	3	5	3	13	40
					BL	6.26	6.26	20.88	6.26	10.44	6.26	27.14	83.5
2	Traditional Farming-Other-1 bigha/0.33 acre/1340 m2	90	Acre	67000	Phy	10	10	20	17	20	20	30	127
					BL	6.03	6.03	12.06	10.25	12.06	12.06	18.09	76.58
	Traditional Farming-Other-1 bigha/0.33 acre/1340 m2	90	Acre	138000	Phy	12	12	13	12	10	11	15	85
					BL	14.9	14.9	16.15	14.9	12.42	13.66	18.63	105.56
	Sub Total												265.64
A.14 Working Capital - Fisheries													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
1	Fish Culture in Pond Polyculture (Composite Fish Culture) - Indian Major Carps	100	Acre	92000	Phy	10	10	20	15	20	15	30	120
					BL	9.2	9.2	18.4	13.8	18.4	13.8	27.6	110.4
2	Integrated Farming_Paddy-cum-Fish Culture	100	Acre	20900	Phy	14	14	15	14	15	20	30	122
					BL	2.93	2.93	3.14	2.93	3.14	4.18	6.27	25.52
	Sub Total												135.92
A.15 Farm Credit													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
1	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	80	No.	100000	Phy	6	8	10	8	25	5	15	77
					BL	4.8	6.4	8	6.4	20	4	12	61.6
	Sub Total					4.8	6.4	8	6.4	20	4	12	61.6
	Total Farm Credit (sum of A.1 to A.15)												9081.35



Kohima & Tseminyu, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakham a	Kohima	Sechu Zubza	Tseminyu	District Total
	B. Agriculture Infrastructure												
	B.1 Storage Facilities												
1	Godown-Medium -1000 MT	80	No.	4000000	Phy	1	0	0	0	1	0	1	3
	Sub Total				BL	32	0	0		32	0	32	96
													96

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakham a	Kohima	Sechu Zubza	Tseminyu	District Total
	B.2 Land Development												
1	On Farm development (OFD) Works - Field Channels-av slope 15%	90	m.	154000	Phy	2	2	25	3	3	2	27	64
					BL	2.77	2.77	34.65	4.16	4.16	2.77	37.42	88.7
2	On Farm development (OFD) Works - Field Channels-av slope 8%	90	m.	124500	Phy	3	3	35	3	5	3	50	102
					BL	3.36	3.36	39.22	3.36	5.6	3.36	56.03	114.29
3	On Farm development (OFD) Works - Field Channels-land development for paddy	90	m.	38500	Phy	4	4	35	6	10	4	50	113
					BL	1.39	1.39	12.13	2.08	3.47	1.39	17.33	39.18
	Sub Total												242.17

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakham a	Kohima	Sechu Zubza	Tseminyu	District Total
	B.3 Agriculture Infrastructure - Others												
1	Compost/ Vermi Compost-Compost - NADEP Compost-3mx2mx1m	90	No.	35000	Phy	10	10	20	10	20	8	18	96
					BL	3.15	3.15	6.3	3.15	6.3	2.52	5.67	30.24
2	Compost/ Vermi Compost-Vermi Compost-3mx2mx1m	90	No.	78000	Phy	2	2	10	5	18	5	20	62
					BL	1.4	1.4	7.02	3.51	12.64	3.51	14.04	43.52
	Sub Total												73.76
	Total (B.1+B.2+B.3)												411.93

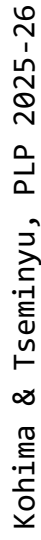


Kohima & Tseminyu, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
	C. Ancillary Activities												
	C.1 Food & Agro Processing												
1	Cottage Industry-Papad, Pickle, Chips, Badi making-	80	No.	500000	Phy	7	7	5	8	15	8	5	55
					BL	28	28	20	32	60	32	20	220
2	Fruit Processing --	80	No.	1500000	Phy	3	3	2	3	12	3	3	29
					BL	36	36	24	36	144	36	36	348
3	Rice Processing --	80	No.	300000	Phy	0	0	1	1	3	2	1	8
					BL	0	0	2.4	2.4	7.2	4.8	2.4	19.2
	Sub Total												587.2

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
	C.2 Ancillary Activities -												
	Sub Total												
	Total (C.1+C2)												587.2
	Total (A+B+C)												10080.48

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
	II. Micro, Small and Medium Enterprises (MSME)												
1	Manufacturing Sector - Term Loan-Medium-	80	No.	2.5E+08	Phy					1			1
					BL	0	0	0	0	2000	0	0	2000
2	Manufacturing Sector - Term Loan-Micro-	90	No.	35000000	Phy	7	7	6	6	18	15	8	67
					BL	315	315	270	270	810	675	360	3015
3	Manufacturing Sector - Term Loan-Small-	85	No.	1E+08	Phy					5		1	6
					BL	0	0	0	0	2125	0	425	2550

117 of 134117 of 134

Kohima & Tseminyu, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
	V. Housing												
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	2500000	Phy	112.5	112.5	180	180	450	180	202.5	1417.5
2	Repair of Dwelling Units-Other Centre-	90	No.	600000	Phy	27	27	5	5	10	6	10	46
	Total Housing										32.4	54	248.4
													1665.9

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
	VI. Social Infrastructure												
1	Education-Colleges-school	80	No.	10000000	Phy	1	1	1	1	4	1	2	11
2	Healthcare-Diagnostic Lab-Private clinic	80	No.	2000000	BL	80	80	80	80	320	80	160	880
3	Healthcare-Nursing Home-hospital/institute	80	No.	5000000	Phy	1	2	1	2	4	2	1	13
4	Healthcare-Pathological Lab-	80	No.	3000000	BL	16	32	16	32	64	32	16	208
	Total Social Infrastructure					1	1	1	2	3	1	2	11
						40	40	40	80	120	40	80	440
						1	1	1	2	4	1	2	12
						24	24	24	48	96	24	48	288
													1816

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Sechu Zubza	Tseminyu	District Total
	VII. Renewable Energy												
1	Solar Energy-Roof Top Solar PV System with Battery-off grid 1kw	90	No.	120000	Phy		1	1	1	2	1	1	3
2	Solar Energy-Roof Top Solar PV System with Battery-off grid 5kw	90	No.	800000	BL				1.08	2.16			3.24
	Total Renewable Energy						7.2	7.2	7.2	14.4	7.2	7.2	50.4
													53.64

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Botsa	Chiephobozou	Chunlikha	Jakhama	Kohima	Secchu Zubza	Tseminyu	District Total
	VIII. Others												
1	Individuals/ Individual members of JLGs--	100	No.	200000	Ph	40	40	40	40	60	40	90	350
					BL	80	80	80	80	120	80	180	700
2	Individuals/ Individual members of SHGs --	100	No.	160000	Ph	30	30	60	40	90	40	50	340
					BL	48	48	96	64	144	64	80	544
3	Start-ups--	100	No.	100000	Ph	80	59	40	80	150	80	80	569
					BL	80	59	40	80	150	80	80	569
	Total Others												1813
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)												37526.52

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
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	
CBs	4243.88	528.12	730.00	508.00	3407.78	466.04	2578.58		
RCBs	305.82	241.13	99.00	35.10	2183.24	40.94	171.90		
SCARDB									
RRBs	134.39	150.09	21.00	26.81	134.11	2.86	114.61		
Others							0.00		
Sub total (A)	4684.09	919.34	850.00	569.91	5725.13	509.84	2865.09		
Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		Target
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	
CBs	3911.48	1189.19	2009.50	2003.76	6242.57	1570.44	5590.18		
RCBs	255.13	310.23	214.50	390.92	2981.05	314.77	372.68		
SCARDB									
RRBs	114.29	270.34	104.00	133.01	175.63	196.31	248.45		
Others						36.60	0.00		
Sub total (A)	4280.90	1769.76	2328.00	2527.69	9399.25	2118.12	6211.31		

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	8155.36	1717.31	2739.50	2511.76	9650.35	2036.48	8168.76	
RCBs	560.95	551.36	313.50	426.02	5164.29	355.71	544.58	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	248.68	420.43	125.00	159.82	309.74	199.17	363.06	
Others	0.00	0.00	0.00	0.00	0.00	36.60	0.00	
Sub total (A)	8964.99	2689.10	3178.00	3097.60	15124.38	2627.96	9076.40	

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	5361.00	5774.10	7187.00	14827.10	4095.78	16556.95	18899.10	
RCBs	304.62	217.90	580.00	424.98	1589.34	15.00	1259.94	
SCARDB								
RRBs	140.47	90.70	306.00	186.56	89.08	230.68	840.86	
Others						85.60	0.00	
Sub total (A)	5806.09	6082.70	8073.00	15438.64	5774.20	16888.23	20999.90	

**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	4142.22	2010.17	902.00	5519.69	3432.34	1833.69	7585.43
RCBs	195.98	80.98	22.00	70.00	1615.71	413.80	505.69
SCARDB							
RRBs	73.89	20.45	14.50	17.50	65.82	107.00	337.14
Others						0.00	0.00
Sub total (A)	4412.09	2111.60	938.50	5607.19	5113.87	2354.49	8428.26

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	17658.58	9501.58	10828.50	22858.55	17178.47	20427.12	34653.29
RCBs	1061.55	850.24	915.50	921.00	8369.34	784.51	2310.21
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	463.04	531.58	445.50	363.88	464.64	536.85	1541.06
Others	0.00	0.00	0.00	0.00	0.00	122.20	0.00
Sub total (A)	19183.17	10883.40	12189.50	24143.43	26012.45	21870.68	38504.56

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23						
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR B	RRBs	Others	Total
CL	528.12	241.13	-	150.09	-	919.34	508.00	35.10		26.81		569.91

Table 1: Crop Loan

(₹ lakh)

		2023-24					2024-25					
Particulars	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR B	RRBs	Others	Total
	CL	466.04	40.94	-	2.86	-	509.84	2578.58	171.90	-	114.61	0.00

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR B	RRBs	Others	Total
WS	-	-	-	-	-	0.00	-	-	-	-	-	0.00
LD	-	-	-	-	-	0.00	-	-	-	-	-	0.00
FM	-	-	-	-	-	0.00	-	-	-	-	-	0.00
P & H	-	-	-	-	-	0.00	-	-	-	-	-	0.00
AH -D	-	-	-	-	-	0.00	-	-	-	-	-	0.00

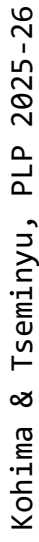
124 of 134

Table 2: Term Loan													(₹ lakh)
Particulars	2023-24						2024-25						Total
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total	
W S	-	-	-	-	-	0.00	-	-	-	-	-	-	0.00
L D	-	-	-	-	-	0.00	-	-	-	-	-	-	0.00
F M	-	-	-	-	-	14.58	-	-	-	-	-	-	0.00
P & H	-	-	-	-	-	20.26	-	-	-	-	-	-	0.00
AH -D	-	-	-	-	-	0.00	-	-	-	-	-	-	0.00
AH -P	-	-	-	-	-	0.00	-	-	-	-	-	-	0.00
AH - S G P	-	-	-	-	-	0.00	-	-	-	-	-	-	0.00
F D	-	-	-	1.30	-	1.30	-	-	-	-	-	-	0.00
F & W	-	-	-	-	-	0.00	-	-	-	-	-	-	0.00
S G & M F	175.62	-	-	-	-	175.62	-	-	-	-	-	-	0.00
A & F	-	-	-	-	-	0.00	-	-	-	-	-	-	0.00
OTH	866.31	299.20	-	194.75	-	1360.26	-	-	-	-	-	-	0.00
Sub total	1076.77	299.20	-	196.05	-	1572.02	-	-	-	-	-	-	0.00
Grand Total (I +II)	1076.77	299.20	0.00	196.05	0.00	1572.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Coffee	New Plantation		ha	170000
2	Commercial Broiler Farming			1000	512000
3	Compost/ Vermi Compost	Compost	NADEP Compost	No.	35000
4	Compost/ Vermi Compost	Vermi Compost		No.	78000
5	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	500000
6	Crossbred Cattle Farming		small dairy	1+1	252600
7	Dairy Marketing Outlet/ Parlour			No.	200000
8	Diesel Pump Sets			No.	37000
9	Education	Colleges		No.	10000000
10	Education Loans	Loan to individuals for educational purposes,		No.	1000000
11	Exotic Fruits	Dragon Fruit		ha	1251000
12	Export Credit	Pre Shipment Export Credit		No.	1000000
13	Fruit Processing			No.	1500000
14	Goat	Rearing Unit	New Shed	10+1	128000
15	Godown	Medium		No.	4000000
16	Healthcare	Diagnostic Lab		No.	2000000
17	Healthcare	Nursing Home		No.	5000000
18	Healthcare	Pathological Lab		No.	3000000



Kohima & Tseminyu, PLP 2025-26

19	High density plantation	Banana		Acre	162900
20	High density plantation	Papaya		Acre	96000
21	Indigenous Poultry Farming			250	123000
22	Individuals/ Individual members of JLGs			No.	200000
23	Individuals/ Individual members of SHGs			No.	160000
24	Integrated Pisciculture	With Poultry		Acre	232000
25	Manufacturing Sector	Term Loan	Medium	No.	250000000
26	Manufacturing Sector	Term Loan	Micro	No.	5000000
27	Manufacturing Sector	Term Loan	Small	No.	50000000
28	Manufacturing Sector	Working Capital	Medium	No.	5000000
29	Manufacturing Sector	Working Capital	Micro	No.	1000000
30	Manufacturing Sector	Working Capital	Small	No.	2000000
31	Mushroom Cultivation	Oyster Mushroom		1000 Kg. per Cycle	51400
32	New Orchard	Tropical/ Sub Tropical Fruits		Acre	156000
33	Nursery/ Propagation unit	Traditional Nursery		ha	847000
34	On Farm development (OFD) Works	Field Channels		m.	124500
35	On Farm development (OFD) Works	Field Channels		m.	154000
36	On Farm development (OFD) Works	Field Channels		m.	38500
37	Other Plantation Crops			ha	524500
38	Pig Breeding Unit	New Shed		20+2	827000
39	Pig Rearing Unit	New Shed		3+1	176000
40	Plantation	Bamboo		ha	141708

41	Power Tiller			No.	220000
42	Power Tiller			No.	282000
43	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
44	Repair of Dwelling Units	Other Centre		No.	600000
45	Rice Processing			No.	300000
46	Sericulture	Mulberry Plantation		Acre	40850
47	Sericulture	Shoot Rearing		No.	120000
48	Service Sector	Term Loan	Medium	No.	150000000
49	Service Sector	Term Loan	Micro	No.	2500000
50	Service Sector	Term Loan	Small	No.	25000000
51	Service Sector	Working Capital	Medium	No.	2500000
52	Service Sector	Working Capital	Micro	No.	1000000
53	Solar Energy	Roof Top Solar PV System with Battery		No.	120000
54	Solar Energy	Roof Top Solar PV System with Battery		No.	800000
55	Sprinkler Irrigation	Micro		ha	100000
56	Start	ups		No.	100000
57	Tractor	With Implements & Trailer		No.	610000
58	Traditional Farming	Other		Acre	138000
59	Traditional Farming	Other		Acre	67000
60	Tube Well	Shallow		No.	60000



Kohima & Tseminyu, PLP 2025-26

61	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors	No.	100000
62	Veterinary Cline		No.	400000

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	Cabbage/ Patta Gobhi	Irrigated		32700
3	Cassava/ Tapioca	Irrigated		48000
4	Chilli/ Mirch	Irrigated		31900
5	Desi Chicken/LIT birds Farming	Others_Rearing	500	59955
6	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Major Carps_		92000
7	Foxtail Millet/ Korralu/ Thenai/ Navane			20440
8	Ginger/ Adrak	Irrigated		70000
9	Goat Farming	Breeding Unit _ Semi_intensive_Breeding		47800
10	Indigenous Cattle Farming	Others_Small Dairy 2 unit	2	42400
11	Integrated Farming	Paddy_cum_Fish Culture_		20900
12	Maize/ Makka	Irrigated		20100
13	Pig Farming	Rearing Unit_		33600
14	Pig Farming	Breeding Unit_		145360
15	Potato/ Aloo	Irrigated		82500
16	Rice/ Chaval/ Dhan	Irrigated		32175
17	Soybean/ Soyabean	Irrigated		20500

List of Abbreviations

ACABC	Agri-Clinic & Agri-Business Centre	FSS	Farmers' Service Society
ACP	Annual Credit Plan	GLC	Ground Level Credit
AHIDF	Animal Husbandry Infrastructure Development Fund	GoI	Government of India
AIF	Agriculture Infrastructure Fund	GoN	Government of Nagaland
AMIF	Agri-Market Infrastructure Fund	GSDP	Gross State Domestic Product
AMIS	Agriculture Marketing Infrastructure Scheme	ha	Hectare
APEDA	Agriculture & Processed Food Products Export Development Authority	HYV	High Yielding Variety
APMC	Agriculture Produce Marketing Co-operative	IAY	Indira Awas Yojana
APY	Atal Pension Yojana	ICAR	Indian Council for Agriculture Research
ATL	Agricultural Term Loan	ICT	Information and Communication Technology Development Corporation
ATMA	Agricultural Technology Management Agency	IoT	Internet of Things
BC	Business Correspondent	ITDA	Integrated Tribal Development Agency
BF	Business Facilitator	JLG	Joint Liability Group
CBS	Core Banking Solution	JNNISM	Jawaharlal Nehru National Solar Mission
CDF	Co-operative Development Fund	KCC	Kisan Credit Card
CFL	Centre for Financial Literacy	KSK	Krishi Sahayak Kendra
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises	KVK	Krishi Vigyan Kendra
CHC	Custom Hiring Centre	LAC	Livestock Aid Centre
CISS	Capital Investment Subsidy Scheme	LAMPS	Large-sized Adivasi Multi-Purpose Society
COVID-19	Corona Virus Disease of 2019	LDM	Lead District Manager
CRRI	Central Rice Research Institute	LEDP	Livelihood and Enterprise Development Programme
CSS	Central Sector Scheme	LI	Lift Irrigation
CWC	Central Warehousing Corporation	MEDP	Micro Enterprises Development Programme
DAO	District Agricultural Officer	MF	Marginal Farmer
DAP	Development Action Plan	MI	Micro Irrigation
DBT	Direct Benefit Transfer	MIDH	Mission for Integrated Development of Horticulture
DCC	District Consultative Committee	MIF	Micro Irrigation Fund
DCCB	District Cooperative Central Bank	MNRE	Ministry of New & Renewable Energy
DCP	District Credit Plan	MoFPI	Ministry of Food Processing Industries
DDM	District Development Manager	MPEDA	Marine Products Export Development Authority
DIC	District Industries Centre	MSME	Micro, Small & Medium Enterprises
DLRC	District Level Review Committee	MUDRA	Micro Units Development & Refinance Agency Ltd.
DRDA	District Rural Development Agency	NABARD	National Bank for Agriculture and Rural Development
eNAM	Electronic National Agriculture Market	NBFC	Non-Banking Financial Company
ECGC	Export Credit Guarantee Corporation	NFSM	National Food Security Mission
FC	Farmers Club	NGO	Non-Governmental Organization
FI	Financial Inclusion	NHM	National Horticulture Mission
FIDF	Fisheries and Aquaculture Infrastructure Development Fund	NLM	National Livestock Mission
FIF	Financial Inclusion Fund	NMFP	National Mission on Food Processing
FIP	Financial Inclusion Plan	NREGP	National Rural Employment Guarantee Programme
FLC	Financial Literacy Centre	NRLM	National Rural Livelihood Mission
FLCCC	Financial Literacy and Credit Counselling Centres		
FPCL	Farmer Producer Company Limited		
FPF	Food Processing Fund		
FPO	Farmer Producer Organization		



NWDPR	National Watershed Development Project for Rainfed Areas
ODOP	One District One Product
PACS	Primary Agricultural Credit Society
PHC	Primary Health Centre
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PM FME	Pradhan Mantri Formalisation of Micro Food Processing Enterprises
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self-Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agriculture Operation
SAP	Service Area Plan
SBM	Swachh Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SF	Small Farmer
SFB	Small Finance Bank
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
StCB	State Cooperative Bank
STCCS	Short Term Co-operative Credit Structure
STW	Shallow Tube Well
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group

Name and Address of DDM

Ms. Chitebuni Kricho

District Development Manager (DDM)
NABARD, Kohima District

H No: 16, Ward no: 6,
Opp.D Block Panchayat Hall
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- 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.
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