

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

मंगन
Mangan

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 एलिटट्यूडनल 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 – Mangan District

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EXECUTIVE SUMMARY

1. District Characteristics

The Mangan district of Sikkim is the largest of the six districts in the state covering about 60% of the total geographical area of Sikkim. The district has been divided into four developmental blocks *namely* Chungthang, Dzongu, Mangan and Kabi. There are 22 Panchayats and 331 inhabited villages. The district shares its boundaries with three districts of the state in the south and share international boundaries with Nepal in the west and China in the North and East. Due to its strategically important location, the district assumes a critical role.

District coordinates between latitude 27°43' in the North and longitude 88° 38' in the West. It has varied climatic conditions ranging from subtropical to sub alpine. From the administrative point of view, farming is the major occupation of rural population of the district. Major crops of Mangan district are large cardamom, Sikkim mandarin (Orange), ginger, vegetables, paddy, soybean, mustard, urad, buckwheat and millet. The district receives an average rainfall of 3000 mm in a year. Temperature conditions vary from sub-tropical in the southern to cold deserts in the Northern part.

2. Coverage of Banking Networks & its Financial Performance

The ground level credit flow to priority sector has increased from ₹ 1048.18 lakh in 2021-22 to ₹ 2180.44 lakh in 2022-23. Achievements against target under ACP during the last three years have been 73.25%, 51.31%, 38.25%, taking average achievement to 54.27%. The credit flow to the agriculture sector is low as compared to MSME and other priority sector. During 2022-23, out of total priority sector lending of ₹2180.44 lakh, lending to Agriculture & Allied Sector, MSME and Other Priority Sectors was ₹622.48 Lakh, ₹1349.78 Lakh and ₹208.18 Lakh, respectively. The credit growth in various commercial activities purchase of luxury transport vehicles by the skilled youths under Skill Youth Start Up scheme of State government has substantially pushed achievement of MSME target to almost double. As per the revised circular of the scheme, the subsidy will be available for agriculture, horticulture, animal husbandry and retail businesses only.

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

Based on the infrastructure available and planned in Mangan, 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 2023-24 has been accessed at ₹4724.70 lakh, which is 22.22% increase over 2022-23 projections. Projections made under priority sector activities are Agriculture & Allied activities – ₹2862.06 lakh, MSME – ₹1297.80 lakh, Export credit – ₹54.00 lakh, Education credit – ₹ 27 lakh, Housing – ₹ 459.90 lakh, Renewable energy – ₹11.34 lakh and Social infrastructure – ₹12.60 lakh.

4. Development initiatives of NABARD

NABARD has successfully implemented three Tribal Development Programmes (Wadi Project) in the district through Krishi Vigyan Kendra (KVK) and United Progressive Organisation of Sikkim (UPOS). Under the programme, a total of 979 tribal families were supported to establish orchards of mandarian orange, guava, large cardamom, avocado with organic vegetables as inter crop for 05 years. Four springshed development projects comprising of dhara vikas and income generation activities in Singik Sentum GPU and Upper & Lower Mangshilla have been sanctioned. Entry point activities under pre-implementation phase in the project have been undertaken successfully. A good number of interventions towards skill development have been undertaken in the district which has resulted in establishment of micro enterprises by women SHGs in noodles/ incense stick/ cushion/ mushroom production. A Gram Dukan has also been supported at Rang Rang. Further, 02 RIPF projects namely Community Centre at Lachen and Trekking Trail at Muguthang valley have been supported by NABARD. In addition to this, training to Yak farmers at ICAR (Yak) and training to tour guides have

also been supported in Lachen. Further, many PACS in district have been taken up for computerisation by NABARD.

With a view to encourage private investments in select sectors, GoI is implementing credit linked subsidy schemes like AMI and ACABC through NABARD. Subsidy is available for activities like rural godowns, agro processing and agri-business by agri graduates. There is a good scope for extending finance to farmers for taking up of dairy, Piggery, Poultry, etc.

In order to provide linkage support to farmers/artisans in the district, critical infrastructure like rural roads, veterinary dispensary, cold storage etc. need to be established with assistance from Rural Infrastructure Development Fund (RIDF) of NABARD.

5. Thrust Areas for 2024-25

MSME is the major thrust area for 2024-25. This sector is growing continuously and provides employment to many especially in tourism based and services sub sector activities. Many skilled unemployed youth and others can be provided with sustainable and gainful resources when development takes place in this sector. Being the epicenter of Sikkim large cardamom and host to huge biodiversity reserve, the district has huge potential for agro tourism. Agriculture and Animal Husbandry sector is being promoted by State Government with aggressive incentivisation, as such agri & allied activities becomes another major thrust area for 2024-25.

6. Major Constraints and suggested action points

During the last couple of years, the district has seen lot of investment in the tourism sector and related activities, mainly establishment of hotels and homestays and travelling services. Government of Sikkim has also revised its MSME Policy to support rural industries with an aim to harness the local resources available including the manpower. With the recent experience of pandemic hitting tourism activities for almost a year, to balance out the effects and keeping in view the potential of agri-allied activities, huge thrust is being given to dairy, piggery, fisheries and farm produce aggregation/ marketing activities by way of financial incentivisation. These interventions coupled with GOI support programs towards AtmaNirbhar Bharat is expected to help GLC flow in the priority sector activities in the district.

7. Way forward

This document aims to identify exploitable potentials in different activities of the district and suggest measures to achieve it in a time bound manner. Adoption of latest technology, skills and investments, improving the capabilities of farmers through technical education 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 in BLBC and DLCC meetings. 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.

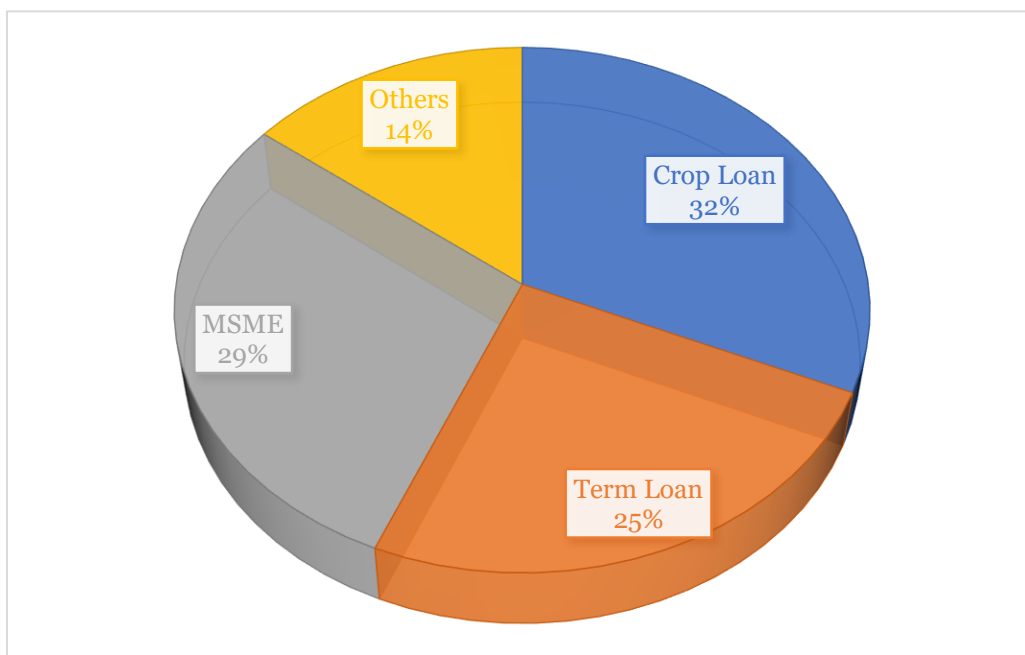
Appendix A

Broad Sector-wise PLP Projections– 2024-25

(Rs. in lakh)

Sl. No.	Sector/Activity	PLP Projections 2024-25
A	Farm Credit	
(i)	Crop Production, Maintenance and Marketing	1404.34
(ii)	Term Loan for agriculture and allied activities	1102.02
	Sub-Total	2506.36
B	Agriculture Infrastructure	116.75
C	Ancillary activities	238.95
I	Credit Potential for Agriculture (A+B+C)	2862.06
II	Micro, Small and Medium Enterprises	1297.80
III	Export Credit	54.00
IV	Education	27.00
V	Housing	459.90
VI	Renewable Energy	11.34
VII	Others (Loans to SHGs/JLGS/PMJDY)	81.45
VIII	Social Infrastructure involving bank credit	12.60
	Total Priority Sector (I to VIII)	4724.70

Broad Sector-wise PLP Projections for 2024-25



Appendix B

Summary of Sector/Sub-sector wise PLP projections: (2024-25)

(Rs in Lakh)

Sl. No.	Particulars	PLP Projections
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	1404.34
ii	Water Resources	61.65
iii	Farm Mechanization	27.65
iv	Plantation and Horticulture	402.71
v	Forestry and Waste Land Development	47.52
vi	Animal Husbandry – Dairy	339.98
vii	Animal Husbandry – Poultry	72.90
viii	Animal Husbandry – Sheep, Goat, Piggery etc	92.25
ix	Fisheries (Marine, Inland, Brackish water)	33.60
x	Others – Bullock, Bullock cart, etc	23.76
	Sub-Total	2506.36
B	Agriculture Infrastructure	
i	Construction of storage facilities and Marketing Infrastructure	52.80
ii	Land development, Soil Conservation, Watershed development	50.22
iii	Agriculture Infrastructure-Others (Vermi Composting, Tissue Culture, Bio-Fertilizer etc.)	13.73
	Sub-Total	116.75
C	Ancillary activities	
i.	Food and Agro Processing	157.50
ii.	Ancillary	81.45
	Sub-Total	238.95
D	Total Agriculture (A+B+C)	2862.06
II	Micro, Small and Medium Enterprises	
i	MSME – Term Loan	1179.00
ii	MSME – Working Capital	118.80
	Total MSME	1297.80
III	Export Credit	54.00
IV	Education	27.00
V	Housing	459.90
VI	Renewable Energy	11.34
VII	Others (Loans to SHGs/JLGS/PMJDY)	81.45
VIII	Social Infrastructure involving bank credit	12.60
	Total Priority Sector (I to VIII)	4724.70

Map of Mangan District



PLP 2024-25
Mangan District, Sikkim

DISTRICT PROFILE					
District		Gangtok / Pakyong		State	Sikkim
Division					
1. भौतिक और प्रशासनिक विशेषताएँ Physical & Administrative Features					
कुल भौगोलिक क्षेत्र (वर्ग किमी) Total Geographical Area (Sq.KM)		4225			
उपविभागों की संख्या No. of Sub-divisions		4			
खंड No of Blocks		4			
गांवों की संख्या (बसे हुए)No. of Villages (inhabited)		331			
पंचायत No. of Panchayats		22			
3.भूमि उपयोग (हे.)					
रिपोर्ट में दर्ज कुल क्षेत्र Total Area Reported		4222600			
वन भूमि Forest Land		22700			
खेती के लिए अनुपलब्ध क्षेत्र Area Not Available for Cultivation		1523			
स्थायी चारागाह और घाई भूमि Permanent Pasture and Grazing Land		1209			
विविध पेड़ फसलों के अंतर्गत भूमि Land under Miscellaneous Tree Crops		-			
कृषियोग्य बंजरभूमि Cultivable Wasteland		-			
वर्तमान परती भूमि Current Fallow		5597			
अन्य परती भूमि Other Fallow		-			
कुल बुआई क्षेत्र Net Sown Area		11231			
कुल या सकल फसल क्षेत्र Total or Gross Cropped Area		13252			
एकाधिक खेती का क्षेत्र Area Cultivated More than Once		-			
फसल घनता Cropping Intensity (GCA/NSA)%		118			
6. श्रमिकों का विवरण ('000 में) WORKERS PROFILE [in '000]					
किसान Cultivators		8.900			
अन्य में से छोटे/सीमांत किसान Of the above, Small/Marginal Farmers		6.143			
कृषि मजदूर Agricultural Labourers		1.969			
घरेलू उद्योगों में लगे श्रमिक Workers engaged in Household Industries		0.390			
अनुबंधी कृषि गतिविधियों में लगे श्रमिक Workers engaged in Allied Agro-activities		—			
अन्य श्रमिक Other workers		12.100			
8.परिवार ('000 में)HOUSEHOLDS [in '000] #					
कुल परिवार Total Households		8.873			
ग्रामीण परिवार Rural Households		7.930			
गरीबी रेखा के नीचे के परिवार BPL Households		7.000			
10. गाँव-स्तरीय संरचना VILLAGE-LEVEL INFRASTRUCTURE [Nos] #					
विजली आपूर्ति गाँव Villages Electrified		314			
कृषि बिजली आपूर्ति गाँव Villages having Agriculture Power Supply		NA			
डाक घर सुविधायुक्त गाँव Villages having Post Offices		NA			
बैंकिंग सुविधावाले गाँव Villages having Banking Facilities		NA			
प्राथमिक विद्यालययुक्त गाँव Villages having Primary Schools		NA			
प्राथमिक स्वास्थ्य केंद्रयुक्त गाँव Villages having Primary Health Centres		NA			
पेयजल आपूर्ति गाँव Villages having potable water supply		290			
पक्की सड़कों से जुड़े गाँव Villages connected with Paver Approach Roads		264			
13.सिंचाई क्षमता (हे.) IRRIGATION COVERAGE [Ha]					
सिंचाई के लिए उपलब्ध कुल क्षेत्र Total Area Available for Irrigation (NIA + Fallow)		2078			
निर्मित सिंचाई क्षमता Irrigation Potential Created		850			
शुद्ध सिंचित क्षेत्र (कुल क्षेत्र कम से कम एक बार सिंचित) Net Irrigated Area (Total area irrigated at least once)		850			
नहर/ चैनल सिंचित क्षेत्र Area irrigated by Canals / Channels		NIL			
कुआ सिंचित क्षेत्र Area irrigated by Wells		NIL			
टैंक सिंचित क्षेत्र Area irrigated by Tanks		NIL			
अन्य स्रोतों सिंचित क्षेत्र Area irrigated by Other Sources (Streams)		850			
सिंचाई क्षमता का उपयोग (सकल सिंचित क्षेत्र) Irrigation Potential Utilized (Gross Irrigated Area)		850			
15. कृषि-प्रसंस्करण इकाई AGRO-PROCESSING UNITS					
प्रतिविधि प्रसंस्करण के प्रकार Type of Processing Activity		इकाइयों की संख्या No of units		क्षमता (में टन) Cap.[MT]	
खाद्यधान (धान/आटा/दाल/तेल/चाय/काफी) Food (Rice/Flour/Dal/Oil/Tea/Coffee)		31		NA	
गन्ना(शुद्ध/खांडसरी/चीनी) Sugarcane (Gur/Khandsari/Sugar)		NIL		NA	
फल (पल्प/ज्यूस/फ्रूट ड्रिंक) Fruit (Pulp/Juice/Fruit drink)		5		NA	
मसाले (मसाला पावडर/पेस्ट)Spices (Masala Powders/Pastes)		3		NA	
सूखा मेवा (काजू/बादाम/किशमिश) Dry-fruit (Cashew/Almond/Raisins)		NIL		NA	
कपास (गोटाई/ कलवाई / बुनाई) Cotton (Ginning/Spinning/Weaving)		25		NA	
दूध (अति शीतलन/शीतलन/प्रसंस्करण) Milk (Chilling/Cooling/Processing)		1		NA	
मांस(चिकन/मटन/सुअर मांस / सूखी मछली) (Meat (Chicken/Motton/Pork/Dryfish)		1		NA	
पशु चारा (मक्का/मूँग/मछली खाद्य)Animal feed (Cattle/Poultry/Fishmeal)		NIL		NA	
17. वर्ष 2007 की जनगणना पर पशु संख्या ('000 में) ANIMAL POPULATION AS PER CENSUS 2019 [in '000] #					
पशु संवर्ग Category of animal		कुल	नर	मादी	
संकर पशु Cattle - Cross bred		44220	9674	6.841	
देशी पशु Cattle - Indigenous		2644	525	1.719	
भैंस Buffaloes		87	7	0.083	
भेड़ -संकर Sheep - Cross bred		7	NA	NA	
भेड़ - देशी Sheep - Indig.		28	NA	0.160	
बकरी Goat		29259	17569	1.840	
सुअर - संकर Pig - Cross bred		3990	NA	NA	
सुअर- देशी Pig - Indigenous		NA	NA	NA	
Yak		NA	NA	NA	
मुर्गी - संकर + देशी Poultry - Cross bred + Indigenous		NA	NA	NA	
18.अनुबंधी नतिविधियों के विकास हेतु सुविधाएँ INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
पशु अस्पताल / चिकित्सालय Veterinary Hospitals/Dispensaries [Nos]		8	पशुबाजार Animal Markets [Nos]		NA
रोग निदान केंद्र Disease Diagnostic Centres [Nos]		NA	दूध संकलन केंद्र Milk Collection Centres [Nos]		NA
कृत्रिम गर्भाधान केंद्र Artificial Insemination Centers [Nos]		9	मछुआरों की समितियाँ Fishermen Societies [Nos]		NA
पशु प्रजनन केंद्र Animal Breeding Farms [Nos]		3	मत्स्य बीज केंद्र Fish seed farms [Nos]		NA
पशुपालन प्रशिक्षण केंद्र Animal Husbandry Trng Centres [Nos]		NA	मछली बाजार Fish Markets [Nos]		NA
डूरी सहकारी समितियाँ Dairy Cooperative Societies [Nos]		NA	मुर्गी चूजाघर Poultry hatcheries [Nos]		NA
उन्नत पशुचारा केंद्र Improved Fodder Farms [Nos]		NA	बुचड़खाना Slaughter houses [Nos]		NA
19.दूध, मत्स्य, अंडा उत्पादन और इकाई प्रति व्यक्ति उपलब्धता MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY #					
मत्स्य Fish	उत्पादन Production [MT]	NA	प्रति व्यक्ति उपलब्धता Per cap avail. [gm/day]		NA
अंडा Egg	उत्पादन Production [Lakh Nos]	380	प्रति व्यक्ति उपलब्धता Per cap avail. [nos/p.a.]		NA
दूध Milk	उत्पादन Production ['000 MT]	19721	प्रति व्यक्ति उपलब्धता Per cap avail. [gm/day]		NA
मांस Meat	उत्पादन Production [MT]	670	प्रति व्यक्ति उपलब्धता Per cap avail. [gm/day]		NA
4. Rainfall & ground water					
वर्षामान (मिमी में) Rainfall (in mm)	सामान्य Normal	वस्तुस्थिति Actual	2020-21	2021-22	2022-23
	3894	3091	2045	3494	
	सामान्य से अंतर Variation from Normal		-802	-1849	-400
उपलब्ध भूजल Availability of Ground Water [Ham]	शुद्ध वार्षिक पुनर्भरण Net annual recharge	शुद्ध वार्षिक निःसार Net annual draft	शेष Balance		
	NA	NA	NA		
5.भूमिजल वितरण DISTRIBUTION OF LAND HOLDING					
भूमिजल वर्गीकरण Classification of Holding	भूमि जोत Holding		क्षेत्र Area		
	संख्या Nos.	कुल का % to Total	हे. Ha.	कुल का % to Total	
<= 1 Ha	1190	26	472	3	
>1 to <=2 Ha	955	21	1329	4	
>2 Ha	2453	53	15387	90	
कुल Total	4598	100	17188	100	
7. जनसांख्यिकीय विवरण DEMOGRAPHIC PROFILE [in '000] #					
संवर्ग Category	कुल Total	पुरुष Male	महिला Female	ग्रामीण Rural	शहरी Urban
जनसंख्या Population	43,709	24,730	18,979	39,065	4,644
अनुसूचित जाती Scheduled Caste	0.982	0.536	0.446	0.804	0.178
अनुसूचित जनजाति Scheduled Tribe	28.715	14.741	13.974	26.695	2.020
साक्षर Literate	30,450	18,579	11,871	27,048	3,402
महिला रेखा के नीचे के परिवार BPL families	7,000	4,000	3,000	7,000	0
9. घरनू सुविधाएँ HOUSEHOLD AMENITIES [Nos. in '000 Households] #					
टंक/पत्थर/कंक्रीट से निर्मित घर Having brick/stone/concrete houses	7.8	विजली आपूर्ति युक्त Having electricity supply		7.8	
पेयजल सुविधायुक्त Having source of drinking water	8.9	निजी प्रसाधन सुविधा Having independent toilets		NA	
बैंकिंग सेवा युक्त Having access to banking services	NA	रेडियो/टीवी संच Having radio/tv sets		6.1	
11.स्वास्थ्य व सफाई से संबंधित संरचना INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos] #					
आंगनवाड़ी Anganwadis	NA	औषधालय Dispensaries		NA	
प्राथमिक स्वास्थ्य केंद्र Primary Health Centres	5	अस्पताल Hospitals		1	
प्राथमिक स्वास्थ्य उपकेंद्र Primary Health Sub-Centres	18	अस्पताल के बिस्तर Hospital Beds		100	
12.कृषि के लिए आधारभूत और सहायक सुविधाएँ INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE #					
उर्वरक/बीज/कीटनाशक विक्री केंद्र Fertiliser/Seed/Pesticide Outlets [Nos]	1	कृषि पंपसेट Agriculture Pumpssets[Nos]		NA	
कुल एन पी के खपत Total N/P/K Consumption [MT]	NA	विजली युक्त पंपसेट Pumpssets Energised [Nos]		NA	
आपूर्ति प्रमाणित बीज Certified Seeds Supplied [MT]	NA	कृषि सेवा केंद्र Agro Service Centres [Nos]		NA	
कीटनाशक खपत Pesticides Consumed [MT]	NA	मृदा परीक्षण केंद्र Soil Testing Centres [Nos]		NA	
कृषि ट्रैक्टर Agriculture Tractors [Nos]	NA	बागान रोपवाटिका Plantation nurseries [Nos]		NA	
पावर टिलर Power Tillers [Nos]	NA	किसान क्लब Farmers' Clubs [Nos]		43	
थ्रेशर/कटर Threshers/Cutters [Nos]	NA	कृषि विज्ञान केंद्र KVK [Nos]		1	
14.भंडारण,यातायात और विपणन सुविधाएँ INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
ग्रामीण /शहरी मंडी /हाट Rural/Urban Mandi/Haat [Nos]	1	शोक बाजार Wholesale Market [Nos]		Nil	
पक्की सड़क की लंबाई Length of Pucca Road [Km]	NA	गोदाम Godown [Nos]		4	
रेल लाइन की लंबाई Length of Railway Line [Km]	Nil	भंडारण क्षमता Godown Capacity[MT]		Nil	
सार्वजनिक यातायात वाहन Public Transport Vehicle [Nos]	NA	शीत भंडारण Cold Storage [Nos]		Nil	
माल यातायात वाहन Goods Transport Vehicle [Nos]	NA	शीत भंडारण क्षमता Cold Store Capacity[MT]		Nil	
16. प्रमुख फसलों के क्षेत्र, उत्पादन और उपज AREA, PRODUCTION & YIELD OF MAJOR CROPS					
फसल Crop	2021-22		2022-23		औसत उपज Avg. Yield [Kg/Ha]
	क्षेत्र Area (Ha)	उत्पादन Prod. (MT)	क्षेत्र Area (Ha)	उत्पादन Prod. (MT)	
Rice	4540	8426	4538	8,429	1504
Maize	104	0.120	103	0.119	1601
Finger Millet	8436	14.821	8434	14.843	975
Barley	754	0.812	754	0.814	1192
Buck Wheat	20	0.230	197	0.227	NA
Pulses	1196	1.204	1199	1.209	NA
Oilseeds	15230	25.613	15222	25.641	752

DISTRICT PROFILE

The Mangan District has a geographical area of 4226 Sq. km. The district is endowed with varied agro climatic conditions ranging from sub-tropical to sub alpine. Most of the soils of the district are acidic in nature with high rate of soil loss due to erosion. The soils are high in organic carbon and contain low to medium available nitrogen, phosphorous and medium to high potassium. Water holding capacity of the soil is medium. The district receives an average rainfall of 3000 mm in a year; however, it experiences dry spell during the winter and spring. The district has a population of 43709 (Census 2011) with share of rural and urban population at 89.37 % and 10.63 % respectively. The Scheduled Caste (SC) and Scheduled Tribe (ST) population constitute 2.24 % and 65.69% of the district population. The cropping intensity of the district is 118%. The major source of irrigation is streams/springs.

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 large cardamom, Sikkim mandarin (orange), ginger, vegetables, paddy, soya bean, mustard, urad, buckwheat and millet. Dairy, poultry and sheep, goat & piggy are important allied activities of the district. There is excellent potential for financing of agriculture and allied activities apart from agro/food processing.

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

During the last couple of years, the district and the state as a whole has seen lot of investment in the tourism sector and related activities mainly establishment of hotels and homestays and travelling services. The district has also had its fair share of tourist footfalls. Government of Sikkim has also revised its MSME Policy to support rural industries with an aim to harness the local resources available including the manpower. With the recent experience of pandemic hitting tourism activities for almost a year, to balance out the effects and keeping in view the potential of agri-allied activities, huge thrust is being given to dairy, piggy, fisheries and farm produce aggregation/ marketing activities by way of financial incentivisation. These interventions coupled with GOI support programs towards Atma Nirbhar Bharat is expected to help GLC flow in the priority sector activities in the district.

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

All the banks should proactively sanction and disburse credit to the farmers for all agricultural activities involved. Govt. of Sikkim's incentivisation support to agri-allied activities will be able to reach its full potential only then. The farmers who have defaulted in KCC loans should be encouraged to repay the loan by providing some relief on interest portion so that the banks could lend them further.

PLP 2024-25
Mangan District, Sikkim

BANKING PROFILE

District -	Mangan	State -	Sikkim	Lead Bank -	State Bank of India
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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	5	10	10	Nil	Nil	Nil	57	5	28	798
Regional Rural Bank	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
DCCB / SCB	1	1	1	Nil	Nil	Nil	Nil	Nil	331	8873
Coop. Agr. & Rural Dev. Bank	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Pri. Agr.Coop.Society/MPCS	18	Nil	Nil	Nil	Nil	Nil	Nil	Nil	NA	NA
Others - Pvt. Banks	2	2	2	Nil	Nil	Nil	Nil	Nil	Nil	Nil
All Agencies	26	13	13	Nil	Nil	Nil	57	5	21	614

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [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	27148.06	22091.24	34163.10	54.65	94.22
Regional Rural Bank	NA	NA	NA	NA	NA	Nil	Nil	Nil	Nil	Nil
Cooperative Banks	NA	NA	NA	NA	NA	2625.10	2105.14	2095.81	-0.44	5.78
Others	NA	NA	NA	NA	NA	Nil	Nil	Nil	Nil	Nil
All Agencies	NA	NA	NA	NA	NA	29773.16	52066.29	36258.91	-30.36	100

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [Rs.'Lakh]				
	31 Mar 20	31 Mar 21	31 Mar 22	Growth(%)	Share(%)	31 Mar 21	31 Mar 22	31 Mar 23	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	13595.66	17068.50	25099.66	47.05	89.78
Regional Rural Bank	NA	NA	NA	NA	NA	Nil	Nil	Nil	Nil	Nil
Cooperative Banks	NA	NA	NA	NA	NA	4812.04	4830.35	2856.13	-40.87	10.22
Others	NA	NA	NA	NA	NA	Nil	Nil	Nil	Nil	Nil
All Agencies	NA	NA	NA	NA	NA	18407.70	23001.96	27955.79	21.54	100

4. CD-RATIO

Agency	CD Ratio (%)		
	31 Mar 21	31 Mar 22	31 Mar 23
Commercial Banks	66.50	77.26	73.47
Regional Rural Bank	Nil	Nil	Nil
Cooperative Banks	183.30	229.46	136.28
Others	13.00	3.96	NA
All Agencies	61.80	44.48	77.10

5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)

Agency	During 2022-23		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	2163.64	99.23	605.68	97.30	NA	NA	NA	NA	NA	NA
Regional Rural Bank	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Cooperative Banks	16.80	0.77	16.80	2.70	NA	NA	NA	NA	NA	NA
Others	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
All Agencies	2180.44	100.00	622.48	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	2431.04	887.12	36.49	2451.38	967.90	39.48	2765.36	2163.64	78.24	51.41
Regional Rural Bank	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Cooperative Banks	471.70	26.00	5.51	471.70	80.28	17.02	211.39	16.80	7.95	10.16
Others	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
All Agencies	2902.74	913.12	31.46	2923.08	1048.18	35.86	2976.75	2180.44	73.25	46.85

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	1178.04	129.17	10.96	1184.00	117.20	9.90	NA	NA		6.95
Term Loan (Agr)	728.25	85.52	11.74	737.50	216.76	29.39	NA	NA		
Total Agri. Credit	1906.29	214.69	11.26	1921.58	333.96	17.38	1357.12	622.48	45.87	24.84
Non-Farm Sector / MSME	230.15	15.54	6.75	236.16	677.02	286.68	947.56	1349.78	142.45	145.29
Other Priority Sector	766.30	682.89	89.12	765.34	37.20	4.86	672.07	208.18	30.98	41.65
Total Priority Sector	2902.74	913.12	31.46	2923.08	1048.18	35.86	2976.75	2180.44	73.25	46.85

9. RECOVERY POSITION

Agency	2020-21			2021-22			2022-23			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

Banking Profile

There are 11 branches of Commercial Banks and one branch of SISCO Bank in the district with majority of branches clustered at the district head quarter, Mangan. State Bank of India is Lead Bank in all the five of the six districts of the state and is also the SLBC convener. In addition to these banks, there are 18 Multi-Purpose Cooperative Societies (MPCS) in the district.

As per the directives of RBI, all rural branches have to conduct one outdoor financial literacy camp in a month. During 2022-23, various financial literacy and credit Counseling (FLCC) campaigns were conducted by banks, most prominently by SISCO Bank Ltd. and State Bank of India. Social security schemes i.e. Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana and Atal Pension Yojana are being implemented by the banks.

The achievement of targets set for disbursement under Priority Sector for the year 2022-23 stood at 73.25 % as against 51.31% during 2021-22. The total deposits and outstanding advances of bank in the district as on 31.03.2023 aggregated Rs. 36258.91 lakh and Rs 27955.79 lakhs respectively. The Total Ground Level Credit (GLC) flow under priority sector in the district was Rs. 2180.44 lakhs in 2022-23 as against ACP target of Rs.2976.75 lakhs. Performance under agriculture sector short term agriculture credit (Crop Loan) & agriculture term loan in the district stood at only 10.80 % This may be due to the low credit absorption capacity of the district.

The CD Ratio increased to 77.10% in 2022-23 as against 44.48 % in 2021-22. The number of KCCs issued during 2022-23 was 69 extending credit to the tune of Rs.31.24 Lakh. The cumulative KCCs issued as reported by lead bank is 392 for an amount of Rs. 304.53 Lakh as on 31.03.2023.

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 priorities 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.

Sr. 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 land occupied by small and marginal farmers on one hand and other farmers on the other. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue

Sr. No.	Sector	Methodology of estimation of credit potential
		<ul style="list-style-type: none"> Block-wise allocation of potential taking into account 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 fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; Estimation of potential 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 taken into account. 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 takes into account 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 plantation crops Estimation of potential for rejuvenation of existing plantation
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 are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

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

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 decentralised storage capacity for enhancing remuneration of farmers

2. Reaching the Last Mile

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

3. Infrastructure and Investment

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

4. Unleashing the Potential

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

5. Green Growth

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

6. Youth Power

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

7. Financial Sector

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

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

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 finalisation.

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, NDDB and NFDB are required to prepare national level action plans for strengthening of primary cooperative societies and establishment of new multipurpose PACS or primary Dairy/ Fishery cooperative societies, as per requirement.

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:

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

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

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 (FIUs).

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 was 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 in 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, South Sikkim. 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 program 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 potentials for Agriculture 2024-25

2.1 Farm Credit

Reserve Bank of India (RBI) has revised the Priority Sector guidelines vide its circular dated 23 April 2015 by classifying Priority Sector into 8 broad sectors. Besides, the sub-sectors and activities covered under each broad sector have also undergone revision. Accordingly, Agriculture sector has been divided into three broad sub-sectors viz. Farm Credit, Agriculture Infrastructure and Ancillary Activities. The basket of activities covered under each of the above sub-sectors has also undergone revision. In line with these revisions, this chapter has also been regrouped into Farm Credit (2.1), Agriculture Infrastructure (2.2) and Ancillary Activities (2.3)

2.1.1. Crop Production, Maintenance and Marketing

2.1.1.1. Status of agriculture sector in the district

Sikkim is the first state in the world that is 100% organic: All of its farmland is certified organic. The policy implemented a phase-out of chemical fertilizers and pesticides, and achieved a total ban on sale and use of chemical pesticides in the state. The transition has benefitted more than 66,000 farming families.

As per data of Sikkim Government, the total landholdings number in the district stood at 4598 covering an area of 17,188 ha out of which 11231 ha is net sown area. The average size of the holdings in the district is 3.73 ha and the cropping intensity is 118%. The district receives an annual rainfall of 3500 mm. The district has Gross Cropped Area of 13252 Ha and Net Sown Area of 11231 Ha with ginger, vegetables, paddy, soya bean, mustard, urad, buckwheat and millet as major crops.

As land plays an important role in agriculture, it is vital to comprehend how the land use change makes an impact on the growth of agriculture in Sikkim. Net sown area of Sikkim has decreased over a period of last 10 years, however, there is an increase in the area of current fallow and culturable waste land. The forest area has also increased in Sikkim. The number of operational holdings of all the classes has decreased except the large class. The operated area of all the class has decreased except the medium class. The number and area of irrigation holdings has decreased in north and east district, however, there is an increase in the irrigation status in south and west district. (*Source: Researchgate*)

2.1.1.2. Infrastructure and linkage support available, planned and gaps

- Major gaps include lack of quality planting materials, lower productivity because of non-applicability of chemical fertilizer, lower levels of farm mechanization, lack of storage and marketing infrastructure, climatic issues such as landslides and excessive rainfalls.
- The Krishi Vigyan Kendra in the district is well equipped with its research stations. Line departments provide timely and adequate seeds / planting material and valuable inputs to the farmers in agronomic practices, crop diversification, etc.
- The Government of India is implementing an interest subvention scheme of 2% for short term crop loans up to Rs.3.00 lakh. The scheme is implemented through public sector banks and private sector. Currently, besides 2% interest subvention, the farmers, on prompt repayment of crop loans on or before the due date, are also provided 3% additional interest subvention.
- NABARD has launched special saturation drive to saturate all the eligible farmers with KCC/KCC-AH/fisheries. FPOs have been acting as catalyst in increasing the coverage of farmers under KCC scheme, including KCC-AHDF.
- Ongoing campaign for saturation of all PM Kisan beneficiaries with Kisan Credit Card.
- Krishi Loan/Credit Mela are being organized by Govt. of Sikkim to facilitate Krishi Loan to farmers for upliftment and sustainable livelihood of the farmers.

- Government of India is implementing Central Sector Scheme for Formations & Promotions of 10000 FPO for value addition of farm products
- Creation of farm gate infrastructure with the support of schemes like AIF

2.1.1.3. Assessment of credit potential for the financial year 2024-25

(Rs in Lakh)

Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL
1	Paddy	ha	0.55	121	66.55	66.55
2	Ginger	ha	2.28	155	353.40	353.40
3	Maize	ha	0.52	355	184.60	184.60
4	Oilseeds (Mustard / Soyabean)	ha	0.36	86	30.96	30.96
5	Finger Millet	ha	0.42	84	35.28	35.28
6	Buckwheat	ha	0.37	34	12.98	12.98
7	Pulses (Urad-PD/Rajma)	ha	0.38	34	12.92	12.92
8	Potato	ha	2.11	44	92.84	92.84
9	Turmeric	ha	1.24	28	34.72	34.72
10	Vegetables	ha	1.11	231	256.41	256.41
	Sub Total			1172	1080.26	1080.26
	Post harvest requirement (10% of Sub Total)				108.03	108.03
	Repair and maintenance (20 % of Sub Total)				216.05	216.05
	Total				1404.34	1404.34

Wadi Based Tribal development project

NABARD Sikkim has implemented one Wadi based Tribal development Fund project at Lingthem Lingdem GPU, Dzongu, Mangan with grant Assistance of Rs 1.01.52 Lakh. The project covers 141 tribal families. Major crops of the project includes Kiwi, Large Cardamom, coffee, organic vegetables etc



2.1.2 Water Resources

2.1.2.1. Status of sector in the district

Water is one of the most critical resources necessary for sustenance of life and central to socio-economic development. With rapid population growth, urbanization and improvement in the living standards, the water requirement for all sectors is increasing giving a challenge for fair allocation of water. The climate change is likely to further aggravate the availability of fresh water due to extreme weather conditions, reduced recharge, etc. thus adversely impacting the agricultural productivity. This means that improving water use efficiency is one of the key priorities of Indian Agriculture.

The total Geographical Area of the district is 422600 Ha, of which Net Sown Area (NSA) is 11231 Ha. Out of the NSA, the Net Irrigated Area (NIA) is 850 Ha, i.e. only 8% of the net sown area is irrigated. An average rainfall of 3000 mm occurs in the district in a year; however, it experiences dry spells during

winter and spring seasons which creates problems in farming during these periods. Springs, both seasonal and perennial are the main source of available water. There is availability of abundant streams during summer allowing growing of paddy whereas other crops are grown on rainfed condition. Due to hilly terrain and rugged topography, the possibility of MI Schemes for ground water exploitation and water lifting devices is negligible. However, there is scope for MI Projects under surface water schemes like Water tanks Schemes (Individual / Community), water harvesting structures such as dug out ponds. There is also good scope for water saving irrigation structures like Drip, porous pipes and Sprinkler.

The Department of Irrigation & Flood Control, Government of Sikkim plays a crucial role in the development, conservation and management of the water resources in the State and to bring the total cultivatable land under assured irrigation system as early as possible. Due to geographical conditions the region is frequently devastated by natural calamities due to which the infrastructures created suffer great damages annually. To mitigate the problem of floods damages, landslides and soil erosion the Department is taking up many schemes both from the State as well as from centrally aided funds. In Sikkim, more emphasis is given to perennial irrigation system. During lean periods, small discharges will be collected in reservoirs for cultivation of Rabi crops. The implementation of non-perennial irrigation system in most cases is unavoidable. The reason being the regular and sufficient quantity of water is not available at the source throughout the year.

2.1.2.2. Infrastructure and linkage support available, planned and gaps

- Major gaps include dying springs, change in pattern of rainfall because of climate change etc.
- State Government is giving more emphasis on rain water harvesting, roof water harvesting by way of constructing community / individual tanks.
- Use of Drip / Sprinkler irrigation method may be popularized.
- Govt. of Sikkim is implementing centrally sponsored scheme Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) in area development mode and integrated approach by incorporating Community Water Tank/ Water harvesting Tank /Water Reservoir Tanks through conveyance pipeline from water source to farm through micro-irrigation.
- NABARD Sikkim is implementing 4 Springshed based Watershed Development projects at Mangan and Mangshila for revival of dying springs, creation of water harvesting structures, reduce the flow of water thus reducing soil erosion and generation of livelihood opportunities.

2.1.2.3. Assessment of credit potential for the financial year 2024-25

Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	(Rs. lakh)
						BL (80%)
1	Drip (Spacing 4m*4m for new/ old orch)	No	1.59	14	22.26	17.81
2	Sprinkler (pipe dia – 75mm)	No	1.3	11	14.3	11.44
3	Water Storage Tanks 20 cum with water distribution Pipe	No	2.25	18	40.5	32.4
	Total			43	77.06	61.65

Springshed based watershed development programme (SBWDP)

NABARD, Sikkim has sanctioned 2 SBWDP to Bhavishya Bharat for revival of dying springs, conservation of soil & water, creation of water harvesting structures, and livelihood generation at Mangan District (Singhik Sentam GPU).



2.1.3 Farm Mechanisation

2.1.3.1. Status of sector in the district

Farm Mechanization is the use of machinery for agriculture purposes to increase productivity and reduce drudgery. Agriculture in the district is largely carried out with traditional agriculture practices because of hilly terrain and fragmented operational land holdings. However, there is a scope for promoting the use of Farm Machinery. There is also need to develop farm equipment suitable for hilly terrain.

The Department of Agriculture, Government of Sikkim is planning to introduce new technology of high quality "Drone" sprayer in agriculture for the benefits of the community involved in farming. Following the introduction of Aquaponics and Hydroponics, the department plans to use advanced drone technology in agriculture, which is projected to be particularly useful for aerial spraying purposes, since it can cover one acre of cultivated area in just seven minutes.

2.1.3.2. Infrastructure and linkage support available, planned and gaps

- Small numbers of power tillers, harvester, iron plough etc. are being used by farmers in their fields.
- Mechanization is restricted in the state owing to topographical challenges. Further, land fragmentation reduces the financial viability of the mechanization for farmers. Farmers need to be educated and trained about the utility and application of farm equipment's so that present system of supply driven is reversed to demand driven.
- Technical know-how should be provided to the farmers with respect to appropriateness of farm machinery for its proper use.
- There is need to promote small and light weight power tillers for hilly regions of the district which can help farmers in various farm operations.
- The College of Agril. Engg. & Post Harvest Technology (CAEPHT), Ranipool, Gangtok is engaged in designing & testing implements suitable for the area.
- Agriculture Engineering Cell of Food Security and Agriculture Development Department, Govt of Sikkim is concentrating more on farm level processing of agriculture product and has been providing small size processing machineries like grinder, rice hullers, oil expeller etc. on subsidy basis to enable farmers process their products at farm/village level to fetch better price. Agro Service Units are also being set.
- Ministry of Agriculture and Farmers Welfare has developed a Multi lingual Mobile App "CHC- Farm Machinery" which connects the farmers with Custom Hiring Service Centers situated in their locality. This app is facilitating agricultural mechanization in the country by encouraging small & marginal farmers to take machines on rental basis for agriculture practices without them having to purchase the high priced such machines. The App has been further modified and now has been given the acronym of "FARMS-app" (Farm Machinery Solutions-app) which is more user friendly and the scope of the app has also been enhanced.
- Ministry of Agriculture, Co-operation & Farmers Welfare is implementing the Sub-Mission on Agricultural Mechanization (SMAM) w.e.f. 2014-15 under the National Mission on Agricultural Extension and Technology. The scheme aims at promotion of Farm Mechanization through training, testing, demonstration, setting up of custom hiring centers, providing subsidy for machinery like purchase of Tractor, Power Tiller, etc. and also for purchase of agricultural equipment's. Banks can explore possibilities of extending credit for interested borrowers.

2.1.3.3. Assessment of credit potential for the financial year 2024-25

(Rs. lakh)						
Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL(90%)
1	Power Tiller	No	1.50	8	12	10.80
2	Maize Sheller	No	0.22	16	3.52	3.17
3	Power Spray	No	0.40	16	6.40	5.76
4	Farm Equipments	No	0.40	22	8.80	7.92
	Total			62	30.72	27.65

2.1.4. Plantation and Horticulture including Sericulture

2.1.4.1. Status of sector in the district

Owing to varied agro-climatic condition, the district is best suited for growing various sub-tropical and temperate fruits. However, the main emphasis is given on large scale plantation of Sikkim mandarin in mid and lower belts of Dzongu, Tingchim, Mangshilla, Singhik, Tanek, Lungchok, Swayem, Namok, Rongong, Tumlong, Kabi and Gairi. Guava, papaya and banana Plantation were taken up at Phidang, Sonabung, Ralak, Passingdong, Tanek and Lingdong under Area Expansion Programme of Horticulture Department, Government of Sikkim

A Centrally Sponsored Scheme viz., Mission for Integrated Development of Horticulture (MIDH) has been launched for the holistic development of horticulture in the country.. Support available under the scheme includes:

- Capacity building programmes for farmers.
- Distribution of bee colonies, bee hives & equipments to trained farmers.
- Development of bee breeders.
- Development of Integrated Beekeeping Development Centres (IBDC).
- Extension of subsidy @40% to trained poor farmers, landless laborers, villagers, deprived categories in rural areas.

2.1.4.2. Infrastructure and linkage support available, planned and gaps

- Major gaps include of lack of quality planting materials, lack of adequate storage mechanism, spread of viral/bacterial/fungal infections among the plants
- The National Horticulture Board (NHB) is having a office in Gangtok, which is also engaged in promoting the Horticulture sector. NHB is providing subsidy to the tune of 50% of the project cost for NE and hilly areas under the following:
 - a) Development of Commercial Horticulture
 - b) Capital Investment Scheme for construction / Expansion / Modernization of Cold Storage and Storages for Horticulture Products
 - c) Technology Development and transfer for Promotion of Horticulture
 - d) Market Information Scheme.
- NABARD has implemented the Wadi Project under its Tribal Development Fund through Krishi Vigyan Kendra and NGOs covering 979 families.
- Planting material for replantation of large cardamom, Sikkim mandarin, apple orchard is provided by GoS through certified private nurseries in the district.
- A Bio-fertilizer production has been set up in the state, which will cater to the need of organic input of the farmers.
- The Government of Sikkim, under the Sikkim Organic Mission, is implementing the Central Sector Scheme entitled “Mission Organic Value Chain Development (MOVCD) for North Eastern Region” launched by the Ministry of Agriculture and Farmer Welfare, Government of India. The scheme aims at development of certified organic production in a value chain mode to link growers with consumers and to support the development of entire value chain starting from inputs, seeds, certification, to the creation of facilities for collection, aggregation, processing, marketing and brand building initiative
- Spices Board is providing technical support / subsidy to farmers for cultivation of spices like Large Cardamom, etc. The Spices Board has a research unit at Tadong, Gangtok.
- The Sikkim State Co-operative Supply and Marketing Federation Ltd. (SIMFED) and NERAMAC is engaged in procuring Large Cardamom directly from the farmers at the prevailing market price.
- National Organic Farming Research Institute (NOFRI) is established at Gangtok, Sikkim for providing research and technological support for Organic Production System.

2.1.4.3. Assessment of credit potential for the financial year 2024-25

(Rs. lakh)

Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL (90%)
1	Mandarin Orange	ha	1.35	55	74.25	66.83
2	Large Cardamom	ha	3.00	116	348.00	313.20
3	Bee Keeping (4 Plates) 10 boxes	no.	0.84	30	25.20	22.68
	Total			201	447.25	402.71

2.1.5. Forestry and Waste Land Development

2.1.5.1. Introduction

As per National Forest Policy, 66% of the area in the hilly regions of the state and 33% in plains is to be brought under forest cover. The development of forestry sector assumes greater significance as it not only provides direct benefits in terms of production of timber, sandalwood, fodder etc. but also intangible benefits have a direct bearing on the fragile eco-system.

Due to competing demand on land from agriculture, industry and other developmental projects, there is hardly any scope to extend the forest through acquisition of land. However, there is scope for improving the density of trees in the forest areas as also afforestation on problematic / wasteland available in the district.

2.1.5.2. Infrastructure and linkage support available, planned and gaps

- Forest are reservoirs of biodiversity having rich presence of flora and fauna. However, the resources of forest have not been used properly. There is huge scope of value additions of Non-Timber Forest Produces.
- Government of Sikkim through department of forest is encouraging people for raising of trees in the forest areas as well as in other areas.
- Forest department is distributing seedlings/ saplings free of cost to the farmers for plantation. Further, there is large demand of green fodders for the animals.
- There is good demand for fuel wood, no marketing problem is envisaged
- Govt. of Sikkim is encouraging afforestation and agroforestry.

2.1.5.3. Assessment of credit potential for the financial year 2024-25

(Rs. lakh)

Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL (90%)
1	Bamboo Cultivation	ha	1.10	48	52.80	47.52

2.1.6. Animal Husbandry - Dairy

2.1.6.1. Status of 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. Dairy farming is an important subsidiary occupation of the farmers and important activity for the small and marginal farmers to supplement their income. As per 2011-12 ICAR reports, there were 7801 crossbred cattle, 15999 indigenous cattle in Mangan district. The number of indigenous cows is showing an increasing trend and there is a visible decrease in the crossbred animals. Enhanced farmers' interest and thrust of Government Departments/agencies have helped in increase in the number of cross bred animals and milk yield in the district.

2.1.6.2. Infrastructure and linkage support available, planned and gaps

- Animal Husbandry Department has a network of 8 veterinary hospitals/ dispensaries, 9 Artificial Insemination (AI) centres and three breeding farms in the district.
- Seed rolling plan is being implemented by the department of food security and agriculture development, Government of Sikkim. The low seed replacement rate in fodder crops is also being taken care by ensuring adequate availability of quality seed.
- The short supply of germ plasm stock is being tackled through AI services and supply of known pedigree bulls by the line department.
- The district has a milk chilling and processing plant at Mangan.
- The district is covered under centrally sponsored scheme viz., Integrated Dairy Development Programme for Hilly, Backward and Non- Operational Flood Area. Under the above program the following infrastructure has been set up:
 - 2000 LPD capacity milk processes plant at Pegong,
 - 500 LPD capacity chilling plant at lower Dzongu, Phidang,
 - 500 LPD capacity chilling plant at Upper Dzongu, Mentam.
- The per capita availability of Milk in Sikkim is 200 gms per day, which is lesser than the all India average of 307 gms per day. (Source: NDDDB website).
- Govt. of Sikkim provides dairy farmers incentive of Rs 8/- per liter of milk directly to their individual account in addition to the prescribed rate applicable to them for selling of milk to milk cooperative societies.
- Extension of KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries.
- Keeping in view the potential available for promotion of the activity in the district, the District Administration has taken the initiative of identifying suitable beneficiaries through Animal Husbandry department and facilitating getting loans through banks. Under National Livestock Mission of Govt. of India, cattle and buffalo are insured by the farmers with a minimum premium share of 10 % and 30% for Below Poverty Line and Above Poverty Line owner respectively and rest is borne by the Animal Husbandry Department.

2.1.6.3 Assessment of credit potential for the financial year 2024-25

(Rs. Lakh)						
Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL(90%)
1	Cross Bred Cows (2 animal unit)	No	1.45	215	311.75	280.58
2	Working Capital-Dairy-1 animals (KCC-Dairy)	No	0.54	110	59.40	59.40
	Total			108	371.15	339.98

2.1.7. Animal Husbandry - Poultry

2.1.7.1. Status of sector in the district

In the present days, there is an increase in demand for white meat as compared to red meat and larger preference of people for eggs and chicken for a protein rich diet. Improvement in the standard of living of the people and sizeable floating population on account of booming tourism industry are increasing the demand for poultry products. Further, large number of army and paramilitary establishments present in the East and Mangan districts offer good market. The army and paramilitary establishments are the largest consumers of poultry products in the district. Processing activities of meat and meat products need to be encouraged. As per Livestock Census, there were 31122 backyard poultry and 1400 farm poultry available in the district.

2.1.7.2. Infrastructure and linkage support available, planned and gaps

- Backyard poultry which can be reared on kitchen waste are being encouraged in suitable areas of the district. This form of poultry farming needs institutional support for its success.
- The State Govt. has set up a breeding farm at Chanday in Mangan district under Centrally Sponsored Scheme for poultry development. Day old chicks of low input birds will be reared up to 4 weeks in the Mother Units and will be supplied to farmers.
- The veterinary institutions of Animal Husbandry department provide health care facilities to poultry birds.
- There is a scope of setting up poultry dressing unit in the district.
- The main constraints are non-availability of hatcheries and high cost of poultry feed. The maize produced in the district may be used for poultry feed.

2.1.7.3. Assessment of credit potential for the financial year 2024-25

(Rs. lakh)						
Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL(90 %)
1	Broilers (200 birds)	No	0.75	60	45	40.50
3	Layers (100 birds)	No	0.60	60	36.00	32.40
	Total			120	81.00	72.90

2.1.8. Animal Husbandry -Sheep, Goat, Piggery, etc.

2.1.8.1. Status of sector in the district

Piggery and Tibetan sheep rearing have an important role to play in sustenance and livelihood security of a section of farmers and landless rural. With the availability of a few open pastures in the district, rearing of Tibetan sheep, goat and yak is not feasible in a big way. However, promoting small units as subsidiary occupation to agriculture is feasible.

In view of the potential threat to fragile ecology, the State Government is encouraging goat rearing under stall-fed conditions. The internal meat production is around 600 metric tonnes against a requirement of around 3650 metric tonnes per year. This gap is fulfilled by importing meat from the neighboring State of West Bengal.

There is a huge demand of pork not only in the district but in the state of Sikkim as a whole. Thus, piggery development has very promising growth potential. Most of the piggery units in the district are small. Substantial consumption of pork by local people, along with the following relative advantages, makes piggery the most suitable activity for commercial exploitation –

- Higher feed-meat conversion ratio
- Faster multiplication
- High carcass return of 60 to 80%
- Environment friendly as grazing is not involved.

2.1.8.2. Infrastructure and linkage support available, planned and gaps

- Non-availability of quality feed, cross bred piglets, and other farm inputs.
- Goat breeding farm set up in Tingvong, Mangan with objective to improve productivity of local goat through selective breeding. This farm is a self-sustaining demonstration farm.
- The extension activities proposed for modern pig farming of improved strains, modern general health and disease management practices can boost the farming in the district.
- The Animal Husbandry Department provides health care facilities for these animals.

2.1.8.3 Assessment of credit potential for the financial year 2024-25

(Rs. lakh)

Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL (90%)
1	Sheep (4+1)	No	0.85	50	42.50	38.25
2	Goat (4+1)	No	0.80	30	24.00	21.6
4	Pig (3) (Fattening)	No	0.50	72	36.00	32.40
	Total			152	102.50	92.25

2.1.9 Fisheries

2.1.9.1 Introduction

Fisheries sector is another promising enterprise with potential for generating higher income and employment. 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.

Ministry of Agriculture, Govt of India envisages enhancing of fish production to 200 lakh tones by 2022-23 under its Blue Economy Programme. The plan aims at increasing the export to Rs 1 lakh crore by year 2024-25.

The district has huge potential for Trout fish farming as it is blessed with many fresh running streams and rivers. Keeping in view the potential of trout fish in the district, the fishery department has established a trout fish seed production centre in the district.

Programmes of Fisheries Department are concentrated mainly on conservation of aquatic life and encouragement of sport fisheries. But now the thrust area is production of sustainable fish culture as an income generating activity in rural areas for benefit of farmers. Fish culture helps in lifting economic condition of the people and fisheries is an important area for generating subsidiary income and employment generation.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- The Fisheries Department is implementing two projects viz., Border Area Development Project and Pilot Project on Cold Water Fisheries. Both the projects were connected with the development of high-altitude cold-water fish species i.e. Trout.
- Non availability of fish seed in sufficient quantities are major infrastructure constraints
- The Director of Fisheries has established one trout hatchery cum farm at Denga, Lachen, Mangan under BADP scheme and one trout farm at Yakthang, Mangan under funding from North East Council (NEC).

2.1.9.3 Assessment of credit potential for the financial year 2024-25

(Rs. lakh)

Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL (80%)
1	Fishery (100 sq m) Trout	No	3	14	42	33.6
2	Working Capital-Trout Farming (KCC)	No	2.5	5	15.62	15.62
	Total			14	42	33.6

2.1.10 Farm Credit- Others, including Two Wheelers for farmers.

2.1.10.1 Introduction

In hilly areas bullocks/yaks are still being used for ploughing and horse/mule/yaks for transportation. In view of the difficult mountainous terrain and fragmented land holdings, mechanized farming with

the use of tractors is not possible in the districts. Bullocks are widely used in the districts both for cultivation and other agricultural operations. Yaks are reared by the poorest of the poor as multi-utility animal in difficult hilly snowbound terrain to earn their livelihood besides providing meat, milk and also means of transport even for the defense personnel in the border areas.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- Good quality bullocks, yaks and mules are available in the villages as well as in adjoining districts.
- The Department is likely to strengthen existing cattle breeding farms for supply of cross-bred bullocks.
- The Department is also implementing various schemes under Border Area Development Programme for development of Animal Husbandry in the districts.
- “Churpi” a local term used for a preparation from yak milk is also yielding good return. Apart from this, processed yak’s milk is also sold in the market which has good demand.
- Yaks are reared in the alpine region of Lachen and Lachung blocks in Mangan district. Yaks available in Sikkim are of two types viz. Nepalese and Tibetan breeds. To prevent in-breeding amongst the local yak population, elite parent breeding stock have been imported from Bhutan. For breeding of yaks, the department of Animal Husbandry has established breeding farm at Zeema and Chopta in Mangan district.
- The Animal Husbandry department is implementing yak development programme with financial assistance from Government of India for enhancing selective breeding with existing local indigenous yaks with a view to conserving the germplasm of this endangered species and also to improve the breed in terms of quality and productivity.
- The State Government is also arranging various training programmes for development of yaks in the districts.

2.1.10.3 Assessment of credit potential for the financial year 2024-25

(Rs. lakh)						
Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL(90%)
1	Bullocks (1 pair)	No	0.60	22	13.20	11.88
2	Yak	No	0.55	24	13.20	11.88
	Total			46	26.40	23.76

2.1.11 Sustainable Agriculture Practices

I. Status of Integrated farming system 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.

The few advantages of IFS are enumerated below –

- Enhanced soil fertility and productivity through organic waste recycling and increased sustainable farm income.
- Rise in standard of living due to flow of money throughout the year

- Higher food production to generate surplus for export.
- Adequate and continuous supply of fuel and fodder with reduced stress on forest.

The various components of IFS are crops, livestock, birds and trees. The crops may have sub-systems like mixed/intercrop, multi-tier crops. The livestock and bird components may be milch animals, goats, sheep, poultry and the tree components include fruits, timber, fuel and fodder. The major factors which need to be considered while choosing an IFS model are soil type, rainfall, and length of growing season.

II. Infrastructure and linkage support available, planned and gaps

KVKs in Sikkim has been promoting Integrated Farming System through demonstration units in farms and villages. KVKs disseminates technological, practical and theoretical knowledge to trainee farmers through these units.

The marketable surplus with SF/MF may be little and therefore needs aggregation.

III. Assessment of Potential for the financial year 2022-23

The income of the farmers from agriculture is very low hence to enable them to start a IFS and improve income, a low cost model of IFS is formulated as shown below targeting these farmers on pilot basis.

Model	Low cost IFS
Components	Vegetable, dairy and vermicompost
Size	Vegetables – 1 ha, Dairy – 2 CB cows, Vermicompost pit (12 x 4 x 2 ft)
Component cost	Vegetables – ₹1.07 lakh, dairy – ₹1.45 lakh, Vermicompost – ₹0.25 lakh
Unit Cost	₹2.77 lakh
Bank Loan (90%)	₹2.493 lakh

However, no separate projections for IFS are estimated in the PLP for FY 2022-23. implementation of the system in the district.

2.2. Agriculture Infrastructure

2.2.1. Construction of storage and Marketing Infrastructure

2.2.1.1. Status of sector in the district

Storage Godowns and Market Yards are a part of the efficient marketing citadel invariably acting as a regulating mechanism to check price variations arising out of sheer economics of demand and supply. Credit linked subsidy is available under new Agricultural Marketing Infrastructure (AMI) sub-scheme of Integrated Scheme for Agricultural marketing (ISAM) and cost-effective credit is available under AIF. Banks can explore possibility of covering interested farmers under the scheme.

2.2.1.2. Infrastructure and linkage support available, planned and gaps

- The district is having four food godowns in Chungthang, Dikchu, Mangan and Gnon Sangdong.
- Marketing arrangements are facilitated through SIMFED and NERAMAC.
- The road network, transport facilities and availability of electricity in the district needs to be improved further.
- Establishment of collection centres, market yard, co-operative marketing societies, etc. can play an important role in marketing of agriculture produce.
- Under the centrally sponsored scheme of Agriculture Marketing Infrastructure (AMI), for the year 2023-24, subsidy to the extent of 25% or 33.33% of the capital cost is available depending upon the area and category of beneficiary
- The Agriculture Infrastructure Fund is a medium-long term debt financing facility for investment in viable projects for post-harvest management infrastructure and community farming assets

through interest subvention and credit guarantee. The duration of the scheme shall be from F.Y 2020-21 to F.Y 2032-33. All the loans under this financing facility will have interest subvention of 3% p.a. up to a limit of Rs.2 crores.

2.2.1.3 Assessment of credit potential for the financial year 2024-25 (DGM suggested to keep it 80%)

(Rs. lakh)						
Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL(75%)
1	Rural Godown (100 MT)	MT	6.40	11	70.40	52.80
	Total			11	70.40	52.80

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the sector in the district

Increasing per unit productivity from cultivated land and cropping intensity increase is the only way out to make the farming system economically self-sustaining as the land holding of individual farmers are very less and there is no scope for horizontal expansion of cultivable land. The soil of the district comprises moderately deep, well drained loamy soil with dark brown to dark reddish brown colour. 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, as the water holding capacity of the soil is medium. The district receives heavy rainfall during monsoon causing heavy run-off. Maintenance of soil health, moisture retention capacity and prevention of soil/water erosion and ecological degradation is major challenge in the area. 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.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- Due to heavy rainfall in the district the leaching and erosion of soil nutrients and fertility due to steep slopes causes rise in soil acidity.
- The State Government is giving more emphasis on soil reclamation and improvement of soil health. Rain water harvesting, water conservation promotion through land development and bench terracing are in the priority activities of State Government's interventional programme for organic farming.
- Bench terracing, loose boulder structures, and biological soil conservation measures can be taken up in the district.

2.2.2.3 Assessment of credit potential for the financial year 2024-25

(Rs. lakh)						
Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL (90%)
1	Soil erosion control (bench terracing)	No	0.90	62	55.80	50.22
	Total			62	55.80	50.22

2.2.3 Agriculture Infrastructure-Others

2.2.3.1 Status of sector in the district

Vermicompost is stable, fine granular organic manure, which enriches soil quality by improving its physicochemical and biological properties. It is highly useful in raising seedlings and for crop production. Vermicompost is becoming popular as a major component of organic farming system.

As Sikkim Organic market is at nascent stage a good market mix and strategy to reach the premium market needs to be developed. Focused intervention on market development, product development,

product diversification, value chain financing and place strategy is required to be taken systematically. There are lessons to be learnt from marketing strategy of Green Net and IFOAM which needs to be taken up as it a good example for organic produce marketing strategy.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- Due to heavy rainfall in the district the leaching and erosion of soil nutrients and fertility due to steep slopes causes rise in soil acidity.
- Vermiculture hatchery established in Mangan to ensure steady availability of live earthworms for vermicomposting.
- The State Government is giving more emphasis on soil reclamation and improvement of soil health.

2.2.3.3 Assessment of credit potential for the financial year 2024-25

(Rs. lakh)						
Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL (75%)
1	Vermicompost (2m x 1m x 0.75m)	No	0.25	61	15.25	13.73
	Total			61	15.25	13.73

2.3 Agriculture- Ancillary Activities

2.3.1 Food and Agro Processing

2.3.1.1 Status of the sector in the district

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. 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 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

- Keeping in view the demand in cities like Gangtok, there is a good scope for setting up units for Bakery & Confectionery items.
- At present there are very few post-harvest agro-processing activities particularly in private sector for processing of agro based products.
- Sikkim is the highest producer of large cardamom. Other horticultural and cash crops viz. Sikkim Mandarin (orange), Passion Fruit, etc., are processed locally to add post-harvest value to the agricultural produce.
- A processing unit has been set at Melli, Sikkim jointly by IFFCO and Govt of Sikkim for organic processing of Ginger, Turmeric, Buckwheat.

2.3.1.3 Assessment of credit potential for the financial year 2024-25

(Rs. lakh)						
Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL(75%)
1	Bakery & Confectionery (Micro Unit)	No	2.50	34	85.00	76.50
2	Ginger Processing Plant	No	7.50	12	90.00	81.00
	Total			46	175.00	157.50

CHAPTER – 3

Credit Potential for Micro, Small and Medium Enterprises (MSME)

3.1 Introduction

As per new classification by Ministry of Commerce, the differentiation between manufacturing and services has been removed. The new limit of investment and turnover is mentioned in the table below

Criteria	Micro	Small	Medium
Investment	< 1 crore	< 10 crore	<50 crore
Turnover	< 5 crore	< 50 crore	< 250 crore

There are no major industries as such in the district but due to presence of some perennial rivers and streams growth of some hydel projects can be seen in the district. NHPC projects are undergoing and most of the credit requirement needs under the projects are being processed from its headquarter. Almost all the Central agencies/ Offices are meeting their requirements either from outside the state or as finalized by their controlling offices located outside the state.

3.2 Infrastructure and linkage support available, planned and gaps

- Major gaps include lower scale of productions, lack of product diversification, lack of enough marketing and branding, hesitancy in availing credit support etc
- 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
- Tourism has been promoted as an industry in the state. The tourism has good potential activities like river rafting, trekking, mountain biking, boating, para-gliding, rock climbing etc. Village Tourism, Home Stay, Cultural Tourism, Pilgrimage Tourism, Adventure Tourism, Traditional Food Tourism, Nature Tourism and Flower Festivals have been included in the host of tourism-related programmes. Thus a large number of tourist infrastructures have been established across the State to promote tourism.
- NABARD Sikkim has supported the GI registration of two of the indigenous products of the Lepcha community namely Sikkim Flute and Tung Buk(string instrument).
- Various government schemes are under implementation in the district for development of the MSME sector, the same are detailed as under:

Pradhan Mantri MUDRA Yojana (PMMY)

PMMY was launched on April 8, 2015 for providing loans up to 10 lakh to the non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA loans under PMMY. These loans are given by Commercial Banks, RRBs, Small Finance Banks, MFIs and NBFCs.

Under the aegis of PMMY, MUDRA has created **three products namely 'Shishu', 'Kishore' and 'Tarun'** to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur and also provide a reference point for the next phase of graduation / growth.

Stand up India Scheme

Stand Up India Scheme was launched on 5 April 2016 to promote entrepreneurship at grass root level for economic empowerment and job creation. This scheme seeks to leverage the institutional credit structure to reach out to the underserved sector of people such as Scheduled Caste, Scheduled Tribe and Women Entrepreneurs so as to enable them to participate in the economic growth of nation.

The objective of this scheme is to facilitate bank loans between Rs.10 lakh and Rs.1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch of SCBs for setting up a Greenfield enterprise

Prime Ministers Employment Generation Programme (PMEGP)

Ministry of MSME is implementing Prime Minister's Employment Generation Programme (PMEGP), which is a major credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector, including Cottage, Khadi and Village Industry units, by helping traditional artisans and rural/urban unemployed youth.

3.3. Assessment of potential for the financial year 2024-25

(Rs. lakh)

Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL(80%)
A	Manufacturing Sector– Term Loan					
1	Micro	No	20.00	10	200.00	180.00
2	Small	No	200.00	6	150.00	120.00
3	Medium	No	50.00	2	100.00	80.00
	Sub Total			10	200.00	180.00
B	MSME – Working Capital					
1	Micro Enterprises	No	1.00	21	21.00	18.90
	Sub total			21	21.00	18.90
	Total (A+B)				221	198.90
Service Sector						
Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL(80%)
A	MSME – Term Loan					
1	Small Road transport operator	No	10.00	55	550.00	495.00
2	Retail trade and small business	No	10.00	50	500.00	450.00
3	Professional and self-employment	No	2.00	30	60.00	54.00
	Sub Total			10	1110.00	999.00
B	MSME – Working Capital					
1	Handloom	No	0.30	95	28.50	25.65
2	Village/cottage/rural industries	No	0.50	165	82.50	74.25
3	Medium Enterprises	No	0.00	0	0.00	0.00
	Sub total			21	110.0	99.90
	Total (A+B)				221	1098.90
	TOTAL MSME					1297.80

Livelihood Enterprise Development Program

NABARD has supported Livelihood Enterprises Development Program on Soap Making for 90 WSHG members at Tingchim, Mola Tadong, Rang Rang and Chandey villages in Mangan district with grant assistance of Rs 6.41 Lakh.



CHAPTER – 4

Credit Potential for Export Credit, Education and Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of export in the district

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 development plans. Growth in Agro-exports not only bring in additional foreign exchange for the country but benefits a large number of people involved in the production, processing and export of such products.

Agricultural commodities produced organically can create a niche for itself in the market. Production of organically grown Mandarins, Ginger and Large Cardamom in the district has potential to be exported under the Sikkim Organic Mission.

4.1.2 Infrastructure and linkage support available, planned and gaps

- Major gaps include lower scale of production, lack of adequate storage infrastructure, poor connectivity
- Sikkim, being declared an Organic State, there will be 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 Northern Region” (MOVCD), launched by the Ministry of Agriculture and Farmers’ Welfare, Government of India. Creation of value chain infrastructure
- Branding and marketing of GI registered products like Large cardamom and Red cherry pepper. Few foreign countries has shown interest in importing organically grown garlic, ginger, cabbage, chillies, rice and buck wheat which would give the agriculture sector a massive boost and provide business opportunities to the unemployed educated youth.

4.1.3 Assessment of credit potential for the financial year 2024-25

Export Credit has been included in the Priority Sector since the year 2015-16. Projections are being made for the year 2024-25 as follows:

(Rs. lakh)						
Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL(90%)
1	Export Credit	No	20.00	3	60.00	54.00

4.2 Credit Potential for Education

4.2.1 Status of Education Sector in the district

With the objective of making Sikkim a fully literate state and the Sikkimese people fully – literate citizens, the State Government has been investing a considerable 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.

Under the Chief Minister’s Merit Scholarship, students have been sponsored to various public schools outside and inside the State on the basis of examination held at the Class V level. Most of these students belong to economically weak families.

In order to encourage girl child, the Perna Yojana provides scholarship of cash award annually for girl children excelling in their studies at the district levels. The State Government has introduced the Small Family Scheme with the provision of bank deposit.

Sikkimese educated youth have been sent by the State Government to reputed centres across the Country for undergoing coaching under Union Public Service Commission and Staff Service Coaching Scheme. Further, Sikkimese youth have been sponsored for Defense Service coaching in various parts of the Country. Fellowship Grant along with a contingency grant is being granted for local students pursuing Ph.D course for four years.

A great emphasis has been given for training in engineering and other professional areas, as well as for disciplines like computer software and information technology, accountancy, medicine, business management, rural development and tourism. The demand for specialized management personnel has increased with the growing complexity and size of industrial establishments and other tertiary sector activities like tourism and trade. The apprenticeship programmes are in high demand, as several new collaborated ventures have been set up. There is ever growing demand in the Education Sector.

4.2.2 Infrastructure and linkage support available, planned and gaps

- Under the Chief Minister's Merit Scholarship, students have been sponsored to various public schools outside and inside the State on the basis of examination held at the Class V level. Most of these students belong to economically weaker sections.
- 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. The State Government has introduced the Small Family Scheme with the provision of bank deposit. 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.
- Sikkimese educated youth have been sent by the State Government to reputed Centres across the Country for undergoing coaching under Union Public Service Commission and Staff Service commission Coaching Scheme.
- There are two regular colleges viz Namchi Govt College at Kamrang and Loyola College of Education besides three specialized institutes viz National Institute of Technology at Ravangla, Govt Industrial Training Institute at Lower Kamrang and Centre for Computers and Communication Technology at Chisopani.

4.2.3 Assessment of credit potential for the financial year 2023-24

(Rs. lakh)

Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL(90%)
1	Education Loan	No	5	6	30.00	27.00

4.3 Credit Potential for Housing

4.3.1 Status of Housing Sector in the district

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.

Support is available in the state for construction of houses under Chief Minister Awas Yojana, Reconstruction of Earthquake Damaged Rural Houses (REDRH), Pradhan Mantri Awas Yojana. Banks to finance households for construction of houses.

4.3.2 Infrastructure and linkage support available, planned and gaps

Pradhan Mantri Awas Yojana (PMAY)

A new scheme by the name Pradhan Mantri Awas Yojana – Gramin (PMAY-G) has been launched on 20th November 2016 aiming development of affordable homes for poor families including BPL populace in rural areas.

Sikkim Garib Awas Yojana

Launched in 2020, to facilitate housing for poor and to improve the quality of life of deserving households by providing basic amenities. The SGAY houses will be a single storey RCC structured which will consist of 02 bedrooms, kitchen, toilet along with furniture and television. Rs.50000/- to be provided for up gradation of house. Rs.20000/- in first phase and remaining in the 2nd phase. Govt of Sikkim also plans to bring scheme for urban settler under Urban Garib Awas Yojana.

4.3.3 Assessment of credit potential for the financial year 2024-25

(Rs. lakh)

Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL(80%)
1	Housing Loan - PMAY-G	No	2.30	70	161.00	144.90
2	Housing Loan –Others	No	10.00	35	315.00	315.00
	TOTAL			105	476.00	459.90

CHAPTER - 5

Credit Potential for Infrastructure

The major infrastructure areas where public investments and Government initiatives are prominently required are Irrigation, Power, Transport, Communication, Education and Health. In order to supplement Governments efforts, NABARD provides loans under RIDF to the State Government for 36 major activities across 3 broad sectors i.e. Agri & related, Rural Connectivity & Social sector. The objective of infrastructure development is to increase the sustainability and the efficiency of assets created so that they generate sufficient returns during their economic life.

5.1 Infrastructure Public Investment

A list of infrastructure critical for development of rural economy of the district is as under. The infrastructure can be created by the State Government under financial support from NABARD under RIDF, NIDA, etc.

Sl. No.	Discipline	Location	Project Cost estimation (New Projects)	Benefit that could be created	Fund requirement
1	Warehousing	Mangan	Rs.20 lakh	Creation of storage capacity of 500mt would benefit the organized farmers Club, Groups, Joint Liability Groups	Rs. 20 lakh
2	Cold Storage	Mangan	Rs.50 lakh	Creation of storage capacity of 500mt would benefit the organized farmers under Farmers Club, Self Help Groups, Joint Liability Groups	Rs.47 lakh
3	Development Of Tourist Centre: Home Stay	10 Home stay each at Lachung, Lachen & Chungthag	Rs.450 lakh (@Rs.45 lakh/home stay)	Tourism promotion and generation of additional income to the inhabitants of the area	Rs.250 lakh (assuming 50% farmers contribution)
4	Pay & Use Toilet	Lachung, Yumthang, Lachen, Gurudongmar, Mangan, Chumthang	Rs.15 lakh	Maintenance of Hygienic environment in the rural area and tourism promotion	Rs.15 lakh
5	Fishing-Cold Water Highland Fishery : 1. TroutFish Hatchery Farm 2. Fish Feed Plant	Lachung Chumthang	Rs.75 lakh Rs.50 lakh	Promotion of high value fish farming. Attractive additional cuisines to tourists and additional income generation to local inhabitants.	Rs.125 lakh

5.1.1 Rural Infrastructure Development Fund (RIDF)

The Rural Infrastructure Development Fund (RIDF) which was set up within NABARD by way of deposits from Scheduled Commercial Banks operating in India, to the extent of shortfall in their agricultural lending / priority sector/ weaker sections started with initial corpus of Rs.2000 crore. The scheme has been continued with substantial allocations in the successive Union Budgets and NABARD has partnered with various State Governments in the creation of rural infrastructure. Initially, the

mandate under the Fund was to support projects in the irrigation sector where substantial investments had been made but which could not be completed owing to resource constraints of the State Governments. In successive budget announcements, further contributions were made to the corpus and with an interim allocation of Rs.40,000 crore for FY 2023-24 under RIDF XXIX, the cumulative allocation has reached Rs.4,97,936 crore including Rs.18,500 crore under Bharat Nirman.

Over the years, the coverage under RIDF has been made more broad based in each tranche and at present, a wide range of 39 sectors (2 new sectors added under RIDF XXVII – Road over bridge on railway crossings and Ropeway) under RIDF are being financed. RIDF has emerged as NABARD's major partnership with the state government for creation of variety of rural infrastructure covering activities under rural connectivity (roads & bridges), irrigation (micro, minor, medium and major), kharland development, warehouses and fisheries (fish jetties).

5.1.3 Status of RIDF in the District

NABARD has provided financial assistance to the State Government for rural infrastructure development for completion of various projects. The details of projects sanctioned and disbursed in the Mangan district are as under:

(Rs.lakh)				
Tranche	Purpose	No of Projects sanctioned (as on 31.03.2023)	Amount of loan sanctioned	Amount of loan disbursed
IV- XVI	Minor Irrigation	57	123.68	123.68
	Rural Road	4	414.18	11.72
	Rural Bridges	5	101.82	96.82
	Flood Protection	28	136.94	100.27
	Rural Drinking Water	2	143.72	136.72
	Rural Education Institutions	20	370.58	254.06
	Pay & Use Toilets	3	37.86	37.86
XX	Rural Roads	1	422.66	414.20
XXIV	Crash Barriers (on 2 roads)	1	112.50	112.50
XXVI	Rural Roads	1	287.29	223.88
XXVII	Rural Roads	3	2885.81	603.62
XXVIII	Rural Roads	8	1742.48	462.61
	TOTAL	133	6779.52	2577.94

The RIDF projects in the district are having a substantial impact on the infrastructure development in rural areas which have a chain effect on other developmental programmes, particularly, credit dispensation in respect of both production and investment credit and extension activities. NABARD sanctioned 133 projects amounting to Rs. 6779.52 lakh to Government of Sikkim under RIDF in the district. The assistance was provided for creation of rural infrastructure viz. flood protection works, roads and bridges, irrigation projects, rural drinking water supply, school/hostel buildings, etc. The implementation of the RIDF projects sanctioned so far in the district will provide connectivity to rural villages, additional cultivable command area for irrigation to farmers and recurring employment opportunities to rural poor. Necessary extension support may be provided by the line departments to the areas which have been provided with better irrigation facilities and better connectivity so as to bring about higher production and productivity through propagating scientific and commercial agriculture.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of social infrastructure in the district

Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas, RBI in its latest Priority Sector Lending Directions has stipulated

that bank loans up to a limit of ₹5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centers have now been brought under the ambit of PSL norms. This has opened up huge opportunity for promoting social infrastructure by banks through credit. Mangan District has a huge number of tourist spots, 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 centre, lot of focus has been given to develop social infrastructures. The objective of infrastructure development is to increase the sustainability and the efficiency of assets so that they generate sufficient returns during their economic life. The RIDF projects in the districts are having a chain effect on other developmental programmes, particularly, credit dispensation in respect of both production and investment credit and extension activities.
- The assistance for creation of rural infrastructure viz. flood protection works, roads and bridges, irrigation projects, rural drinking water supply, school/hostel buildings etc can be had from NABARD under RIDF and NIDA.

5.2.3 Assessment of credit potential for the financial year 2024-25

(Rs. lakh)						
Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL(90%)
1	Pay & Use Toilets	No	1.00	14	14	12.60

5.3 Renewable Energy

5.3.1 Introduction

Renewable sources of energy which are of relevance to the State in general and the district in particular are biogas, bio fuels, hydel energy, agriculture waste utilization, solar energy etc. 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 in maintaining village sanitation in addition to producing high value composts. Solar Lighting systems can also be set up by rural population so as to reduce their electricity bills and have continued lighting in case of power-cuts. The activity can be supported under bank loan.

5.3.2 Infrastructure and linkage support available, planned and gaps

- Biogas, solar energy etc. are sources of energy which are of relevance to the State in general and the district in particular.
- Ministry of New & Renewable Energy, GoI is providing credit linked subsidy for setting up of Solar Pump sets. However, due to less number of sunny days in high altitudes, the scope is limited. However, banks may extend credit to interested borrowers in consultation with the concerned line department.

5.3.3 Assessment of credit potential for the financial year 2024-25

(Rs. lakh)						
Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL(80%)
1	Biogas Plant (1 Cubic metre)	No.	0.30	20	6.00	5.40
2	Solar Lighting System	No.	0.22	30	6.60	5.94
Total				50	12.60	11.34

CHAPTER 6

Informal Credit Delivery System

6.1 State of the sector in the district

Unforeseen expenditures and other requirements of rural poor are characterized by an absence of distinction between production and consumption needs. These needs range from marginal to large and are uncertain. Such emergent needs are generally met by the local money lender / middleman who charge interest at will. Over time, the amount of interest far exceeded the principal amount borrowed and the borrower remains in the debt trap, occasionally till end. This continued dependence on informal credit agents across the country had to be reduced.

Against this background, an alternate mechanism for meeting the small and occasional credit needs of the rural poor in the form of Self Help Groups (SHGs) has been evolved. NABARD SHG movement that started in 1992 with a pilot of 500 SHGs in the country, since then SHG-Bank Linkage Programme has proved to be a business model for bankers and a tool for poverty alleviation of large section of people. SHGs were initially conceived as thrift groups that would mobilise internal savings to meet consumption needs of members so as to reduce their dependence on local money lenders. Over the years, SHGs have evolved as a strong tool to not only fight poverty but also tackle delicate socio-economic issues and find sustainable solutions thereof. Due to this, micro credit has come to stay as an integral part of every strategy planned for rural development. The importance of the SHG programme has been established and accepted. Realising its important role, SHGs now regularly find a place in the Budget Speech of Union Finance Minister every year and the progress of implementation is monitored at the highest levels.

6.2 Infrastructure and linkage support available, planned and gaps

- **Under DAY - NRLM programme**, 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 Programme (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 programmes 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. So far, around 500 SHGs have been formed in the district.

6.3 Assessment of credit potential for the financial year 2024-25 (Physical and Financial Term)

						(Rs. In Lakh)
Sr. No.	Activity	Unit Size	Unit Cost	Phy.	TFO	BL
1	SHGs	No	1.1	50	49.5	49.5
2	PMJDY	No	0.1	55	5.5	4.95
3	JLGs	No	1	30	30	27
	Total			135	85	81.45

A Three day Exhibition for SHG products at Mangan

NABARD has conducted three day exhibition for facilitating marketing of SHG products at Mangan from 03-05th March, 2023. The products includes organic vegetables, spices, pickles, flowers, local food items etc. The exhibition featured 16 stalls and generated decent sale and footfalls.



CHAPTER 7

Critical Interventions required for creating a definitive impact

The critical interventions required for creating a definitive impact in various priority sectors/subsectors presented below would be useful to the policy planners, banks and other stakeholders in addressing the gaps in infrastructure & credit ecosystem, and in identifying the measures to bridge these gaps so as to enhance the credit flow to the priority sectors.

Sr No.	Sector/Subsector	Critical interventions required
1	Farm Credit: Crop Production, Maintenance and Marketing	Financial Inclusion and Digital literacy programs are required to be conducted by Banks so as to link more number of farmers with banks.
2	Water Resources	A coordinated effort from all the stakeholders like, Irrigation, Agriculture and Horticulture departments, bankers and other agencies may be initiated in promoting extensive use of water saving devices by creating awareness among farmers through workshops, field visits, brochures etc
3	Farm Mechanization	FPOs need to be encouraged to set up Custom Hiring Centers.
4	Plantation and Horticulture including Sericulture	Replantation of large cardamom and mandarin orange needs to be taken up in large scale. Private entrepreneurs may be encouraged to raise quality planting materials to meet the demand for establishing orchards and suckers for large cardamom.
5	Forestry and Wasteland Development	Bamboo cultivation needs to be promoted amongst farmers under National Bamboo Mission.
6	Animal Husbandry – Dairy	There is need for creation of infrastructures such as Veterinary hospitals, polyclinics, AI centers and milk processing centers, popularization of KCC-AH and AHIDF
7	Animal Husbandry: Poultry	Hatcheries need to be established in the district.
8	Animal Husbandry: Sheep, Goat and Piggery	AI centres need to be established under PPP mode for facilitating production of improved breeds of Goat.
9	Fisheries Development	Hatchery for trout and carp fish needs to be established for promoting fishery in the district.
9	Construction of Storage facilities and Marketing Infrastructure	Small Rural godowns may be constructed by MPCs.
10	Food and Agro Processing	Common Facility Centres need to be established for SHG women interested in taking up Food and Agro Processing related activity.
11	Micro, Small and Medium Enterprises (MSME)	MSMEs in traditional handloom/handicraft etc. may be encouraged.
12	Export Credit	The large cardamom and ginger can be exported to other states and countries through active support from APEDA and DIC.
13	Education	Banks need to undertake camps in colleges in the district to promote awareness about benefits of availing Education loan.
14	Housing	Organized housing market is in nascent stage of development. Lack of proper classification of land makes it difficult to provide loan with building as a primary security.

15	Infrastructure	Zilla Parishad and panchayats can establish Solid Waste Management Units in Rural areas of Mangan. Pay and use toilets needs to be established in tourist spots and along the route which could keep area clean as well as help in income generation.
16	Renewable Energy	The significance of bio-gas plants have not so far been realized in the district. This is primarily due to the reason that this programme largely depends on the availability of subsidy, motivation and extension services.
17	Informal Credit	Linkage of SHGs to ONDC for facilitating sale of products through e-commerce websites need to be taken up. SHGs need to be converted to Micro enterprises
18	Sustainable Farming Systems	Banks may consider financing Sustainable Farming Systems models in cluster mode through technical support from KVK, Mangan.

CHAPTER 8

Status and Prospects of Co-operatives

8.1 Background

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

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

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

8.2 Formation of Ministry of Cooperation by GoI

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

8.3 Latest initiatives by Ministry of Cooperation (MoC), GoI

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

- a. **Computerisation of Primary Agriculture Cooperative Societies :** This scheme aims at computerisation of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- b. **Co-operative Education – Setting up of World’s largest Cooperative University:** Aims at introduction of cooperative education as a course curriculum and also as independent degree / diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- c. **World’s largest Cooperative Training Scheme:** This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- d. To provide facilities at par with FPOs for existing PACS
- e. Establishing Multipurpose PACS / Dairy / Fisheries cooperatives in every panchayat
- f. World’s largest food grain storage scheme for cooperatives
- g. Revival and Computerization of PCARDBs/SCARDBs
- h. Establishment of National Cooperative Database

- i. Amendment to Multi State-Coop Act 2002 and setting up of 2 new MSCS
- j. New Cooperative Policy – Drafting of new Cooperative policy with a view to strengthen the cooperative and make them vibrant with increased contribution to the economy

All these initiatives will create immense business potential from grassroot upward in times to come.

8.3 The state level scenario

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.

8.3.1 Status of Cooperatives in the State:

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. 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 equipments 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 altogether 387 primary milk producers' cooperative societies comprising of both registered as well as unorganized 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 centres 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 the majority 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.

The details of credit, non-credit & multipurpose cooperative societies in the state vis-à-vis the district are as under-

8.3.2 Sector-wise/Activity-wise distribution of Cooperatives in the State and the District

Sr. No	Type	Number of Societies in the state	Number of Societies in the District
A. Details of Non-Credit Cooperative Societies			
1	AH Sector	Milk	418
		Fishery	10
		Livestock	40
2	Consumer Stores	43	3
3	Housing Societies	0	0
4	Weavers	10	2
5	Marketing	106	12
6	Labour Societies	2785	203
7	Industrial Societies	0	0
8	Agro Processing and Sugar	67	5
9	All others	359	31
	Total	3778	305
B. Details of Credit Cooperative Societies			
10	Primary Agriculture Credit Societies	178	25
C. Details of Multi State Cooperative Societies			
11	No. of MSCS	0	0

3.5 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.

CHAPTER 9

Intervention of NABARD in the district

NABARD has implemented various projects in the district for the holistic development of the district. The interventions of the NABARD along with its likely impact are stated below:

Sr no	Project	Location	Beneficiaries /Area	Likely Impact
1	Tribal Development Project	Dzongu, Mangan	141	<ul style="list-style-type: none"> • Sustainable development of tribal families • Generation of livelihood opportunities • Gender Empowerment • Institutional/community empowerment
2	Tribal Development Project	Kabi, Mangan	270	<ul style="list-style-type: none"> • Sustainable development of tribal families • Generation of livelihood opportunities • Gender Empowerment • Institutional/community empowerment
3	LEDP project on soap making	Tingchim , Rangrang village, Mangan	90	<ul style="list-style-type: none"> • Skill development • Enterprise development • Credit linkage • Women Empowerment
4	Springshed based watershed development project	Singik Sentam, Mangan	300 Ha	<ul style="list-style-type: none"> • Revival of dying springs • Soil and waster conservation • Livelihood enhancement • Institutional/Community empowerment
5	Springshed based watershed development project	Singik Sentam, Mangan	300 Ha	<ul style="list-style-type: none"> • Revival of dying springs • Soil and waster conservation • Livelihood enhancement • Institutional/Community empowerment
6	Springshed based watershed development project	Mangshila, Mangan	300 Ha	<ul style="list-style-type: none"> • Revival of dying springs • Soil and waster conservation • Livelihood enhancement • Institutional/Community empowerment
7	Springshed based watershed development project	Mangshila, Mangan	300 Ha	<ul style="list-style-type: none"> • Revival of dying springs • Soil and waster conservation • Livelihood enhancement • Institutional/Community empowerment

PLP 2024-25
Mangan District, Sikkim

Sr no	Project	Location	Beneficiaries /Area	Likely Impact
8	MEDP on natural khada and button flower making	Dzongu,Mangan	30	<ul style="list-style-type: none"> • Skill development • Enterprise development • Credit linkage • Women Empowerment
9	Gram Dukan	Rangrang, Mangan	10-12	<ul style="list-style-type: none"> • Marketing platform for the SHGs • Increase in business activity of the SHG • Increase in the income of the SHGs
10	A three day district level exhibition	Mangan	30	<ul style="list-style-type: none"> • Increase in the income of the SHGs • Opportunity for market testing

Annexure I
Activity-wise & Block-wise Physical and Financial
Projections – 2024-25
Mangan

(Rs. in lakh)

ACTIVITY	Unit Size	Unit Cost	Phy/ Bank Loan	Chungthang	Mangan	Kabi	Dzongu (Passingdong)	TOTAL
Agriculture								
Farm Credit								
Crop Production, Maintenance, Marketing								
(i) Paddy	ha	0.55	Phy	20	51	25	25	121
			BL	11.00	28.05	13.75	13.75	66.55
(ii) Ginger	ha	2.28	Phy	32	50	36	37	155
			BL	72.96	114.00	82.08	84.36	353.40
(iii) Maize	ha	0.52	Phy	80	110	85	80	355
			BL	41.60	57.20	44.20	41.60	184.60
(iv) Oilseeds (Mustard / Soyabean)	ha	0.36	Phy	19	24	24	19	86
			BL	6.84	8.64	8.64	6.84	30.96
(v) Finger Millet	ha	0.42	Phy	19	23	19	23	84
			BL	7.98	9.66	7.98	9.66	35.28
(vi) Buckwheat	ha	0.37	Phy	6	16	6	6	34
			BL	2.22	5.92	2.22	2.22	12.58
(vii) Pulses (Urad-PD/Rajmah)	ha	0.38	Phy	5	17	6	6	34
			BL	1.90	6.46	2.28	2.28	12.92
(viii) Potato	ha	2.11	Phy	10	18	8	8	44
			BL	21.10	37.98	16.88	16.88	92.84
(ix) Turmeric	ha	1.24	Phy	5	11	6	6	28
			BL	6.20	13.64	7.44	7.44	34.72

ACTIVITY	Unit Size	Unit Cost	Phy/ Bank Loan	Chungthang	Mangan	Kabi	Dzongu (Passingdong)	TOTAL
(x) Vegetables	ha	1.11	Phy	37	108	43	43	231
			BL	41.07	119.88	47.73	47.73	256.41
Sub Total			Phy	233	428	258	253	1172
			BL	212.87	401.43	233.20	232.76	1080.26
Post harvest requirement (10% of Sub Total)			BL	212.9	40.14	23.32	23.28	108.03
Repair and maintenance (20% of Sub Total)			BL	42.57	80.29	46.64	46.55	216.05
Total short-term credit			BL	276.73	521.86	303.16	302.59	1404.34
TERM LOAN								
Water Resources								
(i) Drip (Spacing 4m*4m for new/ old orch)	No	1.59	Phy	2	5	5	2	14
			BL	2.54	6.36	6.36	2.54	17.81
(ii) Sprinkler (pipe dia – 75mm)	No	1.30	Phy	2	5	2	2	11
			BL	2.08	5.20	2.08	2.08	11.44
(iii) Tank Irrigation (Water harvesting structure) 20 Cubic mtr with distribution pipe)	No	2.25	Phy	4	8	4	2	18
			BL	7.20	14.40	7.20	3.60	32.40
Sub Total			Phy	8	18	11	6	43
			BL	11.82	25.96	15.64	8.22	61.65
Farm Mechanisation								
(i) Power Tiller (3-5 HP) with all attachments	No	1.50	Phy	0	5	3	0	8
			BL	0.00	6.75	4.05	0.00	10.80
(ii) Power Operated Maize Sheller (Single Phase)	No	0.22	Phy	4	8	2	2	16
			BL	0.79	1.58	0.40	0.40	3.17
(iii) Power Spray (Knap size, engine operated)	No	0.40	Phy	2	8	4	2	16
			BL	0.72	2.88	1.44	0.72	5.76
(iv) Equipments	No	0.40	Phy	4	10	6	2	22
			BL	1.44	3.60	2.16	0.72	7.92
Sub-Total			Phy	10	31	15	6	62

ACTIVITY	Unit Size	Unit Cost	Phy/ Bank Loan	Chungthang	Mangan	Kabi	Dzongu (Passingdong)	TOTAL
			BL	2.95	14.81	8.05	1.84	27.65
Plantation / Horticulture / Sericulture								
(i) Mandarin Orange	ha	1.35	Phy	10	25	10	10	55
			BL	12.15	30.38	12.15	12.15	66.83
(ii) Large Cardamom	ha	3.00	Phy	25	52	14	25	116
			BL	67.50	140.40	37.80	67.50	313.20
(iii) Bee Keeping (4 Plates) 10 boxes	No	0.84	Phy	5	10	10	5	30
			BL	3.78	7.56	7.56	3.78	22.68
Sub-Total			Phy	40	87	34	40	201
			BL	83.43	178.34	57.51	83.43	402.71
Forestry & Wasteland Development								
(i) Bamboo Cultivation	ha	1.10	Phy	10	22	8	8	48
			BL	9.90	21.78	7.92	7.92	47.52
Sub-Total			Phy	10	22	8	8	48
			BL	9.90	21.78	7.92	7.92	47.52
Animal Husbandry - Dairy Development								
(i) Cross Bred Cows (2 animal)	No	1.45	Phy	50	75	50	40	215
			BL	65.25	97.88	65.25	52.20	280.58
(ii) Calf rearing	No	0.54	Phy	25	40	25	20	110
			BL	13.50	21.60	13.50	10.80	59.40
Sub-Total			Phy	75	115	75	60	325
			BL	78.75	119.48	78.75	63.00	339.98
Animal Husbandry - Poultry								
(i) Broilers (200 birds)	No	0.75	Phy	10	30	10	10	60
			BL	6.75	20.25	6.75	6.75	40.50
(ii) Working Capital-Broilers (100 chicks)		0.54	Phy	0	0	0	0	0
			BL	0.00	0.00	0.00	0.00	0.00

ACTIVITY	Unit Size	Unit Cost	Phy/ Bank Loan	Chungthang	Mangan	Kabi	Dzongu (Passingdong)	TOTAL
(iii) Layers (100 birds)	No	0.60	Phy	10	30	10	10	60
			BL	5.40	16.20	5.40	5.40	32.40
Sub-Total			Phy	20	60	20	20	120
			BL	12.15	36.45	12.15	12.15	72.90
Animal Husbandry (SGP)								
(i) Sheep (4+1)	No	0.85	Phy	10	20	10	10	50
			BL	7.65	15.30	7.65	7.65	38.25
(ii) Goat (4+1)	No	0.80	Phy	4	10	8	8	30
			BL	2.88	7.20	5.76	5.76	21.60
(iii) Pig (3) (Fattening)	No	0.50	Phy	12	40	10	10	72
			BL	5.40	18.00	4.50	4.50	32.40
Sub-Total			Phy	26	70	28	28	152
			BL	15.93	40.50	17.91	17.91	92.25
Fisheries								
(i) Fishery (100 sq m) Trout	No	3.00	Phy	3	5	3	3	14
			BL	5.00	12.00	7.20	7.20	33.60
Sub-Total			Phy	3	5	3	3	14
			BL	5.00	12.00	7.20	7.20	33.60
Others (Working Capital – KCC-AHDF)								
(i) Bullocks (1 pair)	No	0.60	Phy	4	10	4	4	22
			BL	2.16	5.40	2.16	2.16	11.88
(ii) Yak	No	0.55	Phy	8	10	3	3	24
			BL	3.96	4.95	1.49	1.49	11.88
Sub-Total			Phy	12	20	7	7	46
			BL	6.12	10.35	3.65	3.65	23.76
Total Farm Credit			Phy	437	856	459	431	2183
			BL	502.78	981.53	511.94	507.91	2506.36

ACTIVITY	Unit Size	Unit Cost	Phy/ Bank Loan	Chungthang	Mangan	Kabi	Dzongu (Passingdong)	TOTAL
Agriculture Infrastructure								
Storage Facilities								
(i) Rural Godown	MT	6.40	Phy	2	4	2	3	11
			BL	9.60	19.20	9.60	14.40	52.80
Sub-Total			Phy	2	4	2	3	11
			BL	9.60	19.20	9.60	14.40	52.80
Land Development								
(i) Soil erosion control (bench terracing)	No	0.90	Phy	10	24	12	16	62
			BL	8.10	19.44	9.72	12.96	50.22
Sub-Total			Phy	10	24	12	16	62
			BL	8.10	19.44	9.72	12.96	50.22
Agriculture Infrastructure-Others								
(i) Vermicompost	No	0.25	Phy	16	23	15	7	61
			BL	3.60	5.18	3.38	1.58	13.73
Sub Total			Phy	16	23	15	7	61
			BL	3.60	5.18	3.38	1.58	13.73
Total Agriculture Infrastructure			Phy	28	51	29	26	134
			BL	21.30	43.82	22.70	28.94	116.75
Ancillary Activities -								
Food & Agri Processing								
(i) Bakery & Confectionery (Micro Unit)	No	2.50	Phy	10	12	7	5	34
			BL	22.50	27.00	15.75	11.25	76.50
(ii) Ginger Processing Plant	No	7.50	Phy	2	5	3	2	12
			BL	13.50	33.75	20.25	13.50	81.00
Sub Total			Phy	12	17	10	7	46
			BL	36.00	60.75	36.00	24.75	157.50
Ancillary Activities – Social Infrastructure Others - Misc.								

ACTIVITY	Unit Size	Unit Cost	Phy/ Bank Loan	Chungthang	Mangan	Kabi	Dzongu (Passingdong)	TOTAL
(i) SHG	No	1.10	Phy	5	15	5	25	50
			BL	4.95	14.85	4.95	24.75	49.50
(ii) PMJDY	No	0.10	Phy	10	25	10	10	55
			BL	0.90	2.25	0.90	0.90	4.95
(iii) JLGs	No	1.00	Phy	5	10	5	10	30
			BL	4.50	9.00	4.50	9.00	27.00
Sub Total			Phy	20	50	20	45	135
			BL	10.35	26.10	10.35	34.65	81.45
Total Agriculture-Ancillary Activities			Phy	32	67	30	52	181
			BL	46.35	86.85	46.35	59.40	238.95
TOTAL AGRI. TERM LOAN			Phy	497	974	518	509	2498
			BL	570.43	1112.20	580.99	596.25	2862.06
Micro, Small and Medium Enterprises (MSME)								
A. MSME - Term Loan								
(a) Manufacturing Sector Entreprises								
1 Micro Entreprises	No	20.00	Phy	1	5	2	2	10
			BL	18.00	90.00	36.00	36.00	180.00
2 Small Entreprises	No	####	Phy	0	0	0	0	0
			BL	0.00	0.00	0.00	0.00	0.00
3 Medium Entreprises	No	0.00	Phy	0	0	0	0	0
			BL	0.00	0.00	0.00	0.00	0.00
Sub Total (a)			Phy	1.00	5.00	2.00	2.00	10.00
			BL	18.00	90.00	36.00	36.00	180.00
(b) Service Sector Entreprises								
1 Micro Entreprises								
(i) Small Road Transport Operator	No	10.00	Phy	10	25	10	10	55
			BL	90.00	225.00	90.00	90.00	495.00

ACTIVITY	Unit Size	Unit Cost	Phy/ Bank Loan	Chungthang	Mangan	Kabi	Dzongu (Passingdong)	TOTAL
(ii) Retail Trade & Small Business	No	10.00	Phy	10	20	10	10	50
			BL	90.00	180.00	90.00	90.00	450.00
(iii) Professional & Self Employment	No	2.00	Phy	5	15	5	5	30
			BL	9.00	27.00	9.00	9.00	54.00
Sub Total (1)			Phy	25.00	60.00	25.00	25.00	135.00
			BL	189.00	432.00	189.00	189.00	999.00
Sub Total (b)			Phy	25	60	25	25	135
			BL	189.00	432.00	189.00	189.00	999.00
B. MSME - Working Capital								
(a) Manufacturing Sector Entreprises								
1 Micro Entreprises	No	1.00	Phy	2	15	2	2	21
			BL	1.80	13.50	1.80	1.80	18.90
Sub Total (a)			Phy	2.00	15.00	2.00	2.00	21.00
			BL	1.80	13.50	1.80	1.80	18.90
(b) Service Sector Entreprises								
1 Micro Entreprises								
(i) Handloom	No	0.30	Phy	25	30	20	20	95
			BL	6.75	8.10	5.40	5.40	25.65
(ii) Tiny / Village / Cottage / Rural Industries	No	0.50	Phy	30	45	45	45	165
			BL	13.50	20.25	20.25	20.25	74.25
Sub Total (1)			Phy	55	75	65	65	260
			BL	20.25	28.35	25.65	25.65	99.90
Sub Total (b)			BL	55	75	65	65	260
			Phy	20.25	28.35	25.65	25.65	99.90
Total MSME (A+B)			Phy	83	155	94	94	426
			BL	229.05	563.85	252.45	252.45	1297.80
Export Credit	No	20.00	Phy	0	1	1	1	3

ACTIVITY	Unit Size	Unit Cost	Phy/ Bank Loan	Chungthang	Mangan	Kabi	Dzongu (Passingdong)	TOTAL
			BL	0.00	18.00	18.00	18.00	54.00
Sub Total			Phy	0	1	1	1	3
			BL	0.00	18.00	18.00	18.00	54.00
Education Loan	No	5.00	Phy	2	2	1	1	6
			BL	9.00	9.00	4.50	4.50	27.00
Sub Total			Phy	2	2	1	1	6
			BL	9.00	9.00	4.50	4.50	27.00
Housing								
Housing Loan - PMAY-G	No	2.30	Phy	25	25	10	10	70
			BL	51.75	51.75	20.70	20.70	144.90
Housing Loan - Others	No	10.00	Phy	20	5	5	5	35
			BL	180.00	45.00	45.00	45.00	315.00
Housing - Total	No		Phy	45	30	15	15	105
			BL	231.75	96.75	65.70	65.70	459.90
Renewable Energy								
(i) Biogas plant (2 cubic metre)	No.	0.30	Phy	5	5	5	5	20
			BL	1.35	1.35	1.35	1.35	5.40
(ii) Solar Lighting System(Flat Plate Collector System)	No	0.22	Phy	10	10	5	5	30
			BL	1.98	1.98	0.99	0.99	5.94
Total			Phy	15	15	5	5	50
			BL	3.33	3.33	2.34	2.34	11.34
Social Infrastructure involving bank credit								
Pay & Use Toilets	No	1.00	Phy	2	4	4	4	14
			BL	1.80	3.60	3.60	3.60	12.60
Total Priority Sector			Phy	644	1181	638	629	3102
			BL	1045.36	1806.73	927.58	942.84	4724.70

Annexure II

An Overview of Ground level Credit flow- Agency wise and Sector wise

Sl.	Agency / Type of Loan	2020-21		2021-22		2022-23		2023-24
No.		Target	Ach.	Target	Ach.	Target	Ach.	Target
A	Crop Loan							
	Commercial Banks	946.04	126.32	952.08	117.20	968.00	90.23	1502.00
	State Cooperative Bank	232.00	2.85	232.00	0.00	234.00	6.41	300.00
	Sub-Total (A)	1178.04	129.17	1184.08	117.20	1202.00	96.64	1802.00
B	Term Loan (MT+LT)							
	Commercial Banks	588.25	83.72	597.50	202.51	603.00	481.43	945.00
	State Cooperative Bank	140.00	1.80	140.00	14.25	142.00	10.39	150.00
	Sub-Total (B)	728.25	85.52	737.50	216.76	745.00	491.82	1095.00
C	Total Agri Credit							
	Commercial Banks	1534.29	210.04	1549.58	319.71	1571.00	571.66	2447.00
	State Cooperative Bank	372.00	4.65	372.00	14.25	376.00	16.80	450.00
	Total Agri Credit (C) [(A)+(B)]	1906.29	214.69	1921.58	333.96	1947.00	588.46	2897.00
D	Non-Farm Sector / MSME							
	Commercial Banks	195.45	15.54	201.46	637.27	682.32	1119.16	568.00
	State Cooperative Bank	34.70	0.00	34.70	39.75	60.00	0.00	70.00
	Sub-Total (D)	230.15	15.54	236.16	677.02	742.32	1119.16	638.00
E	Other Priority Sector							
	Commercial Banks	701.30	661.54	700.34	10.92	485.20	202.67	400.00
	State Cooperative Bank	65.00	21.35	65.00	26.28	47.00	0.00	55.00
	Sub-Total (E)	766.30	682.89	765.34	37.20	532.20	202.67	455.00
F	TOTAL PRIORITY SECTOR							
	Commercial Banks	2902.74	913.12	2923.08	1048.00	3221.52	1910.29	3990.00
	State Cooperative Bank	471.70	26.00	471.70	80.28	483.00	16.80	575.00
	GRAND TOTAL	3374.44	939.12	3394.78	1128.00	3704.52	1927.09	4565.00

Annexure III

Sub Sector -wise and Agency-wise Credit Flow under Agriculture and allied activities

(Rs. in Lakh)

Sr. No.	Sector	2020-21			2021-22			2022-23		
		CBs	Coop.	Total	CBs	Coop.	Total	CBs	Coop.	Total
I	Crop Loans	126.32	2.85	129.17	117.2	0	117.2	90.23	6.41	97.64
II	Term Loans									
a	Water Res.	0.00	0.00	0.00	0	0	0			
b	LD	0.00	0.00	0.00	0	0	0			
c	FM	0.00	0.00	0.00	0	0	0			
d	P & H	0.00	0.00	0.00	9.58	0.8	10.38			
e	DD	1.39	0.00	1.39	98.56	8.15	106.71			
f	Poultry	1.03	0.00	1.03	33.35	3.64	36.99			
g	S /G/ P	0.00	0.00	0.00	29.28	1.13	30.41			
h	Fisheries	0.00	0.00	0.00	0	0	0			
i	F / WLD	0.00	0.00	0.00	0	0	0			
j	SMY	0.00	0.00	0.00	0	0	0			
k	BG	0.00	0.00	0.00	0	0	0			
I	Others	96.84	1.80	98.64	31.74	0.53	32.27			
	Subtotal II	99.26	1.80	101.06	202.51	14.25	216.76			
	Grand Total (I+ II)	225.58	4.65	230.23	319.71	14.25	333.96	571.66	34.02	622.48

Annexure - IV

Indicative Unit Costs (for major activities of the district) as arrived at by NABARD

UNIT COSTS OF ACTIVITIES UNDER VARIOUS SECTORS FOR 2022-23

Sr No	Particulars	Unit	Cost	Remarks/ Repayment Period
1	Water Resources			
	A Sprinkler (mini sprinkler system)	Ha.	`1,30,000/-	5 Years with 11 months gestation period
	B Drip (Spacing 1.2m*0.6m spacing)	Ha.	`1,59,000/-	5 Years with 11 months gestation period
	C Tank Irrigation (Water harvesting structure) 20 Cubic meter with distribution pipe)	No.	`2,25,000/-	5 Years with 11 months gestation period
	D Drip (0.6m*0.6m) for field crop	Ha.	`2,50,000/-	5 Years with 11 months gestation period
	E Low Cost Water Harvesting Structure (5*4*1.5 meter)	Ha.	`44,000/-	5 Years with 11 months gestation period
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 (400 sq ft)	No.	`80,000/-	5 Years with 11 months grace period
	B Mandarin (6m x 6m, 278 plants / ha)	Ha.	`1,35,000/-	8 Years with 3 Years grace period
	C Guava (6m x 6m, 278 plants / ha)	Ha.	`57,000/-	8 Years with 3 Years grace period
	D Banana (with tissue culture) (2.5m x 2.5m)	Ha.	`1,40,000/-	3 Years with 18 months grace period
	E Large Cardamom (1.5m x 1.5m, 4400 plants / ha)	Ha.	`2,95,000/-	8 Years with 3 Years grace period
	F Kiwi (6m x 6m, 278 plants / ha)	Ha.	`7,10,000/-	10 Years with 3 Years grace period
	G Bee Keeping (10 boxes)	No.	`84,000/-	3 Years
	H Modified Bhatti for drying Large Cardamom (ICRI) – 200 kg capacity	No.	`62,500/-	3 Years

Sr No	Particulars	Unit	Cost	Remarks/ Repayment Period
	Modified Bhatti for drying Large Cardamom (ICRI) – 400 kg capacity	No.	`92,500/-	
5	Forestry & Wasteland Development			
	A Bamboo Cultivation (4m x 4m, 625 plants / ha)	Ha.	`1,10,000/-	8 Years
6	Animal Husbandry (Dairy)			
	A CB Cow (Unit of 02 cows)	No.	`1,45,000/-	5 Years with 6 months grace period
	B Calf Rearing (Unit of 05 Calves)	No.	`75,000/-	5 Years with 6 months grace period
	C CB Cow (Unit of 10 cows)	No.	`7,50,000/-	5 Years with 6 months grace period
7	Animal Husbandry (Poultry)			
	A Broilers (200 birds)	No.	`75,000/-	5 Years (15,000/- for birds and 60,000/- for shed)
	B Layers (100 birds)	No.	`60,000/-	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 (Fattening 3)	No.	`40,000/-	5 Years
	C Sheep (4+1)	No.	`70,000/-	5 Years
	D Goatery (4+1) includes local shed	No.	`60,000/-	5 Years
	E Bullock (Pair) without shed (2 Year old)	No.	`60,000/-	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
	Solar Water Heating System			
	B 1. Flat Plate Collector System (100 ltr/day @ 60 degree C)	Wp	`22,000/-	5 Years
	2. Evacuated Tubular Collector Based system (100 ltr/day @ 60 degree C)	Wp	`20,000/-	5 Years
	Bio Gas Plant			
	C 1. Cubic Meter	No	`20,000/-	5 Years
	2. Cubic Meter	No	`30,000/-	5 Years

DISCLAIMER

The costs and parameters suggested are based on the information available to NABARD and are illustrative in nature. Users may customize the same as required, keeping in view local needs and ecosystems in which they are operating.



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	121640
14	Potato	1	210700
15	Turmeric	1	124260
16	Mandarin	1	64685
17	Large Cardamom	1	77150

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	265000
2	Intensive Fish farming	3000 fingerlings	208000
3	Ornamental Fish farming		65000
4	Community Trout Hatchery		110000
5	Carp Hatchery		47000
6	Bee Keeping	10 Boxes	50000

DISCLAIMER

The costs and parameters suggested are based on the information available to NABARD and are illustrative in nature. Users may customize the same as required, keeping in view local needs and ecosystems in which they are operating.

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	NDDDB	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 Organization
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

Abbreviation	Full Form	Abbreviation	Full Form
HO	Head Office	PMAY - G	Pradhan Mantri Awas Yojana - Gramin
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		