

संभाव्यतायुक्त ऋण योजना 2024-25
POTENTIAL LINKED CREDIT PLAN
(2024-25)

गान्तोक/पकयोंग
Gangtok/Pakyong

सिक्किम
SIKKIM



राष्ट्रीय कृषि और ग्रामीण विकास बैंक
सिक्किम क्षेत्रीय कार्यालय, गान्तोक

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प्राक्कथन

वर्ष 2024-25 के लिए संभाव्यतायुक्त ऋण योजना (पीएलपी) प्रस्तुत करते हुए मुझे अत्यंत प्रसन्नता हो रही है। वर्ष 1989 में अग्रणी बैंक योजना (एलबीएस) के अंतर्गत सेवा क्षेत्र दृष्टिकोण (एसएए) के आरंभ के बाद से नाबार्ड पीएलपी के रूप में जिला स्तर पर प्राथमिकता क्षेत्रों के अंतर्गत विभिन्न आर्थिक गतिविधियों की ऋण योजना हेतु वैज्ञानिक तरीके से भौतिक क्षमताओं का जमीनी स्तर पर मूल्यांकन कर एक महत्वपूर्ण भूमिका निभा रहा है। सूक्ष्म-स्तरीय आंकड़ों की उपलब्धता की सीमाओं के अधीन, प्राकृतिक संसाधनों, आधारभूत संरचना की उपलब्धता, अन्य संबन्धित कारकों और केंद्र और राज्य सरकारों द्वारा बताई गई प्राथमिकताओं के आधार पर दोहन योग्य ऋण क्षमता को सटीक रूप से कैप्चर करने का प्रयास पीएलपी के माध्यम से किया जाता है।

पीएलपी ग्रामीण अर्थव्यवस्था के प्रत्येक क्षेत्र के अंतर्गत पहचान की गई क्षमताओं का दोहन करने के लिए राज्य सरकार द्वारा किए जाने वाले आधारभूत संरचना के कार्यों को इंगित करने के साथ-साथ जिले में प्रत्येक हितधारक द्वारा आवश्यक क्षेत्र-विशिष्ट सहयोगों को भी शामिल करता है। इस प्रकार पीएलपी बैंकों के लिए विभिन्न क्षेत्रों/उप-क्षेत्रों के साथ-साथ सरकारी विभागों और विकास एजेंसियों के लिए इष्टतम वृद्धि और विकास के लिए आवश्यक आधारभूत संरचना और अन्य लिंकेज प्रदान करने हेतु ऋण चैनलाइज करने का रोड मैप है। इसमें भारत सरकार, राज्य सरकार, भारतीय रिजर्व बैंक और नाबार्ड के नीतिगत दिशानिर्देशों और प्राथमिकताओं को भी ध्यान में रखा है।

सिक्किम राज्य की विशिष्टता के संदर्भ में इसके एलिट्यूडनल स्प्रेड और भौगोलिक विशेषताओं के अपने फायदे और चुनौतियां भी हैं। एक तरफ समृद्ध वनस्पतियों और जीवों और सुंदर पहाड़ों ने इसे जैव विविधता हॉटस्पॉट और पर्यटकों के लिए एक पसंदीदा पहाड़ी पर्यटन स्थल बना दिया है; दूसरी ओर दूर-दराज के इलाके और अस्थायी मौसम, निवेश लागत और विपणन के अवसरों के मामले में चुनौतियां आती हैं। इन सभी पहलुओं को ध्यान में रखते हुए, प्राथमिकता क्षेत्र के तहत कृषि और संबद्ध गतिविधियों, डेयरी से संबन्धित आधारभूत संरचना को मजबूत करने, भंडारण और प्रसंस्करण, आदानों और कृषि उपज का एकत्रीकरण, ग्रामीण कनेक्टिविटी हेतु आधारभूत संरचना, जैविक खेती में मूल्य श्रृंखला गतिविधियों, पर्यटन और एमएसएमई को सहायता करने के लिए गतिविधियों पर ध्यान केंद्रित किया गया है।

नाबार्ड के जिला विकास प्रबंधकों द्वारा पीएलपी तैयार करना अनिवार्य रूप से की गई परामर्शी और सहभागी प्रक्रिया है, जिसमें विभिन्न हितधारकों का इनपुट और योगदान भी महत्वपूर्ण है। मैं इस दस्तावेज को तैयार करने के लिए जिला कलेक्टर, सिक्किम सरकार, भारतीय रिजर्व बैंक, एसएलबीसी संयोजक, प्रमुख जिला प्रबंधक, कृषि विज्ञान केंद्रों (केवीके), भागीदार गैर सरकारी संगठनों और अन्य हितधारकों द्वारा दिए गए इनपुट, सुझाव और सहायता के लिए उनका आभार व्यक्त करता हूं। जिला विकास प्रबंधक, नाबार्ड भी इस प्रकाशन को प्रकाशित करने के लिए विशेष प्रशंसा के पात्र हैं।

मुझे विश्वास है कि यह पीएलपी बैंकों, योजनाकारों और नीति निर्माताओं के लिए उपयोगी संसाधन दस्तावेज के रूप में काम करेगा और इससे जिले में वांछित रूप से ऋण प्रवाह में वृद्धि होगी।

गान्तोक

30 नवंबर 2023



संजय कुमार गुप्ता

महाप्रबंधक प्रभारी अधिकारी /

नाबार्ड, सिक्किम क्षेत्रीय कार्यालय

Foreword

It gives me immense satisfaction presenting the Potential Linked Credit Plan (PLP) for the year 2024-25. NABARD has been undertaking a ground level assessment of physical potentials, for credit planning of different economic activities under priority sectors at the district level, since introduction of SAA under LBS in 1989. PLP attempts to capture accurately, subject to limitations of availability of micro-level data, the exploitable credit potential, based on the natural endowments, availability of infrastructure, other relevant factors and the priorities spelt out by Central and State Governments.

The PLP also indicates the infrastructural gaps requiring to be bridged by the State Govt. as also the sector-specific interventions required by each stakeholder in a district, for harnessing the potentials identified under each of the sectors of the rural economy. It is thus a road map for Banks to channelize credit to various sectors/sub-sectors as well as for Govt. departments and developmental agencies to plan/provide necessary infrastructure and other linkages, for optimum growth and development. It also takes into account the policy guidelines and priorities of Government of India, State Govt., RBI and NABARD.

The uniqueness of the state of Sikkim in terms of its altitudinal spread and geographical characteristics has its own advantages and also challenges. On one hand the rich flora & fauna and the scenic mountains make it a biodiversity hot-spot and a favorite hill destination for tourists whereas the difficult terrain and extremities of weather bring in challenges in terms of logistics, investment cost and marketing avenues, on the other. Factoring-in all these, activities under the priority sector encompasses a focus on agriculture and allied activities, strengthening of dairy infrastructure, storage and processing, aggregation of inputs and farm produce, rural connectivity infrastructure, value chain activities in organic cultivation, activities to support tourism and MSMEs. The preparation of PLP is essentially a consultative and participative process spearheaded by the DDM of NABARD, wherein the data/inputs and contributions from various stakeholders are also instrumental. I place my appreciation and gratitude to the District Collector, GoS, Reserve Bank of India, SLBC Convener, Lead District Manager, Krishi Vigyan Kendras (KVKs), NGO partners and other stakeholders for their inputs and support in bringing out this document. District Development Manager, NABARD also deserves special appreciation for bringing out this publication.

I am confident that the PLP will serve as a useful resource document for the banks, development planners and the policy makers and will lead to enhancement of credit flow in the district, as desired.

Gangtok
30 November 2023


(Sanjay Kumar Gupta)
General Manager/Officer-in- Charge

Potential Linked Credit Plan – Gangtok & Pakyong District

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EXECUTIVE SUMMARY

1. District characteristics

The East Sikkim district has been bifurcated into Gangtok and Pakyong districts in December 2021 and Gangtok is the State Capital of Sikkim. According to the 2011 census, Gangtok and Pakyong (East Sikkim) districts has a population of 2.81 lakhs and 0.75 lakhs respectively. Both the districts occupy an area of 954 sq.km. and 404sq.km. Gangtok district has 6 blocks and Pakyong has 4 blocks and 51 Panchyats in both the districts. Major crops grown are paddy, maize, finger millet, pulses, mustard, soyabean. Other crops are mandarin (orange), seasonal and off season vegetables and spices such as large cardamom, ginger and turmeric.

There are 23 banks operating in both the districts with 99 branches as on 31 March 2023 and 2 Small Finance Banks with 3 branches as on 31 March 2023. On an average, each bank branch is catering to a population of around 3400 in Gangtok and Pakyong districts, but the branch network in rural area is less.

2. Sectoral trends in credit flow

The ground level credit flow to priority sector has been Rs. 89383.23 lakhs (Rs. 81200.67 Gangtok) & Rs. 8182.56 Pakyong) in 2022-23. Achievements against target under ACP during the last three years have been 114.35%, 135.40% and 131.20% taking average achievement to 126.98%. The credit flow to the agriculture sector is very low as compared to MSME and other priority sector. During 2022-23, out of total priority sector lending of Rs. 89383.23 lakhs, lending to Agriculture & Allied Sector, MSME sector and Other Priority Sectors was Rs. 15362.44 lakhs, Rs. 65432.33 lakhs and Rs. 8542.30 lakhs respectively.

3. Sector/ Sub-Sector wise PLP Projections for 2024-25

Based on the infrastructure available and planned in East District (Gangtok/Pakyong) and the priorities under various Central Sector Schemes and State Govt Schemes under implementation, the credit potential of the district under priority sector for the year 2024-25 has been accessed at Rs. 102740.71 lakh, which is 44% increase over 2023-24 projections. Projections made under seven priority sectors are Agriculture & Allied activities – Rs. 27453.03 lakh, MSME – Rs. 68015.00 lakh, Export credit –Rs. 64 lakh, Education credit– Rs. 820.64 lakh, Housing – Rs. 5224.00 lakh, Renewable energy – Rs. 15.34 lakh and Social infrastructure –Rs. 12.00 lakh.

4. Development initiatives of NABARD

NABARD has also been implementing a variety of promotional interventions such as 'Watershed based Spring shed', Rural Haats etc. in the district with the help of partner NGOs. At present there are 03 spring shed based watersheds being implemented in the district. NABARD has also launched a rural haat in Ray mindu area, Gangtok. Apart from the various capacity building and skill development programs, NABARD Sikkim RO is also partnering with State Government for development of Governor adopted village at Beng phegyong GPU, Martam block of Gangtok, Sikkim.

NABARD had taken the initiative to support formation of WSHGs (Women Self Help Group) in the district. Later on these WSHG's were merged with NRLM. NABARD has also implemented the E-Shakti project along with SRLM for digitization of the SHGs in the district. The flow of credit to the Joint Liability Groups (JLGs) in the State is poor. The banks may provide hassle-free credit to mid-segment clients like small/ marginal farmers, sharecroppers, tenant farmers, etc for improvement in the linkage of JLGs to the banking system.

Gangtok and Pakyong has considerable opportunity for growing horticulture crops. However, necessary infrastructure has to be created for food processing, marketing of horticulture crops and extension services to farmers. Dairy is one of the major activities with a high potential in the district. Considering the huge domestic demand for meat and eggs, there is adequate potential for development of poultry as well. Sheep rearing, goatery and piggery are traditional activities which are demand driven. There is good demand for wool, mutton and pork. For strengthening of fisheries sector, NABARD is promoting fish FPO in Regu block of Gangtok district.

There is a huge scope for export of produce from the State with organic certification.

5. Thrust Areas for 2024-25

- Timely, adequate and hassle-free crop loan disbursement (KCC) as well as AH(KCC),
- Dairy Development and strengthening its associated institutions.
- Collectivisation of Agricultural produce through Producers Organizations
- Strengthening of PACS as MSCs.
- Financial Inclusion and Financial / digital Literacy,
- Creation of Post-Harvest / Farm Gate infrastructure,
- Sustainable agricultural practices for higher yields / High Tech Agriculture
- Food and Agro Processing in major products
- Skill development and Marketing in off farm sector
- Innovative and demonstration projects, especially based on new technology.

6. Major Constraints and suggested action points

- All farmers need to be covered through KCC. Short Terms loans for working capital requirement may be provided to animal husbandry, fisheries, and poultry farmers.
- Farmers need to be educated about better cropping practices under organic farming, cultivation of weather tolerant varieties, adoption of micro irrigation like drip/sprinkler technology, water conservation, etc.
- Awareness creation of dairy farmers for rearing of good quality animals, green fodder feeding and adoption of good management practices. Necessary support may be extended for the dairy units / societies through Bank finance/Govt. schemes.
- (Piggery, Goatry and Dairy) are popular activities among youth and SHGs in the district. Training and extension may be provided on the areas of feeding, vaccination, etc. and institutional finance through banks under subsidy schemes may be provided.
- Banks may extend finance for various types of storage, grading, processing and packaging facilities/infrastructure under AIF, AMI, PMFME, AHIDE, ACABC, SYSS, etc. schemes with convergence in other subsidy schemes of Central / State Government and also to SHGs.
- Synergy among trainers, financing institutions, counselling organisations, service providers and support industries for facilitating MSME in the district. Handholding / capacity building services may be provided to trained rural youth for set-up of such units.

7. Way forward

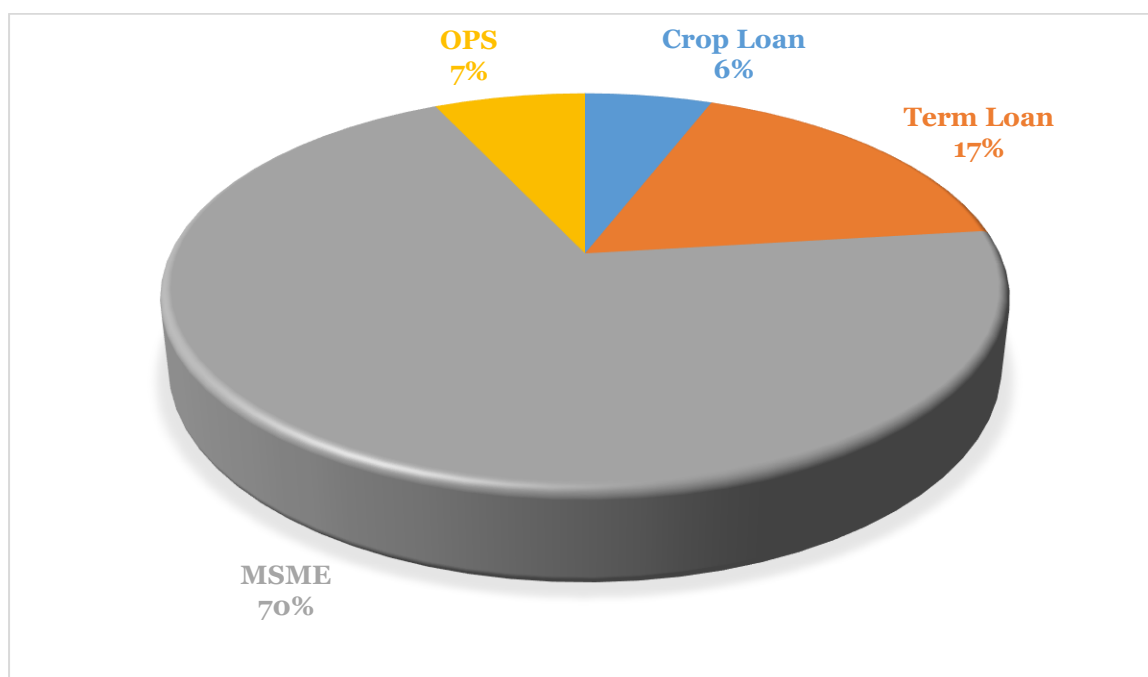
- The district has good potential for agriculture, allied, MSME and non-farm activities. Adoption of proper package of sustainable agricultural practices, integrating farming systems and developing good infrastructure facilities would accelerate flow of credit to priority sectors. Infusion of latest technology, skills, and investments, improving the capabilities of people through technical education and bridging the gaps in agriculture and industrial infrastructure would help in increasing the farm productivity and farmers' income. Banks may play an active role in financing the critical infrastructure through private investment.
- There is a need for a coordinated approach by all the stakeholders along with strengthening the reporting system by banks under the LBS and regular monitoring and review of credit flow in BLBC and DLCC meetings.
- To achieve the overall credit potential assessed and for a balanced economic growth, an appropriate combination of the strategies linking credit disbursement to the potential present in various sectors of the district as envisaged in the PSL norms is required and the same is worked out in the present PLP.

Broad Sector Wise Projections – 2024-25 - Gangtok District

(₹lakh)

Sl.No	Sector/Activity	Financial Projection for the PLP of 2024-25
A	Farm Credit	
i	Crop Production, Maintenance and Marketing (Crop Loan)	5101.03
ii	Term Investment for Agriculture and Allied Activities (Agricultural Term Loan)	11501.26
	Sub Total	16602.29
B	Agriculture Infrastructure	1720.08
C	Ancillary Activities	1780.65
I	Credit Potential for Agriculture (A+B+C)	20103.02
II	Micro, Small and Medium Enterprises	61000.00
III	Export Credit	32.00
IV	Education	559.36
V	Housing	4600.00
VI	Renewable Energy	7.67
VII	Others (Loans to SHGs/ JLGs, PMJDY)	862.30
VIII	Social Infrastructure involving Bank Credit	6.00
	Total Priority Sector (I to VIII)	87170.35

Sectorwise PLP Projections for 2024-25 - Gangtok



Summary of Sector / Sub Sector-wise PLP Projections–2024-25- Gangtok District

(₹ lakhs)

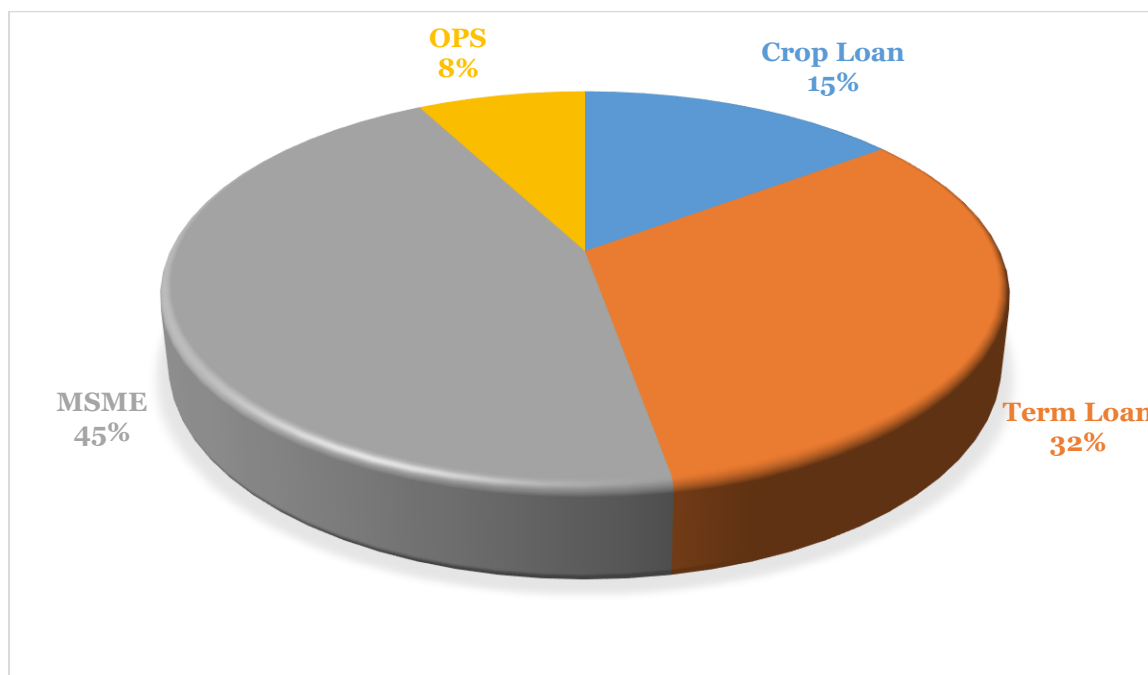
Sl. No.	Sector/Activity	Financial Projection for the PLP of 2024-25
I		
A	Farm Credit	
i	Crop Production, Maintenance & Marketing	5101.03
ii	Water Resources	80.02
iii	Farm Mechanisation	56.14
iv	Plantation and Horticulture (including sericulture)	3924.65
v	Forestry and Waste Land Development	61.38
vi	Animal Husbandry – Dairy	3947.19
vii	Animal Husbandry – Poultry	1345.91
viii	Animal Husbandry – Sheep, Goat & Piggery	1902.85
ix	Fisheries (Inland, Fresh water)	107.48
x	Farm Credit- Others	75.64
	Sub Total A	16602.29
B	Agriculture Infrastructure	
i	Construction of storage facilities and Marketing Infrastructure	1550.40
ii	Land development, Soil Conservation, Watershed development	160.29
iii	Agriculture Infrastructure-Others (Vermi Composting, Bio-Pesticides etc.)	9.39
	Sub Total B	1720.08
C	Ancillary activities	
i	Food and Agro Processing	1586.25
ii	Ancillary Activities - Others - Misc. Loan	194.40
	Sub Total C	1780.65
	Total Agriculture (A + B +C)	20102.92
II	MSME	
i	MSME – Manufacturing& Service Sector	48800.00
iii	MSME – Working Capital	12200.00
	Total MSME	61000.00
III.	Export Credit	32.00
IV.	Education	559.36
V.	Housing	4600.00
VI.	Renewable Energy	7.67
VII	Others (Loans to SHGs/ JLGs, PMJDY)	862.30
VIII	Social Infrastructure involving Bank credit	6.00
.		
	Total Priority Sector (I to VIII)	87170.25

Broad Sector Wise Projections – 2024-25 - Pakyong District

(₹lakh)

Sl.No	Sector/Activity	Financial Projection for the PLP of 2024-25
A	Farm Credit	
i	Crop Production, Maintenance and Marketing (Crop Loan)	2301.19
ii	Term Investment for Agriculture and Allied Activities (Agricultural Term Loan)	4052.48
	Sub Total	6353.67
B	Agriculture Infrastructure	500.18
C	Ancillary Activities	496.05
I	Credit Potential for Agriculture (A+B+C)	7349.90
II	Micro, Small and Medium Enterprises	7015.00
III	Export Credit	32.00
IV	Education	261.00
V	Housing	624.00
VI	Renewable Energy	7.67
VII	Others (Loans to SHGs/ JLGs, PMJDY)	274.40
VIII	Social Infrastructure involving Bank Credit	6.00
	Total Priority Sector (I to VIII)	15570.25

Sectorwise PLP Projections for 2024-25 - Pakyong



Summary of Sector / Sub Sector-wise PLP Projections–2024-25- Pakyong District

		(₹ lakhs)
Sl. No.	Sector/Activity	Financial Projection for the PLP of 2024-25
I		
A	Farm Credit	
i	Crop Production, Maintenance & Marketing	2301.19
ii	Water Resources	40.13
iii	Farm Mechanisation	30.06
iv	Plantation and Horticulture (including sericulture)	1220.35
v	Forestry and Waste Land Development	37.62
vi	Animal Husbandry – Dairy	1325.97
vii	Animal Husbandry – Poultry	673.61
viii	Animal Husbandry – Sheep, Goat & Piggery	639.42
ix	Fisheries (Inland, Fresh water)	44.98
x	Farm Credit- Others	40.34
	Sub Total A	6353.67
B	Agriculture Infrastructure	
i	Construction of storage facilities and Marketing Infrastructure	340.80
ii	Land development, Soil Conservation, Watershed development	147.38
iii	Agriculture Infrastructure-Others (Vermi Composting, Bio-Pesticides etc.)	12.00
	Sub Total B	500.18
C	Ancillary activities	
i	Food and Agro Processing	432.90
ii	Ancillary Activities - Others - Misc. Loan	64.80
	Sub Total C	496.05
	Total Agriculture (A + B +C)	7349.90
II	MSME	
i	MSME – Manufacturing& Service Sector	5612.00
iii	MSME – Working Capital	1403.00
	Total MSME	7015.00
III.	Export Credit	32.00
IV.	Education	261.28
V.	Housing	624.00
VI.	Renewable Energy	7.67
VII	Others (Loans to SHGs/ JLGs, PMJDY)	274.40
VIII.	Social Infrastructure involving Bank credit	6.00
	Total Priority Sector (I to VII)	15570.25

MAP OF DISTRICT - Gangtok



DISTRICT PROFILE									
District	Gangtok / Pakyong		State	Sikkim	Division				
1. भौतिक और प्रशासनिक विशेषताएँ Physical & Administrative Features				2. मिट्टी व जलवायु SOIL & CLIMATE					
कुल भौगोलिक क्षेत्र (वर्ग किमी) Total Geographical Area(Sq.KM)	954		कृषि-जलवायु क्षेत्र Agro-climatic Zone	Tropical to Temperate Climate with lower to higher chills, alpine					
उपविभागों की संख्या No. of Sub-divisions	4								
खंड No of Blocks	10		जलवायु Climate	Cold Weather Season: December – February, Spring Season: March-May, South-West Monsoon: June September 4. Period of retreating Monsoon: October November					
गांवों की संख्या (बसे हुए)No. of Villages (inhabited)	294		मिट्टी का प्रकार Soil Type	Sandy loam, Loam, Sandy Clay Loam					
पंचायत No. of Panchayats	51								
3.भूमि उपयोग (है.)			4.Rainfall & ground water						
रिपोर्ट में दर्ज कुल क्षेत्र Total Area Reported	95400		वर्षामान (मिमी में)Rainfall [in mm]	सामान्य Normal	वस्तुस्थिति Actual	2020-21	2021-22	2022-23	
वन भूमि Forest Land	10400			3894	3091			2045	3494
खेती के लिए अनुपलब्ध क्षेत्र Area Not Available for Cultivation	4871		सामान्य से अंतर Variation from Normal			-802	-1849	-400	
स्थायी चारागाह और चराई भूमि Permanent Pasture and Grazing Land	928		उपलब्ध भूजल Availability of Ground Water [Ham]	शुद्ध वार्षिक पुनर्भरण Net annual recharge	शुद्ध वार्षिक निकास Net annual draft			शेष Balance	
विविध पेड़ फसलों के अंतर्गत भूमि Land under Miscellaneous Tree Crops	150		NA	NA			NA		
कृषियोग्य बंजरभूमि Cultivable Wasteland	587		5.भूमिजोत वितरण DISTRIBUTION OF LAND HOLDING						
वर्तमान परती भूमि Current Fallow	7849		भूमिजोत वर्गीकरण Classification of Holding	भूमि जोत Holding		क्षेत्र Area			
अन्य परती भूमि Other Fallow	4152			संख्या Nos.	कुल का % to Total	है. Ha.	कुल का % to Total		
कुल बुवाई क्षेत्र Net Sown Area	18122			<= 1 Ha	25555	45	9316	11	
कुल या सकल फसल क्षेत्र Total or Gross Cropped Area	31900			>1 to <=2 Ha	15076	25	14654	17	
एकाधिक खेती का क्षेत्र Area Cultivated More than Once	176			>2 Ha	17587	51	61030	72	
फसल घनता Cropping Intensity [GCA/NSA]%	118		कुल Total	56198	100	85000	100		
6. श्रमिकों का विवरण ('000 में) WORKERS PROFILE [in '000]			7. जनसांख्यिकीय विवरण DEMOGRAPHIC PROFILE [in '000] #						
किसान Cultivators	8.900		सर्वग Category	कुल Total	पुरुष Male	महिला Female	ग्रामीण Rural	शहरी Urban	
उस्ता में से छोटे/सीमांत किसान Of the above, Small/Marginal Farmers	6.143		जनसंख्या Population	356	2.100	1.460	2.030	1.530	
कृषि मजदूर Agricultural Labourers	1.969		अनुसूचित जाती Scheduled Caste	14	7	7	11	0.178	
घरेलू उद्योगों में लगे श्रमिक Workers engaged in Household Industries	0.390		अनुसूचित जनजाति Scheduled Tribe	45	23	22	35	2.020	
अनुषंगी कृषि गतिविधियों में लगे श्रमिक Workers engaged in Allied Agro-activities	—		साक्षर Literate	189	99	90	149	3.402	
अन्य श्रमिक Other workers	12.100		ग़राब रखा क नाय क परिवार BPL families	20	10	10	16	0	
8.परिवार ('000 में)HOUSEHOLDS [in '000] #			9. घरेलू सुविधाएँ HOUSEHOLD AMENITIES [Nos. in '000 Households] #						
कुल परिवार Total Households	54.581		ईट/पत्थर/कंक्रीट से निर्मित घर Having brick/stone/concrete houses	NA		बिजली आपूर्ति युक्त Having electricity supply	NA		
ग्रामीण परिवार Rural Households	40.278		पेयजल सुविधायुक्त Having source of drinking water	NA		निजी प्रसाधन सुविधा Having independent toilets	NA		
गरीबी रेखा के नीचे के परिवार BPL Households	7.385		बैंकिंग सेवा युक्त Having access to banking services	NA		रेडियो/टीवी संच Having radio/tv sets	NA		
10. गाँव-स्तरीय संरचना VILLAGE-LEVEL INFRASTRUCTURE [Nos] #			11.स्वास्थ्य व सफाई से संबंधित संरचना INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos] #						
बिजली आपूर्ति गाँव Villages Electrified	161		अंगनवाड़ी Anganwadis	259		औषधालय Dispensaries	37		
कृषि बिजली आपूर्ति गाँव Villages having Agriculture Power Supply	NA		प्राथमिक स्वास्थ्य केंद्र Primary Health Centres	7		अस्पताल Hospitals	1		
डाक घर सुविधायुक्त गाँव Villages having Post Offices	92		प्राथमिक स्वास्थ्य उपकेंद्र Primary Health Sub-Centres	37		अस्पताल के बिस्तर Hospital Beds	100		
बैंकिंग सुविधावाले गाँव Villages having Banking Facilities	NA		12.कृषि के लिए आधारभूत और सहायक सुविधाएँ INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE #						
प्राथमिक विद्यालययुक्त गाँव Villages having Primary Schools	NA		उर्वरक /बीज/कीटनाशक बिंदु केंद्र Fertiliser/Seed/Pesticide Outlets [Nos]	1		कृषि पंपसेट Agriculture Pumpssets[Nos]	NA		
प्राथमिक स्वास्थ्य केंद्रयुक्त गाँव Villages having Primary Health Centres	NA		कुल एन पी के खपत Total N/P/K Consumption [MT]	NA		बिजली युक्त पंपसेट Pumpssets Energised [Nos]	NA		
पेयजल आपूर्ति गाँव Villages having potable water supply	NA		अपूर्त प्रमाणित बीज Certified Seeds Supplied [MT]	NA		कृषि सेवा केंद्र Agro Service Centres [Nos]	NA		
पक्की सड़कों से जुड़े गाँव Villages connected with Paver Approach Roads	NA		कीटनाशक खपत Pesticides Consumed [MT]	NA		मृदा परीक्षण केंद्र Soil Testing Centres [Nos]	NA		
13.सिंचाई क्षमता (है) IRRIGATION COVERAGE [Ha]			कृषि ट्रैक्टर Agriculture Tractors [Nos]	NA		बागान रोपवाटिका Plantation nurseries [Nos]	NA		
सिंचाई के लिए उपलब्ध कुल क्षेत्र Total Area Available for Irrigation (NIA + Fallow)	20059		पावर टिलर Power Tillers [Nos]	NA		किसान क्लब Farmers' Clubs [Nos]	178		
निर्मित सिंचाई क्षमता Irrigation Potential Created	NA		थ्रेसर /कटर Threshers/Cutters [Nos]	NA		कृषि विज्ञान केंद्र KVK [Nos]	1		
शुद्ध सिंचात क्षेत्र (कुल क्षेत्र कम से कम एक बार सिंचात) Net Irrigated Area (Total area irrigated at least once)	8056		14. भंडारण, यातायात और विपणन सुविधाएँ INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
नहर/ चैनल सिंचित क्षेत्र Area irrigated by Canals / Channels	60		ग्रामीण /शहरी मंडी /हाट Rural/Urban Mandi/Haat [Nos]	NA		थोक बाज़ार Wholesale Market [Nos]	NA		
कुंआ सिंचित क्षेत्र Area irrigated by Wells	NIL		पक्की सड़क की लंबाई Length of Pucca Road [Km]	NA		गोदाम Godown [Nos]	NA		
टैंक सिंचित क्षेत्र Area irrigated by Tanks	NIL		रेल लाइन की लंबाई Length of Railway Line [Km]	Nil		भंडारण क्षमता Godown Capacity[MT]	NA		
अन्य स्रोतों सिंचित क्षेत्र Area irrigated by Other Sources (Streams)	NA		सर्वजनिक यातायात वाहन Public Transport Vehicle [Nos]	NA		शीत भंडारण Cold Storage [Nos]	1		
सिंचाई क्षमता का उपयोग (सकल सिंचात क्षेत्र) Irrigation Potential Utilized (Gross Irrigated Area)	NA		माल वाहनायत वाहन Goods Transport Vehicle [Nos]	NA		शीत भंडारण क्षमता Cold Store Capacity[MT]	NA		
15. कृषि-प्रसंस्करण इकाई AGRO-PROCESSING UNITS			16. प्रमुख फसलों के क्षेत्र, उत्पादन और उपज AREA, PRODUCTION & YIELD OF MAJOR CROPS						
गातावय प्रसंस्करण क प्रकार Type of Processing Activity	इकाइयों की संख्या No of units	क्षमता (म टन) Can.[MT]	फसल Crop	2021-22	2022-23		औसत उपज Avg. Yield [Kg/Ha]		
सहारा (धान/आटा/दाल/तेल/चाय/कॉफी) Food (Rice/Flour/Dal/Oil/Tea/Coffee)	31	NA		क्षेत्र Area (Ha)	उत्पादन Prod. (MT)	क्षेत्र Area (Ha)		उत्पादन Prod. (MT)	
गन्ना(गुड़/खंडसरी/चीनी)Sugarcane (Gur/Khandsari/Sugar)	NIL	NA	Rice	4540	8426	4538	8.429	1504	
फल (पल्प/जूस/फ्रूट ड्रिंक) Fruit (Pulp/Juice/Fruit drink)	5	NA	Maize	104	0.120	103	0.119	1601	
मसाले (मसाला पावडर/पस्ते)Spices (Masala Powders/Pastes)	3	NA	Finger Millet	8436	14.821	8434	14.843	975	
सूखा मेवा (काजू/बादाम/किशमिश) Dry-fruit (Cashew/Almond/Raisins)	NIL	NA	Barley	754	0.812	754	0.814	1192	
कपास (ओटाई/ कलाई /बुनाई) Cotton (Ginning/Spinning/Weaving)	25	NA	Buck Wheat	20	0.230	197	0.227	NA	
दूध (जति शीतन/शीतन/प्रसंस्करण) Milk (Chilling/Cooling/Processing)	1	NA	Pulses	1196	1.204	1199	1.209	NA	
मांस(चिकन/मटन/सूअर मांस /सूखी मछली) (Meat (Chicken/Mutton/Pork/Dryfish)	1	NA	Oilseeds	15230	25.613	15222	25.641	752	
पशु चारा (मवेशी/मुर्गी/मछली खाद्य)Animal feed (Cattle/Poultry/Fishmeal)	NIL	NA							
17. वर्ष 2007 की गणनानुसार पशु संख्या ('000 में) ANIMAL POPULATION AS PER CENSUS 2019 [in '000] #			18.अनुषंगी गतिविधियों के विकास हेतु सुविधाएँ INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES						
पशु सर्वग Category of animal	कुल	नर	मादी	पशु अस्पताल / चिकित्सालय Veterinary Hospitals/Dispensaries [Nos]	48	पशुबाजार Animal Markets [Nos]	NA		
संकर पशु Cattle - Cross bred	44220	9674	34546	रोग निदान केंद्र Disease Diagnostic Centres [Nos]	7	दूध संकलन केंद्र Milk Collection Centres [Nos]	77		
देशी पशु Cattle - Indigenous	2644	525	2121	कृत्रिम गर्भाधान केंद्र Artificial Insemination Centres [Nos]	55	मछुआरों की समितियाँ Fishermen Societies [Nos]	NA		
भैंस Buffaloes	87	7	80	पशु प्रजनन केंद्र Animal Breeding Farms [Nos]	3	मत्स्य बीज केंद्र Fish seed farms [Nos]	NA		
भेड़ -संकर Sheep - Cross bred	7	NA	NA	पशुपालन प्रशिक्षण केंद्र Animal Husbandry Tng Centres [Nos]	1	मछली बाजार Fish Markets [Nos]	NA		
भेड़ - देशी Sheep - Indig.	28	NA	NA	दूध सहकारी समितियाँ Dairy Cooperative Societies [Nos]	56	मुर्गी चूजाघर Poultry hatcheries [Nos]	NA		
बकरी Goat	29259	17569	11869	उन्नत पशुचारा केंद्र Improved Fodder Farms [Nos]	2	बूचड़खाना Slaughter houses [Nos]	1		
सूअर - संकर Pig - Cross bred	3990	NA	NA	19.दूध, मत्स्य अंडा उत्पादन और इसकी प्रति व्यक्ति उपलब्धता MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY #					
सूअर- देशी Pig - Indigenous	NA	NA	NA	मांस्य Fish	उत्पादन Production [MT]	NA	प्रति व्यक्ति उपलब्धता Per cap avail. [gm/day]	NA	
Yak	NA	NA	NA	Egg	उत्पादन Production [Lakh Nos]	11	प्रति व्यक्ति उपलब्धता Per cap avail. [nos/p.a.]	NA	
मुर्गी - संकर + देशी Poultry - Cross bred + Indigenous	NA	NA	NA	दूध Milk	उत्पादन Production ['000 MT]	18	प्रति व्यक्ति उपलब्धता Per cap avail. [gm/day]	NA	
				Meat	उत्पादन Production [MT]	1932	प्रति व्यक्ति उपलब्धता Per cap avail. [gm/day]	NA	

DISTRICT PROFILE

The East Sikkim district has been bifurcated into Gangtok and Pakyong districts in December 2021 and Gangtok is the State Capital of Sikkim. According to the 2011 census, Gangtok and Pakyong (East Sikkim) districts have a population of 2.81 lakhs and 0.75 lakhs. Both the districts occupy an area of 954 sq. km and 404 sq. km. Gangtok district has 6 blocks and Pakyong has 4 blocks with 51 Panchayats in both the districts. The district is characterized by cool and humid climate. It receives adequate rainfall from south-west monsoon, which sets in the later half of June and continues up to the middle of October. Pre-monsoon rains are received during March-April. Maximum and minimum temperature as recorded is 27.5°C -1.5°C. Teesta is the major river of the district with the other tributaries viz; Dik-Chu, Rate-Chu and Rangpo-Chu. Major crops grown are paddy, maize, finger millet, pulses, mustard, soyabean. Other crops are mandarin (orange), seasonal and off season vegetables and spices such as large cardamom, ginger and turmeric.

As per 2011 census, the total population of Gangtok and Pakyong district was 2.81 lakh and 0.75 lakhs (Total 3.56 lakhs) comprising of 2.10 lakh male and 1.46 lakh female populations recording the sex ratio at 872 females per 1000 male. The density of population was 281 persons per sq. km. Of the total population of the district 2.03 lakh people still live in rural areas while only 1.53 lakh people live in urban areas. The district has very negligible tribal population i.e. 15.84%, however, the Scheduled Caste comprises 4.92% of the total population.

Predominant economic activities

The district offers ample scope for various types of economic activities, prominent among them being tourism, animal husbandry, cottage industry, horticulture, and agriculture. The major food crops grown in the district are paddy, wheat, finger millet, buckwheat, maize, vegetables etc. In addition, ginger, turmeric, and large cardamom are the principal horticulture crops. Large cardamom and ginger are some of the major cash crops grown in the district.

Factors /infrastructures contributing or inhibiting the growth in Ground Level Credit (GLC)

The farming activities are still undertaken in the traditional way. Lack of technological upgradation and marketing facilities restricts full utilization of their potential. Export potential of lot of horticulture crops like Sikkim mandarin, Cherry Pepper are not utilized properly. Lack of proper documentation and collateral also reduces the credit uptake. Animal Husbandry and MSME sector also plays an important role in the economy of the district.

Critical interventions required in the district under major sectors for harnessing the potential estimated under PLP 2024-25

Farmers who are still not under the ambit of banking should be brought within credit structure. Relevant Line Departments & Bankers should spread awareness about the schemes and benefits among the people. Infrastructure and marketing support for agriculture sector is imperative for doubling of farmers income.

BANKING PROFILE										
District -	Gangtok/Pakyong	State - Sikkim				Lead Bank -		State Bank of India		
1. NETWORK & OUTREACH (As on 31/03/2023)										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	12	63	38	48	Nil	2			2	853
Regional Rural Bank	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
DCCB / SCB	1	5	3	2	Nil	Nil	Nil	Nil	33	13645
Coop. Agr. & Rural Dev. Bank	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Pri. Agr.Coop.Society/MPCS	50	Nil	Nil	Nil	Nil	Nil	Nil	Nil	NA	
Others - Pvt. Banks	10	26	Nil	Nil	Nil	Nil	Nil	Nil	Nil	1161.3
All Agencies	73	94	41	50	Nil	2	4		35	803
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [Rs.Lakh]				
	31 Mar 21	31-03-20222	31 Mar 23	Growth(%)	Share(%)	31 Mar 21	31 Mar 22	31 Mar 23	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	N/A	609778.57	702202.02	15.16	58.03
Regional Rural Bank	NA	NA	NA	NA	NA	Nil	Nil	Nil	Nil	Nil
Cooperative Banks	NA	NA	NA	NA	NA	N/A	84714.19	95033.19	12.18	7.85
Others	NA	NA	NA	NA	NA	Nil	332908.49	412859.76	Nil	Nil
All Agencies	NA	NA	NA	NA	NA	N/A	1027401.25	1210094.97	17.78	100
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [Rs. Lakh]				
	31 Mar 21	31 Mar 22	31 Mar 23	Growth(%)	Share(%)	31 Mar 21	31 Mar 22	31 Mar 23	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	248880.08	305610.95	374901.91	22.67	72.59
Regional Rural Bank	NA	NA	NA	NA	NA	Nil	Nil	Nil	Nil	Nil
Cooperative Banks	NA	NA	NA	NA	NA	22529.94	27237.36	23379.86	-14.16	4.53
Others	NA	NA	NA	NA	NA	Nil	81527.86	118155.46	Nil	Nil
All Agencies	NA	NA	NA	NA	NA	271410.02	414376.17	516437.23	24.63	100
4. CD-RATIO										
Agency	CD Ratio (%)									
	31 Mar 21	31 Mar 22	31 Mar 23							
Commercial Banks	40.70	50.12	43.84							
Regional Rural Bank	Nil	Nil	Nil							
Cooperative Banks	28.50	32.15	63.93							
Others	N/A	24.49	78.11							
All Agencies	42.70	40.33	61.96							
5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)										
Agency	During 2021-22		Cumulative							
	Deposit	Credit	Deposit	Credit						
Commercial Banks	NA	NA	NA	NA						
Regional Rural Bank	NA	NA	NA	NA						
Cooperative Banks	NA	NA	NA	NA						
Others	NA	NA	NA	NA						
All Agencies	NA	NA	NA	NA						
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2023)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.'Lakh]	% of Total Loans	Amount [Rs.'Lakh]	% of Total Loans	Amount [Rs.'Lakh]	% of Total Loans	Amount [Rs.'Lakh]	% of Total Loans	Amount [Rs.'Lakh]	% of Total Loans
Commercial Banks	88182.29	98.98	14789.12	96.27	NA	NA	NA	NA	NA	NA
Regional Rural Bank	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Cooperative Banks	1154.78	1.02	573.32	3.73	NA	NA	NA	NA	NA	NA
Others	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
All Agencies	89337.07	100.00	15362.44	100.00	NA	NA	NA	NA	NA	NA
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Agency	2020-21			2021-22			2022-23			Average Ach[%] in last 3 years
	Target [Rs.'Lakh]	Ach'ment [Rs. 'Lakh]	Ach'ment [%]	Target [Rs.'Lakh]	Ach'ment [Rs. 'Lakh]	Ach'ment [%]	Target [Rs.'Lakh]	Ach'ment [Rs. 'Lakh]	Ach'ment [%]	
Commercial Banks	37751.00	45703.00	121.06	39135.22	56006.07	143.11	64809.39	88182.29	136.06	133.41
Regional Rural Bank	Nil	Nil	Nil	Nil	Nil	Nil			Nil	Nil
Cooperative Banks	3345.00	559.00	16.71	2640.00	557.86	21.13	3314.15	1154.78	34.84	24.23
Others	Nil	Nil	Nil	Nil	Nil	Nil			Nil	Nil
All Agencies	41096.00	46263.00	112.57	41775.22	56563.93	135.40	68123.54	89337.07	131.14	126.37
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2020-21			2021-22			2022-23			Average Ach[%] in last 3 years
	Target [Rs.'Lakh]	Ach'ment [Rs. 'Lakh]	Ach'ment [%]	Target [Rs.'Lakh]	Ach'ment [Rs. 'Lakh]	Ach'ment [%]	Target [Rs.'Lakh]	Ach'ment [Rs. 'Lakh]	Ach'ment [%]	
Crop Loan	14798.00	1172.84	7.93	9802.00	1974.37	20.14	4635.68	3997.90	86.24	38.10
Term Loan (Agr)			#DIV/0!	5476.18	12367.12	225.83	14216.25	16000.23	112.55	#DIV/0!
Total Agri. Credit	14798.00	4609.00	31.15	15278.18	14341.49	93.87	24143.02	15362.44	63.63	62.88
Non-Farm Sector / MSME	15200.00	22081.00	145.27	17016.00	39433.54	231.74	35191.72	65432.33	185.93	187.65
Other Priority Sector	11098.00	3953.00	35.62	9481.04	2788.90	29.42	8788.80	8542.30	97.20	54.08
Total Priority Sector	41096.00	30643.00	74.56	41775.22	56563.93	135.40	68123.54	89337.07	131.14	113.70
9. RECOVERY POSITION										
Agency	2019-20			2020-21			2021-22			Average Rec. [%] in last 3 years
	Demand [Rs. 'Lakh]	Recovery [Rs. 'Lakh]	Recovery [%]	Demand [Rs. 'Lakh]	Recovery [Rs. 'Lakh]	Recovery [%]	Demand [Rs. 'Lakh]	Recovery [Rs. 'Lakh]	Recovery [%]	
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Cooperative Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Source: Lead Bank & SLBC										

BANKING PROFILE

Lead Bank and branch network:

There are 63 branches of Nationalized Commercial Banks, 26 branches of Private Banks and 5 branches of Sikkim State Cooperative Bank (SISCO) and 50 MPCs operating in Gangtok and Pakyong districts. The Commercial banks continue to have the major share of deposits.

State Bank of India is the Lead Bank of the district.

The average achievement of the ACP targets in the Gangtok and Pakyong districts for the last three years has been is around 126.98%. During 2022-23, ACP achievement was ₹89383.23 lakh as against the target of ₹68123.54 lakh which works out to 131.21%.

(ii) The CD ratio of district hovers around 48.33 percent for past three years.

(iii) The bank network provides for scope to meet the growing aspirations of the farmers. The commercial bank network has to take more lead in financing those farmers, SHGs and entrepreneurs who are left-out of the fold of the formal credit delivery system thereby accelerating the development of the various sectors in the district.

(iv) The distance of the villages from branches remains a challenge.

2. Concerns in the sector:

A few of the issues that are undergoing reforms are (i) ensuring hassle free and timely crop loan disbursements and also bringing more farmers under KCC fold including Animal Husbandry and Fisheries, (ii) increasing agriculture term loans, (iii) timely and adequate financing of the SHGs for livelihood activities, (iv) financing of the agri-market infrastructure, (v) supporting the rural youth with crucial training inputs, (vi) reaching out to farmers / entrepreneurs through financial literacy and debt counseling mechanisms, (vii) Crop insurance coverage for crop cultivation and assets created under farming, (viii) lack of awareness and convergence of various subsidy schemes of GoI with loans.

3. Opportunities and way ahead:

- a) Agriculture term lending / KCC Lending should be the focus of Banks for comprehensive development of the district.
- b) Timely credit to SHGs and dairy/fish farmers (KCC as well as term loans) should be provided for creation of livelihood activities.
- c) Lending to FPOs by the Banks for their progress and benefit of farmers.
- d) Easy sharing of information, progress etc. among bankers for better planning and strategy formulation
- e) Participation in implementing banking plan by taking support from Govt. Schemes.
- f) Convergence of centrally sponsored schemes, State Govt. schemes, NABARD subsidy schemes, NRLM and encouraging rural youth towards gainful self-employment.
- g) Financial and digital literacy as well as digital payment infrastructure is the key to successful implementation of many programs.
- h) More support to processing activities for value addition.
- i) The services of business correspondent can be of immense help in reducing the NPA/increasing the recovery levels from the present levels and financial inclusion.
- j) Intensive monitoring of credit progress at Block level and district level.

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP

The objectives of PLP are.

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

Methodology

NABARD, in 1988-89, took initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long-term potential (in terms of physical units) in each sector of agriculture and rural development with reference to the natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been constantly endeavoring to introduce refinements in the methodology of preparing PLPs and improvement of its contents so that the PLPs could be used as support reference document for Annual Credit Plans of banks. NABARD has been reviewing continuously the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment activity conducive to development of agriculture and rural areas. The PLP writers – who are District Development Managers of NABARD placed in most of the districts of the country – are supported by a group of technical officers/experts in the Regional Offices and Head Office of NABARD.

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

The indicative unit costs suggested by the State level unit cost committee are made use of while arriving at the total financial outlays.

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

S. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none">• Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings• Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total

S. No.	Sector	Methodology of estimation of credit potential
		<p>land occupied by small and marginal farmers on one hand and other farmers on the other.</p> <ul style="list-style-type: none"> • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers. • Study the cropping pattern. • Estimation of credit potential considering Scale of Finance and also the KCC guidelines in vogue • Block-wise allocation of potential considering credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> • MI potential is the area that can be brought under irrigation by ground and surface water. • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district. • While clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get. • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be considered. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler, and drip systems.
3	Farm Mechanization	<ul style="list-style-type: none"> • The potential estimate for farm mechanization considers irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors. • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area. • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc
4	Plantation and Horticulture	<ul style="list-style-type: none"> • Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops. • Feasibility and possibility of shifting from food crops to plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantations crops • Estimation of potential for rejuvenation of existing plantation

S. No.	Sector	Methodology of estimation of credit potential
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> Collection of data on number of milch animals as per the latest census Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows. 1/6th of the animals is assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the numbers of animals so arrived are assumed to be animals available for bank finance.

Utility

Concerted and continuous efforts have been on to make PLPs user friendly keeping in view the stakeholders focus. The document has been useful to various stakeholders in a variety of ways, as illustrated below:

1	Bankers	<ul style="list-style-type: none"> i. Provides inputs/information on Exploitable potential vis-a-v-s credit available. ii. Potential High Value Projects/Area Based schemes. iii. Infrastructure support available which can form basis for their business/development plans.
2	Government Agencies/ Departments	<ul style="list-style-type: none"> i. Developmental infrastructure required to support credit flow for tapping the exploitable potential. ii. Other support required to increase credit flow. iii. Identification of sectors for Government sponsored programme
3	Individual/ Business entities	<ul style="list-style-type: none"> i. Private investment opportunities available in each sector ii. Commercial infrastructure iii. Information on various schemes of Govt & Banks.

Limitations and constraints

Though concerted efforts are being made to estimate the potentials realistically, the following limitations and constraints are noticed in the exercise of PLP preparation:

- Non-Availability of accurate granular data on credit flow – Sector and sub-sector-wise.
- Non-availability of data required for estimation of potential in some sectors with the line Depts.

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

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

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

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

Priorities of the Budget: Saptarishi

1. Inclusive Development

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

2. Reaching the Last Mile

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

3. Infrastructure and Investment

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

4. Unleashing the Potential

- National Data Governance Policy to be brought out to enable access to anonymized data for start-ups and academia.
- Vivad se Vishwas I for providing relief to MSMEs affected during COVID
- Entity DigiLocker to be set up for use by MSMEs, large business and charitable trusts for storing and sharing documents online securely.

5. Green Growth

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

6. Youth Power

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

7. Financial Sector

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

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

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

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

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

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

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

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

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

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

Credit Guarantee Schemes which are being managed by NABSanrakshan Trustee Private Limited, a wholly owned subsidiary of NABARD.

Item	Credit Guarantee Scheme for FPOs	Credit Guarantee Scheme for Animal Husbandry and Dairying
Guarantee Cover	85% of the sanctioned amount max. Rs.1.5 cr	25% of the Credit Facility
Annual Guarantee Fee	Up to 0.85% of sanctioned amount	0.50% of the sanctioned amount
Eligible Lending Institutions	Scheduled Commercial Banks, Co-operative Banks, NEDFI, NABKISAN, etc.	Scheduled Banks
Eligible Borrower	FPOs (Agri based)	FPO, Pvt. Company, Sec. 8 Company, Individual Entrepreneur, MSME, etc.

1.2 Policy Initiatives - Reserve Bank of India

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

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

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in agriculture sector, NABARD provides refinance to the cooperative banks and RRBs out of Long-Term Rural Credit Fund, at a reasonable rate of interest. An amount of Rs. 1,07,015 crore was disbursed during the year 2022-23.

1.3.2 Short-Term Refinance

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

1.3.3 Special Refinance Scheme

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

1.3.4 Government Sponsored Programmes with Bank Credit

- Government of India introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the 'Ethanol Blended Petrol (EBP).' NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD), Government of India.
- KCC-ISS portal developed by MoA & FW, GoI went live in 26 December 2022. Presently, the data entry is going on in the portal. As on 30 March 2023, 174 Cooperative Banks and 29 RRBs have started data entry in the portal. NABARD is monitoring the progress in respect of Cooperative Banks and RRBs.

- NABARD has been playing an important role in channeling subsidy to eligible banks under various credit-linked subsidy schemes of Government of India, primarily for agriculture projects and priority sector activities. Implementation of these schemes has also enabled enhancement of flow of Ground Level Credit (GLC) to agriculture and allied sector and priority sector activities.

1.3.5 Rural Infrastructure Development Fund (RIDF)

RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects, at present covers as many as 39 activities, classified under three broad sector, viz; (i) Agriculture and related sector (ii) Social Sector and (iii) Rural Connectivity. RIDF is estimated to create/restore irrigation potential of 376 lakh ha, 5.35 lakh km of rural roads and 13.34 lakh meters of bridges and also generate non-recurring employment of 3029 crore man-days as on 31 March 2023.

1.3.6 Micro Credit Intervention

NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs, training and capacity building of SHG members and other stakeholders, besides initiating special programmes for backward regions.

1.3.7 Financial Inclusion

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

1.3.8 Institutional Development

• Cooperative Development Fund (CDF):

The Cooperative Development Fund was constituted in 1993 under section 45 of NABARD Act 1981, with an initial corpus of Rs 10 crore. The fund is replenished every year through Contribution from NABARD's surplus. Assistance from the CDF is available to co-operatives in the form of soft loans/grants for infrastructure development of PACS for resource mobilization, human resource development, capacity building and operational streamlining, setting up of PACS Development Cells in CCBs etc., which in turn contribute to their functional efficiency.

As on 31 March 2023, the total utilizations from CDF were Rs. 3,363.30 lakh against the budget allocation of Rs.11,368.50 lakh (Allocation includes Rs.7,000.00 lakh towards GoI's PACS Computerization project).

1.3.9 Farm Sector Development

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

1.3.10 Off Farm Sector Development

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

1.3.11 Agriculture Credit target for 2023-24

For the FY 2022-23, agriculture credit achievement was Rs.21.67 lakh crore, as against the target of Rs.18.50 lakh crore. Agriculture credit target for the year 2023-24 has been fixed at Rs.20 lakh crore. In order to provide

special focus to allied activities, separate sub targets of Rs.1.40 lakh crore for working capital and Rs.1.53 lakh crore for term loan towards allied activities under GLC targets have been fixed.

1.4 Policy Initiatives – State Government

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

PACS Computerisation: Govt. of Sikkim has participated in centrally sponsored scheme of Computerisation of all PACS in the state. Efforts are on to bring in all 178 PACS under computerization and digital mode by Dept. of Cooperation and St. CB – SISCO Bank Ltd.

The Sikkim Milk Producers Union Ltd. (SMU) is one of the most successful of such cooperatives in the State with more than 500 registered societies and collecting around 60 thousand litres of milk per day through its affiliated societies. During 2022 under NABARD Sikkim's initiative, SMU under the direction of Dept. of AH & VS, Govt. of Sikkim and SLBC has jointly launched a saturation drive for dairy farmers' credit needs through KCC-AH.

PMVDY: Pradhan Mantri Vandhan Yojana is a scheme of Ministry of Tribal affairs, GoI and is implemented in 27 state of India by TRIFED Ltd. In Sikkim, the Department of Science & Technology is State Nodal Agency and Cooperation Department is Implementing Agency. Sikkim has identified 80 clusters for implementation of the Yojana. The scheme aims at promotion of tribal enterprise through sustainable harvesting, value addition, branding and marketing of minor forest produce. Training to rural SHG and cooperative members in the identified cluster is main activity under the project.

1.4.2 State Government Sponsored Programmes with Bank Credit

The Skilled Youth Startup Scheme formulated with an objective to promote equitable entrepreneurial opportunities among the educated unemployed mass in Sikkim. It is an umbrella program sponsored by the Government of Sikkim to support entrepreneurs availing bank credit to establish their commercial units. The scheme provides back ended bank loan subsidy assistance @ 50% for BPL and 35% for others on financially viable bankable projects. The activity/ unit could be undertaken in Agriculture and allied sector/ Manufacturing/ Services/ Business / Cooperative activities. Overall, 19 sub-sectors have been identified under the above broad specifications with admissible project costs ranging from Rs. 3.00 to Rs. 20.00 lakh. It is also envisaged that every investment of Rs. 5.00 lakh will generate wage employment for 01 person. The nodal agency for implementation of the scheme is the Department of Commerce and Industries, Government of Sikkim.

1.4.3 Any other Policy Initiative taken by State Government impacting Agriculture and Priority Sector

Some of the schemes / policies brought out by the State Govt. to impart thrust to agriculture and other priority sectors:

1. **Mukhya Mantri Krishi AtmaNirbhar Yojna (MMKAY):** This program provides financial incentive to farmers on the basis of quantum of produce in respect of 19 identified agri- horti items marketed through/ sold to FPOs/ cooperative societies/ SHGs registered under NRLM/ SRLM/ Government departments and agencies. The incentive amounts range from Rs. 7/- (cauliflower/ radish/carrot) to Rs. 100/- (for large cardamom) per kg with an upper limit of Rs. 30,000/- per individual crop and Rs. 1,00,000/- per individual farmer producer in aggregate. Additionally an incentive of 2% is provided as handling charge to the approved agency (except Govt. Departments) for marketing/ aggregating of farmer's produce.

2. **Pig Production Incentive Scheme (PPIS):** In order to attain self-sustenance in pork protein, GoS has introduced the PPIS wherein pig farmers are incentivized with a benefit of Rs. 50,000/- per animal with an upper cap of 3 animals per farmer subject to attaining a weight of 50 kg each. Additionally, an annual incentive of Rupees One Lakh each to pig farmers who rear more than twenty pigs has been formulated to encourage commercial pig farming.

3.1. **Dairy farmers' Incentive Scheme:** The scheme was launched by the Govt. of Sikkim with the slogan 'HamroKranti-DoodhKranti'. Dairy is a major allied activity in Sikkim and to support and incentivize the efforts of dairy farmers, following schemes are being implemented.

- All dairy farmers of Sikkim producing and supplying milk through Co-Op Societies shall receive Rs. 8 per litre as Government Incentive
- To foster a healthy competition, GoS has initiated 'Milkman of the Year' award.
- Pashu Dhan Mela has been started which will benefit livestock farmers of the State opting to purchase high yield and better quality breed animals for enhanced production performance.
- Skilled Youth Start Up schemes with assistance of Rs. 5 lakh for Dairy farming.
- Development through credit scheme
- compensation for milk damage caused by road blockage
- promotion of 'One Family Two Cows' policy

3.2. Fisheries: So far most of the efforts of the Govt. were in promotion of Brown Trout for tourism and angling purposes. Now focus has been slowly shifted to promotion of Rainbow trout for food purpose. This will give direct income to farmers in the high altitude areas. Most of it will be consumed in the high end hostels in Gangtok and will be exported to other cities of the country.

Under the Mukhya Mantri Matsya Utpadan Yojana (MMMUY) subsidy scheme of state government, the beneficiaries are provided 60% subsidy. The Trout / Carp fish farmers can get 60% subsidy of Rs.24,000/- (maximum) on purchase of fish seed for stocking costing Rs.40,000/- while the fishermen can get 60% subsidy of Rs.15,000/- (maximum) on purchase of fishing equipments (Rods, line/cast net, fish transportation box & weighing machine) costing Rs.25,000/-.

4. Policy on Organic Farming: Sikkim is the first state in India to officially announce adoption of organic farming in the year 2003 and the only state of India to convert entire state into organic. Sikkim Organic Mission is the flagship program of Sikkim State and under which 76,169 hectares of the cultivated area is certified as fully organic covering 66227 farmers. Use of chemical fertilizers and insecticides has been banned. To enforce this, the State Government has framed the Organic Input and Livestock Feed Regulatory Act, 2014.

5. As on 31 March 2018, 66,227 farmers have been registered under the organic certification program covered under 191 groups. Soil Health Cards have been distributed to farmers after soil testing based on the Central Government's guidelines on 10-Hectare grid basis.

6. 28 Farmers' Producer Organizations (FPOs) have been promoted under MOVCD in phase I and nurtured through Sikkim Organic Mission, Govt. of Sikkim. Presently the State has projected a total potential of 80 FPOs under all schemes including the 28 FPOs already promoted. The second phase with a target of another 28 FPOs is currently under implementation.

7. MSME Policy

Government of Sikkim has revamped the state's MSME Policy and Rules in 2022 and has come up with present set of framework to boost its visions of "Make in Sikkim" and "One Family One Entrepreneur".

The new policy aims to provide facilitation, services, incentives and subsidies to promote local entrepreneurs to increase production and services and enable them to export their commodities and services outside the state and country. Broadly by providing an enabling and supporting ecosystem; and subsidy framework for very small businesses.

Policy Incentives comprise –

a. 100% exemption from stamp duty. Transfer duty paid on purchase of land or for lease of land/shed/buildings for MSME activities undertaken by COI holder/ Sikkim Subject Certificate holder/ Residential Certificate holder shall be reimbursed (subject to a maximum of Rs. 2 lakhs).

b. New MSME units belonging to manufacturing, servicing and job work shall get reimbursement of 50% SGST for a period of 3 years from the date of commencement of commercial production/services (subject to a maximum of Rs. 2 lakhs).

c. Interest Subsidy of 25% for the first five years shall be provided to MSME for their credit loan availed for enterprise development, subject to the payment of EMI without default by the MSME for the previous year. This interest subsidy shall not exceed a maximum of Rs 2 lakhs per year.

d. The MSME shall be provided with 50% of their transportation cost for participation in national/international trade fairs. e. Exposure training for entrepreneurs in established industrial firms outside the state will be arranged from different schemes for their first-hand information and knowledge.

A State MSME Advisory Committee has been envisaged under the new policy comprising of officials and experts from different State Departments, Central Ministries/Offices, State/Central Universities and representatives of associations who have the mandate to work in the MSME sector or are related to its development. The Sikkim State MSME Advisory Committee, an autonomous body will be headed by the Secretary, Department of Commerce and Industries with members from the line departments of the Government of Sikkim, the MSME Development Institute of the Government of India, National Small Industries Corporation, Entrepreneurs associations, Lead Bank and National Bank for Agriculture and Rural Development (NABARD).

8. Food Processing Infrastructure: Government of Sikkim has entered into a joint venture with IFFCO under the banner Sikkim IFFCO Organics Ltd. to provide agri-inputs and services for organic farming along with providing facility of processing and marketing of the organic produce.

Additionally, the venture will explore business opportunities in organic seeds, bio-pesticides, bio-fertilizers, organic fertilizers, organic plant growth promoters, organic food processing, organic horticulture and any other opportunity that furthers the purpose of promoting organic farming in the state. SIFCO will market the produce to various markets in the county and across the world, for which it has already signed two Memorandum of Understanding (MoU).

9. Marketing and Branding of Sikkim made - In order to create special and unique attributes that distinguishes the organic produce to obtain price premium, a brand identity has also been created for Sikkim organic products. Sikkim Organic Mission is assisting the FPOs in developing packaging and labelling, literature, brand promotion materials etc. as a part of branding and market initiative. To support the products made in Sikkim, the producing unit will add 'A product of Sikkim Himalayas', in its packaging besides the tag of "Made in India".

10. The state government has launched Sikkim AGRISNET, an internet-based agriculture information center, to promote scientific agricultural methods and convert research into practice in the agricultural sector.

11. **RKVY – RAFTAAR** is being implemented in the State with the revised Central and State funding pattern of 90:10 covering various activities ranging from organic fodder & feed development, setting up of primary processing & packaging units, storage & marketing structures, mobile veterinary units.

12. **Pradhan Mantri Fasal Bima Yojna (PMFBY)** – The Government of Sikkim has been implementing the scheme to provide insurance coverage and financial support to the farmers in the event of failure of the notified crop because of natural calamities, pest and diseases by contributing its share of 50 % in addition to Central Government funding.

13. **MGNREGA** is one of the major programs under implementation. Out of 92,000 rural household in Sikkim, 84,931 households have been provided Job cards while 65,454 (71%) household have been provided employment at an average of 66 person days per annum. Since its inception, MGNREGA has generated 326.31 lakh person days of employment, with an average of 40.7 lakh person days of employment per year.

In Sikkim, the lifestyle of the rural poor has been enhanced tremendously through this livelihood scheme. During the last 10 years, a total investment of 663.63 crore, with an average of 66.36 crore per year have been made under MGNREGA, out of which 391.62 crore (59% of total), with an average of 39.16 crore per year have been directly paid as wage to the job cards holders bank accounts.

Out of the total 92,000 rural households in the State, 23,090 (27%) household belonging to poorest category were covered under the livelihood intervention, directly benefiting on an average 131 households per Gram Panchayat Unit. During the FY 2015-16 a total of 20.85 lakhs women person days of employment was generated and the women participation increased from 26% in 2006 to 48%.

14. The State Government has adopted a Kutcha House Free policy and provide sustainable houses for longer period for the economically weaker section in the state. Presently the Sikkim Garib Awas Yojna is under implementation with an objective of facilitating sustainable housing facility to deserving households such that their own income can be utilized for other requirements of the family. Strict guidelines for selection of beneficiaries have been laid comprising of owning and size of land, identity as Sikkim Subject, non-availing of

any other housing schemes executed by the government earlier and annual household income. Rural Management and Development Department is the nodal department implementing the scheme in the state.

15. Skill Development Mission - The Skill Development Initiative was launched in 2007 and apart from the Directorate of Capacity Building, the State Institute of Capacity Building at Karfector. All the 32 Livelihood schools will work under State Institute of Capacity Building, Karfector, Namchi district. The Institute and all Livelihood School will be Governed by a Examining cum affiliating Board i.e. STATE BOARD OF LIVELIHOOD SCHOOL, SIKKIM (SBLSS) which has been notified by Government of Sikkim. The institute and Livelihood Schools have become centers for youth to learn about their strengths and needs, to prepare for successful lives as adults, make choices about their futures and take up related training after which they may be able to build their careers. In a way this Institute will cater to the needs of youth development which would include strategies related to academic development, delivering quality and standard based training, work skills and core value.

Advancing North East is a digital initiative (www.advancingnortheast.in) ideated by the North Eastern Council (NEC), Ministry of Development of North Eastern Region, Government of India to create a State of the Resource Centre which will act as One Stop Solution Portal primarily focusing on career and livelihood of the youths of the North Eastern Region.

16. Development through credit: The State government has implemented 'development through credit,' a farmer-centric credit loan scheme to boost the State's agriculture and allied sectors in the form of organization of credit / loan Mela. The programme is aimed to strengthen the economic condition of the farmers as well as the State since 70 percent of the Sikkimese populace is connected to agriculture and farming sector. This will boost the agricultural sector in order to achieve a relative growth in the GDP of the State and will also encourage the educated unemployed youths of the State to opt for agricultural and allied activities in order to become self-reliant.

Chapter 2

CREDIT POTENTIAL FOR AGRICULTURE 2023-24

2.1. FARM CREDIT

The Credit Potential for Agriculture includes three broad components viz. Farm Credit, Agriculture Infrastructure and Agriculture Ancillary Activities. The Farm Credit includes short term loans for crop production, maintenance, marketing and term loans for all the allied agriculture activities including water resources, farm mechanization, plantation & horticulture, animal husbandry and fisheries, etc. Agriculture Infrastructure includes construction of storage & marketing infrastructure i.e., warehouses / godowns, market yards, silos, cold storage units/ cold chains etc. The investment credit needs for land development, soil conservation & watershed development have also been included under this component. It also includes activities like tissue culture, Agri bio-technology, seed production, bio-pesticides/fertilizers and vermi-composting etc. Agriculture- Ancillary Activities include food and agro-processing, loans to cooperative societies of farmers for disposing of their produce, loans to agri-clinic/agri-business centers, loans to MPCs, loans to MFIs for on-lending and non-activity specific financing of SHGs and JLGs.

2.1.1. CROP PRODUCTION, MAINTENANCE AND MARKETING

2.1.1.1 Status of the Sector in the district

Crop loans are provided to meet cultivation expenses of farmers for different crops. The gross cropped area of combined Gangtok and Pakyong district (East Sikkim) is 31900 ha and net sown area is 18122 ha. The districts has sub-tropical agro-climatic condition in lower valley and alpine in upper areas. The agriculture is predominantly rain-fed. Terrace farming is widely practiced due to hilly and steep terrain. Rapid urbanization is leading to further reduction in availability of land for agriculture. The major crop of Gangtok/Pakyong(East District) includes maize, paddy, ginger and cardamom. The areas under major short-term crops and their productivity during the year 2022-23 is as below:

Sr No	Particulars	Area (ha)	Production (MT)	Avg. Yield (Kg/ha)
1	Paddy	4538	8429	1857.50
2	Wheat	103	119	1154.84
3	Maize	8434	14843	1759.88
4	Finger-Millet	754	814	1078.92
5	Barley	197	227	1152.10
6	Buckwheat	1199	1209	1008.69
7	Cereals	15222	25641	1684.13

Source: Dept. Of Agriculture, Govt of Sikkim

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The State has been adopting Organic Farming since 2003. In this regard, there are many agencies in the State which are taking various initiatives and providing support to farmers. The major are:

- The line departments have been promoting modern technologies/techniques of organic farming by way of rural composting cum urine pit system, Integrated use of fertilizers under micro-management through promoting vermi-compost programme, use of bio-fertilizer through organizing integrated nutrient demonstration programme, IPM, Protected farming, Micro-irrigation system, Rain-water harvesting and other measures for sustaining organic farming.
- The State Govt. Agency – SIMFED (The Sikkim State Co-operative Supply and Marketing Federation Ltd) and Govt. of India Enterprise -NERAMAC (Northeastern Regional Agricultural Marketing Corporation Ltd) are engaged in bulk marketing of surplus agriculture / horticulture produce and in providing agricultural inputs in the State.

- Government of India has also established National Organic Farming Research Institute (NOFRI) at Gangtok by upgrading existing Regional Centre of Indian Council of Agricultural Research (ICAR) for promotion of organic farming.
ICAR through Krishi Vigyan Kendra's is conducting On Farm testing for identifying location specific technologies in terms of sustainable land use systems. ICAR is also organizing vocational trainings for farmers and rural youths for higher production and generating self-employment opportunities.
- One Seed Processing Unit with 20 MT capacity has been set up at Mazitar for providing farmers of East and North Sikkim with organically produced seeds. A Bio-fertiliser Production Unit at Mazitar for catering to the needs of farmers in East Sikkim.
- The State Government and Krishi Vigyan Kendra in the district are well equipped with its research stations and line departments in providing timely and adequate seeds / planting material and valuable inputs to the farmers in agronomic practices, crop diversification, etc.
- There is no cold storage / warehousing facility / cold-chain system in the region.
- Supply of farm machinery at subsidized rates to all farmers.
- Popularization and adoption of KCC guidelines for providing farm credit to bring in all eligible farmers under KCC.

2.1.1.3 Assessment of Credit Potential for the financial year 2024-25

(₹Lakh)

Activity (Name of the Crop)	Unit Size	PLP 2024-25			
		SoF	Phy Unit	Fin. Outlay	Bank Loan @ 100%
Gangtok					
Paddy	ha	0.55	350	192.50	192.50
Ginger	ha	2.28	938	2138.64	2138.64
Maize	ha	0.52	625	325.00	325.00
Oil seeds	ha	0.36	225	81.00	81.00
Pulses	ha	0.38	144	54.72	54.72
Finger millet	ha	0.42	138	57.96	57.96
Buck wheat	ha	0.37	150	55.50	55.50
Turmeric	ha	1.24	475	589.00	589.00
Vegetables	ha	1.21	355	429.55	429.55
Subtotal			3400	3923.87	3923.87
Post harvest /household/Consumption requirements (10% of subtotal)					392.39
Repairs and maintenance expenses of farm assets (20% of subtotal)					784.77
Total					5101.03
Pakyong					
Paddy	ha	0.55	169	92.95	92.95
Ginger	ha	2.28	445	1014.60	1014.60
Maize	ha	0.52	315	163.80	163.80
Oil seeds	ha	0.36	109	39.24	39.24
Pulses	ha	0.38	72	27.36	27.36
Finger millet	ha	0.42	69	28.98	28.98
Buck wheat	ha	0.37	74	27.38	27.38
Turmeric	ha	1.24	186	230.64	230.64
Vegetables	ha	1.21	120	145.20	145.20
Subtotal			1559	1770.15	1770.15
Post harvest /household/Consumption requirements (10% of subtotal)					177.01
Repairs and maintenance expenses of farm assets (20% of subtotal)					354.03
Total					2301.19
Crop Loan Grand Total (Gangtok & Pakyong)					7402.22

The above specified short term credit projections, include 10% towards Post harvest house hold consumption requirements and 20% towards Repairs and maintenance expenses of farm assets and crop insurance, as per the revised KCC norms.

2.1.1.4 Other related matters

Govt. of India and RBI have instructed all the banks to ensure that all eligible farmers are provided with KCC. NABARD has been following up with banks to ensure 100% coverage of all eligible farmers under KCC.

2.1.2 WATER RESOURCES

2.1.2.1 Status of the Sector in the district

Out of the total geographical area of 95400 ha in the district, gross cropped area is 31900 ha. (source Agri dept.). Due to hilly terrain and rugged topography, there is a limited possibility of Irrigation Schemes for ground water exploitation and water lifting devices. However, schemes for surface water like Water tanks (Individual /Community), water conservation methods such as Drip and sprinkler Irrigation etc have some potential.

2.1.2.2 Infrastructure and linkage support available, planned and gaps.

- Only about 15% (2718 ha.) of the net cultivated area has been brought under assured irrigation while there is a huge scope for promotion of efficient water utilization in farming practices through construction of water harvesting structures and drip / sprinkler irrigation.
- More area needs to be covered under assured irrigation.
- Water saving devices for irrigation, need to be popularized among farmers.
- NGOs/FPOs/SHGs may be involved for motivating farmers to take up Drip and Sprinkler irrigation system.
- Individual schemes under water harvesting structures and drip/sprinkler irrigation system can be gradually taken up by farmers through bank credit.

2.1.2.3 Assessment of Credit Potential for financial year 2024-25

Due to topographical constraints only surface water irrigation projects are feasible. The irrigation facilities by way of canal and community tank are being provided by the State Government Agencies. However, individual schemes under water harvesting structure and drip / sprinkler irrigation can be gradually taken up by farmers through bank credit. Accordingly, a relevant projection has been made for bank credit under water resources.

(₹Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy Unit	Fin. Outlay	Bank Loan @ 90%
Gangtok					
Drip	Ha	1.59	21	33.39	30.05
Sprinkler	Ha	1.30	15	19.50	17.55
Others (Tank Irrigation)	No	2.25	16	36.00	32.42
Subtotal			52	88.89	80.02
Pakyong					
Drip	Ha	1.59	11	17.49	15.73
Sprinkler	Ha	1.30	7	9.10	8.19
Others (Tank Irrigation)	No	2.25	8	18.00	16.21
Subtotal			25	44.59	40.13
Total			77	133.48	120.15

2.1.2.4 Other related matters

PMKSY - Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) is being implemented in the State. The State Agriculture Department is the nodal agency for implementation of PMKSY.

Rainwater harvesting - The district experiences heavy rain falls except during winter and spring. The rainwater harvesting is important from the point of view of meeting the stress irrigation requirement during dry spells and also conserving natural resources viz., soil and water. Therefore, public, and private intervention in

promoting efficient water utilization in farming through construction of water harvesting structures and drip / sprinkler irrigation needs to be accelerated.

2.1.3 FARM MECHANISATION

2.1.3.1 Status of the Sector in the district

The use of mechanical power in Agriculture Production system is essential for timely completion of various production operations which will lead to increased production and cropping intensity, maximized utilization of input efficiency and reduction of production cost. Agriculture in the district is largely carried out with traditional agriculture practices due to the hilly terrain and fragmented operational land holdings. Farm mechanization is essential to accelerate the growth of both production and productivity. It also contributes to improving the quality of life of rural work force and farm families.

2.1.3.2 Infrastructure and linkage support available, planned and gaps.

- Agriculture Department is encouraging the use of small power tillers among the farmers. The State Govt has been providing free improvised machines to select farmers.
- Small size and scattered holdings of the farmers stand in the way of mechanization. As a result of this, farm machinery generally remains underutilized.
- Farm machinery & spare part dealers and service centers availability in the district is inadequate.
- There is need to develop farm equipment's suitable for hilly terrain and the College of Engineering & Post Harvest Technology (CAEPHET), Ranipool, Gangtok is engaged in designing and testing implements suitable for the area.

2.1.3.3 Assessment of Credit Potential for the financial year 2024-25

As majority of the farmers in the district have land holdings less than 2 acres, big tractors, threshers, harvesters, or power tillers are not cost effective for them. However, there is scope for promoting the use of smaller farm machineries to improve efficiency in all stages of farm operations viz. Tillage, Weeding, Harvesting etc.

(₹ Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy Unit	Fin. Outlay	Bank Loan @ 80%
Gangtok					
Power Tiller	No	1.50	30	45.00	36.00
Maize Sheller	No	0.22	22	4.84	3.86
Power Spray	No	0.40	27	10.80	8.64
Thresher	No	0.17	27	4.59	3.68
Chaff Cutter (Manual)	No	0.15	33	4.95	3.96
Subtotal			139	70.18	56.14
Pakyong					
Power Tiller	No	1.50	17	25.50	20.40
Maize Sheller	No	0.22	11	2.42	1.93
Power Spray	No	0.40	12	4.80	3.84
Thresher	No	0.17	11	1.87	1.49
Chaff Cutter (Manual)	No	0.15	20	3.00	2.40
Subtotal			71	37.59	30.06
Total			210	107.77	86.20

2.1.3.4. Other related matters

- FPOs and MPSC can purchase farm equipment's and lend them to their members on rental basis. There will be income for FPOs and MPSC and the farmers will also benefit.

- GoI is providing subsidy for establishment of Agri clinics and Agri business centers by private entrepreneurs @36% - 44% of the total financial outlay. Such centers can provide consultancy and farm equipment hiring facilities.

2.1.4. PLANTATION AND HORTICULTURE INCLUDING SERICULTURE

2.1.4.1 Status of the Sector in the district

Due to its agro-climatic advantages, Sikkim has good potential for growing horticulture crops like flowers, fruits, vegetables, root and tuber crops, spices, mushrooms, oranges, medicinal and aromatic plants etc. Sikkim is the largest producer of large cardamom in the country. With less than 10% of area under cultivation and diversion of agriculture land for non-agriculture purposes on account of urbanization, promotion of horticulture becomes imperative for the overall growth in agriculture sector.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- The Horticulture and Cash Crop Development Department has taken several steps under Technology Mission for development of large cardamom. Several nurseries have been set up in the district.
- The State Government is providing Production Incentive Support Price on cauliflower cabbage and carrot to safeguard the interest of the farmers.
- One integrated pack house has been set up at Rangpo, with facilities for packaging and grading of all kinds of horticulture produces from the four districts of the State.
- Spices Board, Ministry of Commerce and Industry, Govt. of India provides technical support to the farmers.
- Under Sikkim Organic Mission, the department has educated number of farmers about the usage of organic manures, like vermi-compost, FYM, bio-fertilizers, bio-pesticides etc. A bio-fertilizer production unit has also been set up in the Majitar, which will cater to the need of organic input of the farmers.
- Production and yields have remained low due to incidence of diseases and pests. The plantations have become too old and needs rejuvenation and replantation. Massive rejuvenation program in orange and replantation in large cardamom has greatly helped in increasing the production of these crops but changes in area under other crops are marginal.
- Due to transportation and storage constraints, organized marketing is of utmost importance. It will help in integrating production and reducing post-harvest losses and in ensuring remunerative prices to the producers.
- There is a lack of value addition and marketing facilities available. The marketing of these crops is dependent on the private traders, merchants, and middlemen, as a result of which, the farmers do not fetch remunerative price.

2.1.4.3 Assessment of Credit Potential for the financial year 2024-25

Horticulture is one of the major occupations of the people in the district. The major crops under the existing farming systems are Large Cardamom, Sikkim Mandarin (Orange) and vegetables. In the temperate area of the region, there is good potential for production of vegetables in Rabi season.

(₹ Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy Unit	Fin. Outlay	Bank Loan @ 90%
Gangtok					
Oyster Mushroom	400 Sqft	0.80	175	140.00	126.00
Mandarin/Orange	ha	1.35	126	170.10	153.10
Guava	ha	0.57	102	58.14	52.33
Banana	ha	1.40	123	172.20	154.98
Large Cardamom	ha	3.00	292	876.00	788.40

Floriculture - Cymbidium	500 pl	2.40	219	525.60	473.04
Floriculture - Gladiolous	500 pl	2.42	372	900.24	810.22
Floriculture - Tuberose	500 pl	0.61	260	158.60	142.74
Floriculture - Anthurium	500 pl	2.42	275	665.50	598.95
Bee Keeping	10 Boxes	0.84	218	183.12	164.81
Kiwi	ha	7.10	72	511.20	460.08
Subtotal			2234	4360.7	3924.65
Pakyong					
Oyster Mushroom	400 Sqft	0.80	53	42.40	38.16
Mandarin/Orange	ha	1.35	47	63.45	57.11
Guava	ha	0.57	37	21.09	18.97
Banana	ha	1.40	38	53.20	47.88
Large Cardamom	ha	3.00	100	300.00	270.00
Floriculture - Cymbidium	500 pl	2.40	57	136.80	123.12
Floriculture - Gladiolous	500 pl	2.42	100	242.00	217.80
Floriculture - Tuberose	500 pl	0.61	50	30.50	27.44
Floriculture - Anthurium	500 pl	2.42	71	171.82	154.64
Bee Keeping	10 Boxes	0.84	55	46.20	41.58
Kiwi	ha	7.10	35	248.50	223.65
Subtotal			643	1355.96	1220.35
Total			2877	5716.66	5145.00

2.1.4.4 Other related matters

- Under the aegis of MOVCD, the Sikkim Organic Mission had identified four crops viz., Buckwheat, Large Cardamom, Ginger, and Turmeric. Clusters, covering an area of 14,000 ha in the State have been identified for intensive cultivation of these crops.
- A Centrally Sponsored Scheme viz. Mission for Integrated Development of Horticulture (MIDH) under Ministry of Agriculture and Farmers Welfare, GoI, has been launched for the holistic development of horticulture in the country. Under MIDH, subsidy & other support is provided for development of Horticulture sector. To promote “Bee Keeping” (Apiculture) ‘Pollination support through Beekeeping’ in MIDH has been incorporated.
- Popularizing promotional schemes of National Horticulture Board (NHB) with back-ended subsidy and other support services on a large scale. NHB is providing subsidy to the tune of 50% of the project cost for Northeastern and hilly areas.

2.1.5 FORESTRY AND WASTELAND DEVELOPMENT

2.1.5.1 Status of the Sector in the district

The development of forestry sector assumes great significance as it not only provides direct benefits in terms of production of timber, fodder etc. but also intangible benefits like protecting the environment / eco-system of the State.

The district has a forest cover of 10400 ha of which only 567 ha is under social forestry. About 4050 ha are under protected forest area. The district has 4152 ha barren land and 587 ha of wasteland and offers large scope for development of Forestry. Considering the increasing demand of wood products and ply products, cultivation of Gamar, Kadam, Shimul and Pitali can be encouraged. Also there is good demand for fuel wood in the villages so no marketing problem is envisaged.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- Government as well as forest department distributes seedlings / samplings free of cost to the farmers for plantation.
- Bamboo retail outlets with common facility centers have been established near cluster villages. The department of Handicraft and Handloom has been entrusted with the work of providing training to the farmers in bamboo crafts.
- The Department of Social Forestry supplies planting materials of various economically viable species, e.g. Shiris, Champ, Cutis, Walnut etc., to the farmers.

2.1.5.3 Assessment of Credit Potential for the financial year 2024-25

(₹ Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy Units	Fin. Outlay	Bank Loan @ 90%
Gangtok					
Bamboo Cultivation	ha	1.10	62	68.20	61.38
Pakyong					
Bamboo Cultivation	ha	1.10	38	41.80	37.62
Total			100	110.00	99.00

2.1.5.4 Other related matters

- The Land and Revenue department may consider leasing wastelands to small and marginal farmers for undertaking bamboo plantation and other crops leading to a permanent source of income.
- Avenues for marketing of Non-Wood Forest Produce may be created to encourage non-traditional forest produce.
- Government of India is implementing National Bamboo Mission for addressing the issues relating to the development of bamboo in the country. In Sikkim, Government of Sikkim has constituted a State Steering Committee for implementation of Bamboo Mission in the State. There is potential for commercial production of bamboo in Sikkim.

2.1.6. ANIMAL HUSBANDRY - DAIRY

2.1.6.1 Status of the Sector in the district

Animal Husbandry plays an important role as an allied activity to agriculture in the economy of the district which is predominantly agrarian in nature. This sector is vital not only for meeting the nutritional requirements by way of milk, meat, eggs, etc. but also one of the tools for social-economic upliftment by providing gainful employment to the rural poor. The growing pressure on land, increasing unemployment, marginal increase in crop productivity and development of weaker sections of the society call for all out efforts for development of this sector. Dairy, Poultry and Sheep/Goat/Piggery farming are main activities under Animal Husbandry Sector. There is a long tradition of rearing dairy animals by farmers in the district. There are 44220 cattle and 48 Veterinary hospital in East Sikkim as per Sikkim Statistical Handbook 2019-20.

2.1.6.2 Infrastructure and linkage support available, planned and gaps.

- Although, both cows and buffaloes are reared in the district, number of graded buffaloes is much less due to climatic reasons and lack of breeding infrastructure.
- Sikkim Cooperative Milk Producers' Union Ltd. has been established to streamline the activities of milk production, procurement, processing, preservation, and marketing in the State.
- The Department of Animal Husbandry and Veterinary Services has a defined cattle breeding policy.
- Sikkim Livestock Development Board (SLDB) is the State Implementing Agency (SIA) constituted to implement the National Project for Cattle and Buffalo Breeding in Sikkim.

- There are 48 Veterinary hospital, 3 Animal Breeding Farm, 7 Disease Diagnostic centre and 01 Animal Husbandry Training Centre in East Sikkim.
- There are 56 milk cooperative societies and 79 milk collection centres functioning in the district.

2.1.6.3 Assessment of Credit Potential for the financial year 2024-25

Dairy farming is a major income generating activity of the farmers and an important and sustainable activity for the small and marginal farmers to supplement their income. Sikkim has made considerable progress in production of milk and milk products. Cow dung is used as one of the major sources of organic manure for crop production. The following credit potential has been estimated for the district:

(₹ Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy Unit	Fin. Outlay	Bank Loan @ 90%
Gangtok					
Cross Bred Cows	2	1.45	1268	1838.60	1654.75
Cross Bred Cows	10	7.50	298	2235.00	2011.50
Calf rearing	5	0.75	393	294.75	265.28
Working capital for Dairy		0.60	26	15.66	15.66
Subtotal			1985	4384.01	3947.19
Pakyong					
Cross Bred Cows	2	1.45	372	539.40	485.46
Cross Bred Cows	10	7.50	112	840.00	756.00
Calf rearing	5	0.75	114	85.50	76.95
Working capital for Dairy		0.60	13	7.56	7.56
Subtotal			611	1472.46	1325.97
Total			2596	5856.47	5273.16

2.1.6.4 Other related matters

- Banks need to be sensitized to finance activities such as Green Fodder production under irrigated and unirrigated fields and wastelands, vermi-composting units by individual farmers along with dairy units.
- Bankers may proactively finance the agriculture and veterinary graduates trained under Agri clinics and Agri business Centers scheme for setting up of veterinary dispensaries extension consultancy under ACABC scheme.

2.1.7. ANIMAL HUSBANDRY - POULTRY

2.1.7.1 Status of the Sector in the district

Poultry has emerged as the fastest growing segment in the livestock sector due to booming tourism industry and large number of army and paramilitary establishments. It is an important activity to bring about rapid economic growth particularly suitable to the weaker sections. Poultry farming will ensure gainful employment to the rural as well as urban masses and supplement their income. Poultry has been recognized as thrust area by the State Government and all possible guidance and incentives are being extended for development of this sector.

2.1.7.2. Infrastructure and linkage support available, planned and gaps.

- There are no hatcheries as well as feed mills functioning in the district. With a little emphasis for bringing more areas in the district under maize cultivation (rain fed) and with the availability of paddy by-products & oil cakes of mustard, the sector can grow.
- Poultry farming even on small scale is capital intensive in the district as all inputs are imported from other states. The major constraint is the irregularity in availability of day-old chicks (DOC) and feed concentrate.

- There are no exclusive infrastructure facilities in the district catering to the poultry sector. There are no private hatcheries as well as private feed mills functioning in the district.
- Lack of adequate extension and support services.

National Livestock Mission (NLM) scheme is entrepreneurship development and breed improvement in poultry, sheep, goat, and piggery including feed and fodder development.

A special credit facility for Animal Husbandry Infrastructure Development to help increasing of milk and meat processing capacity and product diversification thereby providing greater access for unorganized rural milk and meat producers to organized milk and meat market.

2.1.7.2 Assessment of Credit Potential for the financial year 2024-25

(Rs. Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy Unit	Fin. Outlay	Bank Loan@90%
Gangtok					
Broiler farming	200 birds	0.75	1322	991.50	892.36
Layer farming	100 birds	0.75	656	492.00	442.80
Working capital – Broiler		0.30	5	1.50	1.35
Working capital – Layer		2.09	5	10.45	9.40
Subtotal			1050	1495.45	1345.91
Pakyong					
Broiler farming	200 birds	0.75	625	468.75	421.88
Layer farming	100 birds	0.75	357	267.75	240.98
Working capital – Broiler		0.30	5	1.50	1.35
Working capital – Layer		2.09	5	10.45	9.40
Subtotal			992	748.45	673.61
Total					

2.1.7.4 Other related matters

Keeping in view the topography of the State and also the requirement of the poultry meat, contract farming of broilers under SHG/JLG mode may be encouraged.

Sensitizing the SHGs/JLGs about backyard poultry may create avenue of ancillary income of the rural household.

2.1.8 ANIMAL HUSBANDRY- SHEEP, GOAT, PIGGERY ETC.

2.1.8.1 Status of the Sector in the district

Goat and pig rearing are traditional subsidiary activities and are mostly being done on a small scale with local breed in the district. Though pigs multiply very fast, there is constant demand for good quality female weaners since more number of female animals are required than males to start fresh as well as for replacement of breeders in existing units. People living in higher altitudes rear a variety known as “Chengra” and in the lower altitudes, the cross-bred varieties are reared. Goatery also is a very popular economic activity in the portion of the district connected to West Bengal. Sikkim has two important breeds of goat viz., Black Bengal and Betal, both small animals but famous for meat quality all over India. Sheep rearing is a major economic activity of the people living in high altitudes in the border areas of East district. The populations of sheep, pigs and goats in the district as per Sikkim Statistical Handbook 2019-20 are 7000, 3990 and 29259, respectively.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- The requirement of piglets in the State is substantial. The Department has established seven Pig Breeding Farms in the State. Out of these four farms, one would be solely earmarked for rearing pure-bred exotic stock to cater to the requirement of breeding boars in the State. Since the Government farms alone cannot cope up with the ever-rising demand of piglets, the Department has therefore proposed to assist the rural breeders by providing them with improved boars and necessary services. This would not only provide adequate piglets but also generate self-employment amongst the unemployed rural youth.
- Sheep rearing activity is also being encouraged by the Government. The cross-breeding programme with Jamunapuri and Beetal was undertaken and selective breeding not has been initiated. One tannery has been set up at Mazitar (East district) for use of goat skin and other animals.
- Veterinary services, supply of livestock and extension services need to be strengthened by the Animal Husbandry and Veterinary Services Department to fully exploit the potential of this sector.
- There is an increasing demand for pork and goat meat in the district and this sector has immense potential provided the infrastructure facilities match with the requirement. The internal meat production comes to around 1932 MT (AH dept.) against a requirement of around 3650 MT per year. This gap is fulfilled by importing from West Bengal.

2.1.8.3 Assessment of Credit Potential for the financial year 2024-25

Sheep, Goat and Piggery have a tremendous scope for development in Sikkim as there is a high demand for wool, mutton and pork in the State. Piggery has tremendous potential as there is a huge consumption of pork in the State.

(₹ Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy Unit	Fin. Outlay	Bank Loan @ 90%
Gangtok					
Sheep	4+1	0.85	457	388.45	349.61
Goatery	4+1	0.80	1188	950.40	855.36
Piggery	4+1	0.84	915	768.60	691.73
Working capital - Goatery	1+4	0.61	5	3.05	2.75
Working capital - Piggery	1+4	0.75	5	3.75	3.40
Subtotal			2570	2114.25	1902.85
Pakyong					
Sheep	4+1	0.85	90	76.50	68.86
Goatery	4+1	0.80	240	192.00	172.80
Piggery	4+1	0.84	518	435.12	391.61
Working capital - Goatery	1+4	0.61	5	3.05	2.75
Working capital - Piggery	1+4	0.75	5	3.75	3.40
Subtotal			858	710.42	639.42
Total			3428	2824.67	2542.27

2.1.8.4 Other related matters

The demand for pork is a growing market, farmers need to be encouraged to take up pig farming for meeting the demand. There is an urgent need to sensitize the farmers of the benefits of pig farming, as also introduce the schemes such as pig fatteners.

Keeping in view increasing contribution of sheep towards meat, there is a need to develop meat variety of sheep.

The rearing of local variety of animals like Banpala sheep, Black Bengal goat and Ghungru pigs can be taken up on pilot basis and the same are not so sensitive to weather, food or disease.

2.1.9 FISHERIES

2.1.9.1 Status of the Sector in the district

Fish farming is another promising enterprise with potential for generating high income and employment. Fishery, although a non-traditional activity, has registered an impressive growth over the past few years in the district. Fish farming is being accepted by the farmers as one of the subsidiary occupations in the district. Pisciculture does not compete with any agricultural or industrial activity; rather it envisages productive utilization of existing water bodies and other low-lying areas. Fishery augments food supply generates employment and improves the nutritional value of food.

Potential area for fish culture can be categorized into two. The area which falls above 1500 m altitude is identified as cold-water zone where cold water fishes like trout can be farmed for stocking in streams and lakes. The below 1500 m altitude area is identified as carp zone where carp fishes can be farmed. The district has huge potential for Trout Fish farming as this type of fish farming requires cold fresh running water available in the running springs of the district. NABARD, Sikkim RO has supported one fishery based FPO in Regu, Pakyong district with cumulative grant support of Rs. 7.025 lakh,

2.1.9.2 Infrastructure and linkage support available, planned and gaps.

There is a wholesale fish market in Lalbazar, Gangtok, where 23 types of species traded on daily basis with the help of Fish Market Price Information System supported National Fisheries Development Board. In addition to this, there are two farms in the district for carp seed production located at Rongpo and Rorathang, which are supplied with spawn from carp hatchery at Makha. There is also a Trout hatchery at Kyongshola.

2.1.9.3 Assessment of Credit Potential for the financial year 2024-25

Fishery has potential for growth as the demand for fish has grown substantially over the years and the contribution of the local production is very meager.

(₹ Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy Unit	Fin. Outlay	Bank Loan @ 90%
Gangtok					
Trout Farming	100 Sq mtr	3.00	38	114	102.60
Others (Fishing Equipments)	No.	0.22	7	1.54	1.40
Working Capital - Fisheries		0.55	7	3.85	3.48
Subtotal			52	119.39	107.48
Pakyong					
Trout Farming	100 Sq mtr	3.00	15	45.00	40.50
Others (Fishing Equipments)	No.	0.22	5	1.10	1.00
Working Capital - Fisheries		0.55	7	3.85	3.48
Subtotal			27	49.95	44.98
Total			79	169.34	152.46

2.1.9.4 Other related matters

Subsidy schemes of the fisheries department should be linked with bank loan. SHGs may be encouraged to take up pisciculture activity in the district. Subsidy support may be provided for purchase of feed.

NABARD has also promoted one Fish Farmers FPO in association with the Directorate of Fisheries, Govt. of Sikkim in , Reghu block of Pakyong district.

2.1.10. FARM CREDIT – OTHERS –BULLOCK, CARTS, TWO WHEELERS etc.

2.1.10.1 Status of the Sector in the district

In view of the difficult mountainous terrain and fragmented holdings, mechanized farming with the use of tractors, power tillers, etc., is not very feasible in the district. Also, there is a dearth of farm equipment's as per the hilly terrains. In view of this, Bullocks are widely used in the district both for cultivation and other agricultural operations. The other animals of economic importance under livestock sector reared in the district are Yak and Horse/Pony which are mainly used for transportation. Yaks are sparingly reared in the Gnathang and Kupup in the district. The mules are commonly used in the hilly tract as goods carrier.

2.1.10.2 Infrastructure and linkage support available, planned and gaps.

- Department of Animal Husbandry takes care of the health cover of bullocks.
- Good quality bullocks, horses and mules are available in the villages as well as in adjoining districts.
- Department of Animal Husbandry is implementing Yak Development Programme with financial assistance from Government of India. To prevent in-breeding amongst the local Yak population, Elite parent breeding stock have been imported from Bhutan.
- The State Government is also arranging various training programs for development of yaks in the district.

2.1.10.3 Assessment of Credit Potential for the financial year 2024-25

(₹ Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy Unit	Fin. Outlay	Bank Loan @ 90%
Gangtok					
Bullock	2	0.60	93	55.80	50.22
Pony	2	0.33	34	11.22	10.11
Mule	1	0.36	44	15.84	14.26
Working capital – bullock		0.15	5	0.75	0.70
Working capital - pony		0.08	5	0.40	0.35
Subtotal			181	84.01	75.64
Pakyong					
Bullock	2	0.60	46	27.60	24.84
Pony	2	0.33	17	5.61	5.05
Mule	1	0.36	29	10.44	9.40
Working capital – bullock		0.15	5	0.75	0.70
Working capital - pony		0.08	5	0.40	0.35
Subtotal			102	44.8	40.34
Total			283	128.81	115.98

2.1.10.4 Other related matters

Animal fairs should be organized on an annual basis where the buyers and sellers can have choice of purchase / sale of animals based on their need.

2.1.11 Sustainable Agriculture Practices

2.1.11.1 Status of the Sector in the district

At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various agricultural enterprises has great potential to supplement farmers' income.

Integrated Farming System (IFS) is defined as “*a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementary with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services*”. Assessment of farm incomes indicate that diversified farms with more than two enterprises get almost twice the income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementary are essential to achieve multiple goals.

2.1.11.2 Infrastructure and linkage support available, planned and gaps.

- ICAR and KVKs have model farms.
- Integrated Farming System is practiced in the State traditionally. However farming communities may be framed on disease management and scientific methods of farming.

2.1.11.3 Assessment of Credit Potential for the financial year 2024-25

As the activity has not picked up much in the district, no financial projection for the same has not been made.

2.1.11.4 Other related matters

Banks should encourage the farmers availing both crop loans and allied sector loans to adopt scientific integrated approach.

2.2 AGRICULTURE INFRASTRUCTURE

CONSTRUCTION OF STORAGE AND MARKETING INFRASTRUCTURES (warehouses/godowns, market yards, silos, cold storage units / cold chains)

2.2.1.1 Status of the Sector in the district

Sikkim is a major importer of vegetables including potatoes and onions. Thus, these can be procured from the plains when it is cheap and stored for sale within the State later on. Further, considering the hilly terrain and adverse weather condition, cold storage and rural godown can be constructed at Rangpo where the goods coming in large trucks can be unloaded and can be directly distributed to various locations of Sikkim which may avoid delay in delivery of perishable items. This would also enable to overcome situations of crisis which arises due to natural calamities in the form of landslides. Thus, cold storage facilities in Sikkim would not only help the farmers but also act as good business opportunity for the investors.

To ensure that farmers get remunerative price, it is essential to have adequate marketing and storage infrastructure. The marketing problems of various agricultural products are different in nature. Therefore it is essential to develop the right type of product specific storage infrastructure. Although there is marginal surplus in rice and vegetable production on an annual basis, there is sufficient seasonal surplus but the farmers are unable to get the benefit of remunerative prices for want of proper storage/processing facilities

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- Regulated Markets and Market complexes have been set up for marketing of agricultural produce. The Government has planned Apna Mandis at important places in the district and world class Kisan Bazaars (farmers' markets) at the Head Quarter town of district. This will help the farmers to sell their produce unhindered.
- Awareness about preservation technology among the farmers is inadequate.
- Lack of awareness among the farmers about importance of quality seed in increasing production.
- There are 9 godown in Gangtok(Rural), Ranipool, Singtham, Rangpo, Pakyong, Rhenock, Rongli, Makha and Gangtok(Urban), provides 4350 MT storage capacity.

2.2.1.3 Assessment of Credit Potential for the financial year 2024-25

(₹ Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy Unit	Fin. Outlay	Bank Loan @75%
Gangtok					
Rural Godown	100MT	6.40	323	1427.20	1550.40
Pakyong					
Rural Godown	100MT	6.40	71	742.40	340.80
Total			394	2169.60	1891.20

2.2.1.4 Other related matters

- Government departments may educate the farmers the benefits of scientific storage.

2.2.2. LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT

2.2.2.1 Status of the Sector in the district

As there is not much scope for horizontal expansion in agricultural land hence increase in per unit productivity from land and stepping up cropping intensity is the only way out to make the proposed organic farming economically self-sustaining. The available NPK in the region is fairly good. Most of the soils of the area are acidic in nature with high rate of soil loss due to erosion. Maintenance of soil health, moisture retention capacity and prevention of soil / water erosion and ecological degradation is major challenge in the area.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- The district has plenty scope for investment in land development viz. Contour trenching, Bench terracing, Stream/Jhora tapping, construction of small water harvesting structures, etc. The Soil Conservation Wing of the Agriculture dept. is the nodal agency for execution of all land development activities. The Department provides subsidy for construction of Water Harvesting Structures, etc. There is need to formulate an effective policy on construction of water harvesting structures in a scientific manner.
- The treatment measures advocated in this sector are bench terracing, Jhora diversion/training works, construction of small water harvesting structures and protection wall against landslide, etc.
- Mechanical and soil conservation measures like masonry spillways, retaining walls and stone check dams etc. are helpful in reducing the incident of landslides.

2.2.2.3 Assessment of Credit Potential for the financial year 2024-25

Land in the district is undulating and it provides potential for land development. The farmers need to be motivated and trained to adopt land and water management practices which would provide scope for sustainable production in an organic system.

(₹ Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy Unit	Fin. Outlay	Bank Loan@90%
Gangtok					
Soil Erosion Control	Ha	0.85	186	158.10	142.29
Rain Harvesting Structure 20 Cubic meter capacity (RCC)	No	5.00	4	20.00	18.00
Subtotal			190	178.1	160.29
Pakyong					
Soil Erosion Control	Ha	0.85	175	148.75	133.88
Rain Harvesting Structure 20 Cubic meter capacity (RCC)	No	5.00	3	15.00	13.50
Subtotal			178	163.75	147.38
Total			368	341.85	307.67

2.2.2.4 Other related matters

- Landslide control measures (both biological and mechanical) are potential investment activity in the district. Land Development activities include soil conservation works, rain water harvesting, land reclamation, on-farm development works, including organic farming. Proper investment in Land
- Development activities can increase production and hence income. Therefore, dedicated efforts should be made by the Soil Conservation Department.

2.2.3. AGRI INFRASTRUCTURE-OTHERS

2.2.3.1 Status of the Sector in the district

The scope of Agri infrastructure activities can be related to the following activities:

- E-NAM
- Tissue culture
- Agri bio- technology
- Seed production
- Bio-pesticides
- Vermi-composting

Promotion of bio-fertilizer, bio-pesticides, vermi-compost, organic seed production units have a good potential in the State. Moreover, under Sikkim Organic Mission, the State has 76,392 hectares of its cultivated area certified as fully organic and as such usage of organic fertilisers like Azolla, vermi-compost etc. needs to be encouraged.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- The Soil Conservation department of the State Govt. is well equipped with technical manpower for taking up various land development activities. Agricultural Engineering Wing of the Agriculture Department also is instrumental in implementation of activities like drainage and reclamation.
- State Tissue Culture Centre was established in the East Sikkim under Department of Science & Technology and Climate Change. The center has imparted training on orchid tissue culture and orchid cultivation to the rural women of Sikkim and provided with orchid saplings on successful completion.
- Lack of awareness among the farmers about importance of quality seed in increasing production

2.2.3.3 Assessment of Credit Potential for the financial year 2024-25

- At present, cow dung is the main source of fertilizer in the State but it is not enough to meet the demand of bio-fertilizers. Hence, vermi-compost as a bio-fertilizer has demand. Since other alternatives such as Tissue culture, Agri bio- technology, Seed production and Bio-pesticides have not picked up much in the district, credit potential has been projected only in respect of Vermicompost.

(₹ Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy. Unit	Fin. Outlay	Bank Loan @ 75%
Gangtok					
Vermi Compost (12' x 4' x 2')	No.	0.25	50	12.50	9.39
Pakyong					
Vermi Compost (12' x 4' x 2')	No.	0.25	64	16.00	12.00
Total			114	28.50	21.39

2.2.3.4 Other related matters

- Department of Agriculture, Central Agriculture University, ICAR and Krishi Vigyan Kendra are the important players in promotion of organic agriculture in the district. In addition there are a few private NGOs/Agencies which are taking up these activities. Various programmes on vermicomposting are being taken up by State Govt to disseminate the cheap and easy technique of vermicompost preparation.

2.3 AGRICULTURE –ANCILLARY ACTIVITIES

The Ancillary activities cover the following loans.

- Loans up to ₹5 crore to co-operative societies of farmers for disposing of the produce of members.
- Loans for setting up of Agri-clinics and agri-business centers.
- Loans for food and agro-processing up to an aggregate sanctioned limit of Rs.100 crore per borrower from the banking system.
- Banks loans to Primary Agriculture Credit Societies (PACS), Farmers Service Societies (FSS), Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.

2.3.1. FOOD AND AGRO PROCESSING

2.3.1.1 Status of the Sector in the district

Sikkim is endowed with varied agro-climatic condition suitable for cultivation of large number of sub-tropical and temperate fruits but due to land scarcity and economic viability only fruits like Sikkim Mandarin and Passion fruit are commercially cultivated. The State produces about 75% of India's large cardamom which enjoys a high value export market. The ginger produced in Sikkim forms 11 % of the National Production and has also export prospects. As such, there is scope for value addition to cardamom, ginger and citrus fruits and other cash crops through agro-based industrial units. Post-harvest technology and management plays a crucial role in value addition to agriculture. Investment in Agro & Food Processing sector have not been commensurate with the large potential available in the state as a result of which linkages between production, post-harvest management, processing and marketing including export largely remain weak.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

This sector includes food grain processing, fruit & vegetable processing, dairy & poultry processing, poultry & meat products, milk & milk products processing. There is scope for production and marketing of horticultural produce in large scale. Sikkim State Co-operative Marketing Federation (SIMFED) is providing necessary support service to farmers for marketing of agricultural produce. The Government has set up one processing unit at Singtam (East Sikkim).

The infrastructure for processing of agriculture produce is not adequate in the district. The State Government can open marketing outlet of agro products and milk products at strategic points which will cater to residents as also tourists. Although there is enormous scope of production and marketing of agro and food products, but enough infrastructure has not been created for the same. Despite producing varieties of fruits and vegetables there is no big fruit extraction industry in the district.

IFFCO begins construction of Food Processing unit in Sikkim. Two Food Processing Units are to be constructed at a cost of Rs 50 crores. These food processing units are to give a boost to the organic farming in Sikkim. With the help of these units, SIFCO is to begin Ginger trading through its agencies in Italy, Germany, and other European countries. These units are to deal with organic products alone. It will also promote Green Himalayan economy.

2.3.1.3 Assessment of Credit Potential for financial year 2024-25

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy. Unit	Fin. Outlay	Bank Loan @ 75%
Gangtok					
Food & Agro Processing Units	No	5.00	423	2115.00	1586.25
Pakyong					
Food & Agro Processing Units	No	5.00	115	575.00	431.25
Total			538	2690.00	2017.50

2.3.1.4 Other related matters

Adoption of Post-harvest technology can enable farmers get additional income. Investment in Agro & Food Processing sector have not been commensurate with the large potential available because of which linkages between production, post-harvest management, processing and marketing including export largely remain weak.

2.3.2. AGRI ANCILLARY ACTIVITIES-OTHERS

2.3.2.1 Introduction

As per revised RBI Guidelines on Priority Sectors, Loans to Primary Agriculture Credit Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs) for on-lending in agriculture sector, Loans under Agri Clinic and Agri Business Center (ACABC) scheme are included in other ancillary activities of agriculture. Under ancillary activities, the following activities are considered:

- i. Loans up to ₹5 crore to co-operative societies of farmers for disposing of the produce of members.
- ii. Loans up to ₹5 crore to co-operative societies of farmers for disposing of the produce of members.
- iii. Loans up to ₹50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, GoI that are engaged in agriculture and allied services.
- iv. Loans for setting up of Agri clinics and Agribusiness Centres. (ACBC)
- v. Loans for Food and Argo-processing up to an aggregate sanctioned limit of ₹100 crore per borrower from the banking system.
- vi. Loans to Customer Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines etc., and undertake farm work for farmers on contract basis.
- vii. Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on lending to agriculture.
- viii. Loans sanctioned by banks to MFIs for on-lending to agriculture sector.
- ix. Loans sanctioned by banks to registered NBFCs (other than MFIs) for on-lending as per RBI conditions.
- x. Outstanding deposits under RIDF and other eligible funds with NABARD on account of priority sector shortfall.

Loans to PACS / FSS / LAMPS

The Cooperative Societies of farmers may be provided short term loans for disposing of their produce so that necessary arrangements could be made to transport it to the markets in the neighboring places where it could fetch better price. The loan could be provided for a short period, say 45 to 60 days, repayable in one lumpsum installment of principal and interest. This would benefit both the farmers and the Banks.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The cooperative societies and Agri clinics are a very nascent in the State, along with State Govt.. Their lending portfolios and services fold must be increased and popularized. NABARD is actively supporting micro enterprises through SHGs/JLGs/ Promoting FPOs strengthening the MPCs.

2.3.2.3 Assessment of Credit Potential for the financial year 2024-25

(₹Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy. Unit	Fin. Outlay	Bank Loan @ 75%
Gangtok					
Loans to Co-op Societies for disposing of produce	No	14.40	18	259.20	194.00
Subtotal			18	259.00	194.00

Pakyong					
Loans to Co-op Societies for disposing of produce	No	14.40	6	86.40	64.80
Subtotal			6	86.40	64.80
Total			24	345.40	258.80
Others		Unit Cost	Phy. Unit	Fin. Outlay	Bank Loan @ 100%
Gangtok					
PMJDY	No	0.10	219	21.90	21.90
SHG	No	1.10	534	510.40	510.40
JLG	No	1.00	330	330.00	330.00
Subtotal			1083	862.3	862.3
Pakyong					
PMJDY	No	0.10	108	10.80	10.80
SHG	No	1.10	140	160.60	160.60
JLG	No	1.00	103	103.00	103.00
Subtotal			351	274.4	274.4
Total			1434	1136.70	1136.70

2.3.2.4 Critical Interventions required for creating a definitive impact in the sector:

- At present there very few cooperative societies and Agri-clinics in the district that are working efficiently. More focus has to be given to bring private entrepreneurs into the fold.
- Strengthening of PACS/MPCS through Special Refinance Scheme of NABARD for transformation of PACS as MSC.

2.3.2.5 Suggested Action Points

- Hon'ble Union Finance Minister announced the Government support to NABARD for computerization and integration of 63000 functional Primary Agriculture Cooperative Societies (PACS) with the Core Banking System of the District Central Cooperative Banks to ensure smooth credit flow to farmers in the rural areas.
- Data base on Agri-professionals needs to be built.
- Awareness about schemes like ACABC / various support and subsidy schemes available needs to be created.
- Dedicated NGOs are required to organize group of farmers into FPOs.

2.3.2.6 Other related matters

- Credit Guarantee Scheme has been introduced by NABARD for advancing loans to FPOs/OFPOs by Subsidiaries of NABARD. The maximum credit guarantee cover per FPO at any point of time under the scheme will be limited to Rs.1.50 crore. The primary objective of CGS is to provide a Credit Guarantee Cover for loans to FPOs by eligible lending institutions thereby minimizing their lending risks in respect of Credit Facilities so as to encourage them to provide Collateral free credit to FPOs.

CHAPTER 3

CREDIT POTENTIAL FOR MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)

3.1.1 Introduction

MSME Sector has been recognized worldwide as an Engine of Economic growth and for promoting equitable development of a country. This sector is capable of generating huge employment opportunities with low capital, operational flexibilities and quick adoption of technologies. MSMEs are backbone of Indian economy as nearly 63 million MSMEs contribute around 45% to manufacturing output, more than 40% to exports, over 28% of the Indian GDP while creating employment to 111 million people. Under ambitious plan of Government of India to make India a ₹5 Trillion Economy by 2025, MSME Ministry has set a target of 50% MSME contribution to GDP. MSME constitute 95% of total industrial units in our country.

Definition of Micro, Small and Medium Enterprises: Ministry of Micro, Small and Medium Enterprises vide its notification dated 1st June, 2020 has given revised composite definition of MSME Units (Manufacturing Enterprises and Enterprises rendering Services) by effecting amendments in the MSMED Act 2006 which is as under:

1. A Micro Enterprise, where the investment in Plant and Machinery or Equipment does not exceed ₹1 Crore and turnover does not exceed ₹5.00 Crores.
2. A Small Enterprise, where the investment in Plant and Machinery or Equipment does not exceed ₹10.00 Crores and turnover does not exceed ₹50 Crores.
3. A Medium Enterprise, where the investment in Plant and Machinery or Equipment does not exceed ₹50.00 Crores and turnover does not exceed ₹250.00 Crores.

The above new definition is effective from 1st July, 2020. New MSME definition covers almost 99 per cent of all firms enabling MSMEs to grow and create jobs with the removal of artificial separation between manufacturing and service MSMEs.

The establishment of Hydro Power Projects, Pharmaceutical Units, and development of Tourism started industrialization process in the State. Sikkim Industrial Development Board was also formed to support this mission. There are already some reputed industrial units set up in the state, including many Pharmaceutical Units. Directorate of Capacity Building was established in 2007 followed by the State Institute of Capacity Building at Karfector, Jorethang in 2009 to equip younger generations with desired skills. There are 42 Livelihood Schools across the State to train youths.

Tourism has been promoted as an industry in the state. A large number of Tourism activities like river rafting, trekking, mountain biking, boating, paragliding, rock climbing etc. Are available in the district. In addition to this, Village Tourism, Home Stay, Cultural Tourism, Pilgrimage Tourism, Adventure Tourism, Traditional Food Tourism, Nature Tourism and Flower Festivals are main activities in the district. Thus, a large number of tourist infrastructures have been established across the State to promote tourism.

3.1.2 Infrastructure and linkage support available, planned and gaps.

- The extension services to the rural entrepreneurs in the district are mainly provided by the DIC, UD&HD, SRDA, Directorate of Handicrafts and Handloom, KVIC and KVIB.
- Ministry of Micro, Small & Medium Enterprises, Government of India has set up a MSME Development Institute at Gangtok. The institute provides Techno-Economic and Managerial assistance to existing enterprises as well as to prospective entrepreneurs. The institute also provides subsidy to the entrepreneurs for setting up various enterprises.
- Various government schemes are under implementation in the district for development of the MSME sector, the same are detailed as under:

a. Pehchan Scheme

The Union Textiles ministry has launched the scheme on 07.10.2016 to provide identity card to artisans across the country. The card can be used for opening of bank accounts, artisan credit card, credit guarantee, insurance

and avail benefits of government schemes. The artisans can get themselves enrolled for the scheme free of cost from the office of DC handicrafts, Deorali, Gangtok.

b. Pradhan Mantri Mudra Yojana

Under the scheme loans in the range of ₹50,000/- to ₹10 Lakh are provided to small business owners. Under the scheme, Mudra loan card is provided to the borrowers, which acts as Debit card as well as Credit card. Mudra Bank provides refinance to banks / MFIs for implementation of the scheme. Under the aegis of Pradhan Mantri MUDRA Yojana (PMMY), there is scope of financing Non-corporate Small Business segments.

c. Stand up India Scheme

GoI has launched the scheme in order to facilitate bank loans between ₹10 lakh and ₹1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a Greenfield enterprise. This enterprise may be in manufacturing, services, or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur. Detailed guidelines are available on www.standupmitra.in.

d. Prime Ministers Employment Generation Programme (PMEGP)

Prime Minister's Employment Generation Programme (PMEGP) scheme was announced by Hon'ble Prime Minister of India on 15th August 2008. The Scheme is implemented through KVIC and State/UT Khadi & V.I. Boards in Rural areas and through District Industries Centre in Urban and Rural areas. The scheme provides subsidy for setting up micro enterprises. Subsidy @35 % is available for rural areas and @25% is available for urban areas in Sikkim.

e. Skilled youth Startup scheme of Govt. of Sikkim

The scheme provides back ended subsidy assistance @50% for BPL and 35% for others on financially viable projects. Under the scheme the activity could be undertaken in agriculture and allied sector/ manufacturing services/business/cooperative schemes. Overall, 19 sub-sectors have been identified under the above broad specifications with permissible projects costs ranging from Rs.3.00 lakh to Rs.20.00 lakhs.

3.1.3 Assessment of Credit Potential for the financial year 2024-25

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy Unit	Fin. Outlay	Bank Loan @ 80%
Manufacturing					
Gangtok					
Micro Units	No	20.00	890	17800.00	14240.00
Small Units	No	225.00	46	10350.00	8280.00
Medium Units	No	1200.00	10	12000.00	9600
Subtotal			946	40150	32120
Pakyong					
Micro Units	No	20.00	126	2520.00	2016.00
Small Units	No	225.00	3	675.00	540.00
Medium Units	No	1200.00	1	1200.00	960.00
Subtotal			130	4395	3516.00
Sub Total - MSME			1076.00	44545.00	35636.00
Service Sector					

Gangtok					
Micro Units	No	10.00	930	9300.00	7440.00
Small Units	No	150.00	11	1650.00	1320.00
Medium Units	No	1100.00	9	9900	7920.00
Sub Total			950	20850.00	16680.00
Pakyong					
Micro Units	No	10.00	107	1070.00	856.00
Small Units	No	150.00	3	450.00	360.00
Medium Units	No	1100.00	1	1100.00	880.00
Sub Total			111	2620.00	2096.00
Total			1061.00	23470.00	18776.00
Gangtok					
Manufacturing & Service Sector - Working Capital					12200.00
Pakyong					
Manufacturing & Service Sector - Working Capital					1403.00
Grand Total					68015.00

3.1.4 Other related matters

- NABARD provides grant for skill development training programs to SHGs through various schemes like MEDP, LEDP etc.
- The recent establishment of Hydro Power Projects, Pharmaceutical Units and development of Tourism, started industrialization process in the State Sikkim Industrial Development Board was also formed to support this mission. There are already some reputed industrial units being set up in the state, including a large number of Pharma Units.
- Cluster based on various themes such as Culture, Pilgrimage, Food nature, Ecology may be promoted for encouraging tourism activities.
- Skill enhancement of rural youth to provide speculated professional services to the tourist in the district.

CHAPTER 4

CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING

4.1 CREDIT POTENTIAL FOR EXPORT CREDIT

4.1.1 Introduction

Exports form the most important source of foreign exchange for developing countries. All developing countries including, India strives to increase their exports as a means for mobilizing resource for their developing plans. Growth in Argo- exports not only brings in additional foreign exchange for the country but benefits a large number of people involved in the production, processing and export of such products.

After a decade of fluctuating cardamom yields and relatively low prices, the last few years have seen a significant uptick in the production of large or black cardamom in Sikkim. In 2020, India accounted for slightly over 8 per cent of the world's cardamom (large and small) exports, valued at \$114 million – a jump of almost 100 per cent from 2019. The introduction of the ODOP initiative, and a renewed focus on black cardamom in the district resulted in a 250 per cent jump in district exports from \$2 million in 2018-19 to more than \$7 million in 2019-20.

4.1.2 Infrastructure and linkage support available, planned and gaps

- Sikkim, being declared an Organic State, there is rise in demand for export credit for large cardamom from the district. The Government of Sikkim, through the Sikkim Organic Mission, is implementing the Central Sector Scheme entitled “Mission Organic Value Chain Development for Northeastern Region” (MOVCD) launched by the Ministry of Agriculture and Farmers’ Welfare, Government of India.
- Large cardamom and ginger are grown as an important spice crop in the state of Sikkim. The demand for large cardamom and Ginger in the export market is bound to increase steadily. However, the internal consumption of cardamom and ginger are also increasing affecting exportable surplus. This situation could be improved by increasing productivity.

4.1.3 Assessment of Credit Potential for financial year 2024-25

Considering the factors influencing the credit flow under this sector in future, the physical and financial estimates for the year 2023-24 has been furnished below:

(₹ Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy Unit	Fin. Outlay	Bank Loan @ 80%
Gangtok					
Export Credit	No	20.00	2	40	32
Pakyong					
Export Credit	No	20.00	2	40	32
Total			4	80.00	64.00

4.1.4 Other related matters

- Ginger and turmeric also have a good potential for export, both in raw and processed forms. Export credit for these two items needs to be explored for better remuneration. Another commodity which attracts attention is the Sikkim mandarin (orange). Though it is being exported to nearby states, it can fetch better price if exported to other areas. Initially, the exporting avenue may be sought within country and later to foreign countries.

4.2 CREDIT POTENTIAL FOR EDUCATION

4.2.1 Introduction

With the objective of making Sikkim a fully literate state and the Sikkimese people fully – literate citizens, the State Government has been investing over 20 percent of annual budget in the education sector. Education is free up to the College level. There is provision for free distribution of school uniforms, books, exercise books, school bags, raincoats etc.

4.2.2 Infrastructure and linkage support available, planned and gaps

Under the Chief Minister's Merit Scholarship, students are sponsored to various public schools outside and inside the State on the basis of examination held at the Class V level. Under the Chief Minister's Free Scholarship, the State Government bears the entire cost of expenditure for any Sikkimese who is able to secure admission in any twenty best Universities of the world.

In order to encourage girl children, the Prerna Yojana provides scholarship of cash award of ₹3,000 annually for girl children excelling in their studies at the district levels.

Sikkimese educated youth have been sent by the State Government to reputed Centers across the Country for undergoing coaching under Union Public Service Commission and Staff Service Coaching Scheme.

4.2.3 Assessment of Credit Potential for financial year 2024-25

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy Unit	Fin. Outlay	Bank Loan @ 80%
Gangtok					
Education	No	4.60	152	699.20	559.36
Pakyong					
Education	No	4.60	71	326.60	261.28
Total			223	1025.80	820.64

(₹ Lakh)

4.2.4 Other related matters

Banks can promote education loans through loan melas. They can also promote education loans with the help of active support from the educational institutions located in the district. Government of Sikkim may consider the sharing of interest burden of education loan as also the banks may the reduction in loan formalities.

4.3 CREDIT POTENTIAL FOR HOUSING

4.3.1 Introduction

Housing is one of the basic needs of life and therefore remains the top priority of any person, government, and society at large. The housing sector alone contributes 5-6 per cent to the country's Gross Domestic Product (GDP). The widening gap between demand and supply of housing units and affordable housing finance solutions is a major policy concern.

Housing Finance under Priority Sector Lending cover the following:

- Loans to individuals up to ₹35 lakh in metropolitan centers (with population of 10 lakh and above) and loans up to ₹25 lakh in other centers for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan center and at other center's should not exceed ₹45 lakh and ₹30 lakh respectively.
- Housing loans to banks' own employees will not be eligible for classification under the priority sector.

- Loans for repairs to damaged dwelling units of families up to ₹10 lakh in metropolitan center's and up to ₹6 lakh in other center's
- Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to a ceiling of ₹10 lakh per dwelling unit.
- The loans sanctioned by banks for housing projects exclusively for the purpose of construction of houses for economically weaker sections and low-income groups, the total cost of which does not exceed ₹10 lakh per dwelling unit.

4.3.2 Infrastructure and linkage support available, planned and gaps

Sikkim is one of the smallest states in India both in terms of population and area. The present population of Sikkim stands at 6.79 Lakhs as compared to last year figure of 6.72 Lakhs in 2020. Growing population and rise in income levels of people resulting in the expansion of the **housing** industry. According to census 2001, number of households in Gangtok Notified Town Area (NTA) is 6202. It is a known fact that most people who do not own land in Gangtok, apply to the UDHD for housing sites, which enables them to construct buildings and rent out the premises while retaining a floor for their own accommodation. With a high growth rate of the MIG and HIG in Gangtok, not restricted to the Government sector alone, pressure on the UDHD for allotment of housing sites is mounting. Details of Govt. Housing schemes are as under:

- **Chief Minister Gareeb Awas Yojana (CMGAY).**

Support is available under Chief Minister's Gareeb Awas Yojana for construction of RCC framed houses with GCI sheets roofing over tubular steel truss and brick wall partition. CMGAY has been envisaged as an immediate relief to the senior citizens who are staying without any immediate support or family members.

- **Sikkim Garib Awas Yojana(SGAY)**

Under the scheme, financial support of Rs. 17.51 lakhs is provided by State Government for construction of Single story RCC house. This scheme is being implemented to make Sikkim Kuchcha house free State.

- **Pradhan Mantri Awas Yojana – Gramin (PMAY-G)**

PMAY-G is also under implementation in the State. The scheme aims to develop affordable homes for poor families including BPL populace in rural areas. Under the scheme, the beneficiaries in eastern and hilly areas would be provided with financial assistance of ₹1,30,000/- for construction of house. Under the PMAY-G scheme, home loans up to Rs. 2 Lakh taken in 2022 for construction or extension of houses in rural areas will receive an interest subvention of 3%.

4.3.3 Assessment of Credit Potential for financial year 2024-25 (₹ Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy Unit	Fin. Outlay	Bank Loan @ 80%
Gangtok					
Housing	No.	10.00	575	5750.00	4600.00
Pakyong					
Housing	No.	10.00	78	780.00	624.00
Total			653	6530.00	5224.00

4.3.4 Critical infrastructure required for creating a definitive impact.

Lack of proper and online land records. This makes it difficult for the banks to provide loan with building as a primary security.

4.3.5 Suggested action points

Banks may simplify housing security norms as providing housing loans to salaried persons is the most ensured ones for recovery. They may take a proactive role to take care of housing loan needs.

4.3.6 Other related matters

- Banks may simplify housing security norms as providing housing loans to salaried persons is the most ensured ones for recovery. They may take a proactive role to take care of housing loan needs.

Eligible institutions may take opportunity to extend housing loans and avail refinance from NABARD under the scheme.

CHAPTER 5

CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1 INFRASTRUCTURE PUBLIC INVESTMENTS

Infrastructure is a broad term encompassing investments which create the base for direct economic activities and generation of income and is an index of development status of the district. Adequate and appropriate infrastructure is essential to exploit full development potential of the district.

Rural infrastructure within its ambit covers, economic infrastructure such as transport and communication, power, irrigation, storage and processing, animal husbandry, poultry, dairy and fisheries, information technology and social infrastructure namely education, health, research, and extension. The major infrastructure areas where public investments and Government initiatives are prominently required are Irrigation, Power, Transport, Communication, Education and Health.

Investment in rural infrastructure fosters agricultural growth, creates new economic opportunities and activities, generates employment and income, and improves delivery of other rural services. Therefore, in 1995-96, Rural Infrastructure Development Fund (RIDF) was created in NABARD to facilitate public investments for rural infrastructure. State Governments avail RIDF assistance for creation of wide variety of rural infrastructure covering 39 activities, under three broad categories, viz., Agriculture and related sectors, Rural connectivity, and social sectors. Over the years, RIDF has emerged as a preferred source of funding for State governments. This led to creation of many other funds in NABARD for supporting specific rural infrastructure activities viz. Warehouse Infrastructure Fund, Food Processing Fund, Long term Irrigation Fund, Dairy Processing and Infrastructure Development Fund, Micro Irrigation Fund, Fisheries and Aquaculture Infrastructure Development Fund etc.

As on 31 March 2023, 1321 projects had been sanctioned under RIDF in Sikkim. Total amount of loan sanctioned was Rs.1029.94 crore and disbursement were Rs.764.29 crore. The sectors covered under sanctions were Minor Irrigation, Rural Roads and bridges, Rural Drinking Water, Rural Education Institutes, Rural Marketing Centres etc. More focus needs to be concentrated on minor irrigation.

The implementation of the RIDF projects sanctioned so far has provided connectivity to rural villages, additional cultivable command area for irrigation to farmers and recurring employment opportunities to the poor.

5.2 SOCIAL INFRASTRUCTURE INVOLVING CREDIT

5.2.1 Introduction

Since East District has a huge number of tourist spots, like various places in Gangtok, Nathula Pass, Baba Mandir, Changu Lake, Zuluk, Rumtek and Ranka Monasteries and many others, there is good potential for construction of Public safe drinking water facilities, Pay and Use Toilets and Parking Facilities at these places.

5.2.2 Infrastructure and linkage support available, planned and gaps.

With special focus from the Government to develop the State as a tourist center, lot of focus has been given to develop social infrastructures.

5.2.3 Assessment of Credit Potential for financial year 2024-25

(₹Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy Unit	Fin. Outlay	Bank Loan @ 80%
Gangtok					
Pay and Use Toilets	No	2.50	3	7.50	6
Pakyong					
Pay and Use Toilets	No	2.50	3	7.50	6
Total			6	15.00	12.00

5.2.4 Other related matters

The assistance for creation of social infrastructures viz. roads and bridges, irrigation projects, rural drinking water supply, school/hostel buildings etc. can be had from NABARD under RIDF and NIDA.

5.3 CREDIT POTENTIAL FOR RENEWABLE ENERGY

5.3.1 Introduction

Renewable energy is generally defined as energy that comes from resources which are naturally replenished on a human timescale such as sunlight, wind, rain, tides, waves, and geothermal heat. Renewable energy replaces conventional fuels in four distinct areas: electricity generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services. The pressure of increasing population on the one hand and limitations in providing energy in the required quantity from conventional fossil sources on the other hand, has become one of the most burning issues for the country. Renewable sources of energy are going to play an increasingly important role in the future.

Revised Priority Sector guidelines issued by RBI vide their Circular dated 04th September 2020 & revised on 02 August 2022

Bank loans up to a limit of ₹30 crore to borrowers for purposes like solar based power generators, biomass-based power generators, windmills, micro-hydel plants and for nonconventional energy based public utilities, viz., street lighting systems and remote village electrification etc., will be eligible for Priority Sector classification. For individual households, the loan limit will be ₹10 lakh per borrower, will come under Priority Sector.

5.3.2 Infrastructure and linkage support available, planned and gaps.

The Govt. of Sikkim encourages people to acquire bio-gas plants for their domestic use which is linked to financial assistance from the Govt. through SREDA. The State Government is also encouraging introduction of solar energy in the State.

The setting up of Bio-gas plants, as an alternative source of energy, is slowly but steadily gaining importance with gradual shrinkage of areas under forest and scarcity of fuel wood. Further, Bio-gas plants can contribute significantly to maintaining village sanitation in addition to producing high value composts.

5.3.3 Assessment of Credit Potential for financial year 2024-25

(₹Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy Unit	Fin. Outlay	Bank Loan @ 80%
Gangtok					
Solar Equipment – Flat plate	No	0.22	19	4.18	3.35
Biogas / Gobar Gas	No	0.30	18	5.40	4.32
Subtotal			37	9.58	7.67
Pakyong					
Solar Equipment – Flat plate	No	0.22	19	4.18	3.35
Bio-Gas / Gobar Gas	No	0.30	18	5.40	4.32
Subtotal			37	9.58	7.67
Total			74	19.16	15.34

5.3.4 Critical infrastructure required for creating a definitive impact.

Non-availability of adequate number of trained masons for construction and maintenance of plants is a limiting factor in encouraging the rural people to go for Biogas plants.

5.3.5 Suggested action points

- The significance of bio-gas plants has so far not been realized in the district. This is primarily due to lack of awareness campaigns, which may be addressed through print, audio and visual media.
- There is lack of effective linkage between potential users/prospective entrepreneurs, banks and the implementing agency. There is a need for creation of synergy between corporate sector, government labs/institutions and NGOs so that low-cost renewable energy technologies can be developed and disseminated in rural areas.
- Government may take necessary provisions for installation of Solar Street Lamps in remote areas.
- Tie up with Corporates under CSR funds for improving infrastructure in schools, colleges and health centers as well as creating sanitary facilities will augment development of social infrastructure.

5.3.6 Other related matters

As per the revised Priority Sector guidelines of RBI, bank loans up to a limit of ₹30 crore to borrowers for purposes like solar based power generators, biomass-based power generators and for non-conventional energy based public utilities viz. street lighting systems and remote village electrification will come under Priority Sector. For individual households, the loan limit of ₹10 lakh per borrower will be considered under priority sector.

CHAPTER 6

6.1 INFORMAL CREDIT DELIVERY SYSTEM

6.1.1 Introduction

Micro finance occupies a pivotal position in the Socio- economic development of India and stands as one of the most promising and cost-effective tools in the fight against global poverty. India ranks first in terms of percentage growth rate of borrowers and gross loan portfolio (GLP) as per the Microfinance Barometer 2017 which ranked the world's top 10 countries in Microfinance based on loan portfolio. Microfinance is playing a crucial role in development of Indian Economy by enhancing credit access for rural households through its initiatives, which have a major stake in bringing the unbanked women to the mainstream by bringing them into the domain of SHG- BLP on a continuous basis. Being one of the most effective tools of reducing poverty Microfinance has a significant role in bridging the gap between the formal financial institutions and the rural poor.

NABARD's Self-Help Group–Bank Linkage Program (SHG–BLP) has helped empower rural women bereft of resources and access to formal banking through its innovative approach to financial literacy, group collateral approach, and purpose neutrality of loans. This program, since its inception in 1992, has assisted rural women to save, borrow, and build social capital and now includes 16.2 crore households in its fold. This program has improved the lives of women and achieved several milestones in savings and bank linkage. By helping their members to earn better and reduce their dependence on private moneylenders, SHGs have proven to be a sustainable option, particularly for rural women. NABARD released ₹513 lakh as grant to SHGs promoting institutions in FY 2022-23, leading to savings linkage of 4,489 SHGs and credit linkage of 9,305 SHGs.

6.1.2 Infrastructure and linkage support available, planned and gaps.

- **Under DAY - NRLM program**, Revolving Funds (RF) @ Rs.10,000-15,000 per SHG and Community Investment Support Fund (CISF) @ maximum of Rs.2,50,000 per SHG is provided to Self Help Groups (SHGs) and their Federations to take up self-employment for income generation.
- **Under the Self-Employment Program (SEP)**, interest subvention over and above 7 percent rate of interest is available to all SHGs accessing bank loans. An additional 3 percent interest subvention is also available to all women SHGs who repay their loan in time.
- SHGs are also linked to banks for availing loans for taking up various livelihood activities.
- Capacity building and technological support is also provided to the target households for taking up income generating activities both in farm and non-farm sectors.

Many NGOs/VAs, Government agencies viz. SRDA, ICDS, Block Officials and banks are actively promoting groups of rural poor under various projects which are based on the core principles of SHG promotion specified by NABARD. NRLM and SRLM programs are also under implementation in the district. Linking of these groups with banks, supplements the savings of the group, and makes credit available for income generating activity. Sikkim Rural Livelihood Mission (SRLM) in collaboration with Human Resource Development Department (HRDD), Govt. of Sikkim is nurturing and providing handholding support to around 1507 SHGs in the district. All the SHGs have been saving linked. To strengthen the SHGs, Govt. of Sikkim has taken various initiatives such as:

- The contract of stitching School uniforms for all the Govt. schools in the State has been given to the SHGs. The scheme is being implemented by SRLM.
- During the period of covid-19, all the State Government departments have procured masks and sanitisers through the SRLM promoted SHGs in the State.

6.1.3 Assessment of Credit Potential for the financial year 2024-25 (₹Lakh)

Activity	Unit Size	PLP 2024-25			
		Unit Cost	Phy. Unit	Fin. Outlay	Bank Loan @ 100%
Gangtok					
PMJDY	No	0.10	219	21.90	21.90
SHG	No	1.10	534	510.40	510.40
JLG	No	1.00	330	330.00	330.00
Subtotal			1083	862.3	862.3
Pakyong					
PMJDY	No	0.10	108	10.80	10.80
SHG	No	1.10	140	160.60	160.60
JLG	No	1.00	103	103.00	103.00
Subtotal			351	274.4	274.4
Total			1434	1136.70	1136.70

Note: Block Wise/Sector Wise potential is given in the Annexure under Ancillary Activities – Others

6.1.4 Critical infrastructure required for creating a definitive impact.

The issues hampering the growth of SHG-BLP in the district are - absence of post disbursement monitoring by banks and departments, low quantum of loan per SHG member and absence of repeat loans.

6.1.5 Suggested action points

Many NGOs/VAs, Government agencies viz. SRDA, Block Officials and banks are actively promoting groups of rural poor under various projects which are based on the core principles of SHG promotion specified by NABARD. These small sized socio-economic homogeneous groups are in a position to interact better with financial institutions and have better access to credit as compared to individuals. Linking these groups with banks, supplements the savings of the group and makes credit available for income generating activity and converting SHGs into micro-enterprises.

6.1.6 Other related matters

- Banks have a role to play in the promotion and development of this sector in the district. Sensitisation of Bankers is required for dealing with these project proposals. The Government bodies in rural areas may sensitise the JLG members on need of timely repayment of loans availed. NABARD has entered into MoU with SRLM.
- **Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM)**, under Ministry of Rural Development, across the country in a mission mode with the objective of organizing the rural poor women into Self Help Groups (SHGs) and continuously nurturing and supporting them to take economic activities till they attain appreciable increase in income over a period to improve their quality of life and come out of abject poverty. The program aims to ensure that at least one-woman member from each rural poor household (about 9 crore) is brought into the fold of women SHGs and their federations within a definite time frame. Credit guarantee fund for micro unit and Collateral free loans to SHGs up to Rs.20 lakhs also available under DAY-NRLM.

CHAPTER 7

Critical Interventions required for creating a definite impact

Sr. No.	Name of the Sector	Critical Interventions required	Likely outcome/Impact
1	Crop Production, Maintenance & Marketing	<ul style="list-style-type: none"> Nutrient management program, promoting vermi-compost program, organic package of practice in crop production needs to be propagated at mass level. Introduction of new emerging crops and crop diversification to high yielding varieties and high value crops. Value addition and food processing centers to maintain quality of traditional crops of high export potential. Establishing market infrastructure and marketing opportunities thus ensuring profitability of cropping system and handsome rate of return. 	<ul style="list-style-type: none"> The line departments may ensure timely and adequate supply of planting materials of HYV/Improved Variety through their seed farms for increasing the productivity. Coverage of all eligible farmers under KCC. All line departments, banks and NGOs need to popularize and encourage farmers to take KCC and avail bank loans. Capacity building of farmers is needed for adopting new technology for best farming practices, so as to increase their yield.
2	Water Resources	<ul style="list-style-type: none"> Line departments may promote rainwater harvesting structures and micro-irrigation system at large scale to meet the water requirement during dry spell. Line departments may promote development of micro irrigation system for efficient use of water as per the crop needs so that additional area could be brought under irrigation. State government may utilize the funds under Micro Irrigation of Govt of India being implemented by NABARD to promote Micro Irrigation. Awareness creation needs to be done among farmers for promoting extensive use of water saving devices such as Drip/Sprinklers through workshops, field visits, distribution of leaflets, etc. 	A coordinated effort from all the stakeholders like Irrigation, Agriculture and Horticulture departments, bankers and other agencies is required to create awareness about water management in the district. NGOs/FPOs/SHGs may be involved for motivating farmers to take up water saving devices like drip and sprinkler systems etc.
3	Farm Mechanization	<ul style="list-style-type: none"> There is need to develop farm equipment's suitable for hilly terrain. This will reduce the drudgery in field operation, minimize cost and increase the farm income. The use of mechanical 	Role of Government agencies/NGOs/KVS/Voluntary Agencies (VAs) for awareness creation/popularization of Farm Mechanization is emphasized. Farmers need to be educated about the utility and

		<p>power will help in optimizing use of other resources and timely completion of farm operations.</p> <ul style="list-style-type: none"> Establishment of Agri-clinics and agri-business center/ farm machinery banks for custom hiring of farm machinery, particularly the small and light weight power tillers at reasonable rent needs to be done on a large scale. 	<p>application of farm equipment's. Technical know-how and training should be provided to the farmers with respect to appropriateness of farm machinery for the situation and for its proper use.</p> <p>Emphasis needs to be given to promote Farm Mechanization through Custom Hiring in Private sector by promoting Agri Business Centers. Unemployed youths can be trained as qualified technicians for servicing of power tillers and other farm equipment's.</p>
4	Plantation And Horticulture (Including Sericulture)	<ul style="list-style-type: none"> Mass scale publicity must be given to attract national and international buyers towards organic produce. Line departments need to address the transportation and storage constraints and establish organized marketing chains to integrate production and reduce post-harvest losses and to ensure remunerative prices to the producers. Marketing infrastructure for horticulture produce may be strengthened. SIMFED/NERAMAC may play a major role in providing marketing infrastructure. Honey collection and marketing centers needs to be promoted. Infrastructure development is required for promoting Floriculture. 	<ul style="list-style-type: none"> Banks may encourage farmers by extending credit facilities to take up new schemes on floriculture, medicinal and aromatic plants etc. Re-plantation and rejuvenation of old large cardamom plantations and Mandarin (Orange) orchards may also be financed by banks Awareness programs on new technology of cultivation and post-harvest management may be conducted widely. Farmers to be educated to adopt new technology, scientific packaging practices, grading and value addition etc. They need to be encouraged to practice beekeeping for additional returns along with the regular cultivation. <p>There is need for strengthening IPM laboratory for proper disease investigation and pest management for all important horticulture crops like large cardamom, ginger, mandarin orange, vegetables, and cymbidium orchid.</p> <ul style="list-style-type: none"> Emphasis needs to be given to promote formation of Farmers Clubs, SHGs, JLGs etc for better and effective organic farming. State Govt nurseries will have to be upgraded for supply of quality seeds in higher quantity. The units for sorting, grading and packaging may be created in the district. Line departments to ensure production of quality planting materials through tissue culture,

			seedling production, etc. for replacement of old orchards in a phased manner.
5	Animal Husbandry – Dairy Development	<ul style="list-style-type: none"> The internal meat production in the district comes to around 1932 MT (AH dept.) against a requirement of around 3650 MT per year. There is felt need for improving the crossbreeding programme under piggery in the district. There are no exclusive sheep/goat/piggery farms under the government sector in the district. Model units in the government sector are required. 	<ul style="list-style-type: none"> Financing of units in groups may be encouraged. Banks and MPCSSs should come forward for financing in rural areas. Cluster approach may be followed in dairy financing. Private milk processing and feed mixing plants and female calf/heifer rearing may be encouraged through bank credit. Dairy societies should have milk houses, electronic milko-testers, chaff cutters and fodder farms. Vermicomposting should be encouraged to utilise the dung and also to provide quality manure to the fields. There is potential for financing milk processing units and indigenous milk products manufacturing units in the district. Bankers and the dept. need to work out a strategy to popularize the activity.
6	Animal Husbandry – Poultry Development	<ul style="list-style-type: none"> The infrastructure essential for this activity needs to be developed with the active role of private sector. Custom hatching (wherein only the machinery part will be established, and the hatching eggs can be sourced from outside) unit can come up, especially under broiler sector. Setting up such units can mitigate the problems of availability of Day-Old Chicks (DOCs) on time and at the right price. The diagnostic and extension facilities are required to be set up by the Department of Animal Husbandry. Hybrid broiler parent breeding farm and hatchery units to be established. Infrastructure is required for cleaning, processing and value addition in meat and egg products. 	<ul style="list-style-type: none"> Banks may finance smaller unit to individual farmers and entrepreneurs through bank credit. Financing of commercial broiler units under environment-controlled conditions, Integrated broiler rearing and processing projects, Poultry feed plant and egg/ broiler cart, Broiler parent breeding farms and hatchery etc may be explored. AH&VS Department needs to make arrangements for adequate training facilities and extension services. <p>Maize, an important component of the poultry feed, is grown in surplus in the district. Private investments in the poultry feed, which are presently absent, may be developed for commercial poultry units. Growing layer pullets' production to provide ready to lay hybrid hens may be popularized by the Department.</p>
7	Animal Husbandry -	<ul style="list-style-type: none"> The internal meat production in the district comes to around 1932 MT (AH dept.) against a 	<ul style="list-style-type: none"> Government prefers stall-fed condition under goatery as grazing cause ecological damage. The

	Sheep, Goat, Piggery, etc.	<p>requirement of around 3650 MT per year.</p> <ul style="list-style-type: none"> • There is felt need for improving the cross-breeding program under piggery in the district. • There are no exclusive sheep/goat/piggery farms under the government sector in the district. Model units in the government sector are required. 	<p>concerned department may educate farmers on stall-feeding.</p> <ul style="list-style-type: none"> • Banks may consider financing commercial sheep rearing, goatery and piggery schemes in the district. Integrated sheep, goat, pig breeding, lamb, kid, and piglet fattening schemes may be financed. Slaughterhouse-cum-meat processing projects may be financed. • Insurance related procedures need to be streamlined for expeditious settlement of claims of affected borrowers. Lack of skills in tagging is one of the reasons affecting the tagging of animals by insurance company. Alternatively, incentives for tagging and issue of health certificates for veterinary officials need to be introduced. <p>Sheep/ Goat/ Piggery Co-operative Societies may be encouraged on the lines of Dairy Societies.</p> <p>Improved AH facilities like vaccination, supply of medicines, Artificial insemination facilities and other extension services may be ensured by the Department.</p> <p>Supply of cross-bred Boer bucks, Nellore rams and Large White Yorkshire / Large Black boars to upgrade local goats, sheep, and pigs respectively.</p> <p>SHGs / JLGs may be encouraged to take up the above activities on a group mode.</p>
8	Fisheries	<ul style="list-style-type: none"> • There is urgent need to establish fish seed farms. • Establishment of Fish Processing Units is required. Introduction of schemes for popularizing the fish products and provide marketing support through mobile outlets and kiosks. • Coverage of fish under insurance is required. 	<p>Banks</p> <p>Banks to take up financing fisheries schemes.</p> <p>Poly culture and integrated schemes may be financed</p> <p>Development Departments of Government</p> <p>The district is blessed with many freshwater streams which have a good number of local trout fish species in their natural habitat. Commercial ventures with financial help from other sources may boost the income level of the farming community.</p>

			<p>Department should promote integrated pisciculture.</p> <p>More awareness camps may be organized at Panchayat level for development of this sector.</p> <p>Department may consider setting up fish feed mill to augment the availability of same</p> <p>Water harvesting structures created for irrigation facilities during winter and spring can be utilized as fish rearing centres during summer and autumn.</p>
9	Construction of Storage and Marketing Infrastructure	<p>There is need to upgrade the existing market yards and develop at least one market sub yard in each block.</p> <p>There is need to set up rural godowns at Rangpo where the trucks coming from other states can be unloaded and the distribution of the goods can be taken up, instead of all the trucks coming up to Gangtok.</p> <p>In view of rising temperatures in summers, there is need for construction of multi-purpose cold storage which will assist in fetching better price to the farmers and avoid distress sale.</p>	<p>Banks may finance for construction of rural godowns. Banks may also finance under Capital Investment Subsidy Scheme for construction / renovation / modernization / expansion of Cold Storage.</p> <p>The godowns owned by MPCs are not WDRA-accredited. The same may be renovated and upgraded to make them WDRA-compliant. This would facilitate financing against NWRs by banks.</p> <p>Entrepreneurs may be financed under capital investment subsidy scheme formulated by Government of India for Development/ Strengthening of Agriculture Marketing Infrastructure.</p> <p>FPOs may be encouraged to take up market of local produce.</p> <p>Creation of storage infrastructure under PPP mode.</p>
10	Land Development, Soil Conservation and Watershed Development	<p>Development of Rainwater harvesting, water conservation promotion through land development and bench terracing are most important infrastructure required at the ground level. Further, mechanical and soil conservation measures like masonry spillways, retaining walls and stone check dams etc. are required to reduce the incidences of landslides.</p>	<ul style="list-style-type: none"> • To check soil erosion and landslides as also to develop the areas unsuitable for irrigation, the banks may encourage individual farmers for taking credit for activities such as bench terracing, land reclamation, contour trenching, soil conservation and water management. • Farmers may be encouraged to produce organic inputs / measures for maintaining of soil health activities on their own through bank credit. • Tie-up arrangements with bank finance may be made under the scheme where subsidy is available from the Departments for Land Development activities. The banks may encourage individual farmers for taking credit for activities such as

			<p>bench terracing, land reclamation, contour trenching, soil conservation and water management. Soil and water conservation on watershed basis should be the thrust areas for sustainable development in the hilly region.</p> <ul style="list-style-type: none"> • Soil testing by Agriculture Department should be taken up with the FPOs level aggressively. • There is need to create awareness among the farmers about the availability of institutional credit for various land development activities and their implications for enhanced prosperity. • The vegetation measures which include afforestation, agro-forestry, horticulture etc are expected to increase cropping intensity and offer considerable scope for further works on land development.
11	Agriculture Infrastructure – Others	Concerned State Government Departments may provide quality worms and trainings to farmers and agri-entrepreneurs in vermi-composting.	<p>The banks need to promote financing under GoI and State Govt. Subsidy Schemes for promotion of organic inputs in the district. Banks may provide term loan to farmers, individuals, and agri-entrepreneurs for setting up of such Commercial Units.</p> <p>Concerned Departments of the State Government may provide trainings to farmers and Agri-entrepreneurs on bio-fertilizer and bio-pesticide. Farmers' aggregates like MPCs Producer Societies / FPOs may be encouraged to take up commercial production of organic inputs viz., bio-fertilizer, vermi-compost, vermi-hatcheries etc as there will be rise in demand for the same. Training needs to be conducted on mass scale for Azolla farming. It needs to be advocated for its multipurpose uses viz fodder, fertilizer, feed etc.</p>
12	Agriculture - Ancillary Activities – Others	<ul style="list-style-type: none"> • At present there very few post-harvest agro-processing activities particularly in private sector for processing of agro based products • Financial assistance is available from institutions like NABARD, SIDBI, APEDA, MoFPI 	<ul style="list-style-type: none"> • The PM FME scheme intends to provide financial, technical, and business support to upgrade existing micro food processing enterprises. • Awareness programmes may be conducted for providing publicity regarding PM Formalisation of

		<ul style="list-style-type: none"> • Banks may finance small projects to SHGs, FPOs etc to boost up small entrepreneurs. • Availing support under PM Formalisation of Micro Food Processing Enterprising Scheme. 	<p>Micro Food Processing Enterprising Scheme.</p> <ul style="list-style-type: none"> • Farmers need to be motivated on cultivation of processable varieties of fruits and vegetables. • Processing units on cluster basis may be encouraged for benefits of economies.
13	Credit Potential For Micro, Small And Medium Enterprises	<ul style="list-style-type: none"> ➤ The bank finance to traditional sub-sectors of handlooms, handicrafts, village artisans and KVI units is almost nil in the district. ➤ Argo-based industries are required to be set up to absorb the unutilized manpower from agriculture sector. ➤ Common Facility Centers and Design Development Centers for the traditional crafts are needed in the districts. Skill up-gradation of rural artisans and strengthening of marketing infrastructure are required in this sector ➤ DIC may develop a database by mapping block-wise potential available and setup counselling centers to guide the entrepreneurs ➤ Geo tagging of all microenterprises under PMEGP 	<ul style="list-style-type: none"> ➤ Promotion of enterprises based on local resource to ensure to mobility and optimizing produce. ➤ DIC may organize Buyers Sellers Meets / Expos to help local entrepreneurs. ➤ Concerted efforts are needed to promote manufacturing of tourist utility items like tents, bags, decoration items and ready to eat food products etc. ➤ DIC and KVIB are developing new project ideas and maintaining updated area specific project profiles. They may guide potential entrepreneurs.
14	Credit Potential for Export	<ul style="list-style-type: none"> • Cultivation of high yielding varieties and those with high content of volatile oil should form part of the strategy to increase exports. Rejuvenation and replantation of large cardamom should be carried out on war-footing so that the produce can be directly exported thereby creating enough potential for export credit. • The large cardamom and mandarin orange plantation have started suffering from pests and various diseases, this needs to be addressed at the earliest by the horticulture department either by providing effective organic pesticides and treatment for these diseases or new species of resistant plants. 	<ul style="list-style-type: none"> • Ginger and turmeric also have a good potential for export, both in raw and processed forms. Export credit for these two items needs to be explored for better remuneration. • Lack of forex branches in the district makes credit access difficult to exporters, hence specialized branches dealing with foreign exchange and export related matters needs to be opened. • MSME entrepreneurs should be properly trained with technical assistance from banks for filling up of forms.

15	Social Infrastructure involving credit	Government should focus on more PPP projects in areas like pay and use toilets, development of parking areas and drinking water to meet the increasing demand of tourists.	There is huge demand especially from private players in these sectors. It is expected that lending in these sectors will increase as they are now covered under PSL norms. Awareness generation amongst the public and entrepreneurs is necessary. Govt Dept, various agencies/stake holders may promote these sectors for development of tourism.
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CHAPTER 8

Status and Prospects of Cooperatives

Status of Cooperatives in the State

The cooperative movement in Sikkim started to take shape with the enactment of the Sikkim Cooperative Societies Act 1955. Later, with the enactment of the Sikkim Cooperative Societies Act 1978 and consequently the Sikkim Cooperative Societies Rules of 1981, the cooperative movement got further boost. The Sikkim Cooperative Mission 2015 since aimed at diversifying the activities undertaken by cooperatives in the state and emphasized on establishing of Multi-Purpose Cooperative Society (MPCS) at every gram panchayat level. Focus is also on developing cooperatives on animal husbandry, construction, handloom, handicraft, organic farming, tourism and other sectors.

Structure and Outreach:

i. SISCO Bank : SISCO Bank got registered in 1996 and came into operation from 1999 under RBI license. Based on the recommendations of NABARD, SISCO Bank was granted scheduled status by RBI in February 2022. STCCS in Sikkim consists of two tiers - Sikkim State Cooperative Bank Ltd. (SISCO) at the State level and Multi-Purpose Cooperative Societies Ltd (MPCS) at the primary Level. There are 24 and 28 MPCS in Gangtok and Pakyong districts. A total of 178 PACS (MPCS) are affiliated to the StCB (SISCO Bank).

The Bank caters to the rural credit requirements with a special focus on PACS. Through various support measures from NABARD under CDF like CSP-NER, BDPIC, SISCO bank is working to empower cooperatives further. Further, SISCO Bank has been at the forefront of adopting various kinds of banking technologies, the latest being launch of mobile banking app in June 2022.

ii. SIMFED: Sikkim State Co-operative Supply and Marketing Federation Ltd (SIMFED) was established in the year 1983 as an apex marketing federation of the State for undertaking bulk marketing of agricultural & horticulture produces including important cash crops and distribution of farm-input through cooperatives.

The federation is also supplying uniform, textbook, furniture and office equipment's to the Government Departments through its branch outlets at Namchi, Jorethang, Mangan, Gangtok. It undertakes wholesale supply of consumer goods through primary multipurpose cooperatives societies, consumer cooperative societies for Siliguri market prices. SIMFED has also started organic fruits and vegetables stall "Sikkim's Organic" at Kanchenjunga Shopping Complex, Gangtok. The society has also started marketing seasonal cut-flowers viz; Cymbidium orchids, Oriental and Asiatic Liliun, Gentadesia, Gerbera, Roses to Delhi and Kolkata. There are 191 primary cooperative societies including Zilla Panchayat of East, South and West district as member of the Federation.

iii. Sikkim Cooperative Milk Producers' Union Ltd (SCMU) is an Apex body of the Primary Milk producers' Cooperative Societies formed on Anand Model under the aegis of National Dairy Development Board (NDDB). Its operation is extended to East, West and South districts of Sikkim. The main objectives of the Union is to procure raw milk from the Primary Milk Producers' Cooperative societies by giving remunerative prices to the producers who were mostly organized in far flung remote areas of the State. The milk collected is hygienically processed in Dairy plants of SCMU and supplied to markets at Gangtok and Jorethang. Collection, transportation, processing and marketing of good quality hygienic milk and assist the producer farmers to market their products is the primary objective of the Union. As on date, there are 185 primary milk producers' cooperative societies in Gangtok & Pakyong districts registered groups as members of the Sikkim Milk Union Ltd.

Milk Producer Cooperative Societies are also very active in the state and have been instrumental as collection centers for Sikkim Milk Union.

iv. The Denzong Agriculture Cooperative Society (DACS) Ltd. was registered in 1965 during Chogyal's regime with a view to support producer farmers by creating market outlets to enable them to sell their marketable surplus. It is one of the oldest cooperatives of Sikkim. Initially, the society was formed by the private individuals wherein most of the shares were held by the then erstwhile royal family. However, after Sikkim

becoming 22nd State of Indian Union, the State Government acquired all the shares of private individuals and reinvested to 35 multipurpose cooperative societies in 1992 to give more democratic character to the Society. The basic objective of the society is to procure all marketable farm surpluses through its member societies by giving remunerative prices to the producer farmers. The society, since its inception has entered into negotiated Annual Contract with Army to supply all perishable consumer goods requirement like meat, fish, fowls, eggs and vegetables to the Army. It is supplied through its supply points located mostly in snow bound border areas scattered throughout the State with utmost satisfaction of Army personnel stationed in Sikkim. There are 77 cooperative societies including 19 Poultry Growers' Cooperative Societies as members of Denzong Agriculture Cooperative Society Ltd.

2. Sector-wise/ Activity-wise distribution of Cooperatives

Sr. No	Type	Number of Societies
A. Details of Non-Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	(378-M/62-F) 440
2	Consumer Stores	62
3	Housing Societies	---
4	Weavers	10
5	Marketing	120
6	Labour Societies	17
7	Industrial Societies	---
8	Agro Processing and Sugar	---
9	All others	3055
	Total	3642
B. Details of Credit Cooperative Societies		
10	PACS (Gangtok/Pakyong)	52
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	---
<i>Source: Cooperation Department</i>		

3. Recent Developments/ Initiatives, if any, taken by State Government in strengthening of outreach and activities of Cooperatives

PACS Computerization: Govt. of Sikkim has participated in centrally sponsored scheme of Computerization of all PACS in the state. Efforts are on to bring in all 178 PACS under computerization and digital mode by Dept. of Cooperation and St. CB – SISCO Bank Ltd.

The Sikkim Milk Producers Union Ltd. (SMU) is one of the most successful of such cooperatives in the State with more than 500 registered societies and collecting around 60 thousand litres of milk per day through its affiliated societies. In Gangtok/Pakyong, there are 185 milk collection centres collecting 17500 litres of milk per day. During 2022 under NABARD Sikkim's initiative, SMU under the direction of Dept. of AH & VS, Govt. of Sikkim and SLBC has jointly launched a saturation drive for dairy farmers' credit needs through KCC-AH.

PMVDY: Pradhan Mantri Vandhan Yojana is a scheme of Ministry of Tribal affairs, GoI and is implemented in 27 states of India by TRIFED Ltd. In Sikkim, the Department of Science & Technology is State Nodal Agency and Cooperation Department is Implementing Agency. Sikkim has identified 80 clusters for implementation of the Yojana. The scheme aims at promotion of tribal enterprise through sustainable harvesting, value addition, branding and marketing of minor forest produce. Training to rural SHG and cooperative members in the identified cluster is main activity under the project.

CHAPTER 9

NABARDs Projects and Interventions

Sr. No.	Project Interventions	Impact/ Outcome								
1	Tribal Development Project – wadi	i) Project Location: East Sikkim, Gangtok ii) Interventions: Fruit Plants based viz., Guava & Orange. Also Kitchen gardening, training programmes on Health, sanitation, women and child development, animal health camps etc iii) Impact Creation: Expected atleast 50-60% of the beneficiaries out of 100 families shall improve their livelihood through this project. Iv)Assistance Sanctioned: ₹ 1.39 crore								
2	Farmer Producer Organization (FPOs)	FPO in Regu Village, Rongli Block, Pakyong								
3	Skill Development Training	<table><tr><th>Sr. No.</th><th>Type</th><th>Impact</th></tr><tr><td>1</td><td>Bee Keeping</td><td>Most of the participants have taken up the bee keeping activity with the bank loan assistance.</td></tr></table>	Sr. No.	Type	Impact	1	Bee Keeping	Most of the participants have taken up the bee keeping activity with the bank loan assistance.		
Sr. No.	Type	Impact								
1	Bee Keeping	Most of the participants have taken up the bee keeping activity with the bank loan assistance.								
4	Rural Haat	A Rural Haat was setup at Ray Busty, Ray Mindu, Gangtok in the year 2019 at a cost of Rs. 10 Lakh through United Progressive Organization of Sikkim (UPOS)								
5	Rural Mart	A physical Rural Mart was provided for the benefit of Ray-kursong-Reep WSHG at Ray Busty, Ray Mindu, Gangtok which is supported by UPOS in the year 2017 at a cost of Rs. 2.58 Lakh. Another Mobile Rural Mart (Van) was provided to Luing Perbing MPCs in the year 2021 for marketing various products and local produce.The financial assistance provided for this support was Rs. 5 Lakh.								
6	LEDP/MEDP	<table><tr><th>Type</th><th>No. of Trainees</th><th>Impact</th></tr><tr><td>MEDP</td><td>90</td><td>Training on Candle making, Envelope and paper products, Soft toy</td></tr></table>	Type	No. of Trainees	Impact	MEDP	90	Training on Candle making, Envelope and paper products, Soft toy		
Type	No. of Trainees	Impact								
MEDP	90	Training on Candle making, Envelope and paper products, Soft toy								
7	Primary Agricultural Credit Society (PACS) as Multi Service Centre (MSC	i)As of date NABARD has sanctioned 26 projects with project cost of ₹2.32 crore under PACS as MSC in Gangtok/Pakyong districts. Under this scheme the PACS will be upgraded to provide multiple services. ii)This scheme has helped creation of new revenue source besides creating capital assets for PACS.								
8	Financial and Digital Literacy Camps	i)SISCO Bank and IDBI Bank was sanctioned grant assistance of ₹12.00 lakh and ₹0.30 lakh for conducting 200 & 5 Financial and Digital Literacy Camps. ii)The impact expected from the above FiDGI programmes is increase in the number of bank accounts from public along with availing the banking services like deposits, loans, insurance, paying bills using the BHIM UPI etc.								
9	RIDF	Under RIDF total 1321 projects involving RIDF assistance of ₹1029 crore has been sanctioned as on 31 March 2023.								
10	Capacity Building programs/ Workshop	NABARD conducted capacity building programs for all the bankers, SHG members and NGOs so as to facilitate effective and efficient implementation of developmental interventions in the district.								
11	DPR Project	Project on “Augmenting Farmers’ Income through Horticulture Technological Interventions in Takshong village of Sikkim” :- Sanctioned a Detailed Project Report (DPR) based project on the “Augmenting Farmers’ Income through Horticulture Technological Interventions in Takshong Village of Sikkim”. The project is implemented by ICAR-NRCO in DPR mode with financial assistance of Rs.10.00 lakhs from NABARD. The objectives of the project is to introduce and popularize scientific based crop production for increase in productivity from the small fragmented land system.								

ANNEXURE I

**ACTIVITY WISE / BLOCK WISE POTENTIAL LINKED PHYSICAL & FINANCIAL ESTIMATES
FOR THE YEAR 2024-25**

District- Pakyong

(Rs. In Lakh)

Activity	Unit Cost	Unit Size	Phy./ BL	Pakyong	Duga	Rhenok	Regu	Parkha	Total
Agriculture									
A. Farm Credit									
Crop Production, Maintenance, Marketing									
Paddy	0.55	Ha	Phy	30	35	40	30	34	169
			BL	16.50	19.25	22.00	16.50	18.70	92.95
Ginger	2.28	Ha	Phy	80	90	95	90	90	445
			BL	182.40	205.20	216.60	205.20	205.20	1014.60
Maize	0.52	Ha	Phy	55	70	60	70	60	315
			BL	28.60	36.40	31.20	36.40	31.20	163.80
Oilseeds (Rapeseed & Mustard)	0.36	Ha	Phy	20	25	20	20	24	109
			BL	7.20	9.00	7.20	7.20	8.64	39.24
Pulses	0.38	Ha	Phy	15	12	15	16	14	72
			BL	5.70	4.56	5.70	6.08	5.32	27.36
Finger Millet	0.42	Ha	Phy	12	16	15	14	12	69
			BL	5.04	6.72	6.30	5.88	5.04	28.98
Buckwheat	0.37	Ha	Phy	13	16	16	15	14	74
			BL	4.81	5.92	5.92	5.55	5.18	27.38
Turmeric	1.24	Ha	Phy	34	34	40	38	40	186
			BL	42.16	42.16	49.60	47.12	49.60	230.64
Vegetables	1.21	Ha	Phy	20	22	24	26	28	120
			BL	24.20	26.62	29.04	31.46	33.88	145.20
Sub-Total - Short term Crop loan			Phy	279	320	325	319	316	1559
			BL	316.61	355.83	373.56	361.39	362.76	1770.15
Post harvest/household consumption requirements (10% of Sub Total)				31.66	35.58	37.35	36.14	36.28	177.01
Repairs and maintenance expenses of farm asset (20% of Sub Total)				63.32	75.17	73.71	71.28	71.55	354.03
Total				2679.69	1328.26	2649.44	1353.61	877.26	2301.19
Term Loan									270
Water Resources									
(i) Drip	1.59	Ha	Phy	2	2	2	2	3	11
			BL	2.86	2.86	2.86	2.86	4.29	15.73
(ii) Sprinkler	1.30	Ha	Phy	1	1	2	1	2	7
			BL	1.17	1.17	2.34	1.17	2.34	8.19
(iii) Others (Tank Irrigation)	2.25	No	Phy	2	1	1	2	2	8
			BL	4.05	2.03	2.03	4.05	4.05	16.21

Sub-Total			Phy	5	4	5	5	7	26
			BL	8.08	6.06	7.23	8.08	10.68	40.13
Farm Mechanisation									
(i) Power Tiller	1.50	No	Phy	4	4	3	3	3	17
			BL	4.80	4.80	3.60	3.60	3.60	20.40
(ii) Maize Sheller	0.22	No	Phy	2	2	2	3	2	11
			BL	0.35	0.35	0.35	0.53	0.35	1.93
(iii) Power Spray	0.40	No	Phy	2	3	2	3	2	12
			BL	0.64	0.96	0.64	0.96	0.64	3.84
(iv) Thresher	0.17	No	Phy	2	2	2	3	2	11
			BL	0.27	0.27	0.27	0.41	0.27	1.49
(v) Chaff Cutter (Manual)	0.15	No	Phy	5	5	4	3	3	20
			BL	0.60	0.60	0.48	0.36	0.36	2.40
Sub-Total			Phy	15	16	13	15	12	71
			BL	6.66	6.98	5.34	5.86	5.22	30.06
Plantation / Horticulture / Sericulture									
(i) Oyster Mushroom (400 sqft)	0.80	No	Phy	12	10	11	12	8	53
			BL	8.64	7.20	7.92	8.64	5.76	38.16
(ii) Mandarin / Orange	1.35	Ha	Phy	8	11	8	12	8	47
			BL	9.72	13.37	9.72	14.58	9.72	57.11
(iii) Guava	0.57	Ha	Phy	6	8	8	8	7	37
			BL	3.08	4.10	4.10	4.10	3.59	18.97
(iv) Banana	1.40	Ha	Phy	8	6	8	8	8	38
			BL	10.08	7.56	10.08	10.08	10.08	47.88
(v) Large Cardamom	3.00	Ha	Phy	14	20	18	22	26	100
			BL	37.80	54.00	48.60	59.40	70.20	270.00
(vi) Floriculture – Cymbidium	2.40	500 plants	Phy	6	12	14	14	11	57
			BL	12.96	25.92	30.24	30.24	23.76	123.12
(vi) Floriculture – Gladiolous	2.42	Ha	Phy	12	14	24	26	24	100
			BL	26.14	30.49	52.27	56.63	52.27	217.80
(vi) Floriculture – Tuberose	0.61	Ha	Phy	8	18	10	8	6	50
			BL	4.39	9.88	5.49	4.39	3.29	27.44
(vi) Floriculture – Antharium	2.42	Ha	Phy	7	20	14	22	8	71
			BL	15.25	43.56	30.49	47.92	17.42	154.64
(vii) Bee Keeping	0.84		Phy	12	10	10	11	12	55
			BL	9.07	7.56	7.56	8.32	9.07	41.58
(viii) Kiwi	7.10		Phy	2	8	9	6	10	35
			BL	12.78	51.12	57.51	38.34	63.90	223.65
Sub-Total			Phy	95	137	134	149	128	643
			BL	149.91	254.76	263.98	282.64	269.06	1220.35
Forestry & Wasteland Development									
(i) Bamboo Cultivation	1.10	Ha	Phy	8	7	7	9	7	38
			BL	7.92	6.93	6.93	8.91	6.93	37.62
Sub-Total			Phy	8	7	7	9	7	38
			BL	7.92	6.93	6.93	8.91	6.93	37.62
Animal Husbandry – Dairy									

(i) Cross Bred Cows (2 animals)	1.45	No	Phy	60	70	72	90	80	372
		2	BL	78.30	91.35	93.96	117.45	104.40	485.46
(ii) Cross Bred Cows (10 animals)	7.50	No	Phy						
		10	BL	148.50	168.75	148.50	155.25	135.00	756.00
(iii) Calf Rearing (5 animal)	0.75	No	Phy	18	20	28	24	24	114
		5	BL	12.15	13.50	18.90	16.20	16.20	76.95
(iv) Working capital for Dairy(1 CB cow)	0.60	No	Phy	3.00	3.00	3.00	3.00	2.00	14
			BL	1.62	1.62	1.62	1.62	1.08	7.56
Sub-Total			Phy	103	118	125	140	126	612
			BL	240.57	275.22	262.98	290.52	256.68	1325.97
Animal Husbandry - Poultry									
(i) Broilers (200 birds)	0.75	No	Phy	140	125	160	130	70	625
			BL	94.50	84.38	108.00	87.75	47.25	421.88
(ii) Layers (100 birds)	0.75	No	Phy	70	80	76	76	55	357
			BL	47.25	54.00	51.30	51.30	37.13	240.98
(iii) Working Capital for Broilers(100 birds)	0.30	No	Phy	1.00	1.00	1.00	1.00	1.00	5
			BL	0.27	0.27	0.27	0.27	0.27	1.35
(iv) Working Capital for Layers(100 birds)	2.09	No	Phy	1.00	1.00	1.00	1.00	1.00	5
			BL	1.88	1.88	1.88	1.88	1.88	9.40
Sub-Total			Phy	212	207	238	208	127	992
			BL	143.90	140.53	161.45	141.20	86.53	673.61
Animal Husbandry -SGP									
(i) Sheep (4+1)	0.85	No	Phy	15	20	22	15	18	90
			BL	11.48	15.30	16.83	11.48	13.77	68.86
(ii) Goatery (4+1)	0.80	No	Phy	40	60	35	65	40	240
			BL	28.80	43.20	25.20	46.80	28.80	172.80
(iii) Pig Breeding (4+1)	0.84	No	Phy	100	128	120	90	80	518
			BL	75.60	96.77	90.72	68.04	60.48	391.61
(iv) Working Capital for Goatery(1+10)	0.61	No	Phy	1.00	1.00	1.00	1.00	1.00	5
			BL	0.55	0.55	0.55	0.55	0.55	2.75
(v) Working Capital for Piggery(1+4)	0.75	No	Phy	1.00	1.00	1.00	1.00	1.00	5
			BL	0.68	0.68	0.68	0.68	0.68	3.40
Sub-Total			Phy	157	210	179	172	140	858
			BL	117.11	156.50	133.98	127.55	104.28	639.42
Fisheries									
(i) Fishery – Trout (100 sq m)	3.00	100 sq mtr	Phy	3	2	4	3	3	15
			BL	8.10	5.40	10.80	8.10	8.10	40.50
(ii) Misc (Fishing Net, Equipment etc)	0.22	No	Phy	1	1	1	1	1	5
			BL	0.20	0.20	0.20	0.20	0.20	1.00
(iii) Working Capital for Fisheries	0.55	No	Phy	2.00	1.00	1.00	1.00	2.00	7
			BL	0.99	0.50	0.50	0.50	0.99	3.48

Sub-Total			Phy	6	4	6	5	6	27
			BL	9.29	6.10	11.50	8.80	9.29	44.98
Others									
(i) Bullocks (1 pair)	0.60	No	Phy	6	11	10	11	8	46
			BL	3.24	5.94	5.40	5.94	4.32	24.84
(ii) Pony (2 Nos)	0.33	No	Phy	2	4	4	4	3	17
			BL	0.59	1.19	1.19	1.19	0.89	5.05
(iii) Mule	0.36	No	Phy	4	8	7	6	4	29
			BL	1.30	2.59	2.27	1.94	1.30	9.40
(iv) Working Capital for Bullock	0.15	No	Phy						
			BL	1.00	1.00	1.00	1.00	1.00	5
			BL	0.14	0.14	0.14	0.14	0.14	0.70
(v) Working Capital for Pony	0.08	No	Phy	1.00	1.00	1.00	1.00	1.00	5
			BL	0.07	0.07	0.07	0.07	0.07	0.35
Sub-Total			Phy	14	25	23	23	17	102
			BL	5.34	9.93	9.07	9.28	6.72	40.34
Total Farm Credit (Crop loan+term loan)			Phy	894	1048	1055	1045	886	4928
			BL	1005.39	1218.84	1236.02	1244.23	1118.15	6353.67
B. Agriculture Infrastructure									
(i) Storage Facilities									
(i) Rural Godown	6.40	100 MT	Phy						
			BL	12	16	13	14	16	71
			BL	57.60	76.80	62.40	67.20	76.80	340.80
Sub-Total			Phy	12	16	13	14	16	71
			BL	57.60	76.80	62.40	67.20	76.80	340.80
(ii) Land Development, Soil Conservation, Watershed Development									
(i) Soil Erosion Control (Bunding& terracing)	0.85	Ha	Phy	30	34	35	36	40	175
			BL	22.95	26.01	26.78	27.54	30.60	133.88
(ii) Rain Water Harvesting Structure	5.00	No	Phy	1	1	0	1	0	3
			BL	4.50	4.50	0.00	4.50	0.00	13.50
Sub-Total			Phy	31	35	35	37	40	178
			BL	27.45	30.51	26.78	32.04	30.60	147.38
(iii) Others									
(i) Vermin Composting (Cubic Meter)	0.25	No	Phy	12	12	16	12	12	64
			BL	2.25	2.25	3.00	2.25	2.25	12.00
Sub-Total			Phy	12	12	16	12	12	64
			BL	2.25	2.25	3.00	2.25	2.25	12.00
Total Agriculture Infrastructure			Phy	55	63	64	63	68	313
			BL	87.30	109.56	92.18	101.49	109.65	500.18
C. Ancillary Activities									
(i) Food& Agro Processing									
(i) Food& Agro Processing Units	5.00	No	Phy	25	20	20	25	25	115
			BL	93.75	75.00	75.00	93.75	93.75	431.25
Sub-Total			Phy	25	20	122	25	25	217
			BL	93.75	75.00	75.00	93.75	93.75	431.25

(ii) Others									
(i) Loans to Co.op Societies of farmers for disposing of their produce	14.40	No	Phy	2	1	1	1	1	6
			BL	21.60	10.80	10.80	10.80	10.80	64.80
(ii) ACABC	20.00		Phy						0
			BL	0.00	0.00	0.00	0.00	0.00	-
(iii) PMJDY	0.10	No	Phy						0
			BL	0.00	0.00	0.00	0.00	0.00	-
(iv) SHG	1.10	No	Phy						0
			BL	0.00	0.00	0.00	0.00	0.00	-
(v) JLG	1.00	No	Phy						0
			BL	0.00	0.00	0.00	0.00	0.00	-
Sub-Total			Phy	2	1	1	1	1	6
			BL	21.60	10.80	10.80	10.80	10.80	64.80
Total Ancillary Activities			Phy	27	21	123	26	26	223
			BL	115.35	85.80	85.80	104.55	104.55	496.05
Total Agriculture (A+B+C)			Phy	976	1132	1242	1134	980	5464
			BL	1208.04	1414.20	1414.00	1450.27	1332.35	7349.90
Micro, Small and Medium Enterprises (MSME)									
(i) Manufacturing Sector – Term Loan									
(i) Micro Units	20.00	No	Phy	35	20	26	25	20	126
			BL	560.00	320.00	416.00	400.00	320.00	2016.00
(ii) Small Units	225.00	No	Phy	1	1	0	1	0	3
			BL	180.00	180.00	0.00	180.00	0.00	540.00
(iii) Medium Units	#####	No	Phy	1	0	0	0	0	1
	##		BL	960.00	0.00	0.00	0.00	0.00	960.00
Sub-Total			Phy	37	21	26	26	20	130
			BL	1700	500.00	416.00	580.00	320.00	3516.00
(ii) Services Sector – Term Loan									
(i) Micro Units	10.00	No	Phy	30	20	19	20	18	107
			BL	240.00	160.00	152.00	160.00	144.00	856.00
(ii) Small Units	150.00	No	Phy	1	1	1	0	0	3
			BL	120.00	120.00	120.00	0.00	0.00	360.00
(iii) Medium Units	#####	No	Phy	1	0	0	0	0	1
	##		BL	880.00	0.00	0.00	0.00	0.00	880.00
Sub Total			Phy	32	21	20	20	18	111
			BL	1240.00	280.00	272.00	160.00	144.00	2096.00
Working Capital									
(i) Manufacturing Sector - WC			BL						879.00
(ii) Services Sector - WC			BL						524.00
Sub-Total			BL						1403.00
Total MSME			Phy	69.00	42.00	46.00	46.00	38.00	241
			BL	3009.00	822.00	734.00	786.00	502.00	7015.00
Export Credit									

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(i) Export Credit (Upto Rs.20 lakh)	20.00	No	Phy	1	1	0	0	0	2
			BL	16.00	16.00	0.00	0.00	0.00	32.00
Sub-Total			Phy	1	1	0	0	0	2
			BL	16.00	16.00	0.00	0.00	0.00	32.00
Education									
(i) Education Loan	4.60	No	Phy	20	14	12	12	13	71
			BL	73.60	51.52	44.16	44.16	47.84	261.28
Sub-Total			Phy	20	14	12	12	13	71
			BL	73.60	51.52	44.16	44.16	47.84	261.28
Housing									
(i) Housing Loan	10.00	No	Phy	24	16	12	14	12	78
			BL	192.00	128.00	96.00	112.00	96.00	624.00
Sub-Total			Phy	24	16	12	14	12	78
			BL	192.00	128.00	96.00	112.00	96.00	624.00
Renewable Energy									
(i) Solar Equipments - Flat plate collector system	0.22	No	Phy	6	3	3	3	4	19
			BL	1.06	0.53	0.53	0.53	0.70	3.35
(ii) Bio Gas / Gobar Gas (o2 cum)	0.30	No	Phy	4	4	4	3	3	18
			BL	0.96	0.96	0.96	0.72	0.72	4.32
Sub-Total			Phy	10	7	7	6	7	37
			BL	2.02	1.49	1.49	1.25	1.42	7.67
Others									
(iii) PMJDY	0.10	No	Phy	20	26	20	22	20	108
			BL	2.00	2.60	2.00	2.20	2.00	10.80
(iv) SHG	1.10	No	Phy	50.00	28.00	24.00	20.00	18.00	140
			BL	55.00	30.80	33.00	22.00	19.80	160.60
(v) JLG	1.00	No	Phy	30	20	18	20	15	103
			BL	30.00	20.00	18.00	20.00	15.00	103.00
Sub-Total			Phy	100	74	62	62	53	351
			BL	87.00	53.40	53.00	44.20	36.80	274.40
Social Infrastructure									
(i) Pay and Use toilet	2.50	No	Phy	2	1	0	0	0	3
			BL	4.00	2.00	0.00	0.00	0.00	6.00
Sub-Total			Phy	2	1	0	0	0	3
			BL	4.00	2.00	0.00	0.00	0.00	6.00
Total Priority Sector			Phy	1102	1213	1319	1212	1050	5896
			BL	287.62	199.01	141.65	157.41	145.26	15570.25

ANNEXURE I

**ACTIVITY WISE / BLOCK WISE POTENTIAL LINKED PHYSICAL & FINANCIAL ESTIMATES
FOR THE YEAR 2024-25**

District- Gangtok

(Rs. In Lakh)

Activity	Unit Cost	Unit Size	Phy./BL	Gangtok	Ranka	Khamdong	Rakdong Tintek	Martam	Total
Agriculture									
A. Farm Credit									
Crop Production, Maintenance, Marketing									
Paddy	0.55	Ha	Phy	65	70	80	65	70	350
			BL	35.75	38.50	44.00	35.75	38.50	192.50
Ginger	2.28	Ha	Phy	175	188	190	190	195	938
			BL	399.00	428.64	433.20	433.20	444.60	2138.64
Maize	0.52	Ha	Phy	105	140	125	135	120	625
			BL	54.60	72.80	65.00	70.20	62.40	325.00
Oilseeds (Rapeseed & Mustard)	0.36	Ha	Phy	40	55	45	40	45	225
			BL	14.40	19.80	16.20	14.40	16.20	81.00
Pulses	0.38	Ha	Phy	30	24	30	32	28	144
			BL	11.40	9.12	11.40	12.16	10.64	54.72
Finger Millet	0.42	Ha	Phy	24	32	30	28	24	138
			BL	10.08	13.44	12.60	11.76	10.08	57.96
Buckwheat	0.37	Ha	Phy	26	32	34	30	28	150
			BL	9.62	11.84	12.58	11.10	10.36	55.50
Turmeric	1.24	Ha	Phy	95	105	95	95	85	475
			BL	117.80	130.20	117.80	117.80	105.40	589.00
Vegetables	1.21	Ha	Phy	75	60	75	75	70	355
			BL	90.75	72.60	90.75	90.75	84.70	429.55
Sub-Total - Short term Crop loan			Phy						
			BL	635	706	704	690	665	3400
				743.40	796.94	803.53	797.12	782.88	3923.87
Post harvest/household consumption requirements (10% of Sub Total)				68.43	99.89	102.11	105.72	69.25	392.39
Repairs and maintenance expenses of farm asset (20% of Sub Total)				136.86	199.78	204.22	211.44	138.50	784.77
Total				2679.69	1328.26	2649.44	1353.61	877.26	5101.03
Term Loan									
Water Resources									
(i) Drip	1.59	Ha	Phy	4	4	3	5	5	21
			BL	5.72	5.72	4.29	7.16	7.16	30.05
(ii) Sprinkler	1.30	Ha	Phy	3	2	4	2	4	15
			BL	3.51	2.34	4.68	2.34	4.68	17.55
(iii) Others (Tank Irrigation)	2.25	No	Phy	4	3	3	3	3	16
			BL	8.10	6.08	6.08	6.08	6.08	32.42

Sub-Total			Phy	11	9	10	10	12	52
			BL	17.33	14.14	15.05	15.58	17.92	80.02
Farm Mechanisation									
(i) Power Tiller	1.50	No	Phy	7	6	5	6	6	30
			BL	8.40	7.20	6.00	7.20	7.20	36.00
(ii) Maize Sheller	0.22	No	Phy	4	5	4	5	4	22
			BL	0.70	0.88	0.70	0.88	0.70	3.86
(iii) Power Spray	0.40	No	Phy	5	6	5	6	5	27
			BL	1.60	1.92	1.60	1.92	1.60	8.64
(iv) Thresher	0.17	No	Phy	5	5	6	6	5	27
			BL	0.68	0.68	0.82	0.82	0.68	3.68
(v) Chaff Cutter (Manual)	0.15	No	Phy	7	6	8	6	6	33
			BL	0.84	0.72	0.96	0.72	0.72	3.96
Sub-Total			Phy	28	28	28	29	26	139
			BL	12.22	11.40	10.08	11.54	10.90	56.14
Plantation / Horticulture / Sericulture									
(i) Oyster Mushroom (400 sqft)	0.80	No	Phy	35	42	38	38	22	175
			BL	25.20	30.24	27.36	27.36	15.84	126.00
(ii) Mandarin / Orange	1.35	Ha	Phy	15	28	24	28	31	126
			BL	18.23	34.02	29.16	34.02	37.67	153.10
(iii) Guava	0.57	Ha	Phy	12	24	22	21	23	102
			BL	6.16	12.31	11.29	10.77	11.80	52.33
(iv) Banana	1.40	Ha	Phy	24	28	26	21	24	123
			BL	30.24	35.28	32.76	26.46	30.24	154.98
(v) Large Cardamom	3.00	Ha	Phy	36	56	64	68	68	292
			BL	97.20	151.20	172.80	183.60	183.60	788.40
(vi) Floriculture – Cymbidium	2.40	500 plants	Phy	18	52	55	58	36	219
			BL	38.88	112.32	118.80	125.28	77.76	473.04
(vi) Floriculture – Gladiolous	2.42	Ha	Phy	38	90	90	92	62	372
			BL	82.76	196.02	196.02	200.38	135.04	810.22
(vi) Floriculture – Tuberose	0.61	Ha	Phy	28	80	62	58	32	260
			BL	15.37	43.92	34.04	31.84	17.57	142.74
(vi) Floriculture – Antharium	2.42	Ha	Phy	24	81	64	74	32	275
			BL	52.27	176.42	139.39	161.17	69.70	598.95
(vii) Bee Keeping	0.84		Phy	42	40	43	45	48	218
			BL	31.75	30.24	32.51	34.02	36.29	164.81
(viii) Kiwi	7.10		Phy	8	15	17	16	16	72
			BL	51.12	95.85	108.63	102.24	102.24	460.08
Sub-Total			Phy	280	536	505	519	394	2234
			BL	449.18	917.82	902.76	937.14	717.75	3924.65
Forestry & Wasteland Development									
(i) Bamboo Cultivation	1.10	Ha	Phy	12	12	12	14	12	62
			BL	11.88	11.88	11.88	13.86	11.88	61.38
Sub-Total			Phy	12	12	12	14	12	62
			BL	11.88	11.88	11.88	13.86	11.88	61.38
Animal Husbandry – Dairy									

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(i) Cross Bred Cows (2 animals)	1.45	No	Phy	211	210	310	286	251	1268
		2	BL	275.36	274.05	404.55	373.23	327.56	1654.75
(ii) Cross Bred Cows (10 animals)	7.50	No	Phy	63	66	55	65	49	298
		10	BL	425.25	445.50	371.25	438.75	330.75	2011.50
(iii) Calf Rearing (5 animal)	0.75	No	Phy	64	90	84	88	67	393
		5	BL	43.20	60.75	56.70	59.40	45.23	265.28
(iv) Working capital for Dairy(1 CB cow)	0.60	No	Phy	5.00	5.00	6.00	6.00	7.00	29
			BL	2.70	2.70	3.24	3.24	3.78	15.66
Sub-Total			Phy	343	371	455	445	374	1988
			BL	746.51	783.00	835.74	874.62	707.32	3947.19
Animal Husbandry - Poultry									
(i) Broilers (200 birds)	0.75	No	Phy	285	254	360	262	161	1322
			BL	192.38	171.45	243.00	176.85	108.68	892.36
(ii) Layers (100 birds)	0.75	No	Phy	120	160	140	140	96	656
			BL	81.00	108.00	94.50	94.50	64.80	442.80
(iii) Working Capital for Broilers(100 birds)	0.30	No	Phy	1.00	1.00	1.00	1.00	1.00	5
			BL	0.27	0.27	0.27	0.27	0.27	1.35
(iv) Working Capital for Layers(100 birds)	2.09	No	Phy	1.00	1.00	1.00	1.00	1.00	5
			BL	1.88	1.88	1.88	1.88	1.88	9.40
Sub-Total			Phy	407	416	502	404	259	1988
			BL	275.53	281.60	339.65	273.50	175.63	1345.91
Animal Husbandry -SGP									
(i) Sheep (4+1)	0.85	No	Phy	80	95	98	88	96	457
			BL	61.20	72.68	74.97	67.32	73.44	349.61
(ii) Goatery (4+1)	0.80	No	Phy	160	320	280	286	142	1188
			BL	115.20	230.40	201.60	205.92	102.24	855.36
(iii) Pig Breeding (4+1)	0.84	No	Phy	180	187	260	164	124	915
			BL	136.08	141.37	196.56	123.98	93.74	691.73
(iv) Working Capital for Goatery(1+10)	0.61	No	Phy	1.00	1.00	1.00	1.00	1.00	5
			BL	0.55	0.55	0.55	0.55	0.55	2.75
(v) Working Capital for Piggery(1+4)	0.75	No	Phy	1.00	1.00	1.00	1.00	1.00	5
			BL	0.68	0.68	0.68	0.68	0.68	3.40
Sub-Total			Phy	422	604	640	540	364	2570
			BL	313.71	445.68	474.36	398.45	270.65	1902.85
Fisheries									
(i) Fishery – Trout (100 sq m)	3.00	100 sq mtr	Phy	7	8	7	8	8	38
			BL	18.90	21.60	18.90	21.60	21.60	102.60
(ii) Misc (Fishing Net, Equipment etc)	0.22	No	Phy	2	1	1	1	2	7
			BL	0.40	0.20	0.20	0.20	0.40	1.40
(iii) Working Capital for Fisheries	0.55	No	Phy	2.00	1.00	1.00	1.00	2.00	7
			BL	0.99	0.50	0.50	0.50	0.99	3.48
Sub-Total			Phy	11	10	9	10	12	52

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			BL	20.29	22.30	19.60	22.30	22.99	107.48
Others									
(i) Bullocks (1 pair)	0.60	No	Phy	12	22	21	22	16	93
			BL	6.48	11.88	11.34	11.88	8.64	50.22
(ii) Pony (2 Nos)	0.33	No	Phy	4	7	8	8	7	34
			BL	1.19	2.08	2.38	2.38	2.08	10.11
(iii) Mule	0.36	No	Phy	6	9	12	9	8	44
			BL	1.94	2.92	3.89	2.92	2.59	14.26
(iv) Working Capital for Bullock	0.15	No	Phy	1.00	1.00	1.00	1.00	1.00	5
			BL	0.14	0.14	0.14	0.14	0.14	0.70
(v) Working Capital for Pony	0.08	No	Phy	1.00	1.00	1.00	1.00	1.00	5
			BL	0.07	0.07	0.07	0.07	0.07	0.35
Sub-Total			Phy	24	40	43	41	33	181
			BL	9.82	17.09	17.82	17.39	13.52	75.64
Total Farm Credit (Crop loan+term loan)			Phy	2173	2732	2908	2702	2151	12666
			BL	2599.87	3301.85	3430.47	3361.50	2731.44	16602.29
B. Agriculture Infrastructure									
(i) Storage Facilities									
(i) Rural Godown	6.40	100 MT	Phy						
			BL	68	69	58	64	64	323
				326.40	331.20	278.40	307.20	307.20	1550.40
Sub-Total			Phy	68	69	58	64	64	323
			BL	326.40	331.20	278.40	307.20	307.20	1550.40
(ii) Land Development, Soil Conservation, Watershed Development									
(i) Soil Erosion Control (Bunding& terracing)	0.85	Ha	Phy	36	40	34	36	40	186
			BL	27.54	30.60	26.01	27.54	30.60	142.29
(ii) Rain Water Harvesting Structure	5.00	No	Phy	1	1	1	1	0	4
			BL	4.50	4.50	4.50	4.50	0.00	18.00
Sub-Total			Phy	37	41	35	37	40	190
			BL	32.04	35.10	30.51	32.04	30.60	160.29
(iii) Others									
(i) Vermin Composting (Cubic Meter)	0.25	No	Phy	8	10	13	10	9	50
			BL	1.50	1.88	2.44	1.88	1.69	9.39
Sub-Total			Phy	8	10	13	10	9	50
			BL	1.50	1.88	2.44	1.88	1.69	9.39
Total Agriculture Infrastructure			Phy	113	120	106	111	113	563
			BL	359.94	368.18	311.35	341.12	339.49	1720.08
C. Ancillary Activities									
(i) Food& Agro Processing									
(i) Food& Agro Processing Units	5.00	No	Phy	88	80	85	90	80	423
			BL	330.00	300.00	318.75	337.50	300.00	1586.25
Sub-Total			Phy	88	80	122	90	80	460
			BL	330.00	300.00	318.75	337.50	300.00	1586.25
(ii) Others									
(i) Loans to Co.op Societies of farmers for disposing of their produce	14.40	No	Phy	5	3	4	3	3	18
			BL	54.00	32.40	43.20	32.40	32.40	194.40

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(ii) ACABC	20.00		Phy						0
			BL	0.00	0.00	0.00	0.00	0.00	-
(iii) PMJDY	0.10	No	Phy						0
			BL	0.00	0.00	0.00	0.00	0.00	-
(iv) SHG	1.10	No	Phy						0
			BL	0.00	0.00	0.00	0.00	0.00	-
(v) JLG	1.00	No	Phy						0
			BL	0.00	0.00	0.00	0.00	0.00	-
Sub-Total			Phy	5	3	4	3	3	18
			BL	54.00	32.40	43.20	32.40	32.40	194.40
Total Ancillary Activities			Phy	93	83	126	93	83	478
			BL	384.00	332.40	361.95	369.90	332.40	1780.65
Total Agriculture (A+B+C)			Phy	2379	2935	3140	2906	2347	13707
			BL	3343.81	4002.43	4103.77	4072.52	3403.33	20103.02
Micro, Small and Medium Enterprises (MSME)									
(i) Manufacturing Sector – Term Loan									
(i) Micro Units	20.00	No	Phy	320	180	160	120	110	890
			BL	5120.00	2880.00	2560.00	1920.00	1760.00	14240.00
(ii) Small Units	225.00	No	Phy	18	9	8	6	5	46
			BL	3240.00	1620.00	1440.00	1080.00	900.00	8280.00
(iii) Medium Units		No	Phy	4	2	1	1	2	10
			BL	3840.00	1920.00	960.00	960.00	1920.00	9600.00
Sub-Total			Phy	342	191	169	127	117	946
			BL	12200	6420.00	4960.00	3960.00	4580.00	32120.00
(ii) Services Sector – Term Loan									
(i) Micro Units	10.00	No	Phy	320	180	140	140	150	930
			BL	2560.00	1440.00	1120.00	1120.00	1200.00	7440.00
(ii) Small Units	150.00	No	Phy	5	2	2	1	1	11
			BL	600.00	240.00	240.00	120.00	120.00	1320.00
(iii) Medium Units		No	Phy	3	2	1	1	2	9
			BL	2640.00	1760.00	880.00	880.00	1760.00	7920.00
Sub Total			Phy	328	184	143	142	153	950
			BL	5800.00	3440.00	2240.00	2120.00	3080.00	16680.00
Working Capital									
(i) Manufacturing Sector - WC			BL						8030.00
(ii) Services Sector - WC			BL						4170.00
Sub-Total			BL						12200.00
Total MSME			Phy	670.00	375.00	312.00	269.00	270.00	1896
			BL	18670.00	10235.00	7512.00	6349.00	7930.00	61000.00
Export Credit									
(i) Export Credit (Upto Rs.20 lakh)	20.00	No	Phy	1	0	1	0	0	2
			BL	16.00	0.00	16.00	0.00	0.00	32.00
Sub-Total			Phy	1	0	1	0	0	2
			BL	16.00	0.00	16.00	0.00	0.00	32.00
Education									
(i) Education Loan	4.60	No	Phy	50	26	22	28	26	152

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			BL	184.00	95.68	80.96	103.04	95.68	559.36
Sub-Total			Phy	50	26	22	28	26	152
			BL	184.00	95.68	80.96	103.04	95.68	559.36
Housing									
(i) Housing Loan	10.00	No	Phy	160	120	124	91	80	575
			BL	1280.00	960.00	992.00	728.00	640.00	4600.00
Sub-Total			Phy	160	120	124	91	80	575
			BL	1280.00	960.00	992.00	728.00	640.00	4600.00
Renewable Energy									
(i) Solar Equipments - Flat plate collector system	0.22	No	Phy	6	3	3	3	4	19
			BL	1.06	0.53	0.53	0.53	0.70	3.35
(ii) Bio Gas / Gobar Gas (02 cum)	0.30	No	Phy	4	4	4	3	3	18
			BL	0.96	0.96	0.96	0.72	0.72	4.32
Sub-Total			Phy	10	7	7	6	7	37
			BL	2.02	1.49	1.49	1.25	1.42	7.67
Others									
(iii) PMJDY	0.10	No	Phy	40	50	40	44	45	219
			BL	4.00	5.00	4.00	4.40	4.50	21.90
(iv) SHG	1.10	No	Phy	150.00	140.00	100.00	82.00	62.00	534
			BL	165.00	154.00	33.00	90.20	68.20	510.40
(v) JLG	1.00	No	Phy	100	70	60	60	40	330
			BL	100.00	70.00	60.00	60.00	40.00	330.00
Sub-Total			Phy	290	260	200	186	147	1083
			BL	269.00	229.00	97.00	154.60	112.70	862.30
Social Infrastructure									
(i) Pay and Use toilet	2.50	No	Phy	2	1	0	0	0	3
			BL	4.00	2.00	0.00	0.00	0.00	6.00
Sub-Total			Phy	2	1	0	0	0	3
			BL	4.00	2.00	0.00	0.00	0.00	6.00
Total Priority Sector			Phy	3272	3464	3606	3300	2730	16372
			BL	1486.02	1059.17	1090.45	832.29	737.10	87170.35

ANNEXURE – II

An Overview of Ground Level Credit Flow of Gangtok District

(Rs lakh)

Sl. No.	Agency / Category	2020-21		2021-22		2022-23		Target- 2023-24
		Target	Ach.	Target	Ach.	Target	Ach.	
1	Crop Loan							
	CBs	8902	1082.55	8902.00	1974.37	4449.17	3188.33	12888.00
	StCB	900	90.29	900.00	0.00	186.51	408.38	1012.00
	Sub - Total (A)	9802	1172.84	9802	1974.37	4635.68	3596.71	13900.00
2	Term Loan (MT+LT)							
	CBs	3835.28	3805.27	4896.18	12183.25	13644.27	9352.85	4297.00
	StCB	500	111.73	580.00	183.87	571.98	23.55	338.00
	Sub - Total (B)	4335.28	3917.00	5476.18	12367.12	14216.25	9376.40	4635.00
3	Total Agriculture Credit							
	CBs	13318.33	4913.82	13798.18	14157.62	18093.44	5976.49	17185.00
	StCB	1480	202.02	1480.00	183.87	758.49	431.93	1350.00
	Total Agri Credit [(C) = (A) + (B)]	14798.33	5115.84	15278.18	14341.49	18851.93	12973.11	18535.00
4	Off-Farm Sector/MSME							
	CBs	14199.53	35172.76	15916.00	39170.25	27005.72	60208.12	38670.00
	StCB	1000	159.80	1100.00	263.29	1005.00	202.66	1410.00
	Sub - Total (D)	15199.53	35332.56	17016.00	39433.54	28010.72	60410.78	40080.00
5	Other Priority Sector							
	CBs	10233.49	5617.28	9421.04	2678.20	6674.80	7584.08	4870.00
	StCB	865.00	197.29	60.00	110.70	225.00	232.70	130.00
	Sub - Total (E)	11098.49	5814.57	9481.04	2788.90	6899.80	7816.78	5000.00
6	Grand Total							
	CBs	37751.35	45703.86	39135.22	56006.07	51773.96	73768.69	60725.00
	StCB	3345	559.89	2640.00	557.86	1988.49	867.29	2890.00
	Grand Total [C+D+E]	41096.35	46262.97	41775.22	56563.93	53762.45	81200.67	63615.00

There are no RRBs and SCARDB/PARDB in Sikkim

ANNEXURE – II

An Overview of Ground Level Credit Flow of Pakyong District

(Rs lakh)

Sl. No.	Agency / Category	2020-21		2021-22		2022-23		Target 2023-24
		Target	Ach.	Target	Ach.	Target	Ach.	
1	Crop Loan							
	CBs	8902	1082.55	8902.00	1974.37		298.56	3338.00
	StCB	900	90.29	900.00	0.00		102.63	1012.00
	Sub - Total (A)	9802	1172.84	9802	1974.37		401.19	4350.00
2	Term Loan (MT+LT)							
	CBs	3835.28	3805.27	4896.18	12183.25		1949.39	1113.00
	StCB	500	111.73	580.00	183.87		38.76	338.00
	Sub - Total (B)	4335.28	3917.00	5476.18	12367.12		1988.15	1451.00
3	Total Agriculture Credit							
	CBs	13318.33	4913.82	13798.18	14157.62	4785.43	2247.94	4451.00
	StCB	1480	202.02	1480.00	183.87	505.66	141.39	650.00
	Total Agri Credit [(C) = (A) + (B)]	14798.33	5115.84	15278.18	14341.49	5291.09	2389.33	5101.00
4	Off-Farm Sector/MSME							
	CBs	14199.53	35172.76	15916.00	39170.25	6511.00	4942.55	2215.00
	StCB	1000	159.80	1100.00	263.29	670.00	79.00	160.00
	Sub - Total (D)	15199.53	35332.56	17016.00	39433.54	7181.00	5021.55	2375.00
5	Other Priority Sector							
	CBs	10233.49	5617.28	9421.04	2678.20	3478.00	658.42	18.00
	StCB	865.00	197.29	60.00	110.70	150.00	67.10	2.00
	Sub - Total (E)	11098.49	5814.57	9481.04	2788.90	3628.00	725.52	20.00
6	Grand Total							
	CBs	37751.35	45703.86	39135.22	56006.07	13035.43	7895.07	6684.00
	StCB	3345	559.89	2640.00	557.86	1325.66	287.49	812.00
	Grand Total [C+D+E]	41096.35	46262.97	41775.22	56563.93	14361.09	8182.56	7496.00

There are no RRBs and SCARDB/PARDB in Sikkim

ANNEXURE – III
AGENCY-WISE / SUB-SECTOR WISE CREDIT FLOW UNDER
AGRICULTURE & ALLIED ACTIVITIES FOR 3 YEARS- GANGTOK

(Rs. Lakh)

Sector	2020-21			2021-22			2022-23		
	CBs	Coops	Total	CBs	Coops	Total	CBs	Coops	Total
I. Crop Loan	1082.55	90.29	1172.84	1974.37	0.00	1974.37	3188.33	408.38	3596.71
II. Term Loan									
Minor Irrigation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Land Dev	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Farm Mech	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Plant & Hort	0.00	0.00	0.00	610.25	10.25	620.50	454.20	14.62	468.82
Dairy Dev	127.65	7	134.65	6093.58	92.64	6186.22	4556.80	131.40	4688.20
Poultry Dev	180.50	6.50	187.00	1832.49	30.58	1863.07	1350.54	49.35	1399.89
Sheep Goat Pig	133.87	0	133.87	1821.28	25.26	1846.54	1296.46	16.23	1312.69
Fisheries	33.39	0	33.39	0.00	0.00	0.00	0.00	0.00	0.00
Forestry & Waste	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SGMY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bio Gas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Misc	2474	89.52	2563.55	0.00	0.00	0.00	0.00	0.00	0.00
Others	881.83	8.71	890.54	1825.65	25.14	1850.79	1486.56	20.24	1506.80
Sub Total II	3831.27	111.73	3943.00	12183.25	183.87	12367.12	9144.56	231.84	9376.40
Grand Total (I+II)	4913.82	202.02	5115.84	14157.62	183.87	14341.49	12332.89	640.22	12973.11

Source - Lead Bank

ANNEXURE – III
AGENCY-WISE / SUB-SECTOR WISE CREDIT FLOW UNDER
AGRICULTURE & ALLIED ACTIVITIES FOR 3 YEARS- PAKYONG

(Rs. Lakh)

Sector	2020-21			2021-22			2022-23		
	CBs	Coops	Total	CBs	Coops	Total	CBs	Coops	Total
I. Crop Loan	1082.55	90.29	1172.84	1974.37	0.00	1974.37	298.56	102.63	401.19
II. Term Loan									
Minor Irrigation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Land Dev	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Farm Mech	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Plant & Hort	0.00	0.00	0.00	610.25	10.25	620.50	88.15	11.25	99.40
Dairy Dev	127.65	7	134.65	6093.58	92.64	6186.22	912.56	81.51	994.07
Poultry Dev	180.50	6.50	187.00	1832.49	30.58	1863.07	286.14	13.27	299.41
Sheep Goat Pig	133.87	0	133.87	1821.28	25.26	1846.54	261.24	27.04	288.28
Fisheries	33.39	0	33.39	0.00	0.00	0.00	0.00	0.00	0.00
Forestry & Waste	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SGMY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bio Gas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Misc	2474	89.52	2563.55	0.00	0.00	0.00	0.00	0.00	0.00
Others	881.83	8.71	890.54	1825.65	25.14	1850.79	286.75	20.24	306.99
Sub Total II	3831.27	111.73	3943.00	12183.25	183.87	12367.12	1834.84	153.31	1988.15
Grand Total (I+II)	4913.82	202.02	5115.84	14157.62	183.87	14341.49	2133.40	255.94	2389.34

Source - Lead Bank

ANNEXURE IV

UNIT COSTS OF ACTIVITIES UNDER VARIOUS SECTORS FOR 2023-24

Amount in Rs.				
Sr No	Particulars	Unit	Cost	Remarks/ Repayment Period
1	Water Resources			
	A Sprinkler (mini sprinkler system)	Ha.	1,30,000/-	5 Years
	B Drip (Spacing 1.2m*0.6m spacing)	Ha.	1,59,000/-	5 Years
	C Tank Irrigation (Water harvesting structure) 20 Cubic meter with distribution pipe)	No.	2,25,000/-	5 Years
	D Drip (0.6m*0.6m) for field crop	Ha.	2,50,000/-	5 Years
	E Low Cost Water Harvesting Structure (5*4*1.5 meter)	Ha.	44,000/-	5 Years
2	Land Development			
	A Soil Erosion Control Measures (Bench Terracing)	Ha.	90,000/-	5 Years
	B Rain Harvesting Structures 20 Cubic meter capacity (RCC)	No.	5,00,000/-	7- 9 Years
	C Misc (Vermi-compost) 12x4x2 ft.	No.	25,000/-	5 Years
3	Farm Mechanization			
	A Power Tiller (3-5 HP) with all attachments	No.	1,50,000/-	5 Years
	B Power Operated Maize Sheller (Single Phase)	No.	22,000/-	5 Years
	C Power Spray (Knap size, engine operated)	No.	40,000/-	5 Years
	D Thresher (Power operated (1 HP) wire loop type)	No.	17,000/-	5 Years
	E Bush Cutter	No.	40,000/-	5 Years
	F Chaff Cutter (Manual)	No.	15,000/-	5 Years
	G Power Operated Chaff Cutter	No.	35,000/-	5 Years
4	Plantation & Horticulture			
	A Oyster Mushroom	No	80,000/-	400 sq ft
	B Mandarin	Ha.	1,35,000/-	8 Years (3 Years grace period)
	C Guava	Ha.	57,000/-	8 Years (3 Years grace period)
	D Banana (with tissue culture)	Ha.	1,40,000/-	3 Years (with 18 months grace period)
	E Large Cardamom	Ha.	3,00,000/-	8 Years (3 Years grace period)

Sr No	Particulars		Unit	Cost	Remarks/ Repayment Period
	F	Kiwi	Ha.	7,10,000/-	10 Years (3 Years grace period)
5	Forestry & Wasteland Development				
	A	Bamboo Cultivation	Ha.	1,10,000/-	8 Years
6	Animal Husbandry (Dairy)				
	A	CB Cow (Unit of 02 cows)	No.	1,45,000/-	5 Years
	B	Calf Rearing (Unit of 05 Calves)	No.	75,000/-	5 Years
	C	CB Cow (Unit of 10 cows)	No.	7,50,000/-	5 Years
7	Animal Husbandry (Poultry)				
	A	Broilers (200 birds)	No	75,000/-	5 Years (including Rs.60,000/- for shed)
	B	Layers (100 birds)	No	75,000/-	5 Years
8	Animal Husbandry (Fishery)				
	A	Fishery Trout (Raceway) 100 sq meter	No.	2,20,000/-	5 Years
9	Animal Husbandry (Others)				
	A	Piggery (Breeding 4+1)	No.	60,000/-	5 Years
	B	Piggery (with concrete shed)	No.	40,000/-	5 Years
	C	Sheep (4+1)	No	85,000/-	5 Years
	D	Goatery (4+1) includes local shed	No	80,000/-	5 Years
	E	Bullock (Pair) without shed (2 Year old)	No	60,000/-	5 Years
	F	Yak (1 year old)	No.	55,000/-	5 Years
10	Storage/Godown/Market Yard				
	A	Rural Godown	MT	6,400/-	5 Years
11	Renewable Sources of Energy & Waste Managements				
	A	Solar Lighting System (10Wp)	Wp	2,700/-	5 Years
	B	Solar Water Heating System			
		Flat Plate Collector System (100 ltr/day @ 60 degree C)	Wp	22,000/-	5 Years
		Evacuated Tubular Collector Based system (100 ltr/day @ 60 degree C)	Wp	20,000/-	5 Years
	C	Bio Gas Plant			
		1 Cubic Meter	No.	20,000/-	5 Years
		2 Cubic Meter	No.	30,000/-	5 Years
12	New Activity included				
		Bee Keeping (10 Boxes)	Box	84,000/-	3 Years

Annexure V

**Scale of Finance for Major Crops fixed by State Level Technical Committee (SLTC)
for 2023-24**

Sr.No.	Crop	Area (Ha)	SoF (₹)
1	Paddy	1	55000
2	Wheat	1	43910
3	Maize	1	51500
4	Finger Millet	1	41500
5	Barley	1	38400
6	Buck Wheat	1	37000
7	Urad(Dal) (a) PD-3	1	38000
8	Black Gram	1	38000
9	Rajma	1	59500
10	Soyabean	1	46000
11	Rapeseed & Mustard	1	35800
12	Ginger	1	227755
13	Mixed Vegetable	1	110583
14	Potato	1	210700
15	Turmeric	1	124260
16	Mandarin	1	64685
17	Large Cardamom	1	77150
18	Tea	Per Acre	391000

Annexure V (A)

**Scale of Finance for Animal Husbandry fixed by State Level Technical Committee
(SLTC) for 2023-24**

Sr.No.	Activity	Unit	SoF (₹)
1	Dairy	1 cow	60250
2	Piggery – Commercial rearing	5	51100
3	Piggery – Breeding farm	1:4 (M:F)	74500
4	Goatery	1:10 (M:F)	61450
5	Poultry – Central growers	100 chicks	209330
6	Poultry – Hybrid Layer	100 chicks	209330
7	Poultry – Hybrid Broiler	100 chicks	29800

Annexure V (B)

**Scale of Finance for Fisheries fixed by State Level Technical Committee (SLTC) for
2023-24**

Sr.No.	Activity	Unit	SoF (₹)
1	Trout	2000 fingerlings	300000
2	Intensive Fish farming	3000 fingerlings	208000
3	Ornamental Fish farming		65000
4	Community Trout Hatchery		110000
5	Carp Hatchery		47000

Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
ACABC	Agri Clinic and Agri Business Centre	MSME	Micro, Small & Medium Enterprises
AC	Alternating Current	MSP	Minimum Support Price
AFB	Adaptation Fund Board	MT	Metric Ton
AH & VS	Animal Husbandry and Veterinary Services	NAIS	National Agriculture Insurance Scheme
AI	Artificial Insemination	NBFC	Non-Banking Financial Company
AIBP	Accelerated Irrigation Benefits Programme	NABARD	National Bank for Agriculture and Rural Development
AMI	Agricultural Marketing Infrastructure	NAFCC	National Adaptation Fund on Climate Change
APL	Above Poverty Line	NAPCC	National Action Plan on Climate Change
ASCI	Agriculture Skill Council of India	NCUI	National Cooperative Union of India
ATM	Automated Teller Machine	NDDB	National Dairy Development Board
BADP	Border Area Development Programme	NER	North Eastern Region
BL	Bank Loan	NOFRI	National Organic Farming Research Institute
BPL	Below Poverty Line	NGO	Non Governmental Organisation
CBS	Core Banking Solution	NHB	National Horticulture Board
CCB	Central Cooperative Bank	NIDA	NABARD Infrastructure Development Assistance
CISS	Capital Investment Subsidy Scheme	NIA	Net Irrigated Area
DAHD & F	Department of Animal Husbandry, Dairying & Fisheries	NIE	National Implementing Entity
DC	Direct Current	NLM	National Livelihood Mission
DCCB	District Central Cooperative Bank	NPCI	National Payments Corporation of India
DEDS	Dairy Entrepreneurship Development Scheme	NPK	Nitrogen, Phosphorous, Potassium
DIC	District Industries Centre	NRLM	National Rural Livelihood Mission
DPR	Detailed Project Report	NSA	Net Sown Area
EDEG	Entrepreneurship Development and Employment Generation	NSDC	National Skill Development Corporation
FIF	Financial Inclusion Fund	NSSO	National Sample Survey Organisation
FPO	Farmer Producer Organisation	OPS	Other Priority Sector
GCF	Green Climate Fund	PACS	Primary Agricultural Cooperative Society
GLC	Ground Level Credit	PoS	Point of Sale
GCI	Galvanized Corrugated Iron	PDC	PACS Development Cell
GHG	Green House Gases	PHY	Physical
GoI	Government of India	PLP	Potential Linked Credit Plan
HO	Head Office	PMAY - G	Pradhan Mantri Awas Yojana - Gramin

PLP 2024-25
Gangtok/Pakyong District, Sikkim

Abbreviation	Full Form	Abbreviation	Full Form
IBPC	Inter Bank Participation Certificate	PMFBY	Pradhan Mantri Fasal Bima Yojana (PMFBY)
ICAR	Indian Council for Agricultural Research	PMJDY	Pradhan Mantri Jan Dhan Yojana
ICDS	Integrated Child Development Scheme	PMKVY	Pradhan Mantri Kaushal Vikas Yojana
ICM	Institute of Cooperative Management	PSLC	Priority Sector Lending Certificate
IPM	Integrated Pest Management	RBI	Reserve Bank of India
ISAM	Integrated Scheme for Agricultural Marketing	REDD	Reducing Emissions from Deforestation and Forest Degradation
IPCC	Intergovernmental Panel on Climate Change	RIDF	Rural Infrastructure Development Fund
ITI	Industrial Training Institute	RRB	Regional Rural Bank
JLG	Joint Liability Group	RSETI	Rural Self Employment Training Institute
KCC	Kisan Credit Card	RUDSETI	Rural Development and Self Employment Training Institute
KVIB	Khadi and Village Industries Board	SECC	Socio-Economic Caste Census
KVIC	Khadi and Village Industries Commission	SC	Scheduled Caste
KVK	Krishi Vigyan Kendra	SHG	Self Help Group
LPD	Litres Per Day	SIDICO	Sikkim Industrial Development & Investment Corporation
LTRCF	Long Term Rural Credit Fund	SIMFED	Sikkim State Cooperative Supply and Marketing Federation Ltd.
MANAGE	National Institute of Agricultural Extension Management	SISCO Bank	Sikkim State Cooperative Bank Ltd.
MoEF & CC	Ministry of Environment, Forest and Climate Change	SMS	Short Message Service
MFI	Micro Finance Institution	SRDA	Sikkim Rural Development Agency
MI	Minor Irrigation	SRLM	State Rural Livelihood Mission
MNIAS	Modified National Agricultural Insurance Scheme	ST	Scheduled Tribe
MNRE	Ministry of New & Renewable Energy	StCB	State Apex Co-operative Bank
MNREGA	Mahatma Gandhi National Rural Employment Gurarantee Act	TFO	Total Financial Outlay
MOVCD	Mission Organic Value Chain Development	UD & HD	Urban Development and Housing Department
MPCS	Multi Purpose Cooperative Society	VAs	Voluntary Agencies
MSEs	Micro and Small Enterprises		