



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



तुएनसांग जिला
Tuensang District

नागालैण्ड क्षेत्रीय कार्यालय, दीमापुर
Nagaland Regional Office, Dimapur

Potential Linked Credit Plan

Year: 2025-26

District: Tuensang, Noklak & Shamator

State: Nagaland



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

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

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

Foreword

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

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

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

(Pauliankap Bulte)

General Manager/ OIC

PLP Document Prepared by:

POJI

District Development Manager, NABARD

Tuensang, Noklak & Shamator

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	Tuensang district is bound by Mon and Longleng district in the north east, Mokokchung in the north-west, Zunheboto district in the south-west, Shamator district in the south and Noklak district in the east.
2	Type of soil	Broadly, the soil characteristics is Red sandy and Laterite.
3	Primary occupation	The primary occupation in the district is agriculture. The majority of the population is engaged in farming activities, cultivating crops such as rice, maize, kholar beans, millet, and various vegetables.
4	Land holding structure	The land holding system in the district is governed by traditional and customary laws. The Types of Land Ownership can be categorized into Private Land ;Community Land; Clan Land; Government Land

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Ground Level Credit (GLC) flow under Priority Sector in Tuensang, which stood at Rs. 2213.08 lakh in 2022-23 increased to Rs. 2260.24 lakhs 2023-24. The achievement of ACP vis-a-target during 2023-24 was about 74 percent.
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2	CD Ratio	CD Ratio of the Tuensang district, which was 116.58 per cent as on 31 March 2023 increased to 140.66 percent as on 31 March 2024.
3	Investment credit in agriculture	Credit flow to Agriculture Sector in Tuensang district which stood at Rs 1840.28 lakhs in 2022-23 decreased to Rs. 1663.63 lakhs in 2023-24
4	Credit flow to MSMEs	Credit flow to MSME sector in Tuensang district which stood at Rs 262,58 lakhs in 2022-23 increased to Rs. 518.45 lakhs in 2023-24
5	Other significant credit flow, if any	Credit flow to Other Priority sector in Tuensang district which stood at Rs 110.22 lakhs in 2022-23 decreased to Rs. 78.70 lakhs in 2023-24

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The Potential Linked Credit Projections of Tuensang, Shamator and Noklak districts for the year 2025-26 have been estimated at Rs. 6094.80 lakh, Rs. 2230.80 lakh, Rs. 2741.76 lakh, respectively.
2	Projection for Agriculture and its components	Credit potential in Agriculture Sector for Tuensang, Shamator and Noklak district for the year 2025-26 (including agriculture infrastructure and ancillary activities) has been estimated at Rs. 4625.34 lakh, Rs. 1341.84 lakh, Rs. 1754.62 lakh, respectively.
3	Projection for MSMEs	Credit potential in MSME Sector for Tuensang, Shamator and Noklak district for the year 2025 have been estimated at Rs. 583.20 lakh, Rs. 370.00 lakh, Rs. 371.00 lakh, respectively.
4	Projection for Other Priority Sector	Credit potential in Other Priority Sector for Tuensang, Shamator and Noklak district for the year 2025-26 have been estimated at Rs.886.26 lakh, Rs 518.96 lakh and Rs 616.14 lakh, respectively.

5. Developmental Initiatives

1. The Government of India has launched a number of initiative with a view to provide boost to the economy. Some of the programmes and schemes introduced by the GoI are Agriculture Infrastructure Fund (AIF); Animal Husbandry Infrastructure Development Fund (AHIDF); PMFME.
2. The State Government has also launched various initiatives such as CM Micro Finance Initiative amongst others, emphasizing on self-reliance in agricultural production including animal husbandry sector in the state.

3. The State Government is looking into both short-term & long-term steps needed for providing skilling programmes which can generate gainful employment.
4. NABARD has been partnering with State Government for creation of infrastructure in rural areas such as rural roads, bridges, common facility centres, plantation crops, amongst others.
5. NABARD is also partnering with various agencies for implementing developmental projects aimed at improving the livelihoods of the farmers through horticulture and livestock activities, skill training programs, springshed development, promoting FPOs, etc

6. Thrust Areas

1. Keeping in view of the available natural resources and the food habit of the local people, animal husbandry activities such as piggery, poultry and dairy along with fishery has got huge potential. So, thrust should be given more on financing of SHGs and FPOs who are involved in these sectors.
2. Banks may also finance projects which will create post-harvest infrastructures under Agriculture Infrastructure Fund to FPOs in the district. Another important sector is handloom and handicrafts which have good potential for growth.
3. So overall what requires is infusion of infrastructures and skill up gradation to further accelerate the flow of credit in both farm and non-farm sectors.

7. Major Constraints and Suggested Action Points

1. Some of the major constraints the district has been facing are dependence on monsoon, traditional method of cultivation, lack of storage and processing units, transportation bottlenecks, absence of regulated markets, lack of technical & fertilizers input as well as inadequate credit inputs.
2. The other constraints are limited supply of improved breeds of cattle, pigs, concentrated feed, lack of extension services, etc. These infrastructure gaps make the target set in the PLP a challenging task to achieve.
3. So, State Government may avail funds under RIDF/NIDA to bridge the infrastructural gaps, for creating the required infrastructural facilities in the district. The SHGs in the district may be federated and converted them into FPOs for minimizing the challenges of post-harvest management.

8. Way Forward

1. Projections made in the PLP for 2025-26 call for a coordinated approach from all stakeholders viz., Banks, Government Departments, extension agencies, etc.,
2. These in turn are expected to significantly enhance capital formation in

agriculture leading to realization of the prime goal of enhancing farmer's income which can be attained through collectivization of Agricultural produce towards which highest priority has been provided.

3. Banks on their part are required to ensure timely reporting of credit flow data to the Lead Bank so that timely/corrective action, if required, could be initiated through discussions in various fora, viz., DCC, DLRC, etc.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use

Utility

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

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

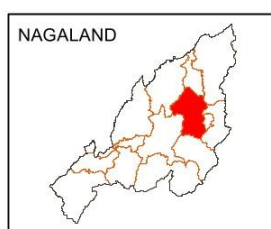
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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

6. Limitations and constraints

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

Part A

District Map



Legend

- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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

Broad Sector-wise PLP Projections for the Year 2025-26 (Combined Projections for Tuensang, Noklak & Shamator Districts)

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	7472.80
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	5361.27
2	Term Loan for agriculture and allied activities	2111.53
B	Agriculture Infrastructure	172.45
C	Ancillary activities	92.00
I	Credit Potential for Agriculture A+B+C)	7737.25
II	Micro, Small and Medium Enterprises	1309.50
III	Export Credit	0.00
IV	Education	729.00
V	Housing	139.50
VI	Social Infrastructure	1008.00
VII	Renewable energy	13.86
VIII	Others	131.00
	Total Priority Sector	11068.11

Summary of Sector/ Sub-sector wise PLP Projections 2025-26
(Combined Projections for Tuensang, Noklak and Shamator Districts)

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	5077.97
2	Water Resources	60.06
3	Farm Mechanisation	146.65
4	Plantation & Horticulture with Sericulture	384.19
5	Forestry & Waste Land Development	81.20
6	Animal Husbandry - Dairy	207.16
7	Animal Husbandry - Poultry	234.09
8	Animal Husbandry - Sheep, Goat, Piggery	1205.96
9	Fisheries	59.52
10	Farm Credit- Others	16.00
	Sub total	7472.80
B	Agriculture Infrastructure	
1	Construction of storage	128.00
2	Land development, Soil conservation, Wasteland development	44.45
3	Agriculture Infrastructure - Others	0.00
	Sub total	172.45
C	Ancillary activities	
1	Food & Agro. Processing	92.00
2	Ancillary activities - Others	0.00
	Sub Total	92.00
II	Micro, Small and Medium Enterprises	
	Total MSME	1309.50
III	Export Credit	0.00
IV	Education	729.00
V	Housing	139.50
VI	Social Infrastructure	1008.00
VII	Renewable energy	13.86
VIII	Others	131.00
	Total Priority Sector	11068.11

District Profile (Tuensang)
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)	2536.00
2	No. of Sub Divisions	3
3	No. of Blocks	9
4	No. of revenue villages	122
5	No. of Gram Panchayats	122

1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	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	Tuensang
3	Agro-climatic Zone 2	Eastern Himalayan Region
4	Climate	Humid Subtropical
5	Soil Type	Red Sandy and Laterite

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	253600
2	Forest Land	82866
3	Area not available for cultivation	14302
4	Land under Miscellaneous Tree Crops	9012
5	Cultivable Wasteland	6617
6	Current Fallow	5893
7	Other Fallow	12948

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	9
2	Total	9

5. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	57.48
2	Agricultural Labourers	0.95
3	Workers engaged in Household Industries	0.54
4	Other workers	14.56

6. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	196.60	101.93	94.66	159.82	36.77
2	Scheduled Tribe	190.91	98.21	92.70	157.45	33.47
3	Literate	117.51	63.65	53.86	8.90	28.60

7. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	36.74
2	Rural Households	29.78

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

Sr. No.	Particulars	Nos.
1	Having electricity supply	36.74

9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	118
2	Villages having Post Offices	20
3	Villages having Banking Facilities	8
4	Villages having Primary Schools	115
5	Villages having Primary Health Centres	86
6	Villages having Potable Water Supply	99
7	Villages connected with Paved Approach Roads	39

Sources

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Directorate of Economics & Statistics
Soil & Climate	Department of Agriculture; Deptt of Soil & Water Conservation
Ground Water Scenario (No. of blocks)	Ministry of Water Resources
Workers Profile [In '000]	Directorate of Economics & Statistics
Demographic Profile [In '000]	Census 2011
Households [In '000]	Census 2011
Household Amenities [Nos. in '000 Households]	Census 2011
Village-Level Infrastructure [Nos.]	Directorate of Economics & Statistics

District Profile (Tuensang)
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	458
2	Primary Health Centres	17
3	Primary Health Sub-Centres	69
4	Dispensaries	43
5	Hospitals	2
6	Hospital Beds	263

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

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

12. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	23.04
2	Irrigation Potential Created	7.71
3	Net Irrigated Area (Total area irrigated at least once)	6.60
4	Irrigation Potential Utilized (Gross Irrigated Area)	7.05

13. Infrastructure for Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	163
2	Railway Line [km]	0

14. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	2	

15. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	2175	953	1222
2	Cattle - Indigenous	2403	1133	1270
3	Buffaloes	46	22	24
4	Goat	1720		
5	Pig - Cross bred	38710		
6	Pig - Indigenous	10643		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Disease Diagnostic Centres	1
3	Animal Breeding Farms	2
4	Dairy Cooperative Societies	25
5	Fishermen Societies	86

Sources

Table Name	Source(s) and reference year of data
Infrastructure Relating To Health & Sanitation [Nos.]	Nagaland Statistical Handbook
Infrastructure & Support Services For Agriculture[Nos.]	Deptt of Agriculture; KVK
Irrigation Coverage ['000 Ha]	Deptt of Agriculture; Directorate of Economics & Statistics
Animal Population as per Census [Nos.]	Nagaland Statistical Handbook
Infrastructure for Development of Allied Activities [Nos.]	Nagaland Statistical Handbook

District Profile (Tuensang)
Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing-Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2024
1	Cropping Pattern	Mixed Cropping

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1879.33	1840.28	1663.63

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	16.50	27.25	1651.52
2	Maize	8.00	14.70	1837.50
3	Foxtail Millet	1.00	9.00	9000.00
4	Kidney Beans	9.00	9.50	1055.56

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.53	0.53	0.53
2	Net sown area (lakh ha)	0.41	0.41	0.41
3	Cropping intensity (%)	129.27	129.27	129.27

Table 5: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	1943	2116	849
2	GLC through KCC (Rs. lakh)	2300.40	1684.24	813.88

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

Table 8: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2024
1	Net Irrigation Potential ('000 ha)	23
2	Net Irrigated Area ('000 ha)	7
3	Gross Irrigated Area ('000 ha)	7

MSME**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	557.09	224.58	518.45

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	100.58	68.20	155.60

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of SHGs formed			2017
2	No. of SHGs credit linked (including repeat finance)	81	38	68
3	Bank loan disbursed (Rs. lakh)	100.58	68.20	155.60
4	Average loan per SHG (Rs. lakh)	1.24	1.80	2.30
5	Percentage of women SHGs %	100.00	100.00	100.00

Sources

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

Banking Profile (Tuensang)

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mFOs	SHGs/ JLGs	BCs/BFs	Villages	Households	
Commercial Banks	3	9	3	6					15	4593	
Regional Rural Bank		0							122	36742	
District Central Coop. Bank		0									
Coop. Agr. & Rural Dev. Bank		0									
Primary Agr. Coop. Society		0									
Others	1	2		2					61	18371	
All Agencies	4	11	3	8	0				11	3340	

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	16934.65	21391.00	18704.72	-12.6	72.68
Regional Rural Bank				0	0				0	0.00
Cooperative Banks				0	0	8549.09	8300.70	7031.92	-15.3	27.32
Others				0	0				0	0.00
All Agencies	0	0	0	0	0	25483.74	29691.70	25736.64	-13.3	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	28657.93	32968.00	34887.47	5.8	96.37
Regional Rural Bank				0	0				0	0.00
Cooperative Banks				0	0	1706.27	1646.00	1312.89	-20.2	3.63
Others				0	0				0	0.00
All Agencies	0	0	0	0	0	30364.20	34614.00	36200.36	4.6	100.00

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	169.2	154.1	186.5	
Regional Rural Bank	0	0	0	
Cooperative Banks	20.0	19.8	18.7	
Others	0	0	0	
All Agencies	119.2	116.6	140.7	

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	26835	11095	3099	552
Regional Rural Bank				
Cooperative Banks	1267	62	34	
Others				
All Agencies	28102	11157	3133	552

Tuensang/Noklak/ Shamator, PLP 2025-26

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]	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	% of Total Loans
Commercial Banks	1993.49	5.7	1473.34	4.2	0.0			0.0			0.0
Regional Rural Bank		0		0	0			0			0
Cooperative Banks	267.29	20.4	190.29	14.5	0.0			0.0			0.0
Others		0		0	0			0			0
All Agencies	2260.78	6.2	1663.63	4.6	0.0	0.00	0.00	0.0	0.00	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [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	2121.57	2437.47	114.9	1645.00	2051.28	124.7	1938.00	1993.49	102.9	114.2
Regional Rural Bank			0			0			0	0.0
Cooperative Banks	411.21	231.62	56.3	352.00	161.80	46.0	1130.45	267.29	23.6	42.0
Others			0			0			0	0.0
All Agencies	2532.78	2669.09	105.4	1997.00	2213.08	110.8	3068.45	2260.78	73.7	96.6

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'men [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Crop Loan	1024.91	1779.09	173.6	875.00	1654.35	189.1	1106.32	904.19	81.7	148.1
Term Loan (Agri.)	772.61	100.24	13.0	298.00	185.93	62.4	1523.73	759.44	49.8	41.7
Total Agri. Credit	1797.52	1879.33	104.6	1173.00	1840.28	156.9	2630.05	1663.63	63.3	108.3
MSME	156.26	579.09	370.6	277.00	262.58	94.8	206.80	518.45	250.7	238.7
Other Priority Sectors*	579.00	210.67	36.4	547.00	110.22	20.1	231.60	78.70	34.0	30.2
Total Priority Sector	2532.78	2669.09	105.4	1997.00	2213.08	110.8	3068.45	2260.78	73.7	96.6

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

Data Source: SLBC; DCC Background Papers

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

3. Policy Initiatives - RBI

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

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

iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called

the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

milk societies (1191).

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

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

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

5. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Animal Husbandry: The State Govt. has planned to set up Veterinary Dispensaries in the new districts of Chomoukedima, 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 crores 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

The district is dependent on monsoon for raising crops. Jhum and terrace cultivation are practiced in the district. Out of the total population of 1.96 lakhs, 57479 are cultivators (as per 2011 census). Rice is the staple food of the people hence paddy is the major crop grown in the district. Other food crops grown are maize, soya bean, rajma/kholar beans, ginger, cardamom and tapioca. The agricultural practices in the district is improving and the use of modern inputs has increased in the district.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

(i) Under APMC one storage godown is available for storing of agriculture produces in the district.

(ii) Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), Rashtriya Krishi Vikas Yojana (RKVY), Rain Area Development (RAD), National Food Security Mission (NFSM) and Sub-Mission on Agricultural Mechanization (SMAM) is being implemented in the district by District Agriculture Office, GoN.

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

(iv) 9 Farm Schools had been opened in the district covering all the blocks under ATMA. Farmers are trained on technology transfer and adoption in these schools.

(v) The district also has one soil testing center. Here the farmers can avail support for soil and plant testing for macro- and micronutrients, irrigation water quality assessment, manure analysis for total nutrient content, soil and plant analysis for heavy metals and pollutant elements, advisory on balanced fertilizer use, advisory on management of problem soils etc.

(vi) Krishi Vigyan Kendra, Tuensang is also extending support for training and capacity building of the farmers including setting up of demonstration units.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

At present the only suitable source of water in the district are the springs which are basically natural flow of ground water emanating to the surface from an aquifer. There are many perennial springs in the hills of the district that can be scientifically developed for both drinking and irrigation purposes. Due the topography and the hilly terrain of the district, there hardly exists scope for Major Irrigation/Medium Irrigation projects. As per the assessment of the Central Ground Water Board (CGWB), there is little scope for ground water development in the district with the development potentiality being confined only to the valley fill and alluvial deposits located in the intermontane valleys and foothill areas restricted to construction of open wells having depth of 15 to 20 metres and deep tube well down to 100 m depth.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- (a) 13 Surface minor irrigation projects has been completed in the district by Water Resource Department, GoN.
- (b) Under PMKSY, 270 surface minor irrigation schemes were implemented during 2018-19 in all the districts with total CCA of 8544 ha.
- (c) The District Water Resource Office conducts training programme and organize exposure visit for all the stakeholder to ensure proper water management in the district.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The rugged nature of the topography limits the scope of farm mechanization in the district. It still lags behind in the application of modern machinery and farm equipment in its agricultural operations. Further, issues like irregular sized fields, prevalence of large scale rain-fed agriculture, and poor purchasing power of the farmers and the poor off take of credit for FM activities have been a challenge contributing to the low level of mechanization of agriculture in the district. However, the need for increasing production and reducing cultivation costs makes it necessary for farmers to resort to modern farm implements and mechanical devices like tractors and power tillers. Both power tillers and tractors can be optimally utilized.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- (a) Under RKVY construction of power tiller path /path construction to carry agriculture machineries are taken up by Agriculture department.
- (b) Under Sub Mission on Agricultural Mechanization machineries like tractors, power tillers, brush cutters are supported after giving hands on training to the beneficiaries.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Plantation and Horticulture offers the best alternative to the traditional paddy growing farmers in the district who are increasingly facing shortage of labour for paddy cultivation and uncertainties entailed in availability of surface water for irrigation. Horticulture crops account for only a small proportion of the total area under cultivated land in the district. Further, due to the long gestation period involved in both plantation and horticulture crops, the cultivation of these crops have been confined to small backyard gardens developed in almost every household. Orange, banana, pineapple, litchi, kiwi and passion fruit are major fruit crops grown in the district. Cash crops such as rubber and coffee has huge potential in the district.

Ample opportunities exist for increasing the area and export of various kinds of flowers, especially orchids. Vegetable cultivation is another area offering high potential near urban and semi-urban areas. Some of the vegetables cultivated include tomato, beans, kolar rajma, cabbage, cauliflower, green chilli, cucumber and tuberous crops including potato, sweet potato and tapioca. The district also has good potential for sericulture sector.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

1. Tribal Development Programme: NABARD has supported one Integrated Tribal Development Programme since April, 2018 by establishing 200 wadis (orchard) covering 2 villages under Sangsangyu block i.e Chendang village and Konya village to achieve remunerative self-employment, to prevent migration, develop sustainable livelihood and improve the quality of life of the beneficiaries. Under the project, wadi (orchard) development was done in 1-acre cultivable barren land of each tribal family with a combination of kiwi fruit and cardamom as main crops. The project is for 6 years starting from 2018-19 to 2025-26 and it is being implemented by ECS, Tuensang.
2. Under MIDH scheme Horticulture department is undertaking expansion of area under cultivation for fruits and vegetables. They provide support for pack house, construct market shed and help in setting up of processing units in the district.
3. Under PMKSY and RKVY the department also extends support for horticulture development in the district.
4. Under MOVCD-NER scheme the department is also promoting FPOs/FPCs for various horticulture crop in the district.
5. Five FPOs have been promoted in the district by NABARD under its PODF ID Fund.
6. Coffee plantation project financed under NABARD's RIDF is being implemented in the district by the Department of Land Resource, GoN.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

In the district the pattern of land ownership is such that the land is owned either by the village community as a whole or by a clan within the village or by individuals. The forest department owns only certain areas classified as Reserved Forests, Protected Forests, Wild Life Sanctuaries, National Parks, Nurseries and Botanical Gardens. National parks & Wildlife Sanctuaries are managed under management plans duly approved by the Ministry of Environment & Forests, GoI. Tuensang district has the largest forest cover at 1603.54 Sq.Km in the state. Of the total geographical area of 2536 sq.km, 435.15 sq.km is under very dense forest, 529.72 sq.km is under moderate dense forest and 638.67 sq.km is under open forest. (Source: India State of Forest Report, 2021). The district has a good area under barren land, fallow land & cultivable wasteland and these areas have good potential for forestry (Farm Forestry / Agro Forestry) and wasteland development. The available area could be used for horticulture and other silviculture based systems such as Agri-silviculture; Silviculture-horticulture, etc.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

1. In the district there are 44 self-initiated community conserve area and 4 CCA initiated by Forest department.
2. National Afforestation Programme, National Forest Management Project and Forest & Biodiversity Management in the Himalaya, Nagaland is being implemented in the district.
3. District Forest Office manages a nursery which cater to the requirement of planting materials of forestry and agro forestry plants.
4. The department had constructed water harvesting structures, market shed and

resting shed as a part of entry point activity under various projects implemented by the department in the district.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Besides contributing to the food basket and providing draught power, Animal Husbandry plays a significant role in generating gainful employment for the rural poor, particularly among the landless, small and marginal farmers. Traditionally, livestock ownership has been symbolic of the wealth and social status of the Naga family. It forms an important livelihood activity for most of the rural farmers, supplementing agriculture by contributing to the health and nutrition of the household. The climate and topography of the district is suitable for animal husbandry and hence the sector has tremendous potential for development as well as for generating employment in the rural areas. As per the Livestock Census 2019, Tuensang district has Exotic Cattle population of 2175 and Indigenous Cattle population of 2403.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

State Cattle Breeding Farm - 01 nos; Veterinary Health Centers- 3 nos; Veterinary Hospital -01 nos; Veterinary Dispensary- 05 nos.

The district has 25 Dairy Cooperative Societies and 1 District Milk Union. The overall development of cattle and dairy sector in the state is undertaken by two semi-autonomous agencies viz. the Nagaland Livestock Development Board (NLDB) and the Nagaland State Dairy Co-operative Federation (NSDCF).

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Rearing of poultry such as layers, broilers, desi birds etc., not only provides subsidiary income to the farmers but also provides animal protein in the form of eggs and meat. On account of being a primarily non-vegetarian population, the demand for poultry products in the district is high. As per 20th Livestock Census 2019, the poultry population of the district was estimated at 1, 97,847 numbers.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- State Poultry Farm - 1 Nos; Veterinary Health Centers- 3 nos; Veterinary Hospital -01 nos; Veterinary Dispensary- 05 nos; DDI & DIU – 1 Nos
- Poultry Development Programme is being implemented in the district by the District Animal Husbandry and Veterinary Services Office. Under this programme poultry birds are distributed to landless and marginal farmers so that their socio – economic and nutritional status is uplifted.
- RKVY- Tribal Sub Plan for Poultry Production is implemented in the district.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Pig rearing is a common backyard activity. Pork being the highly preferred meat, the present availability is not sufficient to meet the demand. The benefit of pig rearing is that it ensures faster economic return, high fecundity (litter size), better-feed conversion efficiency, early maturity and short generation interval. However, despite vast opportunity and interest, pig farming has not flourished in the district as an enterprise due to several constraints such as:

- shortage of quality piglets
- non-availability of upgraded breeding boar
- inbreeding due to repeated use of same boar for prolonged period
- higher cost of natural breeding (Rs.1500-2500 per service)
- higher cost of concentrate feed (up to Rs.35 per kg)

The district has 1660 nos. of goats and there are 49353 pigs. 38710 nos are pigs of exotic breed and 10643 are indigenous pig breed.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- State Pig Breeding Farm - 1 Nos; Veterinary Health Centers- 3 nos; Veterinary Hospital -01 nos; Veterinary Dispensary- 05 nos; DDI & DIU – 1 Nos
- Under NABARD's RIDF XXV construction and renovation of Veterinary Health Care facilities was sanctioned to Department to Animal Husbandry and Veterinary Services.
- The district has one State Pig breeding center which provided inputs and technical support and supply of quality breed of piglets to the farmers.
- National Programme on Classical Swine Fever – Control Programme is being implemented by the department of AHVS since 2014-15.
- RKVY-Production of pork through piggery development.
- Small animal development programme, Peste des Petits Ruminants- Control programme are being implemented in the district.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

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

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- Under NABARD's RIDF 5 Fish kiosk has been constructed in the district.
- Pradhan Mantri Matsya Sampada Yojana (PMMSY) is also being implemented by Fishery department in the district.
- Thimlak Fish Farm run by the Department of Fisheries has stocking ponds, nursery ponds, carp hatchery, prawn hatchery, training center, laboratory, staff quarters and work station.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

The provision of two-wheelers to farmers for commuting between their homes, farms and markets has emerged as a farm-related activity eligible for bank financing. Farmers acquiring two-wheelers have experienced enhanced mobility, time savings in travel and reduced travel costs. This has also facilitated timely procurement of agricultural inputs, minimizing wastage in production and improving access to agricultural markets. Moreover, it empowers farmers to better oversee their agricultural activities.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

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

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

An integrated farming system fulfils the multiple objectives of making farmers self-sufficient by ensuring the family members a balance diet, improving the standard of living through maximizing the total net returns and provide more employment, minimizing the risk and uncertainties and keeping harmony with environment. The district has the rich diversity of livestock, poultry, crops and horticulture. At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, sustainable agriculture practices through integration of various agricultural enterprises has great potential to supplement farmers' income, improving overall farm productivity, profitability, generating employment opportunities, conserving natural resources and maintain the sustainability of agro ecosystem by effective recycling the farm by-products and efficient utilization of available resources. In Tuensang district, IFS taken up by the farmers are mainly for crops and livestock. They cultivate various crops like paddy, maize, areca nut, rubber, orange, pineapple, tapioca, banana etc. and at the same time they are dependent on their livestock mainly piggery and poultry reared by them at the backyard. But this entire activity is not carried out in an organized or integrated manner.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

- Thimlak Fish Farm run by the Department of Fisheries has stocking ponds, nursery ponds, carp hatchery, prawn hatchery, training center, laboratory, staff quarters and work station.
- Pradhan Mantri Matsya Sampada Yojana (PMMSY) is also being implemented by Fishery department in the district.
- The district has one State Pig breeding center which provides inputs and technical support and supply of quality breed of piglets to the farmers.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

The district produces a number of crops including several fruits, vegetables, and pulses. Though there is sufficient seasonal surplus, the farmers are unable to get the benefit of remunerative prices for want of proper storage/processing facilities often leading to a high level of post-harvest losses and uncertainty of market price due to market glut. So, there is a need to provide scientific storage facilities to the farmers for storing their produces and products so that wastages and deterioration of produces could be checked to a large extent. The post-harvest storage of agricultural produce has not received due attention in the district and the losses on account of inadequate or poor storage facilities are estimated at 8% to 38% of total production. In these circumstance, the farmers of the district, have very few options but to improve their post-harvest management practices so that, the present high levels of post-harvest losses can be brought down to a reasonable level. Further, they need to add value to their farm produce through processing for better remunerative prices.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- There are 2 Principal Market Yard in the district. One in Tuensang town and one Noklak town.
 - Under NABARD's marketing initiative a Rural Haat was constructed in Angangba village, Longkhim.
 - Under Department of Food and Civil Supplies there is one godown with a capacity of 3132 MT. There is also one godown for storage of commodities under APMC, Tuensang.
 - A Zero Energy Cold Storage (ZES) with 30 tons storage capacity has been commissioned in Tuensang on 08 Feb 2022. The Zero Energy Storage (ZES) was initiated by Eleutheros Christian Society (ECS) and funded by NABARD Consultancy Services and Tata Trust.
- 2.2.2** District Agriculture Office had constructed rural haats/market sheds/farmers market place in the district to support marketing of agricultural produce of the farmers.

2.2.3 Land Development, Soil Conservation and Watershed Development

2.2.3.1 Status of the Sector in the District

The activities under Land Development (LD) are being implemented by key line departments viz. Soil and Water Conservation Department and Land Resources Department of the Government of Nagaland. The primary focus of these departments is to optimize the land capability through various technological interventions and improve upon traditional practices in conserving the scarce natural resources on a catchment/watershed basis, which will result in better environmental protection and enhance farmers' income.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- Under NABARD's RIDF, Soil and Water Conservation Department prepares land development and rolling terrain to provide alternative to shifting cultivation and

enable the farmers to produce sufficient food grains for their sustenance, growth and wellbeing in addition to conservation of ecology and environment.

- Rashtriya Krishi Vikas Yojana- Soil and Water Conservation Department prepares water harvesting ponds, vermin-composting and contour trenching. These measures will help in reducing soil erosion, arrest surface run off to the extent possible and impound water for multiple restoring the health of the environment.
- Under NAFCC- Soil conservation and land development works had been done by the Soil and Water Conservation Department covering 200 farmers from Phirahir, Chimonger, Chungtor and Noksen village.

2.2.4 Agri. Infrastructure – Others

2.2.4.1 Status of the Sector in the District

The sector covers activities like tissue culture, agri-biotechnology, seed production, bio pesticides, bio fertilizers and vermi composting. With the requirement of increasing production and productivity of agriculture and horticulture crops in the district, there is ample scope for construction of seed production units, bio pesticides/fertilizers unit and vermi composting units in the district.

2.2.4.2 Infrastructure and linkage support available, planned and gaps

- Mission Organic Value Chain Development for North East Region (MOVCD-NER) is being implemented in the district through the Agriculture Department and Horticulture department.
- The Agri Clinics and Agri Business Centres (ACABC) supported by Agriculture Department in the district provides supply of bio-manures and bio-compost and tools for the farmers and SHGs in the district.
- District Agriculture Office, District Horticulture Office, Soil and Water Conservation Department and ATMA are engaged in promoting various activities under this sector.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The district has lots of potential for setting up food and agro processing unit. Crops like banana, pineapple, tomato, chillies, litchi, tapioca etc are grown well in the district. Processing of animal meat for making pickles is also another potential activity. However, there are some challenges such as lack of productivity and innovation due to limited skills and access to modern technology and machinery for production and packaging, deficient quality and food safety control systems, including lack of basic awareness on good hygienic and manufacturing practices, lack of branding & marketing skills and inability to integrate with the supply chains, etc., capital deficiency and low bank credit. The micro food processing units in the district need intensive hand holding support for skill training, entrepreneurship, technology, credit and marketing across the value chain, necessitating active participation of the State Government for better outreach.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- Under PMEGP individual entrepreneurs and SHGs can apply for setting up processing units.
- PM-Formalization of Micro Food Processing Enterprise (PMFME) of crop identified under one district one product. For the district Kolar (Rajma) is the ODOP.

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/FSSI/LAMPS and loans to MFI for on-lending to agriculture and financing to SHGs/JLGs by banks etc. There are a good number of PACS and other societies, which are operating in the district. These societies often face resource crunch in expanding and diversifying their business operations. Potential exists for financing such societies to meet the increasing credit needs of their members.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- The district has 701 registered co-operative societies. (Source:Statistical Handbook 2023).
- Integrated Cooperative Development Programme under ARCS is available for good functioning Cooperative Societies.
- Three PACS has been selected from the district for computerization under centrally sponsored project for computerization of Primary Agriculture Credit Societies. The initiative will help in increasing the efficiency of the operations of PACS as well as speedy disbursal of loans, lowering of transaction costs, reducing imbalances in payments. It will further allow seamless accounting with State Cooperative Banks and increase transparency.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The Micro, Small and Medium Enterprises (MSME) sector contributes significantly to the economic and social development by fostering entrepreneurship and generating large employment opportunities at comparatively lower capital cost, next only to agriculture. MSMEs, by nature, are complementary to large industries as ancillary units and this sector contributes significantly to the inclusive industrial development. In the district, the Industrial sector has not seen significant development. Lack of appropriate infrastructure, poor internal economy, inadequate industrial labour force and relatively low motivation for entrepreneurial ventures are some of the reasons that have held back industrialization in the district.

3.2 Infrastructure and linkage support available, planned and gaps

- 153 MSME Units of the district have so far been registered under UAM.
- The District Industry Centre, Tuensang has one mini industrial estate to facilitate the growth of industry in the district. The district also has one weaving training center to support artisans engaged under Handlooms.
- Industrial Growth Center in Noklak is declared industrial zones of the district.
- DIC & KVIC Tuensang has been promoting setting up of business enterprises under PMEGP. For the FY 2022-23, 61 units has been sanctioned amounting to Rs 197.27 lakhs
- Banks in the district has been supporting setting up of business enterprises through Sishu, Tarun and Kishore loans under MUDRA. In the FY 2022-23 a total of 71 loans amounting to Rs 211.49 lakhs has been sanctioned under MUDRA loans in the district.
- Under DIC, PM-Formalization of Micro Food Processing Enterprise (PMFME) of crop identified under one district one product is implemented in the district. For the district Kolar (Rajma) products is the ODOP.
- Chief Minister's Micro Finance Initiative, GoN-Under the scheme, subsidy and interest subvention against identified activities in agriculture and allied sector including processing units, MSMEs etc will be provided to eligible beneficiaries

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

The district has cardamom, ginger and coffee plantation through initiatives of Land Resource Department and individual progressive farmers. However, only cardamom and ginger has been exported outside the state in good quantity from the district. Through the initiatives of FPOs promoted by NABARD, the farmers in the district are exporting cardamom and ginger. However, the quantity of export is yet to reach to a level where the banks can provide credit support.

4.1.2 Infrastructure and linkage support available, planned and gaps

- Kolar (Rajma) is the designated one district one product (ODOP) of the district which is produced in good quality and quantity and it can be explored for export potential.
- Through RIDF, Land Resource Department is implementing Coffee plantation project across the state of which Tuensang district is also one.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education plays a very important role in the development of the district as it affects the life of individuals, their participation in economic activities and overall economic development of the district. Number of Schools (Management wise) during 2023-24 in the district: Schools under Department of Education - 194; JNV Schools -01; Eklavya Model Residential School - 01; Private Unaided Schools - 48.

4.2.2 Infrastructure and linkage support available, planned and gaps

As per RBI guidelines, loans to individuals for educational purposes including vocational courses upto Rs 10 lakh for studies in India and Rs 20 lakh for studies abroad is considered as priority sector lending.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

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.

4.3.2 Infrastructure and linkage support available, planned and gaps

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 individuals 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.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Investment in rural infrastructure fosters agricultural growth, creates new economic opportunities and activities, generates employment and income, and improves delivery of other rural services. NABARD, since inception, has prioritized its strategies for facilitating credit flow to rural infrastructure sector to fulfil its mission of rural prosperity through credit and related services. From the year 1995 onwards, NABARD is in the forefront of giving low-cost fund support to State Governments and State-owned Corporations for funding rural infrastructure projects through its flagship programme of Rural Infrastructure Development Fund (RIDF). The assistance under RIDF now covers 39 activities under Agriculture, Social and Rural connectivity sectors. Over the years, RIDF has emerged as a preferred source of funding for State governments. This led to creation of many other funds in NABARD for supporting specific rural infrastructure activities. As on 31 March 2024, an amount of Rs 1972.05 lakhs have been sanctioned for the district under RIDF XVI to RIDF XXIX for 41 projects such as livestock infrastructure, veterinary clinic, rural roads, coffee plantations, integrated land development, fishery, water resources, power feeder lines, etc.

5.1.2 Infrastructure and linkage support available, planned and gaps

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

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

The Rural Infrastructure Development Fund (RIDF) offers several significant benefits, particularly for rural areas. Here are some key advantages:

1. **Enhanced Agricultural Productivity:** RIDF supports the completion of irrigation projects, soil conservation, and watershed management, which are crucial for improving agricultural productivity.
2. **Improved Rural Connectivity:** The fund finances the construction of rural roads and bridges, enhancing connectivity and accessibility for rural communities.
3. **Economic Growth:** By providing the necessary infrastructure, RIDF helps unlock investments and boosts economic activities in rural areas, leading to job creation and increased income for rural populations.
4. **Social Development:** RIDF also supports projects in the social sector, such as health, education, and drinking water supply, contributing to the overall well-being and quality of life in rural areas.

5. Employment Generation: The implementation of RIDF projects creates substantial non-recurring employment opportunities, contributing to the economic prosperity of rural regions.

6. Sustainable Development: By focusing on long-term infrastructure projects, RIDF promotes sustainable development and helps in the balanced growth of rural and urban areas.

These benefits collectively contribute to the holistic development of rural areas, making them more self-sufficient and economically vibrant.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Social Infrastructure is directly linked to the well-being of local population and supports the economic system indirectly. However, these infrastructures, especially in the rural areas, are inadequate with the state government unable to provide the necessary financial support due to various reasons. This is where banks can step in and fill the gap by directly financing the above activities through individuals or SHG / JLG modes to ensure proper end use of fund and also repayment. The Communitisation of public utility services was enacted in the year 2002 by GoN, thereby, delegating responsibility, strengthening and mobilizing community ownership of assets and facilities created by the government. This has resulted in tangible change in community support and ownership of health centres, schools, sanitation practices, access to health services, improved infrastructure, maintenance, mobilization of resources, etc. As this approach has already taken root in the state, it is suggested to banks in Kohima district to leverage the experience gained from communitisation for identifying gaps in social infrastructure and potential entrepreneurs for financing. Reckoning the importance of social infrastructure for development in its latest Priority Sector Lending Classification as on 16 April 2018, RBI has brought bank loans up to a limit of Rs. 5 crore per borrower for building social infrastructure, namely, schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres under the ambit of PSL norms. Also, bank credit to Micro Finance Institutions (MFIs) extended for on-lending to individuals and members of SHGs/JLGs for water and sanitation facilities will be eligible for categorization as priority sector under 'Social Infrastructure'.

5.2.2 Infrastructure and linkage support available, planned and gaps

(a) Tuensang district has 1 District hospital, 1 CHC, 09 PHC; 01 PHSC; 01 School of Nursing; 01 Urban PHC and 02 Health & Wellness Center

(b) Noklak district has 01 PHC and 01 Health & Wellness Center.

(c) The following schemes are being implemented in the districts:

National Rural Drinking Water Programme (NRDWP), Nirmal Bharat Abhiyan (NBA) (Formerly Total Sanitation Campaign) National Water Quality Monitoring and Surveillance Programme (NWQMSP), National Rural Drinking Water Programme (NRDWP) with private finance through Bank, Jal Jeevan Mission (JJM) & Swachh Bharat Mission (Grameen)

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Renewable energy is generally defined as energy that comes from resources which are naturally replenished on a human timescale such as sunlight, wind, rain, tides, waves and geothermal heat. Renewable energy replaces conventional fuels in four distinct areas: electricity generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services. The pressure of increasing population on the one hand and limitations in providing energy in the required quantity from conventional fossil sources on the other hand, has become one of the most burning issues for the country. Renewable sources of energy are going to play an increasingly important role in the future.

In Nagaland State, the Department of New and Renewable Energy is the State Nodal Agency for facilitating project development in consonance with the various schemes and programmes under MNRE, GoI.

5.3.2 Infrastructure and linkage support available, planned and gaps

Bank loans up to a limit of 15 crore to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems, and remote village electrification will come under Priority Sector. For individual households, the loan limit of 10 lakh per borrower will be considered under priority sector. The Department of New and Renewable Energy, GoN is the State Nodal Agency for implementing the various schemes and programmes under the Ministry of New and Renewable Energy (MNRE), GoI. The Department is popularizing the use of solar energy for lighting and heating purposes. They are also supplying the solar equipment's at subsidized rates and providing after sales service.

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	26	14.27	13.15
B	Ongoing tranches	15	7.02	6.56
	Total (A + B)	41	21.29	19.72

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	24	14.90	13.89
B	Rural roads & bridges	17	6.48	5.82
C	Social Sector	0	0.00	0.00
	Total (A + B + C)	41	21.39	19.72

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Self Help Group Bank Linkage Programme is an effective intervention in economic upliftment and financial inclusion for the bottom of the pyramid. A proven platform initially conceived by NABARD for increasing the outreach of banking services among the poor has since graduated to a programme for promotion of livelihoods and poverty alleviation. All major parameters viz the number of SHGs with savings bank accounts, amount of credit disbursed, the bank loan outstanding as well as the quantum of savings outstanding has shown positive growth in the district. As on 31 March 2024, (i) cumulative number of SHGs savings linked was 2017 with amount of Rs 348.33 lakhs and cumulative number of SHGs credit linked was 85 with amount of Rs. 87.89 lakhs Tuensang district; (ii) cumulative number of SHGs savings linked was 210 with amount of Rs 40.55 lakhs and cumulative number of SHGs credit linked was 38 with Rs. 36.11 lakhs in Shamator district; (iii) cumulative number of SHGs savings linked was 179 with amount of Rs 16.09 lakhs and cumulative number of SHGs credit linked was 1 with amount of Rs. 1 lakh in Noklak district.

6.2 Infrastructure and linkage support available, planned and gaps

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

(b) NABARD's Micro Enterprise Development Programme may help promote entrepreneurial talents to the members to set up micro enterprises for matured SHGs through appropriate NGOs and other stakeholders.

(c) NABARD's Livelihood Enterprise Development Programme for SHGs may be used as a major livelihood promotion programme in the coming years to ensure more thrust is given to livelihood interventions.

(d) NABARD has been organizing awareness/ training programmes for bankers, NGOs, Leaders of SHGs etc. Nagaland State Rural Livelihood Mission (NSRLM) is actively promoting and handholding SHGs with wide coverage across the district.

(e) Chief Minister's Micro Finance Initiative: Under this scheme, subsidy and interest subvention against identified activities in the agriculture & allied sector including processing units, MSME etc. will be provided to eligible beneficiaries. Details of the scheme at www.cmmfi.nagaland.gov.in.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

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

2. Water Resources

- 1 Command Area Development & Water Management (CADWM).
- 2 Major Irrigation Project with CCA of more than 10,000 hectares-flow irrigation over Dhansiri, Dikhu, Doyang rivers.
- 3 Identification and construction of artificial recharge structure and roof-top rainwater harvesting structures.
- 4 Community-based spring shed management programmes.

3. Farm Mechanization

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

4. Plantation and Horticulture

- 1 Setting up of commercial processing and value addition units for horticulture products (fruits & vegetables).

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

5. Forestry/ Waste Land Development

- 1 Large scale promotion of Agro-forestry through-
 - Capacity building and demonstration of agroforestry models.
 - Peripheral and Boundary Plantation (PBP) Low Density Plantation on Farm Lands @100 to 500 plants/ha
 - High Density Block Plantation @500 to 1500 plants/ha.
- 2 Establishment of forestry and commercial nurseries for supplying quality planting materials to farmers.
- 3 Plantation of commercially important trees like Agarwood, Sandalwood, Rubber, Bamboo, coffee etc. in culturable wastelands as far as possible.
- 4 Promotion of Bamboo based Industries:
 - Food Products
 - Medicinal, Chemical Products and Alcohol Beverages
 - Craft, handicraft and Art Products
 - Value added products and wood substitutes such as ply, flooring tiles, shuttering, etc.
- 5 Value Chain development for sustainable NTFP collection/marketing, medicinal plant, natural dye production, and forest-based Livelihood activities.

6. Animal Husbandry - Dairy

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

bovines. At present, AI coverage in the state is limited to 20% (Annual Report 2021-22, DAHD) of the breed able bovines and the remaining breed able animals are covered through scrub bulls of unknown genetic merit.

- 4 Establishment of dairy marketing parlours in all district HQs.

7. Animal Husbandry – Poultry

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

8. Animal Husbandry – Sheep, Goat, Piggery

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

9. Fisheries

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

10. Construction of Storage and Marketing Infrastructure

- 1 Post-harvest management infrastructure like Warehouses (5000 MT capacity), Pack houses, Ripening Chambers, Cold Storage, Sorting & grading units, Primary processing centers.
- 2 Establishment of Rural Godown (500-100 MT capacity) at block level.

11. Land Development, Soil Conservation and Watershed Development

- 1 Assist farmers in preparation of water harvesting ponds, vermicomposting and contour trenching in combination with springshed development techniques. These measures will help in reducing soil erosion, arrest surface run off to the extent possible and impound water for multiple restoring the health of the environment.

12. Agriculture Infrastructure: Others

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

13. Food and Agro. Processing

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

14. Agri. Ancillary Activities: Others

- 1 Government should set up food processing unit and slaughter house in the district.
- 2 Infrastructure support, motivation & training of entrepreneurs, support in quality control and brand development etc. are to be ensured.

- 3 Dedicated NGOs are required to form and nurture POs.
- 4 Awareness campaigns on the need for viability of Agriculture Cooperatives Societies through economic activities.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Capacity building/ skill development Centres- Setting up of Entrepreneurship Development Institutes in the district headquarters.
- 2 Setting up of MSME incubation centre. MSME-DIs/Technology Centres(TCs), DICs, Entrepreneurs Development Centres(EDCs), or any organization/institute of the Central/State Governments, NGOs involved in relevant activities, and Technical & Professional colleges, institutes and universities may apply to become a Host Institute and establish a Business Incubator.
- 3 Coffee Production / Roastery units. Nagaland currently cultivates coffee in nearly 10,000 hectares of land and it is taking steps to expand it to 50,000 hectares by 2030. The State has exported 27.5 metric tonnes of coffee to a South African company, which earlier signed an agreement to buy Nagaland coffee for 30 years.
- 4 Road connectivity should be improved to facilitate transportation of goods/products.
- 5 Uninterrupted power supply needs to be ensured.
- 6 Individual registration of land should be done by the State Government at the earliest.

16. Export Credit

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

17. Education

- 1 Banks operating in the district should conduct DFLAPs and FLCs in schools and colleges so that more students can understand and avail facilities of education loan.
- 2 A credit guarantee scheme for educational loans would go a long way in

making such loans available to needy students.

- 3 Government should establish Technical Institute, Science College and Vocational training institutes to encourage the youth to have quality education facility in the district

18. Housing

- 1 Individual registration of land should be done by the State Government at the earliest to facilitate the banking sector in extending housing loans by following its process of due diligence

19. Social Infrastructure

- 1 Social Infrastructure like hospitals, schools, colleges to be improved.
- 2 Coverage of more bank branches is required in the district especially in the remote areas of the district

20. Renewable Energy

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

21. Informal Credit Delivery System

- 1 Adequate training to Bank staff and SHPIs.
- 2 Regular monitoring of SHGs by Banks/SHPIs.
- 3 Banks may also actively pursue the JLG mode of financing.

Chapter 8

Status and prospects of Cooperatives

1. Background

- a. A cooperative is defined as ‘an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise’.
- b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

1. Implementation of One Village-One Cooperative Society: One Multi-Purpose Cooperative Society (MPCS) for every village has been implemented which will act as a Model Cooperative Society for others to emulate. This proposal of One Village-One Cooperative Society will be further strengthened due to the recent Govt. policy directive on cancellation of Non-functioning and defunct Cooperatives and the constitution of a High-Powered Committee headed by Addl. Chief Secretary to the Govt. of Nagaland. The Department has so far registered 120 Nos. of Cooperative Societies under the One Village One Society.
2. Grassroots Training on cooperative: The Department conducts grassroots training and sensitization programme on cooperatives in the block level where resource persons from the department as well as allied departments are utilized in conducting seminars and technical training.
3. Convergence program
The department of cooperation has taken the initial steps to concretize the much-desired convergence program of agri and allied activities through the organization of specialized and department specific cooperative societies. Convergence of Agri Department's organic initiatives, livelihood programs of NERLP, beekeeping activities of NBHM, common service centres under I.T department etc., resulted in framing of specialized byelaws and registering these cooperatives as legal entities under the Nagaland Cooperative Societies Act 2017. So far, the following numbers of cooperative societies under convergence program have been registered:
 (i) FPO cooperatives/ organic under Agriculture department - 16
 (ii) Livelihood cooperatives under NERLP - 14
 (iii) Apiary & bee keeping cooperatives under NBHM - 5
 (iv) Common service centre cooperative under I.T Deptt- 1
 (v) Integrated cooperatives/ one village-one cooperative under Village authorities – 65
 (vi) Formation & Promotion of 10,000 new FPOs under CSS Ministry of Agriculture & Farmers' Welfare - 13
4. Cancellation of Non-functioning Cooperative Societies: The Department has undertaken stringent steps to identify and cancel Non-functioning/defunct Cooperative Societies, which didn't commence working or cease to work or has ceased to comply materially with any condition as per the Cooperatives Acts, Rules or Bye-laws. Accordingly, the Registrar of Cooperative Societies has identified and cancelled 566 defunct/ non-functioning cooperative societies till date.

5. Status of Cooperatives in the District

1. Nagaland has a two-tier cooperative credit structure. The Nagaland State Cooperative Bank Ltd. (NStCB) is at the apex level with 4,203 PACS affiliated to it. The bank has the second largest banking network in the state with the presence of 22 branches. NStCB plays an important role in agricultural credit

disbursement as it accounts for about 27% of the total crop loans disbursed in the State.

2. As per the latest data available with National Cooperative Database, Tuensang (undivided) has 312 cooperatives in the following activities:

Agriculture and Allied Cooperative - 37
 Bee Farming Cooperative - 4
 Consumer Cooperative - 10
 Credit & Thrift Society-6
 Dairy Cooperative- 12
 Fishery Cooperative- 41
 Handicraft and Weaver Cooperative - 4
 Handloom Textile & Weavers Cooperative - 10
 Livestock & Poultry Cooperative - 46
 Multipurpose Cooperative - 9
 Primary Agricultural Credit Society (PACS) - 113
 Primary Housing Cooperative Society - 1
 Primary Marketing Cooperative Society- 19
 Total no. Cooperatives- 312

6. Potential for formation of cooperatives

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

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Tribal Development	Integrated Tribal Development project in Chendang and Konya Village implemented by Eleutheros Christian Society	Chendang and Konya Village, Sangsangyu Block, Tuensang	Wadi (Orchard) development of 200 acre with Kiwi and Cardamom		200	Remunerative self-employment, prevent migration, develop sustainable livelihood and improve the quality of life of the beneficiaries
2	Watershed Development	Springshed Based Watershed Development at Tuensang Village, Tuensang district implemented by Eleutheros Christian Society	Tuensang Village, Tuensang district	Construction of trenches, loose boulder check dams, water harvesting structures, plantation and livelihood activity covering 300 ha			Prevent soil erosion, arrest surface water runoff, conserve water, enhance spring water discharge and preserve the ecology and environment.

Tuensang/Noklak /Shamator, PLP 2025-26

3	Watershed Development	Springshed Based Watershed Development at Chingmei Village, Tuensang district implemented by SLNA, Land Resources Department, Government of Nagaland	Chingmei Village, Tuensang district	Construction of trenches, loose boulder check dams, water harvesting structures, plantation and livelihood activity covering 300 ha			Prevent soil erosion, arrest surface water runoff, conserve water, enhance spring water discharge and preserve the ecology and environment.
4	Watershed Development	Springshed Based Watershed Development at Chendang Village, Tuensang district implemented by Eleutherios Christian Society	Chendang village, Tuensang district	Construction of trenches, loose boulder check dams, water harvesting structures, plantation and livelihood activity covering 300 ha			Prevent soil erosion, arrest surface water runoff, conserve water, enhance spring water discharge and preserve the ecology and environment.
5	Watershed Development	Springshed Based Watershed Development at Sangphur Village, Shamator district implemented	Sangphur village, Shamator district	Construction of trenches, loose boulder check dams, water harvesting structures, plantation and livelihood activity covering 300 ha			Prevent soil erosion, arrest surface water runoff, conserve water, enhance spring water discharge and preserve the ecology and environment.

		by Eleutheros Christian Society						
6	Promotional Activity	Revival of Indigenous Grains (millet) Project in Kingni village, Noklak District implemented by Chingthur Foundation	Kingni Village	Support for Revival of Millet cultivation				Transfer of technology, Remunerative self-employment, develop sustainable livelihood and improve the quality of life of the beneficiaries
7	Women Empowerment	Rural Mart	Tuensang HQ	Support of Rural Mart for maintenance of the Marketing Stores sanctioned to Thechuh SHG facilitated by Eleutheros Christian Society				Improved rural market infrastructure for SHGs, artisans, farmers, etc
8	Infrastructure Development	Construction of Rural Haat at Angangba Village, Tuensang district	Angangba Village, Tuensang district	Support for construction of marketing shed				Improved rural market infrastructure for SHGs, artisans, farmers, etc
9	Infrastructure Development	Projects under RIDF	Tuensang, Noklak and Shamator district	Creation of Infrastructure in Rural Areas such road, bridges, land development, irrigation, plantation, supply of post-harvest infrastructure, veterinary dispensaries etc. through State Government under RIDF. As on 30th March 2024, there are 37 projects in Tuensang district sanctioned with ? 1803.64 lakhs ; 01 project in Shamator district sanctioned with Rs. 88.68 lakhs; 03 projects in Noklak district sanctioned with Rs. 79.73 lakhs,				Improved infrastructure in Rural Areas

				all sanctioned under RIDF XXIV to RIDF XXX.				
10	Collectivisation	Promotion and nurturing of 02 Farmer Producers Organization under PODF - ID through Better Life Foundation, Longkhim, Tuensang district	Longkhim Block, Tuensang District	Formation and Nurturing of FPO				Improved farm income through better price realization, enhanced bargaining power, access to professional management, and reduction in transaction costs.
11	Collectivisation	Promotion and nurturing of 03 Farmer Producers Organization under PODF-ID through Eleutheros Christian Society in Tuensang and Noklak district	Noklak and Tuensang district	Formation and Nurturing of FPO				Improved farm income through better price realization, enhanced bargaining power, access to professional management, and reduction in transaction costs.

Success Stories

Success Story 1: Marketing Shed



1. Scheme : Construction of Marketing Shed as Entry Point Activity
2. Project Implementing Agency : Eleutheros Christian Society
3. Duration of the project : 01 Year
4. Beneficiary :

No. of beneficiaries:	862
State :	Nagaland
District:	Tuensang
Block:	Sangsangyu
Village:	Chendang Village

1.1 Support provided

- Grant assistance for construction of Marketing Shed as an Entry Point Activity. The EPA was constructed in convergence with funds contributed by the villagers.

1.2 Impact

- The marketing shed is constructed in a very strategic location in the road connecting to other neighboring villages and districts. Currently it is serving as an ideal selling point where varieties of seasonal fruits and vegetables are sold on daily basis.

Success Story 2: Construction of Wooden Bridge over Laklomong Stream



1. Scheme : Rural Infrastructure Promotion Fund
2. Project Implementing Agency : District Administration, Noklak District
3. Duration of the project : 01 Year
4. Beneficiary :

No. of beneficiaries:	7000.00
Community :	Villages in Panso Circle
State :	Nagaland
District :	Noklak
Block :	Panso
Village :	Between Panso and Lengnyu village

1.1 Support provided

- Grant Assistance Provided from Rural Infrastructure Fund (RIPF) for construction of wooden bridge over Laklomong Stream

1.2 Pre-implementation status

- Prior to construction of the bridge, travellers had to traverse longer routes to reach villagers located on the other side of the stream.

1.3 Challenges faced

- Poor infrastructural connectivity and accessibility in the district

1.4 Impact

The bridge is currently providing the connectivity to vehicles and travellers coming not only from Panso village and Lengnyu village but also from Villages of Tuensang and Shamator districts headed towards Noklak Hq traversing through the wooden bridge.

Success Story 3: Revival of Indigenous Millet in Kingniu Village, Noklak



1. Scheme : Grant Assistance under Farm Sector Promotion Fund (FSPF)
2. Project Implementing Agency : Chingthur Foundation
3. Duration of the project : 03 Years (2024-2027)
4. Beneficiary :

No. of beneficiaries :

Community : Kingniu Villagers

State : Nagaland

District : Noklak

Block : Panso

Village : Kingniu Village

3.1 Support provided

- Grant assistance for revival of indigenous millet production in Kingniu village by way of training inputs, exposure visits, millet milling machine, packaging machine and de-husking machine

3.2 Pre-implementation status

- As there was no patronage from any agency, the villagers had given up traditional millet cultivation since three years before the project was implemented.

3.3 Challenges faced

- Convincing the farmers to take up millet cultivation again, given its nutritious profile and robustness as a crop.

3.4 Impact

There has been a substantial amount of millet production in the first year itself. With machineries provided under the project, the processing time has been substantially cut down. Tie up arrangement for marketing of the harvest is being facilitated by the Project Implementing Agency.

Appendix 1a

Climate Action & Sustainability

1. Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

2. 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

- a. **Govt. of India:** The State is being covered under the Government of India’s Green India 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.

- d. **Other Agencies:** The State is being covered under the Government of India's Green India 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

The prospects of climate action in the Tuensang Shamator and Noklak districts are promising especially given the regions vulnerability to climate change. Here are some key aspects:

(i) Adaptive Water Management: Changing rainfall patterns necessitate region-specific water management strategies to ensure sustainable agriculture and community livelihoods.

(ii) Disaster Management Plans: Every district has its own District Disaster Management Action Plan (DDMAP) to prepare for and mitigate the impacts of natural disasters.

(iii) Human-Animal Conflict Mitigation: Efforts are underway to mitigate human-animal conflicts which are exacerbated by climate change.

(iv) Sustainable Agriculture: Promoting sustainable agricultural practices to reduce dependency on monsoon rainfall and improve resilience against climate variability.

These initiatives will to enhance the districts resilience to climate change and support sustainable development.

3.2 Any specific Climate Change initiative in the District

(i) Through the National Innovations in Climate Resilient Agriculture (NICRA) program ICAR is promoting climate-resilient agricultural practices and technologies in vulnerable districts including Tuensang Shamator and Longleng districts

(ii) State Action Plan for Climate Change & Human Health (Nagaland): This plan focuses on addressing climate-sensitive health issues improving public health infrastructure and promoting climate-resilient health services. A project funded under National Adaptation Fund for Climate Change was sanctioned for “Gene pool Conservation of Indigenous Rice Varieties under Traditional Integrated Rotational Farming System (Jhum optimisation) for Promoting Livelihood and Food Security as Climate Change Adaptation Strategy in Nagaland” where Tuensang was also chosen as one of the target districts

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 The districts of Tuensang Noklak and Shamator like other regions in Nagaland has unique products and crafts that could potentially qualify for Geographical Indication (GI) status. Here are some notable examples:

Traditional Handicrafts

- Description: The tribes in the district are known for their intricate bamboo and wood crafts.
- Potential: These crafts could be recognized for their cultural significance and craftsmanship.

Traditional Weaving

- Description: The traditional weaving techniques of the Naga tribes in the district produce unique textiles and garments.
- Potential: These textiles known for their patterns and quality could be highlighted for their cultural significance and craftsmanship.

- 4 Kholar beans are a significant agricultural product in the district of Tuensang Noklak and Shamator district. Kholar beans are rich in protein fiber and essential nutrients making them a staple in the local diet

Potential for GI Registration

- Unique Qualities: The distinct taste and traditional cultivation methods of Kholar beans make them a strong candidate for Geographical Indication (GI) registration.
- Cultural Significance: Kholar is an integral part of the Naga cultural heritage reflecting the traditional agricultural practices and culinary traditions of the region.



Annexure 1

District-Tuensang, Noklak & Shamator

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chare	Chessore	Longkhim	Sangsangyu	Noklak	Noksen	Panso	Shamator	Thonoknyu	District Total
	I.Agriculture													
	A. Farm Credit													
	A.1 Crop Production, Maintenance, Marketing													
1	Brinjal/ Baingan___	100	Acre	24900	Phy 31 BL 7.72		31 7.72	31 7.72		31 7.72				124 30.88
2	Cassava/ Tapioca_Irrigated	100	Acre	48000	Phy 124 BL 59.52	62 29.76	124 59.52	124 59.52	50 24	124 59.52	49 23.52	62 29.76	49 23.52	768 368.64
3	Cauliflower/ Phool Gobhi___	100	Acre	32700	Phy 148 BL 48.4	99 32.37	148 48.4	148 48.4	49 16.02	148 48.4	49 16.02	99 32.37	49 16.02	937 306.4
4	Chilli/ Mirch_Irrigated	100	Acre	31900	Phy 97 BL 30.94	25 7.98	97 30.94	93 29.67	8 2.55	94 29.99	7 2.23	25 7.98	7 2.23	453 144.51
5	Foxtail Millet/ Korralu/ Thenai/ Navane___	100	Acre	20440	Phy 247 BL 50.49	126 25.75	247 50.49	247 50.49	247 50.49	247 50.49	247 50.49	126 25.75	247 50.49	1981 404.93
6	Ginger/ A drak_Irrigated	100	Acre	70000	Phy 129 BL 90.3	99 69.3	129 90.3	128 89.6	50 35	128 89.6	49 34.3	99 69.3	49 34.3	860 602
7	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	13380	Phy 49 BL 6.56	22 2.94	49 6.56	49 6.56		49 6.56		22 2.94		240 32.12
8	Kidney Beans/ Rajma/ Kholar/ Bhatt_Irrigated	100	Acre	16320	Phy 258 BL 42.11	116 18.93	258 42.11	258 42.11	247 40.31	258 42.11	247 40.31	116 18.93	247 40.31	2005 327.23
9	Maize/ Makka_Irrigated	100	Acre	20100	Phy 151 BL 30.35	124 24.92	151 30.35	151 30.35	134 26.93	151 30.35	134 26.93	124 24.92	134 26.93	1254 252.03
10	Potato/ Aloo_Irrigated	100	Acre	82500	Phy 247 BL 203.78	99 81.68	247 203.78	247 203.78	123 101.48	247 203.78	123 101.48	99 81.68	123 101.48	1555 1282.92
11	Rice/ Chaval/ Dhan_Irrigated	100	Acre	32175	Phy 60 BL 19.31	60 19.31	60 19.31	60 19.31	40 12.87	60 19.31	40 12.87	60 19.31	40 12.87	480 154.47
	Post-harvest/ HH Consumption (10%)				589.48 58.95	312.94 31.29	589.48 58.95	587.51 58.75	309.65 30.96	587.83 58.78	308.15 30.82	312.94 31.29	308.15 30.82	3906.13 390.61
	Repairs & maintenance of farm assets (20%)				117.9	62.59	117.9	117.5	61.93	117.57	61.63	62.59	61.63	781.23
	Sub Total													5077.97



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Chare	Chessore	Longkhim	Sangsangyu	Noklak	Noksen	Panso	Shamator	Thonoknyu	District Total
A.2 Water Resources															
1	Diesel Pump Sets--5 HP heavy weight	90	No.	48000	Phy	16	18	16	16	13	16	13	18	13	139
					BL	6.91	7.78	6.91	6.91	5.62	6.91	5.62	7.78	5.62	60.06
	Sub Total														60.06
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Chare	Chessore	Longkhim	Sangsangyu	Noklak	Noksen	Panso	Shamator	Thonoknyu	District Total
A.3 Farm Mechanisation															
1	Power Tiller--13 HP	90	No.	282000	Phy	1	5	2	2	2	2	2	4	1	21
					BL	2.54	12.69	5.08	5.08	5.08	5.08	5.08	10.15	2.54	53.32
2	Tractor-With Implements & Trailer-18 hp	90	No.	610000	Phy	1	5	1	1	1	1	1	5	1	17
					BL	5.49	27.45	5.49	5.49	5.49	5.49	5.49	27.45	5.49	93.33
	Sub Total														146.65



Tuensang/Noklak/ Shamator, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chare	Chessore	Longkhim	Sangsangyu	Noklak	Noksen	Panso	Shamator	Thonoknyu	District Total
	A-4 Plantation & Horticulture													
1	Bee Keeping-Indian Bee Colony-	90	No.	48140	Phy BL	1 0.43	5 2.17	1 0.43	1 0.87	2 0.43	1 0.87	2 2.17	5 0.87	20 8.67
2	Bee Keeping-Stingless Bee Colony-	90	No.	45020	Phy BL	1 0.41	5 2.03	1 0.41	2 0.81	1 0.41	2 0.81	5 2.03	2 0.81	20 8.13
3	Coffee-New Plantation-	90	ha	120000	Phy BL	1 1.08	6 6.48	1 1.08	5 5.4	1 1.08	5 5.4	6 6.48	5 5.4	31 33.48
4	High density plantation-Banana-	90	Acre	162900	Phy BL	2 2.93	3 4.4	3 4.4	5 7.33	3 4.4	4 5.86	3 4.4	5 7.33	31 45.45
5	High density plantation-Papaya-	90	Acre	96000	Phy BL	1 0.86	1 0.86	1 0.86	2 1.73	1 0.86	2 1.73	1 0.86	2 1.73	12 10.35
6	Mushroom Cultivation-Oyster Mushroom-	90	1000 Kg. per Cycle	51400	Phy BL	1 0.46	5 2.31	1 0.46	5 2.31	1 0.46	5 2.31	5 2.31	5 2.31	29 13.39
7	New Orchard - Tropical/ Sub Tropical Fruits--Citrus	90	Acre	156000	Phy BL	2 2.81	3 4.21	2 2.81	1 2.81	1 1.4	2 2.81	2 2.81	3 4.21	18 25.27
8	New Orchard - Tropical/ Sub Tropical Fruits--passion fruit	90	Acre	162500	Phy BL	1 1.46		1 1.46	2 2.93	1 1.46	2 2.93		2 2.93	10 14.63
9	New Orchard - Tropical/ Sub Tropical Fruits--pineapple	90	Acre	199800	Phy BL	1 1.8	3 5.39	1 1.8	1 1.8	1 1.8	2 3.6	3 5.39	2 3.6	15 26.98
10	Other Plantation Crops--cardamom	90	ha	524500	Phy BL	4 18.88	5 23.6	5 23.6	4 18.88	4 18.88	4 18.88	5 23.6	5 23.6	41 193.52
11	Sericulture-Chawki Rearing-400 sq ft for 100 dffs rearing	90	No.	100000	Phy BL	1 0.9		1 0.9	1 0.9	1 0.9				4 3.6
12	Sericulture-Chawki Rearing-rearing and mounting equipments	90	No.	40000	Phy BL	1 0.36		1 0.36						2 0.72
	Sub Total													384.19



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chare	Chessore	Longkhim	Sangsangyu	Noklak	Noksen	Panso	Shamator	Thonoknyu	District Total
A.5 Forestry														
1	Nursery / Propagation unit- Traditional Nursery-1.25 lakh seeding	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	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	1 1.28	1 1.28	9 11.52
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	1 1.09	8 8.72
	Sub Total													81.2
A.6 Animal Husbandry - Dairy														
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chare	Chessore	Longkhim	Sangsangyu	Noklak	Noksen	Panso	Shamator	Thonoknyu	District Total
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	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	1 2.27	16 36.39
3	Veterinary Clinic--Stationary	90	No.	400000	Phy BL	2 7.2	1 3.6	1 3.6	2 7.2	1 3.6	2 7.2	3 10.8	3 10.8	14 50.4
	Sub Total													173.91
A.7 Working Capital - AH - Dairy /Drought animal														
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chare	Chessore	Longkhim	Sangsangyu	Noklak	Noksen	Panso	Shamator	Thonoknyu	District Total
1	Indigenous Cattle Farming_Others_Commercial Dairy	100	10	292600	Phy BL	1 2.93	1 2.93	1 2.93	1 2.93	1 2.93	1 2.93	1 2.93	1 2.93	6 17.58
2	Indigenous Cattle Farming_Others_Small Dairy 2 unit	100	2	42400	Phy BL	6 2.54	6 2.54	6 2.54	3 1.27	6 2.54	3 1.27	2 0.85	3 1.27	37 15.67
	Sub Total													33.25



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chare	Chessore	Longkhim	Sangsangyu	Noklak	Noksen	Panso	Shamator	Thonoknyu	District Total
A.8 Animal Husbandry - Poultry															
1	Commercial Broiler Farming--1000 bird unit	90	1000	512000	Phy	8		9	9		9				35
					BL	36.86		41.47	41.47		41.47				161.27
2	Duck rearing--100 F + 15 M	90	100+15	111000	Phy	2	1	2	2	1	2		1		11
					BL	2	1	2	2	1	2		1		11
3	Indigenous Poultry Farming--	90	250	123000	Phy		5			4		5	5	5	24
					BL		5.54			4.43		5.54	5.54	5.54	26.59
	Sub Total														198.86
A.9 Working Capital - AH - Poultry															
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chare	Chessore	Longkhim	Sangsangyu	Noklak	Noksen	Panso	Shamator	Thonoknyu	District Total
A.9 Working Capital - AH - Poultry															
1	Broiler Farming_ Others_ All in All out	100	1000	76650	Phy	10		9	9		9				37
					BL	7.67		6.9	6.9		6.9				28.37
2	Desi Chicken/ LIT birds Farming_ Others_ Rearing	100	500	59955	Phy	2		2		1		1		1	7
					BL	1.2		1.2		0.6		0.6		0.6	4.2
3	Duck Farming_ Meat purpose - Semi-intensive _	100	90+10	1081	Phy	21	50	21	21	20	21	20	50	20	244
					BL	0.23	0.54	0.23	0.23	0.22	0.23	0.22	0.54	0.22	2.66
	Sub Total														35.23
A.10 Animal Husbandry - SGP															
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chare	Chessore	Longkhim	Sangsangyu	Noklak	Noksen	Panso	Shamator	Thonoknyu	District Total
A.10 Animal Husbandry - SGP															
1	Goat - Rearing Unit-New Shed-	90	10+1	128000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	10.35
2	Pig Breeding Unit-New Shed-	90	20+2	827000	Phy	19	6	20	20	5	20	4	7	4	105
					BL	141.42	44.66	148.86	148.86	37.22	148.86	29.77	52.1	29.77	781.52
3	Pig Rearing Unit-New Shed-	90	3+1	176000	Phy	19	13	19	20	9	20	9	13	9	131
					BL	30.1	20.59	30.1	31.68	14.26	31.68	14.26	20.59	14.26	207.52
	Sub Total														999.39



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chare	Chessore	Longkhim	Sangsangyu	Noklak	Noksen	Panso	Shamator	Thonoknyu	District Total
A.11 Working Capital - AH - Others/SR														
1	Goat Farming_Breeding Unit - Semi-intensive_Breeding	100	9+1	47800	Phy BL 0.48	1 0.48	1 0.48	1 0.48	1 0.48	1 0.48	1 0.48	1 0.48	1 0.48	6 2.88
2	Goat Farming_Dairy Goat farming - Semi-intensive_Backyard	100	4+1	26000	Phy BL	2 0.52	2 0.52	1 0.26	2 0.52	2 0.52	1 0.26	1 0.26	2 0.52	8 2.08
3	Pig Farming_Breeding Unit_	100	9+1	145360	Phy BL	17 24.71	7 10.18	17 24.71	6 8.72	17 24.71	6 8.72	7 10.18	7 10.18	101 146.82
4	Pig Farming_Rearing Unit_	100	2+1	33600	Phy BL	31 10.42	15 5.04	31 10.42	3 1.01	31 10.42	3 1.01	15 5.04	3 1.01	163 54.79
	Sub Total													206.57
A.12 Fisheries														
1	Integrated Pisciculture -With Pig-1 bigha/1340m2 with 5 pigs	90	Acre	230000	Phy BL 2.07	1 2.07	2 4.14	2 4.14	2 4.14	2 4.14	2 4.14	1 2.07	2 4.14	15 31.05
2	Traditional Farming-Other-1 bigha/0.33 acre/1340 m2	90	Acre	67000	Phy BL	2 1.21	2 1.21	2 1.21	1 0.6	2 1.21	1 0.6	2 1.21	1 0.6	15 9.06
	Traditional Farming-Other-1 bigha/0.33 acre/1340 m2	90	Acre	138000	Phy BL	1 1.24	2 2.48	2 2.48	2 2.48	2 2.48	2 2.48	1 1.24	2 2.48	9 11.16
	Sub Total													51.27
A.13 Working Capital - Fisheries														
1	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major Carps _	100	Acre	92000	Phy BL	1 0.92	1 0.92	1 0.92	1 0.92	1 0.92	1 0.92	1 0.92	1 0.92	6 5.52
2	Integrated Farming_Paddy-cum-Fish Culture_	100	Acre	20900	Phy BL	2 0.42	1 0.21	2 0.42	1 0.21	2 0.42	1 0.21	1 0.21	1 0.21	13 2.73
	Sub Total													8.25

Tuensang/Noklak/ Shamator, PLP 2025-26



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chare	Chessore	Longkhim	Sangsangyu	Noklak	Noksen	Panso	Shamator	Thonoknyu	District Total
A.14 Farm Credit														
1	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	80	No.	100000	Phy BL	1 0.8	4 3.2	1 0.8	2 1.6	1 0.8	2 1.6	3 2.4	3 2.4	20 16
	Sub Total				0.8	3.2	3.2	0.8	1.6	0.8	1.6	2.4	2.4	16
	Total Farm Credit (sum of A.1 to A.15)													7472.8
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chare	Sangsangnyu	Noklak	Shamator	District Total					
B. Agriculture Infrastructure														
B.1 Storage Facilities														
1	Godown-Medium -1000 MT	80	No.	4000000	Phy BL	1 32	1 32	1 32	1 32	4 128				
	Sub Total									128				
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chare	Chessore	Longkhim	Sangsangyu	Noklak	Noksen	Panso	Shamator	Thonoknyu	District Total
B.2 Land Development														
1	Compost Pit--vermicompost pit 3mx2mx1m	90	No.	78000	Phy BL	2 1.4	2 1.4	3 2.11	1 0.7	2 1.4	1 0.7	2 1.4	1 0.7	16 11.21
2	Farm Ponds/ Water Harvesting Structures-Dugout Pond - 10mx10mx3m	90	No.	63000	Phy BL	3 1.7	3 1.7	3 1.7	3 1.7	3 1.7	3 1.7	4 2.27	3 1.7	27 15.3
3	On Farm development (OFD) Works - Field Channels-av slope 15%	90	m.	154000	Phy BL	1 1.39	1 1.39	1 1.39	1 1.39	1 1.39		1 1.39	1 1.39	5 6.95
4	On Farm development (OFD) Works - Field Channels-av slope 8%	90	m.	124500	Phy BL	1 1.12	1 1.12	1 1.12	1 1.12	1 1.12	1 1.12	1 1.12	1 1.12	7 7.84
5	On Farm development (OFD) Works - Field Channels-land development for paddy	90	m.	38500	Phy BL	1 0.35	1 0.35	1 0.35	1 0.35	1 0.35	1 0.35	1 0.35	1 0.35	9 3.15
	Sub Total													44.45
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total									
B.3 Agriculture Infrastructure - Others														
	Sub Total													
	Total (B.1+ B.2+B.3)				172.45									

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chare	Chessore	Longkhim	Sangsangyu	Noklak	Noksen	Panso	Shamator	Thonoknyu	District Total
C. Ancillary Activities														
C.1 Food & Agro Processing														
1	Cottage Industry-Papad, Pickle, Chips, Badi making-	80	No.	500000	Phy BL	3 12						3 12		6 24
2	Fruit Processing --	80	No.	1500000	Phy BL	1 12			1 12	1 12				3 36
3	Rice Processing --	80	No.	300000	Phy 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
4	Spice Processing--	80	No.	400000	Phy BL			1 3.2	1 3.2	1 3.2		3.2		4 12.8
Sub Total														
C.2 Ancillary Activities -														
Sub Total														
Total (C.1+C2)														
Total (A+B+C)														
92														
7737.25														
D. Micro, Small and Medium Enterprises (MSME)														
II. Micro, Small and Medium Enterprises (MSME)														
1	Manufacturing Sector - Term Loan-Micro-	90	No.	45000000	Phy BL	2 90	2 90	1 45	1 45	1 45	1 45	2 90	1 45	13 585
2	Manufacturing Sector - Working Capital-Micro-	90	No.	9000000	Phy BL	2 18	2 18	2 18	2 18	2 18	2 18	1 9	2 18	16 144
3	Service Sector - Term Loan-Micro-	90	No.	22500000	Phy BL	3 67.5	3 67.5	2 45	3 67.5	2 45	2 45	4 90	2 45	23 517.5
4	Service Sector - Working Capital-Micro-	90	No.	7000000	Phy BL	1 9	1 9	1 9	1 9	1 9		1 9	0	7 63
Total Sub Total														
1309.5														
III. Export Credit														
Total Export Credit														
District Total														



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chare	Chessore	Longkhim	Sangsangyu	Noklak	Noksen	Panso	Shamator	Thonoknyu	District Total
IV. Education															
1	Education Loans-Loan to individuals for educational purposes, -Domestic	90	No.	1000000	Phy	11	9	11	10	7	10	7	10	6	81
					BL	99	81	99	90	63	90	63	90	54	729
	Total Education														729
V. Housing															
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	2500000	Phy	1	1	1	1	1	1	1	1	1	5
					BL	22.5	22.5	22.5		22.5			22.5		112.5
2	Repair of Dwelling Units-Other Centre-	90	No.	600000	Phy	1	1	1	1	1	1	1	1	1	5
					BL	5.4			5.4		5.4	5.4		5.4	27
	Total Housing														139.5
VI. Social Infrastructure															
1	Education-Colleges-school	80	No.	10000000	Phy	1	1	1	1	1	1	1	1	1	7
					BL	80	80		80	80		80	80	80	560
2	Healthcare-Diagnostic Lab-Private clinic	80	No.	2000000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	16	16	16	16	16	16	16	16	16	144
3	Healthcare-Nursing Home-hospital/institute	80	No.	5000000	Phy	1	1	1	1	1	1	1	1	1	4
					BL			40		40	40		40		160
4	Healthcare-Pathological Lab-	80	No.	3000000	Phy	1	1	1	1	1	1	1	1	1	6
					BL	24		24	24		24	24	24		144
	Total Social Infrastructure														1008



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF /Unit Cost (Rs)	Chare	Chessore	Longkhim	Sangsangyu	Noklak	Noksen	Panso	Shamator	Thonoknyu	District Total
VII. Renewable Energy														
1	Solar Energy-Roof Top Solar PV System with Battery-off grid 1kw	90	No.	120000	Phy BL	1 1.08	1 1.08	1 1.08	1 1.08	1 1.08	1 1.08	1 1.08	1 1.08	9 9.72
2	Solar Energy-Roof Top Solar PV System with Battery-off grid 2kw	90	No.	230000	Phy BL	1 2.07	1 2.07	1 2.07	1 2.07	1 2.07	1 2.07	1 2.07	1 2.07	2 4.14
	Total Renewable Energy													13.86
VIII. Others														
1	Individuals/ Individual members of JLGs--	100	No.	200000	Phy BL	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	14 28
2	Individuals/ Individual members of SHGs --	100	No.	160000	Phy BL	5 8	5 8	5 8	5 8	5 8	5 8	5 8	5 8	55 88
3	Start-ups--	100	No.	100000	Phy BL	1 1	1 1	1 1	1 1	1 1	1 1	1 1	1 1	15 15
	Total Others													131
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)													11068.11



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	896.78	1710.59	770.00	1620.05	846.32	889.69	846.32		846.32
RCBs	128.13	68.50	105.00	34.30	260.00	14.50	787.36		787.36
SCARDB									
RRBs									
Others									
Sub total (A)	1024.91	1779.09	875.00	1654.35	1106.32	904.19	1633.68		1633.68



Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	652.37	32.82	166.00	174.43	759.73	583.65	722.54	
RCBs	120.24	67.42	132.00	11.50	764.00	175.79	252.00	
SCARDB								
RRBs								
Others								
Sub total (A)	772.61	100.24	298.00	185.93	1523.73	759.44	974.54	

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	1549.15	1743.41	936.00	1794.48	1606.05	1473.34	1568.86	
RCBs	248.37	135.92	237.00	45.80	1024.00	190.29	1039.36	
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)	1797.52	1879.33	1173.00	1840.28	2630.05	1663.63	2608.22	



Table 4: MSME									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Target	
CBs	137.50	557.09	197.00	224.58	121.80	518.45	121.80	121.80	
RCBs	18.76	22.00	80.00	38.00	85.00	0.00	85.00	85.00	
SCARDB									
RRBs									
Others									
Sub total (A)	56.26	579.09	277.00	262.58	206.80	518.45	206.80	206.80	

Table 5: Other Priority Sector									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Target	
CBs	434.92	136.97	512.00	32.22	210.15	1.70	210.20	210.20	
RCBs	144.08	73.70	35.00	78.00	21.45	77.00	21.45	21.45	
SCARDB									
RRBs									
Others									
Sub total (A)	579.00	210.67	547.00	110.22	231.60	78.70	231.65	231.65	



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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	2121.57	2437.47	1645.00	2051.28	1938.00	1993.49	1900.86	
RCBs	411.21	231.62	352.00	161.80	1130.45	267.29	1145.81	
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)	2532.78	2669.09	1997.00	2213.08	3068.45	2260.78	3046.67	



Annexure 3											
Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25											
Table 1: Crop Loan											
Particulars	2021-22					2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Total
C L	1710.59	68.50				1779.09	1620.05	34.30			1654.35

Table 1: Crop Loan											
(₹ lakh)											
Particulars	2023-24					2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Total
C L	889.69	14.50				904.19	846.32	787.36			1633.68

Table 2: Term Loan												
Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	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	32.82	67.42				100.24	174.43	11.50				185.93
Sub total						0.00						0.00
Grand Total (I +II)	1710.59	68.50	0.00	0.00	0.00	1779.09	1620.05	34.30	0.00	0.00	0.00	1654.35

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					Total
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
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	583.65	175.79				759.44	722.54	252.00				974.54
Sub total						0.00						0.00
Grand Total (I +II)	889.69	14.50	0.00	0.00	0.00	904.19	846.32	787.36	0.00	0.00	0.00	1633.68

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	Bee Keeping	Stingless Bee Colony		No.	45020
3	Coffee	New Plantation		ha	120000
4	Commercial Broiler Farming			1000	512000
5	Compost Pit			No.	78000
6	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	500000
7	Crossbred Cattle Farming		Commercial Dairy	5+5	1210000
8	Crossbred Cattle Farming		small dairy	1+1	252600
9	Diesel Pump Sets			No.	48000
10	Duck rearing			100+15	111000
11	Education	Colleges		No.	10000000
12	Education Loans	Loan to individuals for educational purposes,		No.	1000000
13	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	63000
14	Fruit Processing			No.	1500000
15	Goat	Rearing Unit	New Shed	10+1	128000
16	Godown	Medium		No.	4000000
17	Healthcare	Diagnostic Lab		No.	2000000
18	Healthcare	Nursing Home		No.	5000000
19	Healthcare	Pathological Lab		No.	3000000

20	High density plantation	Banana		Acre	162900
21	High density plantation	Papaya		Acre	96000
22	Indigenous Poultry Farming			250	123000
23	Individuals/ Individual members of JLGs			No.	200000
24	Individuals/ Individual members of SHGs			No.	160000
25	Integrated Pisciculture	With Pig		Acre	230000
26	Manufacturing Sector	Term Loan	Micro	No.	5000000
27	Manufacturing Sector	Working Capital	Micro	No.	1000000
28	Mushroom Cultivation	Oyster Mushroom		1000 Kg. per Cycle	51400
29	New Orchard	Tropical/ Sub Tropical Fruits		Acre	156000
30	New Orchard	Tropical/ Sub Tropical Fruits		Acre	162500
31	New Orchard	Tropical/ Sub Tropical Fruits		Acre	199800
32	Nursery/ Propagation unit	Traditional Nursery		ha	847000
33	On Farm development (OFD) Works	Field Channels		m.	124500
34	On Farm development (OFD) Works	Field Channels		m.	154000
35	On Farm development (OFD) Works	Field Channels		m.	38500
36	Other Plantation Crops			ha	524500
37	Pig Breeding Unit	New Shed		20+2	827000
38	Pig Rearing Unit	New Shed		3+1	176000
39	Plantation			ha	121000
40	Plantation	Bamboo		ha	141708
41	Power Tiller			No.	282000

42	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
43	Repair of Dwelling Units	Other Centre		No.	600000
44	Rice Processing			No.	300000
45	Sericulture	Chawki Rearing		No.	100000
46	Sericulture	Chawki Rearing		No.	40000
47	Service Sector	Term Loan	Micro	No.	2500000
48	Service Sector	Working Capital	Micro	No.	1000000
49	Solar Energy	Roof Top Solar PV System with Battery		No.	120000
50	Solar Energy	Roof Top Solar PV System with Battery		No.	230000
51	Spice Processing			No.	400000
52	Start	ups		No.	100000
53	Tractor	With Implements & Trailer		No.	610000
54	Traditional Farming	Other		Acre	138000
55	Traditional Farming	Other		Acre	67000
56	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
57	Veterinary Clinic			No.	400000

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

(Amount ₹)				
Sr. No.	Crop	Type	Unit	SoF
1	Broiler Farming		1000	76650
2	Cassava/ Tapioca	Irrigated		48000
3	Cauliflower/ Phool Gobhi			32700
4	Chilli/ Mirch	Irrigated		31900
5	Desi Chicken/LIT birds Farming	Others_Rearing	500	59955
6	Duck Farming	Meat purpose _ Semi_intensive		1081
7	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Major Carps		92000
8	Foxtail Millet/ Korralu/ Thenai/ Navane			20440
9	Ginger/ Adrak	Irrigated		70000
10	Goat Farming	Breeding Unit _ Semi_intensive_Breeding		47800
11	Indian Mustard/Bharatiya Sarso	Irrigated		13380
12	Indigenous Cattle Farming	Others_Commercial Dairy	10	292600
13	Indigenous Cattle Farming	Others_Small Dairy 2 unit	2	42400
14	Integrated Farming	Paddy_cum_Fish Culture		20900
15	Kidney Beans/ Rajma/ Kholar/ Bhatt	Irrigated		16320
16	Maize/ Makka	Irrigated		20100
17	Other Vegetables			32700
18	Pig Farming	Rearing Unit_		33600
19	Potato/ Aloo	Irrigated		82500
20	Rice/ Chaval/ Dhan	Irrigated		32175
21	Sheep Farming	Breeding Unit _ Semi_intensive_Breeding		48000

Abbreviations

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

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

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

Name and address of DDM

Name	POJI
Designation	DDM NABARD
Address	HOUSE NO 143-A
	3 RD FLOOR
	ARKONG WARD I.M. ROAD
Post Office	Mokokchung S.O
District	MOKOKCHUNG
State	NAGALAND
Pincode	798601
Telephone No.	8575880664
Mobile No.	8575880664
Email ID	mokokchung@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) Fabrics & Textiles Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH.
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Corporate Office NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉ : nabsamruddhi@nabard.org	Registered Office NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020 ☎: 040-23241155/56 🌐 : www.nabsamruddhi.in
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NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Largest lender in FPO space Present in 21 States and 3 UTs including North East 3000+ FPOs credit linked Collateral free lending at affordable rates Soft loan for Agri Startups 	<ul style="list-style-type: none"> Financing FPOs through <ul style="list-style-type: none"> Working Capital Term Loan Pledge Financing (eNWR) Term lending for Corporates/ NBSCs/ MFIs
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Corporate Office C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉ : corporate@nabard.org	Registered Office C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉ : finance@nabkisan.org 🌐 : www.nabkisan.in
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NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers. Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans 	<ul style="list-style-type: none"> Timely and adequate credit without collateral Affordable interest rate in the sector Insurance facility to borrowers and co-obligants Doorstep delivery of financial services
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Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500 ✉ : ho@nabfins.org 🌐 : www.nabfins.org
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NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

**OFFERS
CONSULTANCY
AND ADVISORY
SERVICES**
Pan India Presence
with offices in 31
State/UTs

- | | |
|--|--|
| <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 |
|--|--|

Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051 ☎: 022-26539419 ✉ : headoffice@nabcons.in Corporate Office: NABCONS, 7 th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125 ☎: 011-41538678/25745103 🌐 : www.nabcons.com
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NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

IF YOU ARE WITH THE GOVERNMENT

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

Registered Office: NABARD, 4th Floor, E Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
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www.nabard.org |     / [nabardonline](https://nabardonline.org)