



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



फेक जिला
Phek District

नागालैण्ड क्षेत्रीय कार्यालय, दीमापुर
Nagaland Regional Office, Dimapur

Potential Linked Credit Plan

Year: 2025-26

District: Phek

State: Nagaland



**National Bank for Agriculture and Rural
Development**

Nagaland Regional Office, Dimapur

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

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

Foreword

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

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

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

(Pauliankap Bulte)

General Manager/OIC

PLP Document Prepared by:

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District Development Manager NABARD

Phek

PLP Document finalized by: Nagaland Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Phek District is located in the Southeastern part of Nagaland bounded by Zunheboto and Tuensang districts in the north, Myanmar in the East, Manipur state in the South and Kohima district in the West.
2	Type of soil	The district is comprised of Red Sandy and Laterite soil (organic).
3	Primary occupation	80% of the population is engaged in agriculture with Terrace Rice Cultivation (TRC) as the most predominant activity in the district.
4	Land holding structure	The district consist of 7% marginal land holding of less than1 Ha, 23% small land holding of 1-2 Ha, 66% semi-medium & medium land holding of 2-10 ha and 4% large land holding of more than 10 ha.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The achievements under Annual Credit Plan (ACP) during the last 03 years viz. 2021- 22, 2022-23 and 2023-24 stood at Rs.1537.65, Rs.2939.31 and Rs.3006.20 lakh against target of Rs. 3566.00, Rs. 2299.00 and Rs. 5874.81 lakh respectively.
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2	CD Ratio	The CD ratio of the district for the past 03 years, viz 2021-22, 2022-23 and 2023-24 stood at 89.20%, 82.50% and 93.70% respectively.
3	Investment credit in agriculture	Investment credit in agriculture sector (Crop loan, Term Loan, Agri-Infrastructure & Agri Ancillary) was Rs.1087.20, Rs. 2479.97 and Rs. 1949.61 during the last 03 years, viz 2021-22, 2022-23 and 2023-24 respectively. The credit flow in agriculture sector needs to be improved by the banks.
4	Credit flow to MSMEs	Credit flow from banks in MSMEs during the last 03 years, viz 2021-22, 2022-23 and 2023-24 stood at Rs. 277.40, Rs. 360.84 and 839.26 lakh respectively. The credit flow under MSME sector shows increasing trend during the past years.
5	Other significant credit flow, if any	During the past 03 years viz 2021-22, 2022-23 and 2023-24, the credit flow under Other Priority Sector stood at Rs. 173.05, Rs. 98.50 and Rs. 217.33 lakh respectively. Average achievement of credit flow under OPS is 79%.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The PLP as a whole has been projected with total credit requirement of Rs.9813.97 lakh for the year 2025-26 covering all the sectors viz. Crop production, Allied activities, Agriculture infrastructure, MSME, Education, Housing, Others and Social infrastructure involving bank credit.
2	Projection for agriculture and its components	Total agriculture projection is Rs.6950.25 lakh under which Crop Loan is Rs.5368.23, term loan is Rs.935.59 lakh, Agriculture Infrastructure is Rs.313.63 lakh and Ancillary Activities is Rs.332.80 lakh.
3	Projection for MSMEs	Credit projection under MSME is Rs. 1260.00 lakh.

4	Projection for other purposes	For Other priority sector the credit potential has been assessed at Rs.1603.72 lakh for the year 2025-26 which includes sectors like Export credit, Education, Housing, Social Infrastructure, Renewable Energy and Informal Credit.
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5. Developmental Initiatives

1. One Springshed based Watershed Development Project has been implemented through SLNA at Chesezu Nasa village under Chetheba block to address the water problem in rural areas for drinking and irrigation purposes. The project was completed in 2023 with an outlay of Rs.42.29 lakh covering 300 ha.
2. Another Springshed based Watershed Development Project is under implementation through NEIDA covering 300 ha area under Porba and Sakraba villages with a grant assistance of Rs.57.30 lakh.
3. One Rural Haat was constructed in Sakraba village with a grant assistance of Rs.15.00 lakh implemented through CWWS with Sakraba Village Council. The development of improved rural market has been benefitting SHG members, artisans and farmers in the area.
4. One Off-Farm Producer Organization (OFPO) on Handloom products in Chizami block has been promoted through NEN with a grant assistance of Rs.44.28 lakh. Under the project, 301 women weavers had been mobilized as shareholders and registered under the name - Li Cheh Kro Weavers Producer Company Ltd.
5. One Integrated Tribal Development Project is under implementation through CWWS in 4 villages under Pfutsero and Chizami blocks covering 200 households with a grant assistance of Rs.143.35 lakh for a period of 6 years with Kiwi and Persimmon as main crops along with intercrops.
6. A project on Promotion of Indigenous Germplasm of Foxtail Millet and Seed Bank to preserve Millet Genetic Diversity in Phek district of Nagaland with a grant assistance of Rs.5.46 lakh has been implemented through KVK in 4 villages with 100 beneficiaries belonging to SHGs.
7. Under grant support on FPO formation, 3 FPOs have been promoted viz. Persimmon FPO through CWWS, Piggery FPO through Entrepreneurs Associates and Apricot & Kiwi FPO through NEIDA. Under CSS FPO scheme with NABARD as IA, 2 FPOs one each in Pfutsero & Chizami blocks were formed through CBBO - NEIDA.

8. A pilot project on Food security through organic Potato Tuber Production using low cost water harvesting structure was implemented through KVK with a grant assistance of Rs.1.32 lakh. The project covered 1 Ha area in 2 villages with 50 SHG members as beneficiaries.
9. Another Integrated Tribal Development Project is under implementation through NEIDA in 4 villages under Kikruma and Pfutsero blocks covering 200 households with a grant assistance of Rs.143.97 lakh for a period of 6 years with Apricot and Kiwi as main crops along with piggery.
10. Another Rural Haat is under construction in Pfutseromi village with a grant assistance of Rs.15.00 lakh implemented through NEIDA with Pfutseromi Village Council.
11. Under Financial Inclusion Fund, 3 nos. of Centres for Financial Literacy (CFL) has been sanctioned in the district. The CFLs are located in Pfutsero, Sekrezu and Meluri blocks.
12. Infrastructure is a catalyst in the development and growth of any economy. NABARD through its RDIF (Rural Infrastructure Development Fund) had sanctioned Rs.2133.76 lakh as on 31st March 2024 for various infrastructure development projects in the district.

6. Thrust Areas

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

7. Major Constraints and Suggested Action Points

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

8. Way Forward

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

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

Potential Linked Credit Plan is a comprehensive documentation of potentials in the district for rural economic activities, both in physical and financial terms. It is also an assessment of the gaps in infrastructure support which need to be filled in to fully exploit the realizable potentials.

2. Objectives

The objectives of PLP are:

- to enable various organizations involved in the process of rural development in directing their efforts in a planned manner, in accordance with the potentials available for exploitation,
- to enable optimum utilization of scarce financial resources (specifically bank credit) by channeling the same into sectors with growth potential, and
- to assess the gaps in infrastructure support which need to be taken care of for exploiting the potentials and prioritise resource requirement for the purpose.

3. Methodology

NABARD took the initiative, in 1988-89, of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long-term potential (in terms of physical units) in each sector of agriculture and rural development with reference to natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been endeavoring to introduce refinements in the methodology of preparing PLPs and improving its contents so that the PLPs could be used as a reference document for Annual Credit Plans of banks. NABARD has been reviewing the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment conducive to development of agriculture and rural areas.

The methodology consists of assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the Line Departments concerned at the district level, identification of infrastructure facilities required to support the exploitation of the potential, identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, examination of the trends in sector-wise credit flow, various schemes of State/Central Govt., and estimation of block-wise physical and financial credit potential.

The indicative unit costs suggested by the State Level Unit Cost Committee are made use of while arriving at the financial outlays.

The broad methodology of arriving at the potential for major sectors is given below.

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;
		- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;
		- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;
		- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of draught animal power/power tiller by using conversion factors;

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

5. Agency wise Use

Utility

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

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

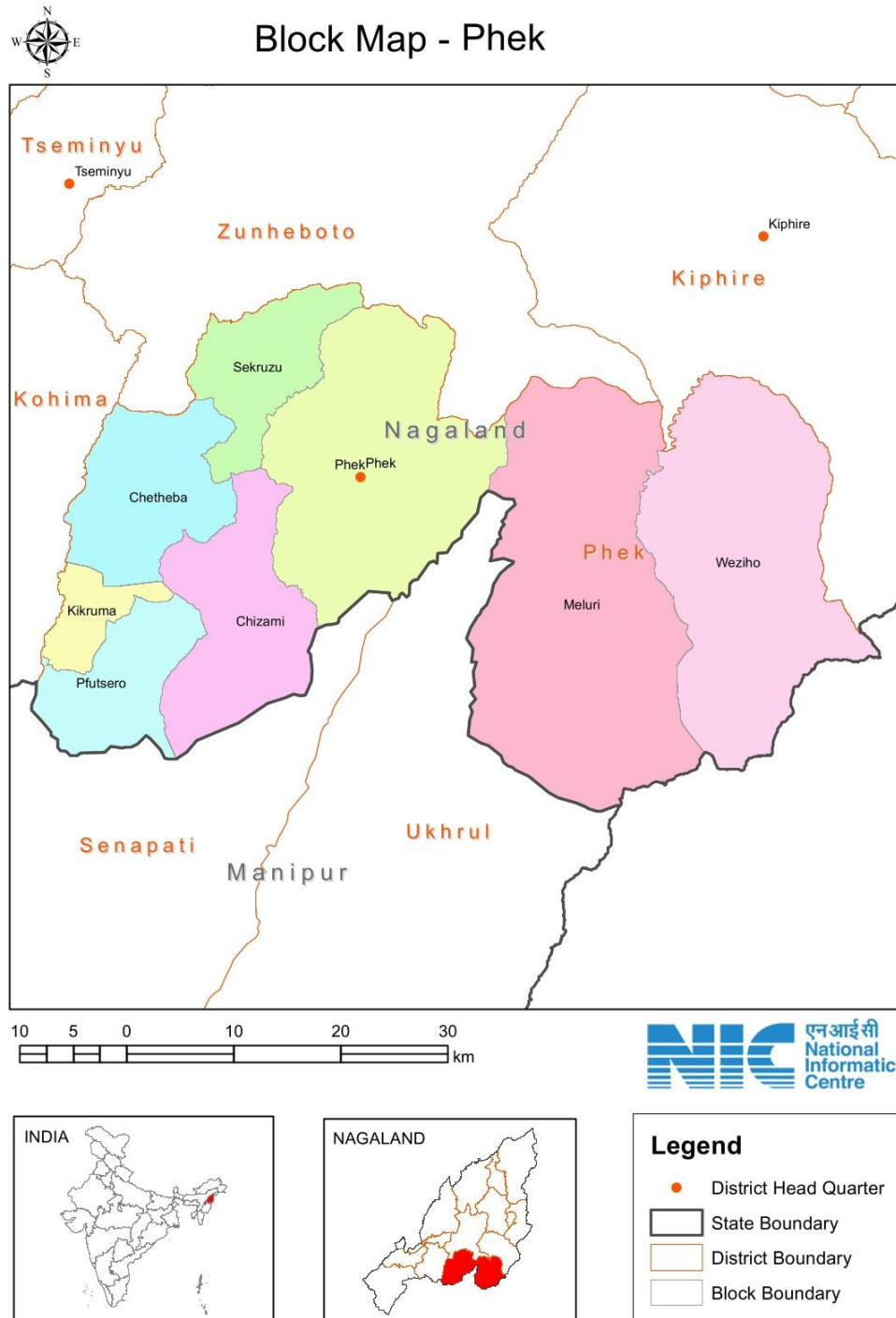
3	Individual/ Business entities	- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
		- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes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

6. Limitations and constraints

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

Part A

District Map



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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	6350.19
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	5566.99
2	Term Loan for agriculture and allied activities	783.20
B	Agriculture Infrastructure	323.35
C	Ancillary activities	140.80
I	Credit Potential for Agriculture A+B+C)	6814.34
II	Micro, Small and Medium Enterprises	1260.00
III	Export Credit	0.00
IV	Education	648.00
V	Housing	83.70
VI	Social Infrastructure	808.00
VII	Renewable energy	22.32
VIII	Others	177.60
	Total Priority Sector	9813.96

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	5364.27
2	Water Resources	6.80
3	Farm Mechanisation	20.32
4	Plantation & Horticulture with Sericulture	318.56
5	Forestry & Waste Land Development	78.64
6	Animal Husbandry - Dairy	135.60
7	Animal Husbandry - Poultry	114.72
8	Animal Husbandry - Sheep, Goat, Piggery	228.88
9	Fisheries	69.60
10	Farm Credit- Others	12.80
	Sub total	6350.19
B	Agriculture Infrastructure	
1	Construction of storage	256.00
2	Land development, Soil conservation, Wasteland development	39.27
3	Agriculture Infrastructure - Others	28.08
	Sub total	323.35
C	Ancillary activities	
1	Food & Agro. Processing	140.80
2	Ancillary activities - Others	0.00
	Sub Total	140.80
II	Micro, Small and Medium Enterprises	
	Total MSME	1260.00
III	Export Credit	0.00
IV	Education	648.00
V	Housing	83.70
VI	Social Infrastructure	808.00
VII	Renewable energy	22.32
VIII	Others	177.60
	Total Priority Sector	9813.96

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)	2026
2	No. of Sub Divisions	3
3	No. of Blocks	8
4	No. of revenue villages	99
5	No. of Gram Panchayats	99

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Nagaland
2	District	Phek
3	Agro-climatic Zone 1	Eastern Himalayan Region-North East Hills (Zone 2)
4	Agro-climatic Zone 2	Eastern Himalayan Region
5	Climate	Per humid to humid
6	Soil Type	Red sandy Laterite

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	202582
2	Forest Land	124774
3	Area not available for cultivation	12108
4	Barren and Unculturable land	250
5	Permanent Pasture and Grazing Land	0
6	Land under Miscellaneous Tree Crops	8441
7	Cultivable Wasteland	5155
8	Current Fallow	6113
9	Other Fallow	10087

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	8
2	Critical	
3	Semi Critical	
4	Over Exploited	
5	Total	8

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	1415	7	842	1
2	>1 to <=2 ha	4656	23	6142	10
3	>2 to <=4 ha	6286	31	16668	31
4	>4 to <=10 ha	7218	35	31118	35
5	>10 ha	814	4	9570	4
6	Total	20389	100	64340	81

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	44
2	Of the above, Small/ Marginal Farmers	11
3	Agricultural Labourers	1
4	Workers engaged in Household Industries	1

5	Workers engaged in Allied agro activities	
6	Other workers	18

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	164.00	84	80	139	25
2	Scheduled Caste	0.00	0.00	0.00	0.00	0.00
3	Scheduled Tribe	155.00	77	78	136	21
4	Literate	106.00	58	48	87	19
5	BPL					

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	37
2	Rural Households	32
3	BPL Households	

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	
2	Having source of drinking water	18
3	Having electricity supply	
4	Having independent toilets	

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	99
2	Villages having Post Offices	32
3	Villages having Banking Facilities	11
4	Villages having Primary Schools	99
5	Villages having Primary Health Centres	22
6	Villages having Potable Water Supply	115
7	Villages connected with Paved Approach Roads	29

Sources

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

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	392
2	Primary Health Centres	22
3	Primary Health Sub-Centres	52
4	Dispensaries	
5	Hospitals	1
6	Hospital Beds	75

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

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

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	56
2	Irrigation Potential Created	51
3	Net Irrigated Area (Total area irrigated at least once)	14
4	Area irrigated by Canals/ Channels	14
5	Area irrigated by Wells	
6	Area irrigated by Tanks	
7	Area irrigated by Other Sources	
8	Irrigation Potential Utilized (Gross Irrigated Area)	15

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	121355

2	Railway Line [km]	
3	Goods Transport Vehicles [Nos.]	

15. Processing units

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

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	789	125	664
2	Cattle - Indigenous	1975	653	1322
3	Buffaloes	1333	591	742
4	Sheep - Cross bred	0		
5	Sheep - Indigenous	0		
6	Goat	0		
7	Pig - Cross bred	0		
8	Pig - Indigenous	0		
9	Horse/Donkey/Camel	0		
10	Poultry - Improved	0		
11	Poultry - Indigenous	0		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1

2	Disease Diagnostic Centres	11
3	Artificial Insemination Centers	1
4	Animal Breeding Farms	2
5	Animal feed manufacturing units	
6	Fodder Farms	
7	Dairy Cooperative Societies	30
8	Milk Collection Centres	
9	Fishermen Societies	40
10	Licensed Slaughter houses [Nos.]	

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	431	MT		gm/day
2	Egg	33	Lakh Nos.		nos/p. a.
3	Milk	3	Lakh LP D		gm/day
4	Meat	1	MT		gm/day

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	Statistical Handbook of Nagaland, 2023
12. Infrastructure & Support Services For Agriculture[Nos.]	Dept. of Agri./Dir. of Eco. & Stat.
13. Irrigation Coverage ['000 Ha]	cgwb.gov.in
14. Infrastructure For Storage, Transport & Marketing	Dept. of Agri./Dir. of Eco. & Stat.
15. Processing Units	Dept. of Agri./Dir. of Eco. & Stat. DIC
16. Animal Population as per Census [Nos.]	20th Livestock Census, 2019
17. Infrastructure for Development of Allied Activities [Nos.]	Nagaland Statistical Handbook 2023
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Integrated Sample Survey 2020-21, Dept. of AHVS

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP			
2	Land Holdings - SF (%)	6.54	6.54	6.54
3	Land Holdings - MF (%)	0.65	0.65	0.65
4	Rainfall -Normal (mm)	1295	1295	1295
5	Rainfall - Actual (mm)	1683	807	1439
6	Cropping Pattern	1	1	1

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1087.20	2497.97	1949.61

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	17.59	49.48	2812.96	7.75	16.18	2087.74	18.07	52.26	2892.09
2	Maize	8.86	17.63	1989.84	3.97	7.16	1803.52	5.71	11.43	2001.75
3	Soybean	2.00	2.80	1400.00	0.27	0.27	1000.00	0.76	0.88	1157.89
4	Millets	2.10	2.36	1123.81	0.31	0.37	1193.54	0.96	1.10	1145.83

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	49480.00	49480.00	49480.00
2	Net sown area (lakh ha)	35258.00	35258.00	35258.00
3	Cropping intensity (%)	140.34	140.34	140.34

Table 5: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)			
2	GLC through KCC (Rs. lakh)	873.54	859.50	1591.38

Table 6: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	1
2	Soil Health Cards Issued (No.)			5771

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Eco & Stat
Table 2: GLC under Agriculture	Lead Bank
Table 3: Major Crops, Area, Production, Productivity	Eco & Stat
Table 4: Irrigated Area, Cropping Intensity	Agri Dept
Table 5: KCC Coverage	Lead Bank
Table 6: Soil testing facilities	Soil dept, MoA & FW, GoI

Water Resources

Table 1: GLC

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

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)			
2	Net Irrigated Area ('000 ha)	14	14	14
3	Gross Irrigated Area ('000 ha)	15	15	15

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Irrigated Area & Potential	GWR 2020

Farm Mechanisation

Table 1: GLC

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

Sources

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

Plantation & Horticulture including Sericulture

Table 1: GLC

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

Table 2: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Kiwifruit	Kiwifruit	Kiwifruit
2	Area cultivated (Ha)			112
3	Processing Units (No.)	1	1	
4	Value of products (Rs.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead bank
Table 6: Crop Identified for One District-One Product	Horti Dept

Forestry & Waste Land Development
Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	124	124	124
2	Waste Land ('000 ha)	5	5	5
3	Degraded Land ('000 ha)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Area under Forest Cover & Waste Land	Nagaland Economic Survey 2022

District Profile Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

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

Sources

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

Animal Husbandry - Poultry

Table 1: GLC

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

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	296496	296496	296496
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)			
5	Hatcheries (No.)			
6	Popular breeds			

Sources

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

Animal Husbandry - SGP
Table 1: GLC

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

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	
2	Popular goat breed(s)	2987
3	Popular pig breed(s)	32785

Sources

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

Fisheries
Table 1: GLC

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)		1395	1399
2	Reservoirs (No.)			
3	Cage Culture/ Bio-floc technology (No.)			
4	Fish Seed Hatchery (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Inland Fisheries Facilities	Dept. of Fisheries and Aquatic Resources 2023

Farm Credit - Others & Integrated Farming

Table 1: GLC

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

Sources

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

Agri. Infrastructure

Table 1: GLC

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

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	1	2	2
2	Cold Storages (Capacity - '000 MT)	10	15	15
3	Storage Godowns (No.)	1	1	1
4	Storage Godowns (Capacity - '000 MT)	0.45	0.45	0.45

5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)			5
6	Market Yards [Nos] / Wholesale Market (No.)			
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Agri Storage Infrastructure	District primary data 2023

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.00	0.00	0.00
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)			

Table 2: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)		1	
2	Watershed Projects - Area treated ('000 ha)		0.30	
3	Wadi Projects (No.)		1	1
4	Wadi Projects - Area of plantation ('000 ha)		0.08	0.08

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: NABARD's interventions	Springshed project

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

Agri Infrastructure - Others

Table 1: GLC

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

Sources

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

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	0.00	0.00	0.00
2	Loans to MFIs for Agri. & Non- Agri activities (Rs. lakh)			
3	MUDRA Loans (Rs. lakh)	119.42	485.02	566.22

Sources

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

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	277.00	360.84	839.26
2	No. of units financed			
3	Loans under Stand Up India Scheme (Rs. lakh)			
4	Loans to Weavers' Coop. Societies (Rs. lakh)			

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)			1
2	Micro Units (No.)			1534
3	Small Units (No.)			1
4	Medium Units (No.)			
5	Udyog Aadhar Registrations (No.)			58

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	1	1	1
2	Handicrafts Clusters (No.)			
3	Weavers' Coop. Societies (No.)			

Sources

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

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	1.84	0.00	1.33
3	GLC under Housing (Rs. lakh)	0.00	96.00	216.00

Sources

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

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	GLC flow under PPP projects (Rs. lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (Rs. lakh)			

Sources

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

Social Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	0.00	0.00	0.00

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

Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	0.00	0.00	0.00
2	Assistance under Green Climate Fund (Rs. lakh)			
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)			

Sources

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

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	134.00	90.80	150.00
2	JLG Bank Linkage (Rs. lakh)	30.00	20.49	55.50
3	Loans through SHPIs (Rs. lakh)			
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)			

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	8	8	8
2	No. of SHGs formed			1805
3	No. of SHGs credit linked (including repeat finance)			
4	Bank loan disbursed (Rs. lakh)	106.97	129.30	133.97
5	Average loan per SHG (Rs. lakh)			
6	Percentage of women SHGs %	100.00	100.00	100.00

Sources

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

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)			43
2	Consumer Stores (No.)			8
3	Housing Societies (No.)			1
4	Weavers (No.)			8
5	Marketing Societies (No.)			7
6	Labour Societies (No.)			0
7	Industrial Societies (No.)			4
8	Sugar Societies (No.)			0
9	Agro Processing Societies (No.)			0
10	Others (No.)			112
11	Total (No)	0	0	183

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)			39
2	Multi state cooperative societies (No.)			15

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/ mF Os	SHGs/JL Gs	BCs/BF s	Village s	House olds
Commercial Banks	2	6	3	3	0	0	365	28	100	32595
Regional Rural Bank	0	0	0	0	0	0	0	0	0	0
District Central Coop. Bank	1	3	2	1	0	0	1882	0	17	4044
Coop. Agr. & Rural Dev. Bank		0	0	0	0	0	0	0	0	0
Primary Agr. Coop. Society	231	0	0	0	0	0	0	0	0	0
Others		0	0	0	0	0	0	0	0	0
All Agencies	234	9	5	4	0	0	2247	28	117	36639

2. Deposits Outstanding

Agency	No. of accounts						Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	31/03/2022	Grow th (%)	Shar e (%)	31/03/2022	31/03/2024	Grow th (%)	Shar e (%)
Commercial Banks					0	0.0	23700.00	29381.61	37053.12	26.192.39

Regional Rural Bank					0	0.0					0	0.00
Cooperative Banks	1347	27251	27617	1.3	100.0	4915.89	5318.05	3052.30	-42.6	7.61		
Others				0	0.0				0	0.00		
All Agencies	1347	27251	27617	1.3	100.0	28615.89	34699.66	40105.42	15.6	100.0	0	0

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	1169			0	0.0	22315.00	25594.87	35500.94	38.7	94.44
Regional Rural Bank				0	0.0				0	0.00
Cooperative Banks	146	1923	1978	2.9	100.0	3214.13	3028.16	2088.34	-31.0	5.56
Others				0	0.0				0	0.00
All Agencies	1315	1923	1978	2.9	100.0	25529.13	28623.03	37589.28	31.3	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
	94.2	87.1	95.8
Commercial Banks			
Regional Rural Bank	0	0	0



Phek, PLP 2025-26

Cooperative Banks	65.4	56.9	68.4
Others	0	0	0
All Agencies	89.2	82.5	93.7

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	22137	6345	15675	835
Regional Rural Bank				
Cooperative Banks	1405	43	94	0
Others				
All Agencies	23542	6388	15769	835

6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	2560.09	7.2	1674.32	4.7	1773.80	5.0	0.12	0.0
Regional Rural Bank	0.00	0	0.00	0	0.00	0	0.00	0
Cooperative Banks	446.11	21.4	275.29	13.2	69.89	3.3	0.00	0.0
Others	0.00	0	0.00	0	0.00	0	0.00	0
All Agencies	3006.20	8.0	1949.61	5.2	1843.69	4.9	0.12	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Commercial Banks	2593.00	1339.95	51.7	1807.00	1471.66	81.4	4114.51	2560.09	62.2	65.1
Regional Rural Bank			0			0			0	0.0
Cooperative Banks	973.00	197.70	20.3	393.00	1467.65	373.4	1760.30	446.11	25.3	139.7
Others			0			0			0	0.0
All Agencies	3566.00	1537.65	43.1	2200.00	2939.31	133.6	5874.81	3006.20	51.2	76.0

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [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	1300.00	859.50	66.1	800.00	1591.33	198.9	1712.38	1241.15	72.5	112.5
Term Loan (Agri.)	1089.00	227.70	20.9	599.00	888.64	148.4	2475.47	708.46	28.6	66.0
Total Agri. Credit	2389.00	1087.20	45.5	1399.00	2479.97	177.3	4187.85	1949.61	46.6	89.8
MSME	945.00	277.40	29.4	780.00	360.84	46.3	1422.50	839.26	59.0	44.9

Other Priority Sectors*	232.00	173.05	74.6	120.00	98.50	82.1	264.46	217.33	82.2	79.6
Total Priority Sector	3566.00	1537.65	43.1	2299.00	2939.31	127.9	5874.81	3006.20	51.2	74.1

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	
Commercial Banks			0			0	6295.00	595.00	9.5	3.2
Regional Rural Bank			0			0			0	0.0
Cooperative Banks			0			0	469.27	786.25	167.5	55.8
Others			0			0			0	0.0
All Agencies	5009.07	1593.00	31.80	5592.31	1088.70	19.47	6763.79	1380.82	20.41	23.89

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

Source(s)

1	Lead Bank & SLBC
2	Lead Bank & SLBC
3	Lead Bank & SLBC



Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World’s Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

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

i. Agri Stack:

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

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

vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.

viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.

ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.

x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

i.e. one day trip without night stay.

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programs linked with Bank Credit

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

Chief Minister's Micro Finance Initiative (CMMFI)

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

As per 2011 census about 85 percent of Phek population lives in rural areas which directly or indirectly provides employment to 44069 cultivators. The district has a Gross Cropped Area of 49480 ha and Net Sown Area of 35258 ha with 140 percent cropping intensity. The type of soil in the district is Red Sandy and Laterite soil (organic). Annual rainfall in the district during the year 2023 was 1265.4 mm. The net irrigated area of the district is 14560 Ha constituting barely 7.2 of the total geographical area of 202582 Ha. Agricultural labourers constitute 2.1 of the main workers in the district. The district consist of 7 percent marginal land holding of less than 1 Ha 23 percent small land holding of 1-2 Ha 66 percent semi-medium & medium land holding of 2-10 ha and 4percent large land holding of more than 10 ha. Rice is the staple food of the people hence paddy is the major crop cultivated followed by Maize Ginger Millets Soybean Potato Cabbage Pulses etc. Credit flow under crop loan in the district during past three years were Rs.859.50 lakh Rs.1591.33 lakh and Rs.1241.15 lakh respectively. Traditionally farmers practice natural farming in the district.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Agricultural inputs are being supplied through agricultural department and KVK to farmers in the district. Agri Link Roads supported under RIDF assistance of NABARD facilitates communication and transportation of agricultural produce to the market. The ongoing extension and developmental activities / schemes under Agriculture department that are being implemented to promote farming in the district are National Food Security Mission (NFSM) Rashtriya Krishi Vikas Yojna (RKVY) National Food Security Mission on Oils Seeds and Oil Palm (NFSM-OS & OP) Agricultural Technology Management Agency (ATMA) under National Mission for Agriculture Extension & Technology (NMAET) National Mission for Sustainable Agriculture (NMSA) Sub-Mission on Agricultural Mechanization (SMAM) Sub-Mission on Seeds and Planting Material (SMSP) Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) and Mission Organic Chain Development for North Eastern Region (MOVCD-NER). There is one soil testing lab in the district. One farm has been established at Pfutsero for raising crops like Turmeric Cardamom etc under RKVY Sub-Scheme on Farm Development by Department of Agriculture in the district. As on date there are 13 registered FPOs in the district.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

There is no Major & Medium Irrigation project in the state. However Minor Irrigation schemes are commonly implemented throughout the State. As per the Report of Dynamic Ground Water Resources of Nagaland 2020 Phek district have been classified under “Safe” category with annual Extractable Ground Water Resource of 12750.77 Ham and 0.31 stage of Ground Water extraction. Hence there is plenty of scope for irrigation through exploitation of both surface water and ground water. The methods adopted in the district for irrigation purposes are diversion of hill streams through contour open channels or through pipes to irrigate plain lands in the valley or terraced fields on the hill slopes. The district has gross irrigated area of 15130 ha and net irrigated area of 14560 ha. There has been no reporting of credit flow to this sector during the last 3 years.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Minor irrigation schemes are implemented through Water Resources Department. Under NABARD’s RIDF there is an ongoing project on Creation of Farm Ponds using LDPE at Thipuzu village in the district. The estimated net annual draft of Phek is 39.91 Ha.m against net annual recharge of 14167.53 Ha.m. Under PMKSY 22 nos. of surface minor irrigation projects are being implemented in Phek since 2018-19.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

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

2.1.3.2 Infrastructure and linkage support available, planned and gaps

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

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

A total area of 10109.25 ha (Statistical Handbook of Nagaland 2023) is covered under various horticultural crops in the district. Fruits such as Kiwi plum banana papaya passion fruit pineapple peach pear etc are mostly grown in the district. The Department of Horticulture Government of Nagaland and Phek Organic Large Cardamom Producer Company Limited (POLCPC) Phek have entered into agreement whereby the former has leased Large Cardamom Dryer Machine and Primary Processing Unit to the latter for a period of two years. Under NABARDs RIDF the Department of Land Resources is implementing Coffee Plantation project in the district. The Department of Horticulture had undertaken establishment of 10 low cost oyster mushroom units in the district under RKVY-RAFTAAR. Under Mission for Organic Value Chain Development for North-East Region (MOVCD-NER), Department of Horticulture had formed clusters through formation of Farmers Producer Company Limited in Phek district viz. organic Large Cardamom and Chansu Organic Kiwi covering 500 Ha area comprising of 500 registered farmers respectively. There is a Kiwi and allied food processing cluster in Thipuzu village and a cluster on fruit and vegetable processing in Pfutsero. Under sericulture Eri Tasar and Muga has been reared in the district. Sub - sectoral data in respect of credit flow to Plantation and Horticulture including Sericulture is not available.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There is one Horticulture research farm at Pfutsero under the Department of Horticulture to augment the production of quality planting materials in the district. Also few private nurseries are operating in the district that cater to the supply of planting materials. One Ginger Processing Unit of 1000 kg capacity is under implementation by the department in the district (AAR 2021-22 Dept. of Horticulture). Sericulture Department in the district gives assistance to farmers for eri-silkworm food plants cultivation construction of rearing huts and trainings. The department also provides empowerment training under Vanya (Muga) cluster promotion under Central Silk Board (MoT). Also Development of Eri & Muga under CSS - Silk Samagra has been initiated by the department during 2021-22 in the district. Under NABARDs' RIDF Horti-Link road Development of Sericulture Farm and construction of Common Facility Centre are under implementation through Horticulture and Sericulture departments respectively. However the infrastructure support is still inadequate in the district.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The Forest Cover of our state is 12251.14 Sq. km out of which Phek district has Forest Cover of 1247.74 Sq.Km. Thus a good scope is available for increasing the forest cover in conventional forest area (legally defined as forest by government) especially for enrichment plantations by State Governments to increase the crown density where funds can be accessed from products like Rural Infrastructure Development Fund (RIDF) with NABARD in addition to their budgetary allocations and State Compensatory Afforestation Fund Management and Planning Authority (CAMPA). However there also exists a tremendous potential for increasing the tree cover outside the conventional forest area i.e. on private lands. There has been no reporting of credit flow to this sector during the last 3 years.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

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

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Although the growing demand for dairy products present significant opportunities for those engaged in dairy farming it is practised on a relatively small scale in the district. As per the 20th Livestock Census 2019 for Nagaland there are 2764 nos. of cattle and 1333 nos. of buffalo population in Phek district respectively. The total milk production in the district during the year 2022-23 is 28.33 lakh tonnes (Source : Dept. of AH &VS Phek). There are 30 Dairy cooperative societies in the district. Sub - sectoral data in respect of credit flow to AH - Dairy is not available.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Department of AH & Veterinary Services has been implementing Rural Backyard Pig Development Scheme Rural Backyard Goat Development Scheme Innovative Rabbitry Productivity Project and Innovative Poultry Production Project Adoption of Moringa seed with indigenous Fodder Cultivation and Silage Making Unit (Post Harvest Technologies) under National Livestock Mission (NLM) to promote meat milk and egg production. There is 1 Veterinary Hospital, 11 Disease Diagnostic Centres, 1 Artificial Insemination Centre, 1 State Pig Breeding Farm, 1 Mobile Veterinary Unit and 1 Semen Bank which is under construction.

2.1.7 Animal Husbandry – Poultry**2.1.7.1 Status of the Sector in the District**

As per 19th Livestock Census the total poultry population of the district is estimated at 305658 comprising of 296496 fowls and 9159 ducks whereas commercial poultry population in the district consists of 6590 broiler and 1926 layer birds. The per capita availability of egg in the district is 15 nos./head/annum (Source : Integrated Sample Survey 2021-22 Dept. of AH&VS GoN) against total requirement of 393.67 lakh numbers per annum. The total egg production in the district during the year 2022-23 is 31.62 lakh nos. (Source : Dept. of AH &VS Phek). Sub - sectoral data in respect of credit flow to AH - Poultry is not available.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The department of Animal Husbandry & Veterinary Services under the National Livestock Mission (NLM) is implementing Rural Backyard Poultry Development through which 1 (one) month old LIT birds are distributed to BPL farmers in the district to augment production of chicken in rural areas. High feed costs attributed to transportation cost and import related expenditure is one the challenges faced in the district. There is 1 Veterinary Hospital and 11 Disease Diagnostic Centres in the district (Source: Statistical Handbook of Nagaland 2023).

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Nagaland has its own pig breed Tenyi-Vo which was recognized by the National Bureau of Animal Genetic Resources (NBAGR) on 21 June 2016 and is indigenous to the districts of Kohima Phek and Peren. The breed is known for its early sexual maturity in males (60-90 days) excellent mothering quality and a characteristic pendulous belly almost reaching the ground. The total meat production in the district during 2022-23 is 1.67 thousand tonnes (Source : Dept. of AH & VS Phek). The total pig goat and sheep population in the district as per 20th Livestock Census is 32785 (Exotic – 19727 & Indigenous – 13058) 2987 and 17 respectively. Sheep rearing is hardly being practiced in the district and potential for its development is negligible. Goat rearing is an activity that does not require high cost of investment and demand for chevon in areas of military establishments is high. These two factors ensure that goat rearing is feasible for financing both under government sponsored programmes as well as normal lending activity of banks. Sub - sectoral data in respect of credit flow to AH - SGP is not available.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

There is one State Pig Breeding Farm in the district. The district Animal Husbandry and Veterinary Services Department had been implementing Rural Backyard Pig Development Scheme under which 400 beneficiaries were benefitted during 2021-22. Despite the presence of one Pig Breeding Farm in the district there is limited existing stock. The existing infrastructure support and extension services in the district are still inadequate. There is 1 Veterinary Hospital, 11 Disease Diagnostic Centres, 1 State Pig Breeding Farm, 1 Indigenous Pig Nucleus Farm and 1 Artificial Insemination Centre in the district (Source: Statistical Handbook of Nagaland 2023).

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Pond culture system of fishery and paddy-cum-fish culture is commonly practiced in the district. Fishery sector has tremendous potential of becoming a major contributor towards improving the districts economy by providing livelihood and employment opportunities to the local populace. Fish production in the district during 2021-22 in the district was 431 MT against demand of 1798 MT (Source: Dept. of Fisheries & Aquatic Resources GoN). There has been no reporting of credit flow to this sector during the last 3 years.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

In order to boost fish production in the district the Department of Fisheries is focusing on creation and development of water bodies with special emphasis on compact area development in potential pockets. The department had established one Table Fish Production Farm at Sohomi village funded under NEC. Under Pradhan Mantri Matsya Sampada Yojana (PMMSY), the department has formed fishery clusters in 4 blocks viz. Phek, Pfutsero, Chizami and Chetheba wherein, department had taken up construction of new ponds, rearing ponds and new grow out ponds covering a total area of 24.1 ha with 235 beneficiaries during the last three years. Under Mission Fingerlings the department has provided 2000 packets of fish seeds to 1048 farmers during 2023-24.

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

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

2.1.10.2 Infrastructure and linkage support available, planned and gaps

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

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

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

2.1.11.2 Infrastructure and linkage support available, planned and gaps

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

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Scientific storage infrastructure such as cold storages for perishable items warehouses and silos for storage of food grains help prevent distress sale by farmers. There has been a felt need to provide the farming community with facilities for scientific storage so that wastage and produce deterioration are avoided and farmers' immediate financial requirements are met through pledge loans from banks without being compelled to sell the produce at a time when the prices are low. There is a godown of 450 MT capacity owned by the Department of Food and Civil Supplies and a 15 MT cold storage owned by CWWMPSC Ltd. in the district. There has been no reporting of credit flow to this sector during the last 3 years.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

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

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

Land development encompasses soil and water conservation water management and agronomy and other watershed development activities and is aimed at increasing agricultural production and productivity as well as bringing uncultivable areas under cultivation for sustainable development. The main components of land development include land levelling and on-farm development works land reclamation and drainage water management/conservation/reuse of water soil conservation watershed/ rain fed/dry land development wasteland development/productivity improvement and organic farming. The total area reported for land utilization is 202582 Ha out of which forest area is 124774 Ha barren and unculturable land is 250 Ha. The cropping intensity of the district is 139% with a gross cropped area of 0.49 lakh hectares. There has been no reporting of credit flow to this sector during the last 3 years.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The Soil and Water Conservation department under RKVY implements various soil conservation technologies with 4 nos. of projects covering 9 villages in the district. Under National Mission for Sustainable Agriculture soil health cards and micronutrients are distributed to farmers in the district. The department has a soil testing laboratory in the district headquarter. One NABARD supported Springshed based watershed project has been successfully implemented through SLNA and one more is under implementation through NEIDA in the district. Meteorological observatories have been installed at different altitudes of the district in two locations viz. Phek (1360 MSL) and Meluri (1350 MSL) under the department of Soil & Water Conservation.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

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

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Demonstration for vermicompost units are set up in the farms of KVK Porba Phek. Vermicomposting as an activity has been promoted under earlier NABARD funded Tribal Development Project in the district and also through livelihood interventions of North East Initiative Development Agency (NEIDA). Banks are yet to support farmers under this sector hence credit support to farmers for setting up of vermicompost units need to be extended.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Phek has favourable agro-climatic condition conducive to agricultural and horticultural crops. As per RBI guidelines credit to food processing units with investment in plant and machinery up to Rs.10.00 crore shall be treated as priority sector advance. Certain traditional agro-based industries and modern food processing industries such as rice mills horticultural meat dairy products etc have the potential to directly and indirectly generate significant employment in production activities through its forward and backward linkages in the district. Under the "one district one product" Kiwi has been identified in the district under which 8 FPOs had been promoted under CSS-FPO in the district. The District Industries Centre (DIC) has been facilitating potential borrowers to avail credit under the PMFME Scheme to set up viable food processing units in the district. There has been no reporting of credit flow to this sector during the last 3 years.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

There is a fruit & vegetable processing unit functioning in Pfutsero which is owned by Chakhesang Women Welfare MPCs Ltd. through which locally available fruits/vegetables are being collected, processed and packed. Also a common facility centre (CFC) funded under SFURTI scheme of GoI with the processing line capacity of 500kg/hour has been set up in Thipuzu village for fruit/agri processing. However the present level of infrastructure and support services available in the district is far from the desired level for development of agro & food processing sector.

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

This sector covers activities like loans to Co-operative Societies of farmers for disposing of their produce, Agri Clinic and Agri-Business Centres (ACABC), loans to PACS/LAMPS and loans to MFI for on-lending to agriculture and financing to SHGs/JLGs by banks etc. Separate GLC flow under this sub-sector in the district is not available. However, the combined credit flow under Agri- Ancillary activities for the year 2021-22 2022-23 and 2023-24 was Rs.173.05 lakh Rs.98.50 lakh and Rs.217.33 lakh respectively.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There are two Agri-clinic and Agri-Business Centres sponsored by the District Agriculture Department. Under NABARD's PRODUCE Fund 2 FPOs have been promoted. Also under CSS-FPO 8 nos. of FPOs were promoted through various implementing agencies covering all blocks in the district. There are 55 agri & allied cooperative societies in the district.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Micro Small & Medium Enterprises (MSME) Sector plays a significant role in the economy of the district mainly due to its potential to provide additional income and employment opportunities. The definition of MSME for both Manufacturing Enterprises and Enterprises rendering Services applicable has been revised vide the Gazette of India notification dated 01 June 2020. The revised definition of MSME which came into effect from 1st July 2020 is based on Investment in Plant & Machinery/equipment and Annual Turnover viz. Micro enterprises are categorized as investment not more than Rs.1 crore and turnover not more than Rs.5 crore Small enterprises are categorized as investment not more than Rs.10 crore and turnover not more than Rs.50 crore and Medium enterprises are categorized as investment not more than Rs.50 crore and turnover not more than Rs.250 crore. Total units registered under Udyam in the district is 1535 nos. under which 1534 are micro units and 1 small unit. Credit flow under the sector for the year 2021-22 2022-23 and 2023-24 was Rs. 277.00 lakh Rs. 360.84 lakh and Rs. 839.26 lakh respectively.

3.2 Infrastructure and linkage support available, planned and gaps

The District Industries Centre (DIC) is providing technical assistance to existing small scale village/cottage industries and handicrafts/handloom to the entrepreneurs/educated unemployed youth/weavers for taking up income generating activities using locally available natural resources. There are 2 Sub District Industry Centre one Nagaland Khadi & Village Industrial Board (NKVIB) and an Emporium in the district. Wazeho area had been identified by the state as industrial zone. Central Government supported schemes such as PMEGP PMMY SUI PMFME PMKVY and SFURTI are under implementation in the district. There is one SFURTI cluster viz. Thipuzumi Kiwi and allied food processing cluster in the district.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

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

4.1.2 Infrastructure and linkage support available, planned and gaps

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

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

While Government endeavors to provide primary education to all on a universal basis higher education is progressively moving into the domain of private sector. The Educational Loan Scheme aims at providing financial support from the banking system to deserving/ meritorious students for pursuing higher education in India and abroad. After introduction of the scheme in 2010 new modifications have been incorporated in the scheme that now includes loans to individuals for educational purposes including vocational courses up to Rs.10 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector and Rs. 20 lakh for studies abroad and do not include those granted to institutions. The Government of India has launched a scheme to provide full interest subsidy during the period of moratorium i.e. course period plus one year or six months after getting job whichever is earlier on loans taken by students belonging to Economically Weaker Sections from scheduled banks under the Educational Loan scheme of the Indian Banks' Association for pursuing any of the approved courses of studies in technical and professional streams from recognized institutions in India. The credit flow under the sector in the year 2021-22 2022-23 and 2023-24 was Rs.1.84 lakh nil credit and Rs.1.33 lakh respectively.

4.2.2 Infrastructure and linkage support available, planned and gaps

There are 186 nos. of Government schools 58 nos. of Private schools 1 Jawahar Navodaya Vidyalaya (JNV) School and 2 nos. of Colleges in the district (Source: Statistical Handbook of Nagaland 2023). The district has limited numbers of colleges and technical institutes which is also a factor for poor socio economic development.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

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

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

The focus is on serving housing needs of all segments of the population and to promote low and moderate housing facilities across the country. Due to increasing income levels and improved standard of living the demand for housing loans is high in the district but credit flow to this sector is still very low due to the constitutional restrictions in place in the state as a whole that do not provide for mortgage of land making lending to the Housing sector a challenge. The credit flow under the sector in the year 2021-22 2022-23 and 2023-24 was nil credit Rs. 96.00 lakh Rs. 216.99 lakh respectively.

4.3.2 Infrastructure and linkage support available, planned and gaps

Phek has a total number of 36639 households. During 2022-23 under PMAY-G there was physical target of 275 units in the district of which, 45 units were achieved (Nagaland Statistical Handbook 2023). However, bank credit for housing has been hindered by non-establishment of transferrable property rights on land.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

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

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

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

5.2.2 Infrastructure and linkage support available, planned and gaps

The district has one hospital, 22 Primary Health Centres, 186 Government Schools, 58 Private Schools and 2 colleges (Source : Nagaland Statistical Handbook 2023).

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Renewable energy is the energy that is generated from renewable resources which are naturally replenished. The major renewable energy sources are solar energy wind energy hydel energy [mini hydel projects from 101 KW to 2000 KW and small hydel projects from 2001 KW to 25 MW] and bio-energy. Biogas is one of the efficient non-conventional energy sources which can be profitably harnessed to meet the domestic fuel requirement and to supplement rich organic manure for farm operations. These renewable energy sources can be utilized judiciously to achieve energy security. As per RBI guidelines bank loans up to a limit of Rs.15 crore may be extended to borrowers for purposes like solar based power generators biomass-based power generators wind mills micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems and remote village electrification. For individual households the loan limit will be Rs.10 lakh per borrower. There has been no credit flow under this sector for the last 3 years.

5.3.2 Infrastructure and linkage support available, planned and gaps

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

RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	22	15.773000	15.4935
B	Ongoing tranches	13	6.349000	5.844
	Total (A + B)	35	22.122000	21.3375

2. The sector-wise details of RIDF projects sanctioned in the district various categories are as given below:

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	8	4.245200	4.0558
B	Rural roads & bridges	5	2.103800	1.7882
C	Social Sector	0	0.000000	0
	Total (A + B + C)	13	6.349000	5.844

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	1	1	ha	0
B	Rural roads	15	60	km	0
C	Bridges	0	0	m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Veterinary	2	Livestock healthcare facilities productivity and income	0	0

2	Sericulture	2	Increase cocoon productivity sustainable development of silk industry and gainful employment	0	0
3	Land Resource	1	Promote sustainable livelihood of the farmers	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The cumulative number of SHGs in Phek district stands at 2085 out of which 263 SHGs have been credit linked as on 31st March 2024. With regard to earlier NABARD's SHG-Bank linkage programme in Phek district two SHPI (Self Help Promoting Institution) programmes were implemented through Chakhesang Women Welfare Society (Partner NGO) under which 300 SHGs were formed and credit linked covering Pfutsero and Kikruma blocks. 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. 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 in NABARD's Head Office, Mumbai. The comprehensive MoU which covers a period of 3 years, seeks to harmonize NABARD's role of enabler and facilitator in the SHG ecosystem since inception of the movement, with the transformative goal of NRLM to promote women led development in rural areas by leveraging on the unique strengths of both entities.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

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

2. Water Resources

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

3. Farm Mechanization

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

4. Plantation and Horticulture

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

5. Forestry/ Waste Land Development

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

6. Animal Husbandry - Dairy

- 1 The promotion of nutritious fodder cultivation and feed production for livestock will go a long way in reducing the input cost of dairy farmers. It will also have a direct impact in milk production thereby benefiting the dairy farmers.
- 2 Infrastructure for breeding facilities are essential in order to ensure sustainable development of the dairy sector. Facilities such as Veterinary dispensary with Artificial Insemination (AI) facility AI centres Natural service / Bull centres etc are crucial for the promotion of this sector.
- 3 Financing Agrilclinics and Agribusiness Centres to veterinary graduates will facilitate establishment of private rural veterinary clinics cattle breeding centres and other related activities.

7. Animal Husbandry – Poultry

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

8. Animal Husbandry – Sheep, Goat, Piggery

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

9. Fisheries

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

10. Construction of Storage and Marketing Infrastructure

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

11. Land Development, Soil Conservation and Watershed Development

- 1 Integrating land development with quick income generating activities should be devised which have better economic prospects for the farmers in the district.
- 2 Comprehensive land development strategies that incorporate soil conservation & watershed management techniques may be implemented in the district. This involves contour bunding terracing agroforestry and soil erosion control measures to enhance soil fertility prevent erosion and optimize water utilization.

- 3 Sensitization and awareness campaigns may be conducted to educate farmers about sustainable land use practices conservation methods and the importance of watershed management. Building local capacity through workshops and extension services will empower farmers in the district to adopt innovative techniques leading to long-term ecological and agricultural benefits.

12. Agriculture Infrastructure: Others

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

13. Food and Agro. Processing

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

14. Agri. Ancillary Activities: Others

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

15. Micro, Small and Medium Enterprises (MSME)

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

16. Export Credit

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

17. Education

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

18. Housing

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

19. Social Infrastructure

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

20. Renewable Energy

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

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

21. Informal Credit Delivery System

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

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

1. One Multi-Purpose Cooperative Society (MPCS) for every village has been implemented which will act as a Model Cooperative Society for others to emulate. This proposal of One Village-One Cooperative Society will be further strengthened due to the recent Govt. policy directive on cancellation of Non-functioning and defunct Cooperatives and the constitution of a High-Powered Committee headed by Addl. Chief Secretary to the Govt. of Nagaland. The Department has so far registered 120 Nos. of Cooperative Societies under the One Village One Society.
2. The Cooperative Department conducts grassroots training and sensitization programme on cooperatives in the block level where resource persons from the department as well as allied departments are utilized in conducting seminars and technical training.
3. The Department has been implementing RKVY under the Department of Agriculture. Under this Scheme the Department is involved in the mobilization of farmers by forming Commodity Interested Groups skill enhancement trainings distribution of machineries to prevent perishable commodities and food products providing credit linkages etc.
4. The department has taken initial steps to concretize the much-desired convergence program of agri and allied activities through the organization of specialized and department specific cooperative societies. Convergence of Agri Department's organic initiatives livelihood programs of NERLP beekeeping activities of NBHM common service centres under I.T department etc. resulted in framing of specialized byelaws and registering these cooperatives as legal entities under the Nagaland Cooperative Societies Act 2017.
5. The RCS department has undertaken stringent steps to identify and cancel Non-functioning/defunct Cooperative Societies which didn't commence working or cease to work or has ceased to comply materially with any condition as per the Cooperatives Acts Rules or Bye-laws. Accordingly the Registrar of Cooperative Societies has identified and cancelled 566 defunct/ non-functioning cooperative societies till date.
6. ICDP is implemented in five districts of the State viz. Kohima Tuensang Peren Longleng and Kiphire whereby agriculture and allied sectors are being targeted along with other sectors for creation of infrastructure facilities like godowns cold storage mini processing cottage industries marketing transport credit and banking etc. With the successful implementation of Phase I (2018) Phase II (2019) Phase III (2020) the 4th and the final phase of the ICDP project was launched in November 2021. The financial outlay under ICDP for all 5 districts was to the tune of Rs. 52.10 crore. The project has resulted in the creation of six collection centers installation of 300 micro-ATMs 42 pickup marketing godowns 3 customised marketing bus 304 piggery units a fruit preservation unit in Tuensang 2 marketing complexes and 1230 hectares of new areas under agricultural production (Nagaland Economic Survey 2022-23).

5. Status of Cooperatives in the District

1. The district presents a unique landscape for the potential formation of cooperatives due to its diverse agricultural practices rich cultural heritage and the need for inclusive economic development. Cooperatives can play a significant role in addressing the socio-economic challenges faced by the district. As on date there are 183 cooperative societies in the district with a total of 7113 members.
2. Under CSS-PACS computerization scheme 2 Cooperative Societies had been computerized in the first phase. For the second phase 16 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 for which, there is potential to revive and strengthen the cooperative societies in the district.
2. There is good potential for creation of cooperative societies in non-farm sectors viz. food processing handloom & handicraft in the district. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Tribal Development	Integrated Tribal Development Project	Pfutsero and Chizami blocks	Grant	Nil	200	The project is expected to enhance livelihood & income generation through wadi development to 200 tribal families having limited means of income in 4 villages. The project is in 3rd year and fruiting will take place from 5th year onwards, However, wadi families are earning income of about Rs.5000 from seasonal intercrops.
2	Tribal Development	Integrated Tribal Development Project	Kikruma & Pfutsero blocks	Grant	Nil	200	The project is expected to enhance livelihood & income generation through wadi development to 200 tribal families having limited means of income in 4 villages. The project is in the 1st year and farmers are yet to generate income from wadis.



Phek, PLP 2025-26

3	Watershed Development	Springshed based Watershed Development Project (SWDP)	Chizam i block	Grant	Nil	Nil	Increase in spring discharge for drinking and irrigation purposes in 2 villages. Farmers are able to cultivate crops during dry spells.
4	Promotional Activity	Promotion of Indigenous Germplasm of Foxtail Millet and Seed Bank to preserve Millet Genetic Diversity in Phek district of Nagaland	Pfutsero and Chizami blocks	Grant	Nil	100	The project is expected to conserve millet germplasm through creation of Seed bank and promote nutritional security which will thereby enhance productivity and income of the farmers. Out of 10 kg seed per ha, yield of millet was 1300 to 1600 kg per ha. After post harvest management and storage of seeds for next season, about 10 to 15 quintals were sold at Rs.100 per kg in the local market generating an income of Rs.1.00 to Rs.1.50 lakh per hectare.
5	Infrastructure Development	Rural Haat	Sakraba village	Grant	Nil		The development of improved rural market has been benefitting SHG members and farmers in the area through income generation and reduction of post harvest losses. The average monthly sales is around Rs.1.50 to Rs.1.60 lakh.

6	Infrastructure Development	Under RIDF, there are 13 ongoing projects being sanctioned in the district which is implemented through Agriculture Horticulture Water Resources Sericulture AH & VS Land Resources and Power department.	Covering all blocks	Loan	Nil	Nil	Overall infrastructure development under Priority sector in the district.
7	Collectivisation	4 FPOs formed viz. 2 nos. under NABARD Producer Organization Development Fund and 2 nos. under CSS-FPO Scheme as the Implementing Agency	Pfutsiro Chizami & Kikrumba blocks	Grant	Nil	1239	Better remuneration through collective marketing, access to inputs, credit etc. Turnover of the FPOs are about Rs.15.00 lakh annually.



Phek, PLP 2025-26

8	Women Empowerment	Formation and nurturing of Intensive Major Off-Farm Producer Organization (OFPO) on Handloom products in Chizami block of Phek district.	Chizami block	Grant	Nil	300	Capacitate women weavers to be the shareholders of their own Registered company product diversification design and development branding and marketing. Average turnover per quarter is about Rs.1.00 lakh.
9	Women Empowerment	Post Registration Activities of GI Chakhesang (GI-Shawl 542)	Phek Chizami Putsero Chetheb and Kikrumba blocks	Grant	Nil		This project will be covering women weavers in 25 villages of the district and is expected to promote Authorized Users product diversification e-commerce generate employment income promote rural tourism etc.

Success Stories

Success Story 1: Food Security through Organic Potato Tuber (Seed) Production using LDPE (low density Polyethylene) Water Harvesting Structure in Phek District of Nagaland



1. Scheme : Farm Sector Promotion Fund
 2. Project Implementing Agency : Krishi Vigyan Kendra (KVK), Phek district
 3. Duration of the project : 1 year
 4. Beneficiary : SHG members
- No. of beneficiaries : 50
- Community : Tribal
- State : Nagaland
- District : Phek
- Block : Kikruma
- Village : Thipuzu and Porba

1.1 Support provided

- Training cum demonstration and field days were conducted for the beneficiaries along with supply of tubers for sowing and biofertilizers. Also, LDPE (low density Polyethylene) water harvesting structures were provided from KVK for irrigation of plants during dry spells.

1.2 Pre-implementation status

- Prior to the project, farmers purchase quality tubers for sowing outside the district/state. The intervention has allowed farmers to access more affordable and higher quality potatoes for their sowing, enabling them to cultivate more efficiently and at a lower cost.

1.3 Challenges faced

- Potato growers in the district are not into cultivation for seed purpose. It has been a usual practice for the farmers to sell off the entire harvest each season as the farmers were not aware of proper post harvest management practices. So, identification of willing beneficiaries was a challenge.

1.4 Impact

- Out of 20 quintal Potato tubers (Kufri Girdhari variety) being supplied to the beneficiaries (50 SHG members), the average yield was 264 quintal from 1 ha area. The income generated from marketable surplus was Rs.4.80 Lakh.

Success Story 2: Promotion of Indigenous Germplasm of Foxtail Millet and Seed Bank to preserve Millet Genetic Diversity in Phek district of Nagaland



1. Scheme : Farm Sector Promotion Fund
2. Project Implementing Agency : Krishi Vigyan Kendra (KVK), Phek
3. Duration of the project : 2 years
4. Beneficiary : SHG members
- No. of beneficiaries: 100.00
- Community : Tribal
- State : Nagaland
- District : Phek
- Block : Chizami
- Village : Zelome, Zhavame, Porba and Gidemi

2.1 Support provided

- Field training cum demonstration on scientific package and practices of millet were imparted to the farmers. Also, supplied seeds for sowing and 3 nos. of seed banks were constructed to enhance millet productivity as well as conserve indigenous germplasm.

3.1 Pre-implementation status

- Earlier, farmers were growing Millets for family consumption only so there was no marketable surplus. However, with the project intervention, farmers were able to generate income from growing Millets.

3.2 Challenges faced

- Millet cultivation has declined in the district owing to drudgery involved in dehusking of millet and lack of awareness on scientific methods. As such, changing of mindset of farmers and identification of interested/willing beneficiaries was a challenge.

3.3 Impact

- Out of 10 kg seed/ha, yield of millet was 1200-1400 kg/ha. Also, Millets are being stored for next sowing season along with collection of indigenous millet varieties in the seed banks in order to make availability of seed for cultivation as well as conserve agro biodiversity at local level.

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

Climate change is affecting every region on the Earth, in multiple ways. The IPCC AR6 (1) highlights that human-induced climate change is intensifying weather and climate extremes, resulting in unprecedented heatwaves, heavy rainfall, and severe droughts. The frequency and intensity of these events are likely to increase, posing significant risks to ecosystems, biodiversity, and human societies.

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

There is emerging evidence that the productivity of crops, livestock and fish is likely to be affected with implications to food security, livelihoods, and sustainability in agriculture. In India, several studies have projected declining crop yields, in the absence of adaptation to climate change. As per the district level risk and vulnerability assessment of Indian agriculture to climate change undertaken by ICAR-CRIDA (2), 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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

2.2 Any specific Climate Change initiative in the State by

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

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

c. **NABARD:** NABARD collaborates with Government of Nagaland and various NGOs to implement climate-focused projects such as incubation of village based LED lamps, installing of automated weather stations, procurement of subjee coolers and Gene Pool Conservation project in association under National Adaptation Fund for Climate Change (NAFCC), ensuring a multi-stakeholder approach. NABARD has sanctioned 20 TDF projects in the state involving grant assistance of Rs 3,174 lakh and soft loan assistance of Rs 75 lakh, covering 6,550 families, which has resulted in formation of multiple orchards with improved soil fertility and enhanced carbon sequestration. NABARD has supported the implementation of 27 springshed-based watershed development projects covering 6,600 ha in 14 districts with an objective of rejuvenating the dying springs. This intervention has addressed the challenge of drinking water scarcity in the project areas and promoted off-season farming with availability of spring water through prop

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

Appendix 1c

Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
- 3.1 Prospects of Climate Action in the District
 - a Climate change is already impacting the district with rising temperatures, rainfall patterns, flash floods, moderate droughts and hailstones affecting crop production. Temperature and rainfall are important climate variables. Changes of these two variables are directly connected to rural livelihood as most of the people in the district are dependent on agricultural activities. It is therefore essential that adaptation plans to combat the impacts of climate change are factored in the developmental process so as to avoid economic burden of adaptation in the long run.
 - b The district needs to promote conjunctive use of surface and ground water to improve water use efficiency, enable springshed development to restore the perennial streams within forests areas and encourage use of recycled water from domestic waste. Establishing demonstrative integrated farming systems by introducing agroforestry and agro-pastoral practices, redefining cropping pattern suitable for the agro-climatic zone of the district, automatic weather stations at block levels, establishment of Climate Change Agriculture Research Centre and promoting climate resilient crops in the district will be helpful.
- 3.2 Any specific Climate Change initiative in the District by
 - a National Action Plan on Climate Change (NAPCC): Launched in 2008, the NAPCC includes eight national missions, such as the National Solar Mission, National Mission for Enhanced Energy Efficiency, and National Mission on Sustainable Habitat. Renewable energy: India aims to meet 50% of its energy needs from renewable sources by 2030. Carbon emissions: India aims to reduce its carbon emissions by one billion tonnes by 2030. Non-fossil energy: India aims to increase its non-fossil energy capacity to 500 GW by 2030. Carbon intensity: India aims to reduce its carbon intensity by more than 45% by 2030. Energy efficiency: The government has organized initiatives to help MSMEs implement energy efficiency measures. Carbon market: The government plans to launch a pilot carbon market mechanism for MSMEs and the waste sector. Net zero target: The government committed to reducing greenhouse gas emissions by 100% by 2050 compared to 1990 levels.

- a KVK, Phek 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. KVK is also implementing NICRA (National Innovation in Climate Resilient Agriculture) project under which, 5 villages viz. Thipuzu, K.Basa, Pusachodu, Kikruma and Pfutseromi are being adopted in the district.
- a Nagaland had prepared State Action Plan on Climate change (SAPCC) duly endorsed by MoEFCC (Ministry of Environment, Forest and Climate Change), which was placed before National Steering Committee in 2014. The SAPCC for Nagaland was formulated in 2013 and since then the state has been implementing various sectoral projects.
Nagaland State Action Plan on Climate Change (NSAPCC): This plan aims to help the state achieve its developmental goals while also conserving natural resources. The plan includes strategies to build capacity for climate proofing vulnerable sectors.
Gene pool conservation of indigenous rice varieties: This project aims to promote food security and livelihood by reviving traditional rice varieties. The state has identified 867 traditional rice varieties.
Forest and Environment Policy: This policy aims to adopt a sustainable, climate-friendly, and equity-based developmental path. It also calls for substantial financial and other resources to invest in forests.
Enhancing Landscape and Ecosystem Management Project: This project aims to address the threats of climate change and global warming.
Nagaland State Climate Change Cell (NSCCC): Established in 2017, the NSCCC is the Climate Studies and Knowledge Solutions Centre (CSKCC) for the state.
- a NABARD has been providing long-term refinance to the approved financial institutions including Support for Climate Adaptation and Mitigation projects. NABARD has been accredited as National Implementing Entity (NIE) for Adaptation Fund in July 2012 and is the only NIE for India. Ministry of Environment, Forest & Climate Change, Govt. of India is the National Designated Authority (NDA) for Adaptation Fund and proposals are submitted with endorsement of NDA. The Adaptation Fund (AF) was set up under the Kyoto Protocol of the United Nations Framework Convention on Climate Change (UNFCCC). It was established in 2001 and officially launched in 2007 at CoP 7 in Marrakech, Morocco. NABARD in the capacity of NIE can access Adaptation Fund from AFB for implementation of feasible climate adaptation projects posed by eligible Executive Entities. NABARD also hosted side events like COP 22 in, Morocco which focused on policy frameworks, project learnings, and barriers related to climate change.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- 3 A project on Post GI Registration Activities of GI Chakhesang Shawl (GI-542) is under implementation through Chakhesang Women Welfare Society (CWWS) in the district in order to promote Authorized Users, product diversification, e-commerce, generate employment, income, promote rural tourism etc. With the product diversification, there is potential and scope for registration under GI on unique products.
- 4 There are indigenous varieties of Millets grown in the district since time immemorial. About 14 varieties of indigenous Millet varieties had been collected and conserved in the Seed Bank under the project on "Promotion of Indigenous Germplasm of Foxtail Millet and Seed Bank to preserve Millet Genetic Diversity in Phek district of Nagaland" which is being implemented through KVK, Phek. These indigenous Millet varieties may be explored for registration under GI.



Annexure 1

District-Phek

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
I.Agriculture													
A. Farm Credit													
A.1 Crop Production, Maintenance, Marketing													
1	Cabbage/ Patta Gobbi_Irrigated	100	Acre	32700	Phy BL	250 81.75	250 81.75	250 81.75	250 81.75	250 81.75	250 81.75	250 81.75	2000 654
2	Foxtail Millet/ Korralu/ Thenai/ Navane__	100	Acre	20440	Phy BL	30 6.13	32 6.54	50 10.22	30 6.13	30 6.13	50 10.22	30 6.13	302 61.72
3	French Beans/ Green Beans/ Fansi/ Common Beans__	100	Acre	31260	Phy BL	33 10.32	33 10.32	33 10.32	33 10.32	33 10.32	33 10.32	33 10.32	264 82.56
4	Ginger/ Adrak_Irrigated	100	Acre	70000	Phy BL	100 70	100 70	100 70	100 70	100 70	100 70	100 70	800 560
5	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	13380	Phy BL	47 6.29	47 6.29	47 6.29	47 6.29	47 6.29	47 6.29	47 6.29	376 50.32
6	Kidney Beans/ Rajma/ Kholar/ Bhatt_Irrigated	100	Acre	16320	Phy BL	50 8.16	50 8.16	50 8.16	50 8.16	50 8.16	50 8.16	50 8.16	400 65.28
7	Maize/ Makka_Irrigated	100	Acre	20100	Phy BL	124 24.92	124 24.92	124 24.92	124 24.92	124 24.92	124 24.92	124 24.92	992 199.36
8	Other Vegetables__	100	Acre	32700	Phy BL	200 65.4	200 65.4	200 65.4	200 65.4	200 65.4	200 65.4	200 65.4	1600 523.2
9	Potato/ Aloo_Irrigated	100	Acre	82500	Phy BL	124 102.3	124 102.3	124 102.3	124 102.3	124 102.3	124 102.3	124 102.3	992 818.4
10	Rice/ Chaval/ Dhan_Irrigated	100	Acre	32175	Phy BL	300 96.53	300 96.53	300 96.53	300 96.53	300 96.53	300 96.53	300 96.53	2400 772.24
11	Soybean/ Soyabean_Irrigated	100	Acre	20500	Phy BL	50 10.25	50 10.25	50 10.25	50 10.25	50 10.25	50 10.25	50 10.25	400 82
12	Tomato/ Tamatar__	100	Acre	19750	Phy BL	125 24.69	125 24.69	125 24.69	125 24.69	125 24.69	125 24.69	125 24.69	1000 197.52
13	Turmeric/ Haldi_Irrigated	100	Acre	41500	Phy BL	18 7.47	18 7.47	18 7.47	18 7.47	18 7.47	18 7.47	18 7.47	144 59.76
	Post-harvest/HH Consumption (10%)					514.21	514.62	518.3	514.21	514.21	518.3	514.21	4126.36
	Repairs & maintenance of farm assets (20%)					51.42	51.83	51.83	51.42	51.42	51.83	51.42	412.64
	Sub Total					102.84	102.92	103.66	102.84	102.84	103.66	102.84	825.27
													5364.27



Phek, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
A.2 Water Resources													
1	Diesel Pump Sets--5 HP heavy weight	90	No.	48000	Phy BL	1 0.43	1 0.43	1 0.43	1 0.43	1 0.43	1 0.43	1 0.43	8 3.44
2	Lift Irrigation Schemes-Individual/ River Lift Points-5 hp pump	90	No.	47000	Phy BL	1 0.42	1 0.42	1 0.42	1 0.42	1 0.42	1 0.42	1 0.42	8 3.36
Sub Total													6.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
A.3 Farm Mechanisation													
1	Power Tiller--13 HP	90	No.	282000	Phy BL	1 2.54	1 2.54	1 2.54	1 2.54	1 2.54	1 2.54	1 2.54	8 20.32
Sub Total													20.32



Phek, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
A.4 Plantation & Horticulture													
1	Bee Keeping-Indian Bee Colony-	90	No.	48140	Phy BL	4 1.73	4 1.73	4 1.73	4 1.73	4 1.73	4 1.73	4 1.73	32 13.84
2	High density plantation-Banana-	90	Acre	162900	Phy BL	7 10.26	7 10.26	7 10.26	7 10.26	7 10.26	7 10.26	7 10.26	56 82.08
3	High density plantation-Mango-	90	Acre	140000	Phy BL	2 2.52	2 2.52	2 2.52	2 2.52	2 2.52	2 2.52	2 2.52	16 20.16
4	High density plantation-Papaya-	90	Acre	96000	Phy BL	2 1.73	2 1.73	2 1.73	2 1.73	2 1.73	2 1.73	2 1.73	16 13.84
5	Mushroom Cultivation-Oyster Mushroom-	90	1000 Kg. per Cycle	51400	Phy BL	4 1.85	4 1.85	4 1.85	4 1.85	4 1.85	4 1.85	4 1.85	32 14.8
6	New Orchard - Tropical/ Sub Tropical Fruits--Citrus	90	Acre	156000	Phy BL	4 5.62	4 5.62	4 5.62	4 5.62	4 5.62	4 5.62	4 5.62	32 44.96
7	New Orchard - Tropical/ Sub Tropical Fruits--passion fruit	90	Acre	162500	Phy BL	2 2.93	2 2.93	2 2.93	2 2.93	2 2.93	2 2.93	2 2.93	16 23.44
8	New Orchard - Tropical/ Sub Tropical Fruits--pineapple	90	Acre	199800	Phy BL	4 7.19	4 7.19	4 7.19	4 7.19	4 7.19	4 7.19	4 7.19	32 57.52
9	Other Plantation Crops--cardamom	90	ha	524500	Phy BL	1 4.72	1 4.72	1 4.72	1 4.72	1 4.72	1 4.72	1 4.72	8 37.76
10	Sericulture-Chawki Rearing-400 sq ft for 100 dfls rearing	90	No.	100000	Phy BL	1 0.9	1 0.9	1 0.9	1 0.9	1 0.9	1 0.9	1 0.9	8 7.2
11	Sericulture-Mulberry Plantation-eri host plantation development	90	Acre	40850	Phy BL	1 0.37	1 0.37	1 0.37	1 0.37	1 0.37	1 0.37	1 0.37	8 2.96
Sub Total													318.56

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



Phek, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	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	1 7.62	1 7.62	1 7.62	1 7.62	8 60.96
3	Plantation-Bamboo-	90	ha	141708	Phy BL	1 1.28	1 1.28	1 1.28	1 1.28	1 1.28	1 1.28		7 8.96
2	Plantation--Kadam cultivation	90	ha	121000	Phy BL	1 1.09	1 1.09	1 1.09	1 1.09	1 1.09	1 1.09	1 1.09	8 8.72
	Sub Total												78.64

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
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	1 10.89	1 10.89	1 10.89	1 10.89	8 87.12
2	Crossbred Cattle Farming--small dairy - CB cow 1+1	90	1+1	252600	Phy BL	1 2.27	1 2.27	1 2.27	1 2.27	1 2.27	1 2.27	1 2.27	8 18.16
	Sub Total												105.28

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
A.8 Working Capital - AH - Dairy/Drought animal													
1	Indigenous Cattle Farming_Others_Medium Dairy	100	5	147200	Phy BL	2 2.94	2 2.94	2 2.94	2 2.94	2 2.94	2 2.94	2 2.94	16 23.52
2	Indigenous Cattle Farming_Others_Small Dairy 2 unit	100	2	42400	Phy BL	2 0.85	2 0.85	2 0.85	2 0.85	2 0.85	2 0.85	2 0.85	16 6.8
	Sub Total												30.32

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
A.9 Animal Husbandry - Poultry													
1	Commercial Broiler Farming--1000 bird unit	90	1000	512000	Phy BL	1 4.61	1 4.61	1 4.61	1 4.61	1 4.61	1 4.61	1 4.61	8 36.88
2	Duck rearing--100 F + 15 M	90	100+15	111000	Phy BL	1 1	1 1	1 1	1 1	1 1	1 1	1 1	8 8
3	Indigenous Poultry Farming--	90	250	123000	Phy BL	3 3.32	3 3.32	3 3.32	3 3.32	3 3.32	3 3.32	3 3.32	24 26.56
	Sub Total												71.44



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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
A.10 Working Capital - AH - Poultry													
1	Broiler Farming_Others_All in All out	100	1000	76650	Phy BL	3 2.3	3 2.3	3 2.3	3 2.3	3 2.3	3 2.3	3 2.3	24 18.4
2	Desi Chicken/LIT birds Farming_Others_Rearing	100	500	59955	Phy BL	5 3	5 3	5 3	5 3	5 3	5 3	5 3	40 24
3	Duck Farming_Meat purpose - Semi-intensive_	100	90+10	10881	Phy BL	10 0.11	10 0.11	10 0.11	10 0.11	10 0.11	10 0.11	10 0.11	80 0.88
	Sub Total												43.28

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
A.11 Animal Husbandry - SGP													
1	Pig Breeding Unit-New Shed-	90	20+2	827000	Phy BL	1 7.44	1 7.44	1 7.44	1 7.44	1 7.44	1 7.44	1 7.44	8 59.52
2	Pig Rearing Unit-New Shed-	90	3+1	176000	Phy BL	5 7.92	5 7.92	5 7.92	5 7.92	5 7.92	5 7.92	5 7.92	40 63.36
	Sub Total												122.88

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
A.12 Working Capital - AH - Others/SR													
1	Goat Farming_Breeding Unit - Semi-intensive_Breeding	100	9+1	47800	Phy BL	2 0.96	2 0.96	2 0.96	2 0.96	2 0.96	2 0.96	2 0.96	16 7.68
2	Pig Farming_Breeding Unit_	100	9+1	145360	Phy BL	3 4.36	3 4.36	3 4.36	3 4.36	3 4.36	3 4.36	3 4.36	24 34.88
3	Pig Farming_Others_Commercial@ 30 sow unit	100	27+3	390400	Phy BL	1 3.9	1 3.9	1 3.9	1 3.9	1 3.9	1 3.9	1 3.9	8 31.2
4	Pig Farming_Rearing Unit_	100	2+1	33600	Phy BL	12 4.03	12 4.03	12 4.03	12 4.03	12 4.03	12 4.03	12 4.03	96 32.24
	Sub Total												106



NABARD

Phek, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
A.13 Fisheries													
1	Integrated Pisciculture -With Duckery-9 bigha/1340 m2 with 20 ducks	90	Acre	183000	Phy 1.65	1	1.65	1	1.65	1	1	1	8
2	Integrated Pisciculture -With Pig-1 bigha/1340m2 with 5 pigs	90	Acre	230000	Phy 2.07	1	2.07	1	2.07	1	1	1.65	13.2
3	Integrated Pisciculture -With Poultry-1 bigha/1340 m2 with 40 birds	90	Acre	232000	Phy 2.09	1	2.09	1	2.09	1	1	2.07	16.56
	Sub Total												16.72
													46.48

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
A.14 Working Capital - Fisheries													
1	Fish Culture in Pond-Polyculture (Composite Fish Culture) - Indian Major Carps	100	Acre	92000	Phy 1.84	2	1.84	2	1.84	2	2	2	16
2	Integrated Farming-Paddy-cum-Fish Culture	100	Acre	20900	Phy 1.05	5	1.05	5	1.05	5	5	1.84	14.72
	Sub Total												40
													8.4
													23.12

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
A.15 Farm Credit													
1	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	80	No.	100000	Phy 1.6	2	1.6	2	1.6	2	2	2	16
	Sub Total												12.8
	Total Farm Credit (sum of A.1 to A.15)												6350.19

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
B. Agriculture Infrastructure													
	B.1 Storage Facilities												
1	Godown-Medium -1000 MT	80	No.	400000	Phy 32	1	32	1	32	1	1	1	8
	Sub Total												256
													256



Phek, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
B.2 Land Development													
1	Compost Pit--vermicompost pit 3mx2mx1m	90	No.	78000 Y	Ph BL				5 3.51				5 3.51
2	Farm Ponds/ Water Harvesting Structures-Dugout Pond -10mx10mx3m	90	No.	63000 Y	Ph BL	1	1	1	1	1	1	1	8
3	On Farm development (OFD) Works - Field Channels-av slope 15%	90	m.	154000 Y	Ph BL	1 1.39	1 1.39	1 1.39	1 1.39	1 1.39	1 1.39	1 1.39	8 11.12
4	On Farm development (OFD) Works - Field Channels-av slope 8%	90	m.	124500 Y	Ph BL	1 1.12	1 1.12	1 1.12	1 1.12	1 1.12	1 1.12	1 1.12	8 8.96
5	On Farm development (OFD) Works - Field Channels-land development for paddy	90	m.	38500 Y	Ph BL	4 1.39	4 1.39	4 1.39	4 1.39	4 1.39	4 1.39	4 1.39	32 11.12
Sub Total													39.27

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
B.3 Agriculture Infrastructure - Others													
1	Compost/ Vermi Compost-Vermi Compost- 3mx2mx1m	90	No.	78000 Y	Ph BL	5 3.51	5 3.51	5 3.51	5 3.51	5 3.51	5 3.51	5 3.51	40 28.08
Sub Total													28.08
Total (B.1+B.2+B.3)													323.35

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
C. Ancillary Activities													
C.1 Food & Agro Processing													
1	Fruit Processing --	80	No.	1500000 Phy BL	1 12	1 12	1 12	1 12	1 12	1 12	1 12	1 12	8 96
2	Rice Processing --	80	No.	300000 BL	1 2.4	1 2.4	1 2.4	1 2.4	1 2.4	1 2.4	1 2.4	1 2.4	8 19.2
3	Spice Processing--	80	No.	400000 BL	1 3.2	1 3.2	1 3.2	1 3.2	1 3.2	1 3.2	1 3.2	1 3.2	8 25.6
Sub Total													140.8



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
	C.2 Ancillary Activities -				
	Sub Total				
	Total (C.1+C2)				140.8
	Total (A+B+C)				6814.34

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
	II. Micro, Small and Medium Enterprises (MSME)												
1	Service Sector - Term Loan-Micro-	90	No.	20000000 Y	Ph	5	5	5	5	5	5	5	40
				8L		112.5	112.5	112.5	112.5	112.5	112.5	112.5	900
2	Service Sector - Working Capital-Micro-	90	No.	8000000 Y	Ph	5	5	5	5	5	5	5	40
				8L		45	45	45	45	45	45	45	360
Total	Sub Total												1260

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

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
	IV. Education												
1	Education Loans-Loan to individuals for educational purposes, -Domestic	90	No.	10000000 BL	Phy	9	9	9	9	9	9	9	72
					81	81	81	81	81	81	81	81	648
Total	Education												648



Phek, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Pfutsero	Phek	District Total
V. Housing									
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	2500000	Phy	1	1	1	3
2	Repair of Dwelling Units-Other Centre-	90	No.	600000	Phy	1	1	1	3
					BL	5.4	5.4	5.4	16.2
	Total Housing								83.7

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikrumba	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
VI. Social Infrastructure													
1	Education-Colleges-school	80	No.	1000000	Phy	1	1	1	1	1	1	1	8
					BL	80	80	80	80	80	80	80	640
2	Healthcare-Diagnostic Lab-Private clinic	80	No.	2000000	Phy	1	1	1	1	1	1	1	8
					BL	16	16	16	16	16	16	16	128
3	Healthcare-Nursing Home-hospital/institute	80	No.	5000000	Phy	1	1	1	1	1	1	1	1
					BL	40							40
	Total Social Infrastructure												808

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikrumba	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
VII. Renewable Energy													
1	Solar Energy-Roof Top Solar PV System with Battery-off grid 1kw	90	No.	120000	Phy	1	1	1	1	1	1	1	8
					BL	1.08	1.08	1.08	1.08	1.08	1.08	1.08	8.64
2	Solar Energy-Solar Water Heater System-panel type 500 ltr	90	No.	190000	Phy	1	1	1	1	1	1	1	8
					BL	1.71	1.71	1.71	1.71	1.71	1.71	1.71	13.68
	Total Renewable Energy												22.32



Phek, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chetheba	Chizami	Kikruma	Meluri	Pfutsero	Phek	Sekruzu	Weziho	District Total
	VIII. Others												
1	Individuals/ Individual members of JLGs--	100	No.	200000 Y	1	1	1	1	1	1	1	1	8
				BL	2	2	2	2	2	2	2	2	16
2	Individuals/ Individual members of SHGs --	100	No.	160000 Y	12	12	12	12	12	12	12	12	96
				BL	19.2	19.2	19.2	19.2	19.2	19.2	19.2	19.2	153.6
3	Start-ups--	100	No.	100000 Y	1	1	1	1	1	1	1	1	8
				BL	1	1	1	1	1	1	1	1	8
	Total Others												
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)												177.6
													9813.96

Annexure 2							
Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25							
(₹ lakh)							
Table 1: Crop Loan							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	930.00	838.80	670.00	1534.99	1280.00	1051.71	1182.58
RCBs	370.00	20.70	130.00	56.34	432.38	189.44	901.81
SCARDB							
RRBs							
Others							
Sub total (A)	1300.00	859.50	800.00	1591.33	1712.38	1241.15	2084.39

Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	774.00	150.10	420.00	765.21	1719.11	622.61	784.60
RCBs	315.00	77.60	80.00	123.43	756.36	85.85	719.21
SCARDB							

RRBs									
Others									
Sub total (A)	1089.00	227.70	500.00	888.64	2475.47	708.46			1503.81

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	1704.00	988.90	1090.00	2300.20	2999.11	1674.32	1967.18	
RCBs	685.00	98.30	210.00	179.77	1188.74	275.29	1621.02	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	2389.00	1087.20	1300.00	2479.97	4187.85	1949.61	3588.20	

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	693.00	256.50	620.00		926.50	733.80	2307.34	
RCBs	252.00	20.90	160.00		496.00	105.46	2092.67	
SCARDB								
RRBs								
Others								
Sub total (A)	945.00	277.40	780.00	0.00	1422.50	839.26	4400.01	

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	196.00	94.55	97.00		188.90	151.97	552.97
RCBs	36.00	78.50	23.00		75.56	65.36	537.23
SCARDB							
RRBs							
Others							
Sub total (A)	232.00	173.05	120.00	0.00	264.46	217.33	1090.20

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	2593.00	1339.95	1807.00	2300.20	4114.51	2560.09	4827.49
RCBs	973.00	197.70	393.00	179.77	1760.30	446.11	4250.92
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	3566.00	1537.65	2200.00	2479.97	5874.81	3006.20	9078.41

Annexure 3												
Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25												
Table 1: Crop Loan												
Particulars	2021-22					2022-23					Total	
	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others		
C L	838.80	20.70				1534.99	56.34				1591.33	
Table 1: Crop Loan												
Particulars	2023-24					2024-25					Total	
	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others		
C L	1051.71	189.44				1182.58	901.81				2084.39	
Table 2: Term Loan												
Particulars	2021-22					2022-23					Total	
	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others		
W S											0.00	0.00
L D											0.00	0.00
F M											0.00	0.00
P & H											0.00	0.00
AH -D											0.00	0.00
AH -P											0.00	0.00
AH -SGP											0.00	0.00

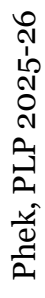
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Table 2: Term Loan													(₹ lakh)
Particulars	2023-24						2024-25						Total
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total	
W S						0.00							0.00
L D						0.00							0.00
F M						0.00							0.00
P & H						0.00							0.00
AH -D						0.00							0.00
AH -P						0.00							0.00
AH -S G P						0.00							0.00
F D						0.00							0.00
F & W						0.00							0.00
S G & M F						0.00							0.00
A & F						0.00							0.00
OTH						0.00							0.00
Sub total	622.61	85.85				708.46	784.60	719.21					1503.81
Grand Total (I +II)	1674.32	275.29	0.00	0.00	0.00	1949.61	1967.18	1621.02	0.00	0.00	0.00		3588.20

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Bee Keeping	Indian Bee Colony		No.	48140
2	Commercial Broiler Farming			1000	512000
3	Compost Pit			No.	78000
4	Compost/ Vermi Compost	Vermi Compost		No.	78000
5	Crossbred Cattle Farming		Commercial Dairy	5+5	1210000
6	Crossbred Cattle Farming		small dairy	1+1	252600
7	Diesel Pump Sets			No.	48000
8	Duck rearing			100+15	111000
9	Education	Colleges		No.	10000000
10	Education Loans	Loan to individuals for educational purposes,		No.	1000000
11	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	63000
12	Fruit Processing			No.	1500000
13	Godown	Medium		No.	4000000
14	Healthcare	Diagnostic Lab		No.	2000000
15	Healthcare	Nursing Home		No.	5000000
16	High density plantation	Banana		Acre	162900
17	High density plantation	Mango		Acre	140000
18	High density plantation	Papaya		Acre	96000
19	Indigenous Poultry Farming			250	123000

20	Individuals/ Individual members of JLGs			No.	200000
21	Individuals/ Individual members of SHGs			No.	160000
22	Integrated Pisciculture	With Duckery		Acre	183000
23	Integrated Pisciculture	With Pig		Acre	230000
24	Integrated Pisciculture	With Poultry		Acre	232000
25	Lift Irrigation Schemes	Individual/ River Lift Points		No.	47000
26	Mushroom Cultivation	Oyster Mushroom		1000 Kg. per Cycle	51400
27	New Orchard	Tropical/ Sub Tropical Fruits		Acre	156000
28	New Orchard	Tropical/ Sub Tropical Fruits		Acre	162500
29	New Orchard	Tropical/ Sub Tropical Fruits		Acre	199800
30	Nursery/ Propagation unit	Traditional Nursery		ha	847000
31	On Farm development (OFD) Works	Field Channels		m.	124500
32	On Farm development (OFD) Works	Field Channels		m.	154000
33	On Farm development (OFD) Works	Field Channels		m.	38500
34	Other Plantation Crops			ha	524500
35	Pig Breeding Unit	New Shed		20+2	827000
36	Pig Rearing Unit	New Shed		3+1	176000
37	Plantation			ha	121000
38	Plantation	Bamboo		ha	141708
39	Power Tiller			No.	282000
40	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000

41	Repair of Dwelling Units	Other Centre		No.	600000
42	Rice Processing			No.	300000
43	Sericulture	Chawki Rearing		No.	100000
44	Sericulture	Mulberry Plantation		Acre	40850
45	Service Sector	Term Loan	Micro	No.	2500000
46	Service Sector	Working Capital	Micro	No.	1000000
47	Solar Energy	Roof Top Solar PV System with Battery		No.	120000
48	Solar Energy	Solar Water Heater System		No.	190000
49	Spice Processing			No.	400000
50	Start	ups		No.	100000
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	Broiler Farming		1000	76650
2	Cabbage/ Patta Gobhi	Irrigated		32700
3	Desi Chicken/LIT birds Farming	Others_Rearing	500	59955
4	Duck Farming	Meat purpose _ Semi_intensive		1081
5	Fish Culture in Pond	Polyculture (Composite Fish Culture)_ Indian Major Carps		92000
6	Foxtail Millet/ Korralu/ Thenai/ Navane			20440
7	French Beans/ Green Beans/ Fansi/ Common Beans			31260
8	Ginger/ Adrak	Irrigated		70000
9	Goat Farming	Breeding Unit _ Semi_intensive_Br eeding		47800
10	Indian Mustard/Bharatiya Sarso	Irrigated		13380
11	Indigenous Cattle Farming	Small Dairy 2 unit	2	42400
12	Indigenous Cattle Farming	Others_Medium Dairy	5	147200
13	Integrated Farming	Paddy_cum_Fish Culture		20900
14	Kidney Beans/ Rajma/ Kholar/ Bhatt	Irrigated		16320
15	Maize/ Makka	Irrigated		20100
16	Other Vegetables			32700
17	Pig Farming	Rearing Unit		33600
18	Pig Farming	Commercial @ 30 sow unit		390400
19	Pig Farming	Breeding Unit		145360
20	Potato/ Aloo	Irrigated		82500

21	Rice/ Chaval/ Dhan	Irrigated		32175
22	Soybean/ Soyabean	Irrigated		20500
23	Tomato/ Tamatar			19750
24	Turmeric/ Haldi	Irrigated		41500

Abbreviations

Abbreviation	Expansion
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
APMC	Agricultural Produce Market Committee
ATMA	Agricultural technology Management Agency
AMIS	Agriculture Marketing Infrastructure Scheme
AHIDF	Animal Husbandry Infrastructure Development Fund
ACP	Annual Credit Plan
APY	Atal Pension Yojana
BC	Banking Correspondent
CISS	Capital Investment Subsidy Scheme
CWC	Central Warehousing Corporation
CDF	Co-operative Development Fund
CBS	Core Banking Solution
DBT	Direct Benefit Transfer
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
FLCCC	Financial Literacy and Credit Counselling Centres
FLC	Financial Literacy Centre
FFDA	Fish Farmers Development Agency
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
ICAR	Indian Council for Agriculture Research
IAY	Indira Awas Yojana
ICT	Information and Communication Technology



ITDA	Integrated Tribal Development Agency
IoT	Internet of Things
JNNSM	Jawaharlal Nehru National Solar Mission
JLG	Joint Liability Group
KVI	Khadi and Village Industries
KCC	Kisan Credit Card
KVK	Krishi Vigyan Kendra
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
MEDP	Micro Enterprises Development Programme
MI	Micro Irrigation
MUDRA	Micro Units Development & Refinance Agency Ltd.
MPCS	Milk Producers Co-operative Society
MoFPI	Ministry of Food Processing Industries
MNRE	Ministry of New and Renewable Energy
MIDH	Mission for Integrated Development of Horticulture
NABARD	National Bank for Agriculture and Rural Development
NFSM	National Food Security Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
NBFC	Non-Banking Financial Company
NGO	Non-Governmental Organization
PAIS	Personal Accident Insurance Scheme
PLP	Potential Linked Credit Plan
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PWCS	Primary Weavers Cooperative Society
PMEGP	Prime Minister's Employment Generation Programme
RWHS	Rainwater Harvesting Structure

RKVY	Rashtriya Krishi Vikash Yojana RRB
	Regional Rural Bank
RBI	Reserve Bank of India
RLTAP	Revised Long Term Action Plan
RIDF	Rural Infrastructure Development Fund RNFS
	Rural Non-Farm Sector
RSETI	Rural Self Employment Training Institute SAO
	Seasonal Agricultural Operations
SHG	Self Help Group
SHPI	Self Help Promoting Institution
STCCS	Short Term Co-operative Credit Structure SLTC
	State Level Bankers' Committee
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority WDF
	Watershed Development Fund
WSHG	Women Self Help Group

Name and address of DDM

Name	Imsunaro
Designation	DDM, NABARD
Address 1	NABARD District Development Office Address 2
	Bethel Colony, Mission Compound Junction Post
Office	Phek S.O
District	PHEK
State	Nagaland
Pincode	797108
Telephone No.	
Mobile No.	8014174045
Email ID	imsunaro2@nabard.org





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Pan India Presence with offices in 31 State/UTs

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

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

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

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NAB FOUNDATION

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WHAT DOES NABFOUNDATION WANT FROM YOU?

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IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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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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