



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



गोमती जिला
Gomati District

त्रिपुरा क्षेत्रीय कार्यालय, अगरतला
Tripura Regional Office, Agartala

Potential Linked Credit Plan

Year: 2025-26

District: Gomati

State: Tripura



**National Bank for Agriculture and Rural Development
Tripura Regional Office, Agartala**

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

Promote sustainable and equitable agriculture and rural development through participative financial and non- financial interventions, innovations, technology and institutional development for securing prosperity.

Foreword

Agriculture continues to be the cornerstone of livelihood for the rural populace of Tripura. In our pursuit to enhance the quality of life for our rural communities, we accord utmost importance to a farmer-centric approach. Government of Tripura in its Agriculture Budget for FY 2024-25 has focused on integrated development, crop diversification, flood and water conservation. The state's remarkable resilience and proactive approach have facilitated a swift return to pre-pandemic economic levels. This resurgence is attributed to sustainable policies, infrastructure investments, and timely credit dispensation.

I sincerely hope that the PLP will act as a useful guiding document for the preparation of the Annual Credit Plan and also serve as reference material for the agencies and individuals engaged in the development of the rural economy. Let us work hand in hand to transform the potential into reality and secure a brighter and more prosperous future for the people of the district.

In line with the priorities of the Government of India and the Tripura State Govt., I feel great pleasure to present the PLP for the year 2025–26, prepared by NABARD's District Development Manager after incorporating inputs from various stakeholders. I extend my sincere thanks to the Reserve Bank of India, District Administration, line Departments of the State Government, the State Level Bankers' Committee, Lead Bank, other bankers, NGO partners, and other stakeholders for their cooperation and valuable suggestions that helped the DDMs in the preparation of this document. The projections made under different priority sectors in the PLP will serve as a guide for bankers to channelize their credit in general and agriculture-term lending in particular. It will ultimately help in achieving rural prosperity and inclusive growth by helping banks channel credit to priority sectors of the economy.

NABARD's role in the rural credit planning exercise is pivotal starting with the preparation of Potential Linked Credit Plan. This process involves extensive consultations and the convergence of ideas and programs of all stakeholders, including the State and Central Governments, Banking sector, Financial Sector and Civil Society Organisations. The plan provides an analytical assessment of credit requirements for each sector, identifies existing infrastructure linkages, highlights gaps and additional support services necessary for realizing the potential of these sectors. It also outlines the challenges faced by various sectors and recommends policy decisions at the state and central levels.

The PLP provides a detailed scientific assessment of credit potential for various sectors in the district. It highlights the sector specific infrastructure gaps and critical interventions to be made by State Governments and FIs for harnessing potential available under priority sector. This year, NABARD has leveraged technology for preparing a digital PLP for efficient credit projections.

This new generation document has standardised structure, coverage and data indices. It has almost done away with manual interventions, which is the founding block of a data driven environment. We believe that this Digital PLP will be a catalyst for empowering Rural India and serve the needs of all stakeholders in the rural eco-system.

(Anil S Kotmire)

General Manager/ OIC

15 December 2024

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District Development Manager NABARD

Gomati

PLP Document finalized by: Tripura Regional Office

'The document has been prepared on the basis of information collected from publicly available sources and discussions with various stakeholders. While preparing the projections, every effort has been taken to estimate credit potential realistically. NABARD shall not be responsible for any material or other losses occurring to any individual/organization owing to use of data or contents of this document.'

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Executive Summary

1. Introduction

The Potential Linked Credit Plan (PLP) is prepared by NABARD each year keeping in view the national priorities, policies of the Government of India and State Government, infrastructure and linkage support and physical potential available in various primary, secondary and tertiary sectors.

2. District characteristics

1	Location	Gomati is a major district of Tripura and its headquarter Udaipur is the second most important urban centre at a distance of 50 km from the state capital Agartala. The district was carved out of erstwhile undivided South Tripura in 2012. The district has 3 sub-divisions, 8 blocks, 173 GP/VCs.
2	Type of soil	Soil of the district is basically Sandy Loam and Red Soil type.
3	Primary occupation	Agriculture and Allied activities are the primary occupation with limited contribution from micro enterprises.
4	Land holding structure	95 percent land holding belongs to marginal farmers with less than one-hectare size. Remaining 5 percent holding is more than/up to 2 ha. Average holding size in the district is only 0.65 ha distributed among 58903 cultivators.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Achievement under ACP 2023-24 were 87 percent at Rs.67616.57 lakh, which was 30 percent higher than achievement of Rs.51736.43 lakh under ACP 2022-23.
2	CD Ratio	CD ratio of Gomati was 69 percent as on March 2024, better than the State CD ratio of 53 percent.
3	Investment credit in agriculture	Credit disbursement to Agri. Allied sector as a whole during the FY 2023-24 was Rs.26572.29 lakh, which was 59 percent of the ACP target for the year. However share of investment credit was significantly low.
4	Credit flow to MSMEs	Credit disbursement to MSME sector as a whole during the FY 2023-24 was Rs.23598.12 lakh, 68 percent higher than achievement of Rs.14711.69 lakh in FY 2022-23.
5	Other significant credit flow, if any	Credit disbursement to Other sector under PSL was Rs.17613.03 lakh in 2023-24, an improvement of 57 percent over FY 2022-23 at Ra.11895.82 lakhs.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Based on availability of infrastructure, changes in natural and farm resources, support and extension services, change in scale of finance/unit costs, as well as plan and priorities of the district, credit potential under PSL for Gomati district for FY 2025-26 is estimated at Rs.105207.72 lakh.
2	Projection for agriculture and its components	Total credit potential assessed for 2025-26 under Agriculture is Rs.48958.16 lakh, out of which potential assessed for Crop production is Rs.34348.59 lakh, and remaining credit potential of Rs.14609.57 lakh assessed under Allied Activities including investment in infrastructure.
3	Projection for MSMEs	Credit potential assessed under various MSME activities in the district is Rs.35668.15 lakh for the year 2025-26.
4	Projection for other purposes	Credit potential assessed under various components of Other Priority Sector is Rs.20581.41 lakh for FY 2025-26.

5. Developmental Initiatives

1. To address the issue of small landholding and consequent subsistence agricultural practices, NABARD is focussing on promotion of FPOs in the district for collectivisation of input and output marketing, which will make farming more remunerative.
2. Creation of infrastructure for improving the post-harvest facilities in the district and enhancing income of farmers is being accorded high priority by extending support for construction of agricultural infrastructure under RIDF.
3. For women empowerment through creation of livelihood and ensuring menstrual hygiene of rural SHG members, NABARD is implementing a Sanitary pad manufacturing project under My Pad My Right initiative in Killa block of the district.
4. With focused on sustainable livelihood creation for the tribal communities, NABARD is implementing Horticultural Orchard cum Animal Husbandry based holistic project interventions with 200 tribal households each in Killa and Kakraban blocks under its dedicated Tribal Development Funds.
5. Addressing the twine shortage of land and labour in the district, NABARD has successfully demonstrated adoption of scientific paddy cultivation practices through transplanter machine, reducing cost of cultivation with higher productivity through FPOs.
6. As part of Climate Change action and celebration of International Year of Millets, NABARD is implementing a pilot project on cultivation and processing of Foxtail Millet to popularise climate friendly cropping practices.
7. To promote agricultural enterprise, NABARD is undertaking exposure visits of progressive farmers to various other states of the country for adoption of modern farming technology for replication through field demonstration at home.

6. Thrust Areas

1. Keeping in view the available natural resources and the food habit of the local people, animal husbandry activities such as piggyery, poultry and dairy along with fishery has got huge potential as thrust areas.

2. Given the priority of the government and low saturation of marginal farmers in KCC, major thrust continues to be on short term credit for crop husbandry, animal and fish husbandry activities that has interest subvention relief for the farmers.
3. Thrust should be given more on projects which will create infrastructure for supporting integrated farming in the district.
4. Another important sector is handloom and handicrafts which have good potential for growth. Overall what is required is development of infrastructure and skill up gradation to further accelerate the flow of credit in both farm and non-farm sectors.
5. Keeping in view various new initiatives undertaken by Ministry of Cooperation, GoI, rejuvenating the PACS/LAMPS, computerization/ digitization of the cooperatives, development of robust and diversified business plan and credit linking is identified as a major thrust area in the coming years.
6. Coverage of more numbers of farmers under PMFBY should be given more priority in view of climate change fallouts.
7. Preparation of farmers' database is of utmost importance. Also KCC to Animal Husbandry as well as Fishery sector needs to be focused.

7. Major Constraints and Suggested Action Points

1. Some of the major constraints the district has been facing are dependence on monsoon, traditional method of cultivation, lack of storage and processing units, absence of regulated markets, as well as inadequate credit penetration in crop loan and farm investment through KCC.
2. With 85 percent small and marginal farmers having fragmented average landholding of 0.73 ha, scope of private investment in agriculture is non remunerative and have very limited potential for upscaling of farm interventions.
3. Limited coverage of irrigation facility is a bottleneck in practicing multiple cropping restricting to single season cropping activity and consequently poor farming return to farmers.

8. Way Forward

1. The projections made in the PLP for the year 2024-25 call for coordinated approach by all stakeholders viz., banks, government departments, extension agencies, etc., which in turn is expected to enhance capital formation in agriculture.
2. Aggressive farm mechanisation with adequate irrigation facility through collectivisation of small & marginal farmers in FPO mode is the best way forward for bringing a paradigm shift in agri. productivity in the district.
3. Banks are required to ensure timely reporting of credit flow data to the Lead Bank for meaningful review in DCC/DLRC meetings and ensuring timely corrective action.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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.

2. Objectives

The objectives of PLP are:

- to enable various organizations involved in the process of rural development in directing their efforts in a planned manner, in accordance with the potentials available for exploitation,
- to enable optimum utilization of scarce financial resources (specifically bank credit) by channeling the same into sectors with growth potential, and
- to assess the gaps in infrastructure support which need to be taken care of for exploiting the potentials and priorities resource requirement for the purpose.

2. Methodology

NABARD took the initiative, in 1988-89, 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 natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been endeavoring to introduce refinements in the methodology of preparing PLPs and improving its contents so that the PLPs could be used as a reference document for Annual Credit Plans of banks. NABARD has been reviewing 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 conducive to development of agriculture and rural areas.

The methodology consists of assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the Line Departments concerned 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 financial outlays.

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

3. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
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 Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on 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 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 taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, 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 respectively;
		- Adjustment of tractor potential with land holdings; and
		- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.

4	Plantation and Horticulture	- Estimation of additional area that could be brought under plantation crops based on trend analysis of 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; and
		- Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry – Dairy	- Collection of data on number of milch animals as per the latest census;
		- Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 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; and
		- 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

4. Agency wise use

Utility

Continuous efforts are made to make PLPs user-friendly keeping in view the stakeholders' focus. The document is useful to various stakeholders in a variety of ways, as illustrated below:

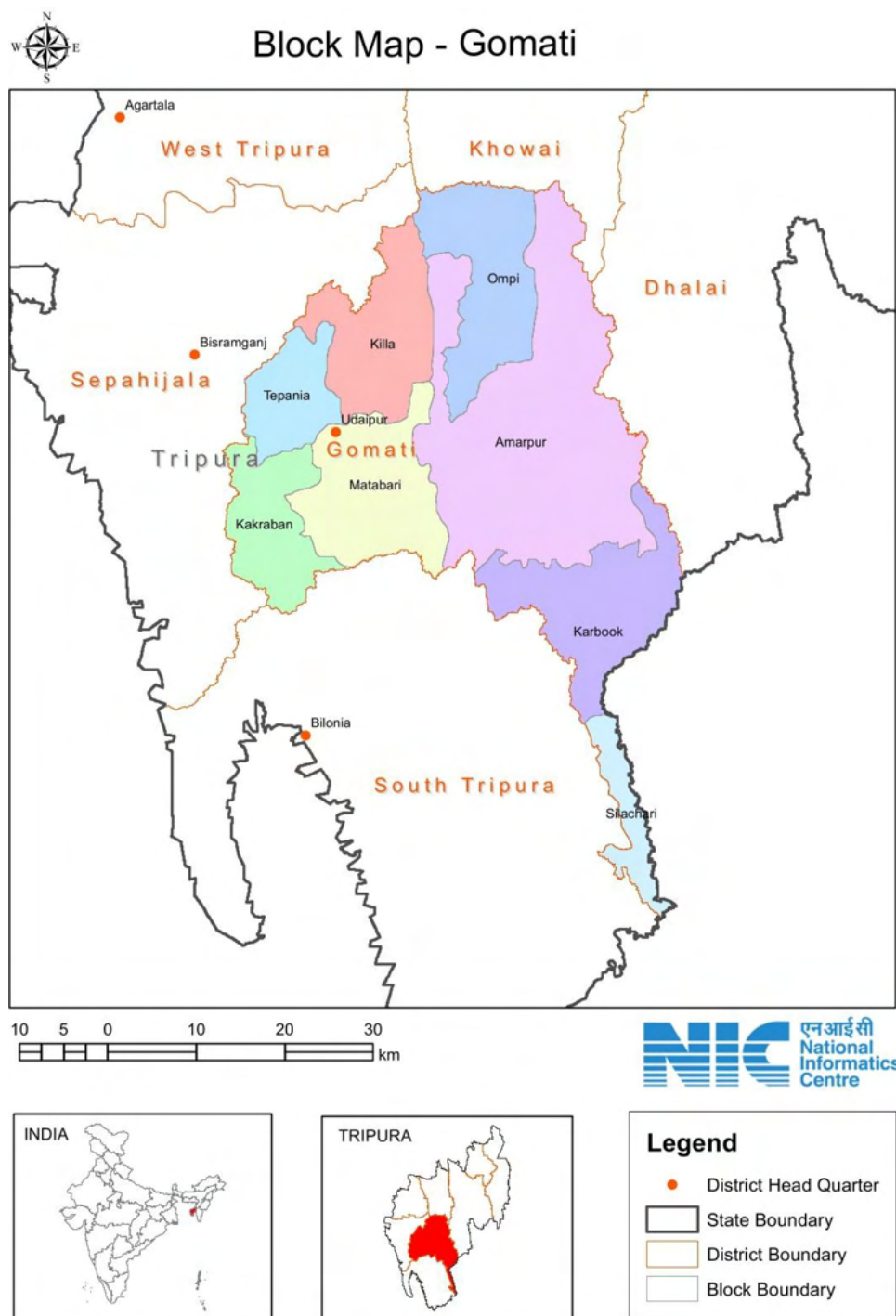
1	Bankers	- Provides inputs/ information on Exploitable potential vis-a-vis credit possible;
		- Potential High Value Projects/Area Based schemes; and
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential;
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

5. Limitations and constraints

Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

PART A

District Map



Broad Sector-wise PLP Projections for the Year 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	46863.41
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	36300.70
2	Term Loan for agriculture and allied activities	10562.71
B	Agriculture Infrastructure	932.16
C	Ancillary activities	1162.59
I	Credit Potential for Agriculture A+B+C)	48958.16
II	Micro, Small and Medium Enterprises	35668.15
III	Export Credit	0.00
IV	Education	2479.52
V	Housing	7560.00
VI	Social Infrastructure	187.50
VII	Renewable energy	434.39
VIII	Others	9920.00
	Total Priority Sector	105207.72

Summary of Sector/ Sub-sector wise PLP Projections 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	34348.59
2	Water Resources	1254.76
3	Farm Mechanisation	1073.96
4	Plantation & Horticulture with Sericulture	3537.51
5	Forestry & Waste Land Development	329.49
6	Animal Husbandry - Dairy	735.78
7	Animal Husbandry - Poultry	1403.54
8	Animal Husbandry - Sheep, Goat, Piggery	1116.18
9	Fisheries	2620.80
10	Farm Credit- Others	442.80
	Sub total	46863.41
B	Agriculture Infrastructure	
1	Construction of storage	336.60
2	Land development, Soil conservation, Wasteland development	545.44
3	Agriculture Infrastructure - Others	50.12
	Sub total	932.16
C	Ancillary activities	
1	Food & Agro. Processing	694.59
2	Ancillary activities - Others	468.00
	Sub Total	1162.59
II	Micro, Small and Medium Enterprises	
	Total MSME	35668.15
III	Export Credit	0.00
IV	Education	2479.52
V	Housing	7560.00
VI	Social Infrastructure	187.50
VII	Renewable energy	434.39
VIII	Others	9920.00
	Total Priority Sector	105207.72

District Profile

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Punjab National Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	1523.00
2	No. of Sub Divisions	3
3	No. of Blocks	8
4	No. of revenue villages	130
5	No. of Gram Panchayats	173

1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	Yes
3	Is the district having an international border?	Yes
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Low
6	Is the % of Tribal Population above the national average of 8.9%	Yes

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Tripura
2	District	Gomati
3	Agro-climatic Zone 1	AZ53 - Mid Tropical Plain
4	Agro-climatic Zone 2	SAZ47 - Mild tropical plain-mid to high Zone
5	Agro-climatic Zone 3	PAZ2 - Eastern Himalayan Region
6	Climate	Humid Tropical & Sub Tropical
7	Soil Type	Sandy Loam and Red Soils

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	152300
2	Forest Land	94062
3	Area not available for cultivation	6991
4	Barren and Unculturable land	1047
5	Permanent Pasture and Grazing Land	67

6	Land under Miscellaneous Tree Crops	110
7	Cultivable Wasteland	1373
8	Current Fallow	303
9	Other Fallow	22

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	8
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	8

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	55882	94.87	36679	94.91
2	>1 to <=2 ha	3021	5.13	1969	5.09
3	>2 to <=4 ha	0	0.00	0	0.00
4	>4 to <=10 ha	0	0.00	0	0.00
5	>10 ha	0	0.00	0	0.00
6	Total	58903	100	38648	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	58.90
2	Of the above, Small/ Marginal Farmers	55.88
3	Agricultural Labourers	25.02
4	Workers engaged in Household Industries	3.73
5	Workers engaged in Allied agro activities	--
6	Other workers	78.81

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	441.00	225.00	216.00	395.00	46.00
2	Scheduled Caste	74.00	38.00	36.00	54.00	20.00
3	Scheduled Tribe	189.00	95.00	94.00	184.00	5.00
4	Literate	326.00	177.00	149.00	255.00	71.00
5	BPL	113.47	57.89	55.58	106.37	7.10

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	106.00
2	Rural Households	103.00
3	BPL Households	7.86

9. Household Amenities [Nos. in '000 Households]

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	13.34
2	Having source of drinking water	103.62
3	Having electricity supply	105.98
4	Having independent toilets	89.14

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	173
2	Villages having Agriculture Power Supply	173
3	Villages having Post Offices	99
4	Villages having Banking Facilities	173
5	Villages having Primary Schools	173
6	Villages having Primary Health Centres	173
7	Villages having Potable Water Supply	173
8	Villages connected with Paved Approach Roads	173

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Administration Gomati GoT
1.a Additional Information	Dept. Agri. & Farmers Welfare GoT
2. Soil & Climate	Dept. Agri. & Farmers Welfare GoT
3. Land Utilisation [Ha]	Dept. Agri. & Farmers Welfare GoT
4. Ground Water Scenario (No. of blocks)	CGWB
5. Distribution of Land Holding	Dept. Agri. & Farmers Welfare GoT
6. Workers Profile [In '000]	Census 2011
7. Demographic Profile [In '000]	Census 2011
8. Households [In '000]	Census 2011
9. Household Amenities [Nos. in '000 Households]	Census 2011
10. Village-Level Infrastructure [Nos.]	Census 2011

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

11. Infrastructure Relating To Health & Sanitation [Nos.]

Sr. No.	Particulars	Nos.
1	Anganwadis	1325
2	Primary Health Centres	12
3	Primary Health Sub-Centres	160
4	Dispensaries	160
5	Hospitals	7
6	Hospital Beds	480

12. Infrastructure & Support Services For Agriculture [Nos.]

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	53
2	Registered FPOs	11
3	Agro Service Centres	0
4	Soil Testing Centres	1
5	Approved nurseries	6
6	Agriculture Pumpsets	905
7	Pumpsets Energised	905
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	19.92
2	Irrigation Potential Created	18.48
3	Net Irrigated Area (Total area irrigated at least once)	10.75
4	Area irrigated by Canals/ Channels	3.41
5	Area irrigated by Wells	0.88
6	Area irrigated by Tanks	0.97
7	Area irrigated by Other Sources	5.49
8	Irrigation Potential Utilized (Gross Irrigated Area)	10.75

14. Infrastructure for Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1147
2	Railway Line [km]	45
3	Public Transport Vehicle [Nos]	5446
4	Goods Transport Vehicles [Nos.]	2874

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	91
2	Sugarcane (Gur/ Khandsari/ Sugar)	3
3	Fruit (Pulp/ Juice/ Fruit drink)	0
4	Spices (Masala Powders/ Pastes)	12
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0
6	Cotton (Ginning/ Spinning/ Weaving)	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	0
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	0
10	Others	0

16. Animal Population as per Census ['000 Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	21200
2	Cattle - Indigenous	80084
3	Buffaloes	668
4	Sheep - Cross bred	0
5	Sheep - Indigenous	786
6	Goat	52704
7	Pig - Cross bred	30034
8	Pig - Indigenous	375
9	Horse/Donkey/Camel	0
10	Rabbit	0
11	Poultry - Indigenous	450073

15. Infrastructure for Development of Allied Activities [Nos.]

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	2
2	Veterinary Dispensaries	9
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	2
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	1
7	Fodder Farms	1
8	Dairy Cooperative Societies	43
9	Milk Collection Centres	5
10	Fishermen Societies	79
11	Animal Husbandry Training Centres	1

12	Animal Markets	3
13	Fish Markets	56
14	Livestock Aid Centers (No.)	54
15	Licensed Slaughter houses [Nos.]	0

16. Milk, Fish, Egg Production & Per Capita Availability

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	14736.00	MT	82	gm/day
2	Egg	531.00	Lakh Nos.	87	nos/p. a.
3	Milk	33747.70	MT	163	gm/day
4	Meat	8045.52	MT	39	gm/day
5	Wool	0.00	MT	0	0

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	Economic Review of Tripura
12. Infrastructure & Support Services For Agriculture[Nos.]	DDA Gomati
13. Irrigation Coverage ['000 Ha]	District Irrigation Plan DDA Gomati
14. Infrastructure For Storage, Transport & Marketing	Economic Review of Tripura Transport Dept.
15. Processing Units	DIC
16. Animal Population as per Census [Nos.]	AH Census 2019
17. Infrastructure for Development of Allied Activities [Nos.]	ARDD
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	ARDD

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of GDP Agri. to district	23.00	23.00	23.00
2	Land Holdings - SF (%)	5.00	5.00	5.00
3	Land Holdings - MF (%)	95.00	95.00	95.00
4	Rainfall - Normal (mm)	2266	2266	2266
5	Rainfall - Actual (mm)	1732	1423	1699
6	Cropping Pattern	The cropping pattern followed in the district includes crops like paddy oilseeds & vegetables during kharif; paddy vegetables pulses and potato during Rabi and paddy jhum and vegetables during summer season.	The cropping pattern followed in the district includes crops like paddy oilseeds & vegetables during kharif; paddy vegetables pulses and potato during Rabi and paddy jhum and vegetables during summer season.	The cropping pattern followed in the district includes crops like paddy oilseeds & vegetables during kharif; paddy vegetables pulses and potato during Rabi and paddy jhum and vegetables during summer season.

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	2247.34	2710.77	3308.20

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000ha)	Prod. ('000MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000MT)	Productivity (kg/ha)
1	Rice	39.03	108.03	2767.87	39.01	108.06	2770.06	35.33	127.75	3615.91
2	Maize	4.07	6.33	1555.28	4.08	6.37	1561.27	2.38	4.03	1693.28
3	Indian Mustard	2.44	2.06	844.26	2.48	2.09	842.74	1.71	1.53	894.74
4	Groundnut	0.18	0.16	888.89	0.18	0.17	944.44	0.18	0.27	1500.00
5	Pulses	3.63	3.14	865.01	3.63	3.14	865.01	2.70	2.57	951.85

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.71	0.71	0.71
2	Net sown area (lakh ha)	0.39	0.39	0.39
3	Cropping intensity (%)	182.82	182.82	182.82

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	28.00	28.00	28.00
2	Fertilizer consumption - Rabi (kg/ha)	22.00	22.00	22.00
3	Total (kg/ha)	50.00	50.00	50.00

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	3	3	3
2	Volume of marketing through RMCs/eNAM platforms (MT)	NA	NA	NA

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	33978	38927	24498
2	GLC through KCC (Rs. lakh)	8613.11	7563.33	6386.46

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	38256	32431	26505
2	State Govt Sponsored Schemes Coverage (No.)	0	0	0

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	1
2	Soil Health Cards Issued (No.)	4389	4962	5257

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	62298	66463	65307
2	Crop Loss Compensation, if any (Rs. lakh)	28.00	0.00	1.00

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	33.00	33.00	33.00
2	Indian Mustard	50.00	50.00	50.00
3	Sesame	50.00	50.00	50.00
4	Pulses	50.00	50.00	50.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Census 2011
Table 2: GLC under Agriculture	LDM
Table 3: Major Crops, Area, Production, Productivity	Agri. Dept.
Table 4: Irrigated Area, Cropping Intensity	Agri. Dept.
Table 5: Input Use Pattern	Agri. Dept.
Table 6: Trend in procurement/ marketing	Agri. Dept.
Table 7: KCC Coverage	LDM
Table 8: PM Kisan & Other DBTs	Agri. Dept.
Table 9: Soil testing facilities	Agri. Dept.
Table 10: Crop Insurance	PMFBY Portal
Table 11: Seed Replacement Ratio %	Economic Review Agri. Dept.

Water Resources**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	18	18	18
2	Net Irrigated Area ('000 ha)	11	11	11
3	Gross Irrigated Area ('000 ha)	11	11	11

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Tripura	Gomati	Amarpur	Safe	Safe	Safe
2	Tripura	Gomati	Kakraban	Safe	Safe	Safe
3	Tripura	Gomati	Killa	Safe	Safe	Safe
4	Tripura	Gomati	Matabari	Safe	Safe	Safe
5	Tripura	Gomati	Ompi	Safe	Safe	Safe
6	Tripura	Gomati	Silachari	Safe	Safe	Safe
7	Tripura	Gomati	Tepania	Safe	Safe	Safe
8	Tripura	Gomati	Tepania	Safe	Safe	Safe

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Irrigated Area & Potential	Dept. of Agriculture & Farmers Welfare
Table 3: Block level water exploitation status	CGWB

Farm Mechanisation**Table 1: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	5	5	5
2	Power Tillers	1807	1847	1883
3	Threshers/Cutters	349	372	389

Table 2: Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	7	9	14
2	Other minor repair & service centers (No.)	20	20	20

Sources

Table Name	Source(s) and reference year of data
Table 2: Mechanisation in District	Agri. Dept.
Table 3: Service Centers	Agri. Dept.

Plantation & Horticulture including Sericulture Table

Table 1: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Mango	1.47	7.66	1.47	7.66	1.47	7.66
2	Pineapple	1.22	12.59	1.22	12.59	1.22	12.59
3	Sweet Orange	1.08	4.42	1.08	4.42	1.08	4.42
4	Jackfruit	0.78	19.48	0.78	19.48	0.78	19.48
5	Banana	1.00	10.36	1.00	10.36	1.00	10.36
6	Litchi	0.13	0.50	0.13	0.50	0.13	0.50
7	Lemon	0.50	2.35	0.50	2.35	0.50	2.35
8	Papaya	0.40	3.67	0.40	3.67	0.40	3.67
9	Mosami	0.13	0.27	0.13	0.27	0.13	0.27
10	Coconut	0.70	2.15	0.70	2.15	0.70	2.15
11	Arecanut	0.90	2.94	0.90	2.94	0.90	2.94
12	Brinjal	1.30	14.98	1.30	14.98	1.30	14.98
13	Spiny Gourd / Akakara/ Bodakakara	0.06	1.75	0.06	1.75	0.06	1.75
14	Pointed Gourd	0.01	0.60	0.01	0.60	0.01	0.60
15	Bitter Gourd	0.20	1.68	0.20	1.68	0.20	1.68
16	Ridge Gourd	0.10	2.10	0.10	2.10	0.10	2.10
17	Bottle Gourd	0.54	6.85	0.54	6.85	0.54	6.85
18	Ash Gourd	0.06	1.04	0.06	1.04	0.06	1.04
19	Snake Gourd	0.03	0.40	0.03	0.40	0.03	0.40
20	Cucumber	0.42	3.27	0.42	3.27	0.42	3.27
21	Radish	0.60	6.84	0.60	6.84	0.60	6.84
22	Chilli	0.84	4.57	0.84	4.57	0.84	4.57

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
23	Watermelon	0.08	2.00	0.08	2.00	0.08	2.00
24	Cabbage	0.35	9.52	0.35	9.52	0.35	9.52
25	Cauliflower	0.34	9.01	0.34	9.01	0.34	9.01
26	Tomato	0.32	10.30	0.32	10.30	0.32	10.30
27	Carrot	0.06	0.79	0.06	0.79	0.06	0.79
28	Broccoli	0.01	0.06	0.01	0.06	0.01	0.06
29	Beetroot	0.05	0.10	0.05	0.10	0.05	0.10
30	Ginger	0.45	3.40	0.45	3.40	0.45	3.40
31	Turmeric	0.26	1.66	0.26	1.66	0.26	1.66
32	Black Pepper	0.03	0.01	0.03	0.01	0.03	0.01
33	Onion	0.01	0.10	0.01	0.10	0.01	0.10
34	Coriander	0.02	0.02	0.02	0.02	0.02	0.02
35	Tamarind	0.02	0.10	0.02	0.10	0.02	0.10
36	Gladiolus	0.01	0.01	0.01	0.01	0.01	0.01
37	Marigold	0.05	0.13	0.05	0.13	0.05	0.13

Forestry & Waste Land Development

Table 1: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	94	94	94
2	Waste Land ('000 ha)	1	1	1
3	Degraded Land ('000 ha)	0	0	0

Table 2: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	21	21	21

Sources

Table Name	Source(s) and reference year of data
Table 1: Area under Forest Cover & Waste Land	Agri. Dept./Forest Dept.
Table 2: Nurseries (No.)	Agri. Dept.

District Profile
Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	--	--	--
2	KCC for working capital (₹ lakh)	--	183.16	283.38
3	KCC for working capital (No.)	--	167	158
4	Finance under group mode (₹ lakh)	--	--	--

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	1	1	1

Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of Projects	0	0	0
2	Amt of Assistance (₹ lakh)	0.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Processing Infrastructure	ARDD
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NABARD

Animal Husbandry - Poultry

Table 1: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	628043	628043	628043
2	Broiler Farms (No.)	56	56	56
3	Hatcheries (No.)	1	1	1
4	Popular breeds	Gram Priya, Sonali	Gram Priya, Sonali	Gram Priya, Sonali

Sources

Table Name	Source(s) and reference year of data
Table 1: Poultly	20th Livestock Census 2019

Animal Husbandry - SGP

Table 1: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Ganjam Bolangir

2	Popular goat breed(s)	Black Bangal Assam Hill
3	Popular pig breed(s)	Yorkshire Hemshire

Sources

Table Name	Source(s) and reference year of data
Table 1: Popular Breed(s)	ARDD

Fisheries**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	725.52	368.86	205.76
2	Finance under group mode (₹ lakh)	--	--	--
3	KCC for working capital (No.)	272	189	144
4	KCC for working capital (₹ lakh)	725.52	368.86	205.76

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	31821	32500	32953
2	Reservoirs (No.)	0	0	0
3	Cage Culture/ Bio-floc technology (No.)	79	351	372
4	Fish Seed Hatchery (No.)	22	22	26

Table 3: Marine Fisheries (No.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fishing harbors/ jetties	0	0	0
2	Mechanised/ non-mechanised boats	0	0	0
3	Marine Fishing Equipment Service Centers	0	0	0

Table 4: Brackish Water Fisheries

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Brackish Water Area (ha)	0	0	0
2	Area developed (ha)	0	0	0
3	Area available for development (ha)	0	0	0

Table 5: Fisheries Infrastructure Development Fund (FIDF)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of Projects	0	0	0
2	Amt of Assistance (₹ lakh)	0.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Inland Fisheries Facilities	Dept. of Fisheries
Table 3 : Marine Fisheries (No.)	Dept. of Fisheries
Table 4 : Brackish Water Fisheries	Dept. of Fisheries
Table 5: Fisheries Infrastructure Development Fund (FIDF)	NABARD

Agri. Infrastructure**Table****Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	2	2	2
2	Cold Storages (Capacity - '000 MT)	3	3	3
3	Storage Godowns (No.)	20	20	20
4	Storage Godowns (Capacity - '000 MT)	20	21	21
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	56	56	56
6	Market Yards [Nos] / Wholesale Market (No.)	12	12	12
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	4	4	4

Sources

Table Name	Source(s) and reference year of data
Table 2: Agri Storage Infrastructure	DDA, Food & Civil Supply, DRCS

Land Development, Soil Conservation & Watershed Development**Table 1: NABARD's interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	0	0	0
2	Watershed Projects - Area treated ('000 ha)	0	0	0
3	Wadi Projects (No.)	0	1	2
4	Wadi Projects - Area of plantation ('000 ha)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: NABARD's Interventions	NABARD, Tripura RO

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others Agri Infrastructure - Others

Table

Table 1: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	3250.00	3900.00	3950.00
2	Pesticides Consumption ('000 kg)	1.45	1.47	1.50

Table 2: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	345	347	350
2	Bio-Fertilizers ('000 kg)	5	5	5
3	Bio-Pesticides ('000 kg)	1	1	1
4	Vermi Compost ('000 kg)	242	250	280

Table 3: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	1	1	1
2	Seed Processing Capacity ('000 kg)	175	175	175
3	Plant tissue culture facility (No.)	0	0	0
4	Pack Houses (No.)	0	0	0
5	Food Quality Testing Labs	0	0	0
6	Food Parks (No.)	1	1	1
7	Ripening chambers	0	0	0
8	Agri-Economic Zones (No.)	0	0	0
9	Cashew Processing Units (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: Fertilizer Consumption	Agri. Dept.
Table 2: Production of inputs	Agri. Dept.
Table 3: Facilities Available	DIC

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MUDRA Loans (Rs. lakh)	36085.00	33361.00	26023.00

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	12876.54	7967.16	2743.78 (Kharif)
2	Procurement through PACS and LAMPS (MT)	0	0	0

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	0	0	1
2	ACABCs (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Procurement	Agri. Dept.
Table 3: Other Ancilliary Services	DRCS, Agri.Dept.

MSME**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	12910.92	14711.69	24755.32
2	No. of units financed	--	--	--

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	4	4	4
2	Micro Units (No.)	4776	4806	4825
3	Small Units (No.)	56	57	58
4	Medium Units (No.)	1	1	1
5	Udyog Aadhar Registrations (No.)	4833	4864	4884

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	4	4	4
2	Handicrafts Clusters (No.)	1	1	1
3	Weavers' Coop. Societies (No.)	13	13	13

Table 4: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	23	71	88
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	5	16	5

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: MSME units - Cumulative	LDM, DIC
Table 3: Traditional activities	Handloom & Handicraft Dept.
Table 5: Skill Development Trainings	LDM, RSETI, NABARD

Export/ Education/Housing**Table 1: GLC**

Sr. No.	Particulars	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00
2	GLC under Education (Rs. lakh)	114.12
3	GLC under Housing (Rs. lakh)	1087.23

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	29727	7050	17691
2	Amt of subsidy released (Rs. lakh)	--	20114.80	--

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Progress under PMAY	Economic Review of Tripura 2022-23, PMAY G Dashboard

Public Infrastructure Investments**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	--	--	--
2	Amt of RIDF assistance (Rs. lakh)	6340.66	8608.89	11167.14

Table 2: Progress under Govt. investments (Type and number of projects)

Sr. No.	Govt. investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Veterinary Hospitals/ Clinics	8	2	2
2	Village Knowledge Centres	4	3	0
3	Construction of Toilet Blocks in School	24	0	0
4	Alternate source of Energy	8	0	0
5	Inland Fishery	10	0	0
6	Rural Bridges	8	0	0
7	Flood Protection Measures	0	0	2
8	Minor/Micro Irrigation	36	36	13
9	Public Health Institutions	0	0	1
10	Rural Drinking Water Supply	0	0	2
11	Rural Education Institutions	3	1	2
12	Rural Roads	1	15	13
13	Storage and Market Infrastructure	0	9	1
14	Plantation and Horticulture	0	8	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NABARD
Table 2: Progress under Govt. investments (Type and number of projects)	NABARD

Renewable Energy**Table 1: Go Green Initiatives**

Sr. No.	Project Name	31/03/2024
		No. of Projects
1	Solar Street Light	6575
2	Solar Study Lamps	58107
3	Solar pumps	248
4	Microgrid System	2
5	Solar Water Purification System	2
6	Solar Cold Storage	1

Informal Credit Delivery**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	665.93	3884.20	3882.81
2	JLG Bank Linkage (Rs. lakh)	--	--	104.88
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt. Agencies (Rs. lakh)	0.00	0.00	0.00
2	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	1.00	1.00	0.00
3	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	0.15	0.35	0.60

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	3	3	3
2	No. of SHGs formed	5576	6429	7105
3	No. of SHGs credit linked (including repeat finance)	3296	3955	5736
4	Bank loan disbursed (Rs. lakh)	665.93	3884.20	3882.81
5	Average loan per SHG (Rs. lakh)	1.50	1.94	2.19
6	Percentage of women SHGs %	100.00	100.00	100.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM TRLM
Table 2: Promotional Interventions	NABARD
Table 3: Status of SHGs	TRLM

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	204	204	204
2	Consumer Stores (No.)	6	6	6
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	13	13	13
5	Marketing Societies (No.)	2	2	2
6	Labour Societies (No.)	7	7	7
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	2	2	2
10	Others (No.)	152	152	152
11	Total (No)	386	386	386

Out of 386 noncredit coop. societies in Gomati 360 societies are active and 26 societies are in dormant state.

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	31	31	31
2	Multi state cooperative societies (No.)	0	0	0

Distribution of Coop societies is more or less uniform across all the blocks. However, Ompi, Silachari and Killa blocks are not covered under many sector.

Many of the MoC schemes are under implementation in the district. Computerisation and CSC onboarding of PACS is almost complete. Other schemes are at various level of implementation.

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	DRCS Office Gomati district
Table 2: Details of credit cooperative societies	DRCS Office Gomati district
Block wise, sector wise distribution of cooperative societies in the district	DRCS Office Gomati district
Status/ progress under various schemes of MoC in the district	DRCS Office Gomati district

Table 3: Block wise, sector wise distribution of cooperative societies in the district

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Tripura	Gomati	Amarpur	Milk Societies	18	Rich	Milk Societies	18	Rich	Milk Societies	18	Rich
2	Tripura	Gomati	Karbook	Poultry Societies	5	Average	Poultry Societies	5	Average	Poultry Societies	5	Average
3	Tripura	Gomati	Karbook	Labour Societies	1	Deficient	Labour Societies	1	Deficient	Labour Societies	1	Deficient
4	Tripura	Gomati	Karbook	Poultry Societies	6	Average	Poultry Societies	6	Average	Poultry Societies	6	Average
5	Tripura	Gomati	Silachari	Milk Societies	1	Deficient	Milk Societies	1	Deficient	Milk Societies	1	Deficient
6	Tripura	Gomati	Silachari	Fishery Societies	2	Average	Fishery Societies	2	Average	Fishery Societies	2	Average
7	Tripura	Gomati	Kakraban	Milk Societies	6	Average	Milk Societies	6	Average	Milk Societies	6	Average
8	Tripura	Gomati	Killa	Milk Societies	2	Average	Milk Societies	2	Average	Milk Societies	2	Average
9	Tripura	Gomati	Matabari	Milk Societies	3	Average	Milk Societies	3	Average	Milk Societies	3	Average
10	Tripura	Gomati	Tepania	Milk Societies	5	Average	Milk Societies	5	Average	Milk Societies	5	Average
11	Tripura	Gomati	Matabari	Fishery Societies	16	Rich	Fishery Societies	16	Rich	Fishery Societies	16	Rich
12	Tripura	Gomati	Amarpur	Fishery Societies	16	Rich	Fishery Societies	16	Rich	Fishery Societies	16	Rich
13	Tripura	Gomati	Kakraban	Fishery Societies	18	Rich	Fishery Societies	18	Rich	Fishery Societies	18	Rich
14	Tripura	Gomati	Killa	Fishery Societies	7	Average	Fishery Societies	7	Average	Fishery Societies	7	Average
15	Tripura	Gomati	Tepania	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient
16	Tripura	Gomati	Amarpur	Poultry Societies	4	Average	Poultry Societies	4	Average	Poultry Societies	4	Average
17	Tripura	Gomati	Amarpur	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient	Consumer Store	1	Deficient
18	Tripura	Gomati	Amarpur	Weavers Societies	3	Average	Weavers Societies	3	Average	Weavers Societies	3	Average
19	Tripura	Gomati	Amarpur	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
20	Tripura	Gomati	Amarpur	Labour Societies	1	Deficient	Labour Societies	1	Deficient	Labour Societies	1	Deficient
21	Tripura	Gomati	Karbook	Milk Societies	7	Average	Milk Societies	7	Average	Milk Societies	7	Average
22	Tripura	Gomati	Karbook	Fishery Societies	10	Average	Fishery Societies	10	Average	Fishery Societies	10	Average

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mFOs	SHGs/ JLGs	BCs/BFs	Villages	House holds
Commercial Banks	17	38	19	19	0			28	5	1656
Regional Rural Bank	1	18	17	1	0			56	7	1422
District Central Coop. Bank	1	8	6	2	0			65	9	1312
Coop. Agr. & Rural Dev. Bank	1	1		1						
Primary Agr. Coop. Society	31	31	31							
Others	1	1		1		12	7105			
All Agencies	52	97	73	24	0	12	7105	149		

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	--	208702	208702	0.0	34.8	125296.94	143911.07	156295.79	8.6	59.38
Regional Rural Bank	--	221736	221736	0.0	36.9	62608.43	67153.57	70566.52	5.1	26.81

Cooperative Banks	--	170035	170035	0.0	28.3	32373.19	33764.62	36341.22	7.6	13.81
Others	--	--	--	0	0.0	--	--	--	0	0.00
All Agencies	0	600473	600473	0.0	100.00	220278.56	244829.26	263203.53	7.5	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	--	--	--	0	0	74872.34	90265.37	108967.77	20.7	59.78
Regional Rural Bank	--	--	--	0	0	25387.39	29016.93	32188.48	10.9	17.66
Cooperative Banks	--	--	--	0	0	37995.68	38006.87	41123.02	8.2	22.56
Others	--	--	--	0	0				0	0.00
All Agencies	0	0	0	0	0	138255.41	157289.17	182279.27	15.9	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	59.80	62.70	69.70
Regional Rural Bank	40.50	43.20	45.60
Cooperative Banks	117.40	112.60	113.20

Others	0	0	0
All Agencies	62.80	64.20	069.30

5. Ratio Performance under Financial Inclusion (No. of A/cs)

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	52014	81401	24277	11242
Regional Rural Bank	57514	56214	27080	17415
Cooperative Banks	NA	6111	2938	161
Others	--	--	--	--
All Agencies	109528	143726	54295	28818

6. Performance on National Goals

Agency	31/03/2024									
	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	38174.84	35.00	10857.51	10.00	--	0.00	--	0.0	--	0.00
Regional Rural Bank	19177.49	59.60	6295.78	19.60	16618.00	51.60	--	0.0	9533.05	29.60
Cooperative Banks	10264.24	25.00	6925.58	16.80	--	0.00	--	0.0	--	0.0
Others	--	0	--	0	--	0	--	0	--	0
All Agencies	67616.57	37.10	24078.87	13.20	16618.00	9.10	0.00	0.0	9533.05	5.20

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lak h]	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	62931.00	30915.36	49.10	35761.00	29259.79	81.80	50231.00	38174.84	76.00	69.00
Regional Rural Bank	9222.00	10545.83	114.40	13104.00	11957.48	91.30	15286.00	19177.49	125.50	110.40
Cooperative Banks	6019.00	8106.46	134.70	10535.00	10519.16	99.80	12299.00	10264.00	83.50	106.00
Others	--	--	0	--	--	0	--	--	0	0.0
All Agencies	78172.00	49567.65	63.40	59400.00	51736.43	87.10	77816.00	67616.33	86.90	79.10

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. 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	7990.00	2247.34	28.10	6257.00	2710.77	43.30	5580.00	3308.20	59.30	43.60
Term Loan (Agri.)	43775.00	21664.18	49.50	25325.00	22418.15	88.50	34896.00	17824.87	51.10	63.00
Total Agri. Credit	51765.00	23911.52	46.20	31582.00	25128.92	79.60	40476.00	21133.07	52.20	59.30
MSME	23397.00	12910.92	55.20	15216.00	14711.69	96.70	24735.00	24755.32	100.10	84.00
Other priority Sectors*	3010.00	12745.21	423.40	12602.00	11895.82	94.40	12605.00	18782.38	149.00	222.30
Total Priority Sector	78172.00	49567.65	63.40	59400.00	51736.43	87.10	77816.00	64670.77	83.10	77.90

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	
Commercial Banks	--	--	0	--	--	0	--	--	0	0.0
Regional Rural Bank	--	--	0	--	--	0	--	1789.34	0	0.0
Cooperative Banks	--	--	0	--	--	0	--	--	0	0.0
Others	--	--	0	--	--	0	--	--	0	0.0
All Agencies	--	--	0	--	--	0	--	1789.34	0	0.0

*OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy

Source(s)	
1	LDM

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

The Ministry of Cooperation GoI has taken 54 initiatives to strengthen and deepen the cooperative movement at the grassroots level. The ministry in coordination with state governments, NABARD national level federations and other stakeholders is working on the following initiatives:

i. World's Largest Grain Storage Plan in Cooperative Sector (WLGSP)

Ministry of Cooperation (MoC) GoI is implementing Pilot Project for World's Largest Grain Storage Plan in Cooperative Sector. The Pilot Project entails setting up of grain storage infrastructure including warehouse and silos along with other agri-infrastructure including Procurement Centre Custom Hiring Center Primary Processing Center Grameen Haats etc.

ii. Centrally Sponsored Scheme for Computerization of Primary Agricultural Credit Societies (PACS)

The government has approved a scheme for Computerization of Primary Agricultural Credit Societies (PACS) with the objective of increasing efficiency of PACS bringing transparency and accountability in their operations; facilitating PACS to diversify their business and undertake multiple activities/ services. A total of 63000 PACS have been taken for computerization under the project.

iii. Establishing Multi-purpose PACS/ Dairy/ Fisheries cooperatives in every panchayat with support of NABARD NDDB NFDB NCDC and other National level Federations

iv. PACS as Common Service Centers (CSCs) for better access to e-services Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY NABARD and CSC e-Governance Services India Limited.

iv. Micro-ATMs to Bank Mitra Cooperative Societies for providing doorstep financial services.

v. Computerization of Agriculture and Rural Development Banks (ARDBs)

To strengthen the long-term cooperative credit structure, the project of computerization of 1851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop national level software for ARDBs.

vi. Co-operative Education – Setting up of World's Largest Cooperative University. This aims at introduction of cooperative education in independent degree /diploma courses in Schools and Universities.

vii. World's Largest Cooperative Training Scheme This aims at revamping existing cooperative training structures in the country.

viii. New Cooperative Policy with a view to strengthening the cooperatives and make them vibrant with increased contribution to the economy

ix. Amendment to Multi State Cooperative Act 2002 and setting up of 3 new Multi State Cooperative Society (MSCS) in the areas of seed production and marketing; organic products and export from cooperative sector.

x. To provide facilities at par with FPOs for existing PACS

xi. Establishment of National Cooperative Database Digital Agriculture Mission:

The Digital Agriculture Mission (DAM) aims to revolutionize India's agriculture sector by leveraging digital technology inspired by the success of India's digital revolution in other sectors. With a substantial financial outlay of 2817 crore, it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.

i. Agri Stack:

Key components of the mission include the Agri Stack—a farmer-centric DPI to streamline services with the creation of a unique digital Farmer ID linked to important farmer data such as land records and crop details.

ii. Vistaar (Virtually Integrated System to Access Agricultural Resources):

Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

iii. Jan Samarth Portal:

JanSamarth Portal a GoI initiative is a unique digital portal linking credit linked schemes for ease of access to all the beneficiaries and related stakeholders. Schemes such as e-Kisan Upaj Nidhi KCC AIF etc. are accessible through the portal.

Agriculture Infrastructure Fund (AIF) Scheme

The Agricultural Infrastructure Fund (AIF) has played a pivotal role in transforming India's agricultural landscape. In addition to existing activities the purview of AIF scheme has now been extended to the following:

i. Viable Farming Assets:

The scheme now includes the creation of infrastructure for viable projects for building community farming assets.

ii. Integrated Processing Projects:

The list of eligible activities under AIF now includes integrated primary and secondary processing projects.

iii. PM KUSUM Component:

The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.

Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit guarantee coverage for FPOs through the NAB Sanrakshan Trustee Company Pvt. Ltd. Dairy Processing & Infrastructure Development Fund (DIDF)/ Animal Husbandry Infrastructure Development Fund (AHIDF): Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026. Further NABARD is included as loaning entity under the revamped AHIDF scheme.

Fisheries & Aquaculture Infrastructure Development Fund (FIDF): GoI has extended the scheme for another 3 years from 01.04.2023 to 31.03.2026.

Framework for Voluntary Carbon Market (VCM) in Agriculture Sector:

The Ministry of Agriculture and Farmers Welfare GoI has launched a Framework for Voluntary Carbon Market in Agriculture Sector. Under the Framework the Ministry envisages creating long-term carbon credit benefits primarily for small and marginal farmers by developing a VCM Framework and setting guidelines. NABARD is the nodal agency to coordinate and implement the various pilot projects under the VCM.

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan):

PM JANMAN is a recently launched initiative by the Government of India specifically designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of 24104 crore.

2. Union Budget

2.1 Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women- specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2 Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

- i. Transforming Agricultural Research
- ii. Release of New Varieties
- iii. Natural Farming
- iv. Mission for Pulses and Oilseeds
- v. Vegetable Production and Supply Chains
- vi. Digital Public Infrastructure (DPI) for Agriculture
- vii. Shrimp Production and Export.

Focus Areas

- i. Productivity and resilience in Agriculture
- ii. Employment & Skilling
- iii. Inclusive Human Resource Development and Social Justice
- iv. Manufacturing & Services
- v. Urban Development
- vi. Energy Security
- vii. Infrastructure
- viii. Innovation Research & Development and
- ix. Next Generation Reforms

3. Policy Initiatives – RBI

- i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY- NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.
- ii. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.
- iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

4. Policy Initiatives - NABARD

a. Refinance support:

NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.

b. Schematic Refinance for Water Sanitation and Hygiene (WASH):

To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).

c. Special Refinance Scheme (SRS) on PACS as 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.

d. Credit-linked subsidy schemes of GoI

- i. New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM): GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.
- ii. Agri Clinics and Agri Business Centres (ACABC): The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by Ministry of Agriculture GoI. Composite subsidy of 44% of the project cost for women SC/ST & all categories of candidates from Northeast and Hill states and 36% of project cost for all other beneficiaries is provided under the scheme.

e. Interest Subvention Schemes of GoI

- i. NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 3 lakh at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.
- ii. NRLM Interest Subvention: NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY- NRLM.
- iii. GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

f. Rural Infrastructure Development Fund (RIDF):

- i. RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects at present covers as many as 39 activities classified under three broad sectors viz. (i) Agriculture and Related sector (ii) Social Sector and (iii) Rural Connectivity.

g. Micro Credit Intervention:

NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs training and capacity building of SHG members and other stake holders besides initiating special programmes for backward regions. A few recent initiatives taken under micro credit are as under:

- i. Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform
- ii. Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.
- iii. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-Suwidha (Microenterprises through Skill Upgradation for Women) to support need based and location specific

developmental projects by strategizing end-to-end interventions.

- iv. Pilot Project: Real-time banking solution for SHGs (Money Purse Application)
- v. Pilot Project – Graduated Rural Income generation Project (GRIP): A pilot project to build capacities and enable asset generation by ultra-poor rural women and graduating them to access formal financial services through the innovative concept of returnable grant was sanctioned during 2023-24.
- vi. MoU with NRLM MoRD: Marking a strategic alliance to benefit rural women SHGs NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development GoI inked a landmark MoU on 27 February 2024.

h. Financial Inclusion

Major Policy interventions and launching of new Schemes under the fund during 2023-24 includes:

- i. Support for the Deployment of micro-ATMs to two District Central Co- Operative Banks in Gujarat with a grant support of 3.67 crore for deploying 1631 microATM devices at PACS (440) and cooperative milk societies (1191).
- ii. Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
- iii. Support under Financial Inclusion Fund (FIF) for Rural Connectivity- HTS-VSAT Dual LTE and SD WAN technologies.
- iv. Incentive Scheme for BCs operating in NE States and hilly states.

i. Farm Sector Development

- i. Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds:
A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched in five states: Punjab Haryana Rajasthan Uttar Pradesh and Tamil Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand side management of water at the micro-watershed/village level.
- ii. Expansion of JIVA:
Based on the success of the pilot phase JIVA is being expanded to 25 new projects in central eastern and north-eastern states to further widen and deepen the programme focusing on completed or near-completion watershed/spring shed and tribal development projects with thrust on districts identified under aspirational / low priority sector lending districts.
- iii. Accelerator approach for growth of FPOs:
NABARD has come up with FPO accelerator programme which is a structured framework to empower FPOs by providing access to specialized training mentorship and resources envisaging the enhancement in FPO's operational efficiency adopt modern agricultural techniques and navigate market complexities
- iv. Saturation Drive campaign:
Government has launched the saturation drive to provide FPOs benefits of schemes of Agriculture department in the form of licenses of inputs seeds fertilizer etc. FPOs will also be linked to mandis facilitated with registrations under GST FSSAI and onboarding on platforms like ONDC and other E-retailing platforms for sale of their produce.
- v. National FPO Policy:
MoA & FW GoI is working on finalization of a National Policy on FPOs to create a supportive environment for the FPOs after ongoing deliberations and consultative meetings on the draft policy.

j. Climate Action and Sustainability:

NABARD is a Direct Access Entity (DAE) to the Green Climate Fund (GCF) and the National Implementing Entity (NIE) to Adaptation Fund (AF) and National Adaptation Fund for Climate Change (NAFCC).

k. Off Farm Sector Development

- i. Capacity Building Fund Social Stock Exchange (CBF-SSE): The Capacity Building Fund of Social Stock Exchange (CBF-SSE) was set up in NABARD with funding to be contributed by NABARD SIDBI BSE NSE and Other CBF is being used to improve the ability of all stakeholders to navigate through the operational dynamics of SSE understand the nuances processes instruments etc.
- ii. Gram Vihar New Scheme for promotion of Rural Tourism: A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day" i.e. one-day trip without night stay.

l. Agriculture Credit during 2023-24:

Disbursement of agriculture credit during 2023-24 was 25.10 lakh crore as against target of 20.00 lakh crore indicating achievement of 125%. Commercial Banks RRBs and Co-operatives accounted for 75% 13% and 12% of the total disbursement respectively.

m. Technology Facilitation Fund (TFF):

NABARD has set up a Technology Facilitation Fund (TFF) with a corpus of 50 crore. The fund is focused on providing support to tech start-ups working in agriculture and rural development sector. The fund provides a range of flexible support mechanisms including grants loans equity and convertible grants designed around the needs of each start-up

5. Policy Initiatives – State Govt. (including Cooperatives)

- i. For intensive extension activities on new technologies the state government has opened 2 new Agri Sub-Divisions one at Lefunga and another at Belbari.
- ii. During 2023-24 National Education Policy 2020 has been implemented in the State and accordingly new Regulations and Curriculum have been introduced.
- iii. 'Chief Minister Jana Arogya Yojana' 2023 has been rolled out on 15 th February 2024. The scheme will have positive impact on life of every citizen of the state. This along with Pradhan Mantri Jan Arogya Yojana (PM-JAY) will cover 100 percent citizens of the state under health insurance.
- iv. Under Pradhan Mantri Adarsh Gram Yojana 30 (thirty) Scheduled Caste villages in the State have been converted into Adarsh villages. During 2023-24 under PM Adarsh Gram Yojana (PMAGY) development works have been taken up for 32 Scheduled Caste dominated villages.
- v. Social security has been given topmost priority by the state government. The rate of social pension has been enhanced from Rs 700 per month to Rs. 2000 per month per social pensioner for 377936 beneficiaries under 33 social pension schemes. More 29410 people were included under "Mukhyamantri Samajik Sahayak Prakaalpa" from 1st January 2024 and for this additional financial involvement be Rs. 70.58 Crore per annum.
- vi. State Government proposed to set-up 2(Two) Shakti Sadan under Mission Shakti of Government of India at Matabari and Teliamura for destitute women with total project cost of Rs. 10.62 Crore.

- vii. Under 'Pradhan Mantri Adi Adarsh Gram Yojana' development plan has been approved for 198 villages involving an amount of Rs.40.35 Crore.
- viii. To promote the Kokborok language in schools Kokborok has been introduced in 1417 schools. Total 93395 ST students are covered under various scholarships with total financial involvement of Rs. 86.33 Crore.
- ix. State Government has accepted the recommendation of 5 th State Finance Commission. As per recommendations of 5 th State Finance Commission the State Government will provide an amount of Rs.94.70 Crore as share of taxes Rs. 5.60 Crore as assignment of tax and Rs. 10 Crore as grant-in-aid to rural local bodies during 2024-25.
- x. Prior to implementation of Jal Jeevan Mission only 24502 (3.30) rural households were provided with individual household tap connections. After the launch of Jal Jeevan Mission (JJM) in 2019 a total 572793 (76.81) rural households in the State have been provided with Functional Household Tap connections (FHTC). State government has spent Rs. 2545.41 Crore under JJM in last four years.
- xi. State government has provided 'No Objection Certificate' (NOC) for 2000 square feet encumbrance free land to Bharat Sanchar Nigam Limited (BSNL) to set-up 125 towers so that entire state will be covered with 4G mobile network. State government provided mobile Community Service Centre (CSC) Van to all 58 RD blocks.
- xii. A new institution called Tripura Institution for Transformation (TIFT)' was inaugurated on 25th December 2023 under State Support Mission as per the guidelines of NITI Aayog with ample facilities for the Hon'ble Chief Minister to interact with common public of the entire state. This organization will accelerate economic growth by identifying key issues and catalysts for success.

6. State Budget

6.1. Important Announcements

- i. The procurement price of paddy has been enhanced from Rs. 20.40 per kg to Rs. 21.83 per kg with effect from 2023 December. For accurate crop forecasting a 'Unified Farmers Database' is being created by linking of land records and real time crop survey.
- ii. State Government proposed to open 2(two) new Agri Sub-Divisions one at Jubarajnagar North Tripura and another at Old Agartala West Tripura.
- iii. State Government planned to establish 1 (one) 'Residual testing lab' and 1 (one) 'Germ plasm preservation Centre' at State Agriculture Research Station Arundhati Nagar with project cost of Rs. 10.00 Crore
- iv. Proposed to construct 8 (eight) new Agri Development Research Centres during 2024-25 with financial involvement of Rs. 23.71 Crore. A Centre of Excellence on Citrus under the Indo-Dutch project at Taidu with project cost of Rs. 9.17 Crore and a Centre of Excellence on Flowers under the Indo-Israel action plan at Lembuchhera with a project cost of Rs. 10.00 Crore have been planned in the state for scientific cultivation of fruits vegetables and flowers and supply of best quality planting materials.
- v. State Government proposed to set up 4 (four) Pisciculture Knowledge Centers and 1 (one) State Fishery Awareness Centre with project cost of Rs.17.13 Crore during 2024-25.
- vi. During 2024-25 50 (fifty) smoke houses for processing of rubber sheets will be constructed at various tribal dominated areas with project cost of Rs.37.50 Crore.
- vii. 11 (eleven) 50 seated ST Girls Hostel and 10 (ten) 50 seated ST Boys Hostel will be constructed during 2024-25 with project cost of Rs.76.65 Crore.
- viii. Infrastructure development of Tirthamukh Mela Ground will be taken up during 2024-25 with project cost of Rs. 15.11 Crore.

- ix. For the year 2024-25 State Government will provide a total amount of Rs. 698.68 Crore to TTAADC which is much more than the provision kept in BE-2023-24. Further State Government is allocating Rs.5899.08 Crore (39.93 percent of total development allocation) for welfare of our Janajati brothers and sisters under Tribal Sub Plan (including fund given to TTAADC).
- x. During 2024-25 it is proposed to establish 4 (four) College biotech clubs 50 DNA clubs 6 bio-villages and 5 (five) Mushroom hamlets. State government will organize extensive awareness program on environmental impact of single use plastic. Tripura Pollution Control Board is going to take initiatives to regulate sound system including DJ and vehicular horns in notified Silence Zones. Initiatives will also be taken to control noise pollution near Wildlife Sanctuary.
- xi. During 2024-25 under Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM- JANMAN) all habitations inhabited by primitive vulnerable tribal groups will be electrified and for that an amount of Rs. 69.12 Crore have been sanctioned.
- xii. During 2024-25 77 new Anganwadi Centres (AWCs) will be set-up at the habitations in which people belonging to primitive and vulnerable tribal groups got settlement with project cost of Rs.9.24 Crore under Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN).
- xiii. State Government has proposed to constitute a Land Bank under which unused Government land will be developed and thereafter land will be given on lease for different uses. Private land in the vicinity of such government land if required will also be purchased and developed along with Government land. A budget allocation of Rs. 10 Crore is kept for the scheme.

6.2. Highlights related Agriculture & Farm Sector

- i. State Government has given thrust to organic and natural farming for sustainable agriculture. Apart from conventional cropping pattern different varieties of unconventional crop like baby corn have been introduced. During 2023-24 baby corn has been cultivated on 62 (sixty-two) hectares of land. State Government has also promoted cultivation of millets and 13.50 metric ton millets seeds were distributed in FY 2023-24
- ii. Livestock and Poultry based entrepreneurship have been promoted by the state government under 'National Livestock Mission'. During 2023-24 2900 progressive livestock farmers have been honoured by the state government with a cash reward of Rs. 6000/- to each farmer. Artificial insemination will also be promoted for goats to produce high yielding varieties of fast-growing goat.
- iii. During 2023-24 Construction of 1 (one) training centre and 5 (five) retail fish outlets have been taken up and input support has been provided to 2420 farmers. Fish seeds were provided to 588 farmers. For improvement in Fish production cage culture has been started in Dumbor lake and 1512 cages have already been installed. 2 (two) Pisciculture Knowledge Centres and 1 (one) Pisciculture Production Centre are being taken up with project cost of Rs. 3.18 Crore.
- iv. Under 'Chief Minister's Rubber Mission' 600 hectares Rubber plantation has been done during 2023-24.
- v. During 2024-25 the State Government will conduct drone survey of the land for updating existing revenue maps in collaboration with the Survey of India under the scheme of Survey of Villages and Mapping with Improved Technology in Village Areas (SVAMITVA).
- vi. During 2024-25 8 nos. minor irrigation projects will be constructed. 11 (eleven) nos. lift irrigation scheme and 183 Deep Tube Well will be sunk. It will bring an additional 2500 hectare of land under cultivation with financial implication of Rs. 110.64 Crore.

- vii. NABARD has sanctioned an amount of Rs. 100.70 Crore for taking up anti-erosion work for the protection of river banks at different locations of the State and the work will be implemented during 2024-25.
- viii. Since 2018-19 246339 farmers have been benefited from 'Pradhan Mantri Kisan Samman Nidhi Yojana' in the state. An amount of Rs.640.40 Crore has been deposited in the bank accounts of these beneficiary farmers. 12.46 lakh farmers crop of the state has been covered under the 'Pradhan Mantri Fasal Bima Yojana'. 329860 Kisan Credit Cards have been distributed among the farmers of the state. Farmers so far have received total loans of Rs. 1649 Crore under Kisan Credit Card.
- ix. Since 2018-19 1.92 lakh metric tonnes of paddy were procured from farmers of the state at Minimum Support Price (MSP) till last season. 375 Farm Machinery Banks have been set up in the state to promote mechanized farming to improve the production in agricultural produces. 13394 hectares of land have been brought under fruit cultivation and 18764 hectares of land have been brought under hybrid vegetable cultivation since 2018-19.
- x. 9015 new houses have been sanctioned for Reang community under Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) scheme. An amount of Rs. 43.88 Crore is received from Government of India under this scheme.

6.3. Highlights related to Rural Development & Non-Farm Sector

- i. New buildings for 21 secondary schools will be constructed under Rural Infrastructure Development Fund (RIDF) and an amount of Rs.123.78 Crore will be spent during 2024-25.
- ii. For development of 'Nari Shakti' construction of 4 (four) working women hostels are being implemented.
- iii. Under 'Pradhan Mantri Matru Vandana Yojana' (PMMVY) 6484 pregnant & nursing mothers have been provided with financial benefit.
- iv. 916 tribal families have been benefited under various income generating activities and 90 (ninety) ST families have been provided with Auto Rickshaw and Power Tillers during 2023-24.
- v. In the last 5 years 47600 women Self Help Groups have been formed under Tripura Rural Livelihood Mission in the state. Now 4.66 lakhs rural women are associated with 51254 Self Help Groups in the state. These Self-Help Groups are associated with 2094 Village Organizations and 102 Cluster Level Federations. Till the month of January 2024 83000 women associated with various Self Help Groups in the state have become 'Lakhpati Didis'. The State Government has set a target for making more 1.14 lakh women in different Self-Help Groups to improve their annual income more than Rs 1(one) lakh. The target will be achieved within 2025-26.
- vi. During 2023-24 under Mukhyamantri Yuba Yugayug Yojana 11469 students have been benefitted with Smart Phones and an amount of Rs.5.73 Crore has been spent. During 2024-25 Smart Phones will be given to 19000 students with financial involvement of Rs.10.00 Crore.
- vii. Improvement of 73 different roads with a length of 267 km and the construction of 5 permanent bridges are being taken up under Rural Infrastructure Development Fund (RIDF). Improvement of 42 km of road connecting 7(seven) habitations has been taken up under Pradhan Mantri Gram Sadak Yojana (PMGSY) during 2023-24. The total financial implication is Rs.1411 Crore.
- viii. During 2024-25 285 km of road will be taken for improvement 1900 km road will be taken for maintenance 500 km of PMGSY road will be taken for renewal and 10 new RCC bridges will be taken for construction. Under PMGSY 303 km of

roads will be taken up for upgradation to connect 20 (twenty) habitations with all-weather road. Moreover 34 nos. road project with a total length of 326.45 km will be taken for improvement.

7. Govt. Sponsored Programmes linked with Bank Credit

- i. Tripura Scheduled Caste Co-Operative Development Limited has extended subsidized loan to 177 SC entrepreneurs for taking up different start-ups. One-time financial support of Rs. 1 lakh per student will be provided to 400 Scheduled Caste students. An amount of Rs. 4.00 Crore will be spent for this.
- ii. Loans amounting to Rs. 46.29 Crore on easy terms with low interest rate have been provided to OBC students for the purpose of education and unemployed youths for business. 2736 people have been benefited from this.
- iii. Subsidized loans have been provided to 1035 minority families for taking up entrepreneurship and 292 minority students for pursuing higher education. A total loan of Rs. 22.67 Crore was disbursed by Tripura Minority Co-operative Development Co-operation Limited during 2023-24 for the above purpose.
- iv. During 2023-24 the installation of 2000 Solar Photo Voltaic (SPV) pumps has been taken up under the Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyaan (PM-KUSUM) Scheme with a total cost of Rs. 20.20 Crore. The subsidy has been provided by the State Government under Rural Infrastructure Development Fund (RIDF).
- v. For the use of renewable energy in agriculture 1421 standalone off-grid solar agriculture pump set are also being installed with total investment of Rs. 20(twenty) Crore from the State fund under “Subarna Jayanti Tripura Nirman Yojana”. Apart from that micro grids powered by solar power are being installed in 274 remote habitations with a total investment of Rs. 81.02 Crore under Prime Ministers Development Initiative for North Eastern Region.
- vi. The target under Swabalamban scheme for the financial year 2024-25 is 4000 nos. This initiative aims to empower individuals through various skill development and self-employment opportunities fostering entrepreneurship and economic independence.
- vii. The target under PMEGP for the financial year 2024-25 is 937 units. This program is designed to promote self-employment opportunities among the youth and marginalized sections of society by providing financial assistance and credit support.

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The economy of Gomati district is predominantly agrarian. 95 percent of 58903 cultivators in the district are small and marginal in nature. Out of 1,52,300 Ha areas of the district, Net sown area is 38,648 Ha, which is 25 percent of the total geographical area of the district. With 183 percent cropping intensity, Gross Cropped Area is about 70,656 Ha. The average landholding/farm size of the district is 0.65 ha.

The district falls under Tropical and Sub Tropical agro climatic conditions. The Soil type of the district is Sandy Loam and Red soil with very good fertility. The district receives good rainfall for almost 7/8 months with average rainfall of 2200 mm per annum. An area of 18479 ha has been brought under the provision of assured irrigation, which is 48 percent of cultivable land of the district. The major river of the district is Gomati whose length in the district is 85 km.

The major crops grown in the district are paddy, jhum crops, pulses and oilseeds. The cropping pattern followed in the district includes crops like paddy, oilseeds & vegetables during kharif; paddy, vegetables, pulses and potato during Rabi and paddy, jhum, and vegetables during summer season.

The crop loan disbursement has grown from Rs.2247 lakhs in 2021-22 to Rs.2711 lakhs in 2022-23 to Rs.3308 lakhs in 2023-24. With 4551 new KCC accounts, cumulative KCC issued in the district as on 31 March 2024 were 24498 and outstanding amount was Rs.6383 lakhs.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Agriculture Department in the district is headed by Deputy Director located at the district HQ to look into the interests of the agriculture sector and is supported by Superintendent of Agriculture, Sector Officers and VLWs.

There is a KVK at Amarpur to look into the research and farm innovation needs for the farmers of the district. There is a soil testing lab at Udaipur, besides 6 approved nurseries. Further, 2 Seed Farms and 53 fertilizer cum pesticide outlets are catering to the input supply needs of the farmers.

There are 9 FPOs functioning in the district, 6 formed under CSS for 10000 FPO scheme and 3 promoted by NABARD. BAPCL, Bagma is the only FPO which is earning profits for the last three years consistently. The district has 3 regulated markets located at Garjee, Nutanbazar and Silachari and 61 rural haats. There are two Cold Storages in the district located at Amarpur of 1000 MT capacity and Udaipur of 2000 MT capacity. The major constraints of the sector include gap in adoption of appropriate technology, higher input cost, sub-optimum cropping system, timely availability of fertilizer, inadequate farm mechanization, high cost of farm labour, inadequate utilization of created irrigation potential.

Considering the potential available, credit projection for crop loan for FY 2025-26 is estimated at Rs.34348.59 lakhs, as detailed in Annexure-1.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The geographical area of the district is 1523 sq.km. The topography of the district is generally hills and valleys. Major river flowing along the district is Gomati besides many small rivulets. Due to the predominantly hilly nature of the district terrain, the scope for Water Resource activities is limited only to the patches of fertile lands available at various points of the perennial river courses and also the plain areas along the streams suitable for irrigation and multiple cropping. Agriculture in the district is predominantly rain fed only. The traditional method of 'Jhum' cultivation provides very low yields and is entirely dependent of rainfall. A small proportion of the population practice irrigated farming alongside Gomati river belt where potential has been created. Average annual rainfall is 2200 mm, concentrated in the months of April to September.

Gomati is the main river passing through the district. The water resources sector in Gomati district faces few challenges like inefficient irrigation practices: Many farmers in the district still use traditional irrigation methods, such as flooding and surface irrigation, having low water use efficiency leads to wastage of water. Climate change is also expected to worsen water availability in the district in future. The district is expected to experience more frequent and intense droughts/draught like situation in dry period which will further strain the water resources.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

PWD (Water Resources) headed by Superintending Engineer is looking after medium and minor irrigation projects. The SE is supported by Executive Engineers, Assistant Engineers & Junior Engineers. Besides, the district also has a Deputy Directorate of Agriculture with an Engineering Wing, Rural Development Department, Forest Department and Tripura Tribal Areas Autonomous District Council (TTAADC) taking care of irrigation needs of the farmers.

The district has good potential for irrigation and water resources development. The present ground water utilization is mostly for domestic use such as drinking and sanitation, etc. purposes. Out of total command areas of 19922 ha, an area of 18479 ha has been brought under the provision of assured irrigation which is only 48 percent of the net sown area of 38648 hectares. The various sources created for irrigation are Lift irrigation 336 nos, DTW 23, STW 150, Diversion channels 13, Over flow 285, Pump sets 905, WHS 1226, Seasonal bunds 538, Community tanks 103, Other AIBP/Canals 153 and Irrigation wells 150. Gomati is the only major river in the district whose lengths 95 km. The district falls in the Safe category for exploitation of water. Hence, it has good potential for increasing irrigation facilities.

Considering the potential available, credit projection for the sector is estimated at Rs.1254.76 lakhs for FY 2025-26, as detailed in Annexure-1.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The status of farm mechanization in Gomati district is still at a nascent stage with only 20 percent of the farms in the district having access to agricultural machinery, according to the 2019-20 agricultural census. 95 percent of the cultivators are small and marginal with average landholding size of 0.65 ha. Therefore private capital investment in farm machineries is not sustainable. To overcome this challenge establishment of Custom Hiring Centres with Govt. subsidy is the way forwards for

higher farm mechanization. The government provides subsidies upto 45 percent to individual farmers purchase of agricultural machinery. The government provides training to farmers on how to use agricultural machinery. The Govt. is extending upto 95 percent subsidy for Farm Machinery Banks/Custom Hiring centers to farmers aggregates to provide marginal farmers access to agricultural machinery on a rental basis. The Govt. targeting the matured SHGs and FPOs for extending subsidized farm machineries for establishment of Custom Hiring centres at village level to bring down hiring expenses of the small and marginal farmers.

At present facility to supply electricity for operating farm machineries like Pump sets are not available around the farmlands in the district. This drawback is however being addressed to some extent through operationalisation of Solar stand-alone agricultural pumpsets by TREDA in convergence of PM Kusun and RIDF loan.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The office of Deputy Director, Agriculture is located at Udaipur which looks after the interests of the district. There are two agriculture sub-divisional offices headed by Superintendent. Further, Sector Officer and Village Level Workers (VLW) are taking care of the interest of the farmers at village level.

Technical guidance is available from the Agriculture Engineering Wing headed by Executive Engineer, Udaipur.

Few Custom Hiring Centers have recently come up in Kakraban and Tepania and Matabari blocks through FPOs with subsidy support of the Govt. More such farm machinery banks are required through SHG, JLG and FPO mode for greater mechanization of farming activities. At present farm machinery and spare parts dealers and service center availability is inadequate in the district, since there are no farm machinery dealers having showroom/outlets in district. Dealers for tractors and power tillers and other agricultural implements are available only at Agartala, who are catering to the sales and servicing needs of the district. There are local dealers at private level for sale of spare parts, sprayers and small agricultural/horticultural implements in all the blocks. There are multiple dealers and showrooms present across various blocks of Gomati. However, there are no fuel station in Tepania, Killa and Silachari blocks of Gomati.

Considering the potential available, credit projection for the sector is estimated at Rs.1239.23 lakhs for FY 2025-26.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The plantation and horticulture sector in Gomati district has made significant progress in recent years, and the sector is now playing an increasingly important role in the economy of the district. The main crops grown in the district under plantation and horticulture are:

1. Rubber: Rubber plantation serves as a vital source of livelihood in Gomati district as it has become the backbone of Tripuras rural economy. With 13553 Ha plantation and 18909 MT production in the district during 2022-23, rubber sector has earned a revenue of Rs.340.36 crore for the cultivators in Gomati.
2. Bamboo: Bamboo is an important plantation crop in the district. The district has a large area of bamboo forests, and bamboo is used for a variety of purposes, including construction, furniture making, and handicrafts.
3. Fruits: The district also has a good potential for fruit cultivation. Some of the important fruits grown in the district are orange, mango, jackfruit, banana, pineapple, papaya, lemon and dragon fruits recently.

4. Vegetables: The important vegetable crops grown in the district are potato, cabbage, cauliflower, brinjal, raddish, tomato, colocasia, chilli, bottle gourd, French bean, cucumber, carrot, betel vine etc. In addition to the above, Coconut, Arecanut and Betel leaf are also produced in large quantity in the district.

5. Spices: Major spices produced in the district include ginger, turmeric, green chilli and black pepper.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Horticulture and Soil Conservation Department has been looking after the development of the sector through its Deputy Director's Office located at Udaipur. The department ensures availability of planting materials of different fruit and vegetable crops. KVK, Gomati at Amarapur has been opened to look after the interest of the farmers in the sector.

Rubber cultivation is very popular activity of the district due to assured market. Rubber Board provides subsidy to rubber growers with the objective to bring more area under Rubber Plantation.

The district produces good amount of various fruits and seasonal vegetable crops and require more infrastructural facilities like cold chain, processing units, marketing tie-up, etc.

A 6MT capacity Solar Cold Storage facility is operational at Chataria near Udaipur, ideal for vegetable and fruit storage. More such Cold storage is needed to address the issue of storage of perishable produces.

In the absence of remunerative price, vegetable cultivation is highly low scale in a homestead and backyard manner. High input cost of seed and presence of spurious seed suppliers is also effecting vegetable productivity. Encouragement to FPOs foray into seed supply business through effective seed licensing regime is the need of the hour.

Considering the potential available, credit projection for the sector is estimated at Rs.3537.51 lakhs for FY 2025-26, as detailed in Annexure-1.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

In Gomati forestry has a great role to play as many families continue to depend on forests for jhum or shifting cultivation as well as major and minor forest product for their main source of income. Of all the forest resources, bamboo continues to play major role in the lives of thousands of people particularly inhabiting the hilly blocks of the district.

Of late it has been realized that jhum cultivation has become unproductive due to frequent exposure of soil. Government of Tripura has taken innovative approach for development of tribal families who depend on forest land through rubber plantation scheme.

Gomati district has a total forest area of 94062 ha (Statistical Handbook 2022). The forests are rich with a variety of tree species viz; Teak, Sal, Gamari, Agar, Bamboo etc. Neem, Moringa and other medicinal and aromatic crops can be grown on commercial basis along with other crops.

Bamboo is a versatile perennial grass species grown naturally and it is the 'common man's timber' for tribal dominated population of the district. Out of 21 species of bamboo found in Tripura, 7 species of bamboo are found in the district. Muli, Mritinga, Paora and Dolu bamboo are extensively used by village artisans for value

added products like incense stick, mat, basket etc.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Out of total geographical area of 1523 sq.km. in Gomati district, area under forest is 1125 sq.km, which is around 73 percent of total area of the district and 18 percent of total forest area of Tripura. Besides, the district has 1373 ha cultivable wasteland which can be developed and used either for forestry or agricultural purposes. Forest land in the district is managed by the State Forest Department and it is classified as Reserved Forest and Protected Forest. The Forest department is carrying out Joint Forest Management (JFM) programme Through community participation for protection and management of the Forest. JFMCs are also raising and maintaining quality of nurseries.

Tripura Forest Development & Plantation Corporation Limited (TFDPC) is carrying out business in Rubber cultivation, processing and promotion of Rubber based industries and Bamboo based industries. It is a well-known manufacturer and supplier of quality bamboo furniture and Rubber wood furniture.

Tripura government has launched draft Tripura Agar Wood Policy 2021 to promote commercial cultivation of Agar with objective of generating Rs.2000 crore business. The state govt. set a target to export 1500 kg Agar oil and 75,000 kg Agar chips during 2021-22. Presently, there are over 50 lakh Agar trees in the state and a target has been set up of doubling the plantation by the year 2025.

Considering the potential available, credit projection for the sector is estimated at Rs.329.49 lakhs for FY 2025-26.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

In Gomati district dairy has emerged as an important avenue for income generation and employment opportunity in rural areas with estimated production of 34334 MT milk production in 2023-24, with 101268 cattle population in the district (Livestock census 2019). Agro-climatic condition in the district is suitable to support cross bred animals. Also, the vast majority of the rural population in the district being small/marginal farmers or landless labourers practicing subsistence agriculture, animal husbandry substantially adds to supplementary income. Rural milk marketing network is not much developed; and milk is produced mostly for household consumption and local marketing.

Per capita milk availability in the district is 179.03 gm/day against national average of 444 gm/day. Demand for milk is growing in the district and hence, there is assured market for milk. The district receives good rainfall & is endowed with fertile soil, which is fit for growing fodder. Thus, prevailing market and environmental conditions are favourable for dairy development in the district. As per the Livestock Census 2019, the district has 21200 crossbred and 80084 indigenous cattle and only 668 buffaloes.

The loan disbursed to the Dairy Sector during the last four years have shown a decreasing trend ever since discontinuation of DEDS.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

There is a Deputy Director's office located in the district HQ-Udaipur looking after the interest of the sector, supported by Veterinary Doctors. Adequate infrastructure and linkage support are available in the district with 2 Veterinary hospitals, 9 veterinary dispensaries, 54 Sub-centres, a Disease Investigation Lab

and a Frozen Semen Bank with presence of 48 doorstep AI workers.

During 2023-24, ARDD Gomati has organized 764 Animal Health Camps, 1644 vaccination camps, 929 Awareness Camps, 64 Fertility Camps, 208339 cattle vaccinations, 14250 conventional and 4831 Sex sorted AIs for increasing the number of crossbred cattle population, besides treating 123081 animals and 638468 birds. Further, during the year 151981 deworming and 211 castrations were also achieved. Efforts were made for development of fodder plots through convergence with MGNREGA. Further, 8 Milk Yield Competition/Calf Rally were also organized to encourage the dairy farmers.

There is a milk route of Gomati Milk Union covering Matabari, Kakraban and Tepania block. There is scope for increasing milk production through cooperatives as well as through JLG mode of financing and marketing/processing by FPOs.

Considering the potential available, credit projection for the sector is estimated at Rs.735.78 lakhs for FY 2025-26, as detailed in Annexure-1.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

The district has good potential for undertaking poultry farming where more than 98 percent people are non-vegetarian. As per the latest livestock census 2019, there were 450073 Fowl, 177970 Ducks population in the district. The district is by and large linked with all-weather roads essential for speedy and frequent movement of inputs like day old chicks, vaccines, feed concentrates, etc. Urbanization and increase in population have created a heavy demand for eggs and poultry meat in the district. Rearing of poultry such as layers, broilers, desi birds etc., not only provides subsidiary income to the farmers but also provides animal protein in the form of eggs and meat. Per Capita availability of meat and egg is 14.97 kg/head/year and 106 nos./head/year as on 31.03.2024 as against state level availability of 14.39 kg/head/year and 87 nos/head/year respectively. (Source: ARDD)

2.1.7.2 Infrastructure and linkage support available, planned and gaps

There is a Deputy Director's office located in the district HQ-Udaipur looking after the interest of the sector, who is supported by Specialized Officials and Veterinary Doctors. There is a Poultry Farm in the district HQ. The District Hatchery Unit takes care of supply of chicks. Marketing of DoC is done through the Block Level Brooder Houses (BLBHs). There are 9 BLBH producing 45 DoC for layer farming in the district. However major requirement of DoC in the district is supplied by a private hatchery with more than 5000 DoC capacity/day in Kakraban block.

However, there is no poultry feed manufacturing unit in the district and the entire feed requirement is met through import from outside supplied by traders.

Marketing of the matured birds for meat is done through the local markets. However, this area has scope for improvement. There is a huge gap between demand and supply of egg and meat production of the district. There is good scope for establishment of broiler and layer farms in the district considering the gap.

Considering the potential available, credit projection for the sector is estimated at Rs.1403.54 lakhs for FY 2025-26, as detailed in Annexure-1.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Keeping in view the growth of piggery sector, Govt. of Tripura has planned to modernize the departmental pig breeding farms and do value addition by improving the quality. There is a plan to promote pig rearing by the forest dwellers through beneficiary oriented programme by the State Government. State Government has supported Demonstration Units on Goatery under RKVY, Pig Breeding Units for Forest Dwellers and Pig Breeding Demonstration Units at block level in the district. NABARD, Tripura RO is implementing 2 Livelihood based Wadi development projects in Killa and Kakraban blocks of the district under Tribal Development Fund (TDF) through BAPCL, Bagma (FPO) for holistic socio-economic development and sustainable income generation for 400 tribal families, with development of piggery as a major component. The project is expected to create huge potential in the sector.

Goatery farming is also widespread in the district as every rural household is rearing Black Bengal varieties in the backyard, supplementing family income. One large Goat farm has come up at Palatana in Kakraban under National Livestock Mission, financed by SBI. More such farms are needed to exploit full potential in the sector.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The infrastructure available for veterinary services has already been discussed under Dairy chapter. Adequate extension services are provided by the ARDD. However, there are no exclusive sheep/goat farms under the government sector in the district. Mainly local variety of Black Bengal goats are being used for rearing purposes in the unorganised sector.

Marketing of live animal is done through 2 cattle markets available in the district. Selling of meat is done through various local daily markets.

There is one fodder farm in South Tripura district, which is also taking care of Gomati district for supply of green fodder. Further, concentrated feed is available from various local private vendors. There is one Pig Farm and one Composite Live Stock Farm (CLF) for preserving genetic pool of Black Bengal variety of Goats at B C Manu, South Tripura taking care of the need of Gomati district also.

Considering the potential available, credit projection for the sector is estimated at Rs.1116.18 lakhs for FY 2025-26, as detailed in Annexure-1.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fish farming is one of the promising enterprises that could generate substantial income for farmers and become a major contributor towards the State's economy. Gomati district with 95 percent fish-eating population possesses vast potential for fisheries development. The per capita demand of fish is quite high in the district compared to the National average. More than 28515 fish farmers earn their livelihood from fishery activities in the district. In view of availability of large areas of fresh water bodies in the district, fishery has an important role to play for the economy of the district.

Gomati district has witnessed considerable growth in fisheries sector in recent years and has potential for substantial improvement in production of fish. The district has rich potential resources in the form of water area under culture and capture

fisheries. Total fish production in the district was 14735.60 MT @ 2785.69 kg/ha/year productivity. There were 2319 MT surplus production during the year. The per capita availability of fish in district is 30.02 kg per year which is higher than state availability at 25.30 kg per year (ARDD, Gomati 2022-23). More than 28515 fish farmers are active in the district.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

There is a Deputy Director's Office at Udaipur looking after the interest of the sector, who is supported by field level functionaries at sub-division and block level. There are 2 Fish breeding farms, 5 Fish Seed Centres, 67 Fishery Coop. Societies, 5500 ha of private waterbodies and 2700 ha areas for capture fisheries in the district. The infrastructure and support facility available in the district is adequate for fish seed production. However, there is scope for increase in productivity per ha water body through intensive feed based grow out fish culture in the district.

Fish farmers sell live fish in the local markets immediately after capture. Marketing outlets available in the district are not sufficient and there is a need for development of additional market yards exclusively for fish farmers. There are a few ice factories at private level in the district.

Quality fish seed in right season also plays a major role in getting right production and productivity. Gomati district has made considerable progress in fish seed production in recent years, under PMMSY. There is further need to increase the capacity of seed production facilities in the district to match present and future demand.

4 Pisciculture Knowledge Centres has been established at Ompi, Karbook, Silachari and Kakrabon blocks under RIDF funding of NABARD. Considering the potential available, credit projection for the sector is estimated at Rs.2620.80 lakhs for FY 2025-26, as detailed in Annexure-1.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

The district provides for good opportunity for transportation almost throughout the year. Further, it is very essential to ensure supply of produce to nearby market to enable the farmers to fetch more price as well as to prevent post-harvest losses. In order to supply the produce in time and also to minimise the cost of transportation, Motor Bikes are emerging as most convenient mode of transportation in rural areas, especially among the small and marginal farmers. Two wheeler for agriculture purpose reduce time and cost to the farmers. Gomati district is a major milk producer and entire supply chain of milk is managed through two wheelers only.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The district has good network of rural roads connecting all the villages. Bullock carts, plough animals, traditional carts, etc. are on the verge of becoming obsolete. Providing two wheelers to farmers for commuting between home, farm and market is now considered as a farm activity that can be financed by banks. Banks have launched their own schemes for the purpose.

The acquisition of two wheelers by farmers has helped increase their mobility and saved their valuable time on travel and reduced the cost of travelling. It has also helped the farmers in arranging agricultural inputs in time, reducing the wastage of agricultural production and accessing the agricultural markets. It has enabled the

farmers to supervise the agricultural operations better.

The district has a Regional Transport Office which also caters to the requirements of vehicle registration, issue of driving license and pollution control checks. There is good network of two-wheeler dealer in all block HQs of the district.

Considering the potential available, credit projection for the sector is estimated at Rs.442.80 lakhs for FY 2025-26, as detailed in Annexure-1.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated Farming System (IFS) is a sub system of a high level land use system like a village or a watershed which include crop production, raising livestock, fishery, poultry, bee keeping etc. on a particular farm. Literal meaning of integrated is to combine two things in such a way that one becomes fully a part of the other. Integrated Farming System (IFS) is an independent, interrelated often interlocking production systems based on a few crops, animals and related subsidiary enterprises in such a way that maximize the utilization of nutrients of each system and minimize the negative effect of these enterprises on environment.

In Gomati district with large population of farmers under small and marginal category with very small holding, it becomes very necessary to find out the farming techniques which are best suited to them. Traditional farming system of cultivating only specific crops and some livestock species in some specific season is less profitable and sustainable as compared to integrated farming system.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

In Gomati district an area of 494 ha is being developed in 3 clusters in Karbook, Mukchhari and South Sangang under National Mission for Sustainable Agriculture (NMSA), with the main objectives of sustainable, remunerative and climate resilient development through Integrated Farming in (a) Horticulture based farming system, (b) Livestock based farming system, (c) Fishery based farming system and (d) Agro-Forestry/Tree based farming system with total budgeted funding of Rs.125.34 lakhs.

A study carried out by KVK, South Tripura on IFS with rice, maize, vegetables, ginger, apiculture, fishery, poultry and piggery showed 17.79 percent increase in productivity and 48.91 percent higher net return over conventional system.

Various components of IFS are crops, live stocks, birds and trees. Crops may have subsystem like mixed/intercrop, multi-tier crops. Livestock components may be milch animals, goat, sheep, pig. Bird components like poultry, duckery and 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.

The following Integrated Farming Systems are suitable for the small and marginal holders in the district: Integrated Fish cum Pig farming, Integrated Fish cum Duck Farming, Integrated Chicken cum Fish Farming, Integrated Fish cum Goat farming, Integrated Fish cum Cattle farming.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Status agriculture infrastructure in Gomati district are as under:

(1) The govt. has constructed a number of irrigation canals in the district to provide water for irrigation in 18000 ha command areas. This has helped to increase the area under cultivation and improve the productivity of crops. (2) Construction of roads and bridges to improve the transportation network. This has helped to reduce the transportation costs of agricultural products and made it easier to market them. (3) Establishment of agricultural markets in the district to help farmers market their products. This has helped farmers to get a good price for their products. (4) The govt. provides financial assistance to farmers for the purchase of agricultural inputs, such as seeds, fertilizers, and pesticides. This has helped farmers to improve the productivity of their crops. (5) Establishment of agricultural research centers to conduct research on improved agricultural practices. This has helped farmers to adopt improved agricultural practices and improve the productivity of their crops.

The district produces major amount of paddy, potato, seasonal vegetables, pineapple, jackfruit, banana, orange as well as lemon substantially. All of these require small to medium storage, preservation and marketing facilities.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

There is a separate wing for agricultural marketing under the Directorate of Agriculture at the state level taking care of all the eight districts headed by Deputy Director, who is assisted by one Assistant Director and one Superintendent. With financial support from the State Government, the Agricultural Engineering Wing does the work of construction of Storages and Market Yards.

There are 3 regulated markets and 61 rural haats in the district. There is a proposal to develop 22 market sheds/stalls in the district by Agriculture Department.

Under the PDS system, Gomati district has 16 storage godowns with total storage capacity of 10480 MT. FCI has separate storage capacity of 6250 MT in the district. These storages are catering to the storage needs of PDS ration for 115532 ration cards for 444246 populations through 228 fair price shops.

The Agri. Dept. has constructed 4 Rice storage godowns in the district with total capacity of 4000 MT with RIDF loan assistance of NABARD. In addition, 4 VLW godowns, 3 Fisheries godown, 17 Primary Agricultural Markets have been constructed in various blocks with RIDF loan assistance, substantially boosting the agri. marketing infrastructure in the district.

There are 2 cold storages in Gomati with total storage capacity of 3000 MT. Considering the potential available, credit projection for the sector is estimated at Rs.336.60 lakhs for FY 2025-26, as detailed in Annexure-1.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land is the primary input for agriculture and it is limited and therefore investment in development of land would have direct impact on the production and productivity resulting in higher returns to the farmers.

Gomati is home to 12.02 percent population of Tripura as per 2011 census, with 14.51 percent of the state areas. The number of land holders 58903 in the area of 152300 ha,

with 95 percent of holding within 1 ha size, and remaining 5 percent holding between 1 to 2 ha size. The average size of land holding in the district is only 0.65 ha. With such small holding size, land development, soil conservation and watershed management assume huge significance for profitable and sustainable agricultural practices in the district.

There is about 6991 Ha of cultivable wasteland and 325 Ha fallow land in the district, the topography of which varies from small hillocks to plain and low-lying areas. Land development activities traditionally undertaken by farmers are Farm Pond Development, Lunga bunding, Compost Tank, Water Harvesting Tank, Watershed Management, etc. However, potential for land levelling and contour bunding need to be exploited more aggressively for increasing land productivity.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The Suptd. of Horticulture and Soil Conservation, Udaipur under the Deputy Director, Horticulture, Gomati looks after the work of land development in the district. A soil testing laboratory is also located in the district headquarter under Agriculture Department. Agriculture Engineering wing of the Department of Agriculture is also taking up selected land development activities.

Bulldozers on hire are available from private service providers/contractors. The Agriculture Department supplies organic and chemical fertilizers to farmers through its block/sub-division stores and 2 district level stores.

There is a good scope for improving the productivity of land by various land development measures. Water Harvesting, Contour bunding, Pond Development, etc. have very good potential for development in the district.

Under the Forest Dept, there are 90 JFMC working involving 39700 families which can be involved in land development and soil conservation activities by the concerned department in convergence with Forest and other stakeholders.

Considering the potential available, credit projection for the sector is estimated at Rs.545.44 lakhs for FY 2025-26, as detailed in Annexure-1.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

There is considerable potential in Gomati district for setting up Tissue culture unit, Bio pesticides/fertilizers unit and Vermin composting unit. Abundant rainfall, biomass and agro waste offers the district a huge potential to produce bio-compost on a large scale. Hence, production of organic fertilizers through conversion of waste biomass into vermi-compost by earthworms and conversion of cow dung and agro wastes into compost has immense potential.

In the district, seed production especially paddy and vermi compost activities are popular. Seed production activity is undertaken by farmers mostly under registered seed growers programme implemented by agriculture department. Besides, seed growing programme of ICAR and KVK are also under implementation in the district.

Vermi-compost activity is widely undertaken by the farmers supported under different programmes of agriculture, horticulture and Spices Board. SHG members under TRLM are also getting involved into vermi compost production and marketing business.

The district offers a good scope for organic farming especially with respect to vegetables, tomato, potato, chilli. For encouraging organic farming, organic inputs like manures, bio-fertilizer, bio-pesticide, Vermi-compost are required.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The district has Agriculture Department and one Krishi Vigyan Kendra for technical guidance on seed production and vermi-compost activities.

NABARD has implemented Seed Village programme under its Farm Sector Promotion Fund in Tepania block through Bagma Agri Producers Company Limited. Certification arrangement of seeds produced by registered growers is done by Agriculture Department.

Bio-pesticides and bio-fertilizers are supplied by Agriculture Department to the farmers. Bio-pesticide and seed are not produced in cluster basis. Only a few progressive farmers are producing these. Organic farming is also a matter of concern as farmers are not skilled enough for undertaking this. Agriculture and Horticulture Departments may take initiative for propagating organic farming under PKVY scheme.

For exploiting the potential in Seed production, vermi-compost, bio-pesticides and bio-fertilizers etc. in the district, following measure are suggested:

- There is need to involve community in these activities through FPOs, NGOs, SHGs, etc.
- There is need for awareness on organic fertilizers.
- Extension work is needed so that dependence on chemical fertilizers is reduced.
- Exposure visits need to be tailor made and organised for these activities.
- Banks need to involve themselves more in such types of innovative credit.

Considering the potential available, credit projection for the sector is estimated at Rs.50.12 lakhs for FY 2025-26, as detailed in Annexure-1.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Fruits and vegetables are perishable and hence preservation and processing to convert these into value added products is necessary. Food processing enables value addition to agricultural produce, generates income from the units and creates employment opportunities for the rural unemployed.

Gomati district produces Paddy in large quantity along with horticultural crops like mango, orange, pineapple, jackfruits, litchi, potato, ginger, etc. Thus, there is good potential available for setting up of fruits & vegetables preservation and processing industries as income generating activities and creating value addition to seasonal fruits and vegetables.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Food and agro-based processing units and cold chain infrastructure have been brought under the ambit of Priority Sector Lending (PSL) to provide additional credit for food processing activities and infrastructure thereby, boosting food processing.

Under 'One District One Product' (ODOP) initiative of GoI, 'Multiple Fruit Processing' is being promoted for Gomati district. The ODOP scheme is designed to boost the local economy, generate employment opportunities, and increase the income of artisans and small-scale entrepreneurs in rural and semi-urban areas.

RSETI, Udaipur is conducting various training courses for food processing. DIC, Udaipur is the nodal department for implementation of various GoI schemes for food processing. DIC-Gomati has successfully promoted few food processing enterprises under PMFME with bank credit at Udaipur. There are good potential for pineapple processing along with tomato puree and chilli sauce making in the district.

Under PM Anna Bhandaran project a modern rice mill has been established near Udaipur by Khilpara PACS with credit support of TSCB under NABARD refinance. There is good potential for establishment of more such rice mills by other PACS in the district.

Considering the potential available, credit projection for the sector is estimated at Rs.694.59 lakhs for FY 2025-26, as detailed in Annexure-1.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

PACS in Gomati district play an important role in supply and distribution of agricultural inputs viz. seeds and fertilizers to its members. PACS can as well play a crucial role as procurement agency of paddy for FCI in the district.

To develop PACS as a One Stop Shop unit for meeting the overall needs of the farmers, NABARD has been implementing PACS as MSC refinance scheme. This scheme aims to ensure that PACS become self-sustainable entity by providing additional services like custom hiring of agricultural implements, enabling collective purchase of inputs, having good quality storage capacity, processing and marketing facilities, etc.

As per revised RBI guidelines on Priority Sector, loans to Primary Agriculture Credit Co-operative Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs) for on lending in agriculture sector, loans to members of SHGs/JLGs, loans under ACABC scheme, are included in other ancillary activities of agriculture.

Subsidy based credit linked ACABC scheme of GoI for establishment of Agri clinic/ agri business centre (ACABC) 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.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There are 31 functional PACS/LAMPS in the district, which are being computerized. Majority these PACS/LAMPS have posted profit during FY 2023-24. Most of the PACS are not doing credit business and are surviving on rental income. Good potential is available for setting up of Agro Service Centre, Agro Storage Centre, Agro Processing Centre, Agri-information Centre, Agri-Transportation & marketing facilities etc. by these PACS.

There is lack of awareness about 'PACS as MSC Scheme' among PACS/LAMPS. State Govt./StCB may sensitizing/encourage PACS/LAMPS for setting up of Agro Service Centres to serve small and marginal farmers.

A 260 MT godown with Rice Mill of 5 quintal/hr capacity has been constructed by Khilpara PACS, in convergence with AIF and PMFME scheme under NABARD's PACS as MSC refinance through TSCB, under pilot project of World's Largest Grain

Storage initiatives of the MoC, GoI. The project is expected to be operational by December 2023. At present there is no ACABC in the district. Awareness of the scheme among the Agri. Graduates is required to make the scheme successful in the district. There are about 12 MFI companies doing lending business in the district with branch office at Udaipur. NABARD has extended refinance facility to VFS Capital for on lending to individuals for agri allied activities.

Considering the potential available, credit projection for the sector is estimated at Rs.468.00 lakhs for FY 2025-26, as detailed in Annexure-1.

Chapter-3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

MSME Sector plays an important role in socio-economic development of the country. It contributes around 29 percent to the GDP and accounts for around half of the total export and around 45 percent of manufacturing output thereby employing over 11 crore workers in the country.

The Micro, Small and Medium Enterprises (MSME) sector is a key driver of economic growth in Gomati district. The sector contributes significantly to the districts GDP and provides employment to a large number of people.

As per the records of Udyam registration data total number of MSME units registered in the district were 4884 with 4825 under Micro, 58 under Small and 1 unit under Medium category.

The growth in MSME sector in Gomati district in recent past has been remarkable due to gradual shifting of farmers and entrepreneurs from agriculture profession to small agro industries and retail trading. A good number of beneficiaries in Gomati have been supported under MUDRA and Stand up India scheme. As on March 2024 total number of MUDRA accounts were 26023 with sanction of Rs.196.91 crore. Breakup of number of accounts and sanction amount under Shishu, Kishore and Tarun were 15576/ Rs.57.12 crore; 10076/ Rs.110.38 crore and 384/ Rs.29.41 crore.

There are 204 registered factories in Gomati district with employment of 2208 persons, besides 06 handloom units with 688 weavers. Under PMEGP, 118 Micro Enterprises were financed by banks during 2023-24 involving a bank loan of Rs.683.74 lakh. Under State Government supported Swabalamban scheme, 276 persons were provided with bank credit of Rs.868.89 lakh for purchase of small transport vehicles and establishment of micro enterprises during 2023-24.

The loans disbursed to the MSME Sector in the district in 2021-22 was Rs.12911 lakh, in 2022-23 was Rs.14712 lakh and during 2023-24 total MSME disbursement was Rs.24755 lakh.

3.2 Infrastructure and linkage support available, planned and gaps

District Industries Centre is the nodal agency for industrial development in the district with Head Quarter at Dhajanagar, in Udaipur. Sponsoring of loan applications under PMEGP, MM loan programme, pre & post lending monitoring as also keeping coordination etc. with banks/financing institutes are the roles of DIC. They also organize EDPs for the beneficiaries selected under the aforesaid Government sponsored credit programmes.

There is an industrial estate in Dhwanjagar in the district with 05 nos. of sheds, which were allotted to private parties.

The Swabalamban Training institute located at A.D. Nagar is run by the Society under the Industries Department of Tripura. The institute conducts various skill based entrepreneurship development programmes. There are 2 ITIs operating in the district located at Udaipur and Jatanbari.

The PNB has established one Rural Self Employment Training Institute (RSETI) at Gokulpur, Udaipur. The institute is conducting various entrepreneurship development programmes for the district with focus on skill development with the financial help from PNB, NABARD, DRDA, TRLM, KVIC and DIC.

There is good potential for development of Rubber and Bamboo based manufacturing industries as the district is endowed with these resources. Further, keeping in view the number of handloom weavers, handicraft artisans, good potential exist in development of the sector, which would generate employment. Intervention from Industries Department, Handloom & Handicrafts Development Corporation and banks would play a vital role in the development of the sector in the district.

Considering the potential available, credit projection for the sector is estimated at Rs.35668.15 lakhs for FY 2025-26, as detailed in Annexure-1.

Chapter-4

Credit Potential for Export Credit, Education & Housing

4.1. Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports play an important role in accelerating the economic growth of developing countries like India. Of the several factors influencing export growth, credit is a very important factor which enables exporters in efficiently executing their export orders. The commercial banks provide short term export finance mainly by way of pre and post shipment credit. Export Credit Guarantee Corporation of India provides credit guarantee coverage.

Commercial banks provide short term export finance mainly by way of pre- and post-shipment credit. They also have dedicated branches for this purpose. Export finance is granted in Rupees as well as in foreign currency. Export Credit Guarantee Corporation of India provides credit guarantee coverage.

The district is endowed with rich and diverse resources of bamboo with traditional usage. Cane & Bamboo Handicrafts of Tripura is considered the best in the country. Tripura Bamboo Mission was launched in 2007, under PPP framework, for integrated development of Bamboo Sector. Gomati district has a good potential for export of various products, especially queen pineapple, which is a niche item of export for the future. The district export promotion committee (DEPC) and a district export plan (DEP) to streamline the production and supply chain of the export products. The Ministry of Commerce and Industry has also taken steps to develop bilateral trade in the region by funding infrastructure development of border haats, special economic zones (SEZ), unity malls and land customs stations with Bangladesh.

4.1.2 Infrastructure and linkage support available, planned and gaps

The agro-climatic condition of the district is suitable for Rubber Cultivation. In Gomati 13553 hectare area is under rubber cultivation production record 18909 MT during 2022-23. There is a very good potential for setting up of export oriented rubber-based industries in the district.

The district is endowed with rich and diverse resources of bamboo with traditional usage. Out of 21 species of bamboo available in Tripura, Gomati is home to 7 species. Cane & Bamboo Handicrafts of Tripura is considered the best in the country. Bamboo Handicrafts, Bamboo Incense Sticks and Bamboo Industrial Applications are potential export items.

The agro-climatic condition of the district is favourable for growing various fruit and horticultural crops. Pineapple, Jackfruit and Orange are renowned for their unique flavour and organic nature. The Queen variety pineapple of Tripura, famous for its aroma and sweet taste is produced in large quantity. There is good potential for export of processed pineapple and jackfruit to neighbouring Bangladesh and also mainland of the country.

There is good scope for area expansion under organic spices cultivation in the district. The major spices cultivated in the district include Ginger, Turmeric, Chilli, Black Pepper, Cinnamon, Bay Leaves etc., which have potential export market.

At present Gomati district is not connected to any international business hub, however, in the near future the district would be a transit route for export/import of goods through new ICP at Sabroom in South Tripura.

4.2. Credit Potential for Education

4.1.3 Status of the Sector in the District

The government had taken many steps to improve the education sector in the district like construction of new schools in the district, providing financial assistance to students for the purchase of books, uniforms, and other educational materials, scholarships to meritorious students to help them continue their education, and created awareness about the importance of education through various government schemes. The literacy rate of Gomati district as per 2011 census was 84.50 percent.

These initiatives have helped to improve the education sector in Gomati district. The district has seen an increase in the number of schools, an increase in the enrollment rate, and an improvement in the quality of education. The literacy rate of Gomati district as per 2011 census was 84.50 percent.

Govt of Tripura earlier implemented 'Chief Minister's B. Ed Anuprerana Yojana' to overcome the crisis of quality teachers in the State. This scheme encouraged students to pursue B.Ed Training Course to become eligible for teaching jobs. Under this scheme a large number of trained graduate teachers joined the Education service and these trained teachers are playing a catalytic role in upgrading the status of school education system of the state.

4.1.4 Infrastructure and linkage support available, planned and gaps

At present there are 282 Primary/JB schools, 192 Middle/SB schools 86 High schools and 48 HS schools with total enrolment of 84500 students. Besides there are 1325 AWC schools with 22479 enrolments at the village level.

There are 2 general degree colleges in the district located at Amarapur and Udaipur. Further, there is a polytechnic college in the district at Udaipur, which caters to the skill development of technicians and supervisors and to bolster the job opportunities among the downtrodden sections of the society in the Gomati district in particular by offering diploma in Civil Engineering, Electrical Engineering and Computer Science.

Besides, there are different colleges at the State level for professional degree courses viz. AGMCH, Dr B R Ambedkar TMC, NIT, TIT etc. Every year, many students from the district are absorbed in these educational institutions for professional courses. Besides, many students are preferring colleges/institutions for professional courses located outside the State.

Considering the potential available, credit projection for the sector is estimated at Rs.2479.52 lakhs for FY 2025-26, as detailed in Annexure-1.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is one of the three basic needs of life and always remain the top priority of any person, or society at large. The widening gap between demand and supply of housing units and affordable housing finance solutions is a major policy concern for India. Housing sector in India is growing faster than any other sector.

The housing sector in Gomati district is growing steadily, with a number of new projects being launched in recent years. The district is home to a mix of urban and rural areas, and the housing sector reflects this diversity. In the urban areas of the district, such as Udaipur and Amarpur, there is a growing demand for high-rise apartments and gated communities. A number of projects have been launched in the past the Tripura Housing Board at Udaipur. In the rural areas of the district, the housing sector is still dominated by traditional houses made of bamboo and mud. However, there is a growing trend towards building more modern houses. The government is also providing subsidies to help people build new houses under PMAY. Overall, the housing sector in Gomati district is growing very fast and demand for housing loan is likely to go up in the coming years.

4.3.2 Infrastructure and linkage support available, planned and gaps

The housing loan schemes of the banks have attracted the salaried employees of State Govt./private sectors. Banks have extended substantial amount of loans to salaried employees of govt. departments considering the easy recovery of installments from salaries and other collateral securities obtained. There are 1152 habitations in the district of which good percentage could be covered under housing loan finance.

With increased price of rubber and consequent increase of spending power in the rural areas of the district, coupled with aggressive sanction of PMAY by the Govt. more people are investing in construction of Pucca houses. So demand of all construction material and skilled workers has gone up considerably over the past few years. Therefore, housing loan is a boom sector for the bankers as lots of credit demand are expected in the district.

Under PMAY-G, total 31912 rural houses were sanctioned in Gomati district in 2021-22. During 2022-23, additional 7050 more houses were sanctioned under PMAY-G, which are under construction. There is huge potential of bank credit in housing sector as a good number of these beneficiaries will approach banks for housing loan.

Considering the potential available, credit projection for the sector is estimated at Rs.7560.00 lakhs for FY 2025-26, as detailed in Annexure-1.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Role of rural infrastructure in improving farm productivity, providing market linkages and the consequent raising of the standard of living of the rural population hardly needs any emphasis. 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, sewerage, health, housing and education.

Gomati district has 23 km long railway line network with 2 railway stations and total 30 km national highway. With regard to health system, district has 17 hospitals. With regard to education, 48 HS Schools, 2 Colleges, 1 Polytechnic Institute and regarding financial institution, 65 Bank branches.

As on 31 March 2024, as many as 464 projects in Gomati worth loan of Rs.604.29 crore have been sanctioned to the Govt. of Tripura under RIDF loans, covering activities from various sectors.

There are 161 Irrigation projects involving Rs.63.59 crore, 124 Agriculture based projects other than irrigation amounting Rs.131.67 crore, 53 projects under Social Sector including drinking water involving investment of Rs.108.86 crore, in addition to 126 projects under Rural roads and Bridge projects.

5.1.2 Infrastructure and linkage support available, planned and gaps

- a) Various educational institutes are available in the district which comprises 1325 AWC, 474 Primary, Junior and Senior Basic schools, 134 Secondary & Higher Secondary Institutions, 1 EMRS and 1 JNV, 2 degree colleges, 1 Polytechnic Institute and 2 ITI's in the district.
- b) Regarding health infrastructure, there are 7 hospitals with 390 beds, 90 health sub centers with 90 beds, 146 dispensaries, 4 Ayurvedic and 10 Homoeopathic sub-centers in the district.
- c) District has 19 Allopathic hospitals.
- d) In addition to the above, under RIDF loan support of NABARD work is going on for construction of more than 7 Schools, Village Knowledge Centers, Hospitals etc. worth Rs.27.99 crore in the district.

5.1.3 Benefits of RIDF Projects (except irrigation, rural roads and bridges)

Benefit of RIDF project on the social and economic sphere is holistic and very comprehensive. The projects helped the villagers to have easy access to markets, input distribution centers, health and other extension services. The market yard projects and cold storages have helped the farmers with storage facilities resulting into realization of fair prices for their produce. The irrigation projects have increased

command area under Rabi crop and improved productivity as well as increased cropping intensity. Drinking water project have ensured availability of safe potable water in far flung areas. The health project sanctioned for the district viz. District Hospital, Rural Health Centres opened avenues for better health services to the people of the district. Schools, Village Knowledge Centres etc. projects improved education and Farmers extension facility, resulting in increased productivity.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Though all types of infrastructure development are aimed at improving the standard of living of the people, the provision of drinking water, sanitation, education, and health defines the quality of life of an individual, especially in rural areas. These services affect day-to-day life of people and have long-term impact in terms of longevity and earning capacity.

Qualitative services through public participation provide the best results in the social sector development. In addition to the public investment, these infrastructure covering schools, health care facilities, drinking water and sanitation can also be improved by people's participation in convergence with govt schemes and bank credit.

Under Swachh Bharath Mission (Gramin) all the 169 GP/VCs have achieved ODF status.

5.2.2 Infrastructure and linkage support available, planned and gaps

In the health sector there are 1 district civil hospital with 150 beds, 12 PHCs 90 beds, 6 CHCs, 146 Health Sub-Centres, 10 Homoeopathic and 4 Ayurvedic dispensary in the district. This apart there are 32 Diagnostic Centres under private sector. Further, in the district there are 282 primary schools, 192 Middle schools, 86 High schools and 48 Higher Secondary schools in the district. The numbers are sufficient considering the total population of the district. Status of drinking water supply has improved considerably in the district with implementation of Jal Jivan Mission. The percentage of households having source of drinking water is more than 90 percent in the district. As far as construction of toilets are considered, almost all the villages are declared as ODF under SBM. Almost all investments in sanitation are through public investment and scope of private investment in this sector is limited to urban and semi urban areas only.

Considering the potential available, credit projection for the sector is estimated at Rs.187.50 lakhs for FY 2025-26, as detailed in Annexure-1.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The Tripura government has taken several initiatives to promote solar energy, including:

- Solar subsidies: The government has simplified the application process for solar subsidies to make it easier for people to transition to solar energy.
- Net metering: The state has implemented a net metering policy that allows consumers to export excess electricity generated by their solar systems back to the grid.
- Solar micro grids: The government has identified 500 remote localities in Tripura for installing solar microgrids to ensure electricity access.

- Solar panels in public offices: The government plans to install solar panels in public offices to promote green energy.
 - Solar Home Lighting Systems and Solar Street Lighting Systems: The Tripura Renewable Energy Development Agency (TREDA) plans to distribute 500 Solar Home Lighting Systems and 50 Solar Street Lighting Systems across the state.
 - Floating solar plant: The TREDA signed an MoU with the National Thermal Power Corporation (NTPC) to install a 130 MW floating solar plant at Dumbur Lake in Gomati district.
 - Energy Vision 2030: The state has prepared an Energy Vision 2030 and plans to introduce a Renewable Energy Policy soon.
- The State Govt. unveiled its plan to generate 815MW of power from renewable sources by 2030, including 396MW from solar energy, 400MW through hydro pump storage, 15MW from hydro, and 2MW from bio-energy, with a total investment of Rs.13,000.00 crore.

5.3.2 Infrastructure and linkage support available, planned and gaps

Tripura Renewable Energy Development Agency (TREDA), a society run under Tripura Science Technology and Environment Department has been implementing various schemes on solar technologies and bio-gas plant in the State as a whole with financial support from Govt. of India and State Government.

TREDA has also implemented the MNRE, GoI supported “Remote Village Electrification Programme” in the district. Besides, TREDA has also distributed Solar Lantern at subsidized cost to BPL families in backward blocks of the district.

TREDA has also been implementing Solar standalone agricultural pump sets under PM Kusum scheme, in convergence with RIDF loan assistance of NABARD. Out of a target of 10000 solar pump sets, approx. 5000 have been installed across the state. In Gomati about 350 solar pump sets have already been installed.

There are many private agencies dealing with Solar Equipment in the districts. These private enterprises are also providing after sale services including repairing of the solar equipment.

NABARD has been promoting renewable energy through financial assistance to solar power, Biogas, and cultivation of Biomass energy plantations.

NABARD Tripura RO has also taken initiatives to promote solar energy solutions among the farmers through adoption of solar technology through FPO. 25 farmers were sent for exposure visit to IIT Bhubaneswar for capacity building in solar energy solution supply and maintenance business through BAPCL, Bagma, a NABARD promoted FPO venturing into renewable energy solution for the farming communities. The trainees are expected to play a catalytic role in marketing of solar agricultural pumpset in Gomati and South Tripura districts in coming days.

Considering the potential available, credit projection for the sector is estimated at Rs.434.39 lakhs for FY 2025-26, as detailed in Annexure-1.

RIDF

1. Details of RIDF projects sanctioned in the district are given below:

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	108	252.428600	239.3132
B	Ongoing tranches	356	533.563800	364.9788
	Total (A + B)	464	785.992400	604.292

2. The sector-wise details of RIDF projects sanctioned in the district various categories are as given below:

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	285	237.022200	195.27
B	Rural roads & bridges	126	394.413200	300.1547
C	Social Sector	53	154.557000	108.8673
	Total (A + B + C)	464	785.992400	604.292

3. Some of the benefits accrued from the projects sanctioned under RIDF in the district are as under:

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	161	Irrigation potential	ha	3220
B	Rural roads	48	Road length	km	240
C	Bridges	78	Bridge Length	m	2730

Details in respect of other RIDF projects are given below.

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Veterinary Hospitals/ Clinics	13	Animal treated	number/year	38000
2	Flood Protection Measures	19	Area protected	ha	9500
3	Infrastructure Development for Alternate source of Energy	8	Solar energy generated	Kwh	4560000

4	Inland/ Riverine Fisheries development	11	Increased fish production	MT	545
5	Plantation and Horticulture- Rubber Plantation	8	Increased Rubber production	Kg/year	540000
6	Construction of Mandi/ Market Yards	32	Reduced wastage/ etter price realisation	Rs. lakh/year	390
7	Rural Godowns	17	Storage capacity	MT	17000
8	Village Knowledge Centres	15	Farmers Training	number/year	30000
9	Rural Drinking Water Supply	2	Household connection of tapped water	number	4800
10	Construction of Toilet Blocks in girls schools	25	Students enrollement	number	5000
11	Public Health Institutions/ Hospitals	9	Additional beds	number	350
12	Rural Education Institutions – Secondary Schools/Colleges	18	Students enrollement	number	5200

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

NABARD SHG movement that started in 1992 with a pilot of 500 SHGs in the country, has proved to be a business model for bankers and a tool for poverty alleviation of large section of people. At present, Tripura Rural Livelihood Mission (TRLM), working under National Rural Livelihoods Mission (NRLM), is the prime agency for promotion of SHGs in the State.

The SHGs because of their effectiveness in reaching out to disadvantaged section of society have become the common vehicle of development process, converging several development programmes. SHG-BLP is playing a vital role 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

In Gomati total 7122 SHG have been saving linked with banks as on date with 64110 memberships.

Joint Liability Groups (JLGs) is a simple credit delivery mechanism well accepted and utilized by banks all over the district. Minimum 4 to a maximum 10 farmers/non-farmers can come together as JLG to avail collateral free bank loan with mutual guarantee. There is good potential for financing oral lessee farmers with small amount in JLG mode. NABARD provides incentive for promotion and financing of JLGs to banks.

6.2 Infrastructure and linkage support available, planned and gaps

During 2023-24, total 7122 SHG were provided bank loan amounting to Rs.3882.81 lakhs with year-end outstanding loan of Rs.5061.19 lakhs. Targets for the current FY 2024-25 is set at 3680 bank loans with 2050 fresh loans and 1630 repeated loans with disbursement target of Rs.6513.00 lakhs by March 2025.

As on 31 March 2024, TGB promoted total 4568 JLGs in Gomati district sanctioning Rs.1403.14 lakhs to 18272 beneficiaries.

As many as 109528 accounts have been opened by banks under Pradhan Mantri Jan Dhan Yojana (PMJDY) as on 31 March 2024. As per the provisions of the mission, overdraft facility upto an amount of Rs.10,000/- is available to Aadhaar enabled accounts after satisfactory operation in the accounts.

Considering the potential available, credit projection for the sector including loan to SHGs and JLGs is estimated at Rs.9920.00 lakhs for FY 2025-26, as detailed in Annexure-1.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Coordination between bankers and agriculture department with real time KCC sanction and disbursement data will reduce the time lag between sponsoring sanction and disbursement of KCC loans.
- 2 Banks may coordinate with Department of Agriculture for identifying and covering all eligible farmers under the KCC Scheme.
- 3 Coverage of PMFBY to all farmers will mitigate the risk of natural furies.
- 4 Banks may extend credit facilities to tenant farmers oral lessees and share croppers by adopting JLG mode of financing.
- 5 Banks should reach out to the existing and new FPOs being formed in each blocks under GoI scheme of formation and nurturing 10000 FPO for meeting the credit needs of the member farmers.
- 6 KCC guidelines may be widely publicized amongst farmers & VLWs to facilitate sponsoring of adequate proposals to banks.
- 7 Improving recovery climate by awareness creation and proactive actions by bankers as well as by government machineries.
- 8 Adequate storage facilities at GP level may be created to address storage need of marginal/small farmers.
- 9 New market yards may be developed and wherever required existing markets may be strengthened.
- 10 Mono cropping is an area of concern. Promotion of crop diversification should be encouraged by Agri. Dept. among the small and marginal farmers.

2. Water Resources

- 1 Installation of multiple DTW with pump house at every GP for irrigation purpose with assistance of RIDF facility to bring more areas under assured irrigation. Village level water use committee may be formed to operate these facilities with concessional power supply.
- 2 Creation of new water sources; construction of water harvesting structures secondary & micro storage groundwater development enhancing potentials of traditional water bodies at village level like Lunga Bunds.
- 3 Thrust may be given to micro irrigation like drip and sprinkler to conserve water.
- 4 Banks may extend credit support to farmers for installation of tube wells with pump sets for Irrigation rain water harvesting schemes farm ponds solar pumps

3. Farm Mechanization

- 1 Farmers collectives like Farmer Producer Organisations (FPO) and PACS may be provided agricultural implements by Agri. Dept. at subsidized rates for custom hiring to its members.
- 2 Banks to finance farmers on group mode or FPOs for purchasing farm machineries and equipments.

4. Plantation and Horticulture

- 1 Modern nurseries pack houses pre cooling chambers reefer vans cold storages popularization of cultivation in protected environment through poly-houses shade net based betel vine cultivation low cost onion storages needs to be supported to get maximum value from the sector as per its potentiality. Farmers FPOs PACs FIGs may be supported through financial assistance under Mission for Integrated Development of Horticulture (MIDH).
- 2 Supply of quality planting material in time during the planting season through established nurseries.
- 3 Provision of infrastructure facilities like electricity cold storage processing units marketing infrastructure etc. There is a need for creation of organized marketing set up for all perishable crops.
- 4 SHGs may be encouraged to take up production and marketing of mushroom after proper training.
- 5 Pineapple grown in the district is organic in nature and hence certification system may be introduced to tap the export potential.
- 6 Small homestead horticultural and fruit crop orchards should be promoted by the department under MIDH to supplement farmers' income.
- 7 Floriculture which has a very good market can be taken up by farmers to enhance their income level.

5. Forestry/ Waste Land Development

- 1 Nursery raising may be encouraged at private level for supply of quality seedlings. The department may take up bamboo plantation under MNREGA. There is a need for awareness creation for improved agro-forestry practices.
- 2 Banks may encourage the farmers holding jhum land to take up suitable forestry activities on commercial basis for which there is possibility of bank finance.
- 3 The rich forest biodiversity particularly of bamboo species needs to be conserved as a top most priority in the face of climate change challenge.

6. Animal Husbandry - Dairy

- 1 Fodder and feed plays a major role in milk yield. There is acute shortage of green fodder as well as locally produced cattle feed. Farmers are dependent on costly feed imported from other states thus putting pressure on profit margin. ARDD may therefore encourage progressive dairy farmers and unemployed youths to establish cattle feed manufacturing units under

PMEGP/Swabalamban schemes for increased availability of quality feeds at reasonable price.

- 2 Induction of crossbred / pure Indian dairy breed milch cattle yielding 7 to 10 litre milk per day from outside the state.
- 3 Credit support for the establishment of mini-feed mixing plants may be encouraged through Govt. sponsored subsidy linked schemes under MSME.
- 4 Banks may pro-actively finance Working Capital loan under Dairy KCC as per Scale of Finance to Large dairy farmers.
- 5 Increasing the number of crossbred population through artificial insemination.

7. Animal Husbandry – Poultry

- 1 Promotion of backyard poultry production cluster through SHG/JLG or individual entrepreneurs.
- 2 A regular supply of quality poultry feed at reasonable prices is an important aspect for the proper development of this sector. Private Sector needs to be encouraged to establish Feed mills in the districts and these may be financed by Banks.
- 3 Parent breeding farms need to be established to ensure regular supply of day-old chicks of commercial layer and broiler birds. Low-cost hatcheries may be popularized through vibrant SHG/JLG networks.
- 4 The department may impart targeted training for poultry farmers on bio-security measures to check cross-contamination and prevent disease incidences regularly.
- 5 The department should ensure uninterrupted availability of poultry vaccines and supplements at the farm level to reduce mortality and improve proper growth of poultry birds.
- 6 Insurance of the projects remains a critical aspect. The insurance company may ensure to extend their services to enhance bankability of the projects.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Establishment of Goat Breeding farms in each block round the year vaccination camps for prevention of PPR and goat pox diseases. Capacity building training and subsequent convergence between various schemes with bank finance. Local master trainers needs to be developed. The Credit Gap in the sector is substantial and needs special emphasis from financial institutions.
- 2 Banks may finance projects on goatery, piggery, sheep & rabbit under various Govt. sponsored schemes & small scale projects to SHGs & JLGs.
- 3 Popularization of cross bred pig and Black Bengal goat in the district which have been tested very successful in the district climate.
- 4 Bankers and potential entrepreneurs may refer to the model scheme on goat sheep pig farming available in NABARD website (www.nabard.org/model bankable schemes) and the latest unit costs fixed for those activities.

9. Fisheries

- 1 There are large numbers of ponds/tanks in the district and pisciculture is practiced traditionally by the households. However conventional fish farming practices prevailing in the district is semi-intensive composite fish farming in seasonal and perennial tanks with minimum to nil management. All extension/training effort should focus on orientation of the farmers in a way that emphasizes an input output equation encouraging farmers to invest in the pond to get better returns.
- 2 Banks may meet the credit requirements of fishers' community for procuring fishing implements such as nets storage facilities transportation and fish vending.
- 3 Banks in consultation with line department may identify progressive fish farmers to promote fish culture and hatcheries activities through institutional credit.
- 4 Recognizing the need for short term credit facilities to fish farmers to meet their working capital requirements GoI announced extension of Kisan Credit Card (KCC) facility to fisheries sector. Banks may expedite lending short term production credit to the fish farmers of the district.
- 5 Capacity building of the farmers for new and emerging farming techniques-developing aquapreneurs would open up new avenues of economy in the district. The KVK as well as Department of Fisheries GoT may design training programs accordingly.
- 6 Collectivization of the farmers particularly where there are clusters of fish farms will be very effective to give better market price to the farmers. Formation of Fish farmers FPO in this regard is an important intervention.
- 7 Feed mill/plant to produce affordable fish feed for small and marginal farmers with locally available raw materials. In the sideline of this government should encourage production of raw materials for feed manufacturing.
- 8 Quality seed in right season also plays a major role in getting right production and productivity. Strengthening as well as increasing the capacity of seed production facilities in the district is vital in this regard.

10. Construction of Storage and Marketing Infrastructure

- 1 Financing PACS for storage under PACS as MSC refinance facility of NABARD in convergence with AIF scheme of GoI may be explored by Coop Dept. for promoting grain storage facility.

11. Land Development, Soil Conservation and Watershed Development

- 1 Awareness on soil health has to be done on war footing basis and soil health card to be issued to every farmers. Watershed development project and water harvesting structures are to be created in each block.
- 2 Rainwater harvesting structures may be encouraged among forest dwellers for cultivation of crops.
- 3 Banks may encourage on-farm development activities such as land leveling terracing bunding etc. through credit among farmers.

12. Agriculture Infrastructure: Others

- 1 Agriculture Department may encourage setting up Bio-fertilizer and Bio-Pesticide units in convergence with ATMA and TRLM to improve the soil health under Paramparagat Krishi Vikas Yojana among SHG members.
- 2 TRLM may promote decentralized vermi-compost units by SHG members in convergence with Spices Boards and marketing arrangement by SHGs federations under buy back mechanism may be established.

13. Food and Agro. Processing

- 1 The district is also having a sizable production of aromatic folk rice Kali Khasa and accordingly there is need for small rice processing units with rubber huller for effective aromatic paddy processing.
- 2 DIC may play a vital role in the identification of location specific food and agro processing activities taking into account the availability of raw material skilled labourers and market potentials.
- 3 Educated unemployed youth may be encouraged to take up setting up of food and agro processing units. Banks may explore financing prospective borrowers.
- 4 Focus on primary processing and grading should be encouraged for enhancing the income of farmers especially in cashew nut and fruit crops.
- 5 Agro processing units like Bakery Pickle Cattle Feed Milk processing units are emerging activities which require focussed attention by various stakeholders.

14. Agri. Ancillary Activities: Others

- 1 Create awareness about 'PACS as MSC' loan scheme of NABARD among PACS.
- 2 Cooperative Department may encourage good working PACS to diversify their lending portfolio into new areas to increase their income.
- 3 Cooperative Department may consider restructuring of PACS and revive their functionality into diversified business to increase their income. In this regard the societies may be oriented towards new and emerging business and revenue models and avail assistance under schemes like PACS as MSC and financing facility under AIF.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Banks need to provide adequate and timely working capital to the entrepreneurs in support of RNFS activities.
- 2 Prompt action by the banks for sanctioning units under Stand-Up India and MUDRA are essential for development of the Sector.
- 3 The department may focus on revival of traditional activities by setting up of common facility centres technology upgradation and capacity building. Industry department may conduct survey to identify potential MSME clusters based on the activities and facilitate constitution of such clusters. The department may provide adequate advisory and technical support to the beneficiaries/members of MSME clusters and facilitate credit linkage of clusters.
- 4 The marginal farmers may be encouraged to shift from farming to non-farm occupation. Exclusive skilling programmes especially to small and marginal farmers in off-farm activities through RSETI, NSDC affiliated institutions could be done during off season.
- 5 Units created under various government supported programmes involving bank loan and subsidy may invariably be monitored by visiting the site physically. A team involving DIC/Government Department and Financing Banks may be formed for the purpose.
- 6 The department may proactively pursue collaboration with corporate enterprises to provide assured market for products manufactured by MSMEs in the state.
- 7 Tourism: Demand for adventure tourism is increasing in the state at par with other parts in the country. Thus demand for resorts wayside facilities amusement parks adventure/ recreation activity centres tourist villages etc. have received a boost in recent years because of the growing tourism industry in the State. Banks can identify suitable entrepreneurs in consultation with the Tourism department for financing the above activities.

16. Export Credit

- 1 An export promotion fund could be established by Govt. to meet the credit requirement particularly for the crops that are grown abundantly in the state.
- 2 The Horticulture department may arrange for organic certification to the eligible farmers for promotion of export of produce specially pineapple.

17. Education

- 1 State Govt. may encourage setting up more private schools/technical institution in the district as district has scope in this sector.
- 2 The education department may play a pro-active role in sensitizing the students about benefits of higher education and loan facilities available from various banks.
- 3 Service area concept for education loan purpose may not be insisted by banks and banks may conduct camps in the higher secondary schools and provide check list of documents to be submitted for availing education loan.

18. Housing

- 1 State government needs to process issue of land ownership certificates.
- 2 Banks may adopt a flexible approach for housing loan for salaried customers.
- 3 Develop a State housing policy and set up housing boards to ensure adequate safe and affordable housing to all with basic amenities viz. drinking water electricity and sanitation.

19. Social Infrastructure

- 1 Availability of manpower for the created infrastructure is essential. This may require skill upgradation of manpower and professions for hospitals.
- 2 Skill development of rural youths in non-farm employment opportunities in rural areas has to be taken up in mission mode to bridge inequalities in access of education between urban & rural areas and people dependent on agriculture industry and services.
- 3 There is need for creating awareness among the people about proper sanitation and to identify new entrepreneurs who are willing to invest in social infrastructure.

20. Renewable Energy

- 1 Creating awareness on the advantages of Renewable Energy Applications and the support available from the GOI for undertaking initiatives under new and renewable energy sector.
- 2 TREDAs may encourage local entrepreneurs to set up retail outlets and provide after sales service for solar equipment by extending the necessary handholding support and linkages.
- 3 Solar pumps may be promoted / popularized for irrigation purpose. Remote and difficult areas/habitations may be covered through solar energy. Solar light equipment suppliers may be encouraged to open outlets at district level.

21. Informal Credit Delivery System

- 1 Mature SHGs may be encouraged to start manufacturing enterprise in food processing. More training in livelihood activities in convergence with NABARD Capacity building schemes like MEDP/LEDP may be explored by TRLM.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

2. Formation of Ministry of Cooperation by GoI

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

3. Latest initiatives by Ministry of Cooperation (MoC), GoI

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World’s largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World’s largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World’s largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

4. Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives

1. Computerization of PACS: The computerization of Primary Agricultural Credit Societies (PACS) has progressed significantly. A total of 268 PACS have been sanctioned for computerization, with 244 onboarded to ERP systems and 242 having gone live. Hardware has been supplied to all 268 PACS.
2. Establishing new M-PACS/ Dairy/ Fishery to cover uncovered Panchayats: Efforts to establish new M-PACS, Dairy, and Fishery cooperative societies to cover uncovered Panchayats have been ongoing. Currently, there are no defunct Primary Agricultural Credit Societies (PACS), while 69 defunct Dairy cooperative societies and 34 defunct Fishery cooperative societies have been identified. Since 15th February 2023, two new M-PACS, three new Dairy, and seven new Fishery cooperative societies have been formed in the State.
3. World's Largest Grain Storage Plan in Cooperatives: As part of the World's Largest Grain Storage Plan in cooperatives, Khilpara PACS in Gomati district was identified under Pilot phase and implemented the project. Further, eight more Primary Agricultural Credit Societies (PACS) have been identified for the project. Memorandums of Understandings (MoUs) have been signed between these PACS, Tripura State Cooperative Bank (TSStCB) and the designated construction agency. In terms of utilization, both the Food Corporation of India (FCI) and the Food Department have been approached to formulate a hiring plan for the proposed godowns.
4. Jan Aushadhi Kendras by PACS: Under the initiative to establish Jan Aushadhi Kendras through Primary Agricultural Credit Societies (PACS), 40 PACS are required to be identified for the project. Out of these, 12 have received initial approval. The process for obtaining drug licenses and store codes is in progress. Further, PACS are being motivated to open the Pradhan Mantri Kisan Samridhi Kendras (PMKSK) in the State.
5. Rural Piped Water Supply by PACS: A total of 141 Large Area Multi-Purpose Societies (LAMPS) and Primary Agricultural Credit Societies (PACS) have taken the initiative to participate in Rural Piped Water Supply projects across eight districts. This effort aims to enhance access to clean water in rural areas, demonstrating the active involvement of cooperative societies in essential infrastructure development.
6. PACS to function as Common Service Centers: A total of 204 Primary Agricultural Credit Societies (PACS) are currently functioning as Common Service Centers (CSCs), facilitating a range of digital and government services in rural areas.
7. Membership of National Cooperative Export Society: A total of 41 cooperative societies from eight districts have applied for membership in the National Cooperative Export Society. This step marks an effort to enhance their participation in export activities and leverage cooperative frameworks for greater market access.
8. Membership of National Cooperative Organic Society: Twenty-four cooperative societies have taken the initiative to become members of the National Cooperative Organic Society (NCOS). This move reflects their commitment to promoting organic farming practices and contributing to the growing organic market through cooperative efforts.

9. Membership of Bharatiya Beej Sahakari Samiti: A total of 45 cooperative societies have taken the initiative to become members of the Bharatiya Beej Sahakari Samiti. This membership aims to strengthen their involvement in the seed sector, promoting collaboration in seed production, distribution, and ensuring access to quality seeds for agricultural development.

5. Status of Cooperatives in the District

1. As on 31 August 2024, out of total 4247 societies registered in the State, Gomati district has a very wide cooperative profile with 437 societies. Sector wise, cooperatives in the district cover Credit, Fishery, Animal Husbandry, Agriculture, Marketing and Multipurpose sectors.
2. There are 31 PACS/LAMPS in the district, all of which are computerised as on date.
3. Animal Husbandry sector have the highest number of 128 societies.
4. Besides, there are 105 Multipurpose, 79 Fisheries, 13 Weavers, 14 Consumer, 10 Agro-processing, 7 Labour, and 48 other activity based societies.
5. Khilpara PACS of Gomati has constructed 260 MT storage godown with rice mill under PM Anna Bhandaran project with loan from TSCB under PACS as MSC refinance of NABARD.
6. All the 31 PACS has been computerised and also registered on CSC platform for creating additional revenue generation.
7. Under MoC initiatives of M-PACS, JWC has been notified and 1st Meeting held for identification of GP/VC for the purpose with scope for formation of new PACS as well as Fisheries/Dairy cooperatives.

6. Potential for formation of cooperatives

1. There is fair potential for cooperative activity in the Credit, Fishery, Animal Husbandry, and Dairy sector, as elucidated in the chapter on Credit potential for Agriculture and Ancillary Activity.
2. The distribution is more in Udaipur sub-division covering four blocks (Tepania, Killa, Matabari and Kakranon) followed by Amarpur sub-division covering two blocks (Amarpur and Ompi). However, Karbook sub-division covering Karbook and Silachari blocks is not covered under many sectors.
3. Therefore, there is potential for creation of cooperative societies in Agriculture, Weavers, Consumer, Marketing Labour and other sectors in Karbook and Silachari block. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

In Gomati district, most of the 173 GP/VCs have been covered under operational area of existing PACS/LAMPS. However, some of the villages are yet to be covered under the cooperative system through PACS and LAMPS. This extension allows the already functioning PACS to serve a wider geographic region, ensuring cooperative services reach more villages. To address this gap, the Joint Working Committee (JWC) of the District Cooperative Development Committee (DCDC) has been tasked with exploring the formation of new Multi-Purpose Primary Agricultural Cooperative Societies (M-PACS) in these remaining villages. The committee will assess various factors such as local demand for cooperative services, the potential for new membership, and the financial viability of establishing MPACS. Their goal is to ensure that these uncovered villages receive the same cooperative support, contributing to overall economic development and access to credit facilities.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Promotional Activity	FSPF project on Income Generation through Bee Keeping	Tepania block of Gomati	Grant of assistance Rs.9.30 lakhs	NA	90	Production of 7200 kg natural honey annually generating Rs.32.00 lakh additional income to 90 households.
2	Promotional Activity	FSPF project on Fisheries productivity increase	Tepania block of Gomati	Grant of assistance Rs.12.00 lakhs	NA	60	Benchmarking fish productivity of 850 kg per Kani (0.16 ha) water body with KCC WC linkage, doubling income in 3 years.
3	Promotional Activity	FSPF project on Dairy aggregation & marketing through Solar Deep Freezer	Tepania block of Gomati	Grant of assistance Rs.1.77 lakhs	NA	20	Procurement of 500 lt./day milk from 20 interior villages generation sales turnover of Ra.82.00 lakh per annum.
4	Tribal Development	Orchard cum Livelihood development	Killa block of Gomati	Grant of assistance Rs.143.97 lakhs	NA	200	Sustainable Livelihood development of 200 tribal families through horticultural orchard and pig farming.
5	Promotional Activity	Exposure visit cum Technology demonstration in Paddy cultivation	Tepania & Amarapur blocks of Gomati	Grant of assistance Rs.5.87 lakhs	NA	25	Adoption of scientific paddy seedling and mechanised transplantation addressing farm labour shortage and reducing cost of cultivation,
6	Promotional Activity	Exposure visit cum Technology demonstration in Pig farming	Tpania, Killa & Matarbari blocks of Gomati	Grant assistance of Rs.9.01 lakhs	NA	25	Boosting pig farming in a big scale with introduction of packaged pork meat.
7	Women Empowerment	My Pad My Right 1.0	Killa block of Gomati	Grant assistance of Rs.5.70 lakhs	NA	30	Creast access to affordable & hygienic sanitary pads to poor rural women along with income generation for project SHG members.

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
8	Tribal Development	Orchard cum Livelihood development	Kakraban block of Gomati	Grant assistance of Rs.142.50 lakhs	NA	200	Sustainable Livelihood development of 200 tribal families through horticultural orchard development and pig/goat farming.
9	Collectivisation	FPO	Amarpur, Amarpur block, Gomati	Grant support of Rs.11.44 lakhs	Nil	160	Collectivisation of farming activity through aggregation of input supply and produce marketing ensuring higher income to small and marginal farmers of the block.

Success Stories

Success Story 1: Decentralised Procurement Storage and Marketing of Milk Marketing through Solar Hybrid Deep Freezer



1. Scheme:	FSPF
2. Project Implementing Agency:	Bagma Agri. Producer Company Limited
3. Duration of the project:	2020-21 to 2022-23
4. Beneficiary:	
No. of beneficiaries:	400
Community:	Dairy Farmers
State:	Tripura
District:	Gomati
Block:	Tepania
Village:	Bagma Tepania Hadra Khupilong Laxmipati etc.

1.1 Support provided

- Grant support of Rs.1.77 lakh under FSPF by NABARD Tripura RO.
- Term loan of Rs.7.50 lakh from Tripura Gramin Bank Bagma branch.
- Technical support provided by Veterinery Officer Bagma Animal Resources Development Department Govt. of Tripura.

1.2 Pre-implementation status

- **High Levels of Milk Spoilage:** A significant amount of milk was being lost due to spoilage and damage leading to reduced profitability for dairy farmers.
- **Dairy Farming as a Supplemental Income:** For most farmers dairy farming was viewed as a supplementary source of income rather than a primary means of livelihood limiting investment in dairy farming as well as private infrastructure development.
- **Poor Livelihood Conditions for Dairy Farmers:** The overall livelihood conditions of dairy farmers were a major concern as they struggled to generate sufficient income to improve their economic well-being.
- **Limited Commercial Milk Production:** The majority of milk produced was used for domestic purposes with very little being marketed for commercial processing and value additions. The lack of focus on market- oriented production hindered production and income growth.
- **Absence of Milk Preservation and Inventory Systems:** There was no established system for preserving or managing milk stock which reduced the shelf life of raw milk and contributed to significant wastage at domestic level.
- **Frequent Losses Due to Market Instability:** Farmers frequently faced losses due to market fluctuations damage to produce and natural calamities further destabilizing their income.
- **Preference for Genetically Inferior Cattle Breeds:** Farmers commonly reared genetically less advanced cow breeds choosing them based on traditional practices despite the breeds' lower milk yields and limited market value.
- **Limited Bargaining Power:** Farmers had limited bargaining power in the dairy value chain due to their small-scale operations and lack of access to larger markets and lack of preservation system resulting in poor price realization for their milk.

1.3. Challenges faced

- **Farmer Concerns at the Initial Stage:** Farmers expressed hesitancy and concerns about adopting the new technology due to unfamiliarity with solar deep freezers and their benefits which initially slowed acceptance.
- **Knowledge and Educational Barriers:** Limited knowledge and educational rigidities among farmers acted as a significant limitation making it difficult to convey the importance and operational aspects of the new technology effectively.
- **Challenges in Breed Introduction Programs:** Introducing genetically modified cattle breeds posed another challenge as many farmers were resistant to changing traditional breeding practices and needed convincing of the benefits of higher-yielding breeds.
- **Farmer Aggregation and Stakeholder Engagement:** Organizing farmers into cohesive groups and ensuring that the interests of all primary stakeholders including dairy producers and consumers were aligned required extensive effort.
- **Lack of Technical Expertise:** The need for specialized technical knowledge to operate and maintain the solar deep freezers was a challenge as many farmers lacked the expertise and required proper training.
- **Credit Access and Financial Support:** Establishing credit linkages for farmers to purchase the necessary equipment and invest in the technology proved difficult as many farmers lacked access to financial institutions or sufficient credit support.

1.4. Impact

- **Increase in Farmers' Income:** The adoption of technology such as solar deep freezers has resulted in a significant increase in farmers' income levels by enabling better milk preservation and higher sales volumes.
- **Reduction in Milk Spoilage:** There has been a sharp decline in milk wastage with spoilage rates dropping by up to 85. This reduction has enhanced overall profitability for dairy farmers.
- **Growth in Commercial Dairy Production:** More farmers are now engaging in commercial dairy production motivated by the improved efficiency and profitability brought about by the intervention.
- **Improvement in Living Standards:** The increase in income has led to higher savings for farmers directly improving their standard of living enabling better access to education healthcare and improved housing.
- **Widespread use of cross bred Cattle:** The project has encouraged the adoption of genetically modified cattle breeds which offer higher milk yields and better disease resistance further boosting production.
- **Emergence of Small Dairy Entrepreneurs:** The technology has facilitated the rise of small-scale dairy entrepreneurship providing opportunities for farmers to start and expand their own dairy businesses.
- **Focus on Infrastructure and Health:** Farmers are now investing more in infrastructure development such as cattle sheds and milk storage facilities as well as prioritizing health and hygiene practices for both livestock and dairy operations.
- **Dairy as a Primary Income Source:** Dairy farming is becoming the primary source of income for many farmers generating substantial and consistent profits which have increased their financial stability and overall economic well-being.
- **Enjoying More Bargaining Power:** With access to better preservation methods and increased production capacity farmers now enjoy greater bargaining power in the market. This has allowed them to negotiate better prices for their milk and diversify their income streams.

Success Story 2: Exposure Visit cum Field Demonstration of Technology on Paddy Farm Mechanisation



- | | |
|---------------------------------|--------------------------------------|
| 1. Scheme: | FSPF |
| 2. Project Implementing Agency: | Bagma Agri. Producer Company Limited |
| 3. Duration of the project: | 2023-24 |
| 4. Beneficiary: | |
| No. of beneficiaries: | 100 |
| Community: | Farmers |
| State: | Tripura |
| District: | Gomati |
| Block: | Tepania |
| Village: | Dakshin Bagma |

2.1 Support provided

- Grant support of Rs.5.87 lakh under FSPF by NABARD Tripura RO.
- Subsidy support of Rs.1.20 lakh from Agriculture Department Govt. of Tripura.
- Technical support provided by KVK Gomati and ICAR-Tripura.
- The Agriculture Dept. also extended necessary coordination and handholding during field demonstration.

2.2 Pre-implementation status

- **Traditional Manual Methods:** Farmers have been adhering to conventional methods of paddy cultivation relying heavily on manual labor. This resulted in elevated costs with per Kani (0.16 ha) area paddy transplantation labour charges reaching Rs.3000.00.
- **High Cultivation Costs:** Despite being time-consuming manual methods continue to dominate leading to increased financial burden on farmers particularly in terms of labor costs.
- **Reduced Profit Margins:** Farmers have been experiencing diminishing profit margins which discourages investment in paddy cultivation.
- **Inefficient Transplantation Process:** Poor spacing and gapping between paddy seedlings due to inefficient traditional methods further impact the growth potential and yield.
- **Seedling Wastage:** There is a significant loss of seedlings which adds to the overall inefficiency and costliness of the process.
- **Declining Interest in Paddy Cultivation:** The high costs labor intensity and low profitability have resulted in a decline in farmers interest in continuing paddy cultivation.

2.3.Challenges faced

- **Limited Awareness Among Farmers:** Many farmers lack awareness regarding the benefits and implementation of mechanized paddy transplantation leading to hesitation in adopting new technology.
- **Operator Expertise:** Ensuring that operators of the paddy transplanter machines have the necessary skills and expertise to operate the machinery efficiently is a major challenge.
- **Mental Preparation and Training:** Farmers and operators require proper mental preparation and comprehensive training to build confidence in using the paddy transplanter effectively.
- **Seedling Preparation Process:** Proper procedures for preparing seedlings that are compatible with the transplanter are critical. Inadequate preparation can result in poor performance during transplantation.
- **Logistics and Support:** Ensuring timely logistics support such as transportation of machines and resources is essential but often challenging in rural areas.
- **Soil Preparation:** Proper soil preparation prior to transplantation is required to ensure the transplanter operates efficiently but farmers may face difficulties in achieving the required soil conditions.
- **Water Level Management:** Maintaining the appropriate water level in the fields during and after transplantation is essential for successful crop establishment and inconsistent water management can hinder results.
- **Stakeholder Engagement:** Involvement and coordination among various stakeholders (farmers machine operators government bodies and service providers) are necessary for smooth project execution but lack of engagement can create bottlenecks.

2.4.Impact

- **Impact Reduction in Cultivation Costs and Time:** The introduction of technology has led to a significant decrease in the cost of paddy transplantation from manual cost of Rs.6000 for 5/6 farm labourers in 5/6 hours to just Rs.1500 in 45 minutes.
- **Increased Profit Margins:** Farmers have experienced an increase in profits due to reduced input costs and improved efficiency in the paddy transplantation process.
- **Employment Opportunities for Stakeholders:** The project has generated new employment opportunities particularly for women-led Self-Help Groups involved in preparing and

selling paddy seedlings. Additionally, the growing demand for vermi-compost helped the SHGs generate additional income.

- **Adoption of Advanced Scientific Cultivation:** Farmers are now utilizing advanced and scientific methods for cultivation ensuring adherence to best practices and improved agricultural outcomes.
- **Support from Government and Non-Government Bodies:** Both government and non-government organizations have shown interest in expanding this technological advancement across the state recognizing its potential to enhance productivity.
- **Increase in Production:** There has been a notable increase in the quantum of paddy production as a result of more efficient and optimized cultivation methods.
- **Improved Farming Efficiency:** The adoption of technology has led to enhanced farming efficiency reducing manual labor and increasing overall productivity.

Appendix 1a

Climate Action & Sustainability

1. Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

Climate change is affecting every region on the Earth, in multiple ways. The IPCC AR6 highlights that human-induced climate change is intensifying weather and climate extremes, resulting in unprecedented heatwaves, heavy rainfall, and severe droughts. The frequency and intensity of these events are likely to increase, posing significant risks to ecosystems, biodiversity, and human societies.

India is exposed to a whole range of climate and weather-related hazards. India with diverse geographical regions, long coastline, biodiversity, and high dependence on natural resources is one of the most vulnerable countries to climate change risks worldwide. Further, more than half of India's population lives in rural areas and depends on agriculture & allied activities, which are highly sensitive to climate change, threatening the livelihoods of people dependent on them.

There is emerging evidence that the productivity of crops, livestock and fish is likely to be affected with implications to food security, livelihoods, and sustainability in agriculture. In India, several studies have projected declining crop yields, in the absence of adaptation to climate change. As per the district level risk and vulnerability assessment of Indian agriculture to climate change undertaken by ICAR-CRIDA, 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022

ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change.

1.2 Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion. There are various estimates of financial requirements that vary greatly due to varying levels of detail, but it is important to note that they all point to a need for tens of trillions of US dollars. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.3 Initiatives of Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

1.4 Initiatives of RBI

Climate change is a rapidly emerging area of policy interest in the RBI. Back in 2007, the RBI advised banks to put in place Board-approved plans of action towards helping the cause of sustainable development. In 2015, the RBI included loans for generation of renewable energy and public utilities run on non-conventional energy as part of its priority sector lending (PSL) policy to incentivise the development of green energy sources.

RBI has also laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up of green branches and green data centers, encouraging greater use of electronic means of communication instead of paper, and renewable energy sources. In early 2023, the RBI issued sovereign green bonds to mobilise resources for the Government for green infrastructural investments. RBI has also released the framework for mobilising green deposits by REs.

In February 2024, the RBI has issued draft guidelines on ‘Disclosure framework on climate-related financial risks, 2024’. The framework mandates disclosure by REs on four key areas of governance, strategy, risk management and metric and targets, which is a step towards bringing the climate risk assessment, measurement and reporting requirements under mainstream compliance framework for financial sector entities in India.

1.5 Initiatives of NABARD

The whole spectrum of NABARD’s functions and initiatives focus on the attainment of sustainable development. NABARD’s initiatives in the Agriculture, Natural Resources, and Rural Development (ANR) sector have integral components of climate action – both mitigation and adaptation, for vulnerable sectors and communities. NABARD has been playing a key role in channelising climate finance to the nation as the Direct Access Entity (DAE) and the National Implementing Entity (NIE) for major climate funds such as the Green Climate Fund (GCF), Adaptation Fund (AF), and National Adaptation Fund for Climate Change (NAFCC). This role enables NABARD to access and deploy climate finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.

In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars: (i) Accelerating Green Lending across sectors, (ii) Playing a broader Market Making Role, (iii) Internal Green Transformation of NABARD, and (iv) Strategic Resource Mobilization. This strategic initiative not only reinforces NABARD’s commitment to environmental stewardship but also positions it as a pivotal player in India’s transition towards a resilient and sustainable economy.

1.6 Way Forward

India has significantly high climate finance needs. NABARD is dedicated to playing its part to expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and sustainable agricultural systems, that are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

(a) State Action Plan on Climate Change (SAPCC) for Tripura was formulated during 2010. SAPCC integrates the mitigation and adaptation agenda with the objectives to alleviate poverty and promote sustainable development. The issues of vulnerability of the state of Tripura to climate change are intimately related to its location and indigenous population. People of Tripura depend primarily on forests and other natural resources for their livelihoods. The climate condition of Tripura in terms of long rainy season result in very limited working season of 4-6 months. Jhum cultivation is also affecting the forest. The forest fire sometimes goes beyond control and affects the habitations nearby the forests. Drought is not very common but there are incidents of dry spells during summer season. The State is prone to various natural disasters. The state is highly Earthquake prone as the state is situated on Seismic zone V. Being the state surrounded by Bangladesh the aerial distance to Bay of Bengal is less than 100 KM and hence the State is also prone to high wind and cyclone zone-A. The State faces recurrent floods during monsoon and flash floods in hilly areas.

(b) The SAPCC identified areas aligning to the areas of NAPCC. The initiatives and projects of the state government are aligned to the SAPCC. The state has been promoting solar energy conversion of streetlights with solar lights solar water pumps for agriculture purposes water efficient agriculture rainwater harvesting organic agriculture promotion of vermi-compost conservation and development of water bodies reclamation of large wetlands afforestation promotion of bamboo cultivation reducing vulnerability of climate on health etc.

2.2 Any specific Climate Change initiative in the District by

(a) **Govt. of India:** Watershed Development Component WDC)-PMKSY 2.0 was launched during January 2022 by the Department of Land Resources (DoLR) MoRD Govt. of India to cover 32000 ha area for treatment in Tripura. Rejuvenation of springs is also one of the component under the programme. The objectives of the WDC-PMKSY 2.0 are ground water recharge creation of water bodies combat soil degradation & erosion for ensuring sustainable production system for natural resource management and livelihood options.

(b) **ICAR Institutions:** National Innovations on Climate Resilient Agriculture (NICRA) is a network project of the Indian Council of Agricultural Research (ICAR) launched in February 2011. The project aims to enhance resilience of Indian agriculture to climate change and climate vulnerability through strategic research and technology demonstration. Under NICRA a flood plain system was developed and evaluated at ICAR RC Tripura for NEH Region. The technology is targeted at low-lying flood-prone zones. Besides models of multi-tier based agroforestry systems were developed by the Tripura Centre based on different factors including local needs canopy structure plant physiological characteristics multipurpose uses soil characteristics etc.

(c) **State Government:** State Forest Department manages 6294.287 sq.km. of forest area. Besides managing the forest area it promotes extension of tree cover

outside forest area for better environmental management. The initiatives of the forest department have direct bearing on climate change. During 2022-23 taken up afforestation in 10387.02 ha area distributed 10.0 lakh seedlings for plantation raised 3.22 lakh bamboo seedlings roadside plantation in 133.80 km and river-bank plantation over 48.50 km area. Government of Tripura has been implementing the bio-village project towards climate change mitigation endeavour with the aim of establishing 100 bio villages in the state. The project supports solar powered agri equipment energy efficient devices biogas plants and biofertilizer. So far 10 bio-villages have been established in the state to follow nature- based lifestyle and livelihood options and reduce the use of chemical fertilizers.

(d) **NABARD:** Supported National Conference on “Advances in Innovative Technologies & Plant Health Management Strategies in Climate Resilient Agriculture” organized by College of Agriculture Tripura which was participated by about 300 agri-scientists and researchers from India and Bangladesh. Undertook plantation drive during World Environment Day 2024. Planted 60 saplings of different plants in one of the government school complex in Agartala and conducted an awareness programme for the students of the school.

(e) **Other Agencies:** Watershed Development Component WDC)-PMKSY 2.0 was launched during January 2022 by the Department of Land Resources (DoLR) MoRD Govt. of India to cover 32000 ha area for treatment in Tripura. Rejuvenation of springs is also one of the component under the programme. The objectives of the WDC-PMKSY 2.0 are ground water recharge creation of water bodies combat soil degradation & erosion for ensuring sustainable production system for natural resource management and livelihood options.

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a. State Action Plan on Climate Change (SAPCC) for Tripura was formulated during 2010. SAPCC integrates the mitigation and adaptation agenda with the objectives to alleviate poverty and promote sustainable development. The issues of vulnerability of the state of Tripura to climate change are intimately related to its location and indigenous population. The tribal population of Gomati district depend primarily on forests and other natural resources for their livelihoods. Jhum cultivation is also affecting the forest eco system negatively with rapid destruction. The forest fire sometimes goes beyond control and affects the habitations nearby the forests. Incidence of prolonged dry spells during summer season and excessive rain during monsoon is being observed more frequently. Excessive heat waves during May-June 2024 has negatively effected rubber productivity in the district which is also the economic lifeline of the rural tribal population. The district is more prone to various natural disasters now than before. The state is highly Earthquake prone as the state is situated on Seismic Zone V. Being surrounded by Bangladesh the aerial distance to Bay of Bengal is less than 120 KM from the district and hence prone to high wind and cyclone Zone-A. The district faces recurrent floods during monsoon and flash floods in hilly areas. The latest floods of August 2024 caused heavy damage in the district.
- b. The SAPCC identified areas aligning to the areas of NAPCC. The initiatives and projects of the state government are aligned to the SAPCC. The district has been promoting solar energy conversion of streetlights with solar lights solar water pumps for agriculture purposes water efficient agriculture rainwater harvesting organic agriculture promotion of vermi-compost conservation and development of water bodies reclamation of large wetlands afforestation promotion of bamboo cultivation reducing vulnerability of climate on health etc.

3.2 Any specific Climate Change initiative in the District by State Govt.

- a. Watershed Development Component (WDC)-PMKSY 2.0 was launched during January 2022 by the Department of Land Resources (DoLR) MoRD Govt. of India to cover 32000 ha area for treatment in Tripura. In Gomati district more than 7800 ha area is being treated under WDP in vulnerable Amarpur Kakrabani Matabari and Tepania blocks. Rejuvenation of springs is also one of the component under the programme. The objectives of the WDC-PMKSY 2.0 are ground water recharge creation of water bodies combat soil degradation & erosion for ensuring sustainable production system for natural resource management and livelihood options.
- b. National Innovations on Climate Resilient Agriculture (NICRA) is a network project of the Indian Council of Agricultural Research (ICAR) launched in February 2011. The project aims to enhance resilience of Indian agriculture to climate change and climate vulnerability through strategic research and technology demonstration. Under NICRA a flood plain system was developed and evaluated at ICAR RC Tripura for NEH Region. The technology is targeted at low-lying flood-prone zones. Besides models of multi-tier based agroforestry systems were developed by the Tripura Centre based on different factors including local needs canopy structure plant physiological characteristics multipurpose uses soil characteristics etc.

- c. District Forest Department manages 789.10 sq.km. of forest area. Besides managing the forest area it promotes extension of tree cover outside forest area for better environmental management. The initiatives of the forest department have direct bearing on climate change. During 2022-23 the department took up afforestation in 10387.02 ha area distributed 10.0 lakh seedlings for plantation raised 3.22 lakh bamboo seedlings roadside plantation in 133.80 km and river-bank plantation over 48.50 km area. Government of Tripura has been implementing the bio-village project towards climate change mitigation endeavour with the aim of establishing 100 bio villages in the state. The project supports solar powered agri equipment energy efficient devices biogas plants and biofertilizer. So far 10 bio-villages have been established in the state to follow nature-based lifestyle and livelihood options and reduce the use of chemical fertilizers.
- d. Supported National Conference on “Advances in Innovative Technologies & Plant Health Management Strategies in Climate Resilient Agriculture” organized by College of Agriculture Tripura which was participated by about 300 agri-scientists and researchers from India and Bangladesh. Undertook plantation drive during World Environment Day 2024. Planted 60 saplings of different plants in one of the government school complex in Agartala and conducted an awareness programme for the students of the school. BAPCL Bagma Gomati an FPO promoted by NABARD has implemented a project on Millet cultivation covering an area of 12 ha to encourage farmers.
- e. College of Agriculture Tripura has organized a training programme for 50 farmers on package of practices for millet cultivation in association with BAPCL (FPO) and also provided seeds of suitable varieties of millets for pilot trial cultivation.

Appendix 2

Potential for Geographical Indication (GI) in the district

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
3. GI registration has been secured for 4 products in Tripura viz. Pineapple Risha Textile Pashra Textile and Matabari Peda. Out of these four items NABARD has extended financial support for securing GI certification of Risha Textile Pashra Textile and Matabari Peda through three different SHG federations of Gomati district under Tripura Rural Livelihood Mission (TRLM).
4. The district has several indigenous products with potential for GI certification. Kali Khasa Rice Scented Lemon Tripura Jackfruit etc. are a few products of specific varieties grown in the district and are potential products for GI. These products are widely grown across all the districts of Tripura.
5. NABARD has already sanctioned financial support for obtaining GI certification of 9 indigenous products to North Eastern Regional Agricultural Marketing Corporation (NERAMAC). The products include (i) Tripura Cashew (ii) Tripura Spine Gourd (iii) Sabri Banana (iv) Jackfruit (v) Scented Lemon (vi) Tripura Kali Khasa Scented Rice (vii) Tripura Harinarayan Aromatic Rice (viii) Tripura Maimi Watlok Brown Rice and (ix) Tripura Binni Guria Rice. The PIA is in the process of filing application with DPIIT.

Annexure 1-Activity-wise & block-wise physical & financial projections

District-Gomati

(₹ in Lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amarpur	Kakraban	Karbook	Killa	Matabari	Ompi	Silachari	Tepania	District Total
	I. Agriculture													
	A. Farm Credit													
	A.1 Crop Production, Maintenance, Marketing													
1	Baby Corn_Irrigated	100	Acre	32575	Phy	12	12	12	12	12	12	12	12	96
					BL	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	31.28
2	Betelvine/ Paan/ Betel Leaf	100	Acre	521728	Phy	5	2	5	2	4	2	2	5	27
					BL	26.09	10.43	26.09	10.43	20.87	10.43	10.43	26.09	140.86
3	Brinjal/ Baingan_Hybrid/ HYV	100	Acre	59496	Phy	75	75	62	50	75	62	26	75	500
					BL	44.62	44.62	36.89	29.75	44.62	36.89	15.47	44.62	297.48
4	Cabbage/ Patta Gobhi_Hybrid/ HYV	100	Acre	65642	Phy	75	125	62	50	125	62	26	125	650
					BL	49.23	82.05	40.7	32.82	82.05	40.7	17.07	82.05	426.67
5	Cauliflower/ Phool Gobhi_Hybrid/ HYV	100	Acre	65774	Phy	75	200	62	50	150	63	25	150	775
					BL	49.33	131.55	40.78	32.89	98.66	41.44	16.44	98.66	509.75
6	Chilli/ Mirch_Irrigated	100	Acre	37550	Phy	38	50	38	25	50	50	25	60	336
					BL	14.27	18.78	14.27	9.39	18.78	18.78	9.39	22.53	126.19

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amarpur	Kakrab an	Karbo ok	Killa	Mataba ri	Ompi	Silacha ri	Tepan ia	District Total
7	Colocasia/ Arbi/ Ghuiya/ Taro	100	Acre	43898	Phy	60	60	30	20	60	40	20	60	350
					BL	26.34	26.34	13.17	8.78	26.34	17.56	8.78	26.34	153.65
8	Dragon Fruit	100	Acre	538728	Phy	12	6	12	6	6	12	12	6	72
					BL	64.65	32.32	64.65	32.32	32.32	64.65	64.65	32.32	387.88
9	Foxtail Millet/ Korralu/ Thenai/ Navane_Irrigated	100	Acre	19206	Phy	8	8	9	8	8	12	9	12	74
					BL	1.54	1.54	1.73	1.54	1.54	2.3	1.73	2.3	14.22
10	Gladiolus	100	Acre	257184	Phy	2	5	0	4	5	0	0	5	21
					BL	5.14	12.86	0	10.29	12.86	0	0	12.86	54.01
11	Groundnut/ Moongfali_Irrigated	100	Acre	34644	Phy	75	62	75	50	62	75	25	62	486
					BL	25.98	21.48	25.98	17.32	21.48	25.98	8.66	21.48	168.36
12	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	19316	Phy	250	375	200	200	375	200	125	375	2100
					BL	48.29	72.44	38.63	38.63	72.44	38.63	24.15	72.44	405.65
13	Maize/ Makka_Irrigated	100	Acre	20072	Phy	250	125	250	250	125	250	250	125	1625
					BL	50.18	25.09	50.18	50.18	25.09	50.18	50.18	25.09	326.17
14	Marigold/ Gende Ka Phool/ Zendu	100	Acre	111146	Phy	5	11	0	5	11	0	0	11	43
					BL	5.56	12.23	0	5.56	12.23	0	0	12.23	47.81
15	Okra/ Bhindi/ Bhendi/ Ladies Finger_Hybrid/ HYV	100	Acre	50646	Phy	63	88	50	50	88	50	25	88	502
					BL	31.91	44.57	25.32	25.32	44.57	25.32	12.66	44.57	254.24

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amarpur	Kakrab an	Karbo ok	Killa	Mataba ri	Ompi	Silacha ri	Tepan ia	District Total
16	Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated	100	Acre	18473	Phy	45	40	25	15	40	25	10	40	240
					BL	8.31	7.39	4.62	2.77	7.39	4.62	1.85	7.39	44.34
17	Pointed Gourd/ Parwal	100	Acre	69142	Phy	63	88	50	50	88	50	23	88	500
					BL	43.56	60.84	34.57	34.57	60.84	34.57	15.9	60.84	345.69
18	Potato/ Aloo_Irrigated	100	Acre	71936	Phy	103	205	103	85	205	103	52	205	1061
					BL	74.09	147.47	74.09	61.15	147.47	74.09	37.41	147.47	763.24
19	Radish/ Mooli	100	Acre	32840	Phy	50	70	40	40	70	40	20	70	400
					BL	16.42	22.99	13.14	13.14	22.99	13.14	6.57	22.99	131.38
20	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37181	Phy	9860	7155	6710	5100	10665	7975	2325	6400	56190
					BL	3666.05	2660.3	2494.85	1896.23	3965.35	2965.18	864.46	2379.58	20892
21	Sesame/ Til/ Seesamum/ Gingelly_Irrigated	100	Acre	16188	Phy	20	10	20	5	0	20	10	0	85
					BL	3.24	1.62	3.24	0.81	0	3.24	1.62	0	13.77
22	Tomato/ Tamatar_Hybrid/ HYV	100	Acre	73325	Phy	100	125	63	50	125	62	25	125	675
					BL	73.33	91.66	46.19	36.66	91.66	45.46	18.33	91.66	494.95
23	Tuberoose/ Gulchadi/ Rajanigandha/ Nishigandha/ Neela Sampangi	100	Acre	214683	Phy	2	5	2	4	5	2	2	5	27
					BL	4.29	10.73	4.29	8.59	10.73	4.29	4.29	10.73	57.94
24		100	Acre	17790	Phy	250	305	200	200	305	200	120	300	1880

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amarpur	Kakraban	Karbook	Killa	Matabari	Ompi	Silachari	Tepania	District Total
	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Irrigated				BL	44.48	54.26	35.58	35.58	54.26	35.58	21.35	53.37	334.46
						4380.81	3597.47	3092.87	2398.63	4878.45	3556.94	1215.3	3301.52	26421.99
	Post-harvest/HH Consumption (10%)					438.08	359.75	309.29	239.86	487.84	355.69	121.53	330.15	2642.2
	Repairs & maintenance of farm assets (20%)					876.16	719.49	618.57	479.73	975.69	711.39	243.06	660.3	5284.4
	Sub Total					5695.1	4676.7	4020.7	3118.2	6342	4624	1579.9	4292	34348.59
1	Diesel Pump Sets--5 HP	90	No.	45000	Phy	25	20	10	10	20	15	10	20	130
					BL	10.13	8.1	4.05	4.05	8.1	6.08	4.05	8.1	52.66
2	Electric Pump Sets--2 HP	90	No.	25000	Phy	25	20	10	10	15	15	10	15	120
					BL	5.63	4.5	2.25	2.25	3.38	3.38	2.25	3.38	27.02
3	Sprinkler Irrigation --with the capacity of 1 Ha area, cost per acre	90	ha	150000	Phy	10	15	5	5	15	5	5	15	75
					BL	13.5	20.25	6.75	6.75	20.25	6.75	6.75	20.25	101.25
4	Storage Tank --10000 L	90	No.	80000	Phy	20	25	20	20	25	20	10	25	165
					BL	14.4	18	14.4	14.4	18	14.4	7.2	18	118.8
5	Tube Well-Shallow-2 HP Solar Photovoltaic	90	No.	405000	Phy	15	15	5	5	15	5	5	15	80
					BL	54.68	54.68	18.23	18.23	54.68	18.23	18.23	54.68	291.64

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amarpur	Kakrab an	Karbo ok	Killa	Mataba ri	Ompi	Silacha ri	Tepan ia	District Total
6	Tube Well-Shallow-Dia.-155 x 100 mm dia, 2 Ha. ,3 HP, Electric	90	No.	546000	Phy	20	25	10	10	25	10	10	25	135
					BL	98.28	122.85	49.14	49.14	122.85	49.14	49.14	122.85	663.39
	Sub Total					196.62	228.38	94.82	94.82	227.26	97.98	87.62	227.26	1254.76
A.3 Farm Mechanisation														
1	Paddy Transplanter--Self propelled 4 Row	90	No.	380000	Phy	15	20	5	5	20	5	5	20	95
					BL	51.3	68.4	17.1	17.1	68.4	17.1	17.1	68.4	324.9
2	Power Tiller--Without trailer and CMVR kit 12-15 HP	90	No.	235000	Phy	25	40	10	15	40	15	10	40	195
					BL	52.88	84.6	21.15	31.73	84.6	31.73	21.15	84.6	412.44
3	Reapers, Binders and Balers-Self Propelled-	90	No.	185000	Phy	16	20	6	6	20	6	6	20	100
					BL	26.64	33.3	9.99	9.99	33.3	9.99	9.99	33.3	166.5
4	Thresher--Single purpose(Tractor mounted)	90	No.	189000	Phy	16	20	6	6	20	6	6	20	100
					BL	27.22	34.02	10.21	10.21	34.02	10.21	10.21	34.02	170.12
	Sub Total					158.04	220.32	58.45	69.03	220.32	69.03	58.45	220.32	1073.96
A.4 Plantation & Horticulture														
1	High density plantation-Banana-2.5 m × 2.5 m in 1 ha	90	ha	152000	Phy	33	19	48	43	19	48	38	19	267
					BL	45.14	25.99	65.66	58.82	25.99	65.66	51.98	25.99	365.23
2	High density Plantation-Papaya-2.25 m × 2.25 m in 1 ha	90	ha	161900	Phy	35	20	35	35	20	35	10	20	210
					BL	51	29.14	51	51	29.14	51	14.57	29.14	305.99

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amarpur	Kakraban	Karbook	Killa	Matabari	Ompi	Silachari	Tepania	District Total
3	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6 m × 6 m in 1 ha	90	ha	80000	Phy	40	40	20	20	30	40	20	20	230
					BL	28.8	28.8	14.4	14.4	21.6	28.8	14.4	14.4	165.6
4	New Orchard - Tropical/ Sub Tropical Fruits-Mango-6 m × 6 m in 1 ha	90	ha	100000	Phy	9	9	13	9	9	13	13	9	84
					BL	8.1	8.1	11.7	8.1	8.1	11.7	11.7	8.1	75.6
5	New Orchard - Tropical/ Sub Tropical Fruits-Pineapple-90 cm × 30 cm × 60 cm in 1 ha	90	ha	198000	Phy	52	21	52	52	0	51	50	0	278
					BL	92.66	37.42	92.66	92.66	0	90.88	89.1	0	495.38
6	New Orchard - Tropical/ Sub Tropical Fruits-Sweet Orange-Orange(5 m × 5 m in 1 ha)	90	ha	186000	Phy	15	0	15	35	0	15	12	0	92
					BL	25.11	0	25.11	58.59	0	25.11	20.09	0	154.01
7	Other Plantation Crops-Arecanut-2.5 m × 2.5 m in 1 ha	90	ha	189000	Phy	25	15	25	25	5	25	20	5	145
					BL	42.53	25.52	42.53	42.53	8.51	42.53	34.02	8.51	246.68
8	Rubber Cultivation--4.75 m × 4.75 m in 1 ha	90	ha	354000	Phy	42	11	42	42	10	43	36	10	236
					BL	133.81	35.05	133.81	133.81	31.86	137	114.7	31.86	751.9
9	Spices--Ginger(3.5m × 2.5 m in 1 ha)	90	ha	282000	Phy	24	24	36	36	24	36	36	24	240
					BL	60.91	60.91	91.37	91.37	60.91	91.37	91.37	60.91	609.12
10	Spices--Turmeric(3.5 m × 2.5 m in 1 ha)	90	ha	185000	Phy	35	18	35	35	17	35	29	17	221
					BL	58.28	29.97	58.28	58.28	28.31	58.28	48.29	28.31	368

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amarpur	Kakrab an	Karbo ok	Killa	Mataba ri	Ompi	Silacha ri	Tepan ia	District Total
	Sub Total					546.34	280.9	586.52	609.56	214.42	602.33	490.22	207.22	3537.51
	A.6 Forestry													
1	Plantation--Agar: 3m X 3m in 1 ha	90	ha	150000	Phy	5	5	18	18	0	18	7	0	71
					BL	6.75	6.75	24.3	24.3	0	24.3	9.45	0	95.85
2	Plantation-Bamboo-3 m X 3 m in 1 ha	90	ha	110000	Phy	45	5	45	45	5	45	41	5	236
					BL	44.55	4.95	44.55	44.55	4.95	44.55	40.59	4.95	233.64
	Sub Total					51.3	11.7	68.85	68.85	4.95	68.85	50.04	4.95	329.49
	A.7 Animal Husbandry - Dairy													
1	Crossbred Cattle Farming--2 CB Cows w/o shed, Jersey/HF - yielding 8-10L/day- (1+1)	90	1+1	229000	Phy	20	20	5	5	20	5	5	20	100
					BL	41.22	41.22	10.31	10.31	41.22	10.31	10.31	41.22	206.12
2	Crossbred Cattle Farming--Mini Dairy with CB Cows, 12L/day (5+5)	90	5+5	1075000	Phy	4	4	1	1	4	1	1	4	20
					BL	38.7	38.7	9.68	9.68	38.7	9.68	9.68	38.7	193.52
3	Heifer Rearing--Calf rearing, 20 heifer calves	90	20	1050000	Phy	4	4	0	1	4	1	0	4	18
					BL	37.8	37.8	0	9.45	37.8	9.45	0	37.8	170.1
	Sub Total					117.72	117.72	19.99	29.44	117.72	29.44	19.99	117.72	569.74
	A.8 Working Capital - AH - Dairy/Drought animal													
1		100		59298	Phy	60	60	10	10	60	10	10	60	280

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amarpur	Kakraban	Karbook	Killa	Matabari	Ompi	Silachari	Tepania	District Total
	Indigenous Cattle Farming_Others_Milk Production 3 ltr		Per Animal		BL	35.58	35.58	5.93	5.93	35.58	5.93	5.93	35.58	166.04
	Sub Total Working Capital					35.58	35.58	5.93	5.93	35.58	5.93	5.93	35.58	166.04
	A.9 Animal Husbandry - Poultry													
1	Animal/Poultry Feed Unit-- Feed mixing units	90	1 TPD	1840000	Phy	2	2	0	1	2	0	0	2	9
					BL	33.12	33.12	0	16.56	33.12	0	0	33.12	149.04
2	Commercial Broiler Farming-- Commercial Broiler Unit (500 birds)	90	2000	215000	Phy	50	60	20	30	60	25	20	60	325
					BL	96.75	116.1	38.7	58.05	116.1	48.38	38.7	116.1	628.88
3	Commercial Layer Farming-- Commercial Layer Unit (300 birds)	90	10000	251000	Phy	15	20	10	10	20	10	5	20	110
					BL	33.89	45.18	22.59	22.59	45.18	22.59	11.3	45.18	248.5
4	Duck rearing	90	100+15	75000	Phy	20	20	5	5	20	5	5	20	100
					BL	13.5	13.5	3.38	3.38	13.5	3.38	3.38	13.5	67.52
	Sub Total					177.26	207.9	64.67	100.58	207.9	74.35	53.38	207.9	1093.94
	A.10 Working Capital - AH - Poultry													
1	Broiler Farming_Others	100	1000	360000	Phy	13	19	4	4	19	4	4	19	86
					BL	46.8	68.4	14.4	14.4	68.4	14.4	14.4	68.4	309.6
	Sub Total Working Capital					46.8	68.4	14.4	14.4	68.4	14.4	14.4	68.4	309.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amarpur	Kakrab an	Karbo ok	Killa	Mataba ri	Ompi	Silacha ri	Tepan ia	District Total
	A.11 Animal Husbandry - SGP													
1	Goat - Rearing Unit-New Shed-Black Bengal/ Assam Hill Goat	90	10+1	141000	Ph y	10	15	10	10	15	10	10	15	95
					BL	12.69	19.04	12.69	12.69	19.04	12.69	12.69	19.04	120.57
2	Goat - Rearing Unit-New Shed-CB/Upgraded Goat Rearing unit,Sirohi/Beetal Goat	90	10+1	150000	Ph y	3	5	3	3	5	3	3	5	30
					BL	4.05	6.75	4.05	4.05	6.75	4.05	4.05	6.75	40.5
3	Pig Rearing Unit--Breeder cum fattener unit (CB) (3+1)	90	3+1	270000	Ph y	40	30	40	40	20	40	40	20	270
					BL	97.2	72.9	97.2	97.2	48.6	97.2	97.2	48.6	656.1
	Sub Total					113.94	98.69	113.94	113.94	74.39	113.94	113.94	74.39	817.17
	A.12 Working Capital - AH - Others/SR													
1	Pig Farming_Breeding Unit	100	3+1	339800	Phy	13	10	13	13	6	13	13	7	88
					BL	44.17	33.98	44.17	44.17	20.39	44.17	44.17	23.79	299.01
	Sub Total Working Capital					44.17	33.98	44.17	44.17	20.39	44.17	44.17	23.79	299.01
	A.13 Fisheries													
1	Composite Fish Culture-Composite Fish Culture-(0.16 ha)	90	ha	45600	Phy	150	350	80	50	200	120	60	220	1230
					BL	61.56	143.64	32.83	20.52	82.08	49.25	24.62	90.29	504.79
2		90	ha	36700	Phy	25	20	30	25	10	30	25	10	175

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amarpur	Kakrab an	Karbo ok	Killa	Mataba ri	Ompi	Silacha ri	Tepan ia	District Total
	Fish Culture --Pisciculture in nonperennial/seasonal water bodies,0.16 ha				BL	8.26	6.61	9.91	8.26	3.3	9.91	8.26	3.3	57.81
3	Fish processing-- production of puti shidal, Unit of 100 matka	90	No.	764400	Phy	1	1	0	0	1	0	0	1	4
					BL	6.88	6.88	0	0	6.88	0	0	6.88	27.52
4	Integrated Pisciculture -With Pig-0.16 ha	90	ha	82300	Phy	50	40	40	50	30	50	30	30	320
					BL	37.04	29.63	29.63	37.04	22.22	37.04	22.22	22.22	237.04
5	Integrated Pisciculture --With Poultry (40 nos) In 1 bigha/ 1340 sq.m	90	ha	185000	Phy	16	20	12	12	18	18	6	20	122
					BL	26.64	33.3	19.98	19.98	29.97	29.97	9.99	33.3	203.13
6	Intensive Fish farming-- demonstration of feed based intensive fish culture	90	No.	145700	Phy	47	94	24	8	40	47	8	47	315
					BL	61.63	123.26	31.47	10.49	52.45	61.63	10.49	61.63	413.05
Sub Total						202.01	343.32	123.82	96.29	196.9	187.8	75.58	217.62	1443.34
A.14 Working Capital - Fisheries														
1	Fish Culture - Others_Others_Production of Fingerlings for 3 crop / year	100	Acre	26424	Phy	55	55	18	9	26	36	9	26	234
					BL	14.53	14.53	4.76	2.38	6.87	9.51	2.38	6.87	61.83
2	Fish Culture in Pond_Others_Feed Based composite fish culture(12 month)	100	Acre	284600	Phy	62	90	18	18	72	45	15	72	392
					BL	176.45	256.14	51.23	51.23	204.91	128.07	42.69	204.91	1115.63
Sub Total Working Capital						190.98	270.67	55.99	53.61	211.78	137.58	45.07	211.78	1177.46

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amarpur	Kakraban	Karbook	Killa	Matabari	Ompi	Silachari	Tepania	District Total
	A.15 Farm Credit													
1	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	80000	Phy	100	100	50	50	100	75	40	100	615
					BL	72	72	36	36	72	54	28.8	72	442.8
	Sub Total					72	72	36	36	72	54	28.8	72	442.8
	Total Farm Credit (sum of A.1 to A.15)					5980.9	5980.9	5944.9	5944.9	5980.9	5962.9	5937.7	5980.9	46863.41
	B. Agriculture Infrastructure													
	B.1 Storage Facilities													
1	Godown--Storage Godowns/Market Yard (200MT)	90	No.	1100000	Phy	5	5	2	2	8	2	2	8	34
					BL	49.5	49.5	19.8	19.8	79.2	19.8	19.8	79.2	336.6
	Sub Total					49.5	49.5	19.8	19.8	79.2	19.8	19.8	79.2	336.6
	B.2 Land Development													
1	Bunding--Contour, 1.0 Ha ,4-6 Slope, Verti 1.12m,horiz 22.40m	90	ha	30000	Phy	16	10	16	22	10	22	10	10	116
					BL	4.32	2.7	4.32	5.94	2.7	5.94	2.7	2.7	31.32
2	Bunding--Levelling & Shaping, 1.0 Ha 2-4 Slope, shoulder bund 600m	90	ha	73000	Phy	10	10	22	22	10	23	20	10	127
					BL	6.57	6.57	14.45	14.45	6.57	15.11	13.14	6.57	83.43
3	Farm Ponds/ Water Harvesting Structures--Farm Pond with pump set, 35m*35m*3m	90	No.	250000	Phy	32	32	10	10	32	10	5	32	163
					BL	72	72	22.5	22.5	72	22.5	11.25	72	366.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amarpur	Kakraban	Karbook	Killa	Matabari	Ompi	Silachari	Tepania	District Total
4	Farm Ponds/ Water Harvesting Structures--Farm Pond, 10m X 10m X 3m	90	No.	24500	Phy	43	43	30	25	43	43	20	43	290
					BL	9.48	9.48	6.62	5.51	9.48	9.48	4.41	9.48	63.94
	Sub Total					92.37	90.75	47.89	48.4	90.75	53.03	31.5	90.75	545.44
	B.3 Agriculture Infrastructure - Others													
1	Compost/ Vermi Compost- Vermi Compost-	90	No.	24000	Phy	42	42	16	16	42	16	16	42	232
					BL	9.07	9.07	3.46	3.46	9.07	3.46	3.46	9.07	50.12
	Sub Total					9.07	9.07	3.46	3.46	9.07	3.46	3.46	9.07	50.12
	Total (B.1+B.2+B.3)					179.02	179.02	173.41	173.41	179.02	173.41	173.41	179.02	932.16
	C. Ancillary Activities													
	C.1 Food & Agro Processing													
1	Agro Processing Unit--	75	No.	130000	Phy	60	70	25	25	90	25	20	70	385
					BL	58.5	68.25	24.38	24.38	87.75	24.38	19.5	68.25	375.39
2	Rice Processing --	75	No.	560000	Phy	13	13	6	6	13	6	6	13	76
					BL	54.6	54.6	25.2	25.2	54.6	25.2	25.2	54.6	319.2
	Sub Total					113.1	122.85	49.58	49.58	142.35	49.58	44.7	122.85	694.59
	C.2 Ancillary Activities -													
1	Agri Clinic & Agri Business Centers-Small-	90	No.	100000	Phy	2	2	1	1	2	1	1	2	12
					BL	18	18	9	9	18	9	9	18	108

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amarpur	Kakrab an	Karbo ok	Killa	Mataba ri	Ompi	Silacha ri	Tepan ia	District Total
2	Loan to PACS/ FSS/ LAMPS- Purchase of Produce-	90	No.	50000 00	Phy	1	1	1	1	1	1	1	1	8
					BL	45	45	45	45	45	45	45	45	360
	Sub Total					63	63	54	54	63	54	54	63	468
	Total (C.1+C2)					185.85	185.85	176.85	176.85	185.85	176.85	176.85	185.85	1162.59
	Total (A+B+C)					6345.8	6345.8	6336.8	6336.8	6345.8	6336.8	6336.8	6345.8	48958.16
	II. Micro, Small and Medium Enterprises (MSME)													
1	Manufacturing Sector - Term Loan- Medium-	75	No.	8E+07	Phy	3	5	1	1	8	1	1	4	24
					BL	225	375	75	75	600	75	75	300	1800
2	Manufacturing Sector - Term Loan- Micro-	75	No.	28000 00	Phy	400	500	225	200	650	250	100	500	2825
					BL	1050	1312.5	590.63	525	1706.25	656.25	262.5	1312.5	7415.63
3	Manufacturing Sector - Term Loan- Small-	75	No.	6E+07	Phy	24	30	9	10	36	12	5	30	156
					BL	1350	1687.5	506.25	562.5	2025	675	281.25	1687.5	8775
4	Manufacturing Sector - Working Capital-Medium-	75	No.	1.6E+0 7	Phy	5	7	2	2	5	2	1	5	29
					BL	75	105	30	30	75	30	15	75	435
5	Manufacturing Sector - Working Capital-Micro-	75	No.	56000 0	Phy	560	690	320	300	970	375	150	750	4115
					BL	294	362.25	168	157.5	509.25	196.88	78.75	393.75	2160.38

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amarpur	Kakrab an	Karbo ok	Killa	Mataba ri	Ompi	Silacha ri	Tepan ia	District Total
6	Manufacturing Sector - Working Capital-Small-	75	No.	1.2E+07	Phy	18	23	8	8	28	9	4	23	121
					BL	202.5	258.75	90	90	315	101.25	45	258.75	1361.25
8	Service Sector - Term Loan-Micro-	75	No.	2800000	Phy	500	610	285	280	910	350	140	700	3775
					BL	1312.5	1601.25	748.13	735	2388.75	918.75	367.5	1837.5	9909.38
10	Service Sector - Working Capital- Medium-	75	No.	1.6E+07	Phy	0	0	0	0	1	0	0	0	1
					BL	0	0	0	0	75	0	0	0	75
11	Service Sector - Working Capital- Micro-	75	No.	560000	Phy	690	850	390	365	1200	460	185	920	5060
					BL	362.25	446.25	204.75	191.63	630	241.5	97.13	483	2656.51
12	Service Sector - Working Capital- Small-	75	No.	1.2E+07	Phy	15	19	6	6	22	7	2	19	96
					BL	168.75	213.75	67.5	67.5	247.5	78.75	22.5	213.75	1080
	Sub Total					5040	6362.3	2480.3	2434.1	8571.8	2973.4	1244.6	6561.8	35668.15
	III. Export Credit													
1	Export Credit	75	No.	2500000	Phy	0	0	0	0	0	0	0	0	0
					BL	0	0	0	0	0	0	0	0	0
	Total Export Credit					0	0	0	0	0	0	0	0	0
	IV. Education													
1	Education Loans	95	No.		Phy	85	85	50	55	120	50	50	85	580

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amarpur	Kakrab an	Karbo ok	Killa	Mataba ri	Ompi	Silacha ri	Tepan ia	District Total
				450000	BL	363.38	363.38	213.75	235.13	513	213.75	213.75	363.38	2479.52
	Total Education					363.38	363.38	213.75	235.13	513	213.75	213.75	363.38	2479.52
	V. Housing													
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre-For other districts	75	No.	1500000	Phy	108	108	36	60	156	60	36	108	672
					BL	1215	1215	405	675	1755	675	405	1215	7560
	Total Housing					1215	1215	405	675	1755	675	405	1215	7560
	VI. Social Infrastructure													
1	Drinking Water-Distribution System-Bottling plant	75	No.	5000000	Phy	1	0	0	0	1	0	0	1	3
					BL	37.5	0	0	0	37.5	0	0	37.5	112.5
2	Education-Schools-Other districts	75	No.	1E+07	Phy	0	0	0	0	1	0	0	0	1
					BL	0	0	0	0	75	0	0	0	75
	Total Social Infrastructure					37.5	0	0	0	112.5	0	0	37.5	187.5
	VII. Renewable Energy													
1	Biomass Energy-Home-2 cu m capacity biogas	85	No.	50000	Phy	15	20	5	5	20	5	5	20	95
					BL	6.38	8.5	2.13	2.13	8.5	2.13	2.13	8.5	40.4
2	Solar Energy-Roof Top Solar PV System with Battery-1 kw capacity off grid	85	Per kWp	150000	Phy	40	25	20	20	40	20	20	25	210
					BL	51	31.88	25.5	25.5	51	25.5	25.5	31.88	267.76

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amarpur	Kakrab an	Karbo ok	Killa	Mataba ri	Ompi	Silacha ri	Tepan ia	District Total
3	Solar Energy-Roof Top Solar PV System without Battery-1 kw capacity on grid	85	Per kWp	90000	Phy	25	40	0	0	60	0	0	40	165
					BL	19.13	30.6	0	0	45.9	0	0	30.6	126.23
	Total Renewable Energy					76.51	70.98	27.63	27.63	105.4	27.63	27.63	70.98	434.39
	VIII. Others													
1	Individuals/ Individual members of JLGs--Overdraft under PMJDY	100	No.	10000	Phy	200	250	100	100	250	110	100	250	1360
					BL	20	25	10	10	25	11	10	25	136
2	SHGs/ JLGs--Alternate credit (SHG)-fresh	100	No.	100000	Phy	375	535	450	205	485	485	245	415	3195
					BL	375	535	450	205	485	485	245	415	3195
3	SHGs/ JLGs--Alternate credit (SHG)-Repeat	100	No.	200000	Phy	300	285	225	390	510	187	90	495	2482
					BL	600	570	450	780	1020	374	180	990	4964
4	SHGs/ JLGs--Loan to JLGs	100	No.	100000	Phy	250	250	125	125	375	125	125	250	1625
					BL	250	250	125	125	375	125	125	250	1625
	Total Others					1245	1380	1035	1120	1905	995	560	1680	9920
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					15839	15974	15629	15714	16499	15589	15154	16274	105207.72

Annexure II
**Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24
and Target for current 2024-25**

(₹ lakh)

Table 1: Crop Loan

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	3921.00	1274.49	2368.00	1346.87	3567.00	5249.00	3519.00
RCBs	670.00	784.73	1074.00	524.44	549.00	170.00	296.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	3399.00	188.12	2815.00	839.49	1464.00	835.00	1153.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	7990.00	0.00	6257.00	2710.77	5580.00	6254.00	4968.00

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	38830.00	12175.83	14901.00	7571.45	17943.00	5608.51	9325.00
RCBs	3349.00	5062.35	6926.00	7017.45	8275.00	6755.58	10404.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1596.00	4426.00	3498.00	7829.25	8678.00	5460.78	8570.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	43775.00	21664.18	25325.00	22418.15	34896.00	17824.87	28299.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	42751.00	13450.32	17269.00	8918.32	21510.00	10857.51	12844.00

RCBs	4019.00	5847.08	8000.00	7541.89	8824.00	6925.58	10700.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	4995.00	4614.12	6313.00	8668.71	10142.00	6295.78	9723.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	51765.00	23911.52	31582.00	25128.92	40476.00	24078.87	33267.00

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	18986.00	7414.69	8476.00	10917.22	18588.00	16085.69	18328.00
RCBs	870.00	1376.68	1688.00	2156.46	2654.00	2529.07	3307.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	3541.00	4119.55	5052.00	1638.01	3493.00	6140.56	8030.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	23397.00	12910.92	15216.00	14711.69	24735.00	24755.32	29665.00

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1194.00	10050.35	10016.00	9424.25	10133.00	11231.64	2528.00
RCBs	1130.00	882.70	847.00	820.81	821.00	809.59	1391.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	686.00	1812.16	1739.00	1650.76	1651.00	6741.15	11129.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	3010.00	12745.21	12602.00	11895.82	12605.00	18782.38	15048.00

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	62931.00	30915.36	35761.00	29259.79	50231.00	38174.84	33700.00
RCBs	6019.00	8106.46	10535.00	10519.16	12299.00	10264.24	15398.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	9222..00	10545.83	13104.00	11957.48	15286.00	19177.49	28882.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	78172.00	49567.65	59400.00	51736.43	77816.00	67616.57	77980.00

Annexure III**Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25****Table 1: Crop Loan**

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
CL	1274.49	784.73	0.00	188.12	0.00	2247.34	1346.87	524.44	0.00	839.46	0.00	2710.77

Table 1: Crop Loan

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
CL	5249.00	170.00	0.00	835.00	0.00	6254.00	3519.00	296.00	0.00	1153.00	0.00	4968.00

(₹ lakh)

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
CL	-	-	-	-	-	0.00	-	-	-	-	-	0.00
WS	-	-	-	-	-	0.00	-	-	-	-	-	0.00
LD	-	-	-	-	-	0.00	-	-	-	-	-	0.00
FM	-	-	-	-	-	0.00	-	-	-	-	-	0.00
P & H	-	-	-	-	-	0.00	-	-	-	-	-	0.00
AH-D	-	-	-	-	-	0.00	-	-	-	-	-	0.00
AH-P	-	-	-	-	-	0.00	-	-	-	-	-	0.00

AH-SGP	-	-	-	-	-	0.00	-	-	-	-	-	0.00
FD	-	-	-	-	-	0.00	-	-	-	-	-	0.00
F & W	-	-	-	-	-	0.00	-	-	-	-	-	0.00

S G & M F	-	-	-	-	-	0.00	-	-	-	-	-	0.00
A & F	-	-	-	-	-	0.00	-	-	-	-	-	0.00
OTH	12175.00	5062.35	0.00	4426.00	0.00	21663.35	7571.45	7017.45	0.00	7829.25	0.00	22418.15
Sub total	12175.00	5062.35	0.00	4426.00	0.00	21663.35	7571.45	7017.45	0.00	7829.25	0.00	22418.15
Grand Total (I+II)	13450.32	5847.08	0.00	4614.12	0.00	23910.69	8918.32	7541.89	0.00	8668.71	0.00	25128.92

Table 2: Term Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	-	-	-	-	-	0.00	-	-	-	-	-	0.00
W S	-	-	-	-	-	0.00	-	-	-	-	-	0.00
L D	-	-	-	-	-	0.00	-	-	-	-	-	0.00
F M	-	-	-	-	-	0.00	-	-	-	-	-	0.00
P & H	-	-	-	-	-	0.00	-	-	-	-	-	0.00
AH -D	-	-	-	-	-	0.00	-	-	-	-	-	0.00
AH -P	-	-	-	-	-	0.00	-	-	-	-	-	0.00
AH - S G P	-	-	-	-	-	0.00	-	-	-	-	-	0.00
F D	-	-	-	-	-	0.00	-	-	-	-	-	0.00
F & W	-	-	-	-	-	0.00	-	-	-	-	-	0.00
S G & M F	-	-	-	-	-	0.00	-	-	-	-	-	0.00
A & F	-	-	-	-	-	0.00	-	-	-	-	-	0.00
OTH	6305.87	5575.51	0.00	8436.91	0.00	20318.29	9325.00	10404.00	0.00	8570.00	0.00	28299.00
Sub total	6305.87	5575.51	0.00	8436.91	0.00	20318.29	9325.00	10404.00	0.00	8570.00	0.00	28299.00
Grand Total (I+II)	11554.87	5745.51	0.00	9271.91	0.00	26572.29	12844.00	10700.00	0.00	9723.00	0.00	33267.00

Abbreviations	Particulars
C L	Crop Loan
W R	Water Resources
L D	Land Development
F M	Farm Mechanization
P & H	Plantation & Horticulture including Sericulture
AH - D	AH -Dairy Development
AH - P	AH -Poultry Development

Abbreviations	Particulars
AH - S G P	AH - Sheep / Goat / Piggery Devt.
F D	Fisheries Development
F & W	Forestry & Wasteland Dev.
S G & M F	Storage Godown & Marketing Facilities
A & F	Agro and Food Processing
OTH	Others

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small		No.	1000000
2	Agro Processing Unit			No.	130000
3	Animal/Poultry Feed Unit			1 TPD	1840000
4	Biomass Energy	Home		No.	50000
5	Bunding		Contour, 1.0 Ha, 4	ha	30000
6	Bunding		Levelling & Shaping, 1.0 Ha 2	ha	73000
7	Commercial Broiler Farming			2000	215000
8	Commercial Layer Farming			10000	251000
9	Composite Fish Culture	Composite Fish Culture		ha	45600
10	Compost/ Vermi Compost	Vermi Compost		No.	24000
11	Crossbred Cattle Farming			5+5	1075000
12	Crossbred Cattle Farming		2 CB Cows w/o shed, Jersey/HF	1+1	229000
13	Diesel Pump Sets			No.	45000
14	Drinking Water	Distribution System		No.	5000000
15	Duck rearing			100+15	75000
16	Education	Schools		No.	10000000
17	Education Loans			No.	450000
18	Electric Pump Sets			No.	25000
19	Farm Ponds/ Water Harvesting Structures			No.	24500

20	Farm Ponds/ Water Harvesting Structures			No.	250000
21	Fish Culture			ha	36700
22	Fish processing			No.	764400
23	Goat	Rearing Unit	New Shed	10+1	141000
24	Goat	Rearing Unit	New Shed	10+1	150000
25	Godown			No.	1100000
26	Heifer Rearing			20	1050000
27	High density plantation	Banana		ha	152000
28	High density plantation	Papaya		ha	161900
29	Individuals/ Individual members of JLGs			No.	10000
30	Integrated Pisciculture			ha	185000
31	Integrated Pisciculture	With Pig		ha	82300
32	Intensive Fish farming			No.	145700
33	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	5000000
34	Manufacturing Sector	Term Loan	Medium	No.	10000000
35	Manufacturing Sector	Term Loan	Micro	No.	350000
36	Manufacturing Sector	Term Loan	Small	No.	7500000
37	Manufacturing Sector	Working Capital	Medium	No.	2000000
38	Manufacturing Sector	Working Capital	Micro	No.	70000
39	Manufacturing Sector	Working Capital	Small	No.	1500000
40	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/Lemon	ha	80000
41	New Orchard	Tropical/ Sub Tropical Fruits	Mango	ha	100000

42	New Orchard	Tropical/Sub Tropical Fruits	Pineapple	ha	198000
43	New Orchard	Tropical/Sub Tropical Fruits	Sweet Orange	ha	186000
44	Other Plantation Crops	Arecanut		ha	189000
45	Paddy Transplanter			No.	380000
46	Pig Rearing Unit			3+1	270000
47	Plantation			ha	150000
48	Plantation	Bamboo		ha	110000
49	Power Tiller		Without trailer and CMVR kit 12	No.	235000
50	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1500000
51	Reapers, Binders and Balers	Self Propelled		No.	185000
52	Rice Processing			No.	560000
53	Rubber Cultivation			ha	354000
54	Service Sector	Term Loan	Micro	No.	350000
55	Service Sector	Working Capital	Medium	No.	2000000
56	Service Sector	Working Capital	Micro	No.	70000
57	Service Sector	Working Capital	Small	No.	1500000
58	SHGs/ JLGs			No.	100000
59	SHGs/ JLGs	1 st Dose	Alternate credit (SHG)	No.	100000
60	SHGs/ JLGs	2 nd Dose	Alternate credit (SHG)	No.	200000
61	Solar Energy	Roof Top Solar PV System with Battery		Per kWp	150000
62	Solar Energy	Roof Top Solar PV System without Battery		Per kWp	90000

63	Spices			ha	185000
64	Spices			ha	282000
65	Sprinkler Irrigation			ha	150000
66	Storage Tank			No.	80000
67	Thresher			No.	189000
68	Tube Well	Shallow		No.	405000
69	Tube Well	Shallow	Dia.	No.	546000
70	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	80000

Annexure V

Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC) for 2024-25

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Baby Corn	Irrigated		32575
2	Betelvine/ Paan/ Betel Leaf			521728
3	Brinjal/ Baingan	Hybrid/ HYV		59496
4	Broiler Farming	Others_	1000	360000
5	Cabbage/ Patta Gobhi	Hybrid/ HYV		65642
6	Cauliflower/ Phool Gobhi	Hybrid/ HYV		65774
7	Chilli/ Mirch	Irrigated		37550
8	Colocasia/ Arbi/ Ghuiya/ Taro			43898
9	Dragon Fruit			538728
10	Fish Culture	Others_Others_Pro duction of Fingerlings for 3 crop / year		26424
11	Fish Culture in Pond	Others_Feed Based composite fish culture(12 month)		284600
12	Foxtail Millet/ Korralu/ Thenai/ Navane	Irrigated		19206
13	Gladiolus			257184
14	Groundnut/ Moongfali	Irrigated		34644
15	Indian Mustard/Bharatiya Sarso	Irrigated		19316
16	Indigenous Cattle Farming	thers_Milk Production 3 ltr		59298
17	Maize/ Makka	Irrigated		20072
18	Marigold/ Gende Ka Phool/ Zendu			111146
19	Okra/ Bhindi/ Bhendi/ Ladies Finger	Hybrid/ HYV		50646
20	Pea/ Field Pea/ Matarchana/ Garden Pea	Irrigated		18473
21	Pig Farming	Breeding Unit_		339800
22	Pointed Gourd/ Parwal			69142

23	Potato/ Aloo	Irrigated		71936
24	Radish/ Mooli			32840
25	Rice/ Chaval/ Dhan	Irrigated		37181
26	Sesame/ Til/ Seesamum/ Gingelly	Irrigated		16188
27	Tomato/ Tamatar	Hybrid/ HYV		73325
28	Tuberoose/ Gulchadi/ Rajanigandha/ Nishigandha/ Neela Sampangi			214683
29	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Irrigated		17790

Abbreviations

Abbreviation	Expansion
ACP	Annual Credit Plan
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
AHIDF	Animal Husbandry Infrastructure Development Fund AMIS
	Agriculture Marketing Infrastructure Scheme
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
APEDA	Agriculture and Processed Food Products Export Development Authority
ATMA	Agricultural Technology Management Agency
BC	Banking Correspondent
BGREI	Bringing Green Revolution to Eastern India
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
CRRI	Central Rice Research Institute
CSO	Civil Society Organisation
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level Review Committee
DRDA	District Rural Development Agency
eNAM	Electronic National Agriculture Market
ECGC	Export Credit Guarantee Corporation
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres

FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
ha	Hectare
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large-sized Adivasi Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
	MUDRA
	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Agriculture Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development

NREGP	National Rural Employment Guarantee Programme
NRLM	National Rural Livelihood Mission
NWDPA	National Watershed Development Project for Rainfed Areas
PAIS	Personal Accident Insurance Scheme
PACS	Primary Agriculture Cooperative Society
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAP	Service Area Plan
SAO	Seasonal Agricultural Operations
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers Committee
STCCS	Short Term Co-operative Credit Structure
STW	Shallow Tube Well
SMPB	State Medicinal Plant Board
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group

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