



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# राज्य फोकस पेपर State Focus Paper 2025-26



Nagaland State

Nagaland Regional Office, Dimapur

# **State Focus Paper**

**Year: 2025-26**

**State : Nagaland**



**National Bank for Agriculture and Rural  
Development**

**Nagaland Regional Office, Dimapur**

## **VISION**

Development Bank of the Nation for Fostering Rural Prosperity.

## **MISSION**

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

## Foreword

State Focus Paper projects a credit potential of the State for Priority Sector activities as defined by the Reserve Bank of India. The projections outlined for these sectors serve as a guiding factor for financial institutions, empowering them to channelize credit effectively, enhancing ground-level credit flow and fostering agriculture term lending. Building on our efforts to digitalize the Potential Linked Credit Plans, NABARD has this year utilized technology to develop a digital SFP for more efficient credit projections. This advanced document features a standardized structure, comprehensive coverage, and data indices. We believe that the Digital SFP will act as a guiding factor for financial institutions, empowering them to channelize credit effectively, enhancing ground-level credit flow and fostering agriculture term lending. It, therefore, gives me immense pleasure to present the SFP for the State of Nagaland with an assessed credit potential of ₹2,106.34 crore under Priority Sector activities for the year 2025-26. The focus of banks during the year 2025-26 should be to extend a desirable quantum of credit to the Farmers Producer Organizations (FPOs) in the State including those promoted under the central sector scheme for formation of 10,000 FPOs as well as the Primary Agricultural Credit Societies (PACS) including the ones identified for computerisation under the centrally sponsored project for computerisation of PACS. There is also a need to fast-track saturation of Kisan Credit Cards (KCCs) with special focus on Animal Husbandry and Fishery. The State needs to focus on agriculture including expanding irrigation facilities, horticulture and food processing, which can revolutionize its economy. Our credit planning exercise has factored in these priorities.

I express my sincere thanks to the State Government Departments, Reserve Bank of India, State Level Bankers' Committee, banks, our District Development Managers and all stakeholders for their inputs, suggestions and support in bringing out this document. I am confident that the SFP will help our policymakers and banks in planning their programmes for the development of the State.

Pauliankap Bulte  
General Manager/ OIC

**State Focus Paper (SFP) Document prepared and finalised by:**  
NABARD, Nagaland Regional Office, Dimapur

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

## Index

Sr. No.	Particulars		Page No.
1	Foreword		4
2	Executive Summary		8
	<b>Part A</b>		
3	State Map		19
4	Broad Sector wise PLP projection for the year 2025-26		20
5	Sector/ Sub-sector wise PLP Projections for year 2025-26		21
6	State profile		22
7	Banking Profile		59
	<b>Part B</b>		
8	Chapter 1	Major Socio-Economic Indicators of the State	66
9	Chapter 2	Banking Sector Profile	71
10	Chapter 3	NABARD's Perception on the Development Perspective of the State	80
11	Chapter 4	Potential Credit Outlay	93
12	4.2	Credit potential for Agriculture	93
13	4.2.1	Farm Credit	93
14	4.2.1(i)	Crop Production, Maintenance and Marketing	93
15	4.2.1(ii)	Water Resources	95
16	4.2.1(iii)	Farm Mechanisation	96
17	4.2.1 (iv)	Plantation & Horticulture including Sericulture	97
18	4.2.1.(v)	Forestry & Wasteland Management	97
19	4.2.1. (vi)	Animal Husbandry	98
20	4.2.1 (vii)	Animal Husbandry - Poultry	98
21	4.2.1 (viii)	Animal Husbandry - Sheep, Goat and Piggery etc	98
22	4.2.1. (ix)	Fisheries	99
23	4.2.1. (x)	Sustainable Agriculture Practices	99
24	4.2.1. (xi)	Farm Credit- Others	100
25	4.2.2	Agriculture Infrastructure	100
26	4.2.2 (i)	Construction of Storage and Marketing Infrastructure	100
27	4.2.2 (ii)	Land Development, Soil Conservation and Watershed Development	101

28	4.3	MSMEs	101
29	4.4	Export Credit	101
30	4.5	Education	102
31	Chapter 5	Status and prospects of Cooperatives	104
32	Chapter 6	Infrastructure Support	107
33	Chapter 7	Details of Policy Initiatives of GoI, RBI, NABARD and the State Government	114
34	Success Stories		124
35	Appendix I	Climate Action and Sustainability	144
36	Appendix II	Potential of Geographical Indications in the State	148
37	Annexure I	District-wise and Sector-wise PLP projections	152
38	Annexure II	Ground Level Credit Flow – Agency-wise, Sector and Sub-sector-wise	158
39	Annexure III	Critical infrastructure support to be provided	165
40	Annexure IV	Critical interventions required for creating a definitive impact	170
41	List of Abbreviations		176
42	Contact Details of DDMS		180

## Executive Summary

### GSDP at a Glance

Sr. No	Particulars	Value
1	GSDP (₹ lakh crore)	0.48
2	Growth of GSDP (%) at constant prices	7.73
3	Per capita income (₹)	157641
	<b>Share to GSDP at current prices of</b>	
4	Agriculture (%)	0.00
5	Animal Husbandry (%)	0.00
6	Fisheries (%)	0.00
7	Primary Sector (%)	24.81
8	Secondary Sector (%)	11.61
9	Tertiary Sector (%)	63.57

### 1 Introduction

- The State Focus Paper presents potentials for various priority sectors in the State, highlights the constraints in various inputs for development, identifies critical gaps in infrastructure and provides suggestions for improvement thus attempting to provide a complete perspective for development planning for the state for the Financial Year 2025-26.

### 2 State Profile – Physical Characteristics

- Nagaland is the 16<sup>th</sup> state of the Indian Union having a geographical area of 16579 sq.km with 17 districts and 74 development blocks. The population of Nagaland as per Census 2011 is 19.79 lakh consisting of 9.54 lakh females which accounts for 48.21% of the total population and 10.25 lakh male which is 51.69% of the total population. The sex ratio is 931 females per 1000 males. As per 2011 census literacy rate in Nagaland stands at 79.55% with the female literacy rate of 76.11%. Nagaland's demographic structure is largely rural based where over 71% of the population lives in rural areas. The state has been provided with a special constitutional protection under Article 371(A) of the Indian Constitution to safeguard the culture, traditions and way of life of the Nagas.



- Out of the total 16579 sq.km geographical area, 52% is under forest cover. The Net Sown Area of Nagaland as on 31 March 2023 is 3.62 lakh Ha with the cropping intensity of 137.24. A gradual shift from shifting cultivation to horticultural crops is noticed due to better returns, lower risk and lesser maintenance requirements. Agriculture provides livelihood to more than 60% of the population. The State is blessed with abundant forest cover adding to its natural beauty in addition to its pristine hills which can make it a preferred holiday destination for both domestic and international tourists.

### 3 Economic Activities of the State

- The Gross State Domestic Product (GSDP) of Nagaland for 2024-25 (at current prices) is projected to be ₹48375 crore, amounting to growth of 6.5% over 2023-24. In 2023-24, Nagaland's GSDP (at constant prices) is estimated to grow at 7.7%. In comparison the national GDP is estimated to grow at 7.6% in 2023-24. In 2023-24, GSDP had grown by 8.8%. In comparison, national GDP is estimated to grow at 7.2% in 2022-23 and 8.7% in 2021-22. During 2022-23 (AE), the percentage contribution to the Gross State Value Added (GSVA) at current prices of Primary Secondary and Tertiary sectors are 24.81%, 11.61% and 63.57% respectively. During 2023-24 (AE) the PCI of the state is estimated to grow by 11.20 percent, thereby raising the PCI to ₹157641 from ₹141759, which was achieved in 2022-23.

### 4 Banking Sector in the State

#### 4.1 Banking Network

- The banking network comprises of 218 bank branches belonging to 24 Commercial Banks (12 public sector and 12 private sector), 01 State Cooperative Bank and 01 Regional Rural Bank. Commercial banks operate through 184 branches while State Cooperative Bank has 22 branches and Regional Rural Bank has 12 branches. Nagaland has a 2-tier cooperative credit structure with 01 SCB and Primary Agricultural Cooperative Credit Societies (PACS). With the Northeast Small Finance Bank and India Posts Payment Bank in operation, the financial service network in the State has been further expanded. The per-branch population stood at 9076, while 360 ATMs serviced customers in the state.

#### 4.2 Ground Level Credit Flow (GLC) Trend in Nagaland

- The GLC flow under Priority Sector increased from ₹1040.92 crore during 2022-23 to ₹1249.97 crore during 2023-24, a 20.08% increase. The total agricultural advances during 2023-24 was ₹285.02 crore which showed a decline of 14.51% over the previous year. The disbursements under MSME and Other Priority sectors were ₹883.83 crore and ₹81.12 crore respectively. The MSME Sector has registered a positive growth of 33.70% and a negative growth in others 74.48% growth under Other Priority Sectors as compared to their performance during the previous year. The share of Agriculture Credit (Crop Loan + Term Loan) during 2023-24 was 22.80% of total advances.

#### 4.3 Financial Inclusion

- As on 31 March 2024, 121555 people have been enrolled under the PM Jeevan Jyoti Bima Yojana. Similarly, 335333 persons have been covered under the PM Suraksha Bima Yojana. Also, 29430 persons have been covered under Atal Pension Yojana. The total number of accounts under PM JanDhan Yojana stood at 370756 as on 31 March 2024. As on 31 March 2024, 11 banks had 660 Banking Correspondents/Customer Service Points in rural areas of Nagaland. Direct Benefit Transfer (DBT) has been successfully rolled out in Nagaland with Aadhaar seeding and authentication of 703106 accounts. As on 31 December 2024, there are 52 banked blocks in Nagaland leaving 22 blocks unbanked.

#### 4.4 Commercial Banks

- Commercial banks operate through 184 branches.

#### 4.5 Regional Rural Banks

- The bank has the third largest banking network in the state with the presence of 12 branches.

#### 4.6 Co-operative banks

The State Cooperative Bank operates through its 22 branches in the state.

### 5 Sectoral trends in Credit flow to Agriculture and Priority Sectors

#### 5.1 Factors facilitating GLC

- Ground Level Credit (GLC) flow in Nagaland is influenced by various central and state government initiatives such as the Pradhan Mantri Mudra Yojana and other microfinance programs which facilitate access to credit for small entrepreneurs and farmers. The presence of RRBs, SHGs and cooperatives plays a crucial role in empowering local communities to access credit by pooling resources and enhancing creditworthiness.

#### 5.2 Factors inhibiting GLC

- Major issues and challenges in flow of credit to agri and allied sector in NE region are low credit absorption capacity of farmers, reliance on subsistence farming, lack of adequate infrastructure and marketing facilities, inadequate coverage of crop insurance and livestock insurance and issues of land ownership and its securitization.

### 6 Credit Potential Assessment for “FY”

#### 6.1 Farm Credit

#### 6.2 Crop Production Maintenance & Marketing

- Agriculture in the State is the largest employer with more than 60% of the workforce engaged in the sector. The potential for credit support assessed for Farm credit (both crop loan & term loans) for the year 2025-26 is ₹451.37 crore. Issue of Kisan Credit Cards (KCCs)

for crop loans, Animal Husbandry and Fishery activities will further boost farm credit. Considering the importance of agriculture and allied sector in increasing income employment and achieving inclusive growth, it is imperative to increase investment in the sector especially keeping in view the GoI's objective of doubling the farmers' income.

### **6.3 Water Resources**

- Considering the infrastructure available and likely to be made available and based on the discussions with the line departments etc. the credit potential for Water Resources for the year 2025-26 is assessed at ₹5.22 crore.

### **6.4 Farm Mechanization**

- The size and spread of land holdings and other factors like crop pattern availability of irrigation facilities etc. the credit potential for the year 2025-26 is assessed at ₹11.47 Crore for farm mechanization. Some of the major activities under the sector for which the credit potential has been envisaged are tractors trolleys power tillers threshers reapers combine harvesters paddy transplanters rotavators sugarcane harvesters and other agricultural implements.

### **6.5 Plantation & Horticulture and Sericulture**

- Considering the infrastructure in place and likely to be made available and based on the discussions with the line departments etc. the credit potential for Horticulture and Plantation crops for the year 2025-26 is assessed at ₹34.40 crore.

### **6.6 Forestry and Waste land development**

- The aggregated PLP projections for Forestry and Wasteland Development sub sector for the year 2025-26 for Nagaland has been assessed at ₹11.74 crore

### **6.7 Animal Husbandry**

- Considering the infrastructure available and likely to be made available and based on the discussions with the line departments etc. the credit potential for the year 2025-26 is assessed at ₹179.62 crore.

### **6.8 Fisheries**

- The Credit Projections for 2025-26 under Fisheries sector has been assessed at ₹14.97 crore

**6.9 Farm Credit - Others**

- The Credit Projections for 2025-26 under Other Activities sector- Bullocks Bullock-carts has been assessed at ₹4.06 crore

**6.10 Agriculture Infrastructure**

- The Credit Projections for 2025-26 under this sector has been assessed at ₹27.83 crore

**6.11 Agri. Ancillary Activities**

- The Credit Projections for 2025-26 under this sector has been estimated at ₹789.03 crore

**6.12 Agri. Ancillary Activities - Others**

- The estimated credit potential for the year 2025-26 is assessed at ₹48.36 crore.

**6.13 Micro Small and Medium Enterprises (MSME)**

- The potential for financing activities under the Non-Farm Sector in the district is high. It will give a boost to the economy by providing additional income as well as generating employment opportunities. The aggregated PLP projections for 'Micro Small and Medium Enterprises (MSME)' sector for the year 2025-26 for Nagaland has been assessed at ₹968.32 crore

**6.14 Export Credit**

- The aggregated PLP projections under Export Credit for the year 2025-26 for Nagaland has been assessed at ₹5.02 crore

**6.15 Education**

- The aggregated PLP projections for Education sector for the year 2025-26 for Nagaland has been assessed at ₹94.95 crore.

**6.16 Housing**

- The Credit Projections for 2025-26 under Housing sector has been estimated at ₹59.90 crore.

**6.17 Infrastructure**

- The Credit Projection for the Social Infrastructure involving bank credit for the year 2025-26 has been assessed at ₹131.12 crore

**6.18 Renewable Energy**

- The Credit Projections for 2025-26 under Renewable Energy has been estimated at ₹3.94 crore.

**6.19 Informal Credit Delivery System**

- The Credit Projections for 2025-26 under this sector has been estimated at ₹54.06 crore.

## 7 Status of Cooperatives in the State

- Nagaland has a two-tier cooperative credit structure. The Nagaland State Cooperative Bank Ltd. (NStCB) is at the apex level with 4203 PACS affiliated to it. The bank has the second largest banking network in the state with the presence of 22 branches. NStCB plays an important role in agricultural credit disbursement as it accounts for about 13.3% of the total agricultural loans disbursed in the State for FY 2023-24.
- Nagaland has a total of 8031 cooperative societies across various sectors, reflecting the diversity of its cooperative movement. Of these, 2160 societies are functional thereby actively contributing to the socio-economic development of the state while 5868 remain non-functional or dormant. Additionally, 03 societies are currently under the liquidation process. The state's cooperative sector encompasses a wide range of activities including dairy, fisheries, handloom handicrafts, livestock and poultry and agro-processing, among others. These cooperatives play a critical role in supporting rural livelihoods and promoting self-reliance in the community.
- 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 further added 198 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.
- There is fair potential for cooperative activity in agriculture and allied, fishery, handloom, livestock & poultry and multipurpose cooperative sectors in the state. This can have an immense multiplier effect in giving a fillip to economic activities in the state. There are however a large number of cooperative societies that are dormant and non-functional. There is, therefore, a need to revive and re-energize the cooperative societies in the state. One of the suggested steps towards these is building the capacities of the members of the cooperative societies to enhance their skills and knowledge identifying the reasons for their inactivity and taking corrective measures and encouraging them to focus on activities that are compatible with the local economy and meeting the needs of the consumers in the market.

## 8 Potential for Geographical Indication in the State

- The use of a geographical indication is intended as a certification that the product possesses certain qualities and is produced according to traditional methods or enjoys a good reputation due to its geographical origin. NABARD has initiated steps for expediting process in obtention of GI tag in respect of 04 farm and non-farm products of Nagaland. The products are (i) Naga Job's tears (ii) Naga Coloured Maize (iii) Naga Foxtail Millet (iv) Naga Kholar. Initiatives are being taken to ensure post GI activity for the identified products.

## 9 Aspirational District & Aspirational Block Programme

- Kiphire District was identified as Aspirational District for Nagaland with a vision that the district might come up at par with other districts in the state. The Government of Nagaland has identified 11 Aspirational Blocks in the State. The Planning Department will act as Nodal Department at the State Level. The District Level Aspirational Block Committee will prepare Five Year Action Plan for their respective Block wherein their priority including schemes under CSS will be incorporated and submitted to DPDB for approval. This committee will supervise the implementation and review the progress of the activities. The plans and projects of Aspirational blocks will be implemented in convergence mode through the existing central and state programmes. However, in case of additional funding requirement the Planning and Co-ordination Department will work out the same on need basis upto the maximum limit of ₹50 lakh for each Aspirational block
- Thonoknyu Block in Noklak District is also the only block in Nagaland to achieve 100% screening of the targeted population. Thonoknyu Block has also been ranked 465 out of 500 ranked Aspirational Blocks. The block also achieved 100% in the Measurement Efficiency of Children (0-6 years) enrolled at Anganwadi Centres.

## 10 NABARD initiatives in the State

### 10.1 Spring-shed based Watershed Development:

- Due to adverse impact of climate change in recent years the springs which are lifeline of the North-Eastern Region (NER) are getting dried up affecting agriculture and livelihood of rural community. In order to revive and rejuvenate these springs and minimize the adverse impact of climate change on water availability both for human consumption and irrigation especially during off-season NABARD has launched an innovative and integrated springshed-based participatory watershed development programme in the NER including Sikkim on a pilot basis with financial support under WDF since January 2017. In Nagaland a total of 25 projects-10 under PIP, 02 under PPIP, 11 are completed and 02 under DPR preparation, each covering a maximum treatment area of 300 ha., have been sanctioned.

### 10.2 Tribal Development Programmes

- NABARD has been closely associated with tribal development and sustainable livelihoods. As an integral component of NABARD's Natural Resource Management (NRM) policy of providing sustainable livelihoods NABARD laid special emphasis on providing support for holistic development of tribal communities with orchard establishment as the core element. In this direction NABARD has created a Tribal Development Fund (TDF). Under TDF, NABARD has sanctioned a total of 21 projects in the State with a total grant assistance commitment of ₹3360.20 lakh and soft loan assistance of ₹75.00 lakh, covering 6750 rural households in 22 RD blocks through livelihood interventions like plantation crops, soil and water conservation measures etc. The orchard-based livelihood development programme has paved the way for sustainable livelihood of the beneficiary families.

### 10.3 Informal Credit Delivery System

- During 2023-24, 1035 SHGs were credit linked for a loan amount of ₹27.93 crore. The total loan outstanding was ₹57.70 crore against 3511 SHGs (Source: SLBC). Under JLG financing in Nagaland, 5122 JLGs were extended loan amount of ₹25.96 crore by various banks during 2023-24. The total loan outstanding was ₹31.27 crore against 4267 JLGs (Source: SLBC). Taking micro enterprises to next level, NABARD intends to support establishment of robust eco system for the upcoming micro entrepreneurs through schemes like Microenterprises through Skill Upgradation for women (M-Suwidha) support for digital & physical including on-boarding on ONDC platform.

### 10.4 Rural Infrastructure Development Fund (RIDF)

- The main objective of the RIDF is to provide loans at a concessional rate of interest to State Govts. and State-owned corporations to enable them to create rural infrastructures. Since inception of RIDF in 1995-96, cumulatively 11 hydro power projects, 96 minor irrigation projects, 321 soil conservation projects and 563 agri & allied projects have been sanctioned to the State Government. Further, to develop infrastructure for rural connectivity in the State NABARD has sanctioned 490 number of road & bridge projects for the creation of rural road networks and bridges connecting remote parts of the state.

### 10.5 Skill India Scheme:

- Pradhan Mantri Kaushal Vikas Yojana (PMKVY) the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE) GoI is being implemented in the State. NABARD also supports skilling and other off-farm activities through its Gramya Vikas Nidhi (GVN). Under GVN NABARD sponsored different skill course like tailoring house painting banana fibre extraction etc. which were conducted in different districts of the state. During 2023-24, NABARD has sanctioned 4 no. of Skill Development Programmes in the State which has helped in training for (indicate activity) more than 330 unemployed Rural Youths with a total financial support of ₹27.20 lakh. Marketing Initiatives Rural Mart is a prominent place on a highway religious place place of tourist importance thoroughfare where a number of people pass through near bus stands railway stations airport commercial centres etc. Under the scheme financial assistance of ₹46.93 lakh was provided for setting up 11 Rural Marts in various district headquarters of the State and undertaking marketing activities for the benefit of rural producer/artisans/SHG members etc. A haat or bazaar is an open-air market that serves as a trading venue for local people in rural areas. Under NABARD's 'Rural Haat' scheme financial assistance of ₹347.15 lakhs were provided for construction of raised platforms toilet blocks and other basic facilities. As on date 26 Rural Haats were supported by NABARD in various districts of the State. The Haats have benefitted several local farmers SHG/JLG members in bringing their produce for direct sales thereby eliminating the middlemen. NABARD has been organizing as well as sponsoring artisans to participate in exhibition conducted across the State and Pan India. Exhibitions Buyer Seller Meet and Start-up Immersion Program for Agri-Start-ups. These provide effective forward linkage to the rural masses for their produce with assured income and employment as also to boost their earning capacity.



## 11 Major Constraints

- The reasons for the low offtake of agri credit in NE region are the low level of agricultural diversification and its commercialization, predominance of subsistence farming and shifting cultivation which in turn results in low productivity and profitability thereby limiting the credit from the demand side. Further, lack of awareness and financial literacy among farmers and inadequate outreach and penetration of banks in remote blocks add to the woes from the supply side.
- Major issues and challenges in the flow of credit to agri and allied sectors in NE region are low credit absorption capacity of farmers, reliance on subsistence farming, lack of adequate infrastructure and marketing facilities, inadequate coverage of crop insurance and livestock insurance and issues of land ownership/land records and its securitization due to nonavailability of cadastral map. Provision of issuance of the land document by the concerned village councils and countersigned by the area administrative officers certifying the land holdings aid the purpose in obtaining bank credit.
- Use of modern technology (digital platform) for last-mile credit delivery and monitoring of credit is done by using Aadhaar-enabled biometric authentication for verification and identification of borrowers. Banks/FIs may be onboarded at an affordable cost to the Account Aggregator framework for democratization in the delivery of credit. Leveraging Mobile apps and Portals for online application sanction disbursement and repayment of loans thus bridging the distance gap for the delivery of credit.
- One of the ways to provide easy access to agri and allied credit to farmers at an affordable rate and in easy terms is by simplifying the loan application and documentation process through leveraging technology with fintech companies. Other measures may include providing interest subvention by State Govt. over and above the GoI's support and incentives for timely repayment to FPOs/.

## 12 Thrust areas

- State Government may explore for enhancing public investment for creation of rural infrastructure.
- Oil Palm can be successfully cultivated in North Eastern Region under rainfed conditions as this region experiences sufficient rainfall with the soils having more moisture retention capacity. Growing oil palm in a sustainable manner in the foothill areas without disturbing the natural forest existing flora & fauna in the hilly areas. Intercropping with location-specific income-generating crops may be adopted mandatorily.



### 13 Suggested Action points

- Banks may explore financing in potential areas where rural infrastructure/sectoral developments have been created by the Government.
- Introduce region-specific incentives for banks to enhance credit flow.
- Promote government-backed credit guarantee schemes to reduce risk for banks.
- Leveraging Mobile apps and Portals for online applications with 2-minute authentication 1-minute credit transfer of human intervention in sanction disbursement and repayment of loans thus bridging the distance gap for the delivery of credit.
- Exploring the possibility of addressing the financing gap including the creation of a dedicated MSME financing fund alternative financing models such as peer-to-peer lending or simplifying loan approval processes using digital technology to enhance access.

### 14 Way Forward

- Promotion of value addition of various farm and off-farm products of the State.
- Skilling of youth is another key area for the state. If industries have to be set up in the state, sufficient labour force with requisite skills are required from within the state.
- GI tagging and Organic Certification should be taken up to cover as many products and areas of the State as possible.

# Part A

## State Map



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

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

(₹ Lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	71284.83
1	Crop Production, Maintenance and Marketing, and Working Capital Loans for Allied Activities	49641.44
2	Term Loan for agriculture and allied activities	21643.39
B	Agriculture Infrastructure	2783.12
C	Ancillary activities	4836.00
I	Credit Potential for Agriculture A+B+C)	78903.95
II	Micro, Small and Medium Enterprises	96832.50
III	Export Credit	501.50
IV	Education	9495.00
V	Housing	5989.50
VI	Social Infrastructure	13112.00
VII	Renewable energy	394.02
VIII	Others	5405.60
	Total Priority Sector	210634.07

**Summary of Sector/ Sub-sector wise PLP Projections for the Year 2025-26**  
(₹ Lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing, and Working Capital Loans for Allied Activities	45137.02
2	Water Resources	521.86
3	Farm Mechanisation	1146.61
4	Plantation & Horticulture with Sericulture	3440.42
5	Forestry & Waste Land Development	1173.67
6	Animal Husbandry - Dairy	4649.81
7	Animal Husbandry - Poultry	4301.60
8	Animal Husbandry - Sheep, Goat, Piggery	9010.58
9	Fisheries	1496.86
10	Farm Credit- Others	406.40
	<b>Sub total</b>	<b>71284.83</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	1632.00
2	Land development, Soil conservation, Wasteland development	927.46
2	Agriculture Infrastructure - Others	223.66
	<b>Sub total</b>	<b>2783.12</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	4836.00
2	Ancillary activities - Others	0.00
	<b>Sub Total</b>	<b>4836.00</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>96832.50</b>
<b>III</b>	<b>Export Credit</b>	<b>501.50</b>
<b>IV</b>	<b>Education</b>	<b>9495.00</b>
<b>V</b>	<b>Housing</b>	<b>5989.50</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>13112.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>394.02</b>
<b>VIII</b>	<b>Others</b>	<b>5405.60</b>
	<b>Total Priority Sector</b>	<b>210634.07</b>

## State Profile

### Key Agricultural and Demographic Indicators

State *	Nagaland
SLBC Convener *	State Bank of India

#### Physical & Administrative Features

Particulars	Nos
Total Geographical Area (sq.km)	16579
No. of Districts	17
No. of Sub-Divisions	122
No. of Blocks	74
No. of revenue villages	1355
No. of Gram Panchayats	0

#### Additional Information

Particulars	Nos
No. of districts classified as Aspirational District	1
No. of districts classified as Low PSL Credit Category	9
No. of districts having an international border	4
No. of districts classified as LWE affected	0
No. of districts Climate Vulnerability to Agriculture	
Very High	1
High	3
Medium	7
Low	
Very Low	
Not Available	6
No. of districts with % of Tribal Population above the national average of 8.9%	17

## Soil and Climate

Particulars	Nos
Climate	Nagaland's climate is monsoon-like with high humidity and heavy rainfall. The state has 3 main seasons: summer winter and monsoon. Northwest winds blow across the state in February and March.
Soil Type	Rich in organic matter varied textures from sandy loams to clay loams Acidic and susceptible to erosion.

## Agro Climatic Zones in the State

Sr. No.	Districts	Agro Climatic Zones
1	Kohima	PAZ2 - Eastern Himalayan Region
2	Mokokchung	PAZ2 - Eastern Himalayan Region
3	Tuensang	PAZ2 - Eastern Himalayan Region
4	Mon	PAZ2 - Eastern Himalayan Region
5	Phek	PAZ2 - Eastern Himalayan Region
6	Wokha	PAZ2 - Eastern Himalayan Region
7	Zunheboto	PAZ2 - Eastern Himalayan Region
8	Dimapur	PAZ2 - Eastern Himalayan Region
9	Longleng	PAZ2 - Eastern Himalayan Region
10	Kiphire	PAZ2 - Eastern Himalayan Region
11	Peren	PAZ2 - Eastern Himalayan Region
12	Noklak	PAZ2 - Eastern Himalayan Region
13	Tseminyu	PAZ2 - Eastern Himalayan Region
14	Chumoukedima	PAZ2 - Eastern Himalayan Region
15	Niuland	PAZ2 - Eastern Himalayan Region
16	Shamator	PAZ2 - Eastern Himalayan Region

### Land Utilisation [ Ha]

Particulars	Nos
Total Area Reported	1657900
Forest Land	862930
Area Not Available for Cultivation	121540
Barren and Unculturable land	2496
Permanent Pasture and Grazing Land	
Land under Miscellaneous Tree Crops	69031
Culturable Waste	59997
Current Fallow	91951
Other Fallow	186445
Net Sown Area	264845
Total or Gross Cropped Area	315618
Area Cultivated More than Once	50773.00
Cropping Intensity [GCA/NSA] (%)	119.17

### Rainfall & Ground Water Scenario

Particulars	Nos
Normal (mm)	2150.00
Actual (mm)	
Year - 2	1779.00
Year - 3	2024.70
Year - 4	1753.30
Avg. depth to GW level (mbgl)	3.58
Availability of Ground Water (Ham)	70693.74
Total No. of Blocks	74
Safe	74
Critical	
Semi Critical	
Over Exploited	
Saline	
Not Assessed	



### Distribution of Land Holding [in '000] (2015-16)

Classification of Holding	Holding		Area	
	Nos	% to Total	ha.	% to Total
<= 1 ha	64.25	24.44	46.74	3.04
>1 to <=2 ha	83.81	31.88	92.3	6.00
>2 to <=4 ha	50.06	19.04	1244.72	80.86
>4 to <=10 ha	10.83	4.12	51.67	3.36
>10 ha	53.94	20.52	103.86	6.75
Total	262.89	100.00	1539.29	100.00

### Workers Profile [In '000]

Particulars	Nos
Cultivators	420.37
Of the above, Small/ Marginal Farmers	81
Agricultural Labourers	22.57
Workers engaged in Household Industries	9.52
Workers engaged in Allied agro activities	
Other workers	288.7

### Demographic Profile [In '000]

Category	Total	Male	Female	Rural	Urban
Population	1978.5	1024.64	953.85	1407.53	570.96
Scheduled Caste	100	58	42		
Scheduled Tribe	1176.34	591.78	584.56	424.45	81.47
Literate	1342.43	723.95	618.47	387.9	146.6
BPL	64.99	30	20		

### Households [ In '000]

Particulars	Nos
Total Households	661.57
Rural Households	465.09
BPL Households	67.99

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

Particulars	Nos
Having brick/stone/concrete houses	2.88
Having source of drinking water	284
Having electricity supply	368.73
Having independent toilets	17.95

**Village-Level Infrastructure [Nos.]**

Particulars	Nos
Villages Electrified	1668
Villages having Agriculture Power Supply	87
Villages having Post Offices	343
Villages having Banking Facilities	193
Villages having Primary Schools	854
Villages having Primary Health Centres	285
Villages having Potable Water Supply	1548
Villages connected with Paved Approach Roads	461

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

Particulars	Nos
Anganwadis	2168
Primary Health Centres	138
Primary Health Sub-Centres	446
Dispensaries	48
Hospitals	14
Hospital Beds	1906

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

Particulars	Nos
Fertiliser/Seed/Pesticide Outlets	8
Agro Service Centres	8
Soil Testing Centres	9
Approved nurseries	1
Agriculture Pumpsets	2
Pumpsets Energised	
Krishi Vigyan Kendras	16

**Irrigation Coverage ['000 Ha]**

Particulars	Nos
Area Available for Irrigation (NSA + Fallow)	209263.65
Irrigation Potential Created	92035.63
Net Irrigated Area (Total area irrigated at least once)	40647.43
Area irrigated by Canals/ Channels	293
Area irrigated by Wells	
Area irrigated by Tanks	1496
Area irrigated by Other Sources	
Irrigation Potential Utilized (Gross Irrigated Area)	55785.38

**Infrastructure For Storage, Transport & Marketing**

Particulars	Nos
Pucca Road [km]	7585.2
Railway Line [km]	41
Public Transport Vehicle [Nos]	177
Goods Transport Vehicles [Nos.]	1730

**Processing Units**

Particulars	Nos	Capacity [MT]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	1106	
Sugarcane (Gur/Khandsari/Sugar)	1	
Fruit (Pulp/Juice/Fruit drink)	23	
Spices (Masala Powders/Pastes)	2	
Dry-fruit (Cashew/Almond/Raisins)		
Cotton (Ginning/Spinning/Weaving)		
Milk (Chilling/Cooling/Processing)	1	
Meat (Chicken/Mutton/Pork/Dry fish)		
Animal Feed (Cattle/Poultry/Fishmeal)	1	
Others	33	

**Animal Population as per Census [Nos.]**

Category of animal	Total	Male	Female
Cattle - Cross bred	18401	5076	13325
Cattle - Indigenous	78296	30913	59895
Buffaloes	15654	10010	5644
Sheep - Cross bred	361		
Sheep - Indigenous			
Goat	31602		
Pig - Cross bred	207090		
Pig - Indigenous	197605		
Horse/Donkey/Camel	70		
Poultry - Improved			
Poultry - Indigenous	23123		
Rabbit	57729		

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

Particulars	Nos
Veterinary Hospitals	13
Dispensaries	55
Disease Diagnostic Centres	82
Artificial Insemination Centers	4
Animal Breeding Farms	18
Animal feed manufacturing units	7
Fodder Farms	2
Dairy Cooperative Societies	216
Milk Collection Centres	58
Fishermen Societies	425
Licensed Slaughter houses	1
Animal Husbandry Training Centres	1
Animal Markets	1
Fish Markets	3
Livestock Aid Centers	5

**Milk, Fish, Egg Production & Per Capita Availability**

Particulars	Production (Annum)		Per cap avail.	
	Quantity	Unit	Availabilit y	Unit
Fish	25592.5	TMT	14	gm/day
Egg	893.4	Lakh Nos.	67.2	nos/p. a.
Milk	126.59	TMT	92.7	gm/day
Meat	187.2	TMT	6.1	gm/day
Wool		TMT		

### Source(s)

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Nagaland State Portal Rural D
1.a Additional Information	SLBC March 2024
2. Soil & Climate	
3. Land Utilisation [Ha]	
4. Ground Water Scenario	
5. Distribution of Land Holding[In '000]	
6. Workers Profile [In '000]	
7. Demographic Profile [In '000]	
8. Households [In '000]	
9. Household Amenities [Nos. in '000 Households]	
10. Village-Level Infrastructure [Nos.]	
11. Infrastructure Relating To Health & Sanitation [Nos.]	
12. Infrastructure & Support Services For Agriculture[Nos.]	
13. Irrigation Coverage ['000Ha]	
14. Infrastructure For Storage, Transport & Marketing	
15. Processing Units	
16. Animal Population as per Census [Nos.]	
17. Infrastructure for Development of Allied Activities [Nos.]	
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	

## State Profile

### Key Insights into Agriculture and Socio Economic Indicators

#### Socio-Economic and Demographic Profile and Investment in Agriculture

(No.)

Sr.No.	Particulars	Details
1	Coastline (km)	0
2	Geographical Area Rank/Position	25
3	Population Rank among India States	25
4	No. of ATMs per lakh of population	18.00
5	No. of Bank Branches per lakh of population	10.90
6	Population Density	119

#### Major Socio-Economic Indicators of the State

(No/ Amount in ₹)

Sr.No.	Indicator	State Performance
<b>Social Indicators</b>		
1	Sex Ratio	943
2	Birth Rate	11.80
3	Death Rate	3.70
4	Infant Mortality Rate	46
5	Life Expectancy - Male	69.10
6	Life Expectancy - Female	74.50
7	Maternal Mortality Rate (MMR)	97

### Investment in Agriculture

(₹ crore)

Sr.No.	Particulars	Amount
1	Total State Budget	19485.00
2	Revenue Expenditure (Agri. & Allied Sectors and irrigation)	
3	Capital Expenditure (Agri. & Allied Sectors and irrigation)	
4	Share (%) of Capital Expenditure in Total Agriculture Budget	
5	Share (%) of Revenue Expenditure on Total State Budget for Agriculture	

### Crop Production, Maintenance and Marketing

#### Input Use Pattern

Particulars	31/03/2022	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)			
Fertilizer consumption - Rabi (kg/ha)			
Total (kg/ha)	2702 MT	1900 MT	2037 MT

#### KCC Coverage

Particulars	31/03/2022	31/03/2023	31/03/2024
KCC coverage (No.)	9351	10223	18278
GLC through KCC ( Crore)	144.85	184.09	131.01

#### KCC - Disbursement and Outstanding

Sr.No.	Total amount disbursed in KCC (Fresh) during 31/03/2024		Balance O/S as on 31/03/2024	
	A/c (in lakh)	Amt. (₹ crore)	A/c (in lakh)	Amt. (₹ crore)
1	0.18	131.01	0.37	228.41



### Average per account KCC loan

Sr.No.	Agency	Per account Credit (₹)		
		31/03/2022	31/03/2023	31/03/2024
1	Commercial Banks	73931	86128	68000
2	RRBs	26987	37401	51776
3	Cooperative Banks	228485	192460	138506
4	Average KCC credit per account	109801.00	105329.67	86094.00

### Soil testing facilities

Particulars	31/03/2022	31/03/2023	31/03/2024
Soil Testing Laboratories (No.)	4	5	94 Soil Testing Lab registered
Soil Health Cards Issued (No.)			

### Crop Insurance

#### Details of the coverage under PMFBY for Kharif & Rabi in the State

Sr.No.	Particulars	31/03/2022		31/03/2023		31/03/2024	
		Kharif	Rabi	Kharif	Rabi	Kharif	Rabi
1	Farmers Covered (in lakh)	0.00	0.00	0.00	0.00	0.00	0.00
2	Applications -Loanee (in lakh)	0.00	0.00	0.00	0.00	0.00	0.00
3	Applications - Non Loanee (in lakh)	0.00	0.00	0.00	0.00	0.00	0.00
4	Sum insured (Rs. crore)	0.00	0.00	0.00	0.00	0.00	0.00
5	Area insured (lakh Ha)	0.00	0.00	0.00	0.00	0.00	0.00

**Number and area of operational holdings**

Sr.No.	Particulars	2010-11	2015-16
1	No. of operational land holding (in lakh)	1.78	1.97
2	Area of operational holding ('000 ha)	1074	2977

**Size class wise leased in Operational Holdings in State**

Sr.No.	Size groups	Total Operational Holdings	Wholly leased-in Holdings	Partly leased-in holdings	Total Lease d in Holdi ngs	% of lease d in holdi ngs
1	<= 1 ha	64250				
2	>1 to <=2 ha	83810				
3	>2 to <=4 ha	50060				
4	>4 to <=10 ha	10830				
5	>10 ha	53940				
6	Total	262890	0	0	0	0

**FPOs in the State Key Statistics**

(₹ lakh)

Sr.No.	Particulars	No./Amt.
1	Total No. of FPOs sanctioned	12.00
2	Total No. of FPOs Registered	10.00
3	Aggregate Grant Sanctioned	137
4	Aggregate Grant Released	80
5	No. of Shareholding Members	2544
6	Women Members	421
7	Equity Mobilized	28
8	No. of FPOs credit-linked	3.00
9	No. of FPOs market linked	10.00

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	Cereals	171.92	298.28	1734.99	269.46	660.17	2449.97	280.07	681.85	2434.57
2	Pulses	25.90	30.14	1163.71	38.59	1174.00	30422.39	27.33	33.72	1233.81
3	Oilseeds	20.92	20.65	987.09	41.08	1040.00	25316.46	39.95	42.22	1056.82
4	Commercial Crops	26.97	281.11	10423.06	417.68	10490.00	25114.92	39.27	532.54	13560.99

### Seed Replacement Ratio %

Sr.No.	Crop	31/03/2022	31/03/2023	31/03/2024
1	0	0.00	0.00	0.00

### Source(s)

Table Name	Source(s) and reference year of data
Table 1: Input Use Pattern	Nagaland Statistical Handbook
Table 2: Trend in procurement/marketing	
Table 3: KCC Coverage	NABARD SFP 2025 SLBC Agenda March 2024
Table 4: PM Kisan & Other DBTs	
Table 5: Soil testing facilities	<a href="https://soilhealth.dac.gov.in">https://soilhealth.dac.gov.in</a>
Table 6: Crop Insurance	
Table 7: Major Crops, Area, Production, Productivity (Maximum 25 crops)	Nagaland Economic Survey 2023-24
Table 8: Seed Replacement Ratio %	

## Water Resources

### Irrigated Area & Potential

Particulars	31/03/2022	31/03/2023	31/03/2024
Net Irrigation Potential ('000 ha)	28	28	
Net Irrigated Area ('000 ha)	24	24	49
Gross Irrigated Area ('000 ha)	30	30	50

### District wise rainfall status

Sr. No.	Status	Districts
1	Normal	Chumoukedima
2	Normal	Dimapur
3	Normal	Kiphire
4	Normal	Kohima
5	Normal	Longleng
6	Normal	Mokokchung
7	Normal	Mon
8	Normal	Niuland
9	Normal	Noklak
10	Normal	Peren
11	Normal	Phek
12	Normal	Shamator
13	Normal	Tseminyu
14	Normal	Tuensang
15	Normal	Wokha
16	Normal	Zunheboto

### Source(s)

Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	NABARD PLP district wise; Nagaland Statistical Handbook 2023

## Farm Mechanisation

### Mechanization in State

Particulars	31/03/2022	31/03/2023	31/03/2024
No. of tractors	563	720	823
Power Tillers	1500	1578	175
Threshers/Cutters	3461	5792	6515

### Source(s)

Table Name	Source(s) and reference year of data
Table 1: Mechanisation in District	NABARD PLP of Nagaland Districts - consolidation

## Plantation & Horticulture including Sericulture

### Sericulture

Particulars	31/03/2022	31/03/2023	31/03/2024
Area under sericulture (ha)			18541
Production - kg			5325

### Weavers Clusters

Particulars	31/03/2022	31/03/2023	31/03/2024
Popular variety			Muga Eri Oak Tussar
Weavers' population (No.)			35950
Reeling Units (No.)			2

### Production and Productivity of Horticultural crops

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Anthurium					56.00	1285.00
2	Arecanut					0.22	1.22
3	Banana					6.95	86.62
4	Cabbage	0.50	0.92	0.50	0.94	6.96	119.26
5	Potato	0.39	3.60	0.39	3.70	3.98	51.76
6	Rose	0.40	21.80	0.40	21.90	41.40	1230.10

### High Tech Orchards

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)
1	0	0	0	0	0	0	0	0	0	0

### Source (s)

Table Name	Source(s) and reference year of data
Table 1: Sericulture	<a href="http://pib.gov.in">http://pib.gov.in</a>
Table 2: Weavers Clusters	Department of Sericulture Govt. of Nagaland
Table 3: Production and Productivity of Horticultural crops (Maximum 25 crops)	Nagaland Statistical Handbook 2023. NABARD PLP of all districts consolidated
Table 4: High Tech Orchards	NABARD PLP of all districts consolidated



Forestry & Waste Land Development Nurseries (No)

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



## State Profile

### Key Insights into Allied Sector, Agri Infra and Land Development

#### AH & Fisheries - Production Status in the State

Sr. No.	Particulars	Unit	31/03/2022	31/03/2023		31/03/2024		Per capita Availability	
			Details	Details	Growth %	Details	Growth %	Availability	Unit
1	Milk	TMT		40.69		8.67			gram/day
2	Total Meat	Lakh MT		0.02		240.81			kg/p. a.
3	Poultry Meat	Lakh MT		0.00		5.83			kg/p. a.
4	Egg	Cro re Nos		0.08		3.55			Nos./p. a.
5	Fish Production	Lakh MT		93.37		92.82			kg/p. a.

#### Infrastructure available in the Animal Husbandry Sector

Sr.No.	Institution	Unit	Details
1	Veterinary Hospitals	No.	13
2	Veterinary Dispensary	No.	55
4	Frozen Semen A.I. Centres	No.	1
5	Goat Breeding Farms	No.	2
6	Pig Breeding Farms	No.	10

#### Farm Credit - Others & Integrated Farming

##### GLC

Particular	31/03/2022	31/03/2023	31/03/2024
GLC flow (₹ Crore)	0.46	2.46	3.97

### Agri Storage Infrastructure

Particular	31/03/2022	31/03/2023	31/03/2024
Cold Storages (No.)	1.00	2.00	2.00
Cold Storages (Capacity - '000 MT)	10.00	15.00	15.00
Storage Godowns (No.)	1.00	1.00	1.00
Storage Godowns (Capacity - '000 MT)	0.45	0.45	0.45

### Storage Infrastructure in the State

#### i) Storage Capacity

Sr. No.	Name of the organization /Sector	No. of owned godowns	Covered Storage capacity in MT
1	Food Corporation of India (FCI)	5	47583
2	Central Warehousing Corporation	1	9500
3	State Warehousing Corporations (SWCs)		
4	Other State Government agencies		
a	Regulated Market Committees		1
b	State Civil Supplies Corporation		
c	MARKFED		1
5	Cooperative Sector-PACS godowns		0
6	Private sector		
a	Rural godowns		
b	Private Entrepreneur Godown		
	Total	6	57085

**ii) Installed capacity of cold storages in the State**

Sr.No.	Particular	No. of cold storages	Storage capacity in MT
1	Private	0	0
2	Co-operative sector	0	0
3	Total	0	0

**NABARD's interventions**

Particular	31/03/2022	31/03/2023	31/03/2024
Watershed Projects (No.)	4.00	6.00	6.00
Watershed Projects - Area treated ('000 ha)	2.30	3.30	2.00
Wadi Projects(No.)	1.00	1.00	2.00
Wadi Projects - Area of plantation ('000 ha)	1.08	1.08	1.08

## State Profile

### Key Insights into MSME, Cooperatives, Infrastructure and others

#### Agri Infrastructure - Others

##### GLC

Particulars	31/03/2022	31/03/2023	31/03/2024
GLC flow (₹ Crore)	0.00	0.00	0.39

#### Fertilizer Consumption

Particulars	31/03/2022	31/03/2023	31/03/2024
Fertilizer Consumption ('000 kg)	2702.00	1900.00	2037.00
Pesticides Consumption ('000 kg)	22.30	41.95	7.73

#### Facilities Available

Particulars	31/03/2022	31/03/2023	31/03/2024
Agri-Economic Zones (No.)			1
Agri Start-Ups (No.)			2

#### Source(s)

Table Name	Source(s) and reference year of data
Table 1: GLC	Data as consolidated from NABARD - all districts PLP
Table 2: Fertilizer Consumption	Nagaland Statistical Handbook 2023
Table 3: Production of inputs	
Table 4: Facilities Available	

### Agri Ancillary Activities - Food & Agro Processing & Others GLC

Particulars	31/03/2022	31/03/2023	31/03/2024
GLC flow (₹ Crore)		0.08	0.20
Loans to MFIs for Agri. & Non-Agri activities (₹ Crore)			
MUDRA Loans (₹ Crore)	6.46	9.26	199.88

### Other Ancillary Services

Particulars	31/03/2022	31/03/2023	31/03/2024
PACS as MSC (No.)		0	0
ACABCs (No.)		2	2

### MSME

#### GLC

Particulars	31/03/2022	31/03/2023	31/03/2024
No. of units financed	325	258	4028
Loans under Stand Up India Scheme (₹ Crore)			24.07
Loans to Weavers' Coop. Societies (₹ Crore)			

### MSME units - Cumulative

Particulars	31/03/2022	31/03/2023	31/03/2024
MSME Clusters (No.)	1		3
Micro Units (No.)			4460
Small Units (No.)			217
Medium Units (No.)			30
Udyog Aadhar Registrations (No.)			2633

### Traditional activities

Particulars	31/03/2022	31/03/2023	31/03/2024
Handloom Clusters (No.)	2	1	1

### Skill Development Trainings

Particulars	31/03/2022	31/03/2023	31/03/2024
PMEGP/ DDU-GKY Schemes (No. of trainees)			
EDP for artisans/ entrepreneurs by State/ NABARD (No.)	1	32	172

### Category-wise performance under PMMY during 31/03/2024

Sr.No	Category	No. of A/Cs	Amount Disbursed
1	Shishu (loan up to ₹ 50,000)	6939	26.77
2	Kishore (loan from ₹ 50,001 to ₹ 5.00 lakh)	10381	203.57
3	Tarun (loan from ₹ 5.00 lakh to ₹ 10 lakh)	1917	136.31
	Total	19237	366.65

### Progress under PMKVY in the State

(Nos.)

Sr.No.	Parameter	Progress
1	Enrolled	0
2	Ongoing Training	0
3	Trained	0
4	Assessed	0
5	Certified	0
6	Reported Placed (% of certified candidates)	0

### Mega Food Parks in the State

Sr.No.	Name of the MFP	Address	District
1	Under Implementation	Nagaland	Dimapur

**Source(s)**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: MSME units - Cumulative	Nagaland Statistical Handbook 2023
Table 3: Traditional activities	
Table 4: Skill Development Trainings	

**Export/ Education/ Housing**
**GLC**

Particular	31/03/2022	31/03/2023	31/03/2024
GLC flow under Export Credit (₹ Crore)			
GLC under Education (₹ Crore)	0.09	0.04	2.77
GLC under Housing (₹ Crore)		0.96	15.20

**Progress under PMAY**
**GLC**

Particular	31/03/2022	31/03/2023	31/03/2024
No. of units sanctioned			0
Amt of subsidy released (₹ Crore)			0.00

**Source(s)**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Progress under PMAY	SLBC - nil report
Table 3: Progress under SBM	

# Public Infrastructure Investments

## GLC

Particulars	31/03/2022	31/03/2023	31/03/2024
GLC flow under PPP projects (₹ Crore)			
Amt of RIDF assistance (₹ Crore)	0.32	3.74	16.77

## Major Projects sanctioned under RIDF/FIDF/NIDA/DIDF during last "FY"(₹ crore)

Sr.No.	Purposes	Amount sanctioned	Districts covered
1	Construction of SIRD building	6.75	Kohima
2	Silk Processing Unit	0.28	Niuland
3	Silk Processing Unit	0.28	Dimapur
4	Silk Processing Unit	0.28	Phek
5	Silk Processing Unit	0.28	Peren
6	Silk Processing Unit	0.28	Mokokchung
7	Silk Processing Unit	0.28	Wokha
8	Improvement of substation	0.27	Kohima
9	Improvement of substation	1.1	Dimapur
10	Improvement of substation	0.03	Peren
11	Improvement of substation	0.21	Wokha
12	Improvement of substation	0.16	Zunheboto
13	Improvement of substation	0.27	Mokokchung
14	Improvement of substation	0.16	Tuensang
15	Improvement of substation	0.84	Mon
16	Improvement of substation	0.14	Phek
17	Improvement of substation	0.13	Kiphire
18	Upgradation of substation	0.84	Kiphire
19	Upgradation of substation	0.84	Chumoukedima
20	Upgradation of substation	0.66	Phek
21	Upgradation of substation	0.66	Wokha
22	Upgradation of substation	0.66	Mon
23	HiTech Nursery	0.28	Mon
24	HiTech Nursery	0.28	Chumoukedima



25	HiTech Nursery	0.28	Niuland
26	HiTech Nursery	0.28	Tuensang
27	HiTech Nursery	0.28	Mokokchung
28	HiTech Nursery	0.28	Dimapur
29	HiTech Nursery	0.28	Kiphire
30	HiTech Nursery	0.28	Noklak
31	Construction of School	5.1	Kohima
32	Construction of School	3.26	Dimapur
33	Construction of School	4.06	Zunheboto
34	Construction of girls hostel	2.24	Peren
35	Construction of School	4.46	Dimapur
36	Fisheries Development project	1.11	Niuland
37	Fisheries Development project	1.33	Chumoukedima
38	Fisheries Development project	1.11	Peren
39	Fisheries Development project	2	Mokokchung
40	Fisheries Development project	1.33	Wokha
41	Fisheries Development project	0.89	Shamator
42	Fisheries Development project	1.11	Kohima



## Nagaland, SFP 2025-26

### Major projects implemented in the State under RIPF during last 03 years (₹ lakh)

Sr.No.	Name of the project	Year	Amount Sanctioned
1	Productive Use of Energy (PUE) based livelihood interventions powered by solar mini grids in Mon District	Year - 4	3.84
2	Construction of Public Toilet and facility of clean drinking water Nihokhu Village Nuiland	Year - 3	1.2
3	Construction of 2 (two) Check Dams at Kinunger Village Mokokchung	Year - 3	3.48
4	Construction of Distribution Type Community Water Reservoir at Pelhang Peren District	Year - 3	3.58
5	Installation of 28 units of Solar Streetlights at Sovima Village Chümoukedima District Nagaland	Year - 2	5

### Progress under Govt. investments

Sr. No.	Govt. investments (Type of Project)	31/03/2024
		No. of Projects
1	Renovation existing 33/11 kV substation	1
2	33/11 kV substation upgradation works	1
3	Jal jeevan Mission project	45960
4	PHED water connection	252
5	solar power 5MW Hovukhu village	1

### Educational Projects

Sr. No.	Project Name	31/03/2024
		No. of Projects
1	Govt college in Dimapur	1
2	Govt schools in Dimapur	287
3	Govt. ITI Dimapur (Women)	1

### Go Green Initiatives

Sr. No.	Project Name	31/03/2024
		No. of Projects
1	5MW solar power plant Hovukhu village Niuland	1
2	Biogas pg biogas plants linked to sanitary toilet	250
3	Phase I Off grid solar power plant in govt office	30

### Renewable Energy - Sector-wise cumulative achievements

Sr.No.	Sector	Installed capacity (GW)
1	Solar Power	3.04
2	Wind Power	0.00
3	Bio Energy	0.00
4	Small Hydro	0.03
5	Total	3.07

### Informal Credit Delivery

#### GLC

Particulars	31/03/2022	31/03/2023	31/03/2024
SHG Bank Linkage (₹ Crore)	10.15	8.81	10.37
JLG Bank Linkage (₹ Crore)	0.85	1.29	1.36

### Promotional Interventions

Particulars	31/03/2022	31/03/2023	31/03/2024
Grant assistance to SHPIs by NABARD/ Govt Agencies (₹ Crore)	0.11	0.20	0.14
SRLM (₹ Crore)			
NRLM (₹ Crore)			
Assistance under Skill Development/ Entrepreneurship Development Programmes (₹ Crore)	0.18	0.39	0.27
Assistance for marketing support/ Exhibitions/ Melas (₹ Crore)	0.03	0.02	0

### Status of SHGs

Particulars	31/03/2022	31/03/2023	31/03/2024
No. of intensive blocks	8	8	13
No. of SHGs formed	42	96	5180
No. of SHGs credit linked (including repeat finance)	378	216	486
Bank loan disbursed (₹ Crore)	7.71	6.39	11.22
Average loan per SHG (₹ lakh)	1.81	2.78	4.71
Percentage of women SHGs %	400.00	400.00	500.00

**NABARD Intervention for Capacity building Programme in FY**  
(No.)

Sr. No.	Particulars	Programmes during 2023-24	No. of persons trained
1	SHG/JLG Sensitisation programme for bankers	3	130
2	Village level programmes	20	670
3	Micro Enterprise Development Programme	2	60

**Status of SHG financing**

(₹ crore)

Sr. No.	Agency	Total SHGs Credit linked	Deposits by SHGs	Loan o/s	Loan disbursed last FY
1	Commercial Banks	385	18.87	12.34	8.51
2	Cooperative Banks	317	0.42	31.72	10.08
3	Regional Rural Banks	333	0.35	13.63	9.32
4	Others	0	0.00	0.00	0.00
5	Total	1035	19.64	57.69	27.91

**Source(s)**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC data
Table 2: Promotional Interventions	NABARD RO data
Table 3: Status of SHGs	NABARD all district PLP cumulative

## Status and Prospects of Cooperatives

### Details of non-credit cooperative societies

Particular	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry(No.)	82	1180
Consumer Stores (No.)		169
Housing Societies(No.)	1	48
Weavers (No.)	33	584
Marketing Societies(No.)	16	184
Labour Societies (No.)		5
Industrial Societies(No.)	5	
Sugar Societies (No.)		
Agro Processing Societies (No.)		71
Others (No.)	578	2131
Total (No)	715	4377

### Details of credit cooperative societies

Particular	31/03/2024
Primary Agriculture Credit Societies (No.)	1354
Multi state cooperative societies(No.)	2203

54 of 180

### Potential for formation of cooperatives

Sr. No.	Name of Sector	Name of Potential District/s	Approximate Potential (No. of Cooperatives)
1	Dairy Cooperative	Chumoukedima	90
2	Dairy Cooperative	Dimapur	16
3	Dairy Cooperative	Kiphire	98
4	Dairy Cooperative	Kohima	88
5	Dairy Cooperative	Longleng	46
6	Dairy Cooperative	Mokokchung	79
8	Dairy Cooperative	Mon	98
9	Dairy Cooperative	Niuland	96
10	Dairy Cooperative	Noklak	35
11	Dairy Cooperative	Peren	83
12	Dairy Cooperative	Phek	87
13	Dairy Cooperative	Tuensang	74
14	Dairy Cooperative	Wokha	93
15	Dairy Cooperative	Zunheboto	76
16	Fisheries	Chumoukedima	79
17	Fisheries	Dimapur	12
18	Fisheries	Kiphire	88
19	Fisheries	Kohima	92
20	Fisheries	Longleng	46
21	Fisheries	Mokokchung	43
22	Fisheries	Mon	82
23	Fisheries	Niuland	83
24	Fisheries	Noklak	25
25	Fisheries	Peren	82
26	Fisheries	Phek	79
27	Fisheries	Tuensang	57
28	Fisheries	Wokha	99
29	Fisheries	Zunheboto	99

## Status/ progress under various schemes of MoC in the State

Sr.No.	MoC Scheme/ Initiative	31/03/2024	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	1296	
2	Potential for formation of new MPACS		
3	PACS Computerisation	231	
4	ARDBs Computerisation		
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	13	
6	World's largest grain storage plan for cooperatives		
7	PACS sanctioned with warehousing facility & other related infrastructure		
8	Capacity of the grain storage godowns sanctioned		
9	PACS as Common Service Centres (CSCs)	0	
10	PACS as Kisan Samridhi Kendras (KSKs)		
11	PACS as Jan Aushadi Kendras (JAK)		
12	Petrol/ Diesel distributorship/ dealership		
13	LPG distributorship		
14	PACS as Pani Samitis		
15	PM Kusum Scheme		



16	Societies engaged as Bank Mitras of DCCB		
17	Societies/ Bank Mitras provided with micro-ATMs		
18	Societies which have taken membership in the Multi State Cooperative Societies		
19	Membership in Multi State Cooperative Society on Seeds		
20	Membership in Multi State Cooperative Society on Organic farming & products		
21	Membership in Multi State Cooperative Society on Agri-exports		

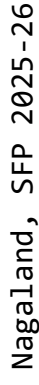
### Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	National Cooperative Database
Table 2: Details of credit cooperative societies	NABARD PLP of all districts consolidation
Table 3: Status/ progress under various schemes of MoC in the district	National Cooperative Database

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Village s	Househol ds	
Commercial Banks	22.00	184.00	64.00	83.00	37.00	0.00	7312.00	959.00	0.00	0.00	
Regional Rural Bank	1.00	12.00	8.00	4.00	0.00	0.00	721.00	0.00	0.00	0.00	
State Cooperative Bank	1.00	22.00	9.00	13.00	0.00	0.00	1896.00	0.00	0.00	0.00	
District Central Coop. Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Coop. Agr. & Rural Dev. Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Primary Agr. Coop. Society	8031.00	8031.00	6856.00	0.00	1175.00	0.00	0.00	0.00	0.00	0.00	
Others											
All Agencies	8055.00	8249.00	6937.00	100.00	1212.00	0.00	9929.00	959.00			



Agency	No. of accounts (in lakh)				Amount of Deposit [Rs.Crore]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	14704.52	15708.29	16821.95	7.09	92.93
Regional Rural Bank				0	0	123.09	135.40	145.32	7.33	0.80
Cooperative Banks				0	0	1006.06	1049.15	1124.55	7.19	6.21
Others				0	0	2.23	6.75	10.80	60.00	0.06
All Agencies	0.00	0.00	0.00	0	0	15835.90	16899.59	18102.62	7.12	100.00

Agency	No. of accounts (in lakh)				Amount of Loan [Rs. Crore]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	6795.92	8076.21	9479.48	17.38	90.94
Regional Rural Bank				0	0	42.97	52.58	64.25	22.19	0.62
Cooperative Banks				0	0	662.95	690.10	752.76	9.08	7.22
Others				0	0	7.34	13.63	126.98	831.62	1.22
All Agencies	0.00	0.00	0.00	0	0	7509.18	8832.52	10423.47	18.01	100.00

#### 4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	46.2	51.4		56.4
Regional Rural Bank	34.9	38.8		44.2
Cooperative Banks	65.9	65.8		66.9
Others	329.1	201.9		1175.7
All Agencies	47.4	52.3		57.6

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

Agency	Cumulative up to				
	31/03/2024				
	PMJDY	PMSBY	PMJJBY	APY	
Commercial Banks	3.34	3.21	1.15		0.28
Regional Rural Bank	0.22	0.13	0.06		0.0007
Cooperative Banks	0.15	0.0006	0.0008		0
Others	0	0	0		0
All Agencies	3.71	3.34	1.21		0.28

### 6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.Crore]	% of Total Loans	Amount [Rs.Crore]	% of Total Loans	Amount [Rs.Crore]	% of Total Loans	Amount [Rs.Crore]	% of Total Loans	Amount [Rs.Crore]	% of Total Loans
Commercial Banks	1161.07	12.2	238.06	2.5	1697.42	17.9	0.01	0.0	15.61	0.2
Regional Rural Bank	23.05	35.9	8.58	13.4	39.86	62.0	0.00	0.0	12.75	19.8
Cooperative Banks	62.90	8.4	38.02	5.1	0.00	0.0	0.00	0.0	0.00	0.0
Others	2.94	2.3	0.36	0.3	2.12	1.7	0.00	0.0	0.00	0.0
All Agencies	1249.96	12.0	285.02	2.7	1739.40	16.7	0.01	0.0	28.36	0.3

### 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.crore]	Ach'ment [Rs.crore]	Ach'ment [%]	Target [Rs.crore]	Ach'ment [Rs.crore]	Ach'ment [%]	Target [Rs.crore]	Ach'ment [Rs.crore]	Ach'ment [%]	
Commercial Banks	663.05	606.67	91.5	560.14	961.50	171.7	849.87	1161.07	136.6	133.3
Regional Rural Bank	24.52	10.35	42.2	15.69	18.54	118.2	48.61	23.05	47.4	69.3
Cooperative Banks	118.56	34.16	28.8	52.41	60.88	116.2	153.49	62.90	41.0	62.0
Others	0.00	0.00	0			0	6.40	2.94	45.9	15.3
All Agencies	806.13	651.18	80.8	628.24	1040.92	165.7	1058.37	1249.96	118.1	121.5

### 8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.crore]	Ach'ment [Rs.crore]	Ach'ment [%]	Target [Rs.crore]	Ach'ment [Rs.crore]	Ach'ment [%]	Target [Rs.crore]	Ach'ment [Rs.crore]	Ach'ment [%]	
Crop Loan	220.51	144.86	65.7	131.15	184.09	140.4	301.05	131.01	43.5	83.2
Term Loan (Agri.)	233.09	78.28	33.6	107.04	149.31	139.5	250.92	154.00	61.4	78.2
Total Agri. Credit	453.60	223.14	49.2	238.19	333.40	140.0	551.97	285.01	51.6	80.3
MSME	262.19	355.75	135.7	322.31	661.03	205.1	340.18	883.83	259.8	200.2
Other Priority Sectors*	90.33	72.29	80.0	67.74	46.49	68.6	166.22	81.12	48.8	65.8
Total Priority Sector	806.12	651.18	80.8	628.24	1040.92	165.7	1058.37	1249.96	118.1	121.5



**9. NPA Position (Outstanding)**

Nagaland, SFP 2025-26

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [Rs.crore]	NPA amt. [Rs.crore]	NPA %	Total o/s [Rs.crore]	NPA amt. [Rs.crore]	NPA %	Total o/s [Rs.crore]	NPA amt. [Rs.crore]	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			0			0	0.00

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

Source(s)	
1	SLBC Minutes March 2024



# Part B

## Chapter 1

### Major Socio-Economic Indicators of the State

#### 1.1 Geographic indicators

- Nagaland lies in the hills and mountains of northeastern part of the country. It is one of the smaller states of India. Nagaland is bounded by the Indian states of Arunachal Pradesh to the northeast, Manipur to the south and Assam to the west and northwest and the country of Myanmar (Burma) to the east. The state capital Kohima is located in the southern part of Nagaland. Nearly all of Nagaland is mountainous. In the north, the Naga Hills rise abruptly from the Brahmaputra valley to about 2000 feet (610 metres) and then increase in elevation toward the southeast to more than 6000 feet (1830 metres). The mountains merge with the Patkai Range part of Arakan system along the Myanmar border reaching a maximum height of 12552 feet (3826 metres) at Mount Saramati. The region is deeply dissected by rivers; the Doyang and Dikhu in the north, the Barak in the south west and the tributaries of the Chindwin River (in Myanmar) in the southeast. Nagaland has a monsoonal (wet-dry) climate. Annual rainfall averages between 70 and 100 inches (1800 and 2500mm) and is concentrated in the months of the southwest monsoon (May to September). Average temperatures decrease with greater elevation; in the summer temperatures range from the low 70s F (about 21-23°C) to the low 100s F (about 38-40°C) while in the winter they rarely drop below 40 F (4°C) though frost is common at higher elevations. Humidity levels are generally high throughout the state.

#### 1.2 Physical features

- Nagaland has a Geographical Area of 16579 sq.km. It approximately lies between 25°6' and 27°4' latitude North of Equator and between the longitudinal lines 93°20'E and 95°15'E. Nearly all of Nagaland is mountainous. In the north the Naga Hills rise abruptly from the Brahmaputra valley to about 2000 feet (610 metres) and then increase in elevation toward the southeast to more than 6000 feet (1830 metres). As per the Planning Commission Nagaland falls in the Eastern Himalayan Region and as per NARP Nagaland falls under Sub-Tropical Hill Zone and Mid Tropical Hill Zone.

### 1.3 State Demographics

- More than four-fifths of the population live in small isolated villages. The villages are usually divided into khels or quarters each with its own headmen and administration. Dimapur, Kohima and Mokokchung are the urban centres in the state. Population of Nagaland as per Census 2011 data is 19.79 lakh which accounts for 0.16% of the country's population. The population density is 119 per square km, which is lower than national average of 382 per square km. Population of male and female are 10.25 lakh and 9.54 lakh respectively. The total literacy rate of Nagaland is 79.55% which is higher than the National average literacy rate of 72.98%. Further 28.86% people live in urban areas while 71.14% are in rural areas. The state is home to 15 major native Naga ethnic groups- Angami, Ao, Chakhesang, Chang, Khamniungan, Konyak, Lotha, Phom, Pochury, Rengma, Sangtam, Sümi, Tikhir, Yimkhiung, Zeme-Liangmai (Zeliang) and two other ethnic groups namely Kuki and Kachari with decent number of community.

### 1.4 State's Economy - Key Parameters

- Nagaland is a developing economy with a vast potential for economic growth. The currently unutilised and underutilised potential including untapped natural resources as well as demographic dividend can be optimally allocated for the growth and development of the state. At present, Nagaland is expected to grow by 7.73% in the fiscal year 2023-24 as per the advance estimate of GSDP. The state's economic growth rate in recent years is notably higher than the national growth rate. In absolute figures, the quantum of the economy in real terms is estimated to have increased from ₹19903 crore in 2022-23 (Projected) to ₹21442 crore in 2023-24 (Advanced Estimate). Correspondingly, the quantum of the economy in nominal terms is estimated to have increased from ₹3505 crore in 2022-23 (Projected) to ₹39567 crore in 2023-24 (Advanced Estimate).

### 1.5 Sectoral composition of State's economy

- The economy of Nagaland is predominantly agrarian with more than 60% of the total workforce dependent on agriculture and allied activities. The percentage sectoral contribution to GSDP in 2023-24 as per advance estimate shows that the tertiary sector is the principal contributor to the state's economy with 63.57%. The primary and secondary sector contributes 24.81% and 11.61% respectively. The sectoral share in 2023-24 is in line with the recent trend of sectoral composition of the state's economy. The provisional sectoral contribution for 2022-23 was 69.1% for tertiary, 20.81% for primary and 10.1% for secondary sector. In terms of sectoral growth rate, the tertiary sector is expected to register a robust growth rate of 9.12% during 2023-24 (advance Estimate) while the secondary sector is expected to grow by 7.34% and primary sector is expected to grow by 4.14%.

## 1.6 Land Use Pattern

- Agriculture is the mainstay of Nagaland's economy with more than 60% of the population engaged in agricultural activities. Nagaland has a total geographical area of 16579 sq km, of which total cultivable area is 1006204 ha, gross cropped area is 378860 ha, double cropped area is 95020 ha, net cropped area is 283840 ha, Gross Irrigated Area is 122394 ha and Net Irrigated Area is 117799 ha. During 2023-24, there was 386620 ha area for production of crops of which cereals were 28007000 ha with production of 881850 MT with a yield of 2435 kg. The Pulses covered an area of 2733000 ha with production of 3372000 MT yielding 1234 kgs. The oilseeds covered area of 3995000 ha with production of 4222000 MT and yield of 1057 kg while commercial crops were spread over area of 3927000 ha with production of 43254000 MT and with yield of 11016 kg. Major Crops grown in Nagaland are Jhum Paddy, WTRC Paddy, Maize and others like Small Millets etc. Among Horticulture, flowers like Anthurium and Gerbera, Ginger, Pineapple, Banana, Limes and Citrus are predominant. Coffee, Arecanut and Coconuts are also found in large numbers besides presence of Sericulture activities. As per Agricultural Census 2010-22, the total holding of land was 178000 nos., of which Marginal Farmers were 6000, small farmers were 20000, and Big Farmers were 152000, which could possibly be because land is held by the Village Community.

## 1.7 MSME Sector

- There are 11 District Industrial Office and 14 Sub-District Industrial Office in the state as on 2022-23. There is a Nagaland Industrial Development Corporation and 11 Nagaland Khadi & Village Industrial Board. There are 6 Emporiums within the state and 02 outside the state. There are 6 Weavers Training Centre and 8 Rural Artisan Programme Training Centre. There are 7201 number of trade wise Udyam registered (MSME) from 01 April 2022 to 31 March 2023. Of this, major leadings are retail/ wholesale trade except of motor vehicles and motorcycles with 2398 numbers and 1106 nos. of food products and Beverages. It generated an employment of 39046 nos. There are also 3 International Border Trade Centres and 01 Special Economic Zone. Around 720 beneficiaries were covered under Prime Minister Employment Generation Programme (PMEGP) during 2022-23. With an aim to accelerate and promote local entrepreneurs in the state of Nagaland the Department of Industries & Commerce GoN has been appointed as the Nodal department to implement the Start-up Policy for the state which will create an enabling environment for start-ups to grow by ensuring knowledge exchange capacity building policy interventions and access to funding. Under the start-up policy the State Govt. aims to facilitate the growth of at least 500 start-ups in the next five years with a focus on establishing innovative "Made in Nagaland" products and services. Establish a world class State incubator in partnership with global leaders on a PPP mode which will nurture guide and support existing and aspiring Startups to become successful business ventures and achieve creation of direct and indirect employment in the private sector.

## 1.8 Services Sector

- Major dominating sectors under Services included Transportation and Tourism, Maintenance and repair of Motor Vehicle and Motor Cycles, Personal & Household Goods, Computer and Related activities, Health & Social Work, Recreation, Culture and Sporting Activities. Under nature of activities, Services Sector had the highest number of Udyam Registered MSME in Nagaland with 3726 units registered from 01 April 2022 to 31 March 2023.

## 1.9 Infrastructure - Existing potential gap capital outlay areas of concern Power Rural electrification Road density Rail routes Coastal resources - wherever applicable

- Electricity: During 2023, Hydro Generation Projects namely Likimro HEP, Lang HEP and Tehok HEP located at Kiphire, Noklak and Mon with capacity of 24 MW and 01 MW each was installed. Besides, 24 EHV sub stations and 914.37 kms EHV Transmission Lines were installed. The Domestic Light and Power with 163942 nos. were highest at 40 and other being commercial 24212 nos with 17 and Industrial 4254 with 7. Ukha Village in Mon District is the latest beneficiary of sustainable development as member of Hamara Grid with commissioning of its 17th mini-grid. This initiative supports the local businesses and livelihoods besides spurring income and contributing to the region's GDP by access to reliable energy for critical infrastructure including local bank branch and telecom tower. The road density in Nagaland is 93.4 kms per 1000 sq kms. this is higher than the national average of 40.3 km per 1000 sq km. The Nagaland PWD has 24 Civil Working Divisions that are responsible for road and bridge construction and maintenance. In 2013, the state had 7585.20 kms of surfaced roads and 6785.30 kms of un-surfaced roads. In 2022 the length of national highways in Nagaland was around 1.6 thousand kilometers.

## 1.10 Social sector - Educational Health Sanitation Welfare Programmes Life expectancy IMR

- During 2022-23, there were 54 Private and 15 Government Higher Education Institutions with over 32782 children enrolled as on 2022-23. There was 01 Central University 4 Private Universities and 01 Institute of National Importance. There were 69 Affiliated Colleges with 10 Technical/Polytechnic and 03 Nursing Institutions. Also, there were 09 Teachers' Training Institutions. The various scholarship schemes during 2022-23 were CSS- Post Matric Scholarship CSS-NEC Merit Scholarship Nagaland State Merit Scholarship and Nagaland State Research Scholarship. There are 1065 registered hostels during 2021-22. There were 11 District Hospitals 22 Community Health Centre 126 Primary Health Centre. There were 320 Doctors (General) 166 Doctors (Specialist) 33 Dental Doctors 139 Ayush Doctors. The Welfare Programme included a) Integrated Child Development Services Scheme (ICDS) b) Special Nutrition Programme c) Prevention and Control of Juvenile Social Mal-Adjustment d) Welfare Programme for Senior Citizens and e) Welfare Programme for Persons with Disabilities.

In 2019, the life expectancy for females was 74.5 years and for males, it was 69.1 years. The Infant Mortality Rate in Nagaland was four deaths per 1000 live births in 2020.

#### **1.11 Regional disparity - Backward-Aspirational Districts State specific schemes**

- Regional disparity in Nagaland is on account of unequal distribution of resources development and opportunities across the state. This results in differences in income, living standards and employment levels. Historically, the British policies favoured resource rich areas creating economic disparities. Difficult Geographic terrain in the state increase administration and project costs. Nagaland is largely rural with 71% of the population living in rural areas. Dimapur and Kohima have the largest urban populations in the state. Mon and Peren have the lowest urban population in the state. Kiphire is the aspirational district of Nagaland. Nagaland has several state specific schemes including the Chief Minister Health Insurance Scheme (CMHIS) - A public health insurance scheme that offers cashless treatment to eligible beneficiaries covers inpatient and specific day care procedures in empaneled hospitals across India Provides ₹ 20 lakh per year per family for employees and pensioners and ₹ 5 lakh per year per family for general category. The Chief Ministers Micro Finance Initiative (CMMFI) provides micro-finance to eligible entities such as Self-Help Groups and Farmer Producer Organisations.

#### **1.12 Status of Cooperatives in the State - Status categories and number under each category**

- Nagaland has a two-tier cooperative credit structure. The Nagaland State Cooperative Bank Ltd. (NStCB) is at the apex level with 4203 PACS affiliated to it. The bank has the second largest banking network in the state with the presence of 22 branches. NStCB plays an important role in agricultural credit disbursement as it accounts for about 13.3% of the total agricultural loans disbursed in the State for FY 2023-24. Nagaland has a total of 8031 cooperative societies across various sectors reflecting the diversity of its cooperative movement. Of these 2160 societies are functional actively contributing to the socio-economic development of the state while 5868 remain non-functional or dormant. Additionally, 03 societies are currently under the liquidation process. The state's cooperative sector encompasses a wide range of activities including Primary Agricultural Credit Societies (PACS), dairy, fisheries, handloom, handicrafts, livestock and poultry and agro-processing, among others. These cooperatives play a critical role in supporting rural livelihoods and promoting self-reliance in the community.

## Chapter 2

### Banking Sector Profile

#### 2.1 Outreach of Banking Sector

- Effective, efficient and extensive financial services are paramount to usher in 'Development through Credit' and ensuring 'Financial Inclusion'. The Indian banking industry including rural cooperatives have contributed immensely towards achieving a sustained economic growth and food security in the country. The banking system helps in creation of new capital and thereby facilitates the growth process and fuels development of all sectors of the economy such as agriculture industry trade and business. The banking network in the State as on 31 March 2024 comprised of 22 Commercial Banks (12 Public Sector Commercial Banks and 10 Private Sector Commercial Banks); North East Small Finance Bank Nagaland Rural Bank and Nagaland State Cooperative Bank Ltd. Banking services in the State are provided through a network of 218 branches of which 181 branches (83) are located in rural and semi urban areas. The State Bank of India with its network of 71 branches is the Convener of the State Level Bankers' Committee (SLBC) and also the Lead Bank in all the districts of the State except Chumoukedima. SBI has two Regional Business Offices located at Dimapur and Mokokchung respectively. The controlling offices of the remaining Commercial Banks are based either in Assam (Jorhat Dibrugarh and Guwahati) or at Kolkata. The Nagaland State Cooperative Bank Ltd. has its head office in Dimapur while the head office of Nagaland Rural Bank is in Kohima.

#### 2.2 CD Ratio

- The overall CD ratio in the State continued to be low at 57.58% as on 31 March 2024 which has slightly improved in comparison to that of 31 March 2023 which stood at 52.26%. With the National average at 80% and the minimum stipulated requirement of 60%, the continuously low CD ratio of the State is a matter of serious concern. The CD ratio of Nagaland State Cooperative Bank Ltd. which has been the highest among the major banks in the State increased from 65.78% as on 31 March 2023 to 66.93% as on 31 March 2024. The CD ratio of Commercial Banks which was 51.47% as on 31 March 2023 registered a rise to 56.35% as on 31 March 2024. The CD ratio of Nagaland Rural Bank registered an increase to 44.21% as on 31 March 2024 from a level of 38.84% as on 31 March 2023. As per SLBC data as on 31 March 2024 Longleng district registered the highest CD Ratio at 153.52% followed by Peren at 149.59% and Kiphire at 143.77%. Of all the districts, Kohima and Niuland registered the lowest CD ratio at 28.20% and 40.52% respectively. The reasons for the low level of credit flow has been attributed to poor development of infrastructure, low level of industrialization, restrictive land ownership structure alongwith skewed and overall poor branch network in the



State. As on 31 March 2024, the total deposits mobilized by banks in the State was ₹18102.62 crore. Commercial banks accounted for the major share of deposits at 92.92% followed by NSTCB at 6.20% NRB at 0.80%. Total advances extended by banks in the State was ₹10306.51 crore excluding RIDF (Total Advances ₹10423.47 cr) as on 31 March 2024. Commercial banks accounted for the major share of the advances with 91.97% followed by NSTCB at 7.30% NRB at 0.62%.

### 2.3 Banking Sector Developments - Key parameters

- Some of the critical issues and developments related to the financial sector in the State during the year 2023-24 are as follows: During 2023-24 the deposits and advances registered growth of 7.11% and 16.69% respectively over the previous year. Aggregate Deposits increased from ₹16899.59 crore as on 31 March 2023 to ₹18102.62 crore in 31 March 2024 registering a growth of 7.11%. Aggregate Advances increased from ₹8832.52 crore as on 31 March 2022 to ₹10306.51 crore in 31 March 2024 registering a growth of 16.69%. As per SLBC data advances under agriculture and total priority sector constituted 5.40% and 21.46% of total advances by the banking system respectively as on 31 March 2024 as against the minimum stipulation of 18% and 40% respectively. Advances to MSME sector and other priority sector constituted 13.81 and 2.25 of total advances by the banking system respectively. The overall CD ratio of the bank stood at 57.58% as on 31.03.2024. Two banks namely Federal Bank and Yes Bank continue to record below 20% CD ratio.

### 2.4 Priority Sector Advances

- The performance of banks under the Advances outstanding to Priority Sector, advance outstanding to agriculture and advance outstanding to weaker section lending as 31 March 2024 stood at 22.39%, 25.17% and 16.69% against the National Norm of 40%, 18% and 10%. As against the target of ₹1058.38 Crore for priority sector advances under the Annual Credit Plan 2023-24 for the State overall disbursements stood at ₹1249.97 crore registering an achievement of 118.10. Total Agri Credit during the FY 2023-24 stood at ₹285.02 crore registering an achievement of 51.64%. Similarly, the achievement under non-farm sector was ₹883.83 crore i.e. and achievement of 259.81%. As on 31 March 2024 the CD ratio for all financial institutions stood at 56.93% which was higher than the previous FY. The priority sector advance outstanding has increased from ₹1991.06 cr as on March 2023 to ₹2216.51 cr at the end of March 2024 with YoY growth of 11.32.

### 2.5 Ground Level Credit (GLC) Flow

- Credit plays a very important role inter alia in providing working capital and inducing investments in agriculture. NABARD prepares credit plans that culminate into the State Focus Paper



every year carrying the estimates of aggregate credit potentials under various sectors of the rural economy. These estimates are built based on district level estimates contained in annual Potential Linked Credit Plans. Thus, a bottom-up approach is followed duly reflecting ground level realities Agriculture credit target for the year 2024-25 has been fixed at ₹27.50 lakh crore. In order to provide special focus to allied activities credit flow target to Animal husbandry Dairy & Fisheries at target of ₹4.20 lakh crore has been fixed. A separate subtargets of ₹1.98 lakh crore for working capital and ₹2.22 lakh crore for term loan towards allied activities under GLC targets have been fixed.

## 2.6 Performance of the State under ACP

- As against the target of ₹1058.38 crore under the Annual Credit Plan for the State, an amount of ₹1249.97 crore was disbursed during the year 2023-24 for various priority sectors, recording an achievement of 118.10% as against 165.69% during 2022-23. The disbursement recorded an increase of 20.08% over the previous year's achievement in absolute terms. Achievement under crop loans was to the tune of 43.51% against the annual target of ₹301.06 crore, registering a decrease of 1.06% over previous year's achievement. Banks recorded an excellent achievement of 259.81% of the overall target of ₹883.83 crore under non-Farm sector during 2023-24 as against the achievement of 205.09% of the target of ₹661.03 crore during 2022-23. The performance under the other priority sector stood at 48.80% of target as against the achievement of 68.64% during 2022-23. Agency-wise analysis of targets and achievements show that Public Commercial Banks achieved 124.82% of their lending targets Private Commercial Banks achieved 186.63% of their lending targets. The Nagaland State Cooperative Bank Ltd. achieved 244.02% and Nagaland Rural Bank achieved 217.69% of their priority sector lending targets.

## 2.7 Health of Financial Institutions

- Dimapur and Mokokchung districts absorbed the major share of agriculture credit disbursed in the State at 21.83% and 16.92% of the total agriculture credit disbursed during 2023-24 leaving rest of the districts to share the remaining 61.24% credit. Tseminyu district has the lowest share of agricultural credit at 0.79% (₹225.91 lakh) followed by Shamator district at 1.26% share (₹360.00 lakh). As on 31 March 2024, a network of 360 ATMs and 959 Customer Service Points (CSPs) support the 218 bank branches in the State to facilitate banking services. Of the 74 Rural Development Blocks, 22 Blocks still do not have a single bank branch. As on 31 March 2024 the Average Population per Bank Office (APPBO) in Nagaland stood at 9076. However, the 218 bank branches of the State have a skewed distribution as 65 of the 218 bank branches are located in the four districts of Dimapur Chumoukedima Kohima and Mokokchung. The district-wise imbalance in spread of branches continues to be a cause for major concern.

The districts of Noklak, Longleng and Tseminyu have a network of only 01, 02 and 03 branches respectively. Most of the branches are located at the district headquarters.

#### 2.7.1 Commercial Banks

- Agriculture credit target for the year 2024-25 has been fixed at ₹600 crore

#### 2.7.2 Regional Rural Banks

- Agriculture credit target for the year 2024-25 has been fixed at ₹20 crore.

#### 2.7.3 Rural Cooperative Banks

- Agriculture credit target for the year 2024-25 has been fixed at ₹60 crore.

#### 2.8 Credit Offtake scenario

- The market share of Cooperatives, RRBs and Commercial Banks to total loan issued were 5.03%, 1.14% and 93.12% respectively as on March 2024. Cooperative Banks accounted for 27.64% of total crop loan disbursed in the State and share of Commercial Banks and RRBs were 68.45% and 3.91% respectively. Commercial Banks had a share of about 92.20% in the Agriculture Term Loan during 2023-24. In order to have a definite sectoral development, a master plan for infrastructure development in each sector may be prepared for credit offtake. Prioritisation of projects in aspirational districts/credit starved districts and projects identified as critical in PLPs of each district may be ensured. The State Government may create a revolving fund exclusively for survey and investigation which will help in proper assessment of project estimates and preparation of detailed project reports. Emphasis may be given to projects which will help in increasing production and productivity benefit the rural economy/ farming community/ rural population and lead to greater economic activities and augment credit off-take. There is a need for enhancing the credit flow in potential sectors in the areas of completed RIDF projects. NABARD has been sharing the data of completed projects with SLBC at the state level and by DDMS in the various district level meetings. Increased credit flow planning for these completed project areas will facilitate income generation and employment creation for people in adjoining and connected villages around RIDF project areas so as to ensure overall development of the area in the post- RIDF stage on a sustained basis.

## 2.9 Kisan Credit Card - Status and gap in the State

- KCC is an important instrument for dovetailing agriculture credit covering short term credit with investment credit. Stakeholders need to implement KCC in the right spirit to benefit the farmers. The scheme has now been extended to include farmers engaged in fisheries and animal husbandry activities. NABARD obtains real time KCC data from Cooperatives and RRBs on the ENSURE portal to monitor the progress under KCC saturation. The data on KCC is closely monitored by Government of India. Extension of KCC facility to fisheries and animal husbandry farmers for their working capital requirements coupled with interest subvention (IS) has been introduced by the GoI in 2019-20. This is in addition to existing interest subvention scheme for crop loans. Banks need to ensure that the benefit of ISS flows to the farmers involved in AH/fisheries activities. Interest subvention of @1.5 and prompt repayment incentive benefit @3 on KCC loan (i.e. crop loan+ working capital loan for animal husbandry and fisheries) will be available on an overall limit of ₹3 lakh per annum and subject to a maximum limit of ₹ 2 lakh per farmer involved in activities only related to animal husbandry and/ or fisheries. MoA&FW GoI has launched the KCC-ISS (kisan Rin) portal in November 2022. The ISS claims from 2022-23 onwards will be available only through the KCC-ISS portal. Data entry of details of KCC holders and their loan details and Interest subvention claims have to be entered in the Portal by the banks. Banks have to make efforts for covering all the farmers under KCC scheme as desired by Govt. of India. While extending the credit under KCC banks have to follow RBI guidelines of extending 10 for household consumption & post-harvest expenses 20 for maintenance/repair of farm assets and also insurance cost in addition to the Scale of Finance.

## 2.1 Financial Inclusion - Status and areas of concern

- NABARD has been supporting Financial Literacy efforts through various initiatives aligning itself with the agenda of financial inclusion and keeping in mind its importance to augment demand for financial services especially for those offered on the digital platform. Further in order to augment the supply side of the financial ecosystem NABARD has been extending support for onboarding to digital platforms improving connectivity and meeting regulatory requirements. The major activities covered include schemes for support of financial literacy knowledge dissemination creation of infrastructure facilitating technology adoption by banks and policy advocacy. The schemes of NABARD regarding equitable financial inclusion across the country in implementation are: Financial Literacy Programmes: (i) Financial and Digital Literacy Camps by branches of banks (ii) Financial and digital literacy camps through FLCs; (iii) Reimbursement of Examination fee of BC/BF; (iv) Demonstration Van for Financial Literacy. Banking Technology Adoption: (i) Deployment of micro-ATMs; (ii) POS/mPOS Deployment; (iii) Dual Authentication Implementation; (v) On-boarding BHIM UPI; vi) On-boarding PFMS; (vi) On-boarding to Bharat Bill Payment System (BBPS) to RCBs and

RRBs; (vii) Support for implementing Green PIN facility at ATMs and/or micro-ATMs for RuPay Kisan Card Activation to RCBs and RRBs. (viii) Support for implementing Positive Pay System to RCBs. Regulatory Infrastructure Support: (i) Membership of AUA/KUA; (ii) Onboarding to CKYCR Support for Connectivity and Power Infrastructure: (i) VSAT deployment in SFDs; (ii) Mobile Signal Booster deployment in SFDs; (iii) Solar power unit/UPS deployment in SFDs. As per RBI instructions 27 Centre for Financial Literacy (CFL) have been set up in all districts except Dimapur and one R-SETI is functioning in Peren. During the year 2023-24 grant assistance under NABARD's Financial Inclusion Fund was sanctioned to banks for conduct of 643 Financial Literacy Camps with the objective of bridging the gap between the bank and the unbanked through the adoption of technology. Under Financial Inclusion Fund (FIF) NABARD extended grant assistance to Nagaland Rural Bank for purchase of 200 Micro ATMs from the Financial Inclusion Fund. During the year 2023-24 643 No. of Financial Literacy Camps were conducted by State Bank of India Nagaland State Cooperative Bank Nagaland Rural Bank India Post Payments Bank and Airtel Payments Bank Ltd.

#### 2.11 GoI Schemes – Status and Areas of concern

- Centrally sponsored scheme for promotion of 10000 new FPOs over 5 years has been operationalized. Cluster Based Business Organizations (CBBOs) have been identified for facilitating formation of FPOs. Credit Guarantee Fund of ₹1000 crore for providing credit guarantee cover (CGC) to all eligible Lending Institutions was created. Eligible lending institutions can avail Credit Guarantee cover ranging from 75 to 85 of the quantum of loan with a maximum ceiling of ₹1.50 crore per FPO. Critical issues & challenges in building sustainable FPOs• Lack of professional management viz. non-availability of experienced trained and professionally qualified CEOs. The key challenge faced by Farmer Producer Organisations is inadequate access to institutional credit due to low capital base absence of credit history and non-availability of collateral. Inadequate access and availability of affordable credit facility matching with life cycle needs of FPO. Poor market connect between FPOs and consumers/agri-industry market players, large retailers, processors etc. on account of inadequate agri-logistics in rural areas. The recent amendments to agricultural marketing related acts and other announcements made by the Government of India in terms of Agriculture Infrastructure Fund (AIF) PM Scheme for Formalisation of Micro Food Processing Enterprises (PMFME) Animal Husbandry Infrastructure Development Fund (AHIDH) and Bee Keeping Initiatives are focusing on development of post-harvest infrastructure facilitating food processing and value addition. This will give the much-needed boost for the development of the sector in the state

### 2.11.1 PMJDY

- As on 31 March 2024, a total of 364478 accounts have been opened under PMJDY and 370756 Rupay Debit Cards issued. The progress made by banks under Prime Minister's Social Security Schemes upto 31 March 2024 as per Enrolment in No. are PMSBY PMJJBY and APY are 335333, 121555 and 29430 respectively.

### 2.11.2 Universal Social Security Scheme

- Subsequent to launching of PMJDY, the Hon'ble Prime Minister launched three Social Security Schemes in the Insurance and Pension sectors on 9<sup>th</sup> of May 2015. The objective to create a universal social security system for all Indians especially the poor and the underprivileged. These three schemes include: Pradhan Mantri Suraksha Bima Yojana (PMSBY) which envisages Personal Accident Insurance cover of ₹2 lakh for a premium of just ₹20 p.a. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) which provides Life insurance cover of ₹2 lakh for a premium of ₹436 p.a. Atal Pension Yojana (APY) under which the subscribers would receive the fixed pension ranging from ₹1000 p.m. to ₹5000 p.m. at the age of 60 years depending on their contributions which would vary depending on the age of joining the APY. The minimum age of joining APY is 18 years and maximum age is 40 years.

### 2.11.3 PMMY

- As announced by the Finance Minister on 23rd July 2024 in the Union Budget 2024-25 the limit of Mudra loans under the Pradhan Mantri Mudra Yojana (PMMY) has been enhanced from current Rs. 10 lakh to ₹20 lakh. Under the scheme loans upto ₹20 lakh are provided to the non-corporate non-farm small/micro enterprises. This announcement also introduces a new loan category Tarun Plus designed specifically for those who have previously availed and successfully repaid loans under the Tarun category allowing them to access funding between ₹10 lakh and ₹20 lakh. Additionally, the Credit Guarantee Fund for Micro Units (CGFMU) will now provide guarantee coverage for these enhanced loans further reinforcing the government's commitment to nurturing a robust entrepreneurial ecosystem in India. The loans given by Commercial Banks RRBs SFBs Cooperative Banks mFIs and NBFCs are classified as MUDRA loans under PMMY. Under the aegis of PMMY MUDRA has created three products namely 'Shishu' (loan up to ₹50000) 'Kishore' (loan from ₹50000 to ₹5 lakh) and 'Tarun' (loan above ₹5 lakh and below ₹10 lakh) 'Tarun Plus' (₹10 lakh and up to ₹20 lakhs) per beneficiary to signify the stage of growth/development and funding needs of the beneficiary micro unit/entrepreneur and also provide a reference point for the next phase of graduation/growth. As on 31st March 2024 total loans provided was ₹650.65 crore to 36097 units/beneficiaries in the State.

#### 2.11.4 PM KISAN

- With a view to augment the income of the Small and Marginal Farmers (SMFs) the Government has launched “Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)” on 24th February 2019. The scheme since then has been revised for all farmer families irrespective of the size of the land holding. Under the Scheme a direct payment of ₹ 6000 per year is being transferred in three equal instalments of ₹ 2000 every four months into the Aadhar ceded bank accounts of eligible families. The scheme aims to supplement the financial needs of the SMFs in procuring various inputs to ensure proper crop health and appropriate yields commensurate with the anticipated farm income at the end of each crop cycle. Further it envisages to support the cultivators to meet the cost of cultivation and ensure their continuance in farming activities. To enable universal access to Concessional Institutional credit Government of India has initiated a drive in Mission Mode for saturating all PM-KISAN beneficiaries with Kisan Credit Card (KCC). This drive has started from 10th February 2020. State/UT Governments and banks have been advised to prepare a list of all PM-KISAN beneficiaries who do not have KCC and approach them through line departments of the State/UT Government. As the KCC along with benefit of Interest Subvention has now been extended to animal husbandry and fisheries farmers also State/UT Governments have also been requested to focus on such farmers and facilitate sanction of additional credit limit/issue fresh KCC to them. A revised KCC saturation drive i.e. Ghar Ghar KCC Abhiyan has been launched by the GoI on 19 September 2023 to saturate the remaining PM KISAN beneficiaries with Short term Agriculture Loans through KCC. ‘Ghar Ghar KCC Abhiyan’ was launched by Government of India on 19 September 2023. The campaign aims at saturation of PM Kisan beneficiaries with short term agriculture loans through KCC started on 1st October 2023. NABARD has been entrusted with the overall execution and monitoring responsibility for the “Ghar Ghar KCC Abhiyan”. Total outstanding balance as on 31.03.2024 is ₹228.42 crore in 37444 KCC accounts.

#### 2.12 CBS in Cooperatives including PACS Computerisation

- Nagaland has a two-tier cooperative credit structure. The Nagaland State Cooperative Bank Ltd. (NSTCB) is at the apex level with 4203 PACS affiliated to it. The bank has the second largest banking network in the state with the presence of 22 branches. NSTCB plays an important role in agricultural credit disbursement as it accounts for about 13.3 of the total agricultural loans disbursed in the State for FY 2023-24. 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 further added 198 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. NStCB has implemented Core Banking Solution with 22 branches and head offices under the platform. This scheme aims at computerization of all functional PACS leading to increase in efficiency profitability transparency and accountability in the working of PACS. 231 cooperative societies have been identified to be covered under the CSPCP project for bringing all the functional societies onto a common software linking them with NABARD through State Cooperative Bank (StCB) and District Central Cooperative Banks which is implemented by NABARD. Nagaland has a total of 8031 cooperative societies across various sectors reflecting the diversity of its cooperative movement. Of these 2160 societies are functional actively contributing to the socio-economic development of the state while 5868 remain non-functional or dormant. Additionally, 3 societies are currently under the liquidation process. The state's cooperative sector encompasses a wide range of activities including dairy, fisheries, handloom, handicrafts, livestock and poultry and agro-processing, among others. These cooperatives play a critical role in supporting rural livelihoods and promoting self-reliance in the community.

#### 2.13 Computerisation of Land Records

- The computerization and digitization of land records has not been initiated in the state so far. The likelihood of the same being introduced in the state in the near future appears remote since no cadastral survey has been done in the state and hence no formal 'ownership right' of cultivable land has been issued to farmers as there is no formal land tenure system in the state.

### Chapter 3

## NABARD's Perception on the Development Perspective of the State

### 3.1 Capital formation in agriculture

- With more than 60% of the population in the state still dependent on agriculture there is an urgent need to step up investments in agriculture to enhance production and productivity. This would require a continued increase in allocation of funds for agriculture and allied sectors both by the Central and the State Government. Sustaining growth in the agriculture sector largely depends on capital formation in agriculture. Capital formation in agriculture refers to investment in agriculture both in the public and private sector space with the definite goal of enhancing the productive capacity of the factors of production leading to increased agricultural production for raising income and livelihood of the farming community. Capital formation through investment in agriculture helps in improving the stock of equipment tools and productivity of resources deployed which in turn enables the farmers to use their resources particularly land and labour more productively. With most of the agriculture and allied activities concentrated in the rural areas there is a pressing need to develop irrigation transportation storage marketing and communication infrastructures. Public sector investment in irrigation rural roads power telecommunications marketing infrastructure and agricultural research and extension services will result in higher growth of the agricultural sector and a reduction in poverty as there is a direct correlation between capital investments in agriculture and its growth rate. The total government expenditure stands at ₹23727.87 crore. Of this ₹1362.67 crore is allocated to revenue and capital expenditure for agriculture and allied sectors as well as irrigation. Specifically, ₹327.54 crore is dedicated to revenue and capital expenditure in irrigation and flood control. In terms of proportion agriculture allied sectors and irrigation account for 5.74% of the total expenditure while irrigation and flood control alone make up 1.38% of the total.

### 3.2 Financing SF/MF Oral Lessees/ Tenant Farmers/ Sharecroppers etc.

- Asset-less agricultural borrowers do not get access to institutional credit on account of the security-based lending practices in vogue. Often they fall victim to moneylenders and middlemen for lack of collateral on their part. Many of the left-out farmers are landless farmers tenant farmers sharecroppers oral lessees. According to NSSO 70th round findings the leased-in areas as a percentage of operated area for all-India is 10.90. One way to finance them is through Joint Liability Group (JLG) mode whose principle of mutual guarantee and timely repayments due to peer pressure lay the foundation for their success. NABARD has suggested the banking system to extend KCC to oral lessees/ tenant farmers/ sharecroppers through JLGs. The scheme for financing the



rural poor through the JLG mode is a tool available with the banks for providing loans to the small/marginal/tenant farmers oral lessees sharecroppers etc. It enables the banks to reach the farmers through a group approach adopt cluster approach and facilitate peer education and credit discipline. The Department of Agriculture may like to consider exploring the scope of forming JLGs particularly in areas where Water User Associations or Farmers Producers' company have been formed so that bank finance can be provided to them. Generally financing of small and marginal farmers are being done by the banking system through the Kisan Credit Card (KCC) mode. Public Sector Banks account for the largest share of these with 29392 KCCs issued including 20907 Rupay cards and an outstanding amount of ₹180.96 crore. Other agencies such as Private Banks NRB and NStCB issued smaller number of KCCs with their respective amounts outstanding at ₹1.20 crore ₹1.40 crore and ₹44.84 crore. As per the revised Kisan Credit Card guidelines all the banks have to provide Rupay Kisan Credit Cards to all the KCC account holders which can be used at ATMs PoS Machines and for E Com transactions. The idea behind introducing "RuPay Kisan Cards" is to provide access of instant credit to the farmers on an ongoing basis instead of the prevailing cheque based KCCs so as to substantially reduce visit to bank branches by the farmers. As on 31 March 2024 against 37444 KCCs issued in the state 25437 are Rupay KCCs.

### 3.3 KCC Crop Insurance Land records - digitization and creation of charge

- The state has approximately 1.97 lakh agriculture households as per the Agri Census 2015-16 whereas the total number of Kisan Credit Cards (KCC) issued by banks in the state as on 31 March 2024 was only 37444. The number of KCCs issued covers only 19 of agricultural households thus leaving a large gap to be covered in order to achieve KCC saturation in the state. The reason for low penetration of KCC loan is reportedly due to non-availability of land documents predominance of jhum cultivation and high level of default under the category. As on 31 March 2024 6939 KCCs were issued across various agencies with a total disbursed amount of ₹99.39 crore. Public Sector Banks issued the highest number with 5984 KCCs and ₹86.80 crore disbursed. As of March 31 2024, the total number of KCCs issued stands at 37444 with 25437 being Rupay KCCs. Public Sector Banks account for the largest share of these with 29392 issued KCCs including 20907 Rupay cards and an outstanding amount of ₹180.96 crore. Other agencies such as Private Banks NRB and NStCB issued smaller numbers of KCCs with their respective amounts outstanding at ₹1.20 crore, ₹1.40 crore and ₹44.84 crore. As per the revised Kisan Credit Card guidelines all the banks have to provide Rupay Kisan Credit Cards to all the KCC account holders which can be used at ATMs PoS Machines and for E Com transactions. The idea behind introducing "RuPay Kisan Cards" is to provide access of instant credit to the farmers on an ongoing basis instead of the prevailing cheque based KCCs so as to substantially reduce visit to the bank branches by the farmers. As on 31 March 2024 against 37444 KCCs

issued in the state 25437 are Rupay KCCs. In the Budget of 2018-19 the Union Government had announced extending the facilities of Kisan Credit Card (KCC) to Animal Husbandry (AH) and Fisheries farmers to help them meet their working capital requirements by way of sub credit limit upto ₹2 lakhs through a separate KCC for these activities apart from existing KCC for crop loan at a concessional rate of interest of 7% p.a. (GoI notification dtd 11.02.2019). The purpose is to extend the KCC which will meet the short-term credit requirements of rearing of animals birds fish shrimp other aquatic organisms and capture of fish. As on 31.03.2024, 1096 KCCs were issued for AH and Fishery activities with an outstanding of ₹558.85 lakh.

### 3.4 Agriculture and Allied activities

- Terrace Rice Cultivation (TRC) is practiced majorly in the southern districts amongst the Angami and Chakhesang tribes and in the foothill areas of the state. TRC is a system of irrigated agriculture for growing rice. Double cropping in TRC fields has become more common in recent years due to the benefits accruing to the farmers through the surplus produce fetching a good source of income to the farmers. Major vegetables grown in the state are cabbage colocasia tapioca potato tomato and leafy vegetables. However, the level of production of vegetables is not adequate to meet the local demand of the state and therefore the shortfall of about 25-30 percent is met from imports from the neighbouring states. For food grains the total area in 2020-21 was 344.33 thousand hectares producing 755.59 thousand metric tons with a yield of 2194 kg per hectare. By 2022-23 the area reduced to 302.32 thousand hectares and production dropped to 698.75 thousand metric tons though yield increased slightly to 2311 kg per hectare. Cereals saw a similar trend with a decline in area from 303.89 thousand hectares in 2020-21 to 269.45 thousand hectares in 2022-23 and a corresponding decrease in production but an increase in yield. Pulses also followed a similar pattern with area and production decreasing but yield remaining almost constant at around 1174 kg per hectare. Total oilseeds showed a significant drop in area from 69.03 thousand hectares in 2020-21 to 39.50 thousand hectares in 2022-23 with production also declining slightly while yield remained stable at around 1040 kg per hectare. Commercial crops showed a decrease in area from 43.98 thousand hectares in 2020-21 to 37.02 thousand hectares in 2022-23 while production saw a notable drop though yield remained relatively high at 1128 kg per hectare. Overall the total area for all crops decreased from 457.34 thousand hectares in 2020-21 to 378.84 thousand hectares in 2022-23 with a decline in production but an increase in yield. Tea and coffee are grown as plantation crops in select districts of the state. In spices category ginger turmeric large cardamom garlic and chilies (including King chilli) are also grown in substantial quantity. The major food crops i.e. cereals and commercial crops are grown during the Kharif season which account for 90% of total food grains. During 2022-23 the area under food grains production was 269450 ha. while production was 660160 MT.

### 3.5 Climate Change - Adaptation and Mitigation

- The minimum and the maximum recorded temperature in the State is 5 deg. and 33 deg. Celsius respectively. With the increase in temperature by 5-7 deg. in the past few years the forest cover and livelihood of the people has been affected in the State. By the year 2026 the minimum temperature is further predicted to go up to 17 deg. which will affect plants and animals. It predicted that by the year 2026 a total area of 4245 sq. kms (25.60 of the total area) will be converted to barren land and treated as waste land. (Source: VISION 2025 GoN). State Action Plan for Climate Change: The action plan of the State Government on some of the key sectors are as under: Sustainable Agriculture Practices Strategy 1: Research & Development: Introducing climate resilient varieties promotion of indigenous cultivars crop intensification organic farming conduct studies on status of riverine fishes and identification of resilient varieties enhancing research and coordination. Strategy 2: Upscaling NoRegret Interventions: Seed production & certification for producing drought resistant HY local varieties protected cultivation watershed development programmes creation of irrigation potential promotion of drip irrigation preventive health measures for livestock genetic improvement of livestock production of quality fish seeds and reclamation of derelict water bodies for fisheries development. Strategy 3: Enhancing Extension Services: Institutional strengthening crop diversification awareness creation reduction in weather related risks risk management to address crop failures planning agriculture according to crop zones jhum optimization post-harvest technology and value addition mineral mapping to identify minerals deficient in soils feed and fodder production of quality fish seeds & infrastructure improvement. Under the National Action Plan for Climate Change (NAFCC) a project titled 'Gene pool conservation of indigenous rice varieties under traditional integrated rotational farming system (jhum optimization) for promoting livelihood and food security' as a climate change adaptation strategy was sanctioned to the State Government with a total project cost of 2466.69 lakh. It is being implemented in 10 villages of 5 districts with Agriculture Department as the executing entity.

### 3.6 Farmer Producers' Organizations (FPOs)

- Constraints like limited marketable surplus lack of access to quality inputs poor credit and marketing facilities have resulted in high dependency of farmers on exploitative intermediaries and local money-lenders. This has led to a significant reduction of farmers' share in the consumer price. A sustainable solution to these issues lie in collectivisation of agricultural produce value addition and collective marketing through organising farmers into Farmer Producers' Organisation (FPO). The objective of FPO is to promote aggregation value addition and direct marketing of produce by taking benefits of the economy of scale to enable small/marginal farmers realize optimal value of their produce. The Government of India has announced formation of

10000 new FPOs across the country to ensure economies of scale for farmers over the next five years. These FPOs will be formed by various agencies including NABARD SFAC NCDC etc. As on 31.03.2024 NABARD has supported the promotion and nurturing of 10 FPOs in Phek, Noklak, Tuensang, Mokokchung and Wokha districts out of its own fund while there are 83 FPOs promoted in the state under CSS-FPO by various agencies including NABARD. The main business activities of these FPOs include agri-inputs procurement and sale; crop production aggregation and marketing; sale of paddy paddy seed vegetables fruits spices etc. Considering the need for specific and focused attention towards meeting the growing credit needs of the FPOs NABARD has established a subsidiary viz. NABKISAN Finance Ltd. with the special responsibility to support credit needs of FPOs on affordable terms. NABARD has also established NABSanrakshan to provide credit guarantee to FPOs. Support from Nabkisan Finance Limited: For catering to the credit requirement of various POs/FPOs promoted under various programmes, Nabkisan, a subsidiary of NABARD has designed three types of loan products details of which are as under: Loans to FPOs eligible for credit guarantee Assistance of SFAC Loans to FPOs/POs not covered under Credit Guarantee Assistance of SFAC Loans to Promoting Institutions for on-lending to FPOs/POs.

### 3.7 MSME

- Banks have been consistently achieving their targets set under MSME over the last two years in the State. An amount of 883.83 crore was disbursed to MSMEs as on 31-03-2024 against a target of ₹340.18 crore indicating an achievement of 259.81%. The summary of PMEGP report for the FY 2023-24 are Nos. of Project sanctioned 675 Nos. of Project Disbursed 471 Amount sanctioned ₹3312.61 lakh Amount disbursed ₹2134.57 lakh. As on 31 March 2024 a total of 9 clusters have been approved under SFURTI Scheme in Nagaland covering 3317 artisans with a total approved cost of ₹2287.14 lakh. During 2023-24 a total of ₹366.65 crore was disbursed by various banks in the State under MUDRA scheme to 19237 beneficiaries. Resource base of the State-Potential MSME sectors- Bamboo: Bamboo is found extensively all over Nagaland. It is a predominant plant in the districts of Dimapur Peren Mon and Mokokchung and readily found mixed with other forest species in other districts. It is estimated that Nagaland has 5 of total stock of bamboo of the country at 8.96 million ha which works out to 4.48 lakh ha and these resources hold immense potential for growth of commercial units of various products like bamboo mats agarbatti sticks handicrafts blinds etc. There are 34 bamboo clusters that have been set up and are functioning under the guidance of the Bamboo Resource Development Agency of Nagaland under the Bamboo Mission. There are about 22 bamboo species like Kakoo Daloo and Jati identified in the State. Medicinal & Aromatic Plants: Due to the favourable agro-climatic conditions medicinal herbs and plants are abundantly available in the hilly regions of the State. Scientific harnessing of this potential in the private sector could yield good results. Horticulture: Given

proper pre & post-harvest infrastructure food processing industries based on organic horticulture produce have tremendous potential. Due to varied agro-climatic conditions it allows growing of variety of horticultural crops like fruits vegetables flowers plantation crops spices and other crops. The State has a comparative advantage in the availability of fruits such as pineapple plum bananas passion fruit and citrus fruits bamboo shoot and exotic spices. The state has obtained GI tag for Naga chilli and tree tomato. The potential for piggery/poultry and dairy activities is very high considering demand for dairy and agri. allied processed products.

### 3.8 Micro Credit

- Despite being launched in the state over two decades ago the growth of credit linkage of SHGs has remained low due to poor participation by majority of the banks in the state. Besides the Nagaland StCB Ltd. and Nagaland Rural Bank who have been actively involved since the introduction of the SHG-BLP only a few scheduled commercial banks are active participants in the SHG-BLP. The NSTCB Ltd. and NRB have credit linked 317 and 333 SHGs involving loan of ₹1008.15 lakh and ₹932.93 lakh respectively as on 31 March 2024. The SHG-Bank Linkage Program has become the common vehicle of development process where attempts have been made to converge all the developmental programmes for achieving a common goal. While considerable progress has been made in improving the economic condition of the poor, there is still a lot to be done to sustain the gains achieved. These include quality improvement, increasing outreach and strategy for enhancing sustainability creation of micro-entrepreneurs from SHGs and marketing of SHG products which need to be given focused attention. One of the thrust areas would be to cover unreached areas and thus address regional imbalances. Thrust, also has to be given for more credit linking of SHGs through banks. Emphasis has also to be given for tracking and revival of dormant SHGs in the State. The cumulative progress under micro-finance in Nagaland as on 31 March 2024 are Savings of SHGs with Banks for 6809 with ₹1963.70 lakh Bank Loan disbursed to SHGs during 2023-24 for 1035 SHGs with ₹2792.56 lakh and Bank Loan outstanding for 3511 SHGs with ₹5769.51 lakh. The loan outstanding in respect of SHGs in Nagaland as on 31 March 2024 are Commercial Banks Nagaland Ruralbank and Cooperative Bank ₹1233.64 Lakh, ₹1363.45 lakh and ₹3172.42 lakh respectively. NABARD provides financial support by way of grant for the following activities: Promotional grants for Self Help Promoting Institutions (SHPIs). Capacity building of the partner agencies like NGOs Banks Govt. Officials. Capacity building of SHG leaders/members. Micro Enterprise Development Programme (MEDP) and Livelihood Enterprise Development Programme (LEDP) for matured SHGs. The recently launched Chief Minister's Microfinance Initiative will also pave the way for more investment and an entrepreneurial approach in the agriculture sector in the state.



### 3.9 Rural Infrastructure and linkage support

- The pace of development in the state has been hampered by various infrastructural bottlenecks. While the road density of the state is 86.74 km per 100 sq. kms the quality of most of these roads leaves much to be desired. Being a landlocked state roads are the only means of transportation and communication within the state and the socio-economic activities of the state depend entirely on the road infrastructure. Hence it is imperative that efforts of the State Govt. be focused on improving quality of road connectivity. Though connected to the state power grid majority of rural households do not get more than a few hours of electricity a day thereby hampering growth of both farm and non-farm activities dependent on power in the rural sector. Majority of the rural households suffer from proper access to drinking water. The health infrastructure of the state is highly inadequate. RIDF now covers 39 eligible activities related to rural infrastructure development. With allocations of funds in every Union Budget since 1995-96 RIDF has emerged as NABARD's major means of partnership with the State Governments for the creation of a wide variety of rural infrastructure. With the limited role played by the private sector in investment in infrastructure development RIDF provides a low-cost option to the Govt. of Nagaland (GoN) for meeting its infrastructure development requirements. The GoN has been an active partner in availing RIDF loans for implementation of various infrastructure projects in the state since inception of the fund in 1995-96. Projects supported include agri-link roads cold storages fish kiosks 33KV transmission lines 33/11 KV sub-station rural roads RCC bridges integrated land development projects rubber plantation coffee plantation veterinary hospitals etc. However, being a infrastructure-deficit state the state's requirement for infrastructure remains unabated. Since inception of RIDF in 1995-96 cumulatively 11 hydro power projects 96 minor irrigation projects 321 soil conservation projects and 563 agri & allied projects have been sanctioned to the State Government. Under Rural Infrastructure Development Fund (RIDF) cumulatively a loan component of ₹847.04 crore have been sanctioned and ₹673.19 crore have been disbursed to the Government of Nagaland since inception to till 31.03.2024. During FY 2023-24 ₹47.21 crore have been sanctioned and ₹35.78 crore have been disbursed against it.

### 3.10 Financial Inclusion

- The essence of financial inclusion is to ensure delivery of financial services which include - bank accounts for savings and transactional purposes low-cost credit for productive personal and other purposes financial advisory services insurance facilities (life and non-life) etc. Financial inclusion broadens the resource base of the financial system by developing a culture of savings among large segments of rural population and plays its own role in the process of economic development. Further by bringing low income groups within the formal banking fold financial inclusion protects their financial wealth and other resources in emergent situation. Financial inclusion mitigates

the exploitation of vulnerable sections by the usurious money lenders by facilitating easy access to formal credit. Most importantly technology with its capacity to reduce transaction costs is key to enabling the large volume low ticket transaction that is at the center of financial inclusion. By collecting and processing large volumes of data easily technology can also improve the quality of financial decision making. When products have network effects technology can ensure not just interoperability but also help Govt. and other policy makers in taking informed decisions on deepening and widening financial inclusion.: As on 31 March 2024, 1,21,555 people have been enrolled under the PM Jeevan Jyoti Bima Yojana. Similarly, 3,35,333 persons have been covered under the PM Suraksha Bima Yojana while 29,430 persons have been covered under Atal Pension Yojana. The total number of accounts under PM Jan Dhan Yojana stood at 3,70,756 as on 31 March 2024. As on 31 March 2024 11 banks had 660 Banking Correspondents / Customer Service Points in rural areas of Nagaland. Direct Benefit Transfer (DBT) has been successfully rolled out in Nagaland with Aadhaar seeding and authentication of 703106 accounts. As on 31 December 2024 there are 49 banked blocks in Nagaland leaving 22 blocks unbanked.

### 3.11 Past trends in credit flow

- Credit plays a very important role inter alia in providing working capital and inducing investments in agriculture. NABARD prepares credit plans that culminate into the State Focus Paper every year carrying the estimates of aggregate credit potentials under various sectors of the rural economy. These estimates are built based on district level estimates contained in annual Potential Linked Credit Plans. Thus, a bottom-up approach is followed duly reflecting ground level realities. During the period under reference there was considerable improvement in the overall priority sector credit flow and substantial increase in overall credit flow to the agriculture sector particularly under ATL MSME over the last two years since 2021-22. As against the target of ₹1058.38 crore under the Annual Credit Plan (ACP) for the State an amount of ₹1249.97 crore was disbursed during the year 2023-24 under various priority sectors. Agricultural credit flow during 2023-24 was ₹285.02 crore vis-à-vis target of ₹551.97 Crore against ₹333.40 crore during the previous year vis-a-viz target of ₹238.20 crore recording an increase of about 18.10%. Credit flow to MSME sector in the State has seen consistent growth. GLC flow in the State for the last couple of years is more than the target. MSME credit flow during 2023-24 was ₹883.83 crore vis-à-vis target of ₹40.18 Crore against ₹661.03 crore during the previous year vis-a-viz target of ₹322.31 crore recording an increase of about 59.81%. District-wise analysis reveals that 04 districts (Kiphire-37. Noklak-35 Shamator-37 and Tseminyu-10) achieved less than 40% of their ACP targets, the lowest being Tseminyu (10). 03 district have performed the best with more than 100 achievement (Dimapur(264) Kohima(165) and Niuland (154).

- Agency-wise analysis reveals that Public Sector Banks achieved 124.83% Private Sector Banks achieved 186.63% of ACP target while Cooperative Banks and RRBs achieved 40.98% and 47.76% of ACP target respectively. Share of Public Sector Banks in Total Agricultural Credit was 59.83%, Private Sector Banks achieved 42.60% in FY2023-24 whereas the shares of Cooperative Banks and RRBs were 32.47% and 53.62% respectively. In crop loan the share of Public Sector Banks was 59.65%, Private Sector Banks achieved 49.63% whereas the share of Cooperative Banks was only 13.68% and RRB was only 7.96%.

### 3.12 Sustainable Agriculture Practices

- Integrated farming system fulfils the multiple objectives of making farmers self-sufficient by ensuring the family members a balanced diet improving the standard of living through maximizing the total net returns and providing employment minimizing the risk and uncertainties and keeping the economy in harmony with environment. India has a rich diversity of livestock poultry crops and horticulture. Utilization of resources efficiently is very much important for sustainable development. Integrated Farming System (IFS) is the unique approach for overall upliftment of rural community and conserving the natural resources and crop diversity. IFS increases farm income by integration of allied activities and reducing costs through input recycling from by-products of allied enterprises. Research & Development: Introducing climate resilient varieties promotion of indigenous cultivars crop intensification organic farming conduct studies on status of riverine fishes and identification of resilient varieties enhancing research and coordination. Upscaling No Regret Interventions: Seed production & certification for producing drought resistant HY local varieties protected cultivation watershed development programmes creation of irrigation potential promotion of drip irrigation preventive Health Measures for livestock genetic improvement of livestock production of quality fish seeds and reclamation of derelict water bodies for fisheries development. Enhancing Extension Services: Institutional strengthening crop diversification awareness creation reduction in weather related risks risk management to address crop failures planning agriculture according to crop zones Jhum optimization post-harvest technology and value addition mineral mapping to identify minerals deficient in soils feed and fodder production of quality fish seeds & infrastructure improvement. The State has a higher potential to promote IFS by implementing Fisheries+Piggery Farming, Fisheries, Piggery, Fisheries+ Poultry + Piggery, etc. Under TDF, NABARD has sanctioned a total of 21 projects in the State with a total grant assistance commitment of ₹3360.20 lakh and soft loan assistance of ₹75.00 lakh covering 6750 rural households in 22 RD blocks through livelihood interventions like plantation crops soil and water conservation measures etc. The orchard-based livelihood development programme has paved the way for sustainable livelihood of the beneficiary families.



### 3.13 Agro Forestry

- Agroforestry is the practice of growing trees on farms for the benefit of the farm family. In Nagaland the traditional alder (*Alnus nepalensis*) based agroforestry system is a unique and efficient system of sustainable agricultural farming system developed and practiced by some of the indigenous tribes. Alder is a deciduous tree naturally grown throughout the Himalayas. In this system of farming a number of crops such as rice tapioca potato colocasia large cardamom turmeric etc. are grown as intercrop with alder trees; the trees are allowed to grow and are later used for timber purposes. The root nodule of alder is responsible for fertilizing the soil whereas the spreading nature of the roots helps in preventing soil erosion in slopes. The deep root systems of alder give stability to slopes that tend to slip and erode. It is planted to improve the stability of slopes liable to erosion and landslides also used as a shade tree and for mine reclamation. Thus, amelioration of jhum land and stabilization of slopes by alder trees has led to a very remunerative and useful agroforestry system. Alder does not require high soil fertility and hence can be planted for conversion of wasteland into agricultural land. This system is an outstanding sustainable model of land use evolved through numerous years of testing among the indigenous tribes of Nagaland. Jhum cultivation or slash and burn agriculture is the main system of farming practiced by majority of the farmers in the state. With a view to help farmers improve the land use system and to protect the remaining forests the Govt. of Nagaland in partnership with the International Development Research Centre and the India-Canada Environment Facility established the Nagaland Environmental Protection and Economic Development Project. Starting in 1995 NEPED worked at the community level to encourage adoption of agroforestry by planting trees in jhum fields. The mechanism that was chosen was farmer-led selection testing and demonstration of agro forestry under the support of Project Operations Unit of NEPED and the State Agriculture Research Station Dept of Agriculture GoN. Implemented over a five-year period the lessons learned from the NEPED project have revealed that indigenous practices that have worked for years can serve as starting points for improvement. It also clearly demonstrates the important role that farmer-led testing and refinement has had in the state and offers solutions for the future.

### 3.14 Watershed development initiatives in the State

- The major outcomes of the watershed development programme include increase in area under cultivation improvement in productivity of various crops enhancement of groundwater recharge change in net sown area and irrigated area generation of additional employment increase in cropping intensity and reduction in soil loss. In Nagaland, NABARD has supported the implementation of 25 Springshed based Watershed development projects in 13 districts through various partner NGOs and stakeholders with an objective to rejuvenate the dying springs

that drain the rural landscape with the twin goals to (i) reduce drinking water scarcity in the project areas and (ii) to promote off-season farming with availability of spring water through proper water management and use. In Nagaland a total of 25 projects-10 under PIP 2 under PPIP 11 are completed and 02 under DPR preparation each covering a maximum treatment area of 300 ha. have been sanctioned. Launched in 2018-19 the impact of the interventions is being visibly felt through a gradual increase in the discharge of springs (average increase of 6 litres per minute for irrigation and drinking water purpose better awareness of rainwater harvesting etc. These developmental initiatives have transformed the natural and human resource endowments in compact areas and are conducive for absorption of higher capital and economic vocations. Accordingly, a concessional refinance scheme (at 3 RoI) has been launched by NABARD not only to encourage banks to lend to economic activities and create sustainable livelihood and employment opportunities in the rural areas but also to address the issues arising out of reverse migration. In Nagaland NABARD has sanctioned 21 TDF projects to various NGOs working as Project Implementing Agencies (PIAs) under the programme involving grant assistance of ₹3360.20 lakh and soft loan assistance of ₹75.00 lakh covering 6750 families in 22 RD blocks. As conditions of these areas have improved people are looking for more opportunities for growth. Therefore, it is essential to ensure delivery of institutional credit in these areas, which can be done by formulating area specific & dedicated Banking Plans.

### 3.15 PACS as Multi Service Centres (MSCs)

- Primary Agriculture Credit Societies (PACS)/LAMPS are grass root level cooperative institutions primarily involved in meeting the credit requirement of the farmer members. With a view to rejuvenating the PACS many initiatives have been undertaken by NABARD and one such initiative has been supporting PACS as Multi Service Centres (MSC) program from the year 2011 onwards through direct credit as well as through refinance to District Central Cooperative Banks/StCBs to make them a self-sustainable entity. Positive impact and the benefits derived by the members of PACS as well as limitations in implementing the program were assessed and accordingly the operational methodology coverage of investments and terms of refinance have since been revised with the proposed Agriculture Infrastructure Fund (AIF) scheme under Aatmanirbhar Bharat initiative of GoI. The initiative is for establishing decentralized farm-gate post-harvest management infrastructure wherein PACS have been included as one of the eligible institutions for interest subvention. It is envisaged that PACS can now play a major role in physical and financial supply chain of commodities by working as spokes to the Gramin Agriculture Markets (GrAMs). With investments in post-harvest infrastructure it is hoped that farmers would be able to reduce postharvest losses and increase their value realization for the produce. Out of over 4000 PACS affiliated to the NSTCB 580 PACS are functional. During the year 2020-21 12 PACS were identified

based on their performance for being supported for promotion as MSCs. NABARD 's concessional refinance will be applicable to these PACS once they are financed by the NStCB. For effective conversion of PACS as a business unit/MSC computerization is required; for which a centrally sponsored scheme for PACS Computerisation has been launched by Ministry of Cooperation GoI in collaboration with NABARD and State Governments for computerization of 63000 PACS across the country over a period of 5 years with a total budget outlay of ₹2516 crore.

### 3.16 Skill India Scheme related to agriculture and non-agriculture

- Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE) implemented by National Skill Development Corporation (NSDC). The first phase of PMKVY scheme was launched in the year 2015 to encourage and promote skill development in the country by providing free short duration skill training and incentivizing this by providing monetary rewards to youth for skill certification. The overall idea was to boost employment generation of youth corresponding to the industrial demand. On successful implementation of PMKVY (2015-16) and learnings from the past PMKVY 2.0 (2016-20) was launched by scaling up sectors geographies and by greater alignment with other missions/programmes of GoI such as 'Make in India' 'Digital India' and 'Swachh Bharat Mission'. PMKVY 2.0 is implemented since 15 July 2016 and it is to be completed by 31 March 2020. The scheme has been extended for one year for skilling of migrant workers impacted under Covid -19 pandemic. Based on the learnings of PMKVY 2.0 and to reorient the scheme to be in sync with the present scenario of policy changes and changing priority in different sectors it was decided to speed up the implementation of PMKVY 3.0. The scheme shall initiate the creation of implementation framework for the second phase (2021-2026) of the scheme. The training target will be two types - PMKVY Short Term Training - 2.20 lakh trainees and PMKVY - Recognition of Prior Learning - 5.80 lakh trainees. The objectives of the scheme are (i) create an ecosystem to make informed choices on the available skilling avenues (ii) provide support to youth for skill training and certification and (iii) promote sustainable Skill Centres for greater participation of private sector. In tune with GoI Scheme support for Skill initiatives were enabled through skill portal NABSKILL ([www.nabskillnabard.org](http://www.nabskillnabard.org)). Partnered with Corporates/CSRs for outcome based skill initiatives. A few of the partners in addition to the usual skill partners during the year are Pipal Tree Ventures Private Limited Tata Community Initiative Trust Santhigiri Trust United Nations Development Programme (UNDP) etc. at PAN India level. During 2023-24 NABARD has sanctioned 4 no. of Skill Development Programmes in the State which has helped in training for (indicate activity) more than 330 unemployed Rural Youths with a total financial support of ₹27.20 lakh.

**3.17 Scope for formation of organic farming promotion of 'Digital Technological Innovations in Agriculture'**

- Among the cereal crops grown in Nagaland, millet is also one of the important cereal crops. It is also known as poor man's cereal crop. Traditionally it is used for preparation of special wine taken with meals and many varieties of food items. – Almost all Indian varieties of millets- Bajra jowar ragi and small millets etc are cultivated though in very small acreages. The productivity levels are generally lower than national average especially in finger millet. Millets are mainly grown in the districts of Phek, Tuensang, Kiphire, Mon and some areas of Kohima. The State has good potential for increasing both acreage and production of millets. State government may emphasize on improving sustainability and efficiency of small millets cultivation. Improved varieties and efficient and sustainable cultivation practices of all millets need to percolate to farm level to promote millet cultivation in the state. In an effort to promote cultivation and propagation of millets NABARD had sanctioned an amount of ₹5.46 lakhs to KVK Porba in Phek district for "Promotion of indigenous Germplasm of Foxtail millet and seedbank to preserve Millet genetic diversity." The project envisages increased production and productivity of foxtail millet improved millet cropping system through scientific technology and to meet market demand for organic millet. The seed bank is expected to ensure sustainable biodiversity and availability of quality seeds at affordable price to the farmers.

**3.18 Any other State specific relevant issue/ sector**

- Hon'ble Chief Minister Shri Nephthu Rio who also holds the Finance portfolio announced the setting up of CM's Microfinance Initiative Scheme to help farmers and micro entrepreneurs in the State in his budget speech in 2022. The scheme comprises of both back-ended subsidy and interest subvention over and above interest subvention scheme of GoI. The subsidy scheme assures back-ended subsidy to the extent of 30 of project cost. State Bank of India is the nodal Bank while all banks operating in the State are eligible lending institution. Individual farmers/entrepreneurs SHGs and FPOs are eligible under the scheme. The Scheme has a corpus of ₹65 crore and is expected to increase investment in agriculture and allied sector substantially. Besides, the scheme is also expected to generate employment both in rural and semi-urban areas.

## Chapter 4

### Potential Credit Outlay

#### 4.1 Credit Potential for Priority Sector Lending

- The Potential Linked Credit Plan (PLP) is annually prepared by NABARD for each district which provides details of the credit potential (both physical and financial) for development in different sectors of the rural economy. The potential estimates for the year 2025-26 have been prepared taking into account the policies & priorities changes in the infrastructure facilities and other support services available as well as planned priority sector lending guidelines by Reserve Bank of India and also various macro policy guidelines and thrust areas identified by GoI Government of Nagaland RBI NABARD and the sectoral ecosystem. The potential credit outlay for the State of Nagaland for 2025-26 is estimated at ₹2106.34 crore which is an increase of 78.79% over the projections estimated for the year 2024-25.

#### 4.2 Credit potential for Agriculture

- The PLP projections for term loans for agri and allied activities for FY 2025-26 is ₹261.47 crore, which is an increase of 15.51% over the projections estimated for the year 2024-25. Ancillary activities such as food processing PLP projections for FY 2025-26 also increased from ₹46.04 crore to ₹48.36 cr, which is an increase of 5% from the previous FY 2024-25.

##### 4.2.1 Farm Credit

- The Kisan Credit Card (KCC) emerged as an effective credit delivery mechanism to meet the production credit requirements of farmers in a timely and hassle-free manner. Government of India provides interest subvention to banks to ensure availability of crop loans and post-harvest expenses up to a maximum of ₹3 lakh. The interest subvention to banks under modified interest subvention scheme is 1.5 on own involvement in eligible crop loans financed at 7% interest. Additionally, 3% incentives are available to farmers for prompt repayment of these loans.

##### 4.2.1. (i) Crop Production, Maintenance and Marketing

- Agriculture and allied activities has always remained a prominent sector in contributing and generating employment. In Nagaland more than 60 percent of the population depend on Agriculture for livelihood. In 2022- 23 the food grain production increased to 698760 MT from 328414 MT in 2021-22. With improved agro-climatic conditions the food grain production is expected to increase to

715570 MT in 2023- 24. Correspondingly the total area under food grain cultivation increased significantly by about 53 percent from 197820 hectares in 2021-22 to 302340 hectares in 2022-23 (Source: Nagaland Economic Survey 2023-24). In order to revive the growth rate of agriculture Govt. of India has initiated several measures including soil mapping digitization of all villages and strengthening of soil testing labs enhancing seed production especially soybean production re-engineering extension approach for effective extension reach promotion of integrated nutrient management calamity management in the event of drought hailstorms and continuation of NFSM programmes for different crops. NABARD provides refinance at concessional rate of interest i.e. @4.5 p.a. to State Cooperative Bank and Regional Rural Banks to ensure timely availability of crop loans to farmers for such activities which are undertaken in the process of raising various crops and are seasonally recurring in nature. In 2023-24 NABARD has provided ₹8.25 cr by way of refinance to Nagaland State Cooperative Bank (NSTCB) and Nagaland Rural Bank for Seasonal Agricultural Operations (SAO). NABARD provides refinance to RRBs and State Cooperative Bank/DCCBs for financing marketing of crops fisheries sector production and marketing activities of artisans (other than handloom weavers) and village/cottage/tiny sector industries for financing persons belonging to weaker section and engaged in trade/business/service activities including distribution of inputs for agriculture and allied activities. Based on the estimated gross cropped area of the state the crops grown the ratio of small marginal and other farmers and trends in off take of credit as also keeping in view the programmes of GoI and the various plans of the State Government and special initiatives of NABARD the potential for credit support assessed for Crop Production Maintenance and Marketing for the year 2025-26 is ₹451.37 crore. Some of the critical interventions required are as follows: Lab to land” to be adopted with more practical approaches• Facilitating more interactions of farming communities with agriculture scientists• Wide extensive use of technology for timely dissemination of information to the farmer• Custom hiring centres to be encouraged on massive scale to promote farm mechanisation. • Strengthening climate Information centres and programmes for climate literacy• Strengthening of Soil testing Labs and ensuring 100 coverage of farmers’ fields and soil test-based fertilizer application• To expand the area under millets facilitate value addition and market linkages involving SHGs FPOs• Create awareness about KCC thereby expanding the reach of institutional credit to farmers • Provide day-to-day information to farmer on crop production input supply and marketing through Internet Services and AGRISNET



#### 4.2.1 Water Resources

(ii)

- The water resources of Nagaland mainly comprise three hydro-meteorological regimes namely (1) Surface Water Regime (2) Groundwater Regime and (3) Rain Water Regime. Groundwater and surface water are the major sources of water supply for drinking agriculture and industrial purposes. In a State like Nagaland where the economy is highly dependent on agricultural production it is critical to ensure that the available water is harnessed and utilized judiciously. Water resource planning and development in the state are primarily focused on establishing reliable water sources creating infrastructures for assured irrigations imparting requisite trainings to the farmers for economic usage of water and strengthening ongoing activities for sustainable management of the State's water resources. Nagaland state with a geographical area of 16.57 lakh hectares has an estimated 3.2 lakh hectares of Ultimate Irrigation Potential (UIP). Water Resources Department GoN is implementing two batches of Surface Minor Irrigation (SMI) Schemes under PMKSY-HKPP in Nagaland. In 2018-19 270 projects for SMI with a Culturable command area (CCA) of 8544 ha at an estimated cost of ₹206.85 crore were implemented while in 2021-22 213 projects for SMI with a Culturable command area (CCA) of 5444 ha at an estimated cost of ₹133.21 crore were implemented. During 2020-21 262 Groundwater Irrigation Projects were initiated under PMKSY- HKPP at an estimated cost of ₹1815 lakh covering 666.75 Ha of CCA. This project involves construction of Medium Deep Tube Well (MDTW) in selected sites. Other projects implemented in Nagaland are-(a) Flood Management and Border Area Programme for construction of Anti-Erosion Works Drainage and Flood Mitigation Works of critical nature. (b) Construction of Water Harvesting Pond (31 units) funded by NABARD. (c) Implementation of PMKSY (micro-irrigation component)- The Department of Horticulture has initiated works for the installation of drip irrigation and sprinkler irrigation system in various plantations covering all the districts. Considering the infrastructure available and likely to be made available and based on the discussions with the line departments etc. the credit potential for Water Resources for the year 2025-26 is assessed at ₹5.21 crore. Stakeholders' roles and action points: To ensure the success of the strategy for sustainable expansion of irrigation sector presented in this document some more interventions are required as indicated below: ₹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). Considering the insufficient power supply in the State Solar Powered Pumps may be promoted in suitable areas to promote sustainable exploitation of groundwater. Water User Associations (WUAs) need to be activated. To prevent erosion/mud slides in hilly areas flood protection measures are needed. Thrust may be given to micro irrigation like drip and sprinkler to conserve water. Banks may extend credit support to farmers for construction of structures of tube

wells for irrigation rain water harvesting schemes farm ponds small weirs/check dams roof top water harvesting system etc. Government of India announced support for micro irrigation system under Agriculture Infrastructure Fund. The State Government may plan suitable projects and avail credit support from NABARD and implement micro irrigation projects in the state. Advocacy campaigns may be undertaken to make the farming community realize the economic value of water and the need for increasing water use efficiency. In situ soil moisture conservation by mulching silt application where feasible needs to be promoted.

#### 4.2.1 (iii) Farm Mechanisation

- 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 just 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. Nagaland is lagging behind in the application of modern machinery and farm equipment in its agricultural operations. Among the states Nagaland has a very low availability of farm power i.e. 0.725 kw/ha as of 2021-22 as compared to the National average of 2.02 kw/ha. 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 in the State. 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 risen throughout the State. According to the SMAM unit Nagaland the major farm machineries in demand are power tillers power cultivators tractor mini tractor water pumps brush cutters etc. Credit Potential: Considering the size and spread of land holdings and other factors like crop pattern availability of irrigation facilities etc. the credit potential for the year 2025-26 is assessed at ₹11.46 Crore for farm mechanization. Some of the major activities under the sector for which the credit potential has been envisaged are tractors trolleys power tillers threshers reapers combine harvesters paddy transplanters rotavators sugarcane harvesters and other agricultural implements. Issues and action points: Limited adoption of mechanized farming among small & marginal farmers lack of awareness about a wide range of state-of-the-art farm machineries & implements narrow entrepreneurial base in establishing custom hiring centers & farm machinery bank are some of the issues which calls for special focus to this sector.



#### 4.2.1 (iv) Plantation & Horticulture including Sericulture

- Plantation and horticulture sectors in Nagaland are multifaceted and encompasses a wide range of crops namely fruits vegetables potato tubers ornamentals medicinal and aromatic plants spices plantation crops rubber coffee mushroom etc. These sectors provide a dynamic tool for improving economic conditions of the farmers and entrepreneurs creating diversification opportunities increasing the productivity of land providing nutritional security generating employment ensuring ecological sustainability and enhancing export earnings. The varied agro-climatic zones of the State provide conditions that are well suited for the cultivation of fruits vegetables flowers spices plantation crops medicinal and aromatic and other horticultural crops. Though the area under horticultural crops is less than one-fifth of total cropped area of the State its share of the total agricultural growth is significantly high. According to the 3rd Advance Estimates 2021-22 the area under various horticulture crops in the state is 133785 ha. Fruits and vegetables are cultivated in 34018 ha and 41425 ha with a total production of 312302 MT and 454420 MT respectively. Flowers are cultivated in 43538 ha of land and plantation crops in 2355 ha.

#### 4.2.1 (v) Forestry & Wasteland Management

- Nagaland is richly endowed with forests and forest resources. Out of the State's geographical area of 16,579 Sq. Km., forests occupy an area of approximately 8629 Sq. Km., i.e., 52.04%. Nagaland is also ranked at 5th position in terms of forest cover as a percentage of total geographical area, according to the 'India State of Forest Report 2021'. It has a total forest cover of 12,251.14 sq. km, which is 73.90% of the total geographical area of 16,579 sq. Km. (ISFR, 2021). The ISFR data shows that forest cover in the State has reduced by 235.26 sq. km. over the past few years. The gradual depletion of the rich forest cover with its valuable timber species and other forest resources is mostly attributed to the large-scale felling of trees for agriculture, construction and feeding raw materials to the numerous timber-based industries, which have mushroomed all over the State. 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.

#### 4.2.1.(vi) Animal Husbandry

- Animal Husbandry is a source of reliable income as well as of upward economic mobility for the poorest. It plays a key role in generating gainful employment for the rural poor, particularly among the landless, small and marginal farmers. Traditionally, livestock ownership has been symbolic of the wealth and social status of the Naga family. Despite this significance, we have not yet fully tapped into the potential of all aspects of the animal husbandry sector to lift farmers' livelihood across the state. As a result, the state is struggling to meet the rising demand for livestock products in the state.

According to the Annual Administrative Report 2022-23 released by the Department of Animal Husbandry & Veterinary Services (AHVS), Govt. of Nagaland (GoN), the state produced about 45% of the total requirement of animal husbandry products, worth Rs.1022.61 crores, leaving a shortfall of almost 55%. Out of this shortfall, the state imported AH products worth Rs.211.94 crores.

#### 4.2.1.(vii) Animal Husbandry -Poultry

- Poultry production in Nagaland is emerging from conventional farming practices to commercial production system with newer technological interventions. Nevertheless, backyard farming remains the most popular poultry rearing systems, constituting 22.53 lakh poultry birds as per 20th LS census. Currently the total Poultry population in the State is 28.39 lakh (as per 20th Livestock Census) and egg production is around 22.03 lakh numbers during 2020-21 (as per Integrated Sample Survey). 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.

#### 4.2.1.(viii) Animal Husbandry- Sheep, Goat and Piggery

- Pig is perhaps the most commonly reared livestock species in the State, due to its positive production attributes viz. faster economic return, high fecundity (litter size), better-feed conversion efficiency, early maturity and short generation interval. As per the 20th Livestock Census 2019, Nagaland has a total pig population of 0.40 million, which is the 8th highest in the country. In comparison, the combined population of sheep and goat (31963) is less than one-tenth of the population of pig in the State. According to Integrated Sample Survey, the total meat production in the State of Nagaland during 2020-21

was 23.87 thousand tonnes, against a total requirement of 52.37 thousand tonnes, leaving a shortfall of 38.50 thousand tonnes. The Annual Administrative Report 2022-23 of the Department of AHVS, GoN, adds that the State imported 7.06 thousand tonnes of meat valued at Rs.125.76 crores.

#### 4.2.1 (ix) Fisheries

Fisheries are an important source of food nutrition employment and income in India. Fish being an affordable and rich source of animal protein is one of the healthiest options to address hunger and malnutrition. The sector has immense potential for improvement in a consumer state like Nagaland. During 2021-22 the state produced about 40.5 of the total requirement of fish (9151.5 MT) leaving a shortfall of 59.5 (13445.5 MT). In terms of fish seed production, 47.4 (35 million fries) of the demand was met internally. With a total production of 4637 MT Dimapur recorded the highest fish production in the state followed by Wokha (1145 MT) and Mokokchung (501 MT). Dimapur district also ranked first in terms of fish seed production with 21 million fries produced during 2021-22 followed by Mokokchung (6.3 million fries) and Kohima (4.6 million fries) during the period. The total fish production in the state during the year 2022-23 is 9284.99 MT.

#### 4.2.1 (x) Sustainable Agriculture Practices

- Sustainable agriculture practices are critical in regions like Nagaland where traditional agricultural systems coexist with modern approaches. Sustainable farming is especially important in hilly terrains such as those in Nagaland as it maintains soil health ensures water conservation and increases resilience to climate change. Agro-Climatic Zones in Nagaland: Nagaland has diverse agro-climatic zones owing to its varied elevation rainfall and temperature ranges. The state's agricultural practices differ across these zones. Key zones include: Sub-Tropical Zone (Lowland Areas): Located in the foothills and valleys these areas are suitable for growing rice oilseeds and vegetables. Temperate Zone (Mid-Elevation): This region is ideal for crops like maize pulses temperate fruits (apple pear) and vegetables. Sub-Alpine and Alpine Zones (Highlands): These areas are typically for subsistence farming and livestock grazing with a focus on crops like barley millet and potatoes. Identified Farming Systems in Nagaland: The farming systems in Nagaland are primarily subsistence-based though there is a significant potential for sustainable agriculture. The identified farming systems include: Shifting Cultivation (Jhum): Traditional system practiced in the hilly terrains where land is cleared for farming and then abandoned after a few years of use. However, this method leads to soil erosion and loss of soil fertility. Terracing and Wet Rice Cultivation: In areas with suitable elevation and water availability terracing is used for wet rice cultivation. It conserves water and prevents soil erosion. Agroforestry: Integration of trees and crops to improve soil fertility and conserve biodiversity. Livestock Farming: Mixed farming systems with crops

and livestock such as poultry pigs and cattle are increasingly being adopted for economic resilience. Horticulture: Growing fruits and vegetables including temperate fruits like apples as well as crops like cabbage tomato and potatoes.

#### 4.2.1 (xi) Farm Credit- Others including Two Wheelers for farmers

- The economy of Nagaland is agriculture based. Due to its topography which is mostly hilly terrain with some valley areas mechanization of farm lands using tractors power tillers etc. is minimal. Providing 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. Banks have also launched their own schemes for the purpose. Many miscellaneous activities not covered in the sub sectors which form a part of priority sector such as loans to SF/MF for purchase of land loans to farmers for installation of stand-alone Solar Agriculture Pumps and for solarisation of grid connected Agriculture Pumps loans to distressed farmers indebted to noninstitutional lenders etc. are covered in this segment as per revised PSL guidelines.

#### 4.2.2 Agriculture Infrastructure

##### (i) Storage

- Modern Storage facilities including cold storages market yards and e-NAM compliant infrastructures like product specific storage and assaying facilities are important for checking post-harvest losses facilitating government procurements and food security programme maintaining buffers checking fluctuation in prices and better price realization to farmers. Nagaland has favorable agro climatic conditions for the growth of horticultural crops. The horticultural crop production in the state during 2016-17 was 8.59 lakh MT (Statistical Handbook of Nagaland 2020). However, the loss of fruits vegetables and spices due to inadequate post-harvest handling transportation and storage ranged very high between 30-40 in Nagaland. The created storage capacity in the state is 57627 MT for dry storage and 7150 MT for cold storage. Against the estimated rice production of 5.51 lakh MT the total food grains production of 7.05 lakh MT and horticulture crops production of 8.59 lakh MT suggests that the available storage capacity is grossly insufficient to take care of the production.

**(ii) Land Development Soil Conservation and Watershed Development**

- Land is one of the basic natural resources of a nation. Productive land is the source of human sustenance and security. It forms the basic foundation for agriculture. Therefore, selecting the right land use system is essential for minimizing land degradation rehabilitating degraded land ensuring the sustainable use of land resources (i.e. soils water and biodiversity) and maximizing resilience. Sustainable management of land encompasses established approaches such as soil and water conservation natural resource management and integrated landscape management. As per the land utilization statistics out of the total 16.54 lakh hectares of the geographical area of the state the net sown area during 2019-20 is 3.84 lakh hectares accounting for 23.22 of the total geographical area. The Gross cropped area during 2019-20 was 5.29 lakh hectares including 1.45 lakh hectares area sown more than once. This works out to 138 cropping intensity.

**4.3 MSME**

- The Micro Small and Medium Enterprises (MSME) sector contributes significantly to the economic and social development of India by fostering entrepreneurship and generating large employment opportunities at comparatively lower capital cost next only to agriculture. In Nagaland the Industrial sector has not seen significant development in almost 6 decades of Statehood. Lack of appropriate infrastructure poor internal economy inadequate industrial labour force and relatively low motivation for entrepreneurial ventures are some of the reasons that have held back industrialization in the State. Under these circumstances the scope of Micro Small & Medium Enterprises (MSME) sector is high and its development has assumed greater significance. The definitions of Micro Small and Medium Enterprises (MSMEs) as well as the process of registration for MSMEs have been revised by the Ministry of MSME vide notification dated 26th June 2020. In addition to the old criteria of categorization of MSMEs on the basis of investment in Plant and Machinery/Equipment the criterion of turnover has been included. Moreover, the difference between manufacturing and services sectors has been removed and now both are at the same level of treatment.

**4.4 Export Credit**

- Exports play an important role in accelerating the economic growth of the country. Of the several factors influencing export growth credit is a very important factor that enables exporters to efficiently execute their export orders. Export credit is granted in rupees as well as in foreign currency. Post liberalization in 1991 export sector has made significant progress and has been instrumental in employment generation speeding up the economic development and stabilizing the financial sector of the country. States have to be partner in the

India's export growth story. There have been several efforts such as Make in India 'Zero Defect Zero Effect' Merchandise Exports from India Scheme (MEIS) Service Export from India Scheme (SEIS) have been taken to promote the exports. With the objective of promoting exports from the country ECGC Ltd. (Formerly known as Export Credit Guarantee Corporation of India Ltd.) wholly owned by Government of India is providing credit risk insurance and related services for exports. ECGC provides (i) a range of insurance covers to Indian exporters against the risk of non-realization of export proceeds due to commercial or political risks (ii) different types of credit insurance covers to banks and other financial institutions to enable them to extend credit facilities to exporters and (iii) Export Factoring facility for MSME sector which is a package of financial products consisting of working capital financing credit risk protection maintenance of sales ledger and collection of export receivables from the buyer located in overseas country. RBI has initiated several measures in the recent years to ensure timely and hassle-free flow of credit to the export sector. These measures inter alia include rationalization and liberalization of export credit interest rates flexibility in repayment/prepayment of pre-shipment credit special financial package for large value exporters export finance for agricultural exports Gold Card Scheme for exporters etc. Advances made by banks under 'Export Credit' upto sanctioned limit of ₹ 25 crore per borrower (for units having turnover upto ₹100 crore) have been brought under the ambit of the Priority Sector as per the guidelines issued by the RBI. These include pre-shipment export credit and post shipment export credit. Nagaland Coffee is emerging as a popular brand and is being exported to foreign countries. At present the State has 8997 hectares of coffee plantation and the Govt. has set a target to cover 50000 hectares by 2030. The State Govt. is also making efforts to promote natural tea in Nagaland and is creating awareness of the health benefits of the different natural teas like roselle cardamom ginger lemongrass etc. Currently, India's largest export to Myanmar is pharmaceutical products (37 percent) along with essential oils and perfumes cotton and some machinery. Nagaland could try to take advantage of the existing trade in pharma products. There is also a system of informal trade operating with Myanmar in items like wheat and wheat products paper and stationery products meat and veterinary products especially chicken. There are large imports albeit informally from Myanmar like timber and even precious stones and gold. These areas have to be formalized expanded and capitalized upon for trade and commerce to emerge as an important economy for Nagaland.

#### 4.5 Education

- One of the lynchpins of inclusive development is a well-educated and skilled population with equal rights and opportunities for all. Investing in education now in a balanced way across levels and in equitable ways across population groups will have a multiplier effect on overall development. To provide financial



support to meritorious students who secure admission in Institutes for pursuing higher education including vocational courses in India or abroad education loans are available from financial institutions. As per the Master Direction on Priority Sector Lending issued by RBI on 04 September 2020 Such loans to individuals for educational purposes including vocational courses not exceeding ₹20 lakh will be considered as eligible for priority sector classification. Loans currently classified as priority sector will continue till maturity. As per Nagaland Vision 2030 document the number of educated persons who will be looking for employment is around 12909 annually. This has been estimated taking into account the number of students enrolled and passing out at the various stages of education namely at Class X Class XII and at the graduate level within and outside the state. The document also emphasizes the need to improve the quality of services provided by the educational institutions in the next 5 to 7 years. The Economic Survey 2019-20 noted that the expenditure on education by the centre and the states as a proportion of the Gross Domestic Product (GDP) has been around 3 between 2014-15 to 2018-19. The National Education Policy 2020 (NEP) reaffirms the recommendation of increasing public investment on education to 6 of GDP.

## Chapter 5

### Status and Prospects of Cooperatives

#### 5.1 Background

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

#### 5.2 Status of Cooperatives in the Country

- India is home to one of the largest cooperative networks globally with a rich history of fostering rural development economic growth and social inclusion through the cooperative movement. According to the data from the National Cooperative Database portal there are approximately 8.23 lakh registered cooperatives across the country. These cooperatives are spread across various sectors playing a pivotal role in enhancing rural livelihoods and promoting self-reliance. The cooperatives in India encompass diverse areas of operation such as: 1. Agriculture and Allied Activities: Primary Agricultural Credit Societies (PACS) dairy and fisheries cooperatives form the backbone of rural credit and livelihood support. 2. Rural Development: Housing women's cooperatives and worker cooperatives contribute to grassroots economic empowerment. 3. Industrial and Consumer: Handloom handicrafts consumer societies and marketing cooperatives are integral to the non-agricultural economy. Of the total cooperatives in the country a significant proportion is functional and actively contributing to economic and social goals. However, about 1.48 lakh cooperatives remain dormant or inactive underscoring the need for revival and capacity-building measures. Cooperatives in India hold immense potential to transform rural landscapes by fostering inclusivity resilience and growth from the grassroots level.



### 5.3 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".

### 5.4 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: a. 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. b. Formation of 2 lakh MPACS Dairy and Fisheries Societies: This aims to bolster rural economic development by enhancing access to credit boosting agricultural productivity and integrating dairy and fisheries sectors into the cooperative framework. The initiative emphasizes financial inclusion capacity building and equitable resource distribution aligning with the government's vision of empowering rural communities and fostering self-reliance through cooperative models. c. 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. d. 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. e. To provide facilities at par with FPOs for existing PACS. f. Establishing Multipurpose PACS/ Dairy/ Fisheries cooperatives in every panchayat. g. World's largest food grain storage scheme for cooperatives. h. Revival and computerization of PCARDBs/ SCARDBs. i. Establishment of National Cooperative Database. j. Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS. k. 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 grassroot upward in times to come.

### 5.5 Status of Cooperatives in the State

- Nagaland has a two-tier cooperative credit structure. The Nagaland State Cooperative Bank Ltd. (NStCB) is at the apex level with 4203 PACS affiliated to it. The bank has the second largest

banking network in the state with the presence of 22 branches. NStCB plays an important role in agricultural credit disbursement as it accounts for about 13.3% of the total agricultural loans disbursed in the State for FY 2023-24. Nagaland has a total of 8031 cooperative societies across various sectors reflecting the diversity of its cooperative movement. Of these 2160 societies are functional actively contributing to the socio-economic development of the state while 5868 remain non-functional or dormant. Additionally, 3 societies are currently under the liquidation process. The state's cooperative sector encompasses a wide range of activities including Primary Agricultural Credit Societies (PACS) dairy, fisheries, handloom, handicrafts livestock and poultry and agro-processing among others. These cooperatives play a critical role in supporting rural livelihoods and promoting self-reliance in the community.

#### 5.6 Computerization of Primary Agriculture Cooperative Societies

- 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 further added 198 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.

#### 5.7 Way forward

- There is fair potential for cooperative activity in agriculture and allied fishery handloom livestock & poultry and multipurpose cooperative sectors in the state. This can have an immense multiplier effect in giving a fillip to economic activities in the state. There are however a large number of cooperative societies that are dormant and non-functional. There is therefore a need to revive and re-energize the cooperative societies in the state. One of the suggested steps towards these is building the capacities of the members of the cooperative societies to enhance their skills and knowledge identifying the reasons for their inactivity and taking corrective measures and encouraging them to focus on activities that are compatible with the local economy and meeting the needs of the consumers in the market.

## Chapter 6

### Infrastructure Support

#### 6 Introduction

- Infrastructure is a prerequisite for development. Enabling infrastructure is critical for boosting productivity of economic factors through its multiplier effect. Rural infrastructure - roads irrigation flood protection godowns market yards educational institutions drinking water and sanitation health centres etc. - contributes to the enhancement of rural farm and non-farm productivity. This in turn accelerates economic growth and improves quality of life of rural masses. Empirical evidence suggests that investment in infrastructure significantly improves the growth potential of an economy. Further it has been established that infrastructure index has a strong correlation with development parameters like 'per capita income' and 'poverty rate'. A robust infrastructure leads to a rise in economic activities thereby increasing the income levels of people. Improved infrastructure facility is directly related to raising the productivity of any economic activity/entity and enhancing the efficacy of production process. Infrastructure development not only supports production and consumption levels but also creates many direct and indirect externalities involving large flow of expenditure which result in additional income and employment. Investment in infrastructure as such improves lives and helps in reducing poverty. Thus, the role of infrastructure in uplifting the rural economy becomes vital.

#### 6.1 Rural Infrastructure

- Rural infrastructure encompasses the physical assets systems and services that are essential for improving living standards enabling economic activities and enhancing the social well-being of rural communities. It involves the creation and maintenance of facilities and services that support daily life agriculture and local economies in rural regions. It includes both tangible assets such as roads bridges and electricity grids and intangible systems like access to services and information that help rural populations thrive.

#### 6.2 Rural Infrastructure Development in the State

- The State Government's Vision 2030 document highlights the importance of infrastructure development. The focus has been on improved road connectivity strengthening of existing roads with a well-structured maintenance policy. In addition, importance has been accorded to renewable and sustainable sources of energy as well as development and improvement of IT infrastructure in the remotest areas. While infrastructure is primarily the domain of public investments private investments particularly for social

infrastructure and infrastructure like irrigation (micro) storage and market-yards need to be encouraged. A credit potential of ₹1311.00 crore for social infrastructure ₹394.02 crore for renewable energy ₹2783.12 crore for agricultural infrastructure and ₹5405.60 crore for other infrastructure have been assessed for the year 2025-26.

### 6.3 Critical Infrastructural Gap

- Accelerating the pace of building rural connectivity through all-weather roads providing irrigation to every field electrification of all rural households bridging the gaps of storage –both dry and cold storage requirements and providing basic social infrastructure such as schools, colleges, health centres, sanitation, drinking water, etc. To meet the vast investment requirements for which public finance may not be sufficient financial support may be availed from NABARD under its various dedicated Funds like RIDF and other such infrastructure financing agencies. In terms of revised priority sector guidelines professionals and corporate houses may contribute to bridge the gap in social infrastructure. With huge export potential for horticulture crops in the State the state government may create enabling infrastructure like construction of modern pack houses cooling chambers and cold chain maybe given priority etc. The projects under the above broad categories have been identified including last mile projects which if implemented would have a significant bearing on bridging critical infrastructure gap and spin-off benefits for rural population and economy at large.

#### 6.3.1 Irrigation

- Net Irrigated Area in the State is 1.17 lakh ha. against the Net Cropped Area of 3.62 lakh ha. and the Gross Irrigated Area is 1.22 lakh ha. against the Gross Cropped Area of 4.97 lakh ha. (Source: Statistical Handbook 2023). There are no Major or Medium irrigation projects in the State. However, a substantial number of Minor irrigation projects have been implemented in the State under the erstwhile Accelerated Irrigation Benefit Programme (AIBP) through Water Users Associations (WUA). Currently both Minor and Micro irrigation activities are being undertaken in the State under the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY).

#### 6.3.2 Agriculture Allied Land Development & Soil Conservation

- Under Agriculture and Allied Sector various activities are supported for creating Infrastructure. GoN through its various departments like Agriculture Horticulture Animal Husbandry Fisheries Agri Marketing etc. has been creating necessary infrastructure required for regular agricultural and allied sector operations. Some of the major projects supported under the agriculture and allied sectors are listed below: Agriculture & Horticulture: Medium Minor and Micro Irrigation Post-harvest infrastructure Infrastructure. Animal Husbandry: Veterinary

Dispensary hospital Staff Quarters. Forestry: Forest Nursery, Land Resources: Coffee Plantation With the continuous efforts of the State Government to diversify agriculture there has been a marked increase in the share of area under vegetables and fruits.

### 6.3.3 Warehousing

- Adequate and scientific storage facilities particularly activity-specific small and localised storage space with warehouse receipt/e-receipts facilities is important for reduction of post-harvest losses distribution and marketing of food grains thereby ensuring food security and remunerative price realisation to farmers. The State has a dry storage capacity of 57627 MT as well as a cold storage capacity of 7150 MT against the estimated rice production of 5.51 lakh MT total food grain production of 7.05 lakh MT and horticulture crop production of 8.59 lakh MT. There are 19 notified Principal Market Yards under the management of respective market committees covering all districts of the State (Source: NSAMB GoN). An Organic AC Market complex covering an area of 42230 sq. ft. with cold storage capacity of 100 MT has been constructed at the NSAMB Complex in Dimapur.

### 6.3.4 Animal husbandry/ Dairy development/ Fisheries

- Major objectives of Animal Resources Development (ARD) sector include turning State into the stage of self-sufficiency in terms of production of milk meat and egg; enhancement of per capita availability of milk meat and egg at par with National Average. The infrastructure development strategy includes opening of Veterinary Dispensaries Livestock Aid Centers production of FMD and PPR vaccine; establishment of BSL-III laboratory setting of ETT laboratory; establishment of new sperm station IT enabled MIS augmentation of Cattle Feed Plant capacity and creation of additional milk storage and processing infrastructure. For establishment of GMP compatible laboratory facilities for production of Anthrax Spore Vaccine has been funded under RIDF.

### 6.3.5 Power

- With only three power generating stations the power generating capacity of Nagaland is 26 MW. While Likimro hydroelectric power plant has the highest capacity of 24 MW Lang and Tehok hydroelectric power plants have a capacity of one MW each. The State being non-industrialised domestic consumption accounts for 40.83 of the total usage followed by 16.77 for commercial purposes about 7 for industrial purposes whereas about 16 is utilised as bulk. As per Government of Nagaland report against a peak demand of 250 MW the State produces only 15 i.e. 26 MW showing a huge deficit in the availability of power. Although the Doyang Hydro power plant in Wokha district built by NEEPCO has a power generating capacity of 75 MW Nagaland gets only about 12 i.e. 9 MW as per the agreement. Nagaland's estimated hydropower generation potential is 1634 MW.

#### **6.3.6 Social Infrastructure**

- The focus of the Government of Nagaland is providing affordable housing in rural and urban areas availability of clean drinking water improved sanitation health services women and child welfare rural connectivity through roads and bridges and education with special emphasis on providing basic infrastructure in schools.

#### **6.4 Infrastructure support under RIDF**

- Under Rural Infrastructure Development Fund (RIDF) cumulatively 1145 projects with a loan component of ₹955 crore have been sanctioned to the Government of Nagaland since inception of the scheme and ₹672.52 crore has been disbursed. RIDF covers 39 eligible activities covering three broad sectors viz. agriculture and related sector rural connectivity and social sector. The major sector-wise sanctions under RIDF in the State indicate that 443 projects (36) were sanctioned towards rural connectivity (roads and bridges).

#### **6.5 Infrastructure Support under NABARD Infrastructure Development Fund (NIDA)**

- It is a long- term funding scheme with flexible terms and facility for both on-budget as well as off-budget borrowings by the state-owned institutions/corporations. Projects under the Harmonised Infrastructure List approved by GoI/RBI Rurban Mission and 39 approved purposes under RIDF are eligible for financing under NIDA. PPP projects are also eligible for financing under the Fund. Usually high-value projects with revenue potential are preferred for finance under NIDA. The repayment period is generally 15 years with moratorium of three years. The repayment period can be extended up to 25 years based on the nature of the project. Potential projects in Nagaland which can be financed under NIDA are construction of state highways bridges solar and hydro power projects hybrid rural transportation (including buses) agri storage and marketing infrastructure cold chain system etc.

#### **6.6 Infrastructure support under Warehouse Infrastructure Fund (WIF)**

- In the Union Budget of 2011-12, a special window under Rural Infrastructure Development Fund (RIDF) was announced under Tranche XVII with a corpus of ₹2000 crore to provide dedicated funds for the creation of a robust warehousing infrastructure in the country. This was continued in the Union Budget 2012-13 with an allocation of ₹5000 crore under RIDF - XVIII. In order to provide a pointed focus for extending financial assistance to public and private players in the warehousing sector by NABARD GoI had instituted a separate fund called Warehouse Infrastructure Fund with a corpus of ₹5000 crore during 2013-14



which was continued during 2014-15 also with a further corpus of ₹5000 crore. No further addition was made to the corpus. The eligible activities include various storage infrastructure for agricultural commodities including warehouses silos agri-logistic parks storage infrastructure in market yards & food parks and cold chain activities like pre-cooling units cold storage Controlled Atmosphere (CA) stores reefer vans bulk coolers Individually Quick Frozen (IQF) units chilling infrastructure etc.

#### **6.7 Infrastructure support under Food Processing Fund (FPF)**

- With the objective to make available affordable credit to agro-processing units designated as Food Park a special Fund of ₹2000 crore was set up in NABARD by RBI and GoI during 2014-15. This Fund is used to provide loans to the eligible institutions for establishing the designated Food Parks as well as individual food/agro processing units in such designated Food Parks. Finance can be extended by NABARD either directly or through consortium route.

#### **6.8 Infrastructure support under Long Term Irrigation Fund (LTIF)**

- Long Term Irrigation Fund (LTIF) was announced in the Union Budget 2016-17 for fast tracking completion of 99 identified Medium and Major Irrigation projects as identified by MoJS GoI. The projects were spread across 18 States. Subsequently 04 more projects viz. Polavaram project in Andhra Pradesh North Koel project in Bihar & Jharkhand Relining of Sirhind & Rajasthan Feeders and Shahpur Kandi Dam in Punjab were included under LTIF. Under LTIF NABARD has provided loan towards Central share as well as State share. Loan towards Central share has been extended to NWDA a SPV of GoI whereas the State share has been extended to participating State Governments. From 2016-17 to 2020-21 loan was extended towards both Central as well as State share. From 2021-22 onwards the LTIF funding arrangement is in operation towards State share only. The Central share is to be met from budgetary resources of GoI.

#### **6.9 Infrastructure support under Micro Irrigation Fund (MIF)**

- GoI has created MIF with a corpus of ₹5000 Crore with NABARD which aims to help the states to fund innovative composite commodity- community- and cluster-based micro irrigation projects in a manner to create and/or augment additional irrigation potential. The assistance shall be available to states at an attractive rate of interest.

#### **6.10 Infrastructure Support under Fisheries and Aquaculture Infrastructure Development Fund (FIDF)**

- Announced in the Union Budget of 2018-19 a dedicated Fund named

Fisheries and Aquaculture Infrastructure Development Fund (FIDF) was set up with a corpus of ₹7522.48 Crore for creation of infrastructure facilities for inland as well as marine fisheries. NABARD is one of the Nodal Lending entities for this scheme. State Governments/UTs and state entities cooperatives and individuals can avail concessional finance for development of fishing infrastructure.

#### 6.11 Any other topic

- Rural Infrastructure Assistance to State Governments (RIAS): In the wake of the announcements made by the Hon'ble Prime Minister regarding investment of ₹100 lakh crore in infrastructure with the objective of making India a \$ 5-trillion economy by FY2024-25 and unveiling of report of the task force on National Infrastructure Pipeline (NIP) by the Hon'ble Union Finance Minister NABARD can play a more significant role in augmentation of resources for investments in rural infrastructure. In this connection Rural Infrastructure Assistance to State Governments (RIAS) has been institutionalized in NABARD to create infrastructure that supports Livelihoods. The initial focus area of RIAS will be financial assistance to State Governments to create infrastructure that supports livelihoods. This will also help mitigate the problems of reverse migration and reduce further migration from these regions. Rural Infrastructure Assistance to State Governments (RIAS) envisages to provide financial assistance to State Governments to expedite the creation of critical rural infrastructure which will promote rural livelihoods and in turn the local economy. Under RIAS programme-based infrastructure creation by the State Governments will be supported providing them the flexibility in implementation. The funding under RIAS will be both on project as well as programme mode. Programme based financing integrates multiple projects under a unified strategic roadmap allowing for broader socio-economic impact as compared to project-based financing which typically focuses on specific standalone projects with defined objectives. Loan under RIAS will be released on a reimbursement basis. State Governments will also be able to draw Mobilization Advance. Value added services such as project/programme management and implementation support technical assistance capacity building & training environmental & social impact assessment etc. can be extended as a part of blending of both credit and credit+ interventions. The financial assistance under RIAS can be availed by the State Governments for loan tenure up to 20 years under both project as well as programme mode and with flexible repayment schedule.

#### 6.12 Way forward



- In order to have a definite sectoral development strategy a master plan for infrastructure development in each sector may be prepared. Prioritisation of projects in aspirational districts/blocks and credit starved districts and projects identified as critical in PLPs of each district. Emphasis may be given to projects which would help in increasing production and productivity benefit the rural economy/ farming community/ rural population and lead to greater economic activities and augment credit off-take. There is a need for enhancing the credit flow in potential sectors in the areas of completed RIDF projects. NABARD has been sharing the data of completed projects with SLBC at State level.

## Chapter 7

### Details of Policy Initiatives

#### 7.1 Govt. of India

- Cooperative Development: The Ministry of Cooperation GoI has taken 54 initiatives to strengthen and deepen the cooperative movement at the grassroots level. The ministry in coordination with state governments NABARD national level federations and other stakeholders is working on the following initiatives:
  - i. World's Largest Grain Storage Plan in Cooperative Sector (WLGSP) Ministry of Cooperation (MoC) GoI is implementing Pilot Project for World's Largest Grain Storage Plan in Cooperative Sector. The Pilot Project entails setting up of grain storage infrastructure including warehouse and silos along with other agri-infrastructure including Procurement Centre Custom Hiring Center Primary Processing Center Grameen Haats etc.
  - ii. Centrally Sponsored Scheme for Computerization of Primary Agricultural Credit Societies (PACS) Government has approved a scheme for Computerization of Primary Agricultural Credit Societies (PACS) with the objective of increasing efficiency of PACS bringing transparency and accountability in their operations; facilitating PACS to diversify their business and undertake multiple activities/ services. A total of 63000 PACS have been taken for computerization under the project.
  - iii. Establishing Multi-purpose PACS/ Dairy/ Fisheries cooperatives in every panchayat with support of NABARD NDDB NFDB NCDC and other National level Federations
  - iv. PACS as Common Service Centers (CSCs) for better access to e-services Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY, NABARD and CSC e-Governance Services India Limited.
  - v. Micro-ATMs to Bank Mitra Cooperative Societies for providing doorstep financial services"
  - vi. Computerization of Agriculture and Rural Development Banks (ARDBs) To strengthen the long-term cooperative credit structure the project of computerization of 1851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop a national level software for ARDBs.
  - vii. Co-operative Education Setting up of World's Largest Cooperative University. This aims at introduction of cooperative education in independent degree / diploma courses in Schools and Universities.
  - viii. World's Largest Cooperative Training Scheme: This aims at revamping existing cooperative training structure in the country.
  - ix. New Cooperative Policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
  - x. Amendment to Multi State Cooperative Act 2002 and setting up of 3 new Multi State Cooperative Society (MSCS) in the areas of seed production and marketing; organic product 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. AgriStack: Key components of the mission include the AgriStack a farmer-centric DPI to streamline services with the creation of a unique digital Farmer ID linked to important farmer data such as land records and crop details.
  - ii. Vistaar (Virtually Integrated System to Access Agricultural Resources): Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.
  - iii. JanSamarth Portal: JanSamarth Portal a GoI initiative is a unique digital portal linking credit linked schemes for ease of access to all the beneficiaries and related stakeholders. Schemes such as e-Kisan Upaj Nidhi KCC AIF etc. are accessible through the portal.

#### **Agriculture Infrastructure Fund (AIF) Scheme**

The Agricultural Infrastructure Fund (AIF) has played a pivotal role in transforming India's agricultural landscape. In addition to existing activities the purview of AIF scheme has now been extended to the following: i. Viable Farming Assets: The scheme now includes the creation of infrastructure for viable projects for building community farming assets. ii. Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects. iii. PM KUSUM Component: The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development. iv. Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit guarantee coverage for FPOs through the NAB Sanrakshan Trustee Company Pvt. Ltd. Dairy Processing & Infrastructure Development Fund (DIDF)/ Animal Husbandry Infrastructure Development Fund (AHIDF): Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026. Further NABARD is included as loaning entity under the revamped AHIDF scheme. Fisheries & Aquaculture Infrastructure Development Fund (FIDF): GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

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

The Ministry of Agriculture and Farmers Welfare GoI has launched a Framework for Voluntary Carbon Market in Agriculture Sector. Under the Framework the Ministry envisages creating long-term carbon credit benefits primarily for small and marginal farmers by developing a VCM Framework and setting guidelines. NABARD is the nodal agency to coordinate and implement the various pilot projects under the VCM. PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan): PM JANMAN is a recently launched initiative by the Government of India specifically designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory

with an allocation of Rs 24104 crore.

#### Union Budget Important Announcements

i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards. ii. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers. iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established. iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing. v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts; vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD, vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities. viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category, ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee, x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme. xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations. xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh. xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments. xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose. xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated. xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

Highlights related Agriculture & Farm Sector Priorities identified for Agricultural Sector i. Transforming Agricultural Research. ii. Release of New Varieties iii. Natural Farming. iv. Mission for Pulses and Oilseeds v. Vegetable Production and Supply Chains vi. Digital Public Infrastructure (DPI) for Agriculture. vii. Shrimp Production and Export. Focus Areas i. Productivity and resilience in Agriculture, ii. Employment & Skilling, iii. Inclusive Human Resource Development and Social Justice, iv. Manufacturing & Services, v. Urban Development, vi. Energy Security, vii. Infrastructure, viii. Innovation Research & Development and, ix. Next Generation Reforms

## 7.2 Reserve Bank of India

- 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, 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.

## 7.3 NABARD

- **1. Refinance support:** NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.
- **2. Schematic Refinance for Water Sanitation and Hygiene (WASH):** To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).
- **3. Special Refinance Scheme (SRS) on PACS as MSCs:** NABARD introduced Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.
- **4. Credit-linked subsidy schemes of GoI.**
  - 4 i. New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM): GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.
  - 4 ii. Agri Clinics and Agri Business Centres (ACABC): The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by Ministry of Agriculture GoI. Composite subsidy of 44% of the project cost for women SC/ST & all categories of candidates from Northeast and Hill states and

36% of project cost for all other beneficiaries is provided under the scheme.

• **5. Interest Subvention Schemes of GoI**

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

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

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

**6. Rural Infrastructure Development Fund (RIDF):**

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

**7. Micro Credit Intervention:**

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

7.a. Scheme for grant support to SHGs/ JLGs/ POs/ Micro entrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platforms. 7.b. Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products. 7.c. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-Suvidha (Micro enterprises through Skill Upgradation for Women) to support need based and location specific developmental projects by strategizing end-to-end interventions. 7.d. Pilot Project: Real-time banking solution for SHGs (Money Purse Application) 7.e. Pilot Project Graduated Rural Income generation Project (GRIP): A pilot project to build capacities and enable asset generation by ultra-poor rural women and graduating them to access formal financial services through the innovative concept of returnable grant was sanctioned during 2023-24. 7.f. MoU with NRLM MoRD: Marking a strategic alliance to benefit rural women SHGs NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development GoI inked a landmark MoU on 27 February 2024.

**8. Financial Inclusion Major Policy interventions and launching of new Schemes under the fund during 2023-24 include:**

8.a. Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of 3.67 crore for deploying 1631 micro ATM devices at PACS (440) and cooperative milk societies (1191). 8.b. Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023. 8.c. Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies. 8.d. Incentive Scheme for BCs operating in NE States and hilly states.

**9. Farm Sector Development**

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

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

9.c. Accelerator approach for growth of FPOs: NABARD has come up with FPO accelerator programme which is a structured framework to empower FPOs by providing access to specialized training mentorship and resources envisaging the enhancement in FPOs operational efficiency adopt modern agricultural techniques and navigate market complexities

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

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

**10. Climate Action and Sustainability:**

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

**11. Off Farm Sector Development**

11.i. Capacity Building Fund Social Stock Exchange (CBF-SSE): The



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

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

## 12. Agriculture Credit during 2023-24

Disbursement of agriculture credit during 2023-24 was ₹25.10 lakh crore as against target of ₹20.00 lakh crore indicating achievement of 125%. Commercial Banks RRBs and Co-operatives accounted for 75% 13% and 12% of the total disbursement respectively. 13. Technology Facilitation Fund (TFF): NABARD has set up a Technology Facilitation Fund (TFF) with a corpus of ₹50 crore. The fund is focused on providing support to tech start-ups working in agriculture and rural development sector. The fund provides a range of flexible support mechanisms including grants, loans, equity and convertible grants designed around the needs of each start-up.

## 7.4 State Government

- 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.

- State Budget 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 Rs 180 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. 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 ₹ 1,362 crore in FY 2024-25 (Budget Estimate) as compared to ₹ 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.

- Highlights related to Rural Development & Non-Farm Sector Total expenditure under rural development sector is pegged at ₹ 1,452

crore in FY 2024-25 (Budget Estimate) as compared to ₹ 1,182 crore in FY 2023-24 (Revised Estimate), registering a growth of 23 percent. Under Pradhan Mantri Awaas Yojana-Gramin, financial assistance has been provided for completion of 995 houses. The State Institute of Rural Development (SIRD) has been provided Rs ₹3.30 crore for construction, research activities and training on the objectives and modes of implementing various Centrally Sponsored Schemes.

- 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 ₹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 ₹ 30 crore has been allocated for the scheme during 2024-25, to be enhanced in case there are viable projects.

## Success Stories

### Success Story 1: Support to 200 Tribal Families for Development of Fisheries and Poultry



1. Scheme : Integrated Tribal Development Programme

2. Project Implementing Agency : Community Educational Center Society

3. Duration of the project : Three Years (2023-24 to 2025-26)

4. Beneficiary :

No. of beneficiaries : 200

Community : Ao

State : Nagaland

District : Mokokchung

Block : Tuli

#### 1.1 Support provided

- Grant support to 200 tribal families for development of fishery unit, poultry unit, common hatchery unit, capacity building programs on Women Empowerment and Health.

## **1.2 Pre-implementation status**

- Prior to implementation of the project, the small and marginal farmers reared fish with insufficient scientific inputs and knowledge, leading to excessive dependence on outside source for fingerlings which were usually of poor quality.

## **1.3 Challenges faced**

- Majority of farmers are part-time fish farmers and there are no professional fishermen. No proper marketing infrastructures, cold chains facilities for fish.

## **1.4 Impact**

- The infusion of scientific principles of integrated fishery techniques and poultry rearing has resulted in better growth and management of the fish ponds and poultry livestock. With the establishment of common hatcheries, availability of good quality fingerlings is made accessible nearby.

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



1. Scheme : Rural Infrastructure Development Fund (RIDF)

2. Project Implementing Agency : Land Resources Department, Government of Nagaland

3. Duration of the project : Four (04) Years

4. Beneficiary :

No. of beneficiaries : 40.00

Community : Tribal

State : Nagaland

District : Tseminyu

Block : Tseminyu

Village :

### 2.1 Support provided

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

- Under various tranches of the Rural Infrastructure Development Fund (RIDF) of NABARD, Rubber Roller sheet machines have been sanctioned to the Land Resources Department, Government of Nagaland for procuring rubber sheet roller machines.

- These machines have been provided to the farmers in rubber growing districts to enable the farmers in these districts to provide post-harvest support in the form of rubber sheet rollers.

## **2.2 Pre-implementation status**

- It is noteworthy to mention that most of the farmers in the state practice the traditional jhum 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.

## **2.4 Impact**

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



### Success Story 3: Food Security through Organic Potato Tuber (Seed) Production using LDPE (low density Polyethylene) Water Harvesting Structure



1. Scheme : Farm Sector Promotion Fund

2. Project  
Implementing Agency : Krishi Vigyan Kendra (KVK)

3. Duration of the  
project : One (01) year

4. Beneficiary :

No. of  
beneficiaries : 50.00

Community : 50.00

State : Nagaland

District : Phek

Block : Kikruma

Village : Thipuzu and Porba

#### 3.1 Support provided

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

#### 3.2 Pre-implementation status

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

#### 3.3 Challenges faced

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



### 3.4 Impact

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

### Success Story 4: Promotion of Indigenous Germplasm of Foxtail Millet and Seed Bank to preserve Millet Genetic Diversity



1. Scheme : Farm Sector Promotion Fund
2. Project Implementing Agency : Krishi Vigyan Kendra (KVK)
3. Duration of the project : Two (02) years
4. Beneficiary :
 

No. of beneficiaries :	100.00
Community :	Tribals
State :	Nagaland
District :	Phek
Block :	Phek
Village :	Chizami

#### 4.1 Support provided

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

#### 4.2 Pre-implementation status

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

#### **4.3 Challenges faced**

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

#### **4.4 Impact**

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

### Success Story 5: Marketing Shed



1. Scheme : Construction of Marketing Shed as Entry Point Activity
2. Project  
Implementing Agency : Eleutheros Christian Society
3. Duration of the project : One (01) year
4. Beneficiary :
  - No. of beneficiaries : 862.00
  - Community :
  - State : Nagaland
  - District : Tuensang
  - Block : Sangsangyu
  - Village : Chendang

#### 5.1 Support provided

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

#### 5.2 Pre-implementation status

- There was no marketing shed causing hassles to sellers and buyers during summer and rainy season.

#### 5.3 Challenges faced

- Nil

#### **5.4 Impact**

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

## Success Story 6: A Spring of Hope



1. Scheme : Springshed-based Watershed Development Programme
2. Project  
Implementing Agency : State Level Nodal Agency, Land Resources Department, Government of Nagaland
3. Duration of the project : Five years
4. Beneficiary :
 

No. of beneficiaries :	658
Community :	Tribals
State :	Nagaland
District :	Peren
Block :	Athibung
Village :	Pelhang

### 6.1 Support provided

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

## **6.2 Pre-implementation status**

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

## **6.3 Challenges faced**

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

## **6.4 Impact**

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

### Success Story 7: Integrated Tribal Development Programme



1. Scheme : Tribal Development Fund
2. Project  
Implementing Agency : North East Initiative Development Agency (NEIDA)
3. Duration of the project : Six (06) years
4. Beneficiary :
  - No. of beneficiaries : 200
  - Community : Tribals
  - State : Nagaland
  - District : Kiphire
  - Block : Pungro
  - Village : Mongtsuwong, Zhimkiur, Phuvkiu and Pungro

#### 7.1 Support provided

- Livelihood interventions, viz., wadi development as core component - Khasi mandarin, mango and papaya, soil conservation, water resource management, capacity building, women development, community health, access to agriculture inputs and marketing services through FPO formation, credit linkage etc.

#### 7.2 Pre-implementation status

- Prior to project intervention, farmers were practicing traditional methods of crop cultivation without proper plant spacing and field management. Also, fruit crops like orange and mango were mostly not cultivated as the farmers were not aware of pest, disease and nutrient management of the crops.



### **7.3 Challenges faced**

- Since farmers are accustomed to mixed farming in jhum fields, they were averse to the concept of orchard development. As such, convincing farmers on orchard development with holistic approach for sustainable income generation was a challenge initially.

### **7.4 Impact**

- The project is ongoing and with efforts of FPO under the project, marketed 5 MT of orange, mango and cover crops viz. garden pea, french bean, soybean, etc. fetching a net income of ₹1.20 lakh. Income of each wadi farmer increased by ₹ 5,000 per month.

## Success Story 8: Rejuvenation of Springs



1. Scheme : Springshed Based Watershed Development Program
2. Project  
Implementing Agency : State Level Nodal Agency (SLNA), Department of Land Resources, Government of Nagaland
3. Duration of the project : 4 years (2019-20 to 2022-23)
4. Beneficiary :  
No. of beneficiaries :  
Community : 500  
  
State : Nagaland  
District : Longleng  
Block : Longleng  
Village : Dungkhaio

### 8.1 Support provided

- ? Grant assistance for treatment of 300 ha with structures such as contour trenches, dug out pond, check dams; plantations; livelihood activities and Capacity building programs

### 8.2 Pre-implementation status

- The existing springs were exploited in unsustainable manner which resulted in depleting Spring water discharge over the years.

### 8.3 Challenges faced

- Accessibility to recharge points in the treatment zone due to landholding issues, and therefore requiring lot of persuasion and convincing of the landowners.

#### **8.4 Impact**

- The villagers are gradually witnessing the impact of the project by way of increased spring water discharge, better soil and plant health beneath the dug - out ponds and trenches. Another impact is the knowledge of springshed management adopted by the beneficiaries.

## Success Story 9: Rural Haat



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 :
  - No. of beneficiaries : 50
  - Community : Women and unemployed (Nagas and Assamese)
  - State : Nagaland
  - District : Wokha
  - Block : Ralan
  - Village : Yanpha

### 9.1 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 ₹10.00 lakh.

### 9.2 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.

### **9.3 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.

### **9.4 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.

### Success Story 10: Promoting sustainable livelihood through Coffee Plantation



1. Scheme : Rural Infrastructure Development Fund (RIDF)
2. Project  
Implementing Agency : Land Resources Department, Government of Nagaland
3. Duration of the project : Four (04) years
4. Beneficiary :
 

No. of beneficiaries :	96
Community :	Tribals
State :	Nagaland
District :	Zunheboto
Block :	Zunheboto
Village :	Zunheboto, Akuluto, Satakha and Ghathashi

#### 10.1 Support provided

- Nagaland pursued coffee plantation in the 1980s after a survey conducted by the Coffee Board of India concluded the crop to be quite suitable in the region. The major objectives for introduction of coffee plantation in the state were to improve socio-economic condition of the rural communities.
- Promote settled farming and conserve the environment and maintain ecological balance by mitigating or minimising Jhum cultivation practices.

### **10.2 Pre-implementation status**

- With the present area coverage of about 9832.2 Ha under coffee plantations in the entire State, the Department has achieved only 0.94% of the overall coffee-suitable area of the State.

### **10.3 Challenges faced**

- Coffee development in Nagaland being at its initial stage is not without constraints: production system of coffee plantation is highly knowledge intensive, and skill based which is scarce among the rural farmers; lack of information, extension services and timely supply of processing facilities.
- Inadequate training infrastructure in the state to equip the required skills among the farmers; lack of adequate financial support and credit facilities against high initial investment are some of the factors deterring the growth of coffee production in Nagaland.

### **10.4 Impact**

- It has been estimated that a total area of 10,40,100 hectares is suitable for coffee plantation in the State which is about 62.7% of the States total geographical area of 16,57,900 Ha.
- Coffee, being a labour-intensive crop, would also provide sustainable employment opportunity for unskilled population of the State. Besides opening avenues for job opportunities to the unemployed rural population, Coffee industry has a huge scope for generating considerable income to the growers.

## **Appendix I**

### **Climate Action and Sustainability**

#### **1. Climate Change Scenario and its Impact**

- 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. 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-CRIDA2, 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

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

##### **1.1 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 USD 10.1 trillion. 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.

##### **1.2 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 submitted 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.
- Ambitious renewable energy targets, promotion of sustainable energy sources and clean cooking fuels, afforestation efforts, climate-resilient agriculture practices etc. are a few among the initiatives of GoI to combat climate change.

##### **1.3 Initiatives of RBI**

- Climate change is a rapidly emerging area of policy interest in the RBI. RBI has 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.

#### **1.4 Initiatives of NABARD**

- The whole fulcrum of NABARD's functions and initiatives focus on the attainment of sustainable development. NABARD's initiatives in the Agriculture, Natural Resources, and Rural Development (ANR) sector have integral components of climate action - both mitigation and adaptation, for vulnerable sectors and communities.
- NABARD has been playing a key role in channelising climate finance to the nation as the Direct Access Entity (DAE) and the National Implementing Entity (NIE) for major climate funds such as the Green Climate Fund (GCF), Adaptation Fund (AF), and National Adaptation Fund for Climate Change (NAFCC). This role enables NABARD to access and deploy climate finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.
- In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars: (i) Accelerating Green Lending across sectors, (ii) Playing a broader Market Making Role, (iii) Internal Green Transformation of NABARD, and (iv) Strategic Resource Mobilization. This strategic initiative not only reinforces NABARD's commitment to environmental stewardship but also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

## **2.Climate Change Scenario - At the State Level**

### **State Action Plan for Climate Change, Climate Strategy, State Green Budget (as applicable)**

2.1 The Government of Nagaland (GoN) has taken a very systematic and proactive approach towards the formulation of the Nagaland State Action Plan for Climate Change (NSAPCC). Some key sectors which are highly sensitive to climate change were prioritized as areas where detailed sector plans were required - these include agriculture and allied sectors forest and bio-diversity health energy urban habitats water sustaining livelihoods in mountain ecosystems and climate studies. The State Vision for the Agriculture and Allied Sectors is 'Food for All by 2025' which it aims to achieve by increased production

and productivity in a sustainable way. The departments of Agriculture Veterinary and Animal Husbandry Horticulture and Fisheries are the departments in charge of the respective sectors described above. In addition, the Soil and Water Conservation Department as well as the Irrigation and Flood Control Departments also play key roles across the agriculture and its allied sectors. Nagaland Bio Resources

Mission and Nagaland Beekeeping & Honey Mission are important players promoting livelihoods based on harvesting the rich bio-resources of the state and increasing honey production respectively. Renewed efforts are being made to set up “decentralised renewable energy solutions” primarily through a combination of small hydro (Pico or mini or micro) solar small wind generators and biogas plants to ensure 24x7 clean energy supply at the village level. Any specific Climate Change initiative in the State by Govt. of India

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

## **2.2 Any specific Climate Change initiative in the State by 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 Northeast Rural Livelihoods Project (NERLP) to improve rural livelihoods.

## **2.3 Any specific Climate Change initiative in the State by 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 ₹3174 lakh and soft loan assistance of ₹75 lakh covering 6550 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 6600 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.

**2.4 Any specific Climate Change initiative in the State by Any Other Agency**

- 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 II**

### **Potential of Geographical Indications in the State**

#### **1. GI scenario at national level and benefits of GI**

- Geographical Indications (GI) are products, which are linked to a place of origin and possess certain qualities, characteristics or reputation that are due to that place. GI are governed globally under the Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS) at the World Trade Organization (WTO). In India, the GI framework is established through the enactment of the Geographical Indications of Goods (Registration and Protection) Act, 1999.
- GI is a form of Intellectual Property Right that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GI provides legal rights to its Authorised Users, to prevent its use by a third party whose product does not conform to the applicable standards. GI products can be broadly categorized as (i)Handicrafts, including handloom textiles; (ii)Food items, including sweets and ethnic cuisines; (iii)Wine and Drinks; (iv)Manufactured Products and (v)Agricultural Products.

##### **1.1 Broad Framework to identify Potential GI products:**

- The product should have emanated from a particular geographical area;
- The products should possess certain features, characteristics that link it with the particular geographical area. In case of agricultural products, the linkage should be direct i.e. in terms of climate, topography, soil condition etc., whereas in case of non-agricultural products, the linkage can be direct or indirect;
- The product should have a history of production in that area;
- The product should have reputation in that area;
- The product should possess special quality or uniqueness and
- The product/ manufacturers of that product belong to a particular community or are concentrated in that geographical region.

India is bestowed with rich heritage of culture and traditions, that are flourishing here for past several centuries. In addition to this it has enormous biodiversity and has diverse agroclimatic conditions, which lead to many geographic specific IPR products in agriculture and other sectors. The GI registration has high significance in the country like India as it has been proven in the case of Basmati rice, where foreign exports earning is about ₹38,443 crore. As on 31.10.2024, there were 651 registered GI products in India, highlighting the rich culture and heritage of the country.

**Benefits of GI registration are narrated as under:**

- a. **Economic Benefits:** A GI tag can help in improving the marketability of products and opens opportunities for international trade. They can boost local economies by adding value to traditional products and attracting premium prices in both domestic and global markets.
- b. **Cultural Preservation:** By protecting traditional products, India can ensure the survival of its unique skills and knowledge.
- c. **Preventing Misuse and Counterfeiting:** GI registration helps prevent unauthorized producers from exploiting the reputation and goodwill associated with a particular region or product.
- d. **Rural Development:** The increased demand for GI registered products can create new employment and/ or enhanced livelihood opportunities, leading to rural development and poverty alleviation in the region.
- e. **Assured Quality:** GI registration guarantees that the product is of a certain standard, quality and is authentic.

**1.2 Initiatives of GoI, NABARD and any other agency in promoting GI**

**1.2.1 Initiatives of Government of India to promote GI:**

:

- **Geographical Indications of Goods (Registration and Protection) Act, 1999:** The Act provides a legal framework for the registration, protection, and enforcement of GIs in India. It prevents the use of GI tags by non-Authorized Users and ensures that the benefits are shared by the actual producers by preventing infringement.
- **Establishment of Geographical Indications Registry:** The GI Registry has been set up under DPIIT, Ministry of Commerce & Industry for ensuring adherence to quality standards and regulations for GI products.
- **One District One Product Initiative:** This scheme was introduced by the Government of India to foster balanced regional development across all districts of the country by selecting, branding, and promoting at least One Product from each District of the country. 1102 products from 761 districts across India have been identified, many (around 400+) of them being GI products (Source: KPMG & IBEF).
- **National IPR policy, 2016** provides strong emphasis on promotion of GIs across the country.
- **Creating awareness about significance of GIs, promoting registered Indian GIs, identify potential GIs and encourage stakeholders towards registration.**
- **Buyer-Seller Meets (BSMs) and Creating Market Linkages.**

### **1.2.2 Initiatives of NABARD in promotion of GI:**

:

- NABARD introduced a comprehensive scheme in 2019 to provide end to- end support to facilitate registration of GI for Agri aswell as non-Agri products along with pre- registration and post registration activities to enhance quality, improve market access, create awareness and strengthen producers' capacity. NABARD's interventions in the GI domain are as under:
- Mobilisation of artisans/ producers & awareness creation
- Support for registration of products as GI and renewal of existing GI products.
- Registration of producers/ manufacturers as Authorised Users
- Marketing Initiatives for GI Products such as Buyer-Seller Meets, Sponsoring stalls, GI exhibitions/ Melas.
- Awareness creation through social media campaigns, e-portals, websites, documentation through brochures and catalogues.
- Capacity building of artisans through workshops, conferences, seminars, training programmes etc. and reviving/ keeping alive 'dying arts'. As on date, NABARD has supported 283 products for GI registration of which 130 products have already been granted GI certification. Further, various exhibitions/ melas and dedicated outlets for marketing of GI products are also being supported.

## **2. GI scenario at State level**

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. GI 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.

### **2.1 Initiatives of State Government, NABARD and any other agency in promoting GI in the State.**

At present there are four products from Nagaland that has received the GI tag namely the Naga Mircha Naga Tree Tomato Naga Sweet Cucumber and the Chakhesang shawl. The GI tags have alleviated the adverse financial effects on the native or first-growers/creators who were finding it difficult to prove that their product is authentic. Out of the four GI tagged products three products can be categorized under horticulture product and one product under the handloom category. These products are all known for their unique flavors textures and

colors. The GI tagging of a product should be followed by registration of Authorized Users (AUs) for the particular product which ensures the legal right to the AUs to use the GI tag on their products thereby ensuring that only legitimate producers who meet the required geographical and quality criteria can label their products with the GI mark. Further in order to boost to the local farmers of Nagaland 250 cultivators of sweet cucumber and tree tomato were granted the 'user authorize' to utilize Geographical Indication (GI) tagging of the North Eastern Regional Agricultural Marketing Corporation Ltd (NERAMAC) processed certification during 2023. 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.

## **2.2 Successful NABARD's intervention in Geographical Indications in the State.**

A project on post GI registration activities of GI Chakhesang Shawl (GI-542) is under implementation through Chakhesang Women Welfare Society (CWWS) in the district in order to promote Authorized Users product diversification e-commerce generate employment income promote rural tourism etc. With the product diversification there is potential and scope for registration under GI on unique products.

## Annexure I

### Credit Potential for Agriculture

#### A. Farm credit

(Rs in lakh)

Sr. No.	District	Crop Production, Maintenance and Marketing	Water Resources	Farm Mechanization	Plantation & Horticulture		Forestry & Waste Land Development	Farm Credit- Others
					Term Loan	Working Capital		
1	Dimapur	9093.93	138.24	422.64	1210.71	0.00	392.28	152.80
2	Kiphire	2614.80	4.25	40.15	100.90	0.00	17.29	8.00
3	Kohima	2788.13	138.17	159.02	281.87	0.00	204.69	61.60
4	Longleng	2903.28	61.78	23.68	48.49	0.00	26.32	36.80
5	Mokokchung	5313.67	42.76	84.56	344.82	0.00	241.13	25.60
6	Mon	1798.04	12.98	36.32	197.98	0.00	10.24	0.00
7	Peren	3493.95	1.68	110.34	148.40	0.00	43.06	9.60
8	Phek	5364.27	6.80	20.32	318.56	0.00	78.64	12.80
9	Tuensang	5077.97	60.06	146.65	384.19	0.00	81.20	16.00
10	Wokha	3443.39	25.74	54.75	327.32	0.00	55.90	56.80
11	Zunheboto	3245.59	29.40	48.18	77.18	0.00	22.92	26.40
	<b>Total</b>	<b>45137.02</b>	<b>521.86</b>	<b>1146.61</b>	<b>3440.42</b>	<b>0.00</b>	<b>1173.67</b>	<b>406.40</b>



Sr. No.	District	AH - Dairy		AH - Poultry		AH - Sheep, Goat, Piggery		Fisheries		Subtotal (A)
		Term Loan	Working Capital	Term Loan	Working Capital	Term Loan	Working Capital	Term Loan	Working Capital	
1	Dimapur	450.31	95.87	343.82	73.43	1030.32	10.05	316.66	7.91	13738.97
2	Kiphire	65.80	25.25	51.10	41.60	205.75	52.95	29.74	5.65	3263.23
3	Kohima	1029.78	154.76	1452.38	324.71	1452.22	632.46	265.64	135.92	9081.35
4	Longleng	126.33	18.96	68.36	11.75	101.64	46.41	36.39	5.15	3515.34
5	Mokokchung	1790.33	48.74	340.77	70.62	1412.27	260.61	224.04	53.58	10253.50
6	Mon	36.40	237.44	81.76	252.95	127.20	742.72	14.48	95.36	3643.87
7	Peren	89.02	21.86	68.56	19.57	305.87	75.03	47.04	9.04	4443.02
8	Phek	105.28	30.32	71.44	43.28	122.88	106.00	46.48	23.12	6350.19
9	Tuensang	173.91	33.25	198.86	35.23	999.39	206.57	51.27	8.25	7472.80
10	Wokha	71.32	12.72	298.33	95.82	607.88	164.18	54.63	22.08	5290.86
11	Zunheboto	20.44	11.72	260.14	97.12	275.28	72.90	32.92	11.51	4231.70
	<b>Total</b>	<b>3958.92</b>	<b>690.89</b>	<b>3235.52</b>	<b>1066.08</b>	<b>6640.70</b>	<b>2369.88</b>	<b>1119.29</b>	<b>377.57</b>	<b>71284.83</b>

**B. Agriculture Infrastructure** (Rs in Lakh)

Sr. No.	District	Construction of storage facilities	Land development, Soil conservation, Wasteland development	Agriculture Infrastructure - Others	Subtotal (B)
1	Dimapur	672.00	203.52	48.22	923.74
2	Kiphire	96.00	9.62	7.00	112.62
3	Kohima	96.00	242.17	73.76	411.93
4	Longleng	32.00	45.25	0.00	77.25
5	Mokokchung	160.00	183.92	0.00	343.92
6	Mon	0.00	13.60	0.00	13.60
7	Peren	96.00	98.97	0.00	194.97
8	Phek	256.00	39.27	28.08	323.35
9	Tuensang	128.00	44.45	0.00	172.45
10	Wokha	64.00	28.77	23.86	116.63
11	Zunheboto	32.00	17.92	42.74	92.66
	Total	1632.00	927.46	223.66	2783.12

### C. Ancillary activities

(Rs in lakh)

Sr. No.	District	Food & Agro. Processing	Ancillary activities - Others	Subtotal (C)	Total Agriculture I = (A + B + C)
1	Dimapur	2788.80	0.00	2788.80	17451.51
2	Kiphire	42.40	0.00	42.40	3418.25
3	Kohima	587.20	0.00	587.20	10080.48
4	Longleng	36.80	0.00	36.80	3629.39
5	Mokokchung	164.80	0.00	164.80	10762.22
6	Mon	0.00	0.00	0.00	3657.47
7	Peren	140.00	0.00	140.00	4777.99
8	Phek	140.80	0.00	140.80	6814.34
9	Tuensang	92.00	0.00	92.00	7737.25
10	Wokha	299.20	0.00	299.20	5706.69
11	Zunheboto	544.00	0.00	544.00	4868.36
	<b>Total</b>	<b>4836.00</b>	<b>0.00</b>	<b>4836.00</b>	<b>78903.95</b>

Other Sector (II to V) (Rs in lakh)

Sr. No.	District	Micro, Small and Medium Enterprises	Export Credit	Education	Housing
		II			
1	Dimapur	62284.50	344.25	2052.00	2793.60
2	Kiphire	787.50	0.00	225.00	27.90
3	Kohima	20100.00	8.50	1989.00	1665.90
4	Longleng	436.50	0.00	180.00	45.00
5	Mokokchung	3276.00	140.25	873.00	138.60
6	Mon	1755.00	8.50	1008.00	315.00
7	Peren	1044.00	0.00	198.00	112.50
8	Phek	1260.00	0.00	648.00	83.70
9	Tuensang	1309.50	0.00	729.00	139.50
10	Wokha	1903.00	0.00	990.00	510.30
11	Zunheboto	2676.50	0.00	603.00	157.50
	<b>Total</b>	96832.50	501.50	9495.00	5989.50

## Other Sector (VI to VIII)

(Rs in lakh)

Sr. No.	District	Social Infrastructure	Renewable energy	Others	Total Priority Sector
		VI	VII	VIII	
1	Dimapur	4520.00	116.64	507.60	90070.10
2	Kiphire	272.00	9.45	97.00	4837.10
3	Kohima	1816.00	53.64	1813.00	37526.52
4	Longleng	320.00	3.24	38.00	4652.13
5	Mokokchung	1288.00	38.07	127.80	16643.94
6	Mon	992.00	58.32	109.20	7903.49
7	Peren	280.00	9.72	74.80	6497.01
8	Phek	808.00	22.32	177.60	9813.96
9	Tuensang	1008.00	13.86	131.00	11068.11
10	Wokha	1032.00	43.92	1528.00	11713.91
11	Zunheboto	776.00	24.84	801.60	9907.80
	Total	13112.00	394.02	5405.60	210634.07

Annexure II

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

(₹ crore)

Table 1: Crop Loan

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	180.99	132.24	112.84	167.64	203.92	118.32	180.20	
RCBs	29.66	12.17	14.33	15.83	87.37	11.95	29.90	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	6.87	0.43	3.97	0.60	9.30	0.74	7.43	
Others	0.00	0.00	0.00	0.00	0.45	0.00	3.09	
<b>Sub total (A)</b>	<b>217.52</b>	<b>144.84</b>	<b>131.14</b>	<b>184.07</b>	<b>301.04</b>	<b>131.01</b>	<b>220.62</b>	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	162.70	55.63	86.42	119.63	212.85	119.73	258.95	
RCBs	54.68	20.94	16.76	25.02	29.71	26.06	39.32	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	11.41	1.73	3.86	4.66	6.70	7.84	18.22	
Others	0.00	0.00	0.00	0.00	1.65	0.36	3.34	
<b>Sub total (B)</b>	<b>228.79</b>	<b>78.30</b>	<b>107.04</b>	<b>149.31</b>	<b>250.91</b>	<b>153.99</b>	<b>319.83</b>	

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	343.69	187.87	199.26	287.27	416.77	238.05	439.15	
RCBs	84.34	33.11	31.09	40.85	117.08	38.01	69.22	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	18.28	2.16	7.83	5.26	16.00	8.58	25.65	
Others	0.00	0.00	0.00	0.00	2.10	0.36	6.43	
<b>Sub total (C)</b>	<b>446.31</b>	<b>223.14</b>	<b>238.18</b>	<b>333.38</b>	<b>551.95</b>	<b>285.00</b>	<b>540.45</b>	

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	229.10	347.33	298.36	649.63	296.59	868.84	971.91	
RCBs	23.08	0.81	16.97	0.04	23.45	0.63	92.55	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	4.77	7.59	6.97	11.35	15.89	11.78	47.21	
Others	0.00	0.00	0.00	0.00	3.87	2.57	25.48	
<b>Sub total (D)</b>	<b>256.95</b>	<b>355.73</b>	<b>322.30</b>	<b>661.02</b>	<b>339.80</b>	<b>883.82</b>	<b>1137.15</b>	

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	83.26	71.45	62.51	24.58	136.49	54.17	278.07	
RCBS	4.15	0.22	4.33	19.99	12.94	24.25	29.65	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBS	1.45	0.60	0.88	1.91	16.36	2.68	14.25	
Others	0.00	0.00	0.00	0.00	0.41	0.00	4.04	
Sub total (E)	88.86	72.27	67.72	46.48	166.20	81.10	326.01	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	656.05	606.65	560.13	961.48	849.85	1161.06	1689.13	
RCBS	111.57	34.14	52.39	60.88	153.47	62.89	191.42	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBS	24.50	10.35	15.68	18.52	48.25	23.04	87.11	
Others	0.00	0.00	0.00	0.00	6.38	2.93	35.95	
Grand Total	792.12	651.14	628.20	1040.88	1057.95	1249.92	2003.61	
Note : *OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy								
Note : # RCBs include StCBs, DCCBs and PACS (if any)								



**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**

(**₹ crore**)

**Table 1: Crop Loan**

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	132.24	12.17	0.00	0.43	0.00	144.84	167.64	15.83	0.00	0.60	0.00	184.07

**Table 1: Crop Loan**

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	118.32	11.95	0.00	0.74	0.00	131.01	180.20	29.90	0.00	7.43	3.09	220.62

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total						0.00						0.00
Grand Total (I +II)	132.24	12.17	0.00	0.43	0.00	144.84	167.64	15.83	0.00	0.60	0.00	184.07

Table 2: Term Loan

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total						0.00						0.00
Grand Total (I +II)	118.32	11.95	0.00	0.74	0.00	131.01	180.20	29.90	0.00	7.43	3.09	220.62
# RCBs include StCBs, DCCBs and PACS (if any)												

## Nagaland, SFP 2025-26

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 III

#### Critical Infrastructure Support to be provided

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely impact/ Outcome
1	Kiphire	Agri. Ancillary Activities	Agri collection centre in Nitoi Village	12.00	Market assurance reduction in transportation cost for farmers
2	Kiphire	Storage	Cold storage (100 MT) in Kiphire	280.00	To reduce waste of perishable items and increase income levels of farmers
3	Kiphire	Social Infrastructure	Primary School in Vongva Village Pungro Block	10.00	To promote education reduce school drop-out
4	Kiphire	Renewable Energy	24 MW Hydro power projects at Phelungre village	31781.00	To cover more villages under electrification promote power-driven micro enterprises
5	Kiphire	Renewable Energy	42 MW Hydro power projects at Moya and Phor village	45686.00	To cover more villages under electrification promote power-driven micro enterprises
6	Kohima	AH Sheep Goat Piggery	Construction of New Veterinary Hospital with Modern Laboratory Facilities	38.00	To ensure early and better diagnosis of livestock leading to reduction in mortality and increase in income levels

## Nagaland, SFP 2025-26

7	Kohima	Social Infrastructure	Road from Forest Colony to Meirema Basa via T Khel Village	25.00	To ensure better transportation leading to greater economic activities
8	Longleng	Social Infrastructure	Iron cabled hanging foot bridge - over Yungmon River Sakshi Block	5.00	To facilitate movement of people and goods and hence boost economic activities and socio-cultural exchanges
9	Longleng	AH Sheep Goat Piggery	Modern abattoir/meat shop- 4 nos @ Rs 5.00 lakh per unit in Longleng Town	20.00	To enhance income levels of livestock farmers provide better quality meat to consumers
10	Longleng	Social Infrastructure	Horti Link Road - Bhumnyu to Kainyu Yemnyu - 7 km	21.00	To facilitate transportation of agri inputs yield etc.
11	Longleng	Social Infrastructure	Horti Link Road - Yongshei to Yongkhup - 6 km	18.00	To facilitate transportation of agri inputs yield etc.
12	Longleng	Social Infrastructure	Horti Link Road -Bura Namsang to Homphang yem - 8 km	24.00	To facilitate transportation of agri inputs yield etc.
13	Longleng	Social Infrastructure	Horti Link Road - Phongching to Phongching horti field - 6 km	18.00	To facilitate transportation of agri inputs yield etc.
14	Mokokchung	Social Infrastructure	Agri Link Road- Lakhuni to Lizo Model village - 12 km	36.00	To facilitate transportation of agri inputs yield etc.
15	Mokokchung	Social Infrastructure	Agri Link Road- Satsukba & Shaiphumi village to Tzuong village - 10 km	30.00	To facilitate transportation of agri inputs yield etc.

16	Mokokchung	Social Infrastructure	Horti Link Road- New camp highway to Tsupa terrace field via horti farm - 7 km	21.00	To facilitate transportation of agri inputs yield etc.
17	Mokokchung	Social Infrastructure	Horti Link Road- Milak bridge (Khar village) to Horti farming project - 6 km	18.00	To facilitate transportation of agri inputs yield etc.
18	Mokokchung	AH Sheep Goat Piggery	Feed Mill 6 MT in Longpangyimsen	70.00	To enhance supply of feed to meet growing demand
19	Mon	Animal Husbandry - Poultry	Construction of Chick rearing house- 20*15sq.ft- 5 nos@ Rs 5 lakh per unit in Mon Town	25.00	To boost availability of chicks and support poultry farmers
20	Mon	Social Infrastructure	Agri link road-Hahyao khoa to Gahshong - 4 km	12.00	To facilitate transportation of agri inputs yield etc.
21	Mon	Social Infrastructure	Agri link road- Goching to Tapea area - 5 km	15.00	To facilitate transportation of agri inputs yield etc.
22	Mon	Social Infrastructure	Horti link road- Chi to Roagak area - 5 km	15.00	To facilitate transportation of agri inputs yield etc.
23	Mon	Social Infrastructure	Horti link road- Goching to Manhra area - 4 km	12.00	To facilitate transportation of agri inputs yield etc.
24	Noklak	Storage	Zero energy storage- 30 MT in Noklak Village	30.00	To strengthen storage infrasturcute and arrest distress sale of farm produce

## Nagaland, SFP 2025-26

25	Noklak	Fisheries	Fish market in Noklak HQ	10.00	To create an organised avenue for fish sellers and buyers
26	Peren	Storage	Cold storage (100 MT) in Jalukie B Village	210.00	To reduce waste of perishable items and increase income levels of farmers
27	Peren	Agri. Ancillary Activities	Agri collection centre in Tening Village	8.00	Market assurance reduction in transportation cost for farmers
28	Phek	Storage	Cold storage (100 MT) in Kikruma Village	230.00	To reduce waste of perishable items and increase income levels of farmers
29	Phek	Agri. Ancillary Activities	Agri collection centre in Chosaba Village	10.00	Market assurance reduction in transportation cost for farmers
30	Tuensang	Social Infrastructure	Agri link road - Tuensang town to Sochet village - 4 km	12.00	To facilitate transportation of agri inputs yield etc.
31	Tuensang	Social Infrastructure	Agri link road -Dikhu bridge to Longra via Noksen paddy field - 15 km	45.00	To facilitate transportation of agri inputs yield etc.
32	Tuensang	Social Infrastructure	Horti link road - Chengdang village to Horti farm area - 4 km	12.00	To facilitate transportation of agri inputs yield etc.
33	Tuensang	Social Infrastructure	Horti link road- Kongya village to Horti farm area - 10 km	30.00	To facilitate transportation of agri inputs yield etc.



34	Tuensang	Fisheries	Fish Hatcheries at Longra Noksen	10.00	To make available better quality fingerlings for fish farmers
35	Tuensang	Fisheries	Fish market in Longkhim HQ	10.00	To create an organised avenue for fish sellers and buyers
36	Wokha	Fisheries	Ice Plant cum Cold Storage of Fishes	160.00	To support fish business
37	Wokha	Plantation and Horticulture	10 Units of Automatic Rubber Processing Machinery in a Common Facility Centre	100.00	To support farmers taking up rubber plantation
38	Zunheboto	Food and Agro. Processing	05 units of Cardamom Processing Plant	750.00	To promote food processing

**Annexure IV**  
**Critical Interventions Required for Creating a Definitive Impact**

**1. Farm Credit**

Sr. No.	District	Critical Interventions Required
1	All Districts	There is a need to expand the outreach of banking services in the far flung places of the State by setting up of bank branches and/or placing of Business Correspondents/Business Facilitators/Customer Service Points. It would lead to greater financial inclusion and increase farm credit.

**2. Water Resources**

Sr. No.	District	Critical Interventions Required
1	All Districts	Sustainable irrigation techniques like drip and sprinkler and solar irrigation need to be promoted through continuous campaign and handholding support.

**3. Farm Mechanisation**

Sr. No.	District	Critical Interventions Required
1	All Districts	The hilly terrains and low farm power availability in the State limit the scope for large-scale farm mechanisation. In addition to high cost of farm machinery it is unviable for individual farmers to own machinery since most farmlands are small and scattered. Hence cooperative societies and FPOs may be supported for establishing custom hiring centres for small and marginal farmers.

#### 4. Plantation and Horticulture

Sr. No.	District	Critical Interventions Required
1	All Districts	The horticulture segment is facing constraints like non-availability of planting material poor yield and low productivity. Hence stakeholders like State Horticulture Department Indian Council of Horticultural Research (ICAR-ICHR) KVKs may make efforts to address these bottlenecks and guide the farmers to boost horticultural productivity and increase the area under fruit cultivation. Promotion of protected cultivation may also be encouraged as it will help enhance productivity by multiple folds over open field cultivation.

#### 5. Forestry/ Waste Land Development

Sr. No.	District	Critical Interventions Required
1	All Districts	Joint forest management engages villagers in the creation management and protection of plantations. There is a need for awareness creation by way of seminars and workshops to manage forest resources and mitigate challenges.

#### 6. Animal Husbandry - Dairy

Sr. No.	District	Critical Interventions Required
1	All Districts	There is also a need to promote high milk yielding breeds of cattle besides creating dairy farm infrastructure.

#### 7. Animal Husbandry - Poultry

Sr. No.	District	Critical Interventions Required
1	All Districts	Containing mortality is vital in order to make the poultry business profitable. Hence there is a need for improvement of poultry diagnostics to ensure early detection of diseases and suitable treatment/vaccination.

### 8. Animal Husbandry – Sheep, Goat, Piggery

Sr. No.	District	Critical Interventions Required
1	All Districts	There is a need to develop systems to sustain crossbred pig population and conserve indigenous pig breeds. Import of exotic germplasm like Hampshire Large White Yorkshire Duroc Landrace and Large Black after bio-security checks can facilitate and support piggery entrepreneurs.

### 9. Fisheries

Sr. No.	District	Critical Interventions Required
1	All Districts	There is much scope for promoting fisheries eco-tourism. Providing training to farmers and entrepreneurs and arranging for exposure visits to other states will promote entrepreneurship and investment in fisheries sector.

### 10. Construction of Storage and Marketing Infrastructure

Sr. No.	District	Critical Interventions Required
1	All Districts	Availability of scientific storage facility can ensure reduction in losses on account of improper storage and distress sale. Banks may consider funding proposals for development of godowns cold storages and ripening chambers. Implementation of Agriculture Infrastructure Fund (AIF) is expected to give a boost to this sub-sector.

### 11. Land Development, Soil Conservation and Watershed Development

Sr. No.	District	Critical Interventions Required
1	All Districts	Nagaland has a unique land ownership system based on community and clan property rights. This can make programmes for land development soil conservation and watershed development difficult to implement. Jhum (shifting cultivation) being practised in the State contributes to soil erosion and surface run-off. Inadequate soil conservation practices by the villagers lead to soil loss. In Nagaland the average soil loss per ha per year is approximately 30.62 tonnes which is significantly higher than the national average of 10.2 tonnes per ha per year.

### 12. Agriculture Infrastructure: Others

Sr. No.	District	Critical Interventions Required
1	All Districts	The Soil and Water Conservation Department may make provision for providing free technical consultancy services to farmers who may be interested in setting up Vermicomposting units by way of demonstration at the production units and can also produce finished products to facilitate in marketing for those small and marginal farmers who may not be in a position to prepare vermicompost of their own.

### 13. Food and Agro. Processing

Sr. No.	District	Critical Interventions Required
1	All Districts	Due to climate change and also low productivity in the state in respect of cultivation of paddy pulses vegetables oilseeds the supply of Raw Materials to ensure sustainable Food and Agro Processing is difficult as a result of which the offtake of this sector becomes limited. Also availability of labour at the farm level is a challenge due to migration to urban places.

#### 14. Agri. Ancillary Activities: Others

Sr. No.	District	Critical Interventions Required
1	All Districts	Propagating of ACABC scheme for science graduates to take up self-employment activity needs to be promoted to encourage more entrepreneurs and villages becoming self-sufficient by services of these ACABC beneficiaries. All stakeholders like the science colleges and universities bankers and government department need to be sensitized about the scheme to create a definite impact.

#### 15. Micro, Small and Medium Enterprises (MSME)

Sr. No.	District	Critical Interventions Required
1	All Districts	Awareness creation about ongoing schemes on MSMEs like Chief Minister's Micro Finance Initiative Entrepreneurship Awareness Programme Entrepreneurship cum Skill Development Programme can generate new-age entrepreneurs both in production and services sectors. Providing access to credit and development will also help in off-take of MSMEs.

#### 16. Export Credit

Sr. No.	District	Critical Interventions Required
1	All Districts	Having a favorable export policy for agriculture and non-farm sector that focuses on export using cluster approach to production and to facilitate the management of the value chain and cold chain systems.

#### 17. Education

Sr. No.	District	Critical Interventions Required
1	All Districts	Conduct of Financial Literacy Camps for School and College Children at the Schools and University Campus will sensitize them about the on-going facilities available for higher education by the Banks for the deserving children. Creating awareness of the PM JAN-Samarth Portal can help navigate the children in the formality of securing education loans from formal sources.

### 18. Housing

Sr. No.	District	Critical Interventions Required
1	All Districts	Home loan applications are time consuming and involve lot of paperwork as a result of which there is lot of delay in processing and sanction of home loans. Submission of home documents and applying for loan electronically with minimum approval time can expedite in housing sector credit. Besides availability of home loan interest rates by various banks will help the beneficiaries choose the right bank for their requirements.

### 19. Social Infrastructure

Sr. No.	District	Critical Interventions Required
1	All Districts	Opening of more bank branches will facilitate in creating of social infrastructure like schools colleges dispensaries hospitals etc.

### 20. Renewable Energy

Sr. No.	District	Critical Interventions Required
1	All Districts	Nagaland has a large amount of untapped renewable energy resources which include 7920 MW of solar energy 180 MW of small hydropower and 10MW of biofuel energy. However Nagaland is also prone to earthquakes and landslides so energy planning must take this into account.

### 21. Informal Credit Delivery System

Sr. No.	District	Critical Interventions Required
1	All Districts	Providing of adequate training to the bank staff and SHPIs on the various programmes and facilities for offtake of credit besides inculcating the habit of savings and credit discipline.

### Abbreviations

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



Abbreviation	Expansion
FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
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
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
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

Abbreviation	Expansion
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDF	Watershed Development Fund



**Abbreviation**

**Expansion**

WDRA

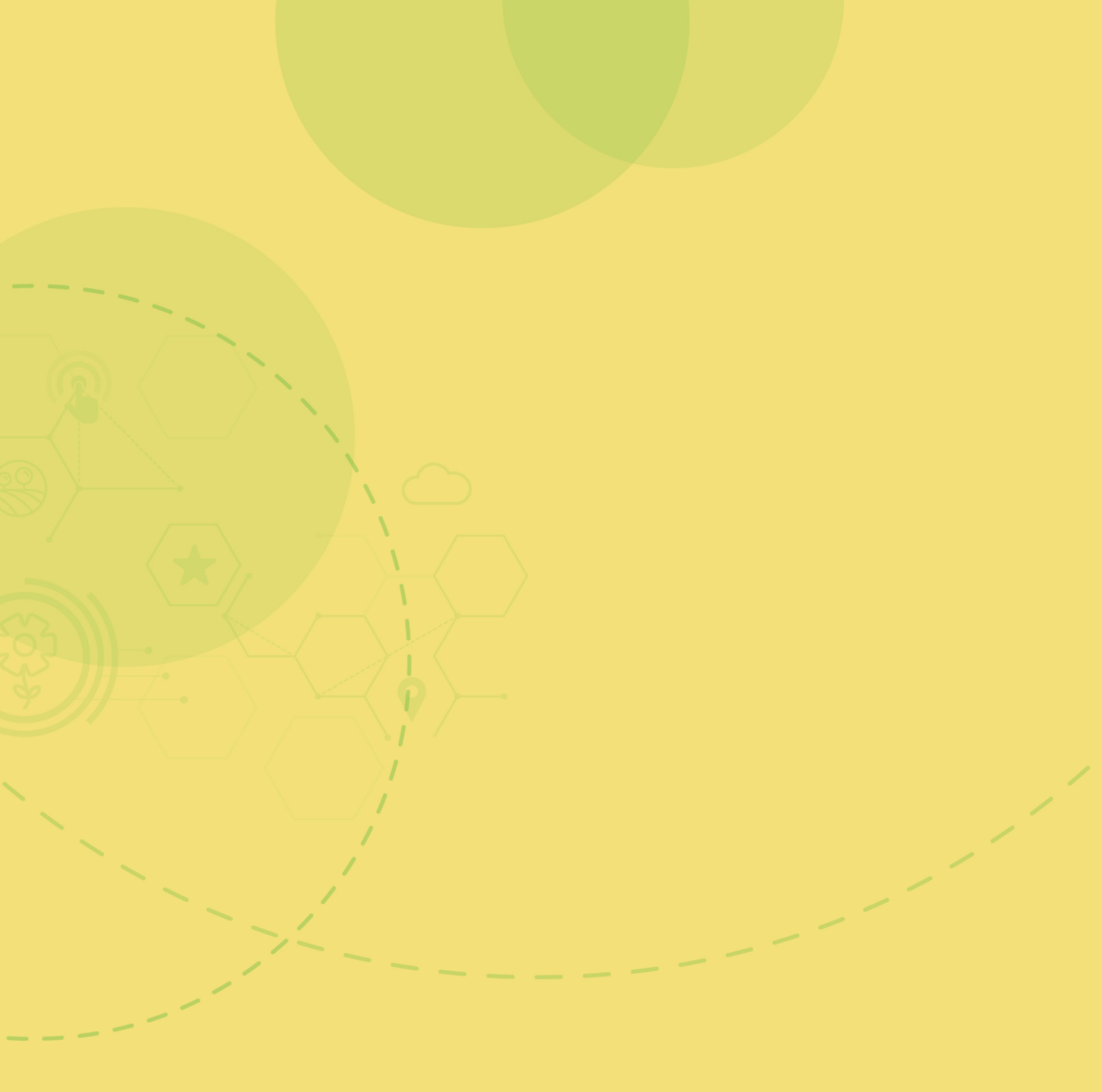
Warehousing Development and Regulatory Authority

WSHG

Women Self Help Group

### List of the District Development Managers of Nagaland

Sr. No.	District	Designation	Name of the DDM	Mobile Number	E-Mail Address
1	Peren	DDM(R), NABARD	Bijayashree Parida	8928110324	bijayashree.parida@nabard.org
2	Kohima	DDM(C) NABARD	Chitebuni Kricho	8876219980	ddmkohima@nabard.org
3	Wokha	DDM(C) NABARD	Chitebuni Kricho	8876219980	ddmkohima@nabard.org
4	Zunheboto	DDM(C) NABARD	Chitebuni Kricho	8876219980	ddmkohima@nabard.org
5	Kiphire	DDM, NABARD	Imsunaro	8014174045	imsunaro2@nabard.org
6	Phek	DDM, NABARD	Imsunaro	8014174045	imsunaro2@nabard.org
7	Tuensang	DDM, NABARD	POJI	8575880664	mokokchung@nabard.org
8	Longleng	DDM, NABARD	POJI	8575880664	mokokchung@nabard.org
9	Mokokchung	DDM NABARD	POJI	8575880664	mokokchung@nabard.org
10	Mon	DDM(R), NABARD	Sarat Kumar Behera	8763026465	mon@nabard.org
11	Dimapur	DDM(R), NABARD	yamuna pai	9653316489	ddm.dimapur@nabard.org



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