



स्टेट फोकस पेपर 2024-25

State Focus Paper 2024-25

राज्य – मणिपुर
State - Manipur

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

मणिपुर क्षेत्रीय कार्यालय, इंपाल
MANIPUR REGIONAL OFFICE, IMPHAL



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन

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

State Focus Paper 2024-25 Manipur



राष्ट्रीय कृषि और ग्रामीण विकास बैंक
मणिपुर क्षेत्रीय कार्यालय, इम्फाल

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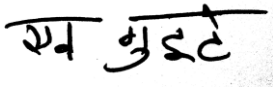
प्रस्तावना

ऋण आर्थिक विकास के केंद्र में है और राज्य की विकास रणनीति की रीढ़ है। नाबार्ड, ग्रामीण समृद्धि सुनिश्चित करने के अपने मिशन के अनुरूप, भागीदारी और परामर्शी दृष्टिकोण के माध्यम से राज्य के सभी जिलों को कवर करते हुए सावधानीपूर्वक संभावित लिंकड क्रेडिट प्लान (पी.एल.पी) तैयार करता रहा है। यह सहयोगात्मक प्रयास कृषि और ग्रामीण विकास में हितधारकों को शामिल करता है, जो समावेशिता के प्रति प्रतिबद्धता को दर्शाता है।

स्टेट फोकस पेपर (एसएफपी) के इस संस्करण में, हम पीएलपी में उल्लिखित सामूहिक आकांक्षाओं से सावधानीपूर्वक प्राप्त मणिपुर की क्रेडिट क्षमता की जटिल टेपेस्ट्री में उतरते हैं। एसएफपी 2024-25 के लिए भौतिक और वित्तीय आकलन को सहजता से एकीकृत करते हुए, क्रेडिट संभावनाओं का एक व्यापक अवलोकन प्रस्तुत करता है। मैं राज्य सरकार के विभागों, भारतीय रिजर्व बैंक, राज्य स्तरीय बैंकर्स समिति, बैंकों और सभी हितधारकों के प्रति हार्दिक आभार व्यक्त करती हूं जिनके इनपुट और समर्थन ने इस संस्करण को आकार देने में महत्वपूर्ण भूमिका निभाई है।

2024-25 के लिए स्टेट फोकस पेपर प्रस्तुत करते हुए मुझे बहुत खुशी हो रही है, जिसमें भारतीय रिजर्व बैंक द्वारा परिभाषित प्राथमिकता क्षेत्र की गतिविधियों के लिए मणिपुर राज्य में कुल रु. 2963.17 करोड़ की ऋण क्षमता का अनुमान लगाया गया है। इसमें कृषि के लिए कुल ऋण संभावित अनुमान रु. 1422.88 करोड़, सूक्ष्म, लघु एवं मध्यम उद्योग (एम.एस.एम.ई) रु. 1136.22 करोड़ और अन्य प्राथमिकता क्षेत्र के लिए रु. 404.07 करोड़ अनुमानित हैं। इन क्षेत्रों के तहत किए गए अनुमान बैंकरो को ऋण को चैनलाइज़ करने के लिए पर्याप्त नेतृत्व प्रदान करेंगे ताकि सामान्य रूप से जमीनी स्तर के ऋण प्रवाह और विशेष रूप से कृषि अवधि के ऋण को बढ़ाया जा सके।

2024-25 के लिए राज्य फोकस पेपर महज एक सार-संग्रह से कहीं अधिक है; यह आने वाले वर्षों में ऋण के व्यावहारिक और कुशल उपयोग के लिए एक साझा दृष्टिकोण का प्रतीक है। मुझे विश्वास है कि राज्य फोकस पेपर मणिपुर के कृषि और ग्रामीण विकास के सतत विकास में योगदान देने वाली योजनाओं को तैयार करने में सभी हितधारकों का मार्गदर्शन करेगा।



नियांगखानवुंग गुइटे
मुख्य महाप्रबंधक
नाबार्ड
मणिपुर क्षेत्रीय कार्यालय

स्टेट फोकस पेपर रचना एवं अंतिम रूप प्रदत्त:

नाबार्ड, मणिपुर क्षेत्रीय कार्यालय, इंपाल

अस्वीकरण:

“दस्तावेज़ सार्वजनिक रूप से उपलब्ध स्रोतों और विभिन्न हितधारकों के साथ चर्चा से एकत्र की गई जानकारी के आधार पर तैयार किया गया है। अनुमान तैयार करते समय, वास्तविक रूप से ऋण क्षमता का अनुमान लगाने के लिए हर संभव प्रयास किया गया है। इस दस्तावेज़ के डेटा या सामग्री के उपयोग के कारण किसी भी व्यक्ति/संगठन को होने वाली किसी भी सामग्री या अन्य हानि के लिए नाबार्ड जिम्मेदार नहीं होगा।

FOREWORD

Bank credit stands as a vital driver for economic transformation, constituting the backbone of developmental planning in the state. NABARD, in alignment with its mission to ensure rural prosperity, has been at the forefront, meticulously preparing Potential Linked Credit Plans (PLPs) covering all the districts of the State through a participatory and consultative approach. This collaborative effort engages stakeholders in agriculture and rural development, reflecting a commitment to inclusivity.

In this edition of the State Focus Paper (SFP), we delve into the intricate tapestry of Manipur's credit potential, meticulously derived from the collective aspirations outlined in the PLPs. The SFP for 2024-25 encapsulates a comprehensive overview of credit potentials, seamlessly integrating physical and financial assessments. I extend my heartfelt gratitude to the State Government Departments, Reserve Bank of India, State Level Bankers' Committee, banks, and all stakeholders whose inputs and support have been instrumental in shaping this edition.

It gives me great pleasure to present the State Focus Paper for 2024-25 which outlays a total credit potential of Rs. 2963.17 crore for Priority Sector activities in the state of Manipur as defined by the Reserve Bank of India. Total credit potential estimate for Agriculture is Rs. 1422.88 crore, MSME Rs. 1136.22 crore and Other Priority Sectors is Rs. 404.07 crore. The projections made under these sectors would provide sufficient lead to the bankers for channelizing credit so as to increase the ground level credit flow in general and agriculture term lending in particular.

The State Focus Paper for 2024-25 is more than a mere compendium; it symbolizes a shared vision for the pragmatic and efficient use of credit in the years to come. I am confident that the State Focus Paper will guide all stakeholders in crafting plans that contribute to the sustainable development of Manipur's agricultural and rural development.



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Disclaimer:

“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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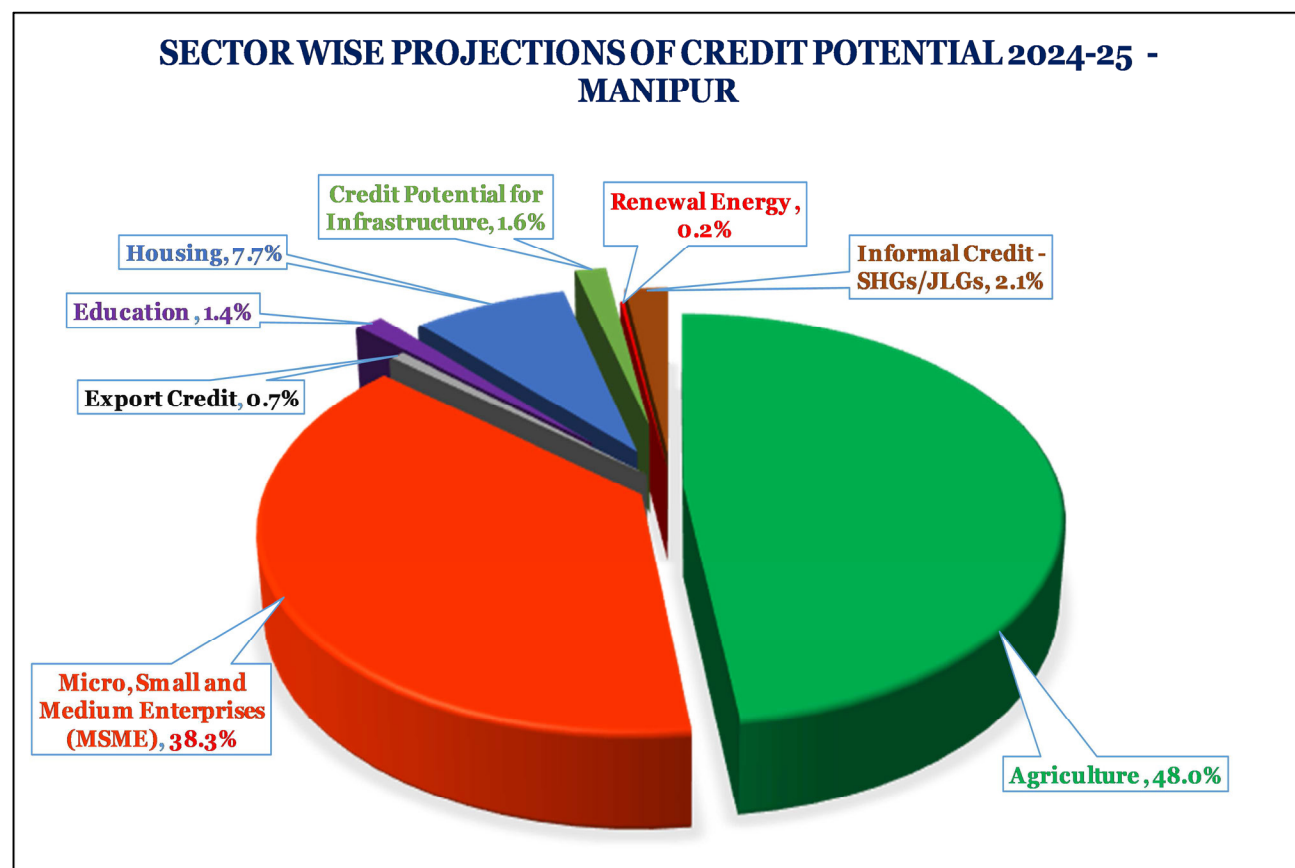
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Sector-wise Projection of Credit Potential for 2024-25 along with Pie-Diagram
Appendix A: Broad Sector-wise Projections of Credit Potentials 2024-25- Manipur State

Sr. No.	Particulars	Amount (Rs. Lakh)	% to Total
I	Agriculture & Agriculture Infrastructure, ancillary activities /investments		
A	Agriculture		
A (i)	Crop Loan	108350.42	36.57%
A (ii)	Agri-Allied activities - Term Loan	24380.19	8.23%
B	Agriculture Infrastructure	3448.36	1.16%
C	Agriculture - Ancillary Activities	6108.74	2.06%
	Total Agriculture	142287.71	48.02%
2	Micro, Small and Medium Enterprises (MSME)	113622.32	38.34%
3	Export Credit	2005.07	0.68%
4	Education	4031.07	1.36%
5	Housing	22828.38	7.70%
6	Credit Potential for Infrastructure	4636.8	1.56%
7	Renewal Energy	545.73	0.18%
8	Informal Credit - SHGs/JLGs	6359.86	2.15%
	Total Priority Sector	296316.94	100.00%



Appendix B:

Sub-sector wise Projections of Credit Potential 2024-25 - Manipur State

Sr. No.	Particulars	Amount (Rs. lakh)
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance, Marketing	108350.42
ii	Water Resources	1328.12
iii	Farm Mechanization	3163.93
iv	Plantation & Horticulture	4967.85
v	Forestry and Wasteland Development	649.88
vi	Animal Husbandry - Dairy	3572.06
vii	Animal Husbandry - Poultry	3053.97
viii	Animal Husbandry - Piggery/Goat	3670.57
ix	Fisheries and Aquaculture	3591.65
x	Farm Credit- Others – including Two wheelers for farmers.	382.16
	Sub Total	132730.61
B	Agriculture Infrastructure	
i	Construction of storage and Marketing Infrastructure	2478.90
ii	Land Development, Soil Conservation, Watershed Development	567.95
iii	Agriculture Infrastructure - Others	401.51
	Sub Total	3448.36
C	Agriculture - Ancillary Activities	
i	Agro and food processing Sector	5366.75
ii	Agri Ancillary Activities: Others- Loans to Coop. Societies, PACS/LAMPS	741.99
	Sub Total	6108.74
II	Total Agriculture (A+B+C)	142287.71
III	Micro, Small and Medium Enterprises (MSME)	
a.	MSME - Term Loan	83576.73
b.	MSME - Working Capital	30045.59
	Total MSME	113622.32
IV	Credit Potential for Export Credit, Education & Housing	
a.	Export Credit	2005.07
b.	Education	4031.07
c.	Housing	22828.38
	Sub Total	28864.52
V	Credit Potential for Infrastructure	
a.	Social Infrastructure Involving Bank Credit	4636.80
b.	Renewal Energy	545.73
	Sub Total	5182.53
VI	Informal Credit - SHGs/JLGs	6359.86
	Total Priority Sector	296316.94

EXECUTIVE SUMMARY

Introduction

NABARD, as the apex developmental financial institution, in the field of agriculture and rural development, has completed more than forty years of glorious service to the nation. Through its credit, promotional, and developmental interventions, NABARD has facilitated the smooth flow of credit in rural areas and enabled their all-round development. As part of its credit-related functions, NABARD has been preparing Potential Linked Credit Plans (PLPs) at the district level, from which credit projections are aggregated at the state-level and presented as State Focus Paper. The basic objective of such a planning exercise is to assess the credit potential keeping in view its sector specific physical potential, availability of enabling infrastructure, forward and backward linkages, local skill, natural resources, and credit absorption capacity.

To integrate its development plan with the national strategy of inclusive growth, NABARD works closely with governments, banks, and financial institutions. Through both formal and informal forums, it also interacts with the rural community. The State Focus Paper (SFP), created for each State by its various Regional Offices, articulates the domain knowledge thus acquired over the years and is released annually by NABARD. This document serves two purposes: (i) provides the analytical platform for the banks to prepare their credit plans for the State for 2024-25 and (ii) provides the state government with the infrastructure requirements for realizing the credit potential.

State Profile

With a total geographic area of 22,327 sq. kms., or 7 % of India's total land surface, Manipur is one of the smaller states in India's northeast. Hills and valleys are the two different topographical zones found in the state. The central valley, covers 2,238 sq. kms. but only makes up one-tenth of the total geographical area, while 90% (20,089 square kilometres) is covered by hills. The state shares an international boundary of 352 kms with Myanmar (Burma) to the south-east, 502 kms with the neighbouring states of Assam and Nagaland to the west, and 70 kms with Mizoram to the south and south-west. There are 2515 inhabited villages throughout 68 subdivisions in the state.

The population of Manipur as per Census 2011 was 28,55,794 comprising of 14,38,586 males and 14,17,208 females. Density of Population was 128 persons per sq. km. compared to all India density of 368 persons per sq.km (Census 2011). There are 33 different tribes of different ethnic groups. The valley is a thickly populated area with a density of 730 persons per sq. km as against 61 persons per sq. km in the hills. Manipur falls under Eastern Himalayan agro-climatic zone with two broad topographic divisions, viz., plains and hills.

Predominant economic activities of the State:

Agriculture continues to be the predominant economic activities in the state with 53% of the main workers being engaged in agriculture with GDP contribution of 24%, while service sector contributes 67% to the GDP with employment of 33% of the work force and 8% GDP being contributed by secondary sector. Traditionally, people in the hills practice jhuming

or shifting cultivation in general, subsequently terraced cultivation is now widely practiced with off-seasonal vegetables and paddy due to its topographic advantage while permanent cultivation is widely practice in valley areas. Other than agriculture, allied activities such as fishery, dairy, piggery and poultry are the importance activities being taken up by producers in the state. The Per Capita Income (PCI) of Manipur is estimated to be Rs.87,832 at current prices against the All India average of Rs.1,28,829 at constant (2011-12=100) prices for the fiscal year 2020-21. This indicates a growth of 6.54%, compared to the preceding year. This implies that overall economic activity in the state is slowly recovering from past pandemic levels but need more proactive policies initiatives to match the All India average.

Banking Profile

Banking sector in the State of Manipur as on 31 March 2023 comprises Commercial Banks, RRB and Cooperative Banks. There are 19 Commercial Banks, 01 Small Finance Banks, one RRB and one StCB. 22 banks are operating with a network of 249 branches as on 31st March 2023.

State Bank of India is the Convener of the State Level Bankers' Committee (SLBC) and is also the Lead Bank in eight districts of the State while Punjab National Bank is the Lead Bank for the remaining eight districts. Out of the 249 branches, 114 branches operate in rural areas, 76 branches in semi-urban areas and 59 branches in urban areas.

The aggregate deposits of the CBs, RRBs and Cooperative banks put together in the State as on 31 March 2023 stood at Rs. 1556186.69 lakh registering a growth rate of 21% over the year 31 March 2021. The share of Commercial Banks, RRB and Cooperative Bank were at 94%, 3% and 3% of total deposits, respectively. The aggregate loans outstanding as on 31 March 2023 stood at Rs. 1198614.51 lakh, registering a growth rate of 50% over the year 31 March 2021. The Credit-Deposit Ratio of the banks as on 31 March 2023 stood at 77%, as against the stipulated RBI norm of 60%. The trends of Ground Level Credit flow during the last three years in given below:

	Rs. in lakh		
Broad Sector	2020-21	2021-22	2022-23
Crop Loan	10801.61	16379.00	18416.43
Term Loan (Agri)	13481.11	39815.70	42713.58
Total Agri. Credit	24282.72	56194.70	61130.01
MSME	61187.10	81993.30	103162.44
Other Priority Sector Hl, Ed Loan, etc.	17571.09	11304.20	14580.19
Total Priority Sector	103040.91	149492.20	178872.64

Source- SLBC Manipur

For the FY 2022-23, under Priority Sector, the crop loans disbursed touched Rs. 18416.43 lakh against a target of Rs. 31096.00 lakh. The agriculture term loans, MSME loans and OPS loans registered Rs. 42713.58 lakh, Rs. 103162.44 Lakh and Rs. 14580.19 lakh against the target of Rs.17039.04 lakh, Rs.62585.87 lakh and Rs.26426.75 lakh respectively.

Factors facilitating or inhibiting the growth of Agri. credit, Sectoral trends in credit flow to Agriculture and Priority Sector

- Government Initiatives: Supportive government policies and initiatives can encourage

the growth of agricultural credit. With the GoM announcing the Chief Minister's Farmer Livelihood Support Scheme in the financial year 2023-24, the credit flow to agriculture is expected to increase.

- **Technological Integration:** Adoption of technology in banking services, such as digital platforms and mobile banking, can facilitate easier access to credit for farmers.
- **Credit Guarantee Schemes:** Implementation of credit guarantee schemes can mitigate the risk for financial institutions, encouraging them to lend to targeted sector. The recently announced "Manipur Credit Guarantee Scheme (MCGS)" is also going to boost the offtake of credit in MSME in the state.
- **Extension Services:** Effective agricultural extension services can enhance farmers' understanding of credit utilization for improved productivity.
- **Land Fragmentation:** Small, fragmented landholdings and Large numbers of tenant/oral lease farmers in the state pose challenges for farmers to qualify for substantial credit, limiting their borrowing capacity.
- **Lack of Financial Literacy:** Insufficient financial literacy among farmers may result in underutilization of credit or mismanagement of funds.
- **Inadequate Infrastructure:** Poor rural infrastructure can hinder the efficient disbursement and repayment of agricultural loans.
- **Climatic Risks:** Agriculture is susceptible to climatic uncertainties, and frequent natural disasters can impact farmers' ability to repay loans.
- **Agro-Processing and Value Addition:** Credit for ventures involved in agro-processing and value addition activities are some of the areas the state needs to focus for a sustainable credit driven economic development.

Status & Prospects of Cooperatives in the state

The RCS Manipur has completed the process for adaptation of new Bye-Laws as per the initiatives taken by Ministry of Cooperation (MoC), GoI and adoption by 251 PACS is being targeted by the end of September 2023 of which 234 PACS have completed the process.

Government of Manipur is taking up the promotion of at least one good and efficient PACS or Dairy or Fishery Cooperatives Societies in each and every Panchayat in the State. The programme is expected to cover 2760 uncovered Panchayats with the formation of 52 new PACS and renewal of 13 PACS.

The Union Cabinet has given its approval for the establishment of the "world's largest grain storage plan in the cooperative sector" with an outlay of around Rs. 1 lakh crore. Under this scheme the Imphal West 1 GP level in Lamshang has been identified for construction of the grain storage with credit support from Manipur State Cooperative Bank Ltd.

Govt. of India has launched the computerization of around 63000 PACS with a total outlay of Rs.2516 crore; having GoI share of Rs.1528 crore, State Govt. share of Rs.736 crore and NABARD share of Rs.252 crore. For North eastern & hilly states, the share of GoI & State will be in the ratio of 90:10. Under the scheme, 232 PACS has been identified for the state for computerization and the digitization process is in progress.

Under 5 Jan Aushadhi Kendras per District, 10 PACS have applied online for availing Jan Aushahi Kendras and 3 PACS have been given Initial Approval. Under PM Kisan Samriddhi Kendras, expected target is 251 PACS and 2 PACS has established the PM Kisan Samriddhi Kendras in the State.

4.1 Status of Cooperatives in the State as on 31.03.2020

Sl. No	Types of Societies	No. of Society
1	Consumer	79
2	Housing	159
3	Farming	223
4	Labour contract	184
5	Other non- Industrial	7377
6	Other Industrial	2896
7	Poultry Farm	274
8	Piggery Farm	270

(Source: RCS Manipur)

Potential of Geographical Indication (GI) in the state

In Manipur State, seven products have been GI tagged out of which three are handloom products viz. Saphée Lanphee, (traditional shawl), Wangkhei Phee (textile fabric made of white cotton), Moirang Phee, (textile fabric with specific design). The other four are agricultural products viz. Kachai Lemon (grown in Kachai village of Ukhrul district), Chak-Hao (a rice variety well known for its unique qualities), Tamenglong Orange (a species of Mandarin family grown mostly in Tamenglong district) and Sirarakhong Chilli (a chilli grown only in Sirarakhong village in Ukhrul district). NABARD, Manipur Regional Office, Imphal has also supported two potential GI items for registration viz. Kouna (wild water reed) & Senga (ornate container made of bell metal) through the Directorate of Handloom and Textiles, Government of Manipur.

Skill India Scheme

With the rising unemployment among young and the uneven development of skill-based job opportunities, primarily concentrated in urban areas and metros, there exists a significant gap between the demand for skilled jobs and the unemployed youth. NABARD addresses this issue through capacity building and training initiatives, including its 'NABSKILL' website. Eligible trainers submit proposals based on the skilling needs of districts, and training providers, such as RSETIs/RUDSETIs and CSR wings of banks, implement these programs. Since 2020-21, NABARD has provided Rs.74.78 lakh in financial assistance to NGOs, training institutes, and RSETIs in Manipur. These initiatives aim to enhance the skills of the local population through 14 training programs, covering various livelihoods like mushroom cultivation, home electrification, home painting, carpentry etc.

Aspirational District/Block Programme**Churachandpur - Aspirational Block****1. Lamka South**

Lamka South Block is an administrative division within the Churachandpur district of the state of Manipur, India. This block, like others in the district, plays a crucial role in local

governance, implementing government schemes, and addressing the developmental needs of its residents.

Located in the southern part of Churachandpur district, Lamka South Block encompasses several villages and settlements. Despite its potential, the block faces various socio-economic challenges, including infrastructure gaps, limited access to education and healthcare, and economic disparities.

To address these challenges and unlock the block's developmental potential, Lamka South Block has been designated as an "aspirational block." This designation signifies a focused effort by the government to prioritize the block's development through targeted interventions across key sectors such as health, education, agriculture, infrastructure, and livelihoods.

Under the Aspirational Districts Program initiated by the Government of India, Lamka South Block receives special attention and support aimed at improving the quality of life for its residents. Through collaborative efforts between government agencies, local authorities, and community participation, the block aims to overcome its developmental hurdles and emerge as a thriving hub of socio-economic progress within Churachandpur district and the broader region.

2. Tuibong

Tuibong Block is a vital administrative unit nestled within the Churachandpur district of Manipur, India. This block, comprising numerous villages and settlements, serves as a cornerstone for local governance and developmental initiatives in the region.

Located in the scenic landscapes of Churachandpur district, Tuibong Block grapples with various socio-economic challenges despite its rich potential. Issues such as inadequate infrastructure, limited access to quality education and healthcare, and economic disparities underscore the need for focused attention and concerted efforts towards holistic development.

Recognizing the significance of Tuibong Block's development, it has been designated as an "aspirational block." This designation underscores a committed endeavour by governmental bodies to prioritize the block's advancement through targeted interventions spanning crucial sectors like healthcare, education, agriculture, infrastructure, and livelihood opportunities.

Aligned with the overarching goals of the Aspirational Districts Program initiated by the Government of India, Tuibong Block stands poised to receive tailored support and assistance aimed at enhancing the well-being and prosperity of its residents. Through collaborative endeavours involving governmental agencies, local authorities, and active community engagement, Tuibong Block aspires to surmount its developmental hurdles and emerge as a beacon of progress within Churachandpur district, fostering a brighter future for its inhabitants.

Thrust Areas for 2024-25.

- With 17.89% percentage of population who are multidimensional poor as per National Multidimensional Poverty Index Baseline Report of NITI Aayog 2023. The major thrust area for the year 2024-25 is the promotion of sustainable livelihoods through FPOs and linking them to formal financial institution.
- Promotion of sustainable farming with traditional agricultural and horticultural practices by ways of technology transfer.
- Manipur being a state with large numbers of oral lessees and tenant farmers, focus will be to coverage of all eligible farmers, including farmers engaged in animal husbandry and fisheries sector, under KCC Scheme.
- Promotion of agricultural term lending by institutional financial organizations in the state for capital formation in agricultural sector.
- GI registration of Kouna and Sanga for promotion of a sustainable livelihood of arcticians through OFPOs.
- Skill development of youths in the state on various activities through NABSKILL for promotion of entrepreneurship.
- Promotion of infrastructures to bridge the gaps in sanitation, drinking water, electricity, education, connectivity to be taken up under RIDF.
- Focus to be made to enhance the institutional finance to bridge the gaps of housing in the state with percentage of population deprived of housing being highest in the country with 75.50% as per NDPI report of 2023.
- Promotion of various financial inclusion programme to saturate the gap of 4% of the total population deprived of banking facilities as per NDPI report 2023 which was 21.53 % in based year 2015-16.

Potential Credit Outlay for 2024-25: The State Focus Paper (SFP) presents a systematic assessment of potential for purveying credit in 16 districts of Manipur for the year 2024-25. The document also gives details of potentials (district-wise, sector-wise and purpose-wise) and the same are given in Annexure I. Potential for priority sector credit for the State as a whole for 2024-25 has been assessed at Rs 296316.94 lakh.

These projections were based on parameters such as technical feasibility, availability of infrastructure, availability of exploitable resources, cropping pattern, agriculture practices and other developmental indices such as access to markets, etc. Details of Sectoral Issues and Concerns, Action points are discussed in Chapter IV.

Major constraints and suggested action points:

- Optimum use of authentic and accurate data generated under SAMIS will facilitate a thorough and effective review of the progress in achievements at periodic intervals in various forums like BLBC,DCC meetings etc.
- Effective implementation of Financial Inclusion Plans including coverage of oral lessees, tenant farmers into JLGs etc. will provide necessary catalytic effect.

- Rural infrastructure facilities like rural connectivity, development of markets, irrigation facility, storage godowns, extension services and training support etc needs more focus approach.
- To control the NPA in various sectors more FLAC be organised with a view to sensitise borrowers/customers.

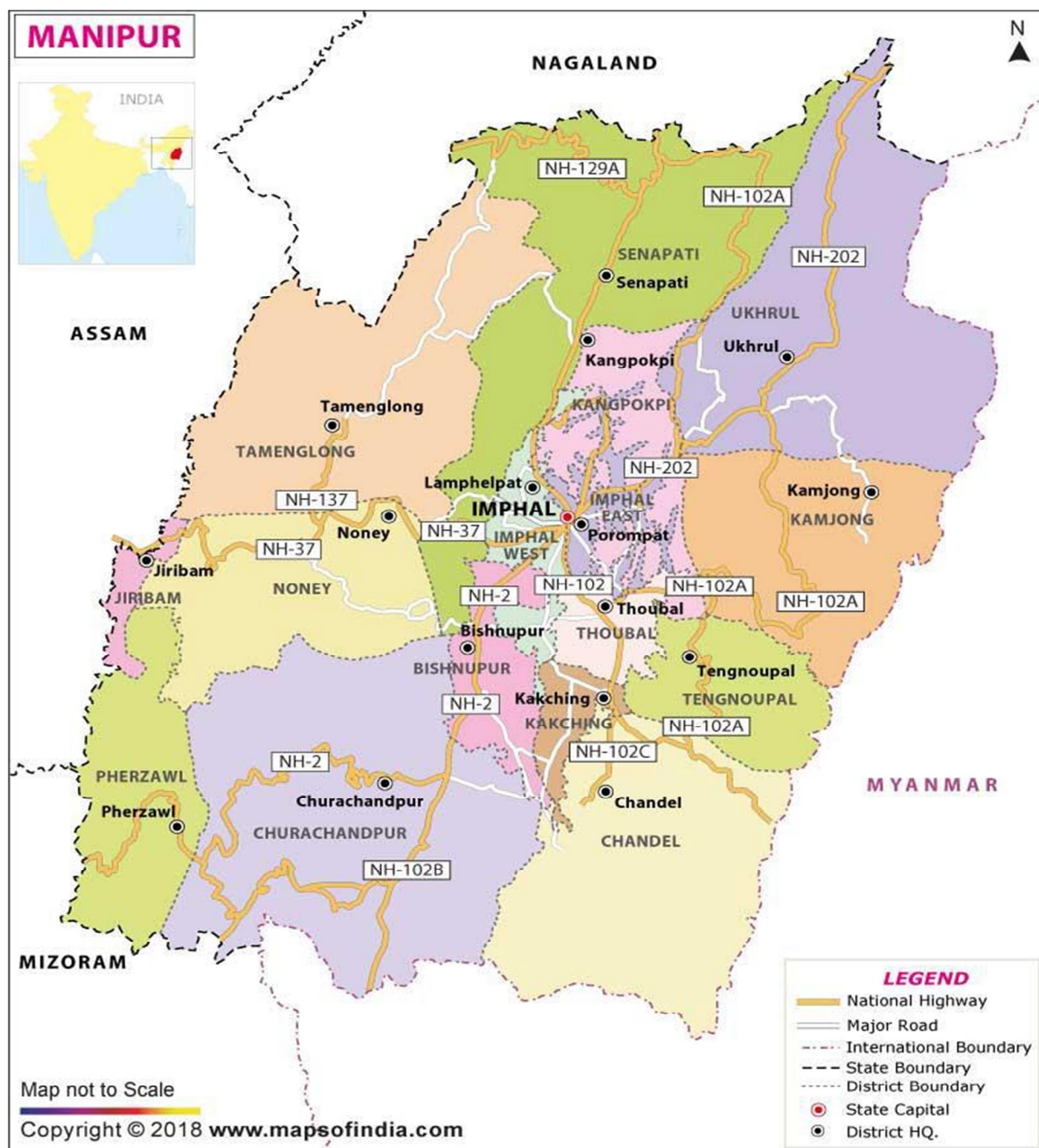
Way forward.

The success of potential linked credit plan depends on achievement of target under Annual Credit Plan by banks, support from line departments, NGOs and most importantly, the people of the state. An atmosphere for converging of credit services with appropriate extension services and other inputs that support agriculture and allied activities for facilitating completion of production cycles and ultimate value addition needs to be created. Here targeted awareness creation, training of beneficiaries on a regular basis and monitoring / review at appropriate forums will pay huge dividends for the State.

CHAPTER 1

MANIPUR-STATE PROFILE

District Map of Manipur



State Focus Paper - 2024-25

Manipur State

राज्य प्रोफाइल State Profile			राज्य State			मणिपुर Manipur		
1. भौतिक और प्रशासनिक विशेषताएँ PHYSICAL & ADMINISTRATIVE FEATURES			2. मृदा और जलवायु SOIL & CLIMATE					
कुल भौगोलिक क्षेत्र (वर्ग किलोमीटर) Total Geographical Area (sq.km)	22327		कृषि जलवायु ञ्चल Agro-climatic Zone	Sub-Tropical, Temperate & Mild tropical hill zone				
उप मंडलों की संख्या No. of Sub Divisions	16		जलवायु Climate	Temperate				
ब्लॉक्स की संख्या No. of Blocks	68		मृदा प्रकार Soil Type	Red ferrogenous soil in the hill areas and alluvium soil in the valley. The normal PH value ranges from 5.4 to 6.8				
राजस्व गांवों की संख्या No. of revenue villages	2515		4. वर्षा और भूमि जल परिदृश्य RAINFALL & GROUND WATER SCENARIO					
ग्राम पंचायतों की संख्या No. of Gram Panchayats	165		वर्ष (मिलीमीटर में) Rainfall [in mm]	सामान्य Normal	वास्तविक Actual	2020-21	2021-22	2022-23
3. भूमि उपयोग (हेक्टेयर) LAND UTILISATION [ha]				1426	1696	1365	1359	
रिपोर्ट किया गया कुल क्षेत्र Total Area Reported	22327		भूमि जल की स्थिति Stage of G.W. Dpt. Ground Water Scenario	खंडों की संख्या No of Blocks				
वन भूमि Forest Land	17418			सुरक्षित Safe	जोखिम भरा Critical	कम जोखिम Semi Critical	औवर एक्सप्लोइटेड Over Exploited	कुल Total
क्षेत्र जो खेती के लिए उपलब्ध नहीं है Area not available for cultivation	126							
चरागाह और गोबर भूमि Permanent Pasture and Grazing Land	18.91							
विविध वृक्ष फसल के ञ्चल आने वाले भूमि Land under Miscellaneous Tree Crops	7.86		NA	NA	NA	NA	NA	
कृष्य बंजर भूमि Cultivable Wasteland	43.38		5. भूमि जल का विवरण DISTRIBUTION OF LAND HOLDING					
वर्तमान परती भूमि Current Fallow	71.87		भूमि जल का वर्गीकरण Classification of Holding	भूमि जल Holding		क्षेत्र Area		
न्य परती भूमि Other Fallow	0			Nos.	कुल का % % to Total	हेक्टेयर ha. कुल का % % to Total		
बोया गया निवल क्षेत्र Net Sown Area	190.81		<= 1 ha	77	51%	40	23%	
कुल ञ्चला सकल फसली क्षेत्र Total or Gross Cropped	292.52		> 1 to <= 2 ha	49	32%	63	37%	
एक से ज्यादा बार कृषि क्षेत्र Area Cultivated More than Once	101.71		> 2 ha	25	16%	69	40%	
फसल सघनता [जीसीए/एनएसए] Cropping Intensity [GCA/NSA]	153%		कुल Total	152	100%	172	100%	
6. कर्मचारी का प्रोफाइल ('000 में) WORKERS PROFILE [in '000]			7. जनसांख्यिकी प्रोफाइल ('000 में) DEMOGRAPHIC PROFILE [in '000]					
खेतीकर Cultivators	466.768		श्रेणी Category	कुल Total	पुरुष Male	महिला Female	ग्रामीण Rural	शहरी Urban
उपरोक्त में से, छोटे सोमो कृषक Of the above, Small/ Marginal Farmers	330.447		जनसंख्या Population	2855	1438	1417	2021	834
कृषि मजदूर Agricultural Labourers	45.609		नुसुआ जाति Scheduled Caste	97	49	48		
घरेलू उद्योग में लगे कारीगर Workers engaged in Household Industries	45.924		नुसुआ जनजाति Scheduled Tribe	1167	588	579		
कृषि संबंध गतिविधियों में लगे कारीगर Workers engaged in Allied agro activities	-		साक्षर Literate	76.94	83.58	70.26		
न्य कर्मी Other workers	415.862		बोर्षिएल BPL	1022				
8. गृहस्थ परिवार ('000 में) HOUSEHOLDS [in '000]			9. घरेलू सुविधाएँ [संख्या, '000 घरों में] HOUSEHOLD AMENITIES [Nos. in '000 Households]					
कुल गृहस्थ परिवार Total Households	609.96		इट/बलर/कांकट के घर Having brick/stone/concrete houses	90.18	विजली की आपूर्ति Having electricity supply	346.63		
ग्रामीण गृहस्थ परिवार Rural Households	397.84		पेन के पानी का स्रोत होने Having source of drinking water	507.15	स्वतंत्र सोचलय होने Having independent toilets	452.86		
बोर्षिएल गृहस्थ परिवार BPL Households	240.59		11. स्वास्थ्य और स्वच्छता से संबंधित आधारभूत संरचना [संख्या] INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
10. ग्राम स्तरीय आधारभूत संरचना [सं.] VILLAGE-LEVEL INFRASTRUCTURE [Nos]			आंगनवाड़ी Anganwadis	9425	औषधालय Dispensaries	20		
विद्यूतीकृत गाँव Villages Electrified	2397		प्राथमिक स्वास्थ्य केंद्र Primary Health Centres	105	स्पताल Hospitals	7		
गाँव जिनमें डाकघर हो Villages having Post Offices	701		प्राथमिक स्वास्थ्य उप केंद्र Primary Health Sub-Centres	441	स्पताल में बेड की संख्या Hospital Beds	1480		
गाँव जिनमें बैंकिंग की सुविधा हो Villages having Banking Facilities	2588		12. कृषि के लिए आधारभूत संरचना और समर्थन सेवाएँ [संख्या] INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE [Nos]					
गाँव जिनमें प्राथमिक विद्यालय हो Villages having Primary Schools	2387		बीज फार्म Seed Farms		कृषि सेवा केंद्र Agro Service Centres			
गाँव जिनमें प्राथमिक स्वास्थ्य केंद्र हो Villages having Primary Health Centres	105		उर्वरक केंद्र Fertilizer Outlets		मृदा परीक्षण केंद्र Soil Testing Centres	3		
गाँव जिनमें स्थानांतरणीय जल आपूर्ति की सुविधा हो Villages having Potable Water Supply	2397		किटकनाशक केंद्र Pesticide Outlets		पंजीकृत नर्सरी Approved nurseries			
पक्की ञ्च प्रोच सड़कों से जुड़े गाँव Villages connected with Paved Approach Roads	2397		पंजीकृत एकपीओ Registered FPOs	128	कृषि विज्ञान केंद्र Krishi Vigyan Kendras	9		
13. सिंचाई कवरेज (हेक्टेयर में) IRRIGATION COVERAGE [Ha]			14. भंडारण, परिवहन और विपणन के लिए आधारभूत संरचना INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
सिंचाई के लिए उपलब्ध क्षेत्र (एनआईए + परती भूमि) Area Available for Irrigation (NIA + Fallow)	186		मंडी/ बाजार (संख्या) Mandis/ Markets [Nos]		भंडारण (सं) Godown [Nos]	12		
सृजित सिंचाई क्षमता Irrigation Potential Created	35648		पक्के रोड की लंबाई (किलोमीटर में) Length of Pucca Road [km]	4573	भंडारण की क्षमता Godown Capacity [MT]	20600		
निवल सिंचित क्षेत्र (कम से कम एक बार सिंचित क्षेत्र) Net Irrigated Area (Total area irrigated at least once)	66980		रेल्वे लाइन की लंबाई (किलोमीटर में) Length of Railway Line [km]		कोल्ड स्टोरेज (सं) Cold Storage [Nos]	2		
नहरों/चालों द्वारा सिंचित क्षेत्र Area irrigated by Canals / Channels	12656		माल परिवहन गाड़ियाँ (सं) Goods Transport Vehicles [Nos]	1515	कोल्ड स्टोरेज की क्षमता (एमटी) Cold Store (MT)	6000		
कुवों द्वारा सिंचित क्षेत्र Area irrigated by Wells			16. प्रमुख फसलों का क्षेत्र, उत्पादन और उपज AREA, PRODUCTION & YIELD OF MAJOR CROPS					
लावा से सिंचित क्षेत्र Area irrigated by Tanks			फसल Crop	क्षेत्र Area ('000ha)	उत्पादन Prod. ('000MT)	उत्पादकता Productivity kg/ha	औसत उत्पादन Avg. Yield [MT/ha]	
न्य स्रोतों से सिंचित क्षेत्र Area irrigated by Other Sources			Paddy	225.77	602.21	2670	2.67	
उपयोग की जाने वाली सिंचाई क्षमता (सकल सिंचित क्षेत्र) Irrigation Potential Utilized (Gross Irrigated Area)	66980		Pulses	31.11	29.38	930	0.93	
15. प्रसंस्करण इकाइयाँ PROCESSING UNITS			Oilseed	37.86	32.65	860	0.86	
प्रसंस्करण गतिविधि का प्रकार Type of Processing Activity	इकाइयाँ का संख्या No. of		Potato	15.41	827.50	8270	8.27	
खाद्य प्रसंस्करण Food Processing			Maize	59.73	25.53	2340	2.34	
कृषि प्रसंस्करण Agro Processing			Sugarcane	4.94	279.41	56560	56.56	
17. पशु जनगणना के ञ्च नुसार पशुओं की संख्या ANIMAL POPULATION AS PER CENSUS 2019 [Nos]			कपास (लिट) का उत्पादन गाँवों में ह (भारत में 177.8 किलोग्राम प्रति गाँव) Production of Cotton (lint) is in Bales(177.8 kg per bale in India)					
पशु की श्रेणी Category of animal	कुल Total	नर Male	18. संबद्ध गाँव/वाध्या का विकास के लिए आधारभूत संरचना [संख्या] INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES [Nos]					
मवेशी - संकर नस्ल Cattle-Cross bred	224.48		पशु चिकित्सालयों / औषधालयों Veterinary Hospitals/ Dispensaries	173	दुग्ध सहकारी सोसाइटी Dairy Cooperative Societies	771		
मवेशी-स्वदेशी Cattle - Indigenous			रोग निदान केंद्र Disease Diagnostic Centres	34	दूध संग्रह केंद्र Milk Collection Centres			
भैंस Buffaloes	36.23		कृत्रिम गर्भाधान केंद्र [संख्या] Artificial Insemination Centers [Nos]	83	मछुआरों की सोसाइटी Fishermen Societies	777		
भेड़- संकर नस्ल Sheep-Cross bred	5.92		पशु प्रजनन फार्म Animal Breeding Farms	7	मछली बीज फार्म Fish seed farms			
भेड़- स्वदेशी Sheep - Indigenous			पशु चारा निरमाण इकाइयाँ [संख्या] Animal feed manufacturing units [Nos]		पोल्ट्री इकाइयाँ [संख्या] Poultry [Nos]	266		
बकरी Goat	38.70		चारा फार्म [संख्या] Fodder Farms [Nos]		लाइसेंस्ड ब्रूइंगहाउस [संख्या] Licensed Slaughter houses [Nos]			
शुकर - संकर नस्ल Pig - Cross bred			19. दूध, मछली, ञ्च डा उत्पादन और प्रति व्यक्ति उपलब्धता MILK, FISH, EGG PRODUCTION & PER CAPITA AVAILABILITY					
शुकर - स्वदेशी Pig - Indigenous	235.26		मछली Fish	उत्पादन (एमटी) Production [MT]	33130	प्रति व्यक्ति उपलब्धता (ग्राम/दिन) Per cap avail. [gm/day]		
घोड़ा/गधा/ऊँट Horse/Donkey/Camel	1.089		डा Egg	उत्पादन (लाख में सं) Production [lakh Nos]	11	प्रति व्यक्ति उपलब्धता (सं/प्रति ञ्च) Per cap avail. [No./day]		
मुर्गी - संकर नस्ल Poultry - Improved	5897.64		दूध Milk	उत्पादन (लाख एलपीडी में) Production [lakh LPD]	0.71	प्रति व्यक्ति उपलब्धता (ग्राम/दिन) Per cap avail. [gm/day]		
मुर्गी-स्वदेशी Poultry - Indigenous			मांस Meat	उत्पादन (एमटी) Production [MT]	21560	प्रति व्यक्ति उपलब्धता (ग्राम/दिन) Per cap avail. [gm/day]		
Sources (if not mentioned against the respective item):			Item Nos. 1, 7, 8, 9, 10, & 11 - Census 2011; Item No. 4- ICAR, Imphal; Items Nos. 12, 13, 14, 17, 18 & 19 Dept. of Agr/Dir. of Eco. & Stat.; Item No. 16 - Horticulture & Agriculture Depts.					

1.1 Introduction

Manipur, one of the states situated in the North Eastern Region of India, is an isolated hill-grit state stretching between 23.49°N and 25.42°N latitude and 92.58°E and 94.43°E longitude. Manipur, literally meaning "A Jewelled Land," is a charming place encircled by nine hill ranges on all sides with a small and beautiful oval shaped valley at the center. The altitude of the state varies from 20 metres (at Jiribam) to 2,994 metres at Mount Itsii (Tenipu) above the mean sea level. It has a temperate subtropical climate. The rainfall in Manipur in 2023, as recorded by the ICAR, Lamphelpat, is 1359 mm. It has 51 towns (28 statutory towns and 23 census towns) and 2,582 villages (2515 inhabited and 67 uninhabited) as per the 2011 census.

As per Government Notification No.16/20/2016 dated 8th December 2016, published in Manipur Gazette No.408 dated 9th December 2016, seven (7) new districts are carved out from the then existing districts of Senapati, Tamenglong, Churachandpur, Chandel, Ukhul, Imphal East and Thoubal. A corrigendum No.16/20/2016-R dated 14th December 2016 was published in the Manipur Gazette No.420 dated 14th December 2016. Accordingly, the number of districts and sub-divisions of Manipur is 16 and 68 respectively.

Manipur has a geographical area of 22,327 sq. km, which constitutes 0.7 percent of the total land surface of India. The State has two distinct topographical zones namely hills and valley. Of the total geographical area, ninety per cent (20,089 sq. km) is covered by the hills while the central valley portion consisting of 2,238 sq. km accounts for only one-tenth of the geographical area. The State has 352 km long international border with Myanmar (Burma) to the South-East and 502 km long border with the adjacent states of Nagaland on the North, Assam on the West and Mizoram on the South and the South-West. Manipur is endowed with natural and human resources with competitive socio-economic advantages. Manipur has the strategic advantage of being India's 'Gateway to the East' through Moreh town, which is the only feasible land route for trade between India and Myanmar and other Southeast Asian countries.

1.2 Socio - Demographic Scenario

According to final figures of the 2011 population census, the population of the state is 28.56 lakh registering a population density of 128 persons per sq. km. The population has increased by 5.62 lakhs during the decade 2001 to 2011. Out of the 28.56 lakh population, 3.41% are scheduled caste communities and 40.88% are of scheduled tribes. The total numbers of households in the State stood at 6,09,964, of which, 3,97,837 are rural households and 2,12,127 are urban households. The sex ratio for the state as a whole has improved from 974 females per 1000 male in 2001 to 985 females per 1000 male in 2011. The literacy rate has increased from 70.50 percent in 2001 to 76.94 percent in 2011. Literacy among the males is 83.58 per cent as against 70.26 per cent among females.

1.3. General and Physical Features

1.3.1 Topography: Manipur has two distinct physical regions: an outlying area of rugged hills and narrow valleys and the inner area of flat plain, with all associated land forms. These two areas are distinct in physical features and are conspicuous in flora and fauna.

The valley region has low hills rising above the flat surface. Imphal is the capital city of Manipur. About 48 km away from Imphal towards south-east lies the Loktak Lake, the largest fresh water lake in the North-Eastern Region of India. This lake which covers an area of 216 sq. km is the biggest natural source of fish supply which is one of the important food items of the people of the state.

1.3.2. Soil: Manipur is endowed with red ferruginous soil and alluvium soil. The soil cover can be divided into two broad types, viz. the red ferruginous soil in the hill area and the alluvium in the valley. The soil are varied and generally contains small rock fragments, sand and sandy clay. The top soil on the steep slopes is very thin. In the plain areas, especially flood plains and deltas, the soil is of considerable thickness. Soils on the steep hill slopes are subjected to high erosion resulting into formation of sheets and gullies and barren rock slopes. The normal pH value ranges from 5.4 to 6.8.

1.3.3. Agro-Climatic Zones: Manipur falls under the Eastern Himalayan agro-climatic zone with two broad topographic divisions viz., plains and hills. The zone covers Sub-Tropical, Temperate & Mild tropical hill zone. The valley is often referred to as the “Rice Bowl” of the state. Manipur is within the monsoon belt of the country with sub-tropical to semi-temperate climate in the valley and semi-temperate to temperate climate in the higher altitudes. It has a predominantly agricultural economy.

1.3.4. Size of Holding: The agricultural holding/land holding is the amount of land held by a farmer. In Manipur, arable land is limited and majority of the farming community have small and marginal land holdings. The area of operational holding is about 172 thousand hectares operated by 151 thousand farmers as per the agricultural census 2010-11. The average size of operational holdings for Manipur has remained the same at 1.14 hectares in 2005-06 and 2010-11. The area operated in small and marginal holdings accounted for 59.88 % in 2010-11.

1.4. Agriculture and Allied Sector: Agriculture sector has a vital place in the economy of the state. It contributes a major share to the State Domestic Product. 52.81% of the workers in Manipur are engaged as cultivators and agricultural labourer. However, the performance of agriculture in the state mainly depends on timely rainfall and weather conditions. Permanent cultivation is generally practiced in the valley districts while terrace cultivation is practiced in some pockets of the hills where *jhuming* or shifting cultivation is widely adopted in most of the hills. Rice is the staple food and is grown in hill and plain areas. The production of rice in 2021-22 was estimated at 602.21 thousand metric tonnes. In case of maize, production in 2021-22 was estimated to be 25.53 thousand metric tonnes.

1.5. Horticulture: Manipur is suitable for the development of horticulture. Besides, there is ample scope for bringing more land under fruit cultivation in the hill areas. The medium-high range of Manipur's hills offers ample opportunity for pineapple farming. Pineapple, orange, lemon, banana, guava, peaches, and others are among the principal fruits grown in the state. Apples are now grown in the Manipuri highlands. For the promotion of healthy growth of horticulture in Manipur, it is essential to develop horticultural marketing. The average annual production of fruits and vegetables during the year 2021-22 was 4.65 lakh MT from total area of 43027 ha and 3.81 lakh MT from total area of 35347 ha respectively.

1.6. Livestock: According to the 20th livestock census conducted in 2019, there were 7.72 lakhs livestock in Manipur. Of these, 2.24 lakhs were cattle, 0.36 lakhs were buffaloes and 2.35 lakhs were pigs. The poultry population was recorded to be 58.97 lakhs. The main Livestock productions in the state are milk, egg and meat. The total milk production in 2020-21 was 71.05 thousand tonnes which was lesser than the production of 90.93 thousand tonnes in 2019-20. The estimated production of eggs in 2020-21 was numbering at 1142.28 lakhs showing an increase over the production of 1081.84 lakhs in 2019-20. The estimated meat production for the year 2020-21 was 21.56 thousand tonnes which was more than 1% over the production of 20.56 thousand tonnes in 2019-20.

1.7. Forest: The state has vast area of forest covering as much as 17,418 sq.km which forms about 78% of the total geographical area of the state. The actual area under forest is about 15% higher than the recorded forests area of the state. Of the total forests area, reserved forests and protected forests accounts for 1,467 sq.km and 4,171 sq.km, during 2020-21. The remaining 11,780 sq.km is treated as “unclassified forest”. The important major forest products are timber, firewood, bamboos, cane etc. The production of timber other than teak has shown a decrease from 18.47 thousand cubic metres in 2019-20 to 4.55 thousand Cubic metres in 2020-21.

1.8. Fisheries: Though the state has no marine fishery, it has vast inland fishery resources like ponds, tanks, natural lakes, marshy areas, swampy areas, rivers, reservoirs, submerged cropped land, low lying paddy fields etc. The largest source of fish is the Loktak Lake. The production of fish in Manipur for the year 2020-21 was 33130 MT.

1.9. Rural Development: Manipur lives in villages. The rural population constitutes about 70.79% of the total population according to the final figure of the Population Census, 2011. Enhancement in the quality of life of the economically weaker sections of the society has been one of the basic objectives of development planning of the state. In order to achieve this goal a number of programmes viz., MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme), SGSY (Swarnjayanti Gram Swarojgar Yojana), SGRY (Sampoorna Grameen Rozgar Yojana), PMGY (Pradhan Mantri Gramodaya Yojana), PMGSY (Pradhan Mantri Gram Sadak Yojana) etc. have been implemented in the state. These programmes ensure minimum wage to rural workers and enable them to acquire assets and income through self-employment ventures. Under MGNREGS, the cumulative number of household provided employment during 2021-22 was recorded at 557597. During 2021-22, 683.51 kms of total length was also completed under Pradhan Mantri Gram Sadak Yojana in Manipur.

1.10. Manufacturing: Although Manipur is endowed with mineral and forest resources, industrialization has been painfully slow in the state. This is because of shyness of capital, acute transport bottleneck, shortage of power and lack of entrepreneurial activity and technical skills. Despite persistent efforts made by the Government, the growth of the industrial sector in the State is slow. Various policies and programmes with the provisions of packages of incentives and concessions could do little in this regard. Almost all the public undertaking industries of the state were facing financial problems and there was paucity of fund for maintenance. So the government has decided to wind up some of its

loss making industries. The only industrial activity worth the name in the state is handloom and handicrafts. The handloom industry accounts for a good number of female workers in the working population. The products are in great demand within the state and also even in the national and international markets.

Small Scale Industries (SSI) is an important segment of the economy of the state. It is contributing substantially in the form of production, employment and export, playing a vital role in fulfilling the socio-economic objectives. For speedy growth of small-scale industries, Government had brought about modification in the registration of Micro, Small and medium units which are to be registered using Udyog Adhaar Member. The number of registered units was 37150 as on 16.01.2024.

1.11. Indo Myanmar Border Trade: The Indo Myanmar Border Trade was operationalized from 12th April 1995. In connection with the border trade, the then Union Minister of State visited Imphal and Moreh on 29th September 2006 and announced for development of Moreh Town by creating an Integrated Check Post (ICP) adjacent to international boundary within Land Customs Station, Moreh. The State Government was entrusted the task of acquiring land measuring 45.50 acres at the cost of about ₹125 crores. With the objective of promoting people to people contact for promotion of the bilateral trade, a team of Myanmar delegation visited Manipur on 28th February 2007 and also a one-day interaction programme was held on 1st March 2007 at Imphal by the traders and officials of both sides. In consonance with the Govt. of India's Act East Policy, several measures were taken such as (a) Setting up of an Integrated Check Post (b) Organizing the first Industrial Expo-2016 during 4th April to 10th April 2016 where about 600 units from Manipur, Assam, Nagaland and Meghalaya participated (c) Establishment of a Multi Storied Shopping Complex at Moreh to facilitate marketing of various products and produces of Manipur, India and other Asian countries through Myanmar and (d) Regular participation in India International Trade Fair (IITF), which is platform to showcase the unique products of the state at the National and International level.

1.12. Sericulture: Manipur has 4 (four) varieties of silk viz., Mulberry, Eri, Muga and Oak Tassar. To provide employment particularly to womenfolk, Manipur Sericulture Project (MSP) was initiated with the assistance of the Government of Japan through Government of India. Under MSP-II, 200 ha of land was brought under Silkworm Food Plantation and 20 Kisan Nurseries have been established in 4 valley districts of Manipur during 2014-15. Again, under the Rashtriya Krishi Vikas Yojana (RKVY), Industrial Oak Tassar Seed Production Centre-I at Thumkhonglok Bishnupur and Post Cocoon Technology, Working Units (2 each at Imphal West, Imphal East, Thoubal and Bishnupur and 1 each at Churachandpur and Ukhrul are established during 2015-16. With the help of Central Silk Board, the Catalytic Development Programme (CDP) has been implemented which covered sericulture farmer excluded in the MSP. The production of cocoon during the year 2021-22 is Mulberry – 1114.93 MT, Eri – 166.60 MT, Tassar – 54.65 lakh nos. and Muga – 71.39 lakh nos.

1.13. Power: Though power plays a vital role in the development of the state, Manipur is facing the problem of power shortage. The state continues to be deficit in electric energy.

Purchase of power from outside the state has been rising at a higher rate.

1.13.1 Under Rural Electrification Programme, 2205 villages have been electrified while 310 un-electrified villages was slated to be covered through 12th Plan Deen Dayal Upadhaya Gram Jyoti Yojana & Decentralized Distributed Generation Schemes.

1.13.2 The Manipur Renewable Energy Development Agency (MANIREDA) have taken up many activation under the different Renewable Energy Projects which includes solar lighting, hydro project, wind-solar hybrid system etc. Under Jawaharlal Nehru National Solar Mission (JNNSM), the MANIREDA has implemented 6,680 sq. m collector area equivalent to 3,340 nos. of 100 LPD Flat Plate Collector Type of Solar Water Heater.

1.14. Transport and Communication: The state has neither railways nor navigable waterways and the transport system is synonymous with road communication. The only major functional railhead linking Manipur with the rest of India is at Dimapur town of Nagaland state which is 215 km away from Imphal. A railhead has been extended from Silchar to Jiribam. It covers only 1.5 km of railway line over the state. The construction of Jiri-Tupul Railway Line Project was declared initially as National Project on 25th February, 2005. The Cabinet Committee on Infrastructure (CCI) accorded approval for extension of the line beyond Tupul upto Imphal (27 km) on 29th Oct.2012. According to Indian Railways 91.78 per cent of the Jiribam-Imphal rail project work is completed and construction of 48 of the 52 tunnels and six of the 11 stations have been completed.

1.14.1 Air Connectivity: Manipur has air links with many major cities of India viz. Delhi, Kolkata, Guwahati, Silchar, Aizawl, Dimapur, Jaipur, Bagdogra, Chennai, Ahmedabad, Goa, Pune, Bengaluru and Mumbai. The Imphal airport has been declared as an International Airport in November 2013. However, no regular International Flight Service is introduced yet even though Golden Myanmar Airlines maiden-chartered flights landed at Imphal International Airport during Manipur Sangai Festivals 2013 and 2015.

The Transport Department is handling 2 separate schemes of Helicopter Service namely MHA Subsidy Helicopter Scheme (75% subsidy) & another is under UDAN-2, RCS of MoCA (90% subsidy).

1.14.2 Highways/Roads: Roads are regarded as arteries and veins of a state which are essential for its overall growth. The main artery of communication is the 325 km long National Highway No.2 connecting Imphal with Dimapur in the neighbouring state of Nagaland. From Imphal it runs in the south-east for another 110m km to the International border town of Moreh on the Indo-Myanmar border. The transport cost on this road is very high in view of transport service during night time and one-way trade movement because of little exports from Manipur. Another road of considerable economic importance is the 225 km long National Highways No.37 viz. New Cachar Road, connecting Imphal with Silchar in Assam via Jiribam on the western fringe of the Manipur valley. The surface road length of National Highways, State Highways, PWD Roads, Rural Road, Urban Road and Project Road was 1,746 km, 715 km, 4,884 km, 4,906 km, 127 km and 972 km respectively, during the year 2015. Several measures like issue of directives for compulsory wearing / supply of helmets, introduction of no helmet no petrol system, incorporation of road safety

education in the school syllabus were taken up by the Transport Department for road safety. In January 2019, a fund for utilization for taking up road safety activities has been initiated under the Manipur Road Safety Fund Scheme, 2019.

1.15. Banking: The need for a well-developed banking system in the economic life of a state can hardly be exaggerated. As on 31 March 2023, there were 249 bank branches in Manipur. Out of 249 bank branches, 114 branches are located in rural, 76 branches in semi-urban and 59 branches in urban areas. As on 31 March 2023, total deposit was Rs. 1556186.69 lakh against the credit of Rs. 1198614.51 lakh. The credit-deposit ratio was 77.53 % as on 31 March 2023 compare to 68.60 % as on 31 March 2022.

1.16. Education: Education, being the base for the development of human resources, improving those infrastructures related with it continued to be one of the main objectives of the state government. Implementation of various programmes, schemes/projects has been taken up to achieve overall quality education. The total number of schools in the state during the year 2018-19 stood at 4,812. The number of school students was 462.61 thousand in 2016-17. The overall literacy rate has increased from 70.50% (Male - 80.30%, Female – 60.50%) in 2001 to 76.94% (Male – 83.58%, female – 70.26%) in 2011 census.

1.17. Public Distribution System: Public Distribution System is operating through a network of fair price shops in the state to provide the essential commodities at a reasonable price fixed by the Government. The total number of fair price shops functioning in the state during 2018-19 was 2,324. Under the National Food Security Act (NFSA), 2, 00,500 beneficiaries have been identified to be covered under Antyodaya Anna Yojana (AAY) and 21, 38,935 beneficiaries under Priority Household (HHH). The present storage capacity of Food Corporation of India (FCI) in Manipur is 42,090 MT while that of the State Godown is 20,600 MT.

1.18. Health Services: Medical facilities in the state were mainly provided by the state government. Medical and health care facilities were available to the people of Manipur through a network of 564 hospitals/dispensaries with a total manpower of 1283 doctors during the year 2020-21. The number of beds available was 1927 in 2020-21. Out of 429.82 thousands patients treated in 2020-21, 26.09 thousands were indoor patients while 403.73 thousands were outdoor patients.

1.19. Water Supply: The National Water Policy aims at providing safe drinking water and basic sanitations to all sections of the society with special attention to the needs of the people of the rural and urban areas. Under the Rural Water Supply Programme (centrally sponsored scheme of Minimum Need Programme (MNP) and Accelerated Rural Water Supply Programme (ARWSP), 2749 habitations are covered as on 01.04.2014. The number of habitation covered by Rural Water Supply was 2,976 in 2019 (as on 1st April). Under Swachh Bharat Mission (Gramin), 4,51,566 numbers of individual household latrine, 240 numbers of sanitary complex and 905 numbers of Solid and Liquid Waste Management have been targeted to be completed during 2019-20.

1.20. Sanitation: With the objective of improving the sanitary condition of Imphal city, Sewerage Project has been started. The project was taken up under EAP/France covering

Imphal Municipal Ward No.1, 2, 3, 4, 5, 6, 14, 15, 24, 25 and 26.

1.21. Tourism: The state has immense scope for promotion of tourism. It has a salubrious climate, exotic greenery and rich flora besides the rich culture. Keibul Lamjao National Park, the only habitat of Brow Antlered Deer, on the bank of Loktak Lake, INA (Indian National Army) Memorial at Moirang, Siroi National Park at Ukhrul, Loktak lake, the biggest fresh water lake in the North-East of India, Khongjom War Memorial at Khongjom are the major tourist spots of the state. 12102 foreign tourist and 167334 domestic tourist visited the state during 2019-20. Annual Events like Shirui Lily Festival, Orange Festival, Lemon Festival, Manipur Statehood Day Women's Polo Tournament, Sangai Festival, Pineapple Festival, Loktak Day Celebration are organized which attracts tourists and promote cultural heritage of the State.

1.22. Empowerment of Women: To empower women and bring them into the mainstream, an enabling environment with requisite policies and programmes, institutional machineries at various levels and adequate resources has been created. There is substantial increase in the number of educated women in the state. From a mere 0.04, female literacy rate rose from 60.50% in 2001 census to 70.26% in 2011 census.

1.23. Employment Situation: As per the Employment Exchange statistics, the number of persons registered in 17 Employment Exchanges in the state during the year 2020-21 (as on December) was 9816 persons and the number of persons on live register of all employment exchanges stood at 294848 persons.

Economic Census (EC) is the complete count of all entrepreneurial units located within the geographical boundaries of the country. Six Economic Censuses have been conducted in the year 1977, 1980, 1990, 1998, 2005 and 2013.

As per the final results of the Sixth Economic Census 2013, there are 2, 29,838 establishments in the state engaged in different economic activities other than crop production and plantation. Out of which, 62.69% are in the rural areas and 37.31% in the urban areas. Total number of persons working in all the enterprises is found to be 4, 09,617 of which 2, 50,873 and 1, 58,744 workers are respectively engaged in economic activities operated in rural and urban areas of the state.

The final report of the 7th Economic Census is yet to be released. The census was conducted by the Common Service Centre (CSC) as mandated by the Ministry of Statistics & Programme Implementation, Govt. of India under the supervision of the Village Level Entrepreneurs (VLEs) at the 1st level and the Directorate of Economics & Statistics, Manipur and Regional Office - Imphal, National Statistical Office (NSO), Ministry of Statistics & Programme Implementation, Govt. of India at the 2nd level. The Charge Officers of the 16 districts of Manipur are the Deputy Commissioners (DCs).

1.24. National Institute for Transforming India (NITI) Aayog: The Government of India, in keeping with its reform agenda, constituted the NITI Aayog vide Notification No.1/51/1/2015-Cab dated 16th February 2015 to replace the Planning Commission instituted in 1950. The NITI Aayog, was formed via a resolution of the Union Cabinet on January 1, 2015. While designing strategic and long term policies and programmes for the

government of India, NITI Aayog also provides relevant technical advice to the Centre and the States.

NITI Aayog has also been entrusted with the role to co-ordinate ‘Transforming our world: the 2030 Agenda for Sustainable Development’ called as Sustainable Development Goals (SDGs). Moving ahead from the Millennium Development Goals (MDGs), SDGs have been evolved through a long inclusive process for achievement during 2016-2030. The SDGs cover 17 goals and 169 related targets resolved in the UN Summit Meet 25-27 September 2015, in which India was represented by the Hon’ble Prime Minister. The Planning Department, Manipur has also developed the State Indicator Framework which includes 15 SDGs with 108 indicators.

1.25. Poverty: The number of persons below poverty line is 7.45 lakhs (38.8%) and 2.78 lakhs (32.59%) in the rural and urban Manipur respectively according to 68th round (2011-12) of NSS.

1.26. Pattern of Consumption: Consumer behaviour of various households are different according to time and space. Within the same time and space, the pattern of consumption is different from household to household according to income and types of economic activities pursued. The standard of living of the people of a state/country is reflected in the nature of consumption by the people of the state/country. The incidence of poverty is measured by the level of consumption expenditure.

1.27. State Domestic Product: The Gross State Domestic Product (GSDP) of Manipur for 2020-21 (Advanced Estimates) at current prices is estimated at Rs. 34110 crores as against Rs. 31297 crores in 2019-20 registering an increase of 8.99 %. At constant (2011-12=100) prices, GSDP in 2020-21 (Advanced Estimates) is estimated at Rs. 20767 crores as against Rs. 20126 crores in the previous year showing an increase of 3.19 %. The exponential growth rates between 2011-12 to 2020-21 are worked out to be 10.79 % and 5.28 % for current and constant prices respectively. The Net State Domestic Product (NSDP) at current prices for the year 2020-21 (Advance Estimate) is estimated at Rs. 18230 crores which is higher than that of the preceding year by about 2.67%.

1.28. Per Capita Income: Per Capita Income of Manipur at constant (2011-12=100) prices for the year 2020-21 (Advance Estimate) is estimated at Rs. 51876 which is higher than that of the preceding year by about 0.49%.

CHAPTER 2 – BANKING PROFILE

बैंकिंग प्रोफाइल Banking Profile										
		राज्य State	मणिपुर Manipur	प्रमुख बैंक Lead Bank			स्टेट बैंक ऑफ इंडिया SBI			
1. नेटवर्क और पहुंच NETWORK & OUTREACH (As on 31/03/2023)										
एजेंसी Agency	बैंकों/सोसाइटी की संख्या No. of Banks/Soc.	शाखाओं की संख्या No. of Branches				संबन्धित गैर-औपचारिक एजेंसियों की संख्या No. of non-formal agencies associated			प्रति बैंक पहुंच Per Branch Outreach	
		कुल Total	ग्रामीण Rural	पार्श्व शहरी Semi-urban	शहरी Urban	सूक्ष्म वित्तीय संस्थान mFIs/mFOs	एसएचजी/जेएलजी SHGs/JLGs	बीसी/बीएफ BCs/BFs	गांव Villages	परिवार Households
वणिज्यिक बैंक Commercial Banks	20	209	92	60	57	-	4295	410	-	-
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	1	27	16	10	1	-	1428	45	-	-
राज्य सहकारी बैंक State Coop. Bank	1	13	6	6	1	-	444	-	-	-
सहकारी कृषि और ग्रामीण विकास बैंक Coop. Agr. & Rural Dev. Bank	-	-	-	-	-	-	-	-	-	-
प्राथमिक कृषि सहकारी सोसाइटी Primary Agr. Coop. Society	257	-	-	-	-	-	-	-	-	-
अन्य Others	-	-	-	-	-	-	-	-	-	-
सभी एजेंसियाँ All Agencies	279	249	114	76	59	-	6167	455	0	0
2. जमा बकाया DEPOSITS OUTSTANDING										
एजेंसी Agency	खातों की संख्या No. of accounts					जमा राशि (₹. लाख में) Amount of Deposit [Rs.lakh]				
	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)
वणिज्यिक बैंक Commercial Banks	39846	44368	-	-	-	1194696.84	1330294.20	1458300.69	22%	94%
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	5121	5822	-	-	-	38075.14	43288.06	47738.18	25%	3%
सहकारी बैंक Cooperative Banks	3791	4622	-	-	-	46313.69	56467.37	50147.82	8%	3%
अन्य Others	687	-	-	-	-	3788.67	-	-	-	-
सभी एजेंसियाँ All Agencies	49445	54812	0	-	-	1282874.34	1430049.63	1556186.69	21%	100%
3. ऋण और ऋण बकाया LOANS & ADVANCES OUTSTANDING										
एजेंसी Agency	खातों की संख्या No. of accounts					ऋण राशि (₹. लाख में) Amount of Advance [Rs.lakh]				
	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)
वणिज्यिक बैंक Commercial Banks	166170	377181	-	-	-	769913.84	889260.21	1149323.1	49%	96%
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	27175	8004	-	-	-	18959.54	22218.45	29029.94	53%	2%
सहकारी बैंक Cooperative Banks	10083	9358	-	-	-	10711.24	14071.70	20261.47	89%	2%
अन्य Others	2865	5461	-	-	-	1969.99	30905.38	-	-	-
सभी एजेंसियाँ All Agencies	206293	400004	0	-	-	801554.61	956455.74	1198614.51	50%	100%
4. नकद जमा-नुपात CD-RATIO										
एजेंसी Agency	सैदी नुपात CD Ratio									
	31-Mar-21	31-Mar-22	31-Mar-23							
वणिज्यिक बैंक Commercial Banks	64.44%	66.85%	79%							
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	49.80%	51.33%	61%							
सहकारी बैंक Cooperative Banks	23.13%	24.92%	40%							
अन्य Others	-	-	-							
सभी एजेंसियाँ All Agencies	62.48%	66.88%	77%							
5. वित्तीय समावेशन के प्रदर्शन (खातों की संख्या) PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)										
एजेंसी Agency	31 मार्च 2023 तक संयोजी जानकारी Cumulative up to 31 March 2023									
	PMJDY	PMSBY	PMJJBY	APY						
वणिज्यिक बैंक Commercial Banks	866891	724528	263861	63545						
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	208375	72811	29957	6431						
सहकारी बैंक Cooperative Banks	26425	3218	577	0						
अन्य Others	-	-	-	-						
सभी एजेंसियाँ All Agencies	1101691	800557	294395	69976						
6. राष्ट्रीय लक्ष्यों को पूरा करने के लिए प्रदर्शन (31/03/2023) PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2023)										
एजेंसी Agency	प्राथमिक क्षेत्र ऋण Priority Sector Loans		कृषि क्षेत्र की ऋण Loans to Agr. Sector		कमजोर वर्ग की ऋण Loans to Weaker Sections		डीआरआई योजना के ऋण Loans under DRI Scheme		महिलाओं की ऋण Loans to Women	
	राशि (₹. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (₹. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (₹. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (₹. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (₹. लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans
वणिज्यिक बैंक Commercial Banks	157613.99	13.71%	50437.30	4.39%	31494.34	2.74%	2.91	0.00%	13977.09	1.22%
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	12560.51	43.27%	5204.21	17.93%	3954.17	13.62%	0.00	0.00%	5084.34	17.51%
सहकारी बैंक Cooperative Banks	8698.14	42.93%	5488.50	27.09%	264.17	1.30%	0.00	0.00%	391.94	1.93%
अन्य Others	-	-	-	-	-	-	-	-	-	-
सभी एजेंसियाँ All Agencies	178872.64	14.92%	61130.01	5.10%	35712.68	2.98%	2.91	0.00%	19453.37	1.62%
7. वार्षिक ऋण योजनाओं के प्रदर्शन एजेंसी-वार प्रदर्शन AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
एजेंसी Agency	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत उपलब्धि (%) Average Ach[%] in last 3 years
	लक्ष्य (₹. लाख में) Target [Rs.lakh]	उपलब्धि (₹. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (₹. लाख में) Target [Rs.lakh]	उपलब्धि (₹. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (₹. लाख में) Target [Rs.lakh]	उपलब्धि (₹. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	
वणिज्यिक बैंक Commercial Banks	149604.90	90765.85	88%	141920.18	119486.00	90%	122870.91	157613.99	88.12%	0.89
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	9328.86	10346.39	10%	9829.80	9277.10	7%	8737.50	12560.51	7.02%	0.08
सहकारी बैंक Cooperative Banks	4826.66	1865.67	2%	5230.35	4349.39	3%	5539.25	8698.14	4.86%	0.03
अन्य Others	-	-	-	-	-	-	-	-	-	-
सभी एजेंसियाँ All Agencies	163760.42	102977.91	100%	156980.33	133112.40	100%	137147.66	178872.64	100%	-
8. वार्षिक ऋण योजनाओं के प्रदर्शन क्षेत्र-वार प्रदर्शन SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
वड़े क्षेत्र Broad Sector	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत उपलब्धि (%) Average Ach[%] in last 3 years
	लक्ष्य (₹. लाख में) Target [Rs.lakh]	उपलब्धि (₹. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (₹. लाख में) Target [Rs.lakh]	उपलब्धि (₹. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	लक्ष्य (₹. लाख में) Target [Rs.lakh]	उपलब्धि (₹. लाख में) Ach'ment [Rs. lakh]	उपलब्धि (%) Ach'ment [%]	
फसल ऋण Crop Loan	11262.00	10801.61	-	38198.30	16379.00	43%	31096.00	18416.43	59%	0.34
मिषादी ऋण (कृषि) Term Loan (Agr)	54812.94	13481.11	-	65079.64	39815.70	61%	17039.04	42713.68	251%	1.04
कुल कृषि ऋण Total Agri. Credit	66074.94	24282.72	37%	103277.94	56194.70	54%	48135.04	61130.01	127%	0.73
एमएसएमई MSME	54645.33	61187.10	112%	53715.10	81993.30	153%	62585.87	103162.44	165%	1.43
अन्य प्राथमिकता क्षेत्र Other Priority Sectors*	43040.12	17571.09	41%	38185.60	11304.20	30%	26426.75	14580.19	55%	0.42
कुल प्राथमिकता क्षेत्र Total Priority Sector	163760.39	103040.91	63%	195178.64	149492.20	77%	137147.66	178872.64	130%	0.90
9. एनपीए की स्थिति (बकाया) NPA Position (Outstanding)										
एजेंसी Agency	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत एनपीए (%) Average NPA [%] in last 3 years
	कुल बकाया Total O/S	एनपीए राशि NPA Amount	एनपीए का % % NPA	कुल बकाया Total O/S	एनपीए राशि NPA Amount	एनपीए का % % NPA	कुल बकाया Total O/S	एनपीए राशि NPA Amount	एनपीए का % % NPA	
वणिज्यिक बैंक Commercial Banks	-	-	-	-	-	-	308826.05	24786.77	8.03%	-
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	-	-	-	-	-	-	26101.32	3385.75	12.97%	-
सहकारी बैंक Cooperative Banks	-	-	-	-	-	-	17827.37	4160.84	23.34%	-
अन्य Others	-	-	-	-	-	-	-	-	-	-
सभी एजेंसियाँ All Agencies	-	-	-	-	-	-	352754.74	32333.36	9.17%	-
*अन्य प्राथमिकता क्षेत्र में निर्यात ऋण, शिक्षा, आवास, सामाजिक अध्यात्म संरचना तथा नवीकरणीय ऊर्जा क्षेत्र शामिल हैं OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy										
स्रोत Sources : SLBC Manipur										

2. Introduction: Banking sector in the State of Manipur as on 31 March 2023 comprises Commercial Banks, RRB and Cooperative Banks. There are 20 Commercial Banks, 02 Small Finance Banks, one RRB and one StCB. 22 banks are operating with a network of 249 branches as on 31 March 2023, as against 234 branches as on 31st March 2022. Out of the 249 branches, 114 branches are in rural areas (as against 109 rural branches as on 31.03.2021), 76 branches in semi-urban areas, 59 branches in urban areas. Per branch population is about 10942 while per branch household is about 2607. There is a poor banking network in the state and there are 11 unbanked blocks out of 68 blocks in the state.

2.1 Deposits: The aggregate deposits of the CBs, RRBs and Cooperative banks put together in the State as on 31 March 2023 stood at Rs. 1556186.69 lakh registering a growth rate of 21% over the corresponding period of the previous year. The share of Commercial Banks, RRB and Cooperative Banks were at 22 per cent, 25 per cent and 8 per cent of total deposits, respectively.

2.2 Advances: The aggregate loans outstanding as on 31 March 2023 stood at Rs. 1198614.51 lakh, registering a growth rate of 50% over the corresponding period of previous year. The advances are showing a healthy growth over a period of last three years, which indicates a positive outlook of the bank's involvement in the development process.

2.3 CD Ratio: The Credit-Deposit Ratio of the banks as on 31 March 2023 stood at 77%, as against the stipulated RBI norm of 60%. The banks in Manipur should play pro-active role in fulfilling the national priorities.

2.4 Performance under Annual Credit Plan: The total disbursement under the priority sector has shown an increase from Rs. 1, 00,986.58 lakh in 31 March 2022 to Rs. 1,78,872.64 lakh in 31 March 2024. The achievements of targets under Annual Credit Plan over the last three years have stood at 63%, 84% and 130.42% in 2020-21, 2021-22 and 2022-23 respectively.

2.5 Fulfillment of National Priorities: The agricultural advances of the banks have decreased from Rs. 1,07,137.82 lakh in March 2021-22 to Rs. 61,130.01 lakh in March 2022-23. The Priority sector advances as on 31 March 2023 stood at Rs. 178872.64 lakh, which constitutes 34.17 % of the total outstanding.

2.6 Loans to weaker sections: At the end of 31st March 2023, advances to weaker sections stood at about Rs. 35,712.68 lakh, forming 2.98 % of total Priority sector advances of Rs. 1198614.51 lakh.

2.7 NPA: The Total Outstanding as on 31 March 2023 is Rs. 3,52,754.74 lakh under Priority Sector Advanced and the total NPA is Rs. 32,333.36 lakh. Banks need to further improve the recovery position by holding recovery camps and joint recovery drives with the State Govt. officials. Banks may also adopt the alternative credit mechanism by exploring the SHG concept, Joint Liability Groups mode, etc.

2.8 Financial Inclusion: "Inclusive" participation from all strata of the society along with the benefits of efficient payment mechanism, access to credit and cost-efficient

products is essential to empower the currently unbanked population to participate and drive the growth of the economy.

The objective of Financial Inclusion is to extend financial services to unserved/underserved for more inclusive growth. Financial Inclusion is aimed at ensuring access to timely and adequate credit and financial services by vulnerable groups such as weaker sections and low-income groups at an affordable cost. The task relating to Financial Inclusion Plan brings out the fact that integration of ICT based technology, appointment of Business Correspondent (BC) & opening of Ultra Small Branches (USB) have to be expedited.

NABARD through its DFIBT-FIF is actively involved in creating financial awareness and supporting necessary infrastructure for the state of Manipur.

Table 2.1 shows the various products that were sanctioned in FY-2023-24 (Rs. in lakh)

Sr. No.	Scheme Name	Sanction	
		Physical Units	Amount
1	Financial and Digital Literacy Camps (FiDgi)	1000	60
2	Examination Fees of BC/BF	50	0.40
3	Micro ATM Deployment	40	9
4	Solar Power Unit / UPS Deployment	13	13
5	Micro ATM Deployment	40	9
6	Centre for Financial Literacy	13	507.66
7	PoS /mPoS Deployment	30	1.8
Total		1186	600.86

Business Correspondents (BC): RBI has issued guidelines for appointment of BCs for extending the financial services at the doorstep of the customer accordingly, banks have engaged some business correspondents extending financial services mainly opening of accounts, deposit mobilization, etc. However, its implementation by banks needs to be accelerated.

Micro insurance: Under micro insurance initiatives, the Committee on Financial Inclusion suggested adoption of partner agent model to increase outreach of insurance cover. In this model, the insurer underwrites the risk and an existing intermediary handles the distribution and this micro insurance and is linked to micro credit. Insurance agencies like LIC, Birla Sun Life and ICICI Prudential etc., are providing micro insurance services in the State. Emerging m-FIs can have a tie-up with insurance service providers for distribution of micro insurance products for their micro credit clients. Efforts are on to popularize micro insurance among the rural poor in the state.

Pradhan Mantri Jan Dhan Yojana (PMJDY): It is National Mission for Financial Inclusion to ensure access to financial services, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner. Account can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet. PMJDY accounts are being opened with Zero balance. However, if the account-holder wishes to get cheque book, he/she will have to fulfil minimum balance criteria.

Special Benefits under PMJDY Scheme are:

- Interest on deposit
- Accidental insurance cover of Rs. 2.00 lakh
- No minimum balance required
- Easy Transfer of money across India
- Beneficiaries of Government Schemes will get Direct Benefit Transfer in these accounts
- After satisfactory operation of the account for 6 months, an overdraft facility will be Permitted
- Access to Pension, insurance products
- Accidental Insurance Cover, RuPay Debit Card must be used at least once in 45 days.
- Overdraft facility upto Rs. 10,000/- is available in only one account per household, preferably lady of the household.

As on 31 March 2023, a total of 11,01,691 PMJDY accounts were opened in the state. Out these 6,97,024 accounts were Aadhaar seeded in the state and 7, 79,464 RuPay card issued.

PMSBY, PMJJBY & APY -Path breaking Initiatives for Social Security

Pradhan Mantri Suraksha Bima Yojana (PMSBY): It is an Accident Insurance Scheme that offers accidental death and disability cover in case of death or disability due to accident. Sum assured is Rs. 2 lakhs on payment of just Rs. 12/- per annum which will be deducted from the savings account of the insured. This scheme can benefit all the savings bank account holders in the age group of 18-70 year Public sector general insurance companies or other general insurance companies that are willing to offer insurance coverage to individuals on similar terms would offer and administer this scheme.

Pradhan Mantri Jivan Jyothi Bima Yojana (PMJJBY): A scheme which offers Life Insurance coverage of Rs. 2 lakhs for any savings bank holders in the age group of 18-50 years on payment of just Rs. 330/- per year. This scheme is offered through LIC of India or other Life Insurance companies that are willing to offer life insurance on similar terms.

Atal Pension Yojana (APY): It focuses on the unorganized sector where nearly 400 million employees representing more than 80 per cent of all employees are engaged. Atal Pension Yojana would provide a fixed minimum pension Rs. 1,000 to Rs. 5,000 per month starting from the age of 60. The amount of pension will depend on the monthly contribution by the employee and the age at which the employee subscribes to the insurance. In any case the individual will have to subscribe under Atal Pension Yojana for a minimum of 20 year the scheme is delivered through banks including Regional Rural Banks as well as Cooperative Banks.

The status of the schemes in the State of Manipur is as under:

2.9 Modified KCC scheme and its coverage: The Kisan Credit Card has emerged as an innovative credit delivery mechanism to meet the production credit requirements of the farmers in a timely and hassle - free manner. New KCC Scheme aims to provide adequate and timely credit support from the banking system under a single window to

the farmers for their cultivation and other needs as indicated below:

- a) To meet the short-term credit requirements for cultivation of crops
- b) Post harvest expenses
- c) Produce Marketing loan
- d) Consumption requirements of farmer household
- e) Working capital for maintenance of farm assets and activities allied to agriculture, like dairy animals, inland fishery etc.
- f) Investment credit requirement for agriculture and allied activities like pump sets, sprayers, dairy animals, etc.

Table No 2.2 : Progress under KCC as on 31 March 2023

Sl. No.	Name of the Bank	No. of KCC issued in 2021-22	Total number of KCC Issued (Cumulative)
1	Commercial Banks	38,245	28,830.52
2	StCB/ Others	2,413	1,078.07
3	RRBs	10,355	4,521.33
TOTAL		51,013	34,429.92

During 2022-23, 4445 cards were issued with total credit limit of Rs. 4225.57 lakh. The average credit limit sanctioned during 2022-23 was Rs 95,063 per KCC. The coverage of farmers under KCC is quite low at 8.89 % of the total cultivators at 5.74 lakhs.

Action points:

- The credit limit sanctioned to the farmers has to be fixed as per new guidelines taking into consideration consumption and farm maintenance component. However, Interest subvention / incentive is available only for the short-term credit requirement for cultivation of crops and post-harvest expenses components under KCC.
- The KCC cards have to be converted into Smart Card/ATM Card by all the banks.
- Realistic range of scale of finance as approved by DLTC should be updated annually to provide adequate crop loan. Credit facilities to be ensured to oral lessees in the State.
- Adequate coverage of Small and Marginal Farmers to be ensured while sanctioning KCC limit.
- KCC limit should be enhanced every year @10% as per new KCC guidelines to take care of the cost escalation. For increase above 10%, separate sanction may be taken afresh.
- Concerted efforts are needed to include all farmers under KCC fold as the coverage under the scheme is low at 8.89 % of cultivator

2.10 SHG-Bank Linkage Programme (SBLP)

During the year 2022-23, the banks in the state had provided credit linkage to 1602 SHGs with bank loan of Rs. 2,563.64 lakh.

- In order to support the SHG members in the livelihood activities NABARD is providing capacity building to SHG members through Micro Enterprise Development Programmes (MEDPs) and Livelihood Enterprise Development Programme.
- The critical issues in SBLP are the quantum of per SHG finance by the Banks and low credit linkage of SHGs when compared to deposit linked SHGs.

The SHG-Bank Linkage Programme was given a renewed thrust with the launch of SHG-2. The focus of SHG-2 would be on voluntary savings, cash credit as a preferred mode of lending, scope for multiple borrowings by SHG members in keeping with repaying capacity, avenues to meet higher credit requirements for livelihood creation, SHG Federations as non-financial intermediary, rating and audit of SHGs as part of risk mitigation system and strengthening monitoring mechanisms.

Support to Regional Rural Bank (RRB)/State Cooperative Bank: The local character and regional spread of RRB / State Cooperative Bank gives an advantage in promotion and nurturing support to SHGs. Therefore, NABARD has been encouraging and supporting the above banks for promoting SHGs as SHPI.

Support to NGOs: Recognizing the core competence of the NGOs/VAs in formation and nurturing of good quality SHGs, NABARD continues to involve NGO partners to take up the function of Self-Help Promoting Institutions (SHPIs) and in organizing SHG Training & Awareness Programmes in their respective areas of operation.

Initiatives taken by NABARD: In order to improve the access to the formal credit institutions by the poor and their socio-economic empowerment, NABARD took various initiatives to forge linkages of SHGs with banks, provide financial support for formation of SHGs to banks/NGOs, enlisting support from NGOs, training and sensitization of a large number of bank personnel/ SHG members/ State Government Officials, capacity building of NGOs, digitization of SHGs, extending marketing support for SHG products and providing 100% refinance facility at concessional interest rate to the credit institutions. NABARD has also been facilitating banks in appraisal of SHGs by devising rating charts to assess the credit worthiness of SHGs. This is likely to help improve bank's recovery performance and reduce their cost of transaction.

2.11 Joint Liability Groups (JLGs): A Joint Liability Group (JLG) is an informal group comprising of 4-10 individuals coming together for the purpose of availing bank loan on individual basis or through group mechanism against mutual guarantee. Generally, the members of a JLG would engage in a similar type of economic activity. In certain groups, members may prefer to undertake different type of economic activities as well. The members would offer a joint undertaking to the bank to enable them to avail loans. JLG members are expected to provide support to each other in carrying out occupational and social activities. JLG's purpose is to facilitate mutual loan guaranteeing and execution of joint liability agreement making them individually/severally and jointly liable for payment of bank loan availed. Management of JLGs is kept simple with little or no financial administration within the group. Banks may undertake efforts to promote and finance JLGs on a cluster basis for agriculture as well as activities allied to agriculture and non-farm activities. This will not only help in training and improved monitoring of these groups, but would also enable these groups to aggregate into Producers' Groups at a later stage and contribute positively to the agricultural value chain by leveraging on economies of scale. NABARD has been promoting the concept of JLG in the districts of Manipur by providing financial support for formation and linkage of JLGs to partner agencies and

through workshops among Branch Managers, NGOs, Farmers' Club members, etc.

Financing JLGs through BCs / BF: Banks can now use BCs / BF also in promotion and financing of JLGs. By availing services of BCs / BF in financing JLGs, the banks cannot only increase the credit flow to the targeted population, but also improve their overall asset quality in JLG financing.

Progress in Financing of JLG's: During 2022-22, the banks have financed 2666 JLGs with a bank loan of Rs. 5626.46 lakh. Cumulatively, banks have financed 5810 JLG's with bank loan of Rs. 5376.06 lakh.

2.12 MUDRA: Micro Units Development and Refinance Agency Ltd has been launched on 8th April 2015 to extend finance and credit support to Microfinance Institutions (MFI) and agencies that lend money to small businesses, retailers, Self-Help Groups and individuals. MUDRA Bank has launched three loan instruments:

1. Shishu: covers loans up to Rs. 50,000/-
2. Kishor: covers loans above Rs. 50,000/-and up to Rs. 5 lakh
3. Tarun : covers loans above Rs. 5 lakh and up to Rs. 10 lakh

2.13 Critical Issues relating to outreach of banking sector

- a) The districts, viz., Imphal East, Imphal West, Thoubal, Kakching and Bishnupur are having concentration of bank branches whereas districts, viz, Churachandpur, Chandel, Senapati, Ukhrul, Pherzawl, Kangpokpi, Jiribam, Tengnoupal, Noney, Kamjong and Tamenglong are not having adequate branch network.
- b) Service Area Monitoring & Information System (SAMIS) has not stabilized. Hence, the detailed sub-sectoral analysis at district level is not taking place. Further, the meetings like SLBC/DCC/DLRC are not being held as per the prescribed periodicity.
- c) Population per branch is higher when compared with the national average of 7400 per branch.
- d) Primary Agriculture Cooperative Societies: The Short-Term Cooperative Credit Structure is functioning in two-tier system in the state with Manipur State Cooperative Bank Ltd. at state level and 197 GP level PACS/LAMPS at ground level. Most of the PACS/LAMPS are not undertaking any significant credit business. RCS & MStCB Ltd. should provide leadership role in making the GP level PACS/LAMPS into vibrant and financially sound entities. Enthusiastic participation of the state in the Centrally Sponsored Project of Computerization indicates the states willingness to reform and boost the Primary Agriculture Cooperative institutions.
- e) Banks should make concerted efforts to attain the annual credit plan targets as the average achievement of last three years is about 65%.
- f) The access to credit by SHGs has not been encouraging. Only 1188 SHGs have been credit linked by the bank during 2021-22. Further, the major lender for SHG financing was RRB. All banks need to take proactive steps to support SHGs or else they may become dormant.
- g) A designated officer may be authorized to issue "Land Utilization Certificate" to Share Croppers, Tenant Farmers & Oral Lessees on the basis of which these farmers can access institutional credit.
- h) On-line access to land records (where Manipur Land Reforms & Revenue Act is applicable) should be made available to banks for assessing the credit requirements of

the farmers and DC Office may issue printed copies of land ownership certificate to the farmers for the purpose of applying for bank loans.

CHAPTER 3

NABARD'S PERCEPTION ON THE DEVELOPMENT PERSPECTIVE OF THE STATE

3.1 Overview of Economic Scenario of the State:

The State of Manipur, though tiny in size, is endowed with plenty of natural and human resources with competitive socio- economic advantages. The key industries of the state are handlooms, handicrafts, sericulture, food processing, bamboo processing, Information Technology, hydro power, tourism and mineral-based products.

Agriculture continues to be the backbone of the State's economy and the primary source of livelihood for majority in rural areas. Agriculture contributes a big share to the State's Domestic Product where 52.81 percent of the total working population depend on agriculture & allied activities in the State. Projected estimates of Manipur indicate that the GSDP of Manipur State in absolute terms is continuously increasing over the years. The GSDP of Manipur State at Market Prices in absolute terms is continuously increasing over years.

Table 3.1
Gross State Domestic Product of Manipur, 2011-12 to 2020-21

Amount in Rs Lakh

Year	At current prices		At constant (2011-2012=100) prices	
	GSDP	Annual growth rate (%)	GSDP	Annual growth rate (%)
2011-12	12,91,461	-	12,91,461	-
2012-13	13,74,324	6.42	12,99,281	0.61
2013-14	16,18,204	17.75	14,11,509	8.64
2014-15	18,12,905	12.03	15,24,490	8.00
2015-16	19,53,067	7.73	16,42,368	7.73
2016-17	21,29,389	9.03	17,08,192	4.01
2017-18	25,78,923	21.11	17,75,074	9.77
2018-19	27,38,807	6.20	18,26,222	(-)2.61
2019-20(Q)	31,29,702	14.27	20,12,556	10.20
2020-21(A)	34,11,021	8.99	20,76,748	3.19

Q : Quick Estimates

A : Advance Estimates

P : Projected Estimates

Source: Directorate of Economics & Statistics, Manipur

There has been a significant shift in contribution from the secondary to the tertiary sector. The overall performance of the state's economy has been encouraging over the years. In 2020-21, the tertiary sector contributed 67.32% to the state's GSVA at current prices, followed by the primary sector with a contribution of 23.77%. Tertiary sector increased at a CAGR of 10.61% between 2011-12 and 2020-21, driven by trade, hotels, real estate, finance, insurance, transport, communications and other services. The secondary sector increased

at a CAGR of 4.34% between 2011-12 and 2020-21. The primary sector increased at a CAGR of 12.25% between 2011-12 and 2020-21.

Table 3.2
Percentage Contribution to Gross State Domestic Product of Manipur by
major sectors at Current and Constant (2011-12=100) Prices

Year	At current prices			At constant (2011-2012=100) prices		
	Primary sector	Secondary Sector	Tertiary Sector	Primary sector	Secondary sector	Tertiary sector
2011-12	19.77	15.39	64.84	19.77	15.39	64.84
2012-13	21.65	14.01	64.34	21.30	14.16	64.54
2013-14	22.02	13.54	64.44	20.88	14.98	64.14
2014-15	22.41	14.87	62.72	19.66	17.06	63.28
2015-16	20.89	15.52	63.59	17.13	18.59	64.28
2016-17	20.54	14.29	65.17	17.77	17.15	65.08
2017-18	26.90	13.30	59.80	23.57	15.62	60.81
2018-19	27.61	9.78	62.61	23.66	11.16	65.18
2019-20(Q)	25.01	9.92	65.07	20.61	12.64	66.75
2020-21(A)	23.77	8.91	67.32	19.08	12.26	68.66

Q : Quick Estimates

A : Advance Estimates

P : Projected Estimates

Source: Directorate of Economics & Statistics, Manipur

The Per Capita Income of Manipur at current and constant (2011-12=100) prices in 2020-21 are estimated to be Rs 87,832 and Rs 51,876 respectively, showing an increase of 6.54 % and 0.49% over the previous year, above the PCI of All India average. Per Capita Income is generally considered as the most effective indicator for ascertaining the economic welfare of a state. It enables us to know the average size of the income and the standard of living of the people.

3.2 Significance of Agriculture in the State's economy

Agriculture is the main occupation of the people of Manipur. Agriculture sector contributes a major share to the total state domestic product and provides employment more than 52 percent of the total workers in Manipur. Thus, agriculture becomes a living proposition rather than a commercial proposition thereby a need for development of this sector. As agriculture sector supports 52 percent of the state's population, there is need for rapid development of this sector. The growth of agriculture sector including allied sectors such as livestock fisheries is impeded on account of reasons like geographical positioning, inadequate flow of institutional credit, small holdings, lack of agricultural infrastructure, incidence of poverty, etc. Despite the constraints, the rich bio-diversity of the state, rich soil, favourable climatic conditions offer abundant opportunities and scope for development of farm based activities.

The State has conducive agro-climatic conditions and holds significant cultivation potential for various horticultural crops. Entrepreneurs get easy access to process & market a wide variety of rare & exotic medicinal & aromatic plants grown in Manipur. However, the growth of Agriculture sector is impeded on account of reasons like geographical positioning, inadequate flow of institutional credit, small holdings, lack of agricultural infrastructure, incidence of poverty, etc. Despite the constraints, the rich bio-diversity of the state, rich soil, favourable climatic conditions offer abundant opportunities and scope for development of farm based activities. The growth of agriculture sector plays a pivotal role in the performance of the State's economy as a whole and employment generation.

3.3 Capital Formation in Agriculture and Increase in Production and Productivity.

Capital formation in agriculture is important for increasing the productivity and thus the income and livelihood of the farming community. Some of the inherent problems of agriculture viz., low productivity, low adoption of modern technology and inadequate infrastructure could be attributed to decreasing capital formation, amongst others. It is of crucial importance for the sustainability of agricultural growth and is driven by both public and private investment. Capital formation or investment in Agriculture is important for sustaining growth in Agriculture. Saving and Investment leading to capital formation are the prime movers of economy. Capital formation refers to addition to the capital stock of an economy which enhances the productive capacity of various factors of production viz. land, labour, capital and entrepreneurship in all the sectors i.e. primary (including agriculture), secondary and tertiary.

The economy of Manipur being agrarian, the pressure on land is heavy due to competing demands from agriculture as well as other segments of the economy. The state has fairly good population of livestock and has vast water and other natural resources, as also human resources. The endowments of the state, thus, are conducive for making the state numero-uno in agriculture. Prospects of increased capital formation in the state of Manipur is hampered by lack of physical and financial resources with the exchequer, low level of per capita income leading to low savings and lack of private investment.

As per the Economic Survey, Manipur, 2021-22, the percentage contribution of primary/agriculture and allied sector, secondary, and tertiary sectors to total GSDP of Manipur at current prices in 2020-21 (A) stood at 23.77%, 8.91% and 67.32% respectively. The share of 'Agriculture & Allied activities' in GSDP at current prices had marginally increased from 19.77% in 2011-12 to 23.77% in 2020-21 (A). During the same period, the Manufacturing/Industry sector has decreased gradually from 15.39% in 2011-12 to 8.91% in 2020-21 (A). The Services/Tertiary sector contribution to GDP has increased from 64.84% in 2011-12 to 67.32% in 2020-21 (A) and has consistently remained above 60% and indicates the structural changes taking place in the economy with increase in share of agriculture and services sectors to the economy of the State of Manipur.

Capital formation in agriculture is important for increasing the productivity and thus the income and livelihood of the farming community. Some of the inherent problems of the Indian agriculture viz., low productivity, low adoption of modern technology and inadequate infrastructure could be attributed to decreasing capital formation, amongst others. With most of the agriculture and allied activities concentrated in the rural areas, there is a need to develop irrigation, transportation, storage, marketing and

communication infrastructures. Further, agriculture is witnessing a fast-paced advancement in technology such as smart farming with Artificial Intelligence / Internet of Things enabled infrastructure and these infrastructures require sustained capital expenditure by both central and State governments.

3.3.1 Impact of Government Spending

The decline in GCF to GVA ratio in agriculture may be attributed to decline in public sector investments as well as slowdown in credit-dependent and bank-financed private investment during this period, in light of the NPA crisis in the banking sector and the subsequent slowdown in lending, especially to long term infrastructure.

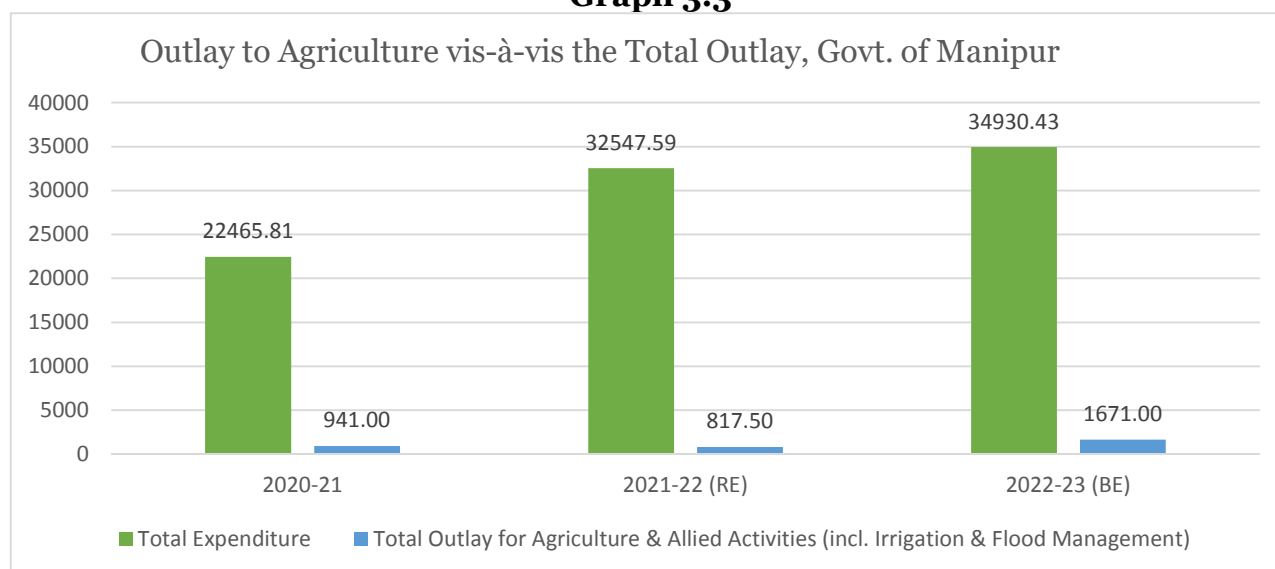
Higher government spending on infrastructure and other capital investments has a crowding-in effect on private investments by raising the marginal productivity of private capital. Hence, public investments in agriculture need to be increased to encourage private investments. In Manipur State Budget 2022-23, the total outlay for Agriculture and Allied Activities including irrigation and flood control is 4.78% of the total expenditure.

Table 3.3 : Outlay to Agriculture vis-à-vis the Total Outlay, Govt. of Manipur

₹ in crore

Particulars	2020-21	2021-22 (RE)	2022-23 (BE)
Total Expenditure	22465.81	32547.59	34930.43
Total Outlay for Agriculture & Allied Activities (incl. Irrigation & Flood Management)	941.00	817.50	1671.00
% Allocation to Agriculture & Allied Activities (incl. Irrigation & Flood Management)	4.19%	2.51%	4.78%
Total Capital Expenditure	2439.00	7797.00	9273.00
Total Revenue Expenditure	12428.00	17162.00	17913.00

Graph 3.3



**Table 3.4 Term Loans for Agriculture & Allied activities
(2020-21 to 2021-22)**

(Rs. Crore)

Particulars	2020-21	2021-22
Agri Term Loan (agri and allied activities) O/s	24219.72	39815.68
Growth (%)	42%	61%
Total Agri Loan (o/s)	35021.33	56194.64
% of Agri TL to Total Agri Loans	69%	71%
Total PS Loan (o/s)	102977.91	133113.17
% of Agri TL to Total PSL	24%	30%

The private GCF in agriculture is mainly supported by the agriculture term loans. The agri term loan growth has witnessed a steady growth trend over the past two years. Further, the agri term loan O/s stood at 71% of the total agriculture loans O/s and 30% of total priority sector loans O/s respectively during the year 2021-22. The trend of the agriculture term lending in the State, thus, is not encouraging and there is a pressing need for banks to enhance their efforts to augment the GCF in agriculture. The Central Sector Scheme of Financing facility under 'Agriculture Infrastructure Fund' with an outlay of Rs.1 lakh crore and subsidy Scheme under Agri Marketing Infrastructure (AMI) is also an effort to aid capital formation in the Agriculture sector including Post Harvest Management.

3.3.2 NABARD's Interventions for Capital Formation

NABARD has been playing a pivotal role in capital formation in agriculture through institutional credit and resource support to various grassroots lending institutions, thereby facilitating private capital formation in the sector. Further, NABARD also supports the State Governments and State-Owned Entities in creation of infrastructure in rural areas, by way of direct finance through dedicated funds for the purpose. Some of these products and interventions are as under:

(i) **Short term & Long-Term Refinance:** NABARD extends Short-term & long-term (LT) refinance support to various grassroots lending institutions viz. SCBs, RRBs, StCBs, SCARDBs, Small Finance Banks (SFBs), Non-Banking Financial Companies (NBFCs) etc., for asset creation and capital formation in rural areas, which is critical for increasing agricultural productivity, agricultural growth, and rural development. Refinance is available for loans to farm investments, allied activities, and non-farm activities, with repayment periods ranging from 1 to 18 months for short term and 18 to 60 months for long term. In Manipur, disbursements for the current FY-2023-24 under Short-term stood at Rs.4.05 crore and Long Term disbursement stood at Rs.60.88 crore. Under LT refinance, Long-Term Rural Credit Fund (LTRCF) credit of Rs.18.33 crore was availed from Manipur Rural Bank (MRB) and The Manipur State Cooperative Bank Ltd (MStCB Ltd) whereas LT- Normal of Rs 29.75 was availed from The Manipur State Cooperative Bank Ltd (MStCB Ltd). MRB has also taken LT-NRLM-SHG refinance of Rs. 12.80 crore from NABARD against loans given to SHG's of the State. Low GLC, limited branch network for RRB & StCB (26 & 13 respectively out of 243 branches for the State) and low CRAR (7.24 for RRB) are a few of the Challenges the Banks faces which hinders the benefit of taking more refinance facility from NABARD.

In order to boost capital formation in agriculture, Government of India had set up the Long-Term Rural Credit Fund (LTRCF) with NABARD to exclusively provide LT refinance support to Cooperative Banks and RRBs at a concessional rate of interest.

3.3.3 Agricultural Production and Productivity

Agriculture in the context of Manipur includes cultivation of crops, rearing of livestock and fishing. The principal crops grown in the state are food grains (mainly paddy, pulses and maize), and fruits and vegetables (pineapple, orange, lemon, arum, banana, papaya, beans, cabbage, cauliflower, peas and potato). Rice is the staple food of Manipur and Paddy is grown in both the hill and plain area.

The details of area and production of major crops in Manipur during the period 2015-16 to 2019-20 are as follows:

Table 3.5 Major Crops – Production for the Last Five Years

Year	Rice		Maize	
	Area ('000 Ha)	Production (Kg/Ha)	Area ('000 Ha)	Production (Kg/Ha)
2016-17	176.44	2795.85	5.88	1953.12
2017-18	179.10	2837.01	5.93	2116.10
2018-19	180.72	2550.74	5.94	2221.06
2019-20	175.62	2191.95	2.22	2228.35
2020-21*	178.50	2748.92	2.79	1944.79

*=Provisional

(Source: Statistical Handbook Manipur 2021 & Economic Survey Manipur 2021-22)

Rice is the major crop cultivated in Manipur with a total area of 178.50 lakh hectares during 2020-21 (Provisional Estimates). Area under maize has shown a steep fall from 5.88 lakh Ha in 2016-17-16 to 2.79 lakh Ha in 2020-21. Cultivation is almost entirely mono-cropped with rice accounting about 98% of food-grain production.

Horticulture crops occupy about 14 percent of the gross cultivated area of Manipur with an annual production of more than 4.77 lakh MT of various horticultural produces including nuts crops, flowers and medicinal & aromatic plants, thus contributing significantly towards food and nutritional security of the State.

Details of horticulture crops grown in Manipur during the period 2016-17 to 2020-21 and the productivity data for the major food crops and their comparison with national average is furnished below:

Table 3.6 Horticulture crops - Production and Productivity for the last 5 Years

(Area in '000 ha)

Name of the Crop	2016-17	2017-18	2018-19	2019-20	2020-21
Pineapple	0.02	0.27	1.17	1.06	0.86
Orange	2.28	1.78	1.86	1.53	1.75
Lemon	0.00	0.60	0.19	0.14	0.03
Papaya	0.14	0.37	0.01	0.20	0.33
Arum	8.40	5.94	8.06	5.97	6.14
Banana	5.11	2.81	2.89	2.16	2.64
Passion fruit	0.01	0.05	0.02	0.01	0.09
Bean	4.27	3.60	3.50	3.03	3.47

Name of the Crop	2016-17	2017-18	2018-19	2019-20	2020-21
Cabbage	5.24	5.26	6.92	5.14	6.43
Cauliflower	1.76	1.46	1.36	1.64	1.47
Pea	4.36	2.89	3.42	1.37	2.57
Potato	4.86	2.43	2.35	2.29	3.02

*Source: Economic Survey Manipur, 2021-22

Table 3.7 Average Yield of major Crops in India and in Manipur in 2019-20*

Crop	Average Yield (Kg/Ha)	
	Manipur	All India
Rice	3775	2722
Maize	2228	3006
Pulses	918	823
Oilseed	846	1224
Rapseed & Mustard	840	1331

*Source: Agricultural Statistics at a Glance, 2021

Table 3.8 Average Area & Yield of Horticulture in India and in Manipur in 2019-20

Crop	Area in '000 Ha		Production in '000 Ha	
	Area		Yield	
	Manipur	All India	Manipur	All India
Fruits	47.90	6702.00	527.97	100448.00
Vegetables	36.84	10316.00	391.35	189464.00
Plantation	0.90	4071.00	0.31	16031.00
Aromatic & Medicinal	0.04	685.00	0.12	761.00
Flower	0.06	307.00	0.09	2994.00
Spices	11.60	4138.00	27.91	9754.00

The productivity of most of the food crops and horticulture crops is much lower than the average productivity in the country except Rice and Pulses. Thus, a focused attention is required for increasing the productivity of the food grains and horticultural produce in the State. Though, the area under high yielding variety rice has increased from 54.68% in 2015-16 to 58.63% in 2020-21. A concerted efforts for increasing the yield of principal and other major crops in the State in conjunction with the skill development of farmers for adoption of improved technologies and Good Agricultural Practices (GAP) and also enhancing the irrigation facility may be required. Further, the availability of high yielding varieties / quality seeds to the farmers needs to be ensured along with stressing the need for having the desirable seed replacement ratio.

Manipur is also suitable for the development of horticulture. Besides, there is ample scope for bringing more land under fruit cultivation in the hill areas. Even in the plains, soil conditions are conducive to production of citrus fruits, banana, guava, peaches, apricot, papaya etc. There is sufficient scope for cultivation of pineapples in the medium high range of the hills in Manipur. The major fruits grown in the state are pineapple, orange, lemon,

banana, guava, peaches etc. Farmers started growing apples in the hills of Manipur. For the promotion of healthy growth of horticulture in Manipur, it is essential to develop horticultural marketing. The average annual production of fruits and vegetables during the year 2020-21 was 4.77 lakh MT and 3.64 lakh MT respectively.

The major critical problems for the state are:

a. General Issues

- Small and fragmented land-holdings
- Lack of adequate good quality seeds
- Lack of proper integration of cropping and farming systems suited to hills and valley regions
- High dependence on erratic rainfall, unpredictable and unstable monsoon and low level of irrigation facilities
- Recurring floods and inundation of agricultural lands
- Limited adoption of new technologies and practices
- Only Mono-cropping due to farmers' inaccessibility to modern scientific tools and methods
- Inadequate storage and transport facilities
- Limited access to inputs, technology, credit and market
- Various other issues like low seed and varietal replacement rates, deteriorating soil health and groundwater, high humidity, and low shelf life, etc.,

b. Strategies suggested for the state

- Focus on horticulture and floriculture in hills on a cluster approach, since hill provides reasonable conditions for the growth of fruits, vegetables and flowers while valley is more suited for large scale paddy cultivation.
- To address the issues like improper spacing, manuring, irrigation, lack of replacement of old plants with new ones, and inadequate plant protection leading to low productivity in horticulture sector/homestead gardens, which need to be addressed.
- To give due importance for processing of horticulture commodities by encouraging / attracting private entrepreneurs / FPOs through suitable incentives.
- To build up local capacity for seed production and distribution in a sustainable manner by adopting participatory seed production programmes and strengthening the seed farms of the State Govt.
- To improve the seed replacement rate (SRR) in order to achieve the potential yield / productivity.
- To introduce high yielding varieties of various rabi pulses and oilseeds (particularly, rape & mustard) with better adaptation to acidic soil, moisture stress and suitability for late sowing.
- To develop and promote situation-specific agronomic practices with emphasis on moisture stress management and Integrated Nutrient Management, Integrated Pest Management and cropping systems.
- Significant increase in multi-cropping and irrigated area and utilization of irrigation potential created to the maximum.

c. Other issues and suggested strategies are:

- Floods have been creating havoc regularly in the State. Efforts are being made by the state govt. for a sustainable solution to complex flood problems, with a view to enable farmers to cope with the natural calamity, flood-tolerant crop varieties should be introduced. Early sowing of short duration paddy and photosensitive variety, if available, may escape the flood fury.
- The measures for efficient resource utilization should be a mix of short run measures to get rid of flood damages and long run measures to optimally utilize the resource for irrigation and power benefits. There is a huge gap between the irrigation potential created (IPC) and irrigation potential utilised (IPU) in the State due to various reasons viz., non-availability of fund for repair, natural calamities, erratic power supply, damage of canal system, reluctance of cultivators to adopt multiple cropping etc. This needs to be addressed in a systematic manner including preparation of an action plan to maximize the IPU which will help in crop diversification / adoption of multi cropping in the State.
- Banks may be more proactive in extending financial support for farm machinery. They may also encourage financing Custom Hiring Centres and Demonstration-cum-service units.
- There is a need for promotion of more FPOs in the State and also to make efforts for sustainability of existing FPOs, creation of a risk fund for FPOs and designated space for FPOs for primary processing and marketing of their produce in select locations on State and National Highways. State Govt. may also set up PPCs for various agri commodities which can be run on PPP mode and the FPOs can be one of the Private Partners in the PPP mode.
- Critical gaps in post-harvest management infrastructure such as ripening chambers, cold storages, dry storage/godowns, quality control, assaying labs, feed analysis, antibiotic residue analysis laboratories need to be abridged. Fish-seed nursery, setting up of adequate pig-breeding centres for supply of quality piglets to pig farmers, calf / heifer rearing units, exclusive notified market for horticulture crops, single window system for statutory clearances needs to be promoted in the State.
- Importance may be given to Integrated Farming Systems (IFS) which maximize the utilisation of available resources and to provide the fillip for doubling of farmers' income (DFI). IFS being multi activity in nature, has the inherent capability of mitigating the risk which may arise out of the vagaries of monsoon and crop failure. The IFS suited to different agro climatic regions and compatible mix of interventions may need to be popularized among the farmers. The State Agriculture University and its network of research stations / KVKs can play a crucial role in this regard.
- The coverage of farmers under the Crop Insurance Scheme (PMFBY) needs to be increased as the present coverage is less compared to operational land holdings, especially considering that the majority of the farmers are small and marginal.
- Insurance coverage for KCC under Animal Husbandry and Veterinary need explored. The state government can play an active role in identifying insurance company for banks so that credit flow in this sector can be enhanced through banks.

3.4 Financing SF/MF, Oral leases /Tenant Farmers and Share Croppers Unviable and Declining Farm Size

In Manipur, arable land is limited and majority of the farming community have small and marginal land holding which makes it difficult to practice any subsistence farming. The area of operational holding is about 172 thousand hectares operated by 151 thousand farmers as per the agriculture census 2010-11. It can be seen from the table 3.3 that the average size of operational holdings for the state has remained constant at 1.14 hectares in 2010-11 and 2015-16. The area operated in small and marginal holdings accounted for 59.88% in 2015-16. The continued fragmentation of land holdings has a consequential impact on viability of agriculture, which is one of the important issues that needs to be addressed through consolidation of land holdings, aggregation of the produce through formation of FPOs, devising ways to stop further fragmentation of land holding through a suitable legal framework containing incentives and disincentives, etc.

Table No 3.9 Number and Area of operational holdings in Manipur for all social groups

Category	No. of operational holding (in '000)		Area operated (in'000 ha)		Average size of operational holding (in ha)	
	2010-11	2015-16	2010-11	2015-16	2010-11	2015-16
Marginal (up to 1 ha)	77	77	40	40	0.53	0.52
Small (>1 to 2 ha.)	49	49	63	63	1.29	1.28
Semi Medium (>2 to 4 ha.)	22	22	55	55	2.48	2.48
Medium (>4 to 10 ha.)	3	3	13	13	4.89	4.86
Large (>10 ha.)	Neg.	Neg.	Neg.	Neg.	11.09	11.00
All holdings	151.00	151.00	172.00	172.00	1.14	1.14
#Neg=Negligible						

Source: Economic Survey, Manipur 2021-22

As can be seen from above, about 83% of the farmers in the State are marginal and small and together account for about half of the farmland. Any intervention for agriculture development, therefore, needs to focus on the marginal and small farmers.

The flow of overall agriculture credit in the State itself is very low and the banks could achieve only 42% (`16378.96 crore) of the ACP target for Crop Loans (Rs.38198.25 crore) during 2021-22.

In this context, Farmer Producers' Organisations (FPOs) have emerged as an effective mechanism to transform small holding based agriculture into a viable agri-business enterprise and to increase the net income of farmers, particularly the small and marginal.

Farmer Producers' Organisations (FPOs) have emerged as an effective mechanism to transform small holding based agriculture into a viable agri-business enterprise and to increase the net income of farmers, particularly the small and marginal. The main aim of Producers Organisation is to ensure better income for the producers through an organization of their own. Small producers do not have the volume individually (both inputs and produce) to get the benefit of economies of scale. Besides, in agricultural

marketing, there is a long chain of intermediaries who very often work non-transparently leading to the situation where the producer receives only a small part of the value that the ultimate consumer pays. Through aggregation, the primary producers can avail the benefit of economies of scale. They will also have better bargaining power vis-à-vis the bulk buyers of produce and bulk suppliers of inputs.

3.5 Kisan Credit Card (KCC)

The Kisan Credit Card (KCC) has emerged as an effective credit delivery mechanism to meet the credit requirements of the farmers in a timely and hassle-free manner. GoI and RBI have been laying utmost importance for the issue of RuPay KCC to farmers to ensure hassle-free transactions. NABARD has been, through its grant-based scheme, supporting Cooperative Banks and Regional Rural Banks continuously for increasing their role in KCC saturation.

Total no of KCC outstanding as on 31 March 2023 was 51013 with loan outstanding of Rs.34429.92 lakh out of which nos. of RuPay KCC issued was 23909. The coverage of KCC under Animal Husbandry stood at 3027 with total outstanding amount of Rs.2484.52 lakh and Fisheries at 589 with total outstanding amount of Rs.749.76 lakh. The potential of Animal Husbandry and Fisheries is yet to be explored.

Table 3.10 Progress under Kisan Credit Card (KCC) – AH Sector - Cumulative as on 31 March 2023)

Rs. Lakh			
Sl	Agency	AH-Total No. of KCC	AH-Amt. O/S
1	CBs	1168	1349.38
2	RRB	657	424.68
3	Cooperative	1202	710.46
	Total	3027	2484.52

Source: SLBC, Manipur

Table 3.11 Progress under Kisan Credit Card (KCC) – Fishery Sector - Cumulative as on 31 March 2023)

Rs. Lakh			
Sl	Agency	AH-Total No. of KCC	AH-Amt. O/S
1	CBs	332	533.00
2	RRB	118	59.00
3	Cooperative	139	158.00
	Total	589	750.00

Source: SLBC, Manipur

Livestock sector, often plays a role of risk mitigation during the crop failure and ensures livelihood to the farmers and livestock keepers. The KCC for AH and fisheries proves vital for meeting the working capital needs for AH and fishery activities and the banks in the State may therefore need to provide great importance to the KCC in general and especially for AH and Fisheries. SLBC needs to constantly review the same in order to give the desired impetus to the scheme.

Box item: 3.11

KCC for Animal Husbandry and Fisheries

In the Budget 2018-19, the Union Government had announced extending the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) to help them meet their working capital requirements.

Fishers, Fish Farmers, Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self-Help Groups including tenant farmer of sheep/goats/pigs/poultry/birds/rabbit and having owned/rented/leased sheds, farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self-Help Groups including tenant farmers having owned /rented/leased sheds are eligible beneficiaries under KCC for AH & Fisheries.

3.6 Land Records – Digitization

Maintenance of authentic land records is prerequisite to efficient management of land. However, till recently, Manipur like any other State followed the traditional manual system of record keeping, which proved inefficient, inadequate and was marked by opacity, untimely updation or non-updation etc. Keeping in view the need for modernization of land records system in the country, a modified programme, viz., the National Land Records Modernization Programme (NLRMP), now renamed as Digital India Land Records Modernization Programme (DILRMP), has been formulated by GoI merging two Centrally sponsored schemes of Computerization of Land Records (CLR) and Strengthening of Revenue Administration and updating of Land Records (SRA&ULR). The DILRMP seeks to improve the quality of land records in the country, make them more accessible, and move towards government guaranteed titles.

The scheme of Computerisation of Land Records (CLR) was started by Manipur in 1988-89. This is a 100 per cent grant-in-aid scheme executed by the State Govts. The main objective of CLR scheme is that landowners should get computerized copies of Records of Rights (RORs) at a reasonable price. The ultimate objective of the scheme is 'on-line management' of land records in the country.

The main objectives are:

- Provide computerised copies of the Record of Rights(ROR) to the Land owners at nominal rates on demand
- Ensure speed, accuracy, transparency and dispute resolution
- Information empowerment of land owners and freeing them from the clutches of colonial system.
- Paradigm shift from tax based approach to management of land administration
- Provide fast and efficient retrieval of information for decision making
- Achieve low cost and easily reproducible basic land record data for reliable and durable preservation
- Value addition and modernization in Land Administration

Presently land records and other subsidiary records are store houses of information and data is unclassified, unprocessed and not quickly retrievable. Computerisation of these

documents will generate information in various stages. For management of land data a plot is the smallest entity so the data volume is assessed keeping the plot in mind.

3.7 Climate Change - Adaptation and Mitigation

Climate change is likely to remain a continuous phenomenon. IPCC predicts that by 2100, the increase in global average surface temperature may be increased by 1.8 to 40C and increase of 1.5 to 2.50C may cause 20 to 30% of the plant and animals species under threat of extinction which may lead to food security issues, especially in the developing countries. Its impacts range from affecting agriculture – further endangering food security – to sea-level rise and the accelerated erosion of coastal zones, increasing intensity of natural disasters, and the spread of vector-borne diseases etc. The Climate Change Performance Index 2021 places India at the 10th position in the world ranking in terms of climate policies and action owing to its actions on GHG emissions, energy use, renewable energy which has brought it to the high performers' category. Among the G20 countries, this year, only the EU as a whole, along with the UK and India, rank among high performers. Though India slipped one level from the earlier position of 9th ranking during 2020, is still in the list of top 10 performers. Comparatively low levels of per capita Green House Gas (GHG) emissions and a relatively ambitious mitigation target for 2030 give India an overall high rating. However, sustained efforts are needed to mitigate the effects of climate change on all sectors including agriculture which provides livelihood to around 60% of the population.

The National Action Plan on Climate Change (NAPCC) was launched in India in the year 2008. There are eight National Missions including the National Mission on Sustainable Agriculture, form the core of the NAPCC, representing “multi-pronged, long-term and integrated strategies for achieving key goals in the context of climate change”. After the National Action Plan on Climate Change (NAPCC) was announced, all States are preparing their State level Action Plan to deal with the challenges of climate change.

The climate smart agriculture needs blended finance, i.e., use of scarce public resources to crowd-in the private capital. PPPs can play a crucial role in facilitating and accelerating financial investment in climate-smart portfolios. As a National Implementing Entity (NIE) for three important funding arrangements, viz. Adaptation Fund (AF), National Adaptation Fund for Climate Change (NAFCC) and Green Climate Fund (GCF), NABARD aims at channelizing national, international and private finances towards adaptation and mitigation interventions in India.

At present, NABARD is implementing 40 climate adaptation and mitigation projects with a total financial support of ₹1,822 crore, supported under AF, GCF and NAFCC. Further, NABARD promotes Climate Smart Agriculture through its ongoing funding mechanisms such as Watershed Development Fund, Tribal Development Fund, UPNRM, etc.

Box item : 3.12

Climate Change Mitigation / Adaptation Projects in Manipur

Manipur scripted a first among the NE States in obtaining sanction for a climate change adaptation project under National Adaptation Fund NAFCC amounting to 10 Crore for a Model Carbon Positive Eco Village” at Phayeng, Imphal West Manipur.

The Directorate of Environment, Government of Manipur is the State Nodal Agency for Climate change in Manipur is the executing entity of the project.

The objective of the project is to develop model eco-village in the Himalaya Ecosystem blending traditional and modern adaptive practices to reduce vulnerability and enhance resilience for traditional livelihood through various interventions.

3.8 Farmers' Producer Organisations (FPOs)

The fragmentation of landholdings and consequential impact on the viability of the farming has necessitated the consolidation of landholdings and aggregation of the produce of the small and marginal farmers. Farmer Producer Organisations (FPOs) registered under Societies Act, Companies Act, 2013 or any other relevant statutes have emerged as an effective mechanism to transform small-holder based agriculture into a viable agribusiness enterprise and to increase the net income of farmers, particularly the small and marginal farmers. FPOs acting on the collectivization principle provide a platform for the farmer members for pooling capital resources, bulk procurement of inputs and supply to members at comparatively better price, providing market-linkages, facilitating value addition, transfer of technologies etc. Through the collective efforts, farmers reduce the cost of production and also earn better price for their produce.

Considering the importance of aggregation, NABARD in the year 2011, created a Producer Organisation Development Fund (PODF) with an initial corpus of Rs.50 crore out of its operating surplus which was later expanded to Rs.100 crore during 2017-18. Under this, need-based financial support was provided to producers' organisations in terms of credit facilitation, capacity building/ handholding and market linkages. During 2014-15, Government of India created another Fund in NABARD viz. Producers' Organisation Development and Upliftment Corpus (PRODUCE) Fund for the purpose of promotion and nurturing of FPOs. Under this Fund, a grant assistance of Rs.205.04 crore was sanctioned by NABARD for promotion and nurturing of 2,154 FPOs in the country. As on 31 March 2021, 2094 FPOs have been registered under different statutes/ legal forms and are undertaking various agribusiness activities.

Besides initiatives under the PRODUCE Fund, NABARD had introduced a scheme for the promotion and nurturing of 3,000 FPOs by the convergence of PODF with the interventions under its other promotional programmes. Under the scheme, grant support is provided for the promotion and nurturing of new FPOs over a period of five years besides Rs.5.00 lakh additional support to FPOs for business development initiatives. As on 31 March 2021, around 13.8 lakh farmers have been covered as shareholder members of 5061 FPOs sanctioned under various funds / programmes of NABARD. Cumulative share capital collected by FPOs stood at Rs.143.5 crore. NABARD has partnered with 1442 Producer Organisation Promoting Institutions (POPIs) and 32 Resources Support Agencies (RSAs) in various states for nurturing and handholding of FPOs.

Complementary to the efforts of NABARD, Ministry of Agriculture & Farmers Welfare, Govt. of India through Small Farmers Agri-business Consortium (SFAC) and various State Governments have initiated several steps to build up a strong eco-system for FPOs. SFAC has formed 910 FPOs in different States. This is in addition to FPOs formed and capacity built by various State Governments under different programmes viz. RKVY, MIDH, AMI, MOVCD, etc. Further, under Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM), the MoRD, Govt. of India is promoting FPOs by mobilizing farmers.

In the State, at present, five Farmers Producers Organization (FPOs) have been promoted under Produce Fund with a coverage of more than 2000 famers undertaking cultivation of organic vegetables, spices, processed bamboo shoots and fisheries. The FPOs have been registered as Farmer Producer Companies. Registrations have been completed for all the FPOs. A 3-days training programme for FPOs have been organised with technical support from YuvaMitra, Nashik, Maharashtra. Further, two CEOs also participated in a 3-months Certificate course organised by NABARDs training Centre, BIRD Lucknow in Guwahati. The FPOs have started marketing their products procuring seeds, fertilizers and other raw material in bulk to minimize the cost of production.

3.9 Sustainable Agriculture

Due to adverse impact of climate change in recent years, the springs, which are lifeline of the North Eastern Region (NER), are getting dried up affecting agriculture and livelihood of rural community. In order to revive and rejuvenate these springs and minimise the adverse impact of climate change on water availability both for human consumption and irrigation, especially during off-season, NABARD has launched an innovative and integrated springshed-based participatory watershed development programme in the NER, including Sikkim. In Manipur, 23 Springshed projects, each covering an average treatment area of 300 ha. have been sanctioned involving NABARD grant assistance of Rs. 452.5 lakh . Out of the sanctioned projects, 11 are under Pre-Project Implementation Phase (PPIP) and 09 projects are in full implementation phase treating more than 2596 ha of land.

NABARD has been closely associated with tribal development and sustainable livelihoods. As an integral component of NABARD's Natural Resource Management (NRM) policy of providing sustainable livelihoods, NABARD laid special emphasis on providing support for holistic development of tribal communities with orchard establishment as the core element.

In this direction, NABARD has created a Tribal Development Fund (TDF) and projects under TDF are implemented by partnering with State Governments, Government of India, NGOs and Corporates. Under TDF, NABARD has sanctioned 10 projects in the State, benefitting a total of 2000 rural households through livelihood interventions like plantation crops, soil and water conservation measures, etc. The orchard-based livelihood development programme has paved the way for sustainable livelihood of the beneficiary families. A total grant assistance of Rs. 1335.57 lakh has been sanctioned for the 10 projects against which Rs. 848.88 lakh has been disbursed to the Project Implementing Agencies (PIAs).

3.10 MSMEs

Manipur is rich in natural resources but due to difficult terrain, inadequate infrastructure facilities and varying climate conditions, the state could not develop much in the industrial sector of its economy. In the initial stage, Govt. policy in the state was one of revival and revitalization of the traditional handloom and handicrafts of the local habitats. Presently, traditional oriented ones such as khadi and village industries, handlooms and handicrafts are worth mentioning. Subsequently, the industrial and investment of Manipur 2017, was formulated with an objective to strengthen the State's mission to act as facilitator to accelerate industrial development and allied sectors in the state.

MSMEs are considered as vital elements in the Indian economy. The sector comprises close to 63 million enterprises which together accounts for 40% of total exports from India. The

sector is projected to employ about 111.4 million people in more than 48 million units spread across the country. There were 35,000 registered MSME units in Manipur providing employment to more than 1 lakh persons at the end of 2021-22.

Table 3.12 Year-Wise MSME Employment in Manipur

Years	No. of Employment
2017-18	15474
2018-19	23475
2019-20	29829
2020-21	47237
2021-22	30691
Total	146706

3.10.1 Major issues and challenges before the MSMEs:

The following are some of the major constraints and challenges faced by the MSMEs in the State requiring due attention from the Government:

- a) Lack of access to formal credit
- b) Competition from multinational companies
- c) Lack of adequate infrastructure
- d) Lack of adequate supply of raw material and other inputs
- e) Lack of advanced technology
- f) Lack of adequate marketing and advertisement
- g) Lack of adequate training and skill development
- h) Problems of storage, designing, packing and product display

3.10.2 Major Government Interventions for MSMEs

MSME was one of the sectors largely affected due to COVID 19 pandemic and associated lockdowns. GoI has announced several measures to revitalize the sector, as a part of Atmanirbhar Abhiyaan.

Initiatives taken by Government of Manipur

The Government of Manipur has introduced a series of measures and policies to address the challenges faced by the sector and facilitate rapid growth of MSMEs.

1. **Industrial Estate:** The Government of Manipur is committed to set up industrial estate in 16 districts of Manipur with financial assistance from the Ministry of Micro, Small & Medium Enterprise, Government of India and the North Eastern Council (NEC). For the development of MSME, the State Government started construction of Industrial Estate in Tera Urak of Bishnupur district and Industrial Estate of Kakching district at Kuraopokpi are running in full swing. Industrial Estate at Chandel, Ukhrul and Churachandpur are under construction.
2. **Make in Manipur:** With the objective of providing employment to unemployed youth in the State and generate additional income by promoting entrepreneurship in manufacturing and agro-based activities, the “Make in Manipur” was launched on 26 November, 2015 in Manipur. The Manipur Food Industries Corporation Limited (MFICL) is implementing the project in collaboration with DIC. Under the project, a

number of gene banks have been established at Imphal West, Chandel, Churachandpur and Tamenglong district with supply of Lemon Grass Slips for cultivation in 2000 acres and Stevia in 800 acres.

In addition, Government of Manipur has implemented various schemes in the state aimed at promotion of MSME such as PMEGP, SFRUTI, Livelihood Business Incubators under ASPIRE, North East Industrial Development Scheme, SC/ST Hub Scheme, Indo-Myanmar Border Trade Promotion, Bamboo Processing Industries, Integrated Handloom Village Development Project etc.

3.11 Rural Infrastructure and Linkage Support

Rural infrastructure is of crucial importance for agriculture, agro-industries and overall economic development of rural areas. And it is more so for a State like Manipur, which is making earnest endeavour to catch up with the development process of the rest of the country but is facing a major hindrance due to infrastructure bottleneck and poor connectivity. Acceleration in economic growth and the State's emergence as a powerhouse depend on how fast the infrastructure deficit is overcome. NBARD gives special thrust for improvements in rural infrastructure sector to achieve its avowed mission of fostering rural prosperity

a) Rural Infrastructure Development Fund (RIDF):

The corpus under RIDF is announced every year by GoI/RBI and for the year 2022-23, a corpus of Rs.40,000 crore (All India) has been allocated. As on 31 March 2024, RIDF loan amounting to Rs 1240.87 crore has been sanctioned to the Govt. of Manipur by NABARD involving 1670 projects such as roads & bridges, irrigation, drinking water supply, education, animal husbandry, water harvesting, etc. A total of Rs 888.17 crore (71.58%) has been disbursed so far.

b) Long-Term Irrigation Fund (LTIF) :

The Long-Term Irrigation Fund (LTIF) was set up in NABARD with an initial corpus of Rs.20,000 crore for funding 99 irrigation projects during 2016-17 following announcement in the Union Budget. The fund was further supplemented with additional allocation of Rs.20,000 crore in 2017-18 and Rs.15,000 crore in 2018-19.

c) NABARD Infrastructure Development Assistance (NIDA):

Under NIDA, NABARD offers flexible long-term loans to well-managed public sector entities for financing rural infrastructure. Projects for agriculture infrastructure, rural connectivity, renewable energy, power transmission, drinking water and sanitation, and other social and commercial infrastructure are financed under NIDA.

3.12 Past Trends in Credit Flow

Table 3.13 depicts the broad sector wise flow of priority sector credit in the State during the last 3 years. The data show that during the period under reference, there was considerable improvement in the overall priority sector credit flow and substantial increase in the MSME and Agriculture credits since 2020-21. But the flow of credit to shows a decline in

Other Priority Sector (OPS). Credit flow pertaining to crop loan still remain low during the same period.

Table 3.13 Year wise GLC flow under Priority Sector for the last 3 years (2019-2022)

		Rs. Crore		
Sector/Year		2020-21	2021-22	2022-23
Agriculture (Total)	Target	904.50	1032.78	481.35
	Achievement	350.21	561.95	611.30
	%Achievement	39%	54%	127%
MSME	Target	521.89	537.15	625.86
	Achievement	611.87	819.93	1031.62
	%Achievement	117%	153%	165%
Other Priority Sectors (OPS)	Target	408.11	381.86	264.27
	Achievement	175.71	113.04	145.80
	%Achievement	43%	30%	55%
Total	Target	1504.02	1569.80	1371.47
	Achievement	1029.78	1331.13	1788.73
	%Achievement	68%	85%	130%

Source: SLBC

3.13 Skill India Scheme

India has 487 million workers and over a million join the labour force every month. However, the employers often find difficult to find workers with right skill sets. The National Skill Development Mission was launched by Government of India during 2015 with a view to create convergence across sectors and States in terms of skill training activities. Further, to achieve the vision of 'Skilled India', the National Skill Development Mission would not only consolidate and coordinate skilling efforts, but also expedite decision making across sectors to achieve skilling at scale with speed and standards. The entire programme is implemented through a streamlined institutional mechanism driven by Ministry of Skill Development and Entrepreneurship (MSDE), supported by a Mission Directorate as the executive arm of the Mission. Seven sub-missions have been proposed initially to act as building blocks for achieving overall objectives of the Mission. They are: (i) Institutional Training, (ii) Infrastructure, (iii) Convergence, (iv) Trainers, (v) Overseas Employment, (vi) Sustainable Livelihoods, (vii) Leveraging Public Infrastructure.

Some of the ongoing schemes in the State of Manipur for skill development are indicated below:

- DDU-GKY: It is the skill development programme of the Ministry of Rural Development which aims at training of the rural youth who are poor and provide them jobs with regular monthly wages. As per data available in MSRLM, a total of 4264 rural poor youth have been trained under various skill courses and of which 1347 have been placed.
- Pradhan Mantri Kaushal Vikas Yojana 2.0: It is one of the flagship programmes of the Ministry of Skill Development and Entrepreneurship, GoI which is also implemented in the State of Manipur. The main objective of the scheme is to enable the youths to take up industry relevant skill training which will help them secure a sustainable livelihood.

The total number of 45652 have been trained and 15162 have been placed between 2015 to 2021.

- Skill Development Programme (SDP): This is a continuing programme aimed at enhancing the skill of the target groups by giving training in income generating, self employed schemes/ trades like Silk Yarn Rearing, Bamboo Crafts etc. 60 beneficiaries under Bamboo Crafts, 139 beneficiaries under Silk Yarn Rearing was benefited for the year 2018-19. An amount of Rs. 30.00 lakh is allocated for the year 2019-20 to implement Bamboo Craft and Silk Yarn Schemes.

The Skill Gap study conducted by NSDC for the State identified and categorized the domestic need-based skill gaps as having low, medium or high employment opportunities. The low opportunity group included Agriculture, Fishery, Animal Husbandry and Hospitality. The medium group included Sericulture and Handicrafts and the group, which was identified as having high employment opportunities was IT/ITES, Horticulture, Food Processing, Forest based, bamboo, Oil, gas, plastic and construction. The sectors identified for migration opportunities included skilling in Beauty and Wellness, Hospitality, IT / ITES, Retail Services, Music, Sports, Fashion Designing, Flight attendant, Ground staff at the airports, Healthcare, Language Skills and miscellaneous skill Trainers. Meanwhile, the NESC is focusing on imparting training across four sectors based on the identified skill gap of the State viz. Beauty & Wellness, Hospitality – F&B Service, Hospitality – Housekeeping and Retail Service.

As per the NSDC study assessment, by the year 2021, the demand for human resources in different skill categories will be around 2.30 lakh persons. Most of this will come from handicrafts, followed by horticulture and handloom. In addition, an extra demand of about 7 percent may be created as the people in the age-group of 50 to 60 years retire in the next 10 years. The demand is expected to fall short of supply, leaving an excess supply of human resources of 8.18 lakh. Most of the excess supply will be concentrated to specialized skills which includes master weavers, food technologist, PhDs, Designers etc. This is a serious challenge that the State needs to address through innovative strategy and expansion of economic activities in the State.

Key interventions:

- Areas of capacity creation for vocational training include: weaving, artisans, farm-extension services, products distribution, packaging, chefs, call centre-customer service, paramedics, mechanics, border trade, beauty and wellness, mason, welding, machine operations, logistic, electric works, crafts, computer operations, food technology, and computer/ laptop/ cell-phone repairs.
- Combining skill training with entrepreneurial skills would be essential, depending on the level of training imparted. Manipur lacks entrepreneurial activity in any activity that is not related to handloom and handicraft. However, there are signs of such activity coming up, especially, in the food, hospitality, and healthcare sectors.
- Specialist skill development institutes for sports and arts would help use the traditional skills of local youth.
- Between 2011 and 2021, around 81,000 persons will be available for training for skills that relate to demand outside the State. Key opportunities include retail, hospitality, IT, fashion design, nursing, cooks (overseas), beauticians, call-centre operator, etc.

- Re-skilling for livelihood opportunities in weaving, fisheries and apiculture would also be required for over 6 lakh persons.

3.14 Skill Initiatives of NABARD

With “sustainable inclusive growth” as the core theme of its development policy, NABARD has been according thrust on off-farm/skill sector with capacity building and credit as the instruments. Realising the need for imparting entrepreneurial skills to the rural youth, NABARD initiated capacity building measures through specialized programmes like “Rural Entrepreneurship Development Programmes” (REDP), “Skill Development Programmes” (SDP) etc. With an aim to broad base its initiatives and also to align with the GoI’s mission of skilling, NABARD revisited its effort and has launched a digital interface - NABSKILL (www.nabskillnabard.org) to capture the details of all stakeholders (Training Seeker, Training Provider, Placement Agencies and NABARD) involved in skill development initiatives of NABARD. There are different approved areas for providing training like textile and handloom sector, tourism and hospitality sector, agriculture extension, logistics, food industry, leather, apparels, makeup, home furnishing, automotive etc. In order to address the skill gap in rural areas, demand based, region based and outcome-based programmes are supported.

Covid19 Pandemic has altered the dynamics of the migrant labour force in the country. Large influx of reverse migrants to their home States have compelled the State Governments and other stakeholders to identify and put in place a mechanism to assess the training needs, development of required skill sets and placing them in suitable industries. NABARD in its part of its ongoing mission to develop skilled labour force through MEDP, LEDP etc., also included the skill development of migrant labours as one of the priority areas post-COVID.

During the year 2023-24, NABARD has sanctioned 1 LEDP on doll making and 1 MEDP on hand block printing in the State. During 2022-23, 4 LEDPs and 2 MEDPs were sanctioned, covering 4 districts in the State of which 70% of trainees were placed. These programmes are expected to provide further fillip to the efforts of other stakeholders involved in skill building in the State of Manipur. NABARD has also planned training on “Onboarding to E-Commerce platforms” to the SHGs of Manipur in the FY 2024-25.

3.15 Potential for Cultivation of Millets

Year 2023 was declared as the International Year of Millets by United Nations. Millets form an integral part of subsistence agriculture in the Himalayan region predominated by small farmers. Millets are used for food and beverages though their use for fodder and bird feed are insignificant. The pattern of millet consumption varies across states in the north east states and has remained similar or reduced over time.

Very little documented area and production of millets is available for this state. Millets are a part of jhum cultivation. Successful trials have been conducted by ICAR for Finger millet (Ragi), Bajra and foxtail millets.

CHAPTER 4

POTENTIAL CREDIT OUTLAYS

Introduction

The credit potential projections for 2024-25 have been based on parameters such as technical feasibility, availability of infrastructure, access to market, availability of exploitable resources, cropping pattern, agriculture practices, strength of credit delivery system and other developmental indices. Sub-sector wise projections for 2024-25 are discussed in this Chapter followed by identification of certain constraints/bottlenecks, which may hamper harnessing of potential and suggestion/action points for addressing the same, which can also be used as a guide for all stakeholders in the development of the State.

The Potential Credit outlay for priority sector for 2024-25 for the State has been estimated at Rs 296316.94 lakh, which is an increase of 14% over the projections made for the previous year at Rs 259902.74 lakh.

According to revised Priority Sector Lending guidelines issued by RBI in April 2015, Agriculture Sector is broadly divided into three sub sectors viz., (i) Farm Credit (ii) Agriculture Infrastructure and (iii) Ancillary Activities. The Broad sector-wise consolidated projections of 2024-25 in Table 4.1. The detailed District-wise and Sector-wise potential credit assessment for 2024-25 is given in Annexure-I.

Table No 4.1. Credit Potential for various Sub-sectors

(Rs lakh)

Sr. No.	Sub-Sectors	Credit Projections 2024-25
I	Credit Potential for Agriculture (A+B+C)	142287.71
A	Farm Credit	132730.61
i	Crop Production, Maintenance and Marketing	108350.42
ii	Term Loan for Agriculture and Allied activities	24380.19
B	Agriculture Infrastructures	3448.36
C	Ancillaries Activities (Food Processing & Others)	6108.74
II	Micro, Small and Medium Enterprises	113622.32
III	Export Credit	2005.07
IV	Education	4031.07
V	Housing	22828.38
VI	Renewable Energy	545.73
VII	Informal Credit/Others	6359.86
VIII	Social Infrastructure involving bank Credit	4636.80
	Total Priority Sector (I to VIII)	296316.94

Ground Level Credit (GLC) Flow under Priority Sector

The total priority sector lending during the year 2022-23 stood at Rs. 1789 crore as against the target of Rs. 1371 crore. Lending to Priority Sector was 130%, as per ACP targets.

4.1 Credit Potential for Agriculture Farm Credit

4.1.1 Crop Production, Maintenance and Marketing

Agriculture contributes about 27% revenue to the GSDP. The total number of farmers' family in Manipur State is 1.5 lakh, as per Agriculture Census 2015-16. The average size of operational land holding is 1.14 hectares and more than 59% farmers are either small or marginal with average land holding size up to 0.90 hectare.

The climate of Manipur is sub-tropical with warm humid summers and cool dry winters. The State is situated in high rainfall zone with average rainfall of 11371.1 mm to 2700 mm. The state has a salubrious climate. The State has natural potentialities to drive the agriculture sector, however, inadequate irrigation coverage, land holding and land ownership structures, limited availability of arable land erratic rain etc. making the farmers vulnerable to the situations. Against the state demand of food grains of 6.78 lakh tonnes, production was only 3.90 lakh tonnes in 2019-20 (PE), representing a shortfall of 2.67 lakh tonnes.

Paddy is the principal food crop of the state while other cereals cultivated are maize, pulses, oilseeds, etc. Important horticultural crops grown are pineapple, orange, lemon, banana, guava, peach, etc. Modern practices with better input efficiency, applications of the latest production technology and scientific management practices are contributing to better yield and income of farmers.

4.1.2 Government initiatives for agriculture development

Govt. of Manipur has taken various initiatives for agriculture development. Under the Pradhan Mantri Krishi Sinchai Yojana (PMKSY), 1 subsidy assistance of Micro Irrigation set to 4723 farmers and 1264 numbers of water harvesting structures were created to supplement irrigation of 6144 Ha. Under Sub Mission on Agricultural Mechanization (SMAM), subsidies were provided for 146 nos. of Tractors, 66 nos. of Reaper, 111 nos. of Power tiller, 55 nos. of Rotavator, 46 nos. of Thresher, 146 Mini Rice Mill and 127 Farm Machinery Bank etc. Under Pradhan Mantri Kisan Samman Nidhi Yojana (PM KISAN), 5.82 lakhs of farmers have been registered till date. In order to promote double cropping, the State Government allocate fund to increase the area of maize cultivation to 815 Ha, Soyabean to 1043 Ha and Pea to 1169 Ha.

The State has emphasized commercialization of the Horticulture sector on a priority basis, focus on raising productivity through use of better technology, provision of quality planting material, pre and post-harvest treatment, setting up of collection centres and grading facilities and transport and marketing facilities. There has been a thrust on floriculture with a scheme focussed on cultivation of gerbera and chrysanthemum in four valley districts of the State. Besides, there is an initiative to promote organic farming under the Mission Organic Value Chain Development of Northeaster Region (MOVCDNER) scheme. The scheme has already registered 12500 farmers, 12500 ha and 11 Farmers Producer Companies for organic farming. Select high value crops like pineapple, kachai lemon, Tamenglong orange, king chilli, black rice has been earmarked for organic cultivation in two phases over 5000 ha and 75000 ha respectively.

4.1.3 Total credit potential for the financial year 2024-25 under Agriculture Sector projected

Based on the estimated gross cropped area of the State, the crops grown, the ratio of small, marginal and other farmers and trends in off take of credit as also, keeping in view the programmes of GoI and the plans of the State Government and special initiatives of NABARD, the potential for credit support assessed for Farm Credit including Crop Production, Maintenance and Marketing for the year 2024-25 is Rs 1,32,730.61 lakh.

Table No 4.2 Details of credit potential for agriculture sector

Sl.No.	Agriculture Sector Activities	PLP Projections 2024-25
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	108350.42
ii	Water Resources	1328.12
iii	Farm Mechanisation	3163.93
iv	Plantation and Horticulture (including sericulture)	4967.85
v	Forestry and Waste Land Development	649.88
vi	Animal Husbandry – Dairy	3572.06
vii	Animal Husbandry – Poultry	3053.97
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	3670.57
ix	Fisheries (Marine, Inland, Brackish water)	3591.65
x	Others – including two wheelers for farmers.	382.16
	Total	132730.61

4.1.4 Sectoral Issues and Concerns in Agriculture & Allied Sectors

4.1.4.1 Crop Production, Maintenance and Marketing Constraints & Opportunities

The main issues in crop production are high costs of production making paddy cultivation unviable, low productivity for jhum paddy, low level of adoption of HYV and technology in hill districts, low level of fertiliser application, nutrient imbalance, absence of efficient markets, to mention a few.

The major constraints in crop production are:

- Lack of awareness on improved techniques of crop production, inadequate power & irrigation facilities.
- Lack of effective extension services in the State and capacity building of the farmers in Transfer of Technology (ToT).
- Inadequate input supply arrangement for procurement, stocking and distribution of fertilizers, HYV seeds, etc.
- Weak structure of cooperatives, both managerial and financial structure of PACS/LAMPS/Marketing Societies at the grass-root level and State Cooperative Bank at the Apex level.

- Limited credit flow, with majority of the farmers out of the purview of formal financial support.
- Inadequate transport facilities, storage/godowns and absence of organized markets.
- The major constraints however in crop production are shifting (jhum) cultivation, low fertilizer usage, low coverage under high-yielding varieties, single cropping and disease and pests.

Suggested Action Points

- There is a need for gearing up extension measures on improved technology of crop production, double/multiple cropping, and popularisation of HYV in the areas where irrigation facilities exist, through demonstrations, exposure visits and tie-ups with KVKs.
- There is a need to revive the Primary Agricultural Credit Societies/ LAMPS so that loans under production credit are made available to farmers. Alternative means of financing farmers should be explored considering the poor health of the Cooperatives.
- Banks may cover all the eligible farmers under Kisan Credit Card Scheme and extend RuPay Kisan Credit Cards to all eligible farmers. Banks may vigorously promote Farmers Clubs and FPOs in association with KVKs/ICAR/CAU/NGOs in their area of operation.
- Banks may finance tenant farmers and oral lessees aggressively through Joint Liability Groups (JLG) mode since large number of such cultivators are present in the State.
- Banks need to actively support investment activities of farmers so as to increase the production and productivity of agriculture crops and realise the dreams of doubling of farmers' income by the year 2022.
- There are Government and private seed sales depots. However, timely supply of quality seeds/fertilizers/pesticides needs improvement. Farmers' clubs and SHGs may be encouraged/granted license to sell seed/fertilizer/pesticides/insecticides at village level.
- Soil conservation & water harvesting structures should be popularized which would aid in irrigation purposes.
- Effective implementation of the new insurance policy, Pradhan Mantri Fasal Bima Yojana (PMFBY) must be ensured.
- Effective control of pests and diseases through Integrated Pest Management (IPM) involving resistant varieties and pesticides would address the problem of low production.
- Land records may be computerized and made available on-line so that bank can access the data for speedy processing of loan applications.
- Government may explore issuance of land utilization certificate to those farmers/ Cultivators, who do not have proper ownership records.
- Adequate extension and marketing support is required from the State Government

to boost food production in the state.

- Discourage jhum cultivation and adoption of settled cultivation with improved agricultural practices needs to be encouraged.
- Priority is to be given by the Govt. to improve infrastructure-road connectivity and transport facilities particularly in the interior parts of the district. Road connectivity is a necessary infrastructure for timely input supply for agriculture and marketing of farm products. For communication and transport of agricultural commodities, all major district roads should be converted to all weather roads.
- Need for supply of adequate electricity at reasonable cost to increase farm efficiency through mechanization.
- Ownership of farm equipment, in most cases is beyond the reach of the small/marginal farmers. Availability of farm equipment on custom hire basis has been one of the requirements of the farmers. Banks may extend finance for farm mechanization.
- To switch over from traditional paddy cultivation to remunerative crops like vegetables and oil seeds. KVK and Agriculture Department need to orient the farmers through demonstration and training. Farmers clubs and FPOs need to be associated in these initiatives for adoption and propagation of the technology at village level.
- KVKs and ATMA should expand its extension services and skill training to the farmers on new scientific method of cultivation and conduct field demonstration of new crop techniques.

4.2 Water Resources

4.2.1 Introduction

Manipur constitutes 0.7% percent of India's geographical area and is inhabited by 0.24 percent of India's population as per Census 2011. Manipur is endowed with enormous water resources especially surface water. There are number of lakes in the valley such as Loktak, Ikopat, Kharungpat, Lamjaopat and Pumlelpat. In addition to this, the state has two major river basins viz., the Barak river basin and the Manipur river basin. Lake as well as river water is important for irrigation purposes. Water is the most critical input for agriculture. Over the decades, Manipur has witnessed substantial increase in the area under cultivation of high-water consuming crops like paddy, etc. Major uses of water include human/animal consumption and irrigation use. The demand for water in the State is increasing gradually both due to increasing population and also due to larger per capita needs.

Manipur is one of the backward States of the country due to mono cropping practices and jhum cultivation. In the hilly region, where rainfall is heavy, water conservation structures for impounding rainwater, reclamation of foot-hill areas of gentle slopes for wet cultivation may be explored. With appropriate rainwater management, the monsoon rains should suffice for the growth of *rabi* crops in large parts of the valley and hill terraces. The temporal spread of rain may be more conducive to traverse intercropping instead of multiple cropping in the hills and increase scope for cropping intensity. The creation of irrigation facilities would encourage the farmers to adopt modern inputs, such as improved and/or high yield variety seeds, fertilizers and multiple cropping. The combined impact of all these can result in a

quantum jump in production, thereby leading to food security in the state.

The State Govt. has initiated the process of preparation of District Irrigation Plans (DIPs) and State Irrigation Plan (SIP) under PMKSY. The preparation of DIPs and SIPs present holistic irrigation development perspective of the State as a whole outlining medium to long term development plans integrating three components viz. water sources, distribution network and water use applications incorporating all usage of water like drinking & domestic use, irrigation and industry.

4.2.2 Current status of water resources in the State

Out of the total geographical area of 22.32 lakh hectare, the gross cropped area of the State is 4.59 lakh hectare and the net sown area is 2.62 lakh hectare for 2020-21. The total area available for irrigation is 1.86 lakh hectare. The net irrigated area is 0.66 lakh hectare. Thus, more than 80% of the GCA can be brought under irrigation. Out of 0.66 lakh ha NIA, it is estimated to irrigate 0.13 lakh hectare from canals. The rest are from wells, tanks and other sources. For development of irrigation in the state Irrigation Department, Agriculture Department, Panchayat & Rural Development and Soil conservation department have different themes & programmes.

4.2.2.1 Major and Medium Irrigation Projects:

The State has taken up 8 projects under the Major, Medium and Multipurpose irrigation projects. Of these 8 projects, 3 projects viz. Thoubal project, Singda dam project and Khuga dam project are multipurpose. Loktal Lift Irrigation is a major project and four are medium projects viz. Imphal barrage, Khoupum dam, Sekmai barrage and Dolaithabi projects. The Loktal Lift Irrigation project is one of the biggest lift irrigation projects in the North Eastern Region of India.

4.2.2.2 Minor Irrigation:

The scope of minor irrigation is very high due to existence of numerous small valleys in the far flung hill districts and gentle slope all over the state where permanent terraced fields are to be constructed for cultivation. The state has implemented minor irrigation scheme such as PMKSY, NABARD, MCPR/NEC under Ministry of Development of North Eastern Region, GoI. The achievement of programmes taken up under different schemes during 2020-21 against its target is show below:

Table 4.3 Details of different MI schemes during 2020-21

Sl. No	Name of Scheme	Physical Target			Achievement (upto Dec, 2020)		
		Hill	Valley	Total	Hill	Valley	Total
1	Pick up Weir	1.05	0.96	2.01	0.52	0.45	0.97
2	River Lift Irrigation	0.00	0.26	0.26	0.00	0.12	0.12
3	Irrigation Tank/RWH	0.42	0.20	0.62	0.25	0.10	0.26
4	Construction of Dug well & Tube Well	0.64	1.42	2.05	0.08	0.30	0.38

Source: Economic Survey, 2021-22, Manipur

4.2.3 Funding available from NABARD

NABARD has taken a variety of initiatives to augment infrastructure in the irrigation sector. Apart from Rural Infrastructure Development Fund (RIDF), NABARD has created an alternate window beyond RIDF, called the NABARD Infrastructure Development Assistance (NIDA), for lending to public sector agencies for infrastructure projects including in the irrigation sector. The Fund may be used for bridging gaps in critical infrastructure identified at district level. With a view to provide credit to farmers on a realistic basis, the unit costs of various investments under Minor Irrigation have been revised during June 2023 under the aegis of NABARD and the details are already circulated to all the banks. So far, Govt. of Manipur has been supported by NABARD for a total of 348 irrigation projects at a total sanctioned amount of Rs 43908 lakh.

4.2.4 Assessment of Credit Potential for 2024-25

Considering the improvement in cultivation practices of the farmers towards double cropping due to assured irrigation, the exploitable potential under the Sector, which can be tapped through bank finance for the period 2024-25, is estimated at ₹ 1328.12 lakh.

4.2.5 Suggested Action Points

To ensure the success of the strategy for sustainable expansion of irrigation sector presented in this document, some more interventions are required as indicated below.

- Rain water harvesting structures like check dams and farm ponds on individual or cooperative basis need to be encouraged and popularized.
- Restoration of encroached water bodies-tanks, ponds, drainage channels, etc.
- The farmers should be educated about the utility of micro irrigation systems as a water saving device like drip and sprinkler irrigation and encourage them to adopt the same at suitable places and for specific crops.
- Effective implementation of '*Pradhan Mantri Krishi Sinchayee Yojana*'.
- Detailed block-wise ground water assessment and reports indicating suitable areas for exploitation of ground water need to be prepared and made available to the farmers.
- Banks may extend credit for Minor Irrigation structures to individual farmers.
- Advocacy campaigns may be undertaken to make the farming community realize the economic value of water and the need for increasing water use efficiency. In situ soil moisture conservation by mulching, silt application where feasible needs to be promoted.
- Government of India announced support for micro irrigation system under Agriculture Infrastructure Fund. The State Government may plan suitable projects and avail credit support from NABARD and implement micro irrigation projects in the state.

Box item: 4.3

Dolaithabhi Irrigation Project assisted under LTIF

Hon'ble Prime Minister Shri Narendra Modi inaugurated Dolaithabi - LTIF assisted

Medium irrigation project on 04 January 2019 during his visit to Manipur State. The Dolaithabi medium irrigation project consists of a barrage across Iril river and canal network. The irrigation potential created under the project is 7545 ha. The project which started in the year 1996-97 and included under AIBP during 2002-03 was languishing for want of funds for completion. Under LTIF, Rs. 63.61 Crore was released in two instalments during 2017-18 and 2018-19. This helped in completion of the head works, canals, distributaries and allied structures. The project benefits farmers of 27 villages of Imphal East and Senapati districts of Manipur and is estimated to provide irrigation to an area of 5500 ha during *Kharif* season and 2045 ha during *rabi* season.

The barrage is of 78.75 m long with six bays of 10 m each to deliver discharge of 2900 cumec. The lengths of common main canal, left main canal and right main canal are

2.58 km, 14.72 km and 17.30 km, respectively. The culturable command area under

Left canal is 2065 ha and 3435 ha under the right canal. The total cost per ha of CCA Worked out to about Rs. 6.5 lakh per ha.

NABARD assisted Thoubal Multipurpose Project under LTIF

NABARD provided loan assistance of Rs.261.62 crore to the Govt. of Manipur for funding of State share for Thoubal Multipurpose Project (AIBP Component) prioritised under Pradhan Mantri Krishi Sinchai Yojana (PMKSY) during 2018-19. The project aims to provide irrigation, drinking water and hydroelectricity facility. The project is located in Thoubal river and shall benefit Imphal East, Senapati and Thoubal districts of Manipur. It is a major irrigation project consisting of dam, barrage, water transmission and canal system. The estimated irrigation potential of the project is 35160 ha. Rs. 123.20 crore was released during March 2019.

Special Long Term Refinance Scheme for beneficiaries of the watershed and wadi project areas

- The objectives of the scheme is to promote sustainable economic activities, livelihood and employment opportunities for the beneficiaries in NABARD supported watershed and wadi project areas by encouraging banks to lend at Concessional rate to these beneficiaries to address the issue of rural migration and to give boost to the agriculture and rural sector in the post COVID era.
- The refinance will be available to all the eligible banks/FIs at 3% for maximum 5 years. The revised ultimate lending rate to be charged by banks/FIs under the scheme is revise as 06 months MCLR+1% or EBLR+2.5% whichever is lower. NABARD has earmarked refinance amount of Rs.5000 crore during 2020-21 to 2022-23.

NABARD had sanctioned loans to the State Govt. for completing River Lift Irrigation (RLI) schemes, Tube well projects and Surface Flow irrigation schemes

under RIDF. Moreover, NABCONS/NABARD entered an MoU with State Agriculture Dept. for preparation of district-wise irrigation plans of the state. As per CDAP under RKVY of the district, the net irrigated area of the district is 2140 ha out of 48480 ha gross cropped area. The normal annual rainfall of the district is 1426 mm.

4.3 Farm mechanization

4.3.1 Introduction

Farm mechanization reduces drudgery and cost of cultivation, improves productivity of land and labour, enhances precision and timeliness of farm operations, minimises exposure to risks and enhances cropping intensity, thereby leading to better farm returns with lower risks. Mechanisation includes the entire gamut of agricultural operation starting from ploughing the land by means of power tillers and tractors to transplantation of seedlings by means of a transplanter down to harvesting of a crop harvester. The post-harvest activities would also require proper storage and reduction of the moisture content up to a desired level. Besides its paramount contribution to the multiple cropping and diversification of agriculture, mechanization also enables efficient and optimum utilization of inputs such as seeds, fertilizers and irrigation. Adoption of modern technology in farming and farm mechanization are essential for increasing production and productivity of the land through adoption of multiple cropping in order to transform traditional agriculture into modern commercial agriculture. Hence, there is a need to popularize Farm Mechanization in a big way in the State. Therefore, this would invariably point towards preparation of vision plan which would provide thrust on key focus areas for creating the impetus towards mechanized agriculture in the State.

4.3.2 Government initiatives

Under Sub Mission on Agricultural Mechanization (SMAM), subsidies were provided for 146 nos. of Tractors, 66 nos. of Reaper, 111 nos. of Power tiller, 55 nos. of Rotavator, 46 nos. of Thresher, 146 Mini Rice Mill and 127 Farm Machinery Bank etc.

4.3.3 Assessment of Credit Potential for 2024-25

The exploitable credit potential under farm mechanization in the State was worked out based on the farm power requirement as per cultivated area (irrigated/rainfed, cropping pattern) vis-à-vis existing farm power availability and the need for replacement of the existing sources of farm power. The pattern of sales over the years was also taken into account while making credit projections. The potential estimated for 2024-25 in the State under Farm Mechanization under agri term loan is pegged at Rs 3163.93 lakh.

4.3.3 Farm Mechanization - Constraints & Opportunities

The productivity of farms depends greatly on the availability and judicious use of farm power by the farmers. Agricultural implements and machines enable the farmers to employ the power judiciously for production purposes. Agricultural machines increase productivity of land and labour by meeting timeliness of farm operations, reduce drudgery and increase work output per unit time.

4.3.3.1 Constraints

- Small size of land holdings limits the scope of farm mechanization.
- Poor purchasing power of the farmers, for majority of whom farming activity is still a subsistence occupation and not an income generating/commercial activity; small size and fragmentation of land holdings, community ownership of land prevailing in the hill districts, practice of jhum cultivation, and absence of group approach are impediments in farm mechanization.

4.3.3.1 Suggested Action Points

- In view of the small land holdings, there is a need for promoting community/group approach for reaping the benefits of farm mechanization and irrigation supported with extension services.
- Small farmers could come together as Joint Liability Groups (JLGs)/SHGs and seek finance from banks for mechanized farm equipment's to operate on custom hiring basis.
- Besides, PACS/Private entrepreneurs may be encouraged to enter into farm equipment leasing business with credit support from banks.
- Pre and post-harvest machinery like trans-planters, power threshers and winnowers etc. should be promoted on a large scale.
- Adequate number of service centres is required for repairing and servicing of tractors and other machineries.
- Banks may extend credit facilities to farmers' collectives and common service centres as farmers may not be able to afford certain farm machineries individually.

4.4 Plantation & Horticulture

4.4.1 Introduction

Horticulture has over the years emerged as an indispensable part of Agriculture by offering wide range of crop diversification choices to farmers and providing opportunities for sustaining large number of agro-industries which have created employment opportunities for semi-skilled and unskilled labour force. Horticulture sub-sector has emerged as engine for growth and has surpassed the foodgrains production in India.

4.4.2 Assessment of Credit Potentials for 2024-25

Based on the availability of infrastructure, infrastructure likely to be created and keeping in view the thrust of Govt. of India and State Government, the credit potential under Plantation and Horticulture for the year 2024-25 has been assessed at Rs 4967.85 lakh.

4.4.3 Plantation and Horticulture - Constraints & Opportunities

The State has vast potential for commercial plantation of fruits like lemon, orange, pineapple, banana, passion fruit, kiwi, goose-berry, etc. Important horticulture crops of the state are Pineapple, Passion Fruit, Banana, Lemon, Orange and spices.

Manipur produces large quantities of ginger suitable for processing of dry ginger, oil and oleoresin and ginger lime. King Chilli (*Capsicum pendulum*), locally known as U-Morok and one of the hottest chillies in the world, is grown in the State and having

high demand, both locally and for export. Cinnamon or Dalchiniis also found in forests of Manipur in the wild and is grouped under minor forest produce.

Sericulture is a traditional activity of Manipur. The State's climatic conditions are favourable for this activity. All the four varieties of silk available in the world are produced in the State, viz., Oak Tasar, Eri, Muga and Mulberry silks. Manipur has vast reserves of natural oak. The new Industrial Policy of Manipur has recognised sericulture as a thrust area. Further, many silk weavers have been engaged in production of silk fabrics such as silk sarees, shirting, clothing, chunni and furnishing fabrics. Silk yarn and fabrics have good potential to fetch valuable foreign exchange in the State.

Cultivation of high-value crops like cardamom, black pepper, floriculture, aromatic & medicinal plants, and plantation crops like Tea, Rubber, Coffee and establishment of horticulture-based industries are some of the areas which need attention and systematic approach for development.

The state government identified 66,625 Ha. of potential area for Oil Palm cultivation in 6 districts i.e. Thoubal, Bishnupur, Imphal West, Chandel, Churachandpur and Ukhrul.

4.4.2.1 Constraints

- Inadequate supply of quality planting material, seeds, fertilizers, insecticides.
- Lack of proper transport facilities, roads and organized markets.
- Lack of awareness amongst the farmers due to poor extension services, adoption of Jhum Cultivation and homestead farming in the State.
- Absence of adequate processing facilities for fruit crops.
- Absence of adequate cold storage facilities.

4.4.2.2 Suggested Action Points

- The Government may strengthen its extension services and training in latest farming techniques, value addition, etc.
 - Development of certified organic production in a value chain
 - Special emphasis for establishment of Hi-tech nurseries and crop based Centres of Excellence for supply of planting material and dissemination of technology to farmers.
- The Horticulture Department may set up more progeny orchards for ensuring adequate quantity of quality planting material to the farmers with improved varieties for improving production and productivity besides establishment of nurseries either in the Govt or Private sector or PPP mode.
- The land tenure system in the State needs amendment so as to facilitate the farmers to mortgage land for institutional credit.
- More fruit processing units may be set up. These units could be tied up with large and established brands of fruit products so as to get wider market for the products of the State and subsidize transportation costs.

- Transport facilities and road connectivity needs improvement for easy movement of farm produce within the State.
- Agri. business and agri-clinics may be encouraged as this would not only provide self-employment opportunity to unemployed Agri-graduates in the State but also help reduce the gap in non-credit inputs like extension services.
- Government may establish regulated markets to avoid exploitation by middlemen.
- As farmers develop interest for raising plantation crops in place of jhum cultivation, there is a need for augmenting the existing capacity of quality planting materials like seedlings/grafts, etc., by encouraging nurseries.
- Private sector participation may be encouraged in floriculture under greenhouse/shade net/poly house or in the open.
- There is also a need for creation of processing, preservation and cold storage facilities in Horticulture to obtain maximum benefit. All necessary support may be provided for setting up cold storages in the district headquarters with uninterrupted supply of electricity. State Government may ensure functioning of these cold storages.
- Promotion of Producers' Cooperatives for collective procurement of inputs, aggregation, processing and marketing of produce/products need to be encouraged.

4.5 Forestry & Wasteland Development

4.5.1 Introduction

As per the India State Forest Report 2021 (ASFR) of Forest Survey of India, Dehradun, the Recorded Forest Area (RFA) of Assam was 26,836 sq.km. and the total Forest Cover Area is 28,312 sq. km., which is 34.21% and 36.09% respectively to total geographical area of the State. The entire North Eastern States have lost their forest cover as per assessment made in 2021 by the Forest Survey of India, Dehradun, compared to the 2019 India State of Forest Report (ISFR). The Tree cover and Dense Forest cover, outside recorded forest area has, however, increased by 126 sq.km. and 222 sq.km. respectively during the period 2019 to 2021.

The state has vast area of forest covering as much as 17,418 sq.kms. which forms about 78% of the total geographical area of the state. The actual area under forest is about 15% higher than the recorded forests area of the state. Of the total forests area, reserved forests and protected forests accounts for 1,467 sq. kms. and 4,171 sq. kms., during 2019-20. The remaining 11,780 sq. kms. is treated as 'Unclassed forest'. The important major forests products are timber, firewoods, bamboos, cane etc. The production of timber other than teak has shown a decrease from 18.47 thousand cubic metres in 19-20 to 4.55 thousand cubic metres in 2020-21.

4.5.2 Assessment of Credit Potentials for 2024-25 - Forestry

Based on the availability of infrastructure, infrastructure likely to be created and keeping in view the thrust of Govt. of India and State Government, the credit potential under Forestry and Wasteland Development for the year 2024-25 has been assessed at Rs 649.88 lakh.

4.5.3 Forestry & Wasteland Development - Constraints & Opportunities

Manipur State is bordered on all sides by hills with altitude varying from 750 m to 3000 m above mean sea level. Natural forests cover about 77 percent of the total geographical area of Manipur. Manipur forest is unique by virtue of its varied composition which serve as a repository of a wide range of flora and fauna including 4000 species of angiosperms, 1200 species of medicinal plants, 34 species of edible fungi, 500 species of orchids, 55 species of bamboo, 160 species of fish species, 21 species of migratory aquatic birds and multitude of butterflies and it also has a huge potential for development of eco- tourism spot in the state. The major type of forest in Manipur are Tropical Wet Evergreen Forest, Tropical Moist Deciduous Forests, Sub-Tropical Pine Forest, Tropical Dry Deciduous Forest, Montane Wet Temperate Forest and Sub- Alpine Forest. The forestry sector needs to be developed to conserve the environment, regenerate and harvest forest produce, protect and expand forest-based livelihood and employment opportunities for the rural people, who live inside or on the fringes of the forests.

Out of the State's total geographical area, the area under wasteland is 7027.47 sq.km constituting about 31%. Increasing urbanization and choking of basins in the valley due to the high pressure on land, unabated deforestation and shortening of jhum cycles are some of the factors responsible for the degradation of the production base (soil, water, vegetation).

4.5.3.1 Constraints

Large parts of the forest area are barren and denuded. The practice of shifting cultivation, indiscriminate felling of trees, burning of forests for charcoal etc., has resulted in large scale deforestation and depletion of environmental resources.

4.5.3.2 Suggested Action Points

- The Community participation mechanism was devised for forest development and the Joint Forest Management (JFM) approach is required to be strengthened in villages adjoining the forest areas. The groups formed under JFM may be provided bank credit and also technical knowledge on preservation of forest cover.
- There is a need to develop a Public Private Partnership Module for developing Bamboo Plantation and provide credit to the cultivators. SHGs may be involved in nursery development.
- Govt. may set up nurseries for forest plants to be supplied for social & commercial forestry. Joint Forest Management Group may be promoted in the villagers for maintenance and protection of the forest areas.
- Effective implementation of National Bamboo Mission, National Mission on Bamboo Technology and Trade Development and the National Mission for Green India' with people's involvement at each and every level could boost the sector.
- There has been no financing by the banks in commercial production of forest

resources. Also, farmers were also not aware about the benefits of related activities under forestry which are commercially viable like Bamboo, Teak, etc. There is a need for such awareness.

4.6 Animal Husbandry

4.6.1 Dairy Development

Livestock sector in the state is highly livelihood-oriented and is generally owned by small and marginal farmers and landless agricultural labourers. Livestock is basically a component of production system, contributing to sustainable agricultural systems. As per the Livestock Census, 2019, the livestock population in Manipur was 7.72 lakh. Of these, 2.24 lakhs were cattle, 0.36 lakhs were buffaloes and 2.35 lakhs were pigs. In 2019, the total cattle population decrease compared to the total cattle population of 2.6 lakh in 2012 Census. The total population of buffalo too saw a decrease compared to its population of 0.66 lakh in 2012 Census.

The total milk production in 2020-21 was 71.05 thousand tonnes which was less than the production of 90.93 thousand tonnes in 2019-20

4.6.1.1 Assessment of Credit Potentials for 2024-25 - Dairy

As per Potential Linked Credit Plans (PLPs), projection for 2024-25 has been estimated at Rs 3572.06 lakh.

4.6.1.2 Dairy Development – Constraints & Opportunities

Animal Husbandry is a major activity in the rural areas of Manipur, which provides additional income and employment to the people. A large number of small and marginal farmers, agricultural labourers and other economically weaker sections depend upon livestock for gainful employment. Drastic reduction in animal population in the state is a major concern. Infrastructure available for Animal Husbandry activities are furnished in Table No 4.4.

Table No 4.4 Institutional Support available for Animal Husbandry Sector in the State is summarized below.

Sl. No.	Name of the Officers / Institution	Nos
1	Directorate Office (Head Office)	1
2	District Veterinary Office at District Head Quarters	9
3	Sub-Divisional Offices at Moreh, Jiribam & Kangpokpi	3
4	Project Office (intensive Cattle Development Project – ICDP)	1
5	Veterinary Hospitals	55
6	Veterinary Dispensary	109
7	Veterinary Aid Centres	34
8	ICDP Sub – Centres	81
9	Institutes having A.I. facilities	256
10	Regional Main A.I. Centres	5
11	Frozen Semen Banks at Porompat & Kakching	2

12	Liquid Nitrogen Plants at Porompat(2) & Kakching(1)	3
13	Cattle Breeding farm at Turibari (Kangpokpi)	1
14	Buffalo Breeding Farm at Wabagai (Kakching)	1
15	Pony Breeding Farm at Tingkaikhunou (Senapati)	1
16	District Piggery Farm (CCPUR, Bishnupur, Hiyanglam)	3
17	Composite Livestock Farm	1
18	Poultry Farm (Layer / Broiler) (Khumbong & Ningthoukhong)	2
19	Duck Farm	1
20	Fodder Demonstration farm	1
21	Feed Mixing Plant	1
22	Central dairy Plant	1
23	Milk Chilling Plant	2
24	Veterinary Field Assistant Training Centre	1
25	Composite Demonstration Units	2
26	Central Vaccine / Medicine store	1
27	Disease Investigation Laboratory (Sanjenthong, CCpur, Imphal West, Khumbong, Chandel)	5

4.6.1.2.1 Constraints

- Inadequate grazing and pasture lands and inadequate infrastructure for Veterinary and AH services in Manipur are major factors that impede the growth of the sector.
- There is severe shortage of quality animals in the State requiring import from far-off places like Assam, Meghalaya and even Haryana. This has resulted in high cost of investment for dairy activity.
- The Artificial Insemination, cross breeding programmes and veterinary facilities are inadequate particularly in the interior areas of the State.
- The feed concentrates have to be imported from outside the State. There is often shortage of quality feed and green fodder.
- Financial support from Banks to the activity is not commensurate with the potential.

4.6.1.2.2 Suggested Action Points

- The State Government may strengthen its extension services and make Artificial Insemination, a mass programme so as to develop quality cross-bred animals in the State.
- The Government may take initiative in importing quality animals in large numbers and supply to the farmers.
- Private Sector may be encouraged to set up milk processing units and cattle feed manufacturing units.

- Cultivation of green fodder on marginal lands or wastelands should be encouraged by supplying seeds and other inputs by the State Government to encourage dairy farmers.
- More number of well-equipped veterinary dispensaries should be set up in the State
- There is a need to have more pasteurization plants. There is a need to create better system of marketing milk so that consumers get milk at reasonable price.
- Mobile veterinary clinics may be introduced to cater to the requirements of far-flung areas and also for vaccination and controlling epidemic outbreaks.
- Revival of Dairy Cooperative Societies and strengthening State Level Milk Cooperatives would facilitate development of the sector.
- Banks may be encouraged to finance Dairy farming to meet the huge gap between demand and supply.

4.6.2 Poultry Development

As per the 20th Livestock Census, 2019, poultry population (including Ducks) has been reported at 66.15 lakh as compared to 29.72 lakh in 2012. Commercialization of poultry is taking shape in the State but slowly due to problems on the input front. The egg production in the State was estimated at 1142.28 lakh numbers during 2020-21 which is marginally higher than the previous year (1081.84 lakh nos.). At present, the demand for eggs is being met largely by import from other states. Day Old Chicks (DOCs) also have to be imported from outside the State. Improved chicks are produced and supplied by the Central Poultry Farm and Regional Broiler Chick Production-cum-Demonstration Sub-Centre. These are however not sufficient to meet the increasing demand. The main constraint in the development of this activity is the non-availability of quality chicks, feeds, veterinary facilities, etc.

4.6.2.1 Assessment of Credit Potentials for 2024-25 – Poultry

Based on the scope and potential for poultry development and demand in poultry products, the credit potential under Poultry Development for the year 2024-25 has been assessed at Rs 3053.97 lakh.

4.6.2.1 Suggested Action Points

- The State Government may take the initiative to establish a hatchery for supply of chicks in the State. Poultry hatcheries may be encouraged in a big way through the private sector.
- More feed mixing plants, veterinary dispensaries, etc. should be set up in the State.
- Central Poultry Farm at Imphal may be expanded to meet the growing demand of day-old chicks.
- Promotion of livestock based FPOs and linkages with banks.
- Setting up of poultry feed plants to be encouraged.

4.6.3 Development of Sheep, Goat, and Piggery

Piggery and Goat farming are more popular than sheep rearing in the State. The indigenous (local) pigs are non-descript which are smaller in size and growth is also slow. Pigs are reared predominantly by the tribal households. Pig rearing is a popular activity, traditionally and commercially in the State. The demand for pork is showing an increasing trend, in spite of this, the population of most livestock except, poultry, has been declining through the years, which is an outcome of the unorganized nature of the industry, inadequate availability of improved breed etc. The livestock sector in the state is also characterized by traditional domestic rearing practices with weaker sections of the society, largely as source of income and for domestic meat consumption. The estimated meat production in 2020-21 was 21.56 thousand tonnes which was more than the production of 20.54 thousand tonnes in 2019-20. The Regional Pig Breeding Centre and three District Level Piggery Farms have been established for piggery development in the State but these are also not sufficient to meet the requirement of the State.

Livestock Census (2007 Vis-à-vis 2019) data indicated decrease in the population of goat and sheep and increase in the population pig in the state. Details are given below

Table No 4.5 Pig / Goat / Sheep – Livestock Trend)

Livestock	Population as per Livestock Census in Manipur (No. '000)		
	2007	2012	2019
Sheep	8.70	11.31	5.92
Goat	50.58	65.16	38.70
Pig	313.91	277.22	235.26

4.6.3.1 Assessment of Credit Potentials for 2024-25 – Sheep / Goatery / Piggery

Under Sheep / Goatery / Piggery PLP projections are worked out at Rs 3670.57 lakh for the year 2024-25.

4.6.3.2 Development of Sheep, Goat, and Piggery – Constraints & Opportunities

4.6.3.2.1 Constraints

The major constraints in development of the sector are as under:

- Unorganized nature of the industry coupled with traditional domestic rearing practices.
- Small land holding with 2-3 animal each which there is not enough production for market surplus.
- Inadequate availability of improved breeds like Yorkshire, Berkshire, Landrace, etc.
- Inadequate health-cover to the livestock units
- Declining population of Indigenous pig and sheep in the state.

4.6.3.2.2 Suggested Action Points

- A comprehensive piggery development policy needs to be evolved that articulate strategies for cross breeding with superior germplasm like

- Hampshire, Large White Yorkshire, Large Black and other exotic breed.
- Adequate artificial insemination facilities should be made available.
- Organizing breeding farms into cluster.
- The existing piggery farms should be strengthened and expanded to meet the growing demand.
- The AH Department may take measures against infectious diseases and prevent epidemic outbreaks.
- More pig breeding farms should be set up to supply quality piglets in the hill districts.
- Concentrate feed units and modern slaughter houses may be set up to process and market pork in quality packages.
- Agri-clinic & Agri-Business Centres Scheme of GoI may be popularized for providing veterinary services, for which Banks may provide adequate credit to the veterinary graduates
- Banks may be encouraged to finance Piggery units in view of its potential and to bridge the huge gap between demand and supply.
- Promotion of village level livestock banks cum livestock based FPOs and linkages with banks.

4.7 Fisheries Development

Fish is the staple diet of majority of the people of Manipur. Fisheries provide income and livelihood for lakh of people besides generating employment. The state is endowed with fishery resources of about 56,461.15 ha water area in the form of lakes, seasonal and perennial, rivers and streams, tanks, ponds, reservoir and low-lying paddy fields, waterlogged swampy areas which can be developed on scientific lines of fish culture for taking up fish culture and enhancing production of more fish. The largest source of fresh water fish is the Loktak Lake. As per data of Dept. of Fisheries, Govt. of Manipur, out of total water area of 56461.04 ha, only 19500 ha is being used for fish farming and producing 32,500 MT of fish annually. The state has been increasing its annual fish production from 25,000 tonnes in 2012-13 to 32,500 tonnes in 2019-20 and is currently estimated at 36,000 tonnes. However, the demand of fish has grown even faster, currently estimated at 56,000 tonnes because of which the deficit has climbed to around 20,000 tonnes, which is met through imports. The state spends about Rs. 300 crore per annum on its imports of fish from outside Manipur.

4.7.1 Government interventions

Considering the significance of augmenting fish production, the State Government supported by the Centre Government, has launched several schemes for development of fisheries sector. Prominent among are (i) Development of Inland Fisheries & Aquaculture implemented in 5 hill district and one valley district, benefitting a total of 351 farmers and reclaimed an area of 175.3 ha by developing fish pond (ii) Loktak Livelihood Mission, an initiatives of state government started in 2018. A total of 20 cage culture units and 12 pen culture units have been installed as on May 2022. (iii) Pradhan Mantri Matsya Sampada Yojana (iv) Rashtriya Krishi Vikas Yojana etc.

4.7.2 Assessment of Credit Potentials for 2024-25 for Fisheries

Considering the enormous potential under the fisheries sector and availability of infrastructure, the credit potential under the sector during 2024-25 is estimated at Rs 3591.65 lakh.

4.7.3 Fisheries – Constraints & Opportunities

4.7.3.1 Constraints

- The major constraint in development of fishery in the State is non-availability of good quality fingerlings.
- The existing hatcheries are not adequate to meet the fast-growing demand.
- There is no regulated market, cold storage facilities, etc. causing fluctuation in the price of fish.
- Flow of institutional credit for fishery development is limited in general and particularly in the hill districts in view of the prevailing land tenure system.
- Production of economically important fish seeds produced from local hatchery units are inadequate.
- Fish farmers are not provided with adequate expertise in choosing species for growth or rejuvenation in specific water environments and specialised fish rearing skills.
- In flow of organic chlorine pesticides and chemical fertilizers used in the agriculture practices in and around the lakes, rivers, ponds, etc. have resulted in the decline of natural stocks of several species of fish.
- Limited efforts are being made by the government agencies to reclaim the water bodies or to adequately stock fish seeds in rivers and other water bodies.
- Over exploitation and indiscriminate fishing are also the causes for poor fish production.
- Fast growth of aquatic weeds like water hyacinth and other weeds in most of the water bodies and heavy siltation year after year have destroyed the ecology and affected fish production to a great extent.

4.7.3.2 Suggested Action Points

- GIS mapping of all water bodies, including rivers, streams, lakes, ponds etc. to identify and tag potential fishery zones.
- Identification of select fish species for promotion, setting up hatchery units dedicated to production of economically important fish seed by both government and private entity.
- Identification and earmarking of community and government owned wetlands for artificial stocking/recolonization for selected species.
- Enforcement of strict regulations against illegal fishing methods in lakes, wetland and waterbodies.
- Strengthen extension services and training facilities to adopt scientific techniques of fish farming.
- Co-ordination between the Fisheries Department and Fish Farmers Development Agency (FFDA) at the district level needs to be strengthened.
- Coordinated efforts by Banks and the Department to promote setting up of more fish farms in the State.
- Rejuvenation of derelict water bodies to create effective area for fish cultivation and this would require massive investment.
- Private fishery on commercial lines needs to be encouraged with cold storage facilities.
- Introduction of eco-friendly pen and cage culture in and around Loktak lake

- and other big water bodies.
- Effective implementation of Pradhan Mantri Matsya Sampada Yojana (PMMSY).
- Government may avail of RIDF/FIDF (Fisheries Infrastructure Development Fund) assistance for long term investment in fisheries sector to make the State self-sufficient in fish production.
- Fishery extension services should be revamped and strengthened so that technology available can be properly disseminated to farmers.
- Promotion of fisheries based FPOs and linkages with banks.

4.8 Agriculture Infrastructure

4.8.1 Introduction

Agriculture Infrastructure is the most essential input for the development of Indian agriculture, as one-third population of the country depends on agriculture sector directly or indirectly. Indian agriculture contribution to the national Gross Domestic Product is about 17 per cent. At present, much emphasis has been on commercializing agricultural production and hence adequate production and distribution of food has become a high priority. This in turn implies that Agriculture Infrastructure like storage facilities, market yards, cold storage and godowns, roads and connectivity, irrigation facilities and sources, etc., should be organized to achieve the maximum momentum of growth.

The factors like high soil productivity, supply of balanced crop nutrients, efficient water management, improved crops, better plant protection, post-production management for value-addition and marketing, are responsible for higher yield and income in agriculture. To achieve this, the government has to take definite steps for improving Agriculture Infrastructure.

4.9 Construction of Storage Facilities - Warehouses, Market Yards including cold storage units /cold storage chains

The quality of harvested crop deteriorates due to improper and unscientific storage, which negates the advantage of higher production. Further, in order to ensure remunerative prices, there is a need for creating proper storage and marketing infrastructure.

4.9.1 Initiatives taken by banks / State government / various agencies

Government of India had introduced a Centrally Sponsored Scheme for construction of rural godowns facilitating storage of farm produce and agricultural inputs. GoI has recently launched Central Sector Scheme for financing facility under Agriculture Infrastructure Fund (AIF) to mobilise medium – long term debt financing facility for investment in viable projects relating to post-harvest management infrastructure and community farming assets through incentives and financial support. The State Govt. has prepared Technical and financial estimates for construction of 3(three) cold-chain systems in three districts of the state viz., Imphal East, Imphal West and Churachandpur districts during 2019-20, Constructed 1unit Cold Storage having 1 MT capacity, 25 unit of Pack house, 10 unit Primary Processing under Integrated Post Harvest Management. It has also set up one 10 Rural Markets and 10 Retail Market/Outlets for streamlining sale of horticulture produce in the State. The Union Cabinet has given its approval for the establishment of the "world's largest grain storage plan in the cooperative sector" with an outlay of around Rs. 1 lakh crore. Under this scheme, 1 GP level in Lamshang village, Imphal West district has been

identified for construction of the grain storage with credit support from Manipur State Cooperative Bank Ltd.

4.9.2 Assessment of Credit Potentials for 2024-25 - Construction of Storage Facilities -Warehouses, Market Yards including cold storage units/cold storage chains

Potential of credit flow in the State is assessed at Rs. 2478.90 lakh for the year 2024-25.

4.9.3 Storage Godowns/Market Yards – Constraints & Opportunities

Marketing of agricultural produce in the State is un-organized with no regulated markets and inadequate infrastructure for storing and preservation of produce. In order to ensure that benefits of various development programmes accrue to the producers, it is essential to ensure adequate market infrastructure, such as, market yards, storage facilities for surplus produce, processing and other facilities for the benefit of farmers for avoiding distress sale and ensuring remunerative prices.

4.9.4 Constraints

- Weak transport network and absence of good roads in the distant and far-flung hilly areas create serious difficulties in carrying the produce to the markets.
- Lack of market information system regarding supply, demand, prevailing prices, etc. is another major constraint.
- Lack of awareness on quality control, post-harvest handling techniques, grading etc.

4.9.5 Suggested Action Points

- Market Information System may be developed to facilitate dissemination of market prices including Government support prices. Extension services may be strengthened to educate farmers on quality control, post-harvest handling techniques etc.
- Transport and road infrastructure may be strengthened. The State Government may consider availing loans under the RIDF of NABARD for establishing connectivity - rural roads and bridges.
- Storage go-downs at District Head Quarters and towns for storing marketable surplus of agriculture produce need to be constructed. The projects from State Govt. owned organisations for creation of rural storage infrastructure can be supported under RIDF and Warehousing Scheme of NABARD.
- The State Govt. may consider formulation of projects on creation of new Agri- market Certification/ standardization centres and other post-harvest facilities near major production centres and also for modernization of existing markets.
- Accreditation of the warehouses can be done through NABARD Consultancy Services Pvt. Ltd (NABCONS), a subsidiary of NABARD under Warehousing Development Regulatory Authority (WDRA) norms for facilitating financing against Negotiable Warehouse Receipts by the banks.
- Govt. may take advantage of RIDF/AMIF-GrAMS-upgradation for construction of modern market yards and renovation of existing ones.

- Banks may identify suitable agricultural marketing infrastructure projects for financing.
- Integrated Scheme for Agricultural Marketing (ISAM) may be taken up by entrepreneurs of the district as this scheme was created with an objective to develop marketing infrastructure for agriculture & allied sectors, to promote innovative & latest technologies in Agri. marketing infrastructure etc.
- The PACS / Farmers Registered Societies may be encouraged for the creation of storage godowns of small capacities at the village level under Hub and Spoke model under which negotiable ware house receipts can be issued to the farmers against the stored produce.

4.10 Land Development, Soil Conservation and Watershed

The broad activities covered under land development include, on-farm development works, watershed development, water harvesting structure, vermi-compost, land levelling, bunding, gully control, land reclamation, protection of riverine land, protective forestation, flood protection etc. At present the Horticulture and Soil Conservation Departments are implementing various programmes for land development, soil conservation and watershed development programmes.

NABARD is funding Springsheds based Watershed development project in hilly regions for supplementing water for drinking and irrigation which includes livelihoods. The programme was launched in January 2017, and the entry point activities are being undertaken in the programme area. The approach is expected not only to address drinking water scarcity in the region but also, help farmers doing farming during off- season as well, for the alternate livelihood. 9 Nos. of Springshed projects are under implementation in the State covering more than 7292 ha of land.

4.10.1 Initiatives taken by banks / State government / various agencies

The State Govt. implemented Land Development Programme for small & marginal farmers, a continuing scheme for assisting small and marginal farmers (constituting 80%) of the state with an objective for development of agricultural land. Under the policy of Govt. for devolution of power to local bodies, the scheme has been implemented with Zilla Parishads in valley districts and with the Autonomous District Councils (ADC) in Hill Districts of the state.

4.10.2 Assessment of Credit Potentials for 2024-25 - Land Development, Soil Conservation, Watershed Development

Potential of credit flow in the State is assessed at Rs. 567.95 lakh for the year 2024-25.

4.10.3 Suggested Action Points

A survey of the hill districts may be conducted for the purpose of building up of land records and also its digitization. Individual ownership rights of land may be conferred so that the borrower /owners of land will be able to avail finance from banks for land-based economic activities. There is a need to undertake land-development work in a scientific manner by adopting the integrated watershed development approach.

4.11 Others-Tissue culture, agri-biotech, seed production, Bio-pesticides / fertilizers, vermicomposting

In view of the increasing and indiscriminate use of synthetic fertilizers and pesticides

and deteriorating soil health and productivity, the concept of organic farming is gaining importance world-over. The present day intensive agricultural practices have resulted in soil fatigue and gradual deterioration of soil health. To overcome these growing problems emphasis is being given to restore soil health by reducing the use of chemical inputs and increasing the use of biological and organic inputs. Growing awareness for safe and healthy food has underlined the importance of organic farming, which is a holistic production management system based on basic principle of minimizing the use of external inputs and avoiding the use of synthetic fertilizers and pesticides. Line departments and NGOs may encourage farmers to produce vermi-castings through scientific rearing of earthworm. It will become a good source for sustainable agriculture. It acts as an effective and commercial bio-fertilizer due to its unique characteristics of supplementing humus, plant nutrients, vitamins, enzymes, anti-biotic and plant growth hormones.

4.11.1 Assessment of Credit Potentials for 2024-25 - Others-Tissue culture, agri-biotech, seed production, Bio-pesticides / fertilizers, vermicomposting

Potential of credit flow in the State is assessed at Rs. 401.51 lakh for the year 2024-25.

4.11.2 Suggested Action Points

- Small and marginal farmers need to be educated on use of organic manure, which will reduce the cost of cultivation and improve soil fertility.
- Banks need to identify the prospective farmers/SHG members for commercial production of organic inputs such as bio-fertilizers and vermin composting.
- KVKs and ATMA may expand its outreach & organize more extensive training on organic farming and educate the farmers/women SHGs for taking up bio-fertilizers and vermi-compost activity.

4.12 Ancillary Activities – Food and Agro Processing and Others

4.12.1 Agro & Food Processing Sector

Post-harvest technology and management plays a crucial role in value addition to agriculture. Realising the potential that Agro & Food Processing holds for improving value realisation to the farmers and growth of additional employment, the Government of India has announced that food processing will be treated as a priority sector for bank credit.

GoI has accorded top priority for the development of the food processing industry in the country and a special fund of Rs. 2000 crore, designated as 'Food Processing Fund', had been established in NABARD to make available affordable credit to agro-processing units being designated as Food Parks. Financial assistance from this fund, will be provided by NABARD either directly or through consortium arrangements with other financing agencies. State Governments, entities promoted by State/Central Governments, Joint ventures, Cooperatives, Federation of Cooperatives, SPVs, Farmers' Producers Organizations, Corporate, Companies, Entrepreneurs, etc., may avail loans from this fund for establishing the designated Food Parks and also for setting up of individual food/agro processing units in the designated Food Parks.

Manipur Food Industries Corporation Limited (MFICL) has started setting up a mega food park with CPC (Central Processing centre) in Yaithibi Khunou, Kakching

District, Manipur and eight Primary Processing Centre (PPC) proposed in different districts (Imphal East, Bishnupur, Churachandpur, Ukhrul, Chandel, Noney, Pherzwal and Jiribam). PPCs will be equipped with warehouse, cold storage, and sorting, grading lines with the support of mobile collection vans. MFICL proposes to build the food park with TFO of Rs. 8182.59 lakh in 51.1 acres of land by availing of financial assistance of Rs. 1863 lakh under Food Processing Fund (FPF) of NABARD with Rs. 5000.00 lakh Grant in aid from MoFPI for the project.

4.12.2 State Government Initiatives - Agro & Food Processing Sector

The food processing industry is a major thrust sector of Manipur. The state's agro climatic conditions are most suited for food processing industry. Favored by agro-climatic conditions, Manipur produces a variety of fruits, vegetables, cereals, pulses, spices, etc. suitable for processing and with potential for export. The food processing sector plays a significant role in diversification and commercialization of agriculture, horticulture, fisheries, poultry, animal husbandry and forest resources. Prospective mobilisation of this sector is mainly concerned with the raw material resources and its potential for future expansion, improvement of infrastructure, investment scope and up-gradation of technology. Freshly packed pineapple and passion fruit, pulp, juice, concentrates, lemon and orange juice, ginger oil, ginger lime, mushroom and bamboo shoot (fresh, in-brine or canned, dry mushroom/bamboo shoot or pickled) are some of the well-known products of Manipur. Schemes like, Mission for Integrated Development of Horticulture (MIDH) with the objective of improving production and productivity of horticultural crops by harnessing the potential of the region make this field a viable option for commercialization as well as marketing.

Recent developments in the state's food processing industry:

- Implementation of various schemes, such as Regional Extension Service Centre, Training on FPI, Research and Development on FPI and Mobile Food Processing unit for fruits and vegetables.
- Establishment of Food Processing Training Institute at Porompat, Imphal East, by upgrading the existing Food.
- Processing Training Centre and amalgamation with the existing Regional Extension Service Centre.
- Integrated cold chain, value addition and preservation infrastructure towards the development of food processing industries at Senapati district.
- Establishment of a food park at Nilakuthi, Imphal East District, to provide common facilities like cold storage, warehouse, quality control laboratories, packaging, tool room, power & water supply and sewerage treatment. The construction is anticipated to be completed by the end of 2015.
- ICAR-Central Tuber Crops Research Institute (CTCRI) announced its plans to establish a techno-incubation facility in the state which will have the facility to exhibit different value added products including the humble cassava, taro and sweet potato.
- The centrally sponsored scheme "National Mission on Food Processing" (NMFP) for promotion of food processing sector is being implemented in the state.
- A State Level Empowered Committee on National Mission on Food Processing has been set up under the chairmanship of the Chief Secretary and the Scheme is being implemented.

4.12.3 Assessment of Credit Potentials for 2024-25

Potential of credit flow in the State is assessed at Rs. 5366.75 lakh for the year 2024-25

4.12.4 Suggested Action Points

- Adequate and timely flow of credit to this sector needs to be ensured.
- Development of database for food processing including the credit flow in the sector would help in facilitating policy interventions.
- Infrastructural facilities like roads, power, communication and transport need to be improved.
- Banks to lay importance to the value addition/processing units & increase the credit flow to the sector by leveraging the subsidy available under various schemes of GoI/State Government
- Organic farm produce processing, packaging and marketing may be supported by the Agriculture/Industries Department and Banks.

4.13 Agriculture Ancillary activities – Others

As per the recent RBI guidelines on Priority Sector Lending, loans up to Rs. 5 crore to co-operative societies of farmers for disposing of the produce of members, loans for setting up of Agri-clinics and Agribusiness Centres, loans sanctioned by banks to MFIs for on-lending to agriculture sector have been included under Agriculture. Microfinance institutions, ranging from non-profit organizations to commercial banks offer small loans, savings accounts and money transfers, as well as insurance for a variety of needs, such as death, illness or loss of property. Such microfinance loans issued by the banks to individuals/MFI are classified under priority sector lending by RBI.

4.13.1 Assessment of Credit Potentials for 2024-25

Potential of credit flow in the State is assessed at Rs. 741.99 lakh for the year 2024-25.

4.13.2 Suggested Action Points for Banks/ Government Departments

- Need to provide line of credit to the PACS to focus on crop loans agriculture marketing activities.
- Banks to support projects under ODOP and PMFME schemes.

4.14 MSME – Working Capital and Investment Credit Revised Priority sector guidelines - MSME:

4.14.1 Introduction

In terms of RBI Master Directions under Priority Sector Lending (PSL) – Targets and Classification issued on 04 September 2020 which has been addressed to all scheduled commercial banks (including RRBs, SFBs), on “Priority Sector Lending – Targets and Classification”, a separate sub limit of 7.5% of ANBC has been created for lending to Micro, Small and Medium Enterprises under Priority Sector Lending.

As per revised Priority Sector Guidelines Bank loans to Micro, Small and Medium Enterprises, for both manufacturing and service sectors are eligible to be classified under the priority sector. Further, all loans to units in the KVI sector will be eligible for classification under the sub-target of 7.5 percent prescribed for Micro Enterprises under priority sector. The MSME units will continue to enjoy the priority

sector lending status up to three years after they grow out of the MSME category concerned.

In this connection, we inform that Government of India (GoI), vide Gazette Notification S.O. 2119 (E) dated June 26, 2020, and has notified new criteria for classifying the enterprises as Micro, Small and Medium Enterprises. The new criteria will come into effect from July 1, 2020. The details are as under:

Table No. 4.6 (Classification of MSME)

An enterprise shall be classified as a Micro, Small or Medium enterprise on the basis of the following criteria, namely:	
Micro enterprise	Where the investment in plant and machinery or equipment does not exceed Rs. 1 crore and turnover does not exceed Rs. 5 crore
Small enterprise	Where the investment in plant and machinery or equipment does not exceed Rs. 10 crore and turnover does not exceed Rs. 50 crore
Medium enterprise	Where the investment in plant and machinery or equipment does not exceed Rs. 50 crore and turnover does not exceed Rs. 250 crore

Manipur has many areas of strength and opportunities that justify investment in the State. The state has abundant natural resources that offer potential for development of infrastructure and industrial sectors. The existing Indo-Myanmar border trade currently underway in the border town of Moreh enables a full-scale trade relationship between India and Myanmar, which would further extend to other neighbouring countries. Production and trading units can flourish, taking advantage of the expanding international trade. There are also opportunities for investment in creating infrastructure facilities in the areas of road construction, power generation, develop industrial areas, water facilities, IT services etc. The Manipur Industrial Development Corporation Limited (MANIDCO) is responsible for industrial development in the state.

4.14.2 Assessment of Credit Potentials for 2024-25 – MSME

The credit potential for the MSME is divided into two broad sub-head of MSME-Term Loans and MSME Working Capital. The credit potential for MSME – Term loans has been assessed at Rs. 83576.73 lakh and for MSME – Working Capital at Rs. 30045.59 lakh making the total MSME credit potential of Rs. 113622.32 lakh for the year 2024-25.

4.14.3 Micro, Small & Medium Enterprises – Constraints & Opportunities

The share of agriculture in the Gross State Domestic Product is gradually declining over the years and the manufacturing and services sector is occupying its place. The existing non-farm sector activities in the State include handloom, handicraft, black smithy, cane and bamboo work, carpentry etc. Handloom activity constitutes major share in the sector. Some of the identified key industries in Manipur are Handlooms and Handicrafts, Sericulture, Food processing, Bamboo processing, Information technology, Tourism and Mineral based products.

4.14.4 Availability and Gaps in Infrastructure and Support Services

- Manipur is an industrially backward state with no major industries operating in the State. Particularly the hill districts lack in industrial development.
- The state is having a MSME Development Institute at Takyelpat Industrial Estate, Imphal, after enactment of MSME Development Act 2006.

4.14.5 Handloom Industry

Handloom sector is second only to agriculture in terms of its potential for generating employment among women in the State. Handloom weaving is a household activity in the State with majority of Manipuri woman possessing skills in weaving. Under the Government of India's Revival, Restructuring and Reforms Package for Handloom Sector, besides sanction and release ease of Rs.33.24 lakh to Manipur Apex Handloom Weavers and Handicrafts Artisans Cooperative Society Ltd., and Rs. 313.32 lakh for 1107 SHGs and 507 individual weavers, an amount of Rs. 2733.66 lakh was sanctioned to 1640 Primary Weavers Cooperative Societies in Manipur.

4.14.6 Cane, Bamboo and its Processing and other Handicraft

Establishment of cane and bamboo based industry offers an encouraging prospect in most areas of the State. Manufacture of a variety of household and office furniture items, partitions, decorative items, bamboo-mat boards, bamboo-mat flooring, etc., cane and bamboo have huge potential for commercial exploitation.

- Three common facility centres for bamboo processing have been established at Tamenglong, Churachandpur and Imphal.
- Government of Manipur is taking up a Bamboo Technology Park at Kadamtala, Jiribam with the objective of setting up entrepreneurial cluster-based bamboo processing units, on public-private partnership basis under the special purpose vehicle (SPV) mode, in association with the National Mission on Bamboo Application (NMBA), GoI.
- Bamboo shoot production units have potential for bamboo cultivation and marketing of processed bamboo shoots & value added products for local as well as international markets. Moreover, the state accounts for 9,303 sq.km of bamboo bearing areas
- Edible wild growths of bamboo shoots are available in abundance in Chandel, Bishnupur, Churachandpur and Tamenglong districts of the state.
- Government of Manipur has been providing training programmes for bamboo-based industries in the trades of bamboo blinds, furniture making, bamboo charcoal and briquette making etc.

4.14.7 Micro Enterprises

A variety of micro-enterprises can also be promoted in and around towns and along the National Highways, besides micro-enterprise units in the major potential sectors viz., handlooms and handicrafts. The opening of Indo-Myanmar Border offers new opportunities that are still to be harnessed.

4.14.8 Constraints

- Unsatisfactory recovery of loans under different Govt. sponsored programmes.
- The poor financial health of Manipur State Cooperative Bank Ltd. and the Manipur Rural Bank also adversely affected flow of credit to this sector.

- Non-availability of raw materials locally, especially yarn for handloom industry and organized marketing for the finished products. Since the entrepreneurs of the State have to depend on the outside market for procurement of raw material as well as for product marketing, the cost of production of their finished products is high and they find it difficult to compete with similar products from outside the State.
- Lack of supporting facilities like communication, power, markets, etc., have come in the way of development of industrial units.
- Lack of strong marketing agencies both in Government and private sector for promoting traditional industries like handloom and handicrafts
- Absence of any major, medium or large-scale industries including agro-industries.
- Lack of entrepreneurship to undertake NFS activities and facilities for up-gradation of skills/training, etc. The trainees find it difficult to start their units due to non-availability of bank credit even after undergoing entrepreneurship programmes.
- Inadequate banking network in terms of geographic and demographic coverage. Many blocks still remain unbanked.

4.14.9 Suggested Action Points

- The infrastructure facilities like power, roads, transport, etc., need to be improved substantially.
- Locally available raw material-based industries should be encouraged, like agro- industries etc.,
- Handloom and handicraft sector should widen its marketing avenues by setting up more showrooms/emporia outside the State. NGOs/Govt. may arrange for marketing of these manufactured goods as also procurement of raw materials
- Entrepreneurship Development Programmes to encourage educated unemployed youths should be conducted on an ongoing basis.
- Industrial potential survey should be taken up and location-wise potential industries should be listed for intensive development of rural industries.
- Adequate supply of yarn to weavers through yarn bank should be arranged.
- Govt. may commission all the Industrial Estates in each district Head Quarters for promotion / development of industries.
- The three RSETIs established in Churachandpur, Kakching & Imphal West should utilise its full capacity for proving training on skills & entrepreneurship.

4.15 Export Credit

4.15.1 Status of the Sector in the State

The State of Manipur has immense potential for exports, due to its strategic location and the prevailing Act East Policy of GoI. The principal commodities exported from Manipur are Chak-Hao (black rice), Hathei Chilli, Kachai Lemon, Tamenglong Orange, Pineapple, Kouna and Bamboo products.

As per categorization of States and UTs in Export Preparedness Index (EPI) 2022 of NITI Aayog, Manipur comes under Group C- Himalayan States amongst the Minor States in the country with a ranking of 3rd in the same group. The State is being

ranked 23 in the overall ranking index with a score of 40.77 and next to Assam amongst the North East States. While as per Pillar-wise Ranking of the same document Manipur is placed as per the details below:

Table No : 4.7 - Export Preparedness Index

Sl. No.	Particulars	Ranking	Score	Remarks
1	Policy	25	67.53	Third amongst North Eastern States after Assam and Sikkim.
2	Business Ecosystem	23	34.37	Third amongst North Eastern States after Assam and Nagaland.
3	Export Ecosystem	9	53.79	First amongst North Eastern States.
4	Export Performance	33	3.88	Sixed amongst North Eastern States after Assam, Sikkim, Mizoram, Arunachal Pradesh and Nagaland.

4.15.2 Assessment of Credit Potentials for 2024-25

A projection of Rs.2005.07 lakh has been made for the year 2024-25. District-wise and activity-wise PLP financial projections are given in Annexure-I.

4.15.3 Export Opportunities in Manipur

- The Government of India has approved the Export Promotion Industrial Park (EPIP) project at Khunuta Chingjin in Kakching district at a project cost of US\$ 3.1 million.
- Food processing will also earn the much needed foreign exchange, which in turn can help finance overall transformational growth. Attempts may be made to explore market and export of food products in the South Asian Countries.
- GI registration for important agriculture and horticulture crops of the State such as Chak-Hao (black rice), Hathei Chilli (Sirarakhong Chilli), Kachai Lemon, Tamenglong Orange has been done and products from handloom and handicraft such Saphee Lanphee, (traditional shawl), Wangkhei Phee (textile fabric made of white cotton), Moirang Phee, (textile fabric with specific design) have also received GI registration. Additional products from the State such as Kouna (wild water reed) & Senga (ornate container made of bell metal) are under progress with assistance from NABARD.
- Setting up export processing zones (EPZs) in every district and SEZ for different sectors.
- Identifying potential areas and formation of industrial hubs to develop the area.

4.16 Education

4.16.1 Status of the Sector in the State

One of the lynchpins of inclusive development is a well-educated and skilled population, with equal rights and opportunities for all. Investing in education in a balanced way across levels and in equitable ways across population groups, has a

multiplier effect on overall development. In the 2011 census, Manipur holds the 5th position among the North Eastern States of India. The literacy rate has shown improvement, rising from 70.50% in 2001 to 76.94% in 2011. Specifically, the literacy rate among males increased from 80.30% in 2001 to 83.58% in 2011, while among females, there was an increase from 60.50% in 2001 to 70.26% in 2011. Some of the esteem educational institutions in the State are:

Table No : 4.8

Sl. No.	Name of the Technical Institute
1	Manipur University, Canchipur, Imphal
2	Central Agriculture University, Iroishemba, Imphal
3	Regional Institute of Medical Sciences, Lamphelpat, Imphal
4	Manipur Technical University, Takyelpat, Imphal
5	National Institute of Technology, Langol Road, Thangmeiband, Imphal
6	Central Institute Of Plastics Engineering & Technology, Takyelpat, Imphal
7	Dhanamanjuri University, Imphal
8	Indian Institute of Information Technology Senapati, Manipur
9	Jawaharlal Nehru Institute of Medical Sciences (JNIMS). Porompat, Imphal East
10	Churachandpur Medical College, Churachandpur
11	Shija Hospitals and Research Institute (SHRI), Imphal

The National Education Policy 2020, introduced by the Government of India, aims to revolutionize the country's education system. The State Government has also prioritized this sector significantly. Expenditure on education constituted 7% of the total budget for the fiscal year 2022-23 (Revised Estimate), and this allocation has been increased to 9.33% in the budget estimate for 2023-24, amounting to Rs. 3291.78 crore. The government has implemented various schemes and incentives to enhance the education sector. Recognizing the importance of credit for students pursuing higher education, the table below illustrates the distribution of education loans across different sectors in Manipur during the fiscal year 2022-23.

Table No. 4.9

Bankwise Progress under Education- Manipur as on date 31-03-2023		
(Amount in Rs. Lakhs)		
Bank Name	No. of unit sanctioned	Sanctioned Amt.
Public Sector Bank	846	3192.33
Private Sector	94	324.34
RRB	20	38.08
StCB	1	0.10
Total	961	3554.85

Source- SLBC Manipur

RBI has also identified Education as a priority sector for lending. As per the extant guidelines of RBI all loans to individual for educational purpose, including vocational courses, not exceeding Rs. 20 lakh will be considered as eligible for priority sector lending. Education loan up to Rs. 4 lakh is given without collateral.

4.16.2 Assessment of Credit Potentials for 2024-25

A projection of Rs.4031.07 lakh has been made for the year 2024-25. District-wise and activity- wise PLP financial projections are given in Annexure I.

4.16.3 Constraints & Suggestions

- The state lacks in Technical Institutes and professional colleges as compared to other states. Therefore, students are compelled to move outside the State for pursuing higher education.
- As many students pursue their higher studies outside the State, Banks may develop a suitable mechanism to link those institutions so that students can avail education loan from the state conveniently. Banks may also popularize Education Loan through awareness campaign.
- State government may support such students from BPL/Poor families in applying for Education loan for higher technical/professional courses.

4.17 Housing

4.17.1 Status of the Sector in the State

Housing activity is not in the mainstream, but it forms an important component of the State economy. This sector needs to be promoted along with the primary and secondary sectors so as to facilitate creation of infrastructure and support. It also has enormous employment generation potential. Demand for this sector depends upon the growth of the economy and the status of development of the primary and secondary sectors. With the revision in rates of interest for institutional credit, demand for loan for activities like construction of houses, have substantially increased.

The Ministry of Rural Development has assessed the annual incremental increase in demand for rural housing at around 9 lakh houses. This has been done on the basis of the housing shortage of Rs. 148.33 lakh as per the 2001 census. The intention of Government of India to provide “Housing for All” has been reckoned as an important mission to be accomplished in credit planning.

As per revised priority sector guidelines, bank loans to individuals up to Rs. 35 lakh in metropolitan centres and up to Rs. 25 lakh in other centres for purchase / construction of a dwelling units per family, provided the overall cost of the dwelling unit in the metropolitan centres and other centres does not exceed Rs. 45 lakh and Rs. 30 lakh respectively, are eligible for priority sector classifications.

The bank-wise financing under housing Report of Manipur during the FY-2022-2023 as on date 31.03.2023 is shown in the table below.

Table No. 4.10

Amount in Rs. Lakhs

Bankwise Progress under Housing- Manipur as on date 31-03-2023		
Bank Name	Housing PS No.	Housing PS Amt.
Public Sector Bank	4228	45459.42
Private Sector	2416	4884.69
RRB	158	2728.8
StCB	84	1080.59
Total	6886	54153.5

Source- SLBC Manipur

4.17.2 Assessment of Credit Potentials for 2024-25

A projection of Rs. 2282.38 lakh has been made for the year 2024-25. District-wise and activity-wise PLP projections [financial] are given in Annexure I.

4.18 Social Infrastructure involving bank credit

4.18.1 Status of the Sector in the State

Though all types of infrastructure development are aimed at improving the standard of living of the people, there are certain types of investment, which have a direct bearing on the social lives of the people, especially in the rural areas. Investments in schools, health centers and drinking water and sanitation facilities are examples of some such sectors, which can be termed as Social Infrastructure. Though investments for this sector have been the prerogative of the Government, the gap between the demand and supply of this infrastructure requirement has widened over the years. The recent changes in the priority sector guidelines by the RBI, has encouraged private participation through bank credit for this sector.

Table 4.11 Status of Social Infrastructure in Manipur according to 2011 Census

census

Number of House Household	Rural	Urban	Total	% Rural	% Urban
	385520	172339	557859	69	31
% Distribution of Households by source of drinking water in Manipur					
Category	Tap	Well	Hand pump / Tube well	Others	
Manipur Rural	29.50	8.50	8	54	
Manipur Urban	56.30	5.50	4.60	33.70	
Total	38.60	7.50	6.80	47.10	
% Distribution of Household by availability of different types of Latrine Facilities					
Category	Water Closet	Pit Latrine	Other Latrine	No Latrine	
Manipur Rural	37.90	40.40	7.60	14.00	
Manipur Urban	63.70	23.30	8.80	4.20	
Total	46.60	34.60	8.00	10.70	

4.18.2 Social Infrastructure in Health Sector

In 2014-15, the health infrastructure of the state comprised of 9 district hospitals, 83 primary health centres, 509 primary health sub-centres, 31 community health centres and

35 dispensaries. The State has two tertiary Health Care Centers, Regional Institute of Medical Sciences (RIMS) and Jawaharlal Nehru Institute of Medical Sciences (**JNIMS**) and their attached hospitals. RIMS, Imphal is an autonomous institution established at the initiation of 6 north eastern states to

serve the needs of professional manpower development of all the 6 states. While, JNIMS is a premier state funded medical college and hospital located in Porompat, Imphal East, Manipur and established in 1989 as Jawaharlal Nehru Hospital. A health and family welfare training centre at Imphal is providing in-service training to health personnel.

As per revised PSL guidelines, for improvement of health infrastructure, credit limit for health infrastructure (including those under 'Ayushman Bharat') has been doubled to Rs. 10 crore in Tier II to Tier VI centres.

During the 12th Five-Year Plan 2012-17, the strategies/approach of the state health department was to adopt the following:

- Special thrust to be given to rural health care institutions to provide the state with efficient and effective primary health care.
- Efforts would be made to reduce infrastructure gaps, as far as practical.
- Emphasis would also be given to consolidating and strengthening the existing infrastructure.
- Special thrust would be given to constructing and equipping sub-centres, primary health centres and community health centres.
- Priority would also be given to constructing hospital buildings and strengthening them with equipment and other facilities.
- As PHSCs, PHCs and CHCs have been covered under the National Rural Health Mission (NRHM), special attention would be given to constructing and equipping hospitals.
- Decentralised planning would also be encouraged to involve the district health authorities and panchayat bodies in planning, implementing and monitoring district schemes to strengthen district health administration

4.18.3 Social Infrastructure in Education Sector

Manipur has a literacy rate of 79.2% according to the Census 2011; with male literacy rate at 86.1% and female literacy rate at 72.4%. The state has 68 colleges for general education, of which, 28 are government colleges, 12 government aided colleges and 28 private colleges. With a population of 6.32 lakh in the age group of 0-29 years, which constitutes 22% of the total population, private investment in Education Infrastructure is one of the best option to bridge the critical gap.

According to the Revised Priority Lector lending-targets and classification issued by Reserve Bank of India, Bank loans up to a limit of Rs. 5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres have been include under Priority Sector Lending. The projection for 2022-23 under Social Infrastructure is Rs. 3949.83 lakh.

The activities implemented by the Public Health Engineering Department in the State are:

1. National Rural Drinking Water Programme (NRDWP)
2. Nirmal Bharat Abhiyan (NBA) (Formerly Total Sanitation Campaign)

3. National Water Quality Monitoring and Surveillance Programme (NWQMSP)
4. Support Activities.

Community Drinking Water plan may be setup in each block HQ in all districts under National Rural Drinking Water Programme (NRDWP) with private financing through Banks.

4.18.4 Assessment of Credit Potentials for 2024-25

The credit potential assessed towards financing of Social Infrastructure, for the year 2024-25 is Rs. 4636.80 lakh.

4.18.5 Suggested Action Points to Increase Ground Level Credit Flow

- Banks to encourage financing to the sectors of health care, education and housing in the rural areas.
- They may also consider financing construction material industries, sanitaryware enterprises etc.
- Skill upgradation in construction, health care, plumbing may be encouraged.
- Decentralized delivery mechanism may be strengthened.
- Capacity building of the Village Water and Sanitation Committees may be given more attention.
- CSR activities may be converged. Convergence under MNERGA and other schemes like NRLM may be ensured.

4.19 Renewable Energy

4.19.1 Status of the Sector in the State

In India, initiatives in solar energy are typically spearheaded by the Ministry of New and Renewable Energy (MNRE) at the national level, along with state-level agencies implementing various programs to promote solar power generation.

As per the MNRE Annual Report 2022-23, the total estimated solar energy potential for the state of Manipur is 10.63 GWp (GigaWatts peak), out of which as on 31 December 2022 12.28 MW has been installed. While the potential for Small Hydro Power Projects is estimated to be 99.95 MW out of which only 5.45 MW have been installed in the State. All together a total potential of 10745 MW of renewable energy is estimated in the state of Manipur against the installed capacity of only 17.73MW as on 31 December 2022.

Manipur Renewable Energy Development Agency (MANIREDA) is the State Nodal Agency for planning, development and implementation of various energy programmes in the state. The status of implementation of renewable energy in Manipur can be gauged from the achievements of the Agency as given below:

Table No 4.12 -Renewable Energy (RE) projects in the State

Sl. No.	Particulars	No. of System/ Projects installed
1	Capacity installed under phase II	0.18 MW

Sl. No.	Particulars	No. of System/ Projects installed
	in residential sectors with CFA	
2	Overall RTS system installed in all sectors with and without CFA	4.95 MW
3	Solar Home Light (Nos.)	24583
4	Solar lamp (Nos.)	69722
5	Solar Street Light (Nos.)	32767
6	Solar Pump (Nos.)	68
7	Solar Power Plant (kW)	1580.5
8	Wind Power Potential Estimation	7 MW
9	Solar Park	Bukpi Solar Park, Pherzawl District Manipur with installed capacity of 20MW.
10	PM KUSUM Scheme	28
11	Small biogas plants	2128

Source- MNRE Annual Report 2022-23

Currently, several schemes are in progress, and one of them is the nationwide implementation of the Central Government Subsidy/CFA for residential rooftop solar (RTS) plants. The Government of India (GoI) introduced the National Portal for Rooftop Solar on July 30, 2022. This initiative allows for the installation of residential rooftop solar (RTS) plants with a capacity of up to 10 kilowatts.

4.19.2 Assessment of Credit Potentials for 2024-25

A projection of Rs. 546.73 lakh has been made for the year 2024-25. District-wise and activity-wise PLP projections [financial] are given in Annexure I

4.19.3 Suggested Action Points

- Extension services needs to be strengthened so as to educate the farmers on the advantages, cost-effectiveness, etc. of biogas plants as an alternate source of energy.
- Adequate training should be provided to farmers with regard to installation, maintenance and running the biogas plants.
- Manipur Renewable Energy Development Agency (MANIREDA) may popularised the scheme for residential rooftop solar (RTS) with banks.
- Banks may also consider sanctioning loans to beneficiaries for purchase of solar pump-sets for irrigation purpose under the Central Sector Subsidy Scheme of Ministry of New and Renewable Energy (MNRE), Government of India.

4.20 Others – Informal credit delivering system

4.20.1 Status of the Sector in the State

The informal credit delivery system is recognized by its simplicity in lending and borrowing small amounts within groups such as friends, relatives, money lenders,

traders, etc. Due to its accessibility, liquidity, low administrative and procedural costs, minimal collateral or mortgage requirements, and flexibility in interest rates and repayment schedules, it caters to individuals with limited or no access to formal financial institutions. The SHG Bank Linkage Programme (SHG-BLP), initiated by NABARD in India in 1992, aimed to integrate such individuals into the formal financial system while preserving the characteristics of the informal credit delivery system. The country currently has 16.2 crore households involved in Self Help Groups (SHGs). As of March 31, 2023, there are over 134 lakh SHGs in the country, with saving deposits totalling Rs. 58,893 crore and outstanding loans exceeding Rs. 11,88,079 crore.

In the State of Manipur as on 31.03.2023, 28582 SHG Savings Bank Accounts have been opened while, 4809 SHGs have been credit linked.

Table No. 4.13 - Position of SHG-BLP in Manipur (data as on 31.03.2023)

Particulars	Manipur	North East Region	% share of Manipur
No. of SHGs (savings account)	28582	793320	4%
Amt. of savings (Rs.'Lakh)	1589.05	127152.84	1%
No. of SHGs provided bank loan in 2022-23	1931	123602	2%
Amt. of bank loan (Rs.'Lakh)	3246.36	313764.07	1%
No. of SHGs having loan outstanding	4809	268593	2%
Amt. of loan outstanding (Rs.'Lakh)	4904.04	390420.14	1%
NPA of Banks against SHGs (gross amt. of NPA) Rs.'Lakh	413.46	22486.48	2%

Source- Status of Microfinance in India 2022-23

4.19.3 Assessment of Credit Potentials for 2024-25

The credit potential assessed towards financing of SHGs/JLGs, for the year 2023-24 is Rs. 63.60 crore.

4.19.4 Suggested Action Points

The following interventions are required or creating a definite impact in the sector:

- More awareness should be organized in the districts on financial literacy awareness programmes under the support of financial inclusion fund managed by NABARD.
- Frequent training/capacity building programmes for Bank staffs, SHGs, SHPIs, etc. should be organised at the district levels.
- Regular monitoring and handholding support to SHG/JLG members by Banks/SHPIs.
- Govt/District administrators should try to create a conducive environments and credit support may be extended liberally to the SHG/JLG/PMJDY beneficiaries, etc.
- Bankers may explore coverage of more number of JLGs (financing under JLG mode).
- Banks should take advantages for sanctioning of creditworthy SHGs under the platform, "E-Shakti project"—a pilot project of NABARD for digitisation of SHGs.

4.20 Social Infrastructure involving bank credit

4.20.1 Introduction

Though all types of infrastructure development are aimed at improving the standard of living of the people, there are certain types of investment, which have a direct bearing on the social lives of the people, especially in the rural areas. Investments in schools, health centers and drinking water and sanitation facilities are examples of some such sectors, which can be termed as Social Infrastructure. Though investments for this sector have been the prerogative of the Government, the gap between the demand and supply of this infrastructure requirement has widened over the years. The recent changes in the priority sector guidelines by the RBI, has encouraged private participation through bank credit for this sector.

Table 4.14 - Status of Social Infrastructure in Manipur according to 2011 Census

Number of House Household	Rural	Urban	Total	% Rural	% Urban
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% Distribution of Households by source of drinking water in Manipur					
Category	Tap	Well	Hand pump / Tube well	Others	
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Total	46.60	34.60	8.00	10.70	

4.20.2 Social Infrastructure in Health Sector

In 2014-15, the health infrastructure of the state comprised of 9 district hospitals, 83 primary health centres, 509 primary health sub-centres, 31 community health centres and 35 dispensaries. The State has two tertiary Health Care Centers, Regional Institute of Medical Sciences (RIMS) and Jawaharlal Nehru Institute of Medical Sciences (**JNIMS**) and their attached hospitals. RIMS, Imphal is an autonomous institution established at the initiation of 6 north eastern states to serve the needs of professional manpower development of all the 6 states. While, JNIMS is a premier state funded medical college and hospital located in Porompat, Imphal East, Manipur and established in 1989 as Jawaharlal Nehru Hospital. A health and family welfare training centre at Imphal is providing in-service training to health personnel.

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- As PHSCs, PHCs and CHCs have been covered under the National Rural Health Mission (NRHM), special attention would be given to constructing and equipping hospitals.
- Decentralised planning would also be encouraged to involve the district health authorities and panchayat bodies in planning, implementing and monitoring district schemes to strengthen district health administration

4.20.3 Social Infrastructure in Education Sector

Manipur has a literacy rate of 79.2% according to the Census 2011; with male literacy rate at 86.1% and female literacy rate at 72.4%. The state has 68 colleges for general education, of which, 28 are government colleges, 12 government aided colleges and 28 private colleges. With a population of 6.32 lakh in the age group of 0-29 years, which constitutes 22% of the total population, private investment in Education Infrastructure is one of the best option to bridge the critical gap.

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The activities implemented by the Public Health Engineering Department in the State are:

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4. Support Activities.

Community Drinking Water plan may be setup in each block HQ in all districts under National Rural Drinking Water Programme (NRDWP) with private financing through Banks.

4.20.4 Assessment of Credit Potentials for 2024-25

The credit potential assessed towards financing of Social Infrastructure, for the year 2024-25 is Rs 4636.80 lakh.

CHAPTER 5

STATUS AND PROSPECTS OF COOPERATIVES

1. Background

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

A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community.

Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

3. Status of Cooperatives in the country

Table No. 5.0

Sr No	Type	Number of Societies
A. Details of Non Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	185660
2	Consumer Stores	25207
3	Housing Societies	134798
4	Weavers	11521
5	Marketing	8875
6	Labour Societies	46692
7	Industrial Societies	19385
8	Agro Processing and Sugar	5872
9	All others (pl. specify)	301572
	Total	739582
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	93978
C. Details of Multi State Cooperative Societies		
11.	No. of MSCS	1469
		<i>Source: NCUI 2018</i>

Further, in terms of federations, there are about 2705 district level federations, 390 state level federations and 20 national level federations in the country.

3. Formation of Ministry of Cooperation by GoI

The GoI has set up a separate Ministry for Cooperation on 06 July 2021 which will provide a separate administrative legal and policy framework for strengthening the

cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for 'Ease of doing business' for co-operatives and enable development of Multi-State Co-operatives (MSCS). In the words of the Hon'ble Prime Minister, "The Cooperative movement is such a model which can provide a successful alternative to socialism and capitalism".

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

The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives:

- a. **Computerization of Primary Agriculture Cooperative Societies:** This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- b. **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.
- c. **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.
- d. To provide facilities at par with FPOs for existing PACS.
- e. Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- f. World's largest food grain storage scheme for cooperatives.
- g. Revival and computerization of PCARDBs/SCARDBs. Establishment of National Cooperative Database
- h. Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- i. 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

In addition to the above, Ministry of Cooperation (*MoC*), Government of India has also rolled out 52 key initiatives to strengthen cooperative movement in the country. These initiatives focus on important aspects like enabling PACS to become economically vibrant entities, resolution of difficulties faced by cooperative banks, strengthening Cooperative Sugar Mills, establishment of National Level Multi-State Cooperative Societies for Export, Organics & Seeds, etc., to realize the Hon'ble Prime Minister's vision of 'Sahakar Se Samriddhi' (*Cooperative to Prosperity*). A few of the key initiatives are as under:

- Priority to PACS for new Petrol / Diesel Pump Dealerships.
- Making PACS eligible for LPG Distributorship.
- PM Bharatiya Jan Aushadhi Kendras (PMBJKs) by PACS.
- PACS as a Fertilizer Distribution Centre.
- Pradhan Mantri Kisan Samriddhi Kendras (PMKSK) by PACS.
- PACS convergence with PM-KUSUM Scheme.
- Micro-ATMs to Bank Mitra Cooperative Societies.
- Rupay Kisan Credit Card to Members of Cooperative Societies.
- PACS as Paani Samiti.

- Cooperative Banks included as Member Lending Institutions (MLIs) under CGTMSE.
- Aadhaar Enabled Payment System (AePS) Platform for Cooperative Banks.
- Scheme for computerisation of office of RCS in States / Union Territories.
- Computerisation of Agriculture and Rural Development Banks (ARDBs).

All these initiatives will create immense business potential from grass-root upward in times to come.

5.1 Status of Cooperatives in the State

Table No. 5.1

Sr No	Type	Number of Societies
Details of Non Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	2226
2	Consumer Stores	102
3	Housing Societies	113
4	Weavers	6401
5	Marketing	24
6	Labour Societies	123
7	Industrial Societies	4
8	Agro Processing and Sugar	74
9	All others (Transport, Forest, Collective / Joint Farming, Beekeeping, Multipurpose, FPO, Handicrafts, Sericulture, Electronics, etc.)	2607
	Total	11674
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	267
C. Details of Multi State Cooperative Societies		
11.	No. of MSCS	-
<i>Source: Economic Survey, Manipur, 2021-22.</i>		

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

- The Government of Manipur vide its Order dated 5th October 2023 constituted State Cooperative Development Committee (SCDC) with Chief Secretary to the Government of Manipur as Chairperson.
- The office of RCS is creating public awareness on cooperation and *Sahkar Se Samriddhi* initiative of Ministry of Cooperation, Government of India. They have also started updating data in the National Cooperative Database (NCD) portal initiated by Ministry of Cooperation, Government of India. The NCD portal is expected to be useful in carrying out district-wise gap analysis for formation of new Multipurpose PACS (mPACS) and covering hitherto uncovered Gaon Panchayats (GPs) in the state.
- Convergence of Cooperatives with Government Sponsored Schemes are also being explored.

5.3 Potential for formation of cooperatives: The State of Manipur has a rich cooperative profile under weavers Sector. There is fair potential for cooperative activity in AH Sector, handicrafts, fisheries and food-processing sectors. This can have immense multiplier effect in giving a fillip to economic activities in their respective areas. However, many of the registered societies are not functioning satisfactorily due to low level of participation by members, low capital base, negligible enrolment of new members, poor governance, poor transportation facilities in the hilly areas, lack of capacity building and awareness including exposure to new ideas. Hence, there is also an urgent need to identify and revive such societies alongwith creating new societies in the State of Manipur.

CHAPTER 6

INFRASTRUCTURE SUPPORT

6.1. Introduction

Infrastructure is one of the basic foundation of a nation and a nation's economy. It the most crucial pillars of productivity in any economy and plays a crucial role in unlocking the potential of various sectors of the economy. Infrastructure encompasses both social and physical components, each playing a critical role in fostering economic development and improving quality of life. Physical infrastructure refers to the tangible assets and systems that support economic activity, such as transportation networks (roads, bridges, railways, airports), utilities (water supply, electricity grids, telecommunications) etc. These physical structures facilitate the movement of goods and people, enable access to essential services, and contribute to overall productivity. Social infrastructure includes intangible elements that support human well-being and societal advancement. This can include education systems, healthcare facilities, social services, cultural institutions, and community spaces. Social infrastructure enhances the capabilities and resilience of individuals, promotes social cohesion, and fosters human development.

Well-designed physical infrastructure boosts growth and development by increasing the productivity of resources involved in production. Similarly, social infrastructure is vital for enhancing the efficiency of human capital. Therefore, the presence of sufficient and suitable infrastructure can accelerate the process of development, acting as a catalyst for progress.

The development and upkeep of robust physical and social infrastructure are vital for driving the growth of agriculture, industry, and the overall economy. Investment in rural infrastructure not only stimulates economic activities and generates employment but also enhances the delivery of essential services to rural areas, fostering democratic processes and skill development among the rural population. However, rural infrastructure often remains a concern for State Governments due to resource constraints, resulting in inadequate attention and incomplete projects. The absence of effective institutional arrangements for financing rural infrastructure further compounds these challenges. Insufficient public investment in agriculture and rural sectors has led to numerous unfinished rural projects across many states, rendering investments ineffective.

Keeping these challenges in mind, NABARD has been actively collaborating with State Governments through the Rural Infrastructure Development Fund (RIDF) since 1995-96 to finance various infrastructure projects. RIDF now encompasses 39 activities across three broad sectors: Agriculture and related sectors (27), rural connectivity (4), and social sectors (8). By prioritizing critical infrastructure identified by the State Governments, RIDF has not only facilitated the expansion of the production base in rural areas but also contributed to increased credit off-take and the creation of additional employment opportunities, both recurring and non-recurring.

6.2. State Perspective on Infrastructure Development

Manipur, a landlocked state, faces a multitude of challenges in constructing

essential infrastructure to support social and economic advancement. The state's infrastructure needs encompass both physical and social components, requiring an integrated approach to propel overall development. Given its rugged and hilly terrain throughout the State, ensuring physical accessibility is of paramount importance. A comprehensive network comprising roads, railways, and aviation infrastructure is imperative for progress. Moreover, robust communication and power infrastructure play pivotal roles in elevating the standard of living. Despite these needs, Manipur encounters substantial obstacles in establishing, maintaining, and expanding essential services such as power, transportation, healthcare, and water supply, especially in rural areas. Addressing these challenges is vital for unlocking Manipur's potential for sustainable growth and enhancing its overall infrastructure development.

Significantly, the development of social infrastructure is equally vital for the state's welfare. The Government of Manipur has also prioritized its focused on bolstering social infrastructure by emphasizing key sectors such as education, public health, water supply, and social welfare. This dedicated initiative is fundamental to nurturing inclusive development and enhancing the collective well-being of the State.

6.3.1 Status of various infrastructure projects, potential investments to be made and physical and financial outlays under Public Investments may briefly be given

The Government of Manipur has recognized the pivotal role of infrastructure development in fostering sustainable economic and social growth. To this end, various policies and schemes have been initiated to propel infrastructure projects across the state. Some of the ongoing major projects in focus are given below:

1. Imphal Kangchup Tamenglong Road Construction:

This project, undertaken as part of the SASEC Road Connectivity Investment Program, is a vital segment of the Imphal-Tamenglong-Haflong Road network. It aims to enhance connectivity between Manipur and Assam, potentially extending further into Bangladesh. The first phase, Imphal Kangchup Tamenglong, will notably reduce the distance to Tamenglong by 42 km. State PWD is overseeing this portion with assistance from ADB. The second phase, Tamenglong-Haflong, is under NHIDCL, funded by the Ministry of Road Transport and Highways (MoRTH). Upon completion, this project spanning 107.97 km at an estimated cost of Rs 1.437 crore, will significantly cut vehicle operating costs and lower commodity prices.

2. Rehabilitation and Upgradation of Kamong to Kongkan Thana Road via Pilong:

Under the auspices of MDoNER, Govt of India, the existing road is undergoing transformation into an intermediate double-laned (5.5m) road. This vital artery facilitates trade at Kongkan Thana bordering Myanmar. The project, spanning 37.33 km, is slated for completion at an estimated cost of Rs 147 crore.

3. Railway Line Development:

A historic milestone for Manipur, the inaugural railway line up to Khongsang is currently being extended to Imphal and subsequently to Moreh. Notably, the first goods train reached Rani Gaidinliu station in January 2022 and Khongsang in March 2022. This railway network, upon completion, will feature 46 tunnels, including a monumental 12 km single tube tunnel—the second largest in the Indian

railways network—and 153 bridges. Noteworthy is the Noney Bridge over the river Ijai, slated to become the world's tallest girder railway bridge at a towering height of 141 meters upon completion.

These infrastructure endeavours underscore Manipur's commitment to fostering economic prosperity and social well-being through robust connectivity and development initiatives.

6.3.2 Potential Investment of the State:

The State of Manipur possesses significant potential for infrastructure investment across various sectors. As part of its ambitious VISION 2030, the state has identified several infrastructural development prospects:

1. Prosperity Corridors:

Designation of specific highway and road stretches as prosperity corridors aimed at facilitating swift transportation and bolstering the road transport network. These corridors will undergo regular upkeep and rehabilitation measures to ensure seamless connectivity.

2. Enhancement of Rural Road Connectivity:

Improving rural road connectivity to the identified prosperity corridors, thereby promoting accessibility and economic growth in rural areas.

3. Trans-Manipur Highway Development:

Establishing a Trans-Manipur Highway to bolster tourism circuits and connect Liklang Pareng with hill district headquarters. This initiative aims to enhance connectivity and promote tourism within the state.

4. Trilateral Highway Connectivity:

Ensuring seamless connectivity among India, Myanmar, and Thailand through the Trilateral Highway, fostering regional cooperation and economic integration.

5. New Highway Linkages:

Construction of a highway linking Thinungei in Bishnupur with Jiribam, providing a shorter alternative route from Imphal to Jiribam compared to the Imphal-Jiribam stretch on NH37. This route will also open up access to Myanmar through Beihang, benefiting local communities and enhancing regional connectivity.

7. Extension of Barak River Internal Waterway:

Extending the Barak River Internal Waterway up to Tipaimukh and Nungba in Manipur to connect with the Chittagong Seaport in Bangladesh. This initiative will enhance waterway connectivity and facilitate trade and commerce.

8. Comprehensive Road Connectivity:

Ensuring that every hill village is connected by surfaced, all-weather roads, thereby improving accessibility and fostering socio-economic development across remote areas.

6.3.3 Physical and financial outlays under Public Investment:

Upon comparing Manipur's expenditure allocation in the Budget for the fiscal year 2023-24 across six key sectors as a proportion of its total expenditure on all sectors, it's apparent that the state has placed considerable emphasis on the development of both physical and social infrastructure. Some of the key highlight of the key sectors are as below:

1. Rural Development:

Manipur has allocated 16% of its expenditure to rural development in 2023-24. This allocation surpasses the average allocation for rural development by states in 2022-23, which stood at 5.7%, demonstrating a strong emphasis on rural upliftment and infrastructure.

2. Education:

The allocation towards education stands at 11.5% of total expenditure, slightly lower than the average allocation for education by states, which was 14.8%. While substantial, this allocation indicates potential areas for further investment in educational initiatives.

3. Police:

Manipur has allocated 8% of its expenditure towards police services, significantly exceeding the average allocation for police by states, which was 4.3%. This underscores the state's prioritization of public safety and law enforcement.

4. Health:

With 6.3% of expenditure allocated towards health, Manipur's commitment to healthcare is evident. This allocation aligns with the average allocation towards urban development by states, emphasizing the importance placed on healthcare infrastructure and services.

5. Roads and Bridges:

Allocation towards roads and bridges stands at 5.2% of total expenditure, surpassing the average expenditure on roads and bridges by states, which was 4.5%. This highlights the state's focus on enhancing transportation infrastructure to facilitate connectivity and economic growth.

6. Agriculture:

Manipur has allocated 4.3% of its total expenditure towards agriculture, slightly lower than the average allocation towards agriculture by states, which was 5.8%. While agriculture remains a vital sector, increased investment may be warranted to further bolster agricultural productivity and rural livelihoods.

(Source: Budget Analysis, PRS & Budget at a Glance for FY2023-2024, GoM)

In summary, Manipur's expenditure allocations underscore a multifaceted approach to economic development, with significant investments in rural development, police services, and infrastructure, while also recognizing the importance of education, healthcare, and agriculture in driving sustainable growth and prosperity.

6.4 Infrastructural gaps and Interventions:

Sector-wise critical infrastructure intervention and needs for overall development of agriculture and allied activities in the State are indicated below:

6.4.1 Storage Godown/Marketing Infrastructure:

The State main storage facilities are the FCI warehouses which are located in the State capital only. There is notable absence of storage facilities in district headquarters for farmers to store their agricultural surplus, leading to forced sales at lower prices. There is a pressing need to establish warehouses with appropriate capacities in each district to address this issue. The Gap analysis between foodgrain production *Vis-à-vis* Storage capacity indicated a deficit of **83.43 MT** storage capacity for the entire State. The district -wise analysis production and storage capacity is given below:

Table No. 6.1

Sr No.	District	Total PACS/LAMPS/FS S	Total Production (in 1000 MT)	Total offtake under NFSA/OWS (in 1000 MT)	Total Storage Capacity (in 1000MT)	Storage Gap w.r.t. Offtake (in 1000MT)
		(i)	(ii)	(iii)	(iv)	(iii)- (iv)
1	Imphal West	32	127.59	31.8	15.66	16.14
2	Thoubal	36	116.32	16.67	3.13	13.54
3	Imphal East	28	118.17	23.01	12.53	10.48
4	Kakching	16	0	9.68	0	9.68
5	Bishnupur	31	107.81	14.82	5.57	9.26
6	Kangpokpi	20	0	9.2	0	9.2
7	Churachandpur	24	42.24	10.54	3.13	7.41
8	Chandel	7	20.68	3.42	0	3.42
9	Tengnoupal	6	0	2.7	0	2.7
10	Noney	5	0	2.3	0	2.3
11	Kanmjong	5	0	1.88	0	1.88
12	Pherzawl	4	0	1.16	0	1.16
13	Senapati	7	27.64	7.36	6.26	1.09
14	Ukhrul	9	19.58	6.57	6.26	0.3
15	Tamenglong	16	34.1	4.36	5.92	-1.55
16	Jiribam	5	0	2.68	6.26	-3.58
Total		251	614.13	148.15	64.73	83.43

Source:(1) As per Directorate of Economics and Statistics, 2020-21 (Ministry of Agriculture and Farmer Welfare)

(2) As per Food Corporation of India (FCI) (includes rice and wheat only)

(3) As per Food Corporation of India (FCI)

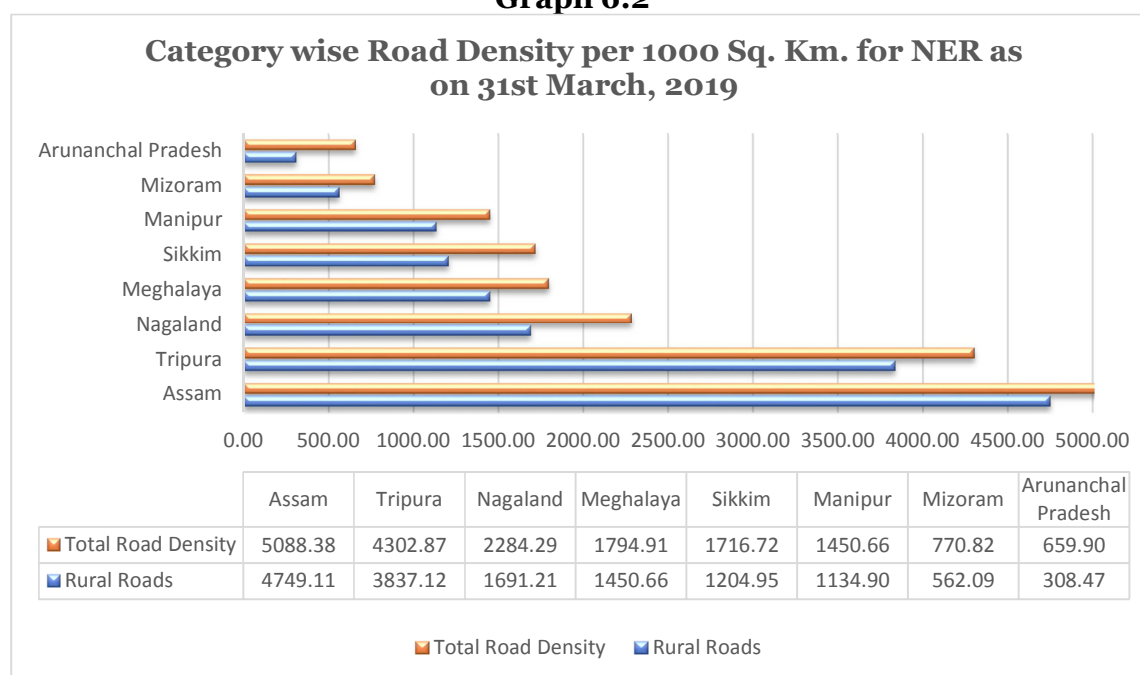
Furthermore, the marketing of agricultural produce in the State lacks organization, lacking regulated markets. Legislative measures should be considered by the State Government to facilitate the establishment of Agricultural Produce Marketing Committees and the construction of market yards with supporting amenities.

The Centre Government has also initiated pilot project on world's largest grain go-down to support storage facilities in the State through PACS to set up storage Godown facilities in every district of the State. So far, **74 PACS have been identified across the State to implement the pilot project with one PACS proposed for implementation in the 1st Phase of the pilot project.**

6.4.2 Rural Connectivity: There is a huge gap in targeted and actual road density in the State, adversely affecting the rural household income. The PWD is implementing various road projects under State Plan and Centrally Assisted Programmes. The State can take advantage of loan under RIDF to develop panchayat and block level roads to connect with State and National Highways. Road density in the state is 57.00 km/100 sq.km, as against the all-India Average of 62.00 km/100

sq. km. The total Road length in the state is very less compared to the all-India Average. Figure 3.1 presents a comparative analysis of road densities across the predominant hill states of the country and the Northeastern (NE) states, considering both km per 1000 sq km and km per 1000 people. In this context, Manipur stands out for its reasonable connectivity of national highways, evident in both km per 1000 sq km and km per 1000 people. The density of district roads is also relatively high in Manipur. However, the densities of rural and urban roads are comparatively low. This lack of adequate rural road connectivity has significantly impacted the delivery of essential services such as healthcare to villages, particularly in remote or upper ridge areas, thereby hindering economic development and maintaining subsistence levels. The critical gap in the road connectivity may be considered for investment from RIDF or other sources of funding by the Government.

Graph 6.2



(Source: Basic Road Statistics of India 2018 – 19, Ministry of Road Transport & Highway, GoI)

6.4.3 Electricity:

There is acute shortage of power supply in the State which has been continuously addressed by the State Government. As of September 2023, Manipur has total installed power generation capacity of 270.40 MW. This capacity was diversified across various sources, with hydropower contributing 87.24 MW, thermal power providing 164.68 MW, and renewable power accounting for 105.72 MW of the total installed capacity (Source: Executive Summary on Power Sector, Central electricity Authority, Ministry of Power, GoI). In this context, the power generation capacity through sustainable means may be sourced through development of Micro Hydel Power Projects that are advantageous over Grid Electricity for its lower cost apart from its environmental sustainability. There are a number of rivers flowing in the state that can be identified as potential to set up these Mini Hydel Projects. Given the geographical features of Manipur, with its hill districts and Bishnupur benefiting from the presence of Loktak Lake, these areas may be deemed ideal for implementing Hydel-based projects. In valley-based areas, Solar Photo voltaic

Projects may be set up. The State Govt. may consider availing RIDF assistance for power infrastructure so as to set up these potential projects. Support under RIDF is available under Power infrastructure for the following purposes:

- Mini Hydel Projects/Small Hydel Projects (upto 25MW)
- Infrastructure works related to alternate sources of energy viz. solar, wind, etc. and energy conservation.
- 5/10 MW Photovoltaic Power Plant
- Separate Feeder Line.

6.4.4 Irrigation: The State is blessed with rich water resources through Lakes and Rivers. The main rivers in the State are the Barak River basin and Manipur River basin. The State also possesses a number lakes in the valley area which includes the Loktak Lake, Ikopat lake, Kharungpat, Lamjaopat and Pumlepat. These lakes and rivers serve as important sources of irrigation for the State. However, the State is still adopting mainly mono cropped farming and rain-fed system of agriculture due to the inadequate irrigation facilities especially during the Rabi season which is the lean period of the agriculture year.

These challenges may be address through small and medium irrigation schemes depending upon surface and ground water potential. These schemes could be considered in all valley districts. Considering the hilly terrains of most of the districts and heavy rainfall in a short span, farm ponds, dug out ponds, diversion canals/channels, check dams and other water harvesting structures could be constructed to cater to local needs for irrigation particularly in hill districts. The State Government may give a detailed plan for consideration under RIDF. Given most of the districts are covered by hilly terrain experiencing intense and sporadic rainfall patterns, it's imperative to invest in farm ponds, dugout ponds, diversion canals/channels, check dams, and other water harvesting structures. These interventions will cater to localized irrigation requirements, particularly in hill districts where water access is often constrained. The Government may adopt Scientific and sustainable Irrigation plan to tackle deficit rainfall and avail RIDF loan for implementation of Irrigation Projects.

6.4.5 Dairy:

The Veterinary and Animal Husbandry sector in Manipur play a pivotal role in the rural economy, offering employment opportunities to numerous small and marginal farmers as well as agricultural labourers, thereby enhancing their economic status. Various schemes of the State Govt. are implemented and designed to enhance livestock production, combat protein deficiency, elevate nutritional standards among the populace, and provide technical assistance for livestock maintenance and improvement across the state. Dairy is an important supplementary activity in the valley districts. However, Supply of quality animals and veterinary services are major constraints impeding growth of this sector. To boost this sector, some of the infrastructure support that can be set up are highlighted below:

1. Construction of Livestock Shelters and Housing: Constructing and upgrading shelters and housing facilities for various livestock species, ensuring their comfort, health, and productivity.
2. Veterinary Clinics and Hospitals: Presently there 55 Veterinary Hospitals 109 Veterinary Dispensary and 34 Veterinary Aid Centres set up across the State

(Source: Department of Veterinary & A.H. Services, Government of Manipur). Similar new infrastructure may be established in unreached blocks/ Districts and existing ones can be scaled up and equipped with modern facilities and skilled personnel to provide healthcare services, disease management, and emergency care for livestock.

4. Fodder Production and Storage: Developing infrastructure for the cultivation, processing, and storage of high-quality fodder to ensure continuous and adequate nutrition for livestock.

5. Cold Storage and Processing Units: Building cold storage and processing units to facilitate the preservation and value addition of animal products such as milk, meat, and eggs, reducing post-harvest losses and improving market access.

6. Establishment of Cooperative Dairy Marketing Societies can boost the dairy sector and create employment opportunities.

These infrastructure facilities may be set up in areas where potential for dairy activities is high such as undivided Thoubal, Bishnupur, Imphal districts. The Central Dairy Plant at Porompat is presently processing 6000 liters of milk per day as against its capacity of 10,000 liters per day. By investing in these rural infrastructure initiatives, it will provide avenue to enhance animal husbandry practices and can empower rural communities, improve productivity, increase income opportunities, and contribute to overall rural development and economic growth of the State.

6.4.6 Fishery: Manipur State is rich flora and fauna and has two of the global bio-diversity "hotspots" viz. Himalayan Biodiversity Hotspot and Indo-Burma Biodiversity Hotspots harbouring a number of fish species. The State is also home to the largest freshwater lake of the North east India and in South East Asia- "Loktak Lake". The Loktak Lake situated in Bishnupur District of Manipur is the main source of fish production in the State and caters to more than 50% demand for fish of the State. Fisheries play a very important role in the socio-economic sector of the State. The fish production of the State is 33,000 MT in 2021-22 (Source: Handbook of Fisheries Statistics, 2022, Dept. of Fisheries, Ministry of Fisheries, Animal Husbandry & Dairy, GoI) as against consumption requirements of 56,000 MT. The State has potential to increase fish productivity as only 18,000 hectares of the water bodies covering a total of 56,461 hectares in the state is used for pisciculture. (Source: Imphal Free Press dated 10 July 2022). To bridge the gap in demand and supply, infrastructure is one of the key drivers for the sector. Some of the infrastructural support that can be taken up through RIDF to boost this sector are

- Fishing Harbors and jetties
- Cold Storage Facilities: Cold storage facilities are necessary for preserving the freshness and quality of fishery products.
- Processing Plants: Infrastructure support for processing plants to add post-harvest facility and add value to fishery products.

6.4.7 Agro Processing: Development of food processing industry in the country is accorded top priority by the Government of India as it is one of the most critical links in the Agri value chain. In the same line, the Food Processing Industries

Sector is developing fast in the State. Having a favourable agro-climatic conditions, the State produces large quantity of horticultural crops like Pineapple, Passion Fruits and Citrus which are high potential source for converting into food processing products. The potential area identified across the State for horticultural crops is 2,77,064 Ha, out of which about 62,200 hectares is covered under horticulture crops and an area of 2,14,864 hectares still remains uncovered; giving ample opportunity for expansion. Th State has good platform for setting up of horticulture based processing units and providing backward & forward linkages. One of the interventions taken up in Agro- processing is the food park at Nilakuthi in Imphal East district, Manipur. The Food Park project was set up with a total cost of Rs. 3172.40 lakh. The financial pattern of the Project is given below: -

Table No. 6.3

Sl. No.	Particulars	Amount
1.	i) State share	462.93
	ii) SPA	735.31
2.	Term Loan from NABARD under RIDF	1574.16
3.	Grant in aid from MFPI, GOI	400.00
Total		3172.40

The Food Park was completed in 2016 set up with common facilities like viz; warehouse, Cold Storage, Weigh Bridge, Quality Control Laboratory, Post office, Banks, Water and power supply, Sewage treatment etc.

Similar Projects may be taken up under for establishing Designated Food Parks (DFPs) and food processing units in the DFPs thorough Food Processing Fund NABARD.

6.5 Rural Infrastructure Development Fund (RIDF)

To address the serious problem of infrastructure gaps “Rural Infrastructure Development

Fund (RIDF)” was created in NABARD during the financial year 1995-96 with a corpus of

Rs 2000 crore. RIDF initially focused on incomplete irrigation, flood protection and watershed management projects. Over the years, financing has become more broad- based. RIDF now covers 37 activities, which can be classified under three broad categories i.e., (i) Agriculture and related sectors (ii) Social sectors and (iii) Rural connectivity.

The Fund is contributed by Commercial Banks to the extent of the shortfall in lending to agriculture under priority sector, subject to a maximum of 1.5% of Adjusted Net Bank Credit. The RIDF, has over the years emerged as the largest ongoing programme for creation of rural infrastructure in the country and it has completed 28 years of successful implementation as on 31 March 2023 and currently Tranche XXIX for the financial year

2023-24 is in operation. The total corpus allocated by GoI, since its inception, as on 31 March 2023 to State Governments/ UTs stood at Rs. 40,000 crore. The cumulative funding commitment as on 31st March 2023 is Rs 5.02 lakh crore, including Rs. 18,500 crore under a separate window for funding rural roads under

Bharat Nirman Programme. A total of 39 activities are eligible to be financed under RIDF –XXIX. The full list is given in 6.4.3.

6.5.1. Agencies Eligible

The Fund is intended for financing primarily to State Governments and State Owned Corporations. In addition, NGOs/SHGs/PRIs have also been brought under the ambit of the Fund so as to implement eligible projects.

6.5.2. Quantum of loan

The quantum of loan to be extended to State Governments under various activities is indicated below:

Table No 6.4- RIDF Quantum of Loan

Sr. No.	Sector	Hill States (NE States, Himachal, J&K, Sikkim, Uttarakhand)	Other States
1	Agriculture & related Projects for Agriculture, Irrigation, AH, Fishery, Soil Conservation, Flood	95%	95%
2	Social Sector Projects	90%	85%
3	Rural connectivity	90%	80%

6.5.3. ELIGIBLE ACTIVITIES UNDER RIDF

A. Agriculture and related sectors (RIDF loan: 95%)

1. Minor Irrigation Projects/ Micro Irrigation;
2. Soil Conservation;
3. Flood Protection;
4. Watershed Development/ Reclamation of waterlogged areas;
5. Drainage
6. Forest Development;
7. Market Yard, Godown, Mandi, Rural Haat, Marketing Infrastructure;
8. Cold storage, Public/ Joint sector cold storage at various exit points;
9. Seed/ Agriculture/ Horticulture Farms;
10. Plantation and Horticulture;
11. Grading/ certifying mechanisms; testing/ certifying laboratories;
12. Community irrigation wells for the village as a whole;
13. Fishing harbour/ jetties;
14. Riverine Fisheries;
15. Animal Husbandry;
16. Modern Abattoir;
17. Medium Irrigation Projects;
18. Mini Hydel Projects/ Small Hydel Projects (upto25 MW);
19. Major Irrigation Projects (already sanctioned and under execution);
20. Village Knowledge Centers;
21. Desalination plants in coastal areas;
22. Infrastructure for Information Technology in rural areas;
23. Infrastructure works related with alternate sources of energy viz. Solar,

- wind etc. & energy conservation
- 24. 5/10, MW Solar photo voltaic Power Plants
- 25. Separate Feeder Lines
- 26. Dedicated Rural Industrial Estates
- 27. Farm Mechanisation

B. Social Sectors (RIDF loan: 85%/Hill & NE States 90%)

- 28. Drinking Water;
- 29. Infrastructure for Rural Education Institutions;
- 30. Public Health Institutions;
- 31. Construction of toilet blocks in existing schools, especially for girls;
- 32. "Pay & use" toilets in rural areas;
- 33. Construction of Anganwadi Centers;
- 34. Setting up of KVIC industrial estates/ centers;
- 35. Solid Waste Management and Infrastructure works related with sanitation in rural areas.

C. Rural Connectivity (RIDF loan: 80%/ Hill & NE States 90%)

- 36. Rural Roads;
- 37. Rural Bridges;
- 38. Ropeway;
- 39. Road Over Bridge (ROB) on Railway Crossings.

6.5.4 RIDF implementation in Manipur:

As on 28th February 2024, RIDF loan amounting to Rs 1240.89 crore has been sanctioned to the Govt. of Manipur by NABARD involving 1670 projects. A total of Rs 888.17 crore (71.58%) has been disbursed so far. The maximum sanction of Rs 527.91 crore is under Rural Connectivity (Rural Roads and Bridges), followed by Social Sector at Rs 230.01 crore (which includes, Primary Health Centres, Drinking Water and Anganwadi centers), Agriculture other than Irrigation at Rs 373.16 crore and Irrigation at Rs 109.80 crore.

Table No 6.5 : Sector Wise Cumulative Sanction & Disbursement under RIDF as on 28th February 2024.

(Rs Crore)		
Sector	Sanctioned Amount	Disbursement Amount
Agriculture - Irrigation	109.80	141.12
Agriculture - Other than Irrigation	373.16	274.09
Social Sector	230.02	164.47
Rural Connectivity	527.91	308.50
Total	1240.89	888.17

6.6 Long Term Irrigation Fund (LTIF)

Around 42% of the net sown area (139 mha) in the country lacks access to assured irrigation., Empirical evidence suggest that assured or protective irrigation encourages farmers to invest more in farming technology and inputs leading to

productivity enhancement and increased farm income. Therefore, the PMKSY was launched in 2015-

16 with a view to ensuring protective irrigation for producing 'more crop per drop', expanding cultivable area under assured irrigation by providing 'Har Khet Ko Pani'. Achieving convergence of investment in irrigation at the field level is the key objective of the scheme. As a part of the measure to achieve this objective, the Hon'ble Union Finance Minister announced the Long-Term Irrigation Fund in the Union Budget 2016-17. LTIF is envisaged to fast track the completion of the 99 identified irrigation projects, spread across 18 states, in mission mode by December 2019. Ministry of Water Resources, River Development and Ganga Rejuvenation (MOWR, RD&GR) is the designated nodal ministry to coordinate and facilitate completion of the projects. From 2016-17 to 2020-21, loan was extended towards both Central as well as State share by NABARD. From 2021-22 onwards, the LTIF funding through NABARD is in operation towards State share only. The Central share is to be met from budgetary resources of GoI. While the central share of the fund is borrowed by National Water Development Agency, the state shares are borrowed by the respective state governments.

Cumulative loan sanctioned and released as at the end of 31 December 2022 was Rs 85,127.38 crore (Central share-46,495. Rs 93 crore & State share – Rs 38,631.45 crore) and Rs 56,379.18 crore (Central share- Rs 26,500.60 crore & State share – Rs 29,878.58 crore) respectively. The details of the Cumulative Loans Sanction and Release under LTIF (Rs Crore) for Manipur State as on 31.12.2023 is tabulated as under:

Table No. 6.6

State/Project	Loans Sanctioned (Rs Crore)		Loans Released (Rs Crore)	
	Central Share	State Share	Central Share	State Share
Manipur (Dolaithabi Barrage Project) AIBP works	309.86	73.56	NA	73.50
Manipur (Thoubal Multipurpose Project) AIBP works	99.40	261.62	NA	261.62
Total	409.26	335.18	NA	335.12

Further, the details of loan sanctioned under Command Area Development for the above two projects is mentioned below:

Project	Loans Sanctioned (Rs Crore)	Loans Released (Rs Crore)	Balance Drawable (Rs Crore)
Dolaithabi Barrage Project- CAD	13.63	8.85	4.78
Thoubal Multipurpose project-CAS	41.56	26.05	15.51
Total	55.19	34.9	20.29

6.7. Infrastructure Support with special emphasis on Warehousing/ Storage facility

Recognizing the challenges faced by small and marginal farmers in storing their produce until favourable market conditions arises, the Government of India, in collaboration with the Reserve Bank of India, initiated the Warehouse Infrastructure Fund (WIF) with NABARD as its designated entity. Consequently, an amount of Rs. 5,000 crore was allocated to NABARD in 2013- 14 and 2014-15 budget for supporting creation of infrastructure for storage of agricultural commodities. The Fund envisages extension of loans to Public and Private sectors to facilitate the construction of warehouses, godowns, silos, and cold storage units dedicated to storing agricultural produce, so as to minimize wastage and deterioration of agricultural goods while enabling farmers to meet their credit requirements without resorting to distress sales during periods of low market prices.

6.7.1 Activities Covered

Loans will be provided for projects involving creation of storage infrastructure with a minimum aggregate capacity of 5000 metric tons (MT) for agricultural and allied produce, including construction of:

- Warehouses
- Silos
- Cold storage, Controlled Atmosphere (CA) Stores, other Cold Chain Infrastructure Activities like Pack Houses/ Integrated Pack Houses, Reefer Vans, Bulk Coolers, Individually Quick-Frozen Units, Chilling/ Freezing Infrastructure, etc.
- Construction/ Modernisation/ Upgradation of Marketing Infrastructure Facilities of Agricultural Produce Marketing Committee (APMC).
- Modernization/ Improvement of the existing storage infrastructure projects will be considered on merit of each proposal provided it leads to Scientific/ Additional storage capacity.

There's no minimum capacity for projects of Governments/ Government owned corporations.

Accordingly, the State may leverage this facility from NABARD to address the storage needs of small and marginal farmers, improve agricultural resilience, reducing post-harvest losses, and promoting economic stability in rural communities.

6.8. Infrastructure support for Food Processing Industries

The Government of India (GoI) has placed significant emphasis on the advancement of the food processing industry nationwide. In response to discussions during the General Budget debate in the Lok Sabha on July 18, 2014, the finance minister announced the establishment of a Food Processing Fund in 2014-15 of ₹2000 crore through NABARD. This fund aims to provide affordable credit to agro-processing units established within Designated Food Parks. The Fund this initiative operates through NABARD, either directly or in collaboration with other financing agencies through consortium arrangements. Entities eligible to avail financial assistance from this fund include State Governments, entities promoted by State/Central Governments, joint ventures, cooperatives, federations of cooperatives, special purpose vehicles (SPVs), farmers' producers organizations, corporates, companies, entrepreneurs, etc.

Under this fund, the proposal from the Government of Manipur for establishing a Mega Food Park in Yaithibi Khunou, Thoubal District, Manipur has been sanctioned by NABARD. The term loan sanctioned amounts to Rs 1863.00 lakh out of a total financial outlay of Rs 8182.59 lakh. This initiative is expected to catalyze the establishment of organized food processing units, creating business opportunities, and fostering income generation for the people of the State.

6.9. NABARD Infrastructure Development Assistance (NIDA)

NIDA is designed to fund State Governments/State owned institutions/Corporations on both on budget as well as off-budget for creation of rural infrastructure outside the ambit of RIDF borrowing. Further, funding under NIDA has been broadened by covering PPP and non-PPP projects by registered entities like Companies, Co-operatives etc.

Funding under NIDA is available under the following four channels:

- Funding directly to State Government and State and Central owned Institutions for development of Infrastructure in rural areas.
- Funding Infrastructure projects on PPP mode in rural areas developed by State owned Institutions, Co-operatives, Local Bodies, Private Companies, SHG federations/NGOs/ Community Owned Organizations/Producer Organizations and special Purpose vehicle (SPV) promoted by these organizations.
- Funding Infrastructure projects on non-PPP mode in rural areas developed by registered entities like Companies and Co-operatives.
- Financing the NBFC – Infrastructure Finance Companies and Public Financial Institutions/Companies for development of Infrastructure projects in rural areas.

Activities Eligible for assistance under NIDA:

- Agriculture and allied activities – Warehousing and Storage, Dairy Development, Agri. Marketing, Cold Chain, Irrigation, etc.
- Electricity generation and transmission.
- Drinking water and Sanitation
- Rural Connectivity – Roads and bridges
- Social and commercial infrastructure – Rural Education Institutions, Rural Hospitals, Rural Housing, Common Infrastructure for Industrial Parks, Special Economic Zones (SEZs), Tourism facilities, etc.

6.10 Micro Irrigation Fund

MIF with an initial corpus of ₹ 5000 crore was operationalized in NABARD in 2019-20 to facilitate State Govts. efforts in mobilizing additional resources for expanding coverage under micro irrigation and incentivizing its adoption beyond provisions of Pradhan Mantri Krishi Sinchayee Yojana “Per Drop More Crop”. The nodal Ministry under the fund is the MoA&FW, GoI. Under the funding arrangement, loans are extended to participating State Governments with 3% Interest Subvention from GoI.

As announced in Union Budget 2021-22, augmentation of the corpus under MIF by another Rs 5000 crore is under consideration of GoI. The MIF funding arrangement for the initial corpus is in operation up to 31 March 2023. As on 31 December 2022, 14 projects have been sanctioned to 08 States (Andhra Pradesh,

Gujarat, Haryana, Punjab, Rajasthan, Tamil Nadu, Uttarakhand and West Bengal) under MIF.

6.11. RIDF in the State:

The status of implementation of RIDF in Manipur is tabulated below:

Table No. 6.7

Sr No.	Name of Projects/tranche	No. of Projects	Cumulative Sanction (Rs. crore)	Sector
1	Minor Irrigation	222	10.08	Agriculture related sector
2	Fish Jetties	3	0.52	Agriculture related sector
3	Food Park	1	15.74	Agriculture related sector
4	Development of Water Bodies for Fisheries	1	3.78	Agriculture
5	Anti-Erosion & Flood Control	5	85.54	Agriculture related sector
6	Minor Irrigation	87	19.02	Agriculture related sector
7	Primary Health Centres/ Sub-Centres	55	43.11	Social Sector
8	Anganwadi Centres	18	4.06	Social Sector
9	Anti Flood Control Structures	8	49.26	Agriculture related sector
10	Minor Irrigation Structures	20	9.50	Agriculture related sector
11	Augmentation of Water Supply	1	33.73	Social Sector
12	Anti Erosion & Flood Control	1	7.99	Agriculture related sector
13	Water Supply System at Heingang Awang Leikai	1	4.20	Social Sector
14	Infrastructure for Community Health Centre	6	28.52	Social Sector
15	Construction of Stilling basin	1	4.14	Social Sector
16	Reconstruction of Water Supply - outskirts of Imphal and enroute villages	1	34.74	Social Sector
17	Loktak Lift Irrigation	1	69.38	Agriculture related sector
18	Construction of 550 delivery chambers and field channels	550	47.39	Agriculture related sector
19	Construction of 1 goat breeding Farm and 10 improvement of vety. clinics	11	16.49	Social Sector
20	Rural Roads and Rural Bridges	184	527.91	Connectivity

Sr No.	Name of Projects/tranche	No. of Projects	Cumulative Sanction (Rs. crore)	Sector
21	Van Dhan Vikas Kendra	140	27.40	Agriculture related sector
22	Girls Toilet	344	11.09	Social Sector
23	Rural Development Centres	4	4.78	Agriculture related sector
24	Thoubal Multipurpose Project	1	95.45	Agriculture related sector
25	Flood Control scheme	1	29.95	Agriculture related sector
26	Construction of Weirs	1	7.18	Agriculture related sector
27	Transforming Bunning Meadow for Sustainable Water Sources and promoting Eco-Tourism at Tamei	1	18.82	Social Sector
28	Restoration of Waithou Pat Water Body (SH: Dredging of Waithou Pat Water Body by using cutter suction dredger	1	31.12	Social Sector
Grand Total		1670	1240.89	



***Augmentation of Water Supply Scheme in (Waithoupat) Thoubal district,
RIDF Tranche-XXII.
It Supplies 18MLD of drinking water to 7 neighbouring Villages of the district.***



Anti Flood and Erosion Structure in Thoubal District, Tranche-RIDFXXI to safeguard the cultivated /cultivable lands and habitations of rural people in the district.



Water Supply System at Heingang Awang Leikai, Imphal East, RIDF-Tranche-XXIII.

The water supply system is constructed to deliver up to 3.84 lakh litres, serving the community of Heingang Awang Leikai having a population of 6,770 individuals residing in 1,354 households. It also aim to provide FHTCs to ensure access to safe and clean drinking water.

CHAPTER 7

DETAILS OF POLICY INITIATIVES OF GOVT. OF INDIA, RBI, NABARD AND THE STATE GOVT.

7.1 Policy Initiatives - Government of India

7.1.1 Union Budget of India- 2023-24 - Major Highlights

Vision for *Amrit Kaal* – an empowered and inclusive economy

- Facilitating ample opportunities for citizens, especially the youth, to fulfil their aspirations.
- Providing strong impetus to growth and job creation.
- Strengthening macro-economic stability.

Priorities of the Budget: Saptarishi

1. Inclusive Development

- Building an accessible, inclusive and informative solutions for farmers.
- Setting up Agri Accelerator Fund for encouraging innovative start-ups in rural areas.
- Launching of Atmanirbhar Horticulture Clean Plant Program to boost production of high value horticultural crops.
- Target of Rs 20 lakh crore for agriculture credit with focus on animal husbandry, dairy and fisheries.
- Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY), as a Central Sector Sub-scheme under PMMSY with targeted investment of Rs 6,000 crore.
- Making India Global Hub for Millets : ‘Sree Anna’.
- Setting up of massive, decentralised storage capacity for enhancing remuneration of farmers.

2. Reaching the Last Mile

- Saturation of essential government services across multiple domains in 500 aspirational blocks.
- Launching of Pradhan Mantra Development Mission to saturate Particularly Vulnerable Tribal Groups (PVTG) families and habitations.

3. Infrastructure and Investment

- Continuance of the 50-year interest free loan to state governments for one more year to spur investment in infrastructure.

4. Unleashing the Potential

- National Data Governance Policy to be brought out to enable access to anonymized data for start-ups and academia.

- Vivad se Vishwas I for providing relief to MSMEs affected during COVID.
- Entity DigiLocker to be set up for use by MSMEs, large business and charitable trusts for storing and sharing documents online securely

5. Green Growth

- Green Credit Programme to be notified under the Environment (Protection) Act to incentivize environmentally sustainable and responsive actions
- PM Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth (PM-PRANAM) to be launched to incentivize States/UTs to promote alternative fertilizers
- 500 new 'waste to wealth' plants under GOBARdhan (Galvanizing Organic Bio-Agro Resources Dhan) scheme to be established for promoting circular economy
- Mangrove Initiative for Shoreline Habitats & Tangible Incomes (MISHTI) to be taken up for mangrove plantation along the coastline and on salt pan lands
- Amrit Dharohar to be implemented for optimal use of wetlands
- Setting up 10,000 bio-inputs resource centre to facilitate farmers adopt natural farming

6. Youth Power

- Pradhan Mantri Kaushal Vikas Yojana 4.0 to be launched to skill lakhs of youth within the next three years
- Digital ecosystem for skilling to be further expanded with the launch of a unified Skill India Digital platform

7. Financial Sector

- National Financial Information Registry (NFIR) to be set up to serve as the central repository of financial and ancillary information
- Expanded corpus under Credit Guarantee for MSMEs to enable additional collateral-free guaranteed credit of Rs 2 lakh crore

7.1.2 PACS Computerisation

The new Ministry of Cooperation was formed with a mandate to realise the vision of 'Sahakar Se Samridhi'. To realise this vision, the GoI have initiated computerisation of 63,000 Primary Agricultural Credit Societies (PACS) with an investment of Rs 2,516 crore. NABARD, apart from financial contributions, has taken the initiative of ground level implementation of the project.

7.1.3 National Cooperative Policy

The National Cooperative Policy envisions increasing contribution of cooperative sector in GDP from present level of Rs 21 lakh crore to Rs 90 lakh crore by year 2030 and reaching around Rs 900 lakh crore by 2047, thereby aiming to achieve the target of around 40% share in the GDP of the nation. The Policy Framework is under finalisation.

7.1.4 World's Largest Grain Storage

Ministry of Cooperation, GoI had conceived the idea of creating the World's largest grain storage in the Cooperative sector by establishing Godowns /Warehouses of varying capacities at the grassroots cooperatives. NABARD is involved with the MoC in implementing the pilot project. NABARD has awarded the assignment on preparation of Detailed Project Report (DPR) and Project Management Consultancy (PMC) to NABCONS.

7.1.5 Formation of 2 lakh more PACS

Union Cabinet, in its meeting held on 15.02.2023, has approved the plan for Strengthening Cooperative Movement in the country by formation of 2 lakh PACS in next five years. NABARD, NDDB and NFDB are required to prepare national level action plans for strengthening of primary cooperative societies and establishment of new multipurpose PACS or primary Dairy/ Fishery cooperative societies, as per requirement.

7.1.6 Formation of Multi State Cooperative Societies

GoI is envisaging formation of three Multi State Cooperative Societies at national level, one each for Exports, Certified Seeds and Organic Farming to give special focus on the produce of the cooperatives.

7.1.7 JanSamarth Portal

GoI has launched JanSamarth Portal, a unique digital portal linking twelve Credit Linked Govt. Schemes on a single platform, for ease of access to all the beneficiaries and related stakeholders. The Portal uses cutting-edge technology and smart analytics to provide intuitive guidance to beneficiaries for checking subsidy eligibility and auto recommendation system offers best suitable scheme as per beneficiary's requirements and credentials. Advanced technologies automate entire lending process based on digital verifications making the entire process simple, speedy and hassle free.

7.1.8 Account Aggregator Framework

Account Aggregator (AA) network is a financial data-sharing system that gives consumers, greater access and control over their financial records and expands the potential pool of customers for lenders and fintech companies. GoI has directed that all banks, including the Cooperative Banks and RRBs should on-board the AA framework. NABARD has come forward to set up a Common Infrastructure at its level and on-board the cooperative banks on the AA ecosystem as a service to the banks.

7.1.9 Aspirational Block Programme (ABP)

The Hon'ble Prime Minister has launched the Aspirational Block Program throughout India with a special emphasis on the "India-First Approach" in January 2023. The programme aims at developing the most backward blocks of the country identified based on a variety of factors as recognized by NITI Aayog. The program will cover 500 districts across 31 states and UTs initially with over half of these blocks are in 6 states - Uttar Pradesh (68 blocks), Bihar (61), Madhya Pradesh (42), Jharkhand (34), Odisha (29) and West Bengal (29). ABP will concentrate on tracking 15 important socio-economic indicators covering Health and nutrition, education, agriculture and water resources, basic infrastructure, skill development, financial inclusion and social development. These socio-economic indicators will be monitored

in real-time, and periodic rankings in important subject areas will be made public in order to promote healthy competition among the blocks and data-driven government.

7.1.10 Enhancing Credit Flow: Credit Guarantee Schemes

Credit Guarantees are risk-sharing instruments for lenders and are aimed to improve flow of credit in borrowers' segment which are normally perceived to be risky by lenders. For the promotion of Agriculture and Allied Sector, GoI has announced two Credit Guarantee Schemes which are being managed by NABSanrakshan Trustee

Item	Credit Guarantee Scheme for FPOs	Credit Guarantee Scheme for Animal Husbandry and Dairying
Guarantee Cover	85% of the sanctioned amount max. Rs1.5 cr	25% of the Credit Facility
Annual Guarantee Fee	Up to 0.85% of sanctioned amount	0.50% of the sanctioned amount
Eligible Lending Institutions	Scheduled Commercial Banks, Co-operative Banks, NEDFI, NABKISAN, etc.	Scheduled Banks
Eligible Borrower	FPOs (Agri based)	FPO, Pvt. Company, Sec. 8 Company, Individual Entrepreneur, MSME, etc.

Private Limited, a wholly owned subsidiary of NABARD.

7.2 Policy Initiatives - Reserve Bank of India

The following important initiatives have been taken by the RBI under Agriculture and Rural Sector:

- i. Master Circular on Lead Bank Scheme (FIDD.CO.LBS.BC.No.04/02.01.001/2023-24 dated 03 April 2023) issued by RBI has inter alia included revised agenda for SLBC meetings, activities under annual calendar, mechanism of data flow for LBS fora meetings, alternative framework of Due Diligence in place of No Dues Certificate, etc.
- ii. As per Master Circular on SHG - Bank Linkage Programme (FIDD.CO.FID.BC.No.1/ 12.01.033/2023-24 dated 01 April 2023) issued by RBI, a simple system requiring minimum procedures and documentation is a precondition for augmenting flow of credit to SHGs.
- iii. Master Circular on Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG-Bank Linkage Programme consolidating all the instructions/ guidelines issued on the subject issued till date was issued by RBI vide circular FIDD.GSSD.CO.BC.No.07/09.01.003/2023-24 dated 26 April 2023.

7.3 Policy Initiatives – NABARD

7.3.1 Long-Term Refinance

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

cooperative banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of Rs 1,07,015 crore was disbursed during the year 2022-23.

7.3.2 Short-Term Refinance

NABARD provides Short Term refinance to Cooperatives, RRBs and SFBs for their crop loan lending. The disbursement for the year 2022-23 was Rs 1,58,905 crore.

7.3.3 Special Refinance Scheme

NABARD introduced Special Refinance scheme for financing under Agriculture Infrastructure Fund (AIF) for RRBs, Cooperative Banks and subsidiaries of NABARD with a view to address the existing infrastructure gaps and to provide a fillip to the rural financial institutions for funding projects of other than PACS under AIF and also funding to eligible beneficiaries being covered under AIF. The scheme envisages creation of investment in viable projects relating to post harvest management infrastructure and community farming assets.

7.3.4 Government Sponsored Programmes with Bank Credit

- Government of India 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.
- KCC-ISS portal developed by MoA & FW, GoI went live in 26 December 2022. Presently, the data entry is going on in the portal. As on 30 March 2023, 174 Cooperative Banks and 29 RRBs have started data entry in the portal. NABARD is monitoring the progress in respect of Cooperative Banks and RRBs.
- NABARD has been playing an important role in channelling subsidy to eligible banks under various credit-linked subsidy schemes of Government of India, primarily for agriculture projects and priority sector activities. Implementation of these schemes has also enabled enhancement of flow of Ground Level Credit (GLC) to agriculture and allied sector and priority sector activities.

7.3.5 Rural Infrastructure Development Fund (RIDF)

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 sector, viz; (i) Agriculture and related sector (ii) Social Sector and (iii) Rural Connectivity. RIDF is estimated to create/restore irrigation potential of 376 lakh ha, 5.35 lakh km of rural roads and 13.34 lakh meters of bridges and also generate non-recurring employment of 3029 crore man-days as on 31 March 2023.

7.3.6 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 stakeholders, besides initiating special programmes for backward regions.

7.3.7 Financial Inclusion

NABARD supports the creation of the financial inclusion infrastructure of banks and various financial inclusion awareness activities under the aegis of the Financial Inclusion Fund (FIF) placed in NABARD. Apart from extending assistance to RFIs for onboarding to technology platform, NABARD has onboarded the Account Aggregator platform as Financial Information User (FIU) which will facilitate structured financial data sharing from Financial Information Users (FIPs).

7.3.8 Institutional Development

Cooperative Development Fund (CDF):

The Cooperative Development Fund was constituted in 1993 under section 45 of NABARD Act 1981, with an initial corpus of Rs 10 crore. The fund is replenished every year through Contribution from NABARD's surplus. Assistance from the CDF is available to co-operatives in the form of soft loans/grants for infrastructure development of PACS for resource mobilisation, human resource development, capacity building and operational streamlining, setting up of PACS Development Cells in CCBs etc., which in turn contribute to their functional efficiency. As on 31 March 2023, the total utilizations from CDF were Rs 3,363.30 lakh against the budget allocation of Rs 11,368.50 lakh (Allocation includes Rs 7,000.00 lakh towards GoI's PACS Computerization project).

7.3.9 Farm Sector Development

- **Central Sector Scheme on Formation and Promotion of 10,000 FPOs:** NABARD, as one of the Implementing Agencies under the scheme, has empanelled 110 Agencies to work as CBBOs across the country. As on 31 March 2023, NABARD has sanctioned 1,751 FPOs wherein a total of 3.04 lakh farmers have taken the membership.
- **Climate Change:** NABARD has facilitated sanction of 40 projects with a total financial outlay of Rs1,852.61 crore under various funding mechanisms viz., Adaptation Fund (AF), National Adaptation Fund for Climate Change (NAFCC) and Green Climate Fund (GCF).

7.3.10 Off Farm Sector Development

Capacity Building Fund - Social Stock Exchange (CBF-SSE): A Capacity Building Fund of Social Stock Exchange (CBF-SSE) is proposed to be created in NABARD with a corpus of Rs.100 crore funded by NABARD, SIDBI, BSE, NSE and Others for awareness creation and capacity building of the different stakeholders.

7.3.11 Agriculture Credit target for 2023-24

For the FY 2022-23, agriculture credit achievement was Rs 21.67 lakh crore, as against the target of Rs 18.50 lakh crore. Agriculture credit target for the year 2023-24 has been fixed at Rs 20 lakh crore. In order to provide special focus to allied activities, separate sub targets of Rs 1.40 lakh crore for working capital and Rs 1.53 lakh crore for term loan towards allied activities under GLC targets have been fixed.

7.4 Policy Initiatives – State Government

7.4.1 Recent Developments / Initiatives, taken by State Government in strengthening of outreach and activities of Cooperatives

- The RCS, Government of Manipur has completed the process for adoption of Model By-Laws by Cooperative Societies as per the initiatives taken by Ministry of

Cooperation (MoC), GoI. Out of 251 PACS targeted upto September 2023, 234 PACS have completed the process.

- Government of Manipur is taking up the promotion of at least one good and efficient PACS or Dairy or Fishery Cooperatives Societies in each and every Panchayat in the State. The programme is expected to cover 2760 uncovered Panchayats with the formation of 52 new PACS and renewal of 13 PACS.
- Under the World's Largest Grain Storage Plan in Cooperative Sector, Imphal West GPLMPCS Ltd. Lamshang, Imphal West has been identified for construction of grain storage. Further, an additional seventy-four (74) cooperative societies have been identified for coverage under the World's Largest Grain Storage Plan.
- **On the recommendation of Government of Manipur, a total of 232 PACS are being covered under PACS Computerisation.**
- Under the five Jan Aushadhi Kendras per district, 10 PACS have applied online out of which 3 PACS have been given Initial Approval.
- Under PM Kisan Samriddhi Kendras, five PACS have established the PM Kisan Samriddhi Kendras in the State.

7.4.2 State Government Sponsored Programmes with Bank Credit

The Department of Horticulture and Soil Conservation, Government of Manipur has made institutional arrangement with North East Development Financial Institution (NEDFI) for implementing credit linked subsidy components of Mission Organic Value Chain Development for North Eastern Region (MOVCDNER) with Manipur Organic Mission Agency (MOMA) as the executing agency.

Sr. No.	Name of the scheme	Available subsidy (75% of the TFO or maximum ceiling limit given below, whichever is less)
1	Value Chain Post Harvest-Setting up of collection, aggregation, grading facilities (funds to be routed through NEDFI only)	Setting up of functional infrastructure for collection, aggregation, grading units @ Rs11.25 lakh / unit
2	Setting up of value addition and processing units including packaging, storage and transportation	Financial assistance for setting up of integrated processing units @ Rs 600 lakh / unit
3	Value chain, packaging, storage and transportation	<p>Integrated pack house 75% subsidy to FPCs on TFO of Rs 50 lakh or more and 50% to private limited to Rs 37.50 lakh per unit</p> <p>Transportation – 4 wheeler upto TFO of Rs 12 lakh (50%), Rs 6 lakh / FPC</p> <p>Refrigerated transport vehicle upto TFO of Rs 25 lakh (75% subsidy to FPC and 50% to private) Rs 6 lakh / FPC</p> <p>Pre-cooling /Cold Stores/ Ripening Chambers. FPOs Rs 18.75 lakh /unit</p>

Source: Department of Horticulture & Soil Conservation, GoM.

Manipur Start-up Scheme:

Idea stage:	Revenue stage:	ESS (Entrepreneurship Support Scheme)	Stand Up Stage:
Eligibility: Anyone who	Eligibility: Any entrepreneur / firm /	Applicants who have applied in Revenue	Purpose of Loan: For setting up a new

Idea stage:	Revenue stage:	ESS (Entrepreneurship Support Scheme)	Stand Up Stage:
has a scalable business idea but need the help of converting the idea to profitable business.	company who is already in revenue stage, generating scalable and innovative product or service upto 7 years old business but need the guidance and funding to scale-up the business.	Stage but not selected will be shortlisted for support under ESS.	(greenfield) enterprise in manufacturing, trading or services sector by SC / ST / Women / OBC / Minorities / differently abled entrepreneurs.
Benefit: Rs. 3.00 lakhs is provided as grant in two instalment of Rs 1.5 Lakh each by State Government.	Benefit: Rs. 1 Crore of which 30% is given as subsidy by the State (Maximum upto Rs 30.00 Lakh) under Manipur Start up fund. 65 % as loan component.	Benefit: Selected business unit is provided 3 days Business Incubation program facilitated by Start-up Cell of Planning Department, Government of Manipur. The support is Rs 3.00 Lakh out of which subsidy is Rs 1.00 Lakh and Rs2.00 Lakh as loan to be provided by bank.	Benefit: Support up to a project cost of Rs. 1 Crore of which 30% is given as subsidy (Maximum upto Rs 30.00 Lakh) by the State under Manipur Start up fund. 65 % as loan component to be provided by the bank and 5% as margin money contribution by the business owner.
How to apply: Through the website at https://startupmanipur.in/			

Source: Planning Department, Govt. of Manipur

Manipur Credit Guarantee Scheme with Credit Guarantee Fund Trust for Micro and Small Enterprises

For providing facility of additional guarantee to units located in Manipur, Government of Manipur under the nodal department of Manipur State Planning Department in collaboration with CGTMSE has taken up a scheme “**Manipur Credit Guarantee Scheme (MCGS)**” with the objective to increase the guarantee coverage of loans given to MSEs and StartUps in Manipur. Loans provided by financial institutional for MSME up to Rs 200 Lakh will be provided additional credit guarantee of 10 % to 15% on top of the guarantee being provided of 75% to 85% under CGTMSE.

Salient Feature Of Manipur Credit Guarantee Scheme

- All Lending Institutions (Existing Member Lending Institution of CGTMSE including NBFCs) is eligible for coverage under this MCGS.
- Micro & Small Enterprises as per MSMED act are eligible to be covered.
- Manufacturing, Service sectors, Trading and loans to Educational Institutions are covered.
- Credit guarantee is given for MSE loan up to Rs. 200 lakh (on outstanding/ limit basis), which are not backed with collateral and third-party guarantee. Unsecured portion of the Credit facilities with partial collateral security are also eligible for coverage under separate product called ‘Hybrid Security Model’.

- Overall guarantee coverage of 100% to be provided. CGTMSE will provide guarantee coverage in the range of 50% – 85% as applicable under its ongoing CGS I Scheme from its own funds and additional 50% – 15% will be guaranteed from the Fund placed by the State Government to cover 100% of the loan amount as disbursed by the lending institutions.
- CGTMSE is in the process of enhancing its share in respect of Retail Trade (50%) at par with Normal loans (75-85%).

Extent of the Guarantee Coverage

The Guarantee Coverage under MCGS is eligible for MSE units as follows:

Credit facility	Category of borrower	Maximum extent of Coverage (%)		
		CGTMSE	Manipur State Govt.	Total
0-5 lakh	Micro	85%	15%	100%
Above 5- 50 lakh	Micro & Small	80%	20%	100%
Above 50-200 lakh	Micro & Small	75%	25%	100%
Women Entrepreneur	Micro & Small	85%	15%	100%
MSMEs situated in Aspirational District	Micro & Small	85%	15%	100%
ZED certified MSEs	Micro & Small	85%	15%	100%
SC/ST Entrepreneurs	Micro & Small	85%	15%	100%
All other eligible category	Micro & Small	75%	25%	100%

7.4.3 Other Policy Initiative taken by State Government impacting Agriculture and Priority Sector

7.4.3.1 Manipur One Family One Livelihood Scheme: Under this scheme, a grant of Rs 10 lakh will be provided to one beneficiary, within the age of 65 years, of every household across the state.

Objective of Manipur One Family One Livelihood Scheme

The scheme had been initiated to financially aid families across Manipur to kickstart their businesses and livelihoods. Families in Manipur will get financial aid to build their own enterprises and support themselves. A budget of Rs 100 crore has been set aside for the scheme, by the government and the approval of the Rs 10 lakh incentive is a big win for those who will benefit from the program. Thirty percent of the Rs. 10 lakh incentive would be given as financial assistance to families to launch their businesses. Beneficiaries can utilize the remaining funds to make additional investments in their companies and safeguard their financial prospects.

Eligibility Criteria for Manipur One Family One Livelihood Scheme

- Citizens who want to get the benefit of this scheme should be a native of Manipur state.
- The age of the applicant should be less than 65 years.
- Apart from this, citizens of any gender, religion and community can apply under this scheme.

Documents Required for Manipur One Family One Livelihood

The following documents are required for the scheme: (i) Residential proof, (ii) Id proof, (iii) Mobile number, (iv) Bank account details, (v) Age certificate, (vi) Business description, (vii) Email id, (viii) Passport size photo, etc.

Annexure – I
District-wise, Sector-wise Potential Linked Projections

Sl. No.	Activity	(Rs in Lakh)							
		Imphal West	Imphal East	Jiribam	Ukhrul	Kamjong	Thoubal	Kakching	Bishnupur
I	Agriculture								
A	Farm Credit								
i	Crop Production, Maintenance, Marketing	20051.95	12497.71	2558.73	1655.65	2445.68	20400.92	6208.02	13177.81
ii	Water Resources	179.78	306.44	24.16	34.52	51.07	48.85	22.85	164.50
iii	Farm Mechanization	402.52	588.98	72.84	44.97	55.47	201.91	74.50	722.59
iv	Plantation & Horticulture	67.93	355.09	56.46	176.02	214.53	64.09	37.03	496.01
v	Forestry and Wasteland Development	40.38	67.14	12.84	34.6	31.68	30.53	23.69	15.15
vi	Animal Husbandry - Dairy	252.89	776.76	307.88	75.79	52.89	393.59	252.13	557.38
vii	Animal Husbandry - Poultry	726.57	305.33	97.96	143.82	171.78	330.48	44.96	316.70
viii	Animal Husbandry - Piggery/Goat	222.18	345.13	59.03	128.17	126.21	431.12	123.15	311.61
ix	Fisheries and Aquaculture	813.13	318.50	35.10	126.66	146.13	589.6	145.13	830.72
x	Farm Credit – Others, including two wheelers for farmers	47.52	0.00	0.00	0.00	0.00	32.18	4.95	40.58
	Sub Total	22804.85	15561.08	3225.00	2420.20	3295.44	22523.27	6936.41	16633.05
B	Agriculture Infrastructure								
i	Construction of storage and Marketing Infrastructure	266.00	224.91	177.66	45.36	41.58	102.47	27.9	164.04
ii	Land Development, Soil Conservation, Watershed Development	46.64	52.59	12.78	8.79	9.49	34.8	33.89	45.61
iii	Agriculture Infrastructure - Others	32.15	6.24	12.73	2.02	83.52	12.31	4.32	12.02
	Sub Total	344.79	283.74	203.17	56.17	134.59	149.58	66.11	221.67
C	Agriculture - Ancillary Activities								
i	Agro & Food Processing Sector	1650.64	267.01	111.12	110.85	166.37	637.36	496.99	264.39
ii	Agri Ancillary Activities: Others- Loans to Coop. Societies, PACS/LAMPS	69.55	94.50	18.90	66.15	151.20	43.85	59.50	6.74
	Sub Total	1720.19	361.51	130.02	177.00	317.57	681.21	556.49	271.13
	Total Agriculture	24869.83	16206.33	3558.19	2653.37	3747.60	23354.06	7559.01	17125.85
II	Micro, Small and Medium Enterprises (MSME)								
(a)	Term Loan	47992.39	9272.44	1462	927.61	662.74	4735.64	3820.15	1827.5
(b)	Working Capital	15997.46	2775.01	999	277.48	198.29	1578.55	1006.23	1181.5
	Total MSME	63989.85	12047.45	2461.50	1205.09	861.03	6314.19	4826.38	3009.00
III	Export Credit	432.00	189.00	66.15	151.20	226.80	144.00	144.00	195.50
IV	Education	801.00	496.13	85.05	127.66	35.46	153.00	1067.04	165.76
V	Housing	6984.00	4164.75	321.30	56.70	94.50	1748.00	2092.50	1309.01
VI	Social Infrastructure Involving Bank Credit	421.20	50.09	9.73	21.97	68.13	872.00	203.36	553.02
VII	Renewal Energy	81.14	55.19	7.92	28.68	13.32	78.82	79.61	22.62
VIII	Informal Credit - SHGs/JLGs	1449.40	1050.50	14.31	199.50	164.00	472.50	475.50	311.90
	Total (OPS)	10168.74	6005.66	504.46	585.71	602.21	3468.32	4062.01	2557.81
	TOTAL GRAND TOTAL	99028.42	34259.44	6524.15	4444.17	5210.84	33136.57	16447.40	22692.66

Annexure – I

District-wise, Sector-wise Potential Linked Projections

Sl. No.	Activity	Churachandpur	Pherzawl	Chandel	Tengnoupal	Tamenglong	Noney	Senapati	Kangkokpi	(Rs in Lakh) Total
I	Agriculture									
A	Farm Credit									
i	Crop Production, Maintenance, Marketing	4906.37	1016.12	5292.97	4223.34	4931.48	4664.31	2104.13	2215.23	108350.42
ii	Water Resources	227.82	55.56	13.30	9.41	24.04	22.75	108.62	34.45	1328.12
iii	Farm Mechanization	501.35	30.75	92.85	84.79	91.46	80.70	69.72	48.53	3163.93
iv	Plantation & Horticulture	1270.31	379.60	271.48	132.18	349.40	331.70	511.03	254.99	4967.85
v	Forestry and Wasteland Development	92.63	27.40	28.09	34.57	68.37	67.76	41.45	33.60	649.88
vi	Animal Husbandry - Dairy	493.61	23.93	51.04	42.53	51.28	51.92	92.39	96.05	3572.06
vii	Animal Husbandry - Poultry	221.62	31.78	158.49	106.13	38.22	38.07	120.95	201.11	3053.97
viii	Animal Husbandry - Piggery/Goat	777.83	146.13	201.20	149.44	214.16	188.45	139.79	106.97	3670.57
ix	Fisheries and Aquaculture	312.63	14.11	79.67	47.88	29.88	27.94	24.21	50.36	3591.65
x	Farm Credit – Others, including two wheelers for farmers	72.27	10.20	16.17	25.08	44.85	42.28	31.68	14.40	382.16
	Sub Total	8876.44	1735.58	6205.26	4855.35	5843.14	5515.88	3243.97	3055.69	132730.61
B	Agriculture Infrastructure									
i	Construction of storage and Marketing Infrastructure	484.44	49.58	145.35	180.20	182.59	341.84	21.56	23.42	2478.90
ii	Land Development, Soil Conservation, Watershed Development	110.08	21.11	19.16	15.76	68.92	21.86	53.61	12.86	567.95
iii	Agriculture Infrastructure - Others	47.08	11.50	14.20	14.06	81.54	11.04	47.20	9.58	401.51
	Sub Total	641.60	82.19	178.71	210.02	333.05	374.74	122.37	45.86	3448.36
C	Agriculture - Ancillary Activities									
i	Agro & Food Processing Sector	513.76	56.20	180.24	154.05	155.51	116.71	261.45	224.10	5366.75
ii	Agri Ancillary Activities: Others- Loans to Coop. Societies, PACS/LAMPS	64.63	13.19	15.31	27.63	23.90	22.64	31.75	32.55	741.99
	Sub Total	578.39	69.39	195.55	181.68	179.41	139.35	293.20	256.65	6108.74
	Total Agriculture	10096.43	1887.16	6579.52	5247.05	6355.60	6029.97	3659.54	3358.20	142287.71
II	Micro, Small and Medium Enterprises (MSME)									
(a)	Term Loan	4335.00	255.01	2069.75	1364.25	765.00	663.00	2328.84	1095.41	83576.73
(b)	Working Capital	2533.00	155.13	378.25	1368.50	297.50	255.00	698.65	346.04	30045.59
	Total MSME	6868.00	410.14	2448.00	2732.75	1062.50	918.00	3027.49	1441.45	113622.32
III	Export Credit	17.00	8.92	42.50	178.50	127.50	34.00	32.00	16.00	2005.07
IV	Education	184.45	6.48	243.95	154.70	70.13	63.76	277.50	99.00	4031.07
V	Housing	3400.00	23.40	361.25	637.50	105.41	62.06	800.00	668.00	22828.38
VI	Social Infrastructure Involving Bank Credit	1694.90	130.90	157.17	208.08	46.97	45.95	77.28	76.05	4636.80
VII	Renewal Energy	44.64	5.88	20.39	33.50	9.28	10.00	35.84	18.90	545.73
VIII	Informal Credit - SHGs/JLGs	299.70	17.00	409.04	430.45	79.50	62.50	595.10	328.96	6359.86
	Total (OPS)	5640.69	192.58	1234.30	1642.73	438.79	278.27	1817.72	1206.91	40406.91
	TOTAL GRAND TOTAL	22605.12	2489.88	10261.82	9622.53	7856.89	7226.24	8504.75	6006.54	296316.94

अनुबन्ध II Annexure II जमीनी स्तर क्रम वर्गीकृत विवरण - एजेंसी-वार और क्षेत्र-वार - पिछले तीन वर्षों का और चार्लू वित्तीय वर्ष वरिष्ठ लक्ष्य wise and Sector wise- for last three year and Target for current FY राज्य State मणिपुर Manipur रु. लाख में Rs. lakh									
क्रम सSr No	लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target	उपलब्धि Ach.	लक्ष्य Target
1	फसल ऋण Crop Loan								
	सीबी CBs	31247.64	8605.85	33545.59	10555.95	26731.75	17194.24		18419.78
	एससीबी SCB	1567.6	177.84	1587.42	752.1	1804.00	271.75		1473.00
	एससीएआरडीबी SCARDBs	-	-	-	-	-	-		-
	आरआरबी RRBs	3106	2017.92	3215.24	60.38	2560	950.44		1841.00
2	अन्य Others	-	-	-	-	-	-		-
	उप जोड़ (अ) Sub-Total(A)	35921.24	10801.61	38348.25	11368.43	31096.00	18416.43		21733.78
	विवादित ऋण (एसआरई + एलटी) Term Loan (MI+LT)								
	सीबी CBs	26812.01	11488.29	23285.51	15656.70	14359.79	33243.06		57340.18
	एससीबी SCB	1059.69	1084.78	1347.79	1497.62	1011	5216.75		3367.49
3	एससीएआरडीबी SCARDBs	-	-	-	-	-	-		-
	आरआरबी RRBs	2282	845.04	2393.09	2680.51	1668.25	4253.77		4142.07
	अन्य Others	-	-	-	-	-	-		-
	उप जोड़ (अ) Sub-Total(B)	30153.70	13418.11	27026.39	19834.83	17039.04	42713.58		64849.74
	कुल कृषिगत ऋण Total Agri. Credit								
4	सीबी CBs	58059.65	20094.14	56831.10	28538.70	41091.54	50437.30		75759.96
	एससीबी SCB	2627.29	1262.62	2935.21	2607.58	2815.00	5488.50		4840.49
	एससीएआरडीबी SCARDBs	-	-	-	-	-	-		-
	आरआरबी RRBs	5388	2862.96	5608.33	3117.57	4228.50	5204.21		5983.07
	अन्य Others	-	-	-	-	-	-		-
5	उप जोड़ (अ) Sub-Total(C)	66074.94	24219.72	65374.64	34263.85	48135.04	61130.01		86583.52
	एसएसएमई MSME								
	सीबी CBs	50645.85	53344.3	49504.7	71505.16	57145.62	95973.22		64202
	एससीबी SCB	1322.48	500.04	1425.43	4478.32	1959.25	2276.61		1744
	एससीएआरडीबी SCARDBs	-	-	-	-	-	-		-
6	आरआरबी RRBs	2677	7342.76	3004.96	580.28	3481	4912.61		5020
	अन्य Others	-	-	-	-	-	-		-
	उप जोड़ (अ) Sub-Total(D)	54645.33	61187.10	53935.09	76563.76	62585.87	103162.44		70966.00
	अन्य प्राथमिकता क्षेत्र Other Priority Sector*								
	सीबी CBs	40899.37	17327.41	36384.4	19800.53	24633.75	11203.47		25632.5
7	एससीबी SCB	876.89	103.01	869.71	798.8	765	933.03		1088
	एससीएआरडीबी SCARDBs	-	-	-	-	-	-		-
	आरआरबी RRBs	1263.86	140.67	1216.51	520.03	1028	2443.69		1598
	अन्य Others	-	-	-	-	-	-		-
	उप जोड़ (अ) Sub-Total(E)	43040.12	17571.09	38470.62	21119.36	26426.75	14580.19		28318.50
8	कुल जोड़ (अ+ब+ग+द) Grand Total(C+D+E)								
	सीबी CBs	149604.87	90765.85	142720.20	119844.39	122870.91	157613.99		165594.46
	एससीबी SCB	4826.66	1865.67	5230.35	7884.70	5539.25	8698.14		7672.49
	एससीएआरडीबी SCARDBs	-	-	-	-	-	-		-
	आरआरबी RRBs	9328.86	10346.39	9829.80	4217.88	8737.50	12560.51		12601.07
9	अन्य Others	-	-	-	-	-	-		-
	उप जोड़ (अ) Sub-Total(F)	163760.39	102977.91	157780.35	131946.97	137147.66	178872.64		185868.02
	कुल जोड़ Grand Total								
	*अन्य प्राथमिकता क्षेत्रों में निर्यात ऋण, शिक्षा, अवास, सामाजिक आधारभूत संरचना तथा नवीकरणीय ऊर्जा शामिल है. OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy								
	Infrastructure, Renewable Energy								

Annexure III **Details of District-wise Critical Infrastructure Requirement**

Adequate infrastructure facilities are vital for the smooth functioning of the economy as well as socio-economic growth, technological innovation, enhancing globalization, growth and prosperity. Based on interactions with the stakeholders at ground level and field level experiences gained during the course of monitoring of developmental projects, the following sector-wise critical infrastructure requirement is suggested for a robust growth in the State of Manipur.

Sr. No	Sector/Sub-Sector	Infrastructure details	District	Village/Block
1	Crop production, maintenance & marketing	Establishment of soil testing facilities	Churachandpur & Pherzawl	Churachandpur & Parbung
		Establishing or constructing mobile banking unit or Kiosks	Bishnupur	Bishnupur
			Imphal East & Jiribam	Imphal East & Jiribam headquarter
			Noney & Tamenglong	Noney & Tamenglong district headquarter
			Ukhrul & Kamjong	Ukhrul & Kamjong district headquarter
		Construction of Godown	Chandel	Chandel headquarters
			Churachandpur	Churachandpur headquarter
			Tengnoupal	Moreh
2	Water Resources	Construction of Minor Irrigation system and canals	Churachandpur & Pherzawl	Samulamlan, Suangdoh, Parbung
		Reservoirs, check dams	Tamenglong & Noney, Bishnupur	In selected blocks based on feasibility.
		Watershed Management Structure	Pherzawl	Parbung & Tipaimukh
		Gravity fed irrigation system, drip and sprinkler irrigation	Senapati & Kangpokpi, Tamenglong & Noney, Churachandpur & Pherzawl, Imphal east & Jiribam, Bishnupur, Ukhrul & Kamjong	All blocks
3	Farm Mechanization	Custom Hiring Center/Unit	Bishnupur	One each in all blocks
			Churachandpur & Pherzawl	One each in all blocks
			Chandel	Chandel, Chakpikarong
			Imphal East	One each in all blocks
			Imphal West	One each in all blocks
			Jiribam	Jiribam block
			Tamenglong & Noney	One in each blocks
			Tengnoupal	Machi, Pallel,

				Tengnoupal
			Thoubal & Kakching	One each in district headquarter respectively
			Ukhrul & Kamjong	One each in district headquarter respectively
		Setting up Agri Business Centers	Kangpokpi & Senapati	One each in district headquarter respectively
4	Plantation & Horticulture	Construction of cold storage/Zero energy cool chambers	Churachandpur	Churachandpur
			Chandel	Chandel
			Tengnoupal	Machi
			Thoubal & Kakching	District headquarter
		Establish Agro-Processing Unit	Bishnupur	Bishnupur
			Imphal East & Jiribam	District headquarter
			Noney & Tamenglong	District headquarter
5	Forestry and Wasteland Development	Setup nursery for forest plant	Ukhrul & Kamjong	District headquarter
			Churachandpur & Pherzawl	District headquarters
			Imphal West	Imphal
			Thoubal & Kakching	District headquarters
6	Animal Husbandry- Dairy Development	Construction of AI & Veterinary Hospital	Ukhrul & Kamjong	District headquarters
			Churachandpur	District headquarter
			Pherzawl	Parbung
		Construction of milk processing unit, milk chilling, collection centers, marketing	Senapati & Kangpokpi	District headquarter
			Bishnupur	Bishnupur district headquarter
			Churachandpur & Pherzawl	Churachandpur & Parbung
7	Animal Husbandry – Poultry	Setting up of mini poultry feed unit	Imphal East & Jiribam	All blocks
			Tamenglong & Noney	All blocks
			Churachandpur	Lanva, Lamka, Saikot, Tuibong
			Imphal East & Jiribam	All blocks
8	Animal Husbandry – Sheep, Goat, Piggery etc.	Establishment of rural slaughterhouse	Churachandpur	All blocks
			Imphal East & Jiribam	All blocks
			Imphal West	All blocks
			Senapati & Kangpokpi	All blocks
			Thoubal & Kakching	All blocks
		Establishment of feed mills	Churachandpur & Pherzawl	One each in the district headquarter

			Imphal West	District headquarter
			Chandel & Tengnoupal	Chandel
9	Fisheries Development	Establishment of hatcheries	Bishnupur	Bishnupur
			Churachandpur	Churachandpur
			Imphal East & Jiribam	District headquarters
			Senapati & Kangpokpi	District headquarters
			Thoubal & Kakching	All blocks
		Establishment of fish processing unit	Imphal East & Jiribam	All blocks
			Senapati & Kangpokpi	All blocks
		Establishment of clinic for aquatic animals	Imphal West	District headquarter
		Establishment of fish feed	Churachandpur	Churachandpur
			Chandel	Chandel
10	Agro Processing	Establishment of modern food processing unit and agro based industries	Bishnupur	Bishnupur
			Imphal East & Jiribam	District headquarter
			Tamenglong & Noney	District headquarter
			Ukhrul & Kamjong	District headquarter

ANNEXURE IV

Critical interventions required in various sectors/sub-sectors

Sl. No.	Intervention
1.	<p>Crop Production, Maintenance & Marketing</p> <ul style="list-style-type: none"> • Priority is to be given by the Govt. for improving infrastructure-road connectivity and transport facilities particularly in the interior parts of the district. Road connectivity is a necessary infrastructure for timely input supply for agriculture and marketing of farm products. For communication and transport of agricultural commodities, all major district roads should be converted to all weather roads. • KVKs and ATMA should expand its extension services and skill training to the farmers on new scientific method of cultivation and conduct field demonstration of new crop techniques. • Banks need to actively support investment activities of farmers so as to increase the production and productivity of agriculture crops and realise the dreams of doubling of Farmers' income. • Ownership of farm equipment, in most cases is beyond the reach of the small/marginal farmers. Availability of farm equipment on custom hire basis has been one of the requirements of the farmers. Banks may extend finance for farm mechanization. • There is a need to revive the Primary Agricultural Credit Societies/ LAMPS so that loans under production credit are made available to farmers. Alternative means of financing farmers should be explored considering the poor health of the Cooperatives. • Effective control of pests and diseases through Integrated Pest Management (IPM) involving resistant varieties and pesticides would address the problem of low production. • There is a need for gearing up extension measures on improved technology of crop production, double/multiple cropping, and popularisation of HYV in the areas where irrigation facilities exist, through demonstrations, exposure visits and tie-ups with KVKs. • Seed is a vital input for increasing agricultural productivity. There is a considerable gap between demand and supply of certified seeds to the farmers both in quantity and time. Seed Quality Control and Seed Testing are other vital areas which need considerable attention. • There are Government and private seed sales depots. However, timely supply of quality seeds/fertilizers/pesticides needs improvement. Farmers Clubs and SHGs may be encouraged/granted license to sell seed / fertilizer/ pesticides/ insecticides at village level. • To facilitate the farmers to avail of easy credit at the time of requirement, banks may issue crop loans only in the form of Rupay Kisan Credit Cards to all the eligible farmers and ensure coverage under PMFBY and other Insurance Schemes. • Effective implementation of the new insurance policy, Pradhan Mantri

	<p>Fasal Bima Yojana (PMFBY) must be ensured.</p> <ul style="list-style-type: none"> • Diversification to high yielding varieties and new technologies may be supported to increase the productivity and income levels of farmers by adopting separate Scales of Finance. • Inadequate irrigation facilities, absence of arrangements for procurement, stocking and distribution of HYV seeds, fertilizers, pesticides etc. coupled with lack of awareness of improved technologies of crop production have affected the production and productivity of the land. Inadequate transport facilities, absence of post-harvest management including storage godowns and lack of extension services are also responsible for the slower growth of the sector. • Water management practices need to be encouraged by adopting micro irrigation measures. • To switch over from the traditional paddy crop to remunerative crops like vegetables, oil seeds, etc. KVK and agriculture department need to orient the farmers through demonstration and training. Farmers Clubs need to be associated in these initiatives for adoption and propagation of the technology at village level.
2	<p>Water Resources</p> <ul style="list-style-type: none"> • The huge gap in irrigation needs to be bridged through the scheme like the Solar Photovoltaic (SPV) Water Pumping System for Irrigation Purpose to develop minor irrigation sector by utilizing the potential of important rivers. • Gravitational type of irrigation system is an age-old practice. It is the cheapest system of irrigation available. Therefore, a network of gravitational irrigation systems may be set up to cater to the needs of the foothills of the jhum areas by line departments. • There is a need for creation of big water reservoir in river and also in field, so that farmers can go for flow irrigation or surface irrigation. The community tank and rain water harvesting can be constructed at the base of hills, so that rain water will be beds at regular distance to make sufficient water available for irrigation purposes. • There is need for timely and regular power supply to the famers' field, if necessary with separate grid connection, for electrical pump sets operation. The huge gap in irrigation needs to be bridged through availing the benefits of credit linked capital subsidy scheme like Solar Photovoltaic (SPV) Water Pumping System for Irrigation. • Rain water harvesting structures like check dams and farm ponds on individual or cooperative basis need to be encouraged and popularized. • Restoration of encroached water bodies-tanks, ponds, drainage channels, etc. • The farmers should be educated about the utility of micro irrigation systems as a water saving device like drip and sprinkler irrigation and encourage them to adopt the same at suitable places and for specific crops. • Effective implementation of 'Pradhan Mantri Krishi Sinchayee Yojana' as per District and State Irrigation Plan.

	<ul style="list-style-type: none"> Detailed block-wise ground water assessment and reports indicating suitable areas for exploitation of ground water need to be prepared and made available to the farmers. Banks may extend credit for Minor Irrigation structures to individual farmers. Detailed block-wise ground water assessment and reports indicating suitable areas for exploitation of ground water need to be prepared and made available to the farmers.
3	<p>Farm Mechanisation</p> <ul style="list-style-type: none"> Like most hill districts in the North East, Manipur is lagging behind in the adoption of modern machinery and farm equipment in agricultural operations. Most of the field implements are manual/animal operated. Farm mechanization is taken up by the State Government through Improvement of Traditional method of Jhum Cultivation, which is aims at providing hill friendly tools, implements & machineries particularly for the women folk, in order to increase their efficiency. Poor purchasing power of the farmers, majority of whom, the farming activity is still a subsistence occupation and not an income generating activity; small size and fragmentation of land holdings, community ownership of land prevailing in the district, practice of jhum cultivation, and absence of group approach are impediments in farm mechanization in the hill districts of Manipur. In order to overcome this problem, group financing through FPOs/FPCs/ SHGs should be encouraged by banks. As there is a good potential for power tillers, the line departments in coordination with the manufacturing companies should arrange for live demonstrations at grass root levels so as to bring about awareness amongst the farmers. Banks may finance agricultural implements as an integrated scheme along with pump sets, dug wells etc. Banks should finance farm mechanization activities through SHGs / JLGs to operate on custom hiring basis. Pre and post-harvest machinery like transplanter, power threshers and winnowers etc. should be promoted on a large scale. Farmers may be educated to acquire appropriate farm implements as per their business need, thus saving from the risk of debt trap/suicides, etc. Small farmers could come together as Joint Liability Groups (JLGs)/SHGs and seek finance from banks for mechanized farm equipment to operate on custom hiring basis. Besides, PACS/Private entrepreneurs may be encouraged to enter into farm equipment leasing business with credit support from banks. Pre and post-harvest machinery like trans-planters, power threshers and winnowers etc., should be promoted on a large scale. Adequate numbers of Service Centres are required for repairing and servicing of tractors and other machineries.
4	<p>Plantation & Horticulture</p> <ul style="list-style-type: none"> Formation of Vegetable/Fruit grower's cooperative society/company/groups is considered essential to protect the interest of

	<p>the growers and to develop the vegetable sector in an organized and phased manner. Support through MIDH is available for promoting high value crops under protected cultivation through subsidy support.</p> <ul style="list-style-type: none"> • The Government may strengthen its extension services and training in latest farming techniques, value addition, etc. • The Horticulture Department may set up more progeny orchards for ensuring adequate quantity of quality planting material to the farmers with improved varieties for improving production and productivity besides establishment of nurseries either in the Govt or Private sector or PPP mode. • The land tenure system in the State needs amendment so as to facilitate the farmers to mortgage land for institutional credit. • More fruit processing units may be set up. These units could be tied up with large and established brands of fruit products so as to get wider market for the products of the State and subsidize transportation costs. • Transport facilities and road connectivity needs improvement for easy movement of farm produce within the State. • Agri. business and agri-clinics may be encouraged as this would not only provide self-employment opportunity to unemployed Agri-graduates in the State but also help reduce the gap in non-credit inputs like extension services. • Government may establish regulated markets to avoid exploitation by middlemen. Further, private sector participation may be encouraged in floriculture under green house/shade net/poly house or in the open. • There is also a need for creation of processing, preservation and cold storage facilities in Horticulture to obtain maximum benefit. All necessary support may be provided for setting up cold storages in the district headquarters with uninterrupted supply of electricity. This may be ensured by the State Government to run these cold storages. • Promotion of Producer's Cooperatives for collective procurement of inputs, aggregation, processing and marketing of produce/products need to be encouraged. • The availability of good quality planting material for fruit plants and certified seeds for different crops will boost the productivity. Processing units in the proximity of plantation will encourage the farmers to go for plantation crops. There is huge potential for production and export of fruits and vegetables as the agro-climatic condition is suitable for production of fruits and vegetables in large quantities. • Banks may take up project financing of floriculture / fruit crops / medicinal plants. Create awareness among the farmers about various schemes for which bank loans are available. • Organise training programmes by KVK in the district to promote the sector and mobilize suitable proposals for bank finance. Bankers may be associated in such programmes for creating awareness in them.
5	<p>Forestry & Wasteland Development</p> <ul style="list-style-type: none"> • Govt. should set up nurseries for forest plants especially medicinal plants to be supplied for social & commercial forestry and Joint Forest

	<p>Management Group may be promoted to help villagers for maintenance and protection of forest.</p> <ul style="list-style-type: none"> • Banks should come forward in extending financial assistance on commercial production of medicinal plants. • Forest Department should strengthen extension services and establishment of linkage between other departments and banks is at most important to tap the existing potential of the district. • Under Bamboo Mission, subsidy is available. Forest Dept. may take steps to promote use of bamboo. • Aggregation of Non-Timber Forest Products (NTFP) at village level by providing them storage facilities and facilitating tie up with the buyers will ensure better livelihood to the people dependant on forests. • NGOs / SHGs may be involved in promoting Forestry and Wasteland Development schemes. • Setting up of scientific forestry and commercial nurseries in all the districts is a must for supplying farmers with timely and adequate quantity planting materials. • Joint Forest Management (JFM) approach is required to be strengthened in villages adjoining the forest areas. The groups formed under JFM may be provided bank credit and also technical knowledge on preservation of forest cover. • There is a need to develop a Public Private Partnership Module for developing Bamboo Plantation and provide credit to the cultivators. SHGs may be involved in nursery development. • Govt. may set up nurseries for forest plants to be supplied for social & commercial forestry. Joint Forest Management Group may be promoted in the villagers for maintenance and protection of the forest areas. • There has been no financing by the banks in commercial production of forest resources. Also, farmers were also not aware about the benefits of related activities under forestry which are commercially viable like Bamboo, Teak, etc., There is a need for such awareness.
6	<p>Animal Husbandry – Dairy Development</p> <ul style="list-style-type: none"> • Timely support on technical issues by Dept. of Veterinary & Animal Husbandry, KVK and ATMA will facilitate the growth of this sector. • Livestock market yards with shed, water supply, first aid treatment, light, feed & fodder availability etc. may be established. • The State Government may strengthen its extension services and make Artificial Insemination, a mass programme so as to develop quality cross-bred animals in the State. • The Government may take initiative in importing quality animals in large numbers and supply to the farmers. • Private Sector may be encouraged to set up milk processing units and cattle feed manufacturing units. • Cultivation of green fodder on marginal lands or wastelands should be encouraged by supplying seeds and other inputs by the State Government to encourage dairy farmers. • More number of well-equipped veterinary dispensaries should be set up

	<p>in the State.</p> <ul style="list-style-type: none"> • There is a need to have more pasteurization plants. There is a need to create better system of marketing milk so that consumers get milk at reasonable price. • Mobile veterinary clinics may be introduced to cater to the requirements of far-flung areas and also for vaccination and controlling epidemic outbreaks. • Revival of Dairy Cooperative Societies and strengthening State Level Milk Cooperatives would facilitate development of the sector. • Banks may be encouraged to finance Dairy farming to meet the huge gap between demand and supply.
7	<p>Animal Husbandry – Poultry Development</p> <ul style="list-style-type: none"> • For promoting backyard poultry, establishment of at least one mother unit in each District Headquarter is considered necessary. Banks may support prospective entrepreneurs in setting up such units. • The State Government may take the initiative to establish a hatchery for supply of chicks in the State. Poultry hatcheries may be encouraged in a big way through the private sector. • More feed mixing plants, veterinary dispensaries, etc. should be set up in the State. • Central Poultry Farm at Imphal may be expanded to meet the growing demand of day old chicks
8	<p>Animal Husbandry – Sheep/Goat/Piggery Development</p> <ul style="list-style-type: none"> • Arrangements may be made by animal husbandry department for providing good quality males of exotic breed of pigs etc. in each block headquarters. • The State Veterinary and Animal Husbandry Department is implementing different livestock and poultry development programmes for increasing production of egg, meat and other livestock products in the state under National Livestock Mission (NLM). Establishment of rural slaughter houses for hygienic production and processing of meat and also hygienic retail meat stalls in market areas, will contribute to the development of the sector. • Cluster based approach by identifying potential areas in consultation with the animal husbandry department will also contribute to the development of the sector. Farmers Clubs / SHGs may be motivated to establish Sheep/ Goat/ Pig (SGP) units. • The existing piggery breeding farms should be strengthened and expanded to meet the growing demand and to supply quality piglets in the hill districts. • The AH Department may take measures against infectious diseases and prevent epidemic outbreaks. • Agri-clinic & Agri-Business Centres Scheme of GoI may be popularized for providing veterinary services, for which Banks may provide adequate credit to the veterinary graduates.
9	<p>Fisheries Development</p> <ul style="list-style-type: none"> • Pradhan Mantri Matsya Sampada Yojana (PMMSY) - During the period

	<p>2020-2021 to 2024-2025 estimated investment of Rs. 20,050 crores are going to be done by the Government for this scheme. Out of which Rs 12340 crores is proposed for beneficiary oriented activities in Marine, Inland fisheries and Aquaculture, and about Rs. 7710 crores for Fisheries Infrastructure.</p> <ul style="list-style-type: none"> • A terminal fish market with cold storage is required to be set up and Fish clinic may be established at the district headquarters • Dissemination of improved technology of fish farming among the fish farming community and strengthening the Fisheries Co-operative Societies is needed. • To promote public – private partnership in developing, managing, conserving and sharing the fishery resources for the benefit of the society. • Government may avail of RIDF assistance for long term investment in fisheries sector to make the State self-sufficient in fish production. • Dissemination of improved technology of fish farming among the fish farming community and strengthening the Fisheries Co-operative Societies is needed. • To promote public – private partnership in developing, managing, conserving and sharing the fishery resources for the benefit of the society. <ul style="list-style-type: none"> • The huge gap in production and demand could be met by harnessing the vast fishery resources of State by adopting advanced scientific techniques of fish culture. • There is a need to expand the existing Government hatcheries and encourage setting-up of private hatcheries for supply of quality fingerlings to farmers. • There is a need to strengthen extension services and training facilities to adopt scientific techniques of fish farming. • Co-ordination between the Fisheries Department and Fish Farmers Development Agency (FFDA) at the district level needs to be strengthened. There is a need for coordinated efforts by Banks and the Department to promote setting up of more fish farms in the State. • The existing derelict water bodies should be cleaned and reclaimed to create effective area for fish cultivation and this would require massive investment. • Private fishery on commercial lines should be encouraged with cold storage facilities. • Introduction of eco-friendly pen and cage culture in and around Loktak lake and other big water bodies.
10	<p>Storage Facilities –Warehouses, Market Yards, Godowns, Cold Storage, etc.</p> <ul style="list-style-type: none"> • Negotiable warehouse receipt system may be encouraged, as this will reduce distress sale immediately after harvest. • There is no regulated Market Committee so that farmers may sale their products directly. There is considerable scope for improving the maintenance of these warehouses. There is an urgent need for renovation of these warehouses and maintaining them in a scientific way. • The PACS / Farmers Registered Societies may be encouraged for the

	<p>creation of storage godowns of small capacities at the village level under Hub and Spoke model against which negotiable warehouse receipts may be issued to the farmers.</p> <ul style="list-style-type: none"> • Market Information System may be developed to facilitate dissemination of market prices including Government support prices. Extension services may be strengthened to educate farmers on quality control, post-harvest handling techniques etc. • Storage godowns at District Head Quarters and towns for storing marketable surplus of agriculture produce need to be constructed. The projects from State Govt. owned organisations for creation of rural storage infrastructure can be supported under RIDF and Warehousing Scheme of NABARD. • The State Govt. may consider formulation of projects on creation of new Agri-market Certification/ standardization centres and other post-harvest facilities near major production centres and also for modernization of existing markets. • Accreditation of the warehouses can be done through NABARD Consultancy Services Pvt. Ltd (NABCONS), a subsidiary of NABARD under Warehousing Development Regulatory Authority (WDRA) norms for facilitating financing against Negotiable Warehouse Receipts by the banks.
11	<p>Land Development, Soil Conservation and Watershed development</p> <ul style="list-style-type: none"> • Soil Conservation works through afforestation and plantation of soil binding species, engineering measures like terracing, gully plugging, contour bunding, check dams etc., is being undertaken by the State Forest Depts. and Horticulture & Soil Conservation Depts. of the State. • A survey in the hill districts may be conducted for the purpose of building up of land records and individual ownership rights of land conferred so that the borrowers are able to avail credit from banks for land-based economic activities. • There is a need to undertake land-development work in a scientific manner by adopting the integrated watershed development approach.
12	<p>Food and Agro Processing</p> <ul style="list-style-type: none"> • Adequate and timely flow of credit to this sector needs to be ensured. • Infrastructural facilities like roads, power, communication and transport need to be improved. • Skill up-gradation of artisans, training on entrepreneurship and marketing are required to be provided to entrepreneurs. • Conducive recovery climate and stable environment need to be created to encourage financial institutions to extend credit support to this sector. • Cluster approach of identified activities should be emphasized in the planning exercise. • Organic farm produce processing, packaging and marketing may be supported by the Agriculture/Industries Department and Banks.

13	<p>MSME Investment and Working Capital for Development of Enterprises and Self Employment</p> <p>Manipur is an industrially backward state with no major industries operating in the State. Major handloom production activities are undertaken by three Government organizations namely Manipur Development Society (MDS), Manipur Handloom and Handicrafts Development Corporation (MHDC) and the Manipur State Handloom Weavers Co-operative Society (MSHWCs). Government of Manipur has set up Industrial estates in Imphal West, Imphal East, Bishnupur, and Thoubal. And on the other hand, Industrial estates in Churachandpur, Ukhrul and Chandel are under construction. The Government is in process for development of Industrial estates in all the remaining districts with support from Ministry of Micro, Small & Medium Enterprises and the North Eastern Council (NEC).</p> <ul style="list-style-type: none"> • Lack of adequate capital, acute transport problems, lack of entrepreneurial and technical skills are major factors impeding the growth of the sector. • Skill up-gradation of artisans, quality control measures along with escort services are required to be provided to entrepreneurs. Joint Liability Groups may be promoted by banks to enhance the credit flow to small traders, business groups and SRTOs. • Cluster approach to development of MSME sector and Proactive action from both government and banks. Infrastructural facilities like roads, power, communication and transport need to be improved substantially. • Conducive recovery climate and stable environment need to be created to encourage financial institutions to extend credit support to this sector. • The infrastructure facilities like power, roads, transport, etc., need to be improved substantially to encourage entrepreneurship in MSME sector. • Locally available raw material-based industries should be encouraged, like agroindustries, etc. • Handloom and handicraft sector should get a wider market by setting up showroom/emporia outside the State. NGOs/Govt. may arrange for marketing of manufactured goods as also procurement of raw materials in bulk. • Entrepreneurship Development Programmes, to encourage educated unemployed youths may be in the training curriculum and conducted on an on-going basis. • Industrial potential survey should be taken up and location-wise potential industries should be listed for intensive development of rural industries. • Adequate supply of yarn to weavers through yarn bank may be arranged. • Govt. may consider developing the 9 notified Designated Food Parks for establishment of Industrial Estate/Food Parks for promotion / development of processing industries. • RSETIs may be established and made operational in each district by the Lead Banks with the support from State Govt. and handholding support through credit linkages of the trainees by Banks.
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14	Renewable Sources of Energy <ul style="list-style-type: none">• The Manipur Renewable Energy Development Agency (MANIREDA) came into being on 31 March 1999. The MANIREDA is the nodal department for implementing schemes of the GoI in the State.• Extension services needs to be strengthened so as to educate the farmers on the advantages, cost-effectiveness, etc. of biogas plants as an alternate source of energy.• Adequate training should be provided to Farmers with regard to installation, maintenance and running the biogas plants.• Solar energy projects may be taken up through Public Private Partnership module in hill districts of Manipur supported by MANIREDA and Banks.• Solar home lighting units may be financed by banks under Jawaharlal Nehru National Solar Mission.
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List of Abbreviations

ACP	Annual Credit Plan	DTPC	District Tourism Promotion Council
ACABC	Agri Clinic and Agri Business Centre	EDP	Entrepreneurship Development Programme
ADS	Area Development Scheme	e-NAM	e-National Agriculture Market
AEZ	Agri. Export Zone	FIF	Financial Inclusion Fund
AH	Animal Husbandry	FLC	Financial Literacy Centre
AMRUT	Atal Mission for Rejuvenation and Urban Transformation	FLCC	Financial Literacy and Credit Counselling Centres
AIF	Agriculture Infrastructure Fund	FM	Farm Mechanization
AMI	Agriculture Marketing Infrastructure	FPF	Food Processing Fund
APMC	Agricultural Produce Market Committee	FPO	Farmer Producers' Organization
APY	Atal Pension Yojana	FSPF	Farm Sector Promotion Fund
APEDA	Agricultural and Processed Food Products Export Development Authority	GCA	Gross Cropped Area
AI	Artificial Insemination	GCF	Green Climate Fund
ATMA	Agricultural Technology Management Agency	GIA	Gross Irrigated Area
BC	Business Correspondent	GLC	Ground Level Credit
BF	Business Facilitator	GoI	Government of India
BLBC	Block Level Banker's Committee	HYV	High Yielding Variety
BPL	Below Poverty Line	ICT	Information and Communications Technology
BSBDA	Basic Savings Bank Deposit Account	IWMS	Integrated Watershed Management Scheme
CAT	Capacity Building for Adoption of Technology	JLG	Joint Liability Group
CBs	Commercial Banks	KCC	Kisan Credit Card
CBS	Core Banking Solution	KVIB/KVIC	Khadi and Village Industries Board/ Khadi and Village Industries Commission
CCF	Climate Change Fund	KYC	Know Your Customer
CDR	Credit Deposit Ratio	KVK	Krishi Vigyan Kendra
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises	LBR	Lead Bank Return
CISS	Capital Investment Subsidy Scheme	LDM	Lead District Manager
CRAR	Capital to Risk weighted Asset Ratio	LEDP	Livelihood and Enterprise Development Programmes
DAP	Development Action Plan	LWE	Left Wing Extremism

DBT	Direct Benefit Transfer	MEDP	Micro Enterprise Development Programme
DDD-GKY	Deen Dayal Upadhyaya-Grameen Kaushal Yojana	MFI	Micro Finance Institution
DCCB	District Central Cooperative Bank	MIDH	Mission for Integrated Development of Horticulture
DCC	District Consultative Committee	MI	Minor Irrigation
DCP	District Credit Plan	MNRE	Ministry of New and Renewable Energy
DDM	District Development Manager	MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
DIDF	Dairy Processing and Infrastructure Development Fund	MSME	Micro, Small and Medium Enterprises
DLRC	District Level Review Committee	MoRD	Ministry of Rural Development
DLTC	District Level Technical Committee	MSC	Multi Service Centre
DRDA	District Rural Development Agency	NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company	PPP	Public Private Partnership
NDDDB	National Dairy Development Board	PRI	Panchayati Raj Institution
NEFT	National Electronic Fund Transfer	PWCS	Primary Weavers Cooperative Society
NFDB	National Fisheries Development Board	RBI	Reserve Bank of India
NAFCC	National Adaptation Fund for Climate Change	RIDF	Rural Infrastructure Development Fund
NHB/NHM	National Horticulture Board/National Horticulture Mission	RNFS	Rural Non-Farm Sector
NIDA	NABARD Infrastructure Development Assistance	RKBY	Rashtriya Krishi Bima Yojana
NIA	Net Irrigated Area	RKVY	Rashtriya Krishi Vikas Yojana
NRLM	National Rural Livelihood Mission	RRB	Regional Rural Bank
NRM	National Resource Management	RUDSETI	Rural Development & Self Employment Training Institute
NSA	Net Sown Area	RSETI	Rural Self Employment Training Institute
NSSO	National Sample Survey Organisation	SAMIS	Service Area Monitoring and Information System
NWR	Negotiable Warehouse	SAO	Seasonal Agriculture Operation

	Receipt		
OFFPF	Off-Farm Promotion Fund	SCARDB	State Cooperative Agriculture & Rural Development Bank
OPS	Other Priority Sector	SDI	Skill Development Initiative
PACS	Primary Agricultural Cooperative Society	SF/MF	Small Farmer / Marginal Farmer
PCARDB	Primary Cooperative Agriculture & Rural Development Bank	SFAC	Small Farmers' Agri-Business Consortium
P & H	Plantation & Horticulture	SHG	Self Help Group
PKVY	Paramparagat Krishi Vikas Yojana	SHPI	Self Help Group Promotion Institution
PMFBY	Pradhan Mantri Fasal Bima Yojana	SIDBI	Small Industries Development Bank of India
PMJDY	Pradhan Mantri Jan Dhan Yojana	SMAM	Sub Mission on Agricultural Mechanization
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana	SLBC	State level Banker's Committee
PMKVY	Pradhan Mantri Kaushal Vikas Yojana	SRI	System of Rice Intensification
PMMY	Pradhan Mantri Mudra Yojana	SRLM	State Rural Livelihood Mission
PMRY	Prime Minister's Rozgar Yojana	StCB	State Cooperative Bank
PMSBY	Pradhan Mantri Suraksha Bima Yojana	TDF	Tribal Development Fund
PMKSY	Prime Mantri Krishi Sinchayee Yojana	WDF	Watershed Development Fund
PODF	Producer Organisation Development Fund	WDRA	Warehousing Development and Regulatory Authority
POPI	Producer Organisation Promoting Institution	WIF	Warehouse Infrastructure Fund
POS	Point of Sale	WSHG	Women Self Help Group

Note: The list is indicative. ROs may customize the Abbreviation List based on local needs /situation.

District Development Managers (DDMs)-NABARD, MANIPUR

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