



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त क्रेडिट प्लान Potential Linked Credit Plan 2025-26



जुन्हेबोटो ज़िला
Zunheboto District

नागालैण्ड क्षेत्रीय कार्यालय, दीमापुर
Nagaland Regional Office, Dimapur



Zunheboto, PLP 2025-26

Potential Linked Credit Plan

Year: 2025-26

District: Zunheboto

State: Nagaland



**National Bank for Agriculture and Rural
Development**

Nagaland Regional Office, Dimapur



VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

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

Foreword

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

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

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

(Pauliankap Bulte)
General Manager/OIC



PLP Document Prepared by:

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Zunheboto

PLP Document finalized by: Nagaland Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	The district of Zunheboto with an area of 1255 sq. km at altitude of 1874.22 mts. above sea level. As per Census 2011, the district has a total population of 1,40,757 of which, 1,13,160 (80.40%) reside in the rural areas.
2	Type of soil	The major soil types are clay and loamy soil.
3	Primary occupation	Agriculture and allied activities are the mainstay of the district's occupation and is the main source of livelihood for majority of the population
4	Land holding structure	Average Size of Operational Land Holdings in Zunheboto is more than 2 Hectares.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Ground Level Credit (GLC) flow under Priority Sector stood at Rs. 1179.81 lakh during 2022-23, which improved significantly to Rs. 3251.59 lakh during 2023-24
2	CD Ratio	CD Ratio of the district, which was 104.25 % as on 31 March 2023, increased to 125.62 % as on 31st march 2024.
3	Investment credit in agriculture	Investment credit in agriculture for Zunheboto during FY 2023-24 was Rs. 652.37 lakhs.
4	Credit flow to MSMEs	Credit flow to MSME in Zunheboto during FY 2023-24 was Rs. 1421.77 lakhs.
5	Other significant credit flow, if any	

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The PLP for Zunheboto district has estimated an institutional credit potential of Rs.9907.80 lakhs for the FY 2025-26.
2	Projection for agriculture and its components	Credit potential for Agriculture (including agriculture infrastructure and ancillary activities) is estimated at Rs. 4868.36 lakhs for the FY 2025-26.
3	Projection for MSMEs	Credit potential for Micro, Small and Medium Enterprises (MSME) is estimated at Rs.2676.50 lakhs during FY 2025-26.
4	Projection for other purposes	Projection for other purposes is estimated as follows: Education at Rs 603 lakhs, Housing at Rs 157.50 lakhs, Social Infrastructure at Rs 776 lakhs, Renewable Energy at 24.84 lakhs and others at Rs 801.60 lakhs.

5. Developmental Initiatives

1. NABARD has been actively implementing pilot projects in farm, off farm sector and micro-finance sectors. It has integrated various initiatives such as Tribal Development Projects, Watershed development, Farmer Producer Organizations and Enterprise Development Training Programs for rural communities.
2. NABARD has been collaborating with State Governments to develop infrastructure in rural areas, including roads, bridges, common facility centers, and plantation crops.
3. Additionally, NABARD partners with various agencies to implement developmental projects aimed at enhancing farmers' livelihoods through horticulture programs, skill training, springshed development, and the promotion of Farmer Producer Organizations (FPOs).
4. Some of the programmes and schemes introduced by the GoI are Agriculture Infrastructure Fund (AIF); Animal Husbandry Infrastructure Development Fund (AHIDF); PM Formalisation of Micro Food Processing Enterprises Scheme (PMFE); KCC loans for PM Kisan; Scheme for Promotion of FPOs etc.
5. The State Government has also launched various initiatives such as CM Micro Finance Initiative amongst others, emphasizing on self-reliance in agricultural production & animal husbandry sector in the state.
6. The State Government is looking into both short-term & long-term steps needed for providing skilling programmes which can generate gainful employment.

6. Thrust Areas

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

7. Major Constraints and Suggested Action Points

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

8. Way Forward

1. Commodity clusters/ production hubs suitable under different agro-climatic conditions may be identified in each district and a complete value chain may be developed around that with FPO as a back-end enabler for production, aggregation, value addition, and marketing of produce.
2. Government may establish FPO Incubation Centers in each cluster with technical support of the Agricultural Universities/ ICAR Institutions for providing technical handholding to FPOs for their business development to achieve sustainability.

3. Increased production and productivity of various crops will also require farm mechanization.
4. Banks may be encouraged to extend financial assistance for various income-generating activities in the state including storage and food processing units thereby infusing capital support for the development of a much-needed value /supply chain system in the state.
5. The deepening of financial awareness and literacy through the help of Centres for Financial Literacy supported by NABARD under FIF will enable wider banking penetration and augment the credit flow, especially under priority sector

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use

Utility

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

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

		<ul style="list-style-type: none"> - Other support required to increase credit flow; and
		<ul style="list-style-type: none"> - Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	<ul style="list-style-type: none"> - Private investment opportunities available in each sector;
		<ul style="list-style-type: none"> - Availability of commercial infrastructure; and
		<ul style="list-style-type: none"> - Information on various schemes of Govt. & Banks.

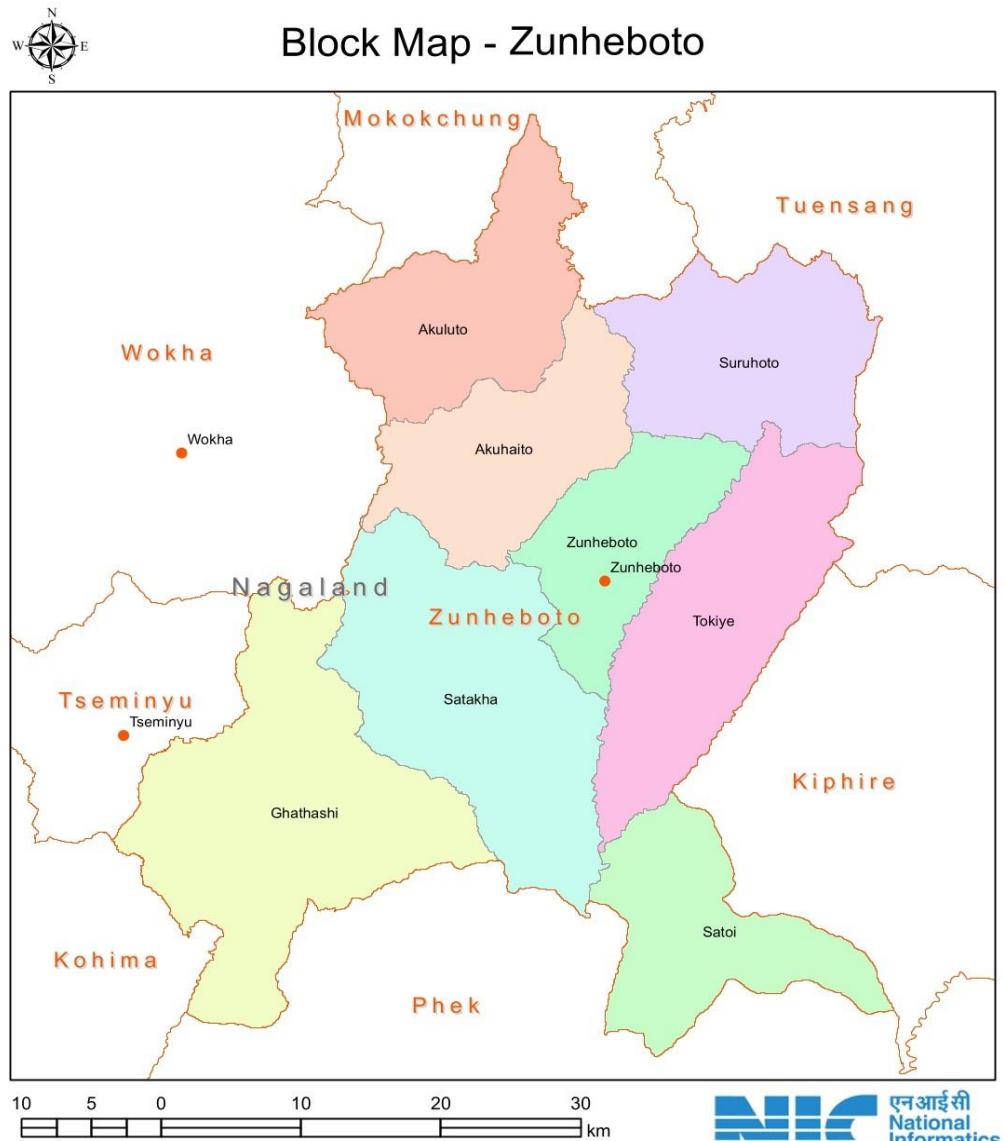
6. Limitations and constraints

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

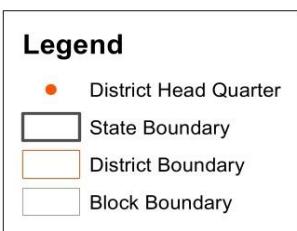
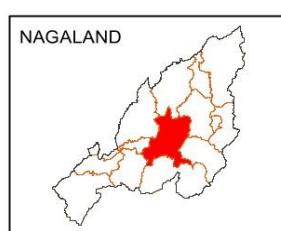
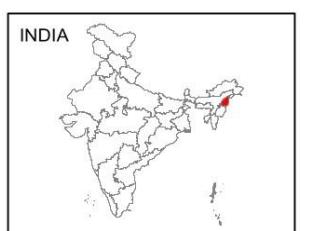
Part A

Zunheboto, PLP 2025-26

District Map



NIC एनआईसी
National Informatics Centre



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	4231.70
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	3438.84
2	Term Loan for agriculture and allied activities	792.86
B	Agriculture Infrastructure	92.66
C	Ancillary activities	544.00
I	Credit Potential for Agriculture A+B+C)	4868.36
II	Micro, Small and Medium Enterprises	2676.50
III	Export Credit	0.00
IV	Education	603.00
V	Housing	157.50
VI	Social Infrastructure	776.00
VII	Renewable energy	24.84
VIII	Others	801.60
	Total Priority Sector	9907.80

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	3245.59
2	Water Resources	29.40
3	Farm Mechanisation	48.18
4	Plantation & Horticulture with Sericulture	77.18
5	Forestry & Waste Land Development	22.92
6	Animal Husbandry - Dairy	32.16
7	Animal Husbandry - Poultry	357.26
8	Animal Husbandry - Sheep, Goat, Piggery	348.18
9	Fisheries	44.43
10	Farm Credit- Others	26.40
	Sub total	4231.70
B	Agriculture Infrastructure	
1	Construction of storage	32.00
2	Land development, Soil conservation, Wasteland development	17.92
3	Agriculture Infrastructure - Others	42.74
	Sub total	92.66
C	Ancillary activities	
1	Food & Agro. Processing	544.00
2	Ancillary activities - Others	0.00
	Sub Total	544.00
II	Micro, Small and Medium Enterprises	
	Total MSME	2676.50
III	Export Credit	0.00
IV	Education	603.00
V	Housing	157.50
VI	Social Infrastructure	776.00
VII	Renewable energy	24.84
VIII	Others	801.60
	Total Priority Sector	9907.80

District Profile

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	1255
2	No. of Sub Divisions	6
3	No. of Blocks	8
4	No. of revenue villages	191
5	No. of Gram Panchayats	191

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Nagaland
2	District	Zunheboto
3	Agro-climatic Zone 1	PAZ2 - Eastern Himalayan Region
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Climate	Pre Humid

3. Land Utilization (Ha)

Sr. No.	Particulars	Nos.
1	Total Geographical Area	125500
2	Forest Land	61376
3	Area not available for cultivation	6745
4	Barren and Unculturable land	NA
5	Permanent Pasture and Grazing Land	NA
6	Land under Miscellaneous Tree Crops	NA
7	Cultivable Wasteland	4525
8	Current Fallow	2663
9	Other Fallow	7339

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	8
2	Critical	-
3	Semi Critical	-
4	Over Exploited	-
5	Saline	-
6	Not Assessed	-
7	Total	8

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	188	1	95.5	-
2	>1 to <=2 ha	1034	6	1258.5	-
3	>2 to <=4 ha	15487	93	1119187	93
4	>4 to <=10 ha	-	-	-	-
5	>10 ha	-	-	-	-
6	Total	16709	100	1120541	93

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	30.738
2	Of the above, Small/ Marginal Farmers	NA
3	Agricultural Labourers	1.763
4	Workers engaged in Household Industries	0.613

5	Workers engaged in Allied agro activities	NA
6	Other workers	16.268

7. Demographic Profile [In 'ooo]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	140.76	71.217	69.540	113.160	27.597
2	Scheduled Caste	0	NA	NA	NA	NA
3	Scheduled Tribe	0	NA	NA	NA	NA
4	Literate	102.88	53.504	49.377	NA	NA
5	BPL	0	NA	NA	NA	NA

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	27.835
2	Rural Households	23.014
3	BPL Households	NA

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	2.883
2	Having source of drinking water	21.00
3	Having electricity supply	NA
4	Having independent toilets	17.95

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	191
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	19
4	Villages having Banking Facilities	
5	Villages having Primary Schools	179
6	Villages having Primary Health Centres	13
7	Villages having Potable Water Supply	180

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	https://zunheboto.nic.in
1.a Additional Information	https://zunheboto.nic.in
2. Soil & Climate	https://zunheboto.nic.in

3. Land Utilisation [Ha]	https://zunheboto.nic.in
4. Ground Water Scenario (No. of blocks)	https://zunheboto.nic.in
5. Distribution of Land Holding	https://zunheboto.nic.in
6. Workers Profile [In 'ooo]	https://zunheboto.nic.in
7. Demographic Profile [In 'ooo]	https://zunheboto.nic.in
8. Households [In 'ooo]	https://zunheboto.nic.in
9. Household Amenities [Nos. in 'ooo Households]	https://zunheboto.nic.in
10. Village-Level Infrastructure [Nos.]	https://zunheboto.nic.in

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	-
2	Primary Health Centres	13
3	Primary Health Sub-Centres	69
4	Dispensaries	-
5	Hospitals	2
6	Hospital Beds	75

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

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

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	56160.43
2	Irrigation Potential Created	2590.00
3	Net Irrigated Area (Total area irrigated at least once)	3065.50
4	Area irrigated by Canals/ Channels	-
5	Area irrigated by Wells	-
6	Area irrigated by Tanks	-
7	Area irrigated by Other Sources	-
8	Irrigation Potential Utilized (Gross Irrigated Area)	3949.50

14. Infrastructure for Storage, Transport and Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	761
2	Railway Line [km]	-
3	Public Transport Vehicle [Nos]	-
4	Goods Transport Vehicles [Nos.]	-

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	12	-
2	Sugarcane (Gur/ Khandsari/ Sugar)	-	-
3	Fruit (Pulp/ Juice/ Fruit drink)	1	-
4	Spices (Masala Powders/ Pastes)	-	-
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	-	-
6	Cotton (Ginning/ Spinning/ Weaving)	-	-
7	Milk (Chilling/ Cooling/ Processing, etc.)	-	-
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	-	-
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	-	-

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	11485	3792	7693
2	Cattle - Indigenous	15807	6571	9236
3	Buffaloes	9	-	-
4	Sheep - Cross bred	-	-	-
5	Sheep - Indigenous	-	-	-
6	Goat	2851		
7	Pig - Cross bred	9678	3576	6102
8	Pig - Indigenous	39631	22900	16731
9	Horse/Donkey/Camel	-	-	-
10	Rabbit	-	-	-
11	Poultry - Improved	75158	13154	62004
12	Poultry - Indigenous	129954	24490	105464

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	7
3	Disease Diagnostic Centres	0
4	Artificial Insemination Centers	0
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	-
7	Fodder Farms	0
8	Dairy Cooperative Societies	
9	Milk Collection Centres	-
10	Fishermen Societies	
11	Animal Husbandry Training Centres	-

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	9151.5	MT	-	gm/day
2	Egg	350.42	Lakh Nos.	2	nos/p. a.
3	Milk	55.93	MT	7	gm/day
4	Meat	23.87	MT	-	gm/day
5	Wool	0.00	MT	-	-

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

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rainfall - Actual (mm)	1178	1045	1178
2	Cropping Pattern	Mixed	Mixed	Mixed

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1224.41	775.72	1725.03

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Jhum Paddy	9.2	18.32	19	9.3	18.42	19.80	-	-	-
2	WTRC Paddy	5.85	16.91	28	5.63	17.54	31	-	-	-
3	Maize	10.12	20.08	19	6.18	12.37	20	-	-	-
4	Soyabe an	2.19	2.74	12.15	1.91	2.37	12.40	-	-	-

Table 4: Irrigated Area, Cropping Intensity

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

Table 5: KCC Coverage

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

Table 6: Soil testing facilities

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

Source

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

Water Resources

Table 1: GLC

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

Table 2: Irrigated Area & Potential

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

Table 3: Block level water exploitation status

Sr. N o.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Nagaland	Wokha	Bhandari	Safe	Safe	Safe
2	Nagaland	Wokha	Changpang	Safe	Safe	Safe
3	Nagaland	Wokha	Chukitong	Safe	Safe	Safe
4	Nagaland	Wokha	Ralan	Safe	Safe	Safe
5	Nagaland	Wokha	Sanis	Safe	Safe	Safe
6	Nagaland	Wokha	Wokha	Safe	Safe	Safe
7	Nagaland	Wokha	Wozhuro-Ralan	Safe	Safe	Safe

Sources:

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

Plantation & Horticulture including Sericulture**Table 1: Production Clusters**

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

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

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

Sources:

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

Forestry & Waste Land Development

Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

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

Sources:

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

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

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

Table 2: Processing Infrastructure

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

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

Animal Husbandry - Poultry

Table 1: GLC

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

Table 2: Poultry

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

Sources

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

Animal Husbandry - SGP

Table 1: GLC

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

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular pig breed(s)-Goat	22,579
2	Popular pig breed(s)-Sheep	1,350
3	Popular pig breed(s)-Pig	12671

Sources

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

Fisheries

Table 1: GLC

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

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	-	-	1785
2	Reservoirs (No.)	-	-	-
3	Cage Culture/ Bio-floc technology (No.)	-	-	-
4	Fish Seed Hatchery (No.)	-	-	-

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Inland Fisheries Facilities	Department of Fisheries and Aquatic Resources.

Farm Credit - Others & Integrated Farming

Table 1: GLC

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

Sources

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

Agri. Infrastructure

Table 1: GLC

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

Sources

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

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

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

Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gap ('ooo ha)	0	0	0

Table 3: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	1	1	0
2	Watershed Projects - Area treated ('ooo ha)	0.3	0.3	-

Sources

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

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

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

Sources

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

Agri Ancillary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	16.24	13.37	56.65
2	Loans to MFIs for Agri. & Non- Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	0	0	0

Sources

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

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	559.60	185.50	1421.77
2	No. of units financed	-	-	-

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	1	1	1
2	Micro Units (No.)	-	1042	-
3	Small Units (No.)	-	3	-
4	Medium Units (No.)	-	-	-
5	Udyog Aadhar Registrations (No.)	-	-	-

Sources

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

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	1.61	0.00	0.00
3	GLC under Housing (Rs. lakh)	55.75	3.00	100.00

Sources

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

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (Rs. lakh)	50.23	96.02	422.37

Sources

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

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	Consumer Stores (No.)	22	25	-
2	Weavers (No.)	70	75	-
3	Marketing Societies (No.)	5	8	-
4	Total (No)	97	108	-

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	Multi state cooperative societies (No.)	-	-	-

Sources

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

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of agencies associated	Per Branch Outreach
		Total	Rural	Semi- urban	Urban		
Commercial Banks	0	6	6	0	0	0	0
Regional Rural Bank	0	1	1	0	0	0	0
District Central Coop. Bank	0	0	0	0	0	0	0
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	0	0
Primary Coop.Society	0	0	0	0	0	0	0
Others	0	2	2	0	0	0	12
All Agencies	9	9	9	0	0	0	403

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share 2 (%)	31/03/2023	31/03/2024	Growth (%)	Share e (%)
Commercial Banks	0	0	0	0	0	20630.44	25982.00	25799.86	-0.7

Regional Rural Bank	0	0	0	0	0	725.61	843.00	976.70	15.9	3.01
Cooperative Banks	0	0	0	0	0	5297.03	5892.00	5689.93	-3.4	17.52
Others	0	0	0	0	0	0.00	0.00	1.12	0	0.00
All Agencies	0	0	0	0	0	26653.08	32717.00	32467.61	-0.8	100.00
										0

3. Loans & Advances Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]						
	31/03/2022 2	31/03/2022 3	31/03/2022 4	Growth (%)	Share (%)	31/03/2022 3	31/03/2024 3	Growth (%)	Share (%)	
Commercial Banks	0	0	0	0	0	27088.98	31341.00	38146.24	21.7	93.53
Regional Rural Bank	0	0	0	0	0	433.88	484.00	496.56	2.6	1.22
Cooperative Banks	0	0	0	0	0	2387.94	2283.00	2142.58	-6.2	5.25
Others	0	0	0	0	0	0.00	0.00	0.00	0	0.00
All Agencies	0	0	0	0	0	29910.80	34108.00	40785.38	19.6	100.00
										0

4.CD Ratio

Agency	CD Ratio %		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	131.3	120.6	147.9
Regional Rural Bank	59.8	57.4	50.8
Cooperative Banks	45.1	38.7	37.7



Others	0	0	0	0.0
All Agencies	112.2	104.3	104.3	125.6

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

Agency	Cumulative up to		APY
	31/03/2024	PMJJBY	
Commercial Banks	7226	16415	6564
Regional Rural Bank	4692	1785	470
Cooperative Banks	2742	2	34
Others	0	0	0
All Agencies	14660	18202	7068
			1297

6. Performance on National Goals

Agency	31/03/2024		Loans to DRI Scheme	% of Total Loan [Rs.lakh]	Amount [Rs.lakh]	% of Total Loan [Rs.lakh]	Amount [Rs.lakh]	% of Total Loan [Rs.lakh]	Amount [Rs.lakh]	% of Total Loan [Rs.lakh]	Amount [Rs.lakh]
	Priority Sector Loans	Loans to Agr. Sector	Weakner Sections								
Commercial Banks	2834.94	7.4	1445.58	3.8	1397.47	3.7			0.0		0.0
Regional Rural Bank	57.17	11.5	19.97	4.0	0.00	0.0			0.0		0.0
Cooperative Banks	359.48	16.8	259.48	12.1	0.00	0.0			0.0		0.0
Others	0.00	0	0.00	0	0.00	0			0		0
All Agencies	3251.59	8.0	1725.03	4.2	1397.47	3.4	0.00	0.0	0.00	0.0	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024		
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]
Commercial Banks	3959.50	1202.11	30.4	1778.26	971.73	54.6	4765.14	2834.94	59.5
Regional Rural Bank	451.30	240.26	53.2	226.08	38.69	17.1	181.80	57.17	31.4
Cooperative Banks	233.40	83.63	35.8	217.06	169.39	78.0	1564.91	359.48	23.0
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0.0
All Agencies	4644.20	1526.00	32.9	2221.40	1179.81	53.1	6511.85	3251.59	49.9
									45.3

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024		
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]
Crop Loan	1117.00	0.00	0.0	0.00	0.00	0	1794.85	1093.63	60.9
Term Loan (Agri.)	1349.70	0.00	0.0	0.00	0.00	0	1602.64	631.40	39.4
Total Agri. Credit	2466.70	0.00	0.0	0.00	0.00	0	3397.49	1725.03	50.8
MSME	1714.00	451.84	26.4	817.32	185.50	22.7	1860.00	1421.77	76.4
Other Priority Sectors*	463.50	26.00	5.6	222.79	218.59	98.1	1254.36	104.79	8.4
									37.4



Total Priority Sector	4644.2 0	477.84	10.3	1040.11 9	404.0 9	38.9	6511.85	3251.59	49.9	33.0
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9.NPA Position (Outstanding)

Broad Sector	31/03/2022		31/03/2023		31/03/2024		Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	
Commercial Banks	0	3429.00	119.00	3.5			1.2
Regional Rural Bank	0	153.00	44.00	28.8			9.6
Cooperative Banks	0	719.00	260.00	36.2			12.1
Others	0		0				0.0
All Agencies	0.00	0.00	4301.00	423.00	9.8	0.00	0.0
							3.3

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

Source(s)
1 www.slbc.ne

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

Ministry of Cooperation (MoC) GoI is implementing Pilot Project for World's Largest Grain Storage Plan in Cooperative Sector. The Pilot Project entails setting up of grain storage infrastructure including **w a r e h o u s e** and **s i l o s** 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

viii. World's Largest Cooperative Training Scheme: This aims at revamping existing cooperative training structure in the country.

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

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

i. Agri Stack :

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.

ii. Release of new varieties: 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmers.

iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.

iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.

Zunheboto, PLP 2025-26

- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

Zunheboto, PLP 2025-26

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

Focus Areas

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

3. Policy Initiatives - RBI

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

4. Policy Initiatives - NABARD

1. Refinance support:
NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.
2. Schematic Refinance for Water Sanitation and Hygiene (WASH): To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease

NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).

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

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

4. Credit-linked subsidy schemes of GoI

- i. New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM): GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GRAMs through strengthening of infrastructure.
- ii. Agri Clinics and Agri Business Centres (ACABC): The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by Ministry of Agriculture GoI. Composite subsidy of 44% of the project cost for women SC/ST & all categories of candidates from Northeast and Hill states and 36% of project cost for all other beneficiaries is provided under the scheme.

5. Interest Subvention Schemes of GoI

- i. NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 3 lakh at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.
- ii. NRLM Interest Subvention: NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM.
- iii. GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

8. Financial Inclusion

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

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

9. Farm Sector Development:

i. Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds:

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

ii. Expansion of JIVA:

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

iii. Accelerator approach for growth of FPOs:

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

iv. Saturation Drive campaign:

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

v. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

ii. Gram Vihar New Scheme for promotion of Rural Tourism: A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay

with the local families and experience rural lifestyle as well as "away-day" i.e. one day trip without night stay.

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

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

Horticulture Model Village: Under the Mission for Integrated Development of Horticulture (MIDH), the Govt. of Nagaland has identified one village each as

Horticulture Model Village (HMV) in all districts of the state. HMV has been conceptualised to increase production and productivity of horticulture crops like kiwi, banana, pineapple, dragon fruit, etc. and enhance economic opportunities for the farmers.

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

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

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

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

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

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

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

HQ, Longching EAC HQ and Mon village and 4 neighbouring villages have been completed.

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

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

Total expenditure under agriculture and allied activities is pegged at Rs 1,362 crore in FY 2024-25 (Budget Estimate) as compared to Rs 1,233 crore in FY

2023-24 (Revised Estimate), registering a growth of 11 percent.

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

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

Total expenditure under rural development sector is pegged at Rs 1452 crore in FY 2024-25 (Budget Estimate) as compared to Rs 1182 crore in FY 2023-24 (Revised Estimate), registering a growth of 23 percent.

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

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

3. Govt Sponsored Programmes linked with Bank Credit

Chief Minister's Micro Finance Initiative (CMMFI)

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

As per 2011 census, out of a total population of 140757, the district has 30,738 are cultivators. Based on the potential for cultivation of various crops, the state of Nagaland has been demarcated into crop zones. The district has an area of 24,970 ha of gross cropped area with a net sown area of 22,350 ha and a cropping intensity of 111.72 %. The main crops grown in Zunheboto district are Maize, Kholar, Cardamom, Tea, Passionfruit, Ginger, Soyabean etc. The agricultural productivity in the district is hindered by challenges like shifting cultivation practices, lack of proper irrigation facilities, and inadequate modern farming techniques. The reliance on traditional methods and the absence of advanced farming technologies contribute to lower crop yields and reduced income for farmers. The main soil type found in the district is deep sandy loam to loamy soils. The area and production of principal crops during 2022-23 in Zunheboto district are as follows: Jum Paddy -Area:9303 ha, Production: 18420 MT, WTRC Paddy: Area: 5631, Production: 17540 MT, Maize:6183 ha, Production: 12373 MT, Soyabean -259 ha, Production: 1916 MT.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

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

1. Rashtriya Krishi Vikas Yojana (RKVY) is implemented for holistic development of agriculture and allied sectors. The Department of Agriculture is the Nodal Department of RKVY in the State.
2. Agricultural Technology Management Agency (ATMA) under National Mission for Agriculture Extension & Technology (NMAET) which aims at making extension system farmer driven by disseminating technology to farmers.
3. National Food Security Mission (NFSM)- Five out of six components of NFSM are been implemented as detailed below:
 - NFSM-Rice (since 2012-13)
 - NFSM Pulses, Coarse Cereals and Commercial Crops (since 2014-15)
 - NFSM Nutri Cereals (since 2018-19)
4. National Mission for Sustainable Agriculture (NMSA)- The Mission was launched with the objectives of Sustainable Production, remunerative and climate resilient agriculture. The mission promotes Cluster based development of Integrated Farming System (IFS) which is socially and culturally acceptable to the local community.
5. Sub-Mission on Agricultural Mechanization (SMAM)
6. Sub-Mission on Seeds and Planting Material (SMSMP)
7. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)- Per Drop More Crop for efficient utilization of irrigation facilities in the district under District Irrigation Plan.
8. Mission Organic Chain Development for North Eastern Region (MoVCD-NER)

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The water resources of district 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. Despite the fact that the district endowed with adequate water resources such as springs, perennial rivers, enough rainwater and groundwater aquifers, the State is facing threat of scarcity of fresh water due to various reasons such as climate change, overuse of aquifers and its consequent slow recharge, rise in freshwater demand due to increasing population, etc. In the district where the economy is highly dependent on agricultural production, it is critical to ensure that the available water is harnessed and utilized judiciously. Against a geographical area of 125500 ha, the Irrigation potential in the district is 16921 ha.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Water Resources Department, GoN is implementing two batches of Surface Minor Irrigation (SMI) Schemes under PMKSY-HKKP. Surface Minor Irrigation schemes are implemented in all the districts through Water Users Associations and payments are made as per works. SMIs are suitable for Terraced Rice cultivation (TRC) and vegetable cultivation both during Kharif and Rabi season. Other projects implemented in Nagaland are-

- i. Flood Management and Border Area Programme for construction of Anti-Erosion Works, Drainage and Flood Mitigation Works of critical nature.
- ii. Construction of Water Harvesting Pond (31 units) funded by NABARD.
- iii. 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.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

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

The district has lower application of modern machinery and farm equipment in its agricultural operations. Factors such as hilly topography, high transportation cost, lack of state financing and other financial constraints due to socio-economic conditions and dearth of agricultural machinery manufacturing industries have hindered the growth of farm equipment sector.

With the creation of awareness by the Department of Agriculture, GoN, on the importance and profitability of mechanized farming, the demand for farm machinery has been steadily rising in the district. According to the SMAM unit, the major farm machineries in demand are power tillers, power cultivators, tractor, mini tractor,

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Farm Mechanization in Nagaland is mostly taken under Sub-Mission on Agricultural Mechanization (SMAM), which was launched in 2014-15. Through this mission, attempts are being made to promote farm mechanization in regions where the availability of farm power is low. Machineries such as tractor, power tillers, brush cutters, earth auger, manual/power operated sprayers, rice mills etc. are either given to farmers free of cost, or at a subsidized rate (50%), or on a hiring basis through Farm Machinery Banks (FMB) for Custom Hiring. Farm Machinery given to farmers under SMAM in the year 2021-22 are 04 Tractors, 02 Mini Tractors, 16 Power Tillers (12 HP and above) and 02 Power Cultivators (7 HP and above).

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Plantation and horticulture sectors in the district is 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 provide conditions that are well suited for the cultivation of fruits, vegetables, flowers, spices, plantation crops, medicinal and aromatic and other horticultural crops.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Under Mission for Integrated Development of Horticulture (MIDH) ,a total of 95 villages across the state have been adopted as 'Vegetable Villages' by the Horticulture Department and provided support with quality vegetable seeds. The concept behind these 'Vegetable Villages' is to increase the quantum of production so that there is marketable surplus which can contribute to the villagers' income by way of sale of the vegetables, whilst contributing to their nutritional security.

Further, the Coffee Board of India in collaboration with the State Land Resources Department (LRD) introduced coffee cultivation on a large scale in all the districts of the state since the year 2014. under Sericulture, the State Sericulture Department is implementing various State and Central Sponsored Scheme which have so far covered more than 10,000 farmers throughout the state. Department of Horticulture has initiated the construction of 100 units of functional Pack houses covering all the districts, at the cost of Rs. 200 Lakhs under MIDH 2021-22. Besides, the Department has begun the construction of 100 additional Pack Houses across all the districts during 2021-22, under a project of Rs.396.78 lakh funded by NEC. The Department, under the Infrastructure and

Assets development component of RKVY during 2021-22, has earmarked the creation of an Integrated Rural Markets between Doyang Old and New Bridge, Mukhami Village, Zunheboto district.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The term 'Forest Cover' as used in India State of Forest Report (ISFR) refers to all patches of land more than one hectare in area with a tree canopy of more than 10%, irrespective of land use, ownership and species of trees. 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. Taking into account the land holding pattern in Nagaland, where execution of any developmental activity is virtually impossible without the prior consent and active cooperation of the landowners concerned, the State Govt. has adopted Joint Forest Management for sustainable development and management of forest resources. This is in conformity with the National Forest Policy, 1988, of involving the people in the management, development, protection and sharing of forest produce. Nagaland has 407 documented Community Conserved Areas (CCAs) out of which 345 CCAs (84.8%) are self-initiated by the community and 62 CCAs (15.2%) are initiated by Forest Department. The District has 31 CCAs which are self initiated. As per India State Forest Survey Report 2021, against the total geographical area of 1255 sq km in the district, a total of 908.38 sq km (72.38% of Geographical Area) is covered under forest of which 82.57 sq km comes under very dense forest cover category, 355.70 sq.km comes under moderate dense forest cover category and 470.11 sq km comes under open forest category.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The following specialized Divisions/Infrastructures have been set up in the State to provide support-

Silviculture Division, with its headquarters in Kohima, undertakes the following activities-

- Silviculture research: During 2020-21, the division carried out macro-propagation of Alder Plantation through branch cutting using various growth hormones
- Orchidarium: The Division maintains an orchidarium for the conservation and propagation of different orchid species.

Working Plan Division- is one of the functional divisions under the Research, Planning and Utilization circle of the State Forest Department. Its functions include preparing the District Forest Management Plans, Working schemes for timber operations, surveying of various forest areas, demarcation, forest boundary digitisation, preparation of various types of maps, training the staff to handle GPS and GIS, etc.

National Afforestation Programme (NAP)

- Externally Aided Projects: Nagaland Forest Management Project (funded by JICA) is implemented with the objective to improve the forest ecosystem, sustainable forest and environment conservation, and support livelihood improvement in the target villages. The NFMP aims to cover 185 villages in 11 districts totalling an area of 79,096 hectares.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Promoting dairying in Nagaland is challenging because milk consumption is not widely preferred, with many people traditionally favoring pig farming due to pork

being a staple in the region. Historically, farmers in Nagaland have not focused on cattle rearing for milk production. As per 20th Livestock Census, the cattle and buffalo population in the district are as follows: there are a total of 1205 Exotic breeds, consisting of 563 male, 642 female. Indigenous breeds totals to 8791, consisting of 5267 males and 3524 females. The buffalo population in the district totals to a meagre number of 9 animals with 3 males and 9 female. In pursuance of Atma Nirbhar Bharat Abhiyan stimulus package for ensuring growth in several sectors, the Cabinet has approved setting up of Animal Husbandry Infrastructure Development Fund (AHIDF) worth 15,000 crore. Further, GoI has set up Dairy Processing and Infrastructure Development Fund (DIDF) of 8,000 crore in NABARD with an objective to modernize the milk processing plants and machinery, to create additional milk processing infrastructure for processing of more milk and to bring efficiency in dairy processing plants.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

As per the Statistical Handbook of Nagaland 2023 (SHB 2023), the Veterinary Infrastructure Services available in the district are as follows: State Poultry Farm-01, State Pig Breeding Farm-01, Veterinary Health care Centre-18, Veterinary Dispensary-07, Veterinary Hospital-01, Bull rearing centre-01, CVO office-01, Directorate Office-01. The overall development of cattle and dairy sector in the state is undertaken by two semi-autonomous agencies viz. the Nagaland Livestock Development Board (NLDB) and the Nagaland State Dairy Co-operative Federation (NSDCF). These two agencies are responsible for maintenance of Liquid Nitrogen Plant in the State and also the dissemination of Frozen Semen Straws to Artificial Insemination Centres and AI workers. As per the SHB 2023, there are 20 Diary Co-operative Societies registered in Zunheboto District.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Rearing of poultry such as layers, broilers, desi birds, etc., provides subsidiary income to the farmers and animal protein in the form of eggs and meat. Because of being a primarily non-vegetarian population, the demand for poultry products in the State is high. As per the 19th Livestock Census, the total backyard poultry population in the District stands at 210588, with 205112 Fowls and 5476 Ducks. The commercial poultry population in the district is as follows: 3988 nos. of Layers and 7035 nos. of Broilers. The district's total egg production in the state as per Integrated Sample Survey 2020-21 is 32.72 lakh units. As per the Statistical Handbook of Nagaland 2023, one State Poultry farm is in the district.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

National Livestock Mission: Sub-mission on Breed Development of Livestock and Poultry

One of the key activities under this sub-mission is, Establishment of Entrepreneurs for breed development of Rural Poultry, which has the following objectives-

- i. Bringing unorganized rural poultry farming sector into organized sector
- ii. Promotion of entrepreneurship in the field of rural poultry in a sustainable manner.
- iii. Establishment of forward and backward linkages.
- iv. Popularizing the different alternative non-conventional low cost feeding

v. Through this scheme, individuals, Self Help Group (SHG)/Farmers Producer

Organizations (FPO)/Farmers Cooperatives (FCOs)/Joint Liability Groups (JLGs) and Section 8 companies can establish Parent Farm, Rural Hatchery, brooder cum mother unit for Production of Hatching Eggs, and Chicks and rearing of the said chick upto four week in the mother unit. The Central Government will provide 50% capital subsidy for the cost of the project through SIDBI.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

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. The district population of pig, sheep & goat as per the census is given as follows: Total number of Pigs: 39738 nos, out of which 27067 nos. are Exotic breed and 12671 nos. are Indigeneous breed. There are 2851 nos of Goats and 03 nos, of Sheeps as per Census report. 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. As per Integrated Sample Survey 2020-21, the district share of meat production during 2020-21 is 1890 tonnes. Against a total meat requirement of 52370 tonnes, the availability is only 23870 tonnes. This indicate the immense potential and scope available for Animal Husbandry development in the State in terms of demand & supply. However, despite the gap that exist today in terms of demand and supply, the import quantum of Animal Husbandry Products is gradually reducing when compared with the base level of 2001-02 which in monetary terms stands at Rs. 375.00 crores and in 2020-21 import value is been calculated at Rs. 211.94 crores.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The district is endowed with vegetation and climate is suitable for the activity. People have required skill for sheep, goat and pig rearing .Some of the ongoing schemes/programmes which are related to the development of this sector and also implemented in the State are listed below-

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

Some of the gaps observed for these sector are- Existing veterinary dispensaries and AI centres lack modernisation and manpower planning.

-Awareness on scientific rearing methods and preventive measures to control outbreak of diseases is poor in rural areas.

-Non-availability of quality goat rearing farms to supply quality stocks in the district.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

In Nagaland, two systems of fisheries have been defined, namely, culture fisheries and capture fisheries. Pond culture system of fishery dominates aquaculture activities in

the foothill plains of the state, whereas, paddy-cum-fish culture is commonly practiced at higher altitudes. Nagaland has immense potential for promoting inland fisheries and aquaculture. However, it by far remains underutilized in the absence of proper technological interventions and necessary infrastructure. There are vast spans of suitable areas spread over different parts of the state which have a potential for expansion of aquaculture activities by converting them into fish ponds and farms.

It is envisaged to bring these water bodies under semi-intensive/intensive aquaculture system which will help achieve the anticipated annual fish production target and provide gainful employment. As per Administrative Report of Fisheries Department, Government of Nagaland, during FY 2022-23, a total area of 10678.50 ha was under fish cultivation, producing 9284.99 MT of fish, which was slightly higher than fish production during FY 2021-22 at 9151.50 MT covering 10617.00 ha of area under cultivation. During 2021-22, the total area under fish cultivation was 283 ha and production was 356 MT. The fish demand in the state 1548 MT while the production was 356 MT leaving a shortfall of 1192 MT. While the fish seed demand was 5.0 million Fry, the production was 0.02 million Fry, leaving a shortfall of 4.98 million.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Department of Fisheries, headed by the DFO and supported by technical staff at block level, is the nodal department to ensure all round development of the sector, including facilitating supply of critical inputs. The local KVK also supports the sector through their promotional interventions.

Besides the government-owned farms, several fishery units are being promoted through individuals/groups.

Various Schemes being implemented in the district are:

- i. The Department under the flagship programme Pradhan Mantri Matsya Sampada Yojana (PMMSY) has successfully constructed 2 (two) numbers of new freshwater fin fish hatchery, 10 (ten) nos. of Backyard ornamental fish rearing unit.
- ii. The Department under Rashtriya Krishi Vikas Yojana (RKVY) Scheme organised State Level training programme on Recent Advances in Fisheries Technology & Soft Skill Development and under additionality fund, procured 1 (one) number of refrigerated van to transport locally produced fish and fishery products.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

In the hilly states of the North Eastern Region (NER) where the terrain is rugged and agriculture is practiced on steep hill slopes, human power has been employed for cultivation purposes for generations. Use of two wheelers to farmers for commuting between home, farm and market is now considered as a farm activity that can be financed by banks. The acquisition of two wheelers by farmers has helped increase their mobility and saved their valuable time on travel and reduced the cost of travelling. It has also helped the farmers in arranging agricultural inputs in time, reducing the wastage of agricultural production and accessing the agricultural markets. It has enabled the farmers to supervise the agricultural operations better.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

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

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

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

2.1.11.2 Infrastructure and linkage support available, planned and gaps

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

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

2.2 Agriculture Infrastructure

2.1.12 Construction of Storage and Marketing Infrastructure

2.1.12.1 Status of the Sector in the District

There is a need for Storage Godowns, Market yards, Cold Storages etc. to provide the farming community with facilities for scientific storage so that wastage and quality deterioration are avoided and also to enable it to meet its credit requirements without being compelled to sell the produce at a time when the prices are low. Agricultural produce require scientific storage and handling to minimize post harvest loss and to maintain nutritional quality for the consumer. The farmers also need efficient marketing arrangement for realizing fair and remunerative prices. Therefore, it is essential to develop the right type of product-specific marketing and storage facilities at various locations which are accessible to farmers and primary processors. Creation of requisite regulated market yards with adequate storage, processing and other facilities for the benefit of farmers will ensure remunerative prices for their produce by avoiding distress sales.

2.1.12.2 Infrastructure and linkage support available, planned and gaps

Under the Nagaland Agricultural Produce and Livestock Marketing (Promotion & Facilitation) Act, 2020, for the purpose of regulating and developing Agricultural Marketing in the State, the Nagaland State Agriculture Marketing Board (NSAMB) had facilitated the establishment of godowns and allied marketing infrastructures. The State Government has also notified the following Principal Market Yards in the district under the management of Market Committees covering as indicated -A Principal Market Yard (PMY) Zunheboto at Zunheboto Town, Kohima Road,with delineated market area including Zunheboto District excluding Pughoboto and Ghathashi and Principal Market Yard (PMY) Ghatashi at Ghatashi Town with delianated market area including entire area under Pughoboto Sub-division and Ghatashi area.

2.1.13 Land Development, Soil Conservation and Watershed Development

2.1.13.1 Status of the Sector in the District

In the district, the activities under Land Development (LD) are being implemented by key line departments viz. Soil and Water Conservation Department and Land Resources Department of the Government of Nagaland. The primary focus of these departments is to optimize the land capability through various technological interventions and improve upon traditional practices in conserving the scarce natural resources on a catchment/watershed basis, which will result in better environmental protection and enhance farmers income. The district land-use statistics as per the Ministry of Agriculture & Farmers Welfare, GoI are given in Table below- The reporting area for LUS is 124983 ha, of which the total area Not Available for Cultivation is 8032 ha, which includes, forest area of 61376 ha,area under non-agricultural uses of 7832 ha,barren and uncultivable land of 200 ha. Further, the Other Uncultivated Land Excluding Fallow Land in the district totals to 7719 ha, which includes Land Under Misc. Tree Crops and Groves not Included in Net Area Sown of 3441 ha and Culturable Waste Land of 4278 ha.

2.1.13.2 Infrastructure and linkage support available, planned and gaps

a) Meteorological observatories have been installed at different altitudes of the state to collect and relay meteorological data for use by line departments, the media, Regional Meteorological Centre, research scholars and technical institutes viz. Nagaland University, KVKS, ICAR, Spices Board etc. b) Integrated Watershed Management Project (IWMP): During 2021-22, an amount of Rs.17.00 Lakh was sanctioned under this project and was utilised to develop 20 Ha of contour trenching

(CT), 4 units of Water Harvesting Pond (WHP), 12 Units of Vermicomposting and 8 Nos. of Self Help Group (SHG) under Kohima, Wokha, Peren and Zunheboto respectively. The district faces unique challenges, which have to be overcome in order to bring about sustainable development and judicious utilization of land, water and other natural resources. These challenges are High susceptibility to soil erosion due to natural Hilly terrain High annual rainfall with excessive surface run-off during summer and drought-like situation in winter. Extensive practice of shifting cultivation (traditional jhum), leading to soil degradation, which ultimately affects the production and productivity of land.

2.1.14 Agri. Infrastructure – Others

2.1.14.1 Status of the Sector in the District

Other important agricultural infrastructure activities include production of bio-pesticides, bio-fertilisers, plant tissue culture facility, seed production and vermicomposting. In terms of revised Priority Sector Guidelines, issued by Reserve Bank of India, agriculture infrastructure investments like tissue culture labs, seed production units, Bio fertilizer / bio-pesticide units, vermi-compost units, etc. have been classified as agriculture infrastructure items under agriculture credit. Abundant rainfall, biomass and agro waste offers the district a huge potential to produce bio-compost on a large scale. Hence, production of organic fertilizers through conversion of waste biomass into vermi-compost by earthworms and conversion of cow dung and agro wastes into compost through the NADEP (Narayan Detao Pandhari Pande) method has immense potential. Besides, the use of chemical fertilizers and pesticides in the district is negligible thereby creating huge potential for use of organic manure through promotion of vermi-compost producing units. It is expected that the use of vermi-compost will restore soil health by adding organic manure to it.

2.1.14.2 Infrastructure and linkage support available, planned and gaps

With the growth in horticulture activities in the district, the requirements for planting material has shot up and are being met from outside/neighbouring districts. One of the critical inputs for increasing productivity of food crops is quality seed. There is a need for establishing seed processing units in the district to ensure availability of quality seed material round the year. No bio-fertiliser, bio-pesticides production unit is available in the district. Demonstration for vermicompost units are set up in the farms of government line departments and KVK, Zunheboto.

2.2 Agriculture – Ancillary Activities

2.2.1 Food & Agro Processing

2.2.1.1 Status of the Sector in the District

Post-harvest technology and management play a crucial role in value addition to agricultural produce. Realizing the potential, GoI has provided the required thrust to this sector and bank credit for food processing will be treated as priority sector advance. Govt. of Odisha released Food Processing Policy 2022 with provision of incentives, Capital investment and working capital loan, etc. In recent years, a lot of initiatives have been taken by GoI to boost the sector viz. Zero excise duty on processed food based on fruit, vegetable, dairy, meat, fish and poultry etc. Zunheboto district is ideally suited for development of various food and horticultural crops. The major food crops grown in the district are paddy, maize, pulses, oilseeds, ginger,

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tapioca, vegetables, glutinous rice, soybean, chilli and turmeric. Banana, guava, orange, goose berry, pineapple, wild apple, kiwi and passion fruit form the main fruit crops. The marketable surplus of the above crops will form the raw material base for food processing units in the district. Food processing activities at a smaller scale in Zunheboto district is slowly but steadily gaining ground though most of the units are unregistered and un-regulated. Considering the significantly high level of post-harvest losses of various agricultural produce, low level of value addition and growing demand for the high value added products, there is ample scope for investments in food and agro-processing in the district.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Availability of Infrastructure: The Agro climatic conditions prevailing in the district are suitable for growing Pineapple, banana, orange, chilli, colocassia, ginger, maize, paddy, Soybean, cucumber, Large cardamom, Kiwi, Ginger, Tomato, Bamboo shoot, Chilli, Soybean etc and provide good scope for agro processing industries. The District Administration in collaboration with various agencies have undertaken initiatives to promote food processing through conduct of trainings for women SHG members in the district. Critical gaps identified under this sector are:

- Transportation bottleneck due to hilly area/in-accessible areas.
- Post-harvest infrastructure viz. Rural Godowns and Cold storage for preservation of perishable commodities like vegetables and seasonal fruits are not uniformly located. Most of the godowns constructed in PACS under NCDC scheme are nonfunctional. Adequate number of collection centres, godowns, storage facilities, common service centres are required to support the agro industries.

2.2.2 Agri Ancillary Activities – Others

2.2.2.1 Status of the Sector in the District

Agro-industry today continues to process simple agricultural goods while also transforming highly sophisticated industrial inputs. In the process, various activities require loans viz., micro finance, loans to farmers Societies / multipurpose societies/federations, Agri Clinic and Agri Business Centres which act as the hub for providing solutions to various agricultural problems and others engaged in agro-processing. Agri clinic/Agri-business Centres (ACABC)

Agri-Clinics: Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post-harvest technology and clinical services for animals, feed and fodder management, prices of various crops in the market etc. which would enhance productivity of crops/animals and ensure increased income to farmers.

Agri-Business Centres: Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals. Such ventures may include maintenance and custom hiring of farm equipment, sale of inputs and other services in agriculture and allied areas, including post-harvest management and market linkages for income generation and entrepreneurship development.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The Assistant Registrar of Co-operative Societies heads the Co-operation Department in the district. There are large number of registered co-operative societies in the district, however, a few of the societies are only found to be

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active. Several cooperative societies registered/affiliated to the Nagaland State Cooperative Bank Ltd. are availing agricultural loans from the bank. There are several NGOs operating in the district that serve as SHG Promoting Institutions (SHPI). However, at present there are no MFI operating in the district.

The North East Naga Traders Pvt. Ltd. located at Dimapur has been identified as a Nodal Training Institute (NTI) by the National Institute of Agricultural Extension Management (MANAGE) for providing training to agriculture /veterinary graduates for setting up ACABCs in the state.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The contribution of the Micro Small and Medium Enterprises sector to output employment and exports of the country is quite significant. Not only the sector plays an important role in providing employment opportunities but also help in industrialization of rural and backward areas thereby reducing regional imbalances. The sector has a huge potential to contribute significantly in value addition employment generation export promotion and overall growth & development of States economy. All loans to MSME are classified as priority sector lending by banks. Loans to units supplying inputs and marketing outputs of artisans village and cottage industries are also forming part of priority sector lending under MSME. In order to ensure that the MSMEs do not remain Small or Medium units the benefits to MSME units are also extended upto three years even after they grow out of the MSME category. The existing MSME units in the district are rice mills handicraft and handloom food and juice processing metal based units weaving apparels etc. As per Ministry of Micro Small and Medium Enterprises, there are 1508 units registered under Udyam Mitra portal in Zunheboto District of which 1504 are micro and 4 are under the small enterprise category. Development of basketry, weaving, stone crushing Wood based units Saw mill Cement craft Steel Fabrication wood carving, pottery Handloom products are some potential non-farm activities that can be developed in the district. Under Zunheboto District during FY 2023-24 out of a target allocation of 205 numbers under PMEGP 85 accounts have been sanctioned and an amount of Rs 144.29 lakhs is being disbursed against the sanction amount of Rs 341.38 lakhs. During FY 2023-24, 486 Mudra loans were sanctioned, and a total amount of Rs 1584.87 lakhs were disbursed in the district.

3.2 Infrastructure and linkage support available, planned and gaps

District Industries Centre (DIC) is the nodal agency at the district level to undertake industrial promotion activities. It has identified traditional arts/crafts and arranges skill development training/EDP for the artisans/entrepreneurs. It also assists the entrepreneurs to obtain the clearances from various Organization/Agencies/Corporations/Boards through single window mechanism. Further it processes the eligible cases to avail different incentives under MSME and Industrial Policies. The PMEGP is being implemented in the District through 3 Agencies viz. KVIC KVIB and DIC.

Critical gaps in this sector are- Better Road Connectivity and Reliable Electricity Supply are the basic needs in the district. Lack of adequate storage facilities common service centers are also the constraints. Severe shortage of skilled labour and need for demand specific training facilities for the dearth of master trainers for skilling in traditional Handicrafts and Handloom sectors. Inadequate Power supply is also one of the major reasons hampering the growth of the MSME sector. Lack of industrial experience non-availability of managerial administrative and Technical experience among the local entrepreneurs.

Various ongoing central sector schemes available in the district are as follows: Prime



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Minister's Employment Generation Programme (PMEGP) Scheme of Fund for Regeneration of Traditional Industries (SFURTI) where two clusters have been identified in Zunheboto district namely Cane & Bamboo Processing and Furniture Making Cluster with a total approved cost of Rs 192.13 lakhs PM Formalization of Micro Food Processing Enterprise (PMFME) where the One District One Product (ODOP) has been identified as "Soybean" Micro Units Development and Refinance Agency (MUDRA).

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Export has been regarded as an engine of economic growth of a country. The district has good export potential for Agro and Food Products as well as handicrafts and handloom products. However due to the absence of proper and adequate infrastructure for boosting production like land power road-connectivity pollution control measures and a conducive regulatory environment for production of goods and services in the district the export potential for the district is restricted. Government of Nagaland is initiating for development of food processing in the State as this sector plays a significant role in the diversification and commercialization of agriculture horticulture fisheries poultry animal husbandry and forestry improving value addition employment generation and providing income and production of agro-food products for export. To facilitate exports export promotion schemes of GoI in existence are Advance Authorisation Scheme (AAS) to allow duty free import of input Export Promotion of Capital Goods (EPCG) Scheme to facilitate import of capital goods for producing quality goods and services Financial Assistance Scheme (FAS) introduced by APEDA to assist businesses in export infrastructure development quality development and market development.

4.1.2 Infrastructure and linkage support available, planned and gaps

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

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Investment in education is vital for sustainable development and empowerment of any nation. Under the Right to Education Act 2009 free and compulsory education is provided as a fundamental right to children aged 6 to 14. Sustainable Development

Goal (SDG4) aims to “ensure inclusive and equitable quality education and promote lifelong learning opportunities for all” by 2030. The main emphasis is that every meritorious student is provided with an opportunity to pursue education with the financial support from the banking system with affordable terms and conditions. Indian Bankers Association (IBA) has formulated and circulated to all member banks a "Model Education Loan Scheme" for providing financial support to meritorious students for pursuing higher education in India and abroad. The Reserve Bank of India (RBI) has advised all Scheduled Commercial Banks to adopt Education Loan Scheme formulated by IBA. Salient features

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

4.2.2 Infrastructure and linkage support available, planned and gaps

Social infrastructure like education is critical for improving the output productivity of the population. Lack of access to affordable and quality education facilities leads to economic impoverishment and lowers potential human capabilities for many. Economic development needs to be inclusive by involving all sections of the society deprived and marginalized groups like women and children scheduled tribes scheduled castes the differently abled and senior citizens. Additionally, the skill gaps in various productive sectors in India are large and will require upscaling of training and skill development to maximize the benefits of its demographic dividend and make Indias development trajectory more inclusive and productive. Thus India has to address the challenges of not just providing employment but of increasing the employability of the labour force which is correlated to knowledge and skills developed through quality education and training along with ensuring good quality of health. As per Census 2011 the literacy rate of Zunheboto district is 85.26% of which males and females are 87.85% and 82.62 % respectively. As per district data maintained by Nic there are a total of 37 schools in Zunheboto District including Government Higher Secondary Schools primary schools upper primary schools secondary schools and higher secondary schools. Banks can play a pro-active role in identifying deserving students through tie-up arrangements with their respective institutions and consider extending education loans for degree and professional courses as envisaged under the Comprehensive Educational Loan Scheme of IBA and "Central Scheme to provide Interest Subsidy (CSIS) of the Department of Education Ministry of Human Resource Development GoI.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing has been recognized as a basic human need for survival. Several initiatives at the Central and State Government levels have focused on housing as an integral

part of the growth process as it has a direct impact on employment and income generation across multiple industries. Sustainable Development Goal (SDG-11) aims to make cities and human settlements inclusive safe resilient and sustainable and ensure access for all to adequate safe and affordable housing and basic services and upgrade slums by 2030. In terms of RBIs Priority Sector Guidelines housing loans up to Rs 35 lakh in metropolitan areas and Rs 25 lakh in other areas for purchase/construction and Rs 10 lakh in metropolitan areas and Rs 6 lakh in other areas for repairs to dwelling units are classified under priority sector. GoI has launched the Pradhan Mantri Awas Yojana (Gramin and Urban) with the aim of providing pucca house to

4.14 crore households in rural and urban areas. In order to expand institutional credit flow credit linked subsidy scheme is under implementation in multiple slabs based on income classification.

4.3.2 Infrastructure and linkage support available, planned and gaps

There is a steady increase in demand for housing facilities in Zunheboto town and other block headquarters of the district. But the typical system of land ownership is a stumbling block where land cannot be mortgaged and offered as collateral against bank loan. Hence big-ticket housing loans given by banks are mostly confined to Zunheboto town and offered to individuals having fixed deposits with them or having landed properties in other places especially Dimapur town. For urban areas banks can consider to assist people from Economically Weaker Sections (EWS) and Low Income Groups (LIG) for construction or carrying out addition to existing buildings under Rajiv Rinn Yojana (RRY) an interest subsidy scheme with HUDCO (Housing and Urban Development Corporation) and NHB (National Housing Bank) as the Central Nodal Agencies. They can also be assisted under Pradhan Mantri Awas Yojana (PMAY) - Housing for All (Urban) through National Housing Bank (NHB) the central nodal agency. Banks and housing finance institutions have limited reach in rural areas. Financial institutions also face difficulty in obtaining tangible marketable securities for housing loans and encounter difficulties in enforcing the securities in rural areas. As residential housing loans do not create direct additional income recovery of the loan also proves to be difficult even though the loan may be adequately secured. Necessary infrastructure in the form of cement steel brick timber and other building materials are not easily available in the district.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure is the sum total of basic facilities and services required for proper utilization of resources (physical & human) for the development of an area. Infrastructure development plays a significant role in economic growth and poverty alleviation more so in the rural area. Rural infrastructure comprises of core infrastructure viz. irrigation connectivity (road power IT) transportation energy (generation transmission distribution) post-harvest and social infrastructure viz. drinking water sanitation sewerage health housing and education.

Investment in rural infrastructure fosters agricultural growth creates new economic opportunities and activities generates employment and income and improves delivery of other rural services. RIDF support from NABARD has emerged as an important source of fund for public investments. This chapter covers Public Investment in infrastructure.

5.1.2 Infrastructure and linkage support available, planned and gaps

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

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

Rural Infrastructure Development Fund (RIDF) was created in the year 1995-96 in NABARD to facilitate public investments for rural infrastructure. State Governments avail RIDF assistance for creation of wide variety of rural infrastructure under three broad categories viz. Agriculture and related sectors Rural connectivity and Social sectors. As on date 39 activities are being covered under the three sectors. Over the years RIDF has emerged as a preferred source of funding for State governments. This led to creation of many other funds in NABARD for supporting specific rural infrastructure activities viz. Warehouse Infrastructure Fund Food processing Fund Long term Irrigation Fund Dairy Processing and Infrastructure Development Fund Micro Irrigation Fund etc. As on 31st March 2024 there are 47 projects ongoing in the district starting from RIDF Tranche XXV till Tranche XIX and covering various sectors like agriculture and related sector rural connectivity and social sector amounting to Total Financial Outlay of Rs 1907.13 lakhs and RIDF Loan of Rs 1556.54 lakhs . Regarding closed tranches from RIDF XVI to XXIV there are 27 projects covering all three broad sectors amounting to Rs 2231.88 lakhs as Total Financial Outlay and RIDF Loan of Rs 1980.76 lakhs.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Standard of Living is an integral element of Human Development. The provision of drinking water sanitation education and health defines the quality of life of an individual. Accessibility to these facilities using Anganwadis and community Health Centres and training for gainful employment in Skill development centres. Social infrastructure refers to those factors which render the human resources of a nation suitable for productive work. In India “Social Infrastructure” covering schools health care facilities drinking water and sanitation facilities in tier II to tier VI centers have now been brought under the ambit of Priority sector lending norms. With increased focus on human development and for attainment of Millennium Development Goals the social sectors viz. education health sanitation etc. have gained greater focus in the overall development process.

5.2.2 Infrastructure and linkage support available, planned and gaps

As per Statistical Handbook of Nagaland 2023 there are 273 schools in the district 01 College and 01 District Hospital 02 CHC 14 Primary Health Clinic 01 STD Clinic 01 Post Mortem Centre and 04 Health and Wellness Centres is clear that development of Social Infrastructure is directly linked to the wellbeing of local population and supports the economic system indirectly. However, these infrastructures especially in the rural areas are inadequate with the state government unable to provide the necessary financial support due to various reasons. This is where banks can step in and fill the gap by directly financing the above activities. Sarva Sikhya Abhiyan (SSA) is a national flagship programme and is being implemented in the district to achieve the constitutional goal of universalization of elementary education. Sanitation is a big challenge for the district. The district does not have sufficient number of public toilet and pure drinking water facility. Health sector has been considered as one of the priority areas of the State Government. However, for most of the serious cases patients are taken either to Kohima or Dimapur which have more number of Private Hospitals and Government run Hospitals. Direct financing of individuals or promoters could be considered by banks for the setting up of schools and health care facilities. However, in the case of drinking water and sanitation facilities the banks could take the assistance of village authorities for identifying the genuine beneficiaries and ensuring proper end use of credit.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Renewable energy is generally defined as energy that comes from resources which are naturally replenished on a human timescale such as sunlight wind rain tides waves and geothermal heat. Renewable energy replaces conventional fuels in four distinct areas: electricity generation air and water heating/cooling motor fuels and rural (off-grid) energy services. The pressure of increasing population on the one hand and limitations in providing energy in the required quantity from conventional fossil sources on the other hand has become one of the most burning issues for the country. Renewable sources of energy are going to play an increasingly important role in the future. In Nagaland State the Department of New and Renewable Energy is the State Nodal Agency for facilitating project development in consonance with the various schemes and programmes under MNRE GoI. As per the report of MNRE GOI Nagaland has estimated renewable energy potential of 7482 MW as per the details below: Small Hydro Power (MW) -182.18 MW , Biomass Power(MW)-10 MW Solar Power(MW)-7290 MW As per RBI Priority Sector guidelines bank loans up to a limit

of ₹30 crore to borrowers for purposes like solar based power generators biomass-based power generators wind mills micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems and remote village electrification etc. will be eligible for Priority Sector classification. For individual households the loan limit will be ₹10 lakh per borrower.

5.3.2 Infrastructure and linkage support available, planned and gaps

The Department of New and Renewable Energy GoN is popularizing the use of solar energy for lighting and heating purposes. They are also supplying the solar equipment's at subsidized rates and providing after sales service. However, fund available with the Department for the above purpose is meagre as they are mostly dependent on GoI and North Eastern Council (NEC) for the same. Details of the ongoing major Renewable Energy Schemes / Programmes:

1. PM-KUSUM Scheme to promote small Grid Connected Solar Energy Power Plants stand-alone solar powered agricultural pumps and solarisation of existing grid connected agricultural pumps. The scheme is not only beneficial to the farmers but also States and DISCOMs.
2. Scheme for Development of Solar Parks and Ultra-mega Solar Power Projects with a target of setting up 40000 MW capacity. Under the scheme the infrastructure such as land roads power evacuation system water facilities are developed with all statutory clearances/approvals.
3. Rooftop Solar Programme Phase II for grid connected solar rooftop power plants. Under this Programme subsidy is provided for residential sector and performance linked incentives to DISCOMs for achieving capacity addition in rooftop solar above baseline.
4. Bio-Energy Programs like Waste to Energy Programme Biomass Programme Biogas Programm etc.

RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	23	22.318800	19.8076
B	Ongoing tranches	47	19.071300	15.5654
	Total (A + B)	70	41.390100	35.373

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	31	5.699100	5.4015
B	Rural roads & bridges	38	29.491500	25.9115
C	Social Sector	1	6.200000	4.06
	Total (A + B + C)	70	41.390600	35.373

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	3	Irrigation potential	ha	400
B	Rural roads	36	Road length	km	180
C	Bridges	2	Bridge Length	m	1200

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Land Development/Soil Conservation	15	Prevent soil erosion and help in soil conservation in the district.	15	5288000
2	Rubber Sheet Roller Machines	2	Economic Upliftment through Rubber Sheet Rollers machines.	2	1580800
3	Coffee Plantation	2	Promoting Sustainable livelihood through Coffee Plantation in Zunheboto District.	2	3800000
4	Soil Conservation	6	Prevent soil erosion and help in soil conservation.	6	21629800
5	Storage and Marketing structure-Fish Kiosks	1	Sale of Hygienic fish to customers	1	6270000
6	Renovation of Veterinary Hospital in Satakha	1	Provide Veterinary Health facilities to Livestock in the district	1	1000000

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

As per SLBC report for quarter ended 31st March 2024 the cumulative number of SHGs savings linked in Zunheboto district stands at 1333 out of which 102 SHGs have been credit linked with total amount of Rs 95.75 lakh as on 31st March 2024. In the district Nagaland State Rural Livelihoods Mission (NSRLM) is actively promoting and handholding SHGs with wide coverage across the district. The SHGs promoted by NSRLM also Community Based Recovery Mechanism which banks leverage to improve their credit offtake in priority sectors.

6.2 Infrastructure and linkage support available, planned and gaps

NABARD has been organizing awareness/ training programmes for bankers NGOs Leaders of SHGs etc. Nagaland State Rural Livelihood Mission (NSRLM) is actively promoting and handholding SHGs with wide coverage across the district. Under NSRLM 23 SHGs were credit linked with total amount of Rs 30.06 lakh during 2022-23.

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

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

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Agro-processing units and cold storages needs to be set up by state government and private entrepreneurs so that farmers get better returns. Adoption of seed treatment practices to be encouraged. Horticulture and Floriculture needs to be given much needed boost.
- 2 Seed farms for High Yielding Varieties need to be set up by Agriculture and Horticulture Departments.
- 3 Agriculture Infrastructure Fund scheme to be popularized by Banks among the farming community and also with the Pvt. Entrepreneurs.
- 4 Assured extension services will increase production and productivity of the paddy, vegetables and other crops in the district. Action may be taken by Agriculture Extension agencies like ATMA.
- 5 Soil conservation measures to prevent soil erosions and soil fertility degradations.
- 6 Promote farm mechanization through custom hiring centers in order to address the crisis of dwindling agricultural labor and to reduce the time required for agricultural operations.
- 7 Promoting and nurturing farmers' collectives such as PACS and FPOs in the district
- 8 Development and promotion of methods of sustainable farming, especially organic and natural farming
- 9 Encouraging crop rotation patterns.
- 10 Agri Cluster promotion based on demarcated crop zones.

2. Water Resources

- 1 The Horticulture/Agriculture Department have to arrange for demonstration of Drip and Sprinkler Irrigation systems and arrange training programs for the farmers to popularize the same.
- 2 Water-saving irrigation techniques like drip and sprinkler and solar irrigation need to be promoted through continuous campaign and handholding support.
- 3 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).
- 4 Considering the insufficient power supply in the State, Solar Powered

Pumps may be promoted in suitable areas to promote sustainable exploitation of groundwater

- 5 Water User Associations (WUAs) need to be activated.
- 6 Banks may extend credit support to farmers for construction of Structures of tube wells for Irrigation, rain water harvesting schemes, farm ponds, small weirs/check dams, roof top water harvesting system, etc.

3. Farm Mechanization

- 1 The demand for agricultural machinery, particularly, power tiller is gradually increasing due to the grant support extended by GoN from time to time. Farmers procure the tractors and power tillers from Guwahati and Dimapur whereas sales and services are done by private sector firms/suppliers which are based in Dimapur. Unemployed youths could also be imparted training in repair and servicing of farm machinery.
- 2 There is an increasing demand for farm tools by farmers, especially power tillers with accessories, in the district. However, all their demands could not be met by the Department of Agriculture, GoN due to various constraints. Hence, the gap between demand and supply could be effectively met with bank finance.
- 3 Banks may explore the possibility of extending credit facilities for purchase of agriculture implements through KCC, JLG, Farmers Producers Organisations mode and also financing for replacement of agricultural implements.
- 4 Vegetable Crop production holds the promise to be mechanized from seedbed preparation, planting, irrigation, spraying to harvesting, transplanting of seedling, inter culture, picking and digging.
- 5 Promotion of Custom Hiring Centers through FPO/PACS can create a definite impact for the small & marginal farmers.

4. Plantation and Horticulture

- 1 Setting up of commercial processing and value addition units for horticulture products (fruits & vegetables).
- 2 Setting up of demonstration farms and nurseries for augmenting planting material production.
- 3 Organic farming and export of organically grown fruits and vegetables are good business propositions and banks may reach out to these farmers for their credit requirements.
- 4 Modern nurseries, pack houses, cooling chambers, reefer vans, cold storages, popularization of cultivation in the protected environment through poly-houses, shade net based cultivation, low-cost storages needs to be supported to get maximum value from the sector as per its potentiality.
- 5 Custom hiring of power equipment and machinery cooperatives should be encouraged to extend the use of efficient equipment and power units to small

- 6 Promotion of Bee Keeping, Mushroom & Sericulture as an alternate livelihood activity for rural women.

5. Forestry/ Waste Land Development

- 1 Establishment of scientific forestry and commercial nurseries for supplying farmers with quality planting material.
- 2 Large scale promotion of Agro-forestry through Capacity building and demonstration of agroforestry models.
- 3 Peripheral and Boundary Plantation (PBP) Low Density Plantation on Farm Lands @100 to 500 plants/ha. High Density Block Plantation @500 to 1500 plants/ha.
- 4 Promotion of Bamboo cultivation with subsidy under National Bamboo Mission.
- 5 • Bankable schemes for promotion of poplar, a plant used for making ply boards, paper, match sticks, etc. can be considered. Corporate tie ups for the poplar produce with paper mills, timber marts, etc.
- 6 Processing facilities for Minor Forest produce (MFP) may be explored.
- 7 Plantation of commercially important trees like Agarwood, Sandalwood, Rubber, Bamboo, coffee etc. in culturable wastelands as far as possible.

6. Animal Husbandry - Dairy

- 1 Establishment of Breed Multiplication Farms through private Entrepreneurs Facilitated through schemes like Rashtriya Gokul Mission. Establishment of Breed Multiplication Farms through private Entrepreneurs Facilitated through schemes like Rashtriya Gokul Mission.
- 2 Promotion of Cross Bred dairy units through SHGs, JLGs and Entrepreneurs.
- 3 Setting up of Artificial Insemination Centers to extend AI network-AI is a proven technology for enhancing milk production and productivity of bovines. At present, AI coverage in the state is limited to 20% (Annual Report 2021-22, DAHD) of the breed-able bovines, and the remaining breed able animals are covered through scrub bulls of unknown genetic merit.
- 4 Deficiency of feed and fodder results in low productivity. There is a need to promote private investment for augmenting feed and fodder resources through technologies like hydroponics, cultivation of improved varieties, silage making, enrichment of crop residues by alkali treatment, etc.
- 5 Lack of access to organized markets and meager profits distract farmers from investing in improved technologies and quality inputs. Activity-specific
- 6

Farmer Producer Organizations may be formed on the lines of milk cooperatives to act as aggregators and to participate in modern electronic marketing infrastructure being created by GoI and State Governments.

- 7 Banks may encourage farmers to take up dairying and other animal husbandry activities which provide regular income to farmers. Banks may extend KCC to meet the working capital requirement of farmers taking up Animal Husbandry and Fisheries.

7. Animal Husbandry – Poultry

- 1 Training and critical inputs may be provided through SHGs for taking up backyard poultry as a commercial activity.
- 2 There is a good scope for promoting poultry activity as part of integrated farming system by the farmers as there is a huge demand for traditional breed birds for meat purposes in the district.
- 3 Upgrading of existing poultry farms to specialized breeding units for, LIT birds, High-yielding layer (320+ eggs), Broilers with FCR 1.6 equipped with hatchery units.
- 4 Promotion of Commercial Layer/ Broiler Farms through individual entrepreneurs, farmer groups, SHGs etc. with varying capacity of 2000-10000 birds.
- 5 Setting up of poultry meat chilling, packaging and retail outlets through private entrepreneurs.

8. Animal Husbandry – Sheep, Goat, Piggery

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

9. Fisheries

- 1 Setting up of Fish seed Hatchery with 10 million (fry) capacity.
- 2 Establishment of small and medium size feed mills.
- 3 Promotion of Fish Processing and Value Addition units- with facilities such as collection vans, godown, dressing units, drying platforms, canning and freezing provisions, wherever applicable.
- 4 Establishment of Ice Plant. Setting up of Hygienic Retail Outlets.

- 5 Integrated Fish Farming (common carps, Rohu, grass carp) along with Pig, duck and/or paddy @8000 fingerlings/Ha.
- 6 Ensure supply of quality seeds, feed and maintenance of sustainable culture practices.

10. Construction of Storage and Marketing Infrastructure

- 1 Cold Storage Facilities for perishable items like fruits, vegetables, dairy, and meat, the development of cold chains is essential to prevent post-harvest losses.
- 2 Scientific Warehousing: Establish modern, climate-controlled storage facilities for grains, pulses, and other non-perishable products. Proper storage helps maintain quality and reduces spoilage.
- 3 Warehouse Receipt Systems: This system enables farmers to store their produce in a warehouse and use the receipt as collateral for loans, which prevents distress sales.
- 4 PACS in the district do not have godowns. Where there is demand for more space, they should be motivated for construction of additional godowns with assistance available from Agriculture Infrastructure Fund (AIF) of Govt. of India and PACS as MSC Scheme of NABARD.

11. Land Development, Soil Conservation and Watershed Development

- 1 There is a need to promote farm ponds in the district mission mode.
- 2 Banks may encourage and extend the required financial support for setting up of biofertilizer and bio-pesticide production units, vermi-composting units, coir pith composting units, etc. through credit linked subsidy schemes available.
- 3 Create mass awareness on the importance of Integrated Farming system among the farmers.
- 4 Development of existing water bodies and creation of additional water area for large scale fish production.
- 5 Adequate technical expertise with training facilities to farmers, extension workers, SHGs/Societies/NGOs.

12. Agriculture Infrastructure: Others

- 1 Create supply chain infrastructure for clusters of crops as community farming assets.
- 2 Post-harvest management infrastructure like Warehouses (5000 MT capacity), Pack houses, Ripening Chambers, Cold Storage, Sorting &grading units, Primary processing centers.
- 3 Establishment of Rural Godown (500-100 MT capacity) at block level.
- 4 Support FPOs, SHGs, JLGs, PACS and other Cooperatives for setting up Infrastructure for smart and precision agriculture, e.g. Hydroponic Farming,

- 5 Department or the Institutions in the district may start tissue culture units for supplying quality seedlings.
- 6 Department may encourage farmers in taking up certified seed production which will fetch better income and will also help in meeting the demand for seeds locally.

13. Food and Agro. Processing

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

14. Agri. Ancillary Activities: Others

- 1 Banks may extend credit facilities to agriculture graduates for setting up Agri Clinics and Agri Business Centres.
- 2 Support is required from State Government Departments to provide hand-holding support to FPOs.
- 3 The JLG mode of financing small, marginal, tenant and landless farmers should be promoted by banks on a mission mode.
- 4 MFIs operate throughout the district directly or through some NGOs. There is no proper mechanism to monitor/report the credit flow. A proper system needs to be set up/established to monitor/guide financing by MFIs at the district level.
- 5 Infrastructure support, motivation & training of entrepreneurs, support in quality control and brand development etc. are to be ensured.
- 6 Banks may extend credit facilities to agriculture graduates for setting up Agri Clinics and Agri Business Centres.
- 7 Support is required from State Government Departments to provide hand holding support to FPOs.
- 8 PACS in the district should assess the agriculture infrastructure gaps in their

villages and the same can be financed under PACS as MSC scheme and Agriculture Infrastructure Fund. PACS can also act as Business correspondents for Commercial Banks/DCCBs to increase their income.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Capacity building/ skill development Centres- Setting up of Entrepreneurship Development Institutes in the district headquarters.
- 2 Setting up of MSME incubation centre- MSME-DIs/Technology Centres(TCs), DICs, Entrepreneurs Development Centres(EDCs), or any organization/institute of the Central/State.
- 3 Road connectivity should be improved to facilitate transportation of goods/products.
- 4 Uninterrupted power supply needs to be ensured.
- 5 Individual registration of land should be done by the State Government at the earliest.
- 6 Banks to lend more units under PM Mudra Yojana Scheme and Stand up India scheme.
- 7 Technology Transfer Centres may be established in the district for providing guidance, technical know-how etc., to entrepreneurs.
- 8 Popularizing CGTMSE scheme among banks, to de-risk the banks on MSE portfolio, which should facilitate quick flow of credit to this critical sector.
- 9 To facilitate marketing of products produced by the cottage/village and SSI units, rural haats may be set up.

16. Export Credit

- 1 Formation of FPOs for Tea, Rubber and Areca nut will help in aggregating the produces for effective marketing.
- 2 The State needs a comprehensive export policy to give proper shape and direction for promoting export oriented activities.
- 3 State government should encourage those micro, small and medium enterprises who desire to sell goods and services to foreign market by educating them about international trade rules and regulations.
- 4 Extensive awareness creation on export potential to be undertaken through holding various seminars, workshop in coordination with CII, Chamber of Commerce, APEDA.
- 5 Convergence meetings covering all the stakeholders like banks, export facilitating agencies like ECGC, EXIM Bank, Federation of Export Import Organisations may be arranged, whereby success stories sharing,
- 6 methodology and nuances of export may be discussed threadbare.
- 7 Potential export units have to be fine-tuned to produce the products

17. Education

- 1 Banks operating in the district should conduct Financial Literacy Camps in schools and colleges so that more students can understand and avail facilities of education loan.
- 2 A credit guarantee scheme for educational loans would go a long way in making such loans available to needy students.
- 3 Government should establish Technical Institute, Science College and Vocational training institutes to encourage the youth to have quality education facility in the district.
- 4 Tie up arrangements with educational institutes and employing companies may be established. Banks need to emphasize on faster disposal of loan applications, proper record maintenance, timely follow up and monitoring of the portfolio.
- 5 There is need for customisation of loan products to suit the requirements of wider spectrum of students, accommodating various courses and skilling, and not only premier institutes.

18. Housing

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

19. Social Infrastructure

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

- 5 Banks may fund for setting up of schools, health care facilities and basic household needs of sanitation & drinking water facilities and achieve their priority sector targets.
- 6 Participation of the beneficiaries, especially women SHGs, in water supply schemes or management of water plants may be helpful for successful management.
- 7 The Village Water and Sanitation Committees under each gram panchayat may be formed/made active for better utilization of the resources.

20. Renewable Energy

- 1 Awareness about existing schemes, financial benefits, long term savings and environmental benefits among rural population on use of solar devices and also among the bankers about the need for financing such activities.
- 2 Government may put in place incentives for use of non-conventional energy sources like solar, wind etc. and also decentralized small projects for meeting rural energy needs.
- 3 Encourage local entrepreneurs to set up retail outlets and provide after sales service for solar equipments by extending the necessary hand holding support and linkages.
- 4 Maintenance and post installation supervision/servicing/repairs by the agency/government department needs to be provided.

21. Informal Credit Delivery System

- 1 To identify Bank Branch Managers and impart training to them, so that they part in SHG/JLG financing.
- 2 Revive defunct SHGs which have become dormant due to lack of awareness to have regular meeting, regular saving, and repayment of loans.
- 3 Matured members of SHG may be provided training and capacity building for taking them to the next level i.e. livelihood activities.
- 4 Community based organisations to be encouraged as nodal points for promoting livelihood activities of members of SHGs.
- 5 Enrolment of all SHG members under social security schemes such as PMSBY, PMJJBY, etc. to mitigate unforeseen risks.
- 6 Additional financial literacy drive at SHG level to eliminate over-indebtedness at members' level.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

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

1. Implementation of One Village-One Cooperative Society: One Multi-Purpose Cooperative Society (MPCS) for every village has been implemented which will act as a Model Cooperative Society for others to emulate. This proposal of One Village-One Cooperative Society will be further strengthened due to the recent Govt. policy directive on the cancellation of Non-functioning and defunct Cooperatives and the constitution of a high-powered committee headed by Addl. Chief Secretary to the Govt. of Nagaland. The Department has so far registered 120 Nos. of Cooperative Societies under the One Village One Society.
2. Grassroots Training on cooperative: The Department conducts grassroots training and sensitization programme on cooperatives in the block level where resource persons from the department as well as allied departments are utilized in conducting seminars and technical training.
3. Rashtriya Krishi Vikas Yojana (RKVY): Rashtriya Krishi Vikas Yojana was introduced to incentivize states to draw up comprehensive agriculture development plans for ensuring more inclusive and integrated development of agriculture and allied sectors. The Government of India launched the Scheme in 2007 which has been operational since then. The Department of Cooperation has been implementing this important CSS program under the Department of Agriculture. Under this Scheme, the Department is involved in the mobilization of farmers by forming Commodity Interested Groups, skill enhancement trainings, distribution of machineries to prevent perishable commodities and food products, providing credit linkages etc. During the period under report, the Department has formed one hundred & forty (140) Commodity Interested Groups (CIGs) in the State Government designated project cluster and trainings were conducted accordingly.

The Department has also distributed Hybrid Biomass-fired Vegetable Dryer (40-50 kgs.) to twenty-four (24) progressive CIGs/Cooperative Societies for preservation of fruits and vegetables in the year 2021-2022 and in the year 2022-2023 rural poultry project was implemented in each cluster for women CIGs where fund was provided for construction of Poultry shed, Feeds and two weeks old vaccinated chicks was provided numbering 400 birds to each CIG.

4. Convergence program: The department of cooperation has taken the initial steps to concretize the much-desired convergence program of agri and allied activities through the organization of specialized and department specific cooperative societies. Convergence of Agri Department's organic initiatives, livelihood programs of NERLP, beekeeping activities of NBHM, common service centres

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under I.T department etc., resulted in framing of specialized byelaws and registering these cooperatives as legal entities under the Nagaland Cooperative

5. Societies Act 2017. So far, the following numbers of cooperative societies under convergence program have been registered: FPO Co-operatives/organics-16 formed under Agriculture Department, Livelihood Co-operatives-14 formed under NERLP, Apiary and Bee Keeping Cooperatives-5 formed under NBHM, Common Service Co-operative-1 formed under IT department, Integrated Co-operative/one village one cooperative- 65 formed under village authorities, Formation &Promotion of 10,000 new FPOs under CSS-13 formed under Ministry of Agriculture and Farmers Welfare.
6. Cancellation of Non-functioning Cooperative Societies: The Department has undertaken stringent steps to identify and cancel Non-functioning/defunct Cooperative Societies, which didn't commence working or cease to work or have ceased to comply materially with any condition as per the Cooperatives Acts, Rules or Bye-laws. Accordingly, the Registrar of Cooperative Societies has identified and cancelled 566 defunct/ nonfunctioning cooperative societies to date.

7. Implementation of Integrated Cooperative Development Project (ICDP): ICDP is implemented in five districts of the State viz., Kohima, Tuensang, Peren, Longleng, and Kiphire whereby agriculture and allied sectors are being targeted along with other sectors for the creation of infrastructure facilities like godowns, cold storage, mini processing, cottage industries, marketing, transport, credit and banking, etc. With the successful implementation of Phase I (2018), Phase II (2019), Phase III (2020), the 4th and the final phase of the ICDP project was launched in November 2021. The financial outlay under ICDP for all 5 districts was to the tune of Rs 52.10 crore. The project has resulted in the creation of six collection centers, the installation of 300 micro-ATMs, 42 pickup marketing godowns, 3 customised marketing bus, 304 piggery units, a fruit preservation unit in Tuensang, 2 marketing complexes, and 1230 hectares of new areas under agricultural production. (Nagaland Economic Survey 2022-23).

5. Status of Cooperatives in the District

1. Nagaland has witnessed remarkable progress in modernizing Primary Agricultural Credit Societies (PACS). With the sanctioning of 33 PACS in the first phase for computerization, these societies are now better equipped to streamline their operations, enhance transparency, and provide improved services to their members. The second phase of computerization will further add 167 PACS to the list. The digital transformation of PACS is a vital step towards creating a robust financial infrastructure in the state, fostering financial inclusion and economic growth. The Nagaland Cooperative Societies Act, 2017 aims to consolidate and amend the law relating to cooperative societies in the state of Nagaland to facilitate the formation and working of cooperative societies based on self-help, mutual aid, and sound business principles. Cooperatives offer enormous opportunities and can effectively address the district's socio-economic development task.

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2. The district presents a unique landscape for the potential formation of cooperatives due to its diverse agricultural practices, rich cultural heritage, and the need for inclusive economic development. Cooperatives can play a significant role in addressing the socio-economic challenges faced by the district. As per the latest data available, there are 572 cooperative societies with 21572 members in Zunheboto district, the details of which are as follows, Agri and Allied Co-operatives- 49, Processing/Industrial- 06, Bee Farming Co-operative- 01, Credit and Thrift Society- 1, Fishery Cooperative-30, Dairy co-operative- 14, Handloom Weavers and Textile Cooperative-3, Handloom, Weavers & Textile- 58, Livestock and Poultry sector-49, Multipurpose cooperative-85, PACS-262, Primary Housing Co-operative Society- 3, Primary Marketing Co-operative Society- 7 etc. Under the first phase of PACS computerization, out of 33 PACS in the State, 03 PACS from Zunheboto district have been brought under the scheme. These PACS are namely, Sukhai Village Multipurpose Coop society in Sukhalu, Kikivi Farming Co-operative Society at Roto (Old) Village and Excel Agri & Allied Coop.Society Police Reserve, Zunheboto Colony.

6. Potential for formation of cooperatives

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



Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/Activity	Project Area	Nature provided	support	CSR collaboration/Convergence etc.	No. of beneficiary's	Likely impact/ Outcome
1	Tribal Development	Farm Sector Development Department - Integrated Tribal Development Programme.	Zunheboto	Grant Support for establishing Wadis for 200 households	for Yet to establish collaboration	to 200	NABARD has been implementing Integrated Tribal Development Programme under Tribal development fund with the objective to achieve remunerative self-employment, to prevent migration, develop sustainable livelihood and improve the quality of life of the beneficiaries. A project which will benefit about 200 households is under active consideration for sanction.	

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2	Watershed Development	Farm Sector Development DepartmentS pringshed based water shed development programme	Tokiye Village, Lukikhe Block	Grant Support for Springshed Interventions covering 300 ha	Yes	300	Under NABARDS Development Fund, two projects on Spring shed based watershed development programme was sanctioned to SLNA, Land Resource Department, GON amounting to total of Rs 35.35 lakhs (grant) covering 300 Ha with the objective to rejuvenate springs in Lukikhe village, Tokiye block in Zunheboto district. The project components include construction of trenches, loose boulder check dams, water harvesting structures and plantation activity to protect soil erosion.
3	Financial Inclusion	Financial Inclusion Programs and sanction of Mobile Demo Van	Various Blocks of Zunheboto District	Grant Support for conduct of Financial Literacy camps as well as support for Banking Technology programs like Mobile Demo Van	Yes	1500	With the objective to foster financial inclusion across the district, NABARD has been supporting the banks to conduct Financial Digital Literacy Programs. Support of Mobile ATM vans which are meant to provide doorstep banking facilities to villages were also extended to Nagaland Rural Bank.

4	Climate Change	National Adaption Fund Climate Change (NAFCC) Project	Various Blocks of Zunheboto District	Grant implementing climate change interventions.	Support for Yes	1000	NABARD has facilitated implementation of project on Gene pool Conservation of Indigenous Rice Varieties under Traditional Integrated Rotational Farming System (Jhum optimisation) for Promoting Livelihood and Food Security as Climate Change Adaptation Strategy in Nagaland. The objective is to conserve genetic resource of traditional rice varieties and enhance number of crop varieties for propagation under integrated rotational farming systems for nutritional and food security.
5	Infrastructure Development	Rural Infrastructure Development Fund (RIDF)	Various Blocks of Zunheboto District	Negotiated loan for construction of rural roads, bridges, coffee plantation, infrastructure for rubber processing etc	for Yes	2000	The main objective of the fund is to provide loans to State Governments and State-owned corporations to enable them for creation of rural infrastructure projects. Many rural infrastructures like road, bridges, land development, irrigation, plantation, supply of post-harvest infrastructure, veterinary dispensaries etc. have been created in the district through NABARD's RIDF projects.

Success Stories

Success Story 1: Economic upliftment of rural population through Rubber Sheet Roller Machines



1. Scheme : Rural Infrastructure Development Fund (RIDF)
-Tanche XXVIII

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

3. Duration of the project : 4 years

4. Beneficiary : Rubber Growers in the District

No. of beneficiaries : 86

Community : Tribal

State : Nagaland

District : Zunheboto

Block : Satakha

Village : Satakha, Atoizu and Pughoboto

2.1 Support provided

- Accordingly, rubber plantations were first taken up in Mokokchung, Wokha, Dimapur and Peren districts. Rubber plantations were taken up further under RIDF VI, VII, VII 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 to wean farmers away from jhum or shift cultivation and reclaiming the degraded lands with the long-term 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 practise the traditional jhumming cultivation involving cutting down forests and burning to cultivate crops for a year or two and then shifting to other locations. This practice causes serious soil erosion and land degradation.

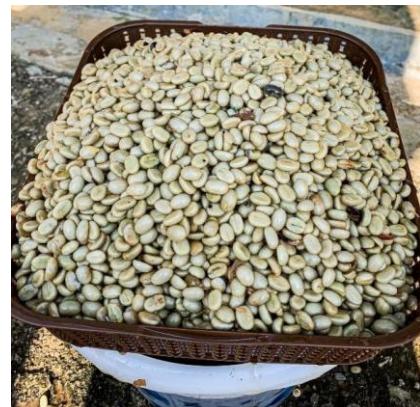
2.3 Challenges faced

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

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 jhumming practice. This project has benefitted 6 villages with 375 households covering an area of 90 ha. About 87 farmers have been benefitted through this project by creating non recurring employment of 0.25 lakh man-days.

Success Story 2:
Promoting sustainable livelihood through Coffee Plantation in Nagaland



1. Scheme : Rural Infrastructure Development Fund (RIDF)-Tranche XXVIII

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

3. Duration of the project : 4 years

4. Beneficiary : Coffee growers in Zunheboto, Akuluto, Satakha and Ghathashi.

No. of beneficiaries : 96.00

Community : Tribal-Sumi Naga

State : Nagaland

District : Zunheboto

Block : Zunheboto

Village : Zunheboto, Akuluto, Satakha and Ghathashi

2.1 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.

- As of 2021-2022, 9832.2 Ha. area have been brought under coffee plantation in the State out of which 960 Ha have been achieved under RIDF-XXIV alone.
- During RIDF XXVIII, an amount of Rs 63.73 lakhs has been sanctioned to the Land Resources Department, GoN, for Coffee Plantation in 04 blocks of Zunheboto District.

2.2 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.

2.3 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 scare 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.

2.4 Impact

- It has been estimated that a total area of 10,40,100 hectares (Source: GIS CELL,LRD Nagaland) is suitable for coffee plantation in the State (Fig: 1.1) 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 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.4 Initiatives of Govt. of India

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

Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

- a. The Government of Nagaland (GoN) has taken a very systematic and proactive approach towards the formulation of the NSAPCC. Some key sectors, which are highly sensitive to climate change, were prioritized as areas where detailed sector plans were required – these include agriculture and allied sectors, forest and bio-diversity, health, energy, urban habitats, water, sustaining livelihoods in mountain ecosystems and climate studies. The State Vision for the Agriculture and Allied Sectors is ‘Food for All by 2025’, which it aims to achieve by increased production and productivity in a sustainable way. The departments of Agriculture, Veterinary and Animal Husbandry, Horticulture, and Fisheries are the departments in charge of the respective sectors described above. In addition, the Soil and Water Conservation Department as well as the Irrigation and Flood Control Departments also play key roles across the agriculture and its allied sectors.
- b. Nagaland Bio Resources Mission and Nagaland Beekeeping & Honey Mission are important players promoting livelihoods based on harvesting the rich bio-resources of the state and increasing honey production, respectively. Renewed efforts are being made to set up “decentralised renewable energy solutions,” primarily through a combination of small hydro (Pico or mini or micro), solar, small wind generators and bio gas plants to ensure 24x7 clean energy supply at the village level.

2.2 Any specific Climate Change initiative in the State by

- a. **Govt. of India:** The State is being covered under the Government of India’s Green India Mission. In the first phase, the most vulnerable district of Mokokchung has been selected under the Mission. It is expected that the Mission will not only help in enhancing the quality of forests and thus enhancing the carbon retention, but also identify vulnerable species, ease pressures on ecosystems while addressing livelihood issues of dependent communities.
- b. **State Government:** Projects are being undertaken by Nagaland Environment Protection And Economic Development Project (NEPED) aimed at improving jhum cultivation through agro-forestry and introducing a micro-credit structure at the village level through the VDBs respectively. The State is also currently implementing the World Bank funded North East Rural Livelihoods Project (NERLP) to improve rural livelihoods.
- c. **NABARD:** NABARD collaborates with Government of Nagaland and various NGOs to implement climate-focused projects such as incubation of village based LED lamps, installing of automated weather stations, procurement of subje coolers and Gene Pool Conservation project in association under National Adaptation Fund for Climate Change (NAFCC), ensuring a multi-stakeholder approach. NABARD has sanctioned 20 TDF projects in the state involving grant assistance of Rs 3,174 lakh and soft loan assistance of Rs 75 lakh, covering 6,550

families, which has resulted in formation of multiple orchards with improved soil fertility and enhanced carbon sequestration. NABARD has supported the implementation of 27 springshed-based watershed development projects covering 6,600 ha in 14 districts with an objective of rejuvenating the dying springs. This intervention has addressed the challenge of drinking water scarcity in the project areas and promoted off-season farming with availability of spring water.

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

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

3.2 Any specific Climate Change initiative in the District by :

- a) Department of Water Resources launched the Kapoki MI project at Zunheboto Village on 10th April 2021 under the scheme PMKSY-Har Khet

Ko Pani 270 batch. The project is implemented under the Ministry of Jal Shakti (MoWR RD&GR) with an estimated cost of Rs. 9406880. The work commenced in 2018-19 and was completed in 2019-20. With the construction of this project farmers could undertake multiple cropping due to improved irrigation facilities. The project was implemented with an active participation of the farmers so as to promote participatory irrigation management (PIM) in the irrigation system. On completion the project was handed over to the beneficiaries for use and future maintenance.

- b) During 2017 the state government initiated a project called “gene pool conservation of indigenous rice varieties under traditional integrated rotational farming system for promoting livelihood and food security as climate change adaptation strategy.” The project is supported by the National Adaptation Fund for Climate Change (NAFCC) and was implemented in one village in each selected block in five district including Zunheboto district over a period of three years.
- c) Mountain springs emerging naturally from unconfined aquifers are the primary source of water for rural households in the Himalayan region. Due to the impacts of climate change the problem of dying springs is being increasingly felt across the state. Springsheds play a crucial role in understanding and addressing climate change impacts particularly on freshwater resources. Inorder to tackle the issue of Climate Change and ensure water availability and security to the rural communities in the district during the dry season NABARD has sanctioned two Springshed based Watershed Projects in Zunheboto District-one of which is in Lukikhe Village which has already been completed and the other in Natsumi Village which is ongoing.
- d) During 2022 Nagaland launched a first of its kind REDD+ Community based Carbon Finance Project to tackle climate change. Representatives of over 30 Community Conservation Areas [CCAs] in Zhuneboto district consented to develop the Carbon Finance Project in partnership with VNV Advisory Services and The Energy and Resources Institute New Delhi [TERI]. The carbon finance project will be conducted over a period of 20 years and every five years based on the performance of the project with respect to the enhancement of carbon the credits will be accounted and traded. The benefits will be passed on to the local communities as per the defined institutional mechanism. The project will help communities to develop livelihood opportunities build capacities of the local people and protect forests for additional sequestration of carbon di-oxide.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 Currently there are four (04) GI tagged products in Nagaland namely Naga Mircha (King Chilli) Naga Tree Tomato Naga sweet cucumber and Chakhesang shawl. Out of the four GI tagged products three (03) products can be categorised under horticulture product and one (01) product under the handloom category. These products are all known for their unique flavors textures and colors. The GI tagging of a product should be followed by registration of Authorised Users (AUs) for the particular product which ensures the legal right to the AUs to use the GI tag on their products thereby ensuring that only legitimate producers who meet the required geographical and quality criteria can label their products with the GI mark.
- 4 Zunheboto district is renowned for its rich cultural heritage unique traditions and a diverse range of indigenous products. As part of the broader effort to recognize and protect the traditional knowledge and unique products tied to specific regions Geographical Indication (GI) tagging offers a powerful tool for promoting local products and preserving cultural identity. One such product unique to the district is the Axone (Akhuni) or fermented Soyabean which is a product central to Naga cuisine particularly among the Sumi Naga tribe and predominant in Zunheboto district. Axone (Akhuni) is prepared through natural fermentation often using bamboo baskets and leaves. The unique fermentation process influenced by the local climate and environment gives Axone its distinctive flavor. As a culturally significant food product Axone represents the traditional knowledge and culinary practices of the Sumi people. GI tagging would protect the authenticity of the product ensuring that only those producing it in the traditional way within the region can market it as "Axone".
- 5 GI status could help improve the livelihoods of local farmers and producers by giving the product a premium in the market. It could also promote Zunheboto district as a significant cultural and culinary destination contributing to tourism and local economy.

Such recognition would also encourage the preservation of traditional

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practices benefiting the community. However some challenges that could arise are standardization of production while the traditional nature of Axone is key to its identity standardizing the product for broader markets without compromising its unique characteristics may be a challenge. Another aspect is the documentation GI registration requires robust documentation of historical cultural and scientific data to substantiate the claim. Collecting sufficient evidence of Axone's unique connection to Zunheboto district will be crucial. Awareness creation among local producers ensuring that local producers understand the benefits of GI registration and organizing them to support the application is key to ensuring the GI tagging of this unique product from the district.

Annexure 1
District-Zunheboto
(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akuhaito	Akuluto	Ghathashi	Satakhia	Satoh	Suruhoto	Tokiye	Zunheboto	District Total
I. Agriculture													
A. Farm Credit													
A.1 Crop Production, Maintenance, Marketing													
1	Cassava/ Tapioca_Irrigated	100	Acre	48000	Phy BL	25	25	25	25	30	25	40	220
2	Foxtail Millet/ Korralu/ Thenai/ Navane_	100	Acre	20440	Phy BL	20	20	30	30	30	20	50	210
3	Ginger/ Adrak_Irrigated	100	Acre	70000	Phy BL	40	50	30	30	30	30	70	350
4	Kidney Beans/ Rajma/ Kholar/ Bhatt_Irrigated	100	Acre	16320	Phy BL	40	40	15	30	20	60	15	80
5	Maize/ Makka_Irrigated	100	Acre	20100	Phy BL	22.11	24.12	12.06	16.08	30.15	12.06	36.18	168.84
6	Potato/ Aloo_Irrigated	100	Acre	82500	Phy BL	25	25	15	15	35	15	55	200
7	Rice/ Chaval/ Dhan_Irrigated	100	Acre	32175	Phy BL	20.63	20.63	12.38	12.38	28.88	12.38	45.38	165.04
8	Soybean/ Soyabean_Irrigated	100	Acre	154.44	Phy BL	157.66	126.13	149.61	144.79	193.05	189.83	234.88	1350.39
9	Tea/ Chai Patti_	100	Acre	63400	Phy BL	19.02	12.68	19.02	19.02	120	110	150	170
						289.37	303.65	225.34	279.72	373.51	295.38	474.47	2496.61
						28.94	30.36	22.53	27.97	37.35	29.54	47.45	249.66
						57.87	60.73	45.07	55.94	51.03	74.7	59.08	499.32
													3245.59

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akuhaito	Ghathashi	Satakha	Satoi	Suruhoto	Tokiyē	Zunheboto	District Total
A.2 Water Resources												
1	Diesel Pump Sets--5 HP heavy weight	90	No.	48000 Phy BL	8	7	8	8	8	8	13	68
	Sub Total				3.46	3.02	3.46	3.46	3.46	3.46	5.62	29.4
A.3 Farm Mechanisation												
1	Power Tiller--13 HP	90	No.	282000 Phy BL	1	1	1	1	1	1	1	6
	Tractor-With Implements & Trailer-18 hp	90	No.	610000 Phy BL	1	1	1	1	1	1	1	6
	Sub Total				5.49	5.49	5.49	5.49	5.49	5.49	5.49	32.94
												48.18
A.4 Plantation & Horticulture												
1	Coffee-New Plantation-	90	ha	170000 Phy BL	1	1	1	1	1	1	1	8
2	High density plantation-Banana-Tropical Fruits--Citrus	90	Acres	162900 Phy BL	1.53	1.53	1.53	1.53	1.53	1.53	1.53	12.24
3	Mushroom Cultivation-Oyster Mushroom-	90	Kg. per Cycle	51400 Phy BL	1.47	1.47	1.47	1.47	1.47	1.47	1.47	11.76
4	New Orchard - Tropical/ Sub Tropical Fruits--Citrus	90	Acres	156000 Phy BL	0.46	0.46	0.46	0.46	0.46	0.46	0.46	3.22
5	Other Plantation Crops--cardamom	90	ha	524500 Phy BL	1.4	1.4	1.4	1.4	1.4	1.4	1.4	11.2
6	Sericulture-Chawki Rearing-rearing and mounting equipments	90	No.	40000 Phy BL	1	1	1	1	1	1	1	6
7	Sericulture-Shoot Rearing -mulberry rearing house	90	No.	120000 Phy BL	1.08	1.08	1.08	1.08	1.08	1.08	1.08	7.56
	Sub Total											77.18

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akuhaito	Akuluto	Ghathashi	Satakha	Satoi	Suruhoto	Tokiye	Zunheboto	District Total
A.6 Forestry													
1	Nursery/ Propagation unit- Traditional Nursery-1.25 lakh seedling	90	ha	847000	Phy BL	0			0		1	1	2
2	Plantation-Bamboo-	90	ha	141708	Phy BL	0	1	1	0	1	1	1	15.24
	Sub Total.					1.28	1.28	0	1.28	1.28	1.28	1.28	7.68
													22.92
A.7 Animal Husbandry - Dairy													
1	Crossbred Cattle Farming--small dairy - CB cow 1+1	90	1+1	252600	Phy BL	1	1	1	1	1	1	1	2
	Sub Total.					2.27	2.27	2.27	2.27	2.27	2.27	2.27	9
													20.44
A.8 Working Capital - AH - Dairy/Drought animal													
1	Indigenous Cattle Farming_Others_Commercial Dairy	100	10	292600	Phy BL	1	1	1	1	1	1	1	4
	Sub Total.					2.93	2.93	2.93	2.93	2.93	2.93	2.93	11.72
													11.72
A.9 Animal Husbandry - Poultry													
1	Commercial Broiler Farming--1000 bird unit	90	1000	512000	Phy BL	5	6	5	5	5	5	5	43
2	Indigenous Poultry Farming--	90	250	123000	Phy BL	6	6	8	8	6	6	6	56
	Sub Total.					6.64	6.64	8.86	8.86	6.64	6.64	6.64	11.07
													61.99
													260.14



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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)	Akuhaito	Akuluto	Ghathashi	Satakha	Satoi	Suruhoto	Tokiyē	Zunheboto	District Total
A.10 Working Capital - AH - Poultry													
1	Broiler Farming_Others_All in All out	100	1000	76650 BL	Phy	8	8	7	7	7	8	8	15
2	Desi Chicken/LIT birds Farming_Others_Rearing	100	500	59955 BL	Phy	8	8	9	11	8	8	8	15
	Sub Total					4.8	4.8	5.4	6.6	4.8	4.8	4.8	44.99
													97.12

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)	Akuhaito	Akuluto	Ghathashi	Satakha	Satoi	Suruhoto	Tokiyē	Zunheboto	District Total
A.11 Animal Husbandry - SGP													
1	Goat - Rearing Unit-New Shed-	90	20+1	246600 BL	Phy	1	1	1	1	1	1	1	1
2	Pig Breeding Unit-New Shed-	90	20+2	827000 BL	Phy	1	1	1	1	1	1	1	8
3	Pig Rearing Unit-New Shed-	90	3+1	176000 BL	Phy	15	15	15	15	15	15	15	125
	Sub Total					23.76	23.76	23.76	23.76	23.76	23.76	23.76	31.68
													198
													275.28

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)	Akuhaito	Akuluto	Ghathashi	Satakha	Satoi	Suruhoto	Tokiyē	Zunheboto	District Total
A.12 Working Capital - AH - Others/SR													
1	Goat Farming_Breeding Unit - Semi-intensive Breeding	100	9+1	47800 BL	Phy	1	1	1	2	1	1	1	3
2	Pig Farming_Breeding Unit_	100	9+1	145360 BL	Phy	2	1	1	2	2	2	2	17
3	Pig Farming_Others_Commercial@ 30 sow unit	100	27+3	390400 BL	Phy	1	1	1	2	1	1	1	24.71
	Sub Total												42.92
													72.9

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akuhaito	Akuluto	Ghathashi	Satakha	Satoi	Suruhoto	Tokiye	Zunheboto	District Total
A.13 Fisheries												
Integrated Pisciculture -with Duckery-9 bigha/1340 m ² with 20 ducks		90 Acre	183000	Phy BL	2	2	2	2	2	3	4	20
Sub Total					3.29	3.29	3.29	3.29	3.29	4.94	6.59	32.92
Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akuhaito	Akuluto	Ghathashi	Satakha	Satoi	Suruhoto	Tokiye	Zunheboto	District Total
A.14 Working Capital - Fisheries												
Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major Carps	100	Acre	92000	Phy BL	1	1	1	1	2	1	1	2
Integrated Farming_Paddy-cum-Fish Culture	100	Acre	20900	Phy BL	0.92	0.92	0.92	0.92	1.84	0.92	0.92	9.2
Sub Total					0.21	0.21	0.42	0.42	0.21	0.21	0.42	2.31
Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akuhaito	Akuluto	Ghathashi	Satakha	Satoi	Suruhoto	Tokiye	Zunheboto	District Total
A.15 Farm Credit												
Two Wheeler Loans - Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	80	No.	100000	Phy BL	3	5	3	5	5	3	3	33
Sub Total					2.4	4	2.4	4	4	2.4	2.4	26.4
Total Farm Credit (sum of A.1 to A.15)												4231.7
Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Zunheboto	District Total							
B. Agriculture Infrastructure												
B.1 Storage Facilities												
Godown-Medium -1000 MT	80	No.	4000000	Ph BL	1	1						
Sub Total					32	32						



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Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akuhaito	Akuluto	Ghathashi	Satakha	Satoi	Suruhoto	Tokiye	Zunheboto	District Total
B.2 Land Development												
On Farm development (OFD) Works - Field Channels-av slope 8%	90	m.	124500 Y BL	Ph	1	1	2	1	2	2	3	4
Sub Total												17.92
B.3 Agriculture Infrastructure - Others												
Compost/ Vermi Compost-Compost - NADEP Compost-3mx2mx1m	90	No.	35000 Y BL	Ph	5	5	6	5	5	5	5	42
Compost/ Vermi Compost-Vermi Compost-3mx2mx1m	90	No.	78000 Y BL	Ph	5	5	6	5	5	5	5	13.26
Sub Total												42
Total (B.1+B.2+B.3)												92.66
C. Ancillary Activities												
C.1 Food & Agro Processing												
Cottage Industry-papad, Pickle, Chips, Badi making-	80	No.	500000 BL	Phy	10	10	10	10	10	10	10	80
Fruit Processing --	80	No.	1500000 BL	Phy								320
Rice Processing --	80	No.	3000000 BL	Phy	3	4	3	3	4	4	7	31
Spice Processing--	80	No.	4000000 BL	Phy	5	5	5	5	5	5	8	43
Sub Total												137.6



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
C.2 Ancillary Activities -					
	Sub Total				
	Total 1 (C.1+C2)				
	Total 1 (A+B+C)				544
					4868.36

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



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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akuhaito	Akuluto	Ghathashi	Satakha	Satoi	Suruhoto	Tokiye	Zunheboto	District Total
IV. Education													
1	Education Loans-Loan to individuals for educational purposes, -Domestic	90	No.	10000000 Ply BL	7	7	5	8	7	8	7	18	67
	Total Education				63	63	45	72	63	72	63	162	603

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akuhaito	Akuluto	Ghathashi	Satakha	Satoi	Suruhoto	Tokiye	Zunheboto	District Total
V. Housing													
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-Centre-Housing	90	No.	2500000 BL	1	1	1	2	2	3	3	7	7
	Total Housing				22.5	22.5	45	67.5	67.5	157.5			157.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akuhaito	Akuluto	Ghathashi	Satakha	Satoi	Suruhoto	Tokiye	Zunheboto	District Total
VI. Social Infrastructure													
1	Education-Colleges-school	80	No.	10000000 Ply BL	1	1	1	1	1	1	1	1	2
2	Healthcare-Diagnostic Lab-Private clinic	80	No.	2000000 BL	1	1	1	1	1	1	1	1	7
3	Healthcare-Nursing Home-hospital/institute	80	No.	5000000 BL	1	1	1	1	1	1	1	16	112
4	Healthcare-Pathological Lab-	80	No.	3000000 BL	40	40	40	40	40	40	80	280	7
	Total Social Infrastructure				24	24	24	24	24	24	24	24	144
													776

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akuhaito	Akuluto	Ghathashi	Satakha	Satoi	Suruhoto	Tokiye	Zunheboto	District Total
VII. Renewable Energy													
1	Solar Energy-Roof Top Solar PV System with Battery-off grid 1kw	90	No.	120000 Ply BL	2	2	2	2	2	2	5	6	23
	Total Renewable Energy				2.16	2.16	2.16	2.16	2.16	2.16	5.4	6.48	24.84

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)	Akuhaito	Akuluto	Ghathashi	Satarkha	Satoi	Suruhoto	Tokiyē	Zunheboto	District Total
	VIII. Others												
1	Individuals/ Individual members of JLGs --	100	No.	2000000	Ph	25	25	25	25	25	28	42	220
2	Individuals/ Individual members of SHGs --	100	No.	1600000	BL	50	50	50	50	50	56	84	440
	Total Others				BL	41.6	44.8	41.6	41.6	41.6	44.8	64	361.6
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)												801.6
													9907.8

Annexure 2					
Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25 (` lakh)					
Table 1: Crop Loan					
Particulars	2021-22	2022-23	2023-24	2024-25	
	Target	Ach.	Target	Ach.	Target
CBs	924.00	886.58	421.90	1031.88	863.27
RCBs	149.00	199.25	46.90	740.77	225.34
SCARDB					
RRBs	44.00	6.42	46.90	22.20	5.02
Others					
Sub total (A)	1117.00	1092.25	515.70	0.00	1794.85
					1093.63
					528.90

Table 2: Term Loan (MT+LT)					
2021-22					
Particulars	Target	Ach.	Target	Ach.	Target
CBs	1180.70	44.99	569.41	1308.10	582.31
RCBs	85.00	69.70	72.98	276.54	34.14
SCARDB					

RRBs	84.00	17.47	70.10		18.00	14.95	149.00
Others							
Sub total (A)	1349.70	132.16	712.49	0.00	1602.64	631.40	1796.70

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
CBs	2104.70	931.57	991.31	0.00	2339.98	1445.58	1907.60	
RCBs	234.00	268.95	119.88	0.00	1017.31	259.48	219.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	128.00	23.89	117.00	0.00	40.20	19.97	199.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	2466.70	1224.41	1228.19	775.72	3397.49	1725.03	2325.60	

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
CBs	1462.00	532.75	654.62	185.50	1429.00	1384.57	3681.60	
RCBs	168.00	5.00	84.10		361.00		350.00	
SCARDB					0.00			
RRBs	84.00	21.85	78.60		70.00	37.20	350.00	
Others					0.00			
Sub total (A)	1714.00	559.60	817.32	185.50	1860.00	1421.77	4381.60	

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
CBs	392.80	57.36	179.23	206.00	996.16	4.79	2328.00	
RCBs	49.30	0.00	21.46	9.69	186.60	100.00	230.00	
SCARDB				0.00	0.00			
RRBs	21.40	0.00	22.10	2.90	71.60		230.00	
Others				0.00	0.00			
Sub total (A)	463.50	57.36	222.79	218.59	1254.36	104.79	2788.00	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
CBs	3959.50	1521.68	1825.16	391.50	4765.14	2834.94	7917.20	
RCBs	451.30	273.95	225.44	9.69	1564.91	359.48	799.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	233.40	45.74	217.70	2.90	181.80	57.17	779.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	4644.20	1841.37	2268.30	404.09	6511.85	3251.59	9495.20	

Annexure 3

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

Table 1: Crop Loan

Particul ars	2021-22				2022-23				Total	CBS	RCBs	SCARD B	RRBs	Others	Total	
	CBS	RCBs	SCARD B	RRBs	Others	Total	CBS	RCBs								
C L	886.58	199.25		6.42		1092.25										0.00

Table 1: Crop Loan

Particul ars	2023-24				2024-25				Total	CBS	RCBs	SCARD B	RRBs	Others	Total
	CBS	RCBs	SCARD B	RRBs	Others	Total	CBS	RCBs							
C L	863.27	225.34		5.02		1093.63				428.90	50.00		50.00		528.90

Table 2: Term Loan

Particul ars	2021-22				2022-23				Total	CBS	RCBs	SCARD B	RRBs	Others	Total
	CBS	RCBs	SCARD B	RRBs	Others	Total	CBS	RCBs							
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



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Table 2: Term Loan

Particulars	2023-24				2024-25				(₹ lakh)			
	CBs	RCBs B	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	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-SGP	-	-	-	-	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	582.31	34.14	14.95		631.40	1478.70	169.00		149.00			1796.70
Grand Total	1445.58	259.48	0.00	19.97	0.00	1725.03	1907.60	219.00	0.00	199.00	0.00	2325.60



Abbreviation s	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

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

Annexure IV
Unit costs for major activities fixed by NABARD for the year 2024-25

Sr.No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Coffee	New Plantation		ha	170000
2	Commercial Broiler Farming			1000	512000
3	Compost/ Vermi Compost	Compost	NADEP Compost	No.	35000
4	Compost/ Vermi Compost	Vermi Compost		No.	78000
5	Cottage Industry	Papad, Pickle, Chips, Badi making		No.	500000
6	Crossbred Cattle Farming		small dairy	1+1	252600
7	Diesel Pump Sets			No.	48000
8	Education	Colleges		No.	10000000
9	Education Loans	Loan to individuals for educational purposes,		No.	1000000
10	Fruit Processing			No.	1500000
11	Goat	Rearing Unit	New Shed	20+1	246600
12	Godown	Medium		No.	4000000
13	Healthcare	Diagnostic Lab		No.	2000000
14	Healthcare	Nursing Home		No.	5000000
15	Healthcare	Pathological Lab		No.	3000000
16	High density plantation	Banana		Acre	162900
17	Indigenous Poultry Farming			250	123000



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18	Individuals/ Individual members of JLGs		No.	200000
19	Individuals/ Individual members of SHGs		No.	160000
20	Integrated Pisciculture	With Duckery	Acre	183000
21	Manufacturing Sector	Term Loan	Micro	No.
22	Manufacturing Sector	Term Loan	Small	No.
23	Manufacturing Sector	Working Capital	Micro	No.
24	Manufacturing Sector	Working Capital	Small	No.
25	Mushroom Cultivation	Oyster Mushroom		1000 Kg. per Cycle
26	New Orchard	Tropical/ Sub Tropical Fruits	Acre	156000
27	Nursery/ Propagation unit	Traditional Nursery	ha	847000
28	On Farm development (OFD) Works	Field Channels	m.	124500
29	Other Plantation Crops		ha	524500
30	Pig Breeding Unit	New Shed		20+2
31	Pig Rearing Unit	New Shed		3+1
32	Plantation	Bamboo	ha	141708
33	Power Tiller		No.	282000
34	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre	No.	2500000
35	Rice Processing		No.	300000
36	Sericulture	Chawki Rearing	No.	40000
37	Sericulture	Shoot Rearing	No.	120000
38	Service Sector	Term Loan	Micro	No.
				2500000

		Working Capital	Micro	No.	1000000
		Working Capital	Small	No.	2000000
39	Service Sector				
40	Service Sector				
41	Solar Energy	Roof Top Solar PV System with Battery		No.	120000
42	Spice Processing			No.	400000
43	Tractor	With Implements & Trailer		No.	610000
44	Two Wheeler Loans	Two Wheeler Loans to Farmers/ Milk/ Vegetable Vendors		No.	100000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Broiler Farming	Others	1000	76650
2	Cassava/ Tapioca	Irrigated		48000
3	Desi Chicken/LIT birds Farming	Others Rearing	500	59955
4	Fish Culture in Pond	Polyculture (Composite Fish Culture) – Indian Major Carps		92000
5	Foxtail Millet/ Korralu/ Thenai/ Navane			20440
6	Ginger/ Adrak	Irrigated		70000
7	Goat Farming	Breeding Unit – Semi_intensive_Breeding		47800
8	Indigenous Cattle Farming	Others_Commercial Dairy	10	292600
9	Integrated Farming	Paddy_cum_Fish Culture_		20900
10	Kidney Beans/ Rajma/ Kholar/ Bhatt	Irrigated		16320
11	Maize/ Makka	Irrigated		20100
12	Pig Farming	Others_Commercial @ 30 sow unit		390400
13	Pig Farming	Breeding Unit_		145360
14	Potato/ Aloo	Irrigated		82500
15	Rice/ Chaval/ Dhan	Irrigated		32175
16	Soybean/ Soyabean	Irrigated		20500
17	Tea/ Chai Patti			63400

List of Abbreviations

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

IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology Development Corporation
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large-sized Adivasi Multi-Purpose Society
LDM	Lead District Manager
LEDP	Livelihood and Enterprise Development Programme
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MIF	Micro Irrigation Fund
MNRE	Ministry of New & Renewable Energy
MoFPI	Ministry of Food Processing Industries
MPEDA	Marine Products Export Development Authority
MSME	Micro, Small & Medium Enterprises
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livestock Mission
NMFP	National Mission on Food Processing
NREGP	National Rural Employment Guarantee Programme
NRLM	National Rural Livelihood Mission
NWDPRAN	National Watershed Development Project for Rainfed Areas
ODOP	One District One Product
PACS	Primary Agricultural Credit Society
PHC	Primary Health Centre
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PM FME	Pradhan Mantri Formalisation of Micro Food Processing Enterprises
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVV	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 Agriculture Operation
SAP	Service Area Plan
SBM	Swachh Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SF	Small Farmer
SFB	Small Finance Bank
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
StCB	State Cooperative Bank
STCCS	Short Term Co-operative Credit Structure
STW	Shallow Tube Well
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	WomenSelfHelpGroup

Name and Address of DDM

Ms. Chitebuni Kricho

District Development Manager (DDM)
NABARD, Kohima District

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- Two sovereign Credit Guarantee Schemes offered are:
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- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

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

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



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

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N A B F O U N D A T I O N

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

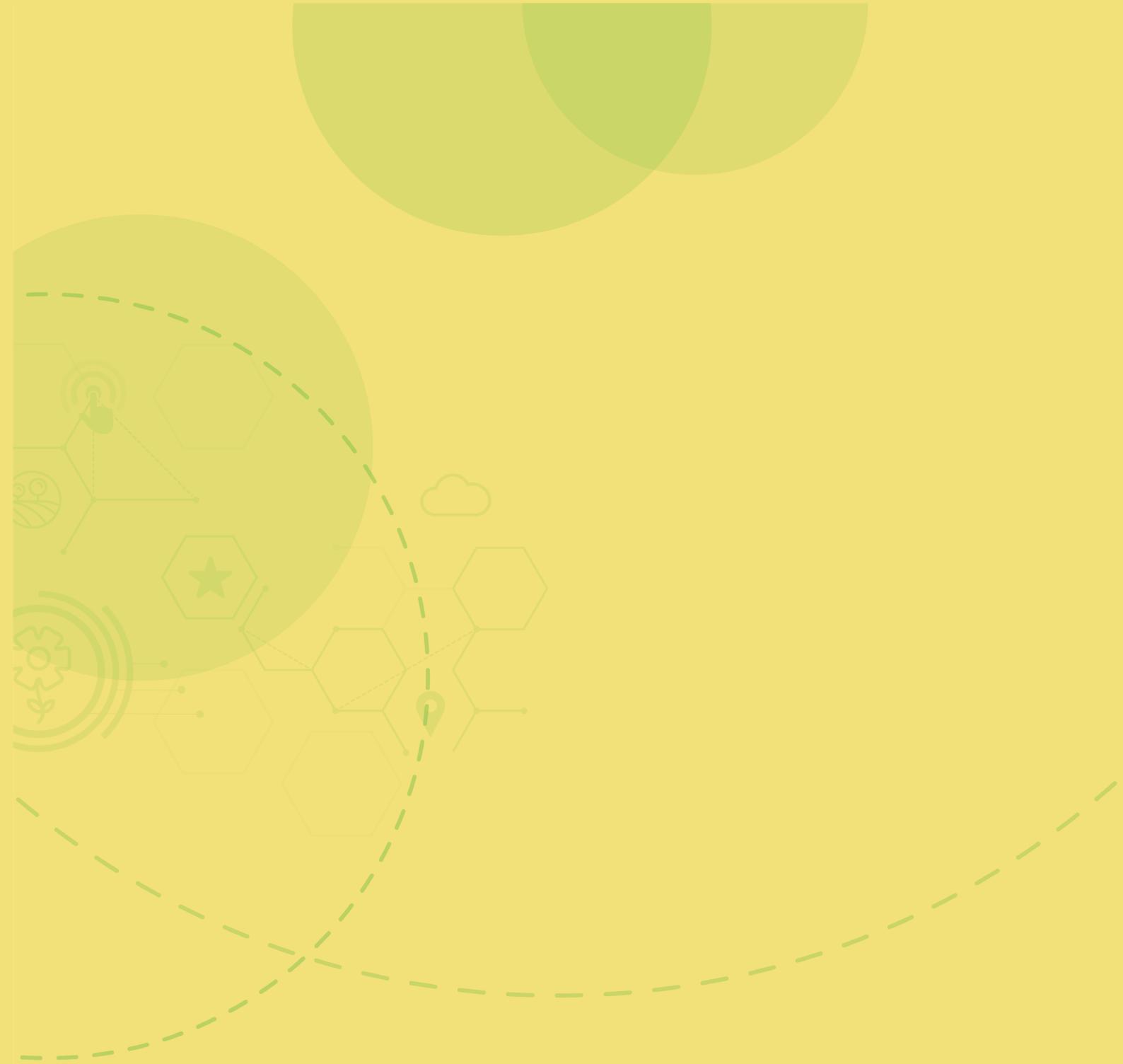
With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

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

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