



The Nagaland State Co-operative Bank Ltd.

(Sponsored & Financed by the Govt. of Nagaland)

Ref. No. NSCB/HO/CR/SLTC/22-B/2020-21/ 6044

Date: 30.12.2021



To,

1. The Director of Agriculture, Nagaland: Kohima and Chairman SLTC.
2. The Director of Animal Husbandry and Animal Sciences, Nagaland: Kohima.
3. The Director of Fisheries and Aquatic Resources, Nagaland: Kohima.
4. The Director of Horticulture, Nagaland: Kohima.
5. The General Manager (OIC), NABARD, Nagaland RO: Dimapur.
6. The Convenor, SLBC Nagaland.

Sub: **Proceedings of the SLTC meeting for fixation of Scale of Finance (SoF) on KCC Scheme- Working Capital for Animal Husbandry and Fisheries**

Sir/Madam,

Please find enclosed herewith a copy of the proceedings of the SLTC meeting for fixation of Scale of Finance (SoF) on KCC Scheme- Working Capital for Animal Husbandry and Fisheries held on 09.12.2021 at the Office Chamber of Director of Agriculture at 11.00 a.m. for implementation in the State of Nagaland till the next revision by the SLTC.

Yours faithfully,

(Bendangnungsang)
General Manager (C&R)
& Member Secretary SLTC

Proceedings of the SLTC meeting for fixation of Scale of Finance (SoF) on KCC Scheme- Working Capital for Animal Husbandry and Fisheries held on 09.12.2021 at the Office Chamber of Director of Agriculture at 11.00 a.m.

The meeting started with the welcome address by Shri. M. Ben Yanthan, Director of Agriculture and Chairman SLTC. He elaborated on the urgency and the reason for the extra ordinary meeting been convened with short notice for including Animal Husbandry and Fisheries under Kisan Credit Card Scheme in the State of Nagaland as per GoI/NABARD policy been implemented in the Country.

Shri. Bendangnungsang, General Manager (CR),NStCB Ltd. in his brief deliberation expressed the importance of KCC to farmers of the state to increase production and the immediate fixation of working Capital under Animal Husbandry and Fishery to be included in the Scale of Finance for implementation by the banks in the State and expressed gratitude to the concern technical departments for coming out with the Scale of Finance under KCC.

Guidelines on KCC to Animal Husbandry Farmers and Fisheries

Introduction

The meeting has been convened to include the Working Capital for Animal Husbandry and Fisheries under Kisan Credit Card Scheme through NABARD Master Circular –Kisan Credit Card (KCC) Scheme vide Ref. No. NB. DoR.ST-Pol/2152/KCC.1/2017-18 Dated 25 September 2017. In the Circular it has been decided to extend KCC facility to Animal Husbandry farmers and Fishery farmers to meet their working capital requirements. As such the banks are advised to implement the scheme as per guidelines.

In the Budget 2018-19 the Union GOI has announced the decision to extend the KCC facility to Animal Husbandry farmers and Fishery farmers to meet their working capital requirements. In pursuance of the said budget announcement the matter has been examined and decided to extend KCC facility for meeting the working capital requirement for activities related to Animal Husbandry and Fisheries.

A. Eligibility

The criteria for eligible beneficiaries under this Scheme shall be as under:

1) Poultry and Small Ruminant-

Individual or Joint Borrower, SHGs and JLGs including tenant farmers having owned/rented/leased sheds.

2. Dairy-

Individual or Joint Borrower, SHGs and JLGs including tenant farmers having owned/rented/leased sheds.

3. Inland Fisheries and Aquaculture-

Fishers, Fish Farmers (individuals and Group/ partners/ share croppers/ tenant farmers), SHGs, JLGs and women groups.

Must own or lease any of the fisheries related activities such as pond, tank, open water raceway, hatchery, rearing unit, possess necessary licence for fish farming and fishing related activities, and any other State specific fisheries and allied activities.

4. Marine Fishers-

Fishers, Fish Farmers (individuals and Group/ partners/ share croppers/ tenant farmers), SHGs, JLGs and women groups, who own or lease registered fishing in estuary and sea, fish farming/ mariculture activities in estuaries and open sea and any other State specific fisheries and allied activities.

5. Poultry and small ruminant-

Farmers, poultry farmers either individual or joint borrower, JLGs or SHGs including tenant farmers of sheep/ goats/ pigs/ poultry/ birds/ rabbit and having owned/ leased sheds.

B. Scale of Finance

1. The Scale of Finance will be fixed by the SLTC based on local cost worked out on the basis of per acre/ per unit/ per bird, etc.
2. The working capital components Animal Husbandry, under the scale of finance may include recurring cost towards feeding, veterinary aid, labour, water and electricity supply.
3. The working capital components in fisheries, under the scale of finance may include recurring cost towards seed, feed, organic and inorganic fertilizers/ lime/other soil conditioners, harvesting and marketing charges, fuel/ electricity charges, labour, lease rent (if leased water area) etc. For capture fisheries, working capture fisheries working capital may include the cost of fuel, ice, labour charges, etc. may form part of SOF.
4. The maximum period for assessment of capital requirement may be based on the cash flow statement or completion of one year production cycle.
5. The loan will be in the nature of revolving Cash Credit Limit and the Drawing Power will be worked out on the basis of latest valuation of stocks, receivables and/ on cash flows as per terms of sanction by the banks.
6. All other guidelines laid down in the KCC Scheme for Short Term Crop Loans will be applicable mutatis mudandis.

Recommendations and Fixation of Scale of Finance:

1. The Committee after detailed discussion and careful examination keeping in view the existing market prices of commodities resolved and fixed the Scale of Finance under Animal Husbandry and Fisheries for implementation by the banks.
2. Scale of Finance on Crop Loans for Agricultural and Horticultural crops including Animal Husbandry and Fisheries shall be reviewed during the next SLTC meeting tentatively to be held in the month of April 2022.

The meeting ended with a vote of thanks to all the members and invitees by the Chair.

Sd/-
(M. Ben Yanthan)
Director of Agriculture & Chairman SLTC










(Bendangnungsang)
General Manager (CR), NStCB Ltd
& Member Secretary
State Level Technical Committee

SCALE OF FINANCE FOR FINANCING WORKING CAPITAL UNDER ANIMAL HUSBANDRY AND FISHERIES FOR INCLUSION UNDER KCC SCHEME DURING THE MEETING HELD ON 09.12.2021

Sl. No	Particulars	Farm Enterprises	Unit size	Unit Cost (Rs)	Working Capital for SOF (Rs)
A	Piggery	1 Backyard Rearing	3(2F+1M)	1,45,000.00	29,000.00
		2 Breeding Unit	10(9F+1M)	5,75,000.00	1,15,000.00
		3 Commercial @ 30 sow unit	30(27F+3M)	15,80,000.00	3,16,000.00
B	Sheep& Goat	1 Backyard Goatery	5(4F+1M)	1,11,592.00	22,318.00
		2 Breeding Unit(Goat)	10 (9F+1M)	2,15,000.00	43,000.00
		3 Breeding Unit (Sheep)	10(9F+1M)	2,29,700.00	45,940.00
C	Poultry	1 All in all out Broiler Farm	1000 birds	3,83,250.00	76,650.00
		2 Rearing of LIT Birds	500 birds	2,99,775.00	59,955.00
		3 Semi Intensive Duckery	100(90F+10M)	54,075.00	1081.50
D	Cattle	1 Small Dairy	2	2,06,850.00	41,370.00
		2 Medium Dairy	5	6,15,425.00	1,23,085.00
		3 Commercial Dairy	10	12,11,450.00	2,42,290.00
E	Fishery	1 Composite Fish Culture	1 Acre Pond	Existing Unit	90,000.00
		2 Paddy cum Fish Culture (PFC)	1 acre Paddy Field	Existing Unit	20,400.00

Sd/-
(M. Ben Yanthan)
Director of Agriculture & Chairman SLTC

SLTC meeting on fixation of Scale Finance (SoF) held on 9/12/21 at Director of Agriculture chamber at 11:00 am.

Sino.	Name	Department/designation	Contact No.	Signature
1	DR. N. Mlym Chan Shilin	A. H & Vety SC. JT SOV	94364 37877	
2	C. Peter Yantian	Asst. Director CA 840.	8729874 913	
3	Mhugchobani Kekon	HEA Dept. of Horticulture	843001851	
4	Khueghalo Nakhro	SDFO (HQ) Fisheries & AC	943003630	
5	BENDANG MINGSANG	NSCB GM	94364 31380	
6	NETSOTE THORI	F.O (Credit) NSCB HQ HO	8132029 406	
7	Ketsukha Kath	Agriculture Asst. Director	883744 9768	
8	M Ben Yantian	Director cum Chairman SLTC Agriculture Dept.	9436005501	


9/12/21
Director of Agriculture
Nagaland, Kohima