



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



पेरेन जिला
Peren District

नागालैण्ड क्षेत्रीय कार्यालय, दीमापुर
Nagaland Regional Office, Dimapur

Potential Linked Credit Plan

Year: 2025-26

District: Peren

State: Nagaland



**National Bank for Agriculture and Rural
Development**

Nagaland Regional Office, Dimapur

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

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

Foreword

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

This year, NABARD has leveraged technology for preparing a digital PLP for efficient credit projections. This new generation document has standardised structure, coverage and data indices. It has almost done away with manual interventions, which is the founding block of a data driven environment. We believe that this Digital PLP will be a catalyst for empowering Rural India and serve the needs of all stakeholders in the rural eco-system. I am delighted to present the PLP for the financial year 2025-26. I am hopeful that it would serve as a resourceful document for the preparation of Annual Credit Plan for the district.

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

(Pauliankap Bulte)
General Manager/ OIC

PLP Document Prepared by:

Bijayashree Parida
District Development Manager
NABARD
Peren

PLP Document finalized by:

Nagaland Regional Office, NABARD

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Peren district is a strip of mountainous territory having fertile foothill valley plains on north west and north east. It occupies the elongated south western end of Nagaland at a distance of 100 kms from the capital of Kohima and 95 kms from Dimapur, the commercial hub and gateway of the state.
2	Type of soil	The district has red sandy laterite soil, which is fertile for agro-based production.
3	Primary occupation	The people of the district are primarily dependent on agriculture and agri allied activities.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Against the target of Rs 3,741.30 lakh under priority sector for the district, an amount of Rs 2,677.42 lakh was disbursed during the financial year 2023-24 under various sectors, recording an achievement of 71.56%.
2	CD Ratio	The CD ratio in rural areas is 161.49% while the benchmark ratio is 58.88% in semi-urban areas in the district.
3	Credit flow to MSMEs	MSME sector witnessed a significant jump in credit in FY 2023-24 with a disbursement of Rs 590.62 lakh against the target of Rs 250.00 lakh, registering an achievement of 236.25%.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Encouraged by the noteworthy performance in MSME lending during the previous financial year and factoring in the state governments commitment to bridge the infrastructural gaps in the districts, the total projections for the year has been fixed at Rs 6,496.92 lakh.
2	Projection for agriculture and its components	The projection for agriculture and its components stood at Rs 4,781.69 lakh.
3	Projection for MSMEs	The projection for MSME has been pegged at Rs 1,040.00 lakh.
4	Projection for other purposes	The projection for other purposes has been fixed at Rs 675.23 lakh.

5. Developmental Initiatives

- One springshed-based Watershed Development Project has been implemented in Athibung block under NABARD's support to enable access to water in remote villages and promote sustainable livelihood activities.
- Various infrastructure projects have been implemented in the district under NABARD's Rural Infrastructure Development Fund (RIDF) assistance extended to the State Govt. departments like Agriculture, Horticulture, Sericulture Land Resource Development, Animal Husbandry & Fisheries and Power.
- Similarly, a grant support has been extended to College of Veterinary Sciences and Animal Husbandry, Jalukie to form "goat farmers clubs" by providing goats and handholding to SHGs.

6. Thrust Areas

- Keeping in view of the available natural resources and the food habit of the local people, animal husbandry activities such as Dairy, Poultry, Piggery and Fishery have huge potential in the district.
- So, thrust should be given more on projects which will create infrastructures for supporting integrated farming in the district.
- Promotion of Dairy and Fishery FPOs should be explored to meet the domestic demand of meat, fish and dairy products.
- Multi-purpose cooperative societies should also be promoted to benefit their members and rural population at large.

- e. Textile (handloom) and handicraft, which form an integral part of the rich cultural heritage of the district, has the tremendous potential for growth.
- f. Weavers and artisans in rural areas of the district with their exquisite handloom and handicraft products have huge potential to cater to the need of niche markets. Funding through SHG/JLG and OFPO route should be explored to meet their credit requirements.

7. Major Constraints and Suggested Action Points

- a. The constraints include lack of irrigation facilities compelling subsistence agriculture, absence of avenues for employment and livelihood options, traditional method of cultivation, lack of storage and processing units, transportation and marketing bottlenecks, etc.
- b. The other constraints include limited supply of improved breeds of cattle, pigs, concentrated feed, lack of extension services etc.
- c. These infrastructural gaps make the target set in the PLP a challenging task to achieve. So, State Government may avail funds under RIDF/NIDA/RIAS to bridge the infrastructural gaps, for creating the required infrastructural facilities in the district.
- d. The matured SHGs in the district may be federated and converted into Producer Organisations for minimizing the challenges of post-harvest management.

8. Way Forward

- a. Keeping in view of the available natural resources and the food habit of the local people, animal husbandry activities such as Dairy, Poultry, Piggery and Fishery have huge potential in the district.
- b. Promotion of Dairy and Fishery FPOs should be explored to meet the domestic demand of meat, fish and dairy products.
- c. Multi-purpose cooperative societies should also be promoted to benefit their members and rural population at large.
- d. Institutional flow of credit through KCC should be extended to meet the working capital requirements.
- e. Weavers and artisans in rural areas of the district with their exquisite handloom and handicraft products have huge potential to cater to the need of niche markets. Funding through SHG/JLG and OFPO route should be explored to meet their credit requirements.

Methodology of Preparation of Potential Linked Credit Plan

1. Introduction

PLP 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.
- 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

In 1988-89, NABARD took the initiative 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.

1. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> - Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings - Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other - Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers - Study the cropping pattern - Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue - Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> - MI potential is the area that can be brought under irrigation by ground and surface water - Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district - While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get - Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. - Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account - The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems
3	Farm Mechanisation	<ul style="list-style-type: none"> - The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors - 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
		- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	- 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
		- Estimation of potential for rejuvenation of existing plantations
5	Animal Husbandry – Dairy	- 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
		- 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

2. 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:

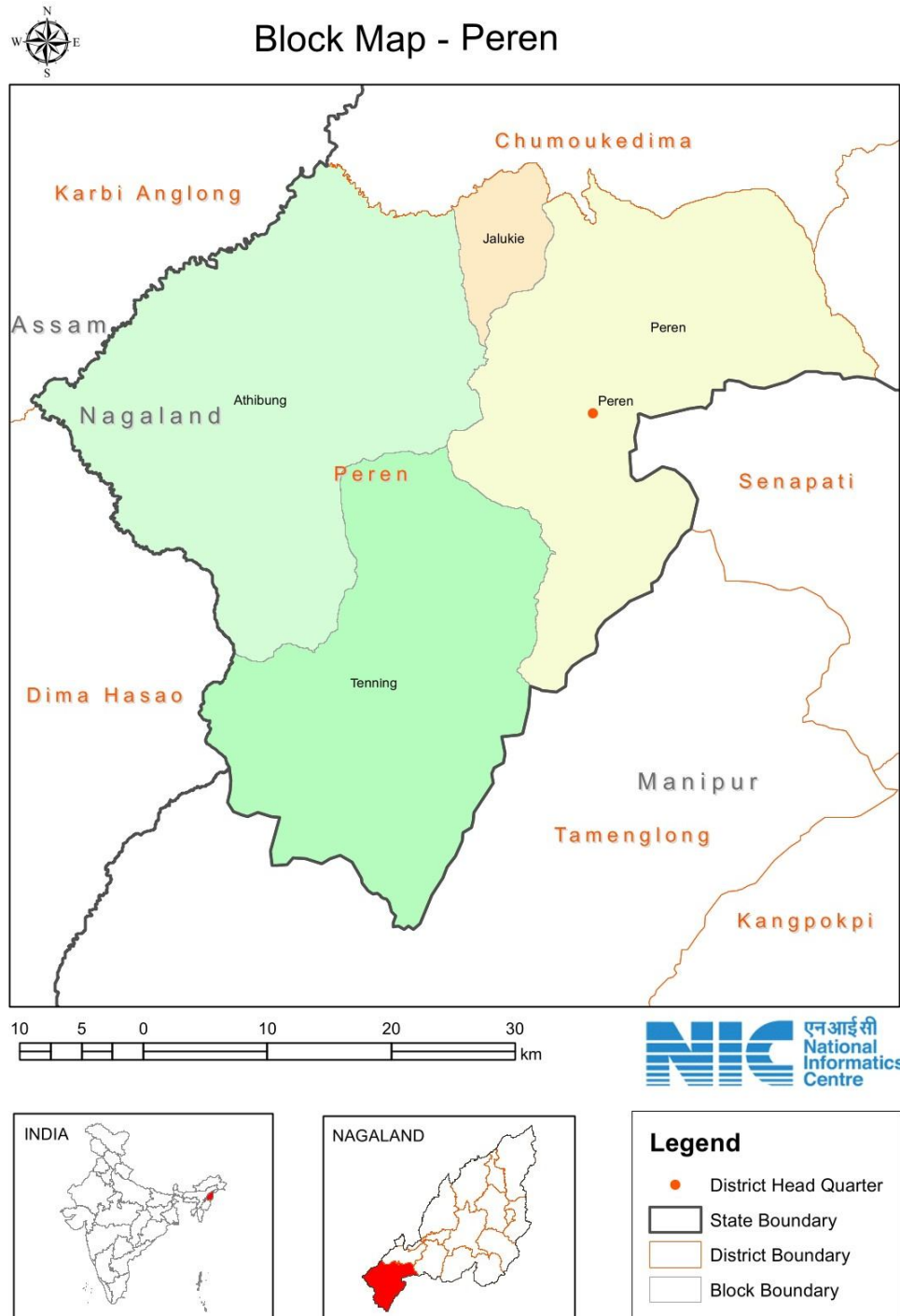
1	Bankers	- Provides inputs/ information on Exploitable potential vis-a-vis credit possible
		- Potential High Value Projects/ Area Based schemes
		- Infrastructure support available which can form basis for business/ development plans
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential
		- Other support required to increase credit flow
		- Identification of sectors for Government sponsored programmes
3	Individual/ Business entities	- Private investment opportunities available in each sector
		- Availability of commercial infrastructure
		- Information on various schemes of Govt. & Banks

3. 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	4443.02
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	3493.95
2	Term Loan for agriculture and allied activities	949.07
B	Agriculture Infrastructure	194.97
C	Ancillary activities	140.00
I	Credit Potential for Agriculture (A+B+C)	4777.99
II	Micro, Small and Medium Enterprises	1044.00
III	Export Credit	0.00
IV	Education	198.00
V	Housing	112.50
VI	Social Infrastructure	280.00
VII	Renewable energy	9.72
VIII	Others	74.80
	Total Priority Sector	6497.01

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	3493.95
2	Water Resources	1.68
3	Farm Mechanisation	110.34
4	Plantation & Horticulture with Sericulture	148.40
5	Forestry & Waste Land Development	43.06
6	Animal Husbandry - Dairy	110.88
7	Animal Husbandry - Poultry	88.13
8	Animal Husbandry - Sheep, Goat, Piggery	380.90
9	Fisheries	56.08
10	Farm Credit- Others	9.60
	Sub total	4443.02
B	Agriculture Infrastructure	
1	Construction of storage	96.00
2	Land development, Soil conservation, Wasteland development	98.97
3	Agriculture Infrastructure - Others	0.00
	Sub total	194.97
C	Ancillary activities	
1	Food & Agro. Processing	140.00
2	Ancillary activities - Others	0.00
	Sub Total	140.00
II	Micro, Small and Medium Enterprises	
	Total MSME	1044.00
III	Export Credit	0.00
IV	Education	198.00
V	Housing	112.50
VI	Social Infrastructure	280.00
VII	Renewable energy	9.72
VIII	Others	74.80
	Total Priority Sector	6497.01

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)	1651.00
2	No. of Sub Divisions	2
3	No. of Blocks	4
4	No. of revenue villages	115
5	No. of Gram Panchayats	85

1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	Yes
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Not Available
6	Is the % of Tribal Population above the national average of 8.9%	Yes

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Nagaland
2	District	Peren
3	Agro-climatic Zone	Eastern Himalayan Region
4	Climate	Per humid to humid
5	Soil Type	Red sandy laterite

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	151349
2	Forest Land	141482
3	Area not available for cultivation	6167
4	Land under Miscellaneous Tree Crops	10812
5	Cultivable Wasteland	7078
6	Current Fallow	4552
7	Other Fallow	12696

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	3
2	Not Assessed	1
3	Total	4

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	1312	6.18	684	0.74
2	>1 to <=2 ha	3392	15.97	3910	4.23
3	>2 to <=4 ha	16532	77.85	87765	95.03
4	Total	21236	100	92359	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	26.00
2	Of the above, Small/ Marginal Farmers	14.00
3	Agricultural Labourers	1.00
4	Workers engaged in Household Industries	0.34
5	Other workers	9.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	95.00	50.00	45.00	81.00	14.00
2	Scheduled Tribe	84.00	43.00	41.00	73.00	11.00
3	Literate	62.00	34.00	28.00	52.00	10.00

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	180.00
2	Rural Households	156.00

9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	102
2	Villages having Post Offices	15
3	Villages having Banking Facilities	135
4	Villages having Primary Schools	113
5	Villages having Primary Health Centres	8

Source

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Nagaland Statistical Handbook 2023
1.a Additional Information	Nagaland Statistical Handbook 2023
2. Soil & Climate	Nagaland Statistical Handbook 2023
3. Land Utilisation [Ha]	Nagaland Statistical Handbook 2023
4. Ground Water Scenario (No. of blocks)	National Compilation on Dynamic Groundwater Resources of India 2023
5. Distribution of Land Holding	Nagaland Statistical Handbook 2023
6. Workers Profile [In '000]	Nagaland Statistical Handbook 2023
7. Demographic Profile [In '000]	Census 2011
8. Households [In '000]	Census 2011
9. Village-Level Infrastructure [Nos.]	Nagaland Statistical Handbook 2023

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	260
2	Primary Health Centres	8
3	Hospitals	1
4	Hospital Beds	128

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

Sr. No.	Particulars	Nos.
1	Registered FPOs	2
2	Agro Service Centres	1
3	Krishi Vigyan Kendras	1

12. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Irrigation Potential Created	20672.92
2	Area irrigated by Tanks	1496.00
3	Irrigation Potential Utilized (Gross Irrigated Area)	11510.00

13. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	738

14. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	388	88	300
2	Cattle - Indigenous	8630	3555	5075
3	Buffaloes	9008	5808	3200
4	Sheep - Cross bred	229	-	-
5	Goat	2076	-	-
6	Pig - Cross bred	7115	-	-
7	Pig - Indigenous	21376	20157	8334
8	Poultry - Improved	119483	-	-

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	4
3	Animal Breeding Farms	3
4	Fodder Farms	1
5	Dairy Cooperative Societies	6
6	Fishermen Societies	9

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

Sr. No.	Particulars	Production		Per cap. avail.	
		Quality	Unit	Availability	Unit
1	Fish	478.00	MT	14	gm/day
2	Egg	39.00	Lakh Nos.	41	nos/p. a.
3	Milk	0.07	MT	2	gm/day
4	Meat	31.35	MT	1	gm/day

Source

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

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Land Holdings - SF (%)	15.97	15.97	15.97
2	Land Holdings - MF (%)	6.18	6.18	6.18
3	Rainfall -Normal (mm)	2000	2000	2000
4	Rainfall - Actual (mm)	2120	2040	2496
5	Cropping Pattern	Cultivation of crops ranges between one to two times in a year depending on irrigation facility.		

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1387.43	1887.06	2000.30

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)
1	Rice	18.25	46.70	2558.90	18.25	46.70	2558.90
2	Maize	3.10	6.10	1967.74	3.10	6.10	1967.74
3	Soybean	1.00	1.30	1300.00	1.00	1.30	1300.00
4	Indian Mustard	2.48	2.00	806.45	2.48	2.00	806.45

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.40	0.40	0.40
2	Net sown area (lakh ha)	0.26	0.26	0.26
3	Cropping intensity (%)	153.85	153.85	153.85

Table 5: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	21	21	21
2	Net Irrigated Area ('000 ha)	6	6	6
3	Gross Irrigated Area ('000 ha)	12	12	12

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Table 1: GLC under MSME, Education, Informal Credit Delivery

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh) - MSME	150.91	172.27	590.62
2	MUDRA Loans (Rs. lakh)	417.08	239.94	1895.25
3	GLC under Education (Rs. lakh)	7.20	3.75	6.50
4	SHG Bank Linkage (Rs. lakh)	158.26	224.01	57.45

Sources

Table Name	Source(s) and reference year of data
1. GLC under MSME	SLBC
2. MUDRA loans	SLBC
3. GLC under MSME	SLBC
4. SHG Bank Linkage	www.nrlm.gov.in

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	19
2	Consumer Stores (No.)	4
3	Weavers (No.)	18
4	Marketing Societies (No.)	6
5	Others (No.)	76
6	Total (No)	123

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2024
1	Primary Agriculture Credit Societies (No.)	59
2	Multi state cooperative societies (No.)	42

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	National Cooperative Database
Table 2: Details of credit cooperative societies	National Cooperative Database

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs /mFOs	SHGs/ JLGs	BCs/ BFIs	Villages Households
Commercial Banks	2	4	3	1	0	0			34 5229
Others	3	3	3	0	0	0			101 13475
All Agencies	5	7	6	1	0	0	0	30	135 18704

2. Loans & Advances Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]			Growth (%)	Growth (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2022	31/03/2023	31/03/2024		
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	4487.00	4669.00	5291.00	4241.14	4223.33	4798.23	13.3	13.6

3. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	NA	NA	NA	NA
Others	NA	NA	NA	NA
All Agencies	115.20	95.20		110.20

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

Agency	Cumulative up to				
	31/03/2024				
	PMJDY	PMSBY	PMJJBY	APY	
Commercial Banks	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA
All Agencies	15992	10436	3233		415

5. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		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
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	2677.42	55.80	2000.30	41.70	1803.04	37.6	2526.75	52.70

6. 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 [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [%]	Avg. Ach [%] in last 3 years
Commercial Banks	1377.00	NA	NA	1387.00	NA	NA	2264.00	NA	NA
Others	813.00	NA	NA	813.00	NA	NA	1477.30	NA	NA
All Agencies	2190.00	1560.79	71.30	2200.00	2124.58	96.60	3741.30	2677.42	79.80

7. 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	500.00	1047.89	209.6	500.00	1254.40	250.9	2111.30	924.01	43.8	168.1
Term Loan (Agri.)	1065.00	339.54	31.9	1070.00	632.66	59.1	1195.00	1076.29	90.1	60.4
Total Agri. Credit	1565.00	1387.43	88.7	1570.00	1887.06	120.2	3306.30	2000.30	60.5	89.8
MSME	480.00	150.91	31.4	480.00	172.27	35.9	250.00	590.62	236.2	101.2
Other Priority Sectors*	145.00	22.45	15.5	150.00	65.25	43.5	185.00	86.50	46.8	35.3
Total Priority Sector	2190.00	1560.79	71.3	2200.00	2124.58	96.6	3741.30	2677.42	71.6	79.8

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

8. 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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	4241.14	1432.90	33.79	4223.33	1040.82	24.64	4798.23	554.64	11.56	23.33

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World’s Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

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

i. Agri Stack:

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

ii. Vistaar (Virtually Integrated System to Access Agricultural Resources):

Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

- i. Viable Farming Assets: The scheme now includes the creation of infrastructure for viable projects for building community farming assets.
- ii. Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects.
- iii. PM KUSUM Component: The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.
- iv. Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit guarantee coverage for FPOs through the NAB Sanrakshan Trustee Company Pvt. Ltd.

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.

xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.

xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.

xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.

xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

- i. Master Circular on Lead Bank Scheme, SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.
- ii. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy, energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.
- iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

4. Policy Initiatives - NABARD

1. Refinance support:
NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.
2. Schematic Refinance for Water Sanitation and Hygiene (WASH): To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).
3. Special Refinance Scheme (SRS) on PACS as MSCs:
NABARD introduced Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.
4. Credit-linked subsidy schemes of GoI
 - 4.i. New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM): GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. 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.

6. State Budget

6.1 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.

6.2 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.

6.3 Highlights related to Rural Development & Non-Farm Sector

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

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

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

7. 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 Minister's 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

Peren district has a Gross Cropped Area of 40,694 ha and Net Sown Area of 26,498 ha with 154% cropping intensity. Net irrigated area is 5,729.90 ha constituting barely 3.20% of the total geographical area of the district. Potential crop cultivation in the district consists of paddy, maize, oilseeds, ginger, soyabean and yam/colocasia. The State Government had developed a roadmap wherein short-term, medium-term and long-term recommendations have been put forth, including attaining self-sufficiency in the production of foodgrains, vegetables, fruit, meat and meat products. Some of the proposed measures in agriculture sector include promotion of integrated farming systems on cluster basis, developing vegetable villages, value addition, intensification of ongoing schemes and strengthening of convergence among allied departments/programmes. Farmers' access to institutional credit is quite low in the district. Hence, there is a need to enhance the credit flow in the district with technologically sustainable agriculture practices.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

There are two State Govt. notified Principal Market Yards notified in the district under the management of respective Market Committees, in Jalukie and Tening town. There are no storage godown/warehouse facilities/cold storage available in the district for storage of agriculture produces. State Govt. may avail funding under RIDF at concessional rate to build the required infrastructure. The Govt. departments should identify suitable beneficiaries for taking up projects under Agriculture Infrastructure Fund (AIF). Peren district has four clusters, viz., Kelieru, Nelva, Kailang and Barack under National Mission for Sustainable Agriculture (NMSA) for promotion of cluster-based development of Integrated Farming System (IFS). The relevant line departments and banks should ensure that all the eligible beneficiaries under PM-Kisan scheme get KCC for farming, animal husbandry & fisheries.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The district has net irrigated area of 5729.90 ha with gross irrigated area of 11510 ha. As the district receives heavy rainfall during the monsoon season, there is scope for construction of rainwater harvesting structures that will provide irrigation facilities during the dry season. The availability of water in the perennial streams may be feasible for installation of low lift points (LLP) thereby creating irrigation facilities during the Rabi Season. However, the level of exploitation is low due to the prevailing practice of cropping by traditional methods of cultivation, lack of exposure to double/multiple-cropping systems and the difficulties in availing of bank credit. Under IWMP – I&II completed during 2016-17, water harvesting structures viz. 234 farm ponds, 284 check dams and 66 percolation tanks were created in the district.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The district has good potential for irrigation water resources development. The estimated total annual extractable ground water resources of the district is 88.15 ha.m against net annual ground water draft of 19383.25 ha.m. The present ground water utilization is for mostly domestic use such as drinking purposes.

2.1.3 Farm Mechanization**2.1.3.1 Status of the Sector in the District**

Effective use of agriculture machinery helps in increasing productivity & production of output, undertaking timely farm operations and enabling farmers to quickly rotate crops on the same land. Considering the acute shortage and high cost of labour especially during sowing and harvesting seasons, there has been a growing need to go for new machineries and equipment. The demand for farm mechanization does not confine to tractors, power tillers alone, but also for power weeders, harvesters, thrashers, etc. Though there is less scope for large scale farm mechanization in the hilly terrain of the district, the plain belts in the district offer considerable scope for farm mechanization.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

An agro service centre to cater to the requirements of spares and maintenance of machines like power tillers and tractors can be set up in the district to benefit the farmers. Under Sub-Mission on Agricultural Mechanization (SMAM), support is extended for machineries like tractors, power tillers and brush cutters after giving hands-on training to the beneficiaries. Farmers are being encouraged to take up multiple cropping in the district, which will create more demand for farm machineries.

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

Horticulture crops account for only a small proportion of the total cultivated land. Further, due to the long gestation period involved in plantation and horticulture crops, the cultivation of these crops have been confined to small backyard gardens developed in most households. Plantation and horticulture offer the best alternative to the traditional paddy growing farmers in the state, who increasingly face shortage of labour for paddy cultivation and uncertainties entailed in availability of surface water for irrigation.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

State support is being extended in the district for coffee cultivation. Sericulture is practised in the district through rearing of Muga, Eri and Mulberry varieties. Under Mission for Organic Value Chain Development for North-East Region (MOVCD-NER), the Department of Horticulture has formed Farmers Producer Organization (FPO) for Organic Pineapple covering 800 ha. area in the district comprising 500 registered farmers. A survey conducted by the Coconut Development Board (CDB), Ministry of Agriculture, Govt. of India had found about 15000 Ha. of land, extending from Jalukie Area in Peren district to Tizit Valley area in Mon district is suitable for Coconut plantation consisting of seven districts of the state.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

According to the 'India State of Forest Report 2021', Nagaland is ranked 5th in terms of forest cover as a percentage of total geographical area in the country. It has a total forest cover of 12,251.14 sq. km, which is 73.90% of the total geographical area of 16,579 sq. km. Peren has a forest cover of 1408.24 Sq. Km, which is 85.30% of the districts total geographical area - highest in the state in terms of percentage.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The Forest Department is encouraging afforestation activities in the district through distribution of quality seedlings planting materials of economically important tree species. Nagaland Forest Management Project (funded by JICA) is implemented in the district with the objective of improving the forest ecosystem, sustainable forest and environment conservation, and support livelihood improvement in the target villages. Plantation of commercially important trees like agarwood, sandalwood, rubber, bamboo, coffee, etc. in culturable wastelands can be encouraged. Promotion of bamboo-based industries for food products, medicinal & chemical products, alcohol beverages, handicraft, value-added products and wood substitutes such as ply, flooring tiles, shuttering, etc. also carry potential.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Animal Husbandry is a source of reliable income as well as of upward economic mobility for the poorest. It plays a key role in generating gainful employment for the rural poor, particularly among the landless, small and marginal farmers. Dairy farming is one of the subsidiary activities in the district providing employment opportunities to the rural poor. The state produced about 50% of the total requirement of milk (112.23 thousand tonnes) during 2023-24, leaving a shortfall of 50%. The per capita availability of milk as of 2023-24 is 74.00 grams/head/day against the standard recommendation of 150 grams/head/day.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The current status of veterinary services available in the district are not adequate. There is a need to overhaul the facilities to boost dairy sector in the district.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry farming provides supplementary income to the rural poor besides providing nutritional security. As per the 19th Livestock Census, the total poultry population of the district is estimated at 1,19,483 comprising of 104302 fowls, 13,499 ducks and 974 quails. The per capita availability of egg as of 2023-24 is 22 nos./head/annum against a standard recommendation of 182 nos./head/annum and India's average of 90 nos./head/annum. There is a vast gap between requirement (1956.50 lakh no.) and local production of egg (350.42 lakh no.), which results in heavy import of eggs from other parts of the country. Thus, there is a major scope for development of poultry sector in the region.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The district is dependent on supply from outside the State for procurement of day old chicks (DOCs). This adds to the high cost and results in high mortality. Another major constraint for development of this sector is non-availability of good quality poultry feed, which is procured from outside the State, thereby adding to the cost. The only state-owned infrastructure available in the district is a State Poultry Farm.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery**2.1.8.1 Status of the Sector in the District**

Among various livestock species, pigs are perhaps the most commonly reared animal in the State, both in rural and semi-urban areas. This preference is due to productive attributes of pig viz. faster economic return, high fecundity (litter size), better feed conversion efficiency, early maturity and short generation interval. Sheep rearing is rarely being practiced in the district and the potential for its development is negligible. Goat rearing is an activity that does not require high cost of investment and demand for chevon in areas of military establishments is high. These two factors ensure that goat rearing is feasible for financing.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The district has a Piggery Upgrading Centre, State Pig Breeding Farm and Sheep Rearing Centre. In view of the substantial gap between demand and supply, further increase in the animal population will lead to self-sufficiency in meat production. The Tenyi-Vo Pig Breed Animal breeds is unique to the State of Nagaland and is indigenous to three districts including Peren, was recognized by the ICAR - National Bureau of Animal Genetic Resources (NBAGR).

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 Peren district, whereas, paddy-cum-fish culture is commonly practiced at higher altitudes.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Through the loan availed under Rural Infrastructure Development Fund (RIDF), the Department of Fisheries and Aquatic Resources, Government of Nagaland is promoting cluster-based fisheries development and institutionalisation of fish farmer producer organisations in the district.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Subsistence farming is predominant in the district with majority of the farmers having small and fragmented land holdings. Though bullocks form an important source of farm power for ploughing in most of the plain areas in the district, the use of draught animals for rural transport is uncommon as it is not a traditional activity. In order to help farmers increase their mobility and arrange agricultural inputs in time and access agricultural markets, financing of two wheelers to farmers may be viable.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The bank branches in the district are sanctioning two wheeler loans as per the eligibility criteria. There is a need for increasing bank finance for purchase of two wheelers by farmers.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

At present, farmers mostly concentrate on crop production, leading to uncertainty in income and employment. In this context, promotion of integrated farming system (IFS) has great potential to supplement farmers' income and increase family labour employment. IFS is defined as "a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services".

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Finance for various components of IFS simultaneously and parallelly is not forthcoming. Moreover, in case of small and marginal farmers, the marketable surplus may be negligible and therefore needs aggregation. Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture, livestock, and fisheries can give impetus to integrated farming systems approach. Banks may explore possibility of financing IFS models in cluster mode.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

The storage and marketing facilities available in the district are still inadequate and hence there is considerable scope for construction of rural godowns and rural markets/haats in the district. Affordable access to such facilities is imperative as most farmers in the district are small and marginal farmers who do not have financial strength to retain produce with them till the market prices are favorable.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Primary Agricultural Credit Societies (PACS), other farmer bodies may be encouraged to set up storage godowns of small capacities at the village level under Hub and Spoke model. Negotiable warehouse receipts can be issued to the farmers against the stored produce under this mechanism.

2.2.2 Land Development, Soil Conservation and Watershed Development**2.2.2.1 Status of the Sector in the District**

Majorly, rainfed cultivation is practised in Peren district. However, the climate change phenomenon is becoming all the more visible in the recent years in the form of longer dry spells or more intense rainy days. In this context, planned utilization of land and water has gained significance. Most of the land development activities in the district are being implemented by various line departments of GoN through Centrally assisted programmes. There are, however, a number of land development activities that can be implemented by individual farmers with the help of bank finance. As per the land utilization statistics, out of the total 1.51 lakh hectares geographical area of the district, the net cropped area is 0.26 lakh hectares accounting to 17.50% of the total geographical area. Gross cropped area during 2023-24 was 0.41 lakh hectares including 0.14 lakh hectares area sown more than once. This works out to 154% cropping intensity.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Soil and Water Conservation Department prepares water harvesting ponds, vermin-composting and contour trenching. These measures will help reduce soil erosion, arrest surface run-off and recharge groundwater restoring the health of the environment. Springshed Development Programme is an initiative of the Land Resources department, which is aimed at rejuvenating the dying springs to ensure water security. NABARD has supported one springshed project under its Springshed-based Watershed Development Programme in Pelhang village under Athibung block. The Department of Soil and Water Conservation is implementing the flagship Rashtriya Krishi Vikas Yojana (RKVY) in the district with an emphasis on conservation of natural resources for increased food production. Various conservation technologies that are being executed at the field level are bench terracing, WHP, vermi composting and reclamation of acid soils. Under the scheme, development of 348 ha. under land development, 161 units of WHP, 156 units of vermi composting and reclaiming 280 ha of acidic soil for productive cultivation are being taken up.

2.2.3 Agri. Infrastructure – Others**2.2.3.1 Status of the Sector in the District**

In terms of the revised Priority Sector Guidelines, issued by RBI, investments such as Tissue culture labs, seed production units, Bio fertilizer / bio-pesticide units, vermicomposting units, etc. have been classified as 'Agriculture Infrastructure items under Agriculture Credit', thus helping in facilitating greater availability of credit for these activities.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

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

2.3 Agriculture – Ancillary Activities**2.3.1 Food & Agro Processing****2.3.1.1 Status of the Sector in the District**

The district hardly has any infrastructure for food and agro processing. However, there are certain traditional agro-based enterprises such as rice and flour mills, sugar, edible oils, tea, orange, pineapple, citrus fruit, etc.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Aspiring individuals shall avail the benefits of Mudra Scheme, Stand Up India scheme, GoNs CMMFI, etc. to take off their entrepreneurial journey in food and agro processing segment.

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

Agriculture has been considered the hallmark of the first stage of development, while the degree of industrialization has been taken to be the most relevant indicator of a country's progress along the development path. Agro-industry today continues to process simple agricultural goods while also transforming highly sophisticated industrial inputs that are often the result of considerable investments in research, technology and innovation. 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.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The Nagaland State Cooperative Bank extends financial assistance to Multi-Purpose Cooperative Societies (MPCS)/Primary Agriculture Cooperative Societies (PACS) for meeting the Short-Term credit requirement of its members /farmers at the ground level. Local NGOs with a credible record can be roped in as MFIs for onlending to farmers, SHGs, etc. for agriculture purpose.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

In Peren, like in Nagaland, the Industrial sector has not seen significant development in almost six 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.

3.2 Infrastructure and linkage support available, planned and gaps

At the district level, there is a full-fledged District Industry Centre (DIC) headed by the General Manager and assisted by Functional Managers & Inspectors. The district also has one Rural Artisan Programme (RAP) Training Centre for providing support to the MSME sector. RSETI (Rural Self Employment Training Institute) has been set up in the district to train local youths for self-employment. This will ensure capacitating them for skills and proper end use of credit. In order to promote ease-of-doing-business, the registration process for MSMEs in India has been simplified. As many as 166 micro units in the district have been registered with Udyog Aadhaar number in the district. Under One District One Product approach, Naga King Chilly products have been adopted for Peren district for value addition.

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

In order to boost agricultural export in the district, presence of robust infrastructure is critical component for a strong agriculture value chain. This involves pre-harvest and post-harvest handling facilities, storage & distribution, processing facilities, road connectivity, food parks, cold chains etc. Product development of indigenous commodities and value addition of organic products will help in creation of export oriented products. Agri star-ups need to come up in the district as it will facilitate more productivity.

4.1.2 Infrastructure and linkage support available, planned and gaps

The district 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, the district lacks necessary infrastructure for engaging in export activity. Also, participation of the private entrepreneurs in Export Credit facilities with institutional credit support is not encouraging as exporter of goods & services are not available.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The educational infrastructure in the district comprises of schools for all levels. Of the 175 Govt. Schools, 2 are higher secondary schools and 17 are high schools. The district also has one Govt College (Arts stream) and one private college of Arts and Commerce. There is dearth of technical and professional institutes in the district leading to most students pursuing their professional courses in other states.

4.2.2 Infrastructure and linkage support available, planned and gaps

Considering the significant potential available for higher studies in other parts of the country in the absence of such opportunities in the district/state, emphasis should be laid on disbursing increasing number of education loans.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

The focus is on serving housing needs of all segments of the population and to promote low and moderate housing facilities across the country. Due to increasing income levels and improved standard of living, the demand for housing loans is high in the district but credit flow to this sector is still very low due to the constitutional restrictions in place in the state as a whole that do not provide for mortgage of land making lending to the Housing sector a challenge. To promote the sector, Government of India has announced “Housing for All” by 2022. Various schemes like PMAY, Indira Awas Yojana, Rajiv Awas Yojana etc. are run by GoI.

4.3.2 Infrastructure and linkage support available, planned and gaps

The district has got 18,548 number of households. Housing Scheme – PM Aawas Yojana (Gramin) is being implemented in the district through Rural Development department of the State Govt. for building of rural houses. However, penetration of bank credit for housing is hindered by non-establishment of transferrable property rights on land.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure 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.

5.1.2 Infrastructure and linkage support available, planned and gaps

There is a need to establish processing & packaging units and cold storages to minimise post-harvest losses. State efforts are required to construct water harvesting Structures to store water during the rainy season, which will help enhance income of farmers by promoting winter crops. To enable proper treatment of the soil and derive maximum production/productivity by rising suitable crops, soil testing laboratory may be set up by the concerned department in each block. Modern farm mechanisation methods and improved implements suitable to the district's topography should be popularised among the farmers. There is a potential in the district to create business opportunities through value addition for farmers/SHGs/local entrepreneurs by establishing mushroom spawn production units and food processing units. In order to ensure supply of quality planting material towards farm forestry, the concerned department may establish scientific forestry and commercial nurseries. Moreover, setting up of cross bred jersey / HF units and milk processing units in the district headquarters or other strategic locations may be undertaken to boost dairy sector. Existing poultry farms may be upgraded to breeding farm cum hatchery units for supplying day-old chicks. Similarly, backyard poultry production clusters may be promoted through SHG/JLG or individual entrepreneurs. To achieve self-sufficiency in fish production, the concerned department may implement the following: (1) Live demonstration/training centre for fresh water fish farming, (2) Establishment of fish seed farms (Hatchery & Nursery Ponds), (3) Value addition of fish products through SHGs- tunnel dryer/godown/dressing units & drying platforms, (4) Integrated fish farming (common carps, rohu, mrigal) along with rearing of pigs & ducks and or paddy cultivation. Setting up of training institutes for modernization and mechanization of rural artisanal craft and cottage industries is the need of the hour.

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

The Department of Fisheries and Aquatic Resources is implementing a project for cluster-based fisheries development and institutionalisation of fish farmer producer organisations. This project is expected to result in increased fish production in the district. The project being implemented by Sericulture Department for augmentation of Eri variety is expected to boost cocoon production ensuring sustainable development of silk industry and gainful employment in the district.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

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

5.2.2 Infrastructure and linkage support available, planned and gaps

The district has one hospital, 14 Primary Health Centres, 169 Government Schools, 35 Private Schools and 2 colleges.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Renewable energy is the energy that is generated from renewable resources which are naturally replenished. The major renewable energy sources are solar energy, wind energy, hydel energy [mini hydel projects from 101 KW to 2000 KW and small hydel projects from 2001 KW to 25 MW] and bio-energy. Biogas is one of the efficient non-conventional energy sources which can be profitably harnessed to meet the domestic fuel requirement and to supplement rich organic manure for farm operations. These renewable energy sources can be utilized judiciously to achieve energy security. As per RBI guidelines, bank loans up to a limit of Rs 15.00 crore may be extended to borrowers for purposes like solar-based power generators, biomass-based power generators, wind mills, micro-hydel plants, and for non-conventional energy based public utilities viz. street lighting systems and remote village electrification. For individual households, the loan limit will be Rs 10.00 lakh per borrower. There has been no credit flow under this sector in the past few years.

5.3.2 Infrastructure and linkage support available, planned and gaps

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

RIDF

- 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	21	18.370400	16.6212
B	Ongoing tranches	16	12.100000	6.56
	Total (A + B)	37	30.470400	23.1812

- 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	21	10.695700	9.9051
B	Rural roads & bridges	15	13.539500	12.1644
C	Social Sector	1	6.241100	2.2411
	Total (A + B + C)	37	30.476300	24.3106

- Some of the benefits accrued from the projects sanctioned under RIDF in the district are as under:

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	3	Irrigation potential	ha	3
B	Rural roads	15	Road length	km	15

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

In FY 2023-24, as many as 165 SHGs were savings linked while 32 SHGs were credit linked in Peren district. Currently, NSRLM has been intensively forming nurturing and credit linkage of SHGs covering all blocks in the district. There are 162 nos. of JLGs in the district out of which 11 JLGs were credit linked during 2023-24. Credit flow under SHG in the district in the year 2021-22 2022-23 and 2023-24 was Rs. 134.00 lakh Rs. 90.80 lakh and Rs. 150.00 lakh respectively. Under JLG credit flow in the district for the year 2021-22 2022-23 and 2023-24 was Rs. 30.00 lakh Rs. 20.49 lakh and Rs. 55.50 lakh respectively.

6.2 Infrastructure and linkage support available, planned and gaps

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

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Setting up of a Ginger Processing & Packaging unit for production of quality ginger and its products for domestic use and markets in other states in the country.
- 2 A Cold storage unit in a Pre Engineering Building (PEB) for multiple temperature and product use for 500 MT capacity can be setup to minimize post-harvest losses of perishable crops and ensure higher returns.
- 3 Agriculture Department may create an enabling environment for the promotion of FPOs to support aggregation and provide better bargaining power among farmers.
- 4 Banks may coordinate with Department of Agriculture for identifying and covering all eligible farmers under the KCC Scheme.
- 5 The Nagaland State Agriculture Marketing Board (NSAMB) may identify potential areas in the district to set up storage and agriculture marketing infrastructures under “Hub and Spoke Model” by encouraging local entrepreneurs and linking them with banks for availing assistance under the above GoI Schemes.

2. Water Resources

- 1 Based on the assessment of the current status of irrigation development in the district, Water Harvesting Structures can be constructed for vegetable farmers to store water during the rainy season, which would help in enhancing income of farmers.
- 2 Considering the insufficient power supply in the State, Solar Powered Pumps may be promoted in suitable areas to promote sustainable exploitation of groundwater.
- 3 Banks may extend credit support to farmers for construction of Structures of tube wells for Irrigation, rain water harvesting schemes, farm ponds, small weirs/check dams, roof top water harvesting system, etc.

3. Farm Mechanization

- 1 Modern farm mechanization methods & improved machineries / implements should be popularized by the department among the farmers.
- 2 Group financing should be encouraged through Farmers Clubs, SHGs and JLG mode by bankers for mechanization of farming activity by small and marginal farmers.
- 3 Banks to finance farmers for purchasing farm machineries through group mode of financing viz. Farmers Clubs, SHGs and JLG towards mechanization of farming activity by small and marginal farmers.
- 4 The concerned department may work towards setting up of Agro-Service centres for spare parts and maintenance of farm equipment.

4. Plantation and Horticulture

- 1 Setting up of commercial processing and value addition unit for horticulture products like King Chilli and Pineapple would help in enhancing farmer's income level.
- 2 Establishment of Mushroom development/ spawn production units.
- 3 Promotion of commercial floriculture through SHGs, entrepreneurs-including credit and market linkage.
- 4 Promotion of permaculture for fruits and vegetables.
- 5 The Government should promote Model Horticultural Farms through entrepreneurs/SHGs/FPOs which can be used as demonstration units to highlight the advantages of commercial horticulture enterprise.
- 6 The Government should create more post-harvest infrastructure like collection points, transportation, storage facilities, cold storage, processing units and marketing infrastructure, etc.

5. Forestry/ Waste Land Development

- 1 Plantation of commercially important trees like Agarwood, Sandalwood, Rubber, Bamboo, coffee etc. in culturable wastelands as far as possible.
- 2 Promotion of Bamboo based Industries for Food Products, Medicinal, Chemical Products, Alcohol Beverages, Craft, handicraft, Art Products, Value added products and wood substitutes such as ply, flooring tiles, shuttering, etc.
- 3 The Government may consider introducing incentive schemes to encourage/motivate marginal farmers to take up tree planting in their small land holdings.

- 4 Forest Department to provide technical know-how to the beneficiaries for successfully undertaking plantation activities on their farmland. The technical expertise can also be made available to the bankers to formulate & evaluate the forestry projects for proper implementation and monitoring.
- 5 Banks may encourage individuals/group of farmers, farmer's clubs, NGOs, VAs, etc., to develop degraded lands through the planting of multidimensional tree species of fodder, timber, fuel wood, etc.

6. Animal Husbandry - Dairy

- 1 Setting up of milk processing units (2000 LPD capacity) in district HQ or strategic townships to bring value addition to milk through processing and manufacture of indigenous milk products.
- 2 Setting up of Cross Bred Jersey / HF units with average milk yield 10-12 LDP/animal to increase milk production.
- 3 Banks should encourage prospective dairy farmers by financing units of Cross Bred Cattle (Holstein Friesian and Jersey Crosses), and indigenous milch cattle such as Sahiwal, Red Sindhi and Gir.
- 4 Genetic improvement of indigenous animals through crossbreeding with superior exotic animals could be facilitated by setting up more number of specialized breeding centres.

7. Animal Husbandry – Poultry

- 1 Promotion of backyard poultry production cluster through SHG/JLG or individual entrepreneurs. 2000 broiler chicks per cluster in 4 batches (500 per batch at 2-3 months) to increase Meat production.
- 2 Upgrading of existing poultry farms to breeding farm cum hatchery units for supplying egg incubator & hatcher.
- 3 Banks may encourage contract farming and JLG financing for broiler and LIT birds.
- 4 A regular supply of quality poultry feed at reasonable prices is an important aspect for the proper development of this sector. Private Sector needs to be encouraged to establish Feed mills in the districts and these may be financed by Banks.
- 5 Poultry farmers Associations/producers organizations may be promoted for backyard poultry and duck farmers. This would enable the farmers to capitalize on the procurement of inputs and marketing poultry meat directly to customers through their stalls & local meat outlets.

- 6 The department may impart targeted training for poultry farmers on bio-security measures such as spacing between sheds, system of housing, vaccination schedule, etc. to check cross-contamination and prevent disease incidences regularly.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Hygienic mini slaughter house-cum-meat outlet (5 pigs per shift) with chilling facility to increase productivity.
- 2 Promotion & upscaling of backyard piggery (fattener) through SHG/JLG or individual entrepreneurs.
- 3 Women SHGs, young entrepreneurs may be provided credit support to venture into traditional shelf life enhancement through processing (e.g. pickle making) and packaging of meat products.
- 4 The department may promote contractual farming systems for fattening units and facilitate linkage of backyard production to slaughter houses. This would encourage more farmers to rear pig and goat for meat purpose.

9. Fisheries

- 1 Value addition of fish products through SHGs- Tunnel dryer/ Godown/Dressing units & Drying platforms.
- 2 Integrated Fish Farming (common carps, Rohu, Mrigal) along with Pig, duck and or paddy to achieve self-sufficiency.
- 3 Banks, in consultation with line department, may identify progressive fish farmers to promote fish culture and hatcheries activities through institutional credit.
- 4 The Department may establish convergence with ongoing schemes of various ministries/departments for development of Fisheries sector in the State.

10. Agriculture Infrastructure: Others

- 1 Bankers and entrepreneurs are reluctant to take up investments under this sector owing to low production of crops and vegetables. In view of the above, the Nagaland State Agriculture Marketing Board (NSAMB) may identify potential areas in the district to set up storage and agriculture marketing infrastructures under “Hub and Spoke Model” by encouraging local entrepreneurs and linking them with banks for availing assistance under the above GoI Schemes.
- 2 State Government to improve infrastructure facilities like roads, power, etc.

- 3 Banks should take interest in financing under this sector especially utilizing the benefit under Integrated Scheme for Agricultural Marketing (ISAM).
- 4 Soil testing laboratory in each block.
- 5 Soil and Water Conservation and Agriculture Departments may identify areas to be developed for restoring / improving the quality of soil for better productivity.
- 6 Banks may encourage financing for on-farm development activities such as land leveling, terracing, bunding, etc.
- 7 Use of Bio-Fertilizers, Organic manures, biological pest control to maintain soil productivity by the farmers may be demonstrated through demonstration farms for the benefit of rural farmers by concerned departments.
- 8 Banks to finance vermicompost units with Dairy units.
- 9 Since Organic Farming system solely depends on the use of crop residue, animal manures, green manures etc., concerned department may organise awareness campaign and training on organic farming for the farmers.

11. Agri. Ancillary Activities: Others

- 1 Availability of power is the basic and most essential requirement for any industry. Expansion and creation of industrial capacity even in small industrial sector requires adequate, qualitative and uninterrupted availability of electricity. The State Government should ensure uninterrupted supply of electricity to industries and farmers.
- 2 The general conditions of roads and their maintenance needs to be improved by the state to create conducive atmosphere for industrial growth.
- 3 Banks should implement the Agriculture Marketing Infrastructure Scheme of GoI in the State as it will go a long way in mitigating the post-harvest losses, thereby facilitating post-harvest operations of food products.
- 4 Good working & potential PACS/societies should increase their business prospects by availing credit facilities for onward lending to farmers. Also, banks should be in a position to finance them.
- 5 The banks may popularize ACABC scheme among the potential borrowers in consultation with concerned department particularly among the unemployed agriculture graduates, diploma holders, etc. for gaining self-employment opportunities through the scheme.
- 6 Department of cooperation may update audits of PACS.
- 7 Banks may come up with aggressive credit facilities for PACS and FPO

12. Micro, Small and Medium Enterprises (MSME)

- 1 Various products of rubber like gloves, rubber bands, stamps, seals, gardening gloves, doormats, balloons etc. can be manufactured locally.
- 2 Rubber farmers/ organizations can sell latex or rubber sheets directly to the unit, thereby limiting the role of middlemen.
- 3 More employees can be generated and also promotes more plantation of rubber trees.
- 4 Banks may identify suitable entrepreneurs in consultation with the Tourism department for financing units such as- hotels, resorts, amusement parks, heritage hotels, tourist villages, recreation activity centres etc.
- 5 The department may conduct survey to identify potential MSME clusters based on the activities and facilitate constitution of such clusters. Also, proactively pursue collaboration with corporate enterprises to provide assured market for products manufactured by MSMEs in the state.
- 6 The State Government should prioritize development of appropriate infrastructure especially that of connectivity covering the aspects of roads, power, IT and telecom.

13. Export Credit

- 1 A comprehensive export policy to give proper shape and direction for promoting export-oriented activities.
- 2 Address the challenge of product placement abroad through slotting fees, brand promotion, etc.
- 3 State government needs to play an enabling role in ensuring that necessary infrastructure associated with export of goods is in place.
- 4 Investment in those activities/sectors which have huge potential for export is necessary. Banks/financial institutions should ensure adequate flow of credit to this sector.

14. Education

- 1 Banks may popularize the Education Loan Scheme.
- 2 The State government should support students from BPL/Poor families in applying Education loan for technical/professional courses.
- 3 MSME sector requires a good number of technically trained / skilled people in the intermediary level for which ITI/Polytechnics need to be established.

- 4 State Government needs to set up more colleges and technical institutes in the district.

15. Housing

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

16. Social Infrastructure

- 1 Community Drinking Water plan may be setup at each blocks under National Rural Drinking Water Programme (NRDWP). The department may consider linking the programmes with bank for additional credit to create a better sanitation facility at individual household.
- 2 Banks to extend credit towards sanitation projects in the district.
- 3 Community participation may be ensured and utilised in these activities.

17. Renewable Energy

- 1 The Department of New and Renewable Energy (N&RE), GoN should encourage local entrepreneurs to set up retail outlets and provide after sales service for solar equipment by extending the necessary hand holding support and linkages.
- 2 Department of New and Renewable Energy (N&RE), GoN should initiate extension work in the rural areas of the district.
- 3 Banks may extend the facility of credit linked capital Subsidy Scheme under JNNISM to individuals, entrepreneurs, cooperatives etc.

18. 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.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World’s largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World’s largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World’s largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.

- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

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

1. One Multi-Purpose Cooperative Society (MPCS), for every village has been implemented which will act as a Model Cooperative Society for others to emulate. This proposal of 'One Village - One Cooperative Society' will be further strengthened due to the recent Govt. policy directive on the 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 Cooperative Society'.
2. 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 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 in the state. Under this scheme, the department is involved in the mobilization of farmers by forming Commodity Interested Groups (CIGs), 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 140 CIGs in the state. Government designated project cluster were formed and trainings were conducted accordingly. The department has also distributed hybrid biomass-fired vegetable dryer (40-50 kgs.) to 24 progressive CIGs/ Cooperative Societies for the 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 were provided numbering 400 birds to each CIG. Additionally, the state government will be providing post-harvest machinery to the cluster villages in the current year apart from imparting post-harvest skilling/management to the farmers.

4. The department of cooperation has taken the initial steps to concretize the much-desired convergence program of agri and allied activities through the organization of specialized and department specific cooperative societies. Convergence of Agri Department's organic initiatives, livelihood programs of NERLP, beekeeping activities of NBHM, common service centres under IT department etc., resulted in framing of specialized byelaws and registering these cooperatives as legal entities under the Nagaland Cooperative Societies Act, 2017. So far, 114 cooperative societies under convergence program have been registered.
5. The department has undertaken stringent steps to identify and cancel non-functioning/ defunct cooperative societies, that didn't commence working or ceased to work or have ceased to comply materially with any condition as per the rules or bye laws of the Cooperatives Act. Accordingly, the Registrar of Cooperative Societies, GoN has identified and cancelled 566 defunct/ non-functioning cooperative societies to date.
6. The State of Nagaland, under the category of cooperatively least developed state, started implementation of the NCDC Schemes for primary cooperative societies from the year 1987 onwards. ICDP is an NCDC-sponsored scheme which started in Nagaland in 1989. ICDP has been implemented in 05 districts of the State viz., Kohima, Tuensang, Peren, Longleng, and Kiphire whereby agriculture and allied sectors are being targeted along with other sectors for the 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), and Phase III (2020), the 4th and final phase of the ICDP project was launched in November 2021. The financial outlay under ICDP for all 5 districts was to the tune of ₹52.10 crore. The project has resulted in the creation of 06 collection centers, installation of 300 micro-ATMs, 42 pickup marketing godowns, 03 customized marketing buses, 304 piggery units, a fruit preservation unit in Tuensang, 02 marketing complexes, and 1230 hectares of new areas under agricultural production.

5. Status of Cooperatives in the District

1. The district presents a unique landscape for the potential formation of cooperatives due to its diverse agricultural practices rich cultural heritage and the need for inclusive economic development. Cooperatives can play a significant role in addressing the socio-economic challenges faced by the district. As on date, there are 43 cooperative societies in the district with a total of 3,455 members.
2. Under CSS-PACS computerization scheme, two Cooperative Societies had been computerized in the first phase. For the second phase, seven cooperative societies has been proposed to be computerized in the district.

6. Potential for formation of cooperatives

1. There is fair potential for cooperative activity in agriculture and allied sector for formation of multipurpose cooperative societies in the district. However, a large number of cooperative societies are dormant and non-functional in the district. Hence, there is potential to revive and strengthen the cooperative societies in the district.
2. There is good potential for creation of cooperative societies in the uncovered villages in the district. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

Chapter 9						
NABARD's Projects and Interventions in the District						
Sr. No.	Broad Area	Name of the Project / Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence, etc.	Likely impact/ Outcome
1	Promotional Activity	Promotion of Goat Farmers Club	Jalukie area, Jalukie block	Grant	Nil	Increase in number of goat farmers and income levels
2	Collectivisation	Promotion of one Livestock FPO under PODF-ID	Nsong village, Tening block	Grant	Nil	Better remuneration through collective access to inputs, market, etc.
3	Watershed Development	Springshed-based Watershed Development Project	Pelhang village, Athibung block	Grant	Nil	Increase in spring discharge for agricultural and domestic purposes
4	Infrastructure Development	Multiple projects under RIDF	Across Peren district	Loan	Nil	Creation of enabling rural infrastructure to boost economic activities
5	Infrastructure Development	Construction of Distribution Type Community Water Reservoir under Rural Infrastructure Promotion Fund (RIPF)	Pelhang village, Athibung block	Grant	Nil	Adequate supply of water to the households from the reservoir

Success Stories

Success Story 1: A Spring of Hope



1. Scheme :	Springshed-based Watershed Development Programme		
2. Project Agency :	Implementing Agency :	State Level Nodal Agency	Land Resources Department, Government of Nagaland
3. Duration of the project :	Five years		
4. Beneficiary :			
No. of beneficiaries:	658		
Community :	Tribals		
State :	Nagaland		
District :	Peren		
Block :	Athibung		
Village :	Pelhang		

1.1 Support provided

- Grant to the tune of Rs 44.98 lakh (including Rs 7.25 lakh of beneficiaries' contribution through shramdan) was provided for revival of dying springs for irrigation and drinking water purpose.
- The activities undertaken under the project include afforestation for restoration of ecological balance community organization and community development gender development and landless labour development rainwater harvesting etc.

1.2 Pre-implementation status

- Availability of water was not adequate for agricultural and domestic purposes. The average pre-implementation discharge for all springs together was approximately 1.89 Litre Per Minute (LPM) only.

1.3 Challenges faced

- Poor transportation facilities incessant rains inter alia posed challenges during the course of implementation of the project.

1.4 Impact

- Constructed 3077 Staggered Contour Trenches (SCTs) 03 Dugout Ponds 02 Boulder Check Dams and an Earthen Embankment with storage capacity of 30 million Ltrs.
- In order to augment the economy of the landless daily wagers 33 nos. Pigs and 20000 nos. of Fish fingerlings were introduced during the project period including the provision of floating feeds for the fish fingerlings.
- 34 hectares of Agroforestry/Afforestation by Endemic Species were planted in the project area.
- The average post-implementation discharge for all springs together increased to approximately 2.19 Litre Per Minute (LPM).

Appendix 1a

Climate Action & Sustainability

1. Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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.

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

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.

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.

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.

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a Climate change is increasingly impacting the district with rising temperatures erratic rainfall flash floods moderate droughts and hailstones affecting crop production. Temperature and rainfall are important climate variables which carry significance for agriculture. Hence climate change is directly connected to rural livelihoods in the district as most of the population is dependent on agricultural activities. It is therefore essential to ensure that adaptation and mitigation measures to combat the impacts of climate change are factored in the developmental process.
- b There is a need to promote judicious use of surface and ground water to improve water use efficiency enable springshed development to restore the perennial streams within forests areas and encourage use of recycled water from domestic waste. Establishing demonstrative integrated farming systems by introducing agroforestry and agro-pastoral practices redefining cropping pattern suitable for the agro-climatic zone of the district automatic weather stations at block levels establishment of Climate Change Agriculture Research Centre and promoting climate resilient crops in the district will be helpful.

3.2 Any specific Climate Change initiative in the District

- a KVK Peren has been conducting awareness and demonstration on climate resilient technologies introducing climate resilient crop varieties Natural Resource Management Integrated Farming Systems encompassing crop production livestock and fishery.
- b Nagaland has prepared a State Action Plan on Climate Change (SAPCC) duly endorsed by the Ministry of Environment Forest and Climate Change (MoEFCC). The SAPCC aims to help the state achieve its developmental goals while also conserving natural resources in all districts including Peren. The plan includes strategies to build capacity for climate proofing vulnerable sectors. Similarly a Forest and Environment Policy aims to adopt a sustainable climate-friendly and equity-based developmental path. It also calls for substantial financial and other resources to invest in forests. Moreover the State's Enhancing Landscape and Ecosystem Management Project attempts to restore and strengthen the landscapes in Nagaland through landscape and ecosystem services management thereby enhancing climate resilience and ensuring sustainable livelihood.

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 Naga King Chilli, which is widely cultivated in Peren district, has already received GI registration.
- 4 NABARD has sanctioned Rs 13.50 lakh as grant to Peren-based Rongmei Baptist Association Nagaland (RBAN) for GI registration of five types of traditional shawls in the State Chingkhuanh Pheysuai, Pheyngauh Phey, Pheyngauh Pheysuai, Langmiu Pheysuai and Langzin Pheysuai.

Annexure -1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athibung	Jalukie	Peren	Tenning	District Total
	I.Agriculture								
	A. Farm Credit								
	A.1 Crop Production, Maintenance, Marketing								
1	Cabbage/ Patta Gobhi_Irrigated	100	Acre	32700	Phy 276 90.25	284 92.87	277 90.58	277 90.58	1114 364.28
2	Cassava/ Tapioca_Irrigated	100	Acre	48000	Phy 109 52.32	111 53.28	109 52.32	111 53.28	440 211.2
3	Foxtail Millet/ Korralu/ Thenai/ Navane__	100	Acre	20440	Phy 74 15.13	98 20.03	74 15.13	74 15.13	320 65.42
4	Ginger/ Adrak_Irrigated	100	Acre	70000	Phy 222 155.4	246 172.2	223 156.1	223 156.1	914 639.8
5	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	13380	Phy 126 16.86	143 19.13	126 16.86	125 16.73	520 69.58
6	Maize/ Makka_Irrigated	100	Acre	20100	Phy 183 36.78	210 42.21	183 36.78	182 36.58	758 152.35
7	Potato/ Aloo_Irrigated	100	Acre	82500	Phy 101 83.33	111 91.58	102 84.15	111 91.58	425 350.64
8	Rice/ Chaval/ Dhan_Irrigated	100	Acre	32175	Phy 500 160.88	675 217.18	512 164.74	515 165.7	2202 708.5
9	Soybean/ Soyabean_Irrigated	100	Acre	20500	Phy 153 31.37	160 32.8	153 31.37	148 30.34	614 125.88
	Post-harvest/IH Consumption (10%)				642.32	741.28	648.03	656.02	2687.65
	Repairs & maintenance of farm assets (20%)				64.23	74.13	64.8	65.6	268.77
	Sub Total				128.46	148.26	129.61	131.2	537.53
									3493.95

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athibung	Jalukie	Peren	Tenning	District Total
A.2 Water Resources									
1	Lift Irrigation Schemes-Individual/ River Lift Points-5 hp pump	90	No.	47000	Phy BL	1 0.42	1 0.42	1 0.42	4 1.68
	Sub Total								1.68
A.3 Farm Mechanisation									
1	Power Tiller--13 HP	90	No.	282000	Phy BL	4 10.15	5 12.69	4 12.69	18 45.68
2	Tractor-With Implements & Trailer-18 hp	90	No.	610000	Phy BL	1 5.49	2 10.98	1 10.98	6 32.94
3	Tractor-With Implements & Trailer-4 WD 20-40 PTO HP	90	No.	881000	Phy BL	1 7.93	1 7.93	1 7.93	4 31.72
	Sub Total								110.34

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athibung	Jalukie	Peren	Tenning	District Total
	A.4 Plantation & Horticulture								
1	Bee Keeping-Indian Bee Colony-	90	No.	48140	Phy BL	8 3.47	7 3.03	6 2.6	27 11.7
2	Exotic Fruits -Dragon Fruit-	90	ha	1251000	Phy BL	1 11.26			1 11.26
3	High density plantation-Banana-	90	Acre	162900	Phy BL	2 2.93	2 2.93	2 2.93	8 11.72
4	High density plantation-Mango-	90	Acre	140000	Phy BL	2 1.26	1 1.26	2 2.52	6 7.56
5	High density plantation-Papaya-	90	Acre	96000	Phy BL	2 1.73	2 1.73	2 1.73	8 6.92
6	Mushroom Cultivation-Oyster Mushroom-	90	1000 Kg. per Cycle	51400	Phy BL	3 1.39	3 1.39	2 0.93	10 4.64
7	New Orchard - Tropical/ Sub Tropical Fruits--Citrus	90	Acre	156000	Phy BL	3 4.21	3 4.21	2 2.81	10 14.04
8	New Orchard - Tropical/ Sub Tropical Fruits--passion fruit	90	Acre	162500	Phy BL	2 2.93	2 2.93	2 2.93	7 10.25
9	New Orchard - Tropical/ Sub Tropical Fruits--pineapple	90	Acre	199800	Phy BL	5 8.99	5 8.99	6 10.79	21 37.76
10	Rubber Cultivation-New Plantation-	90	ha	531000	Phy BL	2 9.56		1 4.78	3 14.34
11	Sericulture-Chawki Rearing-400 sq ft for 100 dfIs rearing	90	No.	100000	Phy BL	1 0.9	1 0.9	1 0.9	4 3.6
12	Sericulture-Mulberry Plantation-eri host plantation development	90	Acre	40850	Phy BL	1 0.37	1 0.37	1 0.37	4 1.48
13	Tea-Cultivation-	90	ha	1459000	Phy BL	1 13.13			1 13.13
	Sub Total								148.4

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athibung	Jalukie	Peren	Tenning	District Total
A.6 Forestry									
1	Nursery/ Propagation unit-Traditional Nursery-1.25 lakh seedling	90	ha	847000	Phy BL	1 7.62	1 7.62	1 7.62	3 22.86
3	Plantation-Bamboo-	90	ha	141708	Phy BL	3 2.55	2 2.55	2 2.55	9 11.48
2	Plantation--Kadam cultivation	90	ha	121000	Phy BL	2 2.18	2 2.18	2 2.18	8 8.72
	Sub Total								43.06
A.7 Animal Husbandry - Dairy									
1	Crossbred Cattle Farming--Commercial Dairy - CB cows 5+5	90	5+5	1210000	Phy BL	1 10.89	1 10.89	1 10.89	4 43.56
2	Crossbred Cattle Farming--small dairy - CB cow 1+1	90	1+1	252600	Phy BL	4 9.09	4 9.09	5 11.37	20 45.46
	Sub Total								89.02
A.8 Working Capital - AH - Dairy/Drought animal									
1	Indigenous Cattle Farming_Others_Commercial Dairy	100	10	292600	Phy BL	1 2.93	1 2.93	1 2.93	5 14.64
2	Indigenous Cattle Farming_Others_Small Dairy 2 unit	100	2	42400	Phy BL	4 1.7	4 1.7	4 1.7	17 7.22
	Sub Total								21.86

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athibung	Jalukie	Peren	Tenning	District Total
A.9 Animal Husbandry - Poultry									
1	Commercial Broiler Farming--1000 bird unit	90	1000	512000	Phy BL	3 13.82	3 13.82	3 13.82	12 55.28
2	Indigenous Poultry Farming--	90	250	123000	Phy BL	3 3.32	3 3.32	3 3.32	12 13.28
	Sub Total								68.56
A.10 Working Capital - AH - Poultry									
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athibung	Jalukie	Peren	Tenning	District Total
1	Broiler Farming_Others_All in All out	100	1000	76650	Phy BL	3 2.3	4 3.07	3 2.3	13 9.97
2	Desi Chicken/LIT birds Farming_Others_Rearing	100	500	59955	Phy BL	4 2.4	4 2.4	4 2.4	16 9.6
	Sub Total								19.57
A.11 Animal Husbandry - SGP									
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athibung	Jalukie	Peren	Tenning	District Total
1	Goat - Rearing Unit-New Shed-	90	10+1	128000	Phy BL	1 1.15	2 2.3	1 1.15	5 5.75
2	Pig Breeding Unit-New Shed-	90	20+2	827000	Phy BL	6 44.66	7 52.1	6 44.66	25 186.08
3	Pig Rearing Unit-New Shed-	90	3+1	176000	Phy BL	18 28.51	18 28.51	18 28.51	72 114.04
	Sub Total								305.87

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athibung	Jalukie	Peren	Tenning	District Total
A.12 Working Capital - AH - Others/SR									
1	Pig Farming_Rearing Unit_	100	2+1	335000	Phy 20	21	20	21	82
					BL 6.72	7.06	6.72	7.06	27.56
	Goat Farming_Breeding Unit - Semi-intensive_Breeding	100	9+1	478000	Phy 1	2	1	1	5
					BL 0.48	0.96	0.48	0.48	2.4
	Pig Farming_Breeding Unit_	100	9+1	1453600	Phy 7	9	7	8	31
					BL 10.18	13.08	10.18	11.63	45.07
	Sub Total								75.03
A.13 Fisheries									
1	Integrated Pisciculture -With Duckery-9 bigha/1340 m2 with 20 ducks	90	Acre	1830000	Phy 1	2	2	2	7
					BL 1.65	3.29	3.29	3.29	11.52
2	Integrated Pisciculture -With Pig-1 bigha/1340m2 with 5 pigs	90	Acre	2300000	Phy 1	2	2	2	7
					BL 2.07	4.14	4.14	4.14	14.49
3	Integrated Pisciculture -With Poultry-1 bigha/1340 m2 with 40 birds	90	Acre	2320000	Phy 1	1	1		3
					BL 2.09	2.09	2.09		6.27
4	Traditional Farming-Other-1 bigha/0.33 acre/1340 m2	90	Acre	670000	Phy 2	2	2	2	8
					BL 1.21	1.21	1.21	1.21	4.84
	Traditional Farming-Other-1 bigha/0.33 acre/1340 m2	90	Acre	1380000	Phy 2	2	2	2	8
					BL 2.48	2.48	2.48	2.48	9.92
	Sub Total								47.04

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athibung	Jalukie	Peren	Tenning	District Total
A.14 Working Capital - Fisheries									
1	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major Carps	100	Acre	92000	Phy BL	2 1.84	2 1.84	2 1.84	8 7.36
2	Integrated Farming_Paddy-cum-Fish Culture_	100	Acre	20900	Phy BL	2 0.42	2 0.42	2 0.42	8 1.68
	Sub Total								9.04
A.15 Farm Credit									
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athibung	Jalukie	Peren	Tenning	District Total
1	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	80	No.	100000	Phy BL	3 2.4	3 2.4	3 2.4	12 9.6
	Sub Total					2.4	2.4	2.4	9.6
	Total Farm Credit (sum of A.1 to A.15)								4443.02
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Jalukie	Peren	Tenning	District Total	
	B. Agriculture Infrastructure								
	B.1 Storage Facilities								
1	Godown-Medium -1000 MT	80	No.	400000	Phy BL	1 32	1 32	1 32	3 96
	Sub Total								96

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athibung	Jalukie	Peren	Tenning	District Total
	B.2 Land Development								
1	Compost Pit--vermicompost pit 3mx2mx1m	90	No.	78000 y	14	14	14	14	56
				BL	9.83	9.83	9.83	9.83	39.32
2	Farm Ponds/ Water Harvesting Structures-Dugout Pond -10mx10mx3m	90	No.	63000 y	3	4	4	4	15
				BL	1.7	2.27	2.27	2.27	8.51
3	On Farm development (OFD) Works - Field Channels-av slope 15%	90	m.	154000 y	3	3	3	3	12
				BL	4.16	4.16	4.16	4.16	16.64
4	On Farm development (OFD) Works - Field Channels-av slope 8%	90	m.	124500 y	5	8	6	5	24
				BL	5.6	8.96	6.72	5.6	26.88
5	On Farm development (OFD) Works - Field Channels-land development for paddy	90	m.	38500 y	5	6	6	5	22
				BL	1.73	2.08	2.08	1.73	7.62
	Sub Total								98.97

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
	B.3 Agriculture Infrastructure - Others				
	Sub Total				
	Total (B.1+B.2+B.3)				194.97

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athibung	Jalukie	Peren	Tenning	District Total
	C. Ancillary Activities								
	C.1 Food & Agro Processing								
1	Cottage Industry-Papad, Pickle, Chips, Badi making-	80	No.	500000	Phy BL	1 4	1 4	1 4	4 16
2	Fruit Processing --	80	No.	1500000	Phy BL	2 24	2 24	2 24	8 96
3	Rice Processing --	80	No.	300000	Phy BL	1 2.4	1 2.4	1 2.4	5 12
4	Spice Processing--	80	No.	400000	Phy BL	1 3.2	1 3.2	1 3.2	5 16
	Sub Total								140

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
	C.2 Ancillary Activities -				
	Sub Total				
	Total (C.1+C2)				140
	Total (A+B+C)				4777.99

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athibung	Jalukie	Peren	Tenning	District Total
	II. Micro, Small and Medium Enterprises (MSME)								
1	Manufacturing Sector - Term Loan-Micro-	90	No.	5000000	Ph BL	4 180	4 180	4 180	16 720
	Manufacturing Sector - Working Capital-Micro-	90	No.	1000000	Ph BL	9 81	9 81	9 81	36 324
	Sub Total								1044

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athibung	Jalukie	Peren	Tenning	District Total
IV. Education									
1	Education Loans-Loan to individuals for educational purposes, -Domestic	90	No.	1000000	Phy 4	8	6	4	22
	Total Education				BL 36	72	54	36	198
									198
V. Housing									
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	2500000	Phy 1	2	1	1	5
	Total Housing				BL 22.5	45	22.5	22.5	112.5
									112.5
VI. Social Infrastructure									
1	Education-Colleges-school	80	No.	10000000	Phy 1			1	2
	Healthcare-Diagnostic Lab-Private clinic	80	No.	2000000	BL 80			80	160
	Healthcare-Nursing Home-hospital/institute	80	No.	5000000	Phy 1	2	1	1	5
	Total Social Infrastructure				BL 16	32	16	16	80
						1			1
						40			40
									280

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athibung	Jalukie	Peren	Tenning	District Total
	VII. Renewable Energy								
1	Solar Energy-Roof Top Solar PV System with Battery-off grid 1kw	90	No.	120000	2	2	2	3	9
	Total Renewable Energy				2.16	2.16	2.16	3.24	9.72
									9.72
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Athibung	Jalukie	Peren	Tenning	District Total
	VIII. Others				Physical Unit	Physical Unit	Physical Unit	Physical Unit	
1	Individuals/ Individual members of SHGs --	100	No.	160000	9	10	9	10	38
	Individuals/ Individual members of JLGs--	100	No.	200000	14.4	16	14.4	16	60.8
	Total Others				1	2	2	2	7
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)				2	4	4	4	14
									74.8
									6497.01

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 FY 2024-25									
(₹ lakh)									

Table 1: Crop Loan

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	345.00	NA	345.00	NA	1130.00	NA	1717.41	
RCBs	155.00	NA	155.00	NA	981.30	NA	223.00	
Sub Total (A)	500.00	1047.89	500.00	1254.40	2111.30	924.01	1940.41	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	515.00	NA	520.00	NA	735.00	NA	1227.15	
RCBs	550.00	NA	550.00	NA	460.00	NA	277.00	
Sub Total (B)	1065.00	339.54	1070.00	632.66	1195.00	1076.29	1504.15	

Table 3: Total Agri. Credit							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	860.00	NA	865.00	NA	1865.00	NA	2944.56
RCBs	705.00	NA	705.00	NA	1441.30	NA	500.00
Sub Total (C)	1565.00	1387.43	1570.00	1887.06	3306.30	2000.30	3444.56

Table 4: MSME							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	386.00	NA	386.00	NA	227.00	NA	1600.00
RCBs	94.00	NA	94.00	NA	23.00	NA	220.00
Sub Total (D)	480.00	150.91	480.00	172.27	250.00	590.62	1820.00

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	131.00	NA	136.00	NA	172.00	NA	414.50
RCBs	14.00	NA	14.00	NA	13.00	NA	75.00
Sub Total (E)	145.00	22.45	150.00	65.25	185.00	86.50	489.50

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1377.00	NA	1387.00	NA	2264.00	NA	4959.06
RCBs	813.00	NA	813.00	NA	1477.30	NA	795.00
Grand Total	2190.00	1560.79	2200.00	2124.58	3741.30	2677.42	5754.06

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 FY 2024-25

Table 1: Crop Loan

Particulars	2021-22		2022-23		Total
	CBs	RCBs	CBs	RCBs	
CL	1047.89		1047.89	1254.40	1254.40

Table 1: Crop Loan

Table 1: Crop Loan						(₹ lakh)
Particulars	2023-24			2024-25		Total
	CBs	RCBs	Total	CBs	RCBs	
	CL	924.01		924.01	1717.41	
						1940.41

Table 2: Term Loan

Particulars	2021-22		2022-23		Total
	CBs	RCBs	CBs	RCBs	
TL	339.54		632.66		632.66

Table 2: Term Loan						(₹ lakh)
Particulars	2023-24			2024-25		Total
	CBs	RCBs	Total	CBs	RCBs	
TL		1076.29	1076.29	1227.15	277.00	1504.15

Table 2: Total GLC						(₹ lakh)
Particulars	2021-22			2022-23		Total
	CBs	RCBs	Total	CBs	RCBs	
Total GLC (CL + TL)		1387.43	1387.43		1887.06	1887.06

Table 2: Total GLC						(₹ lakh)
Particulars	2023-24			2024-25		Total
	CBs	RCBs	Total	CBs	RCBs	
Total GLC (CL + TL)		2000.30	2000.30	2944.56	500.00	3444.56

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Bee Keeping	Indian Bee Colony		No.	48140
2	Commercial Broiler Farming			1000	512000
3	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	500000
4	Crossbred Cattle Farming		Commercial Dairy	5+5	1210000
5	Crossbred Cattle Farming		small dairy	1+1	252600
6	Education	Colleges		No.	10000000
7	Education Loans	Loan to individuals for educational purposes,		No.	1000000
8	Exotic Fruits	Dragon Fruit		ha	1251000
9	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	63000
10	Fruit Processing			No.	1500000
11	Goat	Rearing Unit	New Shed	10+1	128000
12	Godown	Medium		No.	4000000
13	Healthcare	Diagnostic Lab		No.	2000000
14	Healthcare	Nursing Home		No.	5000000
15	High density plantation	Banana		Acre	162900
16	High density plantation	Mango		Acre	140000
17	High density plantation	Papaya		Acre	96000
18	Indigenous Poultry Farming			250	123000

19	Individuals/ Individual members of JLGs			No.	200000
20	Individuals/ Individual members of SHGs			No.	160000
21	Integrated Pisciculture	With Duckery		Acre	183000
22	Integrated Pisciculture	With Pig		Acre	230000
23	Integrated Pisciculture	With Poultry		Acre	232000
24	Lift Irrigation Schemes	Individual/ River Lift Points		No.	47000
25	Manufacturing Sector	Term Loan	Micro	No.	5000000
26	Manufacturing Sector	Working Capital	Micro	No.	1000000
27	Mushroom Cultivation	Oyster Mushroom		1000 Kg. per Cycle	51400
28	New Orchard	Tropical/ Sub Tropical Fruits		Acre	156000
29	New Orchard	Tropical/ Sub Tropical Fruits		Acre	162500
30	New Orchard	Tropical/ Sub Tropical Fruits		Acre	199800
31	Nursery/ Propagation unit	Traditional Nursery		ha	847000
32	On Farm development (OFD) Works	Field Channels		m.	124500
33	On Farm development (OFD) Works	Field Channels		m.	154000
34	On Farm development (OFD) Works	Field Channels		m.	38500
35	Pig Rearing Unit	New Shed		3+1	176000
36	Plantation			ha	121000
37	Plantation	Bamboo		ha	141708
38	Power Tiller			No.	282000

39	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
40	Rice Processing			No.	300000
41	Rubber Cultivation	New Plantation		ha	531000
42	Sericulture	Chawki Rearing		No.	100000
43	Sericulture	Mulberry Plantation		Acre	40850
44	Solar Energy	Roof Top Solar PV System with Battery		No.	120000
45	Spice Processing			No.	400000
46	Tea	Cultivation		ha	1459000
47	Tractor	With Implements & Trailer		No.	610000
48	Tractor	With Implements & Trailer	4 WD 20	No.	881000
49	Traditional Farming	Other		Acre	138000
50	Traditional Farming	Other		Acre	67000
51	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000

Annexure V

Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC) for 2024-25

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apiculture	Apis cerana indica_		34000
2	Broiler Farming	Others_All in All out	1000	76650
3	Cabbage/ Patta Gobhi	Irrigated		32700
4	Cassava/ Tapioca	Irrigated		48000
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	Indian Mustard/Bharatiya Sarso	Irrigated		13380
11	Indigenous Cattle Farming	Others_Commercial Dairy	10	292600
12	Indigenous Cattle Farming	Others_Small Dairy 2 unit	2	42400
13	Integrated Farming	Paddy_cum_Fish Culture_		20900
14	Maize/ Makka	Irrigated		20100
15	Pig Farming	Rearing Unit_		33600
16	Pig Farming	Breeding Unit_		145360
17	Potato/ Aloo	Irrigated		82500
18	Rice/ Chaval/ Dhan	Irrigated		32175
19	Soybean/ Soyabean	Irrigated		20500

Abbreviations

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

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

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

Name and address of DDM

Name	Bijayashree Parida
Designation	DDM(R), NABARD
Address 1	4th Floor, NSCB Building, Kharmahal,
Address 2	Circular Road, Dimapur, Nagaland.
Post Office	Dimapur S.O
District	Dimapur
State	Nagaland
Pincode	797112
Telephone No.	
Mobile No.	8928110324
Email ID	bijayashree.parida@nabard.org





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NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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



NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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IF YOU ARE WITH THE GOVERNMENT

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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

4th Floor, NSCB Building, Circular Road
Khermahal, Dimapur - 797112, Nagaland

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