



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

राज्य फोकस पेपर State Focus Paper 2025-26



Mizoram State

Mizoram Regional Office, Aizawl

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

Year: 2025-26

State: Mizoram



**National Bank for Agriculture and Rural
Development**

Mizoram Regional Office, Aizawl

FOREWORD

It is with great pleasure that I present the State Focus Paper (SFP) for 2025-26 for Mizoram, prepared by NABARD, which serves as an important guide for the allocation and distribution of credit under priority sector outlined by RBI. Mizoram, with its unique geographic, cultural, and socio-economic context, presents both significant challenges and vast opportunities for development. The role of credit in unlocking these opportunities and addressing the challenges is more crucial than ever.

Agriculture remains the backbone of the Mizoram economy, providing livelihoods for a majority of the population. In addition, sectors like rural infrastructure, small-scale industries, and eco-tourism hold immense potential for inclusive growth. The Government of Mizoram has recently launched *Bana Kaih* (Handholding) Scheme to promote economic growth and self-sufficiency. The Scheme aims to empower citizens by providing financial, technical, and institutional support. The scheme is expected to boost the state's economy, especially in the agriculture and small business sectors by attracting youth to take up agri-enterprise as a livelihood. Through the SFP for Mizoram, we seek to focus on areas such as enhancing agricultural productivity, improving rural infrastructure, promoting micro-enterprise development, and fostering financial inclusion for marginalized sections of society.

The State Focus Paper 2025-26 has been crafted with the aim of ensuring that credit flows strategically into these key areas, addressing the specific needs of farmers, entrepreneurs, and communities while facilitating overall economic development. This State Focus Paper projects credit outlay of ₹ 2984.59 crore under Priority Sector for 2025-26 for the state, which includes credit projection of ₹ 964.44 crore for Agriculture and allied sector.

The guidance provided in this document will enable financial institutions, including commercial banks, regional rural banks, and cooperative banks, to align their credit policies and interventions with the state's development priorities. It will also ensure that our state is better equipped to achieve the targets set under various government schemes and programs aimed at improving the livelihoods of rural and underserved communities.

I place on record my sincere gratitude to the officials of State Government, RBI, SLBC, Bankers, LDMs, DDMs, NGOs and Other Developmental Agencies for extending wholehearted support to NABARD in our endeavour of ensuring rural prosperity through credit plus approach. As we move forward, it is essential that all stakeholders collaborate towards implementing the recommendations of this paper, thereby ensuring that credit becomes a transformative tool for sustainable growth and poverty reduction in Mizoram.

(Ms. Pankaja Borah)
General Manager (Officer-in-Charge)
NABARD, Mizoram RO, Aizawl

State Focus Paper (SFP) Document prepared and finalised by:

NABARD, Mizoram Regional Office, Aizawl

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

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Executive Summary

Executive Summary

1. Introduction

1.1. The State Focus Paper (SFP), prepared annually by NABARD, consolidates district-level Potential Linked Credit Plans (PLPs) to provide an overview of credit and development opportunities in a state. It serves as a key tool for aligning credit planning with state developmental priorities. The SFP estimates credit potential for priority sectors such as agriculture, MSMEs, and rural enterprises, forming the basis for the State Annual Credit Plan (ACP) and helping banks set realistic credit targets.

2. State Profile

2.1. Mizoram, a small yet picturesque mountainous state in Northeast India, covers a geographical area of 21,081 square kilometers. Aizawl serves as its capital, and administratively, the state is divided into 11 districts and 27 Rural Development Blocks. Mizoram attained full statehood on 20 February 1987, becoming the 23rd state of India. It enjoys special constitutional protection under Article 371(G), which safeguards the customary laws, religious and social practices, and land ownership rights of the Mizo people.

2.2. According to the 2011 Census, Mizoram has a population of 10.97 lakh, with a low population density of 52 persons per square kilometer. The gender ratio has shown a notable improvement, increasing from 935 females per 1,000 males in the 2001 Census to 976 in the 2011 Census. The state is also one of the most literate in India, with a literacy rate of 91.33%, of which, male literacy stands at 93.35%, while female literacy is at 89.27%.

3. Macro-Economic Profile of Mizoram

3.1. Mizoram's economy has exhibited consistent growth, with the Gross State Domestic Product (GSDP) at current prices increasing from ₹27,823.50 crore in 2021-22 to ₹32,829.46 crore in 2022-23, reflecting a robust 17.99% growth. The annual growth rate has improved steadily, rising from 9.50% in 2020-21 to 10.14% in 2022-23, with projections of 10.55% for 2023-24 and 11.03% for 2024-25. Additionally, the per capita income has seen a significant rise from ₹1,98,961 in 2021-22 to ₹2,32,126 in 2022-23, indicating overall economic prosperity and improved living standards.

3.2. Mizoram's Gross Fiscal Deficit (GFD) for 2024-25 is estimated at ₹1,365.70 crore, accounting for 2.84% of the GSDP, with an expected revenue surplus of ₹564.95 crore.

3.3. The state's economy is primarily driven by the services sector, which contributes 45.70% to the Gross State Value Added (GSVA), followed by the industrial sector at 34.15% and agriculture and allied activities at 20.15%. Within the agricultural sector,

agriculture contributes 6.35% to GSDP, while animal husbandry and fisheries account for 1.77% and 0.25%, respectively.

3.4. Mizoram has made remarkable progress in sustainable development, leading in Sustainable Development Goal (SDG) 7 (Affordable & Clean Energy) and ranking high in SDG 6 (Clean Water & Sanitation) and SDG 8 (Decent Work & Economic Growth). The state continues to focus on reducing regional disparities, with Mamit designated as the Aspirational District and Lungsan, Reiek, and Ngopa identified under the Aspirational Block Programme.

4. Banking Sector in the State

4.1. The banking system in Mizoram comprises of 21 scheduled commercial banks, including both public and private banks, along with one Regional Rural Bank (Mizoram Rural Bank - MRB), one State Cooperative Bank (Mizoram Cooperative Apex Bank - MCAB), one Urban Cooperative Bank (Aizawl Urban Cooperative Bank - AUCB), and two Non-Banking Financial Companies (NBFCs), namely NEDFi and NABFINS. The state has a well-distributed banking network with 375 bank branches, of which 188 are in rural areas, 74 in semi-urban areas, and 113 in urban centers. In addition, 517 Business Correspondents (BCs) and Customer Service Points (CSPs) facilitate banking access in remote locations. NEDFi operates four branches, while NABFINS has one branch located in Aizawl.

4.2. Mizoram Rural Bank (MRB), sponsored by the State Bank of India, has a strong presence with 105 branches, 59 of which are in rural areas, playing a critical role in rural credit delivery. The Mizoram Cooperative Apex Bank (MCAB) serves as the apex cooperative financial institution in the state, supporting 107 Primary Agricultural Cooperative Societies (PACS) under its cooperative credit structure, ensuring financial services reach grassroots-level farmers and rural communities.

5. Credit flow to Agriculture and Priority Sectors

5.1. The total achievement under Priority Sector Lending (PSL) for 2023-24 stood at ₹1,924.54 crore, reaching 94.75% of the targeted ₹2,031.28 crore. This marks a significant improvement from the previous financial year (2022-23), where Annual Credit Plan (ACP) disbursement was ₹1,549.94 crore against a target of ₹1,744.09 crore, achieving 88.87%. Sector-wise, credit disbursement in 2023-24 included ₹423.98 crore for agriculture (59.80% achievement), ₹1,321.99 crore for MSMEs (138.75% achievement), and ₹178.57 crore for other priority sectors (48.33% achievement). The substantial growth in MSME lending reflects an expanding entrepreneurial ecosystem, while lower achievement in agriculture and other sectors highlights challenges in credit absorption and rural outreach.

5.2. Mizoram has witnessed steady improvement in Ground Level Credit (GLC) flow due to a strong banking network, led by scheduled commercial banks, particularly the State Bank of India (SBI), which plays a key role in credit disbursement. As the lead bank, SBI has expanded financial inclusion through its extensive branch network and sponsorship of Mizoram Rural Bank (MRB), which has 105 branches, primarily in rural areas. The Mizoram Cooperative Apex Bank (MCAB) and Business Correspondents (BCs) have further strengthened last-mile credit delivery. NABARD's refinance support, financial literacy initiatives, and promotion of Farmer Producer Organizations (FPOs) and Self-Help Groups (SHGs) have enhanced credit penetration, especially in agriculture. Digital banking services, including UPI onboarding and micro-ATM deployment, have also played a crucial role in improving financial accessibility, particularly in remote areas.

5.3. However, several challenges continue to hinder credit flow. Land ownership structures in Mizoram, where most land is community-owned and managed by Village Councils (VCs), prevent farmers and small entrepreneurs from using land as collateral for loans, limiting access to institutional finance. SBI and other banks face difficulties in extending agricultural and MSME loans due to the absence of clear mortgageable assets. Additionally, the state's hilly terrain and inadequate infrastructure make financial service delivery challenging, increasing operational costs and discouraging banking institutions from expanding into underserved areas. Limited credit histories among many borrowers further constrain loan approvals, while banking services remain concentrated in Aizawl, creating regional disparities in financial access. Addressing these challenges will require land tenure reforms, infrastructure investments, and customized financial inclusion initiatives to improve credit accessibility across the state.

6. Credit Potential Assessment for 2025-26

6.1. The Priority Sector in Mizoram has been categorized into eight broad sectors: Agriculture, Micro, Small, and Medium Enterprises (MSMEs), Export Credit, Education, Housing, Social Infrastructure, Renewable Energy, and Others. Taking into consideration factors such as physical potential, availability of infrastructure support, marketing facilities, the skill profile of the population, the capacity of the credit delivery system, and government policies and programs, the State Focus Paper (SFP) 2025-26 has assessed a total credit potential of ₹2,984.60 crore under Priority Sector Lending (PSL) in the state. This includes ₹964.44 crore for agriculture and allied activities, ₹1,471.24 crore for MSMEs, and ₹548.91 crore for other priority sectors.

6.2. The sector-wise credit potential assessment for 2025-26 is detailed in the table below:

Sr. No	Sector	Credit Potential (₹ Lakh)
I	Agriculture & Allied Activities	96,444.65
1	Farm Credit	85,694.83
2	Agriculture Infrastructure	4,171.26
3	Ancillary Activities	6,578.56
II	Micro, Small & Medium Enterprises (MSMEs)	1,47,123.75
III	Export Credit	573.75
IV	Education	1,683.00
V	Housing	41,624.50
VI	Social Infrastructure	2,475.00
VII	Renewable Energy	1,927.00
VIII	Others	6,608.00
	Total Priority Sector	2,98,459.65

6.3. These projections are based on the Potential Linked Credit Plans (PLPs) developed for each district, taking into account past credit flow trends, emerging opportunities, and sectoral policies. The assessment underscores a strong focus on agriculture, MSMEs, and infrastructure development, which are pivotal to Mizoram's economic growth. The increase in credit potential for MSMEs highlights the growing entrepreneurial ecosystem, while the priority accorded to renewable energy and social infrastructure aligns with the state's commitment to sustainable and inclusive development.

7. NABARD initiatives in the State

7.1. NABARD has been a steadfast partner in Mizoram's development, focusing on agriculture, rural infrastructure, financial inclusion, and MSME growth. Through strategic interventions, it has played a vital role in enhancing farm productivity, strengthening financial access, and fostering sustainable economic development. Its initiatives are aligned with the Sustainable Development Goals (SDGs) and the national vision of Viksit Bharat @2047, ensuring inclusive and long-term progress.

7.2. NABARD has been instrumental in improving agricultural productivity and rural infrastructure in Mizoram. Through refinance support to Mizoram Rural Bank (MRB) and Mizoram Cooperative Apex Bank (MCAB), it has facilitated capital formation in agriculture, enabling small and marginal farmers to access credit. Under the Rural Infrastructure Development Fund (RIDF), NABARD has sanctioned ₹50.51 crore for agricultural initiatives, including rubber and fodder plantations, egg production, and

irrigation projects. Additionally, ₹86.91 crore has been sanctioned for 145 km of agricultural and rural roads, significantly enhancing market connectivity and boosting farm incomes. These investments are crucial in addressing the challenges posed by Mizoram's hilly terrain and fragmented landholdings, ensuring long-term economic stability in the agricultural sector.

7.3. NABARD has played a pivotal role in enhancing banking access and financial inclusion in Mizoram through initiatives like Self-Help Groups (SHGs), Joint Liability Groups (JLGs), and Farmer Producer Organizations (FPOs). It has facilitated financial literacy campaigns, expanded digital banking services, and promoted Kisan Credit Cards (KCCs) to ensure easy access to institutional credit for farmers and rural entrepreneurs. Recognizing Mizoram's vulnerability to climate change, NABARD has implemented climate-resilient farming models, including Integrated Farming Systems (IFS), agroforestry, and organic farming under initiatives such as the JIVA project and Springshed-Based Watershed Development. These efforts align with SDG 13 on climate action by fostering sustainable agricultural practices and promoting soil and water conservation in the state.

7.4. NABARD has actively supported micro, small, and medium enterprises (MSMEs) in Mizoram, recognizing their potential for job creation and economic growth. It has extended financial assistance to handloom, handicrafts, and agro-processing industries, strengthening the state's rural economy. Through capacity-building programs, cluster development, and MSME refinance schemes, NABARD has enabled rural entrepreneurs to scale their businesses. Additionally, it has invested in livestock and allied sectors, supporting projects such as scientific goat farming, piggery expansion, and the Mega Egg Production Farm, aimed at increasing local production and reducing dependence on imports. By integrating financial support with skill development, NABARD is fostering a self-reliant and sustainable economic ecosystem in Mizoram.

8. Developmental Challenges in Mizoram

8.1. Mizoram, a hilly and agrarian state in Northeast India, faces several development challenges due to its geographical constraints, socio-economic factors, and infrastructure limitations. These challenges significantly impact agricultural productivity, financial inclusion, and overall economic growth.

8.2. Agriculture, the backbone of Mizoram's economy, struggles with limited arable land and low productivity. With only 1.12 lakh hectares of operational farmland and nearly 55 percent of farmers practicing shifting cultivation, the state's paddy yield stands at 1.74 metric tons per hectare, much lower than the national average of 2.87 metric tons per hectare. Irrigation infrastructure remains inadequate, with only 9.40 percent of the net sown area covered, making farming highly dependent on erratic

rainfall. The low level of mechanization is another concern, with farm power availability at just 0.70 kilowatt per hectare compared to the national average of 2.5 kilowatt per hectare. Post-harvest losses further exacerbate the problem, as poor storage and transport facilities lead to 30 to 40 percent of perishable produce being wasted annually. Additionally, access to credit remains a challenge, with only 46,859 Kisan Credit Cards issued out of 2.29 lakh cultivators, reflecting the low penetration of institutional credit.

8.3. Financial inclusion and banking services in Mizoram remain underdeveloped, limiting access to formal financial systems for a significant portion of the population. The state has only 239 bank branches, with an average of one branch serving 5,000 people, far below the density seen in urban centers. Kisan Credit Card uptake is also low, with only 20.4 percent of eligible farmers availing the facility, restricting their access to essential credit for agricultural operations. Digital transactions have yet to gain traction in rural Mizoram, with less than 15 percent of financial transactions being digital, primarily due to weak network connectivity. Furthermore, self-help groups (SHGs) and joint liability groups (JLGs), which play a crucial role in financial inclusion, are facing sustainability challenges. The SHG loan repayment rate has declined from 90 percent in 2019 to 82 percent in 2023, leading to a rise in non-performing assets (NPAs).

8.4. Infrastructure and connectivity constraints further hinder economic development in Mizoram. Only 30 percent of rural roads are all-weather roads, creating significant challenges in farm-to-market linkages and hampering economic mobility. The lack of proper storage and cold chain facilities further aggravates post-harvest losses, as the state has only 13 cold storage units with a total capacity of 4,300 metric tons, which is insufficient to cater to the annual fruit and vegetable production of 1.5 lakh metric tons. Weak market linkages also limit farmers' earning potential, with Farmer Producer Organizations (FPOs) accounting for merely 5 percent of the total agricultural trade in the state, reducing their bargaining power in the market.

8.5. The MSME and industrial sectors in Mizoram face significant roadblocks, limiting entrepreneurship and employment opportunities. The state has 13 industrial estates, but six of them remain non-operational due to a lack of investment and infrastructure. Access to credit is another major constraint, with only 12 percent of MSME proposals receiving bank financing despite government support schemes. Additionally, underdeveloped border trade infrastructure has restricted economic opportunities. For example, Mizoram imports approximately 70,000 eggs daily, incurring an expenditure of ₹16.71 crore annually, highlighting the unutilized potential for local production.

8.6. Climate change and environmental issues pose further risks to Mizoram's sustainability. Deforestation due to shifting cultivation has resulted in the loss of over

5,000 hectares of forest cover annually, contributing to land degradation and biodiversity loss. Erratic rainfall patterns and increasing water scarcity are also growing concerns, with the groundwater table depleting by 1.5 meters per year since 2015. Despite the state's vast potential for green energy, renewable sources contribute only 4.5 percent to Mizoram's total power supply, leaving significant room for improvement in sustainable energy adoption.

9. Policy Suggestions

9.1. The challenges outlined at serial 8 above, underscore the urgent need for a multi-pronged approach that integrates policy reforms, infrastructure investments, financial inclusion efforts, and sustainable development initiatives. Some of the policy suggestions, which can facilitate Mizoram to move towards a resilient and inclusive growth trajectory are:-

- i. Expand micro-irrigation, watershed management, and water harvesting structures to increase the irrigated area from 9.4% to 25%.
- ii. Promote farm mechanization through custom hiring centers to increase farm power availability to 1.5 kW per hectare.
- iii. Strengthen market linkages by supporting Farmer Producer Organizations (FPOs), contract farming, and e-NAM integration.
- iv. Scale up organic and natural farming initiatives, targeting 20,000 farmers under projects like JIVA in the short term.
- v. Develop post-harvest infrastructure to reduce perishable losses by 15-20%.
- vi. Saturate Kisan Credit Card (KCC) coverage by issuing additional KCCs through PACS.
- vii. Expand the business correspondent network, establishing new outlets in unbanked villages.
- viii. Digitize land records to facilitate seamless access to credit and prevent land title disputes.
- ix. Enhance digital banking adoption by 30% through Green PIN implementation, BHIM UPI onboarding, and Aadhaar Enabled Payment System (AePS).
- x. Strengthen SHG and JLG lending, ensuring active Self-Help Groups (SHGs) receive credit linkage.
- xi. Expand Agri-Stack implementation, enabling digital crop records for improved credit and insurance access.
- xii. Support cluste based agro MSMEs in bamboo, ginger, chili, turmeric, and pineapple processing.
- xiii. Establish new cold storage units and agro-processing clusters to enhance value addition.
- xiv. Encourage public-private partnerships (PPP) in food processing, increasing local processing from 8% to 20%.

- xv. Promote agroforestry-based alternatives to shifting cultivation, covering 10,000 hectares.
- xvi. Enhance renewable energy adoption, increasing solar and micro-hydropower capacity by 50% for rural energy security.
- xvii. Strengthen disaster resilience through watershed-based interventions, benefiting Small and Marginal farmers.
- xviii. Develop climate-resilient agriculture models, ensuring 40% of farmers adopt integrated farming by 2030.
- xix. Strengthen the start-up ecosystem, improving access to venture capital and incubation support.
- xx. Establish an export promotion cell to facilitate trade with Myanmar and Bangladesh.
- xxi. Expand agri-MSME financing, focusing on high-potential value chains such as bamboo, ginger, chili, turmeric, and pineapple.
- xxii. Introduce dedicated tax incentives for export-oriented MSMEs, targeting ₹100 crore in exports by 2027.

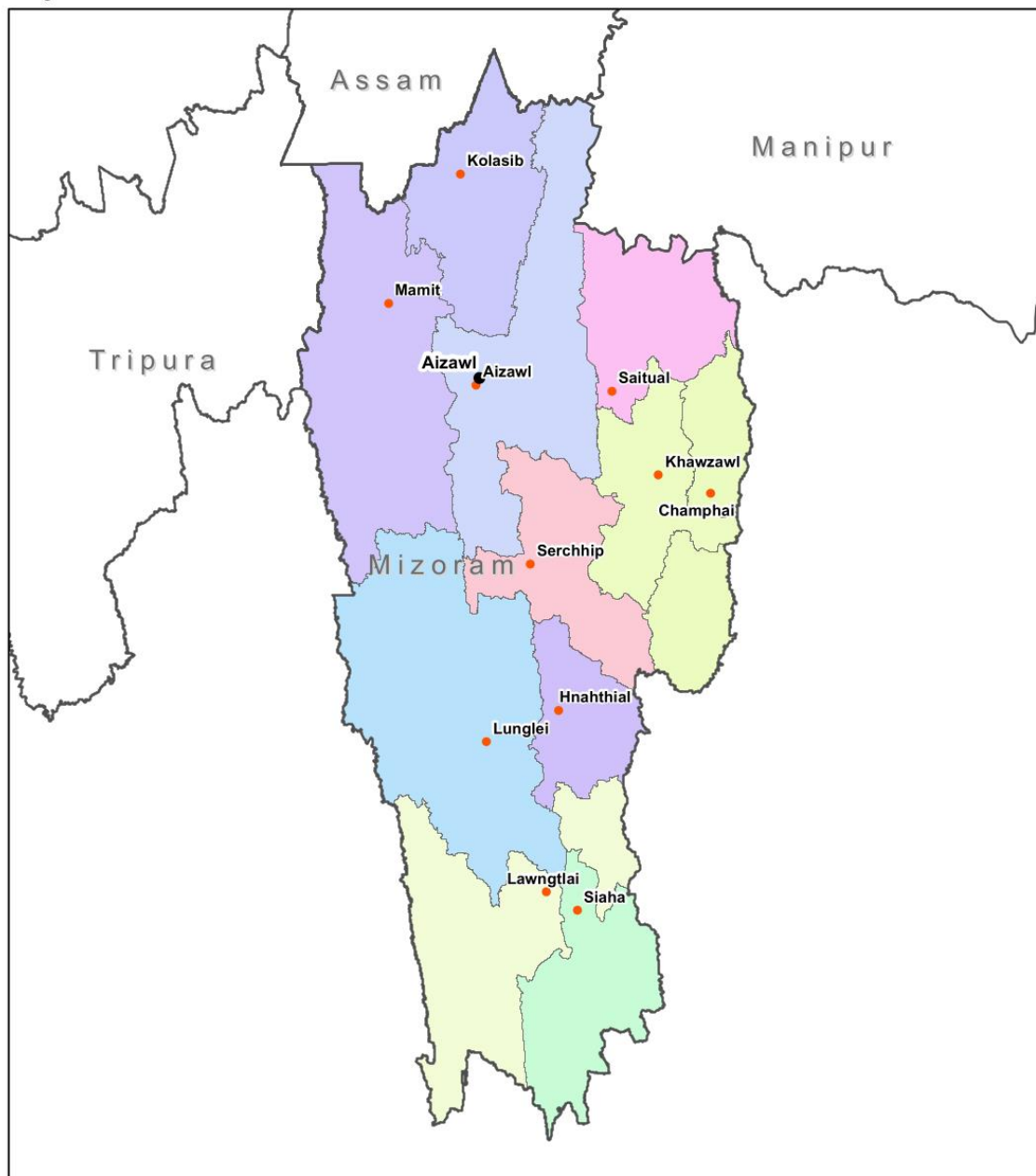
9.2. NABARD remains committed to driving these interventions in partnership with the Government of Mizoram, financial institutions, and other stakeholders in the development eco-system.

Part A

State Map



STATE - MIZORAM



Scale
1:1,600,000



Legend

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

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

Broad Sector-wise Projections for the Year 2025-26**(₹ Lakh)**

Sr. No.	Particulars	Amount
A	Farm Credit	85694.83
1	Crop Production, Maintenance and Marketing, and Working Capital Loans for Allied Activities	27270.37
2	Term Loan for agriculture and allied activities	58424.46
B	Agriculture Infrastructure	4171.26
C	Ancillary activities	6578.56
I	Credit Potential for Agriculture (A+B+C)	96444.65
II	Micro, Small and Medium Enterprises	147123.75
III	Export Credit	573.75
IV	Education	1683.00
V	Housing	41624.50
VI	Social Infrastructure	2475.00
VII	Renewable energy	1927.00
VIII	Others	6608.00
	Total Priority Sector	298459.65

**Summary of Sector/ Sub-sector wise Projections
for the Year 2025-26**

		(₹ Lakh)
Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing, and Working Capital Loans for Allied Activities	15885.03
2	Water Resources	1904.98
3	Farm Mechanization	2740.17
4	Plantation & Horticulture with Sericulture	13541.68
5	Forestry & Waste Land Development	608.49
6	Animal Husbandry - Dairy	5308.16
7	Animal Husbandry - Poultry	18951.07
8	Animal Husbandry - Sheep, Goat, Piggery	21389.71
9	Fisheries	2985.96
10	Farm Credit- Others	2379.58
	Sub total	85694.83
B	Agriculture Infrastructure	
1	Construction of storage	2427.67
2	Land development, Soil conservation, Wasteland development	1102.34
3	Agriculture Infrastructure - Others	641.25
	Sub total	4171.26
C	Ancillary activities	
1	Food & Agro. Processing	2366.56
2	Ancillary activities - Others	4212.00
	Sub Total	6578.56
	Credit Potential for Agriculture	96444.65
II	Micro, Small and Medium Enterprises	147123.75
III	Export Credit	573.75
IV	Education	1683.00
V	Housing	41624.50
VI	Social Infrastructure	2475.00
VII	Renewable energy	1927.00
VIII	Others	6608.00
	Total Priority Sector	298459.65

State Profile

State Profile

Key Agricultural and Demographic Indicators

State	Mizoram
SLBC Convener	State Bank of India(SBI)

Physical & Administrative Features

Particulars	Nos
Total Geographical Area (sq.km)	21081
No. of Districts	11
No. of Sub-Divisions	23
No. of Blocks	27
No. of revenue villages	704
No. of Gram Panchayats	830

Additional Information

Particulars	Nos
No. of districts classified as Aspirational District	1
No. of districts classified as Low PSL Credit Category	9
No. of districts having an international border	7
No. of districts classified as LWE affected	0
No. of districts Climate Vulnerability to Agriculture	
Very High	0
High	1
Medium	6
Low	4
Very Low	0
Not Available	0
No. of districts with % of Tribal Population above the national average of 8.9%	11

Soil and Climate

Particulars	Nos
Climate	Moderate moist tropical to sub-tropical
Soil Type	Alluvial and Colluvial Fertile

Agro Climatic Zones in the State

Sr. No.	Districts	Agro Climatic Zones
1	Mamit	PAZ2 - Eastern Himalayan Region
2	Kolasib	PAZ2 - Eastern Himalayan Region
3	Champhai	SAZ35 - Humid Temperate Sub-Alpine
4	Aizawl	SAZ34 - Humid Mild Sub-Tropical Hill
5	Khawzawl	SAZ35 - Humid Temperate Sub-Alpine
6	Serchhip	SAZ33 - Humid Mild Tropical Hill Zone
7	Siaha	SAZ34 - Humid Mild Sub-Tropical Hill
8	Hnahthial	SAZ34 - Humid Mild Sub-Tropical Hill
9	Lunglei	SAZ34 - Humid Mild Sub-Tropical Hill
10	Lawngtlai	SAZ34 - Humid Mild Sub-Tropical Hill
11	Saitual	SAZ35 - Humid Temperate Sub-Alpine

Land Utilisation [Ha]

Particulars	Nos
Total Area Reported	2037840
Forest Land	1493000
Area Not Available for Cultivation	116000
Barren and Unculturable land	1000
Permanent Pasture and Grazing Land	6010.76
Land under Miscellaneous Tree Crops	72826.43
Culturable Waste	10302
Current Fallow	48216.95
Other Fallow	99024.80
Net Sown Area	200840
Total or Gross Cropped Area	204470
Area Cultivated More than Once	3630.00
Cropping Intensity [GCA/NSA] (%)	101.81

Rainfall & Ground Water Scenario

Particulars	Nos
Normal (mm)	2327.73
Actual (mm)	-
2023-24	1622.10
2022-23	1551.60
2021-22	1943.80
Net annual recharge (MCM)	220

Net annual draft (MCM)	7
Balance (MCM)	213
Stages of GW development (%)	3.70
Total No. of Blocks	27
Safe	27

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

Classification of Holding	Holding		Area	
	Nos	% to Total	ha	% to Total
<= 1 ha	44963	50.08	27165	24.15
>1 to <=2 ha	27483	30.61	35064	31.18
>2 to <=4 ha	13834	15.41	31672	28.16
>4 to <=10 ha	3209	3.57	14909	13.26
>10 ha	285	0.32	3653	3.25
Total	89774	100.00	112463	100.00

Workers Profile [In '000]

Particulars	Nos
Cultivators	229.60
Of the above, Small/ Marginal Farmers	89.68
Agricultural Labourers	41.78
Workers engaged in Household Industries	7.84
Workers engaged in Allied agro activities	13.42
Other workers	207.46

Demographic Profile [In '000]

Category	Total	Male	Female	Rural	Urban
Population	1097.206	555.339	541.867	525.435	571.771
Scheduled Caste	1.218	0.807	0.411	-	-
Scheduled Tribe	1036.115	516.294	519.891	462.87	267.25
Literate	848.175	438.529	409.646	363.334	484.841
BPL	109	-	-	-	-

Households [In '000]

Particulars	Nos
Total Households	288.19
Rural Households	148.86
BPL Households	56.58

Household Amenities [Nos. in '000 Households]

Particulars	Nos
Having brick/stone/concrete houses	34.27
Having source of drinking water	121
Having electricity supply	241.80
Having independent toilets	74.05

Village-Level Infrastructure [Nos.]

Particulars	Nos
Villages Electrified	717
Villages having Agriculture Power Supply	34
Villages having Post Offices	386
Villages having Banking Facilities	91
Villages having Primary Schools	704
Villages having Primary Health Centres	70
Villages having Potable Water Supply	728

Infrastructure Relating to Health & Sanitation [Nos.]

Particulars	Nos
Anganwadis	2244
Primary Health Centres	66
Primary Health Sub-Centres	373
Dispensaries	46
Hospitals	46
Hospital Beds	4084

Infrastructure & Support Services for Agriculture [Nos.]

Particulars	Nos
Fertilizer/Seed/Pesticide Outlets	92
Agro Service Centres	85
Soil Testing Centres	8

Approved nurseries	6
Agriculture Pumpsets	30
Pumpsets Energized	0
Krishi Vigyan Kendras	8

Irrigation Coverage ['000 Ha]

Particulars	Nos
Area Available for Irrigation (NSA + Fallow)	153.14
Irrigation Potential Created	51.04
Net Irrigated Area (Total area irrigated at least once)	12.24
Area irrigated by Canals/ Channels	18.30
Area irrigated by Wells	0.30
Area irrigated by Tanks	0.54
Area irrigated by Other Sources	1
Irrigation Potential Utilized (Gross Irrigated Area)	21

Infrastructure for Storage, Transport & Marketing

Particulars	Nos
Pucca Road [km]	7923
Railway Line [km]	17
Public Transport Vehicle [Nos]	4907
Goods Transport Vehicles [Nos.]	27261

Processing Units

Particulars	Nos
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	81
Sugarcane (Gur/Khandsari/Sugar)	0
Fruit (Pulp/Juice/Fruit drink)	7
Spices (Masala Powders/Pastes)	12
Dry-fruit (Cashew/Almond/Raisins)	0
Cotton (Ginning/Spinning/Weaving)	0
Milk (Chilling/Cooling/Processing)	1
Meat (Chicken/Mutton/Pork/Dry fish)	1
Animal Feed (Cattle/Poultry/Fishmeal)	2
Others	0

Animal Population as per Census [Nos.]

Category of animal	Total	Male	Female
Cattle - Cross bred	21455	405	17350
Cattle - Indigenous	24246	9100	15146
Buffaloes	6080	2600	3480
Sheep - Cross bred	440	250	190
Sheep - Indigenous	42	20	22
Goat	14810	5880	8930
Pig - Cross bred	263060	143550	119510
Pig - Indigenous	29400	17060	12340
Horse/Donkey/Camel	730	420	310
Poultry - Improved	16287		
Poultry - Indigenous	1841990		

Infrastructure for Development of Allied Activities [Nos.]

Particulars	Nos
Veterinary Hospitals	11
Dispensaries	69
Disease Diagnostic Centres	20
Artificial Insemination Centers	64
Animal Breeding Farms	20
Animal feed manufacturing units	1
Fodder Farms	6
Dairy Cooperative Societies	74
Milk Collection Centres	35
Fishermen Societies	48
Licensed Slaughter houses	2
Animal Husbandry Training Centres	2
Animal Markets	3
Fish Markets	5
Livestock Aid Centers	67

Milk, Fish, Egg Production & Per Capita Availability

Particulars	Production (Annum)		Per capita availability	
	Quantity	Unit	Availability	Unit
Fish	5229	TMT	10.2	gm/day
Egg	397	Lakh Nos.	29	Nos./p. a.
Milk	24481	TMT	48	gm/day
Meat	15528	TMT	30	gm/day

Source(s)

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Mizoram Statistical Abstract 2023
1.Additional Information	Economic Survey Mizoram 2024
2. Soil & Climate	Mizoram Statistical Abstract 2023
3. Land Utilization [Ha]	Mizoram Statistical Abstract 2023
4. Ground Water Scenario	Mizoram Statistical Abstract 2023
5. Distribution of Land Holding [In '000]	Mizoram Statistical Abstract 2023
6. Workers Profile [In '000]	Mizoram Statistical Abstract 2023
7. Demographic Profile [In '000]	Census 2011
8. Households [In '000]	Mizoram Statistical Abstract 2023
9. Household Amenities [Nos. in '000 Households]	Mizoram Statistical Abstract 2023
10. Village-Level Infrastructure [Nos.]	Mizoram Statistical Abstract 2023
11. Infrastructure Relating To Health & Sanitation [Nos.]	Mizoram Statistical Abstract 2023
12. Infrastructure & Support Services For Agriculture[Nos.]	Mizoram Statistical Abstract 2023
13. Irrigation Coverage ['000 Ha]	Mizoram Statistical Abstract 2023
14. Infrastructure For Storage, Transport & Marketing	Mizoram Statistical Abstract 2023
15. Processing Units	Potential Linked Credit Plan of all districts
16. Animal Population as per Census [Nos.]	20th Livestock Census 2019
17. Infrastructure for Development of Allied Activities [Nos.]	Mizoram Statistical Abstract 2023
18. Milk, Fish, Egg Production & Per Capita Availability	Mizoram Statistical Abstract 2023

Key Insights into Agriculture and Socio Economic Indicators

Socio–Economic and Demographic Profile and Investment in Agriculture

(No.)

Sr.No.	Particulars	Details
1	Coastline (km)	0
2	Geographical Area Rank/Position	26
3	Population Rank among India States	27
4	No. of ATMs per lakh of population	19
5	No. of Bank Branches per lakh of population	23
6	Population Density	52

Major Socio-Economic Indicators of the State

(No/ Amount in ₹)

Sr.No.	Indicator	State Performance
	Economic Indicators	
1	Per Capita Net State Domestic Product @ Current Prices	232126
2	Poverty (Percentage of the total population who are multidimensionally poor)	5.30
		Monthly Expenditure in ₹
3	Milk and Milk product	
a	Rural	147
b	Urban	204
4	Meat, Fish and egg	
a	Rural	612
b	Urban	720
5	Cereals	
a	Rural	126
b	Urban	133
6	Pulses	
a	Rural	35

b	Urban	40
9	Fruits	
a	Rural	139
10	Vegetables	
a	Rural	377
b	Urban	425
Social Indicators		
1	Sex Ratio	976
2	Birth Rate	18.05
3	Death Rate	5.01
4	Infant Mortality Rate	13
5	Life Expectancy - Male	66.90
6	Life Expectancy - Female	78.40
7	Maternal Mortality Rate (MMR)	131

Investment in Agriculture

(₹ crore)

Sr.No.	Particulars	Amount
1	Total State Budget	14209.95
2	Revenue Expenditure (Agri. & Allied Sectors and irrigation)	927.57
3	Capital Expenditure (Agri. & Allied Sectors and irrigation)	253.62
4	Share (%) of Capital Expenditure in Total Agriculture Budget	21.47
5	Share (%) of Revenue Expenditure on Total State Budget for Agriculture	78.52

Input Use Pattern

Particulars	FY 2021-22	FY 2022-23
Fertilizer consumption - Kharif (kg/ha)	392.60	246.29
Fertilizer consumption - Rabi (kg/ha)	0.00	0.00
Total (kg/ha)	392.60	246.29

KCC Coverage

Particulars	FY 2021-22	FY 2022-23	FY 2023-24
KCC coverage (No.)	35532	50678	46859
GLC through KCC (Crore)	310.49	445.35	397.67

KCC - Outstanding

Sr.No.	Balance O/S as on 31/03/2024	
	A/c (in lakh)	Amt. (₹ crore)
1	0.71	736.62

Average per account KCC loan

Sr.No.	Agency	Per account Credit (₹)		
		FY 2021-22	FY 2022-23	FY 2023-24
1	Commercial Banks	95133	54703	67379
2	RRBs	164297	146102	151103
3	Cooperative Banks	135290	154773	139879
4	Average KCC credit per account	131573	118526	119453

PM Kisan & Other DBTs

Particulars	FY 2021-22	FY 2022-23	FY 2023-24
PM Kisan Coverage (No.)	36498	40784	50687
State Govt Sponsored Schemes Coverage (No.)	68309	20269	-

Soil testing facilities

Particulars	FY 2021-22	FY 2022-23	FY 2023-24
Soil Testing Laboratories (No.)	4	4	5
Soil Health Cards Issued (No.)	-	960	2175

Number and area of operational holdings

Sr.No.	Particulars	2010-11	2015-16
1	No. of operational land holding (in lakh)	0.10	0.10
2	Area of operational holding ('000 ha)	105	112

Size class wise Operational Holdings in State

Sr.No.	Size groups	Total Operational Holdings
1	<= 1 ha	44963
2	>1 to <=2 ha	27483
3	>2 to <=4 ha	13834
4	>4 to <=10 ha	3209
5	>10 ha	285
	Total	89774

FPOs in the State promoted by NABARD

Sr.No.	Particulars	No./Amt.
1	Total No. of FPOs sanctioned	15
2	Total No. of FPOs Registered	15
3	Aggregate Grant Sanctioned (₹ lakh)	329
4	Aggregate Grant Released (₹ lakh)	131
5	No. of Shareholding Members	5304
6	Women Members	1662
7	Equity Mobilized (₹ lakh)	26
8	No. of FPOs credit-linked	1
9	No. of FPOs market linked	2

Major Crops, Area, Production, Productivity

Sr. No.	Crop	FY 2021-22			FY 2022-23		
		Area ('000 ha)	Prod. ('000MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Paddy	34.91	60.88	1743.91	34.07	58.84	1727.03
2	Maize	6.65	11.32	1702.26	11.55	19.32	1672.73
3	Pulses	4.04	5.72	1415.84	3.69	4.51	1222.22
4	Oilseeds	3.02	3.16	1046.36	4.47	4.70	1051.45
5	Sugarcane	1.29	36.95	28643.41	1.46	41.37	28335.62
6	Potato	0.30	0.64	2133.33	0.21	1.35	6428.57
7	Cotton	-	-	0.00	0.29	0.49	1689.66
8	Tobacco	0.27	0.15	555.56	0.01	0.00	0.00
9	Tapioca	0.16	0.90	5625.00	0.19	0.65	3421.05

Seed Replacement Ratio %

Sr.No.	Crop	FY 2022-23	FY 2023-24
1	Paddy	37.50	45.57
2	Maize	34.00	34.00
3	Pulses	-	4.54
4	Finger Millet	-	8.33

Source(s)

Table Name	Source(s) and reference year of data
Table 1: Input Use Pattern	Statistical Abstract of Mizoram 2022
Table 2: Trend in procurement/marketing	Agriculture Department, Mizoram
Table 3: KCC Coverage	SLBC - Mizoram
Table 4: PM Kisan & Other DBTs	PM KISAN Portal
Table 5: Soil testing facilities	Agriculture Department, Mizoram
Table 6: Crop Insurance	PMFBY Portal
Table 7: Major Crops, Area, Production, Productivity	Statistical Abstract of Mizoram 2023, Department of Economics
Table 8: Seed Replacement Ratio %	SeedNet India Portal

Water Resources**Irrigated Area & Potential**

Particulars	FY 2021-22	FY 2022-23
Net Irrigation Potential ('000 ha)	49	51
Net Irrigated Area ('000 ha)	19	19
Gross Irrigated Area ('000 ha)	22	22

District wise rainfall status

Sr. No.	Status	Districts
1	Deficient	Aizawl
2	Deficient	Champhai
3	Deficient	Lunglei
4	Large deficient	Kolasib
5	Deficient	Mamit
6	Large deficient	Khawzawl
7	Large deficient	Saitual
8	Deficient	Serchhip

9	Deficient	Lawngtlai
10	Deficient	Hnahthial
11	Deficient	Siaha

Source(s)

Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	Statistical Abstract of Mizoram 2023

Farm Mechanisation**Mechanization in State**

Particulars	FY 2021-22	FY 2022-23	FY 2023-24
No. of tractors	302	168	140
Power Tillers	0	0	44
Threshers/Cutters	0	0	30

Service Centers

Particulars	FY 2021-22	FY 2022-23	FY 2023-24
Custom Hiring & Agro Service Centers (No.)	35	43	51
Other minor repair & service centers (No.)	2	2	2

Source(s)

Table Name	Source(s) and reference year of data
Table 1: Mechanisation in District	Statistical Abstract of Mizoram 2023
Table 2: Service Centers	Agriculture Department, Govt. of Mizoram

Plantation & Horticulture including Sericulture**Sericulture**

Particulars	FY 2021-22	FY 2022-23
Area under sericulture (ha)	2129	2125
Production - kg	183496	151263

Weavers Clusters

Particulars	FY 2021-22
Weavers' population (No.)	27400

Production and Productivity of Horticultural crops

Sr. No.	Crop	FY 2021-22		FY 2022-23	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Orange	16.57	54.17	16.67	54.17
2	Banana	11.68	140.50	11.68	140.50
3	Grape	2.33	17.30	2.36	17.31
4	Cabbage	3.87	88.53	3.87	88.53
5	Passion Fruit	1.00	2.23	1.00	2.23
6	Tomato	2.80	27.10	2.80	27.13
7	Birdey Chilly	11.20	10.92	10.94	10.92
8	Turmeric	7.74	29.82	7.92	29.82
9	Ginger	8.55	60.13	8.55	60.13
10	Anthurium	11.00	95.82	11.01	95.82
11	Mulberry		0.43		0.60
12	Muga		119.83		209.41
13	Eri		0.01		0.01
14	Oak Tasar		1.52		0.40
15	Silk Yarn		0.06		0.08

High Tech Orchards

Sr. No.	Crop	FY 2021-22			FY 2022-23		
		No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)
1	Pineapple		5	29	-	5	29
2	Dragonfruit		2	0	-	-	-

Forestry & Waste Land Development
Nurseries (No.)

Sr.No.	Item/ Variety	FY 2021-22	FY 2022-23	FY 2023-24
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	8	9	9

Source

Table Name	Source(s) and reference year of data
Table 1: Sericulture	Statistical Abstract of Mizoram 2023, Dept. of Sericulture
Table 2: Weavers Clusters	4th All-India Handloom Census 2019
Table 3: Production and Productivity of Horticultural crops	Statistical Abstract of Mizoram 2023, Department of Economics
Table 4: High Tech Orchards	Horticulture Department, Mizoram

Key Insights into Allied Sector, Agri Infra and Land Development, Animal Husbandry & Fisheries - Production Status in the State

Sr. No.	Particulars	Unit	FY 2021-22	FY 2022-23
			Details	Details
1	Milk	TMT	24588.00	24481.00
2	Total Meat	Lakh MT	0.15	0.15
3	Poultry Meat	Lakh MT	0.06	0.06
4	Egg	Crore Nos	4.00	3.97
5	Fish Production	Lakh MT	0.50	0.50

Infrastructure available in the Animal Husbandry Sector

Sr.No.	Institution	Unit	Details
1	Veterinary Hospitals	No.	11
2	Veterinary Dispensary	No.	69
3	Livestock Aid Centre (LAC)	No.	67
4	Frozen Semen A.I. Centres	No.	64
5	Animal Disease Research Institute	No.	1
6	Biological Products Institutes	No.	1
7	Department Training Centers	No.	1
8	Livestock Breeding Farms	No.	5
9	Poultry Breeding Farms + Duck Breeding Farms	No.	9
10	Fodder Farms + Seed Production Farms	No.	1
11	Sheep breeding farm	No.	0
12	Goat Breeding Farms	No.	1
13	Pig Breeding Farms	No.	5
14	Cattle Feed Plant	No.	1

Animal Husbandry - Poultry

Particular	FY 2021-22	FY 2022-23
Broiler Farms (No.)	9	9
Hatcheries (No.)	3	3
Popular breeds	Zoar Broiler	Zoar Broiler

Source(s)

Table Name	Source(s) and reference year of data
Table 1: Poultry	Statistical Abstract Mizoram 2023

Animal Husbandry – Sheep, Goat, Piggery etc.**GLC**

Particular	FY 2021-22	FY 2022-23	FY 2023-24
KCC for working capital (₹ Crore)	177.22	168.84	183.09
KCC for working capital (No.)	9063	9043	7393

Popular Breed(s)

Particular	FY 2023-24
Popular goat breed(s)	Assam Hill Goat, Beetal
Popular pig breed(s)	Yorkshire, Hampshire, Zobawk

Source(s)

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - Mizoram
Table 2: Popular Breed(s)	Animal Husbandry and Veterinary, Department Govt. Of Mizoram

Fisheries**GLC**

Particular	FY 2021-22	FY 2022-23	FY 2023-24
KCC for working capital (₹ Crore)	0.48	3.64	4.25
KCC for working capital (No.)	38	224	311

Inland Fisheries Facilities

Particular	FY 2021-22	FY 2022-23
Tanks/ Ponds (No.)	18587	18519
Reservoirs (No.)	13	14
Cage Culture/ Bio-floc technology (No.)	5527	5759

Fisheries Infrastructure Development Fund (FIDF)**Fisheries Infrastructure in the State**

Sr. No.	Particular	Unit	Details
1	Fishing Harbours	No.	0
2	Fish landing Centres	No.	0
3	Fish Seed Hatcheries (Govt.)		
a	No	No.	4
b	Capacity	Million nos. PL per year	12
4	Shrimp (L. vannamei) Hatcheries		
a	No	No.	0
b	Capacity	Million nos. PL per year	0
5	Fish Seed Farms		
a	Public	No.	4
b	Private	No.	9

Fisheries Resource in the State

Sr.No.	Sector	Production (lakh MT)
1	Freshwater	0.05
2	Brackishwater	0.00
3	Marine	0.00
4	Total	0.05

Source(s)

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - Mizoram
Table 2: Inland Fisheries Facilities	Mizoram Statistical Abstract 2023

Farm Credit - Others & Integrated Farming GLC

Particular	FY 2021-22	FY 2022-23	FY 2023-24
GLC flow (₹ Crore)	62.74	42.30	142.46

Source(s)

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

Storage Infrastructure in the State**i) Storage Capacity**

Sr. No.	Name of the organization /Sector	No. of owned godowns	Covered Storage capacity in MT
1	Food Corporation of India (FCI)	6	31843
2	State Civil Supplies Corporation	121	45380
	Total	127	77223

ii) Installed capacity of cold storages in the State

Sr.No.	Particular	No. of cold storages	Storage capacity in MT
1	Private	3	4001
2	Co-operative sector	0	0
	Total	3	4001

NABARD's interventions

Particular	FY 2021-22	FY 2022-23	FY 2023-24
Watershed Projects (No.)	0	1	1
Watershed Projects - Area treated (ha)	0	322	360
Wadi Projects (No.)	1	1	1
Wadi Projects - Area of plantation (ha)	65	65	65

Source(s)

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC-Mizoram
Table 2: NABARD's interventions	NABARD Mizoram RO

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others GLC

Particulars	FY 2021-22	FY 2022-23	FY 2023-24
GLC flow (₹ Crore)	1.94	0.03	0.12

Fertilizer Consumption

Particulars	FY 2021-22	FY 2022-23
Fertilizer Consumption ('000 kg)	18331.00	12012.00

Facilities Available

Particulars	FY 2021-22	FY 2022-23	FY 2023-24
Seed Processing Units (No.)	-	-	4
Food Parks (No.)	3	4	8
Food Quality Testing Labs	2	3	4
Ripening chambers	3	4	8
Agri-Economic Zones (No.)	1	1	1
Agri Start-Ups (No.)	1	1	1

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC - Mizoram
Table 2: Fertilizer Consumption	Statistical Handbook
Table 4: Facilities Available	Statistical Handbook

Agri Ancillary Activities - Food & Agro Processing & Others GLC

Particulars	FY 2021-22	FY 2022-23	FY 2023-24
GLC flow (₹ Crore)	3.93	4.82	3.59
MUDRA Loans (₹ Crore)	228.28	214.85	290.16

Other Ancillary Services

Particulars	FY 2023-24
PACS as MSC (No.)	25

Source(s)

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

MSME**GLC**

Particulars	FY 2021-22	FY 2022-23	FY 2023-24
No. of units financed	10458	12331	9881
Loans under Stand Up India Scheme (₹ Crore)	30.22	36.57	19.01
Loans to Weavers' Coop. Societies (₹ Crore)	0.00	0.00	0.00

MSME units - Cumulative

Particulars	FY 2021-22	FY 2022-23	FY 2023-24
MSME Clusters (No.)	3	3	3
Micro Units (No.)	2813	4959	30748
Small Units (No.)	4849	6545	6001
Medium Units (No.)	685	1146	1801
Udyog Aadhar Registrations (No.)	541	757	18807

Traditional activities

Particulars	FY 2021-22	FY 2022-23	FY 2023-24
Handloom Clusters (No.)	1	1	1
Handicrafts Clusters (No.)	2	2	2
Weavers' Coop. Societies (No.)	38	38	40

Skill Development Trainings

Particulars	FY 2021-22	FY 2022-23	FY 2023-24
PMEGP/ DDU-GKY Schemes (No. of trainees)	136	131	105

Performance of RSETIs in the State

Sr.No.	Financial Year Ended	Training Programs Conducted	Candidates Trained	Candidates Settled	Candidates covered under Bank Finance
1	2023-24	37	1055	927	429
2	2022-23	34	907	818	534
3	2021-22	23	651	636	337

Category-wise performance under PMMY during 2023-24

Sr.No.	Category	No. of A/Cs	Amount Disbursed (₹ lakh)
1	Shishu (loan up to ₹ 50,000)	12813	51.71
2	Kishore (loan from ₹ 50,001 to ₹ 5.00 lakh)	5834	103.10
3	Taurn (loan from ₹ 5.00 lakh to ₹ 10 lakh)	1791	135.33
	Total	20438	290.14

Mega Food Parks in the State

Sr.No.	Name of the MFP	Address	District
1	Zoram Mega Food Park	Khamrang, Kolasib District, Mizoram	Kolasib
2	Food Park – Chhingchhip	Chhingchhip, Serchhip district, Mizoram	Serchhip

Source

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

Export/ Education/Housing GLC

Particular	FY 2021-22	FY 2022-23	FY 2023-24
GLC flow under Export Credit (₹ Crore)	0.00	0.00	0.00
GLC under Education (₹ Crore)	2.12	1.86	3.97
GLC under Housing (₹ Crore)	250.08	229.59	166.40

Progress under PMAY GLC

Particular	FY 2021-22	FY 2022-23	FY 2023-24
No. of units sanctioned	410	105	9
Amt. of subsidy released (₹ Crore)	24.67	3.41	0.42

Source(s)

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

Public Infrastructure Investments GLC

Particulars	FY 2021-22	FY 2022-23	FY 2023-24
GLC flow under PPP projects (₹ Crore)	0.00	0.00	0.00
Amt of RIDF assistance (₹ Crore)	126.59	198.53	225.34

Major Projects sanctioned under RIDF/FIDF/NIDA/DIDF during last FY

(₹ crore)			
Sr.No.	Purposes	Amount sanctioned	Districts covered
1	Upgradation of Laki Vahai Road	25.72	Siaha
2	Construction of Galvanised Steel Truss Bridge	14.48	Hnahthial
3	Ruantlang Water Supply Scheme Solar Pumping	20.66	Champhai
4	Reconstruction of Sub District Hospital Tlabung	5.98	Lunglei
5	Tuidai Multipurpose Project	27.93	Mamit
6	Installation of 5 MWp Grid Connected SPV Plant	37.82	Aizawl

Major projects implemented in the State under RIPF during last 03 years

(₹ lakh)

Sr.No.	Name of the project	Year	Amount Sanctioned
1	Construction of PCC Pavement and viewing Gallery at Lungno Fall Tualcheng Village Champhai RD block Champhai district	2023	5.00
2	Construction of Minor Bridge at Chawmkawr Serchhip district	2023	5.00

Renewable Energy - Sector-wise cumulative achievements

Sr.No.	Sector	Installed capacity (GW)
1	Solar Power	23.85
2	Wind Power	0.00
3	Bio Energy	0.00
4	Small Hydro	38.35
	Total	62.20

Informal Credit Delivery GLC

Particulars	FY 2021-22	FY 2022-23	FY 2023-24
SHG Bank Linkage (₹ Crore)	34.81	26.97	47.29
JLG Bank Linkage (₹ Crore)	20.77	43.25	115.02

Promotional Interventions

Particulars	FY 2021-22	FY 2022-23	FY 2023-24
NRLM (₹ Crore)	32.09	28.02	44.11
Assistance for marketing support/ Exhibitions/ Melas (₹ Crore)	0.15	0.14	0.13
No. of SHGs formed	1066	2413	1387
No. of SHGs credit linked (including repeat finance)	1324	1143	1453

Bank loan disbursed (₹ Crore)	34.81	26.97	47.29
Average loan per SHG (₹ lakh)	2.63	2.36	3.25

NABARD Intervention for Capacity building Programme in FY

Sr. No.	Particulars	No. of Programmes during FY 2022-23	Programmes during FY 2023-24	No. of persons trained
1	SHG/JLG Sensitisation programme for bankers	5	5	188
2	Village level programmes	26	11	1151
3	Micro Enterprise Development Programme	0	4	120
4	Grass Root Level Training Programme	7	4	321

Status of SHG financing

(₹ crore)

Sr. No.	Agency	Total SHGs Credit linked	Deposits by SHGs	Loan O/S	Loan disbursed last FY
1	Commercial Banks	171	1.50	3.92	3.80
2	Cooperative Banks	142	1.06	4.02	0.00
3	Regional Rural Banks	2979	39.04	64.03	42.35
	Total	3292	41.60	71.97	46.15

Source(s)

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

Status and Prospects of Cooperatives Details of non-credit cooperative societies

Particular	FY 2021-22	FY 2022-23	FY 2023-24
AH Sector - Milk/ Fisheries/ Poultry (No.)	387	401	412
Consumer Stores (No.)	99	99	99
Housing Societies (No.)	3	3	3
Weavers (No.)	181	185	192
Marketing Societies (No.)	12	13	13
Labour Societies (No.)	6	6	6
Industrial Societies (No.)	35	39	41
Sugar Societies (No.)	0	0	0
Agro Processing Societies (No.)	0	0	0
Others (No.)	339	360	394
Total (No)	1062	1106	1160

Details of credit cooperative societies

Particular	FY 2021-22	FY 2022-23	FY 2023-24
Primary Agriculture Credit Societies (No.)	86	88	113

Potential for formation of cooperatives

Sr. No.	Name of Sector	Approximate Potential (No. of Cooperatives)
1	PACS	750
2	Dairy Cooperative	65
3	Fisheries	100

Status/ progress under various schemes of MoC in the State

Sr.No.	MoC Scheme/ Initiative	As on 31/03/2024
		No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	75
2	Potential for formation of new MPACS	750
3	PACS Computerisation	25
4	ARDBs Computerisation	0
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	78
6	PACS as Common Service Centres (CSCs)	25
7	PACS as Jan Aushadi Kendras (JAK)	1

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	National Cooperative Database
Table 2: Details of credit cooperative societies	National Cooperative Database

Banking Profile

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated	
		Total	Rural	Semi-urban	Urban	SHGs/ JLGs	BCs/BFs
Commercial Banks	21	128	21	42	65	16296	159
Regional Rural Bank	1	105	59	20	26	3527	358
State Cooperative Bank	1	30	0	9	21	10	0
Primary Agri. Credit Society	107	107	107	0	0		0
Others	2	5	1	3	1		0
All Agencies	132	375	188	74	113	19833	517

2. Deposits Outstanding

Agency	Amount of Deposit [₹ Crore]				
	FY 2021-22	FY 2022-23	FY 2023-24	Growth (%)	Share (%)
Commercial Banks	9079.49	9946.94	10706.62	7.64	60.99
Regional Rural Bank	4234.65	4969.87	5299.73	6.64	30.19
Cooperative Banks	1384.23	1455.46	1507.57	3.58	8.59
Others	98.60	39.71	40.34	1.59	0.23
All Agencies	14796.97	16411.98	17554.26	6.96	100.00

3. Loans & Advances Outstanding

Agency	Amount of Loan [₹ Crore]				
	FY 2021-22	FY 2022-23	FY 2023-24	Growth (%)	Share (%)
Commercial Banks	3530.32	4129.52	4887.90	18.36	52.17
Regional Rural Bank	2511.33	2892.60	3286.64	13.62	35.08
Cooperative Banks	977.80	1097.27	1172.12	6.82	12.51
Others	20.58	34.29	22.08	-35.61	0.24
All Agencies	7040.03	8153.68	9368.74	14.90	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	FY 2021-22	FY 2022-23	FY 2023-24
Commercial Banks	38.9	41.5	45.7
Regional Rural Bank	59.3	58.2	62.0
Cooperative Banks	70.6	75.4	77.7
Others	20.9	86.4	54.7
All Agencies	47.6	49.7	53.4

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

Agency	Cumulative up to 31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	0.70	1.23	0.62	0.08
Regional Rural Bank	2.82	1.22	0.79	0.03
Cooperative Banks	0.11	0.08	0.12	0.00
Others	0.00	0.00	0.00	0.00
All Agencies	3.63	2.53	1.53	0.11

6. Performance on National Goals

Agency	As on 31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹Crore]	% of Total Loans	Amount [₹Crore]	% of Total Loans	Amount [₹Crore]	% of Total Loans	Amount [₹Crore]	% of Total Loans	Amount [₹Crore]	% of Total Loans
Commercial Banks	869.72	17.8	121.41	2.5	1077.31	22.0	0.00	0.0	49.48	1.0
Regional Rural Bank	845.12	25.7	286.53	8.7	719.16	21.9	0.00	0.0	27.92	0.8
Cooperative Banks	207.95	17.7	16.04	1.4	1172.12	100.0	0.00	0.0	0.00	0.0
Others	1.75	7.9	0.00	0.0	2.17	9.8	0.00	0.0	0.00	0.0
All Agencies	1924.54	20.5	423.98	4.5	2970.76	31.7	0.00	0.0	77.40	0.8

7. Agency-wise Performance under Annual Credit Plans

Agency	FY 2021-22			FY 2022-23			FY 2023-24			Avg. Achvt. [%] in last 3 years
	Target [₹crore]	Achvt. [₹crore]	Achvt. [%]	Target [₹crore]	Achvt. [₹crore]	Achvt. [%]	Target [₹crore]	Achvt. [₹crore]	Achvt. [%]	
Commercial Banks	987.87	578.82	58.6	947.14	676.31	71.4	1003.18	869.72	86.7	72.2
Regional Rural Bank	716.60	591.23	82.5	580.44	673.74	116.1	765.01	845.12	110.5	103.0
Cooperative Banks	247.13	131.01	53.0	197.29	175.27	88.8	245.14	207.95	84.8	75.5
Others	17.72	13.92	78.6	19.22	24.62	128.1	17.94	1.75	9.8	72.2
All Agencies	1969.32	1314.98	66.8	1744.09	1549.94	88.9	2031.27	1924.54	94.7	83.5

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	FY 2021-22			FY 2022-23			FY 2023-24			Avg. Achvt. [%] in last 3 years
	Target ₹crore	Achvt. ₹crore	Achvt. %	Target ₹crore	Achvt. [₹crore]	Achvt. %	Target [₹crore]	Achvt. [₹crore]	Achvt. %	
Crop Loan	116.17	53.08	45.7	107.33	58.45	54.5	132.27	56.85	43.0	47.7
Term Loan (Agri.)	632.50	257.72	40.7	574.19	249.88	43.5	684.55	367.13	53.6	45.9
Total Agri. Credit	748.67	310.80	41.5	681.52	308.33	45.2	816.82	423.98	51.9	46.2
MSME	928.39	748.31	80.6	783.96	1005.23	128.2	952.80	1321.99	138.7	115.8
Other Priority Sectors*	292.26	255.87	87.5	278.61	236.38	84.8	369.46	178.57	48.3	73.5
Total Priority Sector	1969.32	1314.98	66.8	1744.09	1549.94	88.9	2031.27	1924.54	94.7	81.9

9. NPA Position (Outstanding)

Broad Sector	FY 2021-22			FY 2022-23			FY 2023-24			Avg. Achvt. [%] in last 3 years
	Total O/S [₹crore]	NPA amt. [₹crore]	NPA %	Total O/S [₹crore]	NPA amt. [₹crore]	NPA %	Total O/S [₹crore]	NPA amt. [₹crore]	NPA %	
Commercial Banks	3374.65	137.94	4.1	4289.74	143.09	3.3	4845.27	118.46	2.4	3.3
Regional Rural Bank	2511.33	123.72	4.9	2895.62	151.55	5.2	3286.63	168.53	5.1	5.1
Cooperative Banks	977.79	31.87	3.3	1098.77	41.84	3.8	1172.12	28.45	2.4	3.2
Others	20.57	0.30	1.5	34.29	0.90	2.6	22.08	0.33	1.5	1.9
All Agencies	6884.34	293.83	4.27	8318.42	337.38	4.06	9326.10	315.77	3.39	3.91

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

Source(s)	SLBC Mizoram
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Part - B

Chapter – 1

Major Socio-Economic Indicators of the State

Major Socio-Economic Indicators of the State

1.1. Geographic indicators

1.1.1. Mizoram is one of the seven states of the North East Region (NER) of India, with Aizawl as its capital. The State is mountainous and also known as the 'Land of Blue Mountains'. It is a land of rolling hills, rivers and lakes and is the southernmost landlocked State sharing borders with three States, namely Tripura, Assam and Manipur. The State also has a 722-kilometer-long border with Bangladesh and Myanmar. The National Highway No. 54, which runs through Assam and Meghalaya, connects it with the rest of India. Aizawl, the state capital is connected by air with other parts of the country. The State is divided into 11 districts, 23 sub-divisions and 27 Rural Development (RD) Blocks for developmental purpose. Three Autonomous District Councils (Lai, Chakma and Mara) are functioning in the southern districts of Lawngtlai and Siaha. As per 2011 census, there are 23 towns and 704 inhabited villages in the State.

1.2. Physical features

1.2.1. The topography of Mizoram is largely mountainous with steep slopes forming deep gorges leading to several streams and rivers. Total geographical area of the state is 21,081 sq. km., out of which 85% is covered by forests. The average land slope of Mizoram is estimated to be about 20° and majority of its land (75-80%) is on steep slopes ranging between 10° and 30°. Also, major portion of the land falls under class-II to class-IV category of land use capability, requiring appropriate soil management practices for intensive crop production. Mizoram has primarily sandy-loam and clayey-loam soil rich in organic carbon and moderately rich in available potash. Mizoram has a varied blend of climatic condition ranging from tropical, sub-tropical to temperate conditions. Annual rainfall of 2,500 mm–3,000 mm is concentrated during the monsoon. The temperature during summer season varies from 20°C to 34°C and during the winter season varies from 8°C to 17°C.

1.3. State Demographics

1.3.1. The state has 11 districts, 23 sub-divisions and 27 Rural Development (RD) Blocks with a total population of 10.97 lakh as per Census, 2011. Mizoram has a population density of 52 persons per square kilometer, significantly lower than the national average of 382. Its sex ratio stands at 976 females per 1,000 males, better than the national average of 943, and the literacy rate of the state is 91.3%, the third highest in the country, much higher than the national average of 74%. About 52% of Mizoram's population lives in urban areas, with cities like Aizawl and Lunglei being important hubs. These factors, along with Mizoram's unique geographical features, make it a distinctive part of India's socio-economic landscape.

1.4. State's Economy – Key Parameters

1.4.1. Mizoram's economy has demonstrated consistent growth over recent years, showcasing its resilience and potential for development. The state's annual economic growth rate for 2022-23 is estimated at 10.14%, improving from the provisional 9.80% in 2021-22 and 9.50% in 2020-21. The Gross State Domestic Product (GSDP) at current prices increased significantly from ₹27,823.50 crore in 2021-22 to ₹32,829.46 crore in 2022-23, reflecting a robust growth of 17.99%. Projections for 2023-24 and 2024-25 anticipate further growth rates of 10.55% and 11.03%, respectively. The per capita income for 2022-23 is projected at ₹2,32,126, a notable rise from ₹1,98,961 in the previous year, highlighting the state's progress in improving economic prosperity for its citizens.

1.4.2. The Mizoram Budget 2024-25 emphasizes fiscal discipline, sustainable development, and strategic investments. Total revenue receipts are estimated at ₹12,386.49 crore, marking a 7.83% increase over the previous year. The State's Own Revenue contributes 19.66% of the total, driven by key components like GST (20.81%), vehicle tax (16.67%), and non-ferrous mining (25%). The fiscal deficit is projected at 2.84% of GSDP, indicating improved financial management, while a revenue surplus of ₹564.95 crore is anticipated. Key expenditure priorities include ₹140 crore for road and bridge development and ₹310 crore for livelihood support and agricultural market assurance. The state's outstanding debt for 2024-25 is projected at ₹14,034.76 crore, with a Debt/GSDP ratio of 29.22%, demonstrating progress in reducing financial liabilities.

1.4.3. The Government of Mizoram has formulated Sustainable Investment Policy, 2024 with the objective to attract diversified investments, create employment opportunities, and promote reforms across sectors such as agriculture, healthcare, education, and renewable energy.

1.4.4. As per the Reserve Bank of India's report "State Finances: A Study of Budgets (2024)", the state's Gross Fiscal Deficit (GFD) for 2024-25 is budgeted at ₹1,365.70 crore, which is 2.84% of GSDP. This marks the second consecutive year where the GFD has been contained below budget estimates, primarily due to reductions in the revenue deficit. Additionally, Mizoram's total outstanding liabilities are projected to decline to 27.6% of GSDP for 2023-24, down from a peak of 31.0% in 2020-21. These figures highlight the state's success in aligning expenditure with revenue growth while reducing reliance on market borrowings.

1.4.5. The state's commitment to balancing fiscal health with investment in infrastructure and human capital underscores its vision for a prosperous future.

Box 1.1

**Mizoram Government launches
State's Flagship Programme- Handholding Policy (*Bana Kaih*)**

The Chief Minister of Mizoram, Pu Lalduhoma, launched the *Bana Kaih* (Handholding Policy, 2024) on 19 September 2024. The scheme aims to provide financial assistance and support to entrepreneurs and farmers across the state through a series of targeted programs designed to promote economic growth and self-sufficiency. The components of the scheme are:

- i. **Handholding Support to Progress Partners**, who may be an individual or group/organization selected to receive comprehensive assistance aimed at fostering sustainable livelihoods and socio-economic advancement
- ii. **Support to Implementing Departments**, that provide handholding support to Progress Partners.
- iii. **Sustainable Development through Clusters Approach**, comprising both Agriculture & Allied clusters (zau) and Industrial clusters.
- iv. **Market Support, through market information**, price support and market linkages and creation of fixed capital to enhance the marketability of the produce and products of Mizoram.
- v. **Participative Planning and Innovations for Sustainable Development**, through integration of development process across state, district, block and village level planning, and incentivizing innovation for tangible and non-tangible change.

The main feature of the scheme is a collateral free and Interest free bank loan. A financial support package for selected progress partners (beneficiaries), offering loans up to ₹ 50 lakhs through partner banks. The state government will serve as a guarantor for these project loans under existing national credit guarantee schemes. Beneficiaries who consistently repay their loans may also benefit from interest subvention of up to 100%, providing significant relief and encouragement to those who meet their repayment obligations. This system of loan may be the first of its kind in India.

The scheme also includes the Chief Minister's Special Category Scheme, which provides grant-in-aid of up to ₹ 1 lakh. This grant is intended for individuals who is not able to avail loans while having a livelihood project that can be significantly boosted by a small grant. This comprehensive scheme is expected to provide a much-needed boost to the state's economy, particularly in agriculture and small business sectors, by offering financial support and ensuring market stability for key crops. As part of this initiative, the government has introduced a Minimum Support Price (MSP) for four key crops: Ginger, Broom, Turmeric, and Mizo Bird Eye Chilli.

The Handholding Policy, 2024 will empower different sectors which includes uplifting of farmers through purchase of local agriculture/horticulture produce, food processing, marketing of agriculture & allied products, promotion of entrepreneurship and skill development, creating employment avenue/job placement for the youths, giving impetus to small-scale and agro-based industries and other development works. The policy will explore ways of convergence with various programmes, initiatives and schemes of the Central Government and ensure that benefits of these percolate effectively down to the common people and those engaged in agriculture and industry.

1.5. Sectoral composition of State's economy - Mizoram's economy is characterized by a predominantly agrarian base, with significant contributions from the services and industrial sectors. In 2022-23, the tertiary (services) sector emerged as the largest contributor to the Gross State Value Added (GSVA), accounting for 45.70%, driven by public administration, trade, commerce, education, and health services. The industry sector has shown remarkable improvement, contributing 34.15% to the GSVA, with major growth driven by electricity, gas, water supply, and other utility services. The agriculture and allied sector, which remains a vital source of livelihood for a significant portion of the population, contributed 20.15% to the GSVA, with forestry and logging playing a major role.

1.5.1. Agriculture Sector

1.5.1.1. The agriculture sector is a cornerstone of Mizoram's economy, engaging around 55% of the workforce, either directly or indirectly. In 2022-23, agriculture and allied activities contributed 20.15% to the Gross State Value Added (GSVA), with forestry showing a continuous rise in contribution since 2011-12, while crops and fisheries have steadily declined. The livestock sector has witnessed fluctuations, with growth between 2015-16 and 2021-22, followed by a decline.

1.5.1.2. Horticulture has become a key focus area, with high-value crops such as oranges, bananas, ginger, turmeric, and passion fruit gaining prominence. The Government of Mizoram has identified **Mizo chilli, ginger, and turmeric** as value crops, promoting them through initiatives like organic farming, Geographical Indication (GI) tagging, and post-harvest value addition to enhance their marketability. Despite these efforts, the sector faces challenges related to productivity, disease management, and market accessibility. Animal husbandry, including dairy, piggy, and poultry, contributes to rural livelihoods, while fisheries, though a minor contributor to GSVA, offer additional income opportunities.

1.5.1.3. Mizoram has a total of 89,774 farm holdings covering 1,12,464 hectares, with an average landholding size of 1.25 hectares per farmer, indicating a predominance of small and marginal farmers. The Gross Cropped Area stands at 2.04 lakh hectares, about 10% of the state's total geographical area, while the Net Sown Area is 2.00 lakh hectares, with a cropping intensity of 102%. Paddy remains the staple crop, occupying 60.88% of the Net Sown Area, with a total production of 58,836 metric tonnes during 2022-23 from 34,071 hectares.

1.5.2. Industry Sector - Mizoram's industrial sector, despite facing challenges due to the state's rugged topography and geographic isolation, has shown significant growth and now plays a vital role in the state's economic development. The sector, comprising Mining & Quarrying, Manufacturing, Construction, and Electricity, Gas, Water Supply, and Other Utility Services, contributed ₹10,867.40 crore to the Gross State Value Added (GSVA) in 2022-23, accounting for 34.15% of the total GSVA. Notably, the Electricity, Gas, Water Supply, and Other Utility Services sub-sector

contributed 22.07% alone. Since 2017-18, the industrial sector's share has consistently remained above 25%, reflecting steady progress driven by increased investments in infrastructure and policy support from the state government. Despite these advancements, the sector continues to face challenges such as inadequate infrastructure, high transportation costs, and limited access to skilled labour and capital. To overcome these barriers, the Government of Mizoram has implemented various initiatives, including the Mizoram Industrial Policy, aimed at fostering entrepreneurship, attracting investment, and creating employment opportunities. The state's strategic focus on infrastructure development and industrial promotion is expected to further strengthen the sector's contribution to the Gross State Domestic Product (GSDP).

1.5.3. Services Sector

1.5.3.1. The Service Sector remains the dominant contributor to Mizoram's economy, accounting for 45.70% of the Gross State Value Added (GSVA) in 2022-23. This sector encompasses Transport, Storage, Communication & Services Related to Broadcasting; Trade, Hotels & Restaurants; Financial Services; Real Estate & Other Professional Services; Public Administration; and Other Services. Despite maintaining a significant role in driving economic growth, the sector's share has steadily declined over the years, from 59.43% in 2011-12 to 45.70% in 2022-23. However, it continues to experience consistent growth, primarily driven by key sub-sectors such as commerce and trade, tourism, transport, education, and financial services.

1.5.3.2. Tourism in Mizoram is undergoing a paradigm shift, with an emerging trend focused on sustainable, environmentally, and socially responsible tourism. The state is endowed with abundant natural beauty, rich cultural heritage, and opportunities for adventure and wellness tourism, positioning it as a promising destination for domestic and international travellers. Additionally, Mizoram holds great potential to attract cross-border tourists from neighbouring countries such as Bhutan, Bangladesh, Thailand, and Myanmar, leveraging its strategic geographic location.

1.5.3.3. To further enhance the sector's growth, the state government has undertaken several initiatives aimed at improving IT infrastructure and digital connectivity, promoting eco-tourism, and enhancing transportation facilities, including the provision of helicopter services to remote and rural areas. These initiatives are expected to boost accessibility, improve service delivery, and create new opportunities for investment and employment in the sector.

1.6. Infrastructure - Mizoram's infrastructure development is progressing across various sectors, addressing existing gaps and leveraging potential opportunities.

1.6.1. Road Infrastructure

1.6.1.1. The state boasts a total road length of 9,147 km, achieving a road density of approximately 47.11 km per 100 sq. km, an improvement from 41.72 km per 100 sq. km in the previous year. This network includes 1,470 km of National Highways, 896 km maintained by the Border Roads Organisation (BRO), 639 km under various departments, 177 km managed by the Central Public Works Department (CPWD), and 7,478 km of state roads.

1.6.1.2. Additionally, Mizoram Public Works Department oversees 134 bridges, with 41 situated along the National Highways. To further enhance connectivity, the state has initiated the Aizawl Sustainable Urban Transport Project (ASUTP), covering the Greater Aizawl city development area of about 290 sq. km. This project emphasizes non-motorized transport, suburban connectivity, junction improvements, parking management, and the potential introduction of new transport modes like ropeways.

1.6.2. Rail Connectivity - Currently, Bairabi stands as Mizoram's sole railway station, located 90 km from Aizawl and connected to Silchar with limited train services. The Indian Railways is advancing the 51.38 km Bairabi-Sairang railway line, aiming for completion in 2025, which will directly link Aizawl to the national railway network.

1.6.3. Air Transport - Lengpui Airport, the state's only airport, is undergoing improvements funded by schemes such as the North East Special Infrastructure Development Scheme (NESIDS), the Non-Lapsable Central Pool of Resources (NLCPR), and Special Assistance to States for Capital Expenditure. Presently, two airlines operate from Lengpui Airport, connecting Aizawl to Shillong, Guwahati, Kolkata, Agartala, and New Delhi. Moreover, Pawan Hans Helicopter services have been introduced to link remote areas, enhancing regional connectivity.

1.6.4. Power and Electrification

1.6.4.1. Mizoram's power generation is primarily from renewable sources, notably solar and hydroelectric power. The state has an estimated hydroelectric potential of approximately 4,000 MW, though only a fraction has been harnessed to date. The estimated solar potential of Mizoram, as calculated by National Institute of Solar Energy (NISE), is approximately 9.09 GWp.

1.6.4.2. To bridge the power deficit, the state is implementing projects under schemes like NESIDS, State Plan Projects, the Revamped Distribution Sector Scheme (RDSS), and solar power plants and Construction of Separate feeder lines under NABARD's Rural Infrastructure Development Fund (RIDF). Under RDSS, the Ministry of Power has sanctioned ₹178.92 crore for prepaid smart metering and ₹233.82 crore for infrastructure works aimed at reducing losses. Notably, the Vankal Solar Park, commissioned in March 2023, adds 20 MW to the state's solar capacity, marking a

significant step in renewable energy development.

1.6.5. Telecommunication Infrastructure - To bolster digital connectivity, the Mizoram Telecom Infrastructure (Amendment) Policy, 2023, has been notified, aiming to enhance IT infrastructure and digital services across the state.

1.7. Social sector

1.7.1. Mizoram boasts a high literacy rate of 91.3%, ranking third in India, reflecting the state's strong emphasis on education. The state has a well-structured higher education system with 21 undergraduate government colleges, 5 government professional institutions, and 8 recognized private colleges. Higher education opportunities are further enriched by the presence of premier central institutions such as National Institute of Technology Mizoram, Mizoram Central University, and ICAR-Central Agricultural University, which attract students from across the country. To align with the National Education Policy 2020, Mizoram is implementing the *Pradhan Mantri Uchchatar Shiksha Abhiyan*, focusing on quality education, inclusivity, and skill development.

1.7.2. In the healthcare sector, Mizoram has a comprehensive network of 65 primary healthcare centres, 9 community health centres, 2 sub-district hospitals, and 9 district hospitals, providing accessible healthcare services across the state. Zoram Medical College (ZMC) remains the sole medical college offering advanced medical education and healthcare services. Specialized facilities include a tertiary cancer care center and a regional cancer centre to address critical health concerns. With the implementation of the National Health Policy 2002, National Health Mission, and Universal Health Coverage, Mizoram is making strides toward equitable and affordable healthcare. The state's life expectancy stands at 72.1 years, with a notable gender disparity—78.4 years for females and 66.9 years for males. Key health schemes such as *Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana*, the National AIDS Control Programme, and various initiatives under the National Health Mission are actively implemented by the Health and Family Welfare Department to enhance health outcomes.

1.7.3. In terms of social welfare, the *Pradhan Mantri Adarsh Gram Yojana* (PMAGY), introduced in 2021-22, focuses on the integrated development of villages by converging resources from central and state governments to bridge developmental gaps. The welfare of persons with disabilities is given significant attention through various initiatives, including the Accessible India Campaign, Braille Press Scheme, Unique Disability Identity, and special schools under the Deen Dayal Rehabilitation Scheme. Additional programs such as the Scheme for Implementation of Persons with Disabilities Act, training centers for specially-abled persons, and state-funded disability pensions ensure social security and empowerment.

1.7.4. Women and child development programs are effectively implemented through flagship schemes like POSHAN 2.0, Mission *Vatsalya*, and Mission Shakti, focusing on nutrition, protection, and empowerment. Mizoram has 2,244 Anganwadi centers supporting 1,45,009 beneficiaries, including children below six years, adolescent girls aged 14 to 16 years, and pregnant and lactating mothers. The Supplementary Nutrition Programme under the Integrated Child Development Services provides essential nutrition and health services to improve maternal and child health indicators.

1.7.5. Overall, Mizoram's social sector has made significant strides in education, healthcare, and welfare programs, demonstrating a commitment to inclusive growth and improved quality of life for its citizens. Strategic interventions, policy support, and efficient implementation of central and state schemes continue to enhance the socio-economic fabric of the state.

1.8. Regional disparity in the State

1.8.1. The emergence of Aizawl has been retarding the growth of other towns. Limited opportunities for growth of urban economy, absence of decentralization and unequal distribution of urban amenities have resulted in underdevelopment of smaller towns. Mamit district situated in the North-Eastern part of the state is the only district under Aspirational District Programme (ADP) and Lungsien, Reiek and Ngopa are the blocks under Aspirational Block Programme (ABP) in the state.

1.8.2. As per NITI Aayog's SDG India Index 2023-24, Mizoram is in the Front Runner Category with an overall SDG Index score of 72. Mizoram is the top performing state in SDG 7 -Affordable and Clean Energy. It also ranks high amongst other SDGs such as SDG 6 - Clean water and Sanitation, SDG 8- Decent Work and Economic Growth and SDG 16 – Peace, justice and Strong Institutions.

1.9. Status of Cooperatives in the State - Mizoram has presence of 30 Branches of State Cooperative Bank, 107 functional PACS, 1 Urban Cooperative Bank, 248 livestock & poultry non-credit cooperatives along with 2 Housing Societies. The Mizoram Registrar of Cooperative Societies (RCS) is the nodal authority in the State for registration and approval, supervision & regulation, amalgamation & reorganization of the cooperative societies in the State. NABARD is providing capacity building, financial assistance, and technology support to PACS along with other related interventions in the State. Under the guidance of RCS office, NABARD & StCB, cooperatives in the State are adopting various new non-credit business viz. hardware store, LPG distributorship, fertilizer shop, drug stores etc. A total of 14 new M-PACS have been formed in the State since 01.04.2024. NABARD, in collaboration with Cooperation department, RCS and StCB, has organized the state level campaign on “Cooperation among Cooperatives” under the ‘*Sahkar Se Samridhi*’ initiative, the Mantra given by Hon’ble Prime Minister Shri Narendra Modi, highlighting the importance and necessity of cooperatives for the rural economy.

1.10. Conclusion

1.10.1. Mizoram's socio-economic progress, despite geographic challenges, showcases steady growth in GSDP, infrastructure, and social development. The state excels in education, healthcare, and welfare, driven by targeted policies and strategic investments. While the service and industrial sectors lead economic contributions, regional disparities remain, necessitating focused interventions. The cooperative movement, supported by NABARD, is enhancing rural development and financial inclusion. Continued investment in infrastructure, tourism, and social welfare will be key to Mizoram's balanced and sustainable growth.

Chapter - 2

Banking Sector Profile

Banking Sector Profile

2.1. Outreach of Banking Sector

2.1.1. The banking network in the State, as on 31 March 2024, comprised of 21 Commercial Banks, 1 RRB (Mizoram Rural Bank), 1 State Cooperative Bank (Mizoram Cooperative Apex Bank), 1 Small Finance Bank (North East Small Finance Bank) and 1 Payments Bank (Airtel Payments Bank). Banking services in the State are provided through a network of 375 branches, of which 188 branches are functioning in rural areas, 74 in semi-urban areas and 113 in urban areas. Apart from bank branches, there are 517 BC/CSP operating in the state providing banking services in far flung areas of the state.

2.2. Banking Sector Developments

2.2.1. Performance of the State under Annual Credit Plan (ACP) - The total achievement under ACP for 2023-24 was ₹1924.54 crore as against a target of ₹2031.28 crore, indicating an achievement of 94.75%. This indicates a marginal improvement from the previous FY 2022-23, where the achievement under ACP disbursement was ₹1549.94 crore as against a target of ₹1744.09 crore indicating an achievement of 88.87%. The ACP achievement was 59.80% under Agriculture sector, 138.75% under MSME sector and 48.33% under Other Priority Sector for FY 2023-24.

Table 2.1: Achievement of ACP during last three Financial Years
(₹ crore)

Agency	2021-22		2022-23		2023-24	
	Target	Achvt.	Target	Achvt.	Target	Achvt.
Commercial Banks	987.87	578.82 (58.6%)	947.14	676.31 (71.4%)	1003.18	869.72 (86.7%)
Regional Rural Bank	716.60	591.23 (82.5%)	580.44	673.74 (116.1%)	765.01	845.12 (110.5%)
Cooperative Banks	247.13	131.01 (53.0%)	197.29	175.27 (88.8%)	245.14	207.95 (84.8%)
Others	17.72	13.92 (78.6%)	19.22	24.62 (128.1%)	17.94	1.75 (9.8%)
Total	1969.32	1314.98 (67%)	1744.09	1549.94 (89%)	2031.28	1924.54 (95%)

2.2.2. Credit-Deposit (CD) Ratio - The overall CD ratio in the State increased to 58.42% as on 31 March 2024 from 54.71 % as on 31 March 2023.

- The CD ratio of Commercial Banks increased from 41.52% as on 31 March 2023 to 45.65% as on 31 March 2024. The CD ratio of MRB is 62.02% as on 31.03.2024, increasing from 58.20% as on 31.03.2023 while in respect of

MCAB, it increased to 77.75% from 75.39% during the corresponding period. However, banks like YES Bank, Axis Bank, Bandhan Bank, Federal Bank, South Indian Bank, HDFC Bank and ICICI Bank with CD Ratio below 40% need to improve their lending in the State.

- ii. Out of 11 districts, CD ratio was more than 60% in 9 districts and less than 60% in two districts i.e. Aizawl (45.19%) and Saitual (45.43%) as on 31.03.2024.

2.2.3. Ground Level Credit (GLC) Flow in Priority Sector - The total Ground Level credit (GLC) flow in the state amounted to ₹3156.86 crore during 2023-24. The total GLC flow under Priority sector was ₹1924.56 crores while that of Non-Priority Sector was ₹1232.30 crore during the same period.

2.2.4. Priority Sector Advances

- i. Banks recorded an achievement of ₹1924.56 crore constituting 94.75% of the overall target of ₹2031.28 crore under priority sector advances during 2023-24.
- ii. During 2023-24, achievement under total agricultural advances was 59.80% of the target of ₹709.02 crore as against the achievement level of 45.24% in 2022-23. The advances under agriculture constituted 22.03% of total priority sector advances by the banking system during 2023-24 as against the minimum stipulation of 18%.
- iii. The total Agriculture credit offtake during 2023-24 was ₹423.98 crore, of which achievement under crop loans stood at ₹56.85 crore, which accounts for only 13% of the total farm credit. Majority of the agriculture credit in the state was under Animal Husbandry - ₹183.09 crore (43%) and Farm Credit-Others - ₹142.45 crore (34%).
- iv. Keeping in view the overall inflation and rise in agricultural input cost over the years, Reserve Bank of India has raised the limit for collateral free agricultural loans including loans for allied activities from the existing ₹1.6 lakh to ₹2 lakh per borrower from 01 January 2025.

2.2.5. Status of Kisan Credit Card (KCC) - During 2023-24, 36,302 Kisan Credit Cards were issued in the state. Lack of banking facilities in rural areas and lack of awareness about KCC are among the main reasons for low disbursement under KCC. Low per capita land holding, low use of inputs due to traditional agricultural practices, lack of opportunities for lending (big-ticket loans), non-availability of proper land records and past NPAs under agriculture sector are some of the other reasons for low credit flow to agriculture sector. Digitizing land records is a key necessity for expanding formal credit access.

2.3. GoI Schemes – Status and Areas of concern

2.3.1. Among Government Sponsored Schemes in 2023-24, ₹49.61 crores were

disbursed under Prime Minister's Employment Generation programme (PMEGP), ₹19.01 crore was disbursed under Stand-Up India (SUI) scheme, ₹5.26 crore was disbursed under National Urban Livelihood Mission (NULM) and ₹44.11 crore was disbursed under National Rural Livelihood Mission (NRLM). Several workshops and meetings have been conducted with Urban Development and Poverty Alleviation Department, Govt. of Mizoram for uplifting Street vendors through the PM Svanidhi Scheme.

- i. Mizoram Governor Gen (Dr.) VK Singh, PVSM, AVSM, YSM (Retd.) participated in the distribution event of Property Cards to beneficiaries under the Survey of Villages and Mapping with Improvised Technology in Village Areas (SVAMITVA) in January 2025. Among the beneficiaries were 1,754 property cardholders from 18 villages in Mizoram. The scheme is aimed at creating records of rights in revenue documents for inhabited areas in villages using drone and GIS technology. These property cards serve not only as legal documentation but also as collateral for bank loans and for various other important purposes.
- ii. *Pradhan Mantri Jan-Dhan Yojana* (PMJDY) Scheme under National Mission on Financial Inclusion has given an opportunity for the banks to cover the unbanked households in the State. According to 2011 census, 704 villages were mapped into 91 Sub Service Area (SSA) which were allocated to different Banks. 194 urban wards were also allocated to different banks. Number of PMJDY accounts has increased from 3,51,437 as on 31 March 2023 to 3,62,556 accounts as on 31.03.2024. Total number of Zero balance account was 60,393. Under NABARD, support has been given to banks towards FLC, Micro ATMs, Demonstration Vans, etc. to improve financial literacy and financial inclusion. The state has 03 RSETIs, which are contributing towards Skill Development and Financial Literacy in the State.
- iii. Under other social security scheme *Pradhan Mantri Jeevan Jyoti Bima Yojana* (PMJJBY), the enrollment was 1,52,363 against the eligible cases of 5,46,409 and under *Pradhan Mantri Suraksha Bima Yojana* (PMSBY), the enrollment was 2,53,558 against eligible cases of 6,94,803 indicating that banks have to make more efforts to cover all PMJDY account holders under the insurance schemes. Under the *Atal Pension Yojana* (APY), the coverage was 10,655. The total enrollment under social security schemes was 4,16,576 in the state.
- iv. Under *Pradhan Mantri MUDRA Yojana* (PMMY), financial assistance provided for setting up enterprises in manufacturing, trading, agriculture-allied and services activities whose credit needs are below ₹ 20 lakhs by all the Public Sector Banks, Regional Rural Banks, State Cooperative Banks, and Urban Co-operative Banks. A total of 20,438 MUDRA loans were disbursed in the state amounting to ₹290.16 crores during 2023-24.

2.4. Health of Financial Institutions- The agency wise contribution towards GLC during 2023-24 showed that the Commercial Banks and Mizoram Rural Bank had the highest share in priority sector lending in the State.

2.4.1. Commercial Banks

- i. There are 21 scheduled commercial banks (both public and private sector) operating in the State. Out of the 128 branches, only 21 branches are operating in rural areas. Public Sector banks have a total achievement under ACP (Priority Sector) of ₹572.64 crore while Private banks have an achievement of ₹297.08 crore under ACP (Priority Sector).
- ii. The Commercial Banks had a total deposit base of ₹10,706.62 crore as on 31.03.2024 which was an increase of 7.63% over 31.03.2023. The bank showed an exceptional increase of 18.36% in its total advances during FY 2023-24 over FY 2022-23. As on 31.03.2024, Commercial Banks had a Gross NPA of 8.31% in Total Priority Sector loans.

2.4.2. Mizoram Rural Bank

- i. The Mizoram Rural Bank sponsored by State Bank of India is the only rural bank operating in the State. Out of its 105 branches as on 31 March 2024, 59 are in rural areas, 20 in semi-urban areas and 26 in urban areas. The bank showed an exceptional achievement of ₹845.12 crore under ACP (Priority Sector) as against a target of ₹ 765.01 crore, thus indicating an achievement of 110.47%.
- ii. As on 31.03.2024, MRB had a Capital to Risk-Weighted Assets Ratio (CRAR) of 13.68% and a Net Worth of ₹448.60 crores. The Bank had a Gross NPA and Net NPA of 4.91% and 0.12% respectively. The Bank had a total deposit base of ₹5299.75 crore as on 31.03.2024 which was an increase of 6.64% over 31.03.2023. The bank showed an exceptional increase of 12.94% in its total advances during FY 2023-24 over FY 2022-23.

2.4.3. Mizoram Cooperative Apex Bank (MCAB Ltd.)

- i. The State is having two-tier short-term cooperative credit structure with Mizoram Cooperative Apex Bank, Ltd as Apex bank and 107 PACS at ground-level. MCAB has 30 branches in the state, with 21 branches in urban areas and 09 branches in semi-urban areas as on 31.03.2024.
- ii. As on 31.03.2024, MCAB had a Capital to Risk-Weighted Assets Ratio (CRAR) of 27.11% and a Net Worth of ₹215.13 crores. The Bank had a Gross NPA and Net NPA of 2.48% and 1.24% respectively. The Bank had a total deposit base of ₹1507.57 crore as on 31.03.2024 which was an increase of 3.58 % over 31.03.2023. The bank showed an increase of 6.82% in its total advances during FY 2023-24 over FY 2022-23.

2.5. Technology Adoption in the Cooperative Sector

2.5.1. Mizoram Cooperative Apex Bank Ltd. (MCAB)

- i. The MCAB has on boarded to CBS, and all the branches of the bank have been integrated into a single, centralized system, which enhances efficiency and customer service. The bank is providing RTGS/NEFT and ATM (29 no's) facility to its customers.
- ii. The bank is providing internet banking facility in view only mode, as internet banking transaction rights license have not been issued by RBI yet. The bank has been onboarded to Direct Benefit Transfer (DBT), Public Financial Management System (PFMS), Bharat Bill Payment System (BBPS) & National Automated Clearing House (NACH), enabling online payments for various services and government schemes seamlessly. The bank is also providing BHIM UPI services to its customers to transact through popular UPI applications like Google Pay, PhonePe, etc.
- iii. MCAB has obtained Credit Information Companies (CIC) membership and is a part of CKYC registry.
- iv. At present MCAB has not acquired Aadhaar User Agency (AUA) / KYC User Agency (KUA) license. To support the bank in obtaining the license, NABARD has sanctioned grant assistance of ₹25.00 Lakhs to MCAB.

2.5.2. Primary Agricultural Cooperative Credit Societies (PACS) Computerization

2.5.2.1. Twenty Five PACS in the State have been selected under Centrally Sponsored PACS Computerization Project and all have achieved Go-Live status on the ERP software, developed by NABARD in consultation with Ministry of Cooperation, Govt. of India.

2.5.2.2. The PACS in the State are expected to migrate to 'ePACS only' stage, discarding the legacy way of manual operations. This will enhance the efficiency of operations, enforce transparency, improve the record keeping etc.

2.6. Issues in the Banking Sector in the State and Way Forward

- i. MCAB being the only Cooperative Bank does not come under Schedule 2 of RBI Act. Therefore, MCAB needs to make concerted efforts to come under schedule 2 of RBI Act leading to better regulations and governance.
- ii. The CD ratio of banks in the State is 58.42% as on 31 March 2024, which is due to high CD ratio of SBI, MRB and MCAB. However, banks like YES Bank, Axis Bank, Bandhan Bank, Federal Bank, South Indian Bank, HDFC Bank and ICICI Bank with CD Ratio below 40% need to improve their lending in the State.

- iii. Low disbursement under Agriculture sector in general and under crop loans in particular is a matter of concern. Banks need to reach out to farmers through BCs/Bank Sakhis for increasing credit disbursement and also create awareness about benefits of KCC.
- iv. Sectors like horticulture, animal husbandry, and fisheries are credit starved, though these sectors have significant potential in the state. Increase disbursement under these sectors will drive agricultural growth and contribute to Gross Value Added (GVA) of the agriculture sector in the State.
- v. Most of the banks in the state are concentrated in Aizawl, due to which there is low credit penetration in other areas of the state. Banks need to expand their outreach in the state to bring farmers in other regions under formal credit sector. Increase in KCC loans, Financial Literacy Camps (FLCs) will lead to increase in access to formal credit in the state.
- vi. Implementation of Govt. schemes like PM-KISAN, PMFBY, PMJJBY, PMSBY, APY, PMMY by the banking sector needs more focus for benefit at the ground level.

Chapter - 3

NABARD's Perception on the Development Perspective of Mizoram

NABARD's Perception on the Development Perspective of Mizoram

3.1. Introduction

3.1.1. NABARD has been a steadfast development partner of the Government of Mizoram, playing a pivotal role in strengthening the rural economy through refinance support, infrastructure development, and targeted interventions in the farm sector, such as watershed management, the TRIBES initiative, and Springshed projects. Additionally, NABARD has been instrumental in advancing financial inclusion and banking technology to enhance access to credit and digital financial services. It has actively promoted and nurtured grassroots institutions, including Farmer Producer Organizations (FPOs), Self-Help Groups (SHGs), Joint Liability Groups (JLGs), and Primary Agricultural Credit Societies (PACS), fostering a robust and inclusive financial ecosystem to drive sustainable development in the state.

3.1.2. Development, in its true essence, is measured through the lens of the Sustainable Development Goals (SDGs), which serve as a global benchmark for inclusive and sustainable progress. For Mizoram, with its unique geographical and socio-economic challenges, aligning with key SDGs is crucial to achieving the vision of *Viksit Bharat*. Investments in agriculture, rural infrastructure, and financial inclusion play a transformative role in advancing SDG 1 (*No Poverty*) and SDG 2 (*Zero Hunger*) ensuring economic security and food sufficiency for the state's predominantly agrarian population. Additionally, SDG 9 (*Industry, Innovation, and Infrastructure*) is vital for enhancing connectivity, promoting agro-based enterprises, and fostering digital transformation. Given Mizoram's vulnerability to climate change, SDG 13 (*Climate Action*) is imperative for implementing sustainable and climate-resilient farming practices.

3.1.3. NABARD's interventions in the state as outlined above are strategically designed to bridge developmental gaps and create resilient rural livelihoods, aligning with the national vision of *Viksit Bharat @2047*.

3.2. Capital formation in Agriculture

3.2.1. Capital formation in agriculture is pivotal for enhancing productivity, increasing rural incomes, and fostering overall economic development. It involves the accumulation of physical and financial assets within the agricultural sector, encompassing investments in areas such as irrigation, farm mechanization, storage facilities, transportation infrastructure, and human capital development.

3.2.2. NABARD has actively supported capital formation in Mizoram through Refinance to Mizoram Rural Bank and Mizoram Cooperative Apex Bank and the Rural Infrastructure Development Fund (RIDF). During 2024-25, NABARD extended refinance to the tune of ₹128.23 crore to the rural Financial Institutions in

the state for capital formation under agriculture. Under RIDF XXX tranche (FF 2024-25), NABARD has sanctioned ₹50.51 crore for agricultural related projects, including rubber and fodder plantations, egg production, and irrigation in Mizoram. Additionally, ₹86.91 crore has been sanctioned for constructing 145 km of agricultural and horticultural link roads and rural roads. These initiatives are expected to significantly boost capital formation in the state.

3.2.3. In the Mizoram state budget for 2024-25, ₹727.00 crore has been allocated to agriculture, with ₹200 crore dedicated to the '*Bana Kaih*' programme. This flagship program integrates various schemes to enhance credit penetration and provide price support, aiming to strengthen the agricultural sector.

3.2.4. Mizoram faces unique challenges in agricultural development due to its hilly terrain, small landholdings, and the traditional practice of shifting cultivation (Jhum). These factors contribute to agricultural productivity levels that are significantly lower than the national average. For instance, the national average yield for paddy is 2.87 metric tons per hectare, whereas Mizoram's yield is only 1.74 metric tons per hectare. Similarly, the national average yield for maize is 3.32 metric tons per hectare, compared to Mizoram's 1.67 metric tons per hectare. However, Mizoram's productivity of pulses is higher than the national average, with 1.41 metric tons per hectare compared to the national average of 0.91 metric tons per hectare.

3.2.5. To address these disparities and enhance agricultural productivity, targeted capital formation strategies are essential. Investments in farm mechanization, irrigation infrastructure, and research are crucial to increasing agricultural output. Additionally, developing human capital through education and training is vital for the effective utilization of these investments. Public investments in basic infrastructure, human capital formation, and research and development (R&D) are necessary conditions to stimulate private investment in the agricultural sector.

3.3. Agriculture and Allied Activities - Agriculture in Mizoram is primarily characterized by small-scale farming, with a majority of the population dependent on it for livelihood. The hilly terrain limits large-scale mechanization, making horticulture and allied activities crucial for boosting farm incomes. By focusing on high-value horticulture and allied sectors like animal husbandry and fisheries, Mizoram can unlock economic opportunities for farmers.

3.3.1. Horticulture

3.3.1.1. Mizoram's favourable climate and soil conditions make it highly suitable for horticulture. NABARD supports this sector through credit, area development schemes, infrastructure like warehouses, promotion of value chain and interventions like TRIBES and Springshed Based Watershed Developments.

3.3.1.2. Expanding rabi crop cultivation through assured irrigation, enhancing cold storage and transport infrastructure, and promoting commercial cultivation of dragon fruit, kiwi, and avocado can significantly improve farm incomes. The state should focus on building processing units and improving storage facilities to reduce post-harvest losses and ensure better price realization for farmers.

3.3.2. Allied Activities

3.3.2.1. Allied activities, including animal husbandry, dairy, piggery, and fisheries, play a crucial role in the rural economy of Mizoram and hold immense potential for enhancing livelihoods. Given the state's predominantly non-vegetarian population, there is a significant opportunity to expand piggery and poultry farming through private investments and backyard farming models, ensuring enhanced local meat production. Strengthening dairy cooperatives is essential to increase milk availability, complemented by improved feed production facilities. Additionally, fisheries development must focus on addressing the shortfall in fish seed production by establishing hatcheries, expanding cold storage, and promoting integrated fish farming.

3.3.2.2. Recognizing the potential of allied sectors in rural development, NABARD in collaboration with government departments, NGOs, and other stakeholders have initiated various interventions. One such initiative is the Silage Preparation through Climate-Friendly Interventions project, sanctioned to the Agricultural Technology Management Agency (ATMA), Champhai. This project focuses on utilizing maize biomass such as leaves and stems for silage production, enhancing farmers' productivity and income. By adopting climate-friendly interventions, the initiative contributes to improved soil health and reduced greenhouse gas emissions, ensuring long-term sustainability in fodder management.

3.3.2.3. NABARD has sanctioned 'Popularization of Scientific Goat Farming for Sustainable Livelihood in Kolasib District of Mizoram, to Central Agricultural University, Selesih, aimed at enhancing livestock-based livelihoods in Mizoram. The project, seeks to modernize traditional goat farming methods through scientific interventions, enabling farmers to transition from backyard to commercial goat farming. It also promotes farmer collectives to facilitate access to superior breeds for enhanced productivity and breeding purposes.

3.3.2.4. The estimated total egg production in Mizoram during 2022-2023 was 397 lakhs of which 221 lakhs were Desi and 176 lakhs were improved variety. The total egg production is declined by 0.75 percent from the previous year. Mizoram's egg production has declined from 433 lakh in 2019-20 to 397 lakh in 2022-23, resulting in a per-capita availability of only 29 eggs per year, far below the ICMR recommended 180 eggs per year. To boost State's egg production, a project on Mega Egg Production Farm at AH and Veterinary Complex has been sanctioned to the State Government under RIDF XXX.

3.3.2.5. ‘Empowerment of Dairy Farmers towards Improved Dairy Farming Practices in Mizoram,’ is another project sanctioned to Central Agricultural University, Selesih. This project focuses on capacity building for dairy farmers by imparting scientific knowledge on dairy processing and value addition. This initiative envisions the creation of a Dairy Value Chain, expanding the milk cooperative structure in the state.

3.3.2.6. Together, these projects aim to strengthen livestock farming in Mizoram, ensuring increased productivity, sustainable practices, and enhanced farmer incomes.

3.3.2.7. For Mizoram’s allied sector to reach its full potential, investments must be directed toward veterinary services, disease control programs, and market linkages. Strengthening backward and forward linkages, ensuring quality breeding stock, and improving extension services are critical to achieving sustainability in animal husbandry and fisheries.

3.4. Sustainable Agriculture Practices

3.4.1. Sustainable agriculture in Mizoram is critical for ensuring long-term agricultural productivity, environmental conservation, and the economic well-being of small and marginal farmers. Given the state's hilly terrain and widespread practice of shifting cultivation, NABARD emphasizes the need for a transition towards sustainable, climate-resilient, and economically viable farming systems. This aligns with the objectives of SDG 13 (Climate Action) by promoting climate-smart agricultural techniques that enhance productivity while reducing environmental degradation, contributing to food security and rural prosperity.

3.4.2. A key strategy advocated by NABARD is the adoption of Integrated Farming Systems (IFS) to enhance farm productivity, diversify income sources, and optimize resource utilization. By integrating crops, livestock, poultry, and fisheries, IFS minimizes waste and improves farm resilience. Some of the IFS models particularly suited for Mizoram include:

- i. **Piggery-Fish Farming Model:** Well-suited for Mizoram, where piggery is widely practiced, this model integrates pig farming with aquaculture by raising pigs on pond embankments or over fishponds. Pig waste serves as a nutrient-rich input for fish culture, reducing feed costs and enhancing fish production while minimizing environmental impact.
- ii. **Agroforestry and Mixed Cropping:** In Jhum areas, mixed cropping systems that integrate upland rice, pulses, vegetables, and horticultural crops improve soil fertility, increase farmer incomes, and enhance food security. Such systems ensure sustainable land use while reducing dependency on shifting cultivation.
- iii. **Livelihood Promotion through Backyard Farming:** Small-scale piggery and poultry farming provide rural households with year-round

supplementary income and protein security. This model is particularly beneficial for small and marginal farmers, offering economic stability through low-investment, high-return activities.

3.4.3. With Mizoram's minimal use of synthetic fertilizers and pesticides, organic and natural farming present a significant opportunity for the state. NABARD has taken proactive steps in this direction by implementing the pre-pilot phase of the JIVA project in Haulawng (Upper Chite Lui) Springshed. This initiative aims to promote natural farming by scaling up agro-ecological practices within a springshed development framework, leveraging the region's existing natural and social capital to ensure ecological sustainability and improved farm productivity.

3.4.4. To scale up sustainable agriculture in Mizoram, the state government must encourage and strengthen initiatives like

- i. The *Mission Organic Mizoram (MOM)*, infrastructure development, and extension services, while promoting alternatives to shifting cultivation such as agroforestry and horticulture-based farming.
- ii. Investments in post-harvest infrastructure, improved rural connectivity, and farm-to-market roads will enhance access to broader markets, particularly for organic produce.
- iii. Research and training programs should introduce climate-resilient crop varieties and equip farmers with skills for organic certification and sustainable practices. Encouraging FPO-led organic value chains and establishing a dedicated 'Organic Mizoram' brand with strong certification and traceability mechanisms will further enhance marketability and premium pricing for Mizoram's organic produce.
- iv. Financial sustainability is equally crucial in driving sustainable agriculture. Expanding farmers' access to credit through Kisan Credit Cards (KCC) and microfinance will empower small and marginal farmers.
- v. Encouraging MRB and MCAB to finance sustainable farming under NABARD's refinance support will further strengthen the sector.

3.4.5. An integrated approach that combines financial support, policy interventions, and infrastructure development is essential for ensuring resilience and long-term agricultural growth.

3.5. Agroforestry

3.5.1. Bamboo-based agroforestry and non-timber forest products like broomgrass have strong market potential. Under the Hand Holding Scheme – *Bana Kaih* 2024, broomgrass (*Thysonalaena maxima*) has been identified as a key crop. Mizoram, particularly its western belts, has abundant broomstick resources, but the lack of collection centers for stocking marketable or green brooms has led to distress selling, preventing farmers from receiving fair prices. To address this issue, NABARD has sanctioned ₹7.60 crore under RIDF XXIX for the development of warehouse-cum-

collection centers and related infrastructure in various villages in Kolasib, Mamit, and Lunglei districts. This initiative aims to reduce post-harvest losses, improve market access, and enhance economic opportunities for farmers.

3.5.2. Agroforestry in Mizoram has immense potential due to its hilly terrain, dense forest cover, and reliance on agriculture for livelihoods. Transitioning from jhum cultivation to structured agroforestry systems can improve soil conservation, enhance biodiversity, and increase farmer incomes while mitigating climate change impacts. The integration of multipurpose trees with crops like ginger, turmeric, and maize not only boosts productivity but also strengthens resilience against environmental and economic uncertainties.

3.6. Digital Agriculture

3.6.1. The integration of digital technologies can significantly enhance agricultural efficiency in Mizoram by improving productivity, optimizing resource use, and expanding market access. NABARD actively promotes the adoption of IoT-based precision farming, smart irrigation systems, and mobile-based agricultural advisories to equip farmers with real-time data and decision-making tools. The use of drones for crop monitoring, pest management, and soil health analysis can help mitigate risks, improve farm productivity, and ensure timely intervention in agricultural activities. Digital platforms offering real-time market price information will further strengthen farmers' bargaining power, allowing them to make informed selling decisions and secure better prices for their produce.

3.6.2. The Department of Agriculture is in the process of implementing Agri-Stack, a centralized digital database that will consolidate information on crop patterns, soil health, market trends, and weather forecasts. This initiative will provide seamless access to agricultural services for farmers, start-ups, private companies, and public entities, fostering innovation and efficiency in the agriculture ecosystem. By leveraging Agri-Stack, NABARD aims to enhance financial inclusion by enabling digital credit access, insurance penetration, and farm-specific advisory services, ensuring that farmers receive customized solutions tailored to their specific needs.

3.6.3. To empower women in agriculture, the state government is implementing the NAMO Drone Didi Scheme, which will equip women-led Self-Help Groups with drone technology for providing rental services to farmers. This initiative will not only improve access to modern agricultural tools but also create additional income opportunities for rural women, promoting gender-inclusive economic development. In addition, the SVAMITVA scheme, implemented by the Land Revenue & Settlement Department, utilizes drone and GIS technology to create records of land ownership in revenue documents for inhabited areas in villages. This initiative will enable easier access to formal credit, allowing farmers to leverage their land assets for financial security and investment in sustainable farming practices.

3.6.4. To fully harness the benefits of digital transformation in agriculture, the state government must prioritize investments in digital literacy programs, establish agri-tech incubators, and promote the widespread adoption of technology-driven solutions among farmers.

3.7. Climate Change - Adaptation and Mitigation

3.7.1. Mizoram, part of the ecologically fragile and climate-sensitive Himalayan ecosystem, faces significant vulnerabilities due to climate change and extreme weather events. The state's socio-economic and biophysical conditions limit its adaptive capacity, exacerbating risks such as erratic rainfall, prolonged dry spells, and increasing temperatures. The prevalent jhum (shifting cultivation) system contributes to deforestation, land degradation, soil erosion, and landslides, further intensifying the state's exposure to climate-related hazards. Achieving SDG 13 (Climate Action) requires a comprehensive approach that integrates both adaptation and mitigation strategies to ensure sustainable development and climate resilience.

3.7.2. Adaptation efforts in Mizoram focus on enhancing resilience through improved water resource management, climate-resilient crops, and strengthened disaster preparedness. The state government has taken progressive steps to reduce shifting cultivation and transition farmers to settled, climate-smart agricultural practices. The State Action Plan on Climate Change (SAPCC) has been formulated to identify vulnerable sectors and outline potential interventions. One of the major climate-resilience projects, the Fostering Climate Resilient Upland Farming System (FOCUS), funded by the International Fund for Agricultural Development (IFAD), is being implemented in six districts—Mamit, Kolasib, Champhai, Serchhip, Khawzawl, and Saitual. This initiative aims to improve the agricultural income of 55,000 households while strengthening their ability to withstand climate shocks. For 2023-24, the Compensatory Afforestation Fund Management and Planning Authority (CAMPA) has approved ₹14.14 crore for maintaining plantations, aided natural regeneration, and conservation activities, further contributing to climate resilience.

3.7.3. A key NABARD-led initiative, the "Sustainable Agriculture Development through Expansion, Enhancement, and Modelling" project, supported under the National Adaptation Fund for Climate Change (NAFCC), was implemented in Aizawl, Mamit, Kolasib, and Serchhip districts with an outlay of ₹10.38 crore. This project is complete and has benefited over 13,000 people, incorporating interventions such as household adaptation, climate change modelling, soil conservation, water harvesting, crop production enhancement, and farm mechanization through Custom Hiring Centers (CHCs).

3.7.4. NABARD has institutionalized climate finance through its Climate Change Fund-Interest Differential (CCF-ID), which supports innovative, sustainable pilot projects aimed at enhancing climate resilience, reducing greenhouse gas emissions, and promoting sustainable rural livelihoods. Recognizing the urgency of climate

action, NABARD has unveiled its Climate Strategy 2030, structured around four key pillars:

- i. Accelerating green lending across agriculture, infrastructure, and rural development.
- ii. Playing a market-making role to drive climate financing and sustainability-driven investments.
- iii. Internal green transformation of NABARD's operations and institutional framework.
- iv. Strategic resource mobilization to enhance climate finance accessibility and implementation.

3.7.5. Collaboration between NABARD, the state government, and financial institutions will be crucial in mainstreaming climate-smart solutions, ensuring a sustainable and climate-resilient future for Mizoram's farming communities.

3.8. Micro, Small, and Medium Enterprises (MSME)

3.8.1. The MSME sector, which received 68% of priority sector advances in 2023-24, has consistently been the largest contributor over the past three years. By generating employment and fostering rural industrialization, MSMEs play a crucial role in achieving sustainable development goals, promoting economic growth, and reducing regional imbalances. To support entrepreneurs, the state government has developed 13 industrial areas, though further infrastructure improvements are needed.

3.8.2. The handloom, textiles, and handicrafts sector is a significant component of the MSME landscape, serving as the second-largest employment generator after agriculture. This sector preserves Mizoram's cultural heritage while providing livelihoods to skilled and unskilled workers. Programs such as the National Handloom Development Programme and the Cluster Development Programme have strengthened the sector through technological interventions. However, Mizoram has yet to fully tap into trade opportunities with Myanmar, Bangladesh, and Southeast Asia. Infrastructure projects like the Kaladan Multi-Modal Transit Transport Project, linking Mizoram to Myanmar's Sitwe port, will be instrumental in expanding trade and industrial growth.

3.8.3. The Mizoram Sustainable Investment Policy 2024 aims to attract investments, create jobs, and enhance infrastructure while ensuring sustainable economic development. The policy prioritizes sectors such as agriculture, horticulture, sericulture, food processing, tourism, renewable energy, infrastructure, skill development, healthcare, education, and information technology. To attract investors, it offers incentives like tax benefits, subsidies, and simplified regulations. A single-window clearance system is planned to streamline the investment process and provide necessary support to entrepreneurs.

3.8.4. The MSME sector in Mizoram has immense potential for driving economic growth, fostering entrepreneurship, and creating employment, particularly in rural areas. The state's rich biodiversity and unique agricultural products offer opportunities for food processing, organic farming, and agro-based industries. The expanding tourism sector can boost demand for local handicrafts and hospitality services, while the renewable energy sector presents opportunities for small-scale solar and hydro projects. With improved connectivity through the Kaladan project and the development of trade corridors, Mizoram can become a hub for cross-border trade with Myanmar and Bangladesh.

3.8.5. Enhancing MSME infrastructure, providing skill development programs, and strengthening market linkages will be crucial for unlocking the sector's full potential. With targeted policies, improved logistics, and access to credit, MSMEs in Mizoram can drive inclusive growth, support industrialization, and integrate with regional and global markets.

3.9. Rural Infrastructure

3.9.1. Infrastructure is crucial for economic growth and connectivity, particularly in Mizoram, where road transport is the primary mode of communication. Chapter 6 on infrastructure provides a detailed analysis of the existing infrastructure and the gaps that need to be addressed for sustainable development.

3.9.2. Under the Rural Infrastructure Development Fund, the Government of Mizoram can take up impactful, income and revenue-generating projects that align with the state's development goals and priorities. Priority areas should include rural roads, bridges, irrigation, agro-processing centers, and smart village initiatives to improve productivity and connectivity. Expanding cold storage, logistics hubs, and processing centers through PPP models will strengthen agricultural value chains and reduce post-harvest losses. These could also include integrated rural markets, renewable energy parks, and smart village projects incorporating digital connectivity, solar power, waste management, and sustainable housing. Additionally, the state government can utilize financing under NIDA and RIAS 2.0 to implement large-scale infrastructure projects with high economic returns.

3.10. NABARD's Vision for Mizoram

3.10.1. To achieve holistic and sustainable development in Mizoram, NABARD envisions a multi-pronged approach:

- i. Capital formation in agriculture through irrigation, mechanization, and post-harvest infrastructure.
- ii. Enhancing financial inclusion, ensuring small and marginal farmers have access to credit through KCCs and JLGs.

- iii. Expanding KCC coverage and strengthening crop insurance schemes like PMFBY.
- iv. Promoting high-value crops and livestock farming to boost incomes and reduce reliance on shifting cultivation.
- v. Strengthening Farmer Producer Organizations (FPOs) to enhance market linkages and collective bargaining power.
- vi. Advancing digital agriculture through Internet of Things (IoT) devices, mobile applications, and drone-based precision farming.
- vii. Mitigating climate change impacts by promoting climate-resilient farming and implementing watershed projects.
- viii. Developing rural infrastructure to improve road connectivity, storage facilities, and market linkages.
- ix. Supporting MSMEs in agro-processing, handloom, and handicrafts to drive employment generation and value chain efficiency.
- x. Transforming PACS into Multi-Service Centers (MSCs) to provide holistic support to farmers.
- xi. Encouraging digital transformation through Agri-Stack, creating a unified digital platform for farmers to access credit, advisories, and market opportunities.
- xii. Developing the start-up ecosystem to foster entrepreneurship and innovation in rural Mizoram.

Chapter - 4

Potential Credit Outlay

Potential Credit Outlay

4.1. Introduction

4.1.1. NABARD annually prepares the Potential Linked Credit Plan (*PLP*) for each of the 11 districts in the state, assessing the exploitable potential for key rural sectors through bank credit. These projections consider factors such as technical feasibility, infrastructure availability, resource potential, cropping patterns, agricultural practices, government policies, past banking trends, and other developmental indicators like market access, road networks, and agro-processing facilities. However, non-availability of data in few sectors in the state has been a limiting factor in assessing the credit potential. The PLP also identifies potential constraints to credit flow and sectoral growth, providing actionable recommendations to address these challenges.

4.1.2. The aggregate credit potential for the overall priority sector for the year 2025-26 for the state has been assessed and estimated at ₹2984.59 crore.

4.2. Credit Potential for Agriculture

4.2.1. Farm Credit

4.2.1 (i) Crop Production, Maintenance and Marketing

4.2.1 (i) a. State level Status

a.1. Agriculture is the main source of livelihood for more than 60% of the population of Mizoram. About 55% of the main workers are agriculturists. In 2022-23, agriculture and allied activities contributed 20.15% to the Gross State Value Added (GSVA), with forestry showing a continuous rise in contribution since 2011-12. The total number of operational holdings in the state has declined from 91,880 in 2010-11 to 89,774 in 2015-16, while the area operated has increased from 1.05 lakh ha to 1.12 lakh ha.

a.2. Trends also show that number of small and marginal farmer holdings have declined during the period 2011-2016 and the share of medium and semi-medium holdings and operated area have increased during the corresponding period indicating a shift towards plantation and horticulture crops. As a result of this shift, average holding size has increased to 1.25 ha in 2016 from 1.14 ha in 2011. In spite of the shift towards plantation and horticulture, small and marginal farmers hold 80.70% of total holdings and 55.33% of the operational area. Under paddy, there was marginal increase in yield and productivity from 1711 kg/ha to 1726 kg/ha in the period from 2019-20 to 2022-23. It has been observed that there was a decrease in the area of paddy cultivation from 35,210 ha in 2019-20 to 34,071 ha in 2022-23.

a.3. The net sown area covers 10.03% of the total geographical area, with a cropping intensity of 101.81%, indicating minimal multi-cropping due to limited irrigation, as only 9.40% of it is irrigated.

a.4. As on 31 March 2024, outstanding number of KCC issued stands at only 46,859, out of 2.29 lakh cultivators in the State. Banks need to saturate these farmers with KCC linkage. Govt. of India has recently launched Ghar Ghar KCC Abhiyan with the aim to include all left over farmers for issue of KCC, focusing on PM KISAN beneficiaries not having KCC.

a.5. The Ground Level Credit under crop loan and agriculture term loan during the last three years in the State is represented in the table below:

Table 4.1. Target and Achievement under Crop Loan and Agri Term Loan

(₹ crore)				
Sl.	Particulars	2021-22	2022-23	2023-24
1	Crop loan target	116.17	107.33	132.27
2	Crop loan achievement	53.08	58.45	56.85
3	Crop loan achievement (%)	45.69	54.45	42.98
4	Agri Term loan target	632.50	574.19	684.55
5	Agri Term loan achievement	257.72	249.88	367.13
6	Agri Term loan achievement (%)	40.74	43.51	53.63

a.6. From the above table, it could be seen that the actual crop loan disbursement in the state is very low compared to the target. This is mainly on account of low level of inputs i.e., fertilizers, seeds and technology used in crop cultivation which results in lesser need for crop loan. Farmers prefer term loans for livestock activities. Lack of awareness about interest subvention and incentive on KCC is another major reason for low off take of crop loans in the state.

a.7. During the last 3 years, NABARD has refinanced ₹22.00 crores for Short Term (ST) Crop Loan to Mizoram Rural Bank and Mizoram Cooperative Apex Bank. Further, ₹430 crores have been refinanced to Mizoram Rural Bank and Mizoram Cooperative Apex Bank for Agriculture and Allied Term Loans during the last 3 years.

4.2.1 (i) b. Credit potential Assessed for 2025-26

b.1. The total agriculture credit potential for 2025-26 has been put at ₹964.45 crore which is 32% of the total outlay. Out of ₹964.45 crore, potential for crop loan and agriculture term loan is put at ₹158.85 crore and ₹698.09 crore respectively. Credit potential for agriculture infrastructure and ancillary activities have been projected at

₹41.71 crore and ₹65.79 crore respectively for the year 2025-26.

4.2.1 (i) c. Interest subvention scheme

c.1. The Reserve Bank of India has raised the limit for collateral-free agricultural loans, including allied activities, from ₹1.6 lakh to ₹2 lakh per borrower. This increase accounts for inflation and rising input costs, ensuring farmers have better financial access without needing collateral.

c.2. The higher loan limit particularly is expected to benefit small and marginal farmers by reducing borrowing costs. It is also expected to boost Kisan Credit Card (KCC) uptake, enabling greater investment in agriculture.

4.2.1 (i) d. Available Infrastructure

- i. The Department of Agriculture is the nodal department for agriculture development in the state which is headed by a Director.
- ii. There are district level agriculture offices in all the 11 districts, 13 agriculture sub-divisions and 57 agriculture circles/sub circles across the state. The Department implements all the state sector schemes relating to agriculture.
- iii. There are 8 Krishi Vigyan Kendras (KVKs) in the state which cater to the research and extension services. There is an Integrated Training Centre (ITC) at Hnahthial which imparts 2-year basic course in agriculture to in-service and pre-service candidates. These Centres are being upgraded under RIDF-XXVI to conduct 3-year Diploma courses for eligible students in agriculture and allied activities.
- iv. Under Construction of Potential Area Connectivity (PAC), the State Government provides and constructs roads to facilitate better mobility of inputs and farm produces.
- v. The Agriculture Department distributes seeds, fertilizer & manure to farmers through its various programmes and provides subsidy for various Agri implements for use by the farmers. There are 3 nos. of Soil Testing Laboratories in the state at Aizawl, Kolasib and Lunglei.

4.2.1 (i) e. Critical gaps and interventions required

- i. Access to institutional credit remains a major challenge, especially for small and marginal farmers. The Kisan Credit Card (KCC) scheme needs greater outreach to ensure wider adoption. The Department of Agriculture, in

- collaboration with banks, can conduct awareness campaigns during Financial Literacy Camps (FLCs) to educate farmers on its benefits.
- ii. The Government of Mizoram is required to prioritize digitizing land records to facilitate easier access to formal credit. Until digitization is complete, banks may accept land passes issued by Village Councils as valid proof for KCC loan applications, ensuring that farmers without formal land titles are not excluded. This can be taken up in SLBC.
 - iii. Primary Agricultural Credit Societies (PACS) currently play a limited role in extending crop loans, restricting farmers' access to concessional short-term credit. The Mizoram Cooperative Apex Bank (MCAB) may issue KCC through PACS.
 - iv. Agriculture in Mizoram is predominantly rainfed. However, negligible land is cultivated during the rabi season due to a lack of irrigation facilities. Given the challenges of constructing large irrigation structures in hilly terrain, the government can promote water harvesting and storage structures to ensure year-round farming. Expanding watershed management programs, developing check dams, and encouraging community-based irrigation solutions will improve water availability and help increase cropping intensity.
 - v. Poor market infrastructure limits farmers' ability to sell their produce at fair prices. Many farmers restrict cultivation due to transportation challenges. Developing farm link roads will improve connectivity, allowing farmers to transport their harvest efficiently. Establishing agriculture produce collection centers (APCCs) at the village level and integrating Mizoram's produce into the e-NAM (National Agriculture Market) network will further enhance market access. Strengthening Farmer Producer Organizations (FPOs) will allow farmers to negotiate better prices and reduce dependence on middlemen.
 - vi. Mizoram's agriculture remains largely labour-intensive due to the hilly terrain, small landholdings, and limited availability of mechanized equipment. High labour costs further constrain productivity. The government should promote custom hiring centers (CHCs), enabling small farmers to rent modern farm machinery at subsidized rates. Encouraging the adoption of small, terrain-friendly equipment like mini-tractors and power tillers will further ease labour dependency.
 - vii. With a cropping intensity of just 101.81%, increasing land productivity is essential. Expanding the area under cash crops, oilseeds, and high-value horticulture can enhance farmers' incomes and ensure higher returns on investment. Strengthening extension services to educate farmers on improved agricultural techniques, soil health management, and multi-cropping strategies will support this transition.
 - viii. The *Pradhan Mantri Fasal Bima Yojana* (PMFBY) should be fully implemented across all districts, ensuring every eligible farmer is covered. This will mitigate risks associated with crop loss due to erratic weather and provide financial security to farmers.

- ix. Many farmers in Mizoram still practice jhum (shifting cultivation), which leads to low yields, soil degradation, and deforestation. Encouraging a shift to settled farming through incentives for agroforestry, horticulture, and high-yield crops will enhance productivity and sustainability. Expanding on-farm development projects in plain areas and hill terraces, particularly for rice cultivation, will help bridge the food grain supply gap.
- x. Limited access to quality seeds and agricultural inputs hampers productivity. Strengthening local seed banks, promoting high-yielding and climate-resilient crop varieties, and increasing the distribution of organic fertilizers and bio-pesticides will improve farm output. Additionally, enhancing agricultural extension services through Krishi Vigyan Kendras (KVKs), digital platforms, and Farmer Field Schools (FFS) will help farmers adopt modern techniques.
- xi. Post-harvest losses remain a significant challenge due to inadequate storage, grading, and food processing facilities. Establishing cold storage units, food processing centers, and public-private partnerships (PPPs) for agro-processing will improve value addition and marketability of agricultural products.
- xii. Erratic rainfall, prolonged dry spells, and soil erosion due to deforestation pose serious threats to agricultural sustainability. Promoting climate-resilient farming techniques, such as contour farming, agroforestry, and conservation agriculture, can mitigate these risks. Encouraging drought-resistant and climate-adaptive crop varieties will further enhance resilience.

4.2.1 (ii) Water Resources- Mizoram receives an annual rainfall of 2,550–3,000 mm, with 95% of the rainfall concentrated between March and October. However, due to the hilly terrain and poor soil retention capacity, groundwater potential is classified as poor in 72% of the state's area. Limited water availability during the dry season affects agricultural and horticultural productivity. The groundwater level has shown a gradual decline since 2014, with an average level of 11.05 m in 2019. The net irrigated area (NIA) covers 9% of the net sown area, with 90% of irrigation dependent on surface water. Given the difficult terrain, only minor irrigation projects are feasible. To achieve 50% self-sufficiency in food grain production, strengthening irrigation infrastructure, particularly for the dry season, is essential.

4.2.1 (ii) a. Credit Potential Assessed for 2025-26

a.1. The estimated credit potential for water resources in 2025-26 is ₹19.05 crore. While most irrigation projects are government-funded, there is growing demand for water harvesting structures and solar pumps as settled cultivation expands.

4.2.1 (ii) b. Available Infrastructure

- i. **PM KUSUM:** Under *RIDF-XXIX*, ₹8.99 crore (30% state share) was sanctioned in 2022-23, approving 1,700 standalone solar pumps under *Component B* to improve irrigation and promote renewable energy.
- ii. **CADWM Programme:** ₹10 crore was sanctioned in 2022-23 to optimize irrigation through efficient water management. So far, 487 minor irrigation projects have been implemented, covering 20,317 ha (27% of the total WRC potential area).

4.2.1 (ii) c. Critical Gaps and Interventions Required

- i. Government departments should collaborate with banks to provide credit support for water harvesting structures.
- ii. Riverbed groundwater can be effectively tapped using sumps connected to infiltration galleries. The state government should seek *RIDF assistance* to fund more minor irrigation projects.
- iii. A cluster-based approach integrating land development with micro-irrigation schemes will help maximize irrigation potential and boost agricultural productivity.
- iv. The state government should explore funding from NABARD's *Micro Irrigation Fund (MIF)* to expand micro-irrigation infrastructure.

4.2.1 (iii) Farm Mechanisation - Farm mechanization is a key driver of agricultural modernization, enhancing productivity through efficient use of inputs such as seeds, fertilizers, plant protection chemicals, and irrigation. Timely mechanized farm operations like hoeing, irrigation, harvesting, and threshing help improve yields and farm income. However, in Mizoram, farm power availability is only 0.70 kW/ha, significantly lower than the national average of 2.5 kW/ha. The hilly terrain, small and fragmented landholdings, and reliance on *jhum* cultivation make large-scale mechanization challenging. On steep slopes, farming activities require intensive labour, necessitating the development of compact, terrain-friendly equipment and labour-saving tools for orchard management and crop processing.

4.2.1 (iii) a. Credit Potential Assessed for 2025-26

a.1. The estimated credit potential for farm mechanization in Mizoram for 2025-26 is ₹27.40 crore. With the state government prioritizing wet rice cultivation and increasing food crop productivity, particularly rice, there is significant potential for enhanced mechanization. Government support is expected to encourage greater adoption of farm equipment, creating more demand for credit in this sector.

4.2.1 (iii) b. Available Infrastructure

The Sub-Mission on Agricultural Mechanization (SMAM), implemented by the Agriculture Department since 2014-15, provides subsidies to individual farmers and farmer groups for procuring farm machinery.

- i. The state is promoting farm mechanization through Custom Hiring Centres (CHCs), involving WRC farmers' associations, farmer groups, and societies. These CHCs provide essential machinery, including tractors with trailers, power tillers, rotavators, paddy threshers, self-propelled paddy reapers, and cage wheels.
- ii. Currently, 71 CHCs have been established across the state to facilitate mechanized farming operations.

4.2.1 (iii) c. Critical Gaps and Interventions Required

- i. Small landholdings, hilly terrain, and jhum cultivation continue to hinder mechanization, requiring terrain-specific farm equipment and customized solutions.
- ii. NABARD supports Primary Agricultural Credit Societies (PACS) through Mizoram Cooperative Apex Bank (MCAB) to help them function as Multi-Service Centers, offering custom-hire services for farm machinery. Potential PACS should be identified and encouraged to expand these services.
- iii. Banks should actively extend credit to SMAM beneficiaries to facilitate increased mechanization adoption.
- iv. Investment in research and development is needed to introduce small-scale, cost-effective, and terrain-friendly farm equipment suited to Mizoram's topography.
- v. Awareness campaigns and training programs should be conducted to educate farmers on the benefits and efficient use of mechanized tools and equipment.

4.2.1. (iv) Plantation & Horticulture including Sericulture

I. Mizoram accounts for 13% of the total fruit production in the Northeast, with 11.56 lakh hectares (55% of its total area) identified as suitable for horticulture. However, only 12% of this potential is currently utilized. Horticulture crops, including plantations, cover 70% of the state's total cropped area. The state has significant potential in processing chili, ginger, turmeric, and palm oil but remains largely untapped.

II. The agro-climatic conditions, hilly terrain, and well-distributed monsoon rainfall make horticulture a key sector for economic growth. Mizoram exports squash, ginger, grapes, oranges, bird's eye chili, betel nuts, and anthurium. Recognizing this potential, the government prioritizes the sector through centrally sponsored schemes

like *MIDH*, *RKVY*, *PMKSY* and the state's *Handholding Policy*.

III. Major crops include orange, arecanut, banana, ginger, turmeric, and vegetables. Oil palm cultivation is a focus area, covering 26,730 hectares across seven districts and involving 10,843 farmers from 197 villages. Exotic fruits like dragon fruit, kiwi, avocado, and strawberry are also gaining popularity.

IV. Mizoram is emerging as a key sericulture hub in the Northeast, producing all four major silk varieties—Mulberry, Muga, Tasar, and Eri. Currently, 4,546 farmers cultivate 5,262 acres of silk-producing food plants across 209 villages. Sericulture is a government priority for enhancing farmer incomes.

4.2.1 (iv) a. Credit Potential Assessed for 2025-26

a.1. The estimated credit potential for plantation and horticulture in 2025-26 is ₹135.42 crore. With increasing adoption of commercial horticulture and high-value cash crops, there is significant scope for bank financing in this sector.

4.2.1 (iv) b. Available Infrastructure

- i. The Horticulture Department, led by a Director, operates eight divisional offices and 38 circles. It has five Centers of Excellence in Thiak (Aizawl), Lunglei Zau, Siachhoh (Lunglei), Thingdawl (Kolasib), and Serchhip, which provide planting materials, training, and exposure visits under the MIDH program.
- ii. The Mizoram Food Processing Research & Training Centre is developing a Common Incubation Centre at Seling.
- iii. Transit godowns for horticulture products are located in Sairang and Thingdawl, with additional storage and integrated pack houses at district centers. The state has 138 low-cost preservation units and 13 small cold storage units.
- iv. A tissue culture unit under the Technology Mission Programme at Chite (Kolasib) supports banana cultivation.
- v. The main cold chain hub is in Sairang, with satellite hubs in Aizawl, Lunglei, Khawzawl, Kolasib, and Serchhip.
- vi. Under MOVCD-NER, 30 horticulture-based FPOs have been formed, covering 21,000 hectares and involving 22,104 farmers.
- vii. The Sericulture Department operates eight mulberry seed farms, four muga seed farms, three eri seed farms, one oak tasar seed farm, 11 grainages, and one silk reeling unit. Additional storage and procurement centers are planned under NABARD's RIDF to attract more farmers.
- viii. Silk Samagra is being implemented in Siaha District to boost employment through Muga plantation and silk production, focusing on nurseries, plantation expansion, infrastructure development, and farmer training.

4.2.1 (iv) c. Critical Gaps and Interventions Required

- i. Ensuring quality planting materials by promoting certified nurseries and strengthening the supply chain.
- ii. Addressing water scarcity by promoting large-scale water harvesting structures for year-round irrigation.
- iii. Developing post-harvest infrastructure by establishing more grading, sorting, packaging, and value addition facilities to improve marketability.
- iv. Strengthening market linkages through *FPOs*, contract farming, and direct farmer-market connections to increase access to national and international markets.
- v. Expanding food processing units in designated food parks and encouraging entrepreneurship, with banks providing timely and adequate credit.
- vi. Enhancing storage and cold chain facilities to reduce post-harvest losses, especially for perishable produce.
- vii. Boosting sericulture infrastructure by increasing silk processing centers, supporting farmers with improved rearing techniques, and expanding credit access.
- viii. Encouraging commercial horticulture through incentives for high-value crops like avocado, kiwi, dragon fruit, and floriculture.
- ix. Providing financial assistance and technology support to help farmers adopt organic farming and precision agriculture.
- x. Improving research and development in horticulture and sericulture to introduce disease-resistant and high-yielding varieties.
- xi. Developing value chains for plantation and horticulture crops by establishing agro-processing units for spices (ginger, turmeric, bird's eye chili), fruit pulps and juices, and essential oils. Processing facilities for oil palm, betel nut, and other plantation crops should be expanded to enhance value addition and farmer incomes. Strengthening branding and geographical indication (*GI tagging*) for Mizoram's unique crops will also help in premium pricing and market expansion.
- xii. Promoting public-private partnerships (*PPPs*) for value addition by attracting private investment in agro-processing industries and encouraging farmer cooperatives to engage in processing and direct marketing.

4.2.1 (v) Forestry & Wasteland Management

I. Mizoram has the highest forest cover in India by percentage, with 17,629.60 sq. km (83.62% of its geographical area) under forests, as per the *India State of Forest Report, 2023*. This marks an increase of 241.73 sq. km from the 2021 assessment. However, the recorded forest area (RFA) stands at 7,479 sq. km (35.48% of the state's area).

II. The state is rich in bamboo resources, covering 7,091.67 sq. km, with 27 identified species. *Melocanna baccifera* (*Mautak*) accounts for 77% of the total bamboo coverage. Mizoram contributes 14% of India's commercial bamboo production and is a key implementer of the *National Bamboo Mission (NBM)*. The mission aims to expand bamboo cultivation and increase productivity from 3 MT/ha to 18-20 MT/ha. The *State Bamboo Development Agency (BDA)* manages bamboo sector activities, operating 27 clusters, including 8 handicraft, 11 furniture, 3 agarbatti, and 5 other clusters.

4.2.1 (v) a. Credit Potential Assessed for 2025-26

a.1. The estimated credit potential for forestry and wasteland development in 2025-26 is ₹6.08 crore.

4.2.1 (v) b. Available Infrastructure

- i. The Department of Environment, Forest & Climate Change oversees forest protection, development, and afforestation activities, encouraging both public and private landowners to undertake plantation initiatives.
- ii. The Bamboo Technology Park at Sairang, spread over 130.13 bighas, is used by Venus Bamboo and BDA for bamboo processing.
- iii. An agreement was signed between the Bamboo Development Agency (BDA), Mizoram and the Cane & Bamboo Technology Centre (CBTC), Burnihat, Assam under the Cluster Partnership Programme to uplift bamboo-related activities. Two bamboo handicraft clusters—Lengte Bamboo Handicraft Cluster and Sesawng Bamboo Handicraft Cluster—are enrolled under this project, which provides Common Facility Centres (CFCs) with machinery and training.
- iv. A Common Facility Centre equipped with handloom machinery (motorized bobbin winding machines, warping drums, and Amber charkhas) has been established at Industrial Estate, Zuangtui to support handloom weavers.

4.2.1 (v) c. Critical Gaps and Interventions Required

- i. With bamboo now exempt from the Forest Act, promoting bamboo plantations in non-forest areas will enhance commercial production.
- ii. Developing adaptable agroforestry models suited to Mizoram's terrain and ecological conditions will help optimize land use.
- iii. Encouraging broom grass plantations in identified potential clusters can serve as an additional income source while aiding soil conservation.
- iv. Expanding processing and value addition in bamboo-based industries will improve profitability for farmers and artisans.
- v. Strengthening FPOs in the forestry and bamboo sector will enhance market linkages and ensure better price realization.

- vi. Establishing additional Common Facility Centres with modern processing machinery will improve efficiency in bamboo handicrafts and furniture production.
- vii. Facilitating credit support for community-led afforestation and sustainable forestry projects will boost long-term forest conservation efforts.
- viii. Promoting eco-tourism and forest-based enterprises will create employment opportunities while ensuring environmental conservation.
- ix. Enhancing public-private partnerships (PPPs) for sustainable bamboo and forestry projects will attract investment and accelerate sectoral growth.

4.2.1 (vi) Animal Husbandry – Dairy

I. Mizoram has traditionally been a low milk consumption state, but improvements in cattle breeding, better animal husbandry practices, and expanded veterinary infrastructure have supported growth in the sector. As per the *20th Livestock Census*, the state's cattle population stands at 45,701, reflecting a 19% increase from 2012. This includes 21,455 crossbred and 24,246 indigenous cattle, along with a buffalo population of 6,080.

II. Milk production peaked in 2019-20 before entering a declining trend, with total production recorded at 24,481 tonnes in 2022-23. Per capita milk availability is 48 gms/day, far below the *Indian Council of Medical Research (ICMR)* recommendation of 240 gms/day, making it the lowest in the Northeast. The milk cooperative structure is still in its early stages but holds significant potential for expansion.

III. The *Mizoram Milk Producers' Co-operative Union Ltd. (MULCO)*, established in 1984, follows the *AMUL* cooperative model, operating 34 *Primary Dairy Cooperative Societies (PDCS)* across the state. However, organized dairy operations are currently concentrated in Aizawl and Lunglei.

Table 4.2. Demand gap of milk products (In Tonnes)

Requirement according to ICMR recommendation	Availability	Demand Gap	Availability (%)	Demand Gap(%)
122713	24481	98232	20	80

Table 4.3. Per Capita Availability

ICMR recommendation	Per capita Availability	Availability per Capita(%)
240 gms / day	48 gms / day	20

4.2.1 (vi) a. Credit Potential Assessed for 2025-26

a.1. The estimated credit potential for dairy development in 2025-26 is ₹53.08 crore. The sector presents strong growth opportunities, with government initiatives focusing on improving per capita milk availability and expanding dairy infrastructure.

4.2.1 (vi) b. Available Infrastructure

- i. The state has 75 dairy cooperative societies, with key organizations including Mizoram Multi-Commodity Producers' Cooperative Union Ltd. (MULCO), Kolasib Milk Producers' Cooperative Union Ltd., Champhai Dairy Plant, and Lunglei Dairy Plant.
- ii. The Tanhril Cattle Feed Manufacturing Plant has a capacity of 50 MT/day but operates at only 4 MT/day due to limited utilization.
- iii. MULCO procures cattle feed from outside the state and distributes it through its network of milk societies.
- iv. The Veterinary College under Central Agricultural University, Selesih, Aizawl provides research and extension support for dairy farmers.
- v. Veterinary services include 11 Veterinary Hospitals, 69 Veterinary Dispensaries, 67 Rural Animal Health Centers, 58 Artificial Insemination (AI) Centres, and 11 R.P. Check Posts.
- vi. Under the National Animal Disease Control Programme, 26 Mobile Veterinary Units provide doorstep veterinary services, along with an established call center, 11 Ice-Lined Refrigerators, and one Walk-in Cold Room in Aizawl.
- vii. Additional infrastructure includes 7 Cattle Farms, 4 Calf Rearing Farms, 2 Liquid Nitrogen Plants, 1 Regional Boar Semen Station, 10 Animal Disease Surveillance Check Posts, 1 State Disease Investigation Laboratory, and District Animal Disease Diagnostic Laboratories.
- viii. The state maintains a Central Medicine Vaccine Depot in Aizawl.

4.2.1 (vi) c. Critical Gaps and Interventions Required

- i. The availability of local concentrate feed and dry fodder is insufficient, leading to costly imports from other states. Encouraging local entrepreneurs to establish animal feed units through subsidies and bank credit can help address this issue. Full utilization of the government cattle feed unit at Tanhril is also essential.
- ii. Strong dairy cooperatives and well-developed processing infrastructure are key drivers of the dairy sector in other states. Strengthening existing dairy cooperatives and forming new ones can significantly boost production and market efficiency. Private sector participation in dairy processing infrastructure can further support growth.

- iii. MULCO and other dairy cooperatives need to collaborate with banks to ensure adequate credit flow for sectoral expansion.
- iv. Establishing *Dairy Producer Organizations (DPOs)* will enhance milk production, processing, and marketing.
- v. Total no of KCC for Animal Husbandry outstanding as on 31 March 2024 was 23553 with loan outstanding of ₹383.87 crore out of which 2453 nos. of RuPay KCC were issued. Banks need to provide adequate working capital finance to dairy farmers through *Kisan Credit Cards (KCC)* for dairy farming.
- vi. Setting up *milk collection centers, bulk milk coolers, milk chilling units, and milk vans* in every district will encourage more farmers to engage in dairy farming.
- vii. Wastelands and fallow lands can be identified and allocated for fodder cultivation. Bankers can support farmers in such initiatives through credit access.
- viii. The *Animal Husbandry Department* can coordinate with banks to train unemployed youth and farmers in dairy farming. Training sessions on animal health management can be organized in partnership with village councils and dairy cooperative societies.
- ix. Expanding Artificial insemination (AI) services and introducing superior dairy breeds will help improve milk productivity and quality.
- x. Promoting dairy entrepreneurship through financial incentives, technical support, and business development programs will help create a sustainable and profitable dairy sector.

4.2.1 (vii) Animal Husbandry – Poultry

I. Mizoram has a high demand for meat and eggs, as a large section of the population is non-vegetarian. As per the *2019 Livestock Census*, the state had 18.58 lakh poultry birds, marking a 62% increase from the 2012 census. However, egg production has declined since 2019-20 due to increased demand for chicken meat following the *African Swine Fever (ASF)* outbreak, which reduced pork supply and led to higher consumption of desi layer birds.

II. The state imports *70,000 eggs daily*, incurring an annual cost of ₹16.71 crore. Local poultry farms operate on a small scale, relying on low-productivity native breeds, which increases production costs and limits egg supply. Total egg production in 2022-23 stood at *397 lakh eggs* (221 lakh desi and 176 lakh improved variety), reflecting a *0.75% decline* from the previous year. Per capita egg availability in Mizoram is *29 eggs per year*, far below the *ICMR* recommendation of *180 eggs per year* for a healthy diet.

4.2.1 (vii) a. Credit Potential Assessed for 2025-26

a.1. The estimated credit potential for poultry development in 2025-26 is ₹189.51 crore. With rising demand for poultry meat and eggs, there is strong potential for expanding backyard poultry and establishing small commercial units.

4.2.1 (vii) b. Available Infrastructure

- i. The Government of Mizoram is developing a Mega Egg Production Farm in Thenzawl, Serchhip District under RIDF-XXX to boost egg production.
- ii. Poultry feed availability remains a challenge, leading to reliance on feed imported from other states.
- iii. Hatcheries are limited, increasing costs for both consumers and poultry farmers.
- iv. Backyard poultry farming is common, but commercial-scale production remains underdeveloped.

4.2.1 (vii) c. Critical Gaps and Interventions Required

- i. Expansion of quality Day-Old Chick (DOC) production through both government and private sector involvement is necessary to support commercial poultry farming.
- ii. Encouraging local entrepreneurs to establish feed plants and hatcheries through subsidies and credit will help bridge supply shortages.
- iii. Strengthening poultry infrastructure, including more hatcheries in all districts, will help reduce costs for farmers and consumers.
- iv. Financial support for SHGs/JLGs engaged in poultry farming can enhance livelihood opportunities and increase poultry production.
- v. Coordination between banks and the animal husbandry department can promote broiler and layer units, retail poultry outlets, egg/broiler carts, and poultry processing centers.
- vi. Increased focus on disease prevention and vaccination programs will help reduce mortality rates in poultry farms.

4.2.1 (viii) Animal Husbandry – Sheep, Goat, and Piggery

I. Livestock plays a crucial role in Mizoram's rural economy, as agriculture remains largely traditional and subsistence-based. Among livestock activities, piggery is the most important, with nearly 47% of rural households engaged in pig rearing (2012-13 Integrated Sample Survey). Pigs provide meat, dung, and by-products like bristles, with high adaptability to diverse agro-climatic conditions.

II. In 2023-24, total meat production in the state was estimated at 15,528 tonnes, with broiler meat accounting for 38.65%, followed by pork at 32% and beef at 26.06%. Due to growing demand for mutton and chicken, goat rearing and broiler farming are

gradually gaining popularity. Indigenous Mithun rearing is also being promoted by the government.

4.2.1 (viii) a. Credit Potential Assessed for 2025-26

a.1. The estimated credit potential for sheep, goat, and piggery development in 2025-26 is ₹213.89 crore. With pork being the most preferred meat in the state and farmers increasingly taking up piggery as a backyard or small-scale enterprise, there is strong potential for bank financing under group financing and commercial units.

4.2.1 (viii) b. Available Infrastructure

- i. Pig breeding farms in the state are inadequate, leading to large-scale import of piglets from other states and Myanmar.
- ii. The government maintains disease control programs but the high cost of pig insurance discourages adoption among farmers.
- iii. Artificial insemination (AI) facilities for pigs are costly and limited, forcing farmers to rely on natural servicing, which affects productivity.
- iv. Backyard piggery units dominate the sector, while commercial pig farms remain limited.

4.2.1 (viii) c. Critical Gaps and Interventions Required

- i. Promoting private investment in *pig breeding farms* with financial assistance from banks can reduce dependence on imported piglets.
- ii. Strengthening veterinary services and improving disease control measures for *PRRS* and *ASF* can minimize losses in pig farming.
- iii. Expanding *insurance coverage* for piggery units with government subsidies can encourage farmers to protect their livestock and improve financial security.
- iv. Increasing AI facilities for pigs in remote areas can enhance productivity and breed improvement.
- v. Organizing *Piggery Producer Organizations* can drive commercialization and increase business opportunities in the sector.
- vi. Extending *KCC* facilities to animal husbandry farmers will help meet their working capital requirements.

4.2.1 (ix) Fisheries

I. Mizoram has 24,000 hectares of potential land for fisheries development, along with 16 major rivers stretching 1,752 km. The state also has two medium hydropower reservoirs that can be utilized for fish farming and eco-tourism.

II. Despite these resources, local fish production is insufficient, meeting only 5.82 kg per capita consumption, far below the target of 11 kg per capita consumption

annually. Additionally, against an annual demand of 442.12 lakh fish seeds, the state produces only 125.95 lakh fish seeds.

4.2.1 (ix) a. Credit Potential Assessed for 2025-26

The estimated credit potential for fisheries development in 2025-26 is ₹29.86 crore. Integrated fish farming with paddy or piggery offers an additional income source, and JLG mode financing presents a viable approach for expansion.

4.2.1 (ix) b. Available Infrastructure

- i. The state has 4 government fish hatcheries and 16 private fish seed farms.
- ii. Fisheries development is supported by schemes such as FFDA, NSWF, NFDB, and *Pradhan Mantri Matsya Sampada Yojana* (PMMSY).
- iii. A fisheries training center and a soil and water testing laboratory operate at Lengpui, Aizawl.

4.2.1 (ix) c. Critical Gaps and Interventions Required

- i. Capacity-building programs for fish farmers can promote modern and scientific fish farming methods.
- ii. Strengthening Mizoram Cooperative Fish Farming Marketing and Processing Federation Ltd. (ZOFISFED) will enhance market linkages and processing capacity.
- iii. Encouraging private investment in hatcheries will boost local fish seed production and reduce dependence on imports.
- iv. Given Mizoram's challenging terrain, targeted investments in water bodies, pond construction, and integrated aquaculture systems are essential for sustainable fish farming.
- v. Establishing cold storage and ice plants will improve fish preservation and reduce post-harvest losses.
- vi. Better coordination between banks, FPOs, and cooperative societies will improve access to credit and ensure successful implementation of PMMSY.

4.2.2 Ancillary Activities

4.2.2 (i) Food & Agro Processing

I. Food processing plays a crucial role in reducing post-harvest losses, enhancing shelf life, ensuring value addition, creating employment, and increasing farmer incomes. The Ministry of Food Processing Industries (MoFPI), GoI operates multiple schemes to boost the sector.

II. Mizoram has immense potential for agro-processing, particularly in horticulture, spices, and bamboo-based products, with high export potential. The state's agro-

climatic conditions support diverse fruit and spice cultivation, contributing 13-14% of the total fruit production in the Northeast. However, much of this potential remains untapped due to lack of processing infrastructure, inadequate road connectivity, limited bank credit, and challenging geographical terrain.

III. The PM Formalization of Micro Food Processing Enterprises (PM FME) scheme is being implemented in Mizoram to provide financial, technical, and business support for upgrading micro food processing units. The scheme supports capital investment, GST and FSSAI registration, training on food safety, and assistance to FPOs, SHGs, and cooperatives in branding and marketing. Under PM FME, 1,155 applications have been received, and ₹6.41 crore has been disbursed to SHGs and other entities.

4.2.2 (i) a. Credit Potential Assessed for 2025-26

a.1. The estimated credit potential for food and agro-processing in 2025-26 is ₹23.67 crore. With the government prioritizing *horticulture and bamboo sector commercialization*, there is strong potential for bank credit to agro-processing enterprises.

4.2.2 (i) b. Available Infrastructure

b.1. The *Pradhan Mantri Kisan Sampada Yojana* (PMKSY), with an allocation of ₹6,000 crore, has been extended until March 31, 2026, covering components like:

- i. Mega Food Parks
- ii. Integrated Cold Chain and Value Addition
- iii. Expansion of Food Processing and Preservation Capacities
- iv. Agro-Processing Clusters
- v. Forward & Backward Linkages
- vi. Food Safety and Quality Assurance Infrastructure

b.2. Mizoram has two designated food parks:

Table 4.4: Details of Food Parks

Sl. No.	Name of the Food Park	District	Designated as
1	Zoram Mega Food Park (Promoter: Zoram Mega Food Park Ltd)	Aizawl	MPF
2	Food Park – Chhingchhip (Promoter: Mizoram Food & Allied Industries)	Serchhip	FP

b.3. The National Mission on Food Processing (NMFP), implemented by the Director of Industries, supports food processing under a 90:10 funding pattern for NE states. Incentives include subsidies, tax exemptions, and financial assistance to promote food processing investments.

b.4. Mizoram grows a variety of crops, including oranges, grapes, pineapples, Assam lemon, bananas, papayas, mangoes, turmeric, ginger, and vegetables, offering significant potential for setting up fruit and vegetable processing units. Currently, 369 food processing units are registered under NIC 2-digit code in Mizoram.

4.2.2 (i) c. Critical Gaps and Interventions Required

- i. Lack of entrepreneurship and training support is a significant challenge. Farmers primarily grow horticultural crops for self-consumption, with limited commercialization. Capacity building, extensive awareness programs, and hands-on training in food processing, value addition, and marketing can encourage large-scale adoption.
- ii. Aggregation facilities are inadequate, affecting the sector's ability to scale. Developing aggregation centers, cold storage units, and warehouses can improve efficiency and reduce post-harvest losses.
- iii. Poor market linkages limit farmers' access to larger markets. Strengthening supply chains, promoting contract farming, and enhancing market connectivity through organized channels will ensure better price realization.
- iv. High transportation costs, particularly in remote areas, make food processing less viable. Improving road connectivity to production clusters can lower logistics expenses.
- v. Cold chain and warehousing facilities are lacking, restricting the preservation of perishable commodities. Developing cold storage infrastructure using the Hub-and-Spoke Model will support seamless distribution.
- vi. Private sector participation in agro-processing remains limited. Encouraging joint ventures and public-private partnerships (PPPs) can attract investments and enhance efficiency.
- vii. The production clusters need better connectivity. Linking key production areas with all-weather roads can facilitate smooth transportation of raw materials and processed goods.
- viii. The Mission Organic Value Chain Development (MOVCD) for the North East Region can promote more FPO-led aggregation and processing, ensuring farmers benefit from collective marketing.
- ix. Infrastructure at existing food parks needs improvement. Strengthening facilities in designated food parks can enhance their utilization and attract more processing units.

- x. Bank financing for agro-processing units needs to increase. Encouraging banks to provide working capital and term loans for processing enterprises, especially small-scale and micro-units, can promote sustainable growth.
- xi. Packaging, grading, and branding are areas where farmers need support. Organizing training programs and workshops on product quality, branding, and marketing strategies can help improve market access.
- xii. Intervention is required to reduce input costs. Subsidies or incentives for setting up local feed and processing plants can help make processing units more viable.
- xiii. The sector requires strong policy support. Establishing a dedicated Food Processing Promotion Cell to facilitate investment, assist entrepreneurs, and create policy frameworks can drive long-term development.

4.2.2 (ii) Agri. Ancillary Activities – Others

I. Agri-ancillary activities support agricultural growth by providing essential services such as agri-clinics, agribusiness centers, and financial assistance to cooperatives and custom hiring units. As per *RBI's Master Directions on Priority Sector Lending*, eligible advances under this category include:

- i. Loans for setting up Agri-Clinics and Agri-Business Centers (ACABC).
- ii. Bank loans to PACS, Farmers' Service Societies (FSS), and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
- iii. Loans to Custom Hire Service Units managed by individuals or organizations.
- iv. Loans to MFIs and NBFCs for agriculture-related activities.

II. The State Agriculture Management and Extension Training Institute (SAMETI), Aizawl is the nodal institute for implementing the ACABC scheme in Mizoram. The Veterinary College, Selesih has been designated as the Nodal Training Institute for training entrepreneurs. The scheme supplements the existing agricultural extension network by promoting agripreneurship.

III. The *Rashtriya Krishi Vikas Yojana* – RAFTAAR (RKVY-RAFTAAR) Agripreneurship scheme, implemented by the Ministry of Agriculture & Farmers' Welfare (MoA&FW), GoI, aims to strengthen agribusiness incubation. Under this initiative, the Veterinary College, Selesih has set up the RAFTAAR Agribusiness Incubator (RAFTAAR-ABI) to nurture agripreneurs in Mizoram.

4.2.2 (ii) a. Credit Potential Assessed for 2025-26

a.1. The estimated credit potential for Agri-Ancillary Activities (Others) in 2025-26 is ₹42.14 crore.

4.2.2 (ii) b. Available Infrastructure

- i. SAMETI, Aizawl, is the nodal training and implementation agency for ACABC.
- ii. Veterinary College, Selesih, acts as the incubation hub under RKVY-RAFTAAR.
- iii. Custom Hire Service Centers are operational in limited locations, providing essential agricultural mechanization services.
- iv. PACS and Cooperative Societies are present across Mizoram but need more financial support for multi-service operations.

4.2.2 (ii) c. Critical Gaps and Interventions Required

- i. Low awareness of ACABC and agripreneurship support programs restricts potential applicants. Awareness programs can help increase participation.
- ii. Limited financing options for trained agripreneurs prevent them from starting ventures. Banks can collaborate with training institutes to finance viable projects set up by trained individuals.
- iii. Many PACS and cooperative societies are underutilized. Encouraging PACS to transform into multi-service cooperatives offering input supply, custom hiring, and credit services will enhance productivity. The Mizoram Cooperative Apex Bank (MCAB) can support financing their operations.
- iv. Custom Hiring Centers (CHCs) are inadequate, affecting farm mechanization. Expanding CHCs with financial assistance will improve farmers' access to modern equipment.
- v. MFIs and NBFCs face operational challenges in extending agricultural credit. Strengthening their role with better financing models can help expand microfinance access for small farmers and agripreneurs.

4.3. Micro, Small & Medium Enterprises (MSME)

I. As of March 31, 2024, Mizoram has 9,243 registered MSME units (*Udyam Portal*). The number of registered MSMEs and employment generated doubled from 3,890 units and 22,762 employees in 2021-22 to 8,213 units and 57,818 employees in 2022-23.

II. The major MSME sectors include textiles/garments, food processing, wood-based units, and automobile repairs. The state has 13 industrial estates, growth centers, and technology parks, of which six are fully or partially operational.

III. The Entrepreneurship Development Centre, Incubation Centre, and Startup Hub were established to encourage entrepreneurship, particularly among youth. The Mizoram Sustainable Investment Policy focuses on investment attraction, job creation, infrastructure development, and skill enhancement while preserving cultural and natural heritage.

4.3.1. Credit Flow in MSME Sector – PMMY & Stand-Up India Scheme

4.3.1.1. Under the MUDRA Yojana, financial assistance up to ₹10 lakh is provided for enterprises in manufacturing, trading, agriculture-allied, and services sectors through Public Sector Banks, Regional Rural Banks, State Cooperative Banks, and Urban Cooperative Banks.

4.3.1.2. The Stand-Up India Scheme supports SC/ST and women entrepreneurs with loans between ₹10 lakh and ₹1 crore for greenfield enterprises in manufacturing, services, or trading. For non-individual enterprises, at least 51% ownership must be with SC/ST or women entrepreneurs.

4.3.1.3. NABARD is one of the nodal agencies for channelizing the subsidy under the Special Credit Linked Capital Subsidy Scheme (SCLCSS) for SC-ST beneficiaries. Under the Scheme, MoU with Mizoram Rural Bank (MRB) has been signed in 2024. The scheme provides 25% subsidy (up to ₹25 lakh) for SC-ST MSEs to procure new plant & machinery/equipment through institutional credit.

4.3.1.4. In 2023-24, against an ACP target of ₹952.81 crore, ₹1,321.99 crore was disbursed under MSME. Under MUDRA & Stand-Up India, disbursements were ₹290.16 crore and ₹19.02 crore, respectively.

4.3.2. Credit Potential Assessed for 2025-26- The estimated credit potential for MSME in 2025-26 is ₹1,471.24 crore, considering government initiatives supporting startups, industrialization, and entrepreneurship.

4.3.3. Available Infrastructure

- i. Mizoram Startup Mission (MSUM) promotes startups and entrepreneurship under the Planning & Programme Implementation Department.
- ii. 13 industrial estates and technology parks, with three still under development and others partially operational.
- iii. 57 startups have received support under the Entrepreneurship Development Scheme.
- iv. Major infrastructure projects, including the extension of the rail network, Kaladan Multi-Modal Transit Transport Project (KMMTP), and trade centers along the Bangladesh border, are expected to drive industrial growth.
- v. Three RSETIs (Aizawl, Kolasib, and Lunglei) provide skill training to MSME entrepreneurs.
- vi. NABARD grants support off-farm sector development, skill training, rural marts, mobile vans, and exhibitions.

4.3.4. Critical Gaps and Interventions Required

- i. Limited access to bank finance restricts MSME expansion. Banks can increase financing for MSMEs under PMEGP, Stand-Up India, and MUDRA.
- ii. Low technical and business skills among entrepreneurs hinder industrial growth. Expanding skill development programs is essential.
- iii. Inadequate industrial infrastructure affects MSME productivity. Providing reliable power, road connectivity, and market access will improve the sector's viability.
- iv. Mizoram's strong potential for border trade remains underutilized due to logistical challenges. The early completion of KMMTP will enhance trade and industrial growth.
- v. Bamboo-based industries have high potential but lack cluster development. Encouraging bamboo cluster development can unlock new economic opportunities.
- vi. Coordination between financial institutions and government departments is needed to ensure MSMEs receive adequate credit. Banks should actively use credit guarantee funds for financing MSMEs.
- vii. Mizoram's Industrial Policy (2012) needs an update to align with current market dynamics. A revised policy can drive MSME growth and competitiveness.

4.4. Export

I. Mizoram has common international border of 722 km with Myanmar and Bangladesh. Traditionally, the trade has been taking place with these countries. The 'Look East Policy' and the 'Act East policy' announced by Government of India has provided impetus to border trade with focus on reaching ASEAN through North East. With its strategic location as a gateway to Southeast Asia, Mizoram provides unparalleled access to international markets, particularly with its proximity to Myanmar and Bangladesh. This geographic advantage positions the state as a vital hub for trade and commerce in the region, making it an ideal destination for industries looking to expand their reach beyond India's borders.

4.4.1 Credit Potential assessed for 2025-26

4.4.1.1. The credit potential assessed for the year 2025-26 for Export Credit in the State is ₹ 5.74 crore.

4.4.2 Available Infrastructure

- i. A Land Customs Station (LCS) has been set up at Zokhawthar (Champhai), with another planned at Zorpui. Additionally, Border Trade Centres are proposed at Vaphai, Farkawn, and Sangau to facilitate trade expansion.

- ii. A Trade Facilitation Centre has been established at Tlabung (Lunglei). An Integrated Check Post (ICP) is also planned at Kawrpuichhuah to improve trade logistics. Several Border Haats are being developed along the Bangladesh border to strengthen cross-border commerce.
- iii. Mizoram has air connectivity with major cities, enabling efficient transportation of goods for export markets.

4.4.3 Critical Gaps & Interventions Required

- i. Limited logistics infrastructure at border trade centers affects efficient movement of goods. Expanding logistic facilities at Zokhawthar and Zorpui will help boost exports.
- ii. Need for improved trade infrastructure including better road connectivity, warehousing, and customs processing to enhance bilateral trade with Myanmar and Bangladesh.
- iii. Absence of an export support center to provide market intelligence, regulatory guidance, and capacity-building support for exporters. Establishing an export support center can help identify potential export sectors, streamline trade processes, and promote investment in export-driven industries.

4.5. Education

I. Mizoram is the second most literate state in India, with a literacy rate of 91.33%. The state is making continuous efforts to achieve full literacy through various educational initiatives and schemes. Quality education at all levels is crucial for the state's socio-economic development, as knowledge and information are key drivers of growth.

II. With 50% of Mizoram's GDP coming from the service sector, there is a rising demand for a technically and professionally trained workforce. The limited availability of higher education institutions within the state forces many students to pursue education outside Mizoram, particularly for professional and specialized courses.

III. As per RBI's Master Directions on Priority Sector Lending, loans up to ₹20 lakh for educational purposes, including vocational courses, qualify under priority sector lending (PSL). The Indian Bankers Association (IBA) has also introduced a collateral-free loan scheme of up to ₹7.5 lakh for students from economically weaker sections (EWS).

4.5.1. Credit Potential Assessed for 2025-26

4.5.1.1. The credit potential for the education sector in Mizoram has been assessed at ₹16.83 crore for the year 2025-26.

4.5.2. Available Infrastructure

- i. Limited Higher Education Institutions: Mizoram has a few higher education institutions, but they do not fully meet the demand for specialized courses.
- ii. Central Universities & Reserved Quotas: Several Central Universities have allocated seats under central pool quota for diploma, degree, and master's courses.
- iii. Banking Support: Financial institutions provide education loans, but accessibility and awareness remain challenges.

4.5.3 Critical Gaps and Interventions Required

- i. Limited awareness about education loan schemes: Many students and parents are unaware of education loan facilities, including the credit guarantee scheme. Awareness programs can improve financial access for students.
- ii. Lack of financial support for skill-based and vocational training: Expanding education loan coverage for technical, vocational, and skill-based courses can enhance employability.
- iii. Need for stronger banking support for higher education aspirants: Banks can play a proactive role in financing students, especially those seeking higher education outside Mizoram. Collaboration with educational institutions can streamline loan disbursement.
- iv. Infrastructure development for professional courses: Strengthening technical and professional education institutes within the state can reduce migration and provide better career opportunities locally.

4.6. Housing

I. Housing is a fundamental necessity that includes living space, sanitation facilities, and waste management systems. The availability of affordable housing plays a crucial role in the growth and development of urban areas. High priority has been given to the housing sector, particularly in rural and semi-urban areas, to improve living conditions and infrastructure.

II. Mizoram is among the more urbanized states in India, with 52.14% of its population living in urban areas. Migration to cities has significantly increased housing demand. The growth of housing activities is closely linked to the development of hard infrastructure like roads and bridges and soft infrastructure such as health, education, and rural sanitation. During 2023-24, banks in Mizoram disbursed ₹166.40 crore in housing loans.

4.6.1. Credit Potential Assessed for 2025-26

4.6.1.1. The credit potential for the housing sector in Mizoram for 2025-26 is estimated at ₹416.25 crore.

4.6.2. Government Schemes

4.6.2.1. Housing Loan under Priority Sector: Loans for housing qualify under priority sector lending (PSL) as per RBI guidelines:

- i. Up to ₹35 lakh in metropolitan centers (population of 10 lakh and above) and ₹25 lakh in other centers for purchase/construction of houses, provided the total cost does not exceed ₹45 lakh and ₹30 lakh, respectively.
- ii. Up to ₹10 lakh in metropolitan centers and ₹6 lakh in other centers for repairs to damaged houses.
- iii. Loans to government agencies for slum clearance and rehabilitation of slum dwellers, subject to a carpet area limit of 60 sq.m.
- iv. Loans for affordable housing projects, where at least 50% of the FAR/FSI is used for dwelling units of up to 60 sq.m.

4.6.2.2. Pradhan Mantri Awas Yojana (PMAY-U): Mizoram is implementing two components:

- i. Beneficiary Linked Construction (BLC): Provides ₹1.50 lakh to EWS families for new house construction or enhancement of existing houses. So far, 17,673 beneficiaries have been identified, with 5,285 receiving the first installment.
- ii. Credit Linked Subsidy Scheme (CLSS): Offers interest subsidies on home loans:
 - a. 6.5% subsidy for EWS (loan up to ₹6 lakh).
 - b. 4% subsidy for LIG (loan up to ₹9 lakh).
 - c. 3% subsidy for MIG 1 & 2 (loan up to ₹12 lakh).
 - d. Maximum loan tenure: 20 years.

4.6.3. Critical Gaps and Interventions Required

- i. Many individuals remain unaware of housing loan products, especially those under PMAY. Banks can play a role in popularizing these schemes to encourage home ownership.
- ii. The construction sector in Mizoram relies heavily on skilled labourers from outside the state, such as masons, plumbers, and electricians. Skill development programs for local youth can reduce dependency and create employment opportunities.
- iii. Unclear land titles in Mizoram hinder access to bank loans for housing. Financial institutions can explore alternative mechanisms or products to address this issue and expand lending.
- iv. The lack of all-weather roads, reliable power supply, and basic amenities in certain areas affects housing development. Strengthening infrastructure in planned housing clusters can improve loan absorption and housing growth.

4.7. Social Infrastructure

I. Due to its hilly terrain, Mizoram requires substantial investments in social infrastructure to overcome challenges in transportation, sparse population, and limited access to basic services. The development of rural infrastructure is essential for strengthening both farm and off-farm activities, fostering economic growth, and improving access to essential services such as education, healthcare, drinking water, and sanitation.

4.7.1. Social Infrastructure Involving Bank Credit

I. Access to drinking water, sanitation, education, and healthcare is fundamental to an individual's well-being and directly impacts economic productivity and social development. These essential services shape daily life and have long-term effects on health, longevity, and earning capacity.

II. In rural and sparsely populated areas, piped drinking water remains a costly necessity due to the challenges of transportation and infrastructure. However, access to safe and potable water is just as crucial in villages as it is in urban centers. The Swachh Bharat Abhiyan has reinforced the significance of sanitation and hygiene, recognizing them as essential for both public health and human dignity.

III. India is at a pivotal moment where demographic dividends—a growing, young workforce—can drive economic growth. To harness this potential, education and skill development must be prioritized to equip youth with the competencies needed for a competitive job market. Simultaneously, a strong healthcare system, particularly in rural areas, is essential for maintaining a productive workforce.

IV. Recognizing the vital role of social infrastructure in economic progress, RBI's Master Directions on Priority Sector Lending (PSL) have categorized bank loans up to ₹5 crore per borrower for infrastructure projects such as schools, healthcare facilities, drinking water supply, and sanitation in Tier II to Tier VI centers under priority sector lending. This initiative aims to enhance credit flow for social infrastructure projects, bridging critical gaps and fostering sustainable development.

4.7.1.1. Credit Potential Assessed for 2025-26

4.7.1.1.1. The private sector has been actively setting up hospitals and schools across various districts, highlighting the growing demand for credit in social infrastructure. Keeping this in view, the credit potential for the year 2025-26 for social infrastructure involving bank credit in Mizoram is estimated at ₹24.75 crore.

4.7.1.2. Available Infrastructure

4.7.1.2.1. The Rural Infrastructure Development Fund (RIDF) has been instrumental in supporting various social sector projects in Mizoram. The status of RIDF projects in the state as of 15.01.2025 is as follows:

Table 4.5: RIDF Loan for Social Infrastructure in Mizoram

(₹ crore)

Sl No.	Particulars	Number of projects sanctioned	Loan sanctioned	Loan Disbursed
1	Rural Drinking Water projects	117	325.33	280.79
2	School Buildings	347	86.25	77.25
3	Health infrastructure	159	106.95	78.34
4	Village Knowledge Centres	15	4.28	4.28
	TOTAL	638	522.81	440.66

4.7.1.2.2. Apart from RIDF support, Mizoram has various government-backed programs aimed at improving social infrastructure, such as rural water supply schemes, public healthcare initiatives, and school infrastructure development projects. However, there is still significant scope for improvement in these areas.

4.7.1.3. Critical Gaps and Interventions Required

- The construction and maintenance of social infrastructure require skilled manpower. Training programs in masonry, plumbing, sanitation services, and healthcare assistance can help build a workforce capable of supporting infrastructure development.
- Awareness on Swachh Bharat Abhiyan needs to be expanded, particularly in rural areas, through collaboration with banks, NGOs, and community organizations. Financing solutions for sanitation projects, including household and community toilets, should be encouraged.
- Banks and financial institutions can play a larger role in financing social infrastructure projects. Loan products tailored for the construction of schools, health centers, drinking water facilities, and sanitation infrastructure can help bridge financing gaps.
- Social infrastructure development should not be limited to traditional projects. Encouraging innovative solutions such as solar-powered water supply systems, mobile healthcare clinics, e-learning hubs, and smart classrooms can significantly improve service delivery in remote areas.

- v. Expanding financing options for private clinics, diagnostic centers, and telemedicine services can enhance healthcare accessibility. Encouraging PPP (Public-Private Partnership) models in healthcare infrastructure development will improve service quality and availability.
- vi. Sustainable water management practices, including rainwater harvesting, community water storage systems, and solar-powered water pumps, can ensure long-term access to potable water in rural and hilly regions.
- vii. The state and financial institutions should work together to prioritize high-impact projects under RIDF to ensure adequate funding for key infrastructure developments in education, healthcare, and water supply.

4.8. Renewable Energy

I. Energy security is a critical driver of economic growth, and renewable energy has become a priority focus area due to the depletion of conventional energy sources and their impact on climate change. Renewable energy sources like solar, small hydro, biomass, and wind power offer sustainable solutions for electricity generation and reducing carbon emissions.

II. Mizoram has significant potential in renewable energy, particularly in small hydro and solar power. Expanding renewable energy infrastructure will enhance energy security, improve rural electrification, and reduce dependency on fossil fuels.

III. Under the Priority Sector Lending (PSL) guidelines, banks can provide loans up to:

- i. ₹30 crore for projects such as solar power plants, biomass-based generators, windmills, and micro-hydel projects.
- ii. ₹10 lakh per borrower for individual households installing solar energy systems.

4.8.1. Credit Potential Assessed for 2025-26

4.8.1.1. The credit potential for the Renewable Energy sector in Mizoram for 2025-26 is estimated at ₹19.27 crore.

4.8.2. Government Schemes

4.8.2.1. PM Surya Ghar: Muft Bijli Yojana: Launched in 2024, this scheme aims to increase rooftop solar capacity and enable residential households to generate their own electricity. Key features include:

- i. Subsidy of 60% for systems up to 2kW and 40% for additional capacity (up to 3kW).
- ii. Maximum subsidy: ₹78,000 for 3kW and above.

- iii. Households with a valid electricity connection can apply online via the National Portal.
- iv. DISCOMs are responsible for inspection, vendor registration, and ensuring net meter availability.

4.8.3. Critical Gaps and Interventions Required

- i. Limited awareness and adoption: Many households and businesses remain unaware of renewable energy benefits and available subsidies. Awareness campaigns on solar and bio-energy solutions through NGOs, SHGs, and cooperatives can encourage adoption.
- ii. Lack of rural solar infrastructure: Village councils can be encouraged to install solar-powered street lighting to improve safety and infrastructure in remote areas.
- iii. Irrigation support: Solar-powered pumps can be promoted in agriculture-dominated districts to address water scarcity and irrigation challenges.
- iv. Dealer network and maintenance services: A robust network of solar equipment dealers and after-sales service providers needs to be developed for the sale, installation, and maintenance of solar systems.
- v. Financial support and credit access: Investments in solar and biogas projects are often small, leading to lower bank financing. Banks may liberalize financing for solar lighting, irrigation pumps, and bio-energy systems to encourage adoption.
- vi. Micro-hydel and biomass-based power projects have potential in Mizoram's rural and hilly areas. However, further investment and policy support are required to improve adoption.

4.9. Informal Credit Delivery

I. The microfinance sector plays a crucial role in financial inclusion, livelihood promotion, and women's empowerment. The Self-Help Group - Bank Linkage Programme (SHG-BLP), initiated by NABARD in 1992, has been instrumental in delivering affordable banking services at the grassroots level. NABARD pioneered the SHG movement in Mizoram by supporting the first SHG in Lunglei in 2003. Today, all major banks in the state actively participate in SHG financing.

II. Mizoram has 239 bank branches, including those of Commercial Banks, Small Finance Bank, Mizoram Cooperative Apex Bank, and Mizoram Rural Bank. Additionally, four Microfinance Institutions (MFIs) operate in two districts. The Mizoram State Rural Livelihoods Mission (*MzSRLM*) leads SHG promotion in the state, supporting 10,708 SHGs, 735 Village Organizations, and 52 Cluster-Level Federations.

III. As of 31 March 2024, 14,943 SHGs have been promoted and savings-linked in Mizoram.

IV. NABARD supports various partner agencies with grant assistance to promote and credit-link SHGs and JLGs with banks. It has sanctioned projects for MzSRLM, including Micro Enterprise Development Programmes (MEDPs) to skill SHG members, as well as exhibitions, melas, and Gram Dukan initiatives to facilitate marketing of SHG products.

4.9.1. Credit Potential Assessed for 2025-26

4.9.1.1. The credit potential assessed for informal credit delivery (SHG and JLG financing) in Mizoram for 2025-26 is ₹66.08 crore.

4.9.2. Critical Gaps & Interventions Required

- i. Women in Mizoram actively engage in various livelihood activities, both in agriculture & allied sectors and non-farm enterprises. There is significant potential to organize them into SHGs and JLGs. While MzSRLM and NGOs are actively involved in group formation, banks should proactively support and finance these groups to help them scale up their businesses.
- ii. Banks should conduct targeted awareness campaigns to educate SHGs and JLGs about available credit facilities, financial products, and support services.
- iii. The *Urban Development & Poverty Alleviation (UD & PA) Department* should expand awareness and skill development programs in various trades to enhance the entrepreneurial capacity of SHG and JLG members.
- iv. High NPAs in the sector remain a concern. A coordinated approach involving banks, SHG-promoting agencies, and government bodies is needed to strengthen credit discipline, improve repayment rates, and ensure sustainable microfinance operations.
- v. MzSRLM to share district-wise data on SHG formation and credit linkage to enhance transparency and facilitate better planning and coordination among stakeholders.
- vi. Strengthening digital financial literacy and enabling digital transactions for SHGs and JLGs can improve financial management and reduce dependency on cash-based transactions.
- vii. Encouraging SHG members to transition from microcredit to micro-enterprises through targeted skill development, access to larger credit limits, and market linkages will enhance their income-generation opportunities.

Chapter - 5

Status and Prospects of Cooperatives

Status and Prospects of Cooperatives

5.1. Introduction

5.1.1. Cooperatives are people-centric enterprises owned, controlled, and operated by their members to meet economic, social, and cultural needs. They function democratically, with each member having equal voting rights regardless of capital contribution. The governance of cooperatives is based on seven principles: voluntary and open membership, democratic control, economic participation, autonomy, education, cooperation among cooperatives, and concern for the community. Cooperatives help members address socio-economic challenges, enhance bargaining power, and access markets, improving income opportunities, reducing costs, and mitigating risks.

5.2. Status of Cooperatives in the Country

5.2.1. India has one of the largest cooperative structures globally, with nearly 8 lakh registered cooperative societies, representing 27% of all cooperatives worldwide and serving over 29 crore members, about 20% of India's population. These cooperatives operate across sectors such as credit, housing, dairy, fisheries, fertilizers, and handicrafts. Housing (24%), dairy (17.7%), and PACS–FSS–LAMPS (13%) together constitute over 54% of all cooperatives, with PACS–FSS–LAMPS alone accounting for 48%. India is home to 15 of the top 300 cooperatives globally, with IFFCO, AMUL, and KRIBHCO ranked 72nd, 90th, and 236th respectively.

5.2.2. Despite the large number of cooperatives, their distribution is uneven across states. Maharashtra alone accounts for over a fourth of all cooperatives (2,22,069 societies). The top five states—Maharashtra, Gujarat, Telangana, Madhya Pradesh, and Karnataka—hold more than 57% of the country's cooperatives. Cooperative membership as a percentage of the population is highest in Kerala (77%), followed by Karnataka (50%), while Mizoram has the lowest at just 4%.

5.3. Formation of Ministry of Cooperation by GoI - The Government of India established the Ministry of Cooperation in July 2021 to provide a dedicated policy framework and promote ease of doing business for cooperatives. The ministry focuses on modernization, transparency, and expanding cooperatives to every village under the vision of "*Sahakar se Samriddhi*."

5.4. Initiatives by Ministry of Cooperation (MoC), GoI

5.4.1. Key initiatives to strengthen the sector include economic revitalization of PACS, establishment of national-level multi-state cooperative societies for exports and organic produce, a new National Cooperation Policy, cooperative database, tax relief, and the establishment of the world's largest cooperative university. PACS are being enabled as multipurpose entities offering e-services, medicine distribution, and

fertilizer supply, alongside initiatives such as the *Pradhan Mantri Kisan Samriddhi Kendra* (PMKSK) and large-scale food storage schemes.

5.4.2. On May 21, 2023, the "Cooperation among Cooperatives" initiative was launched to strengthen the cooperative movement. The Government has introduced cooperative-led White Revolution 2.0 and a Standard Operating Procedure (SoP) for a nationwide rollout of the scheme. A target has been set to establish 2 lakh new multipurpose cooperative societies across the country.

5.4.3. The "*Margdarshika*" launched on September 19, 2024, outlines guidelines for forming multi-purpose PACS, dairy, and fishery cooperative societies. NABARD has been assigned to form 70,000 new PACS, NDDB will set up and strengthen 1,03,000 dairy cooperatives, and NFDB will establish 11,500 fishery cooperatives, with state governments forming the remaining 25,000. These societies will be established over five years from 2024-25 to 2028-29.

5.4.4. These efforts aim to revitalize India's cooperative movement and enhance rural prosperity through a robust cooperative framework.

5.5. Status of Cooperatives in the State

5.5.1. Mizoram Cooperative Apex Bank, serving as the apex cooperative bank in the state, operates through its 30 branches, along with 1 Urban Cooperative Bank and 84 Primary Agricultural Credit Societies (PACS), providing crucial banking services across Mizoram. Currently, Mizoram has a total of 1,273 registered Primary Cooperative Societies and 10 State Level Cooperative Societies. Among the primary cooperatives, 1,069 societies are functional, 119 societies are non-functional, and 85 societies are under the process of liquidation. The total membership across these primary cooperative societies stands at 49,531 members, reflecting a significant engagement in cooperative activities within the state.

5.5.2. Cooperative societies are distributed across both rural and urban areas, with 802 societies operating in rural areas, supporting the agrarian economy, and 471 societies functioning in urban areas, addressing urban cooperative needs. Among all districts in Mizoram, Aizawl district has the highest number of functional cooperative societies, totalling 471, underscoring the district's prominence in cooperative development.

5.5.3. The Registrar of Cooperative Societies (RCS) serves as the nodal authority responsible for registration and approval of cooperative societies, supervision and regulation to ensure compliance and efficient functioning, and amalgamation and reorganization to optimize the cooperative structure and enhance performance.

5.6. Important initiatives on Co-operatives in Mizoram

5.6.1. Computerization of Primary Agriculture Credit Societies

5.6.1.1. The Government of India (GoI) approved a Centrally Sponsored Project in 2022 to computerize 63,000 PACS across the country with a total budget outlay of ₹. 2,516 crore. This initiative is scheduled to be implemented over a period of five years, from 2022-23 to 2026-27. The project aims to bring all functional PACS onto an Enterprise Resource Planning (ERP)-based common software platform, linking them with NABARD through State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs). The scheme is funded by the Ministry of Cooperation, with NABARD acting as the implementing agency.

5.6.1.2. The primary objectives of the computerization scheme are to enhance the efficiency of PACS operations, leading to speedy loan disbursal and lowering transaction costs. It aims to reduce imbalances in payments and improve financial management while ensuring seamless integration with StCBs and DCCBs to increase transparency and trustworthiness among farmers. The scheme also focuses on implementing a Common Accounting System (CAS) and Management Information System (MIS) to enable online operations and facilitate PACS in obtaining refinance/loans from NABARD through StCBs for their various activities.

5.6.1.3. Under this scheme, 25 PACS from Mizoram have been selected for computerization in the first phase. So far, all these 25 PACS have achieved Go-Live status. As part of the initiative, all selected PACS were provided with the necessary hardware under the scheme. Officials from PACS and PACS auditors from the Registrar of Cooperative Societies (RCS) office have undergone extensive capacity-building programs on the ERP module and its operations. NABARD has also conducted refresher training programs for PACS auditors to equip them for conducting audits within the ERP module.

5.6.1.4. The implementation of the project in Mizoram involves several key stakeholders, including the State Government (Cooperation Department), the Registrar of Cooperative Societies (RCS) Office, NABARD, and the State Cooperative Bank. Efforts are being made to ensure that all 25 PACS undertake daily voucher entries and day-end activities consistently to transition into the "e-PACS" mode. This will enable real-time data management, enhance operational transparency, and support the seamless integration of financial activities with higher cooperative institutions.

5.6.2. Formation of New Multi-Purpose Cooperatives

5.6.2.1. As per the 'Margdarshika,' the Standard Operating Procedure (SoP) for the formation of 2 lakh new Primary Agricultural Credit Societies (PACS) prepared by the Ministry of Cooperation, NABARD has been assigned a target to form 750 Multi-

Purpose Agricultural Cooperative Societies (MPACS) in uncovered gram panchayats (village councils) in Mizoram. Furthermore, three defunct PACS are to be liquidated and replaced with newly formed PACS.

5.6.2.2. To achieve these targets, a Joint Working Committee (JWC), a sub-committee under the District Cooperative Development Committee (DCDC), has been constituted in all districts. The JWC meetings have been conducted across all districts, where potential villages have been identified for the formation of new Multi-Purpose Agricultural Cooperative Societies (MPACS).

5.6.2.3. Considering the hilly terrain and sparse population in many villages, establishing MPACS in every village council (VC) is not feasible. The viability and sustainability of these cooperatives depend on adequate population size and economic activity. Therefore, a strategic approach has been adopted to identify 163 potential villages where the formation of new PACS is both practical and sustainable. In coordination with the District Cooperative Officer (DCO), the District Development Managers (DDMs) of NABARD have initiated ground-breaking activities in 26 potential villages for the formation of new MPACS.

5.6.2.4. Furthermore, existing non-credit cooperative societies are being converted into MPACS by adopting the Model Bye-law. To date, seven non-credit cooperative societies have successfully been converted into MPACS. Since April 1, 2024, a total of 14 new MPACS have been established across the state.

5.6.2.5. The progress of the new PACS formation initiative is being periodically reviewed in the DCDC and State Cooperative Development Committee (SCDC) meetings, ensuring alignment with the overall cooperative development objectives of the state.

5.6.3. Capacity Building Initiatives

5.6.3.1. State-Level Workshop on “Cooperation among Cooperatives”

NABARD, in collaboration with the Office of the Registrar of Cooperative Societies (RCS), organized a workshop on December 5, 2024, to launch the “Sahkar Se Samriddhi” initiative. The event, inaugurated by the Hon’ble Minister of Cooperation, Pu PC Vanlalruata, aimed at achieving synergy by bringing together different types of co-operative institutions to strengthen the movement and increase its share in the economy.

5.6.3.2. Training on Business Development Plan for PACS functionaries -

BIRD, Kolkata (training establishment of NABARD) organised a training programme on Business Development Plan for the functionaries of 21 PACS in the state on 05-06 December 2024. The primary objective of a PACS's Business Development Plan (BDP) is to achieve sustainable viability within 3-5 years and attain current viability in 1-2 years. To achieve this, the PACS focuses on strategies such as business development,

diversification, resource mobilization, and enhanced member participation. The plan outlines the need for external support, if required, and includes both financial and non-financial indicators, with quantifiable and non-quantifiable covenants.

5.6.3.3. Refresher Training Programme for the Auditors of the Cooperative Department - NABARD, Mizoram Regional Office, conducted a one-day refresher training programme on September 18, 2024, at the NABARD Conference Hall in Aizawl, aimed at enhancing the skills of Cooperative Audit Officers in conducting audits of PACS using ERP software. The event was attended by 15 Cooperative Audit Officers along with representatives from the RCS office, PACS Development Cell, Mizoram Cooperative Bank, and SATRA, the system integrator. The hands-on training session, conducted by NLPSV, covered key ERP functionalities and audit-specific modules, with participants actively engaging in discussions to address challenges and propose customizations.

5.6.4. Support to Mizoram Cooperative Apex Bank Ltd, under Cooperative Development Fund of NABARD

5.6.4.1. NABARD has sanctioned grant assistance of ₹ 95.08 lakh to the Mizoram Cooperative Apex Bank (MCAB) under the Comprehensive Support Plan (CSP) for the Cooperative Credit Structure in the North Eastern Region (NER) under the Cooperative Development Fund (CDF). The grant covers a three-year period: 2020-21, 2021-22, and 2022-23. The project period has been extended up to 31st March 2025 to ensure the completion of planned activities and to further strengthen cooperative credit institutions in the region. A total of ₹ 69.90 lakh has been released to MCAB till date for the implementation of various activities, including infrastructure support to Primary Agricultural Credit Societies (PACS), capacity building programs for PACS personnel, and promotion of PACS as Multi-Service Centres (MSC).

5.6.4.2. NABARD has also sanctioned grant assistance of ₹ 66.00 lakh to Mizoram Cooperative Apex Bank (MCAB) in FY 2021-22 for the establishment of a Business Diversification and Product Innovation Cell (BDPIC) at MCAB. The project was sanctioned for a period of three years. The project period has now been extended to 31 March 2026 to assist MCAB in diversifying its business and achieving sustainable growth. The project component covers salaries of two resource persons, infrastructure support for setting up the office, and exposure visits for resource persons as well as PACS functionaries for cross learning and best practices.

5.6.4.3. Both initiatives under NABARD's Cooperative Development Fund (CDF) have played a pivotal role in strengthening the cooperative credit structure and enabling business diversification at MCAB.

5.7. Way forward

- i. A coordinated effort involving the State Government, Registrar of Cooperative Societies (RCS), NABARD, NBBD, NFDB, and MCAB is a must to achieve the target of forming the new Multi-Purpose Agricultural Cooperative Societies (MPACS), Dairy Producers Cooperative Societies (DPCS), and Fishery Producers Cooperative Societies (FPCS) in all uncovered Gram Panchayats.
- ii. To enhance revenue generation and provide multiple services to members, diversification of business activities in existing and new PACS is crucial.
- iii. PACS should focus on Transitioning into "e-PACS" to enable full digitization of their operations, ensuring efficiency, transparency, and improved service delivery.
- iv. The State Government is required to formulate a Standard Operating Procedure (SoP) to expedite the liquidation process of defunct PACS in the state.
- v. A human resource development policy for the PACS is the need of the hour to strengthen the operational and managerial capacities of PACS.
- vi. NABARD is working towards the development of a Cooperative Governance Index (CGI) for rural cooperative banks. The CGI will help assess and improve governance standards, ensuring better transparency, accountability, and performance of the cooperative institutions.

A strategic and collaborative approach by all stakeholders, coupled with digital transformation and capacity building initiatives, will pave the way for strengthening the cooperative ecosystem in the state. The proposed initiatives will help in achieving sustainability and financial inclusion goals for PACS and their members.

Box 5.1**Cooperatives Build a Better World: Mizoram's Vision for the UN International Year of Cooperatives 2025**

In line with the United Nations International Year of Cooperatives (UN IYC), 2025 and its global theme, "Cooperatives Build a Better World," the Government of Mizoram is committed to revitalizing the cooperative movement. The state envisions cooperatives as key drivers of financial inclusion, rural development, and inclusive economic growth.

Key Initiatives:

- A district-wide awareness campaign has been initiated to educate communities about the socio-economic potential of cooperatives. The inaugural workshop, led by Secretary of Cooperation Shri Amit Sharma, was held in Saitual, marking the start of this state-wide initiative.
- Farmers are being encouraged to take advantage of financial assistance and credit schemes offered by NABARD and NCDC, enabling cooperative societies to expand their scope, particularly in agriculture and allied sectors.
- Primary Agricultural Credit Societies (PACS) are being guided to adopt model bye-laws to diversify their operations, enabling them to engage in over 25 economic activities, enhancing their sustainability and impact.
- The government has evaluated the need for additional district cooperative offices to ensure effective handholding, monitoring, and support for Multi-Purpose Agricultural Cooperative Societies (MPACS), especially in remote and underserved areas.

Government of Mizoram is focusing on building a sustainable environment where cooperatives can flourish, contributing to poverty alleviation, employment generation, and social cohesion.



Shri Amit Sharma, IAS, Secretary, Cooperation Department, Govt. of Mizoram during inaugural session at Saitual, Mizoram



Kick-Start of "Cooperation among Cooperatives" Campaign by Hon'ble Cooperation Minister, Mizoram



Mizoram PACS auditors during the training session organized by NABARD

Chapter - 6

Infrastructure

Infrastructure

6.1. Introduction

6.1.1. Infrastructure development is vital for economic growth and poverty alleviation, driving productive activities. India's Viksit Bharat@2047 vision focuses on modernizing transportation, expanding digital infrastructure, and promoting sustainable development. Rural infrastructure, covering key sectors like transportation, water, energy, digital connectivity, and social services, is essential for improving rural quality of life and fostering economic progress.

6.2. Status of Rural Infrastructure in India

6.2.1. Rural infrastructure forms the backbone of India's agricultural economy, significantly impacting rural development and livelihoods. According to Census 2011, India has approximately 6.4 lakh villages, accommodating more than two-thirds of the population. Providing adequate infrastructure to this vast rural populace is critical for economic advancement and social well-being.

6.2.2. The Government of India has launched several flagship programs to bridge rural infrastructure gaps. Key initiatives include PMGSY for road connectivity, DDUGJY for rural electrification, JJM for potable water supply, and PMKSY for efficient irrigation. The North East Special Infrastructure Development Scheme (NESIDS) is a central initiative providing full funding for infrastructure projects in North Eastern India, targeting key sectors such as water supply, power, connectivity, education, and health to bridge infrastructure gaps and foster regional development.

6.2.3. Despite these efforts, a significant financing gap remains. As per the Economic Survey 2022-23, India's rural infrastructure financing gap is estimated to be around USD 200 billion, necessitating increased public-private partnerships, innovative financing mechanisms, and policy interventions to bridge this shortfall and achieve the envisioned growth.

6.3. Rural Infrastructure Development Fund - The Rural Infrastructure Development Fund (RIDF) was established in NABARD in 1995-96 with an initial corpus of ₹2,000 crore to support irrigation, flood protection, and watershed management projects. Over time, it has become a key funding source for State Governments, supporting rural infrastructure across agriculture, connectivity, and social sectors. As of March 31, 2024, NABARD has sanctioned ₹5.52 lakh crore and disbursed ₹4.37 lakh crore for 7.8 lakh projects, creating 422.2 lakh hectares of irrigation potential, 5.6 lakh kilometres of rural roads, and 14.1 lakh meters of rural bridges nationwide.

6.4 Rural Infrastructure Development in Mizoram

6.4.1. Roads & Bridges

6.4.1.1. The total length of roads in Mizoram stands at 9,932 km, with a road density of 47.11 km per 100 sq. km, an improvement from the previous year's 41.72 km but still far below the national average of 193.87 km. The state has 134 bridges, with 41 under National Highways and 93 on state roads. The government aims to convert temporary bridges to permanent structures. The 2024-25 state budget has allocated ₹645 crore to roads and bridges, representing 4.7% of total expenditure.

Table 6.1 : Status of Roads in Mizoram: 2023-24

Road Category	Length (Km)
National Highway	1470
State Highway	262
District Road	2316
City/Town Road	1137
Village Road	4747
Total	9932

6.4.1.2. As on date, 222 rural connectivity projects have been sanctioned by NABARD with a loan of ₹1428.44 crore, aimed at improving accessibility to remote areas. Despite significant funding, the hilly terrain and seasonal rains create challenges in maintaining roads. More investments are required to improve rural connectivity, particularly in remote areas, which would help farmers access markets and reduce transportation costs.

6.4.2. Railways

6.4.2.1. The Indian Railways aims to commission the 51.38 km-long railway line connecting Aizawl by July 2025. This project is expected to facilitate industrial growth and tourism, reducing transportation costs.

6.4.2.2. During FY 2024-25, 01-link roads connecting the railway station have been sanctioned by NABARD amounting to ₹5.63 Crore.

6.4.2.3. The absence of railway connectivity limits the state's economic potential. Timely completion of the railway project is crucial to enhancing overall infrastructure.

6.4.3. Power & Electricity

6.4.3.1. Mizoram's power requirement is 823 MU, with an installed capacity of 62.70 MW, falling short of the 155.58 MW peak demand. The 2024-25 state budget allocated ₹944 crore to the energy sector, a 4% increase from the previous year.

6.4.3.2. NABARD has supported solar power and small hydel projects in the state, with 88 small hydel projects sanctioned for ₹265.79 crore, till date.

6.4.3.3. Mizoram has significant potential for hydropower generation due to its numerous rivers and hilly terrain. Investments in hydropower projects can capitalize on the state's renewable energy potential. The government is also encouraging

investments in solar power projects and biomass energy for clean and sustainable energy generation. The state needs to harness its 4,500 MW hydro potential and invest in solar energy solutions with its 9.10 GWp potential to address the current shortfall and create surplus for marketing.

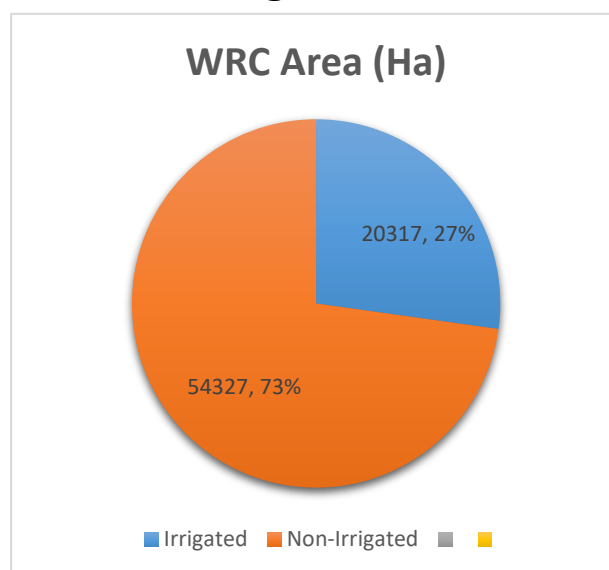
6.4.4. Irrigation & Water Resources

6.4.4.1. Mizoram has developed only 27% of its total potential area for wet rice cultivation (WRC), covering 20,317 hectares under irrigation. The state has completed 487 minor irrigation projects.

6.4.4.2. NABARD has sanctioned a total of 187 minor irrigation projects with a loan of ₹66.42 crore in the state.

6.4.4.3. Despite adequate rainfall, water management remains a challenge. Investments in rainwater harvesting and expanding minor irrigation schemes are crucial.

Figure 6.1



6.4.5. Warehousing

6.4.5.1. Mizoram's storage capacity stands at 31,843 MT, with 70% utilization. However, cold storage facilities are inadequate.

6.4.5.2. In Mizoram, NABARD has sanctioned 166 projects to the Govt. of Mizoram under WIF with total financial assistance of ₹181.69 crore, which will create a combined storage capacity of 42,174 MT.

6.4.5.3. Enhancing cold storage infrastructure and electrification of existing facilities are essential to reduce post-harvest losses and support agricultural value chains.

6.4.6. Animal Husbandry, Dairy Development & Fisheries

6.4.6.1. Mizoram faces a significant shortfall in livestock products. The current production meets only a fraction of the demand for milk, eggs, and meat.

6.4.6.2. NABARD has sanctioned 62 projects in animal husbandry for ₹117.84 crore, including veterinary dispensaries and egg production farms.

6.4.6.3. The state needs more hatcheries, artificial insemination facilities, and processing units to meet growing demand.

Table 6.2: Demand Gap of Major Livestock Products for 2022-23

Item	Production	Per Capita Availability	ICMR Recommended
Milk	122713 Tonnes	48 gms/day	240 gms/year
Egg	2521 Lakh Nos	29 Nos/year	180 Nos/year
Meat	17384 Tonnes	11.08 kg/year	12.41 kg/year

6.4.7. Digital Infrastructure

6.4.7.1. The state government is focusing on enhancing digital connectivity through initiatives such as expanding fiber optic networks to remote areas, setting up community internet centres, etc. Additionally, efforts are being made to integrate digital payment systems in rural markets and financial institutions to foster financial inclusion.

6.4.7.2. The Mizoram Sustainable Investment Policy 2024 identifies IT as a key sector. NABARD has sanctioned ₹4.27 crore for 15 Village Knowledge Centers to provide agricultural information.

6.4.7.3. Digital Agriculture is a trending concept which is revolutionizing the agriculture field through use of new and advanced technologies, integrated into one system. The Government of Mizoram has signed MoU with the Centre for implementation of on Digital Public Infrastructure (DPI) initiatives by the Government of India. Aggregated data sharing by the state in respect of three core registries viz. farmers registry, geo-referencing of village maps and aggregated crop sown registry on central core are important components under DPI for AgriStack. The Department of Agriculture, GoM has initiated pilot phase in Serchhip District.

6.4.7.4. Survey of Villages And Mapping with Improvised Technology in Village Areas (SVAMITVA) Scheme, launched by the Prime Minister on April 24, 2020, aims at creating records of rights in revenue documents for inhabited areas in villages using drone and GIS technology. These property cards serve not only as legal documentation but also as collateral for bank loans and for various other important purposes.

6.4.7.5. E-governance initiatives are being scaled up to provide seamless citizen services, including online land records management, telemedicine services, and e-learning platforms for students in remote areas. Public-private partnerships are being explored to bridge the digital divide and ensure last-mile connectivity.

6.4.7.6. Further investments are required to improve broadband connectivity in rural areas and promote e-governance.

Box 6.1

Project: Creation of Rubber Plantation in Mizoram for the implementation of Chief Minister Rubber Mission under RIDF XXX.

Location: 07 districts (Kolasib, Mamit, Aizawl, Lunglei, Hnathial, Serchhip & Lawngtlai)

Total Financial outlay: ₹ 27.98 Crore

NABARD assistance: ₹ 26.58 Crore

Beneficiaries: 1000 families covering 1000 Hectares of land in 04 years.

Impact: Promote Rubber as key Cash Plant, Expansion of Rubber Cultivation, Sustainable Livelihoods, Beekeeping Integration, Environmental Conservation and Collective Processing and Marketing.

**Box 6.2**

Project: Installation of 10 MWp Grid Connected SPV Power Plant under RIDF XXVIII

Location: Thenzawl, Serchhip District

Total Financial outlay: ₹ 74.82 Crore

NABARD assistance: ₹ 71.08 Crore

Expected outcome: Enhance the state's power security, reduction of greenhouse gas emissions by approximately 13,991 tons per year and generate annual revenue of ₹854.34 lakhs for the Government of Mizoram.



6.5. Challenges & Way forward

- i. The topography and budgetary constraints of the state hinders the infrastructure development, placing the state at a competitive disadvantage in various economic activities.
- ii. The implementing departments of RIDF projects may ensure timely completion of projects, to avoid cost overruns and also utilize the drawable fund within the projects' financial phasing.
- iii. Continued and consistent focus on rural connectivity, health & sanitation, agriculture, rural industries, and social infrastructure will be crucial in overall growth of the economy of the state.
- iv. The State Government over and above the RIDF allocation may explore NIDA and RIAS as alternative funding sources.
- v. Mizoram's investment in infrastructure is largely led by the State Government, for creation of quality infrastructure, a higher level of private sector financing and resource mobilisation from new sources will be crucial.
- vi. To ensure comprehensive and strategic development, the state government should formulate a robust infrastructure plan encompassing short, medium, and long-term goals. This approach will facilitate meticulous planning and prioritization of projects.

Box 6.3

NABARD Funds for Rural Infrastructure Development in the state

- a. **Rural Infrastructure Assistance to State Governments (RIAS):** The fund provides financial assistance to State Governments to expedite the process of securing critical rural infrastructure which will promote rural livelihoods and in turn the local economy.
- b. **NABARD Infrastructure Development Assistance (NIDA):** The fund supports state-owned institutions, corporations, companies, and cooperatives in creating infrastructure, covering both PPP and non-PPP projects. It offers financing with a tenure of up to 15 years, a moratorium of up to 3 years, and competitive interest rates.

Govt. of India Funds routed through NABARD

- a. **Long Term Irrigation Fund (LTIF):** In the union budget 2016-17, the fund was created in NABARD with an initial corpus of ₹20,000 crore for fast track implementation of incomplete major and medium irrigation projects under AIBP.
- b. **Micro Irrigation Fund (MIF):** The objective of MIF is to support state governments in mobilising additional resources to expand micro-irrigation coverage and encourage its adoption beyond the provisions of PMKSY—Per Drop More Crop. The fund is implemented by NABARD for the period FY2020–FY2024. The scheme has since been extended till 31 March 2026.
- c. **Fisheries and Aquaculture Infrastructure Development Fund (FIDF):** Government of India had created the fund with a total corpus of ₹ 7522.48 crore over a period of 5 years In the Union Budget 2018-19. The scheme has since been extended till 31 March 2026. FIDF envisages establishment of Fishing Harbours, Fish Landing Centres, Integrated Cold Chain, Modern fish markets, Fish processing units and other infrastructure facilities.
- d. **Food Processing Fund (FPF):** Government of India set up the fund in 2014–15 in NABARD with a corpus of ₹ 2000 crore, to make available affordable credit for establishing designated food parks and for setting up of individual food processing units therein.

The Government of Mizoram has not yet availed the above funds, and the state government may explore them to meet the growing infrastructure requirements.

Chapter - 7

Policy Initiatives

Policy Initiatives

7.1. Union Budget 2024-25 - Important Announcements

- i. Issuance of Jan Samarth based Kisan Credit Cards and digital crop survey for Kharif crops will be conducted in 400 districts under Digital Public Infrastructure for Agriculture
- ii. To increase productivity as well as reduce input costs, one crore farmers will be linked to natural farming in the next two years. Further 10,000 need-based bio-input resource centres will be established.
- iii. To bolster vegetable supply chains, the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs), cooperatives and start-ups for vegetable supply chains including for collection, storage and marketing.
- iv. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- v. The limit is enhanced to ₹ 20 lakh from the current ₹ 10 lakh under the Tarun category of MUDRA Loans.
- vi. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- vii. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- viii. Phase IV of PMGSY will be launched to provide all weather connectivity to 25,000 rural habitations.
- ix. Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- x. For raising participation of women in the workforce, the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xi. Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- xii. In partnership with the State Governments and Multilateral Development Banks, Government will promote water supply, sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

7.2. Policy Initiatives – Government of India

7.2.1. The Ministry of Cooperation, GoI has taken 54 initiatives to strengthen and deepen the cooperative movement at the grassroots level. The ministry in coordination with state governments, NABARD, national-level federations, and other stakeholders

is working on the following initiatives:

- i. Ministry of Cooperation (MoC), GoI is implementing Pilot Project for World's Largest Grain Storage Plan in Cooperative Sector. The Pilot Project entails setting up of grain storage infrastructure including warehouse and silos along with other Agri-infrastructure including Procurement Centre, Custom Hiring Center, Primary Processing Center, Grameen Haats, etc.
- ii. Government has approved a scheme for Computerization of Primary Agricultural Credit Societies (PACS) with the objective of increasing efficiency of PACS, bringing transparency and accountability in their operations; facilitating PACS to diversify their business and undertake multiple activities/ services. A total of 63000 PACS have been taken for computerization under the project.
- iii. Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY, NABARD and CSC-E-Governance Services India Limited.
- iv. Setting up of World's Largest Cooperative University. This aims at introduction of cooperative education in independent degree / diploma courses in Schools and Universities.
- v. This aims at revamping existing cooperative training structure in the country.
- vi. Amendment to Multi State Cooperative Act 2002 and setting up of 3 new Multi State Cooperative Society (MSCS) in the areas of seed production and marketing; organic products and export from cooperative sector.
- vii. Establishment of National Cooperative Database

7.2.2. The Digital Agriculture Mission (DAM) focuses on creating a Digital Public Infrastructure (DPI) for agriculture. The main components of the mission are Agri Stack, Vistaar (Virtually Integrated System to Access Agricultural Resources) , and Jan Samarth Portal.

7.2.3. The Agricultural Infrastructure Fund (AIF) has now been extended to a) Viable Farming Assets, b) Integrated Processing Projects, and c) PM KUSUM Component.

7.2.4. Dairy Processing & Infrastructure Development Fund (DIDF)/ Animal Husbandry Infrastructure Development Fund (AHIDF) - Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026. Further, NABARD is included as loaning entity under the revamped AHIDF scheme.

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

7.2.6. Under the Framework for Voluntary Carbon Market (VCM), in Agriculture Sector the Ministry envisages creating long-term carbon credit benefits, primarily for small

and marginal farmers by developing a VCM Framework and setting guidelines. NABARD is the nodal agency to coordinate and implement the various pilot projects under the VCM.

7.2.7. The PM JANMAN scheme is designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of 24,104 crore.

7.3. Policy Initiatives - Reserve Bank of India

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

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

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

7.4. Policy Initiatives - NABARD

7.4.1. NABARD provides Short Term refinance to Cooperatives, RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers and also to give a boost to capital formation in agriculture sector, NABARD provides refinance to the Commercial banks, cooperative banks and RRBs. A special refinance scheme on Water Sanitation and Hygiene (WASH) and PACS as MSC have been introduced.

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

7.4.3. Recent initiatives taken under micro credit are as under:

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

7.4.4. Major Policy announcements under Financial Inclusion are:

- i. Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of 3.67 crore for deploying 1631 micro-ATM devices at PACS (440) and cooperative milk societies (1191).
- ii. Financial Inclusion under Special Campaign 3.0 - RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.

7.4.5. Major Policy announcements under Farm Sector are:

- i. Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds.
- ii. Expansion of JIVA to 25 new projects in central, eastern and north-eastern states to further widen and deepen the programme focusing on completed or near completion watershed/springshed and tribal development projects with thrust on districts identified under aspirational/low priority sector lending districts.
- iii. NABARD has come up with FPO accelerator programme which is a structured framework to empower FPOs by providing access to specialized training, mentorship and resources envisaging the enhancement in FPO's operational efficiency enabling them to adopt modern agricultural techniques and navigate market complexities.

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

7.4.7. Major Policy announcements under MSME are:

- i. The Capacity Building Fund of Social Stock Exchange (CBF-SSE) was set up in NABARD with funding to be contributed by NABARD, SIDBI, BSE, NSE and Others. CBF is being used to improve the ability of all stakeholders to navigate through the operational dynamics of SSE, understand the nuances, processes, instruments, etc.
- ii. A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day" i.e. one day trip without night stay.

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

7.5. Policy Initiatives - State Government

7.5.1. The Government of Mizoram has prioritized the handholding of farmers, agri-entrepreneurs, start-ups, and launched the flagship program, the Handholding Scheme for Sustainable Livelihood, known as *Bana Kaih* in Mizo. This initiative is designed to uplift various sectors, focusing on empowering farmers through the procurement of local agricultural and horticultural products, promoting food processing, and facilitating the marketing of agricultural and allied products. Additionally, it encourages entrepreneurship, skill development, and job creation, with special attention given to youth employment. The policy also aims to stimulate the growth of small-scale and agro-based industries, among other developmental initiatives.

7.5.2. As part of these efforts, the State Government has established Entrepreneurship Development Centres, Incubation Centres, and a Start-up Hub to foster entrepreneurial development, particularly among the youth. The Handholding Scheme seeks to synergize with Central Government programs, ensuring that the benefits of these schemes reach the common people, especially those engaged in agriculture and industry. For the 2024-25 fiscal year, 200 crores have been allocated for the scheme's implementation, with funding distributed by the State Government based on proposals submitted by the respective implementing departments.

7.5.3. In tandem with this scheme, the Government of Mizoram has introduced the

Mizoram Sustainable Investment Policy, 2024, aiming to attract diversified investments, create employment, enhance infrastructure, promote skill development, and foster socio-economic growth. This policy is envisioned as a catalyst for transforming Mizoram into a vibrant and sustainable investment destination while preserving its cultural heritage and natural resources.

7.6. State Budget 2024-25- Important Announcements

7.6.1. The financial year 2024-25 has been declared a Year of Consolidation by the Government, with a focus on improving the fiscal health of the state. A notable step towards inclusivity is the introduction of the Gender Budget Statement, reflecting the government's commitment to gender equality across all sectors.

7.6.2. Two key committees have been established to ensure effective implementation and monitoring of the state's development projects. The Mizoram Project Monitoring Committee is tasked with inspecting and ensuring the timely completion of key projects, while the Mizoram State Policy Coordination Committee oversees coordination among departments, ensuring alignment and convergence of initiatives. This committee also reviews and advises on handholding project proposals to avoid redundancy.

7.6.3. For 2024-25, grants totaling 90 crores are anticipated under Externally Aided Projects (EAP). Notable projects include the Mizoram Health Systems Strengthening Project, the establishment of the Mizoram State Super Specialty Cancer & Research Centre under the Health & Family Welfare Department, the FOCUS Project under the Agriculture Department, and the Sustainable Urban Project under the Urban Development & Poverty Alleviation Department.

7.6.4. To support farmers, the government will provide a Minimum Support Price (MSP) for four key cash crops: ginger, turmeric, chilies, and broomsticks, ensuring fair prices. Producers are free to sell at higher prices if they can find better markets. The government has also formed the Agricultural Market Assurance Fund Management Board, led by the Agricultural Minister, to oversee price regulation, processing, marketing, and post-harvest management of these crops. A Price Stabilisation Fund of ₹ 100 crore is also being set up to stabilize prices.

7.6.5. In healthcare, to bridge financing gaps, ₹ 20 crore has been allocated for the year 2024-25, following an allocation of ₹ 40 crore in 2023-24 for settling outstanding healthcare bills.

7.6.6. Additionally, the Mizoram Education Reforms Committee has been constituted to strengthen the education system, in line with the New Education Policy 2020. This will include incorporating moral reforms into the school curriculum, rationalizing teacher and institutional placements, and shaping higher education to be more job-oriented and need-based.

Success Stories

Rejuvenation of Springs in Chhuanthar Tlangnuam in Serchhip District of Mizoram

- 1. Scheme:** Springshed Development project of NABARD
- 2. Project Implementing Agency:** North East Initiative Development Agency (NEIDA)
- 3. Duration of the project:** 4 year (2020-2024)
 - No. of beneficiaries:** 354
 - Community:** Tribal
 - State:** Mizoram
 - District:** Serchhip
 - Block:** Serchhip
 - Village:** Chhuanthar Tlangnuam



4. Support provided

- i. The total cost of the project was ₹45.81 lakh, out of which NABARD grant was ₹42.70 lakh.
- ii. The major component includes construction of 7000 Staggered Contour Trenches, Dugout Ponds and Terracing activities in the recharge area, horticulture plantation for soil and water conservation, promotion of piggery development and creation of Village Springshed Management Committee.
- iii. The objective of the project was for rejuvenation and recharge of 6 dying springs which was estimated to provide sufficient water supply for the 354 HH.

5. Pre-Implementation Status

- i. Gradual decrease in discharge of water in the spring resulting in water scarcity for both drinking and irrigation purpose.
- ii. Poor land management and inappropriate agricultural practices contributing to soil erosion, sedimentation, and contamination of groundwater.
- iii. Insufficient awareness and participation among the local communities regarding sustainable water management practices.

6. Challenges faced

- i. Mobilizing and motivating the farmers to share their contribution as Sharmadan.
- ii. The lack of immediate returns from watershed programs discouraged farmer participation, compounding the challenges faced in watershed management.
- iii. Constraints such as procedural delays and poor-quality materials during implementation have been identified as critical barriers.

7. Impact

- i. This helped recharge groundwater aquifers which in turn contributed to increased recharge in all springs.
- ii. Villages get water throughout the year and stored enough water for home distribution and irrigation.
- iii. Intervention taken on horticulture and piggery farming has diversified income generation and provided food security as well as generated surplus for sale in local markets.
- iv. The community also contributed money from the incentives they obtained for constructing trenches to purchase a submersible water pump (7 HP, 100-500 LPM discharge) that pumps water from the Spring Collection Tank.

Springshed Based Watershed Development Project at Aibawk, Aizawl district

- 1. Scheme:** NABARD Watershed Development Project
- 2. Project Implementing Agency:** Mizoram Springshed and Watershed Development Agency
- 3. Duration of the project:** 3 years
 - No. of beneficiaries:** 53
 - Community:** Tribal
 - State:** Mizoram
 - District:** Aizawl
 - Block:** Aibawk
 - Village:** Aibawk



4. Support provided

- i. **Horticulture component** - A grant amount of ₹8,78,400 was given for distribution of saplings like banana, ginger, pineapple, papaya, chayote in 25 hectares of land. 16 beneficiaries covered under this component.
- ii. **Springshed structures** - The springshed structures were constructed in springshed sites to reduce soil erosion; harvest rainwater and replenish the ground water in 61 hectares of land in Aibawk. The total fund for construction of the structures is ₹15,89,600.
- iii. **Bench Terrace** - A grant of ₹7,74,995 was utilized for construction of 16 bench terraces in a dimension of 12x51x75 cm³ across 18 hectares.
- iv. **Contour Trenches** - A grant of ₹5,73,496 was utilized for construction of 3000 staggered contour trenches in a dimension of 30x50x5 cm³ across 15 hectares. 200 trenches were constructed per hectare.

- v. **Dugout Pits** - A grant of ₹2,41,109 was utilized for construction of 16 dugout pits in a dimension of 3.5×5.5×1.25 ft³ across 28 hectares.
- vi. **Women/Landless development** - For this intervention 8 beneficiaries received 32 piglets along with materials for pigsty construction. A grant of ₹5,06,000 was given for this landless development.
- vii. **Capacity Building** - Training and capacity building was given by the PFA to the beneficiaries. The different types of training includes - springshed structures and management, animal husbandry, application of fertilizers etc. The total grant for this component is ₹1,51,400.
- viii. **Project Management** - For smooth implementation of the springshed project, NABARD is also assisting the PFA for the salary of staff and recurring expenses and other expenses for 3 years.
- ix. For the pre-implementation phase (PIIP) of the project, construction of link steps to Sih tuikhur at Lungtian Zau, Aibawk was done. The total grant for this Entry Point Activity is ₹1,00,000 in which NABARD grants ₹75,000 and community contribution (Shramdan) is of ₹25,000.
- x. For formation of Village Watershed Committee (VWC) and capacity building, a programme was organized for better implementation of Springshed project at Aibawk village, for which a grant of ₹50,000 was given by NABARD.

5. Pre-implementation status

- i. Since there was no proper water connection in this village, spring water was the main source of water for drinking, irrigation and domestic purposes, and the villagers were totally depending on spring water especially during winter season.
- ii. Due to less awareness about the importance of springs and its recharge among the people, the discharge of the spring had reduced yearly, but the demand of water was increasing due to increase in human population.
- iii. Due to deforestation, improper filtration, high runoff and high siltation in the project area, there was low discharged of the springs, especially during the winter. The PFA proposed this springshed project mainly for the rejuvenation/recharge of the springs.
- iv. For the pre-implementation phase (PIIP) of the project, construction of link steps to Sih tuikhur at Lungtian Zau, Aibawk was done. The total grant for this Entry Point Activity was ₹1,00,000 in which NABARD grants was ₹75,000 and community contribution (Shramdan) was of ₹25,000.

6. Challenges faced

- i. Several trenches and dugout ponds were destroyed due to road and other constructions in the project area.
- ii. Due to the hilly terrain of Aibawk area, construction of the structures were challenging for the villagers, and some of the dugout ponds and trenches were slightly smaller due to rocky surfaces on the recharge area.

7. Impact

- i. Spring recharge - The discharged rates in the 3 springs have increased - Tuisih - 16.6%, Tuisih mawng 1 - 7.40%, Tuisih mawng 2 - 13.3% and Lungtian - 33.3%. There is reasonable recharge of ground water as the discharged rate has increased notably.
- ii. Soil erosion status- An area of 281.49 hectares has been treated with soil conservation measures and agricultural crop planting. As a result, soil erosion in this region has drastically decreased due to the effective implementation of these measures.
- iii. Female members also form a part of village watershed committee. They are also involved in construction of engineering structures. Women empowerment is done directly through piggery farming, these beneficiaries are all active participants in SHG in the village as well.
- iv. Banana plantations have increased yield to 50%. The production of banana is good, around 45 quintal/ hectare per beneficiary was harvested.
- v. Ginger had decent production of around 100 quintal/hectare, which gives around 22% increase in yield. The crops are still growing well. The beneficiaries are continuing this crop and still have decent production.

Improvement of Productivity and Income of Vegetable Clusters through Improved Hybrid Varieties and Farm Management

- 1. Scheme:** Farm Sector Promotion Fund (FSPF)
- 2. Project Implementing Agency:** North East Initiative Development Agency (NEIDA)
- 3. Duration of the project:** October 2022- October 2024
 - No. of beneficiaries:** 50
 - Community:** ST
 - State:** Mizoram
 - District:** Champhai
 - Block:** Champhai
 - Village:** Ruantlang



4. Support provided

- i. Input supply of Cabbage and Garden Pea seeds
- ii. Input supply of Plant Nutrients
- iii. Construction of Greenhouse
- iv. Input supply of Power tiller
- v. Construction of 2 Water Tanks for Diversion based Irrigation
- vi. Capacity building on package of practices for vegetable cultivation

5. Pre-implementation status

- i. Farmers were exclusively involved in rice cultivation.
- ii. The farmers used to leave the land fallow after harvesting the rice.
- iii. Farmers did not generate multiple income streams from the land.
- iv. Lack of knowledge on crop management.
- v. Farmers earned approximately ₹ 30,000 annually.

6. Challenges faced

- i. Poor road conditions created safety hazards for farmers and transport operators resulting in accidents and potential loss of produce.

- ii. While traditional farming methods have their merits, they were not always effective in addressing modern agricultural challenges.
- iii. The region faces challenges with pest control and managing crop diseases exacerbated by the humid climate.

7. Impact

- i. Training and capacity-building which helped farmers acquire new skills and knowledge about modern farming practices.
- ii. Infrastructure such as irrigation systems, Power tiller, Greenhouse increased crop production and improved market access.
- iii. By improving productivity and access to markets, farmers potentially increased their income upto approximately ₹ 75,000 annually.

Upper Chitelui (Haulawng) Springshed Project

- 1. Scheme:** Springshed Based Watershed Development Fund
- 2. Project Implementing Agency:** Mizoram Watershed and Springshed Development Agency
- 3. Duration of the project:** 3years
No. of beneficiaries: 294
Community: Mizo
State: Mizoram
District: Lunglei
Block: Lunglei
Village: Haulawng



4. Support provided

- i. The total cost of the project was ₹60.58 lakh out of which NABARD grant was ₹58.74 lakh.
- ii. The major component includes construction of Staggered Contour Trenches, Dugout Ponds and Terracing activities in the recharge area, horticulture plantation for soil and water conservation, promotion of piggery development and creation of Village Springshed Management Committee.
- iii. The objective of the project was to rejuvenate and recharge 5 dying springs which was estimated to provide sufficient water supply for the households in the springshed area.

5. Pre-implementation status

- i. Gradual decrease in discharge of water in the springs resulting in water scarcity for both drinking and irrigation purpose.
- ii. Poor land management and inappropriate agricultural practices contributing to soil erosion, sedimentation, and contamination of groundwater.
- iii. Insufficient awareness and participation among the local communities in sustainable water management practices.

6. Challenges faced

- i. Mobilizing and motivating the farmers to share their contribution as Sharmadan.
- ii. The lack of immediate returns from watershed programme discouraged farmer participation, compounding the challenges faced in watershed management.
- iii. Constraints such as procedural delays and poor-quality materials during implementation have been identified as critical barriers.

7. Impact

- i. This helped recharge of groundwater aquifers, which, in turn, contributed to increase in discharge in all springs.
- ii. Villagers are getting enough water even in dry season for their use.
- iii. Interventions on horticulture and piggery farming has diversified income generating activities providing food security and enhancing their income.

Marketing Support Through Rural Haat at Dampui Village

1. Scheme: Construction of Rural Haat at Dampui Village, Zawlnuam Block, Mamit district.

2. Project Implementing Agency: Village Council, Dampui

3. Duration of the project: One year

Beneficiary: Villagers of Dampui and nearby areas

No. of beneficiaries: 1200

Community: Mizo and non-Mizo community

State: Mizoram

District: Mamit

Block: Zawlnuam

Village: Dampui



4. Support provided

- i. NABARD Grant assistance was ₹15 lakh with TFO of ₹ 15.75 lakh inclusive of agency contribution.
- ii. Semi RCC structure with PCC Flooring and Wooden Frame Structure having facilities like raised platform, smart toilet, solar light, water storage unit, tea stall, storeroom etc.

5. Pre-implementation status

- i. No permanent marketing structure available to the Dampui villagers, existing markets shed were inadequate and the seating capacity were not enough for covering the other deserving market users who were left with no option but to sell their produce/products near the roadside under the open sunlight.
- ii. The farmers of Dampui village, mainly those who produce agriculture and horticulture crops besides allied products decided to sell their produce in the new rural haat.

6. Challenges faced

- i. Procurement of raw materials from faraway places leading to difficulties due to bad road conditions, thus creating transportation problems.
- ii. However, eventually Dampui Rural Haat was constructed in a project period of one year. The Haat was inaugurated during March 2024.

7. Impact

- i. The Rural Haat is functioning properly on daily basis. The haat is witnessing footfalls of about 80 customers, and in peak period of more than 100 customers. The haat is located in a convenient place along the NH connecting Mamit and Tripura.
- ii. Average sale per user is about ₹1500-2000 per day for vegetables and other agriculture produce and 1 tea stall in the haat is earning income of about ₹3000/day.

Tribal Development Project, Darlawn

1. Scheme: Tribal Development Project, Darlawn, Aizawl District.

2. Project Implementing Agency: COD NERC

3. Duration of the project: 6 years

No. of beneficiaries: 200

Community: ST

State: Mizoram

District: Aizawl

Block: Darlawn

Village: Sakawrdai



4. Support provided

- i. 120 piglets distributed in total.
- ii. 4 tin sheets, and 3 bags of cements for construction of each sty.
- iii. 1 bucket and 1 light bulb
- iv. Bags of pigfeed (Deheus) (50kgs per bag)
- v. Animal health camp was set up in the region.
- vi. Supplements and medicines to each beneficiary.

5. Challenges faced

- i. African Swine Flu (ASF) - Due to fear in spread of SWF, there is limited market access. The Village Councils are restricting importing and exporting of pigs in and out of the village. This has led to limited market accessibility.

6. Impact

- i. Beneficiaries earned ₹ 68,000/- approximately from sale of two adult pigs per beneficiary.
- ii. The female pig has produced 11 piglets.
- iii. Piglets are sold for ₹ 24,000 (Rs 8,000/- per piglet).
- iv. Interventions on horticulture and piggery farming has diversified income generating activities providing food security and enhance their income.

Appendices

Appendix 1

Climate Action & Sustainability

1.1. Climate Change Scenario in India

1.1.1. India with diverse geographical regions, long coastline, biodiversity, and high dependence on natural resources is one of the most vulnerable countries to climate change risks worldwide. Further, more than half of India's population lives in rural areas and depends on agriculture & allied activities, which are highly sensitive to climate change. There is emerging evidence that the productivity of crops, livestock and fish is likely to be affected with implications to food security, livelihoods, and sustainability in agriculture. In India, several studies have projected declining crop yields, in the absence of adaptation to climate change. As per the district level risk and vulnerability assessment of Indian agriculture to climate change undertaken by ICAR-CRIDA, 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

1.1.2. Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is USD 10.1 trillion. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

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

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

1.1.5. Climate change is a rapidly emerging area of policy interest in the RBI. RBI has laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up of green branches and green data centres, encouraging greater use of electronic means of communication instead of paper, and renewable energy sources. In early 2023, the RBI issued sovereign green bonds to mobilise resources for the Government for green infrastructural investments. RBI has also released the framework for mobilising green deposits by REs. In February 2024, the RBI has

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

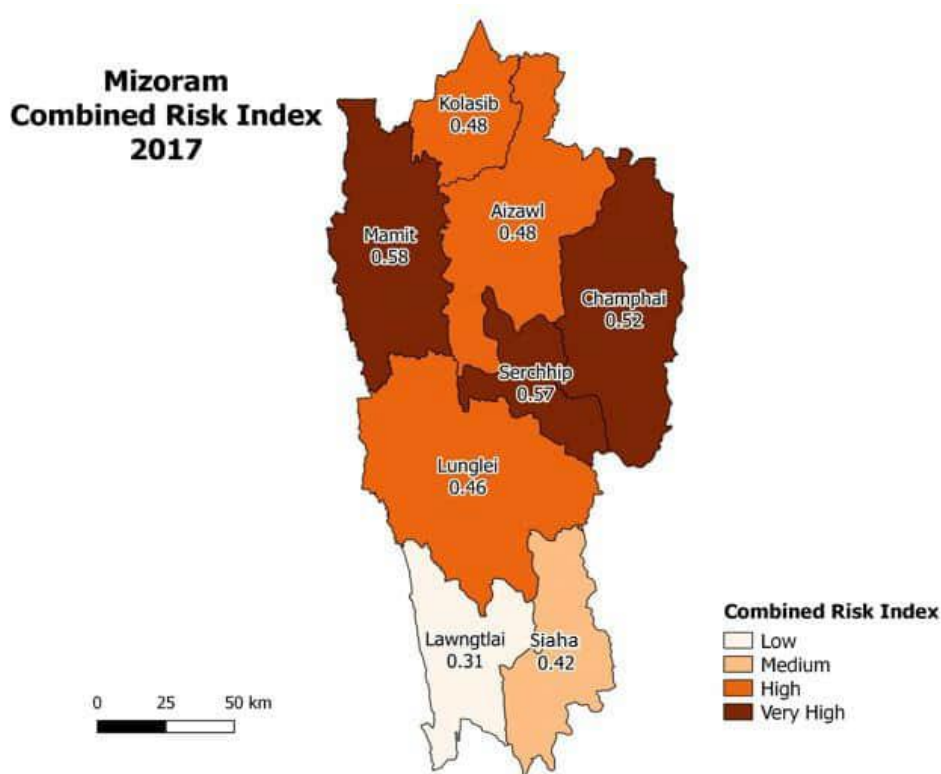
- i. The whole fulcrum of NABARD’s functions and initiatives focus on the attainment of sustainable development. NABARD’s initiatives in the Agriculture, Natural Resources, and Rural Development (ANR) sector have integral components of climate action – both mitigation and adaptation, for vulnerable sectors and communities.
- ii. NABARD has been playing a key role in channelizing climate finance to the nation as the Direct Access Entity (DAE) and the National Implementing Entity (NIE) for major climate funds such as the Green Climate Fund (GCF), Adaptation Fund (AF), and National Adaptation Fund for Climate Change (NAFCC). This role enables NABARD to access and deploy climate finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.
- iii. In 2023-24, Climate Change Fund - Interest Differential (CCF-ID) was created in NABARD with a corpus of ₹ 65.37 crore. The overall objective of the CCF-ID is to catalyze and support climate action in the agriculture and rural development sector. Besides supporting awareness creation and capacity building initiatives, the fund aims to finance pilot projects that are innovative, sustainable, and contribute significantly to building resilience, creating sustainable and climate-resilient agricultural systems has been highlighted as part of India’s plan to meet its ambitious pledge of its updated NDCs, reducing greenhouse gas emissions, and promoting sustainable livelihoods.
- iv. In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars, viz., Accelerating Green Lending across sectors, Playing a broader Market Making Role, Internal Green Transformation of NABARD, and Strategic Resource Mobilization.

1.2. Climate Change Scenario in Mizoram

1.2.1. Mizoram, situated in northeastern India, enjoys a moderate climate due to its strategic location along the Tropic of Cancer. The state's temperature varies between 8°C to 17°C in winter and 20°C to 34°C in summer, with an average annual rainfall of 2327 mm. However, recent climatic trends indicate a decline in total rainfall across several districts, raising concerns over water availability, agricultural productivity, and ecosystem sustainability. The impact of extreme weather events, such as Cyclone Remal, has further exposed the state's vulnerability by causing extensive damage to infrastructure, agriculture, and livelihoods.

1.2.2. Mizoram is highly susceptible to natural hazards and falls within Zone V of the Seismic Zone Map of India, classified as a very high damage risk zone. The state has a history of experiencing earthquakes of magnitude 8 and above, resulting in widespread destruction of life and property. In addition to seismic risks, Mizoram faces threats from tropical cyclones originating in the Bay of Bengal, particularly during the monsoon and retreating monsoon periods. These disturbances bring heavy rainfall and strong winds, triggering landslides that disrupt transportation and communication networks. The traditional use of bamboo in housing structures further heightens the vulnerability of dwellings to extreme weather events.

1.2.3. As per SAPCC of Mizoram, the state has a Climate Vulnerability Index of 0.71, making it one of the most climate-sensitive states in India mainly due its rugged terrain and widespread practice of shifting cultivation (jhum), which contributes to soil erosion, deforestation, and increased susceptibility to natural disasters such as landslides and biodiversity loss.



Climate Vulnerability and Risk Index, 2017

1.3. Climate Change Strategy and Action Plan

1.3.1. To address these challenges, Mizoram formulated its State Action Plan on Climate Change (SAPCC) in 2013, aligning with the objectives of the National Action Plan on Climate Change (NAPCC). The SAPCC adopts a sector-specific approach and encompasses eight national missions focusing on solar energy promotion, enhanced energy efficiency, water conservation, sustainable agriculture, and afforestation.

Recognizing the growing link between climate change and public health, Mizoram introduced an additional ninth mission focused on health, addressing climate-induced health challenges such as vector-borne diseases, malnutrition, and heat stress.

1.3.2. A dedicated Climate Change Cell has been established to coordinate and monitor climate initiatives across various sectors. The cell serves as the nodal agency for climate action, working in collaboration with government departments, research institutions, and local communities to assess climate vulnerabilities, formulate adaptive strategies, and promote climate-smart technologies. The cell also facilitates capacity-building programs, public awareness campaigns, and knowledge-sharing initiatives to enhance adaptive capacity and community resilience.

1.4. Financial Planning and Future Strategies - To mainstream climate action into financial planning, Mizoram has implemented a State Green Budget that allocates resources to climate adaptation and mitigation initiatives. The budget prioritizes investments in renewable energy, afforestation programs, climate-resilient infrastructure, and sustainable agriculture. Strengthening community-based adaptation approaches, enhancing climate-resilient infrastructure, and promoting ecosystem-based solutions are central to Mizoram's long-term climate strategy.

1.5. Climate Change Initiatives by the Government of Mizoram

1.5.1. The Government of Mizoram is actively implementing two key projects to address climate change and promote sustainable agriculture: the Fostering Climate-Resilient Upland Farming Systems (FOCUS) and the Green-Ag: Transforming Indian Agriculture for Global Environmental Benefits and Conservation of Critical Biodiversity and Forest Landscapes project.

1.5.2. The FOCUS project, supported by the International Fund for Agricultural Development (IFAD), aims to enhance climate resilience among upland farmers by promoting sustainable agricultural practices, soil conservation, and water management while diversifying livelihoods. The project was sanctioned in 2018 and has a duration of seven years. It is currently being implemented in six districts of Mizoram: Mamit, Kolasib, Champhai, Serchhip, Khawzawl, and Saitual, with a total project cost of USD 79.30 million. This includes an IFAD loan of USD 35.30 million, an IFAD grant of USD 0.55 million, and the remaining funds contributed by the Government of Mizoram and beneficiaries. The project had reached approximately 29,899 households, focusing on improved jhum management and value chain development. The project contributes to Sustainable Development Goals (SDGs) such as SDG 1 (No Poverty) by increasing agricultural income, SDG 2 (Zero Hunger) through sustainable agriculture, and SDG 13 (Climate Action) by enhancing climate resilience.

1.5.3. The Green-Ag project, funded by the Food and Agriculture Organization (FAO) and the Global Environment Facility (GEF), was sanctioned in 2019 with a project duration of seven years. It aims to catalyse transformative changes in India's agricultural sector to achieve national and global environmental benefits while conserving critical biodiversity and forest landscapes. The project is being implemented in Mizoram's Lunglei and Mamit districts, focusing on sustainable land-use management, eco-friendly farming practices, and conservation efforts. The total project funding includes a GEF grant of USD 33.5 million and co-financing of approximately USD 868 million from various sources. The Green-Ag project supports SDG 2 (Zero Hunger) by promoting sustainable agricultural practices, SDG 13 (Climate Action) through reduced greenhouse gas emissions, and SDG 15 (Life on Land) by conserving biodiversity and forest ecosystems.

1.5.4. Climate Change Action in Fishery Sector - To ensure the Fisheries sector's sustainability, the Department of Fisheries is focusing on promoting the cultivation of climate-resilient fish species that can survive in fluctuating water temperatures and low oxygen levels. The department is also emphasizing the promotion of bio-floc technology and polyculture to ensure long term viability of fish farming.

1.5.5. Climate Change Action in Irrigation and Water Resources - The Irrigation and Water Resources Development Department (IWRD) in Mizoram is implementing the Real Time Data Analysis System (RTDAS) at 81 strategic locations in the state under the National Hydrology Project (NHP) to collect real-time weather and water data. This system will enable the state to respond rapidly to extreme weather events like floods and droughts, thus reducing risks and enhance disaster preparedness.

1.5.6. Climate Change Action in Horticulture - The Department of Horticulture, Govt. of Mizoram has taken up the following measures to combat the negative impact of climate change:

- i. Introduction of climate resilient varieties like Arka Rakhak and Arka Samrat in tomato and Ryozeeki in cabbage.
- ii. Increasing area under protected cultivation to allow crops to escape external climatic fluctuations.
- iii. Increasing the area under Bamboo cultivation to ensure carbon sequestration at a faster rate and providing ecological, economic and livelihood security to the people.

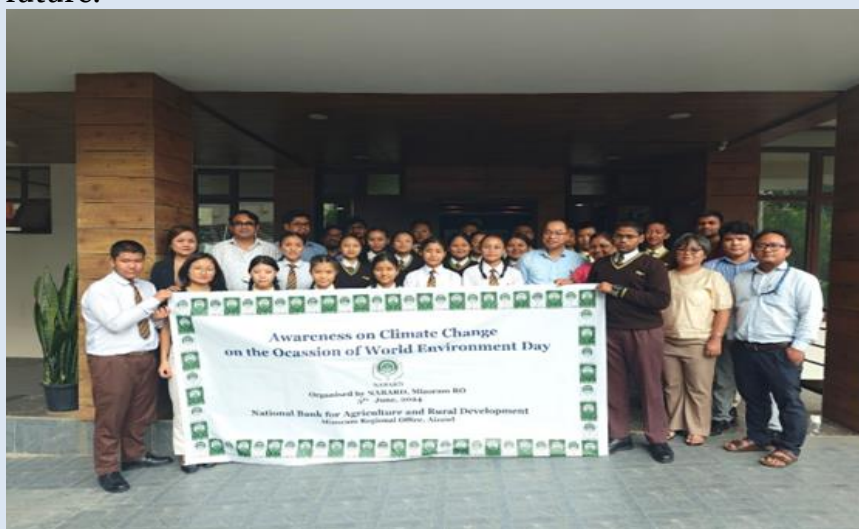
1.5.7. Climate Change initiative in the State by NABARD - NABARD sanctioned the project "Sustainable Agriculture Development through Expansion, Enhancement, and Modeling in the State of Mizoram" to the Department of Agriculture, Government of Mizoram, with a project outlay of ₹10.38 crore under National Adoption Fund for Climate Change (NAFCC). The project covered four

districts: Aizawl, Mamit, Kolasib, and Serchhip with an area of 11,700 hectare targeting about 13,000 beneficiaries. The overall objective of the project was to augment the livelihood of rural communities through enhancing resilience of agriculture covering crops and livestock to climatic variability and climate change. The project helped in making agriculture more productive, sustainable, remunerative and climate resilient. Farmers got higher production and were encouraged to adopt improved agronomic practices for higher farm productivity, improved soil treatment, increased water holding capacity, enhanced soil carbon storage, etc. Terraces were utilized for permanent farming which led to increase in income over jhumming by up to ₹ 9000/- per year. Due to the implementation of the project, more than 200 farmers abandoned jhumming. Implementation of the project also helped in increasing forest area by 78 hectares.

Box A.1.

Mizoram RO Organizes Awareness on Climate Change on World Environment Day 2024

NABARD's Mizoram Regional Office has been actively raising awareness about climate change and environmental sustainability. On World Environment Day 2024, the office organized essay and drawing competitions for school students, with the participation of 21 students and their teachers. NABARD officers and staff engaged with the students, emphasizing the importance of environmental conservation and highlighting the theme of 'Land restoration, desertification, and drought resilience.' The initiative aimed to nurture a sense of responsibility and environmental consciousness among the younger generation, equipping them with the knowledge and motivation to address environmental challenges and contribute to a more sustainable future.



Valediction programme

1.5.8. Climate Change initiative in the State by Other Agency - The ICAR Research Complex for NEH Region, Mizoram Centre, Kolasib, organized a "Sensitization Workshop on Climate-Resilient Agricultural Technologies for Sustainable Farming in the

NEH Region" under the Tribal Sub Plan (TSP) on June 24th and 25th, 2024. The workshop aimed to raise awareness and build the capacity of stakeholders, including farmers, policymakers, and researchers, on climate-resilient agricultural technologies. It emphasized the importance of collaboration among research organizations, state functionaries, policymakers, and farming communities to develop adaptive strategies to mitigate the adverse effects of climate change on agriculture. The event highlighted the necessity for joint efforts in addressing climate change impacts and underscored the role of research institutions in improving farmers' livelihoods. It also called for financial institutions to support sustainable farming systems and stressed the need to prioritize climate-resilient crops and livestock varieties through community participation. As part of the workshop, critical agricultural inputs were distributed to 60 farmers, and a book along with a technical bulletin was released to equip participants with practical knowledge and resources for implementing climate-resilient practices.

Appendix II

Potential of Geographical Indications in the State

1. GI scenario at national level and benefits of GI

1.1. Introduction

1.1.1. Geographical Indications (GI) are products which are linked to a place of origin and possess certain qualities, characteristics or reputation that are due to that place. GI are governed globally under the Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS) at the World Trade Organization (WTO). In India, the GI framework is established through the enactment of the Geographical Indications of Goods (Registration and Protection) Act, 1999.

1.1.2. GI is a form of Intellectual Property Right that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GI provides legal rights to its Authorised Users, to prevent its use by a third party whose product does not conform to the applicable standards.

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

1.1.4. GI products can be broadly categorized as (i)Handicrafts, including handloom textiles; (ii)Food items, including sweets and ethnic cuisines; (iii)Wine and Drinks; (iv)Manufactured Products and (v)Agricultural Products.

1.2. Broad Framework to identify Potential GI products

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

1.3. Benefits of GI registration are narrated as under

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

1.4. Initiatives of NABARD in promotion of GI

1.4.1. NABARD introduced a comprehensive scheme in 2019 to provide end-to-end support to facilitate registration of GI for Agri as well as non-Agri products along with pre- registration and post-registration activities to enhance quality, improve market access, create awareness and strengthen producers' capacity.

1.5. NABARD's interventions in the GI domain

- i. Mobilisation of artisans/ producers & awareness creation
- ii. Support for registration of products as GI and renewal of existing GI products.
- iii. Registration of producers/ manufacturers as Authorised Users
- iv. Marketing Initiatives for GI Products such as Buyer-Seller Meets, Sponsoring stalls, GI exhibitions/ Melas.
- v. Awareness creation through social media campaigns, e-portals, websites, documentation through brochures and catalogues.
- vi. Capacity building of artisans through workshops, conferences, seminars, training programmes etc. and reviving/ keeping alive 'dying arts'.

1.5.1. As on date, NABARD has supported 283 products for GI registration of which 130 products have already been granted GI certification. Further, various exhibitions/ melas and dedicated outlets for marketing of GI products are also being supported.

2. Geographical Indication (GI) Scenario in Mizoram

I. Geographical Indication (GI) tagging presents significant opportunities for Mizoram by promoting and safeguarding its rich cultural, agricultural, and artisanal

heritage. This certification not only preserves traditional knowledge and craftsmanship but also stimulates economic growth by creating sustainable livelihood opportunities for rural artisans and farmers.

2.1. State Government's Role in Promoting GI Products

I. The Government of Mizoram actively supports the registration of eligible products for GI certification to protect and promote the state's distinctive cultural and traditional identity. The Art and Culture Department, Government of Mizoram, serves as the registered proprietor of five GI-certified handloom products, reflecting the state's vibrant craftsmanship and cultural legacy.

2.2.1. Notable GI-Certified Handloom Products

- i. **Mizo Puanchei** – A vibrant traditional wrap-around cloth worn by Mizo women during weddings, festivals, and important ceremonies. Its intricate designs and vivid colors exemplify Mizo craftsmanship and cultural pride.
- ii. **Hmaram** – A traditional wrap-around skirt, predominantly worn during festivals, folk dances, and official events, showcasing the rich weaving tradition of the Hmar community.
- iii. **Ngotekherh** – An ancient, culturally significant handwoven cloth deeply rooted in Mizo traditions, often symbolizing heritage and identity.
- iv. **Pawndum** – A black wrap-around cloth with distinctive red stripes, traditionally worn during the Khuallam dance, an integral part of Mizo social celebrations.
- v. **Tawlhlopuan** – Historically worn by Mizo warriors as a symbol of valor, this traditional textile today stands as a proud emblem of the state's cultural legacy.

2.2.2. GI-Certified Agricultural Product

- i. **Mizo Chilli** – Celebrated for its bold flavor and pungency, Mizo Chilli is a staple in the state's culinary traditions. Its GI certification was facilitated by the North Eastern Regional Agricultural Marketing Corporation Ltd (NERAMAC), ensuring its authenticity and promoting sustainable farming.
- ii. **Mizo Ginger** – the GI certification was facilitated by Mizoram Small Farmers Agribusiness Consortium (MzSFAC) under the Directorate of Horticulture, Government of Mizoram.

2.2.2.1. By leveraging GI tagging, Mizoram can amplify the value of its indigenous products, foster local entrepreneurship, and preserve its cultural heritage, positioning itself as a hub for authentic, high-quality products.

2.3. NABARD's Successful Interventions in Promoting GI Products

2.3.1. NABARD has played a pivotal role in advancing the GI ecosystem in Mizoram

by supporting the registration of additional unique products. NABARD extended grant assistance to Angel Business Promoters, the facilitating agency, for the GI registration of the following five culturally significant products currently under process:

- i. **Ipte Chei** – A traditional handcrafted Mizo women’s bag, symbolizing cultural elegance and practicality.
- ii. **Thanchhuah Puan/Diar** – The prestigious Achiever’s Shawl, awarded to individuals for significant accomplishments, representing honor and prestige.
- iii. **Puanrin** – A finely woven traditional Mizo shawl, deeply connected to the community's cultural identity.
- iv. **Puanlaisen** – A traditional shawl admired for its vibrant designs and cultural relevance.
- v. **Khumbeu** – A traditional Mizo cap, meticulously crafted and worn during cultural ceremonies and significant events.

2.3.2. The Geographical Indications Registry, Chennai, conducted a pre-hearing for these products on 11 September 2024, with final registration and certification expected to be completed by 2025.

2.3.3. During 2024–25, NABARD sanctioned support for the GI registration of Darzo Orthodox Tea, a premium tea variety renowned for its unique flavor and aroma. Efforts for its registration will commence shortly.

2.4. Potential GI Products from Mizoram

2.4.1. Mizoram possesses vast potential for expanding its GI portfolio with more indigenous and culturally rich products, including:

- i. **Chhipui (Perilla Seeds)** - Valued for their nutritional and medicinal properties.
- ii. **Zorin Bean (French Bean)** - A local bean variety known for its distinctive flavor and texture.
- iii. **Zukthau (Oily Rice)** - A rare, aromatic rice variety rich in oil content.
- iv. **Puakzo (Corn)** - A traditional maize variety integral to Mizo cuisine and culture.
- v. **Siata Mimpui (Flint Corn)** - A resilient and nutritious corn variety widely cultivated in the region.
- vi. **Khawmhma (Rhus chinensis/rhus javanica/nutgail tree)** - wild fruit (sour) has medicinal value widely available in Mizoram
- vii. **Other plants** viz. Kham Bal (Pari polyphyla), Anchiri (Sugandh mantri), Zik sen(tea) and Buarpui Chempai have the potential and uniqueness for GI registration from Mizoram Region.

2.4.2. Through strategic interventions and sustained efforts in GI registration, Mizoram is steadily advancing toward becoming a key region for authentic and culturally significant products. NABARD's support, coupled with the state government's proactive initiatives, ensures the protection of indigenous products, economic empowerment of local communities, and preservation of the state's rich cultural heritage.

Annexures

Annexure I
District-wise and Sector-wise PLP projections

(₹ lakh)

A. Farm credit

Sr. No.	District	Crop Production, Maintenance and Marketing	Water Resources	Farm Mechanization	Plantation & Horticulture		Forestry & Waste Land Development	Farm Credit- Others
					Term Loan	Working Capital		
1	Aizawl	4491.16	529.20	403.02	4446.48	92.50	139.32	1203.03
2	Champhai	1850.37	85.39	152.15	2280.83	10.00	31.77	367.17
3	Hnahthial	934.95	10.72	36.37	217.08	1.00	6.66	25.92
4	Khawzawl	680.29	35.50	60.72	274.20	5.00	7.20	68.28
5	Kolasib	1299.42	86.88	290.01	1172.42	11.00	26.01	0.00
6	Lawngtlai	191.35	118.00	70.13	416.57	0.00	88.56	106.04
7	Lunglei	2125.81	710.26	554.69	1204.53	5.00	100.26	211.29
8	Mamit	1049.47	82.81	247.69	1058.06	13.50	12.24	0.00
9	Saitual	600.43	69.43	99.00	629.00	10.00	14.40	126.19
10	Serchhip	1697.20	99.97	145.22	1063.52	22.50	134.82	144.48
11	Siaha	964.58	76.82	681.17	608.49	0.00	47.25	127.18
	Total	15885.03	1904.98	2740.17	13371.18	170.50	608.49	2379.58

Sr. No.	District	AH - Dairy		AH - Poultry		AH - Sheep, Goat, Piggery		Fisheries		Subtotal (A)
		Term Loan	Working Capital	Term Loan	Working Capital	Term Loan	Working Capital	Term Loan	Working Capital	
1	Aizawl	1387.84	129.50	3885.57	502.00	2689.69	2672.66	667.07	190.00	23429.04
2	Champhai	731.23	14.00	1073.12	35.40	1975.94	423.43	90.10	50.00	9170.90
3	Hnahthial	90.25	17.50	271.62	88.50	420.62	108.68	46.12	8.00	2283.99
4	Khawzawl	201.81	14.00	342.90	59.50	841.71	216.20	60.63	20.00	2887.94
5	Kolasib	304.79	50.40	897.17	97.66	1666.65	1030.01	205.63	238.00	7376.05
6	Lawngtlai	200.46	7.70	3814.44	23.42	309.80	210.12	106.40	54.00	5716.99
7	Lunglei	754.37	66.50	1464.80	257.40	1739.65	1409.38	145.49	190.00	10939.43
8	Mamit	300.16	56.00	1099.69	138.32	1351.77	956.25	173.03	142.00	6680.99
9	Saitual	445.00	35.00	776.97	222.80	999.12	591.13	128.66	20.00	4767.13
10	Serchhip	356.89	35.00	251.59	34.20	344.94	513.68	238.73	74.00	5156.74
11	Siaha	109.76	0.00	3451.50	162.50	918.28	0.00	88.10	50.00	7285.63
	Total	4882.56	425.60	17329.37	1621.70	13258.17	8131.54	1949.96	1036.00	85694.83

B. Agriculture Infrastructure

Sr. No.	District	Construction of storage facilities	Land development, Soil conservation, Wasteland development	Agriculture Infrastructure - Others	Subtotal (B)
1	Aizawl	441.76	322.49	323.44	1087.69
2	Champhai	320.50	50.02	50.45	420.97
3	Hnahthial	41.85	6.81	1.29	49.95
4	Khawzawl	104.90	13.15	20.72	138.77
5	Kolasib	79.38	141.97	36.03	257.38

6	Lawngtlai	202.85	89.43	7.18	299.46
7	Lunglei	542.96	143.04	71.31	757.31
8	Mamit	79.38	97.73	27.57	204.68
9	Saitual	190.03	86.94	28.26	305.23
10	Serchhip	275.21	98.30	66.02	439.53
11	Siaha	148.85	52.46	8.98	210.29
	Total	2427.67	1102.34	641.25	4171.26

C. Ancillary activities

Sr. No.	District	Food & Agro. Processing	Ancillary activities - Others	Subtotal (C)	Total Agriculture I = (A + B + C)
1	Aizawl	1188.01	765.00	1953.01	26469.74
2	Champhai	232.20	1395.00	1627.20	11219.07
3	Hnahthial	83.70	117.00	200.70	2534.64
4	Khawzawl	85.72	423.00	508.72	3535.43
5	Kolasib	57.60	234.00	291.60	7925.03
6	Lawngtlai	30.38	135.00	165.38	6181.83
7	Lunglei	209.70	468.00	677.70	12374.44
8	Mamit	53.10	198.00	251.10	7136.77
9	Saitual	180.00	279.00	459.00	5531.36
10	Serchhip	160.65	153.00	313.65	5909.92
11	Siaha	85.50	45.00	130.50	7626.42
	Total	2366.56	4212.00	6578.56	96444.65

Other Sector (II to V)

Sr. No.	District	Micro, Small and Medium Enterprises	Export Credit	Education	Housing
		II	III	IV	V
1	Aizawl	104531.25	386.75	810.00	15725.00
2	Champhai	6202.50	55.25	117.00	2402.10
3	Hnahthial	1387.50	0.00	45.00	892.50
4	Khawzawl	2070.00	8.50	54.00	1902.30
5	Kolasib	5550.00	0.00	153.00	2269.50
6	Lawngtlai	4563.75	0.00	54.00	5765.55
7	Lunglei	10305.00	8.50	108.00	5067.70
8	Mamit	3840.00	0.00	63.00	1593.75
9	Saitual	1852.50	8.50	54.00	863.60
10	Serchhip	4271.25	106.25	162.00	2380.00
11	Siaha	2550.00	0.00	63.00	2762.50
	Total	147123.75	573.75	1683.00	41624.50

Other Sector (VI to VIII)

Sr. No.	District	Social Infrastructure	Renewable energy	Others	Total Priority Sector
		VI	VII	VIII	
1	Aizawl	600.00	1389.75	1400.00	151312.49
2	Champhai	150.00	30.60	1250.00	21426.52
3	Hnahthial	75.00	12.33	56.00	5002.97
4	Khawzawl	75.00	46.75	370.00	8061.98
5	Kolasib	75.00	67.15	568.00	16607.68
6	Lawngtlai	450.00	29.33	60.00	17104.46
7	Lunglei	75.00	21.26	730.00	28689.90
8	Mamit	150.00	32.31	714.00	13529.83
9	Saitual	150.00	38.26	320.00	8818.22
10	Serchhip	150.00	250.76	760.00	13990.18
11	Siaha	525.00	8.50	380.00	13915.42
	Total	2475.00	1927.00	6608.00	298459.65

Annexure II

**Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23,
2023-24 and Target for current 2024-25**

(₹ crore)

Table 1: Crop Loan

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	54.11	31.61	79.67	43.16	86.56	42.66	385.00
RCBs	11.76	14.48	7.97	10.96	11.63	2.29	55.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	50.31	6.99	18.09	4.33	32.30	11.89	20.00
Others	0.00	0.00	1.60	0.00	1.78	0.00	15.00
Sub total (A)	116.18	53.08	107.33	58.45	132.27	56.84	475.00

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	316.18	41.76	318.12	61.12	335.76	78.75	217.70
RCBs	56.75	10.45	43.94	12.74	48.83	13.74	54.94
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	259.57	205.50	207.93	175.40	295.44	274.64	262.56
Others	0.00	0.00	4.20	0.62	4.51	0.00	4.80
Sub total (B)	632.50	257.71	574.19	249.88	684.54	367.13	540.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	370.29	73.37	397.79	104.28	422.32	121.41	602.70
RCBs	68.51	24.93	51.91	23.70	60.46	16.03	109.94
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	309.88	212.49	226.02	179.73	327.74	286.53	282.56
Others	0.00	0.00	5.80	0.62	6.29	0.00	19.80
Sub total (C)	748.68	310.79	681.52	308.33	816.81	423.97	1015.00

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	514.19	467.81	432.24	526.01	490.09	703.50	606.86
RCBs	121.05	48.12	100.38	80.75	112.25	165.84	115.95
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	293.14	232.38	239.58	374.47	340.53	450.88	443.38
Others	0.00	0.00	11.76	23.99	9.92	1.76	10.41
Sub total (D)	928.38	748.31	783.96	1005.22	952.79	1321.98	1176.60

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	121.10	51.55	117.12	46.02	161.56	44.79	209.14
RCBs	57.57	57.95	45.00	70.82	59.42	26.08	45.12
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	113.58	146.37	114.84	119.54	146.74	107.72	175.81
Others	0.00	0.00	1.66	0.00	1.73	0.00	2.64
Sub total (E)	292.25	255.87	278.62	236.38	369.45	178.59	432.71

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1005.58	592.73	947.15	676.31	1073.97	869.70	1418.70
RCBs	247.13	131.00	197.29	175.27	232.13	207.95	271.01
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	716.60	591.24	580.44	673.74	815.01	845.13	901.75
Others	0.00	0.00	19.22	24.61	17.94	1.76	32.85
Grand Total	1969.31	1314.97	1744.10	1549.93	2139.05	1924.54	2624.31
Note : *OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy							

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

(₹ crore)

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	31.61	28.96	0.00	13.98	0.00	74.55	86.32	10.96	0.00	4.33	0.00	101.61

Table 1: Crop Loan

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	85.32	4.58	0.00	11.89	0.00	101.79	385.00	55.00	0.00	20.00	15.00	475.00

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0	0.00	0.00
L D	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0	0.00	0.00
F M	7.17	0.16	0	0	0	7.33	26.10	0.00	0.00	0	0.00	26.10
P & H	0.02	1.98	0	1.95	0	3.95	0.00	3.14	0.00	1	0.00	4.14
AH -D	0.40	0.12	0	3.01	0	3.53	0.35	0.18	0.00	2.85	0.00	3.38
AH -P	6.02	1.92	0	45.21	0	53.15	5.24	2.70	0.00	42.72	0.00	50.66
AH - S G P	13.77	4.38	0	102.52	0	120.67	11.88	6.11	0.00	96.82	0.00	114.81
F D	0.23	0.06	0	0.2	0	0.49	0.84	0.61	0.00	2.18	0.00	3.63

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F & W	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0	0.00	0.00
S G & M F	0.01	1.83	0	0	0	1.84	0.04	0.00	0.00	0	0.00	0.04
A & F	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0	0.00	0.00
OTH	14.14	0	0	52.61	0	66.75	16.67	0.00	0.00	29.83	0.62	47.12
Sub total	41.76	10.45	0.00	205.50	0.00	257.71	61.12	12.74	0.00	175.40	0.62	249.88
Grand Total (I+II)	73.37	39.41	0.00	219.48	0.00	332.26	147.44	23.70	0.00	179.73	0.62	351.49

Table 2: Term Loan

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S	0.00	0.00	0.00	0.00	0.00	0.00	5.10	1.29	0.00	6.17	0.22	12.78
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	24.71	0.00	0.00	4.11	0.00	28.82	7.19	1.94	0.00	9.10	0.14	18.37
P & H	0.00	2.85	0.00	1.96	0.00	4.81	39.97	11.37	0.00	38.78	0.65	90.77
AH -D	0.02	0.21	0.00	3.42	0.00	3.65	2.37	0.59	0.00	3.10	0.05	6.11
AH -P	0.37	3.19	0.00	51.37	0.00	54.93	35.59	8.86	0.00	46.56	0.79	91.80
AH - S G P	0.84	7.22	0.00	116.43	0.00	124.49	80.67	20.07	0.00	105.54	1.79	208.07
F D	0.03	0.27	0.00	3.95	0.00	4.25	7.70	1.95	0.00	10.13	0.24	20.02
F & W	0.00	0.00	0.00	0.00	0.00	0.00	1.84	0.47	0.00	1.75	0.02	4.08
S G & M F	0.12	0.00	0.00	0.00	0.00	0.12	10.40	3.00	0.00	14.04	0.52	27.96
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	52.66	0.00	0.00	93.40	0.00	146.06	26.87	5.40	0.00	27.39	0.38	60.04
Sub total	78.75	13.74	0.00	274.64	0.00	367.13	217.70	54.94	0.00	262.56	4.80	540.00
Grand Total (I +II)	164.07	18.32	0.00	286.53	0.00	468.92	602.70	109.94	0.00	282.56	19.80	1015.00

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

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

Annexure III
Critical Infrastructure Support to be provided

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (₹ Lakh)	Likely impact/ Outcome
1	Aizawl	Social Infrastructure	Construction of Water Supply Schemes at different locations	1000.00	Improving drinking water supply availability.
2	Aizawl	Agriculture Infrastructure	Farm Link Roads	200	Farm to Market roads connecting the major farm production areas to important markets to create better access to agriculture inputs like fertilizer seeds and to better markets.
3	Aizawl	Water Resources	Minor Irrigation Projects at Serkhan Sihphir Hualtu Mualmam and Phaibawk	1500.00	Provide irrigation facilities to promote Rabi Cultivation and increase cropping intensity.
4	Aizawl	Agriculture Infrastructure	Godown-cum-Manager Quarter at Tlungvel Kelsih N.E.Tlangnuam and Vanbawng.	160.00	Provide storage facilities for agricultural and horticultural produce, prevent distress sale and fetch better price for farmers.
5	Champhai	Agriculture Infrastructure	Construction of Road – Lianpui to Vangchhia	1000.00	Re-construction and strengthening of 14 km Lianpui – Vangchhia Road which is not accessible. These two villagers used to travel 45 km from the main route.
6	Champhai	Water Resources	Construction of Minor Irrigation at Vangchhia and Vaphai	400.00	Due to topography constraints, irrigation facilities is required to protect crops from frost, suppress weed growth in grain fields and prevent soil erosion and double cropping in WRC area of Vaphai.

7	Champhai	Agriculture Infrastructure	Agri - Farm Link Roads at Hmunhmeltha vapar Leisenzo Lianpui Vanzau Leithum Vangchhia Khankawn Farkawn	900.00	Facilitate transportation of produce to markets and thus prevent wastage and post-harvest loss.
8	Champhai	Animal Husbandry - Dairy	AH & Vety – Milk Processing Unit.	300.00	Revival of Champhai District Milk Producers Cooperative Society (CHAMUL) and Dairy Cooperatives Societies for running the full capacity of Milk Processing Plant with 5000 litre/day established under IDDP.
9	Champhai	Fisheries	Establishment of Fish Hatchery Unit	500.00	Construction of hatchery unit to increase fish production as the farmers depend on supply from outside the state. The district has a lot of freshwater resources but fish production is still very low. Feed mill plant for sustainability of the fish farming and cold storage/ice plant for preservation.
10	Hnahthial	Renewable Energy	50 Kw Solar Power Plant at Cherhlun	100.00	Renewable energy project to supplement the conventional energy sources in meeting the energy requirements of the district.
11	Hnahthial	Social Infrastructure	Pangzawl WSS (Solar)	250.00	Drinking water supply to Pangzawl village.
12	Hnahthial	Agriculture Infrastructure	Agri Marketing Infrastructure at Hnahthial	300.00	Will provide storage and marketing facilities for agricultural and horticultural produce, prevent distress sale and fetch better price for farmers.
13	Hnahthial	Agriculture Infrastructure	Farm Link Roads	200.00	Farm to Market roads connecting the major farm production areas to important markets to create better access to agriculture inputs like fertilizer, seeds and to better markets.

14	Hnahthial	Agriculture Infrastructure	Road Connectivity from Tuipui D – S. Lungleng including a bridge	150.00	The road from Tuipui D to S. Lunglei about 12 km is presently useable during dry season only. If this road is developed, including construction of a bridge across Hnahchamlui into an all-weather road, not only S. Lungleng but also Muallianpui and Lungpuitlang villages will have direct road connection to Hnahthial district headquarters and other major market centres.
15	Khawzawl	Agriculture Infrastructure	PCC Pavement - Farm Link Roads - Khawzawl Rabung Khawhai Biate New Chalrang Kawlkulh and Sialhawk	700.00	These are villages having more WRC potential areas in different clusters. Unfavourable farm roads results in lots of delay in farm activities as well as lost during post- harvest handling. Construction of all- weather farm road will greatly improve the farmer's activity as well as helps in increasing their income.
16	Khawzawl	Agriculture Infrastructure	Improvement and Strengthening of Khawzawl - Rabung Road	2000.00	The road is in extremely bad condition due to severe monsoon and lack of funds for maintenance of roads. The distance between these two villages is 38 Km and takes 2 hours to reach. Farmers from Rabung selling their products and students takes more time to reach the district capital. There are lots of potholes and cracks. It can also lead to vehicle damage such as flat tires or broken suspension. This not only puts drivers at risk but also results in increased repair costs for vehicle owners.

17	Khawzawl	Water Resources	Minor Irrigation at Tuisenphai Tuimuk and Phaisen	600.00	Better irrigation facilities to the farmers of Khawzawl covering culturable command area of more than 150 ha. Since, the ongoing work of NH-06 has made the irrigation facilities situation worse. Therefore better irrigation facilities may be established to mitigate the adverse impacts caused by highway construction.
18	Kolasib	Food and Agro. Processing	Meat Processing Plant (Packing and storage)	700.00	Better economic returns for the livestock farmers.
19	Kolasib	Food and Agro. Processing	Slaughter House in Kolasib	486.45	Hygienic slaughter house facilities for the livestock farmers in Kolasib.
20	Kolasib	Food and Agro. Processing	Setting up of modern rice mill in Champhai Kolasib and Serchhip districts	60.00	Ease in paddy threshing for farmers. Encourage more farmers to take up paddy cultivation.
21	Kolasib	Social Infrastructure	Augmentation of Bukpui Water Supply Scheme (Solar Pumping) Bukpui Kolasib dist	276.00	It will give potable water at 55 lpcd and above for the designated population i.e. 1508 and improve the life expectancy.
22	Kolasib	Social Infrastructure	Augmentation of Saipum Water Supply Scheme (Solar Pumping) Saipum Kolasib Dist	396.00	The existing water supply level is 38 lpcd. After implementation of the project the expected water supply level is 60 lpcd for the designated population of 3303.
23	Kolasib	Social Infrastructure	Improvement of Water Distribution (24x7) at Bairabi Kolasib Dist	430.00	The existing distribution is not capable of giving water to the public sufficiently. After implementation of the project, there will be 24x7 water supply for consumers.
24	Kolasib	Water Resources	Luilai Zau MI project Kolasib	178.43	Better irrigation facilities to the farmers of Kolasib for their agriculture crops production covering culturable command area of 40 ha.

25	Kolasib	Agriculture Infrastructure	Construction of BUSG Bridge over R.Hmarluang at 0.100kmp on Buchang to Phaisen Road Kolasib Dist	600.00	Temporary bridge is required to be replaced with permanent bridge- BUSG. The rich agricultural product of the area is along the proposed bridge which passes Buchang to Phaisen and linking the neighboring Cachar market will benefit the farmers and certainly develop the socio-economic life of the people.
26	Lawngtlai	Social Infrastructure	Mampui WSS	379.00	Drinking water supply to Mampui village.
27	Lawngtlai	Agriculture Infrastructure	Lungtian-Mamte via Varte kai Road project	127.81	Better connectivity to nearby villages less production cost due to decrease in transportation cost.
28	Lawngtlai	Social Infrastructure	Construction of bridge over Tuipui Ferry	2000.00	Will reduce distance between Lawngtlai and Siaha by around 40 km.
29	Lawngtlai	Water Resources	Ngengpuilui Minor Irrigation	213.02	Minor Irrigation Project at Ngengpuikai with a potential CCA of 54 ha.
30	Lunglei	Storage	Construction of warehouse at Hrangchawkawn	300.00	Provide storage facilities for agricultural and horticultural produce prevent distress sale and fetch better price for farmers.
31	Lunglei	Agriculture Infrastructure	Construction and Bamboo Link Roads	100.00	Provide connectivity between farms and market centres.
32	Lunglei	Agriculture Infrastructure	Marketing Infrastructure at Haulawng	200.00	Provide storage and marketing facilities for agricultural and horticultural produce prevent distress sale and fetch better price for farmers.
33	Lunglei	Agriculture Infrastructure	Farm Link Roads	200.00	Farm to Market roads connecting the major farm production areas to important markets to create better access to agriculture inputs like fertilizer seeds and to better markets.

34	Lunglei	Water Resources	Minor Irrigation Projects	1534.60	Minor Irrigation Projects at Thuampui Serte Thingsai Vanhne and Haulawng.
35	Mamit	Water Resources	Jordan Lui MIP	298.45	Better irrigation facilities covering culturable command area of 70 ha.
36	Mamit	Water Resources	Lower Chengkawllui MIP	142.83	Better irrigation facilities covering culturable command area of 32 ha.
37	Mamit	Water Resources	Langkaih Valley Lift Irrigation project	1210.00	Better irrigation facilities covering culturable command area of 242 ha.
38	Mamit	Social Infrastructure	Kanhmun WSS (Solar Pumping)	530.00	The life expectancy of the people and economy of the village will improve to designated population of 2208 from present base year of 1808 population.
39	Mamit	Social Infrastructure	Kawrtethawveng & Bughmun West Combined WSS	1004.50	The life expectancy of the people and economy of the village will improve to designed population of 4908 from present base year of 3170 population.
40	Mamit	Social Infrastructure	Phuldungsei WSS (Pumping)	1394.00	The life expectancy of the people and economy of the village will improve to designed population of 2991 from present base year of 2340 population.
41	Saitual	Agriculture Infrastructure	Farm Link Roads – Fresh Cutting & PCC pavement Sedaikawr to- Ngurte zum	250.00	Potential for preparation of more than 20 ha of WRC area and terrace if link road are available.
42	Saitual	Water Resources	Springshed Project at Tuilak Hnar - Maite	100.00	The spring water from Tuilak Hnar area of Maite serves as a major source of water intake for Saitual and Keifang town. Lack of recharge treatment in the catchment area has led to gradual decrease in the discharge rate.

43	Serchhip	Agriculture Infrastructure	Soil Testing Labrotary at Serchhip	10.00	The district has no soil testing lab. The lab will help in analyzing soil samples to determine their nutrient content composition and other characteristics helping to optimize agricultural practices of the district.
44	Serchhip	Food and Agro. Processing	Revival of food park at Chhingchip	300.00	The district has good horticulture potential and surplus production can be processed in the food park.
45	Siaha	Social Infrastructure	S.Lungpher to Phalhrang Road	1500.00	Road project (10 km). Connectivity from S. Lungpher to Phalhrang will be established with motorable road. The work was to be completed under PMGSY however it could not be completed.
46	Siaha	Social Infrastructure	Chuarlung I Chuarlung II Niawhtlang Lungbun WSS	1031.00	Drinking water supply.
47	Siaha	Social Infrastructure	Siaha WSS	608.00	Drinking water supply.
48	Siaha	Social Infrastructure	Construction of bridge over Tuipui Ferry	2000.00	Will reduce distance between Lawngtlai and Siaha by around 40 km.
49	Siaha	Water Resources	Iana Chava Minor Irrigation	108.80	Minor Irrigation at Lobo village for 22 ha of CCA.
50	Siaha	Land Development	Land Development project	75.00	Land Development for Rice Cultivation in WRC potential areas (WRC 0- 10 slope) of atleast 50 Ha.

Annexure IV

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

Sr. No.	District	Critical Interventions Required
1	All Districts	Banks may extend crop loans under KCC scheme to all eligible farmers and popularise RuPay KCC.
2	All Districts	Agriculture Department may extend necessary extension support to motivate farmers to take up multiple cropping and settled cultivation.
3	All Districts	Good approach farm roads is to be developed by the concerned departments for maximum utilization of the fertile lands for crop production.
4	All Districts	State government may prioritise digitisation of land record for facilitating issue of KCC loan
5	All Districts	PACS to be revitalised and strengthened so that they can take care of credit needs of farmers. MCAB to lend more through PACS.
6	All Districts	Crop Insurance Scheme needs to be implemented in the state covering all eligible farmers.
7	All Districts	Agriculture Department may promote climate adaptation and climate resilient agriculture practices among the farmers

2. Water Resources

Sr. No.	District	Critical Interventions Required
1	All Districts	Irrigation Department in coordination with Agriculture Department may prepare district-wise critical irrigation requirement data to ensure augmentation of additional irrigation coverage for enhancing crop productivity.
2	All Districts	State Govt. may take-up minor irrigation projects under AIBP and RIDF to improve irrigation coverage.

3	All Districts	Efficient & scientific method of irrigation like drip and sprinkler irrigation systems to be popularized by the line departments. The State Government to make efforts for availing Micro Irrigation Fund (MIF) from NABARD.
4	All Districts	More water harvesting structures activities may be popularised by the line departments and banks should prioritise giving credit to MI activities.
5	All Districts	Convergence of cluster-based land development with micro irrigation schemes to increase irrigation potential utilization and optimize agricultural production.

3. Farm Mechanisation

Sr. No.	District	Critical Interventions Required
1	All Districts	Agriculture Department may ensure close coordination with banks for financing farm equipment under SMAM.
2	All Districts	Agriculture Department may also ensure that there is adequate supply and services network for farm equipments.
3	All Districts	Custom Hiring Centers may be set up by the potential entrepreneurs/FPO/PACS, etc.
4	All Districts	Popularizing use of power tillers & tractors (for big land holding & WRC farmers) need to be initiated.
5	All Districts	Banks to finance FM activities through SHGs/JLGs to operate on custom hiring basis.

4. Plantation and Horticulture

Sr. No.	District	Critical Interventions Required
1	All Districts	Supply of quality plating materials through established and certified nurseries may be ensured.
2	All Districts	Focused attention is needed for supporting protected cultivation methods like greenhouses, shade-net houses, vertical farming etc. for high-value crops, off-season vegetables, exotic vegetables, and ornamental plants.
3	All Districts	Line department needs to sensitize the farmers on promotion of integrated pest management and INM.

4	All Districts	Lack of water availability during dry season is still a major hindrance for progress of horticulture in Mizoram. Promoting water harvesting structures in large scale for year round water availability is an imperative
5	All Districts	Marketing for horticulture products may be created in every district on Hub and Spoke model with all infrastructure for aggregation, grading, cleaning, sorting, and packing and also with wet and dry godowns.
6	All Districts	Cultivation of medicinal plants such as aloe vera, citronella, etc. and floriculture needs to be encouraged.

5. Forestry/ Waste Land Development

Sr. No.	District	Critical Interventions Required
1	All Districts	Providing term loans for taking up Bamboo plantations in non-forest area since bamboo has been removed from Forest Act and financing of Farm Forestry & Agro forestry activities.
2	All Districts	The line department may develop adaptable agro-forestry models for potential areas in the state.
3	All Districts	Plantation of broom grass plant in identified potential cluster may be encouraged.
4	All Districts	SHGs may be involved for nursery development.

6. Animal Husbandry - Dairy

Sr. No.	District	Critical Interventions Required
1	All Districts	The availability of good quality breeding animals may be ensured by establishing breeding programs that focus on improved genetics and disease resistance
2	All Districts	Wastelands, fallow lands may be identified and farmers encouraged for taking up fodder cultivation. Bankers may support such innovative initiatives from farmers.
3	All Districts	Local entrepreneurs may be encouraged to set up animal feed units with government subsidy and bank credit. Government cattle feed unit also needs to run to its full capacity.

4	All Districts	Dairy cooperative movement to be strengthened and adequate infrastructure to be developed at MULCO to encourage more farmers to take up dairying
5	All Districts	The department to organize training on health of the animals, with the help of village councils/dairy cooperative societies for the benefit of SHG members, as more number of groups are taking up these activities.
6	All Districts	Banks to finance working capital needs of the dairy farmers through KCC for dairy

7. Animal Husbandry – Poultry

Sr. No.	District	Critical Interventions Required
1	All Districts	Department may ensure ready availability of quality DOCs. More hatcheries may be set up by the local entrepreneurs and poultry farmers.
2	All Districts	Setting up of feed plants by private parties/ local entrepreneurs may be encouraged by department in coordination with banks.
3	All Districts	Banks can target on financing poultry activity for SHGs/JLGs who are affiliated to the branches.
4	All Districts	Banks in coordination with line department may encourage setting up of broiler and layer units, retail outlets, egg/broiler carts, chicken processing centers, etc.

8. Animal Husbandry – Sheep, Goat, Piggery

Sr. No.	District	Critical Interventions Required
1	All Districts	Piggery being a household activity, department may ensure supply of adequate quality piglets. More private investment in pig breeding farm with bank financing needs to be encouraged.
2	All Districts	Genetic improvement of pig through artificial insemination may be encouraged.
3	All Districts	Farmers need to be sensitized on various hygiene and sanitation practice to protect pigs from ASF. State government in coordination with Insurance Company may provide animal insurance policy for pig farming.
4	All Districts	Mutton is gradually becoming popular. AH & Veterinary department, bankers to popularize the entrepreneurs /farmers/SHGs, etc. on goat rearing through availing bank loan and GSS.

5	All Districts	The banks and line department may popularise sub missions on piggery, poultry, small ruminants, etc. under NLM to potential borrowers/farmers.
6	All Districts	Small backyard piggery units can be financed under SHG/JLG mode.
7	All Districts	Extension of KCC facility to Animal Husbandry sector to meet the working capital requirements. Interest subvention facility available in KCC i.e., provision of loan @7% per annum is applicable in this case also.

9. Fisheries

Sr. No.	District	Critical Interventions Required
1	All Districts	A fish breeding and rearing farm may be established in order to meet the growing demand for quality fish seeds.
2	All Districts	The functioning of Mizoram Co-operative Fish Farming Marketing and Processing Federation Ltd. (ZOFISFED Ltd) is required to be strengthened to take viable business.
3	All Districts	Efforts be made for effective implementation of PMMSY in convergence of shareholders including Banks, Fishery FPOs, Fishery Cooperative Societies, etc.
4	All Districts	Popularizing Integrated fish farming/paddy-cum-fish farming by the line department to the farmers particularly WRC farmers.
5	All Districts	Water bodies owned by Government may be leased out to good performing FPOs/SHGs on a long-term basis for taking up commercial fisheries activities.
6	All Districts	Cold storage/ice plant for increasing the keeping quality and nursery pond/tank would be a good approach for increasing fish production.

10. Construction of Storage and Marketing Infrastructure

Sr. No.	District	Critical Interventions Required
1	All Districts	Due to difficult terrain, cost of construction of large storage structures are high. So small storage infrastructure may be promoted.

2	All Districts	There is a need for small local level storage structures and cold storages as spokes and district level structures as hubs. Local level storages can be private funded with mix of bank credit and government support from schemes like AIF and Agriculture Marketing Infrastructure (AMI) of Govt. of India.
3	All Districts	PACS in the state may be guided to construct local level storage facilities with assistance from NABARD's PACS to MSC scheme and also availing interest subsidy under AIF.
4	All Districts	Awareness programmes may be conducted for bankers and entrepreneurs about opportunities available in this sector and the facilities under AIF scheme

11. Land Development, Soil Conservation and Watershed Development

Sr. No.	District	Critical Interventions Required
1	All Districts	Line department may encourage farmers for taking up land development activities with bank support. Banks may finance water harvesting structures, terracing, etc.
2	All Districts	There is need to create awareness among farmers about the benefits of land development on long term basis and also to disseminate appropriate technology by the State Government and KVKs.
3	All Districts	There is need for identification of springs and develop spring shed based watershed development programme to rejuvenate springs for irrigation and drinking water purposes.
4	All Districts	Implementation of appropriate soil conservation practices may be made mandatory for any cultivation programme in the hills, where soil and water losses are beyond the permissible limits.

12. Agriculture Infrastructure: Others

Sr. No.	District	Critical Interventions Required
1	All Districts	Farmers need to get their production units certified under 'Mission Organic Mizoram' through Participatory Guarantee System to increase the area under Organic farming.

2	All Districts	Seed production is another weak area which needs to be addressed urgently. Local seed production can bring down cost of production for farmers as well as price to consumers.
3	All Districts	State Government in collaboration with KVKs should promote seed village programmes on large scale.
4	All Districts	State Government should also involve private sector in establishing seed processing units.
5	All Districts	Awareness and demonstration trainings has to be conducted by line departments and KVKs to popularize production and usage of vermi-compost and natural fertilizers.

13. Food and Agro. Processing

Sr. No.	District	Critical Interventions Required
1	All Districts	New food parks may be develop to facilitate promotion of agro & food processing units.
2	All Districts	Potential/private entrepreneurs may be encouraged for promotion of agro & food processing units in the districts.
3	All Districts	Banks to take active role in popularizing a new capital subsidy schemes for construction/expansion/modernization of marketing system and post-harvest infrastructure under ISAM.
4	All Districts	Training arrangements may be made for packaging and grading of products for better value addition
5	All Districts	Mission Organic Value Chain Development for North East Region (MOVCD) may promote more FPOs for aggregating and processing horticulture produce

14. Agri. Ancillary Activities: Others

Sr. No.	District	Critical Interventions Required
1	All Districts	Awareness programme on ACABC should be conducted for eligible agri- entrepreneurs by SAMETI and College of Veterinary Sciences & Animal Husbandry, Selesih. Banks may finance to eligible beneficiaries under ACABC Scheme.

2	All Districts	SAMETI is conducting several training programmes on extension services in agriculture and allied activities. The institute may tie-up with banks for financing units that may be set up by successful candidates.
3	All Districts	Good working and potential PACS / Societies should be motivated to convert themselves into multi service cooperatives offering input supply, custom living services, etc. to their members. MCAB should identify such societies and finance their agricultural operations.

15. Micro, Small and Medium Enterprises (MSME)

Sr. No.	District	Critical Interventions Required
1	All Districts	Bank branches may identify potential entrepreneurs and finance industrial activities in their service area and improve financing under PMEGP, Standup India and MUDRA.
2	All Districts	State Government may ensure adequacy of infrastructural facilities like power, all weather roads, market sheds, etc., especially in the selected clusters having large number of artisans.
3	All Districts	Design upgradation and marketing support may be ensured through the formation of Off-farm Producers Organization (OFPO) to explore the potential available under handicraft sector in the state.
4	All Districts	Bamboo based industries needs to be promoted actively for creating more number of jobs for youth in the state.
5	All Districts	DIC and KVIC to liaise with training institutes and banks and ensure that trained persons in the districts get bank loan for schemes implemented by them.
6	All Districts	Banks and Govt. departments to work together to achieve the credit potential for MSME sector in the state. Banks need to increasingly use credit guarantee funds while financing various sub sectors under MSME.
7	All Districts	Intensive skill development is needed for industrial growth in the districts.

16. Export Credit

Sr. No.	District	Critical Interventions Required
1	All Districts	Construction of logistic infrastructure in Border Trade Centers at Zokhawthar and Zorinpui will boost export.

2	All Districts	More bi-lateral trade with Myanmar and Bangladesh should be promoted with provision of improved infrastructure.
3	All Districts	Horticulture Department/APEDA may arrange sensitization workshops for agriexporters to guide them about current export regulations, policies of importing countries, price competitiveness, quality concerns, certifications required & Phytosanitary requirements.
4	All Districts	Govt. of Mizoram may consider setting up export support centre to identify the potential areas and their development.

17. Education

Sr. No.	District	Critical Interventions Required
1	All Districts	Education department & banks should conduct awareness programmes for the students planning for higher education in India or abroad about the facility of education loan.
2	All Districts	Banks should lend more to the sector using credit guarantee facility.

18. Housing

Sr. No.	District	Critical Interventions Required
1	All Districts	With increasing urbanization and peoples' desire for having better dwelling units, there is good scope for financing housing loans in the State. Banks need to popularize their products for housing sector, especially the benefits available under PMAY.
2	All Districts	The state is largely dependent on laborers from outside the state. Generally masons, plumbers and electricians come from outside the state. There is need for skilling the youth of Mizoram in these areas.
3	All Districts	Banks are reluctant to lend in many cases due to non-availability of clear titles to property in case of collateral security. They need to devise appropriate mechanism/product to cover collateral security in states like Mizoram titles to land is generally not clear.

19. Social Infrastructure

Sr. No.	District	Critical Interventions Required
1	All Districts	Awareness on sanitation among the rural masses may be provided by concerned department and other volunteer organizations etc. Banks may initiate financing for this sector.
2	All Districts	State government and line departments may come up for innovative social infrastructure projects for quality education, medical institutions, rural drinking water through RIDF loans.

20. Renewable Energy

Sr. No.	District	Critical Interventions Required
1	All Districts	PM Surya Ghar Muft Bijli Yojana may be popularise with bank finance for promotion of solar power at household level
2	All Districts	In agriculture dominated district, solar pumps can be promoted and the irrigation and water problems can be addressed by setting up solar pump sets and solarization of existing pump sets. Banks to extend credit to solar irrigation pumping systems.
3	All Districts	Development of dealer network in the district for sale as well as after sale maintenance.
4	All Districts	Since investments under bio- gas schemes and solar energy scheme are very small, banks may consider providing finance under this programme liberally.

21. Informal Credit Delivery System

Sr. No.	District	Critical Interventions Required
1	All Districts	In the State of Mizoram, women are actively involved in individual capacities in various livelihood economic activities either in agriculture & allied sectors or nonfarm activities. There is ample scope for organizing these women into SHGs/JLGs. MzSRLM and SHG promoting NGOs are doing their part in formation of groups. Banks also should come forward and lend to such groups for expansion of their activities.

2	All Districts	More awareness may be created by banks among SHGs/groups for availing micro credit and other facilities available with the banks.
3	All Districts	DRDA, UD & PA department may provide more number of awareness and skill development programme on various trades for the benefit of these individuals and groups or organizations.
4	All Districts	MzSRLM may publish or share the district-wise data of SHG promoted under the mission for the benefits of all stakeholders.

Abbreviations

Abbreviation	Expansion
ACP	Annual Credit Plan
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
AHIDF	Animal Husbandry Infrastructure Development Fund
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
APEDA	Agriculture and Processed Food Products Export Development Authority
ATMA	Agricultural Technology Management Agency
BC	Banking Correspondent
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
CSO	Civil Society Organisation
CWC	Central Warehousing Corporation
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DLRC	District Level Review Committee
DRDA	District Rural Development Agency
eNAM	Electronic National Agriculture Market
ECGC	Export Credit Guarantee Corporation
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres
FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
Ha	Hectare
HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology

IoT	Internet of Things
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large-sized Adivasi Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MCAB	Mizoram Cooperative Apex Bank Ltd.
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MoFPI	Ministry of Food Processing Industries
MPACS	Multipurpose Primary Agricultural Cooperative Societies
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MRB	Mizoram Rural Bank
MUDRA	Micro Units Development & Refinance Agency Ltd.
MzSRLM	Mizoram State Rural Livelihoods Mission
NABARD	National Bank for Agriculture and Rural Agriculture Development
NBFC	Non-Banking Financial Company
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NRLM	National Rural Livelihood Mission
PAIS	Personal Accident Insurance Scheme
PACS	Primary Agriculture Credit Society
PHC	Primary Health Centre
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PMFBY	Pradhan Mantri Fasal Bima Yojana

PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RCS	Registrar of Cooperative Societies
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SBM	Swachha Bharat Mission
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers Committee
STCCS	Short Term Co-operative Credit Structure
SMPB	State Medicinal Plant Board
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group

List of the District Development Managers of Mizoram

Sr. No.	District	Designation	Name of the DDM	Mobile Number	E-Mail Address
1	Lawngtlai	AGM	Chiingaihkim Phiamphu	8794747350	lunglei@nabard.org
2	Hnahthial	AGM	Chiingaihkim Phiamphu	8794747350	lunglei@nabard.org
3	Siaha	AGM	Chiingaihkim Phiamphu	8794747350	lunglei@nabard.org
4	Lunglei	AGM	Chiingaihkim Phiamphu	8794747350	lunglei@nabard.org
5	Khawzawl	AGM	H. Lalhmachhuani	9678074060	champhai@nabard.org
6	Champhai	AGM	H.Lalhmachhuani	9678074060	champhai@nabard.org
7	Saitual	AGM	H.Lalhmachhuani	9678074060	champhai@nabard.org
8	Mamit	AGM	J.D Jubilee Traite	9366345253	colasib@nabard.org
9	Kolasib	AGM	J.D Jubilee Traite	9366345253	colasib@nabard.org
10	Aizawl	AM	Rahul Kumbang	7427908866	ddm.aizawl@nabard.org
11	Serchhip	AGM	Saroj Kumar Meher	7377245267	serchhip@nabard.org



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☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

Registered Office

NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020

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🌐: www.nabsamruddhi.in



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Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

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☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



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✉: headoffice@nabcons.in

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

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Mizoram Regional Office
New Capital Complex
Khatla 796001, Aizawl, Mizoram

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