



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



धलाई जिला
Dhalai District

त्रिपुरा क्षेत्रीय कार्यालय, अगरतला
Tripura Regional Office, Agartala

Potential Linked Credit Plan

Year: 2025-26

District: Dhalai

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

PLP Document Prepared by:

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District Development Manager

NABARD

Dhalai

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	The administrative district Dhalai with district headquarter at Ambassa was created in between two hill ranges Longtharai and Atharamura in the year 1995 by bifurcating North Tripura district and including part of Amarpur Sub-division from undivided South Tripura district.
2	Type of soil	Dominated by loamy and red soil.
3	Primary occupation	The majority of the people (76%) in the district are dependent on agriculture and allied activities for their livelihood, and practice of Jhum cultivation (shifting cultivation) is practiced in many parts of the district by the indigenous inhabitants in the forest areas.
4	Land holding structure	90% of the holding is less than 1 ha, 8% of the holdings are between 1-2 ha, and only 2 % of the holdings are above 2 ha; Most of the farmers are small and marginal in nature.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The overall ground level credit flow in Priority sector has increased in 2023-24 (Rs.45597.83 lakh) from FY 2022-23 (Rs.38369.23 lakh). Average achievement in priority sector lending is 84.7% of the ACP target during the last 3 years.
2	CD Ratio	CD ratio stood at 98.2% during FY 2023-24 at the end of March 2024 compared to 96.0% of 2022-23.
3	Investment credit in agriculture	The banks in Dhalai have disbursed total agricultural credit of Rs.17835.52 lakh, which is 50.4% of the target for the financial year 2023-24. The average achievement under the sector for the last 3 years is 69.5%. However, the disbursement in investment credit is substantially low.
4	Credit flow to MSMEs	Loans to MSMEs in Dhalai during 2023-24 stood at Rs.11706.57 lakh which was 101.5% of the annual target in non-farm sector credit in ACP.
5	Other significant credit flow, if any	The institutional credit flow of Rs.16055.74 lakh took place under Other Priority Sector during 2023-24.

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 mapped under priority sector for Dhalai for 2025-26 is Rs.81672.75 lakh.
2	Projection for agriculture and its components	Total credit projections potential assessed for 2025-26 under Agriculture and allied activities is Rs.39836.14 lakh, out of which potential assessed for Crop production is Rs.26762.91 lakh, and remaining credit potential of Rs.13073.23 lakh assessed under allied activities including infrastructure.
3	Projection for MSMEs	Credit potential under various MSME activities in the district is assessed is Rs.21552.36 lakh for the year 2025-26.
4	Projection for other purposes	Credit potential assessed in Export, Education & Housing sector in Dhalai for FY 2025-26 estimated at Rs.7082.11 lakh; For the same year credit potential assessed under Infrastructure is Rs.656.14 lakh, and credit under Informal credit delivery system assessed is Rs.12546.00 lakh.

5. Developmental Initiatives

1. Dhalai District, declared as aspirational district in 2018, lacked critical infrastructures. Under various tranches of Rural Infrastructure Development Fund since its creation NABARD has sanctioned an amount of Rs.56727.88 lakh on essential infrastructure development in Dhalai as on 31 March 2024.
2. An orchard based livelihood development programme is supported in the district from Tribal Development Fund for 200 families in aspirational block Raishyabari.
3. Marketing and women empowerment initiatives such as Rural Haat, Rural Mart, My Pad My Right etc. projects are undertaken by NABARD in the district, other than capacity building programme for various stakeholders.
4. Sustainable agricultural practices demonstration project on Integrated Farming system is under implementation in Salema and Durga Chowmuhan blocks by KVK Dhalai.

6. Thrust Areas

1. Keeping in view of the available natural, land resources in the district, and the food habit of the local people, a ready market, horticulture & animal husbandry activities particularly piggery and fisheries activities are major thrust areas in the district requiring investment.
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. Informal credit delivery system in the district, particularly lending to Self Help Groups also an important thrust area.
4. Keeping in view various new initiatives undertaken by Ministry of Cooperation, GoI, formation of MPACS, computerization/digitization of the cooperative societies, development of robust and business plan and their credit linkage is identified as a catalyst for economic and social development.

7. Major Constraints and Suggested Action Points

1. Major constraints hindering the growth and development of agriculture in the district are lack of infrastructure, especially connectivity issues across the geographical terrain in the district.
2. Small and fragmented landholding patterns of the small and marginal farmers have limited the potential for up-scaling of various farm interventions.
3. Poor coverage of irrigation has limited agricultural operations to only single season activity.
4. Inadequate access to timely extension and credit services, new technologies etc. also have been constraints in development especially in remote 4 of the 8 blocks in the district.

8. Way Forward

1. Majority of farmers in the district are small and marginal in nature and vulnerable groups of the society. Timely, optimally and hassle-free access to cash capital plays a pivotal role in farm dynamics of small and marginal families.
2. Cash credit, especially through KCC, loans to SHGs and JLGs are key instruments for continued and further boost in the economy of the district.
3. It shall be the endeavor of all the financial institutions, line departments, developmental agencies, NGOs, etc. to ensure adequate credit flow commensurate with the potential identified in this document for overall development of the district.

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 prioritize resource requirement for the purpose.

3. 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.

4. 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 draught 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.

5. 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:

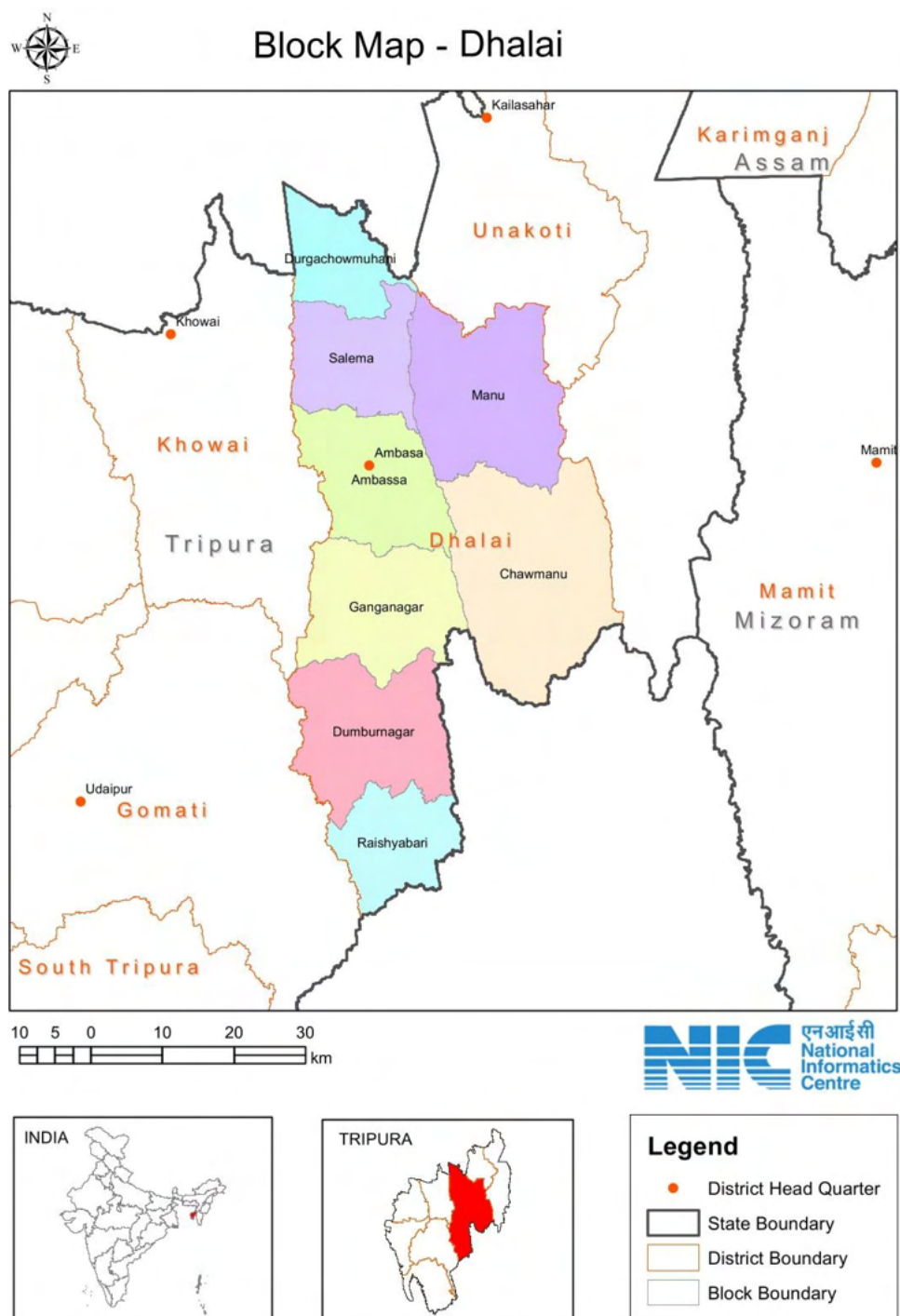
1	Bankers	- Provides inputs/ information on Exploitable potential vis-a-vis credit possible;
		- Potential High Value Projects/ Area Based schemes; and
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required 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.

6. 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



Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ Lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	38540.09
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	28389.75
2	Term Loan for agriculture and allied activities	10150.34
B	Agriculture Infrastructure	559.02
C	Ancillary activities	737.03
I	Credit Potential for Agriculture A+B+C)	39836.14
II	Micro, Small and Medium Enterprises	2152.36
III	Export Credit	0.00
IV	Education	872.11
V	Housing	6210.00
VI	Social Infrastructure	450.00
VII	Renewable energy	206.14
VIII	Others	12546.00
	Total Priority Sector	81672.75

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	26762.91
2	Water Resources	375.36
3	Farm Mechanisation	151.34
4	Plantation & Horticulture with Sericulture	3062.29
5	Forestry & Waste Land Development	132.57
6	Animal Husbandry - Dairy	837.92
7	Animal Husbandry - Poultry	3105.29
8	Animal Husbandry - Sheep, Goat, Piggery	1940.35
9	Fisheries	1596.06
10	Farm Credit- Others	576.00
	Sub total	38540.09
B	Agriculture Infrastructure	
1	Construction of storage	158.40
2	Land development, Soil conservation, Wasteland development	349.43
3	Agriculture Infrastructure - Others	51.19
	Sub total	559.02
C	Ancillary activities	
1	Food & Agro. Processing	80.03
2	Ancillary activities - Others	657.00
	Sub Total	737.03
II	Micro, Small and Medium Enterprises	
	Total MSME	21552.36
III	Export Credit	0.00
IV	Education	872.11
V	Housing	6210.00
VI	Social Infrastructure	450.00
VII	Renewable energy	206.14
VIII	Others	12546.00
	Total Priority Sector	81672.75

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)	2312.00
2	No. of Sub Divisions	4
3	No. of Blocks	8
4	No. of revenue villages	151
5	No. of Gram Panchayats	151

2. 1. a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	Yes
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

3. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Tripura
2	District	Dhalai
3	Agro-climatic Zone 1	AZ53 - Mid Tropical Plain
4	Agro-climatic Zone 2	SAZ46 - Mild tropical plain- mid hill Zone
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	PAZ2 - Eastern Himalayan Region
8	Climate	Humid Tropical and sub tropical
9	Soil Type	Sandy loam and red soil

District Profile
Key Agricultural and Demographic Indicators

4. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	231394
2	Forest Land	185940
3	Area not available for cultivation	19597
4	Barren and Uncultivable land	12000
5	Permanent Pasture and Grazing Land	133
6	Land under Miscellaneous Tree Crops	1136
7	Cultivable Wasteland	225
8	Current Fallow	200
9	Other Fallow	450

5. 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

6. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	57935	90	28718	80
2	>1 to <=2 ha	5147	8	5385	15
3	>2 to <=4 ha	1301	2	1795	5
4	>4 to <=10 ha	0	0	0	0
5	>10 ha	0	0	0	0
6	Total	64383	100	35898	100

District Profile
Key Agricultural and Demographic Indicators

7. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	64.00
2	Of the above, Small/ Marginal Farmers	63.00
3	Agricultural Laborers	14.00
4	Workers engaged in Household Industries	4.00
5	Workers engaged in Allied agro activities	41.00
6	Other workers	26.00

8. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	378.00	194.00	184.00	338.00	40.00
2	Scheduled Caste	71.00	-	-	-	-
3	Scheduled Tribe	247.00	-	-	-	-
4	Literate	276.00	-	-	-	-
5	BPL	94.50	-	-	-	-

9. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	82.00
2	Rural Households	77.00
3	BPL Households	20.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	4.10
2	Having source of drinking water	73.80
3	Having electricity supply	46.20
4	Having independent toilets	57.40

District Profile
Key Agricultural and Demographic Indicators

11. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	141
2	Villages having Agriculture Power Supply	-
3	Villages having Post Offices	75
4	Villages having Banking Facilities	151
5	Villages having Primary Schools	138
6	Villages having Primary Health Centers	14
7	Villages having Potable Water Supply	128
8	Villages connected with Paved Approach Roads	143

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Administration, Dhalai, GoT
1.a Additional Information	Dept. Agri. & Farmers Welfare, GoT
2. Soil & Climate	Dept. Agri. & Farmers Welfare, GoT
3. Land Utilization [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

12. Infrastructure Relating to Health & Sanitation [Nos.]

Sr. No.	Particulars	Nos.
1	Anganwadis	1292
2	Primary Health Centres	16
3	Primary Health Sub-Centres	121
4	Dispensaries	121
5	Hospitals	4
6	Hospital Beds	550

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	73
2	Registered FPOs	5
3	Agro Service Centres	0
4	Soil Testing Centres	2
5	Approved nurseries	2
6	Agriculture Pumpsets	37
7	Pumpsets Energised	NA
8	Krishi Vigyan Kendras	1

14. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	10.07
2	Irrigation Potential Created	6.90
3	Net Irrigated Area (Total area irrigated at least once)	7.50
4	Area irrigated by Canals/ Channels	0.42
5	Area irrigated by Wells	0.00
6	Area irrigated by Tanks	1.43
7	Area irrigated by Other Sources	1.67
8	Irrigation Potential Utilized (Gross Irrigated Area)	3.15

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

15. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	887
2	Railway Line [km]	38
3	Public Transport Vehicle [Nos]	-
4	Goods Transport Vehicles [Nos.]	143

16. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	27	
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	
3	Fruit (Pulp/ Juice/ Fruit drink)	1	
4	Spices (Masala Powders/ Pastes)	0	
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	

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	12947	541	12406
2	Cattle - Indigenous	77732	16916	60816
3	Buffaloes	958	366	592
4	Sheep - Cross bred	10	0	10
5	Sheep - Indigenous	475	143	332
6	Goat	52282	9145	43137
7	Pig - Cross bred	20162	9218	10944
8	Pig - Indigenous	30342	9247	21095
9	Horse/Donkey/Camel	0	0	0
10	Rabbit	0	0	0
11	Poultry - Improved	43092		
12	Poultry - Indigenous	364472		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	4
2	Veterinary Dispensaries	7
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	2
5	Animal Breeding Farms	2
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	0
9	Milk Collection Centres	0
10	Fishermen Societies	13
11	Animal Husbandry Training Centres	0
12	Animal Markets	3
13	Fish Markets	4
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	11291.00	MT	74	gm/day
2	Egg	345	Lakh Nos.	80	nos/p. a.
3	Milk	24849.00	MT	158	gm/day
4	Meat	5641	MT	36	gm/day
5	Wool	0.00	MT		

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.]	Department of Agriculture Dhalai
13. Irrigation Coverage ['000 Ha]	Department of Agriculture Dhalai
14. Infrastructure For Storage, Transport & Marketing	Department of Agriculture Dhalai
15. Processing Units	DIC
16. Animal Population as per Census [Nos.]	20th Livestock Census ARDD
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 agri to district GDP (%)	23.00	23.00	23.00
2	Land Holdings - SF (%)	90.00	90.00	90.00
3	Land Holdings - MF (%)	8.00	8.00	8.00
4	Rainfall -Normal (mm)	2200	2200	2200
5	Rainfall - Actual (mm)	2560	2260	2328
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)	1973.89	2802.90	2200.87

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	28.28	85.50	3023.33	24.22	74.81	3088.76	27.50	79.50	2890.90
2	Pulses	5.20	4.50	865.38	5.83	4.80	823.32	2.50	2.00	800
3	Rapeseed	3.00	2.40	800	3.20	2.50	781.25	1.30	1.30	1000

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.57	0.45	0.48
2	Net sown area (lakh ha)	0.36	0.28	0.24
3	Cropping intensity (%)	159.94	162.00	200.82

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	36.00	39.00	40.00
2	Fertilizer consumption - Rabi (kg/ha)	18.00	20.00	20.00
3	Total (kg/ha)	54.00	59.00	60.00

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)	0	0	0

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	24960	26673	26725
2	GLC through KCC (₹ lakh)	10145.40	7954.75	10177.84

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	-	33383	36165
2	State Govt Sponsored Schemes Coverage (No.)	-	-	-

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.)	-	-	1845

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	24108	24453	24730
2	Crop Loss Compensation, if any (₹ lakh)	-	-	-

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	32.00	33.00	33.00
2	Indian Mustard	12.00	13.00	14.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Census 2011
Table 2: GLC under Agriculture	Lead Bank
Table 3: Major Crops, Area, Production, Productivity	Department of Agriculture and FW
Table 4: Irrigated Area, Cropping Intensity	Department of Agriculture and FW
Table 5: Input Use Pattern	Department of Agriculture and FW
Table 6: Trend in procurement/marketing	Department of Agriculture and FW
Table 7: KCC Coverage	DCC agenda notes, Lead Bank
Table 8: PM Kisan & Other DBTs	Department of Agriculture and FW
Table 9: Soil testing facilities	Department of Agriculture and FW, KVK, Soilhealth.dac.gov.in portal
Table 10: Crop Insurance	pmfby.gov.in portal, Department of Agriculture and FW
Table 11: Seed Replacement Ratio %	Department of Agriculture and FW

Water Resources**Table 1: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	10	10	10
2	Net Irrigated Area ('000 ha)	3	3	3
3	Gross Irrigated Area ('000 ha)	8	8	8

Table 2: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Tripura	Dhalai	Ambassa	Safe	Safe	Safe
2	Tripura	Dhalai	Chawmanu	Safe	Safe	Safe
3	Tripura	Dhalai	Dumburnagar	Safe	Safe	Safe
4	Tripura	Dhalai	Durga chowmuhan	Safe	Safe	Safe
5	Tripura	Dhalai	Ganganagar	Safe	Safe	Safe
6	Tripura	Dhalai	Manu	Safe	Safe	Safe
7	Tripura	Dhalai	Raishyabari	Safe	Safe	Safe
8	Tripura	Dhalai	Salema	Safe	Safe	Safe

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
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	10	10	11
2	Power Tillers	2371	2433	2497
3	Threshers/Cutters	442	469	487

Table 2 : Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	3	7	11
2	Other minor repair & service centers (No.)	10	10	10

Sources

Table Name	Source(s) and reference year of data
Table 1: Mechanisation in District	Dept. of Agriculture & Farmers Welfare
Table 2: Service Centers	Dept. of Agriculture & Farmers Welfare

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	NA	NA	1.30	9.10	1.40	9.33
2	Pineapple	NA	NA	4.70	79.00	4.80	81.00
3	Sweet Orange	NA	NA	0.90	4.50	NA	NA
4	Jackfruit	NA	NA	1.40	35.00	NA	NA
5	Banana	NA	NA	3.10	32.00	NA	NA
6	Litchi	NA	NA	0.30	1.20	NA	NA
7	Lemon	NA	NA	1.80	12.00	2.00	10.00
8	Papaya	NA	NA	0.70	7.20	NA	NA
9	Mosami	NA	NA	0.20	0.50	NA	NA
10	Guava	NA	NA	0.10	0.52	NA	NA
11	Dragon Fruit	NA	NA	0.05	2.00	NA	NA
12	Coconut	NA	NA	0.60	1.90	NA	NA
13	Arecanut	NA	NA	1.40	5.40	NA	NA
14	Cashew	NA	NA	0.02	0.09	NA	NA
15	Brinjal	NA	NA	0.20	5.00	NA	NA
16	Spiny Gourd / Akakara/ Bodakakara	NA	NA	0.10	3.60	NA	NA
17	Pointed Gourd	NA	NA	0.10	1.80	NA	NA
18	Bitter Gourd	NA	NA	0.17	1.50	NA	NA
19	Ridge Gourd	NA	NA	0.12	2.70	NA	NA
20	Bottle Gourd	NA	NA	0.13	2.50	NA	NA
21	Ash Gourd	NA	NA	0.13	2.40	NA	NA
22	Snake Gourd	NA	NA	0.08	1.20	NA	NA
23	Cucumber	NA	NA	0.12	1.40	NA	NA

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)
24	Radish	NA	NA	0.36	6.70	NA	NA
25	Cauliflower	NA	NA	0.36	8.40	NA	NA
26	Chilli	NA	NA	0.90	0.80	NA	NA
27	Watermelon	NA	NA	0.94	2.40	NA	NA
28	Cabbage	NA	NA	0.37	10.30	NA	NA
29	Tomato	NA	NA	0.20	6.20	NA	NA
30	Ginger	NA	NA	0.24	2.60	NA	NA
31	Turmeric	NA	NA	0.60	4.20	NA	NA

Table 2: Production clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	Pineapple Cluster in Manu Block; Lemon Cluster under Durga chowmuhani Block	Pineapple Cluster in Manu Block; Lemon Cluster under Durga chowmuhani Block	Pineapple Cluster in Manu Block; Lemon Cluster under Durga chowmuhani Block

Table 3: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Multiple Fruit (processing)	Multiple Fruit (processing)	Multiple Fruit (processing)
2	Area cultivated (Ha)	NA	NA	NA

Sources

Table name	Source(s) and reference year of data
Table 1: Production and Productivity	Dept. of Horticulture
Table 2: Production Clusters	Department of Horticulture
Table 3: Crop Identified for One District-One Product	DIC

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)	185	185	185
2	Waste Land ('000 ha)	1	1	1
3	Degraded Land ('000 ha)	0	0	0

Table 2: Nurseries

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Traditional Nursery	12	12	12

Sources

Table Name	Source(s) and reference year of data
Table 2: Area under Forest Cover & Waste Land	Dept. of Agriculture & Farmers Welfare; District Profile of Dhalai (NIC)
Table 2: Nurseries (No.)	Department of Forest

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)	NA	NA	NA
2	KCC for working capital (₹ lakh)	NA	NA	NA
3	KCC for working capital (No.)	NA	NA	NA
4	Finance under group mode (₹ lakh)	NA	NA	NA

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	0	0	0

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	Lead Bank
Table 2: Processing Infrastructure	ARDD
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NABARD

Animal Husbandry – Poultry**Table 1: GLC**

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	407681	407681	407681
2	Of the above, male (No.)			
3	Of the above, female (No.)			

4	Broiler Farms (No.)	14	16	16
5	Hatcheries (No.)			
6	Popular breeds	Gramapriya, Kuroiler	Gramapriya, Kuroiler	Gramapriya, Kuroiler

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Poultry	ARDD

Animal Husbandry - SGP**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	NA	NA	NA
2	Finance under group mode (₹ lakh)	NA	NA	NA

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Ganjam, Bolangir
2	Popular goat breed(s)	Black Bengal, Assam Hill
3	Popular pig breed(s)	Yorkshire, Hemshire

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Popular Breed(s)	ARDD

Fisheries**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	NA	NA	NA
2	Finance under group mode (₹ lakh)	NA	NA	NA
3	KCC for working capital (No.)	208	191	76
4	KCC for working capital (₹ lakh)	133.29	166.03	72.00

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	27500	27528	28113
2	Reservoirs (No.)	1	1	1

3	Cage Culture/ Bio-floc technology (No.)	1	1	1
4	Fish Seed Hatchery (No.)	3	3	3

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	DCC AGENDA NOTES
Table 2: Inland Fisheries Facilities	Department of Fisheries GoT
Table 3 : Marine Fisheries (No.)	Department of Fisheries GoT
Table 4 : Brackish Water Fisheries	Department of Fisheries GoT
Table 5: Fisheries Infrastructure Development Fund (FIDF)	Department of Fisheries GoT, NABARD

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	NA	NA	NA
2	Credit to bullocks (₹ lakh)	NA	NA	NA
3	Credit to bullock carts (₹ lakh)	NA	NA	NA
4	Credit to Two wheelers (₹ lakh)	NA	NA	NA

Table 2: Area under Integrated Farming

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under IF ('000 ha)	NA	NA	NA
2	Area under homestead based IF ('000 ha)	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Area under Integrated Farming	Dept. of Agriculture & Farmers Welfare

Agri. Infrastructure**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	NA	NA	NA
2	Loans for Storage Godowns (₹ lakh)	NA	NA	NA
3	Loans for Cold Storages (₹ lakh)	NA	NA	NA
4	Loans for Other Agri Infrastructure (₹ lakh)	NA	NA	NA

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)	1	1	1
3	Storage Godowns (No.)	44	44	44
4	Storage Godowns (Capacity - '000 MT)	3	3	3
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	27	27	27
6	Market Yards [Nos] / Wholesale Market (No.)	11	11	11
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Agri Storage Infrastructure	Department of Agriculture & FW, DRCS Dhalai

Land Development, Soil Conservation & Watershed Development**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	NA	NA	NA
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)	NA	NA	NA

Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)	NA	NA	NA
2	Area treated for soil & water conservation treatment ('000 ha)	NA	NA	NA
3	Gap ('000 ha)	NA	NA	NA

Table 3: 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	0	1
4	Wadi Projects - Area of plantation ('000 ha)	0	0	0.02

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Area requiring Soil Treatment & Area Treated	-
Table 3: NABARD's interventions	NABARD

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Table 1: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	NA	NA	NA
2	Pesticides Consumption ('000 kg)	NA	NA	NA

Table 2: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	NA	NA	NA
2	Bio-Fertilizers ('000 kg)	NA	NA	NA
3	Bio-Pesticides ('000 kg)	NA	NA	NA
4	Vermi Compost ('000 kg)	NA	NA	NA

Table 3: Facilities Available

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Fertilizer Consumption	Department of Agriculture & FW, DRCS Dhalai
Table 3: Production of inputs	Department of Agriculture & FW, DRCS Dhalai
Table 4: 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)	16594.00	14623.00	12616.00

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	NA	NA	NA
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	0
2	ACABCs (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Procurement	Department of Agriculture & FW
Table 3: Other Ancilliary Services	DRCS

MSME**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	7848.20	7899.35	11706.57

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	0	0	0
2	Micro Units (No.)	NA	NA	388
3	Small Units (No.)	NA	NA	45
4	Medium Units (No.)	NA	NA	6
5	Udyog Aadhar Registrations (No.)	NA	NA	439

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	5	5	5
2	Handicrafts Clusters (No.)	4	4	4
3	Weavers' Coop. Societies (No.)	17	17	17

Table 4: DIC interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/ crafts	0	0	0

Table 5: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	176	302	132
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	8	10	10

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: MSME units - Cumulative	DIC
Table 3: Traditional activities	Directorate of Handloom, Handicrafts and Sericulture, GoT
Table 4: DIC interventions	DIC
Table 5: Skill Development Trainings	DIC, NABARD

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

Sr. No.	Particulars	31-03-2022	31-03-2023	31-03-2024
1	GLC flow under Export Credit (Rs. lakh)	NA	NA	NA
2	GLC under Education (Rs. lakh)	NA	NA	NA
3	GLC under Housing (Rs. lakh)	NA	NA	NA

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	NA	7735	NA
2	Amt of subsidy released (Rs. lakh)	NA	16046.50	NA

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	NA	NA	NA
2	Amt of subsidy released (Rs. lakh)	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Progress under PMAY	Economic Review of Tripura 2022-23
Table 3: Progress under SBM	--

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)	NA	NA	NA
2	Amt of RIDF assistance (Rs. lakh)	6289.24	7323.45	14261.96

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	Village Knowledge Centre	0	0	1
2	Rural Education Institution	6	1	0

Sources

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

Renewable Energy**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	NA	NA	NA
2	Assistance under Green Climate Fund (Rs. lakh)	NA	NA	NA
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	NA	NA	NA

Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2024
		No. of Projects
1	Solar Street Light	6184
2	Solar Study Lamp	47682
3	Solar Pump (component B)	347
4	Solar Pump (component C)	5
5	Microgrid System	38
6	Solar High Mast	25
7	Solar Water Purification System	5

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LEAD BANK
Table 2: Go Green Initiatives	TREDA

Informal Credit Delivery**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	2166.81	3601.04	4583.93
2	JLG Bank Linkage (Rs. lakh)	NA	NA	46.36
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)	0.00	1.00	9.36
3	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	0.10	0.15	0.80

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	8	8	8
2	No. of SHGs formed	2550	3122	3540
3	No. of SHGs credit linked (including repeat finance)	1436	2202	2010
4	Bank loan disbursed (Rs. lakh)	2166.81	3155.90	4583.93
5	Average loan per SHG (Rs. lakh)	1.50	1.43	2.10
6	Percentage of women SHGs %	100.00	100.00	100.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LEAD BANK
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.)	87	87	87
2	Consumer Stores (No.)	40	40	40
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	17	17	17
5	Marketing Societies (No.)	5	5	5
6	Labour Societies (No.)	4	4	4
7	Industrial Societies (No.)	1	1	1
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	60	60	60
10	Others (No.)	64	64	64
11	Total (No)	278	278	278

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

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	DRCS office Dhalai
Table 2: Details of credit cooperative societies	DRCS office Dhalai

Table 3: Block wise, sector wise distribution of cooperative societies in the district	DRCS	office	Dhalai
Table 4: Status/ progress under various schemes of MoC in the district	DRCS	office	Dhalai

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	Dhalai	Ambassa	Consumer Stores	4	Average	Consumer Stores	4	Average	Consumer Stores	4	Average
2	Tripura	Dhalai	Ambassa	Weavers Societies	1	Average	Weavers Societies	1	Average	Weavers Societies	1	Average
3	Tripura	Dhalai	Ambassa	Fishery Societies	9	Average	Fishery Societies	9	Average	Fishery Societies	9	Average
4	Tripura	Dhalai	Ambassa	Milk Societies	4	Average	Milk Societies	4	Average	Milk Societies	4	Average
5	Tripura	Dhalai	Chawmanu	Consumer Stores	6	Average	Consumer Stores	6	Average	Consumer Stores	6	Average
6	Tripura	Dhalai	Chawmanu	Fishery Societies	4	Average	Fishery Societies	4	Average	Fishery Societies	4	Average
7	Tripura	Dhalai	Chawmanu	Milk Societies	1	Average	Milk Societies	1	Average	Milk Societies	1	Average
8	Tripura	Dhalai	Manu	Fishery Societies	10	Average	Fishery Societies	10	Average	Fishery Societies	10	Average
9	Tripura	Dhalai	Manu	Milk Societies	8	Average	Milk Societies	8	Average	Milk Societies	8	Average
10	Tripura	Dhalai	Manu	Consumer Stores	12	Average	Consumer Stores	12	Average	Consumer Stores	12	Average
11	Tripura	Dhalai	Manu	Poultry Societies	1	Average	Poultry Societies	1	Average	Poultry Societies	1	Average
12	Tripura	Dhalai	Chawmanu	Poultry Societies	3	Average	Poultry Societies	3	Average	Poultry Societies	3	Average

13	Tripura	Dhalai	Raishyabari	Milk Societies	2	Average	Milk Societies	2	Average	Milk Societies	2	Average
14	Tripura	Dhalai	Dumburnagar	Milk Societies	2	Average	Milk Societies	2	Average	Milk Societies	2	Average
15	Tripura	Dhalai	Raishyabari	Fishery Societies	1	Average	Fishery Societies	1	Average	Fishery Societies	1	Average
16	Tripura	Dhalai	Dumburnagar	Fishery Societies	2	Average	Fishery Societies	2	Average	Fishery Societies	2	Average
17	Tripura	Dhalai	Dumburnagar	Weavers Societies	1	Average	Weavers Societies	1	Average	Weavers Societies	1	Average
18	Tripura	Dhalai	Manu	Weavers Societies	2	Average	Weavers Societies	2	Average	Weavers Societies	2	Average
19	Tripura	Dhalai	Durgachowmuhan i	Consumer Stores	10	Average	Consumer Stores	10	Average	Consumer Stores	10	Average
20	Tripura	Dhalai	Salema	Consumer Stores	3	Average	Consumer Stores	3	Average	Consumer Stores	3	Average
21	Tripura	Dhalai	Salema	Fishery Societies	3	Average	Fishery Societies	3	Average	Fishery Societies	3	Average
22	Tripura	Dhalai	Durgachowmuhan i	Fishery Societies	13	Average	Fishery Societies	13	Average	Fishery Societies	13	Average
23	Tripura	Dhalai	Durgachowmuhan i	Milk Societies	30	Average	Milk Societies	30	Average	Milk Societies	30	Average
24	Tripura	Dhalai	Salema	Milk Societies	9	Average	Milk Societies	9	Average	Milk Societies	9	Average
25	Tripura	Dhalai	Durgachowmuhan i	Poultry Societies	1	Average	Poultry Societies	1	Average	Poultry Societies	1	Average
26	Tripura	Dhalai	Durgachowmuhan i	Marketing Societies	1	Average	Marketing Societies	1	Average	Marketing Societies	1	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	Village s	House- holds
Commercial Banks	12	28	17	11	0	-	1875	71	NA	NA
Regional Rural Bank	1	14	12	2	0	-	2807	25	NA	NA
District Central Coop. Bank	1	8	6	2	0	-	1761	16	NA	NA
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	-	-	-	NA	NA
Primary Agr. Coop. Society	30	0	0	0	0	-	-	169	NA	NA
Others	0	0	-	-	-	-	-	-	NA	NA
All Agencies	44	50	35	15	0	0	6443	281	NA	NA

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	NA	NA	NA	NA	NA	59578.51	67239.45	84446.95	25.6	55.32
Regional Rural Bank	NA	NA	NA	NA	NA	42377.28	42482.44	49009.46	15.4	32.11
Cooperative Banks	NA	NA	NA	NA	NA	16184.46	19385.48	19182.89	-1.0	12.57
Others	NA	NA	NA	NA	NA	0	0	0	0	0.00
All Agencies	NA	NA	NA	NA	NA	118140.25	129107.37	152639.30	18.2	100.0

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Loan [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	NA	NA	NA	0	0	48057.08	48451.31	61721.87	27.4	41.19
Regional Rural Bank	NA	NA	NA	0	0	29289.23	30535.57	34008.96	11.4	22.70
Cooperative Banks	NA	NA	NA	0	0	50475.39	53864.58	54108.64	0.5	36.11
Others	NA	NA	NA	0	0				0	0.00
All Agencies	NA	NA	NA	0	0	127821.70	132851.46	149839.47	12.8	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	80.7	72.1	73.1
Regional Rural Bank	69.1	71.9	69.4
Cooperative Banks	311.9	277.9	282.1
Others	0	0	0
All Agencies	108.2	102.9	98.2

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	80502	62385	21591	8380
Regional Rural Bank	43488	32972	14112	7915
Cooperative Banks		5573	1663	51
Others	--	-	-	-
All Agencies	123990	100930	37366	16346

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	19090.45	30.9	6726.84	10.9	-	0.0	-	0.0	-	0.0
Regional Rural Bank	16467.61	48.4	4305.42	12.7	-	0.0	-	0.0	-	0.0
Cooperative Banks	10039.77	18.6	6803.26	12.6	-	0.0	-	0.0	-	0.0
Others	-	0	-	0	-	0	-	0	-	0
All Agencies	45597.83	30.4	17835.52	11.9	0.00	0.0	0.00	0.0	0.00	0.0

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.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Commercial Banks	32583.65	18624.90	57.2	22764.00	18113.57	79.6	28653.00	19090.45	66.6	67.8
Regional Rural Bank	4335.00	8146.01	187.9	9936.00	10829.27	109.0	13111.00	16467.61	125.6	140.8
Cooperative Banks	6991.09	7248.20	103.7	9427.00	9426.39	100.0	11629.00	10039.77	86.3	96.7
Others			0			0			0	0.0
All Agencies	43909.74	34019.11	77.5	42127.00	38369.23	91.1	53393.00	45597.83	85.4	84.7

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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Term Loan (Agri.)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total Agri. Credit	28180.07	18362.73	65.2	25939.00	24071.43	92.8	35367.00	17835.52	50.4	69.5
MSME	12976.61	7848.20	60.5	9278.00	7899.35	85.1	11536.00	11706.57	101.5	82.4

Other Priority Sectors *	2753.06	7808.18	283.6	6910.00	6398.45	92.6	6490.00	16055.74	247.4	207.9
Total Priority Sector	43909.74	34019.11	77.5	42127.00	38369.23	91.1	53393.00	45597.83	85.4	84.7

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	25014.30	3785.10	15.1	15507.80	3476.40	22.4	NA	NA	NA	12.5
Regional Rural Bank	29289.23	2611.13	8.9	30535.60	1871.10	6.1	NA	NA	NA	5.0
Cooperative Banks	40334.80	1194.20	3.0	40985.10	1943.60	4.7	NA	NA	NA	2.6
Others	15096.90	1537.30	10.2	12790.80	559.80	4.4	NA	NA	NA	4.9
All Agencies	109735.23	9127.73	8.32	99819.30	7850.90	7.87	NA	NA	NA	5.40

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

Source(s)	
1	Agenda Notes from 100th DCC/DLRC meeting of Dhalai-PNB
2	DMMU Tripura Rural Livelihood Mission Dhalai (SHG data)
3	Deputy Registrar of Cooperative Societies Dhalai (PACS data)

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):** 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.
- v. Micro-ATMs to Bank Mitra Cooperative Societies for providing doorstep financial services
- vi. **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 a national level software for ARDBs.
- vii. **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.
- viii. **World's Largest Cooperative Training Scheme:** This aims at revamping existing cooperative training structure in the country.
- ix. New Cooperative Policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.

- x. 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.
- xi. To provide facilities at par with FPOs for existing PACS.
- xii. 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 Rs. 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. JanSamarth Portal:

JanSamarth Portal a GoI initiative is a unique digital portal linking credit linked schemes for ease of access to the 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.
- iv. **Enhanced Credit Guarantee Coverage:** The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan 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 a period of 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 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 include:

- 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 micro-ATM 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.

1. 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.

- 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 Prakalpa” 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 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 Lembucherra 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 Dumboor 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. 110.64Crore.
- 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 2 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 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 'Lakhpatri 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. The 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 Dhalai district is predominantly agrarian. Nearly 98 % of 64383 cultivators in the district are small and marginal in nature. The district receives good rainfall with average rainfall of 2200 mm per annum. The soil type of the district is sandy loam and red soil with good fertility. The major crops grown in the district are paddy, jhum crops, pulses and oilseeds. The cropping practices followed in the district includes crops like paddy, limited oilseeds & vegetables during kharif; paddy, vegetables, pulses and potato during Rabi and paddy, mesta, jhum, and vegetables during summer season. Net irrigated area in the district is 7500 Ha. The Crop loan disbursement in the district during 2021-22, 2022-23 and 2023-24 is Rs.1973.89 lakh, Rs.2802.90 lakh and Rs.2200.87 lakh respectively. National Food Security Mission (NFSM: Rice, Pulses, Coarse cereals, Nutri cereals, Commercial crops like jute and cotton), Sub Mission on oil seeds and oil palm, National Mission on Sustainable Agriculture (NMSA), National Mission on Agriculture Extension and Technology (NMAET), Sub Mission on Agricultural Mechanization (SMAM), Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), Rashtriya Krishi Vikas Yojana (RKVY), Pradhan Mantri Fasal Bima Yojana (PMFBY), Mission Organic Value Chain Development in NE (MOVCD-NE), Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), CSS-FPO etc. are major programme that are being implemented by the Department of Agriculture in the district.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Government of Tripura through its Department of Agriculture & Farmers Welfare offers the basic extension services to the farmers. The district has a Deputy Director's Office of the department located at the district HQ Ambassa who is supported by Superintending of Agriculture, Sector Officers and village level workers. The district also has one Krishi Vigyan Kendra (KVK) under the state government which offers training and demonstration support for farmers on and off campus, as well as soil health testing services. There are 6 FPOs in the district and 30 PACS/LAMPS. There are 22 wholesale markets, 3 Regulated markets (APMCs), 44 nos of storage godowns and 2 cold storages (1000 MT) in the district. d) The major constraints of the sector are lack of irrigation facilities, gap in adoption of improved/scientific technology, higher input cost.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

According to Dynamic Ground Water Resource Assessment (GWRA) Report for the entire country for the year 2022, Dhalai has Total and Annual extractable resources of 156.36 Mm which is categorized as safe. Agriculture in the Dhalai district is dependent mostly on minor irrigation schemes. There is no major irrigation project in the area. One medium irrigation project near Nalkata on Manu river is under progress. Most of the minor irrigation projects depend on surface water sources.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The district has a set-up of PWD (Water Resources) headed by Executive Engineer located at Kamalpur looking after medium and minor irrigation projects. The district also has a Deputy Directorate of Agriculture, Rural Development Department, Forest and Tripura Tribal Areas Autonomous District Council (TTAADC) taking care of irrigation needs of the farmers. The district has an average depth of ground water at 120 ft. Total area available for irrigation (NIA+Fallow) is 10075 Ha, Irrigation potential created 6885 Ha, Net Irrigated Area 7500 Ha, Area irrigated by canals/channels is 42.8 Ha, Area irrigated by tanks/ponds 1437.5 Ha and Area irrigated by other sources is 1676 Ha. Irrigation potential utilized (Gross Irrigated Area) 3155 Ha.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The status of farm mechanization in the district is low owing to small and fragmented land holding in the hilly terrain, subsistence, extensive nature of farming. There are 64383 cultivators in the district. But there is a wide gap between number of farmers and the farm implements availability.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Technical guidance is available from the Agriculture Engineering Wing headed by Chief Engineer, Agartala. Dealers for tractor and power tillers and other agricultural implements are available only at the state capital. The extension network for after-sale service is poor in the district. There are local dealers at private level for sale of spare parts, sprayers, etc. but dealers for small agricultural / horticultural implements are easily not available in the district.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The major horticultural crops grown in the district are pineapple, orange, banana, papaya, jackfruit, arecanut, mango, litchi, sweet lemon, jackfruit etc. The important vegetable crops grown in the district are cabbage, cauliflower, tomato, colocasia, radish, chilli, etc. Pineapple, a traditional fruit crop of Tripura is particularly famous for its quality and aroma is the major fruit crop that grows abundantly in the district. The crop accounts for 16% of the total area under fruit crop cultivation and 23% of the total fruit production in the State. Among plantation crops, rubber is the major plantation crop grown in the district on commercial basis followed by arecanut, betel vine etc. The district also has sizeable production of tea particularly in Durga Chowmuhani and Manu and Chawmanu blocks.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Horticulture and Soil Conservation Department of Government of Tripura has been looking after the development of the sector through its Deputy Director's Office located at Jawaharnagar, Ambassa. There is one Krishi Vigyan Kendra (KVK), which also carries out numerous extension services and capacity building programme for the farmers. There are also field offices of Tea Board of India and Rubber Board of India in Kamalpur to extend their schemes in the respective plantation development.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The forests of Tripura are mainly tropical evergreen, semi evergreen, and moist deciduous. Sizeable area is covered with bamboo brakes which virtually form a “Sub climax” resulting from shifting cultivation from time immemorial. The recorded forest area is 6292.681 sqkm. This is 59.98% of the total geographical area of the state. In Dhalai, an area of 184572 Ha, which is more than 70% of the total geographical area, is under forest cover. The district has 525 Ha cultivable wastelands. The area under bamboo forests, miscellaneous tree species and shifting cultivation stratum in Dhalai district is estimated to be about 1000 sq.km.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Forest land in the district is managed by the State Forest Department and it is classified as Reserved Forest and Protected Forest. The Dhalai district forest resources are looked after by District Forest Officer at Ambassa and Divisional Forest Officers located at Ambassa and Manu. The Forest department is carrying out Joint Forest Management (JFM) programme through community participation for protection and management of the Forest. JFMC also raising and maintaining various nurseries, other than central nurseries managed by forest department. Indo-German Development Cooperation (IGDC) project aiming to improve the socio-economic status of forest-dwelling communities is also another important project that was implemented in the district in the recent years.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Dairy is an important source of subsidiary income for the small & marginal farmers and agricultural laborers especially in Durga Chowmuhani, Salema and Manu blocks of the district. The manure from animals provides a good source of organic matter for improving soil fertility and crop yields. The bio-gas produced from dung is used as fuel for domestic purposes. Further, dairy provides employment as also sustainable income to the rural population throughout the year. Total population of Cattle (cross-bred) and Cattle (indigenous) reported in the District in the 20th Livestock Census is 12947 and 77732 and total Buffalo population reported is 958 in Dhalai. Milk production reported during 2023-24 in Dhalai is 24849525.89 (lakh LPD) with per capita availability of 158.46 gm/head/day.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Animal Resources Development Department (ARDD) is the nodal department in the state to look after the sector. There is a Deputy Director's office located in the district HQ-Jawaharnagar, Ambassa looking after the interest of the sector that is supported by block level officers and Veterinary Doctors. Under ARDD there are 4 Veterinary /animal Hospitals, 7 Veterinary dispensaries, 38 Veterinary sub-centres, 1 Animal Disease Diagnostic Centre, 2 Artificial Insemination centres, 2 Livestock farms in Dhalai. There are also 22 Dairy Cooperative Societies and 3 animal markets in the district. KVK Dhalai under the state government also helps in the technology transfer in this sector.

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 95% people are non-vegetarian. 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. After fish, egg & meat are the most popular food items for the people of the district. As per 20th Livestock census the population of Poltry in the district is 407681 and Duck population is 76543. Production of eggs during 2023-24 34487847 (lakh nos) with per capita availability of 80.27 nos/head/year. Meat production reported during 2023-24 in Dhalai is 5641514.83 MT with per capita availability of 13.13 kg/head/year.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Animal Resources Development Department (ARDD) of Government of Tripura has a Deputy Director's office located in the district HQ-Ambassa looking after the development of the sector, who is supported by other officers to carry out extension services. KVK Dhalai has also been supporting technology transfer in this sector. The marketing of the matured birds for meat is done through the local markets. However, this area has scope for improvement. Concept of contract farming is currently absent in the district. Under ARDD there are 4 Veterinary /animal Hospitals, 7 Veterinary dispensaries, 38 Veterinary sub-centres, 1 Animal Disease Diagnostic Centre, 2 Livestock farms in Dhalai. There are also 3 animal markets in the district.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Production from the domestic animals and poultry, like milk, meat and eggs has been a subsidiary occupation of the farmers in the district. However, Goat & Pig rearing are the most common backyard household activities in the rural areas and occupied a significant share in the rural economy. There is good demand for both pork and goat meat, which is presently in short of supply in the district. Goat population in the district as per 20th Livestock Census is 54263 and Pig population is 50504. Meat production reported during 2023-24 in Dhalai is 5641514.83 MT with per capita availability of 13.13 kg/head/year.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Animal Resources Development Department (ARDD) is the nodal department in the state to look after the sector. There is a Deputy Director's office located in the district HQ-Jawaharnagar, Ambassa looking after the interest of the sector that is supported by block level officers and Veterinary Doctors. Under ARDD there are 4 Veterinary /animal Hospitals, 7 Veterinary dispensaries, 38 Veterinary sub-centres, 1 Animal Disease Diagnostic Centre, 2 Livestock farms in Dhalai. There are also 3 animal markets in the district. KVK Dhalai under the state government also helps in the technology transfer in this sector. 2 pig breeding farms under ARDD situated in Nalicherra and Nalkata in Dhalai cater to the need of piglet supply in the district.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Dhalai district, as in Tripura State, has witnessed admirable growth in aquaculture

sector in recent years and has potential for substantial improvement in production of fish. The State has rich potential resources in the form of water area under culture and in some areas capture fisheries. Water area reported under various systems in Dhalai are Ponds and Tanks (1630.23 Ha), Mini barrage (2403.82 Ha), Area under Govt farms (14.37 Ha) with total culturable area of 4034.05 Ha. Water Area under forest and not included in other category is 43.25 Ha, and Area under capture fisheries is 2837.12Ha. 23459 No. of fish farmer reported to have pond/ tanks in Dhalai. Fish production reported from the district is 11291 MT with per capita availability of 27 kg/head/year.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Department of Fisheries, Government of Tripura is the major fisheries extension support entity in the district. There is a Deputy Director's Office at the district HQ Jawaharnagar, Ambassa to look after the interests of the sector, supported by field level functionaries at sub-division and block level. There are 3 government fish seed centres, 3 government and 2 private sector breeding farms; 4 water and soil testing laboratories, 1 Training centre, 2 Input storage godowns under the Fisheries department. There are 29 fish markets, 1 FFDA, 13 Fisheries cooperative societies and 188 SHGs involved in pisciculture activities in the district. The infrastructure and extension support machineries available in the district appears to be adequate. However, dedicated fish farmer training facilities at the block level, attached to the department or otherwise, will boost the effort in the sectoral development. There are a few ice factories at private level in the district. However there is need for cold chain establishment. There is a serious need for development of low cost fish feed by way of establishing feed mill either in private sector or in public private partnership. Dumboor serves as a major capture water basin in the district and source of livelihood to thousands of farmers in Raishyabri and Dumburnagar blocks. Scientific fish landing centres along with storage provisions will empower the fishermen to access better market.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

With increasing frequency of drought, unpredictable rainfall rendering the roads non motorable, decreased supply of fodder, restrictive usage of bullocks, high maintenance cost of draft animals and tractors being costly and uneconomical for later stage (when the soil has considerably softened) for ploughing and inter-culturing, weeding due to high weight and fuel consumption, two wheelers come handy from the ground realities of the most farmers of the district. Currently, there is good demand for two wheelers in the district.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Department of Agriculture and FW is overall nodal department for sectoral development. Data related to two wheelers used by farmers in the district were not readily available. There is a DTO/RTO situated in Ambassa for Dhalai district for vehicular registration other than online services through the vahan portal.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

The integrated farming system is a commonly used term to explain a more integrated approach to farming compared to monoculture approaches. It refers to agricultural systems that integrate livestock and crop production or integrate fish and livestock and may sometimes be known as integrated bio-systems. The IFS approach has multiple objectives of sustainability, food security and poverty reduction. It involves the use of outputs of one enterprises component as inputs for other related enterprises wherever feasible, for example, cattle dung mixed with crop residues and farm waste can be converted into nutrient rich vermicompost.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Government of Tripura through its Department of Agriculture & Farmers Welfare offers the basic extension services to the farmers. The district has a Deputy Director's Office of the department located at the district HQ Ambassa who is supported by Superintending of Agriculture, Sector Officers and village level workers. The district also has one Krishi Vigyan Kendra (KVK) under the state government which offers training and demonstration support for farmers on and off campus, as well as soil health testing services. KVK has been implementing Integrated farming system demonstration projects in the district through various schemes, including NABARD supported projects.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Post-harvest storage of agricultural produce is a vital aspect which has not received its due attention. The losses on account of inadequate or poor storage facilities are estimated to be in the range of nearly 8% to 38% of total production affecting the growers' income considerably often leading to distress sale by farmers and causing wide price fluctuations in horticulture produce. The supply chains of different agricultural commodities in the district are fraught with challenges stemming from the inherent problems of the agriculture sector. The agri supply chain system of the district as in the country is determined by different sartorial issues like dominance of small/ marginal farmers, fragmented supply chains, absence of scale economies, low level of processing/value addition, inadequacy of marketing infrastructure etc. The storage of agri. commodities in the district as of now lacks private investments and only dependent on the storage godowns and cold storage facilities created under the department by the government. There has therefore, been a felt need to provide the farming community with facilities for scientific storage so that wastage and produce deterioration are avoided and farmers' immediate financial requirements are met through pledge loans from banks without being compelled to sell the produce at a time when the prices are low.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Department of Agriculture, Government of Tripura has their extension network provided with an office of Deputy Director in district HQ and other staffs at Sub division and block level offices. As reported by the department. With financial support from the State Government, the Agricultural Engineering Wing does the work of

construction of Storages and Market Yards. There is a plan underway under the initiative of Ministry of Cooperation to set up a network of integrated grain storage facilities through Primary Agricultural Credit Societies (PACS) across the country. The integrated modular PACS will have a custom hiring centre, procurement centres, primary processing units for cleaning and winnowing, a storage shed and container storage and silos. The plan will be implemented by the convergence of 8 schemes. These schemes are i) The MoAFW's Agriculture Infrastructure Fund (AIF), Agricultural Marketing Infrastructure Scheme (AMI), Mission for Integrated Development of Horticulture (MIDH), and Sub Mission on Agricultural Mechanisation (SMAM); ii) Two schemes of the Ministry of Food Processing Industries: PM Formalisation of Micro Food Processing Enterprises Scheme (PMFME), and PM Kisan Sampada Yojana (PMKSY); Two schemes of the Ministry of Consumer Affairs, Food and Public Distribution: allocation of food grains under the National Food Security Act, and Procurement operations at Minimum Support Price.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

There is about 1518 Ha of cultivable wasteland and 915 Ha (Source: Dept. of Agriculture, GoT) under current fallow in Dhalai district the topography of which varies from small hillocks to plain and low lying areas. In the district, land development activities undertaken by farmers are generally Farm Pond Development, Lunga Bunding, Water Harvesting Structures, and Watershed Management etc. The district is predominantly an agrarian where cultivation is done mostly under rain fed condition. Further, rainfall has become more erratic in the recent years.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Department of Agriculture, Government of Tripura has their extension network provided with an office of Deputy Director in district HQ and other staffs at Sub division and block level offices to carry out extension services in the district. TTAADC also has interventions towards creation of water harvesting structures in the ADC villages in the district.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

The district has predominantly low intensive farming systems in the traditional minimal input and management basis. 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. Vermicompost production has emerged as an economically viable low cost self-employment generating enterprise in some of the villages. Currently, among the major distribution hubs, the district has 3 Regulated Markets.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Department of Agriculture, Government of Tripura has their extension network provided with an office of Deputy Director in district HQ and other staffs at Sub division and block level offices to carry out extension services in the district. A good number of women in Self Help Groups have taken up vermicomposting as economic activities.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The district has lots of potential for setting up food and agro processing unit. In the district, various types of fruits and vegetables are grown. The major fruit and vegetable crops are pineapple, orange, mango, cashew nut, jackfruits, litchi, papaya, guava, turmeric, potato, ginger etc. Thus, there is good potential 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

The district is endowed with fertile soil, abundant rainfall suitable climate for growing fruits and vegetables. District Industries Centre (DIC) under the Dept. of Industries and Commerce, Government GoT is the nodal department so far as the food and processing is concerned, other than the Department of Agriculture and FW, and support under Tripura Rural Livelihood Mission. Also, to process horticultural produce Govt. of India has set up a plant at Nalkata under the name Northeastern Regional Agricultural Marketing Corporation Ltd (NERAMAC) to promote the sector. Under PMFME Scheme financial, technical and business support for setting up / upgradation of micro food processing enterprises in the country which inter-alia creates the scope for employment at local level including opportunities for youth is operational in the district. One District One Product (ODOP) approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products. It aims to provide the framework for value chain development and alignment of support infrastructure. “Multiple fruit processing” has been identified for Dhalai district under ODOP in Tripura.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Dhalai district being a remote and backward district, limiting the access of farmers to the capital and bigger towns readily, It has become imperative to provide expert services to farmers in terms of advice, inputs and also marketing to enable farmers to produce their best. It is also imperative that adequate credit is provided to the farmers and they do not resort to distress sale of produce. 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 Agri. Clinic and Agri. Business Centre (ACABC) Scheme, are included in other ancillary activities of agriculture which has a good potential in the district.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There are 31 registered PACS/LAMPS are there in the district; however, only one of the PACS in the district is lending credit to the members. There is a need for complete revival of the societies. Administrative support and supervision is offered by the Deputy Registrar of Cooperative Societies (DRCS) office from the state government to such societies. There are no privately operated agri clinic in the district currently.

Chapter 3

Credit potential for MSMEs

3.1 Credit potential for MSMEs

3.1.1 Status of the Sector in the District

Industrially Dhalai is one of the most under-developed districts in Tripura with MSME activities limited to small businesses. The classification of Micro Small and Medium Enterprises is amended in 2020 where in the Micro enterprise the investment in Plant and Machinery or Equipment does not exceed 1 crore rupees and turnover does not exceed 5 crore rupees, in Small Enterprises the investment in Plant and Machinery or Equipment does not exceed 10 crore rupees and turnover does not exceed 50 crore rupees and in the Medium Enterprises the investment in Plant and Machinery or Equipment does not exceed 50 crore rupees and turnover does not exceed 250 crore rupees. There are few handicraft industries in the unorganized sector. One of the major product of these industries are Incense sticks. All these are micro industries in nature. Credit Flow in MSME in Dhalai was Rs.7848.20 lakh for 2021-22, Rs.7899.35 lakh in 2022-23 and Rs.11706.57 lakh in 2023-24.

3.1.2 Infrastructure and linkage support available, planned and gaps

District Industries Centre (DIC) under Department of Industries & Commerce, GoT is the nodal agency for industrial development in the district with Head Quarter at Jawaharnagar in Ambassa. Sponsoring of loan applications under PMEGP Swabalamban etc. schemes pre & post lending monitoring as also keeping coordination etc. with banks/financing institutes are the functions of DIC. DIC also organizes skilling/capacity building for the beneficiaries selected under the aforesaid credit linked Government sponsored programme through Society for Entrepreneurship Development (SoFED). There are no large scale enterprise or industry in Dhalai. One medium scale pineapple juice concentration plant of North Eastern Regional Agriculture Marketing Corporation Ltd. (NERAMAC) is situated at Nalkata under Manu Block under government administration. Integrated Infrastructure Development Centre (IIDC) under implementation in the district at Lalchari Ambassa covering 52.14 acre area earmarked for setting up of enterprises. However no enterprises had started any venture as on 31.03.2024. There is 1 Industrial Training Institute (ITI) operating in Ambassa and 3 more ITIs recently established in the district all the subdivisions. There is also one Rural Self Employment Training Institute (RSETI) at Sadhu Tilla Ambassa operational under Punjab National Bank catering to training and skilling needs.

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

The foreign trade today constitutes 45% of India's GDP. Tripura has 84% of its border common with Bangladesh. Promotion of trade with Bangladesh for exporting of agricultural produce rubber produce bamboo handicraft produce medicines and machinery parts across the border is the need of the hour. There is good potential for Tripura to become international trade hub for trade with Southeast Asian countries. In a recent development Tripura is all set to get its first Special Economic Zone (SEZ) as the Ministry of Commerce and Industry (MCI) has issued a notification for the same on December 16 2019. Tripura's first SEZ will be established at Jalefa Sabroom South Tripura District which will be an agro-based food processing sector specified economic zone. This project will help hundreds of native people to get employment and provide an opportunity to learn new technologies in the agro-based food processing sector. Tripura Industrial Development Corporation (TIDC) Ltd will be the developer of the SEZ in the area. According to the government's estimate this SEZ will generate 12000 skilled jobs and employment. There will be several industries participate in the SEZ including agri-food processing textile and apparel industries rubber-based industries and bamboo industry

4.2.1 Infrastructure and linkage support available, planned and gaps

The agro-climatic conditions of the district are favorable for growing various fruit and horticultural crops like pineapple lemon orange and jackfruit. The district particularly has great potential for export of fresh as well as processed pineapple considering large production at least in two of its distinct production clusters under Manu Block and Durga Chowmuhani block. The Pineapple of Tripura has got GI tag. It has good potential to be promoted as export item from the district. District Export Promotion Committees DEPC for Dhalai has been constituted and a draft District Export plan is being prepared by the DIC Dhalai. The district is a major contributor to production of rubber and there is an increasing trend of rubber cultivation among the growers. The district is also endowed with rich and diverse resources of bamboo with traditional usage. Out of 130 species of bamboo available in India Tripura is home to 21 species. 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. Also there are few tea garden and two processing plants in Dhalai district under Durga Chowmuhani block which carries export potential.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is central to the human resources development and empowerment in any country. National and State level policies are framed to ensure that this basic need of the population is met through appropriate public and private sector initiatives. While government endeavour to provide primary education to all on a universal basis public funding of higher education is not considered feasible. Cost of education has been going up in recent times and since the student has to bear most of the cost there

is a clear case for institutional funding in this area. Indian Bankers Association (IBA) has formulated and circulated to all member banks a "Model Education Loan Scheme" for providing financial support to meritorious students for pursuing higher education in India and abroad. The Reserve Bank of India (RBI) has advised all Scheduled Commercial Banks to adopt Education Loan Scheme formulated by IBA. Loans to individuals for educational purposes including vocational courses upto? 10 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector. Average literacy rate in Dhalai district as per census 2011 is 95.40 of which males and females are 97.28 and 93.41 literates respectively.

4.2.1 Infrastructure and linkage support available, planned and gaps

The schemes for education loan of the banks have attracted many students for taking up higher studies. There are 3 government degree colleges in the district located at Kamalpur Gandachara and Longtharai Valley subdivision apart from a District Polytechnic College located in Ambassa the district HQ. Further there are different colleges at the State level at Agartala for professional degree courses viz. AGMCH Dr B R Ambedkar TMC (for medical courses) NIT TIT Women's Polytechnic College (etc for Engineering courses College of Fisheries College of Agriculture and College of Veterinary Sciences. Every year many students from the district are absorbed in these educational institutions for professional courses as well as a good number of students going to distant technical institutions of the country who qualify through Tripura Board of Joint Entrance Examination and other entrance examinations.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing deserves significant attention in the context of developing policies and strategies for human development. The housing sector has been globally used as an engine to propel the economic growth as it generates employment and demand in the market for building materials etc. On the other hand shortage of housing is a big impediment in the healthy development of an individual and consequently the society and the State. In Dhalai district the status of house building scenario is very poor and this is mainly because of the high cost. What contributes to this high cost is not only the cost of conventional materials like Cement Stone Steel Bricks GCI Sheet Aluminum Tiles Marble Plywood Electrical goods and Sanitary items etc but also due to high transportation cost as materials are mostly imported from outside state particularly Eastern and Northern parts of India and cost of labour wages as most of skilled laborers migrated from other parts of India due to lack of skills knowledge & training among the local construction workers. As per Reserve Bank of India guidelines on housing loans under priority sector loans to individuals up to Rs.35 lakh in metropolitan centers (with population of ten lakh and above) and loans up to Rs.25 lakh in other centers for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan center and at other centers does not exceed Rs.45 lakh and Rs.30 lakh respectively can be extended by banks. According to a KPMG report titled Decoding housing for all by 2022 India needs to develop about 11 crore housing units in the next seven years at an investment of more than \$2 trillion (Rs. 128 lakh crore) or about \$250-260 billion annually.

4.3.2 Infrastructure and linkage support available, planned and gaps

The housing loan schemes of the banks have attracted the salaried employees of govt. /private sectors. Banks have extended substantial amount of loans to salaried employees of govt. departments considering the easy recovery of instalments from salaries and other collateral securities obtained.

There are 1158 habitations in the district of which good percentage could be covered under housing loan finance. Keeping in view the Central Government previous policy of Housing for All by 2022 RBIs Priority Sector Norms and existing demand for housing loan huge potential is available under the sector.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Public investment in infrastructure plays an important role in the development status of a region. Adequate and appropriate infrastructure is essential to exploit its full development potential. Quality infrastructure covering the services of education transportation (railways roads ports civil aviation); electricity transmission and distribution communications (telecommunication and post); water supply health and sanitation and solid waste management is therefore one of the most important necessities for unleashing high and sustained growth and alleviating poverty.

5.1.2 Infrastructure and linkage support available, planned and gaps

There are 532 Junior Basic 252 Senior Basic 66 High and 36 Higher Secondary schools in Dhalai district catering to primary to secondary education sector. There are 3 government degree colleges and a district polytechnic college catering to higher education. There is one district hospital 3 sub-divisional hospitals 2 Community /health Centres 16 PHCs 130 health sub-centres in the district addressing health care sector. Also the drinking water and irrigation infrastructure is regularly assessed and created by the Drinking water & Sanitation and Water Resources wings of the state PWD. The district has 38.4 km of Major District Road between Ambassa and Kamalpur and 14 km under Other District Roads. The district has 76 Bailey bridges 200 sub-culverts 176 box culverts and 31 RCC bridges created by state PWD.

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

To address the serious challenges posed by infrastructure gaps the Rural Infrastructure Development Fund (RIDF) was created in NABARD during the year 1995-96 with a corpus of Rs. 2000 crore. The Fund is contributed by banks to the extent of the shortfall in lending to agriculture under priority sector subject to a maximum of 1.5 of net bank credit. The RIDF has emerged as the one of the largest ongoing programme for creation of rural infrastructure in the country. Other than connectivity and irrigation projects the district has reaped benefits in projects like construction of system improvement for power generation, flood protection measure, infrastructure for alternate source of energy, market yards, public health institutions, riverine fisheries, rural education institutions, rural godowns, solid waste management, toilet blocks in schools especially for girls etc.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Though all types of infrastructure development is aimed at improving the standard of living of the people there are certain types of investment which have a direct bearing on the social lives of the people especially in the rural areas. Investments in

schools health centers and drinking water and sanitation facilities are examples of some such sectors which can be termed as Social Infrastructure. Though investment in this sector has been the prerogative of the Government the gap between the demand for and supply of this infrastructure requirement has been widening over the years. The recent changes in the priority sector guidelines by the RBI has encouraged private participation through bank credit for this sector. Currently there are not many social infrastructures in the district with bank credit but considering the expansion of private schools in the district education sector as well as small scale healthcare units have potential in the district.

5.2.2 Infrastructure and linkage support available, planned and gaps

The recent changes in the priority sector guidelines by the RBI, has encouraged private participation through bank credit for this sector. Currently there are not many social infrastructures in the district with bank credit, but considering the expansion of private schools in the district, education sector as well as small scale healthcare units have potential in the district.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Energy security economic growth and environment protection are the national energy policy drivers of any country of the world. There is an urgent need for transition from petroleum based energy systems to one based on renewable resources to decrease dependence on depleting reserves of fossil fuels. Renewable energy has the potential to create many employment opportunities at all levels especially in rural areas. Department of Financial services has instructed to all Public Sector Banks to encourage home loan/ home improvement loan seekers to install rooftop solar PV plants and include cost of system in their home loan proposals. The rooftop solar systems from 1 kWp upto 500 kWp or in combination can be set up on the roofs. About 10 sq.m area is required to set up 1 kWp grid connected rooftop solar system.

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 bio-gas and solar technologies in the State as a whole with financial support from Govt. of India and State Government. Under MNRE GOI sanctioned Project Remote Village Electrification Programme (Supply Installation and Commissioning of 20000 nos of Solar Lanterns throughout the State in Tripura) TREDA completed installation and commissioning of 1550 solar lanterns in Dhalai district. Besides TREDA had also distributed Solar Lanterns costing ₹3750/ per unit to BPL and APL families on payment of ₹500/- and ₹1000/- per unit respectively. TREDA is also implementing in convergence with RIDF solar water pumps under PMKUSUM in the rural areas. To create a mass movement around environmental positive actions and realize the vision of "Mission LiFE" through pro-planet-people and entities to achieve India's net zero goal of 2070 the Indian government is coming up with Green Credits. The Green Credits Programme is designed to incentivize

voluntary environmental actions undertaken by individuals private sectors small scale industries cooperatives forestry enterprises and farmer-produce organizations for their environmental actions. The Ministry of Environment Forest and Climate Change (MoEFCC) has also notified the draft Green Credit Programme (GCP) implementation rules in 2023. There are no private level entrepreneurs dealing with Solar equipment in Dhalai district however in the state capital there are few traders dealing with solar equipment sales and service.

RIDF

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

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	123	196.869800	184.2741
B	Ongoing tranches	356	622.555700	383.0047
	Total (A + B)	479	819.425500	567.2788

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

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	240	197.425200	157.3637
B	Rural roads & bridges	165	528.069800	348.3364
C	Social Sector	74	93.930600	61.5787
	Total (A + B + C)	479	819.425600	567.2788

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
1	Agri-Other than irrigation	91	-	-	-
2	Social- Drinking water	2	-	-	-
3	Social- Other than Drinking water	72	-	-	-

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

SHG-Bank Linkage programme is being implemented in Dhalai district by all the major banks. Earlier District Rural Development Agency (DRDA) has been the major player in formation linkage and nurturing of SHGs in the district until 2013-14. Also NGOs Line Departments were involved in promotion of SHGs in the district. The progress of SHG-Bank linkage Programme in Dhalai district up to 31 March 2013 was organized under SGSY. From 01.04.2014 SGSY scheme has been restructured into NRLM and started functioning as Tripura Rural Livelihood Mission (TRLM) in Dhalai district and currently this is the single umbrella programme under which SHG bank linkage is being carried out in rural space. Under TRLM as on March 2024, 6443 SHGs have been savings linked in 8 blocks of Dhalai district out of which 3120 SHGs have been credit linked through various banks.

6.2 Infrastructure and linkage support available, planned and gaps

Tripura Rural Livelihood Mission (TRLM) a registered Society under Society Registration Act of 1860 established by the Rural Development Department Government of Tripura for implementation of National Rural Livelihood Mission in the State aims to social and economic empowerment of the rural poor and women of the State is the umbrella SHG bank linkage programme currently operational in the district. The Mission is having two pronged approach -Social Empowerment through Self sustained community institution and Economic Empowerment through gainful and sustainable livelihoods to poor and women. TRLM engages mission coordinators from state level till block level with specific focus on financial inclusion and livelihood development in farm and non-farm sector. Dhalai district has 8 functional offices of TRLM attached to 8 block development offices steering the SHG bank linkage mission. From 2023-24 onwards credit limit to SHGs have been enhanced as per RBI circular SHGs may avail either Term Loan (TL) or a Cash Credit Limit (CCL) or both based on their requirement; For CCL DP for the first year: 6 times of the existing corpus or minimum of Rs.1.5 lakh whichever is higher and DP for the second year: 8 times of the corpus at the time of review/enhancement or minimum of Rs.3 lakh whichever is higher and this is being followed in the district.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 The district has poor coverage of irrigation in both the hill and plain blocks wherever farmers are concentrated. Micro irrigation projects by government or farmers collectives will create conducive farming environment for most commercial crops.
- 2 Coverage of maximum small and marginal farmers under KCC will give boost to agriculture production and productivity. For share-croppers tenant farmers and oral lessees Joint Liability Groups may be formed and financed.
- 3 Coverage of PMFBY to all farmers will mitigate the risk of natural calamities.
- 4 The district has been classified as Aspirational as well as low credit availability district by NITI Ayog and RBI respectively. Banks may increase their lending operations in the district.

2. Water Resources

- 1 Rainfall in the district is decent trapping that into harvesting structures will expand irrigation area and recharge the ground water. In Dhalai district small/medium check dams are highly feasible to be constructed in foothill areas to store water which can be used during lean periods. Supply of electricity has been an issue; prompt energisation will encourage farmers to invest in ground water structures.

3. Farm Mechanization

- 1 Custom hiring and servicing centers may be set up in all block headquarters.
- 2 Encouraging low cost and small scale machinery in the district (considering very small land holdings) may be up taken.

4. Plantation and Horticulture

- 1 Creation of motorable roads for all potential horticulture villages will improve the market linkage giving better price realization.
- 2 Nursery raising of economically important horticultural crops may be encouraged. Also Cluster based approach of farming such as FPOs may be promoted in blocks where high production is observed such as Durga Chowmuhani Block for Pineapple and Lemon Manu block for Pineapple etc.

5. Forestry/ Waste Land Development

- 1 Commercial nurseries should be set up in all the block headquarters.
- 2 Soil testing labs may be set up in for checking suitable tree species to be grown in the district and the quality of the soil.

6. Animal Husbandry - Dairy

- 1 Need to encourage farmers on growing of fodder as at present merely 50 farmers have fodder cultivation in less than 0.5 Ha area in addition to small demonstration fodder farm under ARDD in the district.
- 2 Increasing the number of crossbred population through artificial insemination.
- 3 Formation of AH cluster may be explored (Min. 20 - 30 farmers).

7. Animal Husbandry – Poultry

- 1 Insurance of poultry projects remains a critical aspect in the district. The district being remote there are not many insurance companies willing to extend their services therefore limiting the bankability of the projects.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Given the very high demand for meat with highly non vegetarian food habit of the people efficient practices needs to be popularized for higher productivity and therefore increasing farmer's income. Particularly popularization of cross bred pig and Black Bengal goat in the district which have been tested very successful in the district conditions.

9. Fisheries

- 1 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.
- 2 Quality fish seed in right season also plays a major role in getting right fish 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 There is a gap in storage of agricultural produce in the district which offers an opportunity for creation of post-harvest infrastructure either by private players or with PPP mode for agricultural produce. Particularly the pineapple lemon and fisheries clusters require immediate cold chains.

11. Land Development, Soil Conservation and Watershed Development

- 1 Awareness on soil health and responsible optimal use of land resources should be encouraged among the farmers particularly in the hilly blocks of the district. Lunga bunding farm ponds etc. also may be encouraged further in this sector.
- 2 IWDP (Integrated Watershed Development Project) may be promoted in the district.

12. Agriculture Infrastructure: Others

- 1 Number of SHGs have been promoted under NRLM (TRLM) in the district. Block level plans may be designed for SHGs and their federations for commercial vermi-compost units and a buy back mechanism may be established. Department of Agriculture may also establish demonstration biofertilizer/biopesticide units to encourage green agriculture practices.

13. Food and Agro. Processing

- 1 Educated unemployed youth SHGs may be encouraged to take up setting up of food and agro processing units. Banks may explore financing prospective borrowers. Schemes like PMFME needs more awareness.
- 2 Processing of pineapple units may be considered.

14. Agri. Ancillary Activities: Others

- 1 Agriculture and allied discipline Graduates should be sensitized and encouraged to adopt Agri Clinic and Agri Business Centre (ACABC) Scheme. PACS/LAMPS and other societies may be encouraged to create viable business projects under Agriculture Infrastructure Fund.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Marketing tie-up of manufacturers, artisans and other industries particularly Rubber and Bamboo based manufacturer/producer with commercial business entities in capital cities like Agartala and also outside the state major tourist spots will create more self-employment in rural and handloom/handicraft sector.

16. Export Credit

- 1 In order to boost this sector a holistic framework is required which enhances trade competitiveness promotes innovation alleviates structural bottlenecks bolsters availability of export finance and strengthens the institutional capacity for export. An export promotion fund could be established by Govt. to meet the credit requirement particularly for the crops that are grown abundantly in the district.

17. Education

- 1 Central Sector Interest Subsidy Scheme for education loans need to be propagated widely in the district for creating awareness amongst students and guardians. FLCs should be conducted in school and colleges.

18. Housing

- 1 Bank linked housing thrift scheme can be promoted. Also awareness about other housing schemes of the government is low outside the major towns which need to be created as many people gradually preferring to build housing in state or district HQs for access to better healthcare and education.

19. Social Infrastructure

- 1 The expenditure on social infrastructure like health and education is a critical indicator of the commitment of the Governments. Public and private investment in social infrastructure has a critical role in providing access to social services for the people especially the marginal and vulnerable section of society. To boost this sector social infrastructure in public private partnership needs to be encouraged.

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. TREDAs should encourage local entrepreneurs to set up retail outlets and provide after sales service for solar equipment by extending the necessary handholding support and linkages.
- 2 PM Surya Ghar Yojana may be promoted in the district.

21. Informal Credit Delivery System

- 1 Adequate training and sensitization to Bank staffs on Micro credit/ micro finance considering the increasing credit requirement in SHGs in the district would further boost this sector.
- 2 Regular monitoring of SHGs and JLGs by Banks/SHPIs and business plan oriented lending.
- 3 Leveraging and widening functions of the BC/CSP model will enhance effectiveness of institutional credit.

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 business’ for co-operatives and enable development of Multi-State Co-operatives (MSCS). In the words of the Hon’ble Prime Minister, “The Cooperative movement is such a model which can provide a successful alternative to socialism and capitalism”.

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

- a. 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.
- b. 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.
- c. 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.
- d. 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.
- e. To provide facilities at par with FPOs to existing PACS.
- f. Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- g. World’s largest food grain storage scheme for cooperatives.
- h. Revival and computerization of PCARDBs/SCARDBs.

- i. Establishment of National Cooperative Database.
- j. Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- k. 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.
- l. 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

- i. **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 on-boarded to ERP systems and 242 having gone live. Hardware has been supplied to all 268 PACS.
- ii. **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.
- iii. **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 (TStCB) 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.
- iv. **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.
- v. **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.

- vi. **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.
- vii. **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.
- viii. **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.
- ix. **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

- i. PACS/ LAMPS- 31
- ii. AH Sector (Milk fishery poultry etc.) - 87
- iii. Marketing - 5
- iv. MSCs- 161
- v. Weavers Cooperative Societies- 17
- vi. Consumer Stores - 40
- vii. Agri and Agro-proc Sugar Cooperative Societies- 60
- viii. Labour cooperatives- 4
- ix. Industrial cooperatives- 1
- x. All other cooperatives- 64

6. Potential for formation of cooperatives

- i. Dhalai district has an average cooperative profile with both credit (PACS and LAMPS) and non-credit societies. Sector wise cooperatives in the district cover marketing (Primary Marketing Cooperative Society PMCS) Dairy Horticulture Fishery Piggery Livestock and some multipurpose societies.
- ii. There is fair potential for cooperative activity in the fisheries and piggery sector in the district.
- iii. The distribution of societies is uniform and dense in Durga Chowmuhani block and least in Raishyabari block even though all blocks are covered by some society or the other. Therefore, there is potential for creation of credit cooperative societies in agriculture and allied sector in Raishyabari and Ganganagar blocks.

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	Women Empowerment	Radharani SHG Rural Mart	Baralutma Panchayat, Salema Block, Dhalai by Radharani SHG	Rs.3.37 lakh as grant support for 2 years	NO	200	Provides a robust platform for marketing of products of local self-help groups, farmers, weavers, artisans etc. Provides support to collective procurement and marketing of Manipuri handloom wears.
2	Promotional Activity	Integrated Fish Farming Project	Durga Chowmuhani Block, Dhalai by KVK Dhalai	Rs.3.37 lakh as grant support for 2 years	NO	35	Popularize integrated fish farming practices and improve the production and productivity from a limited farm area and Improve the socio economic sustainability and farm income throughout the year.
3	Women Empowerment	My Pad My Right (MPMR) 2.0 Project of NABFOUNDATION	Durgacherra ADC village, Chawmanu Block, Dhalai by Prabha SHG	Rs.5.70 lakh as grant support	NO	200	To provide better livelihood and menstrual hygiene to women in rural areas through grants, wage support, equipment and training.
4	Infrastructure Development	Rural Haat Project	Rural Haat Project at Raipasa, Ambassa Block by Generation Welfare Society	Rs.15 lakh as grant support for construction of haat	NO	300	To serve as a trading outlet in rural areas and promotes rural-to-rural trade facilitating producers to sell surplus agricultural and related items at these marketplaces and help local consumers to purchase consumer goods in their vicinity.

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
5	Tribal Development	Sustainable Livelihood Project under TDF through Orchard Development and Pig Rearing	At Raishyabari Block, Dhalai by Seven Sisters Development Assistance (SeSTA)	Grant support of Rs.1.49 Crore sanctioned	NO	200	To support 200 tribal families to create sustainable livelihood opportunities through sustainable agriculture, horticulture, allied activities and social empowerment.
6	Skill Training	LEDP on Floriculture and Nursery Development	At Salema and Durga Chowmuhani Blocks, Dhalai by Generation Welfare Society	Grant support of Rs.7.86 lakh sanctioned	NO	120	To develop sustainable livelihoods among Self-Help Group (SHG) members by focusing on SHG clusters engaged in flower production.

Success Stories

Success Story 1: Radharani SHG Rural Mart



1. Scheme	:	Rural Mart Project
2. Project Implementing Agency	:	Radharani SHG
3. Duration of Project	:	2 years
4. Beneficiary	:	SHG Members
5. No. Of Beneficiary	:	200
6. Community	:	Bishnupriya Manipuri
7. State	:	Tripura
8. District	:	Dhalai
9. Block	:	Salema
10. Village	:	Baralutma

1.1 Support provided

- A grant assistance of Rs.3.37 lakh sanctioned to Radharani SHG for 2 years for marketing and display of their farm and non-farm products through retail outlet in Rural Mart.

1.2 Pre-implementation status

- The SHG is located in Baralutma village is a cluster of Manipuri handloom weavers who lacked a proper platform where they could gather display and sell their goods limiting their earning of mere Rs.700 per member per month.

1.3 Challenges faced

- A dedicated platform for marketing and sales was lacking in the village for the SHG women for their farm produce and non-farm produce especially Manipuri handloom products. They also lacked training and awareness on collective marketing on online platforms etc.

1.4 Impact

- After completion of 2nd year of Radharani SHG Rural Mart Project it has average annual gross sale of Rs. 3.30 lakh and average net earnings of Rs.1.05 lakh for 2 consecutive years providing substantial supplemental income to direct member of the SHG also other SHG members in the locality.

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 centres, 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 waterbodies 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. Dhalai district, as in the state Tripura, is known to be prone to various natural and human induced disasters both in recurrent and non-recurrent features. The entire geographic area is prone to Earthquake which is situated on Seismic zone V. District has a long border with Bangladesh and aerial distance to Bay of Bengal is less than 100 KM, the entire landmass of the district is also prone to high wind and cyclone zone-A which is very high risk zone. Shifting Jhum cultivation, which is popularly practiced in 4 hilly blocks also disrupts the natural habitats. National Innovations in Climate Resilient Agriculture- Technology Demonstration Component (NICRA- TDC) was operated in climate vulnerable district Dhalai by ICAR and KVK, Salema. Enhancing the adaptive capacity and building resilience of the farming communities is important in the context of climate variability and to cope with these extreme events effectively.

b. Implementation of road connectivity project of NH-8 known as Assam Agartala highway had witnessed diversion and deforestation particularly between Ambassa and Teliamura, resulting in soil erosion, abrupt flooding and landslides. Massive replantation drives are also necessary to restore the balance and mitigate climate change impacts.

3.2 Any specific Climate Change initiative

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. 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

c. 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.

d. 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. 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.

- e.** 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.
- f.** 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.
- g.** BAPCL, an FPO promoted by NABARD has implemented a project on Millet cultivation covering an area of 12 ha to encourage farmers. In association with College of Agriculture, Tripura, the FPO has organized a training programme for 50 farmers on package of practices for millet cultivation and also provided seeds of suitable varieties of millets.

Appendix 2

Potential for Geographical Indication (GI) in the district

- a.** 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.
- b.** 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.
- c.** In Tripura GI registration has been secured for 4 products viz. Pineapple Risha Textile Pashra Textile and Matabari Peda. Of this NABARD has extended financial support for securing GI certification of Risha Textile Pashra Textile and Matabari Peda through different CLFs of Tripura Rural Livelihood Mission.
- d.** The state has several indigenous products which have potential for GI certification. Kali Khasa Rice Scented Lemon etc. are a few products which are specific varieties grown in the state of Tripura and are potential products for GI. These products are widely grown across all the districts of Tripura.
- e.** NABARD has extended financial support for obtaining GI certification of nine indigenous products to 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.

Annexure I-Activiti-wise & block-wise Physical & financial position

District-Dhalai

(₹ in lakh)

S r N o.	Activity	Ba nk loa n fac tor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist Tota l
N o.	I. Agriculture													
	A. Farm Credilt													
	A.1 Crop Production, Maintenance, Marketing													
1	Brinjal/ Baingan_Hybrid/ HYV	100	Acre	59496	P h y	74	99	74	148	25	198	37	124	779
					B L	44	58.9	44.03	88.05	14.87	118	22.01	73.7 8	463. 47
2	Cabbage/ Patta Gobhi_Irrigated	100	Acre	52454	P h y	157	99	99	222	25	282	25	178	1087
					B L	82.4	51.93	51.93	116.45	13.11	148	13.11	93.3 7	570.1 7
3	Cauliflower/ Phool Gobhi	100	Acre	51334	P h y	160	98	86	220	25	280	24	183	1076
					B L	82.1	50.31	44.15	112.93	12.83	144	12.32	93.9 4	552. 35
4	Chilli/ Mirch_Irrigated	100	Acre	37550	P h y	78	99	74	148	30	198	37	124	788
					B L	29.3	37.17	27.79	55.57	11.27	74.4	13.89	46.5 6	295. 89

S r N o.	Activity	Ba nk loa n fac tor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist Tota l
5	Foxtail Millet/ Korralu/ Thenai/ Navane_Irrigated	100	Acre	19206	P h y	54	53	51	99	37	148	40	62	544
					B L	10.4	10.18	9.8	19.01	7.11	28. 4	7.68	11.91	104. 48
6	Ginger/ Adrak_Irrigated	100	Acre	121513	P h y	52	50	30	75	15	99	15	56	392
					B L	63.2	60.76	36.45	91.13	18.23	120	18.23	68.0 5	476. 34
7	Groundnut/ Moongfali_Irrigated	100	Acre	34644	P h y	12	13	11	25	4	49	5	25	144
					B L	4.16	4.5	3.81	8.66	1.39	17	1.73	8.66	49.8 9
8	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	19316	P h y	480	451	450	612	128	692	128	504	3445
					B L	92.7	87.12	86.92	118.21	24.72	134	24.72	97.3 5	665. 43

S r N o.	Activity	Ba n k l o a n f a c t o r (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist Tota l
9	Lentil/ Masur/ Masoor_Irrigated	100	Acre	17688	P h y	10	12	10	35		40		20	127
					B L	1.77	2.12	1.77	6.19		7.0 8		3.54	22.4 7
10	Maize/ Makka_Irrigated	100	Acre	20072	P h y	568	544	544	979	371	855	371	618	4850
					B L	114	109.19	109.19	196.5	74.47	172	74.47	124	973. 49
11	Marigold/ Gende Ka Phool/ Zendu	100	Acre	111146	P h y	13			13		12		50	88
					B L	14.5			14.45		13.3		55.5 7	97.81
12	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	18142	P h y	12	12	12	37		50		32	155
					B L	2.18	2.18	2.18	6.71		9.0 7		5.81	28.13
13	Pointed Gourd/ Parwal	100	Acre	69142	P h y	33	33	33	46	19	80	19	42	305
					B L	22.8	22.82	22.82	31.81	13.14	55.3	13.14	29.0 4	210. 9

S r N o.	Activity	Ba nk loa n fac tor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist Tota l
14	Potato/ Aloo_Irrigated	100	Acre	71936	P h y	80	110	87	152	25	198	37	136	825
					B L	57.6	79.13	62.58	109.34	17.98	142	26.62	97.8 3	593. 46
15	Radish/ Mooli	100	Acre	32840	P h y	42	57	37	99	21	130	23	74	483
					B L	13.8	18.72	12.15	32.51	6.9	42.7	7.55	24.3	158.6 1
16	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37181	P h y	3385	3850	3151	9073	295	122 86	365	5952	3835 7
					B L	1259	1431.5	1171.6	3373.4	109.68	456 8	135.71	2213	1426 2
17	Sesame/ Til/ Seesamum/ Gingelly_Irrigated	100	Acre	16188	P h y	3	124	12	62	1	74		49	325
					B L	0.49	20.07	1.94	10.04	0.16	12		7.93	52.61
18	Tomato/ Tamatar_Hybrid/ HYV	100	Acre	73325	P h y	37	52	37	86	12	107	17	71	419
					B L	27.1	38.13	27.13	63.06	8.8	78.5	12.47	52.0 6	307. 24

S r N o.	Activity	Ba nk loa n fac tor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist Tota l
19	Turmeric/ Hal di_Irrigated	100	Acre	77558	P h y	99	100	74	129	25	158	25	102	712
					B L	76.8	77.56	57.39	100.05	19.39	123	19.39	79.11	552. 21
20	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Irrigated	100	Acre	17790	P h y	10	12	10	37		50		25	144
					B L	1.78	2.13	1.78	6.58		8.9		4.45	25.6 2
21	Watermelon/ Tarbuj	100	Acre	69306	P h y	15	25	12	37	5	49	12	25	180
					B L	10.4	17.33	8.32	25.64	3.47	34	8.32	17.33	124.7 7
						2010	2181.7	1783.7	4586.3	357.52	604 9	411.36	3208	2058 7
	Post-harvest/HH Consumption (10%)					201	218.17	178.37	458.63	35.75	605	41.14	320. 8	2058 .7
	Repairs & maintenance of farm assets (20%)					402	436.34	356.74	917.26	71.5	121 0	82.27	641. 5	4117. 4
	Sub Total					2613	2836.2	2318.8	5962.2	464.77	786 3.2	534.77	4169 .9	2676 3

S r N o.	Activity	Ba nk loa n fac tor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist rict Tota l
	A.2 Water Resources													
1	Bore Well--Submersible pump set, 2HP	90	No.	20700	P h y	8	8	8	12	4	14	4	8	66
					B L	1.49	1.49	1.49	2.24	0.75	2.61	0.75	1.49	12.31
2	Diesel Pump Sets--5 HP	90	No.	45000	P h y	4	3	3	5	2	6	2	4	29
					B L	1.62	1.22	1.22	2.03	0.81	2.43	0.81	1.62	11.76
3	Electric Pump Sets--2 HP	90	No.	25000	P h y	6	6	6	10	2	12	2	6	50
					B L	1.35	1.35	1.35	2.25	0.45	2.7	0.45	1.35	11.25
4	Storage Tank --5000 L	90	No.	5800 o	P h y	9	8	9	10	3	12	3	9	63
					B L	4.7	4.18	4.7	5.22	1.57	6.2 6	1.57	4.7	32.9
5	Tube Well-Shallow-1 HP Solar Photovoltaic	90	No.	29500 o	P h y	8	8	8	15	2	16	4	8	69
					B L	21.2	21.24	21.24	39.83	5.31	42.5	10.62	21.2 4	183.2

S r N o.	Activity	Ba n k l o a n f a c t o r (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist RICT Tota l
6	Tube Well-Shallow-2 HP Solar Photovoltaic	90	No.	40500 o	P h y	4	4	4	8	1	8	1	4	34
					B L	14.6	14.58	14.58	29.16	3.65	29. 2	3.65	14.5 8	123.9 4
	Sub Total					44.98	44.06	44.58	80.73	12.54	85. 64	17.85	44.9 8	375.3 6
	A.3 Farm Mechanisation													
1	Power Tiller--With trailer and CMVR kit 12-15 HP	90	No.	29500 o	P h y	7	6	6	10	4	12	4	8	57
					B L	18.59	15.93	15.93	26.55	10.62	31.8 6	10.62	21.2 4	151.3 4
	Sub Total					18.59	15.93	15.93	26.55	10.62	31.8 6	10.62	21.2 4	151.3 4
	A.4 Plantation & Horticulture													
1	High density plantation-Banana-2.5 m × 2.5 m in 1 ha	90	ha	15200 o	P h y	8	8	6	10	4	12	4	8	60
					B L	10.9	10.94	8.21	13.68	5.47	16.4	5.47	10.9 4	82.0 7
2	High density plantation-Papaya-2.25 m × 2.25 m in 1 ha	90	ha	16190 o	P h y	12	12	11	16	5	18	5	12	91

S r N o.	Activity	Ba nk loa n fac tor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist Tota l
					B L	17.5	17.49	16.03	23.31	7.29	26. 2	7.29	17.49	132.6 2
3	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6 m × 6 m in 1 ha	90	ha	8000 o	P h y	20	20	20	30	10	25	10	20	155
					B L	14.4	14.4	14.4	21.6	7.2	18	7.2	14.4	111.6
4	New Orchard - Tropical/ Sub Tropical Fruits-Litchi-9 m × 9m in 1 ha	90	ha	10000 o	P h y	2	2	2	3	1	3	1	3	17
					B L	1.8	1.8	1.8	2.7	0.9	2.7	0.9	2.7	15.3
5	New Orchard - Tropical/ Sub Tropical Fruits-Mango-6 m × 6 m in 1 ha	90	ha	10000 o	P h y	5	4	4	8	1	10	3	5	40
					B L	4.5	3.6	3.6	7.2	0.9	9	2.7	4.5	36
6	New Orchard - Tropical/ Sub Tropical Fruits-Pineapple-90 cm ×30 cm ×60 cm in 1 ha	90	ha	19800 o	P h y	32	32	22	34	15	34	15	28	212
					B L	57	57.02	39.2	60.59	26.73	60. 6	26.73	49.9	377.7 8

S r N o.	Activity	Ba nk loa n fac tor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist Tota l
7	New Orchard - Tropical/ Sub Tropical Fruits-Sweet Orange- Orange(5 m × 5 m in 1 ha)	90	ha	18600 o	P h y	2	3	3	3	1	3	1	2	18
					B L	3.35	5.02	5.02	5.02	1.67	5.0 2	1.67	3.35	30.12
8	Other Plantation Crops- Arecanut-2.5 m × 2.5 m in 1 ha	90	ha	18900 o	P h y	82	85	85	94	53	96	53	90	638
					B L	139	144.59	144.59	159.89	90.15	163	90.15	153.1	1085 .2
9	Rubber Cultivation--4.75 m × 4.75 m in 1 ha	90	ha	35400 o	P h y	40	42	42	65	35	65	35	50	374
					B L	127.4 4	133.81	133.81	207.09	111.51	207. 09	111.51	159.3	1191. 6
	Sub Total					376.4 2	388.67	366.66	501.08	251.82	508 .35	253.62	415. 67	3062 .3
	A.6 Forestry													
1	Plantation--Agar: 3m X 3m in 1 ha	90	ha	15000 o	P h y	2	3	3	4	2	8	2	6	30
					B L	2.7	4.05	4.05	5.4	2.7	10.8	2.7	8.1	40.5

S r N o.	Activity	Bank loan factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist Tota l
2	Plantation-Bamboo-3 m X 3 m in 1 ha	90	ha	11000 o	P h y	9	11	11	17	8	18	8	11	93
					B L	8.91	10.89	10.89	16.83	7.92	17.8	7.92	10.8 9	92.0 7
	Sub Total					11.6	14.94	14.94	22.23	10.62	28. 62	10.62	18.9 9	132.5 7
	A.7 Animal Husbandry - Dairy													
1	Crossbred Cattle Farming--2 CB cows w/o shed, Jersey/HF- yielding 6-8L/day- (1+1)	90	1+1	20700 o	P h y	12	5	12	17	3	17	3	15	84
					B L	22.4	9.32	22.36	31.67	5.59	31.7	5.59	27.9 5	156.5 1
2	Crossbred Cattle Farming--Mini Dairy with CB Cows, 12L/day (5+5)	90	5+5	10750 oo	P h y	6	4	4	8	2	8	2	6	40
					B L	58.1	38.7	38.7	77.4	19.35	77.4	19.35	58.0 5	387

S r N o.	Activity	Ba nk loa n fac tor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist ric Tota l
3	Fodder Cultivation-- CumboNapier, Area : 1 Kani (0.16 Ha)	90	Acre	41000	P h y	3	3	3	5	2	5	2	3	26
					B L	1.11	1.11	1.11	1.85	0.74	1.85	0.74	1.11	9.62
4	Heifer Rearing--Calf rearing, 10 heifer calves	90	10	56000 o	P h y	4	4	4	6	2	6	2	4	32
					B L	20.2	20.16	20.16	30.24	10.08	30. 2	10.08	20.1 6	161.2 8
	Sub Total					101.6 8	69.29	82.33	141.16	35.76	141. 16	35.76	107. 27	714.4 1
	A.8 Working Capital - AH - Dairy/Drought animal													
1	Indigenous Cattle Farming_Others_Milk Production 2 ltr	100	Per Ani mal	41300	P h y	32	34	33	55	15	65	15	50	123.4 9
					B L	13.22	14.04	13.63	22.72	6.2	26. 85	6.2	20.6 5	123.5 1
	Sub Total Working Capital					13.22	14.04	13.63	22.72	6.2	26. 85	6.2	20.6 5	123.5 1
	A.9 Animal Husbandry - Poultry													

S r N o.	Activity	Ba nk loa n fac tor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist rict Tota l
1	Commercial Broiler Farming-- Hybrid broiler (chicken) units	90	100 0	48300 0	P h y	11	11	11	14	4	16	4	12	83
					B L	47.8	47.82	47.82	60.86	17.39	69. 6	17.39	52.1 6	360. 81
2	Commercial Layer Farming-- Hybrid layer (chicken) units(5000 layers)	90	100 00	29900 00	P h y	12	8	10	14	4	17	4	12	81
					B L	322.9 2	215.28	269.1	376.74	107.64	457	107.64	322. 9	2179. 7
3	Duck rearing--	90	100 +15	75000	P h y	35	32	32	55	10	65	12	41	282
					B L	23.63	21.6	21.6	37.13	6.75	43. 9	8.1	27.6 8	190. 37
	Sub Total					394.3 7	284.7	338.52	474.73	131.78	570. 9	133.13	402. 76	2730 .9
	A.10 Working Capital - AH - Poultry													
1	Broiler Farming_Others_	100	100 0	3600 00	P h y	20	10	10	19	5	20	5	15	104
					B L	72	36	36	68.4	18	72	18	54	374. 4

S r N o.	Activity	Ba nk loa n fac tor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist Tota l
	Sub Total Working Capital					72	36	36	68.4	18	72	18	54	374.4
	A.11 Animal Husbandry - SGP													
1	Goat - Rearing Unit-Existing Shed- (Black Bengal/ Assam Hill Goat) in existing shed	90	10+1	100000	P h y	38	38	38	50	18	56	19	41	298
					B L	34.2	34.2	34.2	45	16.2	50.4	17.1	36.9	268.2
2	Pig Rearing Unit--Pig farming (3+1)	90	3+1	264000	P h y	75	68	68	84	30	90	32	78	525
					B L	178.2	161.57	161.57	199.58	71.28	213.84	76.03	185.33	1247.4
	Sub Total					212.4	195.77	195.77	244.58	87.48	264.24	93.13	222.23	1515.6
	A.12 Working Capital - AH - Others/SR													
1	Pig Farming_Breeding Unit_	100	3+1	339800	P h y	16	14	15	22	8	25	8	17	125
					B L	54.37	47.57	50.97	74.76	27.18	84.95	27.18	57.77	424.75
	Sub Total Working Capital					54.37	47.57	50.97	74.76	27.18	84.95	27.18	57.77	424.75
	A.13 Fisheries													

S r N o.	Activity	Ba nk loa n fac tor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist rict Tota l
1	Integrated Pisciculture --With Piggery (04 nos) In 1 bigha/ 1340 sq.m	90	ha	18100 o	P h y	9	6	6	12	3	12	3	9	60
					B L	14.66	9.77	9.77	19.55	4.89	19.5 5	4.89	14.6 6	97.74
2	Intensive Fish farming--Heavy stocking &multiple harvesting (1 m excavation)1340 sqm	90	No.	25000 o	P h y	30	28	28	37	11	39	12	30	215
					B L	67.5	63	63	83.25	24.75	87. 85	27	67.5	483. 75
3	Semi Intensive Pisciculture-- Existing water bodies with 0.30 m excavation in 1340 sqm	90	ha	95000	P h y	45	45	45	65	24	65	24	50	363
					B L	38.48	38.48	38.48	55.58	20.52	55.5 8	20.52	42.7 5	310.3 9
	Sub Total					120.6 4	111.25	111.25	158.38	50.16	162. 88	52.41	124. 91	891. 88
	A.14 Working Capital - Fisheries													

S r N o.	Activity	Ba nk loa n fac tor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist rict Tota l
1	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Minor Carps_Low cost composite fish culture(12 month)	100	Acre	11413 0	P h y	80	79	79	95	50	99	50	85	617
					B L	91.3	90.16	90.16	108.42	57.07	112. 99	57.07	97.0 1	704.1 8
	Sub Total Working Capital					91.3	90.16	90.16	108.42	57.07	112. 99	57.07	97.0 1	704.1 8
	A.15 Farm Credit-others													
1	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	8000 0	P h y	108	106	106	110	53	158	53	106	800
					B L	77.76	76.32	76.32	79.2	38.16	113. 76	38.16	76.3 2	576
	Sub Total					77.76	76.32	76.32	79.2	38.16	113. 76	38.16	76.3 2	576
	Total Farm Credit (sum of A.1 to A.15)					4202. 3	4224.9	3755.9	7965.2	1202.2	100 67	1288.5	5833 .7	3854 0

S r N o.	Activity	Ba nk loa n fac tor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist Tota l
	B. Agriculture Infrastructure													
	B.1 Storage Facilities													
1	Godown--Storage Godowns/Market Yard (200MT)	90	No.	11000 00	P h y	3	2	2	2	1	3	1	2	16
					B L	29.7	19.8	19.8	19.8	9.9	29.7	9.9	19.8	158.4
	Sub Total					29.7	19.8	19.8	19.8	9.9	29.7	9.9	19.8	158.4
	B.2 Land Development													
1	Bunding--Levelling & Shaping,1.0 Ha 2-4 Slope,shoulder bund 600m	90	ha	73000	P h y	32	24	24	33	16	40	16	24	209
					B L	21	15.77	15.77	21.68	10.51	26. 3	10.51	15.77	137.3 1
2	Compost Pit--Pit Compost with shed, 3m*2m*1m	90	No.	16000	P h y	17	16	16	18	8	21	8	16	120
					B L	2.45	2.3	2.3	2.59	1.15	3.0 2	1.15	2.3	17.26

S r N o.	Activity	Ba nk loa n fac tor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga-chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist rict Tota l
3	Farm Ponds/ Water Harvesting Structures--Farm Pond with Lunga Bunding, 35m*35m*3m	90	No.	55000	P h y	32	30	30	45	16	50	16	41	260
					B L	15.8	14.85	14.85	22.28	7.92	24.8	7.92	20.3	128.71
4	Farm Ponds/ Water Harvesting Structures--Farm Pond, 10m X 10m X 3m	90	No.	24500	P h y	40	40	44	49	16	52	16	43	300
					B L	8.82	8.82	9.7	10.8	3.53	11.5	3.53	9.48	66.15
	Sub Total					48.13	41.74	42.62	57.35	23.11	65.52	23.11	47.85	349.43
	B.3 Agriculture Infrastructure - Others													
1	Compost/ Vermi Compost-Vermi Compost-	90	No.	24000	P h y	30	30	30	43	12	50	12	30	237
					B L	6.48	6.48	6.48	9.29	2.59	10.8	2.59	6.48	51.19
	Sub Total					6.48	6.48	6.48	9.29	2.59	10.8	2.59	6.48	51.19
	Total (B.1+B.2+B.3)					84.31	68.02	68.9	86.44	35.6	106.02	35.6	74.13	559.02

S r N o.	Activity	Ba nk loa n fac tor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist Tota l
	C. Ancillary Activities													
	C.1 Food & Agro Processing													
1	Agro Processing Unit	75	No.	13000 0	P h y	9	4	4	6	2	6	2	6	39
					B L	8.78	3.9	3.9	5.85	1.95	5.85	1.95	5.85	38.0 3
2	Rice Processing	75	No.	56000 0	P h y	2	1	1	1	1	2	1	1	10
					B L	8.4	4.2	4.2	4.2	4.2	8.4	4.2	4.2	42
	Sub Total					17.18	8.1	8.1	10.05	6.15	14.2 5	6.15	10.0 5	80.0 3
	C.2 Ancillary Activities													
1	Agri Clinic & Agri Business Centers-Small	90	No.	10000 00	P h y	2	1	1	1	0	2	0	1	8
					B L	18	9	9	9	0.00	18	0.00	9	72
2	Loan to PACS/ FSS/ LAMPS- Purchase of Produce	90	No.	5000 000	P h y	2	1	2	2	1	2	1	2	13

S r N o.	Activity	Ba nk loa n fac tor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist Tota l
					B L	90	45	90	90	45	90	45	90	585
	Sub Total					108	54	99	99	45	108	45	99	657
	Total (C.1+C2)					125.18	62.1	107.1	109.05	51.15	122. 25	51.15	109. 05	737. 03
	Total (A+B+C)					4411.8	4355.1	3931.9	8160.6	1288.9	102 96	1375.3	6016 .9	3983 6
	II. Micro, Small and Medium Enterprises (MSME)													
1	Manufacturing Sector - Term Loan- Micro-	75	No.	2800 000	P h y	552	403	406	456	237	512	243	479	3288
					B L	1449	1057.9	1065.8	1197	622.13	134 4	637.88	1257. 4	8631
2	Manufacturing Sector - Working Capital-Micro-	75	No.	56000 0	P h y	552	403	406	456	237	512	243	479	3288
					B L	289.8	211.58	213.15	239.4	124.43	268 .8	127.58	251. 48	1726. 2
3	Service Sector - Term Loan- Micro-	75	No.	2800 000	P h y	612	402	422	498	267	594	277	482	3554

S r N o.	Activity	Ba n k l o a n f a c t o r (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist Tota l
					B L	1606. 5	1055.3	1107.8	1307.3	700.88	155 9.3	727.13	1265 .3	9329 .3
4	Service Sector - Working Capital-Micro-	75	No.	56000 o	P h y	612	402	422	498	267	594	277	482	3554
					B L	321.3	211.05	221.55	261.45	140.18	311. 85	145.43	253. 05	1865. 9
	Sub Total					3666. 6	2535.8	2608.2	3005.1	1587.6	348 3.9	1638	3027 .2	2155 2
	III. Export Credit					0	0	0	0	0	0	0	0	0
	Total Export Credit					0.00	0	0	0	0	0	0	0	0.00
	IV. Education													
1	Education Loans--	95	No.	45000 o	P h y	35	24	24	31	14	32	14	30	204
					B L	149.6 3	102.6	102.6	132.53	59.85	136. 8	59.85	128. 25	872.1 1
	Total Education					149.6 3	102.6	102.6	132.53	59.85	136. 8	59.85	128. 25	872.1 1
	V. Housing													
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-For other districts	75	No.	15000 oo	P h y	122	64	60	80	30	92	30	74	552

S r N o.	Activity	Bank loan factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist rict Tota l
					B L	1372.5	720	675	900	337.5	103 5	337.5	832. 5	6210
	Total Housing					1372.5	720	675	900	337.5	103 5	337.5	832. 5	6210
	VI. Social Infrastructure									0		0		
1	Education-Schools-Other districts	75	No.	10000 000	P h y	2	0	1	1	0	1	0	1	6
					B L	150	0	75	75	0	75	0	75	450
	Total Social Infrastructure					150	0	75	75	0	75	0	75	450
	VII. Renewable Energy													
1	Biomass Energy-Home-2 cu m capacity biogas	85	No.	5000 0	P h y	24	15	14	19	14	21	18	18	143
					B L	10.2	6.38	5.95	8.08	5.95	8.9 3	7.65	7.65	60.7 9

S r N o.	Activity	Ba n k l o a n f a c t o r (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist rict Tota l
2	Solar Energy-Roof Top Solar PV System with Battery-1 kw capacity off grid	85	Per kW p	15000 o	P h y	18	14	14	14	12	14	14	14	114
					B L	23	17.85	17.85	17.85	15.3	17.9	17.85	17.85	145.3 5
	Total Renewable Energy					33.2	24.23	23.8	25.93	21.25	26. 8	25.5	25.5	206. 14
	VIII. Others													
1	Individuals/ Individual members of JLGs--Overdraft under PMJDY	100	No.	10000	P h y	100	100	50	100	20	100	20	100	590
					B L	10	10	5	10	2	10	2	10	59
2	SHGs/ JLGs--Alternate credit (SHG)-fresh	100	No.	10000 o	P h y	750	700	690	765	400	771	408	700	5184
					B L	750	700	690	765	400	771	408	700	5184
3	SHGs/ JLGs--Alternate credit (SHG)-Repeat	100	No.	2000 oo	P h y	500	360	380	520	361	530	365	428	3444
					B L	1000	720	760	1040	722	106 o	730	856	6888

S r N o.	Activity	Bank loan factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amb assa	Chaw manu	Dumbur nagar	Durga- chowm uhani	Ganga nagar	Ma nu	Raishy abari	Sale ma	Dist rict Tota l
4	SHGs/ JLGs--Loan to JLGs	100	No.	10000 o	P h y	50	50	50	60	40	70	45	50	415
					B L	50	50	50	60	40	70	45	50	415
	Total Others					1810	1480	1505	1875	1164	1911	1185	1616	1254 6
	Total Priority Sector(I+II+III+IV+V+VI+V II+VIII)					11594	9217.6	8921.5	14174	4459.1	169 64	4621.1	1172 1	8167 3

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							
Table 1: Crop Loan							(Rs. lakh)
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1400.00	885.28	1750.00	1700.57	2972.00	1486.97	3298.00
RCBs	550.00	320.31	416.00	396.18	377.00	188.18	242.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1200.00	768.30	800.00	706.15	1054.00	525.72	813.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	3150.00	1973.89	2966.00	2802.90	4403.00	2200.87	4353.00
Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	20202.18	9212.20	12883.00	7041.93	14459.00	5239.87	4272.00
RCBs	4245.89	4865.03	6677.00	6803.05	8047.00	6615.08	10230.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0	0.00
RRBs	582.00	2311.61	3413.00	7423.55	8458.00	3779.70	5839.00
Others	0.00	0.00	0.00	0.00	0.00	0	0.00
Sub total (B)	25030.07	16388.84	22973.00	21268.53	30964.00	15634.65	20341.00

Table 3: Total Agri. Credit							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	21602.18	10097.48	14633.00	8742.50	17431.00	6726.84	7570.00
RCBs	4795.89	5185.34	7093.00	7199.23	8424.00	6803.26	10472.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1782.00	3079.91	4213.00	8129.70	9512.00	4305.42	6652.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (C)	28180.07	18362.73	25939.00	24071.43	35367.00	17835.52	24694.00

Table 4: MSME							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	10217.00	3285.22	3697.00	4870.79	6630.00	6702.22	8054.00
RCBs	1137.60	1327.85	1628.00	1576.48	2554.00	2512.73	3287.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1682.00	3223.13	3953.00	1452.08	2352.00	2491.62	3259.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (D)	13036.60	7836.20	9278.00	7899.35	11536.00	11706.57	14600.00

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1693.77	5248.20	4434.00	4500.28	4592.00	5661.39	1243.00
RCBs	1057.60	735.01	706.00	650.68	651.00	723.78	1252.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	871.00	1842.97	1770.00	1247.49	1247.00	9670.57	15939.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (E)	3622.37	7826.18	6910.00	6398.45	6490.00	16055.74	18434.00
Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	33512.95	18630.90	22764.00	18113.57	28653.00	19090.45	16867.00
RCBs	6991.09	7248.20	9427.00	9426.39	11629.00	10039.77	15011.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	4335.00	8146.01	9936.00	10829.27	13111.00	16467.61	25850.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total	44839.04	34025.11	42127.00	38369.23	53393.00	45597.83	57728.00
Note : *OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy							
Note : # RCBs include StCBs, DCCBs and PACS (if any)							

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**

(₹ lakh)

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	885.28	320.31	0.00	768.30	0.00	1973.89	1700.57	396.18	0.00	706.15	0.00	2802.90
Particulars	2023-24						2024-25 (Target)					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	1486.97	188.18	0.00	525.72	0.00	2200.87	3298.00	242.00	0.00	813.00	0.00	4353.00

Table 2: Term Loan

(₹ lakh)

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S	-	-	-	-	-	-	-	-	-	-	-	-
L D	-	-	-	-	-	-	-	-	-	-	-	-
F M	-	-	-	-	-	-	-	-	-	-	-	-
P & H	-	-	-	-	-	-	-	-	-	-	-	-
AH -D	-	-	-	-	-	-	-	-	-	-	-	-
AH -P	-	-	-	-	-	-	-	-	-	-	-	-
AH - S G P	-	-	-	-	-	-	-	-	-	-	-	-
F D	-	-	-	-	-	-	-	-	-	-	-	-
F & W	-	-	-	-	-	-	-	-	-	-	-	-
S G & M F	-	-	-	-	-	-	-	-	-	-	-	-
A & F	-	-	-	-	-	-	-	-	-	-	-	-
OTH	-	-	-	-	-	-	-	-	-	-	-	-

Sub total	9212.20	4865.03	0.00	2311.61	0.00	16388.84	7041.93	6803.05	0.00	7423.55	0.00	21268.53
Grand Total (I+II)	10097.48	5185.34	0.00	3079.91	0.00	18362.73	8742.50	7199.23	0.00	8129.70	0.00	24071.43
Particulars	2023-24						2024-25 (Target)					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S	-	-	-	-	-	-	-	-	-	-	-	-
L D	-	-	-	-	-	-	-	-	-	-	-	-
F M	-	-	-	-	-	-	-	-	-	-	-	-
P & H	-	-	-	-	-	-	-	-	-	-	-	-
AH -D	-	-	-	-	-	-	-	-	-	-	-	-
AH -P	-	-	-	-	-	-	-	-	-	-	-	-
AH - S G P	-	-	-	-	-	-	-	-	-	-	-	-
F D	-	-	-	-	-	-	-	-	-	-	-	-
F & W	-	-	-	-	-	-	-	-	-	-	-	-
S G & M F	-	-	-	-	-	-	-	-	-	-	-	-
A & F	-	-	-	-	-	-	-	-	-	-	-	-
OTH	-	-	-	-	-	-	-	-	-	-	-	-
Sub total	5239.87	6615.08	0.00	3779.70	0.00	15634.65	4272.00	10230.00	0.00	5839.00	0.00	20341.00
Grand Total (I+II)	6726.84	6803.26	0.00	4305.42	0.00	17835.52	7570.00	10472.00	0.00	6652.00	0.00	24694.00

Abbreviations	Particulars	Abbreviations	Particulars
C L	Crop Loan	AH - S G P	AH - Sheep / Goat / Piggery Devt.
W R	Water Resources	F D	Fisheries Development
L D	Land Development	F & W	Forestry & Wasteland Dev.
F M	Farm Mechanization	S G & M F	Storage Godown & Marketing Facilities
P & H	Plantation & Horticulture including Sericulture	A & F	Agro and Food Processing
AH - D	AH -Dairy Development	OTH	Others
AH - P	AH -Poultry Development		

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		Alternate credit (SHG)	No.	100000
60	SHGs/ JLGs		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

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	Milk production 6 LPD		113160
17	Indigenous Cattle Farming	Milk Production 3 ltr		59298
18	Maize/ Makka	Irrigated		20072
19	Marigold/ Gende Ka Phool/ Zendu			111146
20	Okra/ Bhindi/ Bhendi/ Ladies Finger	Hybrid/ HYV		50646
21	Pea/ Field Pea/ Matarchana/ Garden Pea	Irrigated		18473
22	Pig Farming	Breeding Unit_		339800
23	Pointed Gourd/ Parwal			69142
24	Potato/ Aloo	Irrigated		71936
25	Radish/ Mooli			32840
26	Rice/ Chaval/ Dhan	Irrigated		37181
27	Sesame/ Til/ Seasamum/ Gingelly	Irrigated		16188
28	Tomato/ Tamatar	Hybrid/ HYV		73325
29	Tuberose/ Gulchadi/ Rajanigandha/ Nishigandha/ Neela Sampangi			214683
30	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
CRRRI	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
NWDPR	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

Name and address of DDM

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NATIONAL BANK FOR
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