



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



वोखा जिला
Wokha District

नागालैण्ड क्षेत्रीय कार्यालय, दीमापुर
Nagaland Regional Office, Dimapur

Potential Linked Credit Plan

Year: 2025-26

District: Wokha

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 security prosperity.

Foreword

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

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

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

(Pauliankap Bulte)

General Manager/ OIC

PLP Document Prepared by:

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District Development Manager NABARD

Wokha

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	Wokha District occupies an area of 1628 sq. km and accounts for 9.82% of the total geographical area of the State. The population of the district is 1,66,343 (Census 2011) living in 151 villages. It has a literacy rate of 87.69 percent.
2	Type of soil	The soil types are recent Alluvium, old Alluvium, Mountain valley Lateritic soil, brown forest and podzolic soils.
3	Primary occupation	Agriculture and allied activities are the mainstay of the district's occupation and is the main source of livelihood for majority of the population.
4	Land holding structure	The average size of Operational Land Holdings in Wokha is more than 2 Hectares.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Ground Level Credit (GLC) flow under Priority Sector, which stood at Rs. 2150.11 lakh during 2022-23 increased to Rs 3430.36 lakhs during FY 2023-24.
2	CD Ratio	The CD ratio as on 31st March 2024 was 86.59 % showing a substantial improvement from 68.63 % during 31st March 2023.

3	Investment credit in agriculture	Investment credit in agriculture during FY 2023-24 in Wokha was Rs 596.39 lakhs.
4	Credit flow to MSMEs	Credit flow to MS sector in the district during FY 2023-24 was Rs 1820.79 lakhs.
5	Other significant credit flow, if any	Na

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The PLP of Wokha district has estimated an institutional credit potential of Rs. 11713.91 lakh for 2025-26. For arriving at the potentials, the latest Unit Cost (UC) and Scale of Finance (SOF) have been used.
2	Projection for agriculture and its components	The credit potential for Agriculture (including agriculture infrastructure and ancillary activities) has been estimated at Rs. 5706.69 lakh.
3	Projection for MSMEs	Credit potential for Micro, Small and Medium Enterprises has been estimated at Rs. 1903 lakhs.
4	Projection for other purposes	Credit potential for other sectors have been estimated as follows: Education at Rs 990 lakhs, Housing at Rs 510.30 lakhs, Social Infrastructure at Rs 1032 lakhs, Renewable energy at Rs 43.92 lakhs and others at Rs 1528 lakhs.

5. Developmental Initiatives

1. NABARD has been actively implementing pilot projects in the farm, off-farm, and micro-finance sectors. It has integrated various initiatives such as tribal development projects, watershed development, farmer producer organizations, and enterprise development training programs for rural communities.
2. NABARD has been collaborating with State Governments to develop infrastructure in rural areas, including roads, bridges, common facility centers, and plantation crops.

3. Additionally, NABARD partners with various agencies to implement developmental projects aimed at enhancing farmers' livelihoods through horticulture programs, skill training, springshed development, and the promotion of Farmer Producer Organizations (FPOs).
4. Some of the programmes and schemes introduced by the GoI are Agriculture Infrastructure Fund (AIF); Animal Husbandry Infrastructure Development Fund (AHIDF); PM Formalisation of Micro Food Processing Enterprises Scheme (PMFE); KCC loans for PM Kisan; Scheme for Promotion of FPOs etc.
5. The State Government has also launched various initiatives such as CM Micro Finance Initiative amongst others, emphasizing on self-reliance in agricultural production & animal husbandry sector in the state.
6. The State Government is looking into both short-term & long-term steps needed for providing skilling programmes which can generate gainful employment.

6. Thrust Areas

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

7. Major Constraints and Suggested Action Points

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

8. Way Forward

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

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use

Utility

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

1	Bankers	<ul style="list-style-type: none"> - Provides inputs/ information on 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. 	Exploitable
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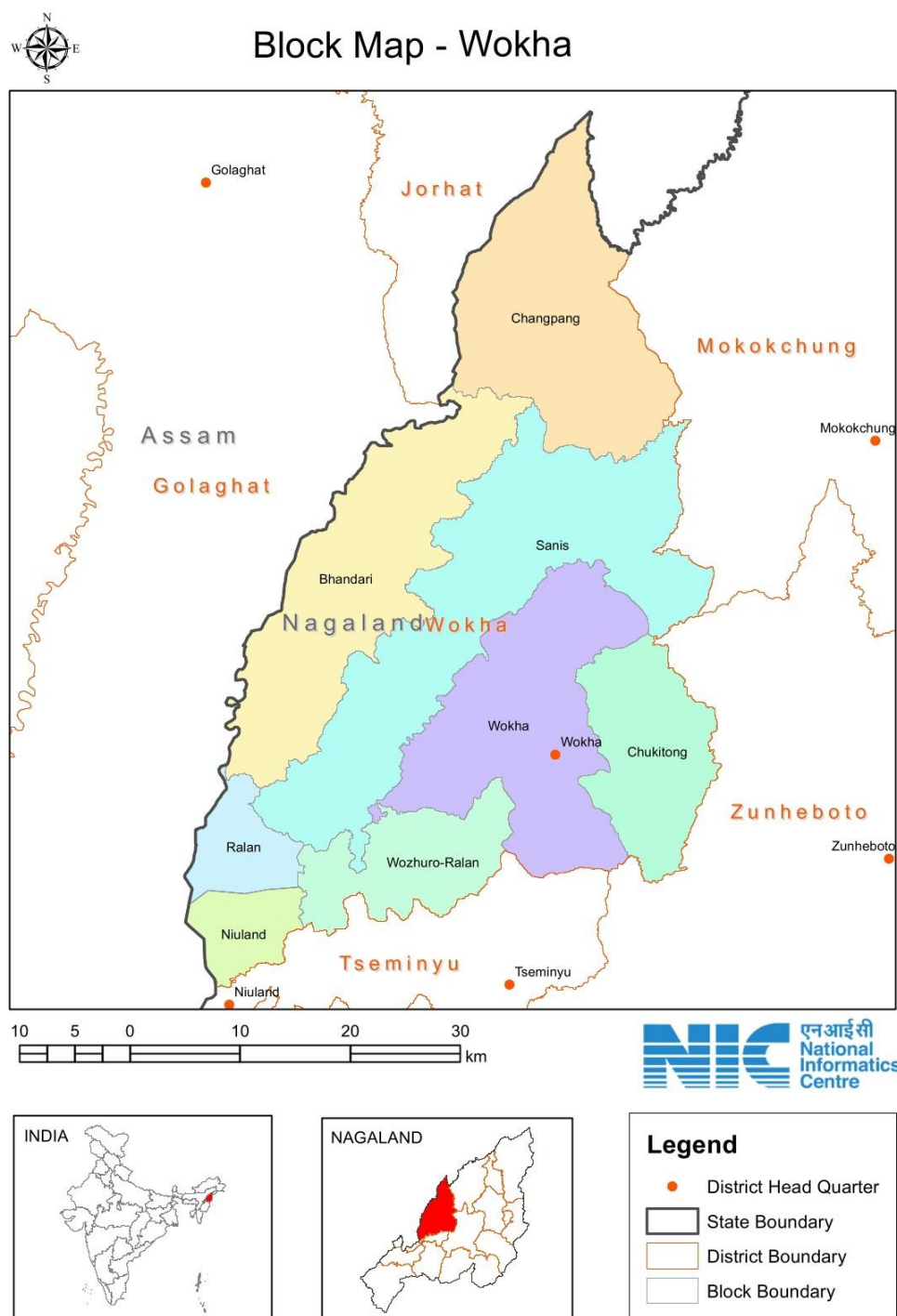
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential;
		- Other support required to increase credit flow; and
3	Individual/ Business entities	- Identification of sectors for Government sponsored programmes.
		Private investment opportunities available in each sector;
		Availability of commercial infrastructure; and
		Information on various schemes of Govt. & Banks.

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	5290.86
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	3738.19
2	Term Loan for agriculture and allied activities	1552.67
B	Agriculture Infrastructure	116.63
C	Ancillary activities	299.20
I	Credit Potential for Agriculture A+B+C)	5706.69
II	Micro, Small and Medium Enterprises	1903.00
III	Export Credit	0.00
IV	Education	990.00
V	Housing	510.30
VI	Social Infrastructure	1032.00
VII	Renewable energy	43.92
VIII	Others	1528.00
	Total Priority Sector	11713.91

Summary of Sector/ Sub-sector wise PLP Projections 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	3443.39
2	Water Resources	25.74
3	Farm Mechanisation	54.75
4	Plantation & Horticulture with Sericulture	327.32
5	Forestry & Waste Land Development	55.90
6	Animal Husbandry - Dairy	84.04
7	Animal Husbandry - Poultry	394.15
8	Animal Husbandry - Sheep, Goat, Piggery	772.06
9	Fisheries	76.71
10	Farm Credit- Others	56.80
	Sub total	5290.86
B	Agriculture Infrastructure	
1	Construction of storage	64.00
2	Land development, Soil conservation, Wasteland development	28.77
3	Agriculture Infrastructure - Others	23.86
	Sub total	116.63
C	Ancillary activities	
1	Food & Agro. Processing	299.20
2	Ancillary activities - Others	0.00
	Sub Total	299.20
II	Micro, Small and Medium Enterprises	
	Total MSME	1903.00
III	Export Credit	0.00
IV	Education	990.00
V	Housing	510.30
VI	Social Infrastructure	1032.00
VII	Renewable energy	43.92
VIII	Others	1528.00
	Total Priority Sector	11713.91

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	1628
2	No. of Sub Divisions	12
3	No. of Blocks	7
4	No. of revenue villages	151
5	No. of Gram Panchayats	151

1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	Yes
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	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	Wokha
3	Agro-climatic Zone 1	PAZ2 - Eastern Himalayan Region
4	Agro-climatic Zone 2	PAZ2 - Eastern Himalayan Region
5	Climate	Humid

6	Soil Type	Clay Loam; recent Alluvium old Alluvium Mountain valley Lateritic soil brown forest and podzolic soils
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3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	1628
2	Forest Land	74225
3	Area not available for cultivation	11232
4	Barren and Unculturable land	-
5	Permanent Pasture and Grazing Land	-
6	Land under Miscellaneous Tree Crops	8771
7	Cultivable Wasteland	9380
8	Current Fallow	4510
9	Other Fallow	18053

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	7
2	Critical	-
3	Semi Critical	-
4	Over Exploited	-
5	Saline	-
6	Not Assessed	-
7	Total	7

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	72	1	36.0	0
2	>1 to <=2 ha	468	6	478.0	1
3	>2 to <=4 ha		0		0
4	>4 to <=10 ha		0		0
5	>10 ha	7160	93	57514.0	93
6	Total	7700	100	58028	94

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	41
2	Of the above, Small/ Marginal Farmers	NA
3	Agricultural Labourers	2
4	Workers engaged in Household Industries	1
5	Workers engaged in Allied agro activities	NA
6	Other workers	18

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	166.00	84	82.000	131.000	35.000
2	Scheduled Caste	0	0	0	0	0
3	Scheduled Tribe	156.00	79	77	NA	NA
4	Literate	128.00	67.000	61.000	98	30
5	BPL	0	0	0	0	0

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	31.00
2	Rural Households	25.00
3	BPL Households	0

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	-
2	Having source of drinking water	-
3	Having electricity supply	31
4	Having independent toilets	-

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	151
2	Villages having Agriculture Power Supply	-
3	Villages having Post Offices	25

4	Villages having Banking Facilities	12
5	Villages having Primary Schools	147
6	Villages having Primary Health Centres	19
7	Villages having Potable Water Supply	58
8	Villages connected with Paved Approach Roads	57

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	https://wokha.nic.in/
1.a Additional Information	https://wokha.nic.in/
2. Soil & Climate	https://wokha.nic.in/
3. Land Utilisation [Ha]	https://wokha.nic.in/
4. Ground Water Scenario (No. of blocks)	https://wokha.nic.in/
5. Distribution of Land Holding	https://wokha.nic.in/
6. Workers Profile [In '000]	https://wokha.nic.in/
7. Demographic Profile [In '000]	https://wokha.nic.in/
8. Households [In '000]	https://wokha.nic.in/
9. Household Amenities [Nos. in '000 Households]	https://wokha.nic.in/
10. Village-Level Infrastructure [Nos.]	https://wokha.nic.in/

District Profile Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	146
2	Primary Health Centres	12
3	Primary Health Sub-Centres	37
4	Dispensaries	0
5	Hospitals	1
6	Hospital Beds	50

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

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

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	-
2	Irrigation Potential Created	4024.00
3	Net Irrigated Area (Total area irrigated at least once)	2269.00
4	Area irrigated by Canals/ Channels	-
5	Area irrigated by Wells	-
6	Area irrigated by Tanks	-
7	Area irrigated by Other Sources	-
8	Irrigation Potential Utilized (Gross Irrigated Area)	-

14. Infrastructure for Storage, Transport and Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	659
2	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	-
4	Goods Transport Vehicles [Nos.]	-

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	10	NA
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	NA
3	Fruit (Pulp/ Juice/ Fruit drink)	17	NA
4	Spices (Masala Powders/ Pastes)	0	NA
5	Cotton (Ginning/ Spinning/ Weaving)	0	NA
6	Milk (Chilling/ Cooling/ Processing, etc.)	0	NA
7	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0	NA
8	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	0	NA

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	156	24	132
2	Cattle - Indigenous	2143	1158	985
3	Buffaloes	57	35	22
4	Sheep - Cross bred	NA	NA	NA
5	Sheep - Indigenous	8	NA	NA
6	Goat	798	NA	NA
7	Pig - Cross bred	967	NA	NA
8	Pig - Indigenous	25526	NA	NA
9	Horse/Donkey/Camel	NA	NA	NA
10	Rabbit	NA	NA	NA
11	Poultry - Improved	NA	NA	NA
12	Poultry - Indigenous	252603	NA	NA

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	7
3	Disease Diagnostic Centres	0
4	Artificial Insemination Centers	0
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	1
9	Milk Collection Centres	0
10	Fishermen Societies	45
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	1
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	1145	MT		gm/day
2	Egg	35.85	Lakh Nos.	2.20	nos/p. a.
3	Milk	8.30	MT	9.70	gm/day
4	Meat	1.66	MT	5.10	gm/day
5	Wool	0.00	MT		

Sources:

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

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rainfall - Actual (mm)	1500	1750	1800
2	Cropping Pattern	Mixed Cropping	Mixed Cropping	Mixed Cropping

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1197.00	1784.83	1511.15

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	9.00.	19.45		9.00.	19.50		9.00.	19.70	
2	Maize	6.18.	12.32		6.18.	12.34		16.18	12.37	764.52
3	Foxtail Millet	0.24.	0.25.		0.24.	0.26.		0.24.	0.28.	

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	52.02	52.50	52.88
2	Net sown area (lakh ha)	35.90	35.60	36.00
3	Cropping intensity (%)	144.90	147.47	146.89

Table 5: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	2179	2491	3076
2	GLC through KCC (Rs. lakh)	1657.50	1378.20	676.84

Table 6: Soil testing facilities

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

Source

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

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow			

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	-	-	4
2	Net Irrigated Area ('000 ha)	-	-	2

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Nagaland	Wokha	Bhandari	Safe	Safe	Safe
2	Nagaland	Wokha	Changpang	Safe	Safe	Safe
3	Nagaland	Wokha	Chukitong	Safe	Safe	Safe
4	Nagaland	Wokha	Ralan	Safe	Safe	Safe
5	Nagaland	Wokha	Sanis	Safe	Safe	Safe
6	Nagaland	Wokha	Wokha	Safe	Safe	Safe
7	Nagaland	Wokha	Wozhuro-Ralan	Safe	Safe	Safe

Sources:

Table 1: GLC	Lead Bank
Table 2: Irrigated Area and Potential	Water Resources Department
Table 3: Block Level Water Exploitation Status	CGWA

Plantation & Horticulture including Sericulture
Table 1: Production Clusters

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

Table 2: Crop/Product Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Wokha	Fish	Fish	Fish

Sources:

Table 1: GLC	Lead Bank
Table 2: Crop /Product identified for ODOP	Mofpi, GoI

Forestry & Waste Land Development

Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	-	-	131

Sources:

Table 1: GLC	Lead Bank
Table 2: Area under Forest Cover & Waste Land	Forest Department, GoN

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

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

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	0	0	0

Table Name	Source(s) and reference year of data
Table 1: GLC	Data not available
Table 2: Processing Infrastructure	Data not available

Animal Husbandry - Poultry

Table 1: GLC

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

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	-	-	252603
2	Of the above, male (No.)	-	-	-
3	Of the above, female (No.)	-	-	-
4	Broiler Farms (No.)	-	-	-
5	Hatcheries (No.)	-	-	-
6	Popular breeds	-	-	Broiler, Layer, Indegeneous breed

Sources

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

Animal Husbandry - SGP

Table 1: GLC

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

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular breed(s)-Goat	-
2	Popular breed(s)-Sheep	-
3	Popular breed(s)-Pig	25526

Sources

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

Fisheries

Table 1: GLC

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

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	-	1751	1751
2	Reservoirs (No.)	-	01	01
3	Cage Culture/ Bio-floc technology (No.)	-	-	-
4	Fish Seed Hatchery (No.)	-	-	-

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Inland Fisheries Facilities	Agriculture Contingency Plan for Wokha District-ICAR

Farm Credit - Others & Integrated Farming

Table 1: GLC

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

Sources

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

Agri. Infrastructure

Table 1: GLC

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

Sources

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

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	GLC flow (₹ lakh)	0.00	0.00	0.00
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)	-	-	-

Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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		2	3	4
1	Gap ('000 ha)	0	0	0

Table 3: NABARD's interventions

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	Watershed Projects (No.)	1	2	0
2	Watershed Projects - Area treated ('000 ha)	1	2	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Area requiring Soil Treatment & Area Treated	Na
Table 3: NABARD's interventions	NABARD Nagaland RO- Springshed projects

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	GLC flow (RS. lakh)	0.00	0.00	0.00

Sources

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

Agri Ancillary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	GLC flow (Rs. lakh)	14.24	22.00	85.99
2	Loans to MFIs for Agri. & Non- Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	0	0	0

Sources

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

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	GLC flow (Rs. lakh)	1922.41	1021.95	1820.79
2	No. of units financed	325	258	345

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	-	-	-
2	Micro Units (No.)	-	-	1573
3	Small Units (No.)	-	-	9
4	Medium Units (No.)	-	-	0
5	Udyog Aadhar Registrations (No.)	-	-	1582

Sources

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

Export/ Education/ Housing
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	2.28	0.00	5.64
3	GLC under Housing (Rs. lakh)	51.29	14.00	37.70

Sources

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

Public Infrastructure Investments
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (Rs. lakh)	32.39	374.28	275.15

Sources

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

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Consumer Stores (No.)	-	-	7
2	Weavers (No.)	-	-	43
3	Marketing Societies (No.)	-	-	5
4	Total (No)	0	0	55

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Multi state cooperative societies (No.)	-	-	425

Sources

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

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies assoiated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mF Os	SHGs/JLGs	BCs/BFs	Villages	Households	
Commercial Banks	8	12	6	6	0	0	0	0	13	2583	
Regional Rural Bank	1	1	1	0	0	0	0	0	151	31000	
District Central Coop. Bank	0	0	0	0	0	0	0	0	0	0	
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	0	0	0	0	0	
Primary Agr. Coop. Society	0	0	0	0	0	0	0	0	0	0	
Others	1	0	0	0	0	0	0	0	0	31000	
All Agencies	10	13	7	6	0	0	0	0	164	64583	

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Grow th (%)	Shar e (%)	31/03/2022	31/03/2024	Shar e (%)
	2	3	4			2	4	

Commercial Banks	0	0	0	0	0	29981.89	36030.25	33643.03	-6.6	80.69
Regional Rural Bank	0	0	0	0	0	805.45	853.00	990.76	16.2	2.38
Cooperative Banks	0	0	0	0	0	6796.39	6872.00	7058.33	2.7	16.93
Others	0	0	0	0	0	0.00	0.00	4.59	0	0.01
All Agencies	0	0	0	0	0	37583.73	43755.25	41696.71	-4.7	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Grow th (%)	Shar e (%)	31/03/2022	31/03/2023	31/03/2024	Grow th (%)	Shar e (%)
Commercial Banks	0	0	0	0	0	23570.25	27758.77	33946.77	22.3	94.02
Regional Rural Bank	0	0	0	0	0	312.04	414.20	492.56	18.9	1.36
Cooperative Banks	0	0	0	0	0	2043.77	1854.54	1665.46	-10.2	4.61
Others	0	0	0	0	0	0.00	0	0	0	0.00
All Agencies	0	0	0	0	0	25926.06	30027.51	36104.79	20.2	100.00

4. CD Ratio

Agency	CD Ratio %	
	No. of accounts	
	31/03/2022	31/03/2023
		31/03/2024

Wokha, PLP 2025-26



Commercial Banks	78.6	77.0	100.9
Regional Rural Bank	38.7	48.6	49.7
Cooperative Banks	30.1	27.0	23.6
Others	0	0	0.0
All Agencies	69.0	68.6	86.6

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	2270	22522	6914	1395
Regional Rural Bank	42	958	432	43
Cooperative Banks	278	5	60	0
Others	0	0	0	0
All Agencies	2590	23485	7406	1438

6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	6054.48	17.8	1104.34	3.3	1188.22	3.5	-	-
Regional Rural Bank	242.50	49.2	195.53	39.7	0.00	0.0	-	-
Cooperative Banks	464.03	27.9	211.28	12.7	0.00	0.0	-	-
Others	0.00	0		0	0.00	0	-	-
All Agencies	6761.01	18.7	1511.15	4.2	1188.22	3.3	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	5002.80	1331.13	26.6	6876.99	1817.30	26.4	6054.48	2945.75	48.7	33.9
Regional Rural Bank	298.00	121.33	40.7	659.11	208.51	31.6	242.50	241.33	99.5	57.3
Cooperative Banks	792.30	119.26	15.1	754.49	124.30	16.5	464.03	243.28	52.4	28.0
Others			0			0			0	0.0
All Agencies	6093.10	1571.72	25.8	8290.59	2150.11	25.9	6761.01	3430.36	50.7	34.1

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	1236.00		0.0	868.14	392.18	45.2	1357.85	914.76	67.4	37.5
Term Loan (Agri.)	1616.00		0.0	1024.99	747.92	73.0	1570.75	596.39	38.0	37.0
Total Agri. Credit	2852.00	0.00	0.0	1893.13	1140.10	60.2	2928.60	1511.15	51.6	37.3
MSME	2934.00	403.40	13.7	2075.26	947.17	45.6	1394.60	1820.79	130.6	63.3
Other Priority Sectors*	307.10	647.00	210.7	4322.20	62.84	1.5	2437.81	98.42	4.0	72.1



Total Priority Sector	6093.10	1050.40	17.2	8290.59	2150.11	25.9	6761.01	3430.36	50.7	31.3
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9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	
Commercial Banks			0			0			0	0.0
Regional Rural Bank			0			0			0	0.0
Cooperative Banks			0			0			0	0.0
Others			0			0			0	0.0
All Agencies	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0

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

Source(s)	
1	www.slbc.ne

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

Ministry of Cooperation (MoC) GoI is implementing Pilot Project for World's Largest Grain Storage Plan in Cooperative Sector. The Pilot Project entails setting up of grain storage infrastructure including warehouse and silos and 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. Jan Samarth Portal:

Jan Samarth 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 Rs 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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

Hygiene (WASH).

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

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

4. Credit-linked subsidy schemes of GoI

- 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.
- 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

- 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.
- 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.
- 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):

- 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.

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A few recent initiatives taken under micro credit are as under:

- i. Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform.
- ii. Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.
- iii. 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.
- iv. Pilot Project: Real-time banking solution for SHGs (Money Purse Application)
- v. 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.
- vi. 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:

- i. 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).
- ii. Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
- iii. Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies:
- iv. Incentive Scheme for BCs operating in NE States and hilly states:

9. Farm Sector Development

- i. 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.

ii. 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.

iii. 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

iv. 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.

v. 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

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.

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 ie., one day trip without night stay.

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

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

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

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

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

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

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

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

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

Water Supply: Under the Jal Jeevan Mission (JJM) of the Ministry of Jal Shakti, Govt. of India, 719 habitations have been provided with 100% Functional

Household Tap Connections (FHTC). A total of 3,11,660 household tap

connections were provided in the State as on 27 February 2024 out of 3,66,001 number of rural households in the State. Piped water supply has also been provided to 1,971 Schools and 1,742 Anganwadis. Water supply projects to Aboi HQ, Longching EAC HQ and Mon village and 4 neighbouring villages have been completed.

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

Forest: Under the externally-aided Nagaland Forest Management Project, Govt. of Nagaland has covered 88 villages across the state bringing an area of 24,225

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

Chief Minister's Micro Finance Initiative (CMMFI)

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Paddy is the primary crop cultivated in the district, with rice serving as the staple food for the local population. The district is dependent on monsoon for raising crops. Jhum and terrace cultivation are practiced in the district. Out of the total population of 1.68 lakhs, about 41,017 are cultivators (as per 2011 census). The district has an area of 40400 ha of gross cropped area with a net sown area of 31700 ha and a cropping intensity of 130 %. There are four major soil types prevalent in the district - namely New Alluvial soil comprising 69 % of soil type followed by Lateritic Soil comprising 14% , Old Alluvial soil and Red Brown Loamy Soil comprising 9% and 8 % respectively. The major crops grown in Wokha district are Paddy, Maize, Oilseeds, Cardamom, Tea, Orange, Banana, Passionfruit, Ginger, Vegetables and various other Horticultural crops. The District is divided into three (3) ranges namely Wokha Range or Upper Range, which falls in the upper North Eastern parts of the district. Sanis Range or Middle Range, which covers the middle part of the district.

Bhandari Range or Lower Range is the outer most part of the district which extends from the Japukong range of Mokokchung District and gradually slopes down to the Assam plains in the North Western side. Two of the most fertile valleys are in this range and they are the Baghty and churung valleys. Due to the wide range of vegetables and fruits grown in the district, Wokha is also known as the "Land of Plenty".

2.1.1.2 Infrastructure and linkage support available, planned and gaps

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

1. Rashtriya Krishi Vikas Yojana (RKVY) is implemented for holistic development of agriculture and allied sectors. The Department of Agriculture is the Nodal Department of RKVY in the State.
2. Agricultural Technology Management Agency (ATMA) under National Mission for Agriculture Extension & Technology (NMAET) which aims at making extension system farmer driven by disseminating technology to farmers.
3. National Food Security Mission (NFSM)- Five out of six components of NFSM are been implemented as detailed below:
 - NFSM-Rice (since 2012-13)
 - NFSM Pulses, Coarse Cereals and Commercial Crops (since 2014-15)
 - NFSM Nutri Cereals (since 2018-19)
4. National Mission for Sustainable Agriculture (NMSA)- The Mission was launched with the objectives of Sustainable Production, remunerative and climate resilient agriculture. The mission promotes Cluster based development of Integrated Farming System (IFS) which is socially and culturally acceptable to the local community.

5. Sub-Mission on Agricultural Mechanization (SMAM)
6. Sub-Mission on Seeds and Planting Material (SMSP)
7. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)- Per Drop More Crop for efficient utilization of irrigation facilities in the district under District Irrigation Plan.
8. Mission Organic Chain Development for North Eastern Region (MoVCD-NER)

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The district's water resources primarily consist of three hydro-meteorological regimes: (1) Surface Water, (2) Groundwater, and (3) Rainwater. Groundwater and surface water serve as the main sources for drinking water, agriculture, and industrial use. Despite the fact that the district is endowed with adequate water resources such as springs, perennial rivers, enough rainwater and groundwater aquifers, the State is facing threat of scarcity of fresh water due to various reasons such as climate change, overuse of aquifers and its consequent slow recharge, rise in freshwater demand due to increasing population, etc. In the district where the economy is highly dependent on agricultural production, it is critical to ensure that the available water is harnessed and utilized judiciously. Against a total geographical area of 162800 ha, the irrigation potential in the district is around 34964 ha.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

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

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

Water Resources Department, GoN is implementing two batches of Surface Minor Irrigation (SMI) Schemes under PMKSY-HKKP. Surface Minor Irrigation schemes are implemented in all the districts through Water Users Associations and payments are made as per works. SMIs are suitable for Terraced Rice cultivation (TRC) and vegetable cultivation both during Kharif and Rabi season. In this type of irrigation, water is diverted and carried by a channel to the command areas. Under SMI, 9 projects have been implemented in Wokha District. b. Ground Water Irrigation Projects under PMKSY- HKKP

This project involves construction of Medium Deep Tube Well (MDTW) in selected sites in four blocks, namely Wozhuro, Bhandari, Changpang, Ralan, where 20 projects have been implemented.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

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

machinery and farm equipment in its agricultural operations.

Factors such as hilly topography, high transportation cost, lack of state financing and other financial constraints due to socio-economic conditions and dearth of agricultural machinery manufacturing industries have hindered the growth of farm equipment sector. With the creation of awareness by the Department of Agriculture, GoN, on the importance and profitability of mechanized farming, the demand for farm machinery has been steadily rising in the district. According to the SMAM unit, the major farm machineries in demand are power tillers, power cultivators, tractor, mini tractor, water pumps, brush cutters etc.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Farm Mechanization in Nagaland is mostly taken under Sub-Mission on Agricultural Mechanization (SMAM), which was launched in 2014-15. Through this mission, attempts are being made to promote farm mechanization in regions where the availability of farm power is low. Machineries such as tractor, power tillers, brush cutters, earth auger, manual/power operated sprayers, rice mills etc. are either given to farmers free of cost, or at a subsidized rate (50%), or on a hiring basis through Farm Machinery Banks (FMB) for Custom Hiring. There are no major manufacturing centers for farm equipment in the district. Most of the equipment are brought from other states. Most servicing facilities are extended through dealers of power tillers and tractors. Other infrastructural gaps are shortage of technical experts like mechanical or agricultural engineers/extension officials for creating awareness and guidance, lack of dealers for tractors, power tillers, combine harvesters and other farm machinery in and around the district. Under SMAM, the number of agricultural implements given in the district are as follows: 01 Tractor, 01 Mini Tractor, 02 Power Tillers (12 HP and above) and 05 Power Excavators (7 HP and above).

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The district is blessed with suitable agro-climatic conditions which provide ample environment for the cultivation of fruits, vegetables, flowers, spices, plantation crops, medicinal and aromatic and other horticultural crops in the district. With the creation of awareness by the Department of Agriculture, GoN, on the importance and profitability of mechanized farming, the demand for farm machinery has been steadily rising in the district. According to the SMAM unit, the major farm machineries in demand are power tillers, power cultivators, tractor, mini tractor, water pumps, brush cutters etc. Cultivation of cash crops like Coffee, Rubber, Coconut etc along with Sericulture is being undertaken in the district. Under Rubber cultivation, out of the total area of 19,132.5 hectares under rubber plantation, 4,989 hectares (26.07%) is already under tapping stage (2020-21) and 8,607 hectares (45%) is matured for tapping (2021-22) and 5,536.5 hectares (28.93%) by 2023-24. Under Coffee, it has been estimated that a total area of 10,40,100 hectares (Source: GIS CELL, LRD Nagaland) is suitable for coffee plantation in the State (which is about 62.7% of the State's total geographical area). As per the Land Resources Department, GoN, Wokha district has a potential of 1,01,42 ha under Coffee Cultivation, however, till now only about an area of 970.98 ha has so far been covered.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

A total area of 1000 Ha in the state is being covered under cultivation of vegetables under MIDH during 2021-22, with an outlay of Rs.250.00 Lakhs. A total of 95 villages in Nagaland have been adopted as 'Vegetable Villages' by the Horticulture

Department and provided support with quality vegetable seeds.

The concept behind these 'Vegetable Villages' is to increase the quantum of production so that there is marketable surplus which can contribute to the villagers' income by way of sale of the vegetables, whilst contributing to their nutritional security. Rubber: Amongst plantation crops, Rubber offers potential for cultivation on a commercial scale. Rubber cultivation is possible in the foothills where the land is denuded on account of the absence of tree cover, excessive jhuming practices and is left fallow without any economic activity. To develop Rubber and Coffee Cultivation in the state, the Land Resources Department (LRD) obtained funding through Negotiated Loans from Rural Infrastructure Fund (RIDF) of NABARD. Under this, the LRD has provided Rubber Sheet Roller machines to farmers in clusters. Further, good quality coffee saplings have been distributed to farmers across various districts.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

In Nagaland, the pattern of land ownership is such that the land is owned either by the village community as a whole or by a clan within the village or by individuals. There are no records for conferring upon them ownership rights but the individual rights are exclusively determined by traditions which are also referred to as "Customary laws". These Customary Laws are un-codified, and yet very effectively applied and interpreted by the traditional Village Councils in the event of any dispute. Taking into account the land holding pattern in Nagaland, where execution of any developmental activity is virtually impossible without the prior consent and active cooperation of the landowners concerned, the State Govt. has adopted Joint Forest Management for sustainable development and management of forest resources. This is in conformity with the National Forest Policy, 1988, of involving the people in the management, development, protection and sharing of forest produce. Nagaland has 407 documented Community Conserved Areas (CCAs) out of which 345 CCAs (84.8%) are self-initiated by the community and 62 CCAs (15.2%) are initiated by Forest Department. There are seven (07) Self-initiated CCA and two (02) CCA initiated by FD. The Krishi Vigyan Kendra (KVK) at Wokha is working effectively for the development of horticulture sector.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

1. National Afforestation Programme (NAP): is implemented with the following objectives-

- Effective utilisation of Jhum land.
- Ensure supply of fuel wood and small timber.
- Checking of land erosion through soil conservation measures.
- Maintenance of Ecological integrity of the region.
- Generation of income and employment.
- Development of common property resources.
- Conservation and Promotion of Non-timber Forests produces.
- Improve quality of life for the Forest Dependent Community.
- Capacity building.
- Use of improved technologies.

2. Externally Aided Projects

- Nagaland Forest Management Project (funded by JICA) is implemented with the objective to improve the forest ecosystem, sustainable forest and environment conservation, and support livelihood improvement in the target villages.

- The NFMP aims to cover 185 villages in 11 districts totalling an area of 79,096 hectares.

-Forest & Biodiversity Management in the Himalaya, Nagaland is an Indo-German Financial Co-operation Programme, funded by KfW Development Bank. The Nagaland State Biodiversity Board (NSBB) is the Project Executing Agency and the Project is implemented through two PIAs, namely, the State Forest Department and the Nagaland Empowerment of People through Economic Development (NEPED). The project covers 70 villages under 5 districts viz., Kohima, Mokokchung, Peren, Tuensang and Wokha.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Animal husbandry plays a crucial role in improving the socio-economic conditions of rural communities by providing employment opportunities and supplementing family incomes. The states initiatives include the provision of quality livestock such as improved breeds and implementation of various schemes under the National Livestock Mission. Emphasis has been placed on the need for coordination among agriculture and allied departments to further enhance the regions agricultural and animal farming. As per 20th Livestock Census the total cattle population in the district 2299 of which 156 are cross bred cattles and 2143 are indigeneous breed.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The overall development of cattle and dairy sector in the state is undertaken by two semi-autonomous agencies viz. the Nagaland Livestock Development Board (NLDB) and the Nagaland State Dairy Co-operative Federation (NSDCF). These two agencies are responsible for maintenance of Liquid Nitrogen Plant in the State and also the dissemination of Frozen Semen Straws to Artificial Insemination Centres and AI workers. Besides the marketing of liquid milk and milk products are managed by the agencies. Bovine/dairy infrastructures set up in the district are as follows- The district has 1 Veterinery Hospital 7 Veterinery Dispensary 1 Animal Breeding Farm and 1 Dairy Co-operative (Source: Statistical handbook of Nagaland 2023). The National Programme for Dairy Development (NPDD) is being implemented in Nagaland by the State Cooperative Milk Federation through the State Government. The Scheme was launched in February 2014 by merging three erstwhile schemes namely i) Intensive Dairy Development Programme (IDDP) ii) Strengthening Infrastructure for Quality & Clean Milk Production (SIQ and CMP) and iii) Assistance to Cooperative (A to C) – with the objectives to create and strengthen infrastructure for the production of quality milk including cold chain infrastructure Procurement Processing and Marketing of Milk and Milk Products.

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 State is high. As per the 20th Livestock Census, the backyard poultry population of Wokha district population of the district was estimated at 252603 with 238285 fowls, 14051 ducks and 101 Quails. The per capita availability of egg as of 2020-21 is 22 nos./head/annum (Integrated Sample Survey 2020-21) against a standard recommendation of 182 nos./head/annum and India's

average of 90 nos./head/annum. As per the district data on egg production, Wokha District produced 35.85 lakhs of eggs during 2020-21. Some of the important poultry related production data for the state of Nagaland obtained from Directorate on Animal Husbandry, Government of Nagaland are that the total egg production in the State during 2022-23 stood at 355.27 lakhs.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

a) Innovative Poultry Productivity Project (IPPP) is implemented by the department of AHVS under the National Livestock Mission (NLM). Under this project, the following activities were undertaken in 2021-22: 80,000 LIT birds were distributed to 400 progressive farmers in 4 districts viz. Kohima, Wokha, Zunheboto and Mon. b) Key challenges faced by the poultry industry in the state include- High feed costs attributed to transportation cost and import related expenditure. Starter, grower and finisher feeds are being retailed at Rs.35- Rs.45 per kilogram in the districts. Non-availability of sufficient day old chicks in state-run poultry farms due to the absence of dedicated hatchery units. Poultry birds have high vulnerability to disease outbreaks and highly volatile realizations affecting cash flows. Acceptability of frozen chicken meat is low. The transition from a predominantly live bird/wet market to a chilled/frozen market is crucial for the future expansion of the domestic poultry industry in the long term. The state is mostly dependent on other states to meet the requirement of poultry meat and eggs. Marketing of eggs and meat is mainly in the hands of a few private individuals.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

"Among various livestock species, pigs are perhaps the most commonly reared animal in the State, both in rural and semi-urban areas. This preference is due to productive attributes of pig viz. faster economic return, high fecundity (litter size), better-feed conversion efficiency, early maturity and short generation interval. Nagaland has recorded the 8th highest number of pigs in the country at 0.40 million, as per 20th Livestock Census 2019 despite a dip of almost 20% as compared to the 0.50 million recorded during the 19th Livestock Census. With respect to Wokha District, the district population of pig, sheep & goat as per the census are 25526, 798 and 8 respectively.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

" There are 9 organized Pig Farms (10 farms according to AAR 2019-20 of the Dept. of AHVS) spread across nine districts of the State, collectively holding a total of 450 pigs as parent stock position. National Programme on Classical Swine Fever - Control Programme is being implemented by the department of AHVS since 2014-15.

The following animal breeds are unique to the State of Nagaland-

- a. Tenyi-Vo Pig Breed, which is indigenous to the districts of Kohima, Phek and Peren, was recognized by the ICAR- National Bureau of Animal Genetic Resources (NBAGR) on 21 June 2016.
- b. Sumi-Ne Goat Breed, a.k.a. Nagaland long hair goat, with an estimated population of 4500, has been registered as an indigenous breed by ICAR-NBAGR in August 2017. It is mostly found in Zunheboto and Tuensang districts.

Some of the ongoing schemes/programmes which are related to the development of this sector and also implemented in the State are listed below-

- National Livestock Mission.

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

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Wokha's rivers and water bodies play a vital role in the district's fishery industry. With the abundance of indigenous fish species, the region holds immense potential for fish farming and commercial fisheries. The natural ecosystem, supported by the rivers, provides ideal conditions for breeding and nurturing various fish species, which in turn supports the livelihoods of local communities and promotes sustainable economic growth. Fisheries are an important source of food, nutrition, employment and income in India. In order to boost fish production in the state, the department is focusing on creation and development of water bodies with special emphasis on compact area development in potential pockets. In Nagaland, two systems of fisheries have been defined, namely, culture fisheries and capture fisheries. Pond culture system of fishery dominates aquaculture activities in the foothill plains of the state, whereas, paddy-cum-fish culture is commonly practiced at higher altitudes. The total fish production in the state during the year 2021-22 is 10617 MT. During 2019-20, the state produced about 43% of the total requirement of fish (9440 MT), leaving a shortfall of 57% (12560 MT). In terms of fish seed production, 54% (49 million fries) of the demand was met internally. With a total production of 4630 MT, Dimapur recorded the highest fish production in the state, followed by Wokha (1170 MT) and Mokokchung (598 MT).

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The responsibility for the development of fisheries sector in the State is assigned to the Department of Fisheries and Aquatic Research, Government of Nagaland, headed by a Commissioner & Secretary at the Administrative level and a Director at the Executive level. The fishery resources available in the state of Nagaland comprise of the following- 30,000 Ha of lakes and ponds 16,000 kms. of flowing water 2258 Ha of reservoirs 82,500 Ha of paddy-cum-fish culture 1700 Ha of lakes/weirs/swamps.

The Department of Fisheries & Aquatic Resources, Govt. of Nagaland, has implemented several developmental activities during the recent years. These are- Under Blue Revolution-Integrated Development and Management of Fisheries, the department embarked on a vision to construct new ponds, tanks, renovation of existing ponds/tanks, rejuvenation of urban/semi-urban/rural lakes/tanks for fish culture in the state. The department has also taken up development and management of water bodies, fish marketing/ post-harvest infrastructure development, capacity building and skill upgradation under Pradhan Mantri Rashtriya Krishi Vikas Yojana (PMRKVY).

Interventions under National Mission for Protein Supplements (NMPS) Sub-scheme of RKVY have been implemented by the department since 2011-12 by way of introducing cage culture, ranching, boats, fingerlings production etc.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

In the hilly states of the North Eastern Region (NER) however, where the terrain is rugged and agriculture is practiced on steep hill slopes, human power has been employed for cultivation purposes for generations. Use of two wheelers to farmers for commuting between home, farm and market is now considered as a farm activity that can be financed by banks.

The acquisition of two wheelers by farmers has helped increase their mobility and saved their valuable time on travel and reduced the cost of travelling. It has also helped the farmers in arranging agricultural inputs in time, reducing the wastage of agricultural production and accessing the agricultural markets. It has enabled the farmers to supervise the agricultural operations better.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

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

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various sustainable agricultural practices has great potential to supplement farmers income and increase family labour employment. Most significant among them is Integrated Farming System (IFS), which is defined as a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services. Diversified farms with more than two enterprises get twice the income than those with two or less enterprises. The IFS helps in Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income, higher food production to equate the demand of the exploding population. The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and the tree components include fruits, timber, fuel and fodder. The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Integrated farming systems (IFS) can be a promising solution for the agriculture sector in Wokha district as they can help improve the sustainability of farming and the livelihoods of farmers. resource use efficiency by recycling waste from one component of the system as an input for another. It can lead to a significant increase in productivity and ensure a more sustainable future for agriculture and help improve income stability and livelihood upliftment, especially for small and marginal farmers.

It can reduce the need for external inputs by having the farming components support each other. It can help restore soil fertility and productivity. IFS can be based on a variety of combinations, such as integrating livestock and crop production, or integrating fish and livestock. Regular trainings and workshops are being held by Agriculture Department, Horticulture Department, Fisheries Department, Animal Husbandry and Veterinary Services Department in the District where farmers are imparted training on IFS to improve efficiency as well as productivity.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Agricultural produce require scientific storage and handling to minimize post harvest loss and to maintain nutritional quality for the consumer. The farmers also need efficient marketing arrangement for realizing fair and remunerative prices. Therefore, it is essential to develop the right type of product-specific marketing and storage facilities at various locations which are accessible to farmers and primary processors. Creation of requisite regulated market yards with adequate storage, processing and other facilities for the benefit of farmers will ensure remunerative prices for their produce by avoiding distress sales. The GoI had introduced Rural Godown Scheme (RGS) to encourage private participation in creating storage facilities of farm produce and agricultural inputs. This scheme has now been subsumed with Agriculture Marketing Infrastructure Grading and Standardisation (AMIGS) Scheme and is now known as Agriculture Marketing Infrastructure (AMI) with effect from 1st of April 2014. To encourage private participation in creating storage facilities, the GoI had introduced a Centrally Sponsored Scheme for construction of rural godowns facilitating storage of farm produce and agricultural inputs. Nagaland State has already amended the APMC Act and the Scheme has already been notified for implementation in the State.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Under the Nagaland Agricultural Produce and Livestock Marketing (Promotion & Facilitation) Act, 2020, for the purpose of regulating and developing Agricultural Marketing in the State, the Nagaland State Agriculture Marketing Board (NSAMB) had facilitated the establishment of godowns and allied marketing infrastructures. The State Government has also notified Principal Market Yard in the district under the management of Market Committees at Principal Market Yard (PMY) Wokha which covers entire area under Wokha Sadar excluding Bhagty Sadar and Principal Market Yard (PMY) Baghty which covers entire area under Sanis, Bhandari and Ralan Sub-division. The Government of India has allocated a fund of Rs.230 crore for Nagaland under the Agriculture Infrastructure Fund (AIF), where credit guarantee coverage is available for eligible borrowers up to Rs.2 crore with interest subvention of 3% per annum. Critical gaps. Unsteady supply of electricity is discouraging individual entrepreneurs to go for cold storages. Lack of market contacts, awareness among the users as well as entrepreneurs also responsible for limited storage facilities.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

In the district, the activities under Land Development (LD) are being implemented by key line departments viz. Soil and Water Conservation Department and Land Resources Department of the Government of Nagaland. The primary focus of these departments is to optimize the land capability through various technological interventions and improve upon traditional practices in conserving the scarce natural resources on a catchment/watershed basis, which will result in better environmental protection and enhance farmers income. The district faces unique challenges, which have to be overcome in order to bring about sustainable development and judicious utilization of land, water and other natural resources. These challenges are High susceptibility to soil erosion due to natural Hilly terrain High annual rainfall with excessive surface run-off during summer and drought-like situation in winter Extensive practice of shifting cultivation (traditional jhum), leading to soil degradation, which ultimately affects the production and productivity of land.

Under Land Development, Soil Conservation and Watershed Development, the following programmes are implemented in the State with funding sourced under various heads Viz. State Plan, Earmarked Sector, Co-financing and CSS including NEC.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- i. Soil and Water Conservation Department: Integrated Watershed Management Programme (IWMP) Integrated Land Development Programme (ILDP) under negotiated loan extended by NABARD under Rural Infrastructure Development Fund (RIDF). Integrated Water Resource Development (IWRD)
- ii. Land Resource Department: Integrated Watershed Management Programme (IWMP) component of PMKSY.
- iii. NABARD has been supporting springshed projects in the state under Springshed based Watershed Development Programme which are in different stages of implementation. The projects are implemented by the Land Resources Department and the North East Initiative Development Agency (NEIDA). Two projects have been sanctioned in Wokha District of which one has already been completed and one project is ongoing.

Critical gaps: Proper coordination among Government departments to take up various activities in the watershed projects. Awareness needs to be created by involving the community and consolidating the resources available with various agencies prior to the commencement of the project

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

In terms of revised Priority Sector Guidelines, issued by Reserve Bank of India, agriculture infrastructure investments like tissue culture labs, seed production units, Bio fertilizer / bio-pesticide units, vermi-compost units, etc. have been classified as agriculture infrastructure items under agriculture credit. Abundant rainfall, biomass and agro waste offers the district a huge potential to produce bio-compost on a large scale. Hence, production of organic fertilizers through conversion of waste

biomass into vermi-compost by earthworms and conversion of cow dung and agro wastes into compost through the NADEP (Narayan Detao Pandhari Pande) method has immense potential. Besides, the use of chemical fertilizers and pesticides in the district is negligible thereby creating huge potential for use of organic manure through promotion of vermi-compost producing units. It is expected that the use of vermi-compost will restore soil health by adding organic manure to it.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The Department of Agriculture, GoN is also promoting organic agriculture. In this regard, they are implementing a Central Sector Scheme entitled Mission Organic Value Chain Development for North Eastern Region. The Scheme aims to develop certified organic production in a value chain mode to link growers with consumers and to support the development of entire value chain starting from inputs, seeds, certification, to the creation of facilities for collection, aggregation, processing, marketing and brand building initiative. Under the Scheme One Cert Asia Pvt. Ltd., an APEDA accredited certification agency has been identified for issue of organic certification. Here, the initiative of the Department can be supplemented by banks for production of organic fertilizers since the demand for locally produced compost far exceeds its supply and the gap is met by importing from the neighboring State of Assam. With the growth in horticulture activities in the district, the requirements for planting material has shot up and are being met from outside/neighbouring districts. One of the critical inputs for increasing productivity of food crops is quality seeds. There is a need for establishing seed processing units in the district to ensure availability of quality seed material round the year. No bio-fertiliser, bio-pesticides production unit is available in the district.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Wokha district is ideally suited for development of various food and horticultural crops. The major food crops grown in the district are paddy, maize, pulses, oilseeds, ginger, tapioca, vegetables, glutinous rice, soybean, chilli and turmeric. Banana, guava, orange, goose berry, pineapple, wild apple, kiwi and passion fruit form the main fruit crops. The marketable surplus of the above crops will form the raw material base for food processing units in Wokha district. Food processing activities at a smaller scale in Wokha district is slowly but steadily gaining ground though most of the units are unregistered and un-regulated. Considering significantly high level of post-harvest losses of various agricultural produce, low level of value addition and growing demand for the high value added products, there is ample scope for investments in the following areas: Grains & pulses Rice mill, flour mill, bakeries, corn / wheat flakes, fermented products etc. Fruits & vegetables Juices, concentrates, pulp, slices, jams, jellies, purees, frozen and dehydrated products, etc. Meat & poultry Fresh meat, chilled, frozen, value added meat products (sausages, ham, bacon, nuggets, pickle, etc.), egg & egg products, etc. Animal feed Poultry, cattle feed and pet food.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

"The infrastructure and support services are available with Industries & Commerce Department, Agriculture, Horticulture, Animal Husbandry & Veterinary Services

and ICAR/KVK are generally utilized for popularising the agro & food processing sector. A dedicated fund, Food Processing Fund (FPF) was setup in

NABARD with a corpus of Rs 2000 crore to make available affordable credit for establishing designated food parks and for setting up of individual food processing units therein. The Ministry of Food Processing Industries (MoFPI), in partnership with the States, has launched an all India centrally sponsored PM Formalisation of Micro Food Processing Enterprises Scheme (PM-FME Scheme) for providing financial, technical and business support for upgradation of existing and setting up of new (under ODOP) micro food processing enterprises.

Critical gaps: Transportation bottleneck due to hilly area/in-accessible areas. Post-harvest infrastructure viz. Rural Godowns and Cold storage for preservation of perishable commodities like vegetables and seasonal fruits are not uniformly located. Most of the godowns constructed in PACS under NCDC scheme are nonfunctional. Adequate number of collection centres, godowns, storage facilities, common service centres are required to support the agro industries. Most of the Agro/Food Processing Units are in the unorganized sector and use low level of technology for production.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

It has become imperative to provide expert services to farmers in terms of advice, inputs and also in marketing. The farmers are required to produce best with support of agronomists and for this, adequate dose of credit is required. It is imperative that farmers should not resort to distress sale of produce & adequate credit may be extended to them through different agencies. As per revised RBI Guidelines on Priority Sectors, Loans to Primary Agriculture Credit Cooperative Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs) for on lending in agriculture sector, Loans under Agri Clinic and Agri Business Center (ACABC) Scheme are included in other ancillary activities of agriculture.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The Assistant Registrar of Co-operative Societies heads the Co-operation Department in the district. There are large number of registered co-operative societies in the district comprising 4 State Level, 1 District level and 1861 Primary level of which 933 are PACS till date. However, a few of the societies are only found active. Several cooperative societies registered/affiliated to the Nagaland State Cooperative Bank Ltd. are availing agricultural loans from the bank. There are several NGOs operating in the district that serve as SHG Promoting Institutions (SHPI). However, at present there are no MFI operating in the district. The North East Naga Traders Pvt. Ltd. located at Dimapur has been identified as a Nodal Training Institute (NTI) by the National Institute of Agricultural Extension Management (MANAGE) for providing training to agriculture/veterinary graduates for setting up ACABCs in the state.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The contribution of the Micro Small and Medium Enterprises sector to output employment and exports of the country is quite significant. Not only the sector plays an important role in providing employment opportunities but also help in industrialization of rural and backward areas thereby reducing regional imbalances. The sector has a huge potential to contribute significantly in value addition employment generation export promotion and overall growth & development of States economy. All loans to MSME are classified as priority sector lending by banks. All loans to units in the Khadi and Village Industries sector are classified under the sub-target of 7.5 prescribed for the micro enterprises. Loans to units supplying inputs and marketing outputs of artisans village and cottage industries are also forming part of priority sector lending under MSME. In order to ensure that the MSMEs do not remain Small or Medium units the benefits to MSME units are also extended upto three years even after they grow out of the MSME category. The existing MSME units in the district are rice mills, blacksmithy, weaving, handicraft tailoring, gur making saw mill etc. As per Ministry of Micro Small and Medium Enterprises there are 1459 units registered under Udyam Mitra portal in Wokha District of which 1450 are micro and 9 are under small enterprise category. Development of agro-processing units like extraction of fibres from pineapple leaves dehydration unit for ginger and cardamom extraction of citronella oil are some potentials non-farm activities which can be developed in the district. New scheme are patchouli cultivation Tea garden and vanilla cultivation in the district. Under Wokha District during FY 2023-24 out of a target allocation of 160 numbers under PMEGP 79 has been sanctioned with an amount of Rs 80 lakhs being disbursed. During FY 2023-24, 519 Mudra loans were sanctioned and a total amount of Rs 1505.42 lakhs were disbursed in the district.

3.2 Infrastructure and linkage support available, planned and gaps

- District Industries Centre (DIC) is the nodal agency at the district level to undertake industrial promotion activities. It has identified traditional arts/crafts and arranges skill development training/EDP for the artisans/entrepreneurs. It also assists the entrepreneurs to obtain the clearances from various Organization/Agencies/Corporations/Boards through single window mechanism. Further it processes the eligible cases to avail different incentives under MSME and Industrial Policies.
- The PMEGP is being implemented in the District through 3 Agencies viz. KVIB KVIB and DIC. During the last three years around 100 entrepreneurs have been assisted under the scheme. The Department has identified the following areas in the district as Industrial Zone at Bhandari Sub Division Wokha. Critical gaps in this sector are- Better Road Connectivity and Reliable Electricity Supply are the basic needs in the district
- Lack of adequate storage facilities common service centers are also the constraints
- Severe shortage of skilled labour and need for demand specific training facilities for the MSMEs
- Dearth of master trainers for skilling in traditional Handicrafts and Handloom sectors. Inadequate Power supply is also one of the major reasons hampering the growth of the MSME sector. Lack of industrial experience non-availability of

managerial administrative and Technical experience among the local entrepreneurs.

Various ongoing central sector schemes available in the district are as follows: Prime Minister's Employment Generation Programme (PMEGP) Scheme of Fund for Regeneration of Traditional Industries (SFURTI) PM Formalization of Micro Food Processing Enterprise (PMFME) where the One District One Product (ODOP) has been identified as "Fish" Micro Units Development and Refinance Agency (MUDRA)

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Export has been regarded as an engine of economic growth of a country. The district has good export potential for Agro and Food Products as well as handicrafts and handloom products. However due to the absence of proper and adequate infrastructure for boosting production like land power road- connectivity pollution control measures and a conducive regulatory environment for production of goods and services in the district the export potential for the district is restricted. Government of Nagaland is initiating for development of food processing in the State as this sector plays a significant role in the diversification and commercialization of agriculture horticulture fisheries poultry animal husbandry and forestry improving value addition employment generation and providing income and production of agro-food products for export. The Nagaland Beekeeping and Honey Mission (NBHM) is popularising locally produced honey and trying to create a niche market for beekeepers of the state by sourcing honey from their intervened villages. This is then sold under the brand name Nagaland Honey after processing bottling labelling and packaging from their plant at Dimapur. The product is organic and natural which is derived from wild multi-floral vegetation of the State. At the village level the NBHM has also organized beekeepers into Village Beekeeping Committees (VBKC) to ensure smooth functioning of beekeeping activities in all the Api villages including arrangements for the operation & maintenance of the infrastructures created.

4.1.2 Infrastructure and linkage support available, planned and gaps

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

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The Educational Loan Scheme aims at providing financial support from the banking system to deserving/ meritorious students for pursuing higher education in India and abroad. The main emphasis is that every meritorious student though poor is provided with an opportunity to pursue education with the financial support from the banking system with affordable terms and conditions. Indian Bankers Association (IBA) has formulated and circulated to all member banks a "Model Education Loan Scheme" for providing financial support to meritorious students for pursuing higher education in India and abroad. The Reserve Bank of India (RBI) has advised all Scheduled Commercial Banks to adopt Education Loan Scheme formulated by IBA. Salient features

- Loan upto Rs 10 lakh for study in India and upto Rs 20 lakh for study abroad.
- Collateral free loans upto Rs 7.5 Lakh under the Credit Guarantee Fund Scheme for Education Loans (CGFSEL).
- No Margin for loan up to Rs 7.50 Lakh.
- Repayment period of 15 years
- One-year moratorium for repayment after completion of studies in all cases. Moratorium taking into account spells of unemployment/under-employment say two or three times during the life cycle of the loan. Moratorium for the incubation period if the student wants to take up a start-up venture after graduation.
- Simple interest for loan is calculated from the date of disbursement of loan upto the end of moratorium period i.e. course period plus one year and therefore the interest is never risen upto principal amount. At the start of repayment period the interest accrued is clubbed with principal and EMI is calculated accordingly.

4.2.2 Infrastructure and linkage support available, planned and gaps

Social infrastructure like education is critical for improving the output productivity of the population. Lack of access to affordable and quality education facilities leads to economic impoverishment and lowers potential human capabilities for many. Economic development needs to be inclusive by involving all sections of the society deprived and marginalized groups like women and children scheduled tribes scheduled castes the differently abled and senior citizens. Additionally the skill gaps in various productive sectors in India are large and will require upscaling of training and skill development to maximize the benefits of its demographic dividend and make India's development trajectory more inclusive and productive. Thus India has to address the challenges of not just providing employment but of increasing the employability of the labour force which is correlated to knowledge and skills developed through quality education and training along with ensuring good quality of health. As per Census 2011 the literacy rate of Wokha district is 95.79 of which males and females are 96.93 and 94.57 literates respectively. During 2017-18 there are a total of 161 schools in Wokha including primary schools upper primary schools secondary schools and higher secondary schools. Banks can play a pro-active role in identifying deserving students through tie-up arrangements with their respective institutions and consider to extend education loans for degree and professional courses as envisaged under the "Comprehensive Educational Loan Scheme" of IBA and "Central Scheme to provide Interest Subsidy" (CSIS) of the Department of Education Ministry of Human Resource Development GoI.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

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

4.3.2 Infrastructure and linkage support available, planned and gaps

There is a steady increase in demand for housing facilities in Wokha town and other block headquarters of the district. Being a rapidly growing district, it houses all important government offices, educational institutions, business houses, etc. which directly fuels the demand for housing facilities. This has encouraged banks in the district to provide housing loans to local entrepreneurs for constructing houses. But the typical system of land ownership is a stumbling block where land cannot be mortgaged and offered as collateral against bank loan. Hence big-ticket housing loans given by banks are mostly confined to Wokha town and offered to individuals having fixed deposits with them or having landed properties in other places especially Dimapur town. For urban areas banks can consider to assist people from Economically Weaker Sections (EWS) and Low Income Groups (LIG) for construction or carrying out addition to existing buildings under Rajiv Rinn Yojana (RRY) an interest subsidy scheme with HUDCO (Housing and Urban Development Corporation) and NHB (National Housing Bank) as the Central Nodal Agencies. They can also be assisted under Pradhan Mantri Awas Yojana (PMAY) - Housing for All (Urban) through National Housing Bank (NHB) the central nodal agency.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure is the sum total of basic facilities and services required for proper utilization of resources (physical & human) for the development of an area. Infrastructure development plays a significant role in economic growth and poverty alleviation more so in the rural area. Rural infrastructure comprises of core infrastructure viz. irrigation connectivity (road power IT) transportation energy (generation transmission distribution) post-harvest and social infrastructure viz. drinking water sanitation sewerage health housing and education. Investment in rural infrastructure fosters agricultural growth creates new economic opportunities and activities generates employment and income and improves delivery of other rural services. Under Agriculture & related sectors RIDF assistance were given Veterinary hospital riverine fisheries community based fisheries fish kiosks cattle breeding farm sericulture farmers training centre creation of farm ponds and coffee plantations. Under rural connectivity RIDF assistance were given for rural roads and rural bridges.

5.1.2 Infrastructure and linkage support available, planned and gaps

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

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

In 1995-96 Rural Infrastructure Development Fund (RIDF) was created in NABARD to facilitate public investments for rural infrastructure. State Governments avail RIDF assistance for creation of wide variety of rural infrastructure covering 39 activities under three broad categories viz. Agriculture and related sectors Rural connectivity and Social sectors. Over the years RIDF has emerged as a preferred source of funding for State governments. This led to creation of many other funds in NABARD for supporting specific rural infrastructure activities viz. Warehouse Infrastructure Fund Food processing Fund Long term Irrigation Fund Dairy Processing and Infrastructure Development Fund Micro Irrigation Fund etc.

Rural Infrastructure Development Fund (RIDF) was set up in NABARD in 1995-96 on recognizing the need for accelerating the growth of the rural economy through the development of rural infrastructure. The main objective of constitution of the Fund is to assist the State Governments for completion of rural infrastructure projects which had begun but were lying incomplete for want of resources. RIDF of NABARD has made tremendous contribution in creation of infrastructure in rural areas by way of

extending loans to the State Governments on soft terms. The Finance Department of the State Government is the nodal department for project submission drawl of funds coordination with the implementing agencies etc.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Standard of Living is an integral element of Human Development. The provision of drinking water sanitation education and health defines the quality of life of an individual. Accessibility to these facilities using Anganwadis and community Health Centres and training for gainful employment in Skill development centres. Reckoning the importance of social infrastructure for development in its latest Priority Sector Lending Classification as on 16 April 2018 RBI has brought bank loans up to a limit of Rs. 5 crore per borrower for building social infrastructure namely schools health care facilities drinking water facilities and sanitation facilities in Tier II to Tier VI centres under the ambit of PSL norms. Also bank credit to Micro Finance Institutions (MFIs) extended for on-lending to individuals and members of SHGs/JLGs for water and sanitation facilities will be eligible for categorization as priority sector under 'Social Infrastructure'. 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 Wokha district to leverage the experience gained from communitisation for identifying gaps in social infrastructure and potential entrepreneurs for financing.

5.2.2 Infrastructure and linkage support available, planned and gaps

The Communitisation of public utility services was enacted in the year 2002 by GoN thereby delegating responsibility strengthening and mobilizing community ownership of assets and facilities created by the government. This has resulted in tangible change in community support and ownership of health centres schools sanitation practices access to health services improved infrastructure maintenance mobilization of resources etc. As this approach has already taken root in the state it is suggested to banks in Wokha district to leverage the experience gained from communitisation for identifying gaps in social infrastructure and potential entrepreneurs for financing. The majority of the activities cited under Social Infrastructure viz. schools health care drinking water and sanitation facilities have remained a concern of the state government but it did not get the attention it deserves due to various reasons resource constraint being one of them. It is clear that development of Social Infrastructure is directly linked to the well being of the 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. Therefore the banks can step in and fill the gap in financing the above activities through individual or SHG / JLG mode to ensure proper end use of fund and repayment in due course.

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. As per the report of MNRE GOI Nagaland has estimated renewable energy potential of 7482 MW as per the details.

5.3.2 Infrastructure and linkage support available, planned and gaps

The Department of New and Renewable Energy GoN is the State Nodal Agency for implementing the various schemes and programmes under the Ministry of New and Renewable Energy (MNRE) GoI. 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. However fund available with the Department for the above purpose is meagre as they are mostly dependent on GoI and North Eastern Council (NEC) for the same.

RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	24	15.622800	14.3731
B	Ongoing tranches	34	14.201500	13.0405
	Total (A + B)	58	29.824300	27.4136

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	33	18.636300	17.4102
B	Rural roads & bridges	25	11.188000	10.0034
C	Social Sector	0	0.000000	0
	Total (A + B + C)	58	29.824300	27.4136

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	1	Irrigation potential	ha	200
B	Rural roads	25	Road length	km	250
C	Bridges	0	Bridge Length	m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Agri - Other than Irrigation	5	Plantation of Coffee, Infrastructure for Rubber and development of Sericulture.	5	52503500
2	Agri - Other than Irrigation	9	Upgradation of Fish Farms and development of Cluster based fisheries.	9	23102000
3	Agri - Other than Irrigation	3	Infrastructure for rubber processing and CFC for Sericulture.	3	39700750
4	Agri - Other than Irrigation	8	Integrated Land Development.	8	31900040
5	Agri - Other than Irrigation	2	Storage and Marketing of Fish and Silk.	2	10877000

6	Agri - Other than Irrigation	2	Provide Veterinary Health facilities o Livestock in the district.	2	3230000
7	Agri - Other than Irrigation	8	Prevent soil erosion and ensure soil onservaion in the district.	8	3239000

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

As per NSRLM the cumulative number of SHGs deposit linked in Wokha district stands at 900 out of which 192 SHGs have been credit linked as on 31st March 2023. In the district Nagaland State Rural Livelihoods Mission (NSRLM) is actively promoting and handholding SHGs with wide coverage across the district. The SHGs promoted by NSRLM also Community Based Recovery Mechanism which banks leverage to improve their credit offtake in priority sectors.

6.2 Infrastructure and linkage support available, planned and gaps

NABARD has been organizing awareness/ training programmes for bankers NGOs Leaders of SHGs etc. Nagaland State Rural Livelihood Mission (NSRLM) is actively promoting and handholding SHGs with wide coverage across the district. So far NSRLM had achieved cumulative credit linkage of 192 SHGs with loan amount of 242.00 lakh as on 31st March 2023 as per NSRLM. 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. Joint Liability Groups (JLGs) : With a view to meet the credit requirements of tenant farmers NABARD has formulated a separate scheme for financing tenant farmers through banks by organizing them into Joint Liability Groups (JLGs). JLG is an informal group comprising preferably of 4 to 10 individuals coming together for the purposes of availing bank loan either singly or through the group mechanism against mutual guarantee. The JLG members would offer a joint undertaking to the bank that enables them to avail loans.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- i. Agro-processing units and cold storages needs to be set up by state government and private entrepreneurs so that farmers get better returns. Adoption of seed treatment practices to be encouraged. Horticulture and Floriculture needs to be given much needed boost.
- ii. Seed farms for High Yielding Varieties need to be set up by Agriculture and Horticulture Departments.
- iii. Agriculture Infrastructure Fund scheme to be popularized by Banks among the farming community and also with the Pvt. Entrepreneurs.
- iv. Assured extension services will increase production and productivity of the paddy,

2. Water Resources

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

3. Farm Mechanization

The demand for agricultural machinery, particularly, power tiller is gradually increasing due to the grant support extended by GoN from time to time. Unemployed youths could also be imparted training in repair and servicing of farm machinery. ii. There is an increasing demand for farm tools by farmers, especially power tillers with accessories, in the district. However, all their demands could not be met by the Department of Agriculture, GoN due to various constraints. Hence, the gap between demand and supply could be effectively met with bank finance.

4. Plantation and Horticulture

- i. Setting up of commercial processing and value addition units for horticulture products (fruits & vegetables).
- ii. Setting up of demonstration farms and nurseries for augmenting planting material production.
- iii. Promotion of commercial floriculture through SHGs, entrepreneurs- including credit and market linkage.
- iv. Promotion of permaculture for fruits and vegetables.
- v. Setting up infrastructures such as pack houses, pre-cooling chambers, refrigerated

vans, cold storages, poly-houses, shade net based cultivation units.

5. Forestry/ Waste Land Development

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

6. Animal Husbandry - Dairy

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

7. Animal Husbandry – Poultry

- i. 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.
- ii. Promotion of Commercial Layer/ Broiler Farms through individual entrepreneurs, farmer groups, SHGs etc. with varying capacity of 2000-10000 birds.
- iii. Setting up of poultry meat chilling, packaging and retail outlets through private entrepreneurs.

8. Animal Husbandry – Sheep, Goat, Piggery

- i. Modern Slaughter House-cum-Pork Processing Unit (30 pigs per shift/ 1 tonne per shift).
- ii. Establishment of meat processing and value-addition units with support from Government Schemes such as AHIDF, PMFME etc .

- iii. Liquid Semen Laboratory for AI in Pig- to be attached with existing state pig breeding farms.
- iv. Pig/Goat development programme through Cluster Approach for all Districts under Private Sector, with support for credit and market linkages.

9. Fisheries

- i. Setting up of Fish seed Hatchery with 10 million (fry) capacity.
- ii. Establishment of small and medium size feed mills.
- iii. 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.
- iv. Establishment of Ice Plant.
- v. Integrated Fish Farming (common carps, Rohu, grass carp) along with Pig, duck and/or paddy @8000 fingerlings/Ha.
- vi. Hygienic Retail Outlets.

10. Construction of Storage and Marketing Infrastructure

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

11. Land Development, Soil Conservation and Watershed Development

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

12. Agriculture Infrastructure: Others

- i. Create supply chain infrastructure for clusters of crops as community farming assets.
- ii. Post-harvest management infrastructure like Warehouses (5000 MT capacity), Pack houses, Ripening Chambers, Cold Storage, Sorting & grading units, Primary processing centers.
- iii. Establishment of Rural Godown (500-100 MT capacity) at block level.
- iv. Support FPOs, SHGs, JLGs, PACS and other Cooperatives for setting up

Wokha, PLP 2025-26

Infrastructure for smart and precision agriculture, e.g. Hydroponic Farming,

- v. Aeroponic Farming, Poly house/ Greenhouse, Planting/ Harvest automation.

13. Food and Agro. Processing

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

14. Agri. Ancillary Activities: Others

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

15. Micro, Small and Medium Enterprises (MSME)

- i. Capacity building/ skill development Centres- Setting up of Entrepreneurship Development Institutes in the district headquarters.
- ii. Setting up of MSME incubation centre- MSME-DIs/Technology Centres(TCs), DICs, Entrepreneurs Development Centres (EDCs), or any organization/institute of the Central/State
- iii. Road connectivity should be improved to facilitate transportation of goods/products.
- iii. Uninterrupted power supply needs to be ensured.
- iv. Individual registration of land should be done by the State Government at the earliest.

16. Export Credit

- i. Formation of FPOs for Tea, Rubber and Areca nut will help in aggregating the produces for effective marketing.
- ii. The State needs a comprehensive export policy to give proper shape and direction for promoting export oriented activities.
- iii. 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

- i. 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.
- ii. A credit guarantee scheme for educational loans would go a long way in making such loans available to needy students.
- iii. 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

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

19. Social Infrastructure

- i. Social Infrastructure like hospitals, schools, colleges to be improved.
- ii. More number of bank branches should be opened in the district especially in the rural areas of the district.
- iii. Participation of the beneficiaries, especially women SHGs, in water supply schemes or management of water plants may be helpful for successful management.
- iv. The Village Water and Sanitation Committees under each gram panchayat may be formed/made active for better utilization of the resources.

20. Renewable Energy

- i. Awareness campaigns on the sector.
- ii. 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.
- iii. 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

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

Chapter 8

Status and prospects of Cooperatives

1. Background

a. 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. Rashtriya Krishi Vikas Yojana (RKVY): Rashtriya Krishi Vikas Yojana was introduced to incentivize states to draw up comprehensive agriculture development plans for ensuring more inclusive and integrated development of agriculture and allied sectors. The Government of India launched the Scheme in 2007 which has been operational since then. The Department of Cooperation has been implementing this important CSS program under the Department of Agriculture. Under this Scheme, the Department is involved in the mobilization of farmers by forming Commodity Interested Groups, skill enhancement trainings, distribution of machineries to prevent perishable commodities and food products, providing credit linkages etc. During the period under report the Department has formed one hundred & forty (140) Commodity Interested Groups (CIGs) in the State Government designated project cluster and trainings were conducted accordingly. The Department has also distributed Hybrid Biomass-fired Vegetable Dryer (40-50 kgs.) to twenty-four (24) progressive CIGs/Cooperative Societies for preservation of fruits and vegetables in the year 2021-2022 and in the year 2022-2023 rural poultry project was implemented in each cluster for women CIGs where fund was provided for construction of Poultry shed, Feeds and two weeks old vaccinated chicks was provided numbering 400 birds to each CIG.
4. Convergence program: The department of cooperation has taken the initial steps to concretize the much-desired convergence program of agri 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: FPO Co-operatives/organics-16 formed under Agriculture Department, Livelihood Co-operatives-14 formed under NERLP, Apiary and Bee Keeping Cooperatives-5 formed under NBHM, Common Service Co-operative-1 formed under

IT department, Integrated CO-operative/one village one cooperative- 65 formed under village authorities, Formation & Promotion of 10,000 new FPOs under CSS-13 formed under Ministry of Agriculture and Farmers Welfare.

5. Cancellation of Non-functioning Cooperative Societies: The Department has undertaken stringent steps to identify and cancel Non-functioning/defunct Cooperative Societies, which didn't commence working or cease to work or 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/ nonfunctioning cooperative societies till date.
6. Implementation of Integrated Cooperative Development Project (ICDP:ICDP is implemented in five districts of the State viz., Kohima, Tuensang, Peren, Longleng and Kiphire whereby agriculture and allied sectors are being targeted along with other sectors for creation of infrastructure facilities like godowns, cold storage, mini processing, cottage industries, marketing, transport, credit and banking, etc. With the successful implementation of Phase I (2018), Phase II (2019), Phase III (2020), the 4th and the final phase of the ICDP project was launched in November 2021. The financial outlay under ICDP for all 5 districts was to the tune of Rs 52.10 crore. The project has resulted in the creation of six collection centers, installation of 300 micro-ATMs, 42 pickup marketing godowns, 3 customised marketing bus, 304 piggery units, a fruit preservation unit in Tuensang, 2 marketing complexes, and 1230 hectares of new areas under agricultural production. (Nagaland Economic Survey 2022-23).

5. Status of Cooperatives in the District

- i. Nagaland has witnessed remarkable progress in modernizing Primary Agricultural Credit Societies (PACS). With the sanctioning of 33 PACS in the first phase for computerization, these societies are now better equipped to streamline their operations, enhance transparency, and provide improved services to their members. The second phase of computerization will further add 167 PACS to the list. The digital transformation of PACS is a vital step towards creating a robust financial infrastructure in the state, fostering financial inclusion and economic growth. The Nagaland Cooperative Societies Act, 2017 aims to consolidate and amend the law relating to cooperative societies in the state of Nagaland to facilitate the formation and working of cooperative societies based on self-help, mutual aid, and sound business principles. Cooperatives offer enormous opportunities and can effectively address the task of socio-economic development of the district. The district presents a unique landscape for the potential formation of cooperatives due to its diverse agricultural practices, rich cultural heritage, and the need for inclusive economic development. Cooperatives can play a significant role in addressing the socio-economic challenges faced by the district. As per the latest data available, there are 59 cooperative societies with 1864 members in the district.
- ii. The details of Co-operatives in the district are as follows, Agri and Allied Co-operatives- 16, Bee Farming Co-operative-01, Credit and Thrift Society- 2, Fishery Cooperative-2, Handloom Weavers and Textile Cooperative-5, Livestock and Poultry sector-01, Multipurpose cooperative-20, PACS-12. Under the first phase of PACS computerization, out of 33 PACS in the State, 03 PACS from Wokha district have been brought under the scheme. These PACS are namely, Agri Colony Multipurpose Coop society in New Wokha, Boof Area FCS at Mungya Village and Khomotongju Farming Coop. Society Ltd at Meriyan Village.

6. Potential for formation of cooperatives

1. There is fair potential for cooperative activity in the agri & allied producer / marketing sector, as elucidated in the chapter on Agriculture Ancillary Activities – Others. There is a large number of registered cooperative society in the district as all blocks are covered by some society or the other. Since the district is agrarian and most of the economic activities are concentrated in small scales, there is potential for creation of village wise activity based primary cooperative societies in agri & allied sector/s. This can have immense multiplier effect in giving a fillip to economic activities in the district as a whole.

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	Livelihood Support	Tribal Development Fund	Wozhuro-Ralan Block	Grant- Support for orchard based Livelihood Project for 200 Tribal Households.	Horticulture Department, GoN	200 households	Livelihood Support to 200 Tribal Households.
2	Aggregation, collectivization of produce	Farmers' Producers Organization	Wozhuro-Ralan Block	Grant support to Mass Educational Welfare Society (MEWS) for promoting FPO in TDF area.	Horticulture Department, GoN	250 farmers	Aggregation and collectivization of produce , better price realization, knowledge sharing among the members etc.
3	Climate Change adaptation	Springshed Based Watershed programme	Riphym	Grand support for reviving dying spring with project area covering 300 ha.	-	100 households	The Springshed based watershed project aims to revive the dying springs which are the lifelines of the people of the hilly regions.
4	Marketing of Produce	Rural Haat	Yanpha Village	Grant Support for establishing a Rural Haat for local vendors to sell their produce	-	30 local vendors	The Rural Haat has provided a platform for the local vendors to sell their produce in the haat.

Success Stories

Success Story 1: Rural Haat at Yanpha Village, Ralan Block at Wokha District



1. Scheme : Construction of Marketing Shed under Rural Haat Scheme
2. Project Implementing Agency : Yanpha village Council
3. Duration of the project : One (01) Year
4. Beneficiary : women and unemployed people in nearby villages
 No. of beneficiaries : 50
 Community : Nagas and Assamese
 State : Nagaland
 District : Wokha
 Block : Ralan
 Village : Yanpha Village

1.1 Support provided:

- NABARD extends support for setting up of new rural haats which provide rural communities with an accessible market to buy and sell their farm and off-farm produce. A rural haat located at Yanpha village have been constructed with grant support of Rs. 10.00 lakhs.

1.2 .Pre-implementation status

- The proposed site where the Rural Haat was to be set did not have proper marketing sheds with cemented floors and roofs due to which vendors had to sell their agricultural produce on the roadside enduring the harsh scorching sun and rains.
- The proposed site where the Rural Haat was to be set did not have proper marketing sheds with cemented floors and roofs due to which vendors had to sell their agricultural produce on the roadside enduring the harsh scorching sun and rains.

1.3 Challenges faced

- In the absence of a proper marketing shed, the vendors had to sell their products in the open, facing the vagaries of nature.
- In the absence of a proper marketing shed, the vendors had to sell their products in the open, facing the vagaries of nature.

1.4 Impact

- Yanpha village has a population of about 311 households. With the construction of the Rural Haat, more than 50 vendors have been benefitted. The vendors were able to earn Rs 2000-3000 during the weekly bazaar day, significantly improving their monthly income and standard of living.
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Success Story 2: Economic upliftment of rural population through Rubber Sheet Roller Machines



1. Scheme:	RIDF XXVIII
2. Project Implementing Agency:	Land Resources Department, Government of Nagaland
3. Duration of the project:	4 years
4. Beneficiary:	Rubber Growers in Wokha, Sanis, Wozhuro, Bhandari, Ralan and Champang.
No. of beneficiaries:	610.00
Community:	Lotha, Naga Tribe
State:	Nagaland
District:	Wokha
Block:	Bhandari
Village:	Bhandari

2.1 Support provided

- Under various tranches of the Rural Infrastructure Development Fund (RIDF) of NABARD, Rubber Roller sheet machines have been sanctioned LRD to rubber growing districts to enable the farmers in this district to provide post-harvest support in terms of rubber sheet rollers to the farmers.

- Under various tranches of the Rural Infrastructure Development Fund (RIDF) of NABARD, Rubber Roller sheet machines have been sanctioned LRD to rubber growing districts to enable the farmers in this district to provide post-harvest support in terms of rubber sheet rollers to the farmers.

2.2 Pre-implementation status

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

2.3 Challenges faced

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

2.4 Impact

- Rubber cultivation has reduced jhumming practice. This project has benefitted 51 villages with 55 households covering an area of 648 ha. About 610 farmers have been benefitted through this project by creating non-recurring employment of 1.77 lakh man-days.
- Rubber cultivation has reduced jhumming practice. This project has benefitted 51 villages with 55 households covering an area of 648 ha. About 610 farmers have been benefitted through this project by creating non-recurring employment of 1.77 lakh man-days.

Success Story 3: Promoting sustainable livelihood through Coffee Plantation



1. Scheme: RIDF XXVIII
 2. Project Implementing Agency: Land Resources Department, Government of Nagaland
 3. Duration of the project: 4 years
 4. Beneficiary: Wokha, Sanis, Ralan, Wozhuru, Chukitong
- No. of beneficiaries: 600
- State: Nagaland
- District: Wokha
- Block: Wokha
- Village: Wokha

3.1 Support provided

- Financial Assistance in the form of Negotiated Loans was provided to the Land Resources Department, Government of Nagaland, under RIDF of NABARD to enable the department to provide coffee saplings to the coffee growers of the district.
- Financial Assistance in the form of Negotiated Loans was provided to the Land Resources Department, Government of Nagaland, under RIDF of NABARD to enable the department to provide coffee saplings to the coffee growers of the district.

3.2 Pre-implementation status

- Coffee Plantation was not taken up on a commercial scale, lack of training and technical know-how on coffee processing thereby losing out on gainful employment for the coffee growers.
- Coffee Plantation was not taken up on a commercial scale, lack of training and technical know-how on coffee processing thereby losing out on gainful employment for the coffee growers.

3.3 Challenges faced

- Lack of Technical know-how on coffee cultivation, earlier, due to a lack of markets, the coffee growers were not motivated to grow on a commercial scale.
- Lack of Technical know-how on coffee cultivation, earlier, due to a lack of markets, the coffee growers were not motivated to grow on a commercial scale.

3.4 Impact

- Coffee plantation has been taken up on a commercial scale which has provide economic security for growers. Coffee enterprises in the State has been set up in the district. An area of 73 ha has been covered, benefitting 90 households in 22 villages and 9000 man days.
- Coffee plantation has been taken up on a commercial scale which has provide economic security for growers. Coffee enterprises in the State has been set up in the district. An area of 73 ha has been covered, benefitting 90 households in 22 villages and 9000 man days.

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

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

1.2 Climate Finance and Challenges

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

1.3 **Initiatives of Govt. of India**

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

1.4 **Initiatives of RBI**

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

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

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

1.5 **Initiatives of NABARD**

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

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

reinforces NABARD's commitment to environmental stewardship but also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

1.6 **Way Forward**

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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

2.2 Any specific Climate Change initiative in the State by

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

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

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

drinking water scarcity in the project areas and promoted off-season farming with availability of spring water through prop

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

Appendix 1c

Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
- 3.1 Prospects of Climate Action in the District
 - a Wokha district has significant potential for climate action projects in alignment with the State Action Plan on Climate Change (SAPCC). Some of the prospective projects that can be undertaken in the district is the promotion of drought-resistant or flood-tolerant crop varieties, given the shifting rainfall patterns. Encouraging traditional and organic farming methods to preserve soil health. Promoting agroforestry practices to increase productivity while maintaining ecological balance. This includes planting fruit-bearing and medicinal plants alongside crops, and improving food security and income. Livelihood Diversification through the introduction of alternative livelihood programs, such as bee-keeping, fish farming, or value-added products, to reduce dependence on climate-sensitive agricultural practices. Implementation of rainwater harvesting systems in rural areas to reduce the impact of erratic rainfall, development of sustainable irrigation techniques such as drip irrigation and gravity-fed systems that maximize water use efficiency, Watershed based Springshed Management involving the restoration of watersheds and rejuvenation of drying springs to ensure sustained water availability for both agricultural and domestic needs.
 - b Community Forest Management: Encouraging community-driven initiatives to protect and sustainably manage forests, including reforestation projects. Forest Fire Prevention: Programs to prevent and mitigate forest fires, which are common due to shifting cultivation practices, and can cause significant environmental damage. Renewable Energy: Solar and Hydroelectric Power: Promoting small-scale solar projects and micro-hydroelectric units in villages for clean energy generation, reducing dependence on traditional biomass and fossil fuels. Early Warning Systems: Establishment of early warning systems for floods, landslides, and other climate-related disasters that are becoming more frequent due to climate change. Capacity Building for Disaster Resilience: Conducting training programs for local communities on disaster preparedness and response to minimize the impacts of extreme weather events. Community Education: Extensive awareness programs about climate change impacts, mitigation strategies, and the importance of sustainable practices in agriculture, forest management, and water conservation. Involving Local Bodies: Engaging local governance bodies like Village Development Boards (VDBs) to play a key role in planning and executing climate adaptation projects. Skill Development: Training programs focused on new agricultural techniques, renewable energy installation, and water resource management.
- 3.2 Any specific Climate Change initiative in the District by
 - a The National Mission for Sustainable Agriculture (NMSA) is being implemented in Wokha district. The NMSA, which is a centrally aided mission under National Action Plan on climate change (NAPCC) was launched in the State during 2014-15 with the main objective of sustainable production, conserve natural resources, and developing rainfed Agriculture, focussing on climate resilient agricultural practices, conserve natural resources and optimize utilization of water. Further, Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) is a flagship program

launched by GOI promoting efficient water conveyance and water to ensure Per drop-more crop is being implemented in various blocks in the district.

- b A project on Ecological Restoration of Mt.Tiyi, which is the highest mountain in Wokha district with elevation ranging from around 100m (areas adjoining Assam) to the highest point of 1800m (Mt. Tiyi) led by Wokha Forest Division was formulated to restore the vegetative cover, along with protecting the rich biodiversity of the mountain. Further, in 2017, the state government initiated a gene pool conservation project of indigenous rice varieties under a traditional integrated rotational farming system for promoting livelihood and food security as a climate change adaptation strategy. The project is supported by the National Adaptation Fund for Climate Change (NAFCC) and was implemented in one village in each selected block in five districts including Zunheboto district over three years.
- c Mountain springs emerging naturally from unconfined aquifers are the primary water source for rural households in this region. Due to the impacts of climate change, the problem of drying springs is being increasingly felt across the state. Springsheds are crucial in understanding and addressing climate change impacts, particularly freshwater resources. To tackle the issue of Climate Change and ensure water availability and security to the rural communities in the district during the dry season, NABARD has sanctioned two Springshed based Watershed Projects in Wokha District-one of which is in Riphym Village and the other is Chudi village, both of which has already been completed as on date.

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 Currently there are four (04) GI tagged products in Nagaland namely Naga Mircha (King Chilli) Naga Tree Tomato Naga sweet cucumber and Chakhesang shawl. Out of the four GI tagged products three (03) products can be categorised under horticulture product and one (01) product under the handloom category. These products are all known for their unique flavors textures and colors. The GI tagging of a product should be followed by registration of Autorised Users (AUs) for the particular product which ensures the legal right to the AUs to use the GI tag on their products thereby ensuring that only legitimate producers who meet the required geographical and quality criteria can label their products with the GI mark.
- 4 Wokhas rich natural resources and fertile soil make it ideal for growing organic fruits and vegetables. The district is known for its orchards and a variety of fruits including oranges passion fruits and bananas. Among one of the gastronomical items which is unique to the district is the fermented bamboo shoot or locally called "Bastenga". The "Bastenga" plays an essential role in the Lotha tribe's culinary traditions. It is a staple ingredient in various dishes and is prepared through indigenous fermentation techniques passed down through generations. The fermentation of the bamboo shoot is done by collecting fresh bamboo shoots from the jungle cleaned and stored in bamboo or earthen containers to ferment naturally. The fermentation process enhances the flavor and nutritional value giving the product a distinct taste.
- 5 A GI status would not only protect the authenticity of the product but also enhance its marketability thus providing economic benefits to the local communities. It could help preserve the traditional knowledge and empower local farmers and artisans who rely on bamboo shoot production. It could help improve the livelihoods of local farmers and producers by giving the product a premium in the market. It could also promote Wokha district as a significant cultural and culinary destination contributing to tourism and local economy. Such recognition would also encourage the preservation of traditional practices benefiting the community. However some challenges that could arise are standardization of production while the traditional nature of "Bastenga" is key to

its identity standardizing the product for broader markets without compromising its unique characteristics may be a challenge. Another aspect is the documentation GI registration requires robust documentation of historical cultural and scientific data to substantiate the claim. Collecting sufficient evidence of "Bastengas" unique connection to Wokha district will be crucial. Awareness creation among local producers ensuring that local producers understand the benefits of GI registration and organizing them to support the application is key to ensuring the GI tagging of this unique product from the district.

Annexure 1

Wokha, PLP 2025-26

Wokha District

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Wozhuro-Ralan	District Total
	I.Agriculture											
	A. Farm Credit											
	A.1 Crop Production, Maintenance, Marketing											
1	Foxtail Millet/ Korralu/ Thenai/ Navane__	100	Acre	20440	Phy BL	10 2.04	20 4.09	10 2.04	10 2.04	35 7.15	10 2.04	105 21.44
2	Ginger/ Adrak_Irrigated	100	Acre	70000	Phy BL	45 31.5	60 42	45 28	40 28	75 52.5	45 31.5	350 245
3	Kidney Beans/ Rajma/ Kholar/ Bhatt_Irrigated	100	Acre	16320	Phy BL	20 3.26	25 4.08	15 4.9	30 4.9	65 10.61	48 7.83	233 38.03
4	Maize/ Makka_Irrigated	100	Acre	20100	Phy BL	75 15.08	30 22.11	30 10.05	100 20.1	138 27.74	60 12.06	563 113.17
5	Other Vegetables__	100	Acre	32700	Phy BL	5 1.64	8 2.62	5 1.64	8 2.62	12 3.92	5 1.64	53 17.35
6	Potato/ Aloo_Irrigated	100	Acre	82500	Phy BL	65 53.63	80 66	45 37.13	75 61.88	100 82.5	65 53.63	480 396.02
7	Rice/ Chaval/ Dhan_Irrigated	100	Acre	32175	Phy BL	512 164.74	450 144.79	465 149.61	535 172.14	750 241.31	545 175.35	3637 1170.21
8	Soybean/ Soyabean_Irrigated	100	Acre	20500	Phy BL	70 14.35	80 16.4	70 14.35	75 15.38	110 22.55	70 14.35	540 110.71
9	Sugarcane/ Ganna_Irrigated	100	Acre	67300	Phy BL	50 33.65	70 47.11	60 40.38	45 30.29	80 53.84	40 26.92	400 269.21
10	Tea/ Chai Patti__	100	Acre	63400	Phy BL	25 15.85	35 22.19	30 19.02	45 28.53	75 47.55	35 22.19	265 168.01
11	Turmeric/ Haldi_Irrigated	100	Acre	41500	Phy BL	30 12.45	40 16.6	25 10.38	30 12.45	60 24.9	30 12.45	240 99.61
						348.19	387.99	317.5	378.33	574.57	359.96	2648.76
	Post-harvest/HH Consumption (10%)					34.82	38.8	31.75	37.83	57.46	36	264.88
	Repairs & maintenance of farm assets (20%)					69.64	77.6	63.5	75.67	114.91	71.99	529.75
	Sub Total											3443.39

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Wozhuro-Ralan	District Total
A.2 Water Resources													
1	Diesel Pump Sets--5 HP heavy weight	90	No.	48000	Phy	3	5	5	5	5	7	5	35
					BL	1.3	2.16	2.16	2.16	2.16	3.02	2.16	15.12
2	Sprinkler Irrigation -Micro-	90	ha	100000	Phy	1	1	1	1	1	1	1	7
					BL	0.9	0.9	0.9	0.9	0.9	0.9	0.9	6.3
3	Tube Well-Shallow-	90	No.	60000	Phy	1	1	1	1	1	2	1	8
					BL	0.54	0.54	0.54	0.54	0.54	1.08	0.54	4.32
	Sub Total												25.74
A.3 Farm Mechanisation													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Wozhuro-Ralan	District Total
A.3 Farm Mechanisation													
1	Other machinery-Other Machinery & Equipments-2 HP	90	No.	40000	Phy					1	2		3
					BL					0.36	0.72		1.08
2	Power Tiller--13 HP	90	No.	282000	Phy	1		1	1	1	1	1	6
					BL	2.54		2.54	2.54	2.54	2.54	2.54	15.24
3	Tractor-With Implements & Trailer-18 hp	90	No.	610000	Phy	1	1	1	1	1	1	1	7
					BL	5.49	5.49	5.49	5.49	5.49	5.49	5.49	38.43
	Sub Total												54.75
A.4 Plantation & Horticulture													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Wozhuro-Ralan	District Total
A.4 Plantation & Horticulture													
1	Bee Keeping-Indian Bee Colony-	90	No.	48140	Phy	1	1	1	1	1	1	1	7
					BL	0.43	0.43	0.43	0.43	0.43	0.43	0.43	3.01
2	High density plantation-Banana-	90	Acre	162900	Phy	1		1		1	1	1	5
					BL	1.47		1.47		1.47	1.47	1.47	7.35
3	Mushroom Cultivation-Oyster Mushroom-	90	1000 Kg. per Cycle	51400	Phy	1		1	1	1	1	1	6
					BL	0.46		0.46	0.46	0.46	0.46	0.46	2.76
4	New Orchard - Tropical/ Sub Tropical Fruits--Citrus	90	Acre	156000	Phy	1		1	1	1	1	1	6
					BL	1.4		1.4	1.4	1.4	1.4	1.4	8.4



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5	New Orchard - Tropical/ Sub Tropical Fruits--passion fruit	90	Acre	162500	Phy BL	1	1.46	1	1.46	1	1.46	1	1.46	1	1.46	7.3
6	New Orchard - Tropical/ Sub Tropical Fruits--pineapple	90	Acre	199800	Phy BL			1	1.8			1.8				2
7	Rubber Cultivation-New Plantation-	90	ha	531000	Phy BL	10	47.79	18	11	10	47.79	11	10	11	52.57	60
8	Sericulture-Mulberry Plantation-eri host plantation development	90	Acre	40850	Phy BL			1	1	1	1	1	1	1	1	6
9	Sericulture-Mulberry Plantation-plantation development under rainfed condition	90	No.	60000	Phy BL	1	0.54	0.37	0.37	0.37	0.37	0.37	0.37	0.37	2.22	1
10	Sericulture-Shoot Rearing -mulberry rearing house	90	No.	120000	Phy BL	1	1.08	1	1.08	1	1.08	1	1.08	1	1.08	5
	Sub Total															327.32

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

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Wozhuro-Ralan	District Total
A.6 Forestry												
1	Nursery/ Propagation unit-Traditional Nursery-1.25 lakh seeding	90	ha	847000	Phy BL	1	1	1	1	1	1	7
2	Plantation-Bamboo-	90	ha	141708	Phy BL							53.34
	Sub Total								1.28	1.28		2
												2.56
												55.9

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhandari	Chukitong	Ralan	Sanis	Wokha	Wozhuro-Ralan	District Total
A.7 Animal Husbandry - Dairy											
1	Crossbred Cattle Farming--Commercial Dairy - CB cows 5+5	90	5+5	1210000	Phy BL				1	2	3
2	Crossbred Cattle Farming--small dairy - CB cow 1+1	90	1+1	252600	Phy BL	2	1	3	5	3	17
	Sub Total					4.55	2.27	6.82	11.37	6.82	38.65
											71.32

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Wozhuro-Ralan	District Total
A.8 Working Capital - AH - Dairy/Drought animal													
1	Indigenous Cattle Farming_Others_Small Dairy 2 unit	100	2	42400	Phy	2	2	3	5	3	10	5	30
	Sub Total				BL	0.85	0.85	1.27	2.12	1.27	4.24	2.12	12.72
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Wozhuro-Ralan	District Total
A.9 Animal Husbandry - Poultry													
1	Commercial Broiler Farming--1000 bird unit	90	1000	512000	Phy	8	3	5	4	6	12	8	46
					BL	36.86	13.82	23.04	18.43	27.65	55.3	36.86	211.96
2	Indigenous Poultry Farming--	90	250	123000	Phy	8	8	10	8	5	25	14	78
	Sub Total				BL	8.86	8.86	11.07	8.86	5.54	27.68	15.5	86.37
													298.33
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Wozhuro-Ralan	District Total
A.10 Working Capital - AH - Poultry													
1	Broiler Farming_Others_All in All out	100	1000	76650	Phy	10	8	17	25	18	32	15	125
	Sub Total				BL	7.67	6.13	13.03	19.16	13.8	24.53	11.5	95.82
													95.82
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Wozhuro-Ralan	District Total
A.11 Animal Husbandry - SGP													
1	Goat - Rearing Unit-New Shed-	90	20+1	246600	Phy	3	2	3	3	3	5	5	24
					BL	6.66	4.44	6.66	6.66	6.66	11.1	11.1	53.28
2	Pig Breeding Unit-New Shed-	90	20+2	827000	Phy	8	8	8	8	8	8	8	56
					BL	59.54	59.54	59.54	59.54	59.54	59.54	59.54	416.78
3	Pig Rearing Unit-New Shed-	90	3+1	176000	Phy	12	12	12	12	12	15	12	87
	Sub Total				BL	19.01	19.01	19.01	19.01	19.01	23.76	19.01	137.82
													607.88



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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Wozhuro-Ralan	District Total
A.12 Working Capital - AH - Others/SR													
1	Goat Farming_Breeding Unit - Semi-intensive_Breeding	100	9+1	47800	Phy	5	3	5	5	5	8	5	36
					BL	2.39	1.43	2.39	2.39	2.39	3.82	2.39	17.2
2	Pig Farming_Breeding Unit_	100	9+1	145360	Phy	8	8	10	10	10	25	10	81
					BL	11.63	11.63	14.54	14.54	14.54	36.34	14.54	117.76
3	Pig Farming_Rearing Unit_	100	2+1	33600	Phy	12	12	12	12	12	15	12	87
					BL	4.03	4.03	4.03	4.03	4.03	5.04	4.03	29.22
	Sub Total												164.18
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Wozhuro-Ralan	District Total
A.13 Fisheries													
1	Integrated Pisciculture -With Pig-1 bigha/1340m2 with 5 pigs	90	Acre	230000	Phy	1	1	1	1	1	2	1	8
					BL	2.07	2.07	2.07	2.07	2.07	4.14	2.07	16.56
2	Integrated Pisciculture -with Poultry-1 bigha/1340 m2 with 40 birds	90	Acre	232000	Phy	1	1	1	1	1	2	1	8
					BL	2.09	2.09	2.09	2.09	2.09	4.18	2.09	16.72
3	Traditional Farming-Other-1 bigha/0.33 acre/1340 m2	90	Acre	67000	Phy	3	1	3	3	3	5	3	21
					BL	1.81	0.6	1.81	1.81	1.81	3.02	1.81	12.67
	Traditional Farming-Other-1 bigha/0.33 acre/1340 m2	90	Acre	138000	Phy	1		1	1	1	2	1	7
					BL	1.24		1.24	1.24	1.24	2.48	1.24	8.68
	Sub Total												54.63
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Wozhuro-Ralan	District Total
A.14 Working Capital - Fisheries													
1	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major Carps	100	Acre	92000	Phy	3	3	3	3	3	6	3	24
					BL	2.76	2.76	2.76	2.76	2.76	5.52	2.76	22.08
	Sub Total												22.08

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Mozhuro-Ralan	District Total
A.15 Farm Credit													
1	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	80	No.	100000	Phy	7	7	7	8	8	24	10	71
	Sub Total				BL	5.6	5.6	5.6	6.4	6.4	19.2	8	56.8
	Total Farm Credit (sum of A.1 to A.15)					5.6	5.6	5.6	6.4	6.4	19.2	8	56.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Wokha	Mozhuro-Ralan	District Total
B. Agriculture Infrastructure								
B.1 Storage Facilities								
1	Godown-Medium -1000 MT	80	No.	400000	Ph	1	1	2
	Sub Total				BL	32	32	64
								64

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Mozhuro-Ralan	District Total
B.2 Land Development													
1	On Farm development (OFD) Works - Field Channels-av slope 15%	90	m.	154000	Ph	1	1	1	1	1	1	1	7
					BL	1.39	1.39	1.39	1.39	1.39	1.39	1.39	9.73
2	On Farm development (OFD) Works - Field Channels-av slope 8%	90	m.	124500	Ph	2	2	2	2	2	4	3	17
					BL	2.24	2.24	2.24	2.24	2.24	4.48	3.36	19.04
	Sub Total												28.77

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Mozhuro-Ralan	District Total
B.3 Agriculture Infrastructure - Others													
1	Compost/ Vermi Compost-Vermi Compost-3mx2mx1m	90	No.	78000	Ph	5	2	2	5	5	10	5	34
					BL	3.51	1.4	1.4	3.51	3.51	7.02	3.51	23.86
	Sub Total												23.86
	Total (B.1+B.2+B.3)												116.63



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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Mozhuro-Ralan	District Total
	C. Ancillary Activities											
	C.1 Food & Agro Processing											
1	Cottage Industry-Papad, Pickle, Chips, Badi making-	80	No.	500000	Phy BL	2 8	1 4	3 12	4 16	7 28	3 12	23 92
2	Fruit Processing --	80	No.	1500000	Phy BL	2 24	1 12	1 12	3 36	3 36	1 12	12 144
3	Rice Processing --	80	No.	300000	Phy BL	2 4.8	1 2.4	1 2.4	2 4.8	4 9.6	1 2.4	13 31.2
4	Spice Processing--	80	No.	400000	Phy BL	1 3.2	1 3.2	1 3.2	2 6.4	3 9.6	1 3.2	10 32
	Sub Total											299.2

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
	C.2 Ancillary Activities -				
	Sub Total				
	Total (C.1+C2)				299.2
	Total (A+B+C)				5706.69

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Mozhuro-Ralan	District Total
	II. Micro, Small and Medium Enterprises (MSME)											
1	Manufacturing Sector - Term Loan-Micro-	90	No.	35000000	Ph BL	1 45	1 45	1 45	1 45	2 90	1 45	8 360
2	Manufacturing Sector - Working Capital-Micro-	90	No.	7000000	Ph BL	5 45	4 36	6 54	5 45	8 72	4 36	37 333
3	Service Sector - Term Loan-Micro-	90	No.	17500000	Ph BL	3 67.5	3 67.5	3 67.5	3 67.5	8 180	4 90	28 630
4	Service Sector - Working Capital-Micro-	90	No.	7000000	Ph BL	4 36	5 45	5 45	8 72	18 162	10 90	55 495
5	Service Sector - Working Capital-Small-	85	No.	6000000	Ph BL	1 17	1 17	1 17	1 17	3 51	0 0	5 85
	Total Sub Total											1903

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Wozhuro-Ralan	District Total
III. Export Credit												
Total Export Credit												
IV. Education												
1	Education Loans-Loan to individuals for educational purposes, -Domestic	90	No.	1000000	Phy	8	23	8	15	35	11	110
Total Education												990
V. Housing												
1	Purchase/ construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	2500000	Phy	1	2	2	2	5	2	15
2	Repair of Dwelling Units-Other Centre-	90	No.	600000	Phy	4	4	5	3	8	4	32
Total Housing												510.3
VI. Social Infrastructure												
1	Education-Colleges-school	80	No.	1000000	Phy	1	1	1	1	1	1	7
2	Healthcare-Diagnostic Lab-Private clinic	80	No.	2000000	Phy	1	1	1	1	1	1	4
3	Healthcare-Nursing Home-hospital/institute	80	No.	5000000	Phy	1	1	1	1	1	1	6
4	Healthcare-Pathological Lab-	80	No.	3000000	Phy	1	1	1	1	1	1	7
Total Social Infrastructure												1032

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Wozhuro-Ralan	District Total
VII. Renewable Energy												
1	Solar Energy-Roof Top Solar PV System with Battery-off grid 1kw	90	No.	120000	Phy 1 BL 1.08	1.08	1.08	1.08	1.08	3.24	2.16	10.8
2	Solar Energy-Roof Top Solar PV System with Battery-off grid 2kw	90	No.	230000	Phy 2 BL 4.14	3	2	2	2	3	2	16
	Total Renewable Energy					6.21	4.14	4.14	4.14	6.21	4.14	33.12
												43.92

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhandari	Changpang	Chukitong	Ralan	Sanis	Wokha	Wozhuro-Ralan	District Total
VIII. Others												
1	Individuals/ Individual members of JLGS--	100	No.	200000 y BL	Ph 50 BL 100	50	50	50	50	100	50	400
2	Individuals/ Individual members of SHGS --	100	No.	160000 y BL	Ph 50 BL 80	50	50	50	50	100	55	405
3	Start-ups--	100	No.	100000 y BL	Ph 10 BL 10	10	10	10	10	20	10	80
	Total Others					10	10	10	10	20	10	80
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)											1528
												11713.91

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	938.00	-	693.90	689.55	1110.33	790.13	616.55	
RCBs	149.00	-	101.52	18.10	70.00	73.73	74.00	
SCARDB		-		0.00	0.00			
RRBs	149.00	-	72.72	23.11	80.00	50.90	55.00	
Others				0.00	0.00			
Sub total (A)	1236.00	0.00	868.14	730.76	1260.33	914.76	745.55	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	1048.00	-	765.94	226.04	1358.31	1489.23	2260.00	
RCBs	477.00	-	91.64	105.20	138.00	287.55	178.00	
SCARDB		-		0.00	0.00			

RRBs		91.00	-	93.22	78.10	122.00	224.63	143.00
Others			-		0.00	0.00		
Sub total (A)		1616.00	0.00	950.80	409.34	1618.31	2001.41	2581.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	1986.00	0.00	1459.84	915.59	2468.64	2279.36	2876.55	
RCBs	626.00	0.00	193.16	123.30	208.00	361.28	252.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	240.00	0.00	165.94	101.21	202.00	275.53	198.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	2852.00	0.00	1818.94	1140.10	2878.64	2916.17	3326.55	

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	2729.00	310.68	1764.57	901.71	1202.60	1774.99	2848.00	
RCBs	155.00	45.00	164.69	1.00	96.00	0.00	155.00	
SCARDB				0.00	0.00	0.00		

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RRBs		50.00	47.72	146.00	45.30	96.00	0.00	140.00
Others						0.00	0.00	
Sub total (A)		2934.00	403.40	2075.26	948.01	1394.60	1774.99	3143.00

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	287.80	647.00	208.83	0.00	2087.50	1254.64	3500.00	
RCBs	11.30	0.00	10.50	0.00	196.10	32.00	195.00	
SCARDB				0.00	0.00			
RRBs	8.00	0.00	11.50	62.00	154.30		207.00	
Others				0.00	0.00			
Sub total (A)	307.10	647.00	230.83	62.00	2437.90	1286.64	3902.00	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	5002.80	957.68	3433.24	1817.30	5758.74	5308.99	9224.55	
RCBs	792.30	45.00	368.35	124.30	500.10	393.28	602.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	298.00	47.72	323.44	208.51	452.30	275.53	545.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	6093.10	1050.40	4125.03	2150.11	6711.14	5977.80	10371.55	

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCAR DB	RRBs	Others	CBs	RCBs	SCAR B	RRBs	Others	Total
CL						0.00	18.10	0.00	23.11	0.00	730.76

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total	(₹ lakh)
	CBs	RCBs	SCAR DB	RRBs	Others	CBs	RCBs	SCAR B	RRBs	Others	Total	
CL	790.13	73.73		50.90		616.55	74.00		55.00		745.55	

Table 2: Term Loan

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

AH - S G P	-	-	-	-	-	0.00	-	-	-	-	0.00
F D	-	-	-	-	-	0.00	-	-	-	-	0.00
F & W	-	-	-	-	-	0.00	-	-	-	-	0.00
S G & M F	-	-	-	-	-	0.00	-	-	-	-	0.00
A & F	-	-	-	-	-	0.00	-	-	-	-	0.00
OTH	-	-	-	-	-	0.00	-	-	-	-	0.00
Sub total	-	-	-	-	-	0.00	226.04	105.20	78.10	-	409.34
Grand Total (I +II)	0.00	0.00	0.00	0.00	0.00	0.00	915.59	123.30	101.21	0.00	1140.10

Table 2: Term Loan													(₹ lakh)
Particulars	2023-24						2024-25						Total
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total	
W S	-	-	-	-	-	0.00	-	-	-	-	-	0.00	0.00
L D	-	-	-	-	-	0.00	-	-	-	-	-	0.00	0.00
F M	-	-	-	-	-	0.00	-	-	-	-	-	0.00	0.00
P & H	-	-	-	-	-	0.00	-	-	-	-	-	0.00	0.00
AH -D	-	-	-	-	-	0.00	-	-	-	-	-	0.00	0.00
AH -P	-	-	-	-	-	0.00	-	-	-	-	-	0.00	0.00
AH -S G P	-	-	-	-	-	0.00	-	-	-	-	-	0.00	0.00
F D	-	-	-	-	-	0.00	-	-	-	-	-	0.00	0.00
F & W	-	-	-	-	-	0.00	-	-	-	-	-	0.00	0.00
S G & M F	-	-	-	-	-	0.00	-	-	-	-	-	0.00	0.00
A & F	-	-	-	-	-	0.00	-	-	-	-	-	0.00	0.00
OTH	-	-	-	-	-	0.00	-	-	-	-	-	0.00	0.00
Sub total	1489.23	287.55		224.63		2001.41	2260.00	178.00		143.00		2581.00	2581.00
Grand Total (I +II)	2279.36	361.28	0.00	275.53	0.00	2916.17	2876.55	252.00	0.00	198.00	0.00	3326.55	3326.55

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Bee Keeping	Indian Bee Colony		No.	48140
2	Commercial Broiler Farming			1000	512000
3	Compost/ Vermi Compost	Vermi Compost		No.	78000
4	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	500000
5	Crossbred Cattle Farming		Commercial Dairy	5+5	1210000
6	Crossbred Cattle Farming		small dairy	1+1	252600
7	Diesel Pump Sets			No.	48000
8	Education	Colleges		No.	10000000
9	Education Loans	Loan to individuals for educational purposes,		No.	1000000
10	Fruit Processing			No.	1500000
11	Goat	Rearing Unit	New Shed	20+1	246600
12	Godown	Medium		No.	4000000
13	Healthcare	Diagnostic Lab		No.	2000000
14	Healthcare	Nursing Home		No.	5000000
15	Healthcare	Pathological Lab		No.	3000000
16	High density plantation	Banana		Acre	162900
17	Indigenous Poultry Farming			250	123000
18	Individuals/ Individual members of JLGs			No.	200000

19	Individuals/ Individual members of SHGs		No.	160000
20	Integrated Pisciculture	With Pig	Acre	230000
21	Integrated Pisciculture	With Poultry	Acre	232000
22	Manufacturing Sector	Term Loan	No.	5000000
23	Manufacturing Sector	Working Capital	No.	1000000
24	Mushroom Cultivation	Oyster Mushroom	1000 Kg. per Cycle	51400
25	New Orchard	Tropical/ Sub Tropical Fruits	Acre	156000
26	New Orchard	Tropical/ Sub Tropical Fruits	Acre	162500
27	New Orchard	Tropical/ Sub Tropical Fruits	Acre	199800
28	Nursery/ Propagation unit	Traditional Nursery	ha	847000
29	On Farm development (OFD) Works	Field Channels	m.	124500
30	On Farm development (OFD) Works	Field Channels	m.	154000
31	Other machinery	Other Machinery & Equipments	No.	40000
32	Pig Breeding Unit	New Shed	20+2	827000
33	Pig Rearing Unit	New Shed	3+1	176000
34	Plantation	Bamboo	ha	141708
35	Power Tiller		No.	282000
36	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre	No.	2500000
37	Repair of Dwelling Units	Other Centre	No.	600000
38	Rice Processing		No.	300000

39	Rubber Cultivation	New Plantation		ha	531000
40	Sericulture	Mulberry Plantation		Acre	40850
41	Sericulture	Mulberry Plantation		No.	60000
42	Sericulture	Shoot Rearing		No.	120000
43	Service Sector	Term Loan	Micro	No.	2500000
44	Service Sector	Working Capital	Micro	No.	1000000
45	Service Sector	Working Capital	Small	No.	2000000
46	Solar Energy	Roof Top Solar PV System with Battery		No.	120000
47	Solar Energy	Roof Top Solar PV System with Battery		No.	230000
48	Spice Processing			No.	400000
49	Sprinkler Irrigation	Micro		ha	100000
50	Start	ups		No.	100000
51	Tractor	With Implements & Trailer		No.	610000
52	Traditional Farming	Other		Acre	138000
53	Traditional Farming	Other		Acre	67000
54	Tube Well	Shallow		No.	60000
55	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Broiler Farming	Others	1000	76650
2	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Major Carps _		92000
3	Foxtail Millet/ Korralu/ Thenai/ Navane			20440
4	Ginger/ Adrak	Irrigated		70000
5	Goat Farming	Breeding Unit _ Semi_intensive_Breeding		47800
6	Indigenous Cattle Farming	Others_Small Dairy 2 unit	2	42400
7	Kidney Beans/ Rajma/ Kholar/ Bhatt	Irrigated		16320
8	Maize/ Makka	Irrigated		20100
9	Other Vegetables			32700
10	Pig Farming	Rearing Unit _		33600
11	Pig Farming	Breeding Unit _		145360
12	Potato/ Aloo	Irrigated		82500
13	Rice/ Chaval/ Dhan	Irrigated		32175
14	Soybean/ Soyabean	Irrigated		20500
15	Sugarcane/ Ganna	Irrigated		67300
16	Tea/ Chai Patti			63400
17	Turmeric/ Haldi	Irrigated		41500

List of Abbreviations

ACABC	Agri-Clinic & Agri-Business Centre
ACP	Annual Credit Plan
AHIDF	Animal Husbandry Infrastructure Development Fund
AIF	Agriculture Infrastructure Fund
AMIF	Agri-Market Infrastructure Fund
AMIS	Agriculture Marketing Infrastructure Scheme
APEDA	Agriculture & Processed Food Products Export Development Authority
APMC	Agriculture Produce Marketing Co-operative
APY	Atal Pension Yojana
ATL	Agricultural Term Loan
ATMA	Agricultural Technology Management Agency
BC	Business Correspondent
BF	Business Facilitator
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CFL	Centre for Financial Literacy
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
CHC	Custom Hiring Centre
CISS	Capital Investment Subsidy Scheme
COVID-19	Corona Virus Disease of 2019
CRRI	Central Rice Research Institute
CSS	Central Sector Scheme
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Cooperative Central Bank
DCP	District Credit Plan
DDM	District Development Manager
DIC	District Industries Centre
DLRC	District Level Review Committee
DRDA	District Rural Development Agency
eNAM	Electronic National Agriculture Market
ECGC	Export Credit Guarantee Corporation
FC	Farmers Club
FI	Financial Inclusion
FIDF	Fisheries and Aquaculture Infrastructure Development Fund
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres
FPCL	Farmer Producer Company Limited
FPF	Food Processing Fund
FPO	Farmer Producer Organization
FSS	Farmers' Service Society
GLC	Ground Level Credit
GoI	Government of India
GoN	Government of Nagaland
GSDP	Gross State Domestic Product
ha	Hectare
HYV	High Yielding Variety
IAY	Indira Awas Yojana

ICAR Indian Council for Agriculture Research
 ICT Information and Communication Technology Development Corporation
 IoT Internet of Things
 ITDA Integrated Tribal Development Agency
 JLG Joint Liability Group
 JNNSM Jawaharlal Nehru National Solar Mission
 KCC Kisan Credit Card
 KSK Krishi Sahayak Kendra
 KVK Krishi Vigyan Kendra
 LAC Livestock Aid Centre
 LAMPS Large-sized Adivasi Multi-Purpose Society
 LDM Lead District Manager
 LEDP Livelihood and Enterprise Development Programme
 LI Lift Irrigation
 MEDP Micro Enterprises Development Programme
 MF Marginal Farmer
 MI Micro Irrigation
 MIDH Mission for Integrated Development of Horticulture
 MIF Micro Irrigation Fund
 MNRE Ministry of New & Renewable Energy
 MoFPI Ministry of Food Processing Industries
 MPEDA Marine Products Export Development Authority
 MSME Micro, Small & Medium Enterprises
 MUDRA Micro Units Development & Refinance Agency Ltd.
 NABARD National Bank for Agriculture and Rural Development
 NBFC Non-Banking Financial Company
 NFSM National Food Security Mission
 NGO Non-Governmental Organization
 NHM National Horticulture Mission
 NLM National Livestock Mission
 NMFP National Mission on Food Processing
 NREGP National Rural Employment Guarantee Programme
 NRLM National Rural Livelihood Mission
 NWDPRA National Watershed Development Project for Rainfed Areas
 ODOP One District One Product
 PACS Primary Agricultural Credit Society
 PHC Primary Health Centre
 PLP Potential Linked Credit Plan
 PMEGP Prime Minister's Employment Generation Programme
 PMFBY Pradhan Mantri Fasal Bima Yojana
 PM FME Pradhan Mantri Formalisation of Micro Food Processing Enterprises
 PMJDY Pradhan Mantri Jan Dhan Yojana
 PMJJBY Pradhan Mantri Jeevan Jyoti Bima Yojana
 PMKSY Pradhan Mantri Krishi Sinchayee Yojana
 PMSBY Pradhan Mantri Suraksha Bima Yojana
 PWCS Primary Weavers Cooperative Society
 RBI Reserve Bank of India
 RIDF Rural Infrastructure Development Fund
 RKVY Rashtriya Krishi Vikash Yojana
 RLTA Revised Long Term Action Plan
 RNFS Rural Non-Farm Sector
 RRB Regional Rural Bank
 RSETI Rural Self-Employment Training Institute
 RWHS Rainwater Harvesting Structure
 SAO Seasonal Agriculture Operation

SAP	Service Area Plan
SBM	Swachh Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SF	Small Farmer
SFB	Small Finance Bank
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
StCB	State Cooperative Bank
STCCS	Short Term Co-operative Credit Structure
STW	Shallow Tube Well
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group

Name and Address of DDM

Ms. Chitebuni Kricho

District Development Manager (DDM)
NABARD, Kohima District

CH No: 16, Ward no: 6,
Opp.D Block Panchayat Hall
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Mobile: +91 8876219980
Email: ddmkohima@nabard.org



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- Operations carried through Credit Guarantee Portal

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- As of 31 March 2024, NABVENTURES Fund I has invested in 14 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

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