



Chief Minister's **MICRO FINANCE** Initiative



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Section 1: BACKGROUND

Nagaland is predominantly an agrarian State with around 45% of its working population engaged in agriculture activities. Difficult terrain, fragmented land-holding, infrastructure and marketing bottlenecks, high migration to urban areas and low investment are challenges faced by the sector, and result in the State ending up importing a large numbers of food products including meat to sustain its population. Nagaland has, however, huge potential in terms of the variety in soil and climatic conditions offered by it. The added advantage with the State is that it is still organic and there is a great demand for organic products world over. At the same time, high urbanisation also provides an opportunity for improving productivity and providing linkages to food value chains, which in turn can provide gainful employment in the agriculture, allied and small enterprise sectors.

Availability of affordable credit is essential for an individual to harness his or her skills to run businesses, create livelihoods and in the case of poor, fight poverty. There are a number of central government schemes that are being implemented in the State in the agriculture and allied sectors as well as aimed at small entrepreneurs, aimed at individuals as well as Self Help Groups. Despite this, the off take of credit to other than to the government sectors has, however, not been as per expectations.

With a view to encouraging credit for carrying out economic activities, the omnibus scheme under the name and nomenclature of CM's Micro Finance Initiative has been approved by the Government. The scheme will have the following components:

- i. Provide for interest subvention or subsidy for credit extended by banks to Self Help Groups, Farmer Producer Organisations and Individuals for identified activities.
- ii. Provide for additional interest subvention, over and above what is already provided in existing central government schemes to make credit more attractive and affordable

Objectives of the Scheme

1. To increase farmers income by increasing investment in the sector, quality inputs, technology.
2. To promote investment in Agri & Allied, and in the small enterprise sectors.
3. To promote credit discipline and encourage the Banking Sector to support Agricultural and small enterprise sectors in the State.
4. To improve the agri-marketing network and infrastructure in the State.
5. To promote private enterprise.

Section 2: SCHEME GUIDELINES

1. Scheme Implementing Agencies

a) At the State HQ Level

- i. Nodal department shall be the Finance Department
- ii. Department of Agriculture, Horticulture, Veterinary and Animal Husbandry, Fisheries, Industries & Commerce and Nagaland State Rural Livelihood Mission shall provide the necessary technical support.

b) At the District Level

- i. District Level Implementation cum Monitoring Committee (DLIMC) headed by the Deputy Commissioner.
- ii. Participating Banks.

2. Salient Features of the Scheme

The proposed Scheme is a bank credit linked subsidy scheme to be implemented in a time bound manner with participation from various stakeholders - government, bankers, farmers and entrepreneurs. Broad features of the scheme are:

- a) All banks, including the Nagaland Cooperative Banks will be eligible, and shall be encouraged, to participate in the Scheme.
- b) There will be a district wise allocation, which will be decided by a State Level Committee headed by the Chief Secretary. This will help avoid skewed distribution of projects regionally.
- c) Equal emphasis will be given to all projects, with focus on bankability rather than a particular trade/ activity.
- d) The borrowers under the scheme, and its implementation will be monitored at the District level by an Implementation Committee headed by the Deputy Commissioner and with members drawn from the various departments. Extension support to the beneficiaries will be provided by the respective departments. The scheme will involve active participation of the bankers and the district government machinery to transfer the benefits of the subsidy assistance while creating sustainable livelihoods.
- e) The eligible beneficiaries will submit their application to the bank branch where they are maintaining their accounts.
- f) The application will be scrutinized by the concerned Bank Branch and where required the Nodal Department may be consulted for finalizing the beneficiaries.
- g) The banks shall disburse the entire approved loan and subsidy. The subsidy shall be back-ended and disbursed through the banks. The controlling office or the nodal bank of the financing bank shall submit the claims immediately after release of the final instalment of the loan.

- h) The details of the eligibility criteria, pattern of assistance, the procedures to be adopted and the framework of guidelines for implementing the scheme shall be as laid down in this scheme.

3. Eligible Beneficiaries

- A. Individual Farmers** who are keen to invest in agri-allied and other activities for a better livelihood would be assisted as per the norms of the Scheme.

Eligibility Criteria

- i. They should not be defaulters to any bank.
- ii. They should have sufficient land for land-based activity in the name of borrower or on lease with remaining period of the lease agreement not less than the tenure of the loan. In case of non-cadastral areas, a document issued by the concerned Village Council, and countersigned by the area administrative officer certifying the land-holding shall be sufficient for the purpose.
- iii. They should generally have adequate experience or training in respect of the activity for which they seek assistance.

- B. Self Help Groups:** SHGs have been a key element of credit extension to the poor and small entrepreneurs. They undertake activities in a group mode which benefit the community as well as provide meaningful livelihood opportunities to the members. SHGs have been supported under various programs being implemented in the State. The Government of Nagaland endeavours to further support the SHGs through this scheme to expand the scope of economic activities that can supplement the needs especially of the rural household.

Eligibility Criteria

- i. All SHGs (including non-NSRLM SHGs) fulfilling the Panchasutra concept i.e. holding Regular meetings; regular savings; regular inter-lending; timely repayment; and up-to-date books of accounts shall be considered for assistance under the Scheme.
- ii. SHGs would be financed, primarily, by the bank where they have their Bank Account.
- iii. SHGs shall be graded on the basis of the “Panchsutra” concept.
- iv. The group members should have sufficient land, either self-owned or on lease, to carryout land-based activities.

- C. Farmer Producer Organizations** (Registered under Societies Act, Co-operative Societies Act or Company Act): Farmer Producer Organizations are Farmers’ Collectives, and with characteristics of legal personality and limited liability similar to a company, can attract investments, modern technology, catalyse aggregating and marketing of bulk produce to fetch better remuneration and in turn lead to improved means of production. Although very few in number at present, in the state, they present huge opportunities and have been considered as eligible entities under the scheme.

Eligibility Criteria

- i. The FPO should have been registered and should have at least three years audited Balance Sheet
- ii. Board members of FPOs and all members should be non-defaulters to any bank/ financial institution
- iii. The FPO should not be in losses
- iv. The FPO should have at least 100 shareholders and minimum paid up capital of Rs 1,00,000.
- v. The activity should be relevant to the prime activity of the FPO
- vi. The maximum borrowing of the FPO should be restricted to 2/3rd of their paid-up share capital or as per the borrowing power of their bye-laws.
- vii. At least 80% members should be participating in and benefitted by the FPO either through supply of input or aggregation of produce and marketing

4. Eligible lending institutions

As the subsidy is credit linked, the projects will be eligible for subsidy only if financed by either a commercial bank (Public & Private Sector Banks), the Nagaland Rural Bank or the Nagaland State Cooperative Bank.

5. Funding Pattern and Subsidy Support

a) Financing through Banks

All banks in the State of Nagaland will be eligible as lending Institution in the Scheme

- The quantum of loan, subsidy and borrower's margin will be as follows:

Sl No	Particulars	Share in Project Cost
1	Beneficiary	Minimum 10%
2	Bank Finance	60%
3	Back ended Subsidy from Government of Nagaland	30%

- In addition to the above the State Government will provide Interest subvention of additional 4% for fresh KCC loans and credit linkage to NSRLM SHGs, over and above the 3% provided by GOI.
- In case of KCC loan, respective VDBs will undertake to provide Credit Guarantee Fund from their fixed deposits. In case NSRLM SHGs, respective Cluster/Block Level Federations will undertake to provide Credit Guarantee Fund from their Community Investment Support Fund. Bank loan for KCC will be determined as per scale of finance published by NABARD. Bank loan to NSRLM SHGs will be determined as per NSRLM guidelines depending on the corpus fund and savings of the SHGs.
- The commitment from the state govt. shall be in the form of:
- Additional Interest Subvention of 4% on KCC loans.
- Subsidy Of 30% on Term Loans for Agricultural -Allied activities and other activities.
- Payment of Interest during Moratorium.

S/N	TYPE OF BUDGETARY SUPPORT	WHEN THE BUDGETARY SUPPORT WILL BE RELEASED	HOW THE BUDGETARY SUPPORT WILL BE RELEASED
1	Additional Interest Subvention	Govt. of Nagaland will release the entire budget allocated for additional interest subvention to SBI Kohima as designated branch of Nodal bank immediately after execution of MoU with SBI Kohima branch.	An MoU will be executed for Fund Management of Govt. Contribution i.e. Subsidy, Additional Interest Subvention and Interest during moratorium by State Bank of India, Kohima Branch and Govt. of Nagaland. The budgetary support will be released in two separate Govt. Current Accounts opened at SBI Kohima Branch as under: i. "SUBSIDY A/C CMs MF INITIATIVE" ii. "INT SUBVENTION& MORATORIUM A/C CMs MF INITIATIVE".
2	Subsidy	Govt. of Nagaland will release the entire budget allocated for subsidy under the scheme to SBI Kohima as designated branch of Nodal bank immediately after execution of MoU with SBI Kohima branch.	
3	Interest during moratorium period	Govt. of Nagaland will release the entire budget allocated for Interest during moratorium under the scheme to SBI Kohima as designated branch of Nodal bank immediately after execution of MoU with SBI Kohima branch.	

b) Management of Budgetary Support from Govt. of Nagaland

- SBI, Kohima Branch will be the designated branch of Nodal Bank for management of Govt. budgetary allocations under the scheme "CMs MICRO FINANCE INITIATIVE".
- An MoU will be executed for Fund Management of Govt. budgetary allocations for Subsidy, Additional Interest Subvention and Interest during moratorium by State Bank of India, Kohima Branch and Govt. of Nagaland.
- Govt will release the entire funds allocated for subsidy, interest subvention and Interest to be paid during moratorium, immediately after execution of Memorandum of Understanding with Sate Bank of India, Kohima Branch.
- For managing Govt contribution fund, two separate Govt. Current Accounts will be opened with SBI Kohima Branch as under:
 1. "Subsidy A/C CMs Mf Initiative"
 2. "Int Subvention& Moratorium A/C CMs MF Initiative".

SBI Kohima branch be authorized to debit the respective Govt Current Account for releasing the Govt. Contribution and smooth implementation of the scheme. SBI Kohima branch will submit a MIS - Return to the Govt. every month on the total utilization of the Govt. contribution utilized during the month and the balance outstanding with them.

c) Subsidy Management

- The financing banks will submit its claims cumulative through its controlling office to SBI Kohima Branch on 10th of every month along with a copy of sanction letter and SBI Kohima Branch will remit the amount of subsidy within a period not exceeding seven working days of receipt of claim.
- After sanction of loan, borrower will arrange for required margin in his/ her saving account as per disbursement schedule of the loan.
- The financing bank shall release the instalment of loan immediately after receipt of the Govt. Subsidy.
- The subsidy received by the financing bank for individual project will be kept in a separate borrower wise account opened in the existing CIF of the borrower as TDR with Zero percent interest rate.
- The adjustment of subsidy will be back-ended. Accordingly, the full project cost including the subsidy amount, but excluding the margin money contribution from the beneficiary, will be disbursed as loan by the financing banks.
- The repayment schedule will be drawn on the loan amount in such a way that the total subsidy amount is adjusted after the full bank loan component with interest is repaid by the borrower. In case of default on the part of borrower in repayment of dues and loan account turned NPA, the subsidy will be adjusted in the loan account as seed capital available for the entrepreneurs for establishing the project.
- For the purpose of charging interest on the loan component, the subsidy amount is excluded as no interest is to be charged on the subsidy part by the bank. The subsidy lying in the borrowers account will also not earn any interest.

d) Additional Interest Subvention

- State Government will provide Interest subvention of additional 4% for fresh KCC loans and credit linkage to NSRLM SHGs, over and above the 3% provided by GOI on prompt repayment on dues by the borrower.
- The financing banks will submit the interest subvention claim cumulative through its controlling office for each prompt repaying borrower along with proper records of each prompt paying borrower from SBI Kohima Branch after end of every financial year and SBI Kohima Branch will release the interest subvention amount through DBT in the individual account of the respective borrower. As advised by Corporate Centre, in appropriation of such additional interest subvention, Banks existing BGL accounts should not be involved, instead the payment to be made through DBT.

e) Repayment of Interest Obligation during Moratorium

- During the moratorium period, interest will be borne by the State Govt.
- The financing bank will submit the cumulative claim of the interest applied in the loan account of the beneficiary during moratorium within seven days of interest application through its controlling office and SBI Kohima Branch will release the interest claim within seven days of the receipt of claim through DBT directly into the loan account of the borrower.

6. Borrower Identification

- 1) For beneficiary identification, a Screening Committee, comprising of the subject matter specialists, from the various line departments/ nodal department/ NSRLM shall identify the prospective beneficiaries after due diligence, evaluate and filter the Application Forms and assist them in preparing proposals for submission to the Banks. Selection of beneficiary should be done based on the repayment capacity of the individuals. The views of the respective Village Councils may also be taken during the selection of the beneficiaries to weed out non-serious applicants.
- 2) The Committee shall determine the suitability, technical feasibility and financial viability of the project before elevating it to the DLIMC. Field visit to the locations may be undertaken, if considered necessary.

The screened proposals will then be submitted District Officer in-charge of the nodal department/NSRLM who shall convene the DLIMC Meeting. The Committee shall screen the beneficiaries based on the candidate's experience and knowledge about the project/ activity and their suitability for the same. The DLIMC may have an interface and may focus on the borrower's awareness about the revenue stream, his capacity to invest his own contribution, etc.

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7. Procedure for Approval and Implementation

A. Documentation

- The list of relevant documents required has been provided in Annexure-II . The same may be submitted along with the standard Application format given in the schemes.
- The nodal departments may assist the beneficiaries in preparing the Project Proposal on the lines of the format provided in Annexure-III .
- The list of documents required shall be widely circulated and emphasis will be on a hassle free process for the beneficiary.

B. Collaterals

- In accordance with extant RBI guidelines, collaterals are not required in respect of loans upto 1.60 lakh for all purposes. In case of SHGs no collateral is required upto Rs. 10.00 Lakhs Loan Limit..
- In case of all loans that are above 1.60 lakh, the beneficiary will have to provide SARFAEI compliant collateral security in the form of land/ property or adequate

liquid security in the form of cash collateral.

- In absence of any collateral security, personal guarantee good for the full loan amount to be provided. The borrowers covered under Village Development Board will provide personal guarantee of the VDB and other borrowers will arrange for personal guarantee of a Govt. employee covering full loan amount including interest payable thereon.

7. CONVERGENCE WITH OTHER SCHEMES

1) KCC

Loans under KCC are available at a very reasonable rate of interest (RoI) @7%. In case of prompt repayment by the borrowers, i.e. on or before the due-date, the Central Government provides Interest Subvention Incentives @ 3%. The Government of Nagaland can provide an additional of 4% Interest Subvention to these good paymasters making the KCC loans absolutely interest free

2) Agriculture Infrastructure Fund

Agriculture infrastructure Fund Scheme is a top up scheme along with all other available State and Central Government Schemes. Subsidy and Interest Subvention under the CM's Micro Finance Scheme can be availed for projects in addition to the AIF Financing facility.

8. INFORMATION SYSTEMS

- 1) The Nodal Bank and the participating banks shall provide a monthly report of the subsidy utilized, disbursement during the month and the balance outstanding with them.
- 2) The banks should also report on the total number of applications received by them from the DLIMC and otherwise, number of applications disposed of during the month, the number of applications pending and reasons there for.
- 3) Banks shall also report if there are any cases of wilful misappropriation or diversion of funds or failure to implement the scheme by the beneficiaries. Appropriate legal action may be initiated by the DLIC against such beneficiaries and the instances may be communicated to the State Level Implementation-cum- Monitoring Committee (SLIMC) in their meetings so that appropriate safeguards can be put in place to prevent further occurrences.
- 4) In order to ensure effective utilization of the support provided by the Government of Nagaland, it would be desirable for the assets to be verified physically and geo- tagged photos submitted.

9. PROJECT HANDHOLDING

The nodal departments, NSRLM and KVKs shall provide overall handholding support as and when required. The responsibilities of the support agencies will be as follows:

- i) The nodal departments, NSRLM and KVKs shall assist the beneficiaries in preparing the Detailed Project Report (DPR), wherever required and sensitise them about the

concepts of incremental income, margin money, collaterals, financial discipline, etc. with the help of the bankers or other resource persons.

- ii) The nodal departments, NSRLM and KVKs shall also guide and assist the beneficiaries regarding selection of quality seeds/ planting material, appropriate farm tools and other inputs. They may also help them in negotiating better prices for their produce either individually or as a group.

10. GENERAL AWARENESS AND TRAINING

The success of the scheme depends on the awareness and publicity of the same amongst the targeted beneficiaries and the concerned departments shall play a vital role in the successful implementation of the scheme.

It is also important that the identified borrowers are equipped to undertake the activities for which assistance is sought. The nodal department, NSRLM or KVK shall provide training to the farmers and beneficiaries so that the activities are taken up in a scientific manner, thus yielding maximum surplus to them. Besides trainings, exposure visits may be organized to the fields of progressive farmers or demonstration plots in Agriculture Universities to motivate the farmers. Trainings related to activities may be imparted through Farmers Training Centres, KVK and experts from agriculture and allied departments.

The Implementing Departments shall draw a calendar of training programmes and shall ensure periodic training and awareness creation programmes for the farmers, banks and financial institutions and the implementing agencies/ nodal department officials. Publicity may also be done through local print and electronic media.

The banks and the implementing departments shall conduct Credit Melas (once every month) to give focused attention to the applicants under the scheme. The Deputy Commissioners shall oversee the conduct of the Credit Melas.

11. MONITORING

- 1) A State Level Implementation-cum-Monitoring Committee (SLIMC) headed by the Chief Secretary will be in-charge of monitoring the implementation of the Scheme and making necessary policy adjustments for removing any difficulties faced during implementation. The Committee will meet at least once in 3 months to review the progress made and to address issues, if any, in implementation of the scheme.
- 2) In the districts, the District Level Implementation-cum-Monitoring Committee (DLIMC) headed by the Deputy Commissioner shall meet at least once every month or whenever required to review the progress, grant extensions and ensure removal of bottlenecks and impediments in the implementation of the scheme.

3) The composition of the State level and district level committees will be as follows:

State Level Implementation cum Monitoring Committee

1.	Chief Secretary	Chairperson
2.	Finance Commissioner	Member
3.	Development Commissioner	Member
4.	Agriculture Production Commissioner	Member
5.	Commissioner & Secretary, Industries and Commerce	Member
6.	GM, NABARD	Member
7.	Director, Agriculture	Member
8.	Director, Horticulture	Member
9.	Director, Animal Husbandry & Veterinary Services	Member
10.	Director, Fisheries & Aquatic Resources	Member
11.	Director, Industries & Commerce	Member
12.	MD, NSRLM	Member
13.	SLBC, Convenor	Member
14.	Chairman, Nagaland Rural bank	Member

District Level Implementation cum Monitoring Committee

1.	Deputy Commissioner	Chairperson
2.	PD, DRDA	Member
3.	District Planning Officer	Member
4.	District Agriculture Officer	Member
5.	District Horticulture Officer	Member
6.	Chief Veterinary Officer	Member
7.	District Fishery Officer	Member
8.	GM, District Industries Centre	Member
9.	DDM, NABARD	Member
10.	Lead Bank Manager	Member
11.	All Bank Managers	Member
12.	District Mission Managers	Member

12. LOAN RECOVERY MECHANISM

The recovery mechanism of the default loans will be as per the provisions of the Nagaland Recovery of Loan Rules 2009 as amended from time to time.

13. KEY RESPONSIBILITY OF THE STAKEHOLDERS:

A) Govt. of Nagaland

Releasing of subsidy, interest subvention & interest during moratorium

Selection of beneficiaries

- Line departments like Agriculture, Animal Husbandry, Fishery & NSRLM to identify the prospective beneficiaries after due diligence, evaluate and filter the Application Forms and assist them in preparing proposals for submission to the Banks.
- The line departments shall determine the suitability, technical feasibility and financial viability of the project before placed it to the District Level Implementation & Monitoring Committee (DLIMC). Field visit to the locations may be undertaken, if considered necessary.
- District Level Implementation & Monitoring Committee (DLIMC) to be chaired by Deputy Commissioner of the concern district, and district in-charge of line departments, NSRLM, bankers will be the members of DLIMC.
- The Committee shall screen the beneficiaries based on the candidate's experience and knowledge about the project/activity and their suitability for the same.

Training and handholding of the selected applicants

- The line departments like Agriculture & Horticulture/Fishery/Animal Husbandry, NSRLM and KVKs to arrange periodical training for the beneficiaries on scientific farming practices including selection of seeds/animals/planting materials, best farming practice etc. They may also help them in marketing their produces with the help of other agencies like State Agriculture Marketing Board, NERAMAC etc.
- They may also assist the beneficiaries in preparing the Detailed Project Report (DPR), wherever required and sensitize them about the concepts of incremental income, margin money, collaterals, financial discipline, etc. with the help of the bankers or other resource persons.

District-wise allocation of target under the scheme

Chief Secretary (Govt. of Nagaland) to chair the State Level Committee for district-wise allocation of the units for the Banks, where SLBC may be included as a member.

Recovery of loans

- Govt. of Nagaland to put in place a robust Community Based Recovery Mechanism like NRLM to ensure regular repayment of the loans. Govt. may engage NSRLM for the purpose.
- Village Development Board (VDB), which is a statutory body, involved in all phases of developmental activities in the villages to take prompt role in recovery of loans in case of default.
- In any case, where loans were given against the fixed deposit of the VDB. VDB shall allow appropriating the bad loan amount from their fixed deposits.
- Govt. of Nagaland may extend help to the Bank in recovery of the loans under Nagaland Recovery of Loan Rules, 2009 by involving concern Recovery Officials.

Preparation/Revisiting the Scale of Finance

- Office of the Agriculture Production Commissioner (APC), Govt. of Nagaland, who is overall in-charge of agriculture and allied activities in the State to make necessary arrangement to revisit the existing Scale of Finance (SoF) updated for the activities identified under crop loan through State Level Technical Committee (SLTC) comprising of line department, NABARD and Bank.

B) NABARD

- NABARD may design the model scheme and DPR for bringing out uniformity & benefiting the applicants in preparation of project report to be submitted to DLIMC.

C) STATE BANK OF INDIA AS LENDER

- Lead District Manager or the District Coordinator of SBI (in the district where SBI is not the lead bank) to involve in selection of beneficiaries at District Level to provide inputs on Banking requirements of the individual project.
- Branches to do necessary due diligence like KYC, pre-sanction inspection, viability of the scheme-based availability of inputs/market etc. before sanctioning the loan under the scheme.
- To attend periodical review meeting, if any organized by District Authority to review the progress and implementation of individual projects finance by the Bank.
- To maintain close liaison with line department, VDBs etc. to monitor the progress and to ensure proper end use of funds.
- To inform line department and VDBs concern, if diversion or miss use of fund is observed.

D) State Bank of India as Nodal Agency for Govt. Fund Management (SBI Kohima Branch)

- The designated branch of Nodal Bank i.e. SBI Kohima branch will execute a 'Memorandum of Understanding' with the Government of Nagaland for management of budgetary allocation for subsidy, interest subvention and interest to be paid during moratorium period.
- As per the MoU, the Govt. of Nagaland shall provide an authority to the designated branch of Nodal Bank (SBI Kohima branch) to debit the Govt. current account and remit the amount to the financing bank.
- The Nodal Bank (SBI Kohima branch) will submit a MIS - Return to the Govt. every month on the total utilization of the subsidy amount, subvention and interest to be paid during moratorium by Govt. of Nagaland.

List of Schemes under the Chief Minister's Micro Finance Initiative: Annexures I-VI

<i>Annexures</i>	Name of the Schemes	Nodal Department
I	Construction of Circular Eco-hatchery and Refrigerated Van	Fisheries and Aquatic Resources
II	Rejuvenation of Animal Husbandry through credit Linkage	Animal Husbandry & Veterinary Services
III	Nagaland Rural Express Yojana (NREY)	Nagaland State Rural Livelihood Mission
IV	Storage facilities and Transportation Vehicles	Department of Agriculture
V	Transportation Vehicles, Post Harvest Processing Units for Banana, Cassava and Jackfruit	Department of Horticulture
VI	Micro Finance Scheme for Micro Enterprises	Department of Industries & Commerce

Annexure I

Scheme A: CONSTRUCTION OF CIRCULAR ECO-HATCHERY AND REFRIGERATED VAN

The project has been formulated to suffice fish seed production to meet the requirement of quality fish seeds which will in turn improve the livelihood of the fish farmers.

Objective:

The project aim on construction of circular eco-hatchery for production of fish seeds to meet the requirement of quality fish seed which in turn will support the livelihood of the farming communities. Specifically, the objectives are:

- I. Adequate and timely supply of quality fish in the State
- II. It will aid in bringing forth more areas under fish culture and can contribute to increase in the total fish production and create self-employment among the local populace.

Eligible Activities

- i. Production of quality fish seed in the State.
- ii. Infrastructure Development.
- iii. Extension.

Eligibility Criteria for Chief Minister's Micro Finance Initiative Scheme under Department of Fisheries and Aquatic Resources.

1. FPO/SHG/Individual should have
 - a) Existing ponds under fish culture such as
 - b) Stocking /grow out ponds 2-3 nos
 - c) Nursery ponds 5-10 nos (size approx 50-100 feet by 20-30 feet (length /breadth)
2. Should have sufficient land for further development of Eco-hatchery.
3. Should have minimum land area provision of 0.1 Ha for setting up of Hatchery unit.
4. Good and perennial source of water.
5. Accessibility
6. Knowledge on fish culture practices and breeding.

ABSTRACT		
Name of work:- CONSTRUCTION OF CIRCULAR ECO-HATCHERY.		
S/N	PARTICULARS	AMOUNT (Rs.)
1	2	3
1	Construction of spawning/breeding pool 1No. Incubation/hatching pool 2 Nos and spawn collection tank 1 No.	582000.00
2	Providing over head tank and pump house for hatchery unit	778000.00
3	Requirement of G.I pipe and fittings	140000.00
Total		1500000.00
(Rupees fifteen lakhs) only.		

S.N	ITEMS OF WORK						QTY	RATE (Rs.)	UNIT	AMOUNT (Rs.)
1	2						3	4	5	6
1	Earth work in excavation over areas (exceeding 30 cm in depth 1.5 m in width as well as 10 Sqm on plan) including disposal of excavated earth, levelled and neatly dressed.									
2.6	Spawning/breeding pool:									
		1	3.14	2.10	2.10	0.90	12.46			
	Incubation/hatching pool :	2	3.14	1.80	1.80	0.90	18.31			
	Spawn Collection tank:		1	3.20	1.70	1.25	6.80			
							37.58	220.90	Cum	8300.35
2	Brick on edge flooring of class designation 7.5 on bed with common burnt clay non-modular bricks..									
11.1	Spawning/breeding pool:		1	3.14	2.10	2.10	13.85			
	Incubation/hatching pool :		2	3.14	1.80	1.80	20.35			
	Spawn Collection tank :			1	3.20	1.70	5.44			
							39.63	2299.60	Sqm.	91143.73
3	Providing and laying C.C 1:2:4.									
4.1.4	Spawning/breeding pool:	1	3.14	2.10	2.10	0.15	2.08			
	Incubation/hatching pool :	2	3.14	1.80	1.80	0.15	3.05			

	Spawn Collection tank:		1	3.20	1.70	0.15	0.82	12901.10	Cum.	76699.49
4	Centering and shuttering including strutting and propping etc.									
5.9	Spawning/breeding pool:	1	2	3.14	2.10	1.20	15.83			
		1	2	3.14	1.90	1.20	14.32			
	Incubation/hatching pool :	2	2	3.14	1.80	0.90	20.35			
		2	2	3.14	1.60	0.90	18.09			
	Spawn Collection tank:			2	3.20	1.00	6.40			
				2	2.70	1.00	5.40			
				2	1.70	1.00	3.4			
				2	1.20	1.00	2.40			
	Post beam:	3	4	4	0.20	0.55	5.28			
			3	2	3.14	0.20	1.256			
							92.71	286.00	Sqm.	26516.09
5	Tor steel reinforcement for R.C.C work including bending, binding and placing in position complete.									
5.22	Spawning/breeding pool 10 mm;w									
	Outer wall:		88	1.45	127.6					
	Vertical:		80	1.45	116.00					
	Horizontal:									
		9	2	12.75	229.50					

[illegible]

Rate quoted as per NPWD Schedule of Rate 2021.

(Rupees five lakhs eighty two thousand) only.

DETAILED ESTIMATE

Name of Work:- CONSTRUCTION OF CIRCULAR ECO-HATCHERY (PROVIDING OVER HEAD WATER TANK AND PUMP HOUSE).

S/N	ITEMS OF WORK					QTY	RATE (Rs.)	UNIT	AMOUNT (Rs.)
1	2					3	4	5	6
1	Earth work in excavation in foundation.								
2.8	Pillars:		4	1.20	1.20	1.95			
	Walls:		2	5.80	0.30	0.90			
			2	2.70	0.30	0.90			
						15.82	278.20	Cum.	4401.68
2	Providing and laying C.C.1:2:4								
4.1			4	1.20	1.20	0.1			
			2	5.80	0.30	0.1			
			2	2.70	0.30	0.1			
						1.086	12901.10	Cum.	14010.59
3	Tor steel re-enforcement for R.C.C work.								
5.22	12 mm rod base for pillar:								
	4	2	9	1.20	86.40	0.888			
	16 mm dia.					76.72			
	Pillar :								
		4	4	7.35	117.60				
	Beam:								
	4	2	2	6.00	96.00				

	4	2	2	3.20	51.20							
					264.80	1.579	418.12					
	12 mm dia											
		2	4	6.00	48.00							
		2	4	3.20	25.60							
					73.60	0.888	65.36					
	10 mm dia											
	Slab		56	2.70	151.20							
			28	5.50	154.00							
	2	2	37	2.00	296.00							
	2	2	19	5.50	418.00							
					1019.20	0.616	627.83					
							1188.03	95.30 Kg.			113218.92	
	6 mm dia.											
	M.S Pillar											
		7	4	1.30	36.40							
		39	4	1.10	171.60							
	Beam											
	2	37	2	1.00	148.00							
	2	19	2	1.00	76.00							
					432.00	0.222	95.904	101.00 Kg.			9686.30	
4	Centering and shuttering for pillars.											
5.9.6			2	4	0.30	0.90	2.16					
			2	4	0.25	5.75	11.50					
							13.66	698.80 Sqm.			9545.61	
5	Centering and shuttering for beam and slab.											

5.9.5	Beam:		2	2	0.20	5.50	4.40			
				2	0.25	5.50	2.75			
			2	2	0.20	2.70	2.16			
				2	0.25	2.70	1.35			
	Slab:			2	5.50	2.70	29.70			
	Side wall:		2	2	5.50	2.00	44.00			
			2	2	2.70	2.00	21.60			
							105.96			
	Deduction for manhole									
				1	1.20	0.90	1.08			
	(105.96 - 1.08)						104.88	517.20	Sqm.	54243.94
6	Re-inforcement cement concrete work 1:2:4									
5.1	Pillars:		4	0.30	0.30	0.90	0.324			
			4	0.25	0.25	5.75	1.438			
	Beam and slab:									
	Beam	2	2	0.20	0.25	5.50	1.10			
		2	2	0.20	0.25	2.70	0.54			
	W/T		1	5.50	2.70	0.15	2.23			
			1	5.50	2.70	0.10	1.49			
	S/W		2	5.50	2.00	0.20	4.40			
			2	2.70	2.00	0.20	2.16			
							13.67	13482.80	Cum.	184363.81
7	1 st class bricks work in foundation 1:4									
6.1.1			2	5.50	0.25	1.05	2.89			
			2	2.70	0.25	1.05	1.42			
							4.31			

Deduction for pillars											
			4	0.25	0.25	1.05	0.26				
	(4.31 - 0.26)						4.04	17631.30	Cum.		71274.53
8	Extra for brick work in super structure 1:4										
6.5			2	5.50	0.25	2.70	7.43				
			2	2.70	0.25	2.70	3.65				
							11.07				
	Deduction for door & ventilation.										
	Door:		1	2.10	0.25	0.85	0.45				
	Ventilation:		1	0.45	0.25	0.91	0.10				
							0.55				
	(11.07 - 0.55)						10.52	18969.20	Cum.		199582.07
9	Providing 1 st class local wood for doors and ventilation.										
9.1											
	Door:		2	2.10	0.10	0.075	0.032				
			1	0.85	0.10	0.075	0.006				
	Ventilation:		2	0.91	0.10	0.075	0.014				
			2	0.45	0.10	0.075	0.007				
							0.058	52458.30	Cum.		3057.01
10	Providing and laying 38 mm thick full panelled shutters for door.										
9.7											
11	Earth filling for pump house.						1.50	2418.90	Sqm.		3628.35

2.27			1	5.50	2.70	0.75	11.14	255.40	Cum.	2844.52
12	Brick on edge with bricks of class designation 7.5 on bed with common burnt clay non-modular bricks.									
11.1										
			1	5.50	2.70	2.70	14.85	2299.60	Sqm.	34149.06
13	Providing 62 mm thick floor finishing.									
11.5	Area same as item No.12 i.e									
14	Providing and fixing iron butt hinges 125x65x2.12 mm									
9.55										
15	M.S sliding bolts 300x16 mm.									
9.62										
16	M.S tower bolts. 250x10 mm									
9.63										
17	20 mm thick cement plaster 1:4									
13.6			2	5.50	0.90	9.90				
			2	2.70	0.90	4.86				
		2	2	5.50	2.70	59.40				
		2	2	2.70	2.70	29.16				
						103.32				
	Deduction for doors and ventilation:									
	Door:		1	2.10	0.85	1.79				

Note: Rate quoted as per NPWD Schedule of Rate 2021.
(Rupees seven lakhs seventy eight thousand) only.

Note: Rate quoted as per NPWD Schedule of Rate 2021.

DETAILS OF REQUIREMENT

Name of Work: CONSTRUCTION OF CIRCULAR ECO-HATCHERY (REQUIREMENT OF G.I PIPES AND FITTINGS WITH OTHER CHARGES FOR HATCHERY UNIT)

S/N	ITEMS OF REQUIREMENT	QTY	RATE (Rs.)	UNIT	AMOUNT (Rs.)
1	2	3	4	5	6
1	G.I pipe 80 mm dia.	35.00	598.45	R/M.	20945.8
2	G.I pipe 65 mm dia	105.00	529.45	R/M.	55592.25
3	G.I pipe 50 mm dia.	105.00	371.72	R/M.	39030.6
4	G.I pipe 15 mm dia.	55.00	148.90	R/M.	8189.50
5	80 mm fullway valve.	2	2,000.00	Nos	4000.00
6	65 mm fullway valve.	3	1650.00	Nos.	4950.00
7	50 mm fullway valve.	16	200.00	Nos.	3200.00
8	15 mm G.I bend.	18	25.60	Nos.	460.80
9	50 mm G.I bend.	6	249.00	Nos.	1494.00
10	15 mm elbow.	18	11.80	Nos.	212.40
11	65 mm G.i socket.	5	184.80	Nos.	924.00
12	50 mm G.I socket.	10	132.00	Nos.	1320.00
13	15 mm G.I socket.	18	17.60	Nos.	316.80
Total					140636.10
Say					140000.00

(Rupees one lakh forty thousand) only.

ECONOMICS OF CONSTRUCTION OF CARP HATCHERY

Annual Turnover from Hatchery

S/N	Name	Amount
EXPENDITURE		
A. Fixed Cost		
1	Construction of eco carp hatchery	1500000
B. Income		
2	Fish egg production (say 10000000/cycle of operation.	
	Mortality /unfertilized eggs @ 20 %	
	Fish spawn production/cycle say 8000000/ operation.	
	Spawn to be sold @ Rs. 400/100 ml containing around 30,000 No. of spawn $8000000/30000 \times 400$	106666
	Number of Operation / year @9 times $106666 \times 9 = 960000$	960000
NET PROFIT		
1 st Year	Fixed Cost(A)-Income(B)	-540000 (C)
2 nd Year	Income (B)-(C)	+420000

During the breeding season, the breeding and operation can be carried in about 9 batches, each batch of 4-7 days during the span of 90 days. About Crore eggs can be produced in a batch (say 20 % mortality or unfertilized) with 80 % hatching success. i.e 8000000 spawn of about 6mm size whereby the spawns can be sold in a market @ Rs 400.00 per 30000 Numbers of Spawn. Therefore, positive turnover can be achieved during the second (2nd) year of operation.

Scheme B: PROPOSAL FOR REFRIGERATED VEHICLE

Refrigerated road transport is an essential link in cold chains that aims to supply the consumer with safe, high-quality fish and fish products. Refrigeration enables fish and fish products to be transported long distances in a temperature-controlled environment which helps to maintain quality and prevent or slow down spoilage and hence prevent food loss and waste (FLW).

To prevent fish from getting wasted/spoiled it needs to be frozen properly. Once fish is frozen, it must be stored at a constant temperature of -23°C (-10°F) or below in order to maintain a long shelf life and ensure quality. Hence, it is proposed for inclusion in Chief Minister Micro Finance Initiative Scheme under Department of Fisheries & Aquatic Resources. So that, farmers can increase their income by taking their produces to markets without any spoilage hence increasing their Income.

Objectives

- To provide post-harvest support to the fishers.
- To increase the shelf life (perishability) of the harvest.
- To provide hygienic transportation facilities of fish.
- To prevent fishers and fish farmers from distress selling due to lack of market linkage opportunities.
- To reduce post-harvest losses in terms of left-over fish.
- To promote marketing opportunities.

Eligibility

- All categories of Fish farmers
- Fish workers and Fish vendors
- Entrepreneurs and private firms
- Self Help Groups (SHGs), Fish Farmers Producer Organizations/Companies (FFPOs)

APPLICATION FORMAT FOR ECO- CARP HATCHERY

1. Name of the Scheme : _____
Name of the beneficiary : _____
Village/Town : _____
P.O : _____
P.S : _____
District : _____
2. State : _____

ST Certificate No. & Date (Not for SHG/FPO) : _____

3. (An attested copy of ST Certificate to be enclosed)

4. LPC/Land Allotment Order No. & Date : _____

(A copy of land ownership document to be enclosed.

This will include LPC/Land allotment Order/ Land Documents Duly certified by HGB/GB/No objection certificate from Village Council and countersigned by the local administration along with a certified copy of the Sketch Map/ photo copy along with GPS co-ordinates)

5. Total farm area _____
6. Total water area _____
7. Number of ponds with size in Meter or Feet _____
 - a. _____ b. _____ c. _____
 - d. _____ e. _____ f. _____
 - g. _____ h. _____ i. _____
 - j. _____ k. _____ l. _____
 - m. _____ n. _____ o. _____
8. Water Source _____
9. Education Qualification/Training/Experience, if any: _____

Signature of the beneficiary/ Authorized representative with Date

FOR OFFICIAL USE ONLY

1. Recommendation of the DLMIC: _____

2. Remarks of Deputy Commissioner _____

Signature of DC

ANNEXURE II

Scheme A: REJUVENATION OF ANIMAL HUSBANDRY THROUGH CREDIT LINKAGE

The project aims at promoting livestock farming such as Dairy, Piggery, Goat, Rabbit, Poultry, Duckery to address shortage of protein availability in the State. It also focuses on making fodder and feed locally available.

Objectives

- Meet the deficit protein requirement
- Provide economic impetus to marginal livestock and poultry farmers
- Employment generation

Eligible Activities

- Dairy farming, Piggery, Goat rearing, Poultry, Duckery and Fodder cultivation.
- Purchase of feeds, supplements, medicines and fodder.

DEPARTMENT OF ANIMAL HUSBANDRY AND VETERINARY SERVICES NAGALAND, KOHIMA

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Sl. No.	Contents
1	Model 500 Unit Broiler Farm
2	Model 500 unit Low Input Technology (LIT) Poultry Farm
3	Model 500 unit Layer Farm
4	Model Pig Rearing and Fattening Unit (5F+1M and 20 fatteners)
5	Model Pig Breeding Unit (20F+2M)
6	Model Goat Farming (Semi intensive)
7	Model Goat Farming (Semi intensive)
8	Model Dairy (Small Unit)
9	Model Commercial Dairy Unit
10	Model Duck Farm (100F + 15M)- Semi Intensive System
11	Auxiliary Schemes for Animal Husbandry & Veterinary Services
i	Feeds dealership/vendors.
ii	Establishment of Veterinary Pharmacy & Mobile Veterinary Clinic.
iii	Startup Capital for Butchers, Meat/ Dairy Kiosks.

MODEL 500 UNIT BROILER FARM

S/N	Items	Physical Unit	Rate Per Unit	Amount (Rs.)
A	Capital Cost			
i	Construction of shed with locally available material @ 1.5 sq. ft per bird @ Rs. 250 per sq. ft	500	250	187500
ii	Equipments (@ Rs. 15/bird)			7500
B	Recurring Cost			
i	Cost of day old chick	500	50	25000
ii	Cost of feeds (@ 3kg/bird)	500	55	82500
iii	Cost of medicine	500	5	2500
iv	Cost of transportation @ 10% (B. i& ii)			2100
v	Miscellaneous			2900
Total				310000

(Rupees Three lakhs ten thousand) only

- Use of locally available materials will reduce the cost of construction of animal sheds.
- Linkages in respect of poultry birds, feeds, medicines and marketing needs to be ensured.
- The beneficiaries should follow the prescribed vaccination and bio security measures.

MODEL 500 UNIT LOW INPUT TECHNOLOGY (LIT) POULTRY FARM

Sl. No	Items	Physical Unit	Rate Per Unit	Amount (Rs.)
A	Capital Cost			
i	Construction of shed with locally available material @ 2 sq. ft per bird @ Rs. 250 per sq. ft	500	250	187500
ii	Equipments (@ Rs. 15/bird)			7500
B	Recurring Cost			
i	Cost of day old chick	500	60	30000
ii	Cost of feeds (@ 7 kg/bird for 3 months)	500	55	96250
iii	Cost of medicine	500	5	2500
iv	Cost of transportation @ 10% (i& ii)			2100
v	Miscellaneous			4150
Total				330000

(Rupees three lakhs thirty thousand) only

MODEL 500 UNIT LAYER FARM

S/N	Items	Physical Unit	Units	Rate Per Unit	Amount (Rs.)
A	Capital Cost				
1	Construction of shed	Sq. ft/bird			
i	Brooder- 1 shed	0.4	500	250	50000
ii	Grower- 1 shed	0.6	500	250	75000
iii	Layer- 2 sheds	1	500	250	125000
iv	Cost of cages for layers			Lump sum	150000
v	Cost of day old chick	For 1st batch	500	90	45000
vi	Cost of transportation @ 10% (v)				4500
vii	Cost of feeds for the 1st batch	@ 10kg/bird	500	55	275000
viii	Miscellaneous				5500
Total					730000

(Rupees seven lakhs thirty thousand) only

MODEL PIG REARING AND FATTENING UNIT (5F+1M AND 20 FATTENERS)

S/N	Cost	Specification	Physical unit	Rs./Unit	Amount
A	Fixed Capital Cost				
1	Pig sty	Sq.ft/animals		No.	
i	Boar	80	1	350	28000
ii	Sow	70	5	350	122500
2	Fattener shed	36	20	350	252000
3	Equipments			Lump sum	10000
4	Cost of Piglets				
i	Boar	3 Months	1	6000	6000
ii	Sow	3 Months	5	6000	30000
	Sub Total A				448500

B	Recurring Cost				
1	Supplementary feeds	feeds (kg)	No.	Total (Kg)	
i	Concentrate feed @ 0.800 kg/pig for 8 months	240 days	26	35	174720
2	Labour cost	8 months	2	5000	80000
3	Veterinary Aid	Vaccination and medicine			6000
4	Miscellaneous				5780
	Sub Total B				266500
	Total A + B				715000

(Rupees seven lakhs fifteen thousand) only

- Pig breeding units may be set up away from human habitation.
- Good quality foundation stock must be ensured.
- Linkages in respect of trainings, breeding, veterinary health care and marketing may be ensured.
- Animals may be identified immediately after purchase through ear tagging and are ensured preferably under a long term master policy.
- Prescribed vaccination, deworming and adequate bio security should be ensured.
- Use of locally available materials will reduce the cost of construction of animal sheds.

MODEL PIG BREEDING UNIT (20F+2M)

S/N	Items of investment	Specification	Physical unit	Unit Rate	Amount
A	Fixed Capital Cost				
a	Cost of animals	Sow	20	5000	100000
		Boar	2	5000	10000
b	Cost of construction of shed	Pens for farrowing (8), Boar -cum- service (2), Dry Sows (12), weaners, & Store room	5	350	
i	Farrowing shed	36 sq.ft	8	350	100800
ii	Boar-cum-service Pen	128 sq.ft	2	350	89600
iii	Pen for dry sow	128 sq.ft	6	350	268800
iv	Store room	144 sq. ft	1	350	50400
c	Water supply system (motor pump, water tank etc)	Lump sum	5		20400
d	Cost of equipments	Lump sum			20000
	Sub Total A				660000
B	Recurring Cost				
a	Cost of feeds	feeds (kg)	No.	Total (Kg)	
i	Concentrate feed @ 0.800 kg/pig for 10 months	300 days	22	35	231000
ii	Labour cost	10 months	2	5000	100000
iii	Veterinary Aid	Vaccination and medicine			3220
iv	Miscellaneous				5780
	Sub Total B				340000
	Total A + B				1000000

(Rupees ten lakhs) only

MODEL GOAT FARMING (SEMI INTENSIVE)

S/N	Items	Rs./Unit	Unit Cost		
			(10F + IM)	(20F + 1 M)	(40F + 2M)
A	Capital cost				
a	Cost of construction of shed @ 36 sq.ft/ animal	350	138600	264600	529200
B.	Purchase of Does	10000	110000	210000	420000
	Fodder development	lump sum	20000	30000	40000
B.	Total A		268600	504600	989200
a.	Recurring cost				
b.	Concentrate feeds	Lump sum	20000	40000	80000
c	Miscellaneous (Vety. Aid, electricity, water supply etc)	Lump sum	11400	15400	30800
	Total B		31400	55400	110800
	Total A + B		300000	560000	1100000

(Rupees eleven lakhs) only

- Good quality animals (black Bengal) aged around 12-18 months may be financed
- Linkages in respect of training, breeding, veterinary care, feed, grazing area, medicines and marketing may be ensured.
- Animals may be identified immediately after purchase through ear tagging and are ensured preferably under a long term master policy.
- Prescribed vaccination, deworming and adequate bio security should be ensured.
- In case of stall fed condition fodder should be cultivated in 1.25 acre for every 50 goats. Use of locally available materials will reduce the cost of construction of animal sheds

MODEL DAIRY (SMALL UNIT)

S/N	Items	No. of Animals	Rate	Amount
A	Capital Cost			
i	Cost of construction of shed @70 sq.ft/animal	2	350	49000
ii	Cost of heifer	2	120000	240000
iii	Transportation @ 10%			24000
iii	Miscellaneous (electricity, water, milk cans and other equipment)		Lump sum	32000
	Total A			345000
B	Recurring cost			
i	Cost of concentrate feeds		Lump sum	70000
ii	Fodder cultivation		lump sum	20000
iii	Veterinary aid		lump sum	5000
iv	Miscellaneous		Lump sum	10000
	Total B			105000
	Total A + B			450000

(Rupees four lakhs fifty thousand) only

- Good quality crossed bred animals preferably freshly calved in 2nd or 3rd lactation yielding an average of 8-9/ 10-12 liters milk per day are financed.
- There is an interval of 6 months between purchase of two animals/ batches, so as to ensure continuity in milk production.
- Linkages in respect of training, breeding, veterinary care, feed, grazing area, medicines and marketing may be ensured.
- Animals may be identified immediately after purchase through ear tagging and are ensured preferably under a long term master policy.
- Prescribed vaccination⁹ against HS,m BQ, FMD etc), deworming and adequate bio security should be ensured.
- Use of locally available materials will reduce the cost of construction of animal sheds.

MODEL COMMERCIAL DAIRY UNIT

S/N	Items	No. of Animals	Rate	Amount
A	Capital Cost			
i	Cost of construction of shed @70 sq.ft/animal	10	250	175000
ii	Cost of heifer	10	80000	800000
iii	Transportation @ 10%			80000
iii	Miscellaneous (electricity, water, milk cans and other equipment)		Lump sum	40000
	Total A			1095000
B	Recurring cost			
i	Cost of concentrate feeds		Lump sum	200000
ii	Fodder cultivation		lump sum	50000
iii	Veterinary aid		lump sum	10000
iv	Miscellaneous		Lump sum	15000
	Total B			275000
	Total A + B			1370000

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(Rupees thirteen lakhs seventy thousand) only

MODEL DUCK FARM (100F + 15M)- SEMI INTENSIVE SYSTEM

S/N	Items	Physical unit	Rate/ Unit (Rs.)	Amount
A	Capital Cost			
i	Construction of shed @ 4 st.ft/ bird	460	350	161000
ii	Equipments, lighting etc		Lump sum	16450
	Total A			177450
B	Recurring Cost			
i	Ducklings- 1 months old @Rs. 200/- per bird	115	200	23000
ii	Concentrate feeds for 3 months @ 3Kg/bird	115	55	18975
iii	Veterinary aid, transportation and other expenses		Lump sum	10575
	Total B			52550
	Total A + B			230000

(Rupees two lakhs thirty thousand) only

Scheme B: Auxiliary Schemes for Animal Husbandry & Veterinary Services

1. Feeds dealership/vendors

Feeds & fodders constitute 60-70 percent of the cost of running an animal husbandry farm and so availability of affordable feeds in the market is the basic need of running a profitable farm. Livestock farmers can open a feeds retail alongside their farms as a subsidiary source of income.

S/N	Item	Amount (Rs.)
1	Purchase of ready feeds & ingredients	5,00,000.00
2	Hiring of godown/outlet, refurbishment, ancillaries like weighing scale, packaging, printing of bills etc	
3	Carriage & transportation cost	1,50,000.00
Total		8,00,000.00

(Rupees Eight lakhs) only

2. Establishment of Veterinary Pharmacy & Mobile Veterinary Clinic

Timely availability of veterinary medicines, supplements, vaccines is always a contributing factor in reducing the mortality of animals especially in the rural areas. And with occurrence of emerging diseases like African swine fever, Porcine Reproductive & Respiratory Syndromes and classical Swine fever which is endemic in the state, veterinary health coverage has become very important as it has a huge economic impact. An unemployed veterinary field assistant or a qualified Veterinary doctor can set a pharmacy even at the sub-division level with an attached mobile veterinary clinic (Two wheeler) with an aim of providing veterinary health coverage to the rural areas.

S/N	Item	Amount in rupee
1	Purchase of wholesale medicines, supplements, vaccines & veterinary aids as working capital.	5,00,000.00
2	Hiring of room, refurbishment, printing of bills & other miscellaneous costs	1,50,000.00
3	Purchase of refrigerator & vaccine carriers	1,00,000.00
4	Purchase of two wheeler for attached mobile clinic	80,000.00
5	Carriage charges	50,000.00
Total		8,80,000.00

(Rupees Eight lakhs eighty thousand) only

3. Startup Capital for Butchers, Meat/ Dairy Kiosks

Most of the butchers in Nagaland lack proper sanitation both at the slaughter house and at the outlets. And meats that are not sold immediately after slaughter should be kept in an ambient temperature so prevent spoilage. Therefore meat and dairy kiosks should maintain proper sanitation and equip with a deep freezer.

S/N	Particular	Amount in rupee	Remarks
1	Butchers:	4,00,000.00	Construction of shed is for hygienic housing of live animals before slaughter and cost of transportation is for designing the carriage vehicle for humane transportation. WC is for purchase of live animals for slaughter.
	i) Construction of ante-mortem shed & sales counter (optional)	1,00,000.00	
	ii) Sanitation like provision of running water, hygiene etc	5,00,000.00	
	iii) Working capital (WC)	5,00,000.00	
	Total amount	15,00,000.00	
	Meat/ Dairy Kiosks		Selection of hygienic and away from crowded place for outlet and maintenance of sanitation and optional provision for local transportation, home/ restaurant delivery. WC is for purchase of meat from the butchers for retail.
	I) Hiring of room & setting up of sales counter, digital weighing scale etc	1,50,000.00	
	II) Purchase of deep freezer or chiller	60,000.00	
	III) Working Capital (WC)	2,00,000.00	
	IV) Meat delivery van/ tempo (optional)	5,00,000.00	
	Total amount	9,10,000.00	

(Rupees nine lakhs ten thousand) only

Annexure III

Scheme 3: NAGALAND RURAL EXPRESS YOJANA (NREY)

Application form for availing Livestock & Poultry Entrepreneurship Schemes under

Enabling access for Agri & Allied products through Nagaland Rural Express Yojana (NREY) by connecting rural farmers to nearby markets

Objectives:

- Connecting remote villages and enabling access to market for Agri-Produce
- Improving household income

Eligible Activities

Purchase of commercial vehicle for marketing farm produce

Modalities for Implementation: Self-Help Groups member under NSRLM will operate NREY road transport service in rural areas. The beneficiary SHG member will be provided the loan through its respective Village Level Organizations through Bank Credit for purchase of the vehicle, with 5 Year loan/repayment period, and Interest Subvention (IS) borne by the State Government.

Annexure IV

STORAGE FACILITIES AND TRANSPORTATION VEHICLE

Objectives

- i) To minimise the wastage of food and vegetables through Zero Energy Cold Storage which is a cost-effective, eco-friendly and less energy requiring technology for storage and also improves the quality and productivity of vegetables and fruits by reducing field heat, increasing shelf life and checking post-harvest losses respectively.
- ii) Transportation of agricultural produces from the villages to the towns through transportation vehicles.

AGRICULTURE SECTOR

Scheme A: Zero Energy Cold Storage (ZECS):

Massive quantity of fruits and vegetables are lost every year due to the lack of proper infrastructure for processing and post-harvest management. The keeping quality and longevity of fruits and vegetables requires high cost storage as well as high energy consuming technology. Our farmers cannot afford such technology due to the substantial financial involvement which makes the technique impracticable in rural areas. The zero energy cold Storage (ZECS) system of storage will reduce the problems of post-harvest losses at farmers' level. ZECS is a cost-effective, eco friendly and less energy requiring technology for storage and also improves the quality and productivity of vegetables and fruits by reducing field heat, increasing shelf life and checking post-harvest losses respectively. The ZECS does not require electricity and yet the room temperature remains almost 10 degrees lesser than the outside temperature.

S/N	Particulars	Specification	Tentative cost (Rs)	Remarks
1	Storage capacity	25 – 30 MT	--	
2	Storage structure	36 x 12 x12 sqft. (LxBxH)	20,00000.00	
3	Utility Room	12 x 12 x12 sqft. (LxBxH)	2,00,000.00	
4	Loading and Unloading Slot	12x8x4 sqft. (LxBxH)	2,00,000.00	
5	Basic toilet facility	6x6x10 sqft. (LxBxH)	1,00,000.00	
6	Any other structure			
Total			25,00,000.00	CN: ICAR
(Rupees Twenty Five Lakhs) only				

Basics description of Storage

Scheme B: Solar Cold Storage:

Project Details: Capacity: 5 Ton Solar Cold Storage, 2 to 8 Degree C

Objective of the proposed project: The proposed Modular unit solar powered cold room with thermal storage backup for storage of fresh produce-fruits, vegetables & flowers specifically. The unit has dimensions of 8ft x 20ft x 8ft with solar panels mounted on the roof top of the unit. The system has a battery-less compressor operation

Proposed Project Financials: ₹ 8.00 Lakh/ Unit including transportation

Product Brochure

Temperature	2 to 8 Degree C
Capacity	5 Ton
Dimensions	8' x 20' x 8'
Brand: CN	CCS, Indore , Madhya Pradesh
Power Source	Solar

3. Procurement of Transport Vehicle conveyance of Agricultural Products:Transferring any agricultural commodities, whether conventional or mechanised, transport is necessary. In many parts of the State, producers live far from the places of distributing their products. This means that many of the supplies have to be transported to the locations of collection, to be stored or simply sold for marketing. The future of logistics and transportation in the State should focus mostly on rural areas.Transport allows farmers to invest more, increase production and reach the market. Without transport, there is no option to

S/N	Proposed Truck type	Capacity	Total Cost (Rupees)	Remarks
1	Mini- Truck	4 M.T	15,00,000/-	CN:

(Rupees Fifteen Lakhs) only

Annexure V

HORTICULTURE POST- HARVEST LOAN SCHEME

develop business, as anything needs to be transported, sent or carried to finally reach the customer.

The Scheme aims at increasing in availability of horticulture processed products on commercial scale, generating employment opportunities and increasing income.

Objectives

- i) To provide credit link facility to farmers
- ii) To create post- harvest facilities for farmers
- iii) To generate farmers income

Eligible Activities

Transportation vehicles (Refrigerated and Non- Refrigerated), Post harvest processing units for Banana, Cassava, Jackfruit and Value Addition Units for Multi Horticulture Products

List of Proposed Projects under Horticulture Sector

S/N	Name of the Project
1	Transportation Vehicles (Refrigerated and Non- Refrigerated)
2	Post-Harvest Processing Units for Banana, Cassava and Jackfruit
3.	Value Addition Units for Multi Horticulture Products

S/N	Name of the Component	Unit Cost (Rs. in Lakhs)	Repayment	Moratorium
1	Transportation vehicles (a) Refrigerated	15.00		
2	Post Harvest Processing Units for Banana, Cassava and Jackfruit	14.85	7 Years	1 Year
3	Value Addition Units for Multi Horticulture Products	5.00	3 Years	

Estimated Cost of Transportation Vehicle (Refrigerated and Non- refrigerated)

S/N	Particulars	Amount (Rs.)
1	Refrigerated vehicle	15,00,000
2	Non- Refrigerated Vehicle	10,00,000

Estimated Cost of the Post – Harvest Processing Units for Banana, Cassava, Jackfruit

S/N	Particulars	Amount (Rs.)
1	Land & Site Development	Own Land/ On Lease
2	Building & civil Works	4.00
3	Machineries and equipments	5.37
4	Misc. Fixed Assets	2.09
5	Preliminary & Pre-operative expenses	1.87
6	Contingencies & Escalation @ 5%	0.57
7	Working capital	0.95
Total		14.85

Total project cost : Rs. 14,85,000.00**(Rupees Fourteen Lakhs and Eighty Five Thousand Only)**

DETAILS OF ESTIMATED COST OF POST- HARVEST PROCESSING UNITS FOR BANANA, CASSAVA AND JACKFRUIT

Particulars	Amount (₹)
Work Shed, Store House cum Office	320000
Sub - Total	320000
Add: Electrification, Water supply, Sanitation and Drainage @ 25%	80000
Total	400000

Building & Civil Works: Details of building & civil works are given below :

Machinery and Equipments :Details of Machinery and Equipments are given below:

S/N	Particulars	Quantity	Amount (₹)
1	Peeling Machine	1	380000
2	Slicing Machine	2	
3	Electrically Operated Dryer Machine	1	
4	Slice De-watering Machine	1	
5	Chips Making Machine	1	
6	Chips Frying Machine	1	
7	Chips De-oiling Machine	1	
8	Sealing Machine	2	
9	Washing Tanks, SS Utensils, Weighing Scales, Aluminum Trays and Laboratory Equipment	LS	58000
10	Miscellaneous Equipment	LS	50000
Sub - Total			488000
11	Add: Taxes, transportation and installation etc @ 10%		48800
Total			537000

Misc. Fixed Assets: Details of Miscellaneous fixed assets are given below :

S/N	Particulars	Quantity	Amount (₹)
1	Electrical Load Security and Transformer	LS	95000
2	Furniture's and Fixtures including Working Tables	LS	50000
3	Miscellaneous items	LS	45000
Sub- Total			190000
4	Add: Taxes, transportation and installation etc @ 10%		19000
Total			209000

Preliminary & Pre-operative Expenses: Details of preliminary & pre-operative expenses are given below.

S/N	Particulars	Amount (₹)
1	Travelling Expenses	40000
2	Non Refundable Deposits and Professional Fees	75000
3	Interest during implementation	41652
4	Miscellaneous expenses	30000
Total		186652

Working Capital: Details of working capital are given below:

Particulars	Period	Amount (₹)
Raw Materials	15	69000
Power & Utility	30	12000
Labour	30	69000
Finished goods	15	112000
Receivables	15	119000
Total		382000
Working Capital Margin (25%)		95000

Product	Production Quantity	Price Per Unit	Amount (₹)
Banana Chips	20 Ton	150000	3000000
Cassava Chips	10 Ton	150000	1500000
Jackfruit Chips	10 Ton	150000	1500000
Total Sales per annum at 100% capacity (Rs)	40 Ton		6000000

Estimated Cost for Value Addition Units for Multi Horticulture Products – Jam/ Jelly, Juice & Squash, Pickle, Candy etc.

S/N	Particulars	Amount (Rs.)
1	Building	Own Land/ On Lease
2	Machineries and equipments	136500
3	Misc. Fixed Assets	42500
4	Working capital	321000
Total		500000
Total Project Cost : Rs. 500000 (Rupees Five Lakhs only)		

Details of Estimated Cost for Value Addition Units for Multi Horticulture Product – Jam/ Jelly, Juice & Squash, Pickle, Candy

Machinery and Equipments: Details of machinery and equipments are given below

S/N	Particulars	Quantity	Amount (Rs.)
1	Heavy duty mixer grinder	1	16000
2	Peeling/Slicing/Cutting tools with cutting board	3	4500
3	Fruit pulp strainer/Filter	3	1500
4	Juice Extractor cone type Hand Juicer stainless steel	5	5000
5	Weighing balance upto 10 Kg capacity and upto 500g capacity	2	5000
6	Boiling vessel 60 Litres capacity	2	6000
7	Cooking vessel 20 Litres capacity	10	25000
8	Mixing & blending barrels 60 Litres capacity	2	6000
9	Frying pan (25 Kg capacity) Non- stick	2	5000
10	Plastic crates 20 Kg capacity	4	4000
11	Juice filling machine	1	2000
12	Plastic barrels 20 Litres	10	10000
13	Large kitchen spoon, measuring cup and measuring spoon	3	3000
14	Shrink wrapping machine/Heat sealing machine	1	4500
15	Impulse Sealing Machine 12 Inch length and 10mm sealing thickness	1	4000
16	Multipurpose drier	1	35000
Total			136500

Misc. Fixed Assets: Details of miscellaneous fixed assets are given below:

S/N	Particulars	Quantity	Amount (Rs.)
1	Washing tank	LS	12500
2	Working table with stainless steel top 6'×3'	LS	10000
3	Chairs/Stools/Rack	LS	10000
4	Gas burner with LPG connection	LS	10000
Total			42500

Working capital :Details of working capital are given below

S/N	Particulars	Quantity	Amount (Rs.)
	Recurring cost (One month of 20 working days)		
1	Raw materials		150000
2	Jam bottle 200g capacity with cap	2000	36000
3	Pet bottles 700 ml capacity with cap	2000	30000
4	Pickle bottle with cap 200 g capacity 2000		36000
5	Shrink wrapping film	10 kg	2000
6	Packaging materials	1700	20500
7	Consumables		15500
8	Labour		20000
9	Room rent		6000
10	Electricity & water charges		5000
	Total		321000
Total project cost is Rs. 500000 (Rupees Five Lakhs Only)			

SUMMARY SHEET OF UNIT COST

Production Capacity and Sales Realisation: Total production of Banana Chips, Cassava Chips and Jackfruit Chips at 100% capacity utilization is estimated as below:

Production capacity and Sales Realisation: The total production of multi horticulture products – Jam, Pickle, Squash and Candy at 100% capacity utilization is estimated as below -

Particulars	Jam	Pickle	Squash	Candy
Raw materials requirement/ unit	1500 kg/ year	1500 kg/ year	1500 kg/ year	1500 kg/ year
Working days (20 days/ month)	60days	60 days	60 days	60 days
Finished product (Nos)	6500 Nos.	9000 Nos.	3000 bottles	5250 packets
Sale	6500 Nos. @ ₹ 60/ bottle = ₹ 3,90,000/-	9000 Nos. @ ₹ 60/ bottle = ₹ 540000/-	3000 Nos. @ ₹100/ bottle = ₹ 300000/-	5250pkts @ ₹ 50/ Packet = ₹ 262500/-
Total Sales per annum at 100% capacity (Rs)	Rs. 1492500			

Annexure VI

MICRO FINANCE SCHEME FOR MICRO ENTERPRISES

The scheme aims to provide MSMEs with financial help so that they can establish and/or grow their enterprises. The scheme is slated to create employment generation thereby reducing regional disparity and focus on upliftment of the economic well-being of the State.

Objectives

- i) To produce employment opportunities by upgrading/establishing micro-enterprises and ventures.
- ii) To facilitate self-employment opportunities to the unemployed rural and urban youth.
- iii) To mitigate migration to urban areas by creating sustainable employment opportunities.

Eligible Activities

Mobile food services, Gyms/Fitness Centres, Home Stay, etc.

LOGISTICS & MOBILE FOOD SERVICES

FIXED CAPITAL INVESTMENT	
Component	Amount in Rs.
Machine plant & Equipment	
Transportation service/vehicle	4,00,000
Misc. Fixed assets	2,00,000
Pre-operative and Miscellaneous expenses	1,00,000
Total Project cost	7,00,000

GYM/FITNESS CENTRE

FIXED CAPITAL INVESTMENT	
Component	Amount in Rs.
Machine plant & Equipment	
Gym Equipment's	5,00,000
Misc. Fixed assets	2,00,000
Pre-operative and Miscellaneous expenses	1,00,000
Contingencies	50,000
Total Project cost	8,50,000

HOME STAYS

Fixed Capital Investment	
Component	Amount in Rs.
Land & infrastructure	own
Machine plant & Equipment	
Misc. Fixed assets (Furniture, fixtures, etc)	2,50,000
Transportation van	7,00,000
Construction & Renovations (woodwork, flooring, painting, plumbing, electrical, etc)	2,50,000
Pre-operative and Miscellaneous expenses (Licence, promotion, etc)	2,00,000
Total Project cost	14,00,000

Annexure VII

Application format for Project Proposal for individual/SHG/ FPO

District:

Block:

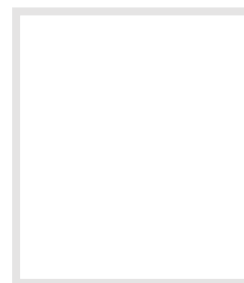
Village:

S/N	Particulars
1	Title of the Proposal
2	Name and address of the agency/beneficiary (Provide documentary proof of PAN and Aadhar Card with mobile number)
3	Registration details:- (as applicable) Registration No/PAN No:-Date of registration of the agency:- validity period of the registration:-
4	Details of implementing Agency (Only for SHG/FPO)(As applicable) <ul style="list-style-type: none"> • Brief about the agency • Management of the agency • Key areas of functioning • Key manpower of the agency
5	Details of the present proposal
5.1	Background of the project
5.2	Objectives of the proposal
5.3	Business Plan/ operational Plan details
5.4	Areas proposed to be covered under the project (Name of the Taluk/block/ village/hamlet etc.)
5.5	No of beneficiaries targeted- (Break up of small and marginal farmers and women beneficiaries) (As applicable)
5.6	Expected outcome of the project
5.7	Duration of the project
6	Total Financial outlay of the Project –PI provides items-wise break up
7	Contributions from other Agencies/ Institutions (financial and physical both) details
8	Arrangement made for supply of input for execution of the project
9	Market linkages planned
10	Any other relevant information

FOR OFFICIAL USE ONLY

1. Recommendation of the DLMIC: _____

2. Remarks of Deputy Commissioner _____



Signature of DC

** for availing Livestock and Poultry Entrepreneurship Schemes, DPR must be approved by a qualified veterinarian.*

** Applicants for Circular Eco-hatchery must submit additional application form as provided in annexure I*

Annexure VIII

Part A : Format for Evaluation of SHG in respect of project proposed

S/N	Parameter	Max. Marks	Marks Scored
1	1 Members engaged in Group activity i. Yes ii. Majority Engaged in group activity iii. No	15/15 10/15 6/15	
2	Knowledge about the Project activity i. Have experience and training ii. Have experience but no training iii. Have training but no experience iv. Have no experience or training	15/15 12/15 9/15 0/15	
3	Economic Condition of the Group members i. Average annual income of members > ` 2.00 lakh ii. Average annual income of members > ` 1.50 lakh iii. Average annual income of members > ` 1.00 lakh iv. Average annual income of members > ` 0.50 lakh	10/10 8/10 6/10 4/10	
4	Availability of Land/Resources of the activity i. Adequate land owned by members ii. Project to be implemented on own+ leased land iii. Project to be implemented only on a leased land (Note: - Geo-coordinates of land to be provided.)	15/15 12/15 10/15	
5	Suitability of land for Project (Certified by Technical Expert) i. Yes ii. No	10/10 0/10	
6	Whether source of irrigation is available? i. Yes ii. No	5/5 2/5	
7	Knowledge of Forward and Backward linkages i. Yes ii. No	5/5 3/5	
8	Income from other sources i. Yes ii. No	5/5 4/5	
9	Source of Margin money for Project i. Own contribution only ii. Both loan+ own contribution iii. Loan only	10/10 7/10 5/10	
10	Whether Activity /Business Plan for the said project has been prepared/understood by the members i. Yes ii. Partially understood iii. Not understood	10/10 6/10 0/10	
TOTAL		100	

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Chief Minister's Micro Finance Initiative

Annexure IX

MIS-TO BE SUBMITTED BY BANKS ON MONTHLY BASIS

Name of the bank:	Name of the branch:
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PART-I (DETAILS OF APPLICATION RECEIVED & SANCTIONED DURING THE MONTH)

S/N	Beneficiary Name & Address mobile no	Name of proposal	TFO as per proposal	Eligible bank loan	Date of Receipt	Date of Sanction	Date of 1st Disbursement	Reason for delay if any

MIS-PART II (BENEFICIARY WISE DETAILS OF SANCTION & RELEASE DURING THE MONTH)

S/N	Beneficiary Name	Date of Sanction	Amount sanctioned	Margin Money	Subsidy claimed	Subsidy received	Amount Disbursed	Subsidy credited to loan A/c

PART III (CUMULATIVE DETAILS-DISBURSEMENT OF SUBSIDY)

S/N	Date of DLIC Meeting	Rate of receipt of Applications by Bank	No. of Applications received	Amount of loan sanctioned	Total Eligible Subsidy	Date of Claim for subsidy	Date of receipt of subsidy	Amount of Subsidy released	Amount of subsidy O/S

PART-IV (DETAILS OF MISUTILIZATION/DIVERSION OF FUNDS, IRREGULAR A/CS

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S/N	Beneficiary Name	Name of proposal	Total amount released	Date of Last Release	Repayments Due (Y/N)	A/c Regular (Y/N)	Date of field visit	Utilized (Y/N)	Nature of Misutilization, if any



FACILITATION CENTRE

Agriculture Production Commissioner's Office

www.cmmfi.nagaland.gov.in