



संभाव्यता युक्त ऋण योजना
२०२२-२०२३

Potential Linked Credit Plan
2022-2023

इम्फाल पश्चिम
IMPHAL WEST

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

मणिपुर क्षेत्रीय कार्यालय, इम्फाल
MANIPUR REGIONAL OFFICE, IMPHAL

FOREWORD

The National Bank for Agriculture and Rural Development (NABARD) as a development bank, with a mandate to promote sustainable and equitable agriculture and rural prosperity, introduced the concept of Potential Linked Credit Plan (PLP) at district level in 1988-89, wherein the exploitable potential for various production and investment activities of the district is mapped with a view to assisting the banks and other development agencies to participate in the decentralized credit planning. The 'Potential Linked Credit Plan' prepared by NABARD is an assessment of bankable potential available in the district for various sub-sectors of agriculture, allied sectors, MSME sector and Other Priority Sector for the year 2022-23. This document will serve as reference document for preparation of Service Area Plans (SAPs) and credit planning at various levels and for creation of requisite infrastructure by the State Government for tapping the potential.

The PLP is intended to provide insight on the potential for development in different sectors of the rural economy, a road map to banks for extending credit to important sectors / sub sectors /activities in the district and for Government departments/ various developmental agencies to provide necessary infrastructure and linkage support for the development of various sectors and also converge their plans with the banks, thereby facilitating increased credit flow and overall development of the district. The PLP projections will form the basis for banks in preparing Annual Credit Plan.

The PLP document is prepared in consultation and co-ordination with the LDM, State Govt. Officials, Development Agencies & Bankers in the District.

NABARD acknowledges the role of State Planning Department, State & District Administration, heads of line departments, RBI, SLBC Convenor and Lead Bank, KVKs, banks and others in providing necessary inputs and support in the preparation of this document.

I would particularly like to place on record my sincere thanks to Deputy Commissioner of Imphal West district for their support in this endeavour.



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EXECUTIVE SUMMARY

The Imphal West district of Manipur State has an area of 519 sq.km with blocks viz, Lamphel, Lamshang, Patsoi and Wangoi. The district has a population of 5,17,992 of which the cultivators population is 37,107 (*Census 2011*). The total household stood at 1,11,156 of which 41,595 rural and 69,561 urban households respectively. The Loktak Lake in the valley, which covers an area of 216 sq km is the biggest fresh water lake in the North Eastern Region of India. Agriculture and allied activities are the main sources of livelihood of the people in the district. Mono cropping is in vogue in the area. Major crop grown in the district is paddy. The Imphal West district falls in Valley area, which is known as the 'Rice Bowl' of Manipur. Other crops include Oil Seeds, Maize, Pulses, Sugarcane, Vegetables, Potatoes, Mushroom and Fruit crops like Pineapple, Orange, Banana, Papaya, Lemon, Passion fruit etc.

The district is endowed with moderate to high rainfall, the fertile, alluvial soils in the river basin. The prospect of agricultural expansion in the valley is almost saturated. There is a scope of productive utilization of agricultural waste like paddy straw and rice husk etc. in the district. Shallow and marshy land is another potential area for exploitation.

There is a need for substantial increase in credit flow from financial institutions, both under crop loan and investment credit, extension and marketing support from the State Government. Other activities like horticulture, animal husbandry, sericulture etc. offer scope for generation of supplementary income and self-employment with credit support from financial institutions. The scope for generation of employment expansion and diversification of rural economy is possible with non-farm activities such as weaving, carpentry, tailoring, handicrafts, small village industries, processing units and small business activities.

The Gross Cropped Area of the district is 55,290 ha. Total number of cultivators in the district is about 37,107, out of which Small and Marginal Farmers (SF & MF) are about 7,006. Area being cultivated by SF& MF are approximately 13,015 ha and other farmers cultivate about 8,310 ha.

The profile of banking institutions and credit scenario as on 31 March 2021 reveal that there are 59 branches of 22 commercial banks, 7 branches of Manipur Rural Bank, 1 branch of Manipur State Co-operative Bank, 5 branches of Imphal Urban Co-operative Bank and 1 branch of Manipur Women Co-operative Bank in the district. There are 32 PACS/LAMPS in the district. State Bank of India is the lead bank of the district. The outstanding deposits of the district s on 31 March 2019, 31 March 2020 and 31 March 2021 were ₹680036.17 lakh, ₹722524.96 lakh and ₹715221.96 lakh respectively. The CD Ratio as on 31 March 2019, 31 March 2020 and 31 March 2021 were 49%, 57% and 55% respectively. The ACP achievement for the year 2020-21 was ₹45223.09 lakh against the target of ₹62449.79 lakh which is 72.42 % of the target.

Credit estimates for 2022-23

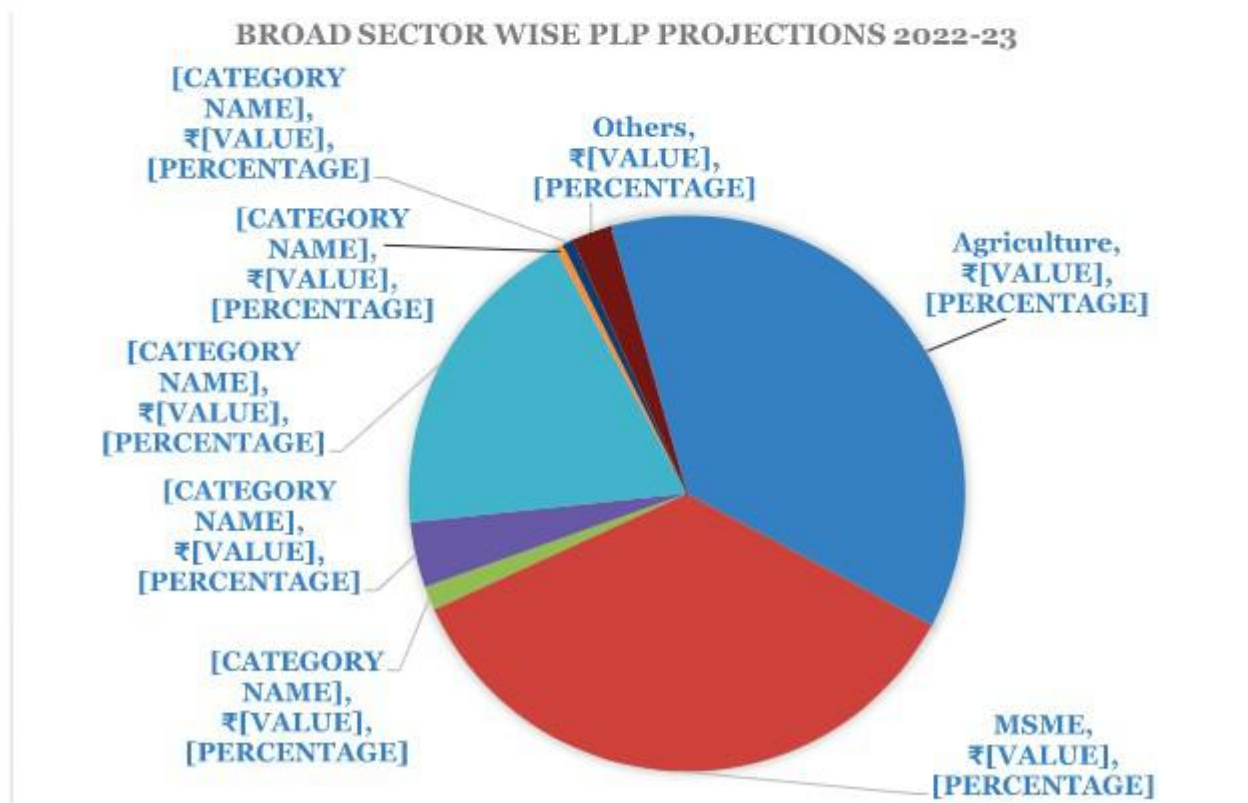
The projections for the year 2022-23 have been made after closely analysing the GLC and emerging credit needs in the district and duly taking into account of revised priority sector guideline and the priority accorded by Govt. of India. The total credit potential for 2022-23 under priority sector for the district is estimated at ₹60,989.81 lakh. While the potential for crop loans stood at ₹19,022.58 lakh, the investment credit potential is estimated as ₹3,740.36 lakh, which is about 16% of the total projected agriculture credit of ₹22762.94 lakh. The potential assessed under MSME is ₹21,510.77 lakh, the projected credit potential for Other Priority Sector including Education, Housing, Renewable Energy, Social Infrastructure and Others stood at ₹16,716.09 lakh. The projected

potential for agriculture and MSME occupy the first and second place constituting 37% and 35% of total estimated potential for credit in the district. Education, Housing, Renewable Energy, Social Infrastructure (involving bank credit) and others constitute the balance potential of 28% of the total estimated credit potential.

Appendix-A Broad Sector wise PLP Projections 2022-23

(₹ lakh)

Sr. No.	Particulars	PLP
		Projections 2022-23
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	19022.58
ii	Term Loan for agriculture and allied activities	2562.91
	Sub Total	21585.49
B	Agriculture Infrastructure	329.64
C	Ancillary activities	847.81
I	Total Agriculture (A+B+C)	22762.94
II	Micro, Small and Medium Enterprises	21510.77
III	Export Credit	846.00
IV	Education	2322.00
V	Housing	11484.00
VI	Renewable Energy	282.74
VII	Social Infrastructure involving bank credit	378.00
VIII	Credit Potential for Others	1403.35
	Total Priority Sector (I to VIII)	60989.81



Appendix-B Summary of Sector/Sub-sector- wise PLP projections 2022-23

(₹ lakh)

Sr. No.	Particulars	PLP
		Projections 2022-23
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	19022.58
ii	Water Resources	148.52
iii	Farm Mechanisation	382.90
iv	Plantation and Horticulture (including sericulture)	108.86
v	Forestry and Waste Land Development	40.05
vi	Animal Husbandry – Dairy	226.47
vii	Animal Husbandry – Poultry	658.92
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	200.75
ix	Fisheries (Marine, Inland, Brackish water)	751.10
x	Farm Credit- Other	45.36
	Sub Total	21585.49
B	Agriculture Infrastructure	
i	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	254.43
ii	Land development, Soil conservation, Watershed development	44.50
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermin composting)	30.71
	Sub Total	329.64
C	Ancillary activities	
i	Food and Agro processing	778.26
ii	Agriculture - Ancillary Activities- OTHERS	69.55
	Sub Total	847.81
I	Total Agriculture (A+B+C)	22762.94
II	Micro, Small and Medium Enterprises	
i	MSME – Working capital	5377.69
ii	MSME – Investment credit	16133.08
	Total MSME	21510.77
III	Export Credit	846.00
IV	Education	2322.00
V	Housing	11484.00
VI	Renewable Energy	282.74
VII	Social Infrastructure involving bank credit	378.00
VIII	Credit Potential for Others	1403.35
	Total Priority Sector (I to VIII)	60989.81

Major constraints and suggested action points for State Govt. and banking sector that would translate PLP into a reality are indicated below:

Successful implementation of the plan can be achieved through a well orchestrated coordinated approach with all stakeholders functioning as a team and extending necessary cooperation for

exploiting the potentials estimated under the plan and more particularly in achieving the common goal of enhancing capital formation.

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

Major thrust area remains the animal husbandry and horticulture sector where there is demand as well as large scope for market exploitation. JLGs/SHGs financing has larger scope with the coming up of NRLM/NULM as well as Make in Manipur Mission launched by Govt. of Manipur. Imphal city, being the capital city of Manipur as well as one of the fastest growing city in the North East Region, most of the business hubs are coming up in the recent few years. Banks may focus on financing these business units and increase their lending portfolio in MSME sectors.

There is considerable scope for improvement in basic rural infrastructure facilities like rural connectivity, development of markets, irrigation facility, storage godowns, extension services and training support etc. As the state government is having financial problem due to lack of state revenue, the government may take the advantage of Rural Infrastructure Development Fund (RIDF) managed by NABARD for developing the rural infrastructure of the district. Moreover, banks should try to cover the financially excluded areas of the district

In view of abundant resources and opportunities available in the district, piggery and handloom have been identified as area development plans/ schemes where financial institutions and State Govt. should play an active role for development of these activities.

To control the NPA in various sectors more FLAC be organised with a view to sensitise borrowers/customers.

District profile:

The Imphal West district of Manipur State has a geographical area of 519 sq.km. The district falls in valley area of the state known as the 'Rice Bowl' of Manipur. It is located at 24° 30' N - 25° N Latitude and 93° 15' E Longitude and situated under the agro-climatic zone III - Humid Eastern Himalayan Region & Bay island. Agriculture and allied activities is the second most important source of livelihood in the district next to 'other workers' which include those activities engaged as government servants, municipal employees, teachers, construction workers, entertainment artists, trade, commerce, business, transport, banking, etc. Mono cropping is in vogue in the area. Major crop grown in the district is paddy. Other crops include Oil Seeds, chillies, Pulses, vegetables like cabbage, cauliflower, cucumbers, peas, beans, potatoes, mushroom and fruit crops like pineapple, banana, papaya, lemon, etc. are important crops and vegetables produced in the district. The district receives moderate to high rainfall. The soil is alluvial, fertile in the river basin. The new and emerging sectors/economic activities in the district are piggery and fishery.

As per Dept. of Agriculture, Govt. of Manipur, out of the total 22055 operational holdings, 59.85 percent belongs to small and marginal farmers while remaining 26.43 percent belongs to medium and large farmers. On the other hand, small and marginal farmers are in possession of only 29.40 percent land as operational holdings while the medium and larger farmers have 31.63 percent land. Total workforce in the district accounts for 50.34 percent of the total population. Cultivators and agricultural labours together accounts for 24.85 percent of the total work force in the district that are directly dependent on agriculture for their livelihood.

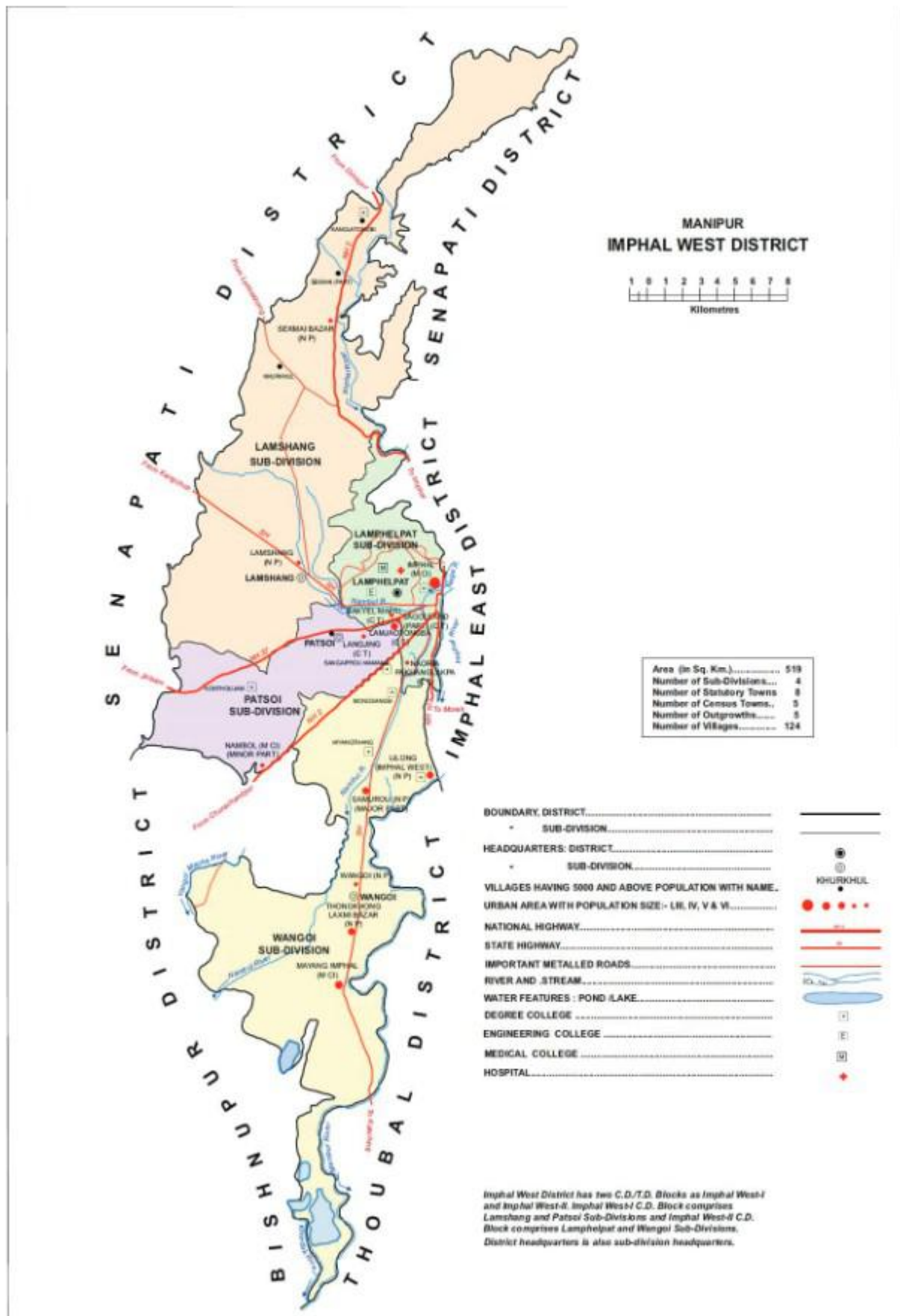
The emerging sectors/economic activities in the district are piggery, poultry and fish farming. With the new technologies being introduced by various institutions like KVK, ICAR, CAU etc., activities like piggery, poultry and fishery are having considerable scope for generation of employment in the district. Enhancing the farmers' income through diversification of existing cropping system to adoption of technologies for improving productivity and quality etc. like promotion of tree based farming with suitable fruit and fodder trees around farm ponds in fish farming, establishment of poultry unit around the horticulture farms etc. need to be encouraged.

The district has two blocks viz. Horangsabal and Wangoi. Out of 107 inhabited villages in Imphal West district in 2011, there are 4 villages in the range of 5000-9999. Population range of 2000-4999 persons has highest number of villages where as many as 36 villages i.e. 34 percent of total villages of the district. There are only 6 small sized villages of less than 200 persons. There are 4 sub divisions in the district but only two C.D. Blocks namely Imphal West-I C.D. Block with 75 inhabited villages and Imphal West -II C.D. Block having such 32 villages. The district has population of 255054 males and 262938 females in 2011 census which gives a sex ratio of 1031 females per 1000 males for the district as a whole and is among one of the few districts which have a positive sex ratio. The number and proportion of Scheduled castes population recorded for the district is 11711(6 per cent) whereas of Scheduled Tribes it is 4240(2.17 per cent). The total literacy rate for the district is 82.16 comprising of 89.45 for males and 75.04 per cent for females with male-female literacy gap of 14.41 per cent. The district has a lot of critical issues which requires urgent attention like transport & communication, lack of industries, etc. Out of the critical issues mention above, we may consider importance of National Highway No. 2 and 37 which connect the district with other states. The government have taken up various projects for improvement and expansion of both the highways and a good progress has been made. Once the road connectivity improves the credit flow to various sectors is expected to increase which directly or indirectly can change the livelihood of the people.

District Profile

District : IMPHAL WEST		State : Manipur		Division 4				
1. PHYSICAL & ADMINISTRATIVE FEATURES			2. SOIL & CLIMATE					
Total Geographical Area (Sq.km)	519	Agro-climatic Zone	Eastern Himalaya Region-Southern hills(Zone-2)					
No. of Sub Divisions	10	Climate	Moderate Sub tropical					
No. of Blocks	4	Soil Type	Acidic Soils					
No. of Villages (Inhabited)	178							
No. of Panchayats	39							
3. LAND UTILISATION [Ha]			4. RAINFALL & GROUND WATER					
Total Area Reported	51900	Rainfall [in mm]	Normal	Actual	2018-19	2019-20	2020-21	
Forest Land (Reserve + Unclassed Forest)	5700		1426.00		1296.80	1168.70	1605.60	
Area Not Available for Cultivation	220		Variation from Normal		-129	-257	180	
Permanent Pasture and Grazing Land	300	Availability of	Net annual recharge		Net annual draft		Balance	
Land under Miscellaneous Tree Crops	1945	Ground Water	NA		NA		NA	
Cultivable Wasteland	240	5. DISTRIBUTION OF LAND HOLDING						
Current Fallow	140	Classification of Holding	Holding		Area			
Other Fallow	NA		Nos.	% to Total	Ha.	% to Total		
Net Sown Area	30780	<= 1 ha	13200	59.85	6270	29.40		
Total or Gross Cropped Area	55290	>1 to <=2 ha	5830	26.43	6745	31.63		
Area Cultivated More than Once	24510	>2 ha	3025	13.72	8310	38.97		
Cropping Intensity [GCA/NSA]	179.63	Total	22055	100.00	21325	100.00		
6. WORKERS PROFILE [in '000]			7. DEMOGRAPHIC PROFILE [in '000]					
Cultivators	37.11	Category	Total	Male	Female	Rural	Urban	
Of the above, Small/Marginal Farmers	7.01	Population	517.99	235.05	262.94	195.11	322.88	
Agricultural Labourers	12.87	Scheduled Caste	16.53	8.31	8.22	11.71	4.82	
Workers engaged in Household Industries	19.92	Scheduled Tribe	24.16	11.56	12.60	4.24	19.92	
Workers engaged in Allied Agro-activities	-	Literate	392.63	205.99	186.64	139.39	253.24	
Other workers	143.49	BPL (Census 2002)	222.09	111.25	110.84	NA	NA	
8. HOUSEHOLDS			9. HOUSEHOLD AMENITIES [Nos. in '000 Households]					
Total Households (2011 Census)	111156	Having brick/stone/concrete house	31.75	Having electricity supply	96.18			
Rural Households (2011 Census)	41595	Having source of drinking water	63.72	Having independent toilets	53.80			
BPL Households (Based on FCS, Govt. of Manipur)	45001	Having access to banking services	41.00	Having radio/tv sets	71.69			
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]			11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
Villages Electrified	107	Anganwadis	537	Dispensaries	2			
Villages having Agriculture Power Supply	NA	Primary Health Centres	11	Hospitals/CHC	4			
Villages having Post Offices	33	Primary Health Sub-Centres	54	Hospital Beds	225			
Villages having Banking Facilities	107	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE						
Villages having Primary Schools	98	Fertiliser/Seed/Pesticide Outlets	NA	Agriculture Pumpssets [Nos]	685			
Villages having Primary Health Centres	11	Total N/P/K Consumption [MT]	4027	Pumpssets Energised [Nos]	745			
Villages having Potable Water Supply	107	Certified Seeds Supplied [MT]	NA	Agro Service Centres [Nos]	NA			
Villages connected with Paved Approach Roads	104	Pesticides Consumed [MT]	NA	Soil Testing Centres [Nos]	3			
13. IRRIGATION COVERAGE [Ha]			Agriculture Tractors [Nos]	32	Plantation nurseries [Nos]	2		
Total Area Available for Irrigation (NIA + Fallow)	21230.00	Power Tillers [Nos]	510	Farmers' Clubs [Nos]	50			
Irrigation Potential Created	2300.00	Threshers/Cutters [Nos]	14	Krishi Vigyan	1			
Net Irrigated Area (Total area irrigated at least once)	16380.00	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
Area irrigated by Canals / Channels	5110.00	Rural/Urban Mandi/Haat [Nos]	107	Wholesale Market [Nos]	NA			
Area irrigated by Wells	NA	Length of Pucca Road [Km]	699	Godown [Nos]	11			
Area irrigated by Tanks	150.00	Length of Railway Line [Km]	NIL	Godown Capacity [MT]	14500			
Area irrigated by Other Sources	11120.00	Public Transport Vehicle [Nos]	916	Cold Storage [Nos]	NIL			
Irrigation Potential Utilized (Gross Irrigated Area)	NA	Goods Transport Vehicle [Nos]	73	Cold Store Capacity [MT]	NIL			
15. AGRO-PROCESSING UNITS			16. AREA, PRODUCTION & YIELD OF MAJOR CROPS					
Type of Processing Activity	No of units	Cap. [MT]	Crop	2018-19		2019-20		Avg. Yield
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	18	739		Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Sugarcane (Gur/Khandsari/Sugar)	NA	NA	Paddy	42580	135800	39860	125770	3.17
Fruit (Pulp/Juice/Fruit drink)	6	682	Maize	1330	3070	1370	3340	2.37
Spices (Masala Powders/Pastes)	2	11	Potato	1350	11270	1300	11270	8.51
Dry-fruit (Cashew/Almond/Raisins)	NA	NA	Pulses	3720	3720	3780	3680	0.99
Cotton (Ginning/Spinning/Weaving)	NA	NA	Sugarcane	870	52290	870	52290	60.10
Milk (Chilling/Cooling/Processing)	NA	NA	Oilseed	3910	3450	3930	3450	0.88
Meat (Chicken/Mutton/Pork/Dryfish)	NA	NA	Wheat	280	700	280	700	2.50
Animal feed (Cattle/Poultry/Fishmeal)	1	NA	18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
17. ANIMAL POPULATION AS PER CENSUS 2019 [in '000]			Veterinary Hospitals/Dispensaries [Nos]	21	Animal Markets [Nos]	NU		
Category of animal	Total	Male	Female	Disease Diagnostic Centres [Nos]	NA	Milk Collection Centres	Nil	
Cattle - Cross bred	3.62	0.32	3.30	Artificial Insemination Centers	9	Fishermen Societies [Nos]	12	
Cattle - Indigenous	22.90	6.65	16.24	Animal Breeding Farms [Nos]	1	Fish seed farms [Nos]	3	
Buffaloes	0.57	0.14	0.43	Animal Husbandry Trng Centres [Nos]	1	Fish Markets [Nos]	NA	
Sheep - Cross bred	0.00	-	-	Dairy Cooperative Societies [Nos]	26	Poultry hatcheries [Nos]	9	
Sheep - Indigenous	0.39	-	-	Improved Fodder Farms [Nos]	1	Slaughter houses [Nos]	NA	
Goat	5.30	2.03	3.27	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY				
Pig - Cross bred	3.82	-	-	Fish	Production [MT]	4325	Per cap avail. [gm/day]	NA
Pig - Indigenous	15.92	-	-	Egg	Production [Lakh Nos]	NA	Per cap avail. [nos/p.a.]	NA
Horse/Donkey/Camel	-	-	-	Milk	Production [000 MT]	NA	Per cap avail. [gm/day]	NA
Poultry - Cross bred	-	-	-	Meat	Production [000MT]	0.69	Per cap avail. [gm/day]	NA
Poultry - Indigenous	-	-	-					

Source of not mentioned against the respective item: Item Nos. 1, 6, 7, 8 & 9 - Census 2011; Dir. of Health & Family Welfare; Item Nos. 2, 3, 5, 10, 11, 12, 13, 14, 18 & 19 - Dept. of Agr. Dir. of Fisheries, Dir. of Eco. & Stat., Electricity Dept. GoM; Item No. 4 - Dept. of Agr./Water Resources; Item No. 13 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DAC; Item Nos. 17 - Livestock 2019.



Banking profile:

The profile of banking institutions and credit scenario as on 31 March 2021 reveal that there are 59 branches of 22 commercial banks, 7 branches of Manipur Rural Bank, 1 branch of Manipur State Co-operative Bank, 5 branches of Imphal Urban Co-operative Bank and 1 branch of Manipur Women Co-operative Bank in the district. There are 32 PACS/LAMPS in the district. State Bank of India is the lead bank of the district. The outstanding deposits of the district s on 31 March 2019, 31 March 2020 and 31 March 2021 were ₹680036.17 lakh, ₹722524.96 lakh and ₹715221.96 lakh respectively. The CD Ratio as on 31 March 2019, 31 March 2020 and 31 March 2021 were 49%, 57% and 55% respectively. The ACP achievement for the year 2020-21 was ₹45223.09 lakh against the target of ₹62449.79 lakh which is 72.42 % of the target. The credit flow under Annual Credit Plan of Imphal West District for last 3 years is given below:

₹ lakh

Year	Agri & allied		Industries		Other Priority Sector		Total PSL	
	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
2018-19	12000	7851.68	18500	34303.86	12515	12801.12	43165	55227.01
2019-20	12120	3549.23	19500	20319.04	15710	9419.04	47330	33287.31
2020-21	12846	8661.55	18800	30998.42	30804	5563.12	62450	45223.09

Source: Lead Bank, Imphal West District

Under financial inclusion plan, allocation of branch -wise and year-wise target to cover all villages having population below 2000 as per RBI roadmap has been done. As on 31.03.2021, total number of BCs in the district is 97. As per report of Lead Bank Office of the district, achievement of opening of at least one savings bank account for every family under Pradhan Mantri Jan Dhan Yojana (PMJDY) has been completed for the district. As on 31 March 2021, a total of 2,80,920 accounts were opened in the district. Progress report on Social Security Schemes viz. PMSBY, PMJJBY and APY as on 31 March 2021 is 57,449, 16,990 and 5,596 respectively. During the FY 2020-21, 30 financial literacy awareness camps (FLACs) were conducted in the district by bank branches.

A total of 4,264 KCCs were sanctioned by banks in the district as on 31 March 2021. Under Pradhan Mantri Mudra Yojana, a cumulative total of 21,635 loans were sanction with outstanding limit of ₹4,264 lakh as on 31 March 2021. Out of the total MUDRA loan of 13,108 sanctioned about 9,420 are sanctioned under Sishu, 2,919 under Kishore and 769 are under Tarun.

Banking Profile

District -	Imphal West	State	Manipur	Lead Bank -	State Bank of India
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1. NETWORK & OUTREACH (As on 31/03/2021)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFCs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	22	59	4	7	48	-	1943	97	137	47239
Regional Rural Bank	1	7	2	4	1	-	2109	-	7	2334
State Coop. Bank	1	1	-	-	1	-	270	-	7	2541
Coop. Agr. & Rural Dev. Bank	-	-	-	-	-	-	-	-	-	-
Primary Agr. Coop. Society	32	-	-	-	-	-	-	-	-	-
Others	2	6	-	-	6	-	-	-	-	-
All Agencies	58	73	6	11	56		4322	97	151	52114

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs.lakh]				
	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)
Commercial Banks						615489.74	664732.70	661364.67	7.45	92.00
Regional Rural Bank						11690.11	12643.28	13846.71	18.45	1.75
Cooperative Banks						52856.32	45148.98	40010.58	-24.30	6.25
Other						-	-	-	-	-
All Agencies						680036.17	722524.96	715221.96	5.17	100.00

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [Rs.lakh]				
	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)
Commercial Banks						312946.25	366876.59	389481.90	24.46	97.24
Regional Rural Bank						4962.69	5185.82	6373.10	28.42	1.59
Cooperative Banks						13992.55	14652.39	4666.83	-66.65	1.17
Others						-	-	-	-	-
All Agencies						331901.49	386714.80	400521.83	20.67	100.00

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-19	31-Mar-20	31-Mar-21
Commercial Banks	51	60	59
Regional Rural Bank	42	44	50
Cooperative Banks	26	28	10
Others	-	-	-
All Agencies	49	57	55

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

Agency	During 2020-21		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	-	-	-	-
Regional Rural Bank	-	-	-	-
Cooperative Banks	-	-	-	-
Others	-	-	-	-
All Agencies	63312	-	280920	-

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2021)

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	-	-	-	-	-	-	-	-	-	-
Regional Rural Bank	-	-	-	-	-	-	-	-	-	-
Cooperative Banks	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	-	-	-	-	-	-	-	-	-	-

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2018-19			2019-20			2020-21			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	40258.00	52336.40	130.00	43218.00	30619.82	70.85	59887.93	42030.79	70.18	90.34
Regional Rural Bank	1035.00	1251.66	120.93	1282.00	1104.92	86.19	1321.86	2650.35	200.50	135.87
Cooperative Banks	778.00	796.60	102.39	1210.00	672.67	55.59	1240.00	541.95	43.71	67.23
Others	1094.00	842.35	77.00	1620.00	889.90	54.93	-	-	-	-
All Agencies	43165.00	55227.01	127.94	47330.00	33287.31	70.33	62449.79	45223.09	72.42	90.23

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2018-19			2019-20			2020-21			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	-	-	-	-	-	-	-	-	-	-
Term Loan (Agr)	-	-	-	-	-	-	-	-	-	-
Total Agri. Credit	12000.00	7989.53	66.58	12120.00	3549.23	29.28	12845.80	8661.55	67.43	54.43
Non-Farm Sector	18253.00	34413.36	188.54	19500.00	20319.04	104.20	18800.00	30998.42	164.89	152.54
Other Priority Sector	12912.00	12824.12	99.32	15710.00	9419.04	59.96	30803.99	5563.12	18.06	59.11
Total Priority Sector	43165.00	55227.01	127.94	47330.00	33287.31	70.33	62449.79	45223.09	72.42	90.23

9. RECOVERY POSITION

Agency	2018-19			2019-20			2020-21			Average Rec. [%] in last 3 years
	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	Demand [Rs.lakh]	Recovery [Rs. lakh]	Recovery [%]	Demand [Rs.lakh]	Recovery [Rs.lakh]	Recovery [%]	
Commercial Banks	3274.83	1589.31	48.53	6645.41	3205.15	48.23	-	-	-	48.38
Regional Rural Bank	-	-	-	-	-	-	-	-	-	-
Cooperative Banks	1826.57	608.70	33.32	584.64	275.44	47.11	-	-	-	40.22
Others	-	-	-	4848.60	762.22	15.72	-	-	-	-
All Agencies	5101.40	2198.01	43.09	12078.65	4242.81	35.13	-	-	-	39.11

Source: Lead Bank & SLBC

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP

The objectives of PLP are

To enable the various organizations involved in the process of rural development in directing their efforts in a planned manner, in accordance with the potentials available for exploitation.

To enable optimum utilization of scarce financial resources (specifically bank credit) by channelling the same into sectors with growth potential.

To assess the gaps in infrastructure support which need to be taken care for exploiting the potentials and prioritise resource requirement for the purpose.

Methodology

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

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

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

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

S. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other.

S. No.	Sector	Methodology of estimation of credit potential
		<p>Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; Study the cropping pattern Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.</p>
2	Water Resources	<p>MI potential is the area that can be brought under irrigation by ground and surface water; Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.</p>
3	Farm Mechanisation	<p>The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; Adjustment of tractor potential with land holdings Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc</p>
4	Plantation and Horticulture	<p>Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; Feasibility and possibility of shifting from food crops to plantation crops; Estimation of replanting by taking into account approximate economic life of a few plantation crops Estimation of potential for rejuvenation of existing plantation</p>

S. No.	Sector	Methodology of estimation of credit potential
5	Animal Husbandry – Dairy	<p>Collection of data on number of milch animals as per the latest census</p> <p>Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows;</p> <p>1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the numbers of animals so arrived are assumed to be animals available for bank finance.</p>

Utility

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

1	Bankers	<ul style="list-style-type: none"> i. Provides inputs/information on Exploitable potential vis-a-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	Government Agencies/ Departments	<ul style="list-style-type: none"> i. Developmental infrastructure required to support credit flow for tapping the exploitable potential ii. Other support required to increase credit flow iii. Identification of sectors for Government sponsored programme
3	Individual/ Business entities	<ul style="list-style-type: none"> i. Private investment opportunities available in each sector ii. Commercial infrastructure iii. Information on various schemes of Govt & Banks.

Limitations and constraints

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

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

Chapter 1 **Important Policies and Developments**

1.1 Policy Initiatives - Government of India

The following 6 Pillars were highlighted in the first ever digital Budget 2021-22 presented by Hon'ble Union Minister of Finance & Corporate Affairs, GoI:

- ❖ Health and Wellbeing
- ❖ Physical & Financial Capital and Infrastructure
- ❖ Inclusive Development for Aspirational India
- ❖ Reinvigorating Human Capital
- ❖ Innovation and R&D
- ❖ Minimum Government and Maximum Governance

1.1.1 Following important announcements were made in the Union Budget 2021-22 for agriculture and farmers' welfare:

- i. The target for agricultural credit enhanced to Rs.16.5 lakh crore for higher credit availability to farmers and agriculture & allied sectors; Animal husbandry, dairy & fisheries to be the focus areas
- ii. Rural Infrastructure Development Fund to be enhanced to Rs.40,000 crore from Rs.30,000 crore.
- iii. Water conservation commitment stands enhanced as the Micro Irrigation Fund corpus has been increased to Rs.10,000 crore via NABARD.
- iv. SWAMITVA Scheme to be extended to all States/UTs and 1.80 lakh property owners in 1,241 villages have already been provided cards.
- v. 'Operation Green Scheme' to be extended to 22 perishable products, to boost value addition in agriculture & allied products.
- vi. 1,000 more mandis to be integrated with e-NAM to bring transparency and competitiveness.
- vii. APMCs to get access to the Agriculture Infrastructure Funds for augmenting infrastructure facilities.
- viii. Setting up a multi-purpose seaweed park in Tamil Nadu proposed to help leverage country's vast ocean resources and R&D capabilities.

Proposals relating to Fisheries sector:

- i. Investments to develop marine and inland modern fishing harbours and fish landing centres.
- ii. 5 major fishing harbours in Kochi, Chennai, Visakhapatnam, Paradip and Petuaghat to be developed as hubs of economic activity.
- iii. Multipurpose Seaweed Park in Tamil Nadu to promote seaweed cultivation.

Tax Proposals on Agriculture Products:

- i. Custom duty on cotton increased to 10% and on raw silk and silk yarn from 10% to 15%.
- ii. Withdrawal of end-use based concession on denatured ethyl alcohol.
- iii. Agriculture Infrastructure and Development Cess (AIDC) on a small number of items.

Achievements and Milestones during the COVID-19 pandemic

• Pradhan Mantri Garib Kalyan Yojana (PMGKY):

- Valued at **Rs.2.76 lakh crore**
- Free food grain to **80 crore people**
- Free cooking gas for **8 crore families**
- Direct cash to over **40 crore farmers, women, elderly, the poor and the needy**

• Aatma Nirbhar Bharat package (ANB 1.0):

- Estimated at **Rs.23 lakh crore** – more than **10% of GDP**

- PMGKY, three ANB packages (ANB 1.0, 2.0 and 3.0), and announcements made later were like **5 mini-budgets** in themselves
- **Rs.27.1 lakh crore** worth of financial impact of all three ANB packages including RBI's measures – amounting to **more than 13% of GDP**

● **Structural reforms:**

- One Nation One Ration Card
- Agriculture and Labour Reforms
- Redefinition of MSMEs
- Commercialisation of the Mineral Sector
- Privatisation of Public Sector Undertakings
- Production Linked Incentive (PLI) Scheme
- 2 Made-in-India vaccines – medically safeguarding citizens of India and those of 100 plus countries against COVID-19 & 2 or more new vaccines expected soon

1.1.2 Measures initiated by Govt. of India to mitigate farmers' distress during COVID-19

The worldwide outbreak of Covid-19 has posed a severe threat to human health and to the economy at large and disrupted agriculture supply chain. The various mitigating measures initiated to ensure a sustainable food system are described as under:

1. NABARD extended additional re-finance support of Rs.30,000 crore, in addition to Rs.90,000 already being provided, for meeting crop loan requirement of Rural Cooperative Banks and RRBs.
2. Rs.2 lakh crore credit boost to 2.5 crore farmers under Kisan Credit Card Scheme.
3. Rs.1 lakh crore under Agri Infrastructure Fund for creation of farm-gate infrastructure for farmers.
4. Rs.10,000 crore towards the scheme for Formalisation of Micro Food Enterprises (MFE) to be implemented over a period of five years from 2020-21 to 2024-25.
5. Rs.20,000 crore for fishermen through Pradhan Mantri Matsya Sampada Yojana (PMMSY). Rs.11,000 crore for activities in Marine, Inland fisheries and Aquaculture along with Rs.9000 crore for Infrastructure i.e. Fishing Harbours, Cold chain, Markets, etc.
6. To support private investment in Dairy Processing, value addition and cattle feed infrastructure, an Animal Husbandry Infrastructure Development Fund (AHIDF) of Rs.15,000 crore was set up.
7. 10,00,000 ha to be covered under Herbal cultivation in next two years with outlay of Rs.4,000 crore to lead to Rs.5,000 crore income generation for farmers.
8. "Operation Greens" run by Ministry of Food Processing Industries (MOFPI) will be extended from Tomatoes, Onion and Potatoes (TOP) to ALL fruit and vegetables. 50% subsidy on transportation from surplus to deficient markets and 50% subsidy on storage, including cold storages, to be provided. This will lead to better price realisation to farmers, reduced wastages and affordability of products for consumers.
9. Rs.65,000 crore to be provided to ensure increased supply of fertilizers to farmers to enable timely availability of fertilisers in the upcoming crop season.
10. The GoI, launched the Pradhan Mantri Garib Kalyan Yojana (PMGKY) for ensuring food security through public distribution system, direct benefit transfers to widows, pensioners and women.
11. Besides, the cash support, for better price realisation on farmers' produce during the ongoing pandemic, GoI has substantially increased the MSP vis-à-vis the cost of cultivation and enhanced the number of commodities to be procured through the state agencies.

1.1.3 "One-Product One-District Initiative" for better marketing and export in the Horticulture sector

The Hon'ble Union Finance Minister, in the budget for 2020-21 announced the 'One-Product One-District (ODOP) initiative 'for better marketing and export of horticulture crops' and to foster coordinated development for enhancement of income of farmers. The scheme was extended for the financial year 2021-22.

The focusing of one product in each district will help to transform local products through branding and marketing. The scheme envisages strengthening backward and forward linkages through provision of common facilities, incubation centers, training, research and development (R&D), branding and marketing. One District One Product (ODOP) initiative is operationally merged with 'Districts as Export Hub' initiative and is being implemented by Directorate General of Foreign Trade (DGFT), Department of Commerce, with Department for Promotion of Industry and Internal Trade (DPIIT) as a major stakeholder.

1.1.4 SWAMITVA (Survey of Villages and Mapping with Improved Technology in Village Areas)

SVAMITVA, a Central Sector scheme was launched by Hon'ble Prime Minister of India on National Panchayat Day i.e. 24th April 2020. The Ministry of Panchayati Raj (MoPR) is the Nodal Ministry for implementation of the scheme. In the States, the Revenue Department / Land Records Department will be the Nodal Department and shall carry out the scheme with support of State Panchayati Raj Department. The scheme aims to provide an integrated property validation solution for rural India. The demarcation of rural abadi areas would be done using Drone Surveying technology through Survey of India.

Objectives

The scheme envisages mapping the land parcels in rural inhabited area using Drone technology and Continuously Operating Reference Station (CORS). The survey will be done across the country in a phased manner over the period 2020 -2025. This would provide the 'record of rights' to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Banks.

A provision of Rs.200 crores has been made for the scheme in the budget 2021 and 16 States will be covered targeting 2.30 lakh villages. The Pilot phase of SVAMITVA had been approved with a Budget Outlay of Rs.79.65 crore. During the Pilot Phase, the scheme is being implemented in 9 States viz. Uttar Pradesh, Uttarakhand, Madhya Pradesh, Haryana, Maharashtra, Karnataka, Punjab, Rajasthan and Andhra Pradesh

(For details visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.2 Policy Initiatives – Reserve Bank of India

The following major initiatives have been taken by the RBI:

- Instructions were issued to all Commercial Banks, Regional Rural Banks, Small Finance Banks, Urban Cooperative Banks, State Cooperative Banks, DCCBs, NBFCs on COVID 19 Regulatory Package – Asset Classification and Provisioning to relax repayment pressure and improving access to working capital by mitigating the burden of debt servicing, prevent the transmission of financial stress to the real economy, and ensure continuity of viable businesses and households. The detailed instructions with regard to asset classification and provisioning were issued by RBI, vide circular dated 17 April 2020 and 23 May 2020, respectively.
- In the wake of the nationwide lockdown due to outbreak of COVID -19 pandemic and the resultant restrictions imposed on movement of people, many farmers were not able to travel to bank branches for payment of their short term crop loan dues. Instructions were issued to all Public and Private Sector Scheduled Commercial Banks to extend the benefit of IS of 2% and PRI of 3% for short term crop loans upto Rs.3 lakh to farmers whose accounts had become due or shall become due between March 1, 2020 and May 31, 2020, vide circular dated 21 April 2020.
- The Reserve Bank had made recommendations on the required financial parameters with sector specific benchmark ranges for such parameters to be factored in the resolution plans and accordingly, set up an Expert Committee with Shri K. V. Kamath as the Chairperson. The

Expert Committee submitted its recommendations to RBI on September 2020. Accordingly, all lending institutions shall mandatorily consider the key ratios while finalizing the resolution plans in respect of eligible borrowers vide circular dated 07 September 2020.

- RBI extended Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Loans for Agriculture including Animal Husbandry, Dairy and Fisheries for extended period up to 31 August 2020 on account of Covid-19, vide circular dated 4 June 2020.
- Master circular on Deendayal Antyodaya Yojana and National Rural Livelihoods Mission (DAY-NRLM) was suitably updated by incorporating the modifications, vide circular dated 18 September 2020.
- Government of India (GoI), vide Gazette Notification S.O. 2119 (E) dated June 26, 2020, notified new criteria for classifying the enterprises as Micro, Small and Medium enterprises. The new criteria are classification of enterprises, composite criteria of investment and turnover for classification, Calculation of investment in plant and machinery or equipment and Calculation of turnover. This will come into effect from July 1, 2020, vide circular dated 02 July 2020.
- In view of the continued need to support the viable MSME entities on account of fallout of COVID-19 and to align these guidelines with the Resolution Framework for COVID-19 related Stress announced for other advances, RBI decided to extend the scheme i.e., existing loans to MSMEs classified as 'standard' to be restructured without a downgrade in the asset classification, vide circular dated 06 August 2020.
(For details visit <https://www.nabard.org/plpguide.aspx?id=698&cid=698>)

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 the agriculture sector, NABARD provided refinance to the Cooperative Banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of Rs.14,481.50 crore was allocated for the year 2020-21.

1.3.2 Short-Term Refinance

Short Term Cooperative Rural Credit - STCRC (Refinance) Fund was set up in NABARD in 2008-09 to provide Short Term refinance to Cooperatives for their crop loans. The allocation for the year 2020-21 was Rs. 44,644.50 crore.

Short Term RRB (Refinance) Fund was set up in NABARD in 2012-13 to provide Short Term refinance to RRBs for their crop loans. The allocation for the year 2020-21 is Rs. 9,921 crore.

Initiatives taken during the year (2020-21)

- Disbursement of Rs.25,500 crore was made under Special Liquidity Facility (SLF-1) to Cooperative Banks, RRBs and NBFCs (Rs.16,800 crore to Cooperative Banks, Rs.6,700 crore to RRBs and Rs.2,000 crore to NBFCs) for unhindered flow of credit to banks and farmers in the wake of the lockdown due to COVID-19 pandemic.
- Additional SLF of Rs.1,567 crore was provided to NBFCs/ NBFC-MFIs with asset size less than Rs.500 crore.
- SLF to SCARDBs of Rs.783 crore was provided as front ended liquidity support from NABARD's own funds.
- Allocation of 25% of STRRB and LTRCF was made to aspirational and credit starved districts.
- Preliminary eligibility criteria for RRBs for availing refinance was revised and set on the basis of internal risk rating by NABARD.

1.3.3 Special Refinance Schemes - To address the issue of reverse migration, give boost to the agriculture & rural sector and income generating activities and focus on health and hygiene, NABARD introduced following special refinance schemes at concessional rates to eligible financial institutions:

- i. PACSs as Multi Service Centers (MSCs)** - NABARD introduced Special refinance scheme to saturate all the potential PACS for conversion as Multi Service Centres, over a period of three years commencing from the year 2020-21. The scheme intends to develop all the potential PACS as Multi Service Centres (MSCs) over a period of three years commencing from the year 2020-2021 by providing concessional refinance to StCBs at 3% to support PACS to create quality infrastructure (capital assets) and increase their business portfolio in tune with needs of members. Under this line of credit, NABARD has envisaged transformation of 35,000 PACS in three years commencing with the transformation of 5,000 PACS in FY21. During 2020-21, 3055 PACS were given in-principle sanction by NABARD with estimated Project cost of Rs.1,760.82 crore and estimated loan of Rs.1,568 crore.
- ii. Scheme for beneficiaries of Watershed and Wadi project areas** - The objectives of the scheme are to promote sustainable economic activities, livelihood and employment opportunities for the beneficiaries in NABARD supported watershed and wadi project areas by encouraging banks to lend at concessional rate to these beneficiaries to address the issue of rural migration and to give boost to the agriculture and rural sector in the post COVID era. Refinance is available to all the eligible banks/FIs at 3% for maximum period of 5 years. The ultimate lending rate to be charged by banks/FIs under the scheme is revised as 06 months MCLR+1% or EBLR+2.5%, whichever is lower. NABARD has earmarked refinance amount of Rs.5,000 crore during 2020-21 to 2022-23. During FY 2020-21, refinance of Rs.126.80 crore has been disbursed under this product.
- iii. Scheme for promoting Micro Food Processing Activities** - The objective of the scheme is to encourage banks to lend micro-food processing activities and create sustainable livelihood and employment opportunities for rural youth as well as reverse migrants due to COVID-19 pandemic in the rural areas. The scheme also envisages modernization and enhancing the competitiveness of the existing individual micro enterprises and ensure their transition to formal sector in rural areas. The refinance scheme will give fillip to the recently launched “PM Scheme for Formalisation of Micro Food Processing Enterprises (PM FME)” under Aatmanirbhar Bharat Abhiyan by MoFPI, GoI. Concessional refinance at 4% is available to eligible financial institutions viz., commercial banks, SFBs, StCBs, RRBs and NABARD Subsidiaries.
- iv. Special refinance scheme on Water, Sanitation and Hygiene (WASH)** - A Model Refinance Scheme on WASH activities has been prepared keeping in view the need to protect human health during infectious disease outbreaks, especially in the times of on-going COVID-19 pandemic. WASH has been conceptualized by NABARD to enable banks to provide credit to entrepreneurs for building social infrastructure relating to drinking water facilities, sanitation facilities including construction/ refurbishment of household toilets and health care facilities.
- v. Extension of interest subvention benefits for extended period from March 2020 to 31 August 2020 and from March 2021 to June 2021**
- vi. COVID-19 deferment of loan instalments for client borrowers of NABARD.**
- vii. KCC Saturation Drive to cover PM Kisan Samman Scheme beneficiaries who do not possess Kisan Credit Cards** - Department of Agriculture, Cooperation and Farmers’ Welfare, Ministry of Agriculture and Farmers’ Welfare, Govt. of India, has launched a campaign from 08.02.2020 to cover all PM Kisan Samman Scheme beneficiaries under Kisan Credit Cards. Adequate publicity and awareness campaigns were conducted to ensure maximum coverage. Phase-II of KCC Saturation- As a part of the Atmanirbhar Bharat Package, the Government has announced to cover 2.5 crore farmers under the Kisan Credit Card (KCC) scheme with a credit boost of Rs.2 lakh crore through a

special saturation drive. Department of Animal Husbandry and Dairying, Govt. of India also decided to simultaneously launch a special drive to provide KCC to 1.5 crore dairy farmers belonging to milk unions and milk producing companies and 1 crore fish farmers. As a result of concerted and sustained efforts by Cooperative Banks and RRBs in this direction of providing access to concessional credit to the farmers, the progress during the year is as under:

Phase	No. of KCCs (Lakh)	Limits sanctioned (Rs. Crore)
I	12.58	8,499.86
II (As on 31.05.2021)	58.56	47,685.68

Viii Government Sponsored Programmes with Bank Credit - The Administrative approval conveying the continuation of the followings subsidy schemes for 2020-21 (**till 30 June 2021**) has been received from the GoI:

- Agri Clinics and Agri Business Centers Scheme (ACABC).
- National Livestock Mission for Entrepreneurship Development & Employment Generation (EDEG), component of National Livestock Mission, Poultry Venture Capital Fund (PVCF), Integrated Development of Small Ruminants and Rabbit (IDSRR), Pig Development (PD), Salvaging and Rearing of Male Buffalo Calves (SRMBC), Effective Animal Waste Management, Construction of Storage Facility for Feed and Fodder.
- **Revised AMI sub scheme of ISAM** - Communication from GoI regarding continuation of the scheme during 2021-22 is awaited.

1.3.4 Rural Infrastructure Development Fund (RIDF)

The major policy changes and initiatives during 2020-21 were as under:

1. The corpus under RIDF was increased from Rs. 30,000 crore to Rs. 40,000 crore, as announced in Union Budget 2021-22.
2. Total sanctions of Rs. 34,830 crore and disbursements of Rs. 29,193 crore were made during the year to various State/UT Governments.
3. Normative Allocation parameters for state-wise sanctions, under RIDF, were fine-tuned to include rural poverty and per capita priority sector credit flow.
4. The phasing of projects sanctioned under RIDF XX and XXI was extended up to 30 September 2021 and reimbursement of expenditure was allowed upto 31 December 2021.
5. To ensure better quality control and supervision through specialised agencies, the expenses on account of Quality Control/PMC/Supervisory Charges/Third Party Monitoring are considered under RIDF upto a maximum of 2% of eligible project cost, wherever an external agency is engaged by the State Government.
6. A dedicated Web-portal and Mobile App for digitization of RIDF operations and real time monitoring of projects was launched.
7. A corporate film on completion of 25 years of RIDF was launched during the year.
- 8.
9. **Important Funds:**

A. Micro Irrigation Fund (MIF)

MIF with a corpus of Rs.5000 crore was operationalized in NABARD in 2019-20 with the Ministry of Agriculture and Farmers Welfare (MoA&FW), GoI being the Nodal Ministry. The fund was fully utilised and the GoI announced additional allocation of Rs.5,000 crore in the Union Budget for 2021-22.

- MIF facilitated State Govts'. efforts in mobilizing additional resources and incentivizing its adoption beyond provisions of Pradhan Mantri Krishi Sinchayee Yojana - Per Drop More Crop.
- During 2020-21, loan amount of Rs.1128.60 crore was sanctioned and Rs.1827.47 crore was released. As on 31 March 2021, the cumulative loan sanctioned and released under MIF was Rs. 3970.17 crore and Rs.1827.47 crore, respectively.

B. Long Term Irrigation Fund (LTIF)

LTIF was operationalized in NABARD in 2016-17 for fast tracking completion of 99 identified Medium and Major Irrigation projects. Under LTIF, NABARD provides loan towards Central Share as well as State Share. During 2020-21, loan amount of Rs.2,461.84 crore was sanctioned and Rs.7,761.20 crore was released. As on 31 March 2021, the cumulative loan sanctioned and released stood at Rs.84,326.60 crore and Rs.52,479.71 crore, respectively.

C. Pradhan Mantri Aawas Yojna - Grameen (PMAY-G)

- PMAY-G aims at providing a pucca house, with basic amenities, to all households / households living in kutchra and dilapidated houses, by 2022. Under the scheme, NABARD has extended loan towards part funding of Central Share.
- Under PMAY-G, 2.95 crore houses (1 crore in Phase-I and 1.95 crore in Phase-II) are targeted to be constructed from 2016-17 to 2021-22.
- During 2020-21, loan amount of Rs. 20,000.00 crore was sanctioned and Rs.19999.80 crore was released towards part funding of Central share under PMAY-G. As on 31 March 2021, the cumulative loan sanctioned and released under PMAY-G stood at Rs.61,975.00 crore and Rs.48,819.03 crore, respectively.

D. Swachh Bharat Mission-Gramin (SBM-G)

- SBM-G was launched by Govt. of India on 2nd October 2014 with the goal to achieve universal sanitation coverage in rural areas. Under the scheme, NABARD extended loan during 2018-19 to 2019-20 towards part funding of Central Share.
- The cumulative sanction and disbursement as on 31 March 2020 under SBM-G stood at Rs. 15,000 crore and Rs. 12,298.20 crore, respectively.
- During 2018-19 and 2019-20, total 3.29 crore household toilets (2.23 crore in 2018-19 and 1.06 crore during 2019-20) were constructed (*Source – MoJS, GoI*).

E. Rural Infrastructure Assistance to State Governments (RIAS)

NABARD launched a new product “Rural Infrastructure Assistance to State Governments (RIAS)”, with an initial corpus of Rs. 15000 crore. Under RIAS, NABARD will provide financial assistance to State Governments in Eastern Region, for creating infrastructure that supports rural livelihoods, hinging on 5-J approach – Jan (Human being), Jal (Water), Jameen (Land), Janwar (Livestock) & Jungle (Forest).

1.3.5 Initiatives on micro Finance

- **Revision of grant support to JLGPIs:** To incentivise promotion of JLGs, the grant assistance to JLGPIs was enhanced from Rs.2,000/- to Rs.4,000/- per JLG.
- **MEDP/LEDP:** To strengthen NABARD’s efforts at skilling SHG members, the grant assistance was enhanced for MEDPs to Rs. 1.00 lakh and for LEDPs to Rs. 8.80 lakh (Farm Sector) and to Rs. 7.15 lakh (Off Farm Sector).
- For 2020-21, the number of MEDPs has tripled and LEDPs doubled from previous year to augment supply for skills required for rural employment.
- **NABFINS as JLGPI:** NABFINS was sanctioned a pilot project as a JLGPI in five States of Assam, Chhattisgarh, Madhya Pradesh, Maharashtra and Jharkhand for a period of three years.
- **MY PAD MY RIGHT:** NABFOUNDATION, through LEDP channel, was sanctioned the Project ‘My Pad My Right’ for Rs.1.99 crore for sanitary pad making machine for producing/marketing the pads to provide livelihood opportunities to SHGs and improve menstrual hygiene of rural women. During 2020-21, an amount of Rs.1.59 crore has been utilized and machines have been installed in 33 districts.
- **EShakti:** As on 31 March 2021, the project was being implemented in 281 districts. The data pertaining to 12.33 lakh SHGs (140.91 lakh members in 1.67 lakh villages was on-boarded to EShakti portal). From 2021-22, the project will be implemented in 130 districts of 16 States/UTs for a focused approach to reduce the credit gap. EShakti portal was used for sending 40 lakh health advisory SMS to SHG members and during the pandemic, the SHGs were also engaged for making face masks, hand sanitizers, PPE kits, etc. for earning additional income.

1.3.6 Financial Inclusion

Availability of financial support for Standard Schemes under FIF: Financial support for the following activities was available from NABARD:-

Financial Literacy:

- Financial and Digital Literacy Camps, Financial Literacy Centres, Reimbursement of Examination fee of BC/BF, Mobile Demo Vans and Financial Literacy Centres (FLCs).
- Opening Kiosk Outlets in unbanked villages of North Eastern (NER) States.
- Setting up of Centre for Financial Literacy (CFL)

Banking Technology:

- Deployment of microATM and PoS/mPoS devices, for on-boarding to BHIM UPI Platform, for on-boarding to Public Financial Management System, Implementing Green PIN facility at ATMs and/or microATMs for RuPay Kisan Card activation and On-boarding to Bharat Bill Payment System (BBPS).

Regulatory requirements:

- On-boarding to Central KYC Registry (CKYCR) and Support to obtain AUA/KUA membership of UIDAI.

Connectivity and Power Infrastructure:

- V-SATs deployment in SFDs, Mobile signal boosters' deployment in SFDs and Solar panel/UPS deployment in SFDs.

New initiatives taken during the year 2020-21:

- i. Green PIN facility at ATMs and/or microATMs for RuPay Kisan Card activation was launched under which one-time implementation and application development cost for enabling Green PIN facility is reimbursed.
- ii. Scaling up of the Centre for Financial Literacy (CFL) Project (a Pilot Project of Reserve Bank of India) to 200 CFLs which envisages one CFL per 3 blocks.
- iii. Support for on-boarding to Bharat Bill Payment System (BBPS) was launched to encourage banks to give rural customers benefits of online bill payments. One time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) will be reimbursed.
- iv. Support extended to RCBs, in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States through BCs for providing comprehensive financial services in unbanked villages with population less than 500.
- v. The support for components under connectivity and power infrastructure schemes viz. VSAT deployment, Mobile Signal Boosters deployed and solar power unit / UPS deployment has been extended to all districts.

1.3.7 Farm Sector Policy – Important Initiatives

I. Sustainable livelihood & NRM- Watershed and Tribal development Project

- i. 101 new watershed projects were sanctioned, covering an area of 1 lakh ha and an amount of Rs.90.42 crore was disbursed.
- ii. A separate web portal and mobile 'app' was developed for uploading data on watershed projects.
- iii. 103 KfW Soil projects viz. SEWOH II & III (One World, No Hunger) were under implementation in 5 States.
- iv. An in-house Remote Sensing Cell was established to strengthen the monitoring of watershed projects at NABARD, HO and 39 on-going WDF projects were hosted on the NABARD Bhuvan portal.
- v. Under Tribal Development Programme, 51 projects were sanctioned. Out of the financial target of Rs.108.00 crore, an amount of Rs.93.08 crore was disbursed.

- vi. 04 agri-allied (non-wadi based) TDF projects were sanctioned in Chhattisgarh (apiculture), Tamil Nadu (animal husbandry), Telangana (micro-enterprise development) and West Bengal (pig and goat rearing) under Tribal Development Fund.
- vii. The exercise of GIS mapping of wadi projects was taken up with the support of GIZ.

II. FPO Promotion

- i. An amount of Rs.4.06 crore has been utilised under PODF. Under PODF-ID, an amount of Rs.68.25 crore has been utilised during the year.
- ii. Under Central Sector Scheme on Formation and Promotion of 10,000 FPOs, NABARD has sanctioned 655 FPOs as against the target of 600 FPOs and 257 CBBOs have been empanelled.
- iii. BIRD, Lucknow as the Nodal Training Institute for Central Sector Scheme on FPOs developed 5 basic training modules for FPOs and other stakeholders.
- iv. Steps have been initiated to set up a Credit Guarantee Fund of Rs.1000 crore with matching contributions from GoI and NABARD under NABSANRAKSHAN, a subsidiary of NABARD.

III. FSPF – Innovations & Technology Transfer

Under Farm Sector Promotion Fund (FSPF), an amount of Rs.17.67 crore was disbursed during 2020-21, as against the budget of Rs.22.00 crore. Developmental pilots for improving farmers' income and for augmenting capacity building, etc. under Beekeeping, Horticulture, Medicinal plants, Livestock, etc. were the major areas supported under FSPF during the year.

IV. Fostering Partnership

- i. NABARD entered into an MOU with APEDA for promotion of agri exports. The potential of FPOs will be leveraged for encouraging exports.
- ii. Grant assistance to MCCIA, Pune was sanctioned for establishing Agriculture Export Facilitation Centre (AEFC) which shall function as a 'One Stop Centre' for agri export services and capacity building of farmers in traceability, Good Agriculture Practices, etc.
- iii. NABARD entered into an MoU with ICAR to collaborate in facilitating action research and up-scaling of various technologies / innovative farming models developed by ICAR, including successful climate resilient sustainable farming models and integrated / high-tech farming practices in participatory mode, through adapting research on watershed platform.

V. Climate Action

- i. Under climate change initiatives, NABARD has released an amount of Rs.135.07 crore under the three funding mechanisms viz. Adaptation Fund (AF), Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC).
- ii. Under Climate Change Fund (CCF), an amount of Rs.0.97 crore was disbursed, for activities like co-sponsorship towards World Sustainable Development Summit 2021, installation of Customized Automated Weather Stations in Nagaland, etc.
- iii. Developed a Web Portal and Mobile App, for digitization of all data/information pertaining to physical & financial progress, monitoring observations along with photos of pre & post development scenarios in Climate Change adaptation /mitigation projects.

VI. COVID-19 Initiatives

- i. Status notes on major agri-allied sectors were prepared viz. Horticulture, Fisheries, Animal Husbandry and Water Resources.
- ii. Out of box solutions were provided by FPOs promoted by NABARD to restore disrupted supply chain using digital technologies, adoption of farm to home delivery mechanism, ensuring timely supply of critical inputs to farmer members, extending helping hand to migrant labour and sanitary workers, etc.

1.3.8 Off Farm Sector Initiatives

1. Initiatives during COVID-19

- A mega project on “Rapid Reskilling and Quick Employment for 10,000 Reverse Migrants” was supported in Uttar Pradesh (Raebareli, Gorakhpur, Mirzapur, Maharajganj and Allahabad), Bihar (Muzaffarpur, Vaishali, Rohtas and Gaya) and Jharkhand (Hazaribagh).
 - NABARD collaborated with NSDC affiliated training institutes for capacity building of rural youth in new age skills like Mechatronics, Arc welding, Refrigeration, etc.
 - NABARD supported projects for training rural women in the manufacturing of face masks and PPE kits that were in much demand to adhere to the Covid-19 protocols.
 - NABARD partnered with CSR corporates like Ambuja Cement Foundation, Lupin Human Welfare and Research Foundation, ‘TATA Strive’ to provide capacity building of rural youth with skills and linking them with placement or self-employment.
 - NABARD supported online training programmes to build capacity, develop entrepreneurship as well as to connect the producers to the markets.
 - Revolving Fund Assistance of Rs.5 lakh each to 22 registered OFPOs for restarting their business activities impacted by COVID 19 was provided.
2. The rural mart scheme was revised to permit purchase of mobile vans by PACS and Producer Organisations to serve as mobile rural marts.
 3. Virtual B2B Exhibition was organised for OFPOs to provide opportunities to rural producers to bring their products closer to the users.
 4. Rural/Agri business Incubation Centres - As on date, NABARD has supported 7 Rural/Agri Business Incubation Centres with total financial support of Rs.63.29 crore. These 7 centres will provide direct and indirect benefit to about 22 lakh farmers.
 5. Catalytic Capital Fund (CCF) – To support start-ups in farm and non-farm sector in the stage of ‘Valley of Death’, NABARD sanctioned Rs.1.00 crore to MABIF, a NABARD supported RBIC and Rs.5.00 crore to NABKisan Pvt Ltd, a NABARD subsidiary, during 2020-21.
 6. Promotion of GI Products - NABARD extended support for enabling GI registration of 72 products, including Black Pottery (Nizamabad), Wall Hangings (Ghazipur), Soft Stone Jali Work (Varanasi), Gulabi Minakari (Banaras), Handmade Dari (Mirzapur), etc.
 7. Launching of Sanitation Literacy Campaign - NABARD launched a campaign from 02 October 2020 to 26 January 2021 to create awareness on Water, Sanitation and Hygiene (WASH) to sustain attitudinal changes for adopting safe sanitation and hygiene practices covering about one lakh people in more than 2000 villages benefitted from this awareness campaign.

1.3.9 Agri- Market Infrastructure Fund (AMIF)

- A dedicated Agri Market Infrastructure Fund (AMIF) with a corpus of Rs.2,000 crore was established with NABARD to provide low cost funds to the State Governments for:
 - Upgradation of Rural Haats to Gramin Agriculture Markets (GrAMs)
 - Creation of electronic display mechanism and linking of GrAMs with Agriculture Produce Market Committees (APMC); and
 - Upgradation of 585 e-NAM enabled APMCs.
- MoA & FW GoI has issued the scheme guidelines to the State Governments

1.4 Policy Initiatives – State Government

The Government of Manipur initiated Start up Scheme to make Manipur, one of the top startup destinations in the North East by providing the most enabling ecosystems to support and nurture start-up entrepreneurship in the State. The Scheme is aimed to strengthen the startup culture in the State by fostering greater social acceptance and recognition of promising start-ups, through strategic investment, policy interventions and such other programmes. The Start-up Scheme will create enabling environment and supporting eco-system that facilitates 1000 start-ups in next five years with financial support from the State Government

Under Manipur Organic Mission, the Manipur Organic Mission Agency (MOMA) has initiated sustainable Organic Farming Organic scope certificate obtained for all the 7 (seven) crops viz. Ginger, Turmeric, Pineapple, Black aromatic rice, Orange, Kachai lemon, King Chilli, etc. The scheme covers 5000 ha. with 230 Farmers Interest Groups (FIG). Under the scheme, a total area of 5000 ha had been covered out of which 2000 ha has been allotted for agriculture crop and 3000 ha for horticultural crops.

Thoubal Multipurpose Project and Dolaithabi Barrage have been included in the list of PMKSY Priority Projects under LTIF

The State Government has formulated a New Mineral Policy (NMP). It is to develop mineral based industries by identifying lack of infrastructure, lack of investment and flow of credit from banks and exploration of local resources and manpower to achieve the industrial growth.

Nilakuthi Food Park is constructed on a land area of about 30 acres at Nilakuthi. The Manipur Food Industries Corporation Ltd. is the implementing agency. The park is expected to host 49 food processing units for which common facilities will be provided.

Manipur Handloom & Handicrafts Development Corporation (MHDC) & Manipur State Handloom Weavers Co-operative Society are the 3 major government organisations, which undertake handloom production, development & marketing activities in the state. In a bid to improve the handicraft sector, the state's Department of Commerce and Industry has promised to distribute 4,000 solar power looms to the existing clusters of the state.

The State Government has framed Manipur IT Policy 2015 to focus on financial services, digital entertainment, mobile applications, health services and education material and also to provide direct and indirect employment to 50,000 employees by creating employment opportunities in IT/ITeS in the next 5 years.

The Government of Manipur launched 'Go to Village' mission throughout the state. The mission is aimed at identifying the eligible and deserving beneficiaries in every corner of the state and delivering government services at their doorstep.

The State Government has finalised preparation of District Irrigation Plan and State Agriculture Plan under PMKSY.

The state government of Manipur has launched "SAUBHAGYA" to provide electricity for all the households in rural and urban areas. This scheme was launched to cover approximately 1.75 lakh households in Manipur under the scheme. Under SAUBHAGYA scheme, the government will provide power connection to every household at the doorstep.

The Scheme Blue Revolution: Integrated Development and Management of Fisheries is being implemented in the state. For Fisheries Development, the Government of Manipur has implemented NEC Schemes on fishery sector for enabling the poor fish farmers for taking up aquaculture.

The Social Welfare Department of Manipur has launched Chief Ministergi Shotharabasingi

Tengbang (CMST) for the Persons with disabilities (PWDs). The primary purpose of this scheme is to raise the living standards of the differently abled persons and to ensure their inclusive development. Skill Development training for Persons with Disabilities to be implemented by empanelled Training providers/NGOs in partnership with Manipur Society for Skill Development.

Health Assurance Scheme called Chief Minister-gi Hakshelgi Tengbang (CMHT) was launched by Government of Manipur, which provides free treatment to SECC, Widow/Disabled/AAY card holder for treatment of illness at the empaneled hospitals.

The Government of Manipur has launched **Green Manipur Mission** which aims to develop and protect forests in each and every village of the state for sustainable living and combat climate change

The State Government launched **Rain Water Harvesting** in a mission mode for collective efforts at grassroots level to conserve and preserve rainwater and groundwater in the State. Panchayat Raj Institutions in the valley districts and Autonomous District Councils in Hill disitrcet to be involved at the grassroots level. The Government has initiated rainwater harvesting schemes in hill areas such as Tamei, Chandel, Senapati, Ukhrul, Churachandpur. Such schemes have been constructed with an approximate cost of 2 crores each by Minor Irrigation Department.

The Manipur Food Industries Corporation Limited has initiated for the establishment of Mega Food Park in the State under PMKSY. These mega food parks seek to boost agriculture and horticulture sector apart from creating job avenues for a number of youth directly or indirectly.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.5 State Government Sponsored Programmes with Bank Credit

The Department of Horticulture and Soil Conservation of the Manipur Government has made institutional arrangement with NEDFI for credit linked subsidy components of Mission Organic Value Chain Development for North Eastern Region (MOVCDNER) which was implemented by Manipur Organic Mission Agency (MOMA).

1	Value Chain Post Harvest-Setting up of collection, aggregation, grading facilities(funds to be routed through NEDFI only)	Setting up of functional infrastructure for collection, aggregation, grading units@ ₹ 11.25 lakh / unit
2	Setting up of value addition and processing units including packaging, storage and transportation	Financial assistance for setting up of integrated processing units @ ₹ 600 lakh / unit
3	Value chain, packaging, storage and transportation	Integrated pack house 75% subsidy to FPCs on TFO of ₹ 50 lakh or more and 50% to private limited to ₹ 37.50 lakh per unit
		Transportation – 4 wheeler upto TFO of ₹ 12 lakh (50%), ₹ 6 lakh / FPC
		Refrigerated transport vehicle upto TFO of ₹ 25 lakh (75% subsidy to FPC and 50% to private) ₹ 6 lakh / FPC
		Pre-cooling /Cold Stores/Ripening Chambers. FPOs ₹18.75 lakh /unit

Source : Department of Horticulture & Soil Conservation, GoM

Manipur Start-up Scheme

Student Start up	Women Start up	Idea Stage Start up	Revenue Stage Start up
<p>1. Eligibility: Any student who is undergoing Graduate/Post-Graduate/Degree/Master courses.</p> <p>2. Benefits: Weekend Mentorship Program designed for Students Seed funding and other support services</p> <p>3. How to apply: Through the website of www.StartupManipur.in</p> <p>4. Funding Range: Subsidy upto 25% of the total cost but not exceeding ₹ 5 Lakhs</p>	<p>1. Eligibility: Any women startup entrepreneur</p> <p>2. Benefits: Mentorship, Incubation, Legal Support, etc. Funding for the startup</p> <p>How to apply: Through the website of www.StartupManipur.in</p> <p>Funding Range: Subsidy upto 25% of the total cost but not exceeding ₹ 10Lakhs</p>	<p>Eligibility: Anyone who has a scalable business idea but need the help of converting the idea to profitable business.</p> <p>Benefits: Mentorship, Incubation, Legal Support, etc. Funding for the startup</p> <p>3. How to apply: Through the website of www.StartupManipur.in</p> <p>4. Funding Range: Subsidy upto 25% of the total cost but not exceeding ₹ 20 Lakh</p>	<p>Eligibility: Any entrepreneur who already has an innovative product or a service which generates revenue but need the guidance & funding to scale-up.</p> <p>Benefits: Mentorship, Incubation, Legal Support, etc. Funding for the startup</p> <p>How to apply: Through the website of www.StartupManipur.in</p> <p>Funding Range: ₹ 20 Lakhs - ₹ 3 Crore as decided by the Lending Bank, Investor Network etc.</p>

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

3. “One-Product One-District Initiative” for better marketing and export in the Horticulture sector

The Hon’ble Union Finance Minister, while presenting the budget for 2020-21 announced the ‘One Product One-District’ initiative ‘for better marketing and export of horticulture crops’ and to foster coordinated development for enhancement of income of farmers. In order to enhance mobility and access to market, special rail and flight services for transportation of farm produce will also be initiated. These initiatives are expected to contribute towards doubling of farmers’ income by 2022.

State Level Approval Committee (SLAC) for implementation of PMFME scheme - Adoption of One District One Product (ODOP) for districts of Manipur

Ministry of Food Processing Industries (MoFPI), in partnership with the State/ UT Governments, has launched an all India Centrally Sponsored 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.

A State Level Sub-Committee chaired by Additional Chief Secretary (Horticulture & Soil Conservation), Govt of Manipur held on 12.11.2020 finalised Products for all the districts of Manipur under One District One Product (ODOP) guidelines under PM FME Scheme issued by MoFPI, Govt of India and the same was approved by State Level Approval Committee (SLAC) chaired by Chief Secretary, Manipur on 12.11.2020.

The district-wise Product under ODOP approved by SLAC are as under:

Sl No	District	Product
1	Imphal East	Pineapple
2	Imphal West	Fish Product
3	Bishnupur	Fish Product
4	Thoubal	Pineapple
5	Kakching	Black Rice
6	Chandel	Ginger
7	Tengnoupal	Bamboo Shoot
8	Churachandpur	Pineapple
9	Pherzawl	Ginger
10	Noney	Banana
11	Tamenglong	Orange
12	Senapati	Kiwi
13	Kangpokpi	Turmeric
14	Ukhul	Kachai Lemon
15	Kamjong	King Chilli
16	Jiribam	Coconut

This scheme is a centrally sponsored scheme that is designed to address the challenges faced by the micro enterprises and to tap the potential of groups and cooperatives in supporting the upgradation and formalization of these enterprises

The objectives of scheme include enhancing capability of microenterprises to enable: i) Increased access to credit by existing micro food processing entrepreneurs, FPOs, Self Help Groups and Co-operatives; ii) Integration with organized supply chain by strengthening branding & marketing;

The expenditure under the scheme would be shared in 60:40 ratio between Central and State Governments, but 90:10 ratio with North Eastern and Himalayan States.

The Scheme adopts One District One Product (ODOP) approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products. ODOP for the scheme will provide the framework for value chain development and alignment of support infrastructure. There may be more than one cluster of ODOP product in one district.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

Measures initiated by Govt. of India to mitigate farmers' distress during COVID-19

The worldwide outbreak of Covid-19 has not only posed severe threat to human health but also to the economy and disrupted agriculture supply chain in both, urban and rural areas. The

immediate challenge that Covid-19 has posed to agricultural sector and various mitigation measures initiated in the country to ensure a sustainable food system are described as under:

1. The Government of India has announced the payment of first instalment of PM-Kisan Yojana payment to farmers @ ₹ 2,000 upfront to farmers, benefitting over 8.7 crore Indian farmers.
2. GoI has also announced that the wages under MGNREGS will be raised from ₹ 182 to ₹ 202 per day.
3. The Reserve Bank of India (RBI) has announced a moratorium on agricultural term loans (including crop loans) till August 31, 2020. The extension of the six-month moratorium on repayment of term loans means that borrowers would not have to pay the loan EMI instalments during the moratorium period.
4. The Indian Railways has been roped in to ease transport logistics of agricultural produce.

Govt. of India Package for Agriculture and Allied Sectors

1. An Agri Infrastructure Fund of Rs.1 lakh crores for creation of farm-gate infrastructure for farmers, Primary Agricultural Cooperative Credit Societies, Farmers' Producer Organisations (FPOs), agriculture entrepreneurs, start-ups, etc. has been announced.
2. A Central Sector scheme of ₹10,000 crore for the formalisation of Micro Food Enterprises (MFE) under 'Vocal for Local with Global outreach' vision of Hon'ble Prime Minister, has been initiated. This will help 2 lakh MFEs attain technical up-gradation, FSSAI food standards, build brands and marketing
3. The government will also provide ₹ 20,000 crore for fishermen through the Pradhan Mantri Matsya Sampada Yojana for the development of marine and inland fisheries. Of this, ₹ 11,000 crore will be earmarked for activities in marine, inland fisheries and aquaculture while ₹ 9,000 crore for infrastructure creation such as fishing harbours, cold chain and markets.
4. Animal Husbandry Infrastructure Development Fund of ₹ 15,000 crore has been envisaged to support private investment in dairy processing, value addition and cattle feed infrastructure.
5. In order to promote herbal cultivation in about 10 lakh hectares of area, a fund of ₹ 4,000 crore has been earmarked to help the farmers generate additional income. Along the bank of Ganga, a corridor of medicinal plants will be developed over 800 hectares' area.
6. ₹500 crore has been earmarked for beekeeping initiatives, helping 2 lakh beekeepers.
7. The government extended the 'Operation Greens' from tomato, onion and potato to cover all fruits and vegetables by providing an additional fund of ₹ 500 crore. This money would go into providing subsidy on transportation from surplus to deficient markets as well as on storages including cold storages.
8. The Government of India has brought three ordinances aimed at strengthening marketing ecosystem for farmers by removing restrictions and bringing in enabling measures.

1.1.4 New Definition of MSMEs

- **Micro Enterprise** - where the investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;
- **Small Enterprise** - where the investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees;
- **Medium Enterprise** - where the investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

4. COVID-19 Initiatives

Status notes on major agri-allied sectors were prepared viz. Horticulture, Fisheries, Animal Husbandry and Water Resources.

Out of box solutions were provided by FPOs promoted by NABARD to restore disrupted supply chain using digital technologies, adoption of farm to home delivery mechanism, ensuring timely supply of critical inputs to farmer members, extending helping hand to migrant labour and sanitary workers, etc.

5. SWAMITVA (Survey of Villages and Mapping with Improved Technology in Village Areas)

SVAMITVA, a Central Sector scheme was launched by Hon'ble Prime Minister of India on National Panchayat Day i.e. 24th April 2020. The Ministry of Panchayati Raj (MoPR) is the Nodal Ministry for implementation of the scheme. In the States, the Revenue Department / Land Records Department will be the Nodal Department and shall carry out the scheme with support of State Panchayati Raj Department. The scheme aims to provide an integrated property validation solution for rural India. The demarcation of rural abadi areas would be done using Drone Surveying technology through Survey of India.

Objectives

The scheme envisages mapping the land parcels in rural inhabited area using Drone technology and Continuously Operating Reference Station (CORS). The survey will be done across the country in a phased manner over the period 2020 -2025. This would provide the 'record of rights' to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Banks.

A provision of Rs.200 crores has been made for the scheme in the budget 2021 and 16 States will be covered targeting 2.30 lakh villages. The Pilot phase of SVAMITVA had been approved with a Budget Outlay of Rs.79.65 crore. During the Pilot Phase, the scheme is being implemented in 9 States viz. Uttar Pradesh, Uttarakhand, Madhya Pradesh, Haryana, Maharashtra, Karnataka, Punjab, Rajasthan and Andhra Pradesh

Chapter 2

Credit Potentials for Agriculture 2022-23

According to the revised PSL guidelines, Agriculture Sector is broadly divided into three sub sectors viz, (i) Farm credit (ii) Agriculture infrastructure and (iii) Ancillary activities. The basket of activities covered under each of the above three sub sectors under 'Agriculture Sector' has also undergone revision and the classification of these activities in PLP document have been aligned according to the revised classification. For example, construction of storage facilities (warehouses, market yards, godowns and silos) which were hitherto classified under the head "Agriculture" in the previous PLP, are now covered under the sub sector "Agriculture Infrastructure". Similarly, land development, soil conservation and watershed development which were hitherto covered under the sub sector "Land Development" brought under the sub sector "Agriculture Infrastructure". Food and agro processing sub sector which was hitherto covered under MSE Sector in earlier PLP is brought under the sub sector "Ancillary Activities" within Agriculture Sector.

2.1 Farm Credit

2.1.1 Crop Production, Maintenance and Marketing

2.1.1 (i) Introduction:

Agriculture and allied activities is the second most important source of livelihood in the district next to service sector. As per RKVY data, the gross cropped area in the district is 55290 Ha with cropping intensity of 179.63 %. Rice is the main crop grown in the district during Kharif season it occupies 91.87% of the cropped area. Pulses and oilseeds are the other major crops grown during Rabi season covering about 11% of the gross cropped area. The annual food grain production of the district is about 136 thousand tons and that of oilseeds is 3.5 thousand tons. Gradual urbanization and use of agricultural land for non-agricultural purpose by public and private sectors has added to the demographic pressure on the natural resource base like land, water, forest, etc. Scarcity of labour in agricultural sector owing to change of occupation is also becoming a problem in the district.

2.1.1 (ii) Infrastructure and linkage support available, planned and gaps

Being the capital of Manipur State, offices of all important Govt. Depts. including important institution like ICAR; Aquatic Bioresources Division, IBSD; Central Agriculture University (CAU) etc. are located in the district. The district has one Rice Research Station at Wangbal, which has so far released 6 new rice varieties suitable for the state.

Inadequate irrigation facilities, absence of arrangements for procurement, stocking and distribution of HYV seeds, fertilizers, pesticides etc. coupled with lack of awareness of improved technologies of crop production have affected the production and productivity of the land. Inadequate transport facilities, absence of post-harvest management including storage godowns and lack of extension services are also responsible for the slower growth of the sector.

Insufficient credit support due to the weak financial position of the cooperative credit structure and concentration of majority of banks in urban areas rather than rural areas as a whole is also another major factor contributing to the poor performance of this sector.

A total of 4264 KCCs were sanctioned by banks in the district as on 31 March 2021.

2.1.1 (iii) Assessment of Credit Potential for 2022-23

Keeping in view the past trend, available infrastructure facilities, infrastructure being developed, revision in Scale of finance etc., the PLP projections for the period 2022-23 are given below:

Sr. No.	Activity	Unit (No./Area)	PLP Projection 2022-23		
			Physical Units	Financial Outlay (₹lakh)	Bank Loan (₹lakh)
1	Paddy	ha	13263	11406.18	11406.18
2	Ginger	ha	139	241.86	241.86
3	Turmeric	ha	99	123.75	123.75
4	Cauliflower	ha	103	167.89	167.89
5	Pea	ha	134	38.86	38.86
6	Cabbage	ha	232	378.16	378.16
7	Mustard	ha	376	127.84	127.84
8	Tomato	ha	217	347.20	347.2
9	Potato	ha	224	351.68	351.68
10	Chilly	ha	221	342.55	342.55
11	Maize	ha	139	62.55	62.55
12	King Chilli	ha	261	605.52	605.52
13	Cucumber	ha	104	118.56	118.56
14	Integrated Vegetable Farm(Rice Bean/Pumpkin/Brinjal)	ha	116	139.20	139.2
Total			15628	14451.80	14451.80
Add: 10% on Post Harvest/ household /consumption requirement				1445.18	1445.18
Add: 20% on Repairs and maintenance expenses of farm Assets				3125.60	3125.60
Grand Total				19022.58	19022.58

The block wise, activity wise potential for bank loan for various crops for 2022-23 are indicated in Annexure - I.

2.1.1 (iv) Critical interventions required for creating a definitive impact

With the projected population of more than 20 lakh by 2020, the district would require 558 thousand tons of cereal, 21.00 thousand tons of oilseed and 26.6 thousand tons of pulses. Therefore, there is a need to enhance the rice production by 32%. The total oilseed production of the district is 3.42 thousand tons only and hence doubling of the production by the end of 2020 is necessary. Enhancement of pulse production by about 73% of the present production of 3.22 thousand tons is also to be prioritized so as to meet the demand by the end of 2020.

In order to achieve the projected target of cropping pattern the irrigation potential up to 60% of gross cropped area has to be created simultaneously. Initiatives taken by GoM, in creation of 550 groundwater tube-wells and 375 surface irrigation schemes in different parts of the state with the funds from the Union Ministry of Jal Shakti under Pradhan Mantri Krishi Sinchai Yojana - Har Khet Ko Pani (PMKSY-HKPP) would solve some of the issues.

NABARD had sanctioned a sum of Rs 155.37 cr under RIDF, to supplement the irrigation infrastructure being taken up by Govt. of Manipur details of which is given in Chapter 5.1 Infrastructure – Public Investments.

2.1.1 (v) Suggested Action Points

Banks should cover all the eligible farmers under Kisan Credit Card Scheme. Tenant Farmers and oral lessees may be financed through Joint Liability Groups (JLG) mode.

With the promotion FPOs under Central Sector Scheme “Formation and Promotion of 10,000 new Farmer Producer Organizations (FPOs)” bank can take advantage to link all the members with KCC/TL on agriculture and allied sector.

Government of Manipur is taking up land development activities under MGNREGS, IWMP, National Watershed Development Project for Rainfed Areas (NWDPR) etc. in all the blocks of the district.

Improved agricultural implements are being supplied through agent appointed by the Departments.

Water management practices need to be encouraged by adopting micro irrigation measures.

There is a need to increase the credit flow to this sector in the years to come to cover 44113 cultivator population of the District.

To switch over from the traditional paddy crop to remunerative crops like vegetables, oil seeds, etc. KVK and agriculture department need to orient the farmers through demonstration and training. Farmers Clubs need to be associated in these initiatives for adoption and propagation of the technology at village level. To augment the backward and forward linkages NABARD

FPOs in Imphal West:

NABARD has been promoting Farmers Clubs for over three and half decades for organizing farmers for facilitating technology transfer and development through credit and facilitating the SHG-Bank Linkage program and micro enterprise development. From these two gross root initiatives, NABARD has been experimenting and standardizing the processes for formation, incubation and expansion of farmers collectives called Farmers’ Producers’ Organizations (FPOs), with the objective of bringing scales of economy to the small and marginal farmers and linking them the local, national and global value chains, while the credit intensification both at individual and group level is achieved.

The three FPOs being promoted by NABARD in Imphal West with ICAR-KVK Imphal West has been instrumental in promotion of technology transfer in agriculture with enhancement in bank credit flow in agriculture particularly to small marginal and tenant farmers. Of the total 1743 members from 40 farmers clubs federating to the three FPOs viz. Kaorel Agro FPC, Mangjil Agro FPC and Yumbi Agro FPC, a large percentage is tenant farmers of about 65% who does not have land for cultivation. MRB, MSCB, SBI and NESFB are the major banks in the district linked by the three FPOs for KCC, Agri Term Loan and SHG finance.



Manipur Regional Office have launched three Mobile marts for linking farmers to the consumers. This initiatives with facilitated products of farmers from 40 villages to reach consumer at greater Imphal Area. For this a grant assistance of ₹ 5 lakhs each has been provided to Mangjil Agro FPC, Yumbi Agro FPC and Kaorel Agro FPC.

2.1.2 Water Resources (Irrigation)

2.1.2 (i) Introduction

Water is one of the most critical resources necessary for sustenance of life and central to socio-economic development. India, with 2.4% of the world's total geographical area and 18% of the world's population, has only 4% of the world's total fresh water resources. With about 4000 billion cubic meter (bcm) of annual rainfall, the estimated utilizable water resources is only 1123 bcm (28%), mainly due to hydrological, topographic and other physical constraints. Of the available utilizable resource, 690 bcm is from surface water sources and the remaining 433 bcm is from replenishable groundwater sources. As against this, the cumulative water utilization by all sectors of the economy is 702 bcm (2010) of which, agriculture sector alone consumes around 78% of the total water utilization. This is despite the fact that more than 55% of agriculture in India is rainfed and depends on the vagaries of monsoon. However, due to its wide temporal and spatial variability coupled with inadequate storage infrastructure, there are floods in some parts while severe drought conditions in other parts of the country.

With a view to addressing the water scarcity situations and ensuring more equitable use of water, the Govt. of India launched Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) envisaging the concept of “water for every farm” and “per drop more crop” to which, NABARD is a key stakeholder. Under this initiative, it is targeted to enhance irrigation efficiency by about 20% and creating 28.5 million ha additional area under irrigation. The total budget allocated for implementing various components under PMKSY is Rs. 50000 crore over four year's period (2015-16 to 2019-20). The major components include fast tracking completion of 99 incomplete major and medium irrigation projects, greater use of micro irrigation systems, ensuring water in every farm and improving soil & water management practices on watershed approach for enhancing livelihood security. These measures are likely to not only enhance agricultural productivity and facilitate postharvest activities across value chain but also result in creation of rural employment to a great extent.

2.1.2 (ii) Infrastructure and linkage support available, planned and gaps

The district has 30,780 ha of net shown area constituting about 59 % of the district geographical area. Based on the existing topography there is scope for development for Major Irrigation/Medium Irrigation project. The district also is blessed with ample scope for Minor Irrigation schemes. But very little has been utilised for multiple cropping to increase the production of crop and farmers' income. Moreover, to double the income of farmers from the present, farmers need to use the minor irrigation schemes or pumsets for irrigating the farm land for multiple cropping in the district.

In the district, there are two projects namely Singda Dam Project, Imphal Barrage, under Major, Medium and Multipurpose projects. Imphal Barrage is Medium Project with an ultimate potential of 6,000 ha and culturable command area of 4,800 ha. Singda Multi-purpose is multipurpose project with an ultimate potential of 4,100 ha and cultivable command area of 2,400 ha. However, the actual area irrigated by these projects is very low due to many reasons. Cluster of 28 Minor Irrigation Schemes in Imphal West District was started during 2007-08

with an ultimate irrigation potential (UIP) of 11,330 ha and cultivable command area of 6,685 ha. However, the actual area irrigated is far below CCU and UIP due to various reasons including financial and technical reasons.

Schemes such as National Watershed Development Project for Rainfed Areas (NWDPR) are being implemented in the district by the Department of Horticulture and Soil Conservation under RKVY.

2.1.2 (iii) Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below:

Sr. No.	Activity	Unit (No./Area)	PLP Projection 2022-23		
			Physical Units	Financial Outlay (₹lakh)	Bank Loan (₹lakh)
1	Diesel Pump Sets (5 HP Light Weight)	Nos.	56	23.72	21.34
2	Diesel pump set (3 HP)	Nos.	7	2.73	2.46
3	Rainwater Harvesting Structure with PS (10mX10mX3m)	Nos.	60	42.108	37.90
4	Rainwater Harvesting (Jalkund 10x8 GSM 200)	Nos.	877	96.47	86.82
Total			1000	165.02	148.52

The block wise, activity wise potential for bank loan for various crops for 2022-23 are indicated in Annexure - I.

2.1.2 (iv) Critical interventions required for creating a definitive impact

The district possesses moderate ground water potential to the tune of 86.55 mcm and net resource of 77.89 mcm. This moderate resource can be developed for irrigation and other purposes. The draft created by existing tube-wells has been computed to be 1.35 mcm and development is found to be 2.00 %, as such scope exists for development of ground water in the district. Based on the irrigation water requirement, additional medium duty tube well to the tune of 3,527 may be constructed, which will be able to generate irrigation potential of 8,792 ha. The conjunctive use of surface and ground water may be done for better ecological conditions of the district. As the district is blessed with good amount of rainfall, rain water harvesting structures may also be constructed for storing and artificial recharge of ground water. Depth to water level in major parts of the district varies from 2 to 5 m bgl. In the extreme southern and south-western parts close to hills, the water level is found to be deeper and generally rests within 5 to 7 m. The movement of ground water is from south to north. The water level shows that there is gradual rising of water level in the district.

2.1.2 (v) Suggested Action Points

The huge gap in irrigation needs of 16110 ha can be bridged through the scheme like the Solar Photovoltaic (SPV) Water Pumping System for Irrigation Purpose to develop minor irrigation sector by utilizing the potential of important rivers viz. Imphal, Iril, Thoubal, Nambol, Khuga and Sekmai. Bank should identify potential farmers for the purpose. Initiatives taken by GoM, in creation of 550 groundwater tube-wells and 375 surface irrigation schemes in different parts of the state with the funds from the Union Ministry of Jal Shakti under Pradhan Mantri Krishi Sinchai Yojana - Har Khet Ko Pani (PMKSY-HKPP) would solve some of the issues.

2.1.3 Farm Mechanisation

2.1.3 (i) Introduction:

The population of India is expected to touch 1.4 billion by 2020 and therefore in the absence of a comprehensive population control measures, the demand for agriculture commodities is set to upsurge. To meet this challenge within the given cultivable area, resort to measures to increase productivity becomes inevitable and in this direction mechanisation of farm operations is one among the various measures. Studies reveal that adoption of appropriate mechanization of farm operations can increase the food production and farm productivity by 10-15%, cropping intensity by 5-20%. Farm mechanization can also save upto 15-20% in seeds, 15-20% in fertilizers and chemicals, 20-30% in time and labour. It also reduces the drudgery of farm workers, especially that of agricultural women. Empirical studies also reveal that farmers can enhance their income significantly by adopting appropriate farm mechanization.

2.1.3 (ii) Infrastructure and linkage support available, planned and gaps

Traditional agricultural implements like wooden plough, wooden leveller, sickle etc. are still used by the farmers in the district. The farmers are now trying to replace indigenous implements by improved ones.

As per the Departments of Agriculture, the following agricultural machinery and implements are available in the district:

Item	Imphal West
1. Agriculture Tractor	32
2. Power tillers	510
3. Disc Harrow	122
4. Power operated thresher - Reaper	14
5. Sugarcane crusher	64

2.1.3 (iii) Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below:

Sr. No.	Activity	Unit (No./Area)	PLP Projection 2022-23		
			Physical Units	Financial Outlay (₹lakh)	Bank Loan (₹lakh)
1	Tractor with accessories and trailers (35-40 hp)	Nos.	9	94.86	85.37
2	Power tiller without trailer (12-15 hp)	Nos.	23	43.47	39.12
3	Power thresher (single purpose)	Nos.	30	75	67.50
4	Reaper (Self-Propelled)	Nos.	16	26.04	23.44
5	Rotavator	Nos.	14	14.553	13.10
6	Rice Transplanter with cage wheel	Nos.	45	171.5175	154.37
Total			137	425.4405	382.90

The block wise, activity wise potential for bank loan for various crops for 2022-23 are indicated in Annexure - I.

2.1.3(iv) Critical interventions required for creating a definitive impact

The critical interventions required for creating a definitive impact in the sector are

- Setting up of agri business centres by qualified persons and making available necessary finance by banks.
- Setting up of Extension Centres /service stations /repairing centres. (Eng. wing, Agri. Dept.)
- Need based training may be given to selected farmers by line departments and the credit needs of farmers may be met by banks.

2.1.3(v) Suggested Action Points

- As there is a good potential for farm mechanisation, the line departments in coordination with the manufacturing companies should arrange for live demonstrations at grass root levels so as to bring about awareness amongst the farmers.
- Farmers may be educated to acquire appropriate farm implements as per their business need, thus saving from the risk of debt trap/suicides, etc.
- Bank needs to tie up with Community Based NGOs and Farmers Groups, FPO for financing Farm Mechanization in the district.

2.1.4 Plantation and Horticulture including Sericulture

2.1.4(i) Introduction:

The district is bestowed with climatic conditions conducive for cultivation of different types of horticultural crops such as, fruits, vegetables, flowers, ornamental plants, spices, aromatic and medicinal plants of high commercial and economic value around the year. It is interesting to note that out of about 1350 species of orchids in the country, as many as 600 are in North Eastern Region including Manipur. However, commercial exploitation of these crops is yet to be made. It is estimated that about 1976 ha are under different varieties of horticultural crops in the district including new varieties and local varieties. About 10 - 33 percent of barren and uncultivable land, 75 percent of cultivable wasteland, 75 percent of the old fallow (other than current fallow) and 10 percent of the net sown area can be diverted to horticulture crops.

2.1.4(ii) Infrastructure and linkage support available, planned and gaps

The planting material is available at Progeny Orchard situated at Mantripukhri in the district. Seeds, fertilisers and other inputs are available within the district. The services of the State Directorate of Horticulture, Central Agriculture University, ICAR and KVK are available in Imphal.

For sericulture activities, infrastructural and non-credit input facilities are provided by the Directorate of Sericulture, Govt. of Manipur. This includes supply of Disease Free Layings (DFL), construction of rearing houses, plantation of Mulberry, Eri plants and purchase of cocoons from the sericulturists under various scheme viz. North Eastern Region Textile Promotion Scheme (NERTPS), RKVY, Japan sericulture Project etc. Besides, training and awareness programmes are regularly conducted in the district. As per latest data from the department, about 3000 farmers are currently involved in development of sericulture as a livelihood activity in the district. The State Sericulture Dept., has started implementing the

Manipur Sericulture Project at an estimated cost of Rs.490.59 Crore with loan assistance from Japan Bank of International Cooperation (JBIC).

Manipur Food Industries Corporation Ltd, Dept. of Commerce & Industry, Govt. of Manipur has set up a Food Park at Nilakuthi, Imphal with financial assistance from NABARD. There is provision for cold storages in the food park.

2.1.4(iii) Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below:

Sr. No.	Activity	Unit (No./Area)	PLP Projection 2022-23		
			Physical Units	Financial Outlay (₹lakh)	Bank Loan (₹lakh)
1	Pineapple (90cm x 30cm x 60cm)	Ha	3	9.57	8.61
2	Banana (1.8 m x 1.8 m)	Ha	5	8.25	7.43
3	Gerbera (Green house-PVC film covered)- 500 Sq. m	Nos.	5	49.85	44.87
4	Lemon (6 m x 6 m)	Ha	5	11.05	9.95
5	Stevia	Acre	2	0.98	0.88
6	Litchi (10m x 10m)	Ha	3	4.59	4.13
7	Papaya (2.25 m x 2.25 m)	Ha	3	4.83	4.35
8	Lemon Grass	Acre	3	1.452	1.31
9	Oyster mushroom (in a low cost mud house)	Nos.	12	28.56	25.70
10	Tree Bean	Ha	2	1.82	1.64
Total			43	120.95	108.86

The block wise, activity wise potential for bank loan for various crops for 2022-23 are indicated in Annexure - I.

2.1.4(iv) Critical interventions required for creating a definitive impact

- Lack of awareness among farmers on the use of high yielding varieties, improved technology & marketing intelligence; introduction of High Tech agriculture in Horticulture is critical for development of horticulture on commercial scale.
- Inadequate support services in the form of availability of quality planting material and also Inadequate transport services and poor communication;

2.1.4 (v) Suggested Action Points

1. Inclusion of small holders under high value vegetable production system by adopting group/cluster approach and supporting formation of FPOs.
2. Area expansion programme for premium fruit crops of the state needs to be promoted with adequate backward and forward linkages.
3. Promotion of high density planting of banana, pineapple, mango, orange, guava and litchi will ensure better returns to the growers.
4. There is scope to promote nurseries, govt. may give thrust for setting up of public and private nurseries.

5. Institutional credit facilities need to be made available to growers for investment on modern inputs and practices.
6. State Horticulture Department, KVKs and the Agriculture Universities may provide the necessary extension services and popularise new production technologies.
7. An effort for technology transfer in respect of protected cultivation of vegetables under poly-house/shade net, proper harvesting and handling of produce may be intensified. There is good demand for high value/exotic vegetables in the domestic market, hence banks have good opportunity to support vegetable cultivation.
8. Development of integrated production systems especially for marginal farmers with components like livestock, fisheries etc.

2.1.5 Forestry and Wasteland Development

2.1.5 (i) Introduction

The total forest area in the district is 5500 Ha. out of which 2,900 Ha. is under moderately dense and remaining 2,600 Ha are under open forest. Though the area covered under forest is only 55 Sq.Km i.e., 10.60% of the total Geographical area of 519 Sq.Km, the presence of scattered hill ranges like the Langol, Langthabal, Heibokching etc. act as sponges in reducing the rate of runoff and improving the infiltration capacity of the soil. The proximity of the forest area to the Imphal city has caused tremendous pressure over these forests there by depleting them tremendously.

Agroforestry Systems Model

Agroforestry systems, in addition to the economic benefits provide environmental gains leading to resilience of agriculture through adaptation/mitigation strategies in respect of climate change. Being perennials, the trees provide an element of long-term economic stability to the farmer in the event of a crop failure. Thus, broadly the Agroforestry Systems can be classified on the basis of structure i.e. its components and their arrangement (spatial & temporal) as also the functions they perform. The broad classification would be as under:

Agro-Forestry Systems			
Structural Basis		Functional basis	
Nature of Components	Arrangement of Components	Productive Function	Protective Function
Agri-Silvicultural Systems	Spatial Arrangement	Timber, Fodder & Fuel wood	Wind Breaks & Shelterbelts
Silvi-Pastoral Systems		Food, Fiber & Shelter	Soil Conservation
Agro-Silvi-Pastoral Systems	Temporal Arrangement	Non Timber Forest Produce	Soil Improvement
<ul style="list-style-type: none"> ➤ Agri- Component comprises of Food Grains; Horticulture Crops viz. Fruits, Vegetables, Flowers, Medicinal & Aromatic Plants; Animal husbandry – Livestock Animals, SGP, Poultry, etc. ➤ Silvi - Component comprises of Woody Perennial or Trees including Bamboos which is a grass – Primarily grown for timber, fodder & fuel wood, NTFPs ➤ Pastoral - Component comprises of fodder grasses ➤ Agro - Components only comprises of food grain component 			

The district is endowed with rich resources of bamboo and is interwoven in the socio-cultural fabric of the people. Its use is recorded for about 1500 activities. It helps in conserving the top soil, moisture and is efficient soil binder. It is an ideal crop to cover the wastelands. Setting up of commercial nurseries for forestry, fruit crops, etc. is necessary for development. The credit flow for the last three years under Forestry & Waste Land Development was not ready available

2.1.5 (ii) Infrastructure and linkage support available, planned and gaps

The state government through the Forest Department is implementing various schemes of Forestry and Wasteland Development. The schemes include Border Area Development Programme, Area Oriented Firewood and Fodder Project and Conservation of Non-Timber Forest Produces including medicinal plants. The Integrated Afforestation and Eco-development Project was implemented in 4 watersheds, viz., Maklong River Watershed, Imphal River Watershed, Thoubal River Watershed and Loktak Catchment Area. A scheme of grant-in-aid for Voluntary Agencies is also available for financial assistance from National Afforestation and Eco Development Board (NAEB).

2.1.5(iii) Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below:

Sr. No.	Activity	Unit (No./Area)	PLP Projection 2022-23		
			Physical Units	Financial Outlay (₹lakh)	Bank Loan (₹lakh)
1	Bamboo (Spacing 5mx5m)	Ha	10	10.01	0.90
2	Tree Species (2m X 2m)	Ha	5	6.49	3.50
3	Forest Nursery	Nos.	8	39.60	35.64
Total			63	56.10	40.05

The block wise, activity wise potential for bank loan for various crops for 2022-23 are indicated in Annexure - I.

2.1.5 (iv) Critical interventions required for creating a definitive impact

Govt. should set up nurseries for forest plants especially medicinal plants to be supplied for social & commercial forestry.

Joint Forest Management Group may be promoted to help villagers for maintenance and protection of forest.

Banks should come forward in extending financial assistance on commercial production of medicinal plants.

Forest Department should strengthen extension services and establishment of linkage between other departments and banks is most important to tap the existing potential of the district.

2.1.5 (v) Suggested Action Points

- Implementation of National Bamboo Mission for Development of Bamboo Sector as livelihood activities
- In order to give a boost to the activity, nurseries need to be set up in each block & extension services will have to be geared up to motivate people for taking up social forestry.
- NGOs / SHGs may be involved in promoting Forestry and Wasteland Development schemes.
- Timely supply of planting materials and seeds would improve the forestry activities in the district with credit support from banks.

- Joint Forest Management Group may be promoted to help villagers for maintenance and protection of forest.

2.1.6 Animal Husbandry- Dairy Development

2.1.6 (i) Introduction

Dairy activities are being undertaken by farmers in the district. The breed able female crossbred cows, indigenous cows and buffalo population as per Livestock Census 2012 is 4683, 23095 and 867 respectively. Per capita availability of milk in the state during 2013-14 was only 80 gms per day as against the minimum nutritional requirement of 280 grams per day recommended by ICMR. Hence, there is a scope for enhancing milk production in the district as dairy is being practiced by the farmers as a household activity and not as a commercial activity. Considering that a large number of milk processing units set up under the operation flood programme has since become old and obsolete, Hon'ble Finance Minister during Budget Speech in 2017-18 has announced Dairy Processing and Infrastructure Development Fund in NABARD with a corpus of Rs.8000.00.

2.1.6 (ii) Infrastructure and linkage support available, planned and gaps

Dairy development activities are monitored by Joint Director Veterinary & Animal Husbandry in the district who is assisted by other officers at the district/block level. There are 10 Veterinary Hospital/Dispensaries and 1 Disease Diagnostic Centres in the district.

There are 6 Veterinary hospitals, 15 veterinary dispensaries, 1 Regional Artificial Insemination Centre, 8 Artificial Insemination Centres, 1 fodder farm, 2 Nos. of dairy processing units and 26 dairy co-operative societies in the District. There is one dairy breeding cum demonstration farm at the campus of Central Agricultural University (CAU), Iroishemba, Imphal.

NABARD had sanctioned a sum of Rs 16.49 cr under RIDF, for upgrading District Vet Hospitals and setting up of a Goat Breeding farm being taken up by Govt. of Manipur details of which is given in Chapter 5.1 Infrastructure – Public Investments. This will boost the sector as a whole and help enhancing the income of farmers from allied activity in the state.

2.1.6 (iii) Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below:

Sr. No.	Activity	Unit (No./ Area)	PLP Projection 2022-23		
			Physical	Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Cold storage facilities for milk and milk products(400 MT capacity)	Nos.	1	40.02	36.02
2	Mini Dairy Unit-Jersey CB / HF / CB Cows yielding 8 to 10 litres of milk per day (5+5)	Nos.	8	65.52	58.97
3	Two Crossbred cows with existing shed	Nos.	46	67.16	60.44
4	Animal Husbandry Dairy (1+1) KCC	Nos.	111	71.04	71.04
Total			166	243.74	226.47

The block wise, activity wise potential for bank loan for various crops for 2022-23 are indicated in Annexure - I.

2.1.6 (iv) Critical interventions required for creating a definitive impact

Under AtmaNirbhar Bharat Abhiyan, Animal Husbandry Infrastructure Development Fund (AHDIF) of Rs. 15000 cr has been announced for incentivizing investments by individual entrepreneurs, private companies, MSME, Farmers Producers Organizations (FPOs), and Section 8 companies to establish (i) the dairy processing and value addition infrastructure, (ii) meat processing and value addition infrastructure and (iii) Animal Feed Plant. Bank may take the advantages of interest subvention and credit guarantee available a part of the scheme.

Timely support on technical issues by Dept. of Veterinary & Animal Husbandry, KVK and ATMA will accelerate the growth of this sector.

2.1.6 (v) Suggested Action Points

NGO, FPO, Farmers Clubs / SHGs/Dairy Co-operative Societies need to be encouraged to take-up dairy activities in the district.

Cluster Development Approach in Dairy Financing by bank to boost milk production in the district

2.1.7 Animal Husbandry – Poultry

2.1.7(i) Introduction

Traditionally, rearing of poultry birds is a mere backyard activity where local species are reared. It is taken as a subsidiary occupation for the farming community. However, with urbanization and increase in population and introduction of commercial poultry farming, there is a gradual switch to this intensive farming as a source of gainful employment. This phenomenon has provided immense scope for adoption of this activity by the rural folk to supplement their income and improve their standard of living. Per capita availability of eggs is 42 eggs in the State during 2012-13 which is very less as compared to the per capita nutritional requirement of 180 eggs recommended by ICMR per year which indicates huge potential for poultry development in the district.

2.1.7(ii) Infrastructure and linkage support available, planned and gaps

Poultry farming is a profitable business in the district as there is huge demand of meat and eggs. As per livestock census 2012, the district has 181923 poultry cross bred bird and 10628 domestic birds.

There are a few enterprises and private establishments engaged in producing the day old chicks in the district. ICAR Complex, Lamphelpat, Imphal and Central Agricultural University, Imphal are also producing day old chicks for demonstration, research as well as commercial purposes. There is an acute shortage of day old chicks and poultry feed. Unless there is a good source of quality feeds, poultry farming cannot be successful.

2.1.7(iii) Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below:

Sr. No.	Activity	Unit (No./ Area)	PLP Projection 2022-23		
			Physical	Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Poultry 1000 birds (Broiler)	Nos.	129	469.56	422.60
2	Duck farming (100F+15M unit)	Nos.	27	19.60	17.64
3	Mobile marketing units	Nos.	4	38.80	34.92
4	Animal Husbandry Poultry 500 birds (Broiler) KCC	Nos.	175	183.75	183.75
Total			335	711.71	658.92

The block wise, activity wise potential for bank loan for various crops for 2022-23 are indicated in Annexure - I.

2.1.7(iv) Critical interventions required for creating a definitive impact

The line department (s) and KVK should provide necessary extension services and impart training to the new entrepreneurs. Under poultry development programme, distribution of low input technology birds both for backyard poultry as well as poultry farm is included in the DAP-RKVY of the district.

With good quantity of maize production in the district, micro feed mixing plant can be established in the district.

Hatchery units with ICAR/KVK Imphal West may also be strengthened.

2.1.7(v) Suggested Action Points

Under AtmaNirbhar Bharat Abhiyan, Animal Husbandry Infrastructure Development Fund (AHDIF) of Rs. 15000 cr has been announced for incentivizing investments by individual entrepreneurs, private companies, MSME, Farmers Producers Organizations (FPOs), and Section 8 companies to establish (i) the dairy processing and value addition infrastructure, (ii) meat processing and value addition infrastructure and (iii) Animal Feed Plant. Bank may take the advantages of interest subvention and credit guarantee available a part of the scheme.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery etc.

2.1.8 (i) Introduction

Besides dairy and poultry, the other animal husbandry activities which people of the district undertakes are rearing of sheep, goat and pig. Pig rearing is also an important subsidiary income generating activity for a large section people of the district. As per livestock census 2012, the district has 181923 of crossbreed pigs and 106280 of indigenous pigs. There is decrease in livestock population over 2007 to 2012 from 0.78 million to 0.69 million (excluding 42 stray cattle) registering a decline of 11.76%. The total number of pigs in the state as per Livestock Census 2012 is 0.27 million numbers. There is 11.68% decrease in number of pigs during the inter censuses period (2007-2012). Among the total livestock population in Manipur, Pigs contributes highest with 39.84% followed by Cattle 37.92%, Buffalo 9.54%, Goat 9.36%, Sheep 1.65% and Mithun 1.46%.

2.1.8 (ii) Infrastructure and linkage support available, planned and gaps

There is no quality breeding farm and slaughter house in the district. There is huge gap between supply and demand of meat in the district specially pork. This is evident from the fact, the total number of pigs in the state as per Livestock Census 2012 is 0.27 million numbers. There is 11.68% decrease in number of pigs during the inter censuses period (2007-2012).

2.1.8(iii) Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below:

Sr. No.	Activity	Unit (No./Area)	PLP Projection 2022-23		
			Physical	Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Pig rearing & fattening units (exotic Pigs)-3F+1M	Nos.	65	96.20	86.58
2	Pig breeding farms (exotic pigs)-20F+4M	Nos.	5	47.30	42.57
3	Animal Husbandry Pig rearing (3+1) KCC	Nos.	103	60.56	60.56
4	Goat Rearing unit (20F+1M)	Nos.	3	3.30	2.97
5	Animal Husbandry-Sheep/Goat rearing Working capital (KCC)	Nos.	24	8.06	8.06
Total			200	215.43	200.75

The block wise, activity wise potential for bank loan for various crops for 2022-23 are indicated in Annexure - I.

2.1.8 (iv) Critical interventions required for creating a definitive impact

Establishment of rural slaughter houses for hygienic production and processing of meat and also hygienic retail meat stalls in market areas, will contribute to the development of the sector.

Arrangements may be made by animal husbandry department for providing good quality males of exotic breed of pigs etc. in each block.

Under AtmaNirbhar Bharat Abhiyan, Animal Husbandry Infrastructure Development Fund (AHDIF) of Rs. 15000 cr has been announced for incentivizing investments by individual entrepreneurs, private companies, MSME, Farmers Producers Organizations (FPOs), and Section 8 companies to establish (i) the dairy processing and value addition infrastructure, (ii) meat processing and value addition infrastructure and (iii) Animal Feed Plant. Bank may take the advantages of interest subvention and credit guarantee available a part of the scheme.

2.1.8 (v) Suggested Action Points

Cluster based approach by identifying potential areas in consultation with the animal husbandry department will also contribute to the development of the sector. Farmers Clubs / SHGs may be motivated to establish Sheep/ Goat/ Pig (SGP) units.

The existing training arrangements pertaining to pig production is not sufficient. There is a need to set up at least one pig training cum production centre in each district.

Banks may ensure creation of asset actively participate under these schemes.

Establishment of exotic pig breeding farms in the private sector.

Setting up of feed mills to meet the shortage of concentrate feed

2.1.9 Fisheries Development

2.1.9 (i) Introduction

Fisheries sector in India has shown impressive growth with an average annual growth rate of 10.88% during the year from 2014-15 to 2018-19. The fish production in India has registered an average annual growth of 7.53% during last 5 years and stood at an all-time high of 137.58 lakh metric tons during 2018-19.

Foreseeing the immense potential for development of fisheries and for providing focused attention to the sector, the Government in its Union Budget, 2019-20 has announced a new scheme, the Pradhan Mantri Matsya Sampada Yojana (PMMSY). The Scheme with total estimated investment of Rs. 20,050 crores to be implemented over a period of 5 years from FY 2020-21 to FY 2024-25.

The PMMSY is an umbrella scheme with two separate Components namely (a) Central Sector Scheme (CS) and (b) Centrally Sponsored Scheme (CSS). Central Sector Scheme (CS)

- (a) The entire project/unit cost will be borne by the Central government (i.e. 100% central funding).
- (b) Wherever direct beneficiary oriented i.e. individual/group activities are undertaken by the entities of central government including NFDB, the central assistance will be up to 40% of the unit/project cost for General category and 60% for SC/ST/Women category.

2.1.9 (ii) Infrastructure and linkage support available, planned and gaps

The annual requirement of table fish is estimated to be about 65,000 M.T. against the present production of 32,000 M.T. as per Fishery Department, Govt. of Manipur. The total production of fish in the district is 206 tons against the actual requirement of 1250 tons. The present production of fish within the district is nominal and the demand is met through imports from the neighbouring districts and states like Andhra Pradesh. The average rate of fish production of the district is 1500 kg/ha/annum whereas the national average is 2,100 kg/ha/annum. There is a wide gap between demand and production of fish. Keeping in view the immense potential and prospects of fish production in the district, the gap in demand and availability can be bridged by harnessing the vast natural fisheries resources of the district.

There are 2(two) Offices viz. (a) Office of the District Fishery Officer headed by a Project Officer (as District Fishery Officer) and (b) Office of the Fish Farmers' Development Agency headed by a Chief Executive Officer (FFDA) in the district.

The area under different types of water bodies available in the district which may be explored for fishery purposes are given below:

Sl. No.	Particulars	Area (in ha.)
1	Ponds/lakes	6242
2	Waterlogged	223
3	Rivers/Streams	418
4	Tanks/Ponds	13
5	Aquaculture Ponds	1522
6	Wetlands (<2.25 ha), mainly tanks	52
	Total	8470

Source: National Wetland Atlas, Manipur by Ministry of Environment & Forest, GoI.

The State Govt is implementing various scheme to develop the sector like Cluster System- pond Construction under NFDB, Paddy Cum Pisciculture funded by NEC, construction of Zero Terh

farm, Water logged and Cage culture through Centrally Sponsor Scheme etc. beside Fish Farmers' Development Agency is implementing various government programmes for fisheries development like New Pond Development, Renovation/Reclamation of pond.

2.1.9 (iii) Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below:

Sr. No.	Activity	Unit (No./Area)	PLP Projection 2022-23		
			Physical Units	Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Fish Pond with 1.5m excavation	Acre	22	93.50	84.15
2	Semi intensive fish culture with heavy stocking and multiple harvesting (1.0 m excavation)-(0.33 acre/ 1340 sq.m)	Acre	135	328.05	295.25
3	Fishery Working Capital (KCC)	Nos.	236	371.70	371.70
Total			393	793.25	751.10

The block wise, activity wise potential for bank loan for various crops for 2022-23 are indicated in Annexure - I.

2.1.9 (iv) Critical interventions required for creating a definitive impact

A terminal fish market with cold storage is required to be set up

Fish clinic may be established at the district headquarter

Demonstration farms may be established at block level.

Insurance cover for fishery activity needs to be ensured.

Banks are reluctant to extend credit facilities due to poor recovery climate. Banks may evolve/extend assistance through alternate credit delivery systems, viz., SHGs/JLGs, FPO etc.

Co-ordination between FFDA, Fisheries Department and banks is required to improve the implement the credit related schemes.

2.1.9 (v) Suggested Action Points

Dissemination of improved technology of fish farming among the fish farming community and strengthening the Fisheries Co-operative Societies is needed.

To promote public – private partnership in developing, managing, conserving and sharing the fishery resources for the benefit of the society.

Banks in collaboration with the Department of Fishery may linked the PMMSY scheme beneficiaries of credit linkages.

Authentic information relating to flow of credit to this sector is not available. SAMIS needs to be stabilised for reporting flow of credit.

State Government may like to avail loans from NABARD under FIDF for development of required infrastructure under Fishery Sector.

3.1.10 Farm Credit - Others

3.1.10 (i) Introduction

Bullock and bullock carts plays a very important role in the economy of the rural areas in India. However due to the prevailing topography of the district i.e. hilly terrain, the district does not have potential for Bullock, Bullock-Carts etc. but one of the most widely used mode of transportation in agriculture is two wheelers which has very high potential in the district.

3.1.10 (ii) Assessment of Potential for the year 2022-23

The potential assessed in the PLP for 2022-23 is given below:

Sr. No.	Activity	Unit (No./Area)	PLP Projection 2022-23		
			Physical Units	Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Two wheelers to farmers	Nos.	96	50.4	45.36
Total			96	50.4	45.36

Looking at the poor GLC and infrastructure constraints in the district the projection for the year 2022-23 is moderated.

2.1.11 Integrated Farming Systems for sustainable income and climate resilience:

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

An Integrated Farming System (IFS) is defined as "a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity 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 twice the income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals. The advantages of IFS are indicated below:

- Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income
- Integrated farming system shall meet the energy and timber needs of rural households and also timber needs for construction sector in a cost effective manner.
- Higher food production to equate the demand of the exploding population

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

IFS (Rice-Maize-Groundnut-Pea-vegetable-livestock-fish): A farmer adopted IFS with seven components comprising crop component (paddy var. RCM-9, maize var. Pusa composite-3, groundnut var. ICGS-76, pea var. Azad pea-1, Cabbage var. rare ball, cauliflower var. Early Hemlata, fruits (tree beans, Kachai lemon and orange), livestock (6 crossbred piglet and 125 Grampriya poultry) and fish farming (carps). A Jalkund and vermicomposting unit were developed. The farmer earned a total net return of Rs. 3,63,500/- per annum from 4.0 ha.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage facilities (warehouses, market yards, godowns and silos) including cold storage units/cold storage chains

2.2.1. (i) Introduction

Marketing is the crux of all rural development programmes. In order to ensure that the benefits of various development programmes accrue to the producers, it is essential to ensure adequate market infrastructure and remunerative prices. The marketing problems of agricultural and non-farm products are different in nature. It is therefore, necessary to develop right type of infrastructure. Creation of requisite regulated market yards with adequate storage, processing and other facilities for the benefit of farmers will ensure remunerative prices for their produce. Although efforts have been made to construct godowns through NCDC Schemes, there is a need to create more such facilities.

2.2.1. (ii) Infrastructure and linkage support available, planned and gaps

The paddy production in the district is 111,270 MT taking into account that 30% of production as marketable surplus, there is need for capacity up gradation up to 33381 MT out of which 14500 MT is available from 11 State owned warehouses as reported in the Statistical Abstract Manipur 2013.

The Khwairamban Bazaar locally known as Ima Market which is lauded as the largest all-women's market in Asia, is the biggest market of Imphal situated in the heart of the city where more than 3000 women vendors sell vegetables, fruits, fishes and daily household items under rows of small markets built together. The Singjamei Bazaar is the second largest bazaar run by nearly 1000 women vendors. The other important bazaars in the district are located at Kongba, Lamlong, Kwakeithel, Heirangkhoithong, Terakeithel, Naoremthong, Lamphel etc. which are smaller in size, run by about 500 women each. There are more than 5000 Nos. of street vendors in the district, mostly womenfolk. They are compelled to sit on the street due to the lack of sitting place at the current market sheds/yards. So, there is a need for expansion of existing market shed structure.

Agriculture Infrastructure Fund of Rs. 1,00,000 crore has been created for infrastructure Projects at farm-gate & aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start-ups, etc.) by the union government. The Scheme will be operational from 2020-21 to 2029-30. Disbursement in four years starting with sanction of Rs. 10,000 crore in the first year and Rs. 30,000 crore each in next three financial years. All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs. 2 crore. This subvention will be available for a maximum period of 7 years. In case of loans beyond Rs.2 crore, then interest subvention will be limited up to 2 crore.

2.2.1(iii) Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below:

Sr. No.	Activity	Unit (No./Area)	PLP Projection 2022-23		
			Physical Units	Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Storage Godown (1000MT)	Nos.	9	247.5	222.75
2	Cold Storage (200 MT)	Nos.	4	35.2	31.68
Total			13	282.7	254.43

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure

2.2.1. (iv) Critical interventions required for creating a definitive impact

All godowns above 1000 MT capacity need to be registered with Warehousing Authority after due accreditation. Legal provisions have been made. There is need for creation of awareness.

Negotiable warehouse receipt system may be encouraged, as this will reduce distress sale immediately after harvest.

There is no regulated Market Committee so that farmers may sale there product directly. There is considerable scope for improving the maintenance of these warehouses. There is an urgent need for renovation of these warehouses and maintaining them in a scientific way.

The PACS / Farmers Registered Societies may be encouraged for the creation of storage godowns of small capacities at the village level under Hub and Spoke model against which negotiable warehouse receipts may be issued to the farmers though the Agriculture Infrastructure Fund.

2.2.1. (v) Suggested Action Points

Govt. may take advantage of RIDF for construction of modern market yards and renovation of existing ones.

Banks may identify suitable agricultural marketing infrastructure projects for financing under Agriculture Infrastructure Fund.

2.2 Land Development, Soil Conservation and Watershed development

2.2.2 (i) Introduction

Land development comprises all the activities undertaken by farmers to improve productivity of land to prevent erosion and to improve land quality. A number of activities are also required in post development stage like land levelling, terraces, stone bunding, drainage, trenches, fences, water-harvesting structures like farm ponds, checkdams, nala-bunding etc.

Components of investments under sub-sectors like Land Development / Soil Conservation / Water Management & Agronomy activities are given below.

Development activity	Feasible interventions
Soil and Water Conservation	Contour bund, contour trenches, retaining wall, check dam etc.
Water harvesting structure	Farm pond, check dam
Land Reclamation	Reclamation of saline and alkaline soil- Drainage development with underground pipeline & application of suitable soil amendment materials such as gypsum, sulphur, molasses, press mud etc.
On Farm Development	Land leveling, bunding, construction of irrigation/drainage channels
Water management	Lining of water courses, pipeline for water distribution, land levelling of commands of MI structures
Farm Fencing /protection	Fencing with barbed wire, stone fencing or live fencing, retaining wall
Composite Farm Development	land leveling, bunding, compost making, improved farm implements, fencing, water harvesting structure along with distribution system
Organic Farming	bio-fertilizer, bio-pesticides, market oriented cultivation of organic produce
Soil/land improvement	Tank silt application, sand casting

As per available estimates, cultivable land has marginally declined from 183.5 million hectare (2002-03) to 181.9 million hectare (2012-13), whereas during the same period, area under non-agricultural uses has increased by about 2.0 million hectare and such demands will be increased in the coming years. Under these circumstances, there is less possibility of bringing additional area under cultivation for meeting future demands of foodgrain for increasing population. The only alternative for meeting such demands is to improve level of management of “soils already under cultivation” and by improving level of productivity of potential arable lands which are presently uncultivated due to one or other reasons. Present Scenario:

As per Indian Council of Agricultural Research(ICAR) area under problem soils has increased from 220 lakh hectare (2005) to 243 lakh hectare (2010), comprising of alkali soils-37.0 lakh hectare, saline soils including coastal saline areas account for 27.0 lakh hectare and acid soils 179.0 lakh hectare. As such, about 4 lakh hectare area is annually increasing under such soil. For the State of Manipur the details estimated by Central Soil Salinity Reserqach Institute (CSSRI) and ICAR are given below.

Name of states	Area affected (ha)			Total
	Alkali	Saline	Acid	
Manipur	0	0	15.97	15.97

Financing Pattern:

Most of the area affected by problem (alkali, saline & acid) soils is owned by small and marginal resource poor farmers and they may not be able to contribute large amount for reclamation of such soils, therefore, the cost of reclamation/development will be shared by the Central Government and concerned

State Governments.

Further, funding pattern of all Centrally Sponsored Schemes including RKVY have been changed to 60:40 between Centre and State Governments for all the States except eight north-eastern (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland , Sikkim and Tripura) & three Himalayan States (Jammu & Kashmir, Himachal Pradesh and Uttarakhand) for which fund sharing is 90:10 between Centre and State Governments respectively as per Ministry of Finance, Department of Expenditure DO No. 32/PSO/FS/2015, dated 28th October, 2015.

Cost Norms:

Upper limit of unit cost will be Rs.60000 per ha. for alkaline/saline soils and Rs.15000 per ha. in case of acid soil for reclamation on Projectised Approach basis or actual whichever is less.

Organic Farming

Paramparagat Krishi Vikas Yojana (Traditional Farming Improvement Programme) has been launched by Government of India to support and promote organic farming and thereby improving soil health. This will encourage farmers to adopt eco-friendly concept of cultivation and reduce their dependence on fertilizers and agricultural chemicals to improve yields.

PKVY is basically a scheme of supporting organic farming via cluster approach. Fifty or more farmers form a cluster having 50-acre land to take organic farming. Each farmer will be provided Rs. 20000 per acre in three years from seed to harvesting crops and to transport them to market. The government plans to form around 10 thousand clusters in three years and cover an area of 5 Lakh hectares under organic farming.

2.2.2 (ii) Infrastructure and linkage support available, planned and gaps

- Soil Conservation works through afforestation and plantation of soil binding species, engineering measures like terracing, gully plugging, contour bunding, check dams etc., is being undertaken by the State Forest Depts. and Horticulture & Soil Conservation Depts. of the State.
- The Govt. of Manipur in collaboration with the Central Govt. has undertaken various land development schemes viz., Integrated Watershed Management Programme (IWMP), Watershed Development Project in Shifting Cultivation Area (WDPSA) under RKVY during XII Plan.
- Government of Manipur is taking up land development activities under MGNREGS in all the blocks.

3.2.2 (iii) Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below:

Sr. No.	Activity	Unit (No./Area)	PLP Projection 2022-23		
			Physical Units	Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	OFD Work (1 Ha -100m x100m)	Nos.	80	13.20	9.65
2	Farm Ponds (10m x 10m x 3m)	Nos.	55	38.72	34.85
Total			135	51.92	44.50

The block wise, activity wise potential of bank loan for various crops are indicated in Annexure – I

2.2.2 (iv) Critical interventions required for creating a definitive impact

- Line Department should encourage farmers in the watershed area to take-up integrated farming systems by availing KCC from bank.
- Land development activities need to be popularised by extension officials of the department.
- There should be proper co-ordination among all stake holders including the block level officials, line department officials and bank officials.
- Soil characteristic map of the district indicating area-wise nature of problems, deficiencies etc. should be maintained and farmers to be educated in this regard.

2.2.2 (v) Suggested Action Points

- Banks needs to extend credit under the sector and address various financial needs of farmers in Watershed areas.

2.2.3 Agriculture Infrastructure - Others

2.2.3 (i) Introduction

Supplying of quality inputs to the farmers such as seeds is one of the important factor to sustain production and productivity in agriculture. There is lack of supply of high yielding variety seeds to the farmers of the district. Farmers of the district are still depending upon the traditional variety of seeds. So, there is a strong need to replace the traditional type of seeds by producing improved high yielding variety seeds. It is interesting to note that use of chemical fertilizers and pesticides for vegetable cultivation in the district is very low. So, there is huge potential for producing organic crops by setting up of more vermi-compost producing units.

2.2.3 (ii) Infrastructure and linkage support available, planned and gaps

- At KVK, under a programme known as “Participatory Seed Production”, foundation seeds of important crops of the district are distributed to the farmers.

2.2.3 (iii) Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below:

Sr. No.	Activity	Unit (No./Area)	PLP Projection 2022-23		
			Physical Units	Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Vermi Compost (3m x 2m x 1m)	Nos.	94	34.12	30.71
Total			94	34.12	30.71

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure - I

2.2.3 (iv) Critical interventions required for creating a definitive impact

- Small and marginal farmers need to be educated to use organic manure which will reduce the cost of cultivation and improve soil fertility.
- Banks needs to identify the prospective farmers for commercial production of organic inputs such as bio-fertilizers and vermi compost etc.
- Urban waste materials comprising of fruits and vegetables may be collected and can be used as a raw material for commercial organic inputs production units. Bank should finance such unit under Capital Investment Subsidy Scheme for Commercial Production Units of Organic Inputs under National Project on Organic Farming.
- KVK and ATMA to organise extensive training on Organic farming and educate the farmers for using bio-fertilisers and NADEP compost / vermin compost

2.3 Agriculture – Ancillary Activities

2.3.1 Agriculture – Ancillary Activities- Food and Agro Processing

2.3.1 (i) Introduction

Agro-food processing industries have the potential to generate significant employment opportunities in production activities and also through its forward and backward linkages. This employment will be in rural areas where these industries have to be located near the source of raw materials, especially perishable agricultural product. Government of Manipur is initiating steps for development of food processing in the State as this sector plays a significant role in the diversification and commercialization of agriculture, horticulture, fisheries, poultry, animal husbandry and forestry, improving value addition, employment generation and providing income and production of agro-food products for export. As a part of it Department of commerce and industries, GoM has setup Livelihood Business Incubation Centre at DIC, Imphal West.

SAMPADA: Government of India has approved a new Central Sector scheme - SAMPADA (Scheme for Agro Marine Processing and Development of Agro Processing Clusters) with an outlay of Rs.6000 crore for the period 2016-20 co-terminus with the 14th Finance Commission cycle. The scheme will be implemented by Ministry of Food Processing Industries, GoI New Delhi. SAMPADA

is the comprehensive package aimed at creation of modern infrastructure from farm gate to retail outlet. The scheme consists of the following sub-schemes:

- Mega Food Park
- Integrated cold chain and preservation infrastructure
- Creation/expansion of food processing and preservation capacities
- Infrastructure for Agro processing clusters
- Creation of backward and forward linkages
- Food safety and quality assurance infrastructure
- Human resources and institutions

Food Processing Fund (FPF): Government of India has instituted a Special Fund for providing affordable credit to agro processing units in designated food parks with a corpus of ₹2,000 crore in NABARD. So far, 10 Mega Food Park projects and two individual food processing units have been sanctioned from the Fund involving a term loan commitment of ₹464.49 crore. The fund is operational during the current year to the extent of the unutilized amount.

Stand UP India: The Stand-up India scheme was launched by Government of India in April 2016 to support SC/ST and Women entrepreneurs to set up Greenfield enterprises and become job creators. Over 16,000 new enterprises have come up through this scheme in activities, as diverse as food processing, garments, diagnostic centres, etc. As the scheme is intended to facilitate at least two such projects per bank branch, on an average one for each category of entrepreneur, it offers huge opportunities for the investors in the food processing sector.

FDI Policy

- 100% FDI is permitted under the automatic route in food processing industries
- 100% FDI is allowed through government approval route for trading, including through e-commerce in respect of food products manufactured or produced in India.

This may attract large scale investments in the food processing sector.

Skill Development

Increasing investments in the sector have led to higher demand for more qualified people. The Government has set up a Food sector skill council called Food Industry Capacity & Skill Initiatives (FICSI), which has 46 affiliated Training Partners and 192 Training Centers across 26 States in the country. The two institutions under the administrative control of MoFPI, i.e. National Institute of Food Technology Entrepreneurship and Management (NIFTEM), Haryana and Indian Institute of Crop Processing Technology (IICPT), Tanjavur, Tamil Nadu are conducting regular trainings in Food Processing on self-financing basis & sponsored funds from others sources including under Pradhan Mantri Kaushal Vikas Yojana (PMKVY).

2.3.1 (ii) Infrastructure and linkage support available, planned and gaps

- The district has 18 food processing units with 739 MT capacity, 6 fruit processing units with 682 MT capacity, 2 spices processing unit and one animal feed processing unit.
- Two Industrial Training Institutes (ITIs) are functioning in the district.

2.3.1 (iii) Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below:

Sr. No.	Activity	Unit (No./Area)	PLP Projection 2022-23		
			Physical Units	Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Rice Mills	Nos.	20	105	84.00
2	Mini Oil Mills	Nos.	42	44.1	35.28
3	Spice processing	Nos.	94	345.45	276.36
4	Pickle making	Nos.	152	79.8	63.84
5	Fruit Processing	Nos.	3	321.3	257.04
6	Noodle making	Nos.	36	37.8	30.24
7	Bakery / Confectionery	Nos.	25	39.375	31.50
Total			372	972.83	778.26

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure - I

2.3.1 (iv) Critical interventions required for creating a definitive impact

- Micro agro-processing/ food processing industries may be encouraged in the rural areas in a big way by extending credit to the entrepreneurs.
- Horticulture department, CAU, ICAR and KVK may impart training on horticultural produce processing.

2.3.2 Agriculture – Ancillary Activities- Others

2.3.2 (i) Introduction

It has become imperative to provide expert services to farmers in terms of advice, inputs and also in marketing. The farmers are required to produce best with support of agronomists and for this adequate dose of credit is required. It is imperative that farmers should not resort to distress sale of produce & adequate credit may be extended to him through different agencies. As per revised RBI Guidelines on Priority Sectors, Loans to Primary Agriculture Credit Cooperative Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs) for on lending in agriculture sector, Loans under Agri Clinic and Agri Business Center (ACABC) Scheme are included in other ancillary activities of agriculture.

PACS as Multi Service Centres (MSCs): The scheme intends to develop all the potential PACS as Multi Service Centres (MSCs) over a period of three years commencing from the year 2020-by providing concessional refinance to StCBs at 3% to support PACS to create quality infrastructure (capital assets) and increase their business portfolio in tune with needs of members. Under this line of credit, NABARD has envisaged transformation of 35,000 PACS in three years commencing with the transformation of 5,000 PACS in FY21 and for subsequent years 15,000 PACS each during FY22 and FY23. 5000 crore have been earmarked under this special dispensation for the year 2020-21. The ultimate interest rate to be charged from PACS will not be more than 1% over & above the interest rate charged by NABARD and will be shared by StCB & CCB as per the mutually agreed terms. Repayment period of refinance will be up to 7 years

Agri-Clinics: Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post-harvest technology and clinical services for animals, feed and fodder management, prices of various crops in the market etc. which would enhance productivity of crops/animals and ensure increased income to farmers.

Agri-Business Centres: Agri-Business Centres are commercial units of agri ventures established by trained agriculture professionals. Such ventures may include maintenance and custom hiring of farm equipment, sale of inputs and other services in agriculture and allied areas, including post-harvest management and market linkages for income generation and entrepreneurship development.

Finance under ACABC scheme is classified as priority sector finance under new priority sector guidelines.

The GoI has launched a subsidy based Credit Linked Scheme for establishment of ACABC. These can be taken up by technically qualified personnel as integrated units providing not only extension services but also providing other support services like hiring / leasing of farm implement and stocking and sale of inputs etc. for monetary considerations. Such units can not only provide cost effective and timely professional services to rural client near their farms but also offer self-employment opportunities to such persons who are technically qualified but are unable to take up jobs due to dwindling employment opportunities in Govt. / Public sector.

2.3.2 (ii) Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below:

Sr. No.	Activity	Unit (No./Area)	PLP Projection 2022-23		
			Physical Units	Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Loans to distressed persons to prepay non-institutional lenders	Nos.	40	20	20.00
2	PMJDY	Nos.	391	19.55	19.55
3	Loans to state sponsored organizations for SC/ST	Nos.	3	30	30.00
Total			434	69.55	69.55

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure

- I

Chapter 3

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

3.1 Introduction

The Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. It contributes significantly in the economic and social development of the country by fostering entrepreneurship and generating largest employment opportunities at comparatively lower capital cost, next only to agriculture. MSMEs are complementary to large industries as ancillary units and this sector contributes significantly in the inclusive industrial development of the country. The MSMEs are widening their domain across sectors of the economy, producing diverse range of products and services to meet demands of domestic as well as global markets.

3.2 Common Guidelines / Instructions For Lending To MSME Sector

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

As per revised Priority Sector Guidelines Bank loans to Micro, Small and Medium Enterprises, Retail and Wholesale Trade are now eligible to be classified under the priority sector (for details please refer RBI circular New Definition of Micro, Small and Medium Enterprises - Addition of Retail and Wholesale Trade dated July 7, 2021. Further, all loans to units in the KVI sector will be eligible for classification under the sub-target of 7.5 percent prescribed for Micro Enterprises under priority sector. The MSME units will continue to enjoy the priority sector lending status up to three years after they grow out of the MSME category concerned.

For details on Common Guidelines / Instructions For Lending To MSME Sector please refer RBI Master Direction - Lending to Micro, Small & Medium Enterprises (MSME) Sector (Updated as on July 02, 2020), RBI/2020-2021/10 Master Direction FIDD.MSME & NFS.BC.No.3/06.02.31/2020-21.

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

An enterprise shall be classified as a Micro, Small or Medium enterprise on the basis of the following criteria, namely:

a micro enterprise	where the investment in plant and machinery or equipment does not exceed ₹1 crore rupees and turnover does not exceed ₹5 crore rupees
a small enterprise	where the investment in plant and machinery or equipment does not exceed ₹10 crore rupees and turnover does not exceed ₹50 crore rupees
a medium enterprise	where the investment in plant and machinery or equipment does not exceed ₹50 crore rupees and turnover does not exceed ₹250 crore rupees

3.3 Status of Finance of MSME in the District

As per the Annual Credit Plan of Imphal West for FY 2020-21, the total annual target was ₹188 crore for lending to MSME sector. As on 31 March 2021, banks had disbursed a total of ₹309.98 crore (165%). During last 3 years the performance under MSME in the district is given below:

Year	Micro, Small & Medium Enterprises (MSME)	
	Tar (₹ lakh)	Ach (₹ lakh)
2018-19	18500	34413.36
2019-20	19500	20319.04
2020-21	18800	30998.42

Source: Lead Bank, Imphal West District

3.4 Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below (amount in lakh):

S.No.	Sector	No. of units	Financial Outlay	Bank Loan
A	Term Loans			
(a)	Manufacturing Sector Enterprises			
1	Micro Enterprises	815.00	1413.99	1272.59
2	Small Enterprises	229.00	6552.26	5897.04
3	Medium Enterprises	3.00	1732.50	1559.25
(b)	Service Sector Enterprises			
1	Micro Enterprises	669.00	4135.00	3721.50
2	Small Enterprises	139.00	2201.89	1981.70
3	Medium Enterprises	9.00	1890.00	1701.00
B	Working Capital			
(a)	Manufacturing Sector Enterprises			
1	Micro Enterprises	815.00	424.20	424.20
2	Small Enterprises	229.00	1965.68	1965.68
3	Medium Enterprises	3.00	519.75	519.75
(b)	Service Sector Enterprises			
1	Micro Enterprises	669.00	1240.50	1240.50
2	Small Enterprises	139.00	660.57	660.57
3	Medium Enterprises	9.00	567.00	567.00
	Total	3728.00	23303.34	21510.77

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure - I

3.5 Availability of Infrastructure, critical gaps & interventions required, action points/issues to be addressed

Suitable training institutions may be set up to help the industry in designing new products.

Augmenting flow of credit to rural non-farm sector and small entrepreneurs especially under the Swarozgar Credit Card scheme and Government Sponsored programmes like PMEGP, SGSY & KVIC Margin Money Scheme.

Skill up-gradation of artisans, quality control measures along with escort services are required to be provided to entrepreneurs.

Joint Liability Groups may be promoted by banks to enhance the credit flow to small traders, business groups and SRTO.

Cluster approach to development of MSME sector and Proactive action from both government and banks.

Infrastructural facilities like roads, power, communication and transport need to be improved substantially.

Conducive recovery climate and stable environment need to be created to encourage financial institutions to extend credit support to this sector.

Banks to extend finance under PMMY and Stand Up India Scheme.

3.6 Suggested Action Points

- On 21st March, 2018 Government of India has approved North East Industrial Development Scheme (NEIDS), 2017 with financial outlay of Rs.3000 crores up to March, 2020. The newly introduced scheme shall promote industrialization in the States of the North Eastern Region and will boost employment and income generation.
- Skill up-gradation of artisans, quality control measures along with escort services are required to be provided to entrepreneurs.
- Joint Liability Groups may be promoted by banks to enhance the credit flow to small traders, business groups and SRTO.
- Cluster approach to development of MSME sector and Proactive action from both government and banks.
- GoM has taken up a Mega Food Park in Throubal district with TFO of ₹8182.59 lakh. The project not only is to facilitate secondary processing of food by individual entrepreneurs but also intended to a build infrastructure for primary processing at 8 district HQs. The bankers in the district can take advantages of it.
- Conducive recovery climate and stable environment need to be created to encourage financial institutions to extend credit support to this sector.

[For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>]

Chapter 4

Credit Potential for Export Credit, Education and Housing – 2022-23

4.1.1 Introduction

To give fillip to the export sector, GoI has announced Export Promotion Mission with various incentives and rationalized the procedures and provided tax benefits, etc. Besides, 'Make in India', 'Digital India' and 'Skill India' programmes have been launched which are expected to improve brand 'India' image to gain global competitiveness.

4.1.2 Export Potential in the State

The Agricultural, horticultural and processed food products from Manipur State have good export potential. The commodities namely Black Rice, Pineapple, Bamboo shoots, Banana, Ginger, Orange, Passion fruit, Vegetables, etc. offer ample export potential from the state. Suitable marketing and visibility campaign for products in the state on the lines on 'Make in Manipur' needs to be implemented, which will help in increasing the awareness in target customer segments.

Given the agro-climatic conditions, the State has rich agriculture resources. Specifically, horticulture sector offers scope for exports. As per the Techno-feasibility Report conducted under the aegis of the National Horticultural Board and NABARD in collaboration with the Department of Horticulture and Soil Conservation, Manipur, the potential area identified for horticultural crops is 2,77,064 Ha. Out of this, about 62,200 hectares is covered under horticulture crops and an area of 2,14,864 hectares still remains uncovered; giving ample opportunity for expansion.

Common horticulture crops grown in the State are Kharif vegetables (French bean, Cucurbits, Tomatoes, Brinjal, Bhindi, Colocacia, Alocacia), Rabi vegetables (Cabbage, Cauliflower, Potato, Pea, Broad bean, Radish, Carrot, Broccoli, lettuce, Capsicum), Spices (Onion, Garlic, Chilli, Ginger, Turmeric, Hatkora) Fruits and Plantation Crops (Litchi, Cashew nuts, Wall nuts, Orange, Lemon, Banana, Pineapple, Passion fruit, Peach, Pear, Plum).

4.1.3 Assessment of Credit Potential for 2021-22

The PLP projections for the period 2022-23 are given below:

Sr. No.	Activity	Unit (No./Area)	PLP Projection 2022-23		
			Physical Units	Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Agro and Food Products	Nos.	20	400	360.00
2	Handicrafts & Handlooms	Nos.	54	540.00	486.00
Total			74	940.00	846.00

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure - I.

4.1.4. Critical interventions required for creating a definitive impact

Due the lack of infrastructure supports, marketing linkages, lack of adequate investment etc. the district is unable to export its resources and earn revenues out of those resources.

Government needs development of basic infrastructure like land, power, road- connectivity, pollution control measures and a regulatory environment for production of goods and services in the district. Govt. may take advantage of RIDF in this regard.

Investment in those activities/sectors which have huge potential for export is necessary. Banks/financial institutions should ensure adequate flow of credit to this sector.

Skill up-gradation of artisans, quality control measures along with escort services are required to be provided to entrepreneurs.

4.2 Credit Potential for Education - 2022-23

4.2.1 Introduction

Education is undoubtedly a core sector and the long-term economic, social as well as personal gains from education are well proved for individuals, families, communities and the development of a nation. Unlike the earlier period, education now is seen as a vehicle for “human capital formation”, industrial & technological progress, economic development of an economy and improving the quality of life of people. The educational system in India is broadly classified into four stages viz., (a) primary education (b) upper primary education (c) secondary education, (d) higher secondary education (e) vocational education, and (f) adult education.

Recent Policy initiatives and Support:

The Educational Loan Scheme aims at providing financial support from the banking system to deserving/ meritorious students for pursuing higher education in India and abroad. The main emphasis is that every meritorious student though poor is provided with an opportunity to pursue education with the financial support from the banking system with affordable terms and conditions. After introduction of the scheme in 2010, new modifications have been incorporated in the scheme that now includes loans to individuals for educational purposes including vocational courses up to ₹20 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector.

The Government of India has launched a scheme to provide full interest subsidy during the period of moratorium i.e., course period plus one year or six months after getting job, whichever is earlier, on loans taken by students belonging to Economically Weaker Sections from scheduled banks under the Educational Loan scheme of the Indian Banks’ Association, for pursuing any of the approved courses of studies in technical and professional streams from recognized institutions in India

4.2.2 Education Sector – Scenario in Manipur

Steps are being taken up for ensuring 100% access in Education. Strengthening existing schools, opening new Primary Schools, establishment of alternative schools and other type of educational facilities in smaller and unserved habitations are few of the strategies implemented for universalization of Elementary Education. The present scenario of education in Manipur is fast changing and it has improved a lot in comparison to past. The new education system adopted by the State Government has revamped the face of secondary and higher secondary education in the State.

Population & Literacy – 2011 Census (Lakh)

Particulars	Population			Literacy %
	Rural	Urban	Total	
All India	8330.88	3771.06	12101.93	74.0
Manipur	20.21	8.34	28.55	79.2

c) Annual Credit Plan-Past Performance under Educational Loans in Manipur

The performance of banks in Education loans under ACP is given below:

Year	ACP Target (Rs. In Lakh)	ACP Achievement (Rs. In Lakh)	% of Achievement
2016-17	2687	525.59	20
2017-18	3671	736.79	20
2018-19	3706	662.92	18
2019-20	2320	1633.4	70
2020-21	2235	247.85	11

4.2.3 Infrastructure and linkage support available, planned and gaps

Some of the few educational institutes which provide technical education in the district are as follow:

Sl. No.	Name of the Technical Institute
1	Manipur University, Canchipur, Imphal
2	Central Agriculture University, Iroishemba, Imphal
3	Regional Institute of Medical Sciences, Lamphelpat, Imphal
4	Manipur Technical University, Takyelpat, Imphal
5	National Institute of Technology, Langol Road, Thangmeiband, Imphal
6	Central Institute Of Plastics Engineering & Technology, Takyelpat, Imphal
7	Dhanamanjuri University, Imphal

4.2.4 Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below:

Sr. No.	Activity	Unit Cost	Unit (No./Area)	PLP Projection 2022-23		
				Physical Units	Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Education Loan	10	Nos.	258	2580	2322.00
Total				258	2580.00	2322.00

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure - I.

4.2.5 Critical interventions required for creating a definitive impact

Banks may popularize Education Loan through awareness campaign. More number of students is going to other states to pursue higher studies. Banks should develop suitable mechanism to link those institutions so that students can avail education loan from their native states conveniently.

4.3. Credit Potential for Housing

4.3.1 Introduction:

Housing has been recognized as a basic human need. Several Initiatives at the Central Government & State Govt. levels have focused on "housing" as an integral part of the growth process. Housing is known to have multiple linkages with the rest of the economy and investments in housing have orchestrated impact in the region and on the economy. Hence, housing initiatives must be viewed in the background of the overall economic development and the needs of the people.

4.3.2 Housing Finance under priority Sector lending:

- (i) Loans to individuals up to ₹35 lakh in metropolitan centres (with population of ten lakh and above) and loans up to ₹ 25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres should not exceed ₹ 45 lakh and ₹30 lakh respectively.
- (ii) Loans for repairs to damaged dwelling units up to ₹10 lakh in metropolitan centres and up to ₹ 6 lakh in other centres.
- (iii) Bank loans to Housing Finance Companies (HFCs), approved by NHB for their refinance, for on-lending for the purpose of purchase/construction/reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to an aggregate loan limit of ₹20 lakh per borrower.

4.3.3 Infrastructure and linkage support available, planned and gaps

Being a developing capital city of Manipur state, the standard of living of the people of the district is changing. Many of the households of the district have good income and have a strong desire to stay in a good house. On the other side, there is also numerous numbers of urban poor classes of people which are unable to build a simple semi-permanent house.

District Name	Total Households	KUCCHA Type (Number of Households) 1 = Grass/Thatch/Bamboo etc.	KUCCHA Type (Number of Households) 2 = Plastic/Polythene	KUCCHA Type (Number of Households) 3 = Hand Made Tiles	KUCCHA Type (Number of Households) Total of Codes 1 to 3	KUCCHA Type (Number of Households) % of Codes 1 to 3
Imphal West	52166	5113	92	280	5485	10.51

Source: SECC report 2011

The credit flow under this sector in the district for last 3 years is given below:

Year	Housing Loan	
	Tar (₹ lakh)	Ach (₹ lakh)
2018-19	9500	12407.00
2019-20	11400	7653.30
2020-21	10991	3653.30

Source: Lead Bank, Imphal West District

4.3.4 Assessment of Credit Potential for 2022-23

The PLP projections for the period 2022-23 are given below:

Sr. No.	Activity	Unit (No./Area)	PLP Projection 2022-23		
			Physical Units	Financial Outlay	Bank Loan
1	Housing Loan	Nos.	267	6675.00	5340.00
2	Rural Housing Loan	Nos.	768	7680.00	6144.00
Total			1035	14355.00	11484.00

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure - I.

4.3.5 Critical interventions required for creating a definitive impact

Considering the above facts, banks should focus on housing loans in order to increase their lending portfolio under priority sector lending and also a part of social responsibilities.

Awareness programme about the benefits of Housing loan may be organized by the banks.

A credit counselling centre should be set up in the district.

Pradhan Mantri Awas Yojana is implemented in the district for construction of rural and urban houses. Bank and Department may popularise the scheme.

[For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>]

Chapter 5

Credit Potential for Infrastructure Support

Introduction

Infrastructure development has a key role to play in both economic growth and poverty reduction. Rural Infrastructure today comprise of core infrastructure viz., Irrigation, connectivity (road, power, IT), transportation, energy (generation, transmission, distribution), post-harvest storage and social infrastructure viz., drinking water, sanitation, sewage, health, housing and education.

The Indian farmer has suffered not only due to restrictions on marketing and processing, but also due to poor infrastructure. The greatest challenge lies in reducing the transaction costs for farmers by providing them access to world-class physical infrastructure. RIDF has emerged as NABARD's major partnership with the state governments for the creation of a wide variety of rural infrastructure covering 34 activities, under three broad categories, viz., agriculture and related sectors, rural connectivity and social sectors. A comprehensive value chain model covering innovations in farming, transportation, storage, processing, value addition and marketing can help farmers earn profit in a sustainable manner.

5.1 Infrastructure – Public investments

5.1 (i) Introduction

Public investment in infrastructure plays a very important role in bringing economic development and attracting private investment in the country. Considering the prevailing topography and backwardness of the district, the government should play a very important role in bringing overall development of the district through public investment in the district.

Sector-wise requirements of Public Investment in infrastructure for the District are summarized below:

Rural Connectivity: Availability of good road network infrastructure will act as a catalyst for development of rural economy in general and agriculture in particular. The rural roads are vital for the district to contribute significantly in marketing of agriculture produce, generation of increased agriculture incomes and productive employment opportunities alongside promoting access to economic and social services. Every part of the District is connected by a network of either pucca or Kutcha roads. The Imphal Dimapur Road (National Highway No. 2) and Imphal New Cachar Road (National Highway No.37) are the two national highways which connect Imphal the capital of Manipur with neighbouring States of Assam and Nagaland. Other main roads in Imphal are the Uripok-Kangchup road, the RIMS road, the Nagamapal-Thangmeiband road, the Mayai-lambi road, Palace Compound road, Dingku Road and the JNIMS Hospital road. The total area covered by the proposed ring road in the district is approximately 46 km length and a wide of 30 metres. Altogether 70 percent villages in the district are connected by all-weather roads. There are about 30 villages in the district which are not easily assessable by road transport due to the lack of all weathered roads. Another important issue is the narrow sized of the roads in the district. The construction of railway line which connects the State with the rest of the country will further boost the opportunities to the farmers. However, many of the village roads are in poor condition though construction works are going on under Pradhan Mantri Gram Sadak Yojana.

Category of Roads	Length available (Kms)	Length of Road required to be laid/improved (Kms)
National Highway	69.55	Nil
State Highway	60.70	40
Major District Road	104.53	50
Municipality Road	195.44	50
Village Road	1033.63	800
Total	1463.85	940

To facilitate connectivity infrastructure in the state, NABARD have sanctioned various projects since inception of RIDF. Some of the project in progress are listed below:

RIDF Tranches	Purpose	No. of Projects	Cumulative Sanction (Rs.cr)
RIDF XXI (2015-16)	Rural Road	1	7.57
	Rural Bridges	9	42.74
	Rural Roads	15	48.71
RIDF XXIII (2017-18)	7 Rural Roads & 2 Rural Bridges	9	28.69
RIDF XXVI (2020-21)	6 Rural Roads and 5 Rural Bridge	11	75.41
Total		45	203.12

Irrigation Facilities: Irrigation facilities in the district is very low. More than 90% of the cultivated areas are under rainfed. In the district, there are two projects namely Singda Dam Project and Imphal Barrage, under Major, Medium and Multipurpose projects in the district. Imphal Barrage is Medium Project with an ultimate potential of 6,000 Ha and culturable command area of 4,800 Ha. Singda Multi-purpose is multipurpose project with an ultimate potential of 4,100 ha and culturable command area of 2,400 Ha. However, the actual area irrigated by these projects is comparatively very much low due to many reasons. Cluster of 28 Minor Irrigation Schemes in Imphal West District was started during 2007-08 with an ultimate irrigation potential (UIP) of 11,330 Ha and culturable command area of 6685 Ha. However, the actual area irrigated is far below CCU and UIP due to many reasons including financial and technical reasons. Water resources scenario of Imphal West district is very promising with a normal annual rainfall of 1426 mm. With a number of hill streams, rivulets, springs and rivers viz. Imphal, Nambul, Thoubal and their tributaries etc., there is ample scope for tapping the valuable water resources for facilitating sustainable agriculture development in the district. These water resources can provide irrigation to 32490 Ha of Net Sown Area and 680 Ha of land which can be brought under cultivation. Out of 32490 Ha of Net Sown Area, only about 16380 Ha of land is presently irrigated. Therefore, there is a gap of 16110 Ha of land which could be brought under irrigation The Irrigation Department may conduct a detailed survey to identify the ultimate irrigation potential of the district formal sources and submit proposals to NABARD for consideration under RIDF. To facilitate irrigation infrastructure in the state, NABARD have sanctioned various projects since inception of RIDF. Some of the project in progress are listed below:

RIDF Tranches	Purpose	No. of Projects	Cumulative Sanction (Rs.cr)
RIDF I (1995-96)	Minor Irrigation	65	1.75
RIDF VI (2000-01)	Minor Irrigation	157	8.33

RIDF XVI (2010-11)	Minor Irrigation	87	19.02
RIDF XXI (2015-16)	Minor Irrigation Structures	20	9.50
RIDF XXIII (2017-18)	Construction of Stilling basin	1	4.14
RIDF XXV (2019-20)	Loktak Lift Irrigation (WRD)	1	69.38
RIDF XXVI (2020-21)	MI - Construction of 550 delivery chambers and field channels	550	47.39
	Total	816	157.75

Also, to protect the agricultural land and the people NABARD also have sanction various flood protection infrastructure which are listed below:

RIDF Tranches	Purpose	No.of Projects	Cumulative Sanction (Rs.cr)
RIDF XVI (2010-11)	Anti-Erosion & Flood Control	5	85.54
RIDF XXI (2015-16)	Anti Flood Control Structures	8	49.26
RIDF XXII (2016-17)	Anti Erosion & Flood Control	1	7.99
	Total	14	142.79

Power: The power supply in Manipur depends entirely on the share of power allocated from the Central sector plants namely, Loktak Hydro Electric Plant, Kopili-Khangdong Hydro Electric Plant, Assam Gas Based Power Plant at Kathalguri and other states. Therefore, the shortage of power is a major cause for the slow development in the state year after year. The state continues to be deficit in electric energy. Purchases of power from outside the state have been rising at a higher rate. Govt. should formulate a specific plans and policies in this sector in order to supply sufficient power for the state.

The sector-wise infrastructure required (high priority areas) for specific activities are indicated below:

Sr. No.	Activity / Sector	Infrastructure support requirements identified and action suggested
1	Crop Production	Good quality seeds, fertilizers and other inputs may be made available in the district through public support, adequate no. of soil testing labs may be established.
2	Water resources	i) Suitable budgetary provision for adequate power supply ii) Roof - top rain water harvesting need to be made mandatory for all new constructions. Irrigation Department may prepare comprehensive policy and programmes to cover cropped areas under irrigation. The Irrigation & Flood Control Department may take advantage of loan from NABARD under RIDF.
3	Horticulture Forestry/Wasteland Development	More fruit processing units may be set up. For adequate supply of planting materials the capacity of the nurseries of the Horticulture Department may be strengthened and expanded. Private sector may also be encouraged to exploit potential under Horticulture sector. Forest Department and Horticulture Department of State

		Government may formulate bankable farm forestry schemes.
4	Farm Mechanisation	Suitable facilities need to be created at block level for imparting training for use of tractors/power tillers and their repairs and maintenance. Government subsidy schemes may be linked with bank credit to increase coverage of farmers through bank credit.
5	Animal Husbandry	A massive programme of artificial insemination may be taken up to produce adequate numbers of CB cows. More AI centres need to be set up and the existing centres should be strengthened. Breeding farms should be established. Public Private partnership mills for cattle/poultry feeds may be set up. Milk Cooperative Societies may be organized and milk routes may be established.
6	Fisheries	Extension Officers may be posted in the blocks where potential for fish farming exists to provide extension services to the farmers. More hatcheries are required to produce adequate fingerlings.
7	Storage & marketing infrastructure	PACS/Registered Societies may be encouraged for the creation of storage godown of small capacity at the village level. Govt. may take advantage of RIDF for construction of modern market yard. Banks may identify suitable agricultural marketing infrastructure for financing.
8	Non-Farm Sector / Agro & Food Processing/Other Priority Sector	The road network needs improvement for transportation of industrial goods and horticulture, agriculture products. Vocational training centres at blocks/villages level are necessary to impart skill training programmes on a regular basis. A master plan for modernization of looms may be considered for development of handloom sector.

In the recent years NABARD has been in front for creation if various other infrastructures in the state via. Fishery, food processing and Veterinary & AH with details indicated below:

RIDF Tranches	Purpose	No.of Projects	Cumulative Sanction (Rs.cr)
RIDF X (2004-05)	Fish Jetties	3	0.52
RIDF XII (2006-07)	Food Park	1	15.74
RIDF XV (2009-10)	Development of Water Bodies for Fisheries	1	3.78
RIDF XXVI (2020-21)	Veterinary & AH - Construction of 1 goat breeding Farm and 10 improvement of veterinary clinics	11	16.49
	Total	16	36.53

Beside the above NABARD has been financing GoM on health and social welfare infrastructures with details below:

RIDF Tranches	Purpose	No. of Projects	Cumulative Sanction (Rs.cr)
RIDF XXII (2016-17)	Augmentation of Water Supply	1	33.73
RIDF XXIII (2017-18)	Water Supply System at Heingang Awang Leikai	1	4.20
RIDF XXIII (2017-18)	Reconstruction of Water Supply - outskirts of Imphal and enroot villages	1	34.74
Sub Total		3	72.67

RIDF XVI (2010-11)	Primary Health Centres/ Sub-Centres	55	43.11
RIDF XXI (2015-16)	Anganwadi Centres	18	4.06
RIDF XXIII (2017-18)	Infrastructure for CHC	6	28.52
Sub Total		79	75.69

Maintain may be made of Mega Food Park in Throubal district with TFO of ₹8182.59 lakh. The project not only facilitate secondary processing of food by individual entrepreneurs but also intended to a build infrastructure for primary processing at 8 district HQs. For this NABARD under Food Processing Fund (FPF) have sanctioned an amount of ₹18.63 cr with details below:

Name of Projects/LTIF Tranches	No.of Projects	Cumulative Sanction (Rs.cr)
Mega Food Park at Yaithibi Khunou	1	18.63

5.2 Social Infrastructure involving bank credit – 2022-23

5.2 (i) Introduction

The provision of drinking water, sanitation, education, and health defines the quality of life of an individual. These services affect day-to-day life of people and have long-term impact in terms of longevity and earning capacity. Piped drinking water, which is treated and transported to households is an expensive commodity and more so in a sparsely populated village. However, villagers need good quality potable water as much as anyone else in the country. Swaccha Bharat campaign has re-emphasized the need of basic amenities for hygiene and dignity of an individual. Education of the young takes centre stage for future growth. Government of India through various programme has strived to achieve 'Education for All'. To keep the work force active and contributing to the GDP, delivery of health care especially in the rural area has taken priority.

Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas, RBI has, in its latest Priority Sector Lending Master Direction issued by RBI on 7 April 2016, stipulated that bank loans up to a limit of Rs. 5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres have now been brought under the ambit of PSL norms.

5.2 (ii) Assessment of Credit Potential for 2022-23

The potential assessed in the PLP for 2022-23 is given below:

Sr. No.	Activity	Unit (No./Area)	PLP Projection 2022-23		
			Physical Units	Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Primary Schools/Middle Schools	Nos.	5	375	337.50
2	Sanitation Facility	Nos.	300	45	40.50
Total			305	420	378

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure – I

5.3 (i) Renewable Energy - Introduction

Renewable energy is generally defined as energy that comes from resources which are naturally replenished on a human time scale such as sunlight, wind, rain, tides, waves and geothermal heat. Renewable energy replaces conventional fuels in four distinct areas: electricity generation, air and water heating /cooling, motor fuels and rural (off-grid) energy services.

The contribution of renewable energy to the power sector has increased and is expected to increase in the future. MNRE is targeting huge capacity of renewable energy in India and aims to add almost four times the present capacity by 2017. It is reported that wind energy will continue to dominate the future capacity addition from RE in India and India is expected to harness around 88% of its available potential of wind by 2022.

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 etc., will be eligible for Priority Sector classification. For individual households, the loan limit will be ₹10 lakh per borrower.

5.3 (ii) Assessment of Credit Potential for 2022-23

Sr. No.	Activity	Unit (No./Area)	PLP Projection 2022-23		
			Physical Units	Financial Outlay (₹ lakh)	Bank Loan (₹ lakh)
1	Solar lighting / water heating system	Nos.	1122	314.16	282.74
Total			1122	314.16	282.74

The block wise, activity wise potential for bank loan for various activities are indicated in Annexure – I

5.3 (iii) Availability of Infrastructure, critical gaps & interventions required, action points/issues to be addressed

The Manipur Renewable Energy Development Agency (MANIREDA) came into being on 31 March 1999. The MANIREDA is the nodal department for implementing schemes of the GoI in the State.

Under the Manipur Science and Technology Council (MASTEC), a number of Biogas plants have been set up. The district has adequate cattle population for feeding the biogas plants. Besides, extension services, technical guidance and subsidy from the MASTEC is also available.

Bank may finance Grid Connected Rooftop Power Plants in private/commercial/Industrial etc. sector in Manipur under MANIREDA.

Chapter 6

Informal Credit Delivery Systems

6.1. Status of SHG-BLP

In our country, the SHG-Bank linkage programme launched by NABARD during 1992-93, has emerged as the primary model for providing micro finance services and is now a proven method of financial inclusion, providing unbanked rural clientele access to formal financial services. The Programme has proved to be a major supplementary credit delivery mechanism with wide acceptance by banks, NGOs and various government departments. The banks are now lending to the SHGs as a deliberate strategy to tap the potential of the SHGs which are being perceived as future clients for bringing sustainable and ever growing business to the banks. The micro finance sector is an important tool for policy makers to reach out to the grass root level and it has a vital role to play in complementing the efforts of the Government of India in addressing the issues like financial exclusion, providing livelihoods and empowering the citizens, and women in particular.

National Rural Livelihoods Mission (NRLM) - Aajeevika was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011 as a restructured version of Swarna Jayanti Gram Swarozgar Yojna (SGSY). NRLM has the mandate of reaching out to 100 million rural poor in 6 lakh villages across the country. In Manipur, Manipur State Rural Livelihood Mission (MSRLM) was established by the Rural Development & Panchayati Raj Department, Government of Manipur to implement NRLM in the State. It is registered under section 7(1) of Societies Registration Act 1989 (Manipur Act No. 1 of 1990) with registration no. 606/M/SR/2014 dated 27th January 2014. MSRLM has started its implementation of the programme in the district since in the year 2020.

Micro finance delivery as an outreach programme is being slowly adopted by all the banks operating in the district. Manipur Govt. is also promoting the SHGs through its various line depts./agencies under various flagship programmes like Integrated Watershed Management Programme (IWMP) of DRDA, Agriculture Technology Management Agency (ATMA) etc. Some of the private NBFC operating in the district as MFI is the YVU Financial Services Private Limited which is registered under Non-Banking Financial Company – Micro Finance Institution (NBFC-MFI), under Section 45-IA of the Reserved Bank of India Act, 1934.

In the district, total no. of SHGs formed and savings linked as on 31st March 2021 is 1213, out of which 1153 SHGs have been credit linked with banks. The total loan sanctioned to SHGs as on 31st March 2021 is ₹ 508.47 lakhs.

6.2. Issues related to micro finance

Over the years, the SHG-Bank Linkage programme has emerged as a viable model for financial inclusion of hitherto unreached poor households particularly in rural areas. But the progress of this movement is slow in the district.

The promotion of SHGs requires support of an organisation to continuously guide the members of the Group initially and then link them up to the bank. It has been observed that banks are unable to provide undivided attention for the same and, therefore, there is a need for a separate support organisation. It has also been observed that the staff of the bank needs to provide special hand-holding to the Groups and for that they need a special orientation and continuous skill upgradation. While some of the issues mentioned below are generic, despite the growth in quantum of credit off take, the declining number of SHGs being financed by banks every year is a

cause for concern. A study on NPA of bank loans to SHGs in a few states revealed the following condition.

- (i) Focus on group formation for availing subsidy from Government.
- (ii) Absence of handholding support from Self Help Promoting Institutions (SHPIs).
- (iii) Irregular monitoring / supervision by banks.
- (iv) No proper credit appraisal or rating of SHGs before extending bank loan
- (i) Inadequate training to bank staff and SHPIs.
- (ii) Widespread prevalence of middlemen / agents.
- (iii) Lack of accessibility of bank branches.
- (iv) Lack of awareness of the real concept of banking/SHGs by the people.
- (v) Poor recovery position of SHGs financing by the banks.
- (vi) Lack of taking up of income generating livelihood activities by the SHGs

6.3 Availability of Infrastructure, critical gaps & interventions required, action points/issues to be addressed

In the district, total no. of SHGs saving linked as on 31st March 2021 is 1213 SHGs with banks. With almost negligible linkages with commercial banks

More awareness programme should be organized in the district.

Frequent training/capacity building programme for Bank staffs, SHPIs etc. should be organised at the district level.

Regular monitoring and handholding support to SHG/JLG members by Banks/SHPIs.

Govt./District administrators should try to create a conducive environment so that credit support may be extended liberally to the SHGs/JLGs/PMJDY 's beneficiaries etc.

6.4 Estimation of Potential under SHG-BPL

Considering the total population of 517992 in the district, it is estimated that there is a total potential for promotion of 4303 SHGs in the district. The block wise detail of potential available for promotion and savings linkage of SHGs/JLGs in the district is furnished below:

SL No.	Name of the Block	Total Potential for promotion of SHGs	No. of SHGs credits linked as on 31 st March 2021*	Balance Potential as on 31 st March 2021	No. of SHGs to be promoted and savings linked during 2021-22	No. of SHGs to be promoted and savings linked during 2022-23
1	Lamphel	570	192	378	56	48
2	Lamshang	1788	441	1347	79	190
3	Wangoi	722	203	519	71	67
4	Patsoi	1223	377	846	54	118
	Total	4303	1213	3090	260	423

*No. of dormant SHGs (inoperative for 3 yrs & above) is excluded

6.5 Financing through Joint Liability Groups (JLGs)

The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach and facilitate peer education and credit discipline. Hence, the banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessees through JLG mode of financing. Considering an estimated number of 7006 small and

marginal farmers in the district, there is potential for financing of 1751 JLGs in the district. The block wise detail of potential for credit linkage of the SHGs/JLGs is furnished below:

SL. No.	Name of the Block	No. of SHGs (credit linked) as on 31 st March 2021*	SHGs to be credit linked during 2021-22				SHGs to be credit linked during 2022-23			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Lamphelpat	400	56	25.2	214	192.6	48	24.00	192	192
2	Lamshang	1380	79	35.55	509	458.1	190	95.00	441	441
3	Wangoi	508	71	31.95	459	413.1	67	33.50	203	203
4	Patsoi	943	54	24.3	350	315	118	59.00	377	377
	Total	3231	260	117	1532	1378.8	423	211.50	1213	1213

*No. of dormant SHGs (inoperative for 3 yrs & above) is excluded

Annexure I

Activity-wise/Block-wise Physical and Financial Projections for 2022-23
State: Manipur District: Imphal West
(₹ in lakh)

Activity	Unit cost	Unit Size	Phy./Bank Loan	Lamphel	Lamshang	Wangoi	Patsoi	Total
Agriculture Farm Credit								
Crop Production, Maintenance, Marketing								
Paddy (HYV)	0.86	ha	Phy	698	5103	4232	3230	13263
			BL	600.28	4388.58	3639.52	2777.80	11406.18
Maize	0.45	ha	Phy	10	50	45	34	139
			BL	4.50	22.50	20.25	15.30	62.55
Pea	0.29	ha	Phy	10	45	41	38	134
			BL	2.90	13.05	11.89	11.02	38.86
Mustard	0.34	ha	Phy	19	135	126	96	376
			BL	6.46	45.90	42.84	32.64	127.84
Potato	1.57	ha	Phy	12	78	76	58	224
			BL	18.84	122.46	119.32	91.06	351.68
Chilly	1.55	ha	Phy	11	78	75	57	221
			BL	17.05	120.90	116.25	88.35	342.55
Ginger	1.74	ha	Phy	7	49	47	36	139
			BL	12.18	85.26	81.78	62.64	241.86
Turmeric	1.25	ha	Phy	5	35	33	26	99
			BL	6.25	43.75	41.25	32.50	123.75
Cabbage	1.63	ha	Phy	15	76	72	69	232
			BL	24.45	123.88	117.36	112.47	378.16
Cauliflower	1.63	ha	Phy	8	35	32	28	103
			BL	13.04	57.05	52.16	45.64	167.89
King Chilli	2.32	ha	Phy	13	91	89	68	261
			BL	30.16	211.12	206.48	157.76	605.52
Cucumber	1.14	ha	Phy	10	35	32	27	104
			BL	11.40	39.90	36.48	30.78	118.56
Tomato	1.6	ha	Phy	15	74	71	57	217
			BL	24.00	118.40	113.60	91.20	347.20
Integrated Vegetable Farm(Rice Bean/Pumpkin/Brinjal)	1.2	ha	Phy	6	40	40	30	116
			BL	7.20	48.00	48.00	36.00	139.20
Sub -Total (A)			Phy	839	5924	5011	3854	15628
			BL	778.71	5440.75	4647.18	3585.16	14451.80
Add: 10% on Post Harvest/ household /consumption requirement				77.87	544.08	464.72	358.52	1445.18

Activity	Unit cost	Unit Size	/Bank	Lamphel	Lamshang	Wanngoi	Patsoi	Total
Add: 20% on Repairs and maintenance expenses of farm Assets				167.80	1184.80	1002.20	770.80	3125.60
Grand Total				1024.38	7169.63	6114.10	4714.48	19022.58
Term Loan								
(b) Water Resources								
Diesel Pump Sets (5 HP Light Weight)	0.42	Nos.	Phy	4	21	17	14	56
			BL	1.52	8.00	6.48	5.34	21.34
Diesel pump set (3 HP)	0.39	Nos.	Phy	1	2	2	2	7
			BL	0.35	0.70	0.70	0.70	2.46
Rainwater Harvesting Structure with PS (10mX10mX3m)	0.70	Nos.	Phy	9	20	18	13	60
			BL	5.68	12.63	11.37	8.21	37.90
Rainwater Harvesting (Jalkund 10x8 GSM 200)	0.11	Nos.	Phy	44	322	290	221	877
			BL	4.36	31.88	28.71	21.88	86.82
Sub Total			Phy	58	365	327	250	1000
			BL	11.92	53.22	47.26	36.13	148.52
(c) Farm Mechanisation								
Tractor with accessories and trailers (35-40 hp)	10.54	Nos.	Phy	1	4	2	2	9
			BL	9.49	37.94	18.97	18.97	85.37
Power tiller without trailer (12-15 hp)	1.89	Nos.	Phy	3	9	7	4	23
			BL	5.10	15.31	11.91	6.80	39.12
Power thresher (single purpose)	2.50	Nos.	Phy	1	11	10	8	30
			BL	2.25	24.75	22.50	18.00	67.50
Reaper (Self-Propelled)	1.63	Nos.	Phy	1	7	5	3	16
			BL	1.46	10.25	7.32	4.39	23.44
Rotavator	1.04	Nos.	Phy	0	6	5	3	14
			BL	0.00	5.61	4.68	2.81	13.10
Rice Transplanter with cage wheel	3.81	Nos.	Phy	2	15	14	14	45
			BL	6.86	51.46	48.02	48.02	154.37
Sub Total			Phy	8	52	43	34	137
			BL	25.16	145.32	113.41	99.00	382.90
Plantation & Horticulture								
Pineapple (90cm x 30cm x 60cm)	3.19	Ha	Phy	0	3	0	0	3
			BL	0.00	8.61	0.00	0.00	8.61
Banana (1.8 m x 1.8 m)	1.65	Ha	Phy	0	2	2	1	5
			BL	0.00	2.97	2.97	1.49	7.43
Gerbera (Green house-	9.97	Nos.	Phy	0	2	2	1	5

Activity	Unit cost	Unit Size	/Bank	Lamphel	Lamshang	Wanngoi	Patsoi	Total
PVC film covered)- 500 Sq. m			BL	0.00	17.95	17.95	8.97	44.87
Lemon (6 m x 6 m)	2.21	Ha	Phy	0	2	2	1	5
			BL	0.00	3.98	3.98	1.99	9.95
Stevia	0.49	Acre	Phy	0	1	0	1	2
			BL	0.00	0.44	0.00	0.44	0.88
Litchi (10m x 10m)	1.53	Ha	Phy	0	2	0	1	3
			BL	0.00	2.75	0.00	1.38	4.13
Papaya (2.25 m x 2.25 m)	1.61	Ha	Phy	0	1	1	1	3
			BL	0.00	1.45	1.45	1.45	4.35
Lemon Grass	0.48	Acre	Phy	0	2	0	1	3
			BL	0.00	0.87	0.00	0.44	1.31
Oyster mushroom (in a low cost mud house)	2.38	Nos.	Phy	2	4	3	3	12
			BL	4.28	8.57	6.43	6.43	25.70
Tree Bean	0.91	Ha	Phy	0	1	0	1	2
			BL	0.00	0.82	0.00	0.82	1.64
Sub Total			Phy	2	20	10	11	43
			BL	4.28	48.41	32.77	23.39	108.86
Forestry & Waste Land Development								
Bamboo (Spacing 5mx5m)	1.00	Ha	Phy	0	0	0	1	1
			BL	0.00	0.00	0.00	0.90	0.90
Tree Species (2m X 2m)	1.30	Ha	Phy	0	1	1	1	3
			BL	0.00	1.17	1.17	1.17	3.50
Forest Nursery	4.95	Nos.	Phy	2	2	2	2	8
			BL	8.91	8.91	8.91	8.91	35.64
Sub Total			Phy	2	3	3	4	12
			BL	8.91	10.08	10.08	10.98	40.05
Animal Husbandry-Dairy								
Cold storage facilities for milk and milk products(400 MT capacity)	40.02	Nos.	Phy	0	0	0	1	1
			BL	0	0	0	36.02	36.02
Mini Dairy Unit-Jersey CB / HF / CB Cows yielding 8 to 10 liters of milk per day (5+5)	8.19	Nos.	Phy	1	2	3	2	8
			BL	7.37	14.74	22.11	14.74	58.97
Two Crossbred cows with existing shed	1.46	Nos.	Phy	2	14	17	13	46
			BL	2.63	18.40	22.34	17.08	60.44
Animal Husbandry	0.64	Nos.	Phy	14	35	30	32	111

Activity	Unit cost	Unit Size	Ban k	Lam phel	Lam shan g	Wan goi	Pats oi	Total
Dairy (1+1) KCC			BL	8.96	22.40	19.20	20.48	71.04
Sub-Total			BL	18.96	55.54	63.65	88.32	226.47
Animal Husbandry-Poultry								
Poultry 1000 birds (Broiler)	3.64	Nos.	Phy	7	46	42	34	129
			BL	22.93	150.70	137.59	111.38	422.60
Duck farming (100F+15M unit)	0.73	Nos.	Phy	3	6	12	6	27
			BL	1.96	3.92	7.84	3.92	17.64
Mobile marketing units	9.7	Nos.	Phy	1	1	1	1	4
			BL	8.73	8.73	8.73	8.73	34.92
Animal Husbandry Poultry 500 birds (Broiler) KCC	1.05	Nos.	Phy	10	60	55	50	175
			BL	10.50	63.00	57.75	52.50	183.75
Sub-Total			Phy	11	53	55	41	160
			BL	44.12	226.35	211.91	176.53	658.92
Animal Husbandry-SGP								
Pig rearing & fattening units (exotic Pigs)- 3F+1M	1.48	Nos.	Phy	3	24	22	16	65
			BL	4.00	31.97	29.30	21.31	86.58
Pig breeding farms (exotic pigs)-20F+4M	9.46	Nos.	Phy	1	1	2	1	5
			BL	8.51	8.51	17.03	8.51	42.57
Animal Husbandry Pig rearing (3+1) KCC	0.59	Nos.	Phy	6	35	32	30	103
			BL	3.53	20.58	18.82	17.64	60.56
Goat Rearing unit (20F+1M)	1.1	Nos.	Phy	0	1	1	1	3
			BL	0.00	0.99	0.99	0.99	2.97
Animal Husbandry- Sheep/Goat rearing Working capital (KCC)	0.336	Nos.	Phy	4	8	6	6	24
			BL	1.34	2.69	2.02	2.02	8.06
Sub Total			Phy	4	26	25	18	73
			BL	17.38	64.74	68.15	50.47	200.75
Fisheries								
Fish Pond with 1.5m excavation	4.25	Acre	Phy	1	5	10	6	22
			BL	3.83	19.13	38.25	22.95	84.15
Semi intensive fish culture with heavy stocking and multiple harvesting (1.0 m excavation)-(0.33 acre/ 1340 sq.m)	2.43	Acre	Phy	4	42	51	38	135
			BL	8.75	91.85	111.54	83.11	295.25
Fishery Working Capital (KCC)	1.575	Nos.	Phy	23	42	112	59	236
			BL	36.23	66.15	176.40	92.93	371.70
Sub Total			Phy	28	89	173	103	393

Activity	Unit cost	Unit Size	Bank	Lamphel	Lamshang	Wanchoi	Patsai	Total
			Phy					
			BL	48.80	177.13	326.19	198.98	751.10
Farm Credit- Other								
Two wheelers to farmers	0.525	Nos.	Phy	11	31	31	23	96
			BL	5.20	14.65	14.65	10.87	45.36
Sub Total			BL	5.20	14.65	14.65	10.87	45.36
Total-Term Loan			BL	184.73	795.43	888.07	694.68	2562.91
Total Farm Credit			BL	1209.11	7965.05	7002.16	5409.16	21585.49
Agriculture Infrastructure								
Storage Facilities								
Storage Godown (1000MT)	27.5	Nos.	Phy	1	3	3	2	9
			BL	24.75	74.25	74.25	49.50	222.75
Cold Storage (200 MT)	8.8	Nos.	Phy	1	1	1	1	4
			BL	7.92	7.92	7.92	7.92	31.68
Sub Total			BL	32.67	82.17	82.17	57.42	254.43
(ii) Land Development, Soil Conservation, Watershed Development								
Soil Conservation								
OFD Work (1 Ha -100m x100m)	0.17	Nos.	Phy	5	22	20	18	80
			BL	0.74	3.27	2.97	2.67	9.65
Farm Ponds (10m x 10m x 3m)	0.70	Nos.	Phy	3	20	18	14	55
			BL	1.90	12.67	11.40	8.87	34.85
Sub Total			BL	2.64	15.94	14.37	11.54	44.50
(iii) Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermin composting)								
Vermi Compost (3m x 2m x 1m)	0.36	Nos.	Phy	5	34	33	22	94
			BL	1.63	11.11	10.78	7.19	30.71
Sub Total			BL	1.63	11.11	10.78	7.19	30.71
Total Agriculture Infrastructure				36.95	109.22	107.33	76.15	329.64
Ancillary Activities								
(i) Food & Agro Processing								
Rice Mills	5.25	Nos.	Phy	5	5	5	5	20
			BL	21.00	21.00	21.00	21.00	84.00
Mini Oil Mills	1.05	Nos.	Phy	19	4	14	5	42
			BL	15.96	3.36	11.76	4.20	35.28
Spice processing	3.675	Nos.	Phy	43	10	25	16	94
			BL	126.42	29.40	73.50	47.04	276.36
Pickle making	0.525	Nos.	Phy	100	6	36	10	152
			BL	42.00	2.52	15.12	4.20	63.84

Activity	Unit cost	Unit Size	/Bank	Lamphel	Lamshang	Wanngoi	Patsoi	Total
Fruit Processing	107.1	Nos.	Phy	2	0	1	0	3
			BL	171.36	0.00	85.68	0.00	257.04
Noodle making	1.05	Nos.	Phy	19	5	8	4	36
			BL	15.96	4.20	6.72	3.36	30.24
Bakery/ Confectionery	1.575	Nos.	Phy	13	3	7	2	25
			BL	16.38	3.78	8.82	2.52	31.50
Sub Total			BL	409.08	64.26	222.60	82.32	778.26
(ii) Agriculture - Ancillary Activities- OTHERS								
Loans to distressed persons to prepay non-institutional lenders	0.5	Nos.	Phy	2	15	13	10	40
			BL	1.00	7.50	6.50	5.00	20.00
PMJDY	0.05	Nos.	Phy	19	144	129	99	391
			BL	0.95	7.20	6.45	4.95	19.55
Loans to state sponsored organizations for SC/ST	10	Nos.	Phy	0	1	1	1	3
			BL	0.00	10.00	10.00	10.00	30.00
Sub Total			BL	2	25	23	20	69.55
Total Agriculture - Ancillary Activities			BL	411.03	88.96	245.55	102.27	847.81
Total Agriculture			BL	1657.09	8163.23	7355.04	5587.58	22762.94
Micro, Small and Medium Enterprises (MSME)								
(i) Manufacturing Sector-Term Loan								
Handloom (WCC)	0.8	Nos.	Phy	55	117	159	121	452
			BL	38.46	81.82	111.19	84.62	316.08
Tailoring	1.2	Nos.	Phy	30	15	13	10	68
			BL	33.45	16.73	14.50	11.15	75.83
Furniture/ Carpentry	2.3	Nos.	Phy	73	26	26	17	142
			BL	152.46	54.30	54.30	35.50	296.56
Steel Fabrication	4.2	Nos.	Phy	87	15	32	19	153
			BL	332.15	57.27	122.17	72.54	584.12
SSI	28.6	Nos.	Phy	128	28	59	14	229
			BL	3296.16	721.04	1519.32	360.52	5897.04
Medium Enterprise	577.5	Nos.	Phy	2	0	1	0	3
			BL	1039.50	0.00	519.75	0.00	1559.25
Sub-Total			BL	4892.18	931.15	2341.23	564.33	8728.88
Manufacturing Sector-Working Capital								
Handloom (WCC)	0.23	Nos.	Phy	55	117	159	121	452
			BL	12.82	27.27	37.06	28.21	105.36
Tailoring	0.37	Nos.	Phy	30	15	13	10	68
			BL	11.15	5.58	4.83	3.72	25.28
Furniture/ Carpentry	0.70	Nos.	Phy	73	26	26	17	142

Activity	Unit cost	Unit Size	/Bank	Lam	Lam	Wan	Pats	Total
				phel	shan	goi	oi	
			BL	50.82	18.10	18.10	11.83	98.85
Steel Fabrication	1.27	Nos.	Phy	87	15	32	19	153
			BL	110.72	19.09	40.72	24.18	194.71
SSI	8.58	Nos.	Phy	128	28	59	14	229
			BL	1098.72	240.35	506.44	120.17	1965.68
Medium Enterprise	173.25	Nos.	Phy	2	0	1	0	3
			BL	346.50	0.00	173.25	0.00	519.75
Sub-Total			BL	1630.73	310.38	780.41	188.11	2909.63
(ii) Service Sector-Term Loan								
Retail trade/ Small business	5	Nos.	Phy	308	59	111	33	511
			BL	1386.00	265.50	499.50	148.50	2299.50
Professional/ Self employed	10	Nos.	Phy	74	10	58	16	158
			BL	666.00	90.00	522.00	144.00	1422.00
SRWTO-Truck	14.01	Nos.	Phy	58	4	21	6	89
			BL	731.32	50.44	264.79	75.65	1122.20
SRWTO-Bus	19.1	Nos.	Phy	33	2	12	3	50
			BL	567.27	34.38	206.28	51.57	859.50
Medium enterprise	210	Nos.	Phy	3	2	2	2	9
			BL	567.00	378.00	378.00	378.00	1701.00
Sub-Total			BL	3917.59	818.32	1870.57	797.72	7404.20
Service Sector-Working Capital								
Retail trade/ Small business	1.5	Nos.	Phy	308	59	111	33	511
			BL	462.00	88.50	166.50	49.50	766.50
Professional/ Self employed	3	Nos.	Phy	74	10	58	16	158
			BL	222.00	30.00	174.00	48.00	474.00
SRWTO-Truck	4.203	Nos.	Phy	58	4	21	6	89
			BL	243.77	16.81	88.26	25.22	374.07
SRWTO-Bus	5.73	Nos.	Phy	33	2	12	3	50
			BL	189.09	11.46	68.76	17.19	286.50
Medium enterprise	63	Nos.	Phy	3	2	2	2	9
			BL	189.00	126.00	126.00	126.00	567.00
Sub-Total			BL	1305.86	272.77	623.52	265.91	2468.07
Total MSME				11746.36	2332.62	5615.73	1816.07	21510.77
Export Credit								
Agro and Food Products	20	Nos.	Phy	11	2	5	2	20
			BL	198.00	36.00	90.00	36.00	360.00
Handicrafts & Handlooms	10	Nos.	Phy	35	2	13	4	54
			BL	315.00	18.00	117.00	36.00	486.00
Sub Total			BL	513.00	54.00	207.00	72.00	846.00
Education								

Activity	Unit cost	Unit Size	/Bank	Lamphel	Lamshang	Wanchoi	Patsai	Total
Education Loan	10	Nos.	Phy	169	11	61	17	258
			BL	1521.00	99.00	549.00	153.00	2322.00
Sub Total			BL	1521.00	99.00	549.00	153.00	2322.00
Housing Loan								
Housing Loan	25	Nos.	Phy	145	35	60	27	267
			BL	2900.00	700.00	1200.00	540.00	5340.00
Rural Housing Loan	10	Nos.	Phy	38	282	254	194	768
			BL	304.00	2256.00	2032.00	1552.00	6144.00
Sub Total			Phy	183	317	314	221	1035
			BL	3204.00	2956.00	3232.00	2092.00	11484.00
Renewable Energy								
Solar lighting / water heating system	0.28	Nos.	Phy	747	29	270	76	1122
			BL	188.24	7.31	68.04	19.15	282.74
Sub Total			BL	188.24	7.31	68.04	19.15	282.74
Credit Potential for Others								
Loans to SHGs/JLGs (Fresh)	0.5	Nos.	Phy	48	190	67	118	423
			BL	21.60	85.50	30.15	53.10	190.35
Loans to SHGs/JLGs (Repeat)	1	Nos.	Phy	192	441	203	377	1213
			BL	192.00	441.00	203.00	377.00	1213.00
Sub Total			BL	213.60	526.50	233.15	430.10	1403.35
Social Infrastructure								
Primary Schools/Middle Schools	75	Nos.	Phy	2	1	1	1	5
			BL	135.00	67.50	67.50	67.50	337.50
Sanitation Facility	0.15	Nos.	Phy	15	110	99	76	300
			BL	2.03	14.85	13.37	10.26	40.50
Sub Total			BL	137.03	82.35	80.87	77.76	378.00
Total Priority Sector			BL	19180.32	14221.01	17340.82	10247.66	60989.81

Annexure-II

An overview of Ground Level Credit Flow- Agency-wise and Sector-wise- 2018-19, 2019-20, 2020-21 and target for 2021-22

State: Manipur

District: Imphal West
(₹ in lakh)

Agency /Type of Loan	2018-19		2019-20		2020-21		2021-22
	Target	Achievement	Target	Achievement	Target	Achievement	Target
1.Crop Loan							
CBs	-	-	-	806.38	-	1603.1	9179.96
SCB	-	-	-	-	-	36.51	275.42
RRBs	-	-	-	137.79	-	235.9	367.24
Others	-	-	-	-	-	-	-
Sub-Total (A)	-	-	-	944.17	-	1875.51	9822.62
2.Term Loan (MT +LT)							
CBs	-	-	-	1987.10	-	6166.04	3080.98
SCB	-	-	-	465.48	-	285.72	90.79
RRBs	-	-	-	152.48	-	334.28	105.09
Others	-	-	-	-	-	-	-
Sub-Total (B)	-	-	-	2605.06	-	6786.04	3276.86
3.Total Agri. Credit (1+2)							
CBs	11016	6944.65	11024	2793.48	12023.8	7769.14	12260.94
SCB	208	390.13	329	316.98	359	322.23	366.21
RRBs	265	516.9	423	290.27	463	570.18	472.33
Others	511	137.85	344	148.50	0	0	-
Sub-Total (C)	12000	7989.5	12120	3549.23	12846	8661.55	13099.48
Total Agri Credit (A+B) = (D)	12000	7989.5	12120	3549.23	12846	8661.55	13099.48
4.Non Farm Sector							
CBs	16877	33261.58	17780	18988.65	17780	28874.28	18458.14
SCB	331	196.52	480	175.99	480	144.72	498.43
RRBs	462	710.76	540	629.15	540	1979.42	556.96
Others	583	244.5	700	525.25	-	-	-
Sub-Total (E)	18253	34413.36	19500	20319.04	18800	30998.42	19513.53
5.Other Priority Sector							
CBs	12365	12130.2	14414	8837.69	30084.1	5387.37	14762.55
SCB	239	209.95	401	179.7	401	75	410.71
RRBs	308	24	319	185.5	318.86	100.75	326.51
Others	0	460	576	216.15	0	0	-
Sub-Total (F)	12912	12824	15710	9419	30804	5563.12	15499.77
6.Grand Total							
CBs	40258	52336.40	43218	30619.8	59887.9	42030.79	45481.63
SCB	778	796.60	1210	672.67	1240	541.95	1275.35
RRBs	1035	1251.66	1282	1104.92	1321.86	2650.35	1355.80
Others	1094	842.35	1620	889.9	-	-	-
GRAND TOTAL (D+E+F)	43165	55227.01	47330	33287.31	62450	45223.09	48112.78

Annexure III
Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities-2018-19, 2019-20, 2020-21 and target for 2021-22
State: Manipur
District: Imphal West
(₹ in lakh)

Sector	2018-19			2019-20			2020-21			2021-22						
	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total				
I. Crop Loan	581.92	7.6	115.42	704.94	806.38	-	137.79	944.17	1603.1	36.51	235.9	1875.5	9179.96	275.42	367.24	9822.62
II. Term Loan																
MI	-	-	-	-	20.95	-	-	20.95	0.06	-	-	0.06	-	-	-	-
LD	-	-	-	-	49.73	-	-	49.73	-	-	-	0	-	-	-	-
FM	-	-	-	-	-	-	-	-	26.17	-	-	26.17	-	-	-	-
P&H	-	-	-	-	3	-	-	3	14.85	-	-	14.85	-	-	-	-
DD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SGP	-	-	-	-	585.18	186.98	-	772.16	1095.75	268.5	99.08	1463.3	-	-	-	-
Fish	-	-	-	-	109.01	140	-	249.01	66.5	17.22	122.6	206.32	-	-	-	-
F/WLD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SMY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B.Gas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Seri	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	5988.7	94.97	385.09	6468.7	1219.2	138.50	152.48	1510.21	4962.71	0.00	112.6	5075.31	3080.98	90.79	105.09	3276.86
Subtotal - II	5988.7	94.97	385.09	6468.7	1987.10	465.48	152.48	2605.06	6166.04	285.72	334.28	6786.04	3080.98	90.79	105.09	3276.86
Grand Total (I+II)	7895.5	132.5	327.1	8355.1	2793.48	465.48	290.27	3549.23	7769.14	322.23	570.18	8661.55	12260.94	366.210	472.33	13099.48

Annexure IV

Indicative Unit costs (for major activities of the district) as arrived at by NABARD for its internal use

1 Minor Irrigation			
S. No.	Activity	Specifications	Approved and Final Unit Cost for 2021-22
1	Shallow tube well	Dia-100 mm, Depth- 45 m	66000
2	Diesel pump set	5 HP Light Weight	42400
3	Diesel pump set	5 HP Heavy Weight	54600
4	Diesel pump set	3.5 HP	38800
5	Rainwater Harvesting Structure with PS	10mX10mX3m	70000
6	Drip Irrigation (1 ha)	1 Ha	77600
7	Lift Irrigation (5 ha)	5 Ha	154000
8	Flow Irrigation (5 ha)	5 Ha	174600
9	Electrical Pump set	2 HP	17000
2 Farm Mechanisation			
S. No.	Activity	Specifications	Approved and Final Unit Cost for 2021-22
1	Tractor with matching equipment	30-35 hp	942500
2	Tractor with matching equipment	35-40 hp	1054000
3	Power tiller without trailer	12-15 hp	189400
4	Power tiller with trailer	12-15 hp	254100
5	Rice transplanter with cage wheel	Self-Propelled	381100
6	Reaper	Self-Propelled	162900
Farm Implements/equipment			
1	Disc harrow	Tractor drawn	31400
2	Tyne tiller	Tractor drawn	20900
3	Rotavator	Tractor drawn	103900
4	Disc Plough	Tractor drawn	33100
5	Leveler without spring	Tractor drawn	18500
6	Leveler with spring	Tractor drawn	23500
7	Thresher single purpose	Tractor operated	250000
8	Thresher multi-purpose	Tractor operated	280000
3 Land Development			
S. No.	Activity	Specifications	Approved and Final Unit Cost for 2021-22
1	Farm Pond with PS	10mX10mX3m	70300

2	OFD Work	1 Ha (100m X 100m)	16300
3	Vermicompost	3m X 2m X 1m	36400
4	NADEP Compost	3m X 2m X 1m	17000
4	Plantation and Horticulture		
S. No.	Activity	Specifications	Approved and Final Unit Cost for 2021-22
1	Pineapple (1 ha)	90cm x 30cm x 60cm	319000
2	Banana (1 ha)	1.8 m x 1.8 m	164800
3	Orange (1 ha)	6 m x 6m	149200
4	Lemon (1 ha)	6 m x 6 m	220500
5	Passion Fruit (1 ha)	4mx4m	277900
6	Oyster mushroom (in a low cost mud house)	1000 kg	237600
7	Mango (1 ha)	8m x 8 m	
8	Cashew Nut (1 ha)	7m x 7m	106800
9	Coconut (1 ha)	7.5m x 7.5m	303200
10	Rubber (1 ha)	4.75 m x 4.75m	48500
11	Lemon Grass	1 acre	48500
12	Stevia	1 acre	48500
13	Guava (1 ha)	6m x6 m	84900
14	Papaya (1 ha)	2.25 m x 2.25 m	161300
15	Tree Bean	1 ha	91300
16	Litchi (1 ha)	10m x 10m	153200
17	Kiwi		435900
Floriculture – Open Cultivation (1 acre)			
1	Marigold	45 cm X 40 cm	132700
2	Tuberose	30 cm X 20 cm	557900
3	Gladiolus	15 cm X 30 cm	1000000
4	Gerbera	30 cm X 30 cm	1388600
Floriculture – Protected Cultivation (500 sq.m)			0
1	Gerbera (Green house-PVC film covered)	7 plants / sq.m	979300
2	Rose (Green house-PVC film covered)	7 plants / sq.m	1200000
3	Anthurium (Shade net)	10 plants / sq.m	1098300
5	Forestry		
S. No.	Activity	Specifications	Approved and Final Unit Cost for 2021-22
1	Bamboo	5mX5m	100700
2	Tree Species	2m X 2m	130400
3	Forest Nursery	1 ha	496100
6	Animal Husbandry		

S. No.	Activity	Specifications	Approved and Final Unit Cost for 2021-22
	Dairy		
1	Two Crossbred cows with New Shed	Jersey CB / HF / CB Cows yielding 10 liters of milk per day (1+1)	176400
2	Two Crossbred cows with New Shed	Jersey CB / HF / CB Cows yielding 8 liters of milk per day (1+1)	154300
3	Two Crossbred cows with existing shed	Jersey CB / HF / CB Cows yielding 10 liters of milk per day (1+1)	145500
4	Two Crossbred cows with existing shed	Jersey CB / HF / CB Cows yielding 8 liters of milk per day (1+1)	120000
5	Two Buffaloes unit with existing shed	Buffaloes yielding 6 to 8 liters of milk per day (1+1)	169800
6	Two Buffaloes unit with New Shed	Buffaloes yielding 6 to 8 liters of milk per day (1+1)	194000
7	Calf rearing (10 heifer calves)	10 heifer calves	330800
8	Calf rearing (20 heifer calves)	20 heifer calves	642800
9	Bulk milk cooling unit - 2000 liters capacity	2000 liters	970200
10	Bulk milk cooling unit - 5000 liters capacity	5000 liters	2425500
11	Dairy processing equipment to produce Indigenous milk products		1600800
12	Dairy product transportation & Cold chain		3213800
13	Cold storage facilities for milk and milk products(400 MT capacity)	400 MT	4002100
14	Dairy marketing outlet / parlour		121300
15	Private Veterinary Clinic - Stationary		242500
16	Private Veterinary Clinic - Mobile (Clinic + two wheeler)		315300
17	Mini Dairy Unit	Jersey CB / HF / CB Cows yielding 8 to 10 liters of milk per day (5+5)	818600
	Poultry Development		
1	Hybrid layer (chicken) units	5000 layers	4754000
2	Hybrid broiler (chicken) units	5000 broilers	1819000
3	Hybrid broiler (chicken) units	4000 broilers	1455300
4	Hybrid broiler (chicken) units	3000 broilers	1091500
5	Hybrid broiler (chicken) units	2000 broilers	727700

6	Hybrid broiler (chicken) units	1000 broilers	363800
7	Hybrid layer (chicken) units	5000 layers	4754000
8	Duck farming	100F+15M unit	72800
9	Duck farming	56 Ducks+8 Drakes	20600
10	Duck farming	28 Ducks+4 Drakes	13300
11	Breeding farms - for low input technology birds like turkey, ducks, quail, etc.		3638200
12	Rearing other species of poultry		1212700
13	Feed mixing units	ton/hr.	1940400
14	Disease Investigation Lab		1940400
15	Transport vehicles		970200
16	Refrigerated Transport vehicles		1819100
17	Retail outlets		727700
18	Mobile marketing units		970200
19	Cold storage for poultry products		2425500
20	Egg broiler carts		12100
21	Poultry (Layers)	100 layers	40000
22	Poultry (Broiler)	100	37800
23	Poultry (Broilers)	200	55800
24	Poultry (Broilers)	500	118900
25	Poultry (Kuroiler)	100	14600
Animal Husbandry – Goat			
1	Goat Rearing unit	20F+1M	110400
2	Goat Rearing unit	5F+1M	19400
3	Goat Rearing unit	10F+1M	59400
4	Breeding unit	100F+5M	606400
5	Breeding unit	200F+10M	1212700
6	Breeding unit	300F+15M	1809700
7	Breeding unit	400F+20M	2425500
8	Breeding unit	500F+25M	3031900
Animal Husbandry – Pig farming			
1	Pig breeding farms (exotic pigs)	20F+4M	945900
2	Pig rearing & fattening units (exotic Pigs)	3F+1M	147900
3	Pig breeding farms (crossbred pigs)	20F+4M	921700
4	Pig breeding & fattening units (crossbred pigs)	3F+1M	144300
5	Retail outlets		121800
7	Fisheries and Aquaculture		

S. No.	Activity	Specifications	Approved and Final Unit Cost for 2021-22
1	Integrated fish culture with Poultry (40 nos.)	(0.33 acre/ 1340 sq.m)	182000
2	Integrated fish culture with Duckery (10 nos.)	(0.33 acre/ 1340 sq.m)	157700
3	Ornamental Fish rearing in earthen ponds	200 sq.m	91000
4	Capture cum culture fisheries in larger water bodies like beels with pen	1 ha	121300
5	Traditional fish culture in existing water bodies without excavation	(0.33 acre/ 1340 sq.m)	61000
6	Traditional fish culture in existing water bodies with 0.30m excavation	(0.33 acre/ 1340 sq.m)	91000
7	Traditional fish culture in existing water bodies with 0.50m excavation	(0.33 acre/ 1340 sq.m)	121300
8	Fish Pond with 1m excavation	1 acre	303200
9	Fish Pond with 1.5m excavation	1 acre	424500
10	Semi intensive fish culture with heavy stocking and multiple harvesting (1.0 m excavation)	(0.33 acre/ 1340 sq.m)	242500
11	Renovation (0.1 ha-WSA)	(0.1 ha-WSA)	30000
12	Fish Hatcheries (0.05 ha-WSA)	(0.05 ha-WSA)	896200
13	Integrated fish culture with Piggery (04 No. s)	(0.33 acre/ 1340 sq.m)	182000
14	Fish Seed rearing in 03 nurseries (20mx10mx1m)	200 sq.m x 3 Nos	182000
15	Beel Fishery	1 ha	272900
16	Paddy cum Fishery (15% channel)	1 acre	121300
17	Paddy cum Fishery (25% channel)	1 acre	151600
Advanced and Intensive Aquaculture Investment Activities (Under Blue Revolution)			
18	Construction of new ponds with one time input cost	1 ha	937100
19	Renovation of ponds with one time input cost	1 ha	551200
20	Rearing of ponds with one time input cost	1 ha	826900
8	Other activities (Sericulture)		

S. No.	Activity	Specifications	Approved and Final Unit Cost for 2021-22
1	Mulberry Plantation (Hill Area)	1 acre	53700
2	Mulberry Plantation (Valley Area)	1 acre	43700
3	Plantation & Maintenance of Perennial Eri Food Plants with supply of Start-Up Tools	Kesseru/Ailenthus block plantation in 1 acre with 3 m X 3m spacing	37600
4	Plantation & Maintenance of Muga Food Plants with supply of Start-Up Tools	Som/Soalu block plantation in 1 acre with 3 m X 3m spacing	37600
5	Eri Private Graineurs	Grainage building of 30' X 12' size, Capacity- 5000 dfls/cycle	291100
6	Muga Private Graineurs	Grainage building of 30' X 12' size, Capacity- 5000 dfls/cycle	309200
Construction of rearing houses			
1	Mulberry (Model I)	Floor area 600 sq.ft for rearing 150 dfls/batch	224400
2	Mulberry (Model II)	Floor area 250 sq.ft for rearing 50 dfls/batch	72800
3	Construction of Eri rearing house	Size: 15' X 25' Capacity: 100 Eridfls/crop	121300

Annexure V
Scale of Finance for major crops fixed by State Level Technical Committee (SLTC) for
2021-22
State: Manipur



**THE
MANIPUR STATE
CO-OPERATIVE BANK LTD.**

HEAD OFFICE:

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IMPHAL

No. MSCB/112/2021-22/130

Dated: 21/05/2021

To

1. The General Manager, Reserve Bank of India, Imphal, Manipur.
2. The Officer-in-charge, NABARD, Manipur Regional Office, Lamphelpat, Imphal.
3. The Director, Directorate of Agriculture, Govt. of Manipur.
4. The Director, Directorate of Horticulture & Soil Conservation, Govt. of Manipur.
5. The Director, Directorate of Fisheries, Govt. of Manipur.
6. The Director, Directorate of Veterinary & Animal Husbandry, Govt. of Manipur.
7. The Convener, State Level Bankers Committee, State Bank of India, RBO, Region-V, Babupara, Imphal.
8. The Chairman, Manipur Rural Bank, Imphal.
9. The Chief Manager, S.B.I., Lead Bank Office, M.G. Avenue, Imphal.
10. The Chief Manager, Bank of India/Bank of Baroda/ Bank of Maharashtra/ Central Bank of India/Indian Bank/Punjab & Sind Bank/Punjab National Bank/United Commercial Bank/Indian Overseas Bank/ICICI Bank/Axis Bank/HDFC Bank/YES Bank/Bandhan Bank/NESFB/IDBI Bank/Canara Bank/Union Bank of India/IndusInd Bank.
11. President/Managing Director/Secretary, GPLMCS/LAMPS

Subject: Scale of Finance (SoF) for major crops in the State and working capital requirement for Animal Husbandry and Fisheries farmers for the year 2021-22.

Dear Sir/Madam,

As you are kindly aware that the Bank vide its letter No. MSCB/112/2020-21/210 dated 08/05/2021 (Annexure-I) has notified the Scale of Finance (SoF) for various agriculture, horticulture/plantation crops in the State and working capital requirement for Animal Husbandry and Fisheries activities for the year 2020-21.

2. In this connection, we would like to draw your kind attention to NABARD, Head Office, Mumbai Circular dated 15/03/2020 addressed to the Chief Secretaries of all State Governments/Union Territories and copy endorsed to us amongst others, circulating therewith the detailed guidelines for fixing of SoF along with formation of a new State Level Technical Committee.

Contd. on 2/....

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Scale of Finance for the year 2020-21 Manipur.

Sl.No.	Name of the Crop (Ha)/Activity	Scale of Finance for 2020-21 (Per Ha)
(a)	(b)	(c)
1	Paddy (HYV)	82,100.00
2	Pea	27,600.00
3	Potato	149,900.00
4	Maize	42,400.00
5	Arhar	28,200.00
6	Mustard	31,900.00
7	Urad	27,600.00
8	Paddy (dry/wet sowing)	63,500.00
9	Chilly	147,800.00
10	Ginger	165,500.00
11	Turmeric	118,500.00
12	Cabbage	154,700.00
13	Cauliflower	155,500.00
14	King Chilli	221,000.00
15	Tomato	152,500.00
16	Cucumber	108,100.00
17	Pea (American)	117,300.00
18	Gram	26,900.00
19	Groundnut	43,900.00
20	Lentil	23,400.00
21	Moong	34,400.00
22	Rice Bean	28,900.00
23	Soyabean	36,800.00
24	Sugarcane	96,200.00
25	Wheat	31,200.00
26	Broccoli	124,200.00
27	Lettuce	98,800.00
28	Oilseeds	37,100.00
29	Bitter Gourd	102,000.00
30	Brinjal	100,700.00
31	Carrot	114,600.00
32	Okra	90,400.00
33	Pumpkin	105,800.00
34	Sponge ground/Ridge ground	110,300.00
35	French Bean	101,100.00
36	Buttle ground	108,000.00
37	Fisheries (1 Hec) *	150,000.00
38	Animal Husbandry activities [Dairy (1+1)] *	61,000.00
39	Animal Husbandry activities [Piggery (3+1)] *	56,000.00
40	Animal Husbandry activities [Sheep/Goat Rearing (20+1) and other allied activities] *	32,000.00
41	Animal Husbandry activities [Poultry (Broiler 500 birds with 45 days rearing period)] *	1,00,000.00

Note: As per Para No. 5.1.1 of the revised KCC Scheme guidelines, banks need to fix the crop loan limits for the first year (for cultivating single crop in a year) by adding 30%, over and above the Scale of Finance towards consumption (10%) and repairs/maintenance of assets (20%). [e.g. Paddy (HYV) Scale of Finance is Rs.82,100/- per Ha. While fixing crop loan limit, bank has to give crop loan limit of Rs.1,06,730/-].

* For meeting the Working Capital requirement only.

S. B. Singh



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