

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

नामची जिला  
NAMCHI DISTRICT



राष्ट्रीय कृषि और ग्रामीण विकास बैंक  
सिक्किम क्षेत्रीय कार्यालय, गान्तोक

NATIONAL BANK FOR AGRICULTURE AND RURAL  
DEVELOPMENT

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प्राक्कथन

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

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

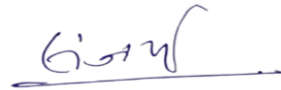
सिक्किम राज्य की विशिष्टता के संदर्भ में इसके एलिट्यूडनल स्प्रेड और भौगोलिक विशेषताओं के अपने फायदे और चुनौतियां भी हैं। एक तरफ समृद्ध वनस्पतियों और जीवों और सुंदर पहाड़ों ने इसे जैव विविधता हॉटस्पॉट और पर्यटकों के लिए एक पसंदीदा पहाड़ी पर्यटन स्थल बना दिया है; दूसरी ओर दूर-दराज के इलाके और अस्थायी मौसम,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

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

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

गान्तोक

30 नवंबर 2023



संजय कुमार गुप्ता

महाप्रबंधक प्रभारी अधिकारी /  
नाबार्ड, सिक्किम क्षेत्रीय कार्यालय

### **Foreword**

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

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

The uniqueness of the state of Sikkim in terms of its altitudinal spread and geographical characteristics has its own advantages and also challenges. On one hand the rich flora & fauna and the scenic mountains make it a biodiversity hot-spot and a favorite hill destination for tourists whereas the difficult terrain and extremities of weather bring in challenges in terms of logistics, investment cost and marketing avenues, on the other. Factoring-in all these, activities under the priority sector encompasses a focus on agriculture and allied activities, strengthening of dairy infrastructure, storage and processing, aggregation of inputs and farm produce, rural connectivity infrastructure, value chain activities in organic cultivation, activities to support tourism and MSMEs.

The preparation of PLP is essentially a consultative and participative process spearheaded by the DDM of NABARD, wherein the data/inputs and contributions from various stakeholders are also instrumental. I place my appreciation and gratitude to the District Collector, GoS, Reserve Bank of India, SLBC Convener, Lead District Manager, Krishi Vigyan Kendras (KVKs), NGO partners and other stakeholders for their inputs and support in bringing out this document. District Development Manager, NABARD also deserves special appreciation for bringing out this publication.

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

Gangtok  
30 November 2023

  
(Sanjay Kumar Gupta)  
**General Manager/Officer-in- Charge**  
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## EXECUTIVE SUMMARY

### 1. District Characteristics

Namchi District is one of the six districts of Sikkim located in the southern part of the State. The district has 8 blocks, 4 sub-divisions, 54 Gram Panchayat Units and 331 wards. Population-wise, second, with a total population of 1,46,742, comprising of 76,663 male and 68,241 female. The district shares its boundaries with Darjeeling district of West Bengal in the South, Gyalshing and Soreng Districts in the West, Mangan District in the North and Gangtok District in the East. Three ethnic community viz. Lepcha, Bhutia and Nepali are the inhabitants of the district. (Source District website)

Due to agro-climatic advantages, the district has considerable potential for growing a variety of horticulture crops such as large cardamom, orange, passion fruit, mushroom, off-season vegetables and floriculture. Under the aegis of Mission Organic Value Chain Development for North Eastern region (MOVCD), the Sikkim Organic Mission had identified four crops viz. Buckwheat, Large Cardamom, Ginger and Turmeric for intensive cultivation under cluster mode. Necessary infrastructure needs to be created for food processing, marketing of horticulture crops and extension services to farmers.

### 2. Coverage of Banking Network and its financial performance

In Namchi district, there are 8 Commercial banks with 19 branches, 6 Private banks with 13 branches, 1 Small finance bank with 2 branch and 1 StCB with 4 branches operating in the district providing banking facilities to a population of 1,21,357 in 271 villages of 37 GPUs. The populations of 12 wards of 2 Nagar Panchayats (Namchi and Jorethang) are being served by 7 branches of 6 Commercial banks, 3 branches of 2 Private banks and 1 branch of StCB under Service Area Concept. (Source ACP for FY 2023-24)

In comparison to the last financial year 2021-22, the deposit of the Commercial banks has recorded a growth of 4.02% while there is a decline of 44.06% in the deposit of StCB, similarly in case of loans and advances also, Commercial banks have recorded a growth of 34.54% while there is a decline of 38.65% in 2022-23. The CD Ratio for the district has increased from 52.09 in 2021-22 to 59.36 in 2022-23. (Source DLCC)

### 3. Sectoral trends in credit flow

The ground level credit flow to priority sector has increased from ₹8477.87 lakh in 2021-22 to ₹12753.82 lakh in 2022-23. Achievements against target under ACP during the last three years have been 70%, 74% & 109% taking average achievement to 84.60%. 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 ₹12753.82 lakh, lending to Agriculture & Allied Sector, MSME and Other Priority Sectors was ₹5236.69, ₹6139.64 and ₹1377.49, respectively. As per the revised circular of the Skill Youth Start Up scheme of State government, the subsidy will be available for agriculture, horticulture, animal husbandry, retail businesses and small vehicles costing upto 10 lakh.

### 4. Sector Sub-Sector wise PLP Projections for 2024-25

Based on the infrastructure available and planned in Namchi district, the priorities under various Central Sector Schemes and State Govt Schemes under implementation, the credit potential of the district under priority sector for the year 2024-25 has been accessed at ₹17700.53 lakh. Projections made under seven priority sectors are Agriculture & Allied activities – ₹10200.50 lakh, MSME – ₹6000.01 lakh, Export Credit - ₹20.00, Education credit – ₹64.00 lakh, Housing – ₹966.00 lakh, Renewable energy – ₹23.52 lakh, OPS - Miscellaneous (SHG, JLG and PMJDY) - ₹406.50 lakh and Social infrastructure – ₹ 20 lakh.

### 5. Development initiatives of NABARD

NABARD has implemented one Wadi (Orchard) project covering 400 tribal families through Tribal Development Fund in Namthang Block through Krishi Vigyan Kendra, Namthang, Namchi district. The Integrated programme aims Wadi (Orchard) based livelihood development of target tribal families for

income generation, women empowerment, capacity building, etc. NABARD has promoted four Farmers Producer Organisation and five Single Activity FPO in dairy, three in Namthang block and one each in Jorethang and Namchi block, through KVK, Namthang and one SAFPO in dairy through ATMA in Namchi block. NABARD has provided grant support for establishment of one rural haat at Daring, Temi block and three rural marts, one each at Namthang, Namchi and Sumbuk. NABARD has been appointed as National Implementing Entity (NIE) under three funding mechanisms, viz. Adaptation Fund (AF) and Green Climate Fund (GCF) of the United Nations Framework Convention for Climate Change (UNFCCC) and Government of India's National Adaptation Fund for Climate Change (NAFCC), for channeling funds for building climate change resilience of rural livelihoods. A Project addressing Climate Change vulnerability of Water Sector at Gram Panchayat level in drought prone areas of 47 GPUs of Namchi district has been funded under NAFCC. A pilot project on Protected Farming has been sanctioned to Sikkim University for demonstrating the Walk-in Tunnel farming in Damthang. NABARD has provided financial support to MPCs through SISCO bank for setting up kiosks for increasing their income as well as providing banking facilities to villagers in their own village. NABARD under 'PACS as MSC scheme' has provided concessional refinance and grant assistance amounting to ₹51.91 lakh to 6 MPCs in the district for construction of new stores, upgradation of existing stores and expansion of their business. NABARD has also sanctioned 122.43 lakh under Gramya Vikas Nidhi to Krishi Vigyan Kendra, Namthang for the promotion, formation and nurturing Intensive Major OFPO in Perbing Dovan, Namthang Block with 212 members on Value added products from Bonpala sheep and Angora rabbit wool.

## **6. Thrust Areas for 2024-25**

MSME is the major thrust area for 2024-25. This sector is growing continuously and provides employment to many. Many skilled unemployed youths and others can be provided with sustainable and gainful resources when development takes place in this sector. Agriculture and Animal Husbandry sector is being promoted by State Government with subsidies, as such, it also becomes another major thrust area for 2024-25.

## **7. Major Constraints and suggested action points**

- Need for creation of storage, grading, processing and packaging facilities/infrastructure under AIF for Large cardamom, ginger, turmeric and other crops of the area through FPOs/PACS and SHGs.
- Synergy among trainers, financing institutions, counselling organisations, service providers and support industries for facilitating MSME in the district. Hand-holding / capacity building services may be provided to trained rural youth for establishing such units.
- There is need to sensitise bankers on the importance of SHG credit linkage at appropriate time and making repeat finance available. Facilitation to the SHGs for their graduation from micro credit to micro enterprise through capacity building, financial literacy and digital facilities may be provided.
- Crop diversification should be made a regular action point in the district for cultivation of weather tolerant varieties, adoption of micro irrigation like drip/sprinkler technology, water conservation and ground water recharging measures.
- The remaining members who are beneficiaries of PM Kisan but not enrolled in KCC may be covered under KCC through ongoing camps for AH and Fisheries. Short Terms loans for working capital requirement may be provided to animal husbandry, fisheries and poultry farmers.
- Coverage of all farmers under KCC for meeting their working capital needs on timely and hassle-free manner would encourage farmers for credit linkage.
- Backyard poultry units may be promoted through SHGs/ JLGs.

## **8. Way forward**

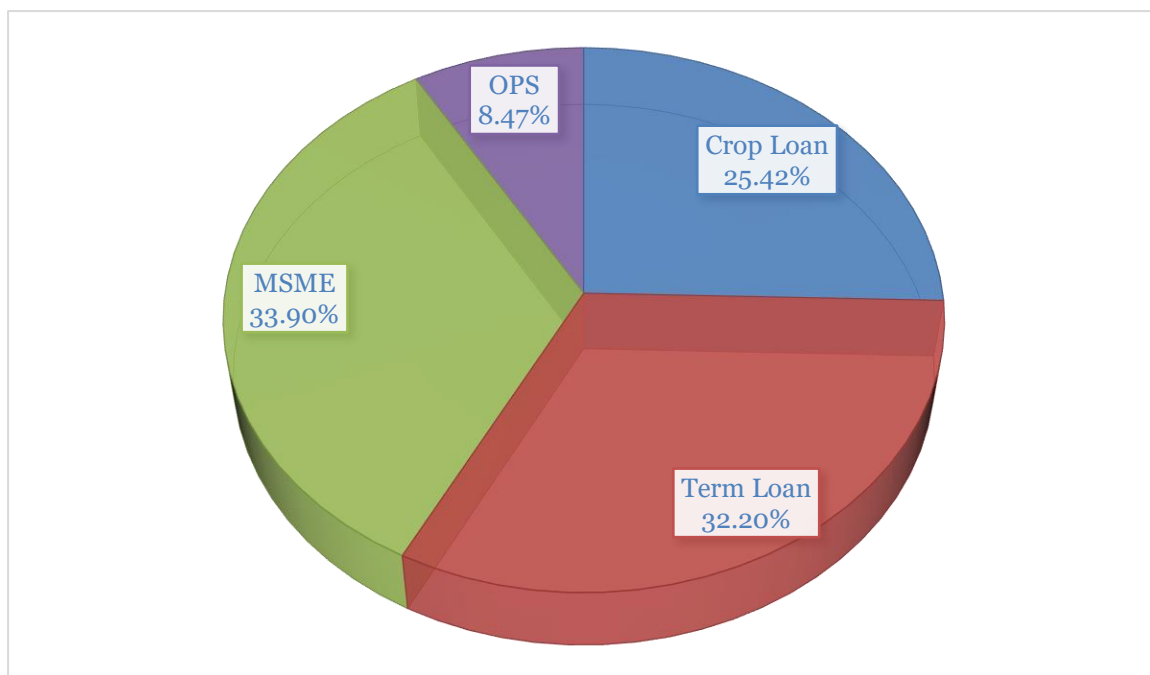
This document aims to identify exploitable potentials in different activities of the district and suggest measures to achieve it in a time bound manner. The potential can be harnessed through coordinated approach of all financial institutions, government departments and other stakeholders. Community based

organizations are required for enhancing capital formation in agriculture. Effective implementation of Financial Inclusion Plan and conduct of Financial Literacy Camps are crucial for development of the farmers and district as a whole and for harnessing of potential.

**Broad Sector wise PLP Projections  
(Year 2024-25)**

Sr.No.	Particulars	PLP Projections 2024-25 (Rs. lakh)
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance and Marketing	4500.17
ii	Term Loan for agriculture and allied activities	4500.16
	<b>Sub Total</b>	<b>9000.33</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	974.36
<b>C</b>	<b>Ancillary activities</b>	225.81
<b>I</b>	<b>Total Agriculture I (A+B+C)</b>	<b>10200.50</b>
II	Micro Small and Medium Enterprises	6000.01
III	Export Credit	20.00
IV	Education	64.00
V	Housing	966.00
VI	Renewable Energy	23.52
VII	OPS – Miscellaneous (SHG, JLG and PMJDY)	406.50
VIII	Social Infrastructure involving Bank Credit	20.00
	<b>Total Priority Sector ( I to VII)</b>	<b>17700.53</b>

**PLP Projections 2024-25**



**Summary of Sector / Sub Sector-wise PLP Projections (Year 2024-25)**

		(Rs lakh)
Sr. No.	Particulars	PLP Projections 2024-25
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
i.	Crop Production, Maintenance and Marketing	4500.17
ii.	Water Resources	58.45
iii.	Farm Mechanization	88.54
iv.	Plantation and Horticulture	1042.61
v.	Forestry and Wasteland Development	67.32
vi.	Animal Husbandry - <b>Dairy</b>	2075.76
vii.	Animal Husbandry - <b>Poultry</b>	350.88
viii.	Animal Husbandry – <b>Sheep, Goatery and Piggery</b>	501.65
ix.	Fisheries (Marine, Inland, Brackish Water)	24.50
x.	Other (Bullock & Bullock Carts, etc.)	91.01
xi.	Integrated Farming System	199.44
	<b>Sub-Total</b>	<b>9000.33</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
i.	Construction of Storage Facilities	48.00
ii.	Land Development, Soil Conservation, Watershed Development	872.55
iii.	Others (Vermi-compost, Tissue Culture, Bio-Fertilizer, etc)	53.81
	<b>Sub Total</b>	<b>974.36</b>
<b>C</b>	<b>Ancillary Activities</b>	
i.	Food and Agro Processing Sector	125.81
ii.	Agri-Ancillary Activities – Others Misc.	100.00
	<b>Sub Total</b>	<b>225.81</b>
<b>D</b>	<b>Total Agriculture</b>	<b>10200.50</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
i.	MSME – Manufacturing Sector – Term Loan	2424.01
ii.	MSME - Manufacturing Sector – Working Capital	606.00
iii.	MSME – Service Sector – Term Loan	2376.00
iv.	MSME - Service Sector – Working Capital	594.00
	<b>Total MSME</b>	<b>6000.01</b>
<b>III</b>	<b>Export Credit</b>	<b>20.00</b>
<b>IV</b>	<b>Education Loan</b>	<b>64.00</b>
<b>V</b>	<b>Housing Loan</b>	<b>966.00</b>
<b>VI</b>	<b>Renewable Energy</b>	<b>23.52</b>
<b>VII</b>	<b>OPS – Miscellaneous (Loans to SHG,JLG and PMJDY)</b>	<b>406.50</b>
<b>VIII</b>	<b>Social Infrastructure including bank loan</b>	<b>20.00</b>
<b>I-VIII</b>	<b>Total Priority Sector</b>	<b>17700.53</b>

### Map of Namchi District



## District Profile

District - Namchi District		State - Sikkim		Division - Namchi				
1. PHYSICAL & ADMINSTRATIVE FEATURES		2. SOIL & CLIMATE						
Total Geographical Area (Sq km)	750	Agro-climatic Zone		Tropical to temperate with lower to higher hills, alpine zone and snow bound areas				
No. of Sub Divisions	4							
No. of Blocks	8	Climate		Tropical to temperate with drizzling showers to torrential rains				
No. of Revenue Villages	331	Soil Type		Loamy sand to silty clay				
No. of Panchayats	54							
3. LAND UTILISATION [Ha]		4. RAINFALL & GROUND WATER SCENARIO						
Total Area Reported	75000	Rainfall [in mm]		Normal	Actual	2020-21	2021-22	2022-23
Forest Land	50406			1700 mm		1692	1724	178
Area Not Available for Cultivation	5996	Ground Water Scenario		Stage of G.W. Dpt.		No of Blocks		
Permanent Pasture and Grazing Land	1209					Safe	Critical	Semi Critical
Land under Miscellaneous Tree Crops	683			-	-	-	-	-
Cultivable Wasteland	2087	5. DISTRIBUTION OF LAND HOLDING						
Current Fallow	1694	Classification of Holding		Holding		Area		
Other Fallow	1004			Nos.	% to Total	Ha	% to Total	
Net Sown Area	18316	<= 1 Ha		12134	60.34	5677.24	21.83	
Total or Gross Cropped Area	22876	>1 to <= 2 Ha		4015	19.96	5634.89	21.67	
Area Cultivated More than Once	4560	> 2 Ha		3962	19.70	14693.50	56.50	
Cropping Intensity [GCA/NSA]	125	Total		20111	100	26005.63	100	
6. WORKERS PROFILE [in '000]		7. DEMOGRAPHIC PROFILE [in '000]						
Cultivators	28.41	Category	Total	Male	Female	Rural	Urban	
Of the above Small/Marginal Farmers	23	Population	146	76	70	125	21	
Agricultural Labourers	5.98	Scheduled Caste	6	3	3	5	1	
Workers engaged in Household Industries	1.5	Scheduled Tribe	57	29	28	NA	NA	
Workers engaged in Allied Agro-activities	1	Literate	106	59	47	89	17	
Other workers	38.87	BPL	11	5	6	7	4	
8. HOUSEHOLDS [in '000]		9. HOUSEHOLD AMENITIES [in '000]						
Total Households	31	Having brick/stone/concrete houses		29		Having electricity		1
Rural Households	23	Having source of drinking water		2		Having independent toilet		2
BPL Households	NA	11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]						
10. VILLAGE LEVEL INFRASTRUCTURE [No]		Anganwadis		347		Dispenseries		3
		Primary Health Centres		6		Hospitals		
		Primary Health Sub-Centres		39		Hospital Beds		10
13. IRRIGATION COVERAGE [Ha]		12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE [Nos]						
Total Area Available for Irrigation (NIA+Fallow)	NA	Seed Farms		1		Agro Service Centres		
Irrigation Potential Created	NA	Fertilizer Outlets		NA		Soil Testing Centres		
Net Irrigated Area (Total area irrigated atleast once)	2119	Pesticide Outlets		NA		Approved Nurseries		
Area irrigated by Canals / Channels	NA	Registered FPOs		20		Krishi Vigyan Kendras[Nos]		
Area irrigated by Wells	NA	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
Area irrigated by tanks	NA	Mandis / Markets [Nos]		34		Godowns [Nos]		
Area irrigated by Other Sources	NA	Length of Pucca Road [km]		436		Godown Capacity [MT]		187
Irrigation Potential Utilized (Gross Irrigated Area)	NA	Length of Railway Line [km]		Nil		Cold Storage [Nos]		NA
15. AGRO-PROCESSING UNITS		Goods Transport Vehilce [Nos]		NA		Cold Storage Capacity [MT]		NA
Type of Processing Activity	No of Units	16. AREA, PRODUCTION & YIELD OF MAJOR CROPS						
Food Processing	3	Crop		Area	Prod.	Productivity	Avg Yield	
Agro Processing	1			( '000' ha )	( '000' MT )	kg/ha	[Kg/Ha]	
17. ANIMAL POPULATION AS PER CENSUS 2019 [Nos]		Paddy	1.564	3.078	1967.920	1967.92		
		Maize	13.237	24.235	1830.853	1830.85		
		Finger-Millet	0.395	0.411	1039.740	1039.74		
		Pulses (URD)	1.628	1.530	940.080	940.08		
		Cereals	15.960	28.476	1784.211	1784.21		
		Oil seeds (Rapeseed & Mustard)	0.735	0.693	942.580	942.58		
		Buck Wheat	0.762	0.751	985.564	985.56		
		(Production of Cotton(lint) is in Bales (177.8 kg bale in India)						
18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES [Nos]		Veterinary Hospitals/Dispensaries		33		Dairy Cooperative Societies		11
19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY		Disease Diagnostic Centres		3		Milk Collection Centres		3
		Artificial Insemination Centres		41		Fishermen Societies		
		Animal Breeding Farms		3		Fish seed farms		
		Animal Feed Manufacturing Units		NA		Poultry hatcheries		
		Fodder Farms		NA		Licensed Slaughter Houses		
		Fish	Production [MT]	58	Per cap avail.[gm/day]	NA		
Egg	Production [Lakh Nos]	21	Per cap avail.[gm/day]	NA				
Milk	Production [000 MT]	20	Per cap avail.[gm/day]	NA				
Meat	Production [MT]	1397	Per cap avail.[gm/day]	NA				
Sources (if not mentioned against the respective item)		Item Nos.4,6,7,9 &10-Census 2011;Item Nos 2,3,5,12,13 & 14-Dept of Agr/Dir of Eco & Stat; Item No.4-Dept of Agri/Water Resource & CGWB Report 2022; Item No.8-NREGA Report; Item No.15-District Ind Centre/Dir of Eco & Stat; Item No.16-DACNET & Dept. of Agr/Dir of Agr/Dir of Eco & Stat; Item No.17-AH Census 2019; Item No.18 & 19-Dir of Animal Hus/Dir of Eco & Stat						

### **District Profile**

The total geographical area of Namchi District is 750 Sq kms, accounting for 10.57% of the geographical area of Sikkim. The district lies between 27.12'40" and 27.30'99" in the North latitude and between 88.28'09 to 88.28'07" East Longitude at an altitude of 400 to 2000 metres. It is bound on the north by Mangan district, east by Gangtok and Pakyong districts, south by West Bengal and west by Gyalshing and Soreng districts. There are 4 sub divisions, 8 blocks, 54 village panchayats and 331 villages in the district.

Namchi district is classified under Eastern Himalayan Agro-climatic Zone and moderate temperature climate prevails over the district. The average annual rainfall of the district is 1700 mm. Generally, the district receives rainfall from Southwest Monsoon. River Rangeet is the major river in the district. The major sources of irrigation are by way of Government canals, tanks, springs and rivulets. The soils of the district in general have been derived from parent rocks such as Sandstone, Phyllite, Schist, gneisses and colluvial materials. Soils are generally acidic to very acidic in reaction, having soil pH between 5.0 to 6.0. The soils of Namchi district comprises of well-drained coarse loamy, fragmental soils with brown to dark brown colour, developed from sandstone parent rock.

The district has a total population of 1,46,742 comprising of 76,663 males and 68,241 females as per 2011 census. The net per-capita income of the district was ₹2,04,794/- (2016-17).

### **Predominant economic activities**

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

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

The industrial development, including development of rural industries is coordinated by the District Industries Centre with its headquarters at Jorethang, Namchi district. The DIC helps the entrepreneurs with necessary escort services for new business and guidance for existing units to grow. The subsidy schemes viz. PMEGP (Prime Minister Employment Generation Programme) and Skilled Youth Startup Scheme have helped in setting up of ventures contributing to growth in GLC. Most of the banks have their branches in Namchi district.

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

The farmers who have defaulted in KCC loans should be encouraged to repay the loan by providing some relief on interest portion under OTS scheme so that the banks could lend them further. All the banks should proactively sanction and disburse credit to the farmers for all agricultural activities involved.

All the farmers should be encouraged and covered under KCC scheme so that their credit requirement for working capital can be provided in timely and hassle-free manner.

Banks need to have more focused approach towards financing SHGs and MSME projects for establishment of enterprise and employment generation.

## Banking Profile

<b>District -</b>	<b>Namchi District</b>	<b>State -</b>	<b>Sikkim</b>	<b>Lead Bank -</b>	<b>State Bank of India</b>
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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	8	20	20	-	-	-	-	-	178	7629
Regional Rural Bank	-	-	-	-	-	-	-	-	-	-
State Coop. Bank	1	4	4	-	-	-	-	-	37	1832
Coop. Agr. & Rural Dev. Bank	-	-	-	-	-	-	-	-	-	-
Pri. Agr. Coop. Society/MPCS	52	-	-	-	-	-	-	-	-	9450
Others/Pvt bk	6	10	10	-	-	-	-	-	64	3857
All Agencies	67	34	34	0	0	0	0	0	8	670

### 2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [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	136527.23	139097.53	144690.76	4.02	97.27
Regional Rural Bank	NA	NA	NA	NA	NA	-	-	-	-	-
Cooperative Banks	NA	NA	NA	NA	NA	6700.86	7262.54	4062.44	-44.06	2.73
Others	NA	NA	NA	NA	NA	-	-	-	-	-
All Agencies	NA	NA	NA	NA	NA	143228.09	146360.07	148753.20	1.64	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	54129.38	56734.56	76329.78	34.54	86.45
Regional Rural Bank	NA	NA	NA	NA	NA	-	-	-	-	-
Cooperative Banks	NA	NA	NA	NA	NA	19142.84	19500.96	11964.28	-38.65	13.55
Others	NA	NA	NA	NA	NA	-	-	-	-	-
All Agencies	NA	NA	NA	NA	NA	73272.22	76235.52	88294.06	-4.11	100.00

### 4. CD-RATIO

Agency	CD Ratio		
	31-Mar-21	31-Mar-22	31-Mar-23
Commercial Banks	39.65	40.79	52.75
Regional Rural Bank	-	-	-
Cooperative Banks	285.68	268.51	294.51
Others	-	-	-
All Agencies	51.16	52.09	59.36

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

Agency	Cumulative up to 31 March 2023			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	2316	1673	22273	3231
Regional Rural Bank	NA	NA	NA	NA
Cooperative Banks	537	268	11071	1018
Others	NA	NA	NA	NA
All Agencies	2853	1941	33344	4249

### 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	11711.76	91.83	4722.16	514.53	-	-	-	-	-	-
Regional Rural Bank	-	-	-	-	-	-	-	-	-	-
Cooperative Banks	1042.06	8.17	514.53	9.83	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	12753.82	100	5236.69	100	-	-	-	-	-	-

### 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	9113.35	7497.90	82	9517.38	8074.55	85	10966.71	11711.76	107	91.30
Regional Rural Bank	-	-	-	-	-	-	-	-	-	-
Cooperative Banks	1880.00	243.79	13	1884.00	403.32	21	730.66	1042.06	143	59.00
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	10993.35	7741.69	70	11401.38	8477.87	74	11697.37	12753.82	109	84.60

### 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	5342.35	1558.99	29	5560.50	1191.66	21	3114.16	2713.06	87	45.91
Term Loan (Agr)	2592.71	337.88	13	2704.15	1699.13	63	2894.95	2523.63	87	54.35
Total Agri. Credit	7935.06	1896.87	24	8264.65	2890.79	35	6009.11	5236.69	87	48.68
Non-Farm Sector	1115.73	4884.06	438	1154.93	4219.93	365	4229.86	6139.64	145	316.09
Other Priority Sector	1942.56	960.76	49	1981.80	1367.15	69	1458.40	1377.49	94	70.97
Total Priority Sector	10993.35	7741.69	70	11401.38	8477.87	74	11697.37	12753.82	109	84.60

### 9. NPA POSITION (Outstanding)

Agency	2020-21			2021-22			2022-23			Average NPA [%] in last 3 years
	Total O/S	NPA Amount	% NPA	Total O/S	NPA Amount	% NPA	Total O/S	NPA Amount	% NPA	
Commercial Banks	54129.38	-	0.00	56734.56	-	0.00	76329.78	316.62	0.41	-
Regional Rural Bank	-	-	-	-	-	-	-	-	-	-
Cooperative Banks	19500.96	-	0.00	19500.96	-	0.00	11964.28	834.07	6.97	-
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	73630.34	0.00	0.00	76235.52	0.00	0.00	88294.06	1150.69	1.30	0.43

Sources : Lead Bank & SLBC, NPA position from branches

## Banking Profile

### Financial Performance of the banks in the district:

- State Bank of India is the Lead Bank of the district.
- There are 20 branches of Nationalized Commercial Banks, 10 branches of Private Banks, 4 branches of Sikkim State Cooperative Bank (SISCO) and 2 branches of North East Small Finance Bank functioning in the district.
- In order to supplement the outreach of bank branches, 52 MPCS are operating in the district.
- The Credit Deposit Ratio of the district has improved from 52.09 as on 31<sup>st</sup> March 2022 to 59.36 on 31<sup>st</sup> March 2023.
- The ACP achievement has improved significantly from 74% in FY 2021-22 to 109% in FY 2022-23 with average of 84.60% during last three years.

### Performance of the Banks under special programmes :

- There is good participation of banks in DLCC and BLBC forums wherein review of special programs is conducted.
- KCC saturation camps are regularly conducted by banks in the district which led to disbursement of Rs.1101.81 lakh to 1453 farmers during 2023-24.
- The banks are actively propagating the PMSBY and PMJJBY schemes of Govt of India and they have been able to cover 1064 beneficiaries under PMSBY and 752 beneficiaries under PMJJBY.
- NABARD has set up two Financial Literacy Centres at Namchi and Ravangla while Reserve Bank of India has set up one Financial Literacy Centre at Jorethang. CRISIL foundation is the implementing agency and their teams are conducting FLC in association with Gram Panchayats, SHGs and banks.

### Financial health of the banks in the district:

The total deposits of the banks stood at ₹148753.20 lakh as on 31 March 2023, whereas the total advances stood at ₹88294.06 lakh. The CD Ratio of the district as on 31 March 2023 was 59.36%. For the year ended 31 March 2023, the CD ratio of Commercial Banks was 53.31% while that of StCB it was 294.51%.

### Other Credit Delivery systems in the district:

- The MPCS are functioning as the extended arm of SISCO bank through Cash Kendra scheme which is being supported by NABARD. They are providing banking services like opening of bank account, withdrawal and deposit, KCC and other loan applications.
- SISCO bank has been provided with mobile ATM van which caters to far off villages.
- NBFCs such as Mahindra Finance, Bajaj Finance, etc. are also actively working in the district for meeting mainly personal and vehicle loan requirements. The North East Small Finance Bank and Bandhan bank caters mostly to the credit needs of SHGs.

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## Methodology of 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 potential available for exploitation.
- To enable optimum utilization of scarce financial resources (specifically bank credit) by channelizing 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 prioritize resources requirement for the purpose.

### Methodology

NABARD, in 1988-89, took the 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 resources 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 the contents so that the PLPs could be used as support reference document for Annual Credit Plan 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 and financial 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 Office 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 Loan	<ul style="list-style-type: none"><li>➤ Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings.</li><li>➤ Distribution of Gross Cropped Area between Small Farmers/Marginal Farmers and Other Farmers based on the total land occupied by small and marginal farmers on one and other farmers on the other.</li><li>➤ Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers</li><li>➤ Study the cropping pattern.</li><li>➤ Estimation of credit potential taking account Scale of Finance and also the KCC guidelines in vogue</li><li>➤ Block-wise allocation of potential into account credit absorption capacity in a</li></ul>

<b>Sr. No.</b>	<b>Sector</b>	<b>Methodology of estimation of credit potential</b>
		particular block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> <li>➤ MI potential is the area that can be brought under irrigation by ground and surface water.</li> <li>➤ Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under ground water and surface water for the district.</li> <li>➤ While fairly clear estimates are available for ground water and its present and future utilization, surface water utilization for individual districts are difficult to get.</li> <li>➤ 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.</li> <li>➤ 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.</li> </ul>
3	Farm Mechanization	<ul style="list-style-type: none"> <li>➤ 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.</li> <li>➤ Calculation of requirement of numbers of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area.</li> <li>➤ Adjustment of tractor potential with land holdings.</li> <li>➤ Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>➤ 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.</li> <li>➤ Feasibility and possibility of shifting from food crops to plantation crops.</li> <li>➤ Estimation of replanting by taking into account approximate economic life of a few plantation crops.</li> <li>➤ Estimation of potential for rejuvenation of existing plantation.</li> </ul>
5	Animal Husbandry	<ul style="list-style-type: none"> <li>➤ Collection of data on number of milch animals as per the latest census.</li> <li>➤ Estimation of milch animals for the reference year by assuming 30% calving 50:50 sex ratio, 40% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for indigenous cows.</li> <li>➤ 1/6<sup>th</sup> 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 2<sup>nd</sup> and 3<sup>rd</sup> lactation. 50% of the numbers of animals so arrived are assumed to be animals available for bank finance.</li> </ul>

### Utility

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

1	<b>Bankers</b>	i. Provides inputs/information on Exploitable potential vis-à-vis credit available ii. Potential High Value Projects/Area Based Schemes iii. Infrastructure support available which can form basis for their business/development plans.
2	<b>Government Agencies/ Departments</b>	i. Developmental infrastructure required to support credit flow for tapping the exploitable potential ii. Other support required to increase credit flow. iii. Identification of sectors for Government sponsored schemes.
3	<b>Individual/Business entities</b>	i. Private investment opportunities available in each sector. ii. Commercial infrastructure iii. 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 departments.

## 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:

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

## 1.3 Policy Initiatives – NABARD

### 1.3.1 Long-Term Refinance

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

### 1.3.2 Short-Term Refinance

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

### 1.3.3 Special Refinance Scheme

NABARD introduced Special Refinance scheme for financing under Agriculture Infrastructure Fund (AIF) for RRBs, Cooperative Banks and subsidiaries of NABARD with a view to address the existing

infrastructure gaps and to provide a fillip to the rural financial institutions for funding projects of other than PACS under AIF and also funding to eligible beneficiaries being covered under AIF. The scheme envisages creation of investment in viable projects relating to post harvest management infrastructure and community farming assets.

#### **1.3.4 Government Sponsored Programmes with Bank Credit**

- Government of India introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the 'Ethanol Blended Petrol (EBP).' NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD), Government of India.
- KCC-ISS portal developed by MoA & FW, GoI went live in 26 December 2022. Presently, the data entry is going on in the portal. As on 30 March 2023, 174 Cooperative Banks and 29 RRBs have started data entry in the portal. NABARD is monitoring the progress in respect of Cooperative Banks and RRBs.
- NABARD has been playing an important role in 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 mobilisation, human resource development, capacity building and operational streamlining, setting up of PACS Development Cells in CCBs etc., which in turn contribute to their functional efficiency.

As on 31 March 2023, the total utilizations from CDF 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 be undertaken in Agriculture and allied sector/ Manufacturing/ Services/ Business / Cooperative activities. Overall, 19 sub-sectors have been identified under the above broad specifications with admissible project costs ranging from Rs. 3.00 to Rs. 20.00 lakh. It is also envisaged that every investment of Rs. 5.00 lakh will generate wage employment for 01 person. The nodal agency for implementation of the scheme is the Department of Commerce and Industries, Government of Sikkim.

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

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

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

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

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

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

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

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

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

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

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

## 7. MSME Policy

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

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

Policy Incentives comprise –

- a. 100% exemption from stamp duty. Transfer duty paid on purchase of land or for lease of land/shed/buildings for MSME activities undertaken by COI holder/ Sikkim Subject Certificate holder/ Residential Certificate holder shall be reimbursed (subject to a maximum of Rs. 2 lakhs).
- b. New MSME units belonging to manufacturing, servicing and job work shall get reimbursement of 50% SGST for a period of 3 years from the date of commencement of commercial production/services (subject to a maximum of Rs. 2 lakhs).
- c. Interest Subsidy of 25% for the first five years shall be provided to MSME for their credit loan availed for enterprise development, subject to the payment of EMI without default by the MSME for the previous year. This interest subsidy shall not exceed a maximum of Rs 2 lakhs per year.
- d. The MSME shall be provided with 50% of their transportation cost for participation in national/international trade fairs. e. Exposure training for entrepreneurs in established industrial firms outside the state will be arranged from different schemes for their first-hand information and knowledge.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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## 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.

Agriculture Department, Govt of Sikkim provides continuous support to farmers through supply of good quality inputs and technical knowhow. The efforts of Agriculture department are supplemented by ATMA, Namchi and KVK, Namthang, which also provide farmers with agricultural inputs and necessary technical knowledge.

Keeping in view the strength of some traditional crops like buckwheat, Large Cardamom and Finger Millet and the mission of transforming the State into a Complete Organic State, there has been a focused attention to improve and increase the production and productivity of these crops which has great export potential. The line departments are also in the process of crop diversification through introduction of new, emerging and potential crops like high value organic maize (baby corn, sweet corn and pop-corn), orange, guava, banana etc.

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)

The area cultivated and the major agriculture crops are as under:

Sl.No.	Crops	Area ooo' ha	Production ooo' tones	AV Yield Kg/Ha
1	Paddy	1.564	3.078	1967.92
2	Maize	13.237	24.235	1830.82
3	Finger Millet	0.395	0.411	1039.74
4	Buck Wheat	0.762	0.751	985.25
5	Cereals	15.960	28.476	1784.211
6	Pulses (Urad)	1.628	1.530	940.08
7	Other Pulses	1.152	1.199	1040.42
8	Oilseeds (Mustard/Rapeseed)	0.735	0.693	942.58

Source: Annual Progress Report 2022-23 of Food Security & Agriculture Development Department, Gangtok, Sikkim

The Ground Level Credit flow to crop loan during previous three years are as under:-

Sl No	Agency	2020-21	2021-22	2022-23
1	Commercial Banks	1446.82	1179.66	2277.65
2	State Cooperative Bank	112.17	12.00	435.41
	<b>Total</b>	<b>1558.99</b>	<b>1191.66</b>	<b>2713.06</b>

(Source DLCC/LDM)

#### 2.1.1.1 Infrastructure and linkage support available, planned and gaps

- A bio-fertilizer production unit has been set up in Namchi District, with 1,500 MT per annum capacity, which will manufacture bio-fertilizer /pesticides / organic fertilizer and plant growth promoters.
- The procurement of agri-produce is being carried out by SIMFED.
- Horticulture Department established 1 environmentally cooled retail market/outlet and 12 static/mobile vending cart/platform with cool chamber during 2020-21
- Government has been promoting rural composting cum urine pit system, use of fertilizers under micro-management through promoting vermi-compost programme, use of bio-fertilizer through organized integrated nutrient demonstration programme.
- The state government under Skilled Youth Start up Scheme (SYSS) provides subsidy (@50% to BPL & 35% to others) to the educated unemployed entrepreneurs for grounding various projects in various sectors including agriculture and horticulture activities.
- Schemes are available from National Horticulture Board (NHB) for following projects–
  - (i) Development of Commercial Horticulture in Open Field
  - (ii) Development of Commercial Horticulture in Protected Cover
  - (iii) Development of Commercial Horticulture for post harvest management projects
  - (iv) Investment subsidy scheme for Cold storage unit – Basic mezzanine structure
  - (v) Investment subsidy scheme for Cold storage unit – PEB structure
  - (vi) Investment subsidy scheme for Cold storage unit using controlled atmosphere technology
  - (vii) Investment subsidy scheme for Cold Chain
  - (viii) Investment subsidy scheme for refrigerated transport vehicles (details in <https://nhb.gov.in>)

#### 2.1.1.2 Assessment of Credit Potential for the financial year 2024-25

(₹ lakh)

Sl No	Activity	Unit	PLP Projections - 2024-25			
			SoF	Phy. Units	TFO	Bank Loan @100%
1	Paddy	Ha.	0.55	235	129.25	129.25
2	Ginger	Ha.	2.28	590	1345.20	1345.20
3	Maize	Ha.	0.44	1870	822.80	822.80
4	Oilseeds (Mustard/Soyabeans)	Ha.	0.36	180	64.80	64.80
5	Vegetables	Ha.	1.11	590	654.90	654.90
6	Pulses (Urad-PD-3 & Black Gram)	Ha.	0.38	270	102.60	102.60
7	Potato	Ha.	2.11	46	97.06	97.06
8	Turmeric	Ha.	1.24	115	142.60	142.60
9	Buckwheat	Ha.	0.37	160	59.20	59.20
10	Finger Millet	Ha.	0.42	103	43.26	43.26
11	Subtotal				3461.67	3461.67
12	Post harvest/household consumption requirements (10% of SoF)				346.17	344.55
13	Repairs & maintenance expenses of farm assets (20% of SoF)				692.33	689.10
<b>Total</b>				<b>4159</b>	<b>4500.17</b>	<b>4500.17</b>

## **2.1.2 Water Resources**

### **2.1.2.1. Status of sector in the district**

Due to hilly terrain and rugged topography, only surface water irrigation projects are feasible. There is ample scope for minor irrigation projects under surface water schemes like water tanks schemes (Individual/Community), Drip and Sprinkler irrigation etc. Though number of tanks, both individual and community, have been constructed under various schemes, the water collected is mostly just enough for household use and feeding animals.

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**

- Water tanks with 10000 litres capacity have been provided to select beneficiaries with financial support under MGNERGA and NAFCC.
- NGOs/Farmers Clubs/FPOs/SHGs may be involved for motivating farmers to take up Drip and Sprinkler irrigation system.
- Individual farmers can set up surface minor irrigation (SMI) through bank credit under Pradhan Mantri Krishi Sinchayee Yojana (PMKSY).
- Pradhan Matri Krishi Sinchayee Yojana (PMKSY) seeks to reach irrigation facility to over 65% of farm land still dependent on rains. The theme of the scheme is “Per drop more crop”. The pattern of assistance payable to the beneficiary under the scheme will be 55% for small and marginal farmers and 45% for other farmers which will be met by both Central Government and State Government in the ratio of 90:10.
- State government may utilize the funds under Micro Irrigation Fund (MIF) of Govt of India being implemented through NABARD to promote Micro Irrigation.

### **2.1.2.3 Assessment of Credit Potential for the financial year 2024-25**

(₹ lakh)

Sl No	Activity	Unit	PLP Projections - 2024-25			
			Unit Cost	Phy. Units	TFO	Bank Loan @90%
1	Drip Irrigation System	Ha	1.59	11	17.49	15.74
2	Sprinkler Irrigation System	Ha	1.30	14	18.20	16.38
3	Water Harvesting Structure (Storage Tank) 20 Cubic mtr. With distribution pipes	No.	2.25	13	29.25	26.33
<b>Total</b>				<b>38</b>	<b>64.94</b>	<b>58.45</b>

## **2.1.3. Farm Mechanisation**

### **2.1.3.1. Status of sector in the district**

Agriculture in the district is largely traditional with very low level of adoption of modern technologies. There is a need for promoting Farm Machinery to improve efficiency in all stages of farm operations as it

is essential for acceleration in growth of both production and productivity. Also it contributes to improving the quality of life of rural work force and farm families. About 70% of the farmers have land holdings less than 2 acre and these farmers cannot afford to own farm machines as such custom hiring centres need to be developed for providing customized farm machinery on hiring. It will help in optimizing use of other resources and timely completion of farm operations.

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.

**Major constraints in development of Farm Mechanization Sector:**

Some of the major constraints which are hindering the growth of Farm Mechanization Sector are as follows:

- Fragmentation of land
- Large numbers of Small and Marginal Farmers (SF/MF)
- Difficult Topography

**2.1.3.2 Infrastructure and linkage support available, planned and gaps**

- Agriculture Department is encouraging the use of small power tillers among the farmers. The Govt has been providing free improvised machines to select farmers.
- There is need to develop farm equipments suitable for hilly terrain and the College of Engineering & Post Harvest Technology (CAEPHET), Ranipool, Gangtok is engaged in designing and testing implements suitable for the area.
- **Sub-Mission on Agricultural Mechanization (SMAM):**

The Sub-Mission on Agricultural Mechanization (SMAM), a centrally sponsored scheme for promotion of farm mechanization was launched by the Ministry of Agriculture and Farmers Welfare in the year 2014-15 for its implementation through State Department of Agriculture, FMT&TIs, selected agricultural universities and ICAR institutes. The main components of the scheme are; training, testing and demonstrations of farm machinery and equipments, establishment of custom hiring centre, subsidy through state departments of agriculture for purchase and distribution of farm implements to the farmers and promotion of post-harvest technology for encouraging primary processing. (Source: Operation Guidelines on Sub-Mission on Agricultural Mechanization available on official website of Ministry of Agriculture & Farmer Welfare, Government of India)

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

(₹ lakh)

Sl No	Activity	Unit	PLP Projections - 2024-25			
			Unit Cost	Phy. Units	TFO	Bank Loan @80%
1	Power Tiller	No.	1.50	61	91.50	73.20
2	Power Operated Maize Sheller, Power Spray, etc.	No.	0.40	48	19.20	15.34
<b>Total</b>				<b>109</b>	<b>110.70</b>	<b>88.54</b>

**2.1.4. Plantation and Horticulture including Sericulture**

**2.1.4.1. Status of sector in the district**

Horticulture and animal husbandry are the major occupations followed by Agriculture. The major crops under the existing farming system are primarily Large Cardamom, Sikkim Mandarin (Orange), vegetables and cereal crops. Marketing of these crops are dependent on the private traders, merchants and middlemen, as a result, the farmers do not fetch remunerative price. In the temperate area of the region,

there is great potential for production of vegetables in Rabi season in the open fields after harvesting of kharif crops.

Large Cardamom is the principal crop grown in the district. However, declining trend is seen on account of decline in productivity due to fungal infection (*Colletotrichum* sp.), replantation is the only option left for these large cardamom plants.

Production of quality planting materials through tissue culture, seedling production, etc. may be planned for replacement of old orchards in a phased manner and supply of quality seeds and planting materials may be ensured.

Apiculture is practiced by the farmers but in very small scale. If provided proper training and credit support for implementation in bigger scale it can become an alternative source of income.

#### **2.1.4.2 Infrastructure and linkage support available, planned and gaps**

- The Horticulture Department has taken a number of steps under Technology Mission for development of large cardamom. A number of nurseries have been set up in the district.
- Spices Board, Ministry of Commerce and Industry, Govt. of India provides technical support to the farmers.
- Sikkim Organic Farming Development Agency (SOFDA) erstwhile Sikkim Organic Mission, is educating the farmers about the usage of organic manures, FYM, bio-fertilizers, bio-pesticides etc. A bio-fertiliser production unit has been set up in the State, which will cater to the need of organic input of the farmers. The department has also provided 150 Adoption of organic farming unit and 150 vermi-compost unit benefitting equal number of farmers in the district.
- Horticulture Department has provided honey bee boxes to select beneficiaries. The training of scientific bee-keeping is being provided by Krishi Vigyan Kendra, Namthang.
- NABARD through SignIn, NGO has provided training to 30 beneficiaries on bee-keeping at Sadam. This training has provided them with an opportunity to start apiculture and add to their income source.

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

(₹ lakh)

Sl No	Activity	Unit	PLP Projections 2024-25			
			Unit Cost	Phy. Units	TFO	Bank Loan @90%
1	Orange -Mandarin	Ha	1.35	80	108.00	97.20
2	Large Cardamom	Ha	2.95	99	292.05	262.85
3	Floriculture -cymbidium	500 plants	2.40	50	120.00	108.00
4	Floriculture -Gladiolus	500 plants	2.20	115	253.00	227.70
5	Floriculture -Anthurium	500 plants	2.20	70	154.00	138.60
6	Floriculture- Tuberose	500 plants	0.55	55	30.25	27.23
7	Modified bhatti (400 kg )	No	0.93	105	97.65	87.89
8	Oyster Mushroom	400 sq.ft	0.80	70	56.00	50.40
9	Bee Keeping	10 bee boxes	0.50	95	47.50	42.75
<b>Total</b>				<b>739</b>	<b>1158.45</b>	<b>1042.61</b>

#### **2.1.5 Forestry and Waste Land Development**

##### **2.1.5.1 Status of the Sector in the district**

Namchi district is mountainous area, forming part of Eastern Himalayas and is characterized by Himalayan topography with a series of crisscross ridges and ravines. The area under forestry in Namchi district is around 571.14 sq km which is approximately 68 percent of its total geographical area. Thus,

Namchi district is also considered as priority district of the state for forestry and wasteland development.  
(Source: ISFR-Sikkim 2021)

Tree species composition of forests depends both on altitude and local precipitation pattern. The natural vegetation consists of mixed green and deciduous tree, grasses and bushes. Further, there is large demand for green plants in the forest areas which are being used as animal fodder.

Due to pressure on land from agriculture, industry and other developmental projects, there is hardly any scope for expansion of forest. However, there is ample 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**

- The department has provided to two hundred farmers in nursery management and improvement of existing stock. The department has outsourced supply of tissue culture seedlings to Institute of Himalayan Bio Resource Technology, Palampur, Himachal Pradesh.
- The department of Handicraft and Handloom has been entrusted with the work of providing training to the farmers in bamboo crafts. The department has also established Bamboo retail outlets with common facility centers near cluster villages.
- Bamboo craft has been a traditional craft for ages for the Ethnic Lepcha Tribes, but is in the diminishing state and the same can be revived through interventions of the department like DIC/KVIC/KVIB., etc.

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

(₹ lakh)

Sl No	Activity	Unit	PLP Projections 2024-25			
			Unit Cost	Phy. Units	TFO	Bank Loan @ 90%
1	Farm Forestry	Ha.	1.10	15	16.50	14.85
2	Waste Land Development	Ha.	1.10	5	5.50	4.95
3	Tree / Grass Plantation	Ha.	1.10	22	24.20	21.78
4	Bamboo cultivation	Ha.	1.10	26	28.60	25.74
<b>Total</b>				<b>68</b>	<b>74.80</b>	<b>67.32</b>

#### **2.1.6 Animal Husbandry - Dairy**

##### **2.1.6.1 Status of the Sector in the district**

Animal Husbandry plays an important role as an allied activity to agriculture in the economy of the district which is predominantly agrarian in nature. It not only helps in meeting the nutritional requirements but also works as one of the tools for socio economic upliftment by providing gainful employment. The growing pressure on land, increasing unemployment, marginal increase in crop productivity and development of weaker sections of the society call for all out efforts for development of this sector. There are 46558 cattle as per Sikkim Statistical Handbook 2019-20 of which majority are indigenous cows.

Many farmers have opted for dairy farming as the State Government is providing incentive of ₹8/- per kg to farmers. Many Milk Cooperative Societies are operating in the district.

Banks are providing loans for purchase of dairy cattle. NABARD Sikkim has launched a campaign to cover all dairy cattle under KCC-AH and the pace was gradually picking up but due to impact of Lumpy Skin Disease, the banks were little reluctant to provide KCC. Now as the disease has been brought under control, KCC for dairy is expected to pick up.

#### 2.1.6.2 Infrastructure and linkage support available, planned and gaps

- There are 33 veterinary hospitals and 41 AI centers in the district. The veterinary officers should inform farmers regarding the economic benefits of the various animal husbandry schemes and provide technical guidance during their implementation.
- There are 120 milk cooperative societies and 138 milk collection centers functioning in the district.
- To alleviate the problem of fodder scarcity, loan component for fodder cultivation in wasteland and chaff cutter may be provided in the commercial dairy schemes. Units for manufacture of fodder blocks may be set up and feeding of fodder blocks may be propagated.
- Bankers may finance the agriculture and veterinary graduates trained under Agriclincs and Agri business Centers scheme for setting up of veterinary dispensaries extension consultancy under ACABC scheme of NABARD.

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

(₹ lakh)

Sl No	Activity	Unit	PLP Projections - 2024-25			
			Unit Cost	Phy. Units	TFO	Bank Loan @90%
1	Dairy (2 CB Cows)	No.	1.45	662	959.90	863.91
2	Calf Rearing –Units (5 calves)	No.	0.75	30	22.50	20.25
3	Working capital for dairy	No.	0.60	1986	1191.60	1191.60
<b>Total</b>				<b>2678</b>	<b>2174.00</b>	<b>2075.76</b>

#### 2.1.7. Animal Husbandry – Poultry

##### 2.1.7.1. Status of sector in the district

Poultry farming is an important livelihood activity in the district generating employment opportunity. Improvement in the living standard of the people and preference for eggs and chicken for protein enrichment in diet along with sizeable floating population on account of booming tourism industry are increasing the demand for poultry products. Further, army and paramilitary establishments present in the East and North districts also offer good market. The fowl population in the district was 106883 as per Sikkim Statistical Handbook 2019-20.

The farmers at Sumbuk Block have taken up poultry in large scale and are earning good remuneration as they are supplying chicken to army, Kalimpong town and within state. The farmers show very less interest in growing layers birds as such the eggs are being imported from neighboring state.

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

- There are no hatcheries as well as feed mills functioning in the district. With a little emphasis for bringing more areas in the district under maize cultivation (rain fed) and with the availability of paddy by-products & oil cakes of mustard, the sector can grow.
- Poultry farming even in minimum scale is more capital intensive as all inputs are imported from other states. The major constraint is the irregularity in availability of day old chicks (DOC) and concentrate fed State Government under Skilled Youth Start Up Scheme provides 50% subsidy to BPL beneficiaries while for others it is 35% for project with TFO of Rs.3 lakh maximum for setting up poultry unit.
- Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry and Dairying, Govt of India also provides assistance for poultry development through schemes viz
  - (i) National Livestock Mission (details in <https://dahd.nic.in>)

### 2.1.7.3 Assessment of Credit Potential for the financial year 2024-25

(₹ lakh)

Sl No	Activity	Unit	PLP Projections - 2024-25			
			Unit Cost	Phy. Units	TFO	Bank Loan @90%
1	Broiler – 200 birds	No.	0.75	225	168.75	151.88
2	Layers-100 birds	No.	0.60	50	30.00	27.00
3	Working capital for broiler	No.	0.30	225	67.50	67.50
4	Working capital for layer	No.	2.09	50	104.50	104.50
<b>Total</b>				<b>550</b>	<b>370.75</b>	<b>350.88</b>

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

#### 2.1.8.1. Status of sector in the district

Goat and pig rearing are traditional activities in the district and are mostly being carried out in small scale. The internal meat production from Goat is around 600 metric tons against a requirement of around 3650 metric tones per year. This gap is fulfilled by import of meat from neighboring States. Both Goatery and Piggery Development have a very promising growth potential activity. Substantial consumption by local people, along with the following relative advantages, makes piggery the most suited activity for commercial exploitation:

- Higher feed-meat conversion ratio
- Faster multiplication, High carcass return of 60 to 80%

#### 2.1.8.2. Infrastructure and linkage support available, planned and gaps

- Adequate extension services are provided by the Animal Husbandry Department. Mainly local variety of pigs and goats are being used for rearing purposes, with little headway under cross breeding programme under piggery.
- There is felt need for improving the cross breeding programme under piggery in the district. A model piggery unit in the government sector for supply of quality piglets will help the sector in a long way.
- State Government under Skilled Youth Start Up Scheme provides 50% subsidy to BPL beneficiaries while for others it is 35% for project with TFO of ₹5 lakh maximum for setting up piggery unit.
- State Government also provides incentive of under Pig Production Incentive Scheme (PPIS) under which a maximum incentive of ₹50,000/- for three pigs (@₹15,000/- per pig weighing 50 kg) will be granted.

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

(₹ lakh)

Sl No	Activity	Unit	PLP Projections - 2024-25			
			Unit Cost	Phy. Units	TFO	Bank Loan @90%
1	Goat rearing with local shed	4+1	0.60	230	138.00	124.20
2	Pig Breeding	4+1	0.60	210	126.00	113.40
3	Working capital for goat rearing	No.	0.61	230	140.30	140.30
4	Working capital for pig breeding	No.	0.75	165	123.75	123.75
<b>Total</b>				<b>835</b>	<b>528.05</b>	<b>501.65</b>

### **2.1.9. Fisheries**

#### **2.1.9.1 Status of Sector in the district**

Pisciculture is a non-traditional activity among the people of Sikkim. However, fisheries have registered an impressive growth over past several years. Fish farming is another promising enterprise with potential for generating higher income and employment. Fish culture is being accepted by the farmers as one of the subsidiary occupations in the district.

Pisci-culture it envisages productive utilization of existing water bodies and other low-lying areas. Fishery augments food supply generates employment and improves the nutritional value of food. The district has huge potential for Trout fish farming systems as this type of fish farming is mainly focused on cold running water.

A hatchery exclusively for Namchi district may be set up for supply of fingerlings as it would save the farmers the transportation cost.

#### **2.1.9.2 Infrastructure and linkage support available, planned and gaps**

- There is hatchery in Uttarey, Gyalshing district which is supplying fingerlings to the farmers of the district. There is a need for fish seed farm / hatchery especially for trout and crap, as the farmers are taking up fishery as additional source of income.
- 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 ₹24,000/- (maximum) on purchase of fish seed for stocking costing ₹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 ₹25,000/-.

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

(₹ lakh)

Sl No	Activity	Unit	PLP Projections 2024-25			
			Unit Cost	Phy. units	TFO	Bank Loan @90%
1	Trout farming (raceway 100 m <sup>2</sup> )	No.	2.20	10	22.00	19.80
2	Working capital for fishery (carp hatchery)	No.	0.47	10	4.70	4.70
<b>Total</b>				<b>20</b>	<b>26.70</b>	<b>24.50</b>

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

#### **2.1.10.1. Status of the sector in the district**

Namchi district being a hilly terrain with fragmented land holdings; mechanical farming through use of tractors is not viable. Since the topography of district does not permit use of tractors and heavy machineries therefore bullocks are more useful as they can be used for ploughing along with small machines in fields. Bullocks are mainly used for ploughing the field for cultivation and other agricultural activities. The other animals of economic importance under livestock sector reared in Sikkim are Yak & Pony, which are mainly used for transportation. The population of bullocks in the district which were used in agriculture and breeding purpose as per the Livestock Census of Sikkim was 7,880.

#### **2.1.10.2 Infrastructure and linkage support available, planned and gaps**

- Good quality bullocks, horses and mules are available in the villages as well as in adjoining districts. The common breed of horse available in the State is Hill Pony.
- Department of Animal Husbandry takes care of the health cover of bullocks.

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

(₹ lakh)

Sl No.	Activity	Unit	PLP Projections - 2024-25			
			Unit Cost	Phy. Units	TFO	Bank Loan @90%
1	140Bullock ( 1 pair)	No.	0.60	140	84.00	75.60
2	Pony (1 pair)	No.	0.33	15	4.95	4.46
3	Working capital for bullock	No.	0.15	65	9.75	9.75
4	Working capital for pony	No.	0.08	15	1.20	1.20
<b>Total</b>				<b>235</b>	<b>99.90</b>	<b>91.01</b>

### 2.1.11 Sustainable Agriculture Practices

#### 2.1.11.1 Status of the Sector in the district

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. In this context, integration of various agricultural enterprises has great potential to supplement farmers’ income.

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.

At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. Through training programmes by various departments, some farmers have started integrated farming while most of the farmers still need more motivation and shown the benefits of take up integrated farming.

#### 2.1.10.4 Infrastructure and linkage support available, planned and gaps

- KVK, Namthang has been promoting Integrated Farming System through demonstration units in farms and villages. KVK, Namthang 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.

### 2.1.10.5 Assessment of Credit Potential for the financial year 2024-25

As per the Sikkim Statistical Handbook 2019-20, the number of small and marginal farmers in the district is 16158, accounting to 80% of total farmers. Their income 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

#### 2.1.10.6 Assessment of Credit Potential for the financial year 2024-25

(₹ lakh)

Sl No.	Activity	Unit	PLP Projections - 2024-25			
			Unit Cost	Phy. Units	TFO	Bank Loan @90%
1	Low cost IFS model	No	2.77	3	8.31	7.48
<b>Total</b>				<b>3</b>	<b>8.31</b>	<b>7.48</b>

## 2.2. Agriculture Infrastructure

### 2.2.1 Status of the Sector in the district

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

Sikkim is a net importer of potatoes and onions. Cold storage facilities in Sikkim would not only help the farmers but would also provide good business opportunity for the investor. The Government has also attached a lot of importance to this sector by launching different incentive/subsidy schemes.

### 2.2.2 Infrastructure and linkage support available, planned and gaps

- Markets have been set up in important places. Beside this, market complexes have been set up for marketing of agricultural produce. The Government has planned to set up Apna Mandi at important places in the districts. The govt. has planned to set up world class Kisan Bazaars (farmer's markets) at the Head Quarter town, Namchi. This will help the farmers to sell their produce unhindered.
- Financial Assistance in the form of interest subvention of 3% per annum on a loan amount upto 2 crore for 7 years is being provided by GoI under Agriculture Infrastructure Fund. This scheme will be in vogue from 2020-21 to 2032-33. Credit Guarantee coverage is also provided for loan upto 2 crore for FPOs from FPO Promotion scheme of DACFW and for others under Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE). Under the scheme, the following are the eligible projects - warehouses, supply chain services including e-marketing platforms, cold chains, pack houses, assaying units, sorting & grading units, primary processing centers, logistic facilities, Organic Input production units etc. (details <https://agriinfra.dac.gov.in>)

### 2.2.3 Assessment of Credit Potential for the financial year 2024-25

(₹ lakh)

Sl No	Activity	Unit	PLP Projections - 2024-25			
			Unit Cost	Phy. Units	TFO	Bank Loan @75%
1	Rural Godown	100 MT	6.40	10	64.00	48.00
<b>Total</b>				<b>10</b>	<b>64.00</b>	<b>48.00</b>

## **2.2.2. Land Development, Soil Conservation and Watershed Development**

### **2.2.2.1. Status of the sector in the district**

As there is no further scope for horizontal expansion in agricultural land, increase in per unit productivity from unit cultivated land and increasing cropping intensity is the only way out to make the organic farming system economically self-sustaining. The soil of the district comprises of moderately deep, well drained loamy skeletal soil with medium water holding capacity. The district receives about 1625 mm annual rainfall causing high soil erosion. Maintenance of soil health, moisture retention capacity and prevention of soil / water erosion and ecological degradation is major challenge in the area.

### **2.2.2.2. Infrastructure and linkage support available, planned and gaps**

- The treatment measures advocated in this sector are bench terracing, Jhora diversion/training works, construction of small water harvesting structures and protection wall against landslide, etc. The details of area, extent of different land degradation problems in Namchi district are give below:

<b>Sr.No.</b>	<b>Item</b>	<b>Area (ha)</b>
1	Ravine/Hill/Gully	27000
2	Landslides / Slips	5000

It may be observed from the above data that there is plenty of scope for investment in land development viz. Contour trenching, Bench terracing, Stream/Jhora tapping, construction of small water harvesting structures, etc. Further, mechanical and soil conservation measures like masonry spillways, retaining walls and stone check dams etc. are helpful in reducing the incident of landslides.

### **2.2.2.3. Assessment of Credit potential for the financial year 2024-25**

(₹ lakh)

<b>Sl No</b>	<b>Activity</b>	<b>Unit</b>	<b>PLP Projections 2024-25</b>			
			<b>Unit Cost</b>	<b>Phy. units</b>	<b>TFO</b>	<b>Bank Loan @90%</b>
1	Bunding and Terracing (Soil erosion control measure)	Ha.	0.85	170	144.50	130.05
2	Rainwater Harvesting Structure (RWHS) – 32 sq meter capacity RCC	No.	5.00	165	825.00	742.50
<b>Total</b>				<b>335</b>	<b>969.50</b>	<b>872.55</b>

## **2.2.3. Agriculture Infrastructure-Others**

### **2.2.3.1 Status of the Sector in the district**

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

- e-NAM
- Tissue culture
- Agri bio-technology
- Seed production
- Bio-pesticides
- Vermi-Composting

Promotion of bio-fertilizer, bio-pesticides, vermicompost, organic seed production units have good potential. Under Sikkim Organic Mission, the State has 76,392 hectares of its cultivated area certified as fully organic. Use of chemical fertilizers and pesticides has been banned completely through Organic Input and Livestock Feed Regulatory Act, 2014 as such production and usage of organic fertilizers like Azolla, vermicompost, cow dung etc needs to be encouraged.

Some farmers have taken up azolla rearing and vermicomposting in a small scale to use as fodder for their livestock and fertilizer, respectively. The farmers need more training and awareness programmes for adopting the activities.

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**

- 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.
- The Soil Conservation department of the State Govt is well equipped with technical manpower for taking up various land development activities. Agricultural Engineering Wing of the Agriculture Department also is instrumental in implementation of activities like drainage and reclamation.
- Introduction of agri-biotechnology in a phased manner in order to support precision farming i.r.o. high value crops/produce earmarked for export promotion.

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

(₹ lakh)

Sl No	Activity	Unit	PLP Projections 2024-25			
			Unit Cost	Phy. units	TFO	Bank Loan @75%
1	Vermi composting	Ha.	0.25	287	71.75	53.81
<b>Total</b>				<b>287</b>	<b>71.75</b>	<b>53.81</b>

## **2.3 Agriculture- Ancillary Activities**

The Ancillary activities cover loans under

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

### **2.3.1 Food and Agro Processing**

#### **2.3.1.1 Status of the Sector in the district**

Food and Agro Processing sector encompasses processing of raw materials (food/feed) from all agricultural crops including food grains, horticultural and plantation products, forest produce, livestock, fisheries etc. Govt. of India as well as State Government have accorded high priority for development of Agro & Food processing sector. The establishment of AEZ, Food Parks and efforts made under Contract Farming are such steps towards popularizing Agro/Food processing sector in India.

At present post harvest agro-processing activities of agro based products operate at micro level in an un-organised manner.

### 2.3.1.2 Infrastructure and linkage support available, planned and gaps

This sector includes food grain processing, fruit & vegetable processing, dairy & poultry processing, poultry & meat products, milk & milk products processing.

- Sikkim State Co-operative Marketing Federation (SIMFED) and NERAMAC are providing support service to farmers for marketing of agricultural produce. The Horticulture and Cash Crops Development Department, Government of Sikkim and Spices Board, Government of India are also networking with farmers for production of good quality cash crops.
- Ministry of Food Processing Industries (MoFPI), Govt of India in partnership with State Govt, has launched centrally sponsored scheme “PM formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)” for providing financial, technical and business support for upgradation of existing micro food processing enterprises. The scheme adopts One District One Product approach. The ODOP could be a perishable agri-produce, cereal based products or food product widely produced in a district and their allied sectors. The scheme adopts One District One Product approach. The ODOP could be a perishable agri-produce, cereal based products or food product widely produced in a district and their allied sector. The scheme is operational for a period of five years from 2020-21 to 2024-25 with an outlay of Rs 10,000 Crore. Support to upgrade existing units or setting up of new micro units for individuals is provided through a credit linked grant @ 35% with maximum grant of Rs.10 lakhs. The Scheme also provides support to food processing units of SHGs/ FPOs/ Cooperatives for credit linked subsidy @35%, Seed Capital to SHGs, Incubation Centre, Common Infrastructure, Marketing & Branding and Capacity Building (details in <https://mofpi.nic.in/pmfme>).
- State Govt has also launched a scheme “Skilled Youth Startup Scheme (SYSS)” for setting up of manufacturing/service/business/cooperative/Agriculture and allied enterprise by availing loan with back ended financial subsidy assistance @50% for BPL and @35% for rest.

### 2.3.1.3 Assessment of Credit Potential for the financial year 2024-25

(₹ lakh)

Sl No	Activity	Unit	PLP Projections - 2024-25			
			Unit Cost	Phy. Units	TFO	Bank Loan @75%
1	Food and Agro-Processing Unit	No.	2.20	45	99.00	74.25
2	Misc. Processing Units	No.	2.75	25	68.75	51.56
<b>Total</b>				<b>70</b>	<b>167.75</b>	<b>125.81</b>

\*Misc Processing units will cover micro readymade food processing units. The unit cost projected is average cost.

### 2.3.2 Agri-Ancillary Activities - Others

#### 2.3.2.1 Status of the Sector in the district

The credit requirement of the farmers is multifarious and requires immediate action. Credit delayed is credit denied. Accordingly the loan has to be made available at the right time. The farmers in the district are unable to realize optimal value of their produce and progress further due to fragmentation of land holdings and lack of organization. They are not in a position to adopt latest technologies as also realise better returns from their marketable surplus. This can be achieved through formation of producer organisations. The FPO refers to a registered legal entity of primary producers engaged in farm / off farm economic activities. They work for the benefit of shareholder members and share a portion of their profit among members.

Four Farmers Producers Organisations, have been promoted in Namchi district with grant assistance from NABARD under PRODUCE Fund, Five Single Activity FPOs under PODF-ID and two FPOs under CSS scheme of 10000 FPOs, they are all registered entities. The FPOs promoted by NABARD are potential organizations for extending credit by the banking system for their collective activities.

**2.3.2.2 Infrastructure and linkage support available, planned and gaps**

- NABARD is actively supporting promotion of FPOs and providing Credit Guarantee for loans to FPOs through Credit Guarantee Scheme.
- NABARD has supported two CSS FPOs, one in Bermoik Tokal GPU, Temi block and one in Rongbul GPU, Namchi block with financial assistance of ₹50 lakh to CBBO (KVK, Namthang) for forming, nurturing and handholding 2 CSS FPOs while ₹18 lakh each has been sanctioned to FPOs.

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

(₹ lakh)

Sl No	Activity	Unit	PLP Projections - 2024-25			
			Unit Cost	Phy Units	TFO	Bank Loan @100%
1	Working Capital to FPO	No	10.00	10	100.00	100.00
<b>Total</b>				<b>10</b>	<b>100.00</b>	<b>100.00</b>

## CHAPTER – 3

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

#### 3.1 Status of the Sector in the district

MSME is classified into two broad categories viz - Manufacturing and Service Sector enterprises. In nearly three decades, the structure of rural employment has not changed much. However, in view of the decline in agriculture's contribution to GDP and the near constant proportion of workers dependent on it, there is need for rapid generation of off-farm employment. The real potential for employment generation, however, rests with the micro and small enterprises (MSEs) sector which comprises weavers, artisans, labour force engaged in food processing, hawkers, vendors, and carpenters.

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

Tourism has been promoted as an industry in the state. A large number of Tourism activities like river rafting, trekking, mountain biking, boating, 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.

Lack of expertise and technical manpower in banks is a constraint for meeting the credit needs of MSME. Bank finance to traditional subsectors of handlooms, handicrafts, village artisans, KVI units is almost nil in the district.

The new classification criteria on which the enterprises are categorized as micro, small and medium is as under –

<b>Composite Criteria: Investment and Annual Turnover</b>			
<b>Classification</b>	<b>Micro</b>	<b>Small</b>	<b>Medium</b>
Manufacturing & Services	Investment < ₹1 crore And Turnover < ₹5 crore	Investment < ₹10 crore And Turnover < ₹50 crore	Investment < ₹50 crore And Turnover < ₹250 crore

The Ground Level Credit Flow during previous three years are as under:

<b>Sl No</b>	<b>Agency</b>	<b>2020-21</b>	<b>2021-22</b>	<b>2022-23</b>
1	Commercial Banks	4839.75	4127.69	5877.44
2	State Cooperative Bank	44.30	92.24	262.20
	<b>Total</b>	<b>4884.05</b>	<b>4219.93</b>	<b>6139.64</b>

(Source DLCC/LDM)

#### 3.2 Infrastructure and linkage support available, planned and gaps

- The extension services to the rural entrepreneurs in the district are mainly provided by the DIC, UD&HD, SRDA, Directorate of Handicrafts and Handloom, KVIC and KVIB.
- Various government schemes are under implementation in the district for development of the MSME sector, the same are detailed as under:

### **Pehchan Scheme**

The Union Textiles ministry has launched the scheme on 07.10.2016 to provide identity card to artisans across the country. The card can be used for opening of bank accounts, artisan credit card, credit guarantee, insurance and avail benefits of government schemes. The artisans can get themselves enrolled for the scheme free of cost from the office of DC handicrafts, Deorali, Gangtok.

### **Pradhan Mantri MudraYojana**

Under the scheme loans in the range of ₹50,000/- to ₹10 Lakh are provided to small business owners. Mudra loan card is also provided to the borrowers, which acts as Debit card as well as Credit card. Mudra Bank will provide refinance to banks / MFIs for implementation of the scheme.

### **Stand up India Scheme**

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

### **Ministry of Micro, Small & Medium Enterprises, GoI**

Ministry of Micro, Small & Medium Enterprises, Government of India has set up a MSME – Development Institute at Gangtok. The main function of MSME – Development Institute, Gangtok, is to provide 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.

### **Prime Ministers Employment Generation Programme (PMEGP)**

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

### **Skilled Youth Startup Scheme (SYSS)**

- The scheme provides back ended bank loan subsidy assistance @ 50% for BPL and 35% for others on financially viable bankable projects.
- The activity/ unit could be undertaken in Agriculture and allied sector/ Manufacturing/ Services/ Business / Cooperative activities. Overall 19 sub-sectors have been identified under the above broad specifications with admissible project costs ranging from ₹3.00 lakh to ₹20.00 lakh.
- Project Cost to include capital expenditure and three months working capital requirement for the proposed venture. Composition of project cost has also been clearly laid down.

Other schemes and facilities available for promotion of MSME sector are as under -

- Credit Linked Capital Subsidy for Technology Upgradation (CLCSS) provides 15% upfront capital subsidy for additional investment up to Rs.1 Crore for technology upgradation by MSEs (details in <https://clcss.dcmsme.gov.in> )
- Micro & Small Enterprises – Cluster Development Programme (MSE-CDP) provides grant support for –
  - (i) Common Facility Centres (CFCs)

- (ii) Infrastructure Development
- (iii) Marketing hubs/Exhibition Centres for Associations with SMO rating of Golden Category
- (iv) Thematic Interventions
- (v) Support to State Innovative Cluster Development Programme  
(details in <https://cluster.dcmsme.gov.in> )
- National Small Industries Corporation (NSIC) provides free of cost handholding support, like documentation, proposal and also follow up with banks for credit. NSIC also provides finance for purchase of raw materials (indigenous & imported). (details in <https://www.nsic.co.in> )
- The schemes of North Eastern Development Finance Corporation Ltd (NEDFi) are as under –
  - (i) North East Entrepreneur's Development Scheme (NEEDS)
  - (ii) Women Enterprises Development Scheme (WEDS)
  - (iii) Initiative for Development of Entrepreneurs in Agriculture (IDEA)
  - (iv) Enterprises Development Scheme (EDS)
  - (v) Scheme for North East Handloom and Handicrafts (SNEHH) (details in <https://www.nedfi.com> )

### 3.3 Assessment of Credit Potential for the financial year 2024-25

(₹ lakh)

Sl. No	Activity	Unit	PLP Projections - 2024-25			
			Unit Cost	Phy. Units	TFO	Bank Loan @80%
<b>A</b>	<b>Manufacturing Sector - Term Loan</b>					
1	Micro Units	No.	20.00	24	480.00	384.00
2	Small Units	No.	225.00	6	1350.00	1080.01
3	Medium Units	No.	1200.00	1	1200.00	960.00
<b>B</b>	<b>Service Sector – Term Loan</b>					
1	Micro Units	No.	10.00	37	370.00	296.00
2	Small Units	No.	150.00	10	1500.00	1200.00
3	Medium Units	No.	1100.00	1	1100.00	880.00
<b>C</b>	<b>Working Capital</b>					
1	Manufacturing Sector				757.50	606.00
2	Service Sector				742.50	594.00
<b>Total</b>				<b>79</b>	<b>7500.00</b>	<b>6000.01</b>

## 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

Production of organically grown Mandarins, Ginger and Large Cardamom in the district has potential to be exported under the Sikkim Organic Mission. Mandarins have limited shelf life but with proper planning from farm to table has potential for export. Similarly, processed turmeric, Ginger and Large Cardamoms with proper handling, storage, and transport has immense scope for export. However, with scattered and small holding farmers the export activity can be taken up by any Government Agency or formation of Producers Organizations.

##### Export of large cardamom

Large Cardamom is one of the important cash crops of Namchi district. In fact, it is the indigenous crops of local farmers of high altitude areas. Mostly, cardamoms are planted in agro-forestry system and it thrives well due to its shade loving nature. This situation could be improved by increasing productivity. Cultivation of high yielding varieties and also those with high content of volatile oil or pungent principles depending upon the end use in the importing countries should form part of the strategy to increase exports.

The quantum of Large Cardamom exported from India shows steady increase over the past few years rejuvenation and replantation of large cardamom should be carried out on war-footing so that the produce can be directly exported thereby creating enough potential for export credit.

##### 4.1.2 Infrastructure and linkage support available, planned and gaps

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 North Eastern Region” (MOVCD), launched by the Ministry of Agriculture and Farmers’ Welfare, Government of India.

The Financial Assistance Scheme (FAS) is an export promotion scheme being implemented by APEDA during the 15<sup>th</sup> Financial Commission Cycle i.e. 2021-22 to 2025-26. The scheme aims to facilitate the export of agri-products by providing assistance to exporters. (Details in <https://apeda.gov.in/apedawebsite>).

##### 4.1.3 Assessment of Credit Potential for financial year 2024-25

(₹ lakh)

Sl No	Activity	Unit	PLP Projections - 2024-25			
			Unit Cost	Phy Units	TFO	Bank Loan @80%
1	Export Credit	No.	25.00	1	25.00	20.00
<b>Total</b>				<b>1</b>	<b>25.00</b>	<b>20.00</b>

#### 4.2 Credit Potential for Education

##### 4.2.1 Status of the Sector in the district

With the objective of making Sikkim a fully literate state, the State Government has made education free upto the College level. There is provision for free distribution of school uniforms, books, exercise books, school bags, raincoats etc.

Many Monastic Schools and Sanskrit Pathshalas have been established with introduction of modern subjects like Mathematics and Science. There is provision for free distribution of books, exercise books, uniforms and all other facilities as available to government schools students.

The Ground Level Credit Flow during previous three years are as under :-

Sl No	Agency	2020-21	2021-22	2022-23
1	Commercial Banks	27.90	34.95	35.58
2	State Cooperative Bank	0.00	0.00	0.00
	<b>Total</b>	<b>27.90</b>	<b>34.95</b>	<b>35.58</b>

(Source DLCC/LDM)

#### 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 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 financial year 2024-25

(₹ lakh)

Sl No	Activity	Unit	PLP Projections - 2024-25			
			Unit Cost	Phy Units	TFO	Bank Loan @80%
1	Education Loan	No.	10.00	8	80.00	64.00
	<b>Total</b>			<b>8</b>	<b>80.00</b>	<b>64.00</b>

### 4.3. Credit Potential for Housing

#### 4.3.1. Status of Housing Sector in the district

Housing, as one of the three basic needs of life and always remains the top priority of any person. 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. The housing sector is one of the fastest growing sectors. A large population base, rising income level and rapid urbanization leads to growth in this sector.

The Ground Level Credit Flow during previous three years are as under:

Sl No	Agency	2020-21	2021-22	2022-23
1	Commercial Banks	814.25	1137.60	1184.46
2	State Cooperative Bank	0.00	0.00	0.00
	<b>Total</b>	<b>814.25</b>	<b>1137.60</b>	<b>1184.46</b>

(Source DLCC/LDM)

#### **4.2.4 Infrastructure and linkage support available, planned and gaps**

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

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.

- **Pradhan Mantri Awas Yojana (PMAY)**

A scheme by the name Pradhan Mantri Awas Yojana – Gramin (PMAY-G) had been launched on 20<sup>th</sup> November 2016 aiming at development of affordable homes for poor families including BPL populace in rural areas by the year 2022. Under the scheme, the beneficiaries in eastern and hilly areas would be provided with financial assistance of ₹1,30,000/- for construction of house. Further, an additional amount of ₹12,000/- would be provided to build toilet under Swachh Bharat Mission. The beneficiaries will also be provided with daily wages of up to 90-95 days (₹18,000/-). Interested beneficiaries can also avail a loan of upto ₹70,000/- from any nationalized bank for the construction of home. The beneficiaries for the scheme would be selected on the basis of SECC-2011 data. Banks may extend the necessary credit to interested people under the scheme.

#### **4.2.5 Assessment of Credit Potential for the financial year 2024-25**

(₹ lakh)

Sl No	Activity	Unit	PLP Projections - 2024-25			
			Unit Cost	Phy. Units	TFO	Bank Loan @80%
1	Housing	No	10.00	115	1150.00	920.00
2	PMAY-G	No	2.30	25	57.50	46.00
	<b>Total</b>			<b>140</b>	<b>1207.50</b>	<b>966.00</b>

## CHAPTER - 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure Public Investment

##### 5.1.1 Introduction

Physical infrastructure investments are important determinants of economic growth and are one of the main United Nations Sustainable Development Goals (SDGs). However, estimating the causal effects of infrastructure on the local economy is often very challenging especially when it comes to rural, remote, and low-income households, where the effects of infrastructure is especially complicated. Growth of rural infrastructure is important from the perspective of agriculture and agro-based industries, poverty alleviation and better access to markets and job opportunities in rural regions.

##### 5.1.2 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 ₹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 ₹40,000 crore for FY 2023-24 under RIDF XXIX, the cumulative allocation has reached ₹4,97,936 crore including ₹18,500 crore under Bharat Nirman.

##### 5.1.1 Status of the Sector in the district

As on 31 March 2023, 411 projects had been sanctioned under RIDF in Namchi district. Total amount of loan sanctioned was ₹64833.41 lakh and disbursement was ₹28021.764 lakh. The sectors covered under sanctions were Minor Irrigation, Rural Roads and bridges, Rural Drinking Water, Rural Education Institutes, Rural Marketing Centers etc. More focus needs to be concentrated on minor irrigation.

##### 5.1.2 Infrastructure and linkage support available, planned and gaps

NABARD has setup two funds dedicated for development of infrastructure viz, Rural Infrastructure Development Fund (RIDF) and NABARD Infrastructure Development Assistance (NIDA). 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 Assessment of Potential for the financial year 2024-25 -

The support requirements for developing infrastructure identified under RIDF have been indicated in the following table:

Sl No.	Discipline	Location	Project cost estimation (Rs. lakh)	Benefit that could be created	Current status in case of income-plete	Factors which impeded its implementation	Fund requirement
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					projects		
1	Market Yard	Jorethang	70.00	Aggregation of produce. Market near to the fields	Nil	Place for aggregation of farmers produce	RIDF / NIDA
2	Water Harvesting structure	Perbing, Kitam and Lingmoo	120.00	Irrigation facilities to farmers	Nil	Irrigation facilities to farmers and their fields	RIDF/ NIDA
3	Rural connectivity	Gurasay, Temi block	600.00	Alternative and shorter route to District HQ Namchi	Nil	Project not yet taken up by department for black topping and drainage work	RIDF / NIDA
<b>Total</b>			<b>790.00</b>				

### Go Green

India is undergoing a transformation towards a more environment oriented future, aligning with the Prime Minister's vision of "LiFE" or Lifestyle for Environment. The government's aim of reaching net-zero carbon emissions by 2070 is reflected in the 2023 budget, showcasing the commitment towards a greener and sustainable future. Green growth is one of the seven top priorities of the Union Budget 2023-24 for ushering green industrial and economic transition, environment friendly agriculture, and sustainable energy in the country. The [Union Budget 2023-24](#) has envisaged several projects and initiatives spread across various sectors and ministries like Green Hydrogen Mission, Energy Transition, Energy Storage Projects, Renewable Energy Evacuation, Green Credit Program, PM-PRANAM, GOBARdhan Scheme, Bhartiya Prakritik Khedi Bio-Input Resource Centres, MISHTI, Amrit Dharohar, Coastal Shipping, and Vehicle Replacement.

### Climate Financing

Low carbon development vision and climate resilience path presently entail a huge cost due to the peculiar infrastructure and technologies involved in ensuring the desired outcome

Though international funds are available for climate financing, India mainly relies on its domestic sources of public & private finance to meet the demands emerging under the sector with growing realization about the related issues. GoI initiatives like the National Environment Policy, National Action Plan on Climate Change are important in this connection, as also the State action plans which factor in the diversity and address the state specific issues.

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

Financing products like Electric Vehicles, Solar panels, Solar pump sets, Bio CNG plants etc. will help in reducing carbon footprint. While extending finance for such purposes, banks can establish a synergy with the stakeholders like Civil societies, Research organizations, NGOs, Cooperative societies, Private companies, Start-ups etc. keeping in view the ultimate mission/ roadmap for Net Zero by 2070.

Institutional arrangements and policies should cover capacity building and ways to finance the innovative technologies for addressing the dimensions of climate mitigation/ adaptation/ resilience as also the adequacy of finance coupled with monitoring, reporting and verification systems. Banking institutions may focus on raising affordable green funds and extend credit on the merit of viability.

### Green Climate Fund

The Green Climate Fund has been designated as an operating entity of the financial mechanism of the UNFCCC. The decision to set up the Green Climate fund (GCF) was taken at COP 16 in Cancun on December 2010 and the GCF was operationalized in COP 17 in Durban in 2011. In the context of sustainable development, the Fund aims to promote a paradigm shift towards low emission and climate-resilient development pathways by providing support to developing countries to limit or reduce their greenhouse gas emissions and to adapt to the impacts of climate change, taking into account the needs of

those developing countries particularly vulnerable to the adverse effects of climate change. The Fund will play a key role in channelizing new, additional, adequate and predictable financial resources to developing countries and will catalyze climate finance, both public and private at the international and national levels. The finance is expected to meet the agreed full and incremental costs for activities to enable and support enhanced action on adaptation, mitigation, technology development and transfer (including carbon capture and storage), capacity-building and the preparation of national reports by developing countries.

## **5.2 Social Infrastructure Involving Bank Credit**

### **Introduction**

Social infrastructure covering schools, health care facilities, infrastructure for tourist places, drinking water and sanitation facilities in tier II – VI centers have now been brought under the ambit of Priority Sectors Lending norms. This has opened up huge opportunity for promoting social infrastructure by banks through credit.

#### **5.2.1 Status of the Sector in the district**

Since Namchi district with the best tourist spots, like Buddha Park (Ravangla), Samdruptse (Namchi), Chardham (Solokhop, Namchi), Tarey Bhir, Turuk, Organic Temi Tea Estate, there is good potential for construction of Public safe drinking water facilities, Pay and Use Toilets and Parking Facilities. It can also be constructed along the route to these tourist destinations. These infrastructures are yet to be created for the benefit of both the locals and the tourists.

#### **5.2.2 Infrastructure and linkage support available, planned and gaps**

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.

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. State govt. may in this regard, avail financial assistance from NABARD under RIDF and NIDA for creating additional infrastructure in the district.

#### **5.2.3 Assessment of Credit Potential for financial year 2024-25**

(₹ lakh)

Sl No	Activity	Unit	PLP Projections - 2024-25			
			Unit Cost	Phy. Units	TFO	Bank Loan @80%
1	Construction of Pay & Use Toilets and Drinking Water Facilities at Haat and Tourist Places in the district	No	5.00	5	25.00	20.00
	<b>Total</b>			<b>5</b>	<b>25.00</b>	<b>20.00</b>

## **5.3 Renewable Energy**

### **Introduction**

Due to the limited availability of conventional energy i.e. fossil fuels and its prohibitive cost, non-conventional renewable sources of energy like solar energy, bio-gas etc. have become important to meet a part of energy demand. For this matter, GoI has established a separate department with many incentives

for promoting the activities with nodal departments formed under State Government. NABARD has also prioritized the renewable sources of energy as a thrust area.

### **5.3.1 Status of the Sector in the district**

Renewable sources of energy which are of relevance to the State in general and the district in particular are bio gas, bio fuels, hydel energy, agriculture waste utilisation, solar energy etc. The Ministry of New and Renewable Energy, GoI has announced a scheme for financing solar applications under Jawaharlal Nehru National Solar Mission (JNNSM).

There is not much emphasis on adoption of renewable energy activities in the district. Popularization of the health and financial beneficial of the renewable energy is required for adoption of activities by the people in the district.

### **5.3.2 Infrastructure and linkage support available, planned and gaps**

The Govt. of Sikkim encourages people to acquire bio-gas plants for their domestic use which is linked to financial assistance from the Govt. through SREDA. The scheme is not picking up well due to geographical constraints, low cattle population etc. The State Government is also encouraging introduction of solar energy in the State.

The setting up of Bio-gas plants, as an alternative source of energy, is slowly but steadily gaining importance with gradual shrinkage of areas under forest and scarcity of fuel wood. Further, Bio-gas plants can contribute significantly in maintaining village sanitation in addition to producing high value composts. However, due to farmers' reluctance to avail loans from banks in the state, no disbursement has been made by banks under this activity in previous years.

### **5.3.3 Assessment of Credit Potential for financial year 2024-25**

(₹ lakh)

Sl No	Activity	Unit	PLP Projections - 2024-25			
			Unit Cost	Phy. Units	TFO	Bank Loan @80%
1	Bio-Gas (2-cubic. Mtr.)	No	0.30	58	17.40	13.92
2	Solar Energy (100 liters/day @60 degree celsius - Flat Plate collector system)	No.	0.25	48	12.00	9.60
	<b>Total</b>			<b>106</b>	<b>29.40</b>	<b>23.52</b>

## CHAPTER 6

### Informal Credit Delivery System

#### 6.1 Introduction

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. However, the success of the programme is much less than the national average. NERLP had implemented its livelihood programme of SHG Bank Linkage in the district. NABARD is supplementing to this endeavor through an active partnership of bank branches, NGOs, Farmers' Clubs (SHPI) and other Government Agencies. Departments like Women and Child Development Department, Department of SHG and Self Employment, Fisheries Department, KVIB are also promoting SHGs for channelising their own schemes.

#### Block wise details of potential available for promotion and savings linkage of SHGs

Sl. No.	Name of the block	Total potential for promotion of SHGs	No. of SHGs savings linked on 31 March 2023	Balance potential as on 31 March 2023	No. of SHGs to be promoted and savings linked during 2022-23	No. of SHGs to be promoted and savings linked during 2024-25
1	Namchi	400	371	29	19	10
2	Jorethang	150	142	8	6	2
3	Sikkip	150	141	9	7	2
4	Sumbuk	310	289	21	11	10
5	Temi	310	288	22	11	11
6	Ravangla	380	357	23	13	10
7	Yangyang	310	286	24	14	10
8	Namthang	400	388	12	10	2
<b>Total</b>		<b>2410</b>	<b>2262</b>	<b>148</b>	<b>91</b>	<b>57</b>

#### Block wise details of potential for credit linkage of SHGs

Sl No	Name of the block	No. of SHGs (credit linked) as on 31 March 2023	SHGs to be credit linked during 2023-24				SHGs to be credit linked during 2024-25			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amt. (Rs.lakh)	No.	Amt. (Rs.lakh)	No.	Amt. (Rs.lakh)	No.	Amt. (Rs.lakh)
1	Namchi	167	10	11.00	55	60.50	13	39.00	7	21.00
2	Jorethang	116	10	11.00	25	27.50	7	21.00	5	15.00
3	Sikkip	53	7	7.70	8	8.80	4	12.00	1	3.00
4	Sumbuk	115	10	11.00	35	38.50	8	24.00	4	12.00
5	Temi	102	15	16.50	25	27.50	5	15.00	4	12.00
6	Ravangla	146	20	22.00	40	44.00	12	36.00	9	27.00
7	Yangang	121	15	16.50	25	27.50	8	24.00	5	15.00
8	Namthang	193	35	38.50	25	27.50	15	45.00	16	48.00
<b>Total</b>		<b>1013</b>	<b>122</b>	<b>134.20</b>	<b>238</b>	<b>261.80</b>	<b>72</b>	<b>216.00</b>	<b>51</b>	<b>153.00</b>

### **Status of SHG-BLP in the district**

The district is having 2262 SHGs and all have been savings linked. Out of these, 1013 have been credit linked thus there is a huge potential for credit linkage.

### **6.2 Infrastructure and linkage support available, planned and gaps**

- All the SHGs promoted by NERLP has been taken over by Sikkim Rural Livelihood Mission form September 2019. SRLM needs to continue data updation and providing support for bank credit to the SHGs.
- Federation at various level will help in mobilizing SHGs and bank linkage.
- The issues hampering the growth of SHG-BLP in the district is similar to the findings of the study on NPA loans to SHGs by NABARD. The important findings are:
  - Absence of post disbursement monitoring by banks and departments
  - Ratings of SHGs are of a routine nature and thus are not effective
  - Low quantum of loan per SHG members and absence of repeat loans
  - Multiplicity of loan both from banks and mFIs creating a debt trap

### **6.3 Assessment of Credit Potential for financial year 2024-25**

(₹ lakh)

Sl No	Activity	Unit	PLP Projections - 2024-25			
			Unit Cost	Phy. Units	TFO	Bank Loan @100%
1	SHG	No	3.00	123	369.00	369.00
2	PMJDY	No.	0.10	225	22.50	22.50
3	JLG	No.	1.00	15	15.00	15.00
<b>Total</b>				<b>363</b>	<b>406.50</b>	<b>406.50</b>

## Chapter 7

### Critical Interventions required for creating a definitive impact.

**7.1** 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	<p>FPOs need to be encouraged to set up Custom Hiring Centers. FPO members and management to be trained in handling, minor repairs and servicing of the equipment / machines provided under various support schemes, this will ensure optimal utilization of custom hiring center.</p> <p>The PACS (MPCS) can now function as Common Service Centre and provide 300 plus services including custom hiring center. Under World Largest Grain Storage Plan, the PACS (MPCS) will be engaging in roles like – Procurement centers for state agencies/FCI, functioning as Fair Price Shop, establishing Custom Hiring Centre, creating Common Processing units for storing, sorting, grading and more.</p>
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	<p>There is need for creation of infrastructures such as Veterinary hospitals, poly-clinics, AI centers and milk processing centers.</p> <p>All the dairy farmers need to be covered under KCC-AH for meeting their working capital requirement.</p>
7	Animal Husbandry: Poultry	<p>Hatcheries need to be established in the district as there is high demand of eggs for consumption as well as DOC production which is now being fulfilled by other states.</p> <p>Emphasis needs to be laid on setting up of backyard poultry units through SHGs and FPOs.</p> <p>All the poultry farmers have to be covered under KCC for meeting their working capital requirement.</p>
8	Animal Husbandry: Sheep, Goat and Piggery	<p>AI centres need to be established under PPP mode for facilitating production of improved breeds of Goat.</p> <p>Under the new AHIDF scheme, support is provided for establishment of meat processing unit and setting up and or strengthening of existing facilities for sheep/goat/pig/poultry. Support is also provided for establishment of new or strengthening of existing value addition facilities for meat products like sausage, nuggets, ham, salami, bacon or any other</p>

		<p>meat products.</p> <p>All the sheep, goat and pig rearing farmers have to be covered under KCC-AH as it provides working capital in timely and hassle-free manner.</p>
9	Fisheries Development	<p>Hatchery for trout and carp fish needs to be established for promoting fishery in the district.</p> <p>The farmers involved in fish farming needs to be covered under KCC-Fishery as it requires a good amount of working capital.</p>
10	Farm Credit – Others including two wheeler for farmers	<p>Since it is not possible to use regular tractors and machineries due to topography and insufficient quantity of improvised farm machines, the bullocks are commonly used for ploughing the fields. Thus there is a need for better quality of breed of bullocks.</p> <p>The ponies can be used as tourist attraction or joy ride in tourist places.</p>
11	Integrated Farming System	<p>Starting this model or any other improved model on Integrated Farming System in the district by convergence of various schemes of Agriculture, Horticulture, Animal Husbandry and fisheries departments could give impetus to integrated farming system.</p> <p>Though the system is yet to be adopted full fledged, there is immense scope for implementation of the system in the district.</p>
9	Agriculture Infrastructure – Storage facilities	<p>The District Agriculture office may propagate the scheme of AIF for benefit of farmers. FPO, SHGs engaged in farming may be encouraged to avail loan under AIF for infrastructure creation at village level.</p> <p>The storage at the Producers level may be increased through Farmers Producers Organisation</p> <p>PACS may avail the scheme of NABARD for construction of godowns under PACS as MACS with low interest rates.</p>
10	Agri Infrastructure - Others	<p>Establishment of tissue-culture facilities to support horticulture and floriculture sectors in the district.</p> <p>Farmers aggregates like MPCS / Producer Societies/Farmers Clubs may be encouraged to take up commercial production of organic inputs viz bio-fertiliser, vermi-compost, vermi-hatcheries etc.</p>
11	Food and Agro Processing	<p>Common Facility Centres need to be established for SHG interested in taking up Food and Agro Processing related activity.</p>
12	Micro, Small and Medium Enterprises (MSME)	<p>OFPO sanctioned by NABARD for Handloom weavers can be strengthened through convergence with GoS.</p>
13	Export Credit	<p>The large cardamom and ginger can be exported to other states and countries through active support from APEDA, SIMFED, NERAMAC and DIC.</p>
13	Education	<p>Banks need to undertake camps in colleges in the district to promote awareness about benefits of availing Education loan.</p>
14	Housing	<p>Organised 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.</p>
15	Infrastructure	<p>Zilla Parishad and panchayats can establish Solid Waste Management Units in Rural areas of Namchi.</p> <p>As most parts of Namchi is Open Defection Free area, 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.</p>
16	Renewable Energy	<p>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</p>

		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.
18	Sustainable Farming Systems	Banks may consider financing Sustainable Farming Systems models in cluster mode through technical support from KVK, Namthang.

## 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.

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

Sr. No	Type	Number of Societies
<b>A. Details of Non-Credit Cooperative Societies</b>		
1	AH Sector (Milk/Fishery/ Poultry etc.)	(378-M/62-F) 440
2	Consumer Stores	62
3	Housing Societies	---
4	Weavers	10
5	Marketing	120
6	Labour Societies	17
7	Industrial Societies	---
8	Agro Processing and Sugar	---
9	All others	3055
	<b>Total</b>	<b>3642</b>
<b>B. Details of Credit Cooperative Societies</b>		
10	Primary Agriculture Credit Societies	178
<b>C. Details of Multi State Cooperative Societies</b>		
11	No. of MSCS	---
<i>Source: Cooperation Department</i>		

## 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

### NABARD's Projects and Interventions



**9.1** NABARD, as an apex organization in the field of agriculture and rural development aims at building an empowered and financially inclusive rural India. With sustainable models in the developmental sector, varied refinance products and financing rural infrastructure, NABARD has significantly contributed to Sikkim's growth trajectory balancing its finance and development functions in sync with the financial and real sector challenges relating to agriculture and rural development. NABARD through its various financial products and funds is augmenting the credit requirements and supporting the financial inclusion drive of Financial Institutions. Financial support to State Government for rural infrastructure and promoting sustainable and inclusive development through various initiatives like Farmers Producers Organizations, watershed development, tribal development (WADI model) and natural resource management are our contribution to address some of the challenges in the state. In the following table, the information about the activities related to the projects & interventions in the district supported by NABARD is presented below-

Sr. No	Project supported by NABARD	Brief details of the project
1	RIPF Project – Time based Automated Sprinkler System in Greenhouse at Mamley Kamrang Model Village under RIPF	<p>NABARD sanctioned grant assistance of ₹4.82 lakh to ATMA, Namchi for setting up Time based Automated Sprinkler System in greenhouse of 5 progressive farmers at Mamley Kamrang Model Village. Each farmer had been provided with 1HP pump, 1000 ltr water tank, automatic pump control unit and sprinkler system. The advantage of the system was that the farmers could set On and Off time in the control unit then the system automatically puts on the pump at the set time and then shuts its down at the set time. The farmers informed that due to this they were able to save water, labour and time, They also informed that the quality and quantity of the flowers had increased.</p> 
2	RIPF Project - Rooftop Solar PV plant with two streetlights at Jorethang Community Health Centre	<p>NABARD has sanctioned grant assistance of ₹5 lakh to Jorethang PHC under Rural Infrastructure Promotion Fund for setting up 3 Kilo watt Rooftop Solar Power Plant combined with 3.75 KVA hybrid inverter and two street lamps. During power cuts, the Community Health Centre in Jorethang providing 24 x 7 essential health services making constant use of electrical equipments, used to face issues while catering to the patients. There was even problems faced by patients, their caretakers and hospital staff during power cuts. But after the installation of Rooftop Solar PV plant and two streetlights the things have changed for good. The power from Rooftop Solar PV plant is not connected to Cold Point Chain for vaccines, multi parameter Monitor, oxygen concentrators, nebulisers, infusion sets, emergency room, dressing room, labour room, newborn resuscitation corner enabling CHC to provide round the clock service even during power cuts. The activities of the</p>

		<p>miscreants has reduced considerably as the two solar street light installed in the front of CHC lights up the whole are adequately.</p>  
3	DPR Project - Vertical Farming – An Innovative approach to Year-Round production of Horticulture Crops	<p>NABARD sanctioned Grant assistance of ₹10 lakh under Farm Sector Promotion Fund (FSPF) to KVK, Namthang for implementing a pilot project for year round production of Horticulture crop through Vertical farming system. The system has been successfully completed and KVK will now be disseminating to farmers.</p> 
4	DPR Project – Scientific duck rearing practices	<p><b>Paving way for socio-economic upliftment through scientific duck rearing practices in Namthang Block</b></p> <p>NABARD sanctioned a Grant assistance of ₹9.90 lakh to KVK, Namthang for implementing project on scientific duck rearing titled “Socio-Economic Impact of Scientific Duck Rearing Practices using polythene sheet by making artificial ponds” in Namthang Block. The breed used in the project is Indian Runner. There are 20 beneficiaries in the project who have been provided with 15 birds (4 male and 11 female), polythene sheets and support for construction of shed with local materials. As reported by KVK, the farmers are benefitting from the sale of both ducks and eggs. The duck rearing could be an additional source of income for the farmers.</p>

		 <p>Demonstration unit in KVK</p>  <p>Artificial pond for ducks</p>  <p>A happy beneficiary with ducks and shed</p>
5	Interventions under NAFCC	<p>The main initiative under National Adaptation Fund for Climate Change (NAFCC) has been construction of Individual and Community water tanks of 10000 ltr and 30000 ltr, respectively along supply of fodder plantation. These activities have been carried out in 8 blocks covering 47 villages. The interventions have helped beneficiaries in supplementing green fodder for their animals, irrigating their land and doing household chores during dry spells.</p>

		 
6	Wadi Project under Tribal Development Fund	<p><b>400 Tribal families benefit from WADI Project at Namthang Block</b></p> <p>NABARD had sanctioned one WADI project under Tribal Development Fund (TDF) in Namthang block of Namchi district to Krishi Vigyan Kendra (KVK), Namthang during the year 2010 with financial assistance of ₹179.60 lakh. 400 tribal families had benefitted under the project. Sikkim Mandarin (Orange) and Guava are the horticulture crops grown under WADI project which are fetching regular income to the beneficiaries. Vegetables like cabbage, cauliflower, cherry pepper, tomato, potato, ginger, turmeric, vegetables etc as intercrop are providing regular income to the tribal families thus ensuring livelihood and Nutritional Security to poor tribal families. One Farmers Producer Organisation has been formed in the project area with support from NABARD. Training programmes are being provided to the beneficiaries by KVK and NABARD on various topics.</p> 
5	Skill Development Training on Beekeeping	<p><b>Training on Apiculture in Sadam Block</b></p> <p>A Skill Development Training programme on Apiculture was provided for 30 beneficiaries at Sadam block by SignIn, NGO through grant support of ₹2.22 lakh from NABARD. This training has been beneficial to the beneficiaries as it provided them with both theoretical as well as practical knowledge on Apiculture. This training has provided them with an opportunity to start</p>

		<p>apiculture and make it an alternative source of income.</p> 
7	Skill Development Training on Handloom	<p><b>Training on Handloom in Kitam GPU</b></p> <p>A Skill Development Training programme on Handloom was provided to 30 beneficiaries from Kitam GPU by SignIn, NGO through grant support of Rs.4.32 lakh from NABARD. This training has now equipped them with skill in handloom. They can now use this skill to earn an extra income.</p> 
8	Marketing support / intervention	<p><b>Rural Haat and Rural Marts to help farmers in marketing of Agri produce</b></p> <p>With the view of providing a permanent structure for sale of farm produce, NABARD has sanctioned a Rural Haat project with a grant support of ₹10.00 lakh. During the Covid-19 crisis, the haat played a significant role by providing a sale point for the farmers and purchase point for the consumers.</p> <p>NABARD has sanctioned three rural marts for sale of farm produce to Namthang FPO at Namthang, Salghari FPO at Namchi and Sumbuk Kartikey MPCs at Sumbuk with grant support of ₹3.25 lakh, ₹3.45 lakh and ₹4.75 lakh, respectively for a period of 3 years for two and 2 years for one. The grant assistance includes the rent of premises, salary of the salesperson, stationery etc.</p>  <p>Rural Haat at Daring</p>

		 <p>Rural Mart at Sumbuk</p>  <p>Rural Mart at Namchi</p>  <p>Rural Mart Namthang</p>
9	NABARD funded Farmers Producer Organisation & Single Activity Farmers Producer Organisation	<p>In order to promote Aggregation and enhance collective bargaining power of small and marginal farmers, NABARD under its PODF-ID Fund has formed 6 FPOs in the State of which 4 are in Namchi district viz Pabong FPO, Rameng Niz Rameng FPO, Namthang FPO and Salghari FPO with a grant support of ₹38.64 lakh over a period of 3 years. Various trainings and exposure visits have been conducted by NABARD. The Namthang FPO and Salghari FPO have been provided with Rural Mart at Namthang Bazaar and Namchi Bazaar, respectively. They have been sanctioned grant assistance of ₹9.06 lakh which includes rent of the shop and salary of one salesperson. The combined membership of these FPOs is 937 with Share Capital of ₹5.46 lakh.</p> <p>The Namthang FPO played a crucial role during COVID-19 lockdown, as they procured the farm produce from the farmers' field and supplied to the market thereby supporting both the producers and consumers utilizing the service of the utility jeep gifted by Govt of Sikkim.</p>



Rameng Niz Rameng FPO



Salghari FPO



Pabong FPO



Namthang FPO




NABARD has sanctioned five Dairy Farmers Producers Organisations under its Single Activity FPO scheme for developing the animal husbandry sector in the Namchi District with grant assistance of ₹7.03 lakh each.







Dairy FPO, Passi



Dairy FPO, Dong

		 <p>Dairy FPO, Damthang</p>  <p>Dairy FPO, Karek</p>  <p>Dairy FPO, Gangchung</p>
10	Formation of 10000 Farmers Producers Organisation	<p>NABARD is one of the Implementing Agency of CSS scheme of “10000 FPOs” in the State. Under this scheme NABARD has sanctioned two FPOs in Bermoik Tokal GPU and Rong Bul GPU through KVK, Namthang, CBBO, with financial support of Rs.18 lakh each to FPOs and Rs.25 lakh per FPO to CBBO. Both Bermoik Tokal FPO and Rong Bul FPO have been registered under Cooperative Society Act. The Equity Grant of Rs.1.44 lakh and Rs.1.14 lakh has been released to Bermoik Tokal FPO and Rongbul FPO, respectively for taking up business activities.</p>

		 <p>Tokal Bermoik FPO</p>  <p>Rongbul FPO</p>
12	Off Farm Producers' Organisation	<p><b>NABARD sanctions 1<sup>st</sup> Intensive Off Farm Producers Organisation in State</b></p> <p>NABARD sanctioned grant support of ₹122.43 lakh under Gramya Vikas Nidhi fund to KVK, Namthang for formation and nurturing of one Intensive Major Off-farm Producers Organisation (OFPO) for processing and making of value added products from sheep and angora rabbit wool in Namthang Block covering five GPUs viz Chuba-Phong, Perbing-Dovan, Tanzi-Bikmat, Rateypani-Namthang and Rameng-Niz-Rameng. The OFPO has been registered under Cooperative Societies Act by the name of Chuba Weavers Off Farm Producers Cooperative Society Ltd. The project intends to promote handloom sector. The OFPO currently has 212 members with share capital of ₹1.00 lakh. This is the first OFPO promoted and supported in the State.</p>  <p>Member with angora wool products</p>

		 <p>Angora rabbit farm</p>
13	Computerization of PACS	The state of Sikkim was the first state to complete the computerization of 107 PACS in the country. The computerization of remaining PACS is expected to be completed soon.
14	PACS as MSC	In the district, 6 PACS (MPCS) have been provided concessional refinance and grant assistance to the tune of Rs.51.91 lakh for upgradation of stores and expansion of business.
<b>Yearly Promotional Interventions of NABARD in the district</b>		
1	Conduct of programmes for SHGs/NGO/Banks	Every year nearly 4-5 Village Level Programmes, 2-3 Leadership Development Programmes, 1 Bankers sensitization programme are being conducted for SHG members, bankers and NGOs
2	MEDP and LEDP programmes for SHG	Every year 3-4 MEDP and 2-3 LEDP programmes are sanctioned for skill development of the SHG members to make them self-reliant.
3	Conduct of Financial Literacy Camps	DDM participated in the Financial Literacy programmes conducted by Commercial Banks, State Cooperative Bank and LDM office. Apart from it, NABARD has sanctioned grant assistance to various banks for conducting FLC and special awareness camps.
4	Support Exhibitions/melas to	One District Level Mela was organized at Jorethang, Namchi district where 30 SHG groups participated in marketing of their products.

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Annexure I

Activity-wise and Block-wise Physical and Financial Projections - 2024-25

(Rs. In lakh)

	Unit Size	Unit Cost	Physical Unit /BL	Namchi	Polok Nandugan (Jorethang)	Sikkim	Sumbuk	Temi	Ravangla	Yangang	Namthang	TOTAL
<b>Agriculture</b>												
<b>Farm Credit</b>												
<b>Crop Production, Maintenance, Marketing</b>												
(i) Paddy	Ha	0.55	Phy	55	15	5	25	20	35	30	50	235
			BL	30.25	8.25	2.75	13.75	11.00	19.25	16.50	27.50	129.25
(ii) Ginger	Ha	2.28	Phy	110	60	25	55	25	105	90	120	590
			BL	250.80	136.80	57.00	125.40	57.00	239.40	205.20	273.60	1345.20
(iii) Maize	Ha	0.44	Phy	370	70	50	220	185	305	245	425	1870
			BL	162.80	30.80	22.00	96.80	81.40	134.20	107.80	187.00	822.80
(iv) Oilseeds (Mustard / Soyabean)	Ha	0.36	Phy	30	10	10	25	20	30	25	30	180
			BL	10.80	3.60	3.60	9.00	7.20	10.80	9.00	10.80	64.80
(v) Vegetables	Ha	1.11	Phy	105	50	15	85	50	95	80	110	590
			BL	116.55	55.50	16.65	94.35	55.50	105.45	88.80	122.10	654.90
(vi) Pulses (Urad-PD 3 & Black Gram)	Ha	0.38	Phy	55	20	10	30	20	45	35	55	270
			BL	20.90	7.60	3.80	11.40	7.60	17.10	13.30	20.90	102.60
(vii) Potato	Ha	2.11	Phy	9	2	1	8	2	8	7	9	46
			BL	18.99	4.22	2.11	16.88	4.22	16.88	14.77	18.99	97.06

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(viii) Turmeric	Ha	1.24	Phy	25	5	5	15	5	15	20	25	115
			BL	31.00	6.20	6.20	18.60	6.20	18.60	24.80	31.00	142.60
(ix) Buckwheat	Ha	0.37	Phy	30	10	5	20	10	30	25	30	160
			BL	11.10	3.70	1.85	7.40	3.70	11.10	9.25	11.10	59.20
(x) Finger Millet	Ha	0.42	Phy	20	5	5	10	10	15	10	28	103
			BL	8.40	2.10	2.10	4.20	4.20	6.30	4.20	11.76	43.26
<b>Sub Total</b>			<b>Phy</b>	<b>809</b>	<b>247</b>	<b>131</b>	<b>493</b>	<b>347</b>	<b>683</b>	<b>567</b>	<b>882</b>	<b>4159</b>
			<b>BL</b>	<b>661.59</b>	<b>258.77</b>	<b>118.06</b>	<b>397.78</b>	<b>238.02</b>	<b>579.08</b>	<b>493.62</b>	<b>714.75</b>	<b>3461.67</b>
Post harvest/household consumption requirements (10% of SoF)			<b>BL</b>	<b>66.16</b>	<b>25.88</b>	<b>11.81</b>	<b>39.78</b>	<b>23.80</b>	<b>57.91</b>	<b>49.36</b>	<b>71.48</b>	<b>346.17</b>
Repairs and maintenance expenses of farm asset (20% of Sub Total)			<b>BL</b>	<b>132.32</b>	<b>51.75</b>	<b>23.61</b>	<b>79.56</b>	<b>47.60</b>	<b>115.82</b>	<b>98.72</b>	<b>142.95</b>	<b>692.33</b>
<b>Total Short Term Credit</b>			<b>BL</b>	<b>860.07</b>	<b>336.40</b>	<b>153.48</b>	<b>517.11</b>	<b>309.43</b>	<b>752.80</b>	<b>641.71</b>	<b>929.18</b>	<b>4500.17</b>
<b>TERM LOAN</b>												
<b>(b) Water Resources</b>												
Drip	Ha	1.59	Phy	2	1	1	1	1	2	1	2	11
			BL	2.86	1.43	1.43	1.43	1.43	2.86	1.43	2.86	15.74
Sprinkler	Ha	1.30	Phy	2	1	1	1	1	3	2	3	14
			BL	2.34	1.17	1.17	1.17	1.17	3.51	2.34	3.51	16.38
Water Harvesting Structure (Tank Irrigation) 20 Cubic Metre with distribution Pipes	No	2.25	Phy	2	1	1	2	1	2	1	3	13
			BL	4.05	2.03	2.03	4.05	2.03	4.05	2.03	6.08	26.33
<b>Sub Total</b>			<b>Phy</b>	<b>6</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>3</b>	<b>7</b>	<b>4</b>	<b>8</b>	<b>38</b>
			<b>BL</b>	<b>9.25</b>	<b>4.63</b>	<b>4.63</b>	<b>6.65</b>	<b>4.63</b>	<b>10.42</b>	<b>5.80</b>	<b>12.45</b>	<b>58.45</b>
<b>Farm Mechanisation</b>												
(i) Power Tiller with all	No	1.50	Phy	15	2	1	6	2	10	10	15	61

attachments			BL	18.00	2.40	1.20	7.20	2.40	12.00	12.00	18.00	73.20
(ii) Power Spray	No	0.40	Phy	10	3	1	6	2	10	6	10	48
			BL	3.20	0.96	0.32	1.92	0.64	3.20	1.92	3.20	15.36
Sub-Total			Phy	25	5	2	12	4	20	16	25	109
			BL	21.20	3.36	1.52	9.12	3.04	15.20	13.92	21.20	88.56
Plantation / Horticulture / Sericulture												
(i) Mandarin / Orange (Plantation)	Ha.	1.35	Phy	15	5	2	10	3	15	10	20	80
			BL	18.23	6.08	2.43	12.15	3.65	18.23	12.15	24.30	97.20
(ii) Large Cardamom	Ha.	2.95	Phy	25	5	2	11	5	20	11	20	99
			BL	66.38	13.28	5.31	29.21	13.28	53.10	29.21	53.10	262.85
(iii) Floriculture - Cymbidium	500 plants	2.40	Phy	15	3	2	5	1	9	5	10	50
			BL	32.40	6.48	4.32	10.80	2.16	19.44	10.80	21.60	108.00
(iv) Floriculture - Gladiolus	500 plants	2.20	Phy	30	10	5	10	10	15	15	20	115
			BL	59.40	19.80	9.90	19.80	19.80	29.70	29.70	39.60	227.70
(v) Floriculture - Antharium	500 plants	2.20	Phy	15	3	1	10	3	13	10	15	70
			BL	29.70	5.94	1.98	19.80	5.94	25.74	19.80	29.70	138.60
(vi) Floriculture - Tuberose	500 plants	0.55	Phy	10	3	1	5	2	10	10	14	55
			BL	4.95	1.49	0.50	2.48	0.99	4.95	4.95	6.93	27.23
(vii) Modified Bhatti for drying large cardamom (ICRI) (400 kg capacity)	No.	0.93	Phy	25	5	2	10	3	25	15	20	105
			BL	20.93	4.19	1.67	8.37	2.51	20.93	12.56	16.74	87.89
(viii) Oyster Mushroom	No.	0.80	Phy	20	5	2	5	3	10	10	15	70

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			BL	14.40	3.60	1.44	3.60	2.16	7.20	7.20	10.80	50.40
(ix) Bee Keeping (Unit size 10 bee boxes)	No.	0.50	Phy	20	5	1	15	4	15	15	20	95
			BL	9.00	2.25	0.45	6.75	1.80	6.75	6.75	9.00	42.75
Sub-Total			Phy	175	44	18	81	34	132	101	154	739
			BL	255.38	63.09	28.00	112.95	52.28	186.03	133.11	211.77	1042.61
Forestry & Wasteland Development												
(i) Farm Forestry	ha	1.10	Phy	3	1	0	2	0	3	2	4	15
			BL	2.97	0.99	0.00	1.98	0.00	2.97	1.98	3.96	14.85
(ii) Wasteland Development	ha	1.10	Phy	1	0	0	1	0	1	1	1	5
			BL	0.99	0.00	0.00	0.99	0.00	0.99	0.99	0.99	4.95
(iii) Tree / Grass Plantation	ha	1.10	Phy	5	1	0	3	0	3	4	6	22
			BL	4.95	0.99	0.00	2.97	0.00	2.97	3.96	5.94	21.78
(iv) Bamboo Cultivation	ha	1.10	Phy	5	1	0	4	1	5	4	6	26
			BL	4.95	0.99	0	3.96	0.99	4.95	3.96	5.94	25.74
Sub-Total			Phy	14	3	0	10	1	12	11	17	68
			BL	13.86	2.97	0.00	9.90	0.99	11.88	10.89	16.83	67.32
Animal Husbandry - Dairy Development												
(i) Diary (2 CB Cows)	No	1.45	Phy	124	54	36	76	66	106	74	126	662
			BL	161.82	70.47	46.98	99.18	86.13	138.33	96.57	164.43	863.91
(ii) Calf Rearing 5 calves Unit	No	0.75	Phy	7	1	0	4	0	5	5	8	30
			BL	4.73	0.68	0.00	2.70	0.00	3.38	3.38	5.40	20.25
(iii) Working Capital for Dairy (1 CB cow)	No	0.60	Phy	372	162	108	228	198	318	222	378	1986
			BL	223.20	97.20	64.80	136.80	118.80	190.80	133.20	226.80	1191.60

Sub-Total			Phy	503	217	144	308	264	429	301	512	2678
			BL	389.75	168.35	111.78	238.68	204.93	332.51	233.15	396.63	2075.76
Animal Husbandry - Poultry												
(i) Broilers (200 birds)	No	0.75	Phy	35	15	5	70	5	25	25	45	225
			BL	23.63	10.13	3.38	47.25	3.38	16.88	16.88	30.38	151.88
(ii) Layers (100 birds)	No.	0.60	Phy	10	3	1	15	1	5	5	10	50
			BL	5.40	1.62	0.54	8.10	0.54	2.70	2.70	5.40	27.00
(iii) Working Capital for Broiler (100 birds)	No.	0.30	Phy	35	15	5	70	5	20	25	50	225
			BL	10.50	4.50	1.50	21.00	1.50	6.00	7.50	15.00	67.50
(iv) Working Capital for Layers (100 birds)	No.	2.09	Phy	10	3	1	15	1	5	5	10	50
			BL	20.90	6.27	2.09	31.35	2.09	10.45	10.45	20.90	104.50
Sub-Total			Phy	90	36	12	170	12	55	60	115	550
			BL	60.43	22.52	7.51	107.70	7.51	36.03	37.53	71.68	350.88
Animal Husbandry (SGP)												
(i) Goat rearing (1+ 4) with local shed	No	0.60	Phy	50	15	5	35	10	25	30	60	230
			BL	27.00	8.10	2.70	18.90	5.40	13.50	16.20	32.40	124.20
(ii) Piggery (Breeding 1+4)	No	0.60	Phy	40	15	5	20	15	50	30	35	210
			BL	21.60	8.10	2.70	10.80	8.10	27.00	16.20	18.90	113.40
(i) Working capital for Goat rearing (1 +10)	No	0.61	Phy	50	15	5	35	10	25	30	60	230
			BL	30.50	9.15	3.05	21.35	6.10	15.25	18.30	36.60	140.30
(ii) Working capital for Piggery (1 + 4)	No	0.75	Phy	35	10	5	15	10	35	25	30	165
			BL	26.25	7.50	3.75	11.25	7.50	26.25	18.75	22.50	123.75

Sub-Total			Phy	175	55	20	105	45	135	115	185	835
			BL	105.35	32.85	12.20	62.30	27.10	82.00	69.45	110.40	501.65
Fisheries												
(i) Fishery Trout (Raceway) (100 sq m)	No	2.20	Phy	3	0	0	0	0	5	2	0	10
			BL	5.94	0.00	0.00	0.00	0.00	9.90	3.96	0.00	19.80
(i) Working capital for Fishery (Carp Hatchery)	No	0.47	Phy	3	0	0	0	0	5	2	0	10
			BL	1.41	0.00	0.00	0.00	0.00	2.35	0.94	0.00	4.70
Sub-Total			Phy	6	0	0	0	0	10	4	0	20
			BL	7.35	0.00	0.00	0.00	0.00	12.25	4.90	0.00	24.50
Others												
(i) Bullocks (Pair)	No	0.60	Phy	30	10	5	25	5	20	15	30	140
			BL	16.20	5.40	2.70	13.50	2.70	10.80	8.10	16.20	75.60
(ii) Pony (Pair)	No	0.33	Phy	5	0	0	0	0	10	0	0	15
			BL	1.49	0.00	0.00	0.00	0.00	2.97	0.00	0.00	4.46
(iii) Working capital for bullocks	No	0.15	Phy	10	5	1	10	5	10	10	14	65
			BL	1.50	0.75	0.15	1.50	0.75	1.50	1.50	2.10	9.75
(iv) Working capital for pony	No	0.08	Phy	5	0	0	0	0	10	0	0	15
			BL	0.40	0.00	0.00	0.00	0.00	0.80	0.00	0.00	1.20
IFS (low cost model for small farmers)	No	2.77	Phy	17	5	2	10	3	13	10	20	80
			BL	42.38	12.47	4.99	24.93	7.48	32.41	24.93	49.86	199.44
Sub-Total			Phy	67	20	8	45	13	63	35	64	315
			BL	61.97	18.62	7.84	39.93	10.93	48.48	34.53	68.16	290.45
Total Term Loan			Phy	1061	383	207	735	376	863	647	1080	5352
			BL	924.52	316.37	173.47	587.23	311.40	734.79	543.27	909.11	4500.16

Total Farm Credit (Short Term Loan + Term Loan)			Phy	1870	630	338	1228	723	1546	1214	1962	9511
			BL	1784.59	652.77	326.94	1104.35	620.83	1487.60	1184.97	1838.29	9000.33
Agriculture Infrastructure												
Storage Facilities												
Rural Godown	100 MT	6.40	Phy	2	2	0	1	0	1	1	3	10
			BL	9.60	9.60	0.00	4.80	0.00	4.80	4.80	14.40	48.00
Sub-Total			Phy	2	2	0	1	0	1	1	3	10
			BL	9.60	9.60	0.00	4.80	0.00	4.80	4.80	14.40	48.00
Land Development, Soil Conservation, Watershed Development												
(i) Bunding & Terracing (soil erosion control measures)	Ha	0.85	Phy	35	15	4	25	10	25	16	40	170
			BL	26.78	11.48	3.06	19.13	7.65	19.13	12.24	30.60	130.05
(ii) Rainwater Harvesting Structures RCC 32 sqmtr capacity	No	5.00	Phy	35	10	5	30	5	10	30	40	165
			BL	157.50	45.00	22.50	135.00	22.50	45.00	135.00	180.00	742.50
Sub Total			Phy	70	25	9	55	15	35	46	80	335
			BL	184.28	56.48	25.56	154.13	30.15	64.13	147.24	210.60	872.55
Agriculture Infrastructure - Others												
Misc (Vermi Compost Bio Fertilizers etc)	No	0.25	Phy	60	15	7	35	15	50	40	65	287
			BL	11.25	2.81	1.31	6.56	2.81	9.38	7.50	12.19	53.81
Sub Total			Phy	60	15	7	35	15	50	40	65	287
			BL	11.25	2.81	1.31	6.56	2.81	9.38	7.50	12.19	53.81
Total Agriculture Infrastructure			Phy	132	42	16	91	30	86	87	148	632
			BL	205.13	68.89	26.87	165.49	32.96	78.30	159.54	237.19	974.36
Ancillary Activities												

Food & Agro Processing												
(i) Food Agro Processing Units	No.	2.20	Phy	10	5	2	5	3	5	5	10	45
			BL	16.50	8.25	3.30	8.25	4.95	8.25	8.25	16.50	74.25
(ii) Miscellaneous Processing Units	No.	2.75	Phy	5	5	0	3	1	2	4	5	25
			BL	10.31	10.31	0.00	6.19	2.06	4.13	8.25	10.31	51.56
Sub Total			Phy	15	10	2	8	4	7	9	15	70
			BL	26.81	18.56	3.30	14.44	7.01	12.38	16.50	26.81	125.81
Ancillary Activities - Others - Misc.												
(ii) Working Capital to FPO	No.	10.00	Phy	2	1	1	1	1	1	1	2	10
			BL	20	10	10	10	10	10	10	20	100
Sub Total			Phy	2	1	1	1	1	1	1	2	10
			BL	20.00	10.00	10.00	10.00	10.00	10.00	10.00	20.00	100.00
Total Ancillary Activities			Phy	17	11	3	9	5	8	10	17	80
			BL	46.81	28.56	13.30	24.44	17.01	22.38	26.50	46.81	225.81
TOTAL AGRICULTURE			Phy	2019	683	357	1328	758	1640	1311	2127	10223
			BL	2036.53	750.22	367.12	1294.27	670.80	1588.27	1371.01	2122.29	10200.51
Micro, Small and Medium Enterprises (MSME)												
Manufacturing Sector - Term Loan												
(i) Micro Units	No.	20.00	Phy	7	3	0	2	2	3	2	5	24
			BL	112.00	48.00	0.00	32.00	32.00	48.00	32.00	80.00	384.00
(ii) Small Units	No.	225.00	Phy	1	2	0	0	1	1	1	0	6
			BL	180.00	360.00	0.01	0.00	180.00	180.00	180.00	0.00	1080.01
(iii) Medium Units	No.	1200.00	Phy	1	0	0	0	0	0	0	0	1
			BL	960.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	960.00

Sub Total			Phy	9	5	0	2	3	4	3	5	31
			BL	1252.00	408.00	0.01	32.00	212.00	228.00	212.00	80.00	2424.01
Service Sector - Term Loan												
(i) Micro Units	No.	10.00	Phy	10	5	0	0	7	10	5	0	37
			BL	80.00	40.00	0.00	0.00	56.00	80.00	40.00	0.00	296.00
(ii) Small Units	No.	150.00	Phy	3	2	0	0	2	3	0	0	10
			BL	360.00	240.00	0.00	0.00	240.00	360.00	0.00	0.00	1200.00
(iii) Medium Units	No.	1100.00	Phy	1	0	0	0	0	0	0	0	1
			BL	880.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	880.00
Sub Total			Phy	14	7	0	0	9	13	5	0	48
			BL	1320.00	280.00	0.00	0.00	296.00	440.00	40.00	0.00	2376.00
Working Capital												
Manufacturing Sector			BL	313.00	102.00	0.00	8.00	53.00	57.00	53.00	20.00	606.00
Service Sector			BL	330.00	70.00	0.00	0.00	74.00	110.00	10.00	0.00	594.00
Sub Total			BL	643.00	172.00	0.00	8.00	127.00	167.00	63.00	20.00	1200.00
Total MSME			Phy	23	12	0	2	12	17	8	5	79
			BL	3215.00	860.00	0.01	40.00	635.00	835.00	315.00	100.00	6000.01
Export Credit	No.	25.00	Phy	1	0	0	0	0	0	0	0	1
			BL	20.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.00
Sub-Total			Phy	1	0	0	0	0	0	0	0	1
			BL	20.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Education Loan	No.	10.00	Phy	1	1	1	1	1	1	1	1	8

			BL	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	64.00
Sub-Total			Phy	1	1	1	1	1	1	1	1	8
			BL	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
Housing Loan												
(i) Housing Loan	No.	10.00	Phy	29	11	2	15	14	17	12	15	115
			BL	232.00	88.00	16.00	120.00	112.00	136.00	96.00	120.00	920.00
(ii) PMAY-G	No.	2.30	Phy	5	2	2	3	2	3	4	4	25
			BL	9.20	3.68	3.68	5.52	3.68	5.52	7.36	7.36	46.00
Sub-Total			Phy	34	13	4	18	16	20	16	19	140
			BL	241.20	91.68	19.68	125.52	115.68	141.52	103.36	127.36	966.00
Renewable Sources of Energy												
(i) Bio-gas plant (2 cubic cmtr)	No.	0.30	Phy	14	3	2	5	3	10	5	16	58
			BL	3.36	0.72	0.48	1.20	0.72	2.40	1.20	3.84	13.92
(ii) Solar Energy (Flat Plate Collector System 100 LPD @ 60 degree C)	No.	0.25	Phy	10	2	1	5	2	8	5	15	48
			BL	2.00	0.40	0.20	1.00	0.40	1.60	1.00	3.00	9.60
Sub-Total			Phy	24	5	3	10	5	18	10	31	106
			BL	5.36	1.12	0.68	2.20	1.12	4.00	2.20	6.84	23.52
Others Miscellaneous												
(i) SHG	No.	3.00	Phy	20	12	5	12	9	21	13	31	123
			BL	60.00	36.00	15.00	36.00	27.00	63.00	39.00	93.00	369.00
(ii) PMJDY	No.	0.10	Phy	45	20	10	25	15	40	25	45	225
			BL	4.50	2.00	1.00	2.50	1.50	4.00	2.50	4.50	22.50
(iii) JLGs	No.	1.00	Phy	3	1	1	1	1	3	2	3	15
			BL	3.00	1.00	1.00	1.00	1.00	3.00	2.00	3.00	15.00
Sub Total			Phy	68	33	16	38	25	64	40	79	363

**PLP 2024-25**  
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			BL	67.50	39.00	17.00	39.50	29.50	70.00	43.50	100.50	406.50
Social Infrastructure involving bank credit	No.	5.00	Phy	1	1	0	0	1	2	0	0	5
			BL	4.00	4.00	0.00	0.00	4.00	8.00	0.00	0.00	20.00
Total Other Proirity Sector			Phy	129	53	24	67	48	105	67	130	623
			BL	346.0 6	143.80	45.36	175.22	158.3 0	231.52	157.06	242.70	1500.0 2
Total Priority Sector			Phy	2171	748	381	1397	818	1762	1386	2262	10925
			BL	5597.5 9	1754.02	412.4 8	1509.4 9	1464.1 0	2654.79	1843.0 7	2464.99	17700.5 3

**PLP 2024-25**  
**Namchi District, Sikkim**

**Annexure - II**

**An Overview of Ground Level Credit Flow - Agency-wise and Sector-wise**

( In lakh)

Sl.No.	Agency / Type of Loan	2020-21		2021-22		2022-23		2023-24
		Target	Achievement	Target	Achievement	Target	Achievement	Target
1	<b>Crop Loan</b>							
	Commercial Banks	3842.35	1446.82	4003.56	1179.66	2613.50	2277.65	2730.00
	State Cooperative Bank	1500.00	112.17	1556.94	12.00	500.66	435.41	1200.00
	<b>Sub-Total (A)</b>	<b>5342.35</b>	<b>1558.99</b>	<b>5560.50</b>	<b>1191.66</b>	<b>3114.16</b>	<b>2713.06</b>	<b>3930.00</b>
2	<b>Term Loan (MT+LT)</b>							
	Commercial Banks	2344.71	320.28	2445.49	1483.28	2804.95	2444.51	4020.00
	State Cooperative Bank	248.00	17.60	258.66	215.85	90.00	79.12	650.00
	<b>Sub-Total (B)</b>	<b>2592.71</b>	<b>337.88</b>	<b>2704.15</b>	<b>1699.13</b>	<b>2894.95</b>	<b>2523.63</b>	<b>4670.00</b>
3	<b>Total Agri Credit</b>							
	Commercial Banks	6187.06	1767.10	6449.05	2662.94	5418.45	4722.16	6750.00
	State Cooperative Bank	1748.00	129.77	1815.60	227.85	590.66	514.53	1850.00
	<b>Total Agri Credit (C) [(A)+(B)]</b>	<b>7935.06</b>	<b>1896.87</b>	<b>8264.65</b>	<b>2890.79</b>	<b>6009.11</b>	<b>5236.69</b>	<b>8600.00</b>
4	<b>Non-Farm Sector</b>							
	Commercial Banks	1023.73	4839.75	1058.93	4127.69	4109.86	5877.44	3916.00
	State Cooperative Bank	92.00	44.30	96.00	92.24	120.00	262.20	354.00
	<b>Sub-Total (D)</b>	<b>1115.73</b>	<b>4884.05</b>	<b>1154.93</b>	<b>4219.93</b>	<b>4229.86</b>	<b>6139.64</b>	<b>4270.00</b>
5	<b>Other Priority Sector</b>							
	Commercial Banks	1902.56	891.04	1981.80	1283.92	1438.40	1112.16	2143.00
	State Cooperative Bank	40.00	69.72	0.00	83.23	20.00	265.33	207.00
	<b>Sub-Total (E)</b>	<b>1942.56</b>	<b>960.76</b>	<b>1981.80</b>	<b>1367.15</b>	<b>1458.40</b>	<b>1377.49</b>	<b>2350.00</b>
	Commercial Banks	9113.35	7497.89	9489.78	8074.55	10966.71	11711.76	12809.00
	State Cooperative Bank	1880.00	243.79	1911.60	403.32	730.66	1042.06	2411.00
	<b>GRAND TOTAL</b>	<b>10993.35</b>	<b>7741.68</b>	<b>11401.38</b>	<b>8477.87</b>	<b>11697.37</b>	<b>12753.82</b>	<b>15220.00</b>

**ANNEXURE - III**

**Sub Sector -wise and Agency-wise Credit Flow under Agriculture and Allied Activities 2020-21**

(In Lakh)

Sr. No.	Sector	2020-21			2021-22			2022-23		
		CBs	Coops.	Total	CBs	Coops.	Total	CBs	Coops.	Total
I	<b>Crop Loans</b>	1446.82	112.17	1558.99	1179.66	12.00	1191.66	1052.80	435.41	1488.21
II	<b>Term Loans</b>									
1	LD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	FM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	P&H	0.00	0.00	0.00	73.86	11.52	85.38	0.00	0.00	0.00
4	Dairy Dev.	54.96	14.40	69.36	742.12	108.22	850.34	0.00	0.00	0.00
5	Poultry	3.90	1.10	5.00	224.15	33.43	257.58	0.00	0.00	0.00
6	S/G/Piggery	19.14	1.00	20.14	218.19	28.29	246.48	0.00	0.00	0.00
7	Fisheries	1.00	1.10	2.10	0.00	0.00	0.00	0.00	0.00	0.00
8	Forest/WLD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Storage and MY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Misc.	212.48	0.00	212.48	0.00	0.00	0.00	1129.92	79.12	1209.04
11	Others	28.80	0.00	28.80	224.96	34.39	259.35	116.89	0.00	116.89
	<b>Sub Total - II</b>	<b>320.28</b>	<b>17.6</b>	<b>337.88</b>	<b>1483.28</b>	<b>215.85</b>	<b>1699.13</b>	<b>1246.81</b>	<b>79.12</b>	<b>1325.93</b>
	<b>Grand Total I &amp; II</b>	<b>1767.10</b>	<b>129.77</b>	<b>1896.87</b>	<b>2662.94</b>	<b>227.85</b>	<b>2890.79</b>	<b>2299.61</b>	<b>514.53</b>	<b>2814.14</b>

**Annexure - IV**

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

**UNIT COSTS OF ACTIVITIES UNDER VARIOUS SECTORS FOR 2023-24**

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
	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

Sr No	Particulars	Unit	Cost	Remarks/ Repayment Period
<b>6</b>	<b>Animal Husbandry (Dairy)</b>			
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
<b>7</b>	<b>Animal Husbandry (Poultry)</b>			
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
<b>8</b>	<b>Animal Husbandry (Fishery)</b>			
A	Fishery Trout (Raceway) 100 sq meter	No.	₹2,20,000/-	5 Years
<b>9</b>	<b>Animal Husbandry (Others)</b>			
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
<b>10</b>	<b>Storage/Godown/Market Yard</b>			
A	Rural Godown	MT	₹6,400/-	5 Years
<b>11</b>	<b>Renewable Sources of Energy &amp; Waste Managements</b>			
A	Solar Lighting System (10Wp)	Wp	₹2,700/-	5 Years
B	Solar Water Heating System			
	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
C	Bio Gas Plant			
	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**

<b>Sr.No.</b>	<b>Crop</b>	<b>Area (Ha)</b>	<b>SoF (₹)</b>
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**

<b>Sr.No.</b>	<b>Activity</b>	<b>Unit</b>	<b>SoF (₹)</b>
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**

<b>Sr.No.</b>	<b>Activity</b>	<b>Unit</b>	<b>SoF (₹)</b>
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

**Abbreviations**

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

Abbreviation	Full Form	Abbreviation	Full Form
			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		