



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



खोवाई जिला
Khowai District

त्रिपुरा क्षेत्रीय कार्यालय, अगरतला
Tripura Regional Office, Agartala

Potential Linked Credit Plan

Year: 2025-26

District: Khowai

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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NABARD

Khowai

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	Khowai district is bounded by Bangladesh in the North, Kamalpur & Ambassa (Dhalai) in the East, and Mohanpur and Jirania Sub Division in the West (West Tripura). The Atharamura hill range runs along the eastern side of the District while the western side is bordered by the Baramura Range.
2	Type of soil	Fine loamy and sandy soil.
3	Primary occupation	Agriculture & allied activities form the backbone of the economy of the district and is primary occupation other than small trades.
4	Land holding structure	77.8 % of the total holding in the district is of less than 1 ha, 21.8% of the holdings are between 1-2 ha, and only 0.4% of the holdings are above 2 ha in size. 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.46841.39 lakh) from FY 2022-23 (Rs.36808.72 lakh). Average achievement in priority sector lending in Khowai is 82.9 % of the ACP target during the last three years.
2	CD Ratio	CD ratio stood at 64.5% during FY 2023-24 at the end of March 2024 compared to 63.0% of 2022-23 in Khowai district.
3	Investment credit in agriculture	The banks in Khowai have disbursed total agricultural credit of Rs.18886.16 lakh which is 69% of the target for the financial year 2023-24. The average achievement under the sector for the last 3 years is 68.2%. However the disbursement under investment credit is substantially low.
4	Credit flow to MSMEs	Loans to MSMEs in Khowai during 2023-24 stood at Rs.15508.28 lakh which was 97% of the annual target in non-farm sector credit in ACP.
5	Other significant credit flow, if any	The institutional credit flow of Rs.12446.95 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 Khowai district for 2025-26 estimated at Rs.89320.81 lakh.
2	Projection for agriculture and its components	Total credit potential assessed for 2025-26 under Agriculture and allied activities is Rs.49247.02 lakh, out of which potential assessed for Crop production is Rs.30592.59 lakh and remaining credit potential of Rs.18654.43 lakh assessed under allied activities including agri. infrastructure.
3	Projection for MSMEs	Credit potential under various MSME activities in the district is assessed is Rs.23284.84 lakh for the year 2025-26.
4	Projection for other purposes	Credit potential assessed in Export, Education & Housing sector in Khowai for FY 2025-26 stands at Rs.9709.44 lakh; For the same year credit potential assessed under Infrastructure is Rs.231.31 lakh, and credit under Informal credit delivery system assessed is Rs.6848.20 lakh.

5. Developmental Initiatives

1. Khowai district although adjacent to state capital lacked critical infrastructures. Under various tranches of Rural Infrastructure Development Fund since its creation, NABARD has sanctioned an amount of Rs.35734.30 lakh on essential infrastructure development in Khowai as on 31 March 2024.
2. Considering significant tribal population in the district, orchard based livelihood development is supported in the district from Tribal Development Fund (TDF) for 300 families in 3 ADC villages in Kalyanpur block of Khowai.
3. Marketing initiative such as Rural Haat has been created under Gramya Vikas Nidhi in Teliamura providing all weather buy & sell platform for small farmers and traders.
4. Spring-shed based watershed Development Programme is being implemented by KVK Khowai in the district.

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 piggy 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 rejuvenating the PACS/LAMPS computerization/digitization of the cooperatives development of robust and diversified business plan and credit linking 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 in the remote blocks requiring comprehensive assessment of infrastructure gap and development of infrastructure.
2. Small and fragmented landholding patterns of the small and marginal farmers have limited the potential for upscaling of various farm interventions. Investment credit in the allied activities needs to be upscaled towards capital formation.
3. Poor coverage of irrigation has limited agricultural operations to only single season activity. Interventions required for encouraging all weather farming systems/ off season farming.
4. Inadequate access to timely extension and credit services new technologies etc. also have been constraints in development especially in remote 3 of the 6 blocks in the district requiring boost in the extension effort as well hassle free crop loan to farmers.

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, SHGs & JLGs etc. 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 drought animal power/power tiller by using conversion factors;
		- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;
		- Adjustment of tractor potential with land holdings; and
		- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	- Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;

		- Feasibility and possibility of shifting from food crops to plantation crops;
		- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and
		- Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry – Dairy	- Collection of data on number of milch animals as per the latest census;
		- Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and
		- 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

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:

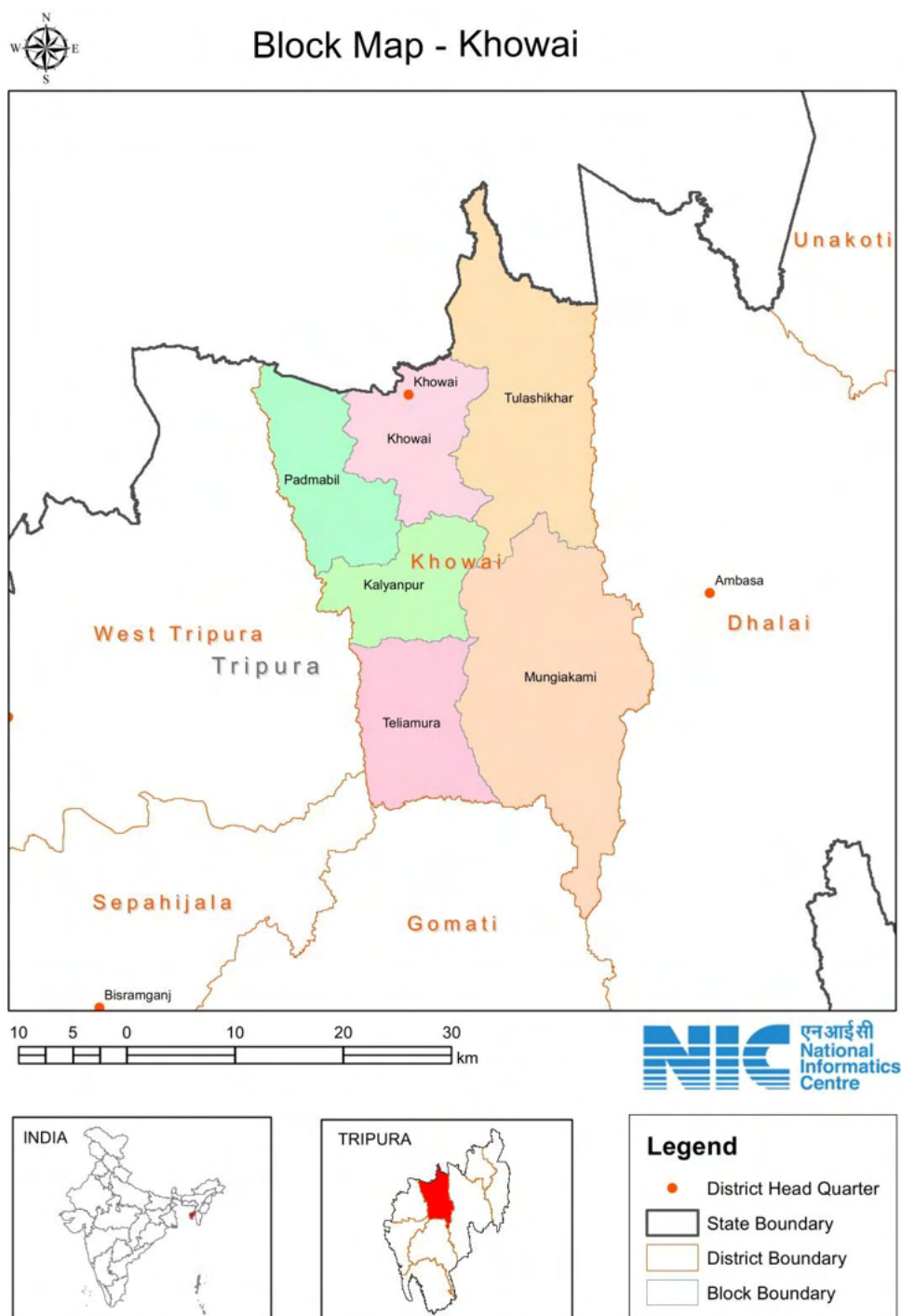
1	Bankers	- Provides inputs/ information on Exploitable potential vis-a-vis credit possible;
		- Potential High Value Projects/ Area Based schemes; and
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required 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	47794.60
1	Crop Production, Maintenance and Marketing	32335.60
2	Term Loan for agriculture and allied activities	15459.00
B	Agriculture Infrastructure	640.17
C	Ancillary activities	812.25
I	Credit Potential for Agriculture A+B+C)	49247.02
II	Micro, Small and Medium Enterprises	23284.84
III	Export Credit	0.00
IV	Education	1013.19
V	Housing	8696.25
VI	Social Infrastructure	187.50
VII	Renewable energy	43.81
VIII	Others	6848.20
	Total Priority Sector	89320.81

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	30592.59
2	Water Resources	702.85
3	Farm Mechanisation	560.21
4	Plantation & Horticulture with Sericulture	4253.65
5	Forestry & Waste Land Development	210.78
6	Animal Husbandry - Dairy	2794.53
7	Animal Husbandry - Poultry	2555.34
8	Animal Husbandry - Sheep, Goat, Piggery	2603.05
9	Fisheries	3089.60
10	Farm Credit- Others	432.00
	Sub total	47794.60
B	Agriculture Infrastructure	
1	Construction of storage	217.80
2	Land development, Soil conservation, Wasteland development	379.61
3	Agriculture Infrastructure - Others	42.76
	Sub total	640.17
C	Ancillary activities	
1	Food & Agro. Processing	146.25
2	Ancillary activities - Others	666.00
	Sub Total	812.25
II	Micro, Small and Medium Enterprises	
	Total MSME	23284.84
III	Export Credit	0.00
IV	Education	1013.19
V	Housing	8696.25
VI	Social Infrastructure	187.50
VII	Renewable energy	43.81
VIII	Others	6848.20
	Total Priority Sector	89320.81

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)	1377.28
2	No. of Sub Divisions	2
3	No. of Blocks	6
4	No. of revenue villages	124
5	No. of Gram Panchayats	124

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Tripura
2	District	Khowai
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	-

8	Climate	Tropical and sub-tropical
9	Soil Type	Sandy loam and red soil

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	92005
2	Forest Land	54319
3	Area not available for cultivation	8103
4	Barren and Uncultivable land	294
5	Permanent Pasture and Grazing Land	0
6	Land under Miscellaneous Tree Crops	83
7	Cultivable Wasteland	78
8	Current Fallow	37
9	Other Fallow	90

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	43329	78	20797	60
2	>1 to <=2 ha	12140	22	13354	39

3	>2 to <=4 ha	235	0	319	1
4	>4 to <=10 ha		0		0
5	>10 ha		0		0
6	Total	55704	100	34470	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	55.70
2	Of the above, Small/ Marginal Farmers	44.50
3	Agricultural Laborers	12.00
4	Workers engaged in Household Industries	-
5	Workers engaged in Allied agro activities	1.00
6	Other workers	1.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	328.00	167.00	161.00	288.00	40.00
2	Scheduled Caste	63.00				
3	Scheduled Tribe	140.00				
4	Literate	256.00	136.00	117.00		
5	BPL	-	-		-	-

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	84.00
2	Rural Households	71.00
3	BPL Households	-

9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	124
2	Villages having Agriculture Power Supply	-

3	Villages having Post Offices	66
4	Villages having Banking Facilities	124
5	Villages having Primary Schools	124
6	Villages having Primary Health Centers	10
7	Villages having Potable Water Supply	-
8	Villages connected with Paved Approach Roads	124

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Administration, Khowai, 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 'ooo]	District Administration, Khowai, GoT
7. Demographic Profile [In 'ooo]	District Administration, Khowai, GoT
8. Households [In 'ooo]	District Administration, Khowai, GoT
9. Village-Level Infrastructure [Nos.]	District Administration, Khowai, GoT

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1041
2	Primary Health Centres	10
3	Primary Health Sub-Centres	104
4	Dispensaries	10
5	Hospitals	3
6	Hospital Beds	240

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	128
2	Registered FPOs	5
3	Agro Service Centres	0
4	Soil Testing Centres	1
5	Approved nurseries	-
6	Agriculture Pumpsets	-
7	Pumpsets Energised	-
8	Krishi Vigyan Kendras	1

12. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	15660.00
2	Irrigation Potential Created	6612.00
3	Net Irrigated Area (Total area irrigated at least once)	9921.00
4	Area irrigated by Canals/ Channels	2756.00
5	Area irrigated by Wells	-
6	Area irrigated by Tanks	1570.00
7	Area irrigated by Other Sources	765.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	11952.00

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

13. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	139
2	Railway Line [km]	32
3	Public Transport Vehicle [Nos]	-
4	Goods Transport Vehicles [Nos.]	123

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	13071	1076	11995
2	Cattle - Indigenous	53989	13315	40674
3	Buffaloes	87		
4	Sheep - Cross bred	0		
5	Sheep - Indigenous	90		
6	Goat	36822		
7	Pig - Cross bred	14231		
8	Pig - Indigenous	7265		
9	Horse/Donkey/Camel	0		
10	Rabbit	0		
11	Poultry - Improved			
12	Poultry - Indigenous	319845		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	5
3	Disease Diagnostic Centres	-
4	Artificial Insemination Centers	47
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	18
9	Milk Collection Centres	-
10	Fishermen Societies	25
11	Animal Husbandry Training Centres	1
12	Animal Markets	3
13	Fish Markets	27
14	Livestock Aid Centers (No.)	-
15	Licensed Slaughter houses [Nos.]	-

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	10780.00	MT	72	gm/day
2	Egg	353.00	Lakh Nos.	97	nos/p. a.
3	Milk	23704.00	MT	178	gm/day
4	Meat	6.50	MT	49	gm/day
5	Wool		MT		

Sources

Table Name	Source(s) and reference year of data
10. Infrastructure Relating To Health & Sanitation [Nos.]	Economic Review of Tripura
11. Infrastructure & Support Services For Agriculture[Nos.]	Department of Agriculture Khowai
12. Irrigation Coverage ['000 Ha]	Department of Agriculture Khowai
13. Infrastructure For Storage, Transport & Marketing	Department of Agriculture Khowai
14. Animal Population as per Census	ARDD
15. Animal Population as per Census [Nos.]	AH Census 2019
15. Infrastructure for Development of Allied Activities [Nos.]	ARDD
16. 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 (%)	78.00	78.00	78.00
3	Land Holdings - MF (%)	22.00	22.00	22.00
4	Rainfall -Normal (mm)	2570	2570	2570
5	Rainfall - Actual (mm)	1944	1878	2300
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 (₹ lakh)	16825.39	16978.59	18886.16

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	17.00	57.00	3352.94	23.00	80.00	3478.26	23.00	76.00	3304.34
2	Maize	1.35	3.30	2444.44	1.40	3.40	2428.57	1.50	3.60	2400
3	Pulses	-	-	-	-	-	-	2.10	1.90	904.76

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.52	0.52	0.52
2	Net sown area (lakh ha)	0.29	0.29	0.29
3	Cropping intensity (%)	177.95	177.66	177.66

Table 5: Input Use Pattern

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

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	1	1	1
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.)	37487	35173	0
2	GLC through KCC (₹ lakh)	15417.16	14636.25	0.00

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	-	-	25555
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.)	26337	37427	40252
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

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	Khowai	Kalyanpur	Safe	Safe	Safe
2	Tripura	Khowai	Khowai	Safe	Safe	Safe
3	Tripura	Khowai	Mungiakami	Safe	Safe	Safe
4	Tripura	Khowai	Padmabil	Safe	Safe	Safe
5	Tripura	Khowai	Teliamura	Safe	Safe	Safe
6	Tripura	Khowai	Tulashikhar	Safe	Safe	Safe

Sources

Table Name	Source(s) and reference year of data
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	-	-	3
2	Power Tillers	-	-	-
3	Threshers/Cutters	-	-	-

Sources

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

Plantation & Horticulture including Sericulture**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	0.72	3.18	1.40	9.33
2	Pineapple	NA	NA	0.59	9.00	4.80	81.00
3	Sweet Orange	NA	NA	0.13	0.52	NA	NA
4	Jackfruit	NA	NA	0.21	4.80	NA	NA
5	Banana	NA	NA	1.00	10.70	NA	NA
6	Litchi	NA	NA	0.05	0.16	NA	NA
7	Lemon	NA	NA	0.50	1.60	2.00	10.00
8	Papaya	NA	NA	0.30	2.40	NA	NA
9	Mosami	NA	NA	0.08	0.18	NA	NA
10	Guava	NA	NA	0.06	0.26	NA	NA
11	Dragon Fruit	NA	NA	0.01	0.06	NA	NA
12	Coconut	NA	NA	0.35	1.20	NA	NA
13	Arecanut	NA	NA	0.41	1.20	NA	NA
14	Cashew	NA	NA	0.01	0.06	NA	NA
15	Brinjal	NA	NA	0.60	5.00	NA	NA

16	Spiny Gourd / Akakara/ Bodakakara	NA	NA	0.12	2.10	NA	NA
17	Pointed Gourd	NA	NA	0.08	0.80	NA	NA
18	Bitter Gourd	NA	NA	0.10	1.00	NA	NA
19	Ridge Gourd	NA	NA	0.17	3.00	NA	NA
20	Bottle Gourd	NA	NA	2.70	1.90	NA	NA
21	Ash Gourd	NA	NA	0.10	1.20	NA	NA
22	Snake Gourd	NA	NA	0.01	0.10	NA	NA
23	Cucumber	NA	NA	0.15	1.50	NA	NA
24	Radish	NA	NA	0.50	6.80	NA	NA
25	Cauliflower	NA	NA	0.40	9.73	NA	NA
26	Chilli	NA	NA	0.50	2.35	NA	NA
27	Watermelon	NA	NA	0.26	7.40	NA	NA
28	Cabbage	NA	NA	0.40	10.30	NA	NA
29	Tomato	NA	NA	0.25	7.50	NA	NA
30	Ginger	NA	NA	0.12	0.80	NA	NA
31	Turmeric	NA	NA	0.08	0.18	NA	NA

Table 2: Production clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	Lemon Cluster in Hawaibari under Teliamura Block	Lemon Cluster in Hawaibari under Teliamura Block	Lemon Cluster in Hawaibari under Teliamura 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	Rice based products	Rice based products	Rice based products
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)	54	54	54
2	Waste Land ('000 ha)	0	0	0
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	6	6	6

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.)	319845	319845	319845
2	Of the above, male (No.)	-	-	-
3	Of the above, female (No.)	-	-	-
4	Broiler Farms (No.)	-	-	-
5	Hatcheries (No.)	-	-	-
6	Popular breeds	Koraknath Gramapriya	Koraknath Gramapriya	Koraknath Gramapriya

Sources

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

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.)	-	-	-
4	KCC for working capital (₹ lakh)	-	-	-

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	24064	24298	24390
2	Reservoirs (No.)	1	1	1
3	Cage Culture/ Bio-floc technology (No.)	-	-	-
4	Fish Seed Hatchery (No.)	10	10	10

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

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	0.029

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 GLC-1**

Sr.No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MUDRA Loans (Rs. lakh)	5965.00	7152.00	11598.00

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)	8967.61	10066.25	15508.28
2	No. of units financed	-	-	-
3	Loans under Stand Up India Scheme (Rs. lakh)	-	-	-
4	Loans to Weavers' Coop. Societies (Rs. lakh)	-	-	-

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)			-
2	Micro Units (No.)			492
3	Small Units (No.)			22
4	Medium Units (No.)			0
5	Udyog Aadhar Registrations (No.)			514

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	8	8	8
2	Handicrafts Clusters (No.)	2	2	2
3	Weavers' Coop. Societies (No.)	9	9	9

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)	108	78	102
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)			1

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	RSETI, 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	5969	NA
2	Amt of subsidy released (Rs. lakh)	NA	14962.60	NA

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	
Table 2: Progress under PMAY	ECONOMIC REVIEW OF TRIPURA
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)	-	-	-
2	Amt of RIDF assistance (Rs. lakh)	3666.05	2341.46	12359.71

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
2	Rural Education Institution	2	0	2

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	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Solar Street Light			4853
2	Solar Study Lamp			33279
3	Solar pump (component B)			458
4	Solar pump (component C)			5
5	Microgrid system			6

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 2	31/03/2023 3	31/03/2024 4
1	SHG Bank Linkage (Rs. lakh)	-	1673.35	2373.13
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)	-	-	-
2	Mission Shakti (SRLM) (Rs. lakh)	-	-	-
3	NRLM (Rs. lakh)	-	-	-
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	-	-	1.25
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	15.00	-	-

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	6	6	6
2	No. of SHGs formed	1750	2477	4533
3	No. of SHGs credit linked (including repeat finance)		1205	1393
4	Bank loan disbursed (Rs. lakh)		1673.35	2373.13
5	Average loan per SHG (Rs. lakh)		1.40	1.70
6	Percentage of women SHGs %	100.00	100.00	100.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Daynrlmbl.ajeevika portal; TRLM Khowai
Table 2: Promotional Interventions	NABARD
Table 3: Status of SHGs	TRLM Khowai

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.)	85	85	85
2	Consumer Stores (No.)	22	22	22
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	9	9	9
5	Marketing Societies (No.)	2	2	2
6	Labour Societies (No.)	5	5	5
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	0	0	0
10	Others (No.)	243	243	243
11	Total (No)	366	366	366

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.)	28	28	28
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 Khowai
Table 2: Details of credit cooperative societies	DRCS Khowai
Table 3: Block wise, sector wise distribution of cooperative societies in the district	DRCS Khowai
Table 4: Status/ progress under various schemes of MoC in the district	DRCS Khowai

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 assoiated			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	NA	50783	14048	7676
Regional Rural Bank	NA	29712	11508	8002
Cooperative Banks	NA	1945	552	23
Others				
All Agencies	NA	82440	26108	15701

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	23118.81	38.0	9111.45	15.0		0		0		0
Regional Rural Bank	14951.69	43.4	4178.88	12.1		0		0		0
Cooperative Banks	8770.89	37.4	5595.83	23.8		0		0		0
Others						0		0		0
All Agencies	46841.39	39.4	18886.16	15.9	0.00	0	0.00	0	0.00	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	38001.3	21118.0	55.6	24453.0	21031.8	86.0	33757.00	23118.81	68.5	70.0
Regional Rural Bank	6930.0	9378.7	135.3	11486.0	9783.4	85.2	11889.00	14951.69	125.8	115.4
Cooperative Banks	3428.0	4995.3	145.7	6306.0	5996.5	95.1	7494.00	8770.89	117.0	119.3
Others										0.0
All Agencies	48359.32	35492.07	73.4	42245.00	36811.72	87.1	53140.00	46841.39	88.1	82.9

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	30879.80	16825.39	54.5	20969.00	16978.59	81.0	27314.00	18886.16	69.1	68.2
MSME	14280.38	8967.61	62.8	11882.00	10066.25	84.7	16046.00	15508.28	96.6	81.4
Other Priority Sectors*	3199.14	9699.07	303.2	9394.00	9763.88	103.9	9780.00	12446.95	127.3	178.1
Total Priority Sector	48359.32	35492.07	73.4	42245.00	36808.72	87.1	53140.00	46841.39	88.1	82.9

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	48496.0	9391.9	19.4	54052.6	6326.2	11.7	NA	NA	NA	15.5
Regional Rural Bank	29780.3	6491.1	21.8	32448.0	6630.2	20.4				21.1
Cooperative Banks	10457.2	2451.1	23.4	18020.8	4008.4	22.2				22.8
Others										0.0
All Agencies	88733.5	18334.1	20.7	104521.5	16964.8	16.2				18.4

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

Source(s)	
1	Agenda Notes from 100th DCC/DLRC meeting of Khowai-PNB
2	DMMU Tripura Rural Livelihood Mission Khowai (SHG data)
3	Deputy Registrar of Cooperative Societies Khowai (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. **RBI's 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 includes:

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

i. Farm Sector Development

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

j. **Climate Action and Sustainability:**

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

k. **Off Farm Sector Development**

- i. **Capacity Building Fund Social Stock Exchange (CBF-SSE):** The Capacity Building Fund of Social Stock Exchange (CBF-SSE) was set up in NABARD with funding to be contributed by NABARD SIDBI BSE NSE and Other CBF is being used to improve the ability of all stakeholders to navigate through the operational dynamics of SSE understand the nuances processes instruments etc.
- ii. **Gram Vihar New Scheme for promotion of Rural Tourism:** A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day" i.e. one day trip without night stay.
- l. **Agriculture Credit during 2023-24:** Disbursement of agriculture credit during 2023-24 was 25.10 lakh crore as against target of 20.00 lakh crore indicating achievement of 125%. Commercial Banks RRBs and Co-operatives accounted for 75% 13% and 12% of the total disbursement respectively.
- m. **Technology Facilitation Fund (TFF):** NABARD has set up a Technology Facilitation Fund (TFF) with a corpus of 50 crore. The fund is focused on providing support to tech start-ups working in agriculture and rural development sector. The fund provides a range of flexible support mechanisms including grants loans equity and convertible grants designed around the needs of each start-up.

5. **Policy Initiatives – State Govt.**

- 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 of land records and real time crop survey.
- ii. State Government proposed to open 2(two) new Agri Sub-Divisions one at Jubarajnagar North Tripura and another at Old Agartala West Tripura.
- iii. State Government planned to establish 1 (one) 'Residual testing lab' and 1 (one) 'Germ plasm preservation Centre' at State Agriculture Research Station Arundhati Nagar with project cost of Rs. 10.00 Crore
- iv. Proposed to construct 8 (eight) new Agri Development Research Centres during 2024-25 with financial involvement of Rs. 23.71 Crore. A Centre of Excellence on Citrus under the Indo-Dutch project at Taidu with project cost of Rs. 9.17 Crore and a Centre of Excellence on Flowers under the Indo-Israel action plan at 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 the production in agricultural produces. 13394 hectares of land have been brought under fruit cultivation and 18764 hectares of land have been brought under hybrid vegetable cultivation since 2018-19.
- x. 9015 new houses have been sanctioned for Reang community under Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) scheme. An amount of Rs. 43.88 Crore is received from Government of India under this scheme.

6.3 Highlights related to Rural Development & Non-Farm Sector

- i. New buildings for 21 secondary schools will be constructed under Rural Infrastructure Development Fund (RIDF) and an amount of Rs.123.78 Crore will be spent during 2024-25.
- ii. For development of 'Nari Shakti' construction of 4 (four) working women hostels are being implemented.
- iii. Under 'Pradhan Mantri Matru Vandana Yojana' (PMMVY) 6484 pregnant & nursing mothers have been provided with financial benefit.
- iv. 916 tribal families have been benefited under various income generating activities and 90 (ninety) ST families have been provided with Auto Rickshaw and Power Tillers during 2023-24.
- v. In the last 5 years 47600 women Self Help Groups have been formed under Tripura Rural Livelihood Mission in the state. Now 4.66 lakhs rural women are associated with 51254 Self Help Groups in the state. These Self-Help Groups are associated with 2094 Village Organizations and 102

Cluster Level Federations. Till the month of January 2024 83000 women associated with various Self Help Groups in the state have become 'Lakhpati Didis'. The State Government has set a target for making more 1.14 lakh women in different Self-Help Groups to improve their annual income more than Rs 1(one) lakh. The target will be achieved within 2025-26.

- vi. During 2023-24 under Mukhyamantri Yuba Yugayug Yojana 11469 students have been benefitted with Smart Phones and an amount of Rs. 5.73 Crore has been spent. During 2024-25 Smart Phones will be given to 19000 students with financial involvement of Rs.10.00 Crore.
- vii. Improvement of 73 different roads with a length of 267 km and the construction of 5 permanent bridges are being taken up under Rural Infrastructure Development Fund (RIDF). Improvement of 42 km of road connecting 7(seven) habitations has been taken up under Pradhan Mantri Gram Sadak Yojana (PMGSY) during 2023-24. The total financial implication is Rs. 1411 Crore.
- viii. During 2024-25 285 km of road will be taken for improvement 1900 km road will be taken for maintenance 500 km of PMGSY road will be taken for renewal and 10 new RCC bridges will be taken for construction. Under PMGSY 303 km of roads will be taken up for upgradation to connect 20 (twenty) habitations with all-weather road. Moreover 34 nos. road project with a total length of 326.45 km will be taken for improvement.

7 Govt. Sponsored Programmes linked with Bank Credit

- i. Tripura Scheduled Caste Co-Operative Development Limited has extended subsidized loan to 177 SC entrepreneurs for taking up different start-ups. One-time financial support of Rs. 1 lakh per student will be provided to 400 Scheduled Caste students. An amount of Rs. 4.00 Crore will be spent for this.
- ii. Loans amounting to Rs. 46.29 Crore on easy terms with low interest rate have been provided to OBC students for the purpose of education and unemployed youths for business. 2736 people have been benefited from this.
- iii. Subsidized loans have been provided to 1035 minority families for taking up entrepreneurship and 292 minority students for pursuing higher education. A total loan of Rs. 22.67 Crore was disbursed by Tripura Minority Co-operative Development Co-operation Limited during 2023-24 for the above purpose.
- iv. During 2023-24 the installation of 2000 Solar Photo Voltaic (SPV) pumps has been taken up under the Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyaan (PM-KUSUM) Scheme with a total cost of Rs. 20.20 Crore. The subsidy has been provided by the State Government under Rural Infrastructure Development Fund (RIDF).
- v. For the use of renewable energy in agriculture 1421 standalone off-grid

solar agriculture pump set are also being installed with total investment of Rs. 20(twenty) Crore from the State fund under “Subarna Jayanti Tripura Nirman Yojana”. Apart from that micro grids powered by solar power are being installed in 274 remote habitations with a total investment of Rs. 81.02 Crore under Prime Ministers Development Initiative for North Eastern Region.

- vi. The target under Swabalamban scheme for the financial year 2024-25 is 4000 nos. This initiative aims to empower individuals through various skill development and self-employment opportunities fostering entrepreneurship and economic independence.
- vii. The target under PMEGP for the financial year 2024-25 is 937 units. This program is designed to promote self-employment opportunities among the youth and marginalized sections of society by providing financial assistance and credit support.

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The economy of Khowai district is predominantly agrarian. Net-cropped area of the district is 29362 ha, the gross cropped area is 52252 ha. The cropping intensity of the district is 178. The major rivers of the district are Khowai and Howrah. Khowai has a monsoon influenced humid subtropical climate with large amounts of rain almost all year long hot and wet summers, lasting from April to October. Average temperatures are around 28 °C fluctuating with rainfall. There is a short mild winter from mid-November to early March with mostly dry conditions and average temperatures around 18 °C. Agriculture and Allied activities are the pre-dominant economic activities of the district. Majority of the farmers are small and marginal. Rice is the major crop grown by the farmers followed by seasonal vegetables. Fishery is the most popular allied activity of the district, besides piggery, poultry, dairy and goatery. Major constraints hindering the growth and development of agriculture in the district are lack of irrigation, small and fragmented landholding pattern, inadequate access to timely extension and credit services etc. Crop loan disbursement in Khowai during 2021-22 and 2022-23 were Rs.2932.39 lakh and Rs.2901.68 lakh respectively.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

There is a District Agriculture Office located at the district HQ headed by a Deputy Director and a wing of 5 Supdt. Of agriculture, 12 sector offices and 126 VLWs to look after the interests of the agriculture sector from the department. There is one KVK Divyodaya Krishi Vigyan Kendra which is also playing pivotal role in training and demonstration of new and emerging crops and methods. There are 2 cold storages, 6 storage godowns under the Department of Agriculture, 3 regulated markets (APMCs) and 28 PACS/LAMPS in Khowai district. There are also 1 soil testing centre, 128 private fertilizer/pesticide outlets, and 5 registered FPOs in the district. The major constraints of the sector are the gap in adoption of appropriate technology, higher input cost, sub-optimum cropping system, timely availability of fertilizer, inadequate farm mechanization, inadequate utilization of created irrigation potential, traditional post-harvest facilities, declining soil health, outdated rice milling system causing 10-15 loss of produce etc.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Khowai District has a mix of rural and semi urban population, significant area under various crops, considerable wealth of livestock and also the Cold storage for storing potatoes. Thus the demand on scarce resource of water is increasing rapidly. According to Dynamic Ground Water Resource Assessment (GWRA) Report 2022

Khowai has Total annual extractable resources of accessed units 110.19 is Mcm 100% of which is categorized as safe. Khowai valley named after river Khowai is small in arial extent. This valley is situated between Baramura and Atharamura hill ranges.

Khowai River and its tributaries constitutes the main drainage pattern of Khowai valley. Ultimately it enters Bangladesh 1 km north of Khowai town. Total area available for irrigation (NIA+Fallow) is 15660 ha, Irrigation potential created in 6610 ha, Net Irrigated Area (NIA) (Total area irrigated at least once) in the district is 9921 ha.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The district has a set-up of PWD (Water Resources) office headed by Assistant Engineer located at Khowai and another at Teliamura looking after medium and minor irrigation projects. Besides, the district also has a Deputy Directorate of Agriculture, Rural Development Department, Forest Department and Tripura Tribal Areas Autonomous District Council (TTAADC) taking care of irrigation needs of the farmers. There is one major irrigation project functional at present in the district namely Khowai irrigation project in Chakmaghat. The schematic irrigation projects of the district are implemented by the Public Works Department (Water Resources). Farmers also construct permanent or seasonal bund across cherras / nalas/ streamlets to collect and cater water for irrigation through pump sets.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Sub-Mission on Agricultural Mechanization (SMAM) is one important ongoing programme in the state as well as district. The main objectives is to boost up production and productivity by farm mechanization in the same limited area. The agricultural land area is limited but the demand for food is ever increasing due to population growth. To meet this demand the production and productivity should be increased. Small and marginal farmers in the district cannot afford farm machineries. The programme support the farmers by way of establishing Custom Hiring Centre (CHC) to make scope for hiring the required machineries at minimum hiring rate.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The agricultural machinery and implements which includes power tillers, sprayers, weeders, pumpsets, threshers etc. are mostly distributed by the State Government at subsidized rates. The district has an Agriculture office located at Khowai under a Deputy Director. Further 2 Superintending Officers, Sector Officer and Village Level Workers (VLW) are taking care of the interest of the farmers at village level. There are local dealers for sale of spare parts sprayers and small agricultural / horticultural implements in all the blocks. Further there is a good potential for financing power tillers and other agriculture / horticulture implements for improvement of agricultural practices to increase the production and productivity. Intervention from Agriculture / Horticulture Department / Field Level Functionaries and Banks would have definitive impact on increasing the number of these implements to mechanise the agriculture / horticulture sector.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The favorable agro climatic conditions, fertile soils, and abundant rainfall offer immense potential for production of number of tropical and sub-tropical fruits and vegetables in the district. This sector constitutes an important share in the rural economy of the district. While pineapple is the most popular & important fruit crop, the other major crops of commercial importance are Lemon, Banana, Papaya and Jackfruit. As regards plantation crops, rubber has already occupied the position of important commercial crop. The other plantation crops are Betelvine, Arecanut, and Coconut. Proper motivation of the farmers is necessary to start commercial plantation.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Horticulture and Soil Conservation Department has been looking after the development of the sector through its Deputy Director's Office located at Khowai. The department ensures availability of planting materials of different fruit and vegetable crops. Further there is one Krishi Vigyan Kendra (KVK) which also carries out numerous extension services and capacity building programmes for the farmers. Rubber cultivation has become very popular in the district due to assured market. The district has recorded good amount of production of various fruits and vegetable crops. However cold chain facilities have so far not been developed in the district. There is good potential for further development of the sector and accordingly infrastructural facilities like cold storage, cold chain, processing units, marketing tie-up etc. are required to be assured.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The forests Tripura are mainly tropical evergreen semi evergreen and moist deciduous. Sizeable area in the district as seen in the rest of the state is covered with bamboo brakes which virtually form a "Sub climax" resulting from shifting cultivation from time immemorial. The district has a total geographical area of 1377 sqkm of which 587.224 sqkm is forest land. Blessed with high rainfall humidity and nutrient rich soils the forests of the State are in very high productivity zones.

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 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 quality of nurseries. Two major forest divisions in the district are Khowai and Teliamura under forest department.

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 labourers in the district particularly under Khowai, Teliamura and Kalyanpur blocks. The manure from animals provides a good source of organic matter for improving soil fertility and crop yields. State Government has been encouraging and strengthening Animal Husbandry Sector as it provides subsidiary income to the rural families during off-season period. In order to ensure proper nutrition through balanced diet, ARDD is considering supplying 50% of the total protein requirements through animal sources. However Tripura is deficient in animal origin food. Indian Council of Medical Research (ICMR) recommends an average daily intake of 300 gm per day of milk to deliver the requisite macro-micro nutrients whereas the per capita availability of milk is 177.8 gm per day in Khowai district leaving a gap in the requirement and various interventions by the government envisage to minimize the gap in milk production and per capita availability in the district.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

There is a Deputy Director's office of Animal Resources Development Department (ARDD) located in the district HQ-Khowai and one in sub divisional headquarter of Teliamura looking after the interest of the sector supported by Specialized Officials and Veterinary Doctors. The district has 1 veterinary hospital, 5 veterinary dispensary, 56 veterinary sub-centres, 1 animal breeding farm, 47 AI centres, 1 Animal husbandry training centre, 1 livestock farm, 5 fodder farms and 2 animal ambulance under ARDD.

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. According to the Animal Resource Development Department there is a gap between demand and supply of animal protein in the district. Indian Council of Medical Research (ICMR) recommends intake of 180 eggs per head per year against the district per capita availability of 96.8 eggs annually. There is a huge gap per capita requirement as well as demand for egg production in the district. ICMR recommendation of meat consumption @ 10.8 kg per year per person, district has a per capita availability of 18.01 kg meat annually which is substantially above the recommendation. There is good scope for establishment of broiler and layer farms in the district considering the gap between demand and supply. Besides poultry farming is identified as an important key activity to bridge the gap and to solve the rural unemployment problem.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

There is a Deputy Director's office of Animal Resources Development Department (ARDD) located in the district HQ-Khowai and one in sub divisional headquarter of Teliamura looking after the interest of the sector supported by Specialized Officials and Veterinary Doctors. The district has 1 veterinary hospital, 5 veterinary dispensary, 56 veterinary sub-centres, 1 animal breeding farm, 1 Animal husbandry training centre, 1 livestock farm, and 2 animal ambulances under ARDD. Krishi Vigyan Kendra Khowai also promotes the sector and supply 21 days Old vaccinated chicks of Gram Priya variety to the interested rural households/farmers and provides necessary technical guidance for rearing of the birds.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Tripura has a sizeable livestock population in northeast after Assam. More than 95% of the population are non-vegetarian. However most of the total bovine population of Tripura is concentrated at the hands of marginal and small farmers. Production from the domestic animals and poultry, like milk, meat and eggs has been a subsidiary occupation of the farmers in the State. 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. ICMR recommendation of meat consumption is @ 10.8 kg per year per person, district has a per capita availability of 18.01 kg meat annually which is substantially above the recommendation also indicating the consumption habits of people habits and therefore good potential for growth in the sector.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

There is a Deputy Director's office of Animal Resources Development Department (ARDD) located in the district HQ-Khowai and one in subdivisional headquarter of Teliamura looking after the interest of the sector overall supported by Specialized Officials and Veterinary Doctors. The district has 1 veterinary hospital, 5 veterinary dispensary, 56 veterinary sub-centres, 1 animal breeding farm, 47 AI centres, 1 Animal husbandry training centre, 1 livestock farm, 5 fodder farms and 2 animal ambulances under ARDD. The Composite Live Stock Farm Devipur near Agartala has been engaged in preserving the genetic pool of Black Bengal variety of Goats which is considered as the best quality goat meat in the country is also a source of goat kids for the farmers.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Khowai district as in the 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

capture fisheries. In 2022-23 production of fish in the district was 9989.2 MT with per capita availability of 24.81 kg/person/year which is higher than national average. Khowai, Teliamura, Kalyanpur, and Padmabil blocks are potential inland aquaculture belts of the district. District has a culturable water area of approximately 3000 ha.

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 Khowai to look after the interests of the sector supported by field level functionaries at sub-division and block level. There are 2 privately owned fish seed production centres in the district in addition to 9 FRP hatcheries. 9 cooperative societies and 59 fish markets are there in the district as per report of the Fisheries department. Under the department there are 2 training centres, 3 water & soil testing laboratories, and 8 input storage godowns. There is also 1 Pisciculture Knowledge Centre created with RIDF of NABARD at aspirational block Mungiakami.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

With increasing frequency of drought decreased supply of fodder and high maintenance cost there is restrictive usage of bullocks/draft animals. Tractors being costly and uneconomical for small and marginal farmers. Also given the low motorability of the roads in remote locations, 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 district HQ Khowai 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. Currently the practice of integrated farming systems are limited around the demonstration farm units by KVK in farmers' field.

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 Khowai who is supported by Superintending of Agriculture Sector Officers and village level workers. The district also has one Krishi Vigyan Kendra (KVK) under the Divyodaya (NGO) 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 to popularize and encourage farmers to adopt the same.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

The quality of harvested crop deteriorates due to improper and unscientific storage which negates the advantage of higher production. 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. 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. 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.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Department of Agriculture has its extension network provided with an office of Deputy Director in district HQ and other staffs at Sub division and block level offices. With financial support from the State Government the Agricultural Engineering Wing does the work of construction of Storages and Market Yards. The district has 3 regulated markets. The district also has one cold storage which is located at Teliamura. There is a separate wing for agricultural marketing under the Directorate of Agriculture at the state level. There is an Agriculture Produce Market Board at the State Level consisting of ten members. Moreover NABARD has established one Rural Haat in Teliamura as marketing initiative for local farmers and traders.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

There is about 200 Ha of cultivable wasteland and fallow land in the district the topography of which varies from small hillocks to plain land 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 requiring the farmers to focus in water harvesting structures.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Department of Agriculture Government of Tripura has its 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. Vermi-compost production has emerged as an economically viable low cost self-employment generating enterprise in some of the villages of the district.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Department of Agriculture Government of Tripura has its 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 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. 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.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Khowai district particularly in its hill blocks has limited access of farmers to the capital and bigger towns readily for agro and allied services. 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 28 registered PACS/LAMPS are there in the district; however as on 31.03.2024 none of the PACS in the district is lending credit to the members. There is a need for complete revival in order to have them serve as Multi Service Centres. There is a lack of awareness about ‘PACS as MSC Scheme’ among PACS. Moreover at present there are no ACABC in the district. The societies (PACS/LAMPS) are mainly engaged in fair price shop or goods supply business however under the initiatives of Ministry of Cooperation various schemes and projects are being popularized to engage cooperative societies in multiple services including agri-ancillary activities.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Industrially Khowai is one of the 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. District Industries Centre (DIC) under Department of Industries & Commerce GoT is the nodal agency for industrial development in the district. 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 organises EDPs for the beneficiaries selected under the aforesaid credit linked Government sponsored programmes. Credit flow in MSME sector in the district stood at Rs.8967.61 lakh, Rs.10066.25 lakh and Rs.15508.28 lakh in 2021-22, 2022-23 and 2023-24 respectively.

3.2 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 Khowai. Sponsoring of loan applications under PMEGP, Swabalamban, PMFME, PM Vishwakarma etc schemes. DIC also organises skilling/capacity building for the beneficiaries selected under the aforesaid credit linked Government sponsored programmes through Society for Entrepreneurship Development (SoFED). There are 2 ITIs in the district located in Khowai and Teliamura. As on date there are no RSETI/RUDSETI type of institution in the district. The State Government has introduced New Industrial Investment Promotion Incentives Policy 2022 to ensure accelerated industrial growth in the state/districts with more emphasis on revival and growth of small-scale industries and little emphasis on the growth of medium and large industries. As per the provision of the New Industrial Investment Promotion Incentives Policy 2022 subsidy sales tax exemption incentives etc. are available to the industrial units.

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

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 January 2010 an agreement between India and Bangladesh was signed for promotion of larger foreign trade with Bangladesh through Land Custom Stations of Tripura. 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 including the agri and horti based producers in the district. 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.

4.1.2 Infrastructure and linkage support available, planned and gaps

The agro-climatic condition of Khowai district is suitable for Rubber Cultivation. The district is a major contributor towards production of rubber. There is a very good potential for setting up of rubber-based industries in the district. There is a vast scope of investment in sectors like auto parts, footwear, tread rubber, vulcanized rubber, rubber band, rubber cushion and mattress, latex thread, textile fabric hoses etc. The district is 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 has been launched in 2007 under PPP framework for integrated development of Bamboo Sector. The agro-climatic conditions of the district is also favourable for growing various fruit and horticultural crops. Pineapple and lemon of the district (Hawaibari lemon) are renowned for their unique flavour and organic nature of the produce. There is vast potential for setting up of food processing units in the district.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

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. The "Credit Guarantee Fund Scheme for Education Loans (CGFSEL)" was notified by Ministry of Education in 2015; Under the CGFSEL Central Government gives guarantee for the education loans availed by students without any collateral security and third-party guarantee for a maximum loan limit of Rs. 7.5 Lakh. 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. Average literacy rate in Khowai district is 87.78% of which males and females are 92.17% and 83.17% literates respectively.

4.2.2 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 two degree colleges in Khowai district located in Khowai and Teliamura. Further there are different colleges at the State level for professional degree courses viz. AGMCH, Dr B R Ambedkar TMC, NIT, TIT etc. There are degree colleges on Agriculture, Fisheries, and Veterinary Sciences located in Agartala. Besides the UGC aided Colleges, Tripura is also having a branch of the private University - ICFAI University. Every year many students from the district are absorbed in these educational institutions for professional courses. Besides many students are preferring colleges/institutions for professional courses located outside the State. Keeping in view the above a good potential is available for institutional credit for higher education.

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 Khowai 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.

4.3.2 Infrastructure and linkage support available, planned and gaps

There are 1872 rural and 468 urban habitations under Khowai district. 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. Besides under the Pradhan Mantri Awas Yojana Grameen (PMAY-G) scheme 10830 families in Khowai district have been provided with newly constructed houses. 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.

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 292 State Government Managed 163 TTAADC Managed 2 SPQEM Madrassa 4 Government Aided 28 Private Unaided (Recognized) and 1 Central School in Khowai district. There are 2 government degree colleges catering to higher education in the district. There is 1 district hospital 1 sub-divisional hospitals 1 rural hospital/CHC 10 PHCs 104 health sub-centres catering to the health care sector in the district. 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 32.250 km of roads categorized under Other District Roads. The district has 47 Bailey bridges 140 sub-culverts 63 box culverts and 16 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 commercial 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 specially 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.

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. Under MNRE GOI sanctioned Project “Remote Village Electrification Programme” (Supply Installation and Commissioning of 20000 nos of Solar Lanterns throughout the State in Tripura) under which Tripura Renewable Energy Development Agency (TREDA) has been installing solar lights in the district. Besides TREDA had also distributed Solar Lanterns costing Rs.3750/ per unit to BPL and APL families on payment of Rs.500/- and Rs.1000/- per unit respectively. TREDA is also implementing in convergence with RIDF of NABARD solar water pumps under PMKUSUM scheme rural areas of the district.

5.3.2 Infrastructure and linkage support available, planned and gaps

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 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 2023. There are no private level entrepreneurs dealing with Solar equipment in Khowai 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:

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	101	130.787000	127.2568
B	Ongoing tranches	221	353.547100	230.0862
	Total (A + B)	322	484.334100	357.343

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	187	134.121300	110.493
B	Rural roads & bridges	121	291.479700	202.1802
C	Social Sector	14	58.733200	44.6699
	Total (A + B + C)	322	484.334200	357.3431

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	88	Irrigation potential	ha	1760
B	Rural roads	43	Road length	km	215
C	Bridges	78	Bridge Length	m	2730

- 3.a. Details in respect of other RIDF projects are given below.

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Agri-Other than irrigation	99	NA	NA	NA
2	Social- Drinking water	1	NA	NA	NA
3	Social- Other than Drinking water	13	NA	NA	NA

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

SHG-Bank Linkage programme is being implemented in Khowai district by all the major banks. Earlier District Rural Development Agency (DRDA) has been the major player in formation of SHGs in the district then SGSY scheme has been restructured into NRLM which is under implementation in the district in the name of TRLM since September 2019. The goal under NRLM is to cover all the poor households through SHG-BLP. TRLM is now operational in all the 6 Blocks of Khowai as umbrella SHG-BLP programme. As on March 2024 4533 SHGs have been savings linked under TRLM in the district and 1761 SHGs have been credit linked.

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. Khowai district has 6 functional offices of TRLM attached to 6 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 is 6 times of the existing corpus or minimum of Rs.1.5 lakh whichever is higher and DP for the second year is 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. Coordination between bankers and agriculture department with real time KCC sanction and disbursement data will reduce the time lag between sponsoring sanction and disbursement of KCC loans.
2. Banks may coordinate with Department of Agriculture for identifying and covering all eligible farmers under the KCC Scheme.
3. Coverage of PMFBY to all farmers will mitigate the risk of natural furies.
4. Banks may extend credit facilities to tenant farmers oral lessees and share croppers by adopting JLG mode of financing.
5. Banks should reach out to the existing and new FPOs being formed in each blocks under GoI scheme of formation and nurturing 10000 FPO for meeting the credit needs of the member farmers.
6. KCC guidelines may be widely publicized amongst farmers & VLWs to facilitate sponsoring of adequate proposals to banks.
7. Improving recovery climate by awareness creation and proactive actions by bankers as well as by government machineries.
8. Adequate storage facilities at GP level may be created to address storage need of marginal/small farmers.
9. New market yards may be developed and wherever required existing markets may be strengthened.
10. Mono cropping is an area of concern. Promotion of crop diversification should be encouraged by Agri. Dept. among the small and marginal farmers.

2. Water Resources

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

3. Farm Mechanization

- a. Farmers collectives like Farmer Producer Organisations (FPO) and PACS may be provided agricultural implements by Agri. Dept. at subsidized rates

for custom hiring to its members.

- b. Banks to finance farmers on group mode or FPOs for purchasing farm machineries and equipment.

4. Plantation and Horticulture

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

5. Forestry/ Waste Land Development

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

6. Animal Husbandry - Dairy

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

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

7. Animal Husbandry – Poultry

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

8. Animal Husbandry – Sheep, Goat, Piggery

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

9. Fisheries

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

10. Construction of Storage and Marketing Infrastructure

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

11. Land Development, Soil Conservation and Watershed Development

- a. Awareness on soil health has to be done on war footing basis and soil health card to be issued to every farmers. Watershed development project and water harvesting structures are to be created in each block.
- b. Rainwater harvesting structures may be encouraged among forest dwellers

for cultivation of crops.

- c. Banks may encourage on-farm development activities such as land leveling terracing bunding etc. through credit among farmers.

12. Agriculture Infrastructure: Others

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

13. Food and Agro. Processing

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

14. Agri. Ancillary Activities: Others

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

15. Micro, Small and Medium Enterprises (MSME)

- a. Banks need to provide adequate and timely working capital to the entrepreneurs in support of RNFS activities.
- b. Prompt action by the banks for sanctioning units under Stand-Up India and MUDRA are essential for development of the Sector.
- c. The department may focus on revival of traditional activities by setting up

of common facility centres, technology upgradation and capacity building. Industry department may conduct survey to identify potential MSME clusters based on the activities and facilitate constitution of such clusters. The department may provide adequate advisory and technical support to the beneficiaries/members of MSME clusters and facilitate credit linkage of clusters.

- d. Units created under various government supported programmes involving bank loan and subsidy may invariably be monitored by visiting the site physically. A team involving DIC/Government Department and Financing Banks may be formed for the purpose.
- e. The department may proactively pursue collaboration with corporate enterprises to provide assured market for products manufactured by MSMEs in the state.
- f. **Tourism:** Demand for adventure tourism is increasing in the state at par with other parts in the country. Thus, demand for resorts wayside facilities amusement parks adventure/ recreation activity centres tourist villages etc. have received a boost in recent years because of the growing tourism industry in the State. Banks can identify suitable entrepreneurs in consultation with the Tourism department for financing the above activities.

16. Export Credit

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

17. Education

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

18. Housing

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

19. Social Infrastructure

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

20. Renewable Energy

- a. 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.
- b. TREDA may encourage local entrepreneurs to set up retail outlets and provide after sales service for solar equipment by extending the necessary handholding support and linkages.
- c. Solar pumps may be promoted / popularized for irrigation purpose. Remote and difficult areas/habitations may be covered through solar energy. Solar light equipment suppliers may be encouraged to open outlets at district level.

21. Informal Credit Delivery System

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

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

a. 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

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World’s largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World’s largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World’s largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.

- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

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

1. **Computerization of PACS:** The computerization of Primary Agricultural Credit Societies (PACS) has progressed significantly. A total of 268 PACS have been sanctioned for computerization with 244 on-boarded to ERP systems and 242 having gone live. Hardware has been supplied to all 268 PACS.
2. **Establishing new M-PACS/ Dairy/ Fishery to cover uncovered Panchayats:** Efforts to establish new M-PACS Dairy and Fishery cooperative societies to cover uncovered Panchayats have been ongoing. Currently there are no defunct Primary Agricultural Credit Societies (PACS) while 69 defunct Dairy cooperative societies and 34 defunct Fishery cooperative societies have been identified. Since 15th February 2023 two new M-PACS three new Dairy and seven new Fishery cooperative societies have been formed in the State.
3. **World's Largest Grain Storage Plan in Cooperatives:** As part of the World's Largest Grain Storage Plan in cooperatives Khilpara PACS in Gomati district was identified under Pilot phase and implemented the project. Further eight more Primary Agricultural Credit Societies (PACS) have been identified for the project. Memorandums of Understandings (MoUs) have been signed between these PACS Tripura State Cooperative Bank (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.
4. **Jan Aushadhi Kendras by PACS:** Under the initiative to establish Jan Aushadhi Kendras through Primary Agricultural Credit Societies (PACS) 40 PACS are required to be identified for the project. Out of these 12 have received initial approval. The process for obtaining drug licenses and store codes is in progress. Further PACS are being motivated to open the Pradhan Mantri Kisan Samridhi Kendras (PMKSK) in the State.
5. **Rural Piped Water Supply by PACS:** A total of 141 Large Area Multi-Purpose Societies (LAMPS) and Primary Agricultural Credit Societies (PACS) have taken the initiative to participate in Rural Piped Water Supply projects across eight districts. This effort aims to enhance access to clean water in rural areas demonstrating the active involvement of cooperative societies in essential infrastructure development.
6. **PACS to function as Common Service Centers:** A total of 204 Primary Agricultural Credit Societies (PACS) are currently functioning as Common

Service Centers (CSCs) facilitating a range of digital and government services in rural areas.

7. **Membership of National Cooperative Export Society:** A total of 41 cooperative societies from eight districts have applied for membership in the National Cooperative Export Society. This step marks an effort to enhance their participation in export activities and leverage cooperative frameworks for greater market access
8. **Membership of National Cooperative Organic Society:** Twenty-four cooperative societies have taken the initiative to become members of the National Cooperative Organic Society (NCOS). This move reflects their commitment to promoting organic farming practices and contributing to the growing organic market through cooperative efforts.
9. **Membership of Bharatiya Beej Sahakari Samiti:** A total of 45 cooperative societies have taken the initiative to become members of the Bharatiya Beej Sahakari Samiti. This membership aims to strengthen their involvement in the seed sector promoting collaboration in seed production distribution and ensuring access to quality seeds for agricultural development.

5. Status of Cooperatives in the District

1. As on 31 August 2024 out of total 4247 societies registered in the State 398 societies are registered in Khowai district under various categories out of which 299 are active 2 have been cancelled 67 dormant and 30 are under liquidation. AH (Milk Fishery Poultry etc.) societies accounts for the largest share with 107 societies followed by 77 multipurpose societies. Among others there are Consumer sector having 27 cooperative societies and 12 Weavers cooperative societies in the district.
2. Khowai 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.
3. 22 active Primary Agricultural Credit Societies (PACS) and 6 active Large Area Multi-Purpose Societies (LAMPS) are there in Khowai out of 7 LAMPS. None of the societies are currently engaged in credit services to farmers.

6. Potential for formation of cooperatives

1. There is fair potential for cooperative activity in the fisheries and piggery sector in the district.
2. The distribution of societies is uniform and dense in Kalyanpur block and least in Mungiakami block even though all blocks are covered by some society or the other. Therefore there is potential for creation of credit cooperative societies in Mungiakami and Padmabil blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas

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	Watershed Development	Spring-shed based watershed Development Programme	Duski spring-shed under Teliamura block Khowai by KVK	Rs.1.75 lakh grant sanctioned for Pre Project Implementation phase	Nil	400	Aims to revive the dying springs and enhance agriculture production productivity income and livelihood of farming community in the area.
2	Infrastructure Development	Teliamura Rural Haat Project	Implemented under Teliamura block of Khowai district by Generation Welfare Society (GWS)	Rs.15 lakh as grant support provided for construction of haat	Nil	300	To serve as trading outlet and promote rural to rural and rural to urban trade facilitating producers to sell surplus agricultural and related items at these market places and help local consumers to purchase consumer goods in their vicinity.
3	Tribal Development	Integrated Tribal Development Project through Orchard Development, IFS with Pig Rearing & Fish cum duckery farming with Beekeeping	Being implemented at Kalyanpur Block of Khowai district by Voluntary Health Association of Tripura (VHAT)	Grant amount sanctioned of Rs.2,04,34, 925 under Tribal Development Fund	PIA contribution Rs.4,84,750/-	300	To support 300 tribal families to create sustainable livelihood opportunities through sustainable horticulture and integrated allied activities and social empowerment.

Success Stories

Success Story 1: Teliamura Rural Haat Project



Title	Teliamura Rural Haat Project
Scheme	Rural Haat
Project Implementing Agency	Generation Welfare Society
Duration of the project	NA
Beneficiary	Farmers and local agro traders

1	No. of beneficiaries	300
2	Community	Mixed
3	State	Tripura
4	District	Khowai
5	Block	Teliamura
6	Village	Block chowmuhani

1.1 Support provided

A grant assistance Rs.15 lakh provided for construction of Rural haat infrastructure.

1.2 Pre-implementation status

The socio-economic profile of the beneficiaries who participate in the trading are mostly small and marginal farmers.

1.3 Challenges faced

- Prior to implementation of the project, the farmers used to sit by the road side by for selling goods, and were subject to rainfall and scorching sun.
- Due to open nature of the trading, there used to be road side littering, undue crowding and blocking of the road creating congestion to nearby hospital. Also there were no proper toilet and sanitation facilities nearby creating unhygienic conditions.

1.4 1.4 Impact

- Implementation of the project has created permanent infrastructure for buying and selling of the agricultural produce for nearly 300 farmers directly and indirectly.
- The haat provides shelter from scorching sun and monsoon rain offering uninterrupted trade.
- Proper sanitary facilities with water supply connection for both males and females improved the overall hygienic status in the area

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 water bodies reclamation of large wetlands afforestation promotion of bamboo cultivation reducing vulnerability of climate on health etc.

2.2 Any specific Climate Change initiative in the District by

- a Govt. of India:** Watershed Development Component (WDC)-PMKSY 2.0 was launched during January 2022 by the Department of Land Resources (DoLR) MoRD Govt. of India to cover 32000 ha area for treatment in Tripura. Rejuvenation of springs is also one of the component under the programme. The objectives of the WDC-PMKSY 2.0 are ground water recharge creation of water bodies combat soil degradation & erosion for ensuring sustainable production system for natural resource management and livelihood options.
- b ICAR Institutions:** National Innovations on Climate Resilient Agriculture (NICRA) is a network project of the Indian Council of Agricultural Research (ICAR) launched in February 2011. The project aims to enhance resilience of Indian agriculture to climate change and climate vulnerability through strategic research and technology demonstration. Under NICRA a flood plain system was developed and evaluated at ICAR RC Tripura for NEH Region. The technology is targeted at

low-lying flood-prone zones. Besides models of multi-tier based agroforestry systems were developed by the Tripura Centre based on different factors including local needs canopy structure plant physiological characteristics multipurpose uses soil characteristics etc.

- c State Government:** State Forest Department manages 6294.287 sq.km of forest area. Besides managing the forest area it promotes extension of tree cover outside forest area for better environmental management. The initiatives of the forest department have direct bearing on climate change. During 2022-23 taken up afforestation in 10387.02 ha area distributed 10.0 lakh seedlings for plantation raised 3.22 lakh bamboo seedlings roadside plantation in 133.80 km and river-bank plantation over 48.50 km area. Government of Tripura has been implementing the bio-village project towards climate change mitigation endeavour with the aim of establishing 100 bio villages in the state. The project supports solar powered agri equipment energy efficient devices biogas plants and biofertilizer. So far 10 bio-villages have been established in the state to follow nature- based lifestyle and livelihood options and reduce the use of chemical fertilizers.
- d NABARD:** Supported National Conference on “Advances in Innovative Technologies & Plant Health Management Strategies in Climate Resilient Agriculture” organized by College of Agriculture Tripura which was participated by about 300 agri-scientists and researchers from India and Bangladesh. Undertook plantation drive during World Environment Day 2024. Planted 60 saplings of different plants in one of the government school complex in Agartala and conducted an awareness programme for the students of the school.
- e Other Agencies:** Watershed Development Component (WDC)-PMKSY 2.0 was launched during January 2022 by the Department of Land Resources (DoLR) MoRD Govt. of India to cover 32000 ha area for treatment in Tripura. Rejuvenation of springs is also one of the component under the programme. The objectives of the WDC-PMKSY 2.0 are ground water recharge creation of water bodies combat soil degradation & erosion for ensuring sustainable production system for natural resource management and livelihood options.

Appendix 1c

Climate Action & Sustainability

3. Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a Khowai 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 hilly areas especially in Mungiakami, Tulashikhar and Padmabil blocks, also disrupts the natural habitats. National Innovations in Climate Resilient Agriculture- Technology Demonstration Component (NICRA- TDC) was operated in climate vulnerable district in Khowai Tripura. 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 2-lanning of NH-208 for improved alternate access/road between Kailashahar and Teliamura apart from existing NH-8 connecting districts HQ Kailashahar and Khowai has also resulted in diversion and deforestation across 2 blocks of the district, 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

- c 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.
- d 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
- e 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.

- f 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.
- g 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.
- h 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.
- i 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

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 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.
- 4 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.
- 5 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-Activity-wise & block-wise physical & financial projections

District-Khowai

(₹ in Lakh)

Sr.No.	Activity	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Kalyanpur	Khowai	Mungiakami	Padma bil	Teliamura	Tulashikhar	District Total
	I. Agric ulture											
	A. Farm Credit											
	A.1 Crop Production, Maintenance, Marketing											
1	Brinjal/ Baingan_Hybrid/ HYV	100	Acre	59496	Phy	80	88	55	70	87	80	460
					BL	47.6	52.36	32.72	41.65	51.76	47.6	273.69
2	Cabbage/ Patta Gobhi_Irrigated	100	Acre	52454	Phy	70	94	57	67	90	82	460
					BL	36.72	49.31	29.9	35.14	47.21	43.01	241.29
3	Cauliflower/ Phool Gobhi	100	Acre	51334	Phy	74	124	55	72	116	74	515
					BL	37.99	63.65	28.23	36.96	59.55	37.99	264.37
4	Chilli/ Mirch_Irrigated	100	Acre	37550	Phy	155	186	109	149	186	180	965
					BL	58.2	69.84	40.93	55.95	69.84	67.59	362.35
5	Colocasia/ Arbi/ Ghuiya/ Taro	100	Acre	43898	Phy	104	149	85	94	149	99	680
					BL	45.65	65.41	37.31	41.26	65.41	43.46	298.5
6	Foxtail Millet/ Korralu/ Thenai/ Navane_Irrigated	100	Acre	19206	Phy	62		15	49		74	200
					BL	11.91		2.88	9.41		14.21	38.41

Sr.No.	Activity	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Kalyanpur	Khowai	Mungiakami	Padma bil	Teliamura	Tulashikhar	District Total
7	Ginger/ Adrak_Irrigated	100	Acre	121513	Phy	40	62	30	40	43	42	257
					BL	48.61	75.34	36.45	48.61	52.25	51.04	312.3
8	Groundnut/ Moongfali_Irrigated	100	Acre	34644	Phy	173	459	161	168	395	173	1529
					BL	59.93	159.02	55.78	58.2	136.84	59.93	529.7
9	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	19316	Phy	490	761	445	485	761	494	3436
					BL	94.65	146.99	85.96	93.68	146.99	95.42	663.69
10	Maize/ Makka_Irrigated	100	Acre	20072	Phy	445	500	500	440	578	445	2908
					BL	89.32	100.36	100.36	88.32	116.02	89.32	583.7
11	Marigold/ Gende Ka Phool/ Zendu	100	Acre	111146	Phy		50			13		63
					BL		55.57			14.45		70.02
12	Okra/ Bhindi/ Bhendi/ Ladies Finger_Hybrid/ HYV	100	Acre	50646	Phy	77	94	67	74	84	77	473
					BL	39	47.61	33.93	37.48	42.54	39	239.56
13	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	18142	Phy	297	956	124	284	954	297	2912
					BL	53.88	173.44	22.5	51.52	173.07	53.88	528.29
14	Pointed Gourd/ Parwal	100	Acre	69142	Phy	62	120	42	60	111	58	453
					BL	42.87	82.97	29.04	41.49	76.75	40.1	313.22
15	Potato/ Aloo_Irrigated	100	Acre	71936	Phy	70	101	50	67	99	75	462
					BL	50.36	72.66	35.97	48.2	71.22	53.95	332.36

Sr.No.	Activity	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Kalyanpur	Khowai	Mungiakami	Padma bil	Teliamura	Tulashikhar	District Total
16	Radish/ Mooli	100	Acre	32840	Phy	94	140	60	89	138	99	620
					BL	30.87	45.98	19.7	29.23	45.32	32.51	203.61
17	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37181	Phy	5916	14900	1421	3331	13720	5648	44936
					BL	2200	5540	528.34	1239	5101.2	2100	16708
18	Tomato/ Tamatar_Hybrid/ HYV	100	Acre	73325	Phy	62	124	52	57	120	63	478
					BL	45.46	90.92	38.13	41.8	87.99	46.19	350.49
19	Turmeric/ Haldi_Irrigated	100	Acre	77558	Phy	40	63	30	35	62	40	270
					BL	31.02	48.86	23.27	27.15	48.09	31.02	209.41
20	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Irrigated	100	Acre	17790	Phy	297	988	124	931	988	297	3625
					BL	52.84	175.77	22.06	165.6	175.77	52.84	644.9
	Watermelon/ Tarbuj	100	Acre	69306	Phy	39	198	25	30	198	37	527
					BL	27.03	137.23	17.33	20.79	137.23	25.64	365.25
						3104	7253.3	1220.8	2211	6719.5	3025	23533
	Post-harvest/HH Consumption (10%)					310.4	725.33	122.08	221.1	671.95	302.5	2353.3
	Repairs & maintenance of farm assets (20%)					620.7	1450.7	244.16	442.2	1343.9	604.9	4706.6
	Sub Total					4035	9429.2	1587	2874	8735.4	3932	30593
	A.2 Water Resources											
1	Bore Well--Submersible pump set, 2HP	90	No.	20700	Phy	20	25	15	15	22	20	117
					BL	3.73	4.66	2.79	2.79	4.1	3.73	21.8

Sr.No.	Activity	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Kalyanpur	Khowai	Mungiakami	Padma bil	Teliamura	Tulashikhar	District Total
2	Diesel Pump Sets--5 HP	90	No.	45000	Phy	8	10	6	8	10	9	51
					BL	3.24	4.05	2.43	3.24	4.05	3.65	20.66
3	Electric Pump Sets--2 HP	90	No.	25000	Phy	8	10	5	6	8	6	43
					BL	1.8	2.25	1.13	1.35	1.8	1.35	9.68
4	Storage Tank --5000 L	90	No.	58000	Phy	8	10	6	8	10	8	50
					BL	4.18	5.22	3.13	4.18	5.22	4.18	26.11
5	Tube Well-Shallow-1 HP Solar Photovoltaic	90	No.	295000	Phy	12	20	6	10	16	12	76
					BL	31.86	53.1	15.93	26.55	42.48	31.86	201.78
6	Tube Well-Shallow-2 HP Solar Photovoltaic	90	No.	405000	Phy	20	28	12	16	24	16	116
					BL	72.9	102.06	43.74	58.32	87.48	58.32	422.82
	Sub Total					117.7	171.34	69.15	96.43	145.13	103.1	702.85
	A.3 Farm Mechanisation											
1	Power Tiller--With trailer and CMVR kit 12-15 HP	90	No.	295000	Phy	42	48	18	26	42	35	211
					BL	111.5	127.44	47.79	69.03	111.51	92.93	560.21
	Sub Total					111.5	127.44	47.79	69.03	111.51	92.93	560.21
	A.4 Plantation & Horticulture											
1	High density plantation-Banana-2.5 m × 2.5 m in 1 ha	90	ha	152000	Phy	14	15	10	12	14	12	77
					BL	19.15	20.52	13.68	16.42	19.15	16.42	105.34
2		90	ha	161900	Phy	18	20	12	12	18	16	96

Sr.No.	Activity	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Kalyanpur	Khowai	Mungiakami	Padma bil	Teliamura	Tulashikhar	District Total
	High density plantation-Papaya-2.25 m × 2.25 m in 1 ha				BL	26.23	29.14	17.49	17.49	26.23	23.31	139.89
	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6 m × 6 m in 1 ha	90	ha	80000	Phy	40	58	25	38	58	38	257
3					BL	28.8	41.76	18	27.36	41.76	27.36	185.04
4	New Orchard - Tropical/ Sub Tropical Fruits-Litchi-9 m × 9m in 1 ha	90	ha	100000	Phy	24	28	15	20	28	18	133
					BL	21.6	25.2	13.5	18	25.2	16.2	119.7
	New Orchard - Tropical/ Sub Tropical Fruits-Mango-6 m × 6 m in 1 ha	90	ha	100000	Phy	16	16	11	12	16	16	87
5					BL	14.4	14.4	9.9	10.8	14.4	14.4	78.3
6	New Orchard - Tropical/ Sub Tropical Fruits-Pineapple-90 cm × 30 cm × 60 cm in 1 ha	90	ha	198000	Phy	41	58	35	41	58	41	274
					BL	73.06	103.36	62.37	73.06	103.36	73.06	488.27
7	New Orchard - Tropical/ Sub Tropical Fruits-Sweet Orange- Orange(5 m × 5 m in 1 ha)	90	ha	186000	Phy	12	11	6	8	11	12	60
					BL	20.09	18.41	10.04	13.39	18.41	20.09	100.43
8	Other Plantation Crops-Arecanut-2.5 m × 2.5 m in 1 ha	90	ha	189000	Phy	172	184	120	142	168	162	948
					BL	292.6	312.98	204.12	241.5	285.77	275.6	1612.5
9	Rubber Cultivation--4.75 m × 4.75 m in 1 ha	90	ha	354000	Phy	74	71	65	80	77	80	447
					BL	235.8	226.21	207.09	254.9	245.32	254.9	1424.1
	Sub Total					731.7	791.98	556.19	672.9	779.6	721.3	4253.7
	A.6 Forestry											

Sr.No.	Activity	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Kalyanpur	Khowai	Mungiakami	Padma bil	Teliamura	Tulashikhar	District Total
1	Plantation--Agar: 3m X 3m in 1 ha	90	ha	150000	Phy	16	14	16	18	14	18	96
					BL	21.6	18.9	21.6	24.3	18.9	24.3	129.6
2	Plantation-Bamboo-3 m X 3 m in 1 ha	90	ha	110000	Phy	12	12	15	15	12	16	82
					BL	11.88	11.88	14.85	14.85	11.88	15.84	81.18
	Sub Total					33.48	30.78	36.45	39.15	30.78	40.14	210.78
	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	207000	Phy	49	99	30	49	75	50	352
					BL	91.29	184.44	55.89	91.29	139.73	93.15	655.79
2	Crossbred Cattle Farming-- Mini Dairy with CB Cows, 12L/day (5+5)	90	5+5	1075000	Phy	23	25	18	23	25	23	137
					BL	222.5	241.88	174.15	222.5	241.88	222.5	1325.5
3	Fodder Cultivation-- CumboNapier, Area : 1 Kani (0.16 Ha)	90	Acre	41000	Phy	7	7	4	7	7	7	39
					BL	2.58	2.58	1.48	2.58	2.58	2.58	14.38
4	Heifer Rearing--Calf rearing, 10 heifer calves	90	10	560000	Phy	22	26	16	22	26	22	134
					BL	110.9	131.04	80.64	110.9	131.04	110.9	675.36
	Sub Total					427.3	559.94	312.16	427.3	515.23	429.1	2671
	A.8 Working Capital - AH - Dairy/Drought animal											
1	Indigenous Cattle Farming_Others_Milk Production 2 ltr	100	Per Animal	41300	Phy	55	70	29	40	60	45	123.49
					BL	22.72	28.91	11.98	16.52	24.78	18.59	123.5

Sr.No.	Activity	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Kalyanpur	Khowai	Mungiakami	Padma bil	Teliamura	Tulashikhar	District Total
	Sub Total Working Capital					22.72	28.91	11.98	16.52	24.78	18.59	123.5
	A.9 Animal Husbandry - Poultry											
1	Commercial Broiler Farming--Hybrid broiler (chicken) units	90	1000	483000	Phy	16	20	12	15	20	15	98
					BL	69.55	86.94	52.16	65.21	86.94	65.21	426.01
2	Commercial Layer Farming--Hybrid layer (chicken) units(5000 layers)	90	10000	2990000	Phy	9	14	7	9	13	9	61
					BL	242.2	376.74	188.37	242.2	349.83	242.2	1641.5
3	Duck rearing--	90	100+15	75000	Phy	29	37	19	27	30	26	168
					BL	19.58	24.98	12.83	18.23	20.25	17.55	113.42
	Sub Total					331.3	488.66	253.36	325.6	457.02	325	2180.9
	A.10 Working Capital - AH - Poultry											
1	Broiler Farming Others_	100	1000	360000	Phy	17	30	7	13	24	13	104
					BL	61.2	108	25.2	46.8	86.4	46.8	374.4
	Sub Total Working Capital					61.2	108	25.2	46.8	86.4	46.8	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	Phy	50	65	35	50	58	50	308
					BL	45	58.5	31.5	45	52.2	45	277.2
2	Pig Rearing Unit--Pig farming (3+ 1)	90	3+1	264000	Phy	140	151	100	140	150	132	813
					BL	332.6	358.78	237.6	332.6	356.4	313.6	1931.7

Sr.No.	Activity	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Kalyanpur	Khowai	Mungiakami	Padma bil	Teliamura	Tulashikhar	District Total
	Sub Total					377.6	417.28	269.1	377.6	408.6	358.6	2208.9
	A.12 Working Capital - AH - Others/SR											
1	Pig Farming_Breeding Unit_	100	3+1	339800	Phy	18	25	15	18	22	18	116
					BL	61.16	84.95	50.97	61.16	74.76	61.16	394.16
	Sub Total Working Capital					61.16	84.95	50.97	61.16	74.76	61.16	394.16
	A.13 Fisheries											
1	Integrated Pisciculture -- With Piggery (04 nos) In 1 bigha/ 1340 sq.m	90	ha	181000	Phy	32	32	16	16	32	16	144
					BL	52.13	52.13	26.06	26.06	52.13	26.06	234.57
2	Intensive Fish farming-- Heavy stocking &multiple harvesting (1 m excavation)1340 sqm	90	No.	250000	Phy	95	155	60	75	140	75	600
					BL	213.8	348.75	135	168.8	315	168.8	1350
3	Semi Intensive Pisciculture-- Existing water bodies with 0.30 m excavation in 1340 sqm	90	ha	95000	Phy	140	180	70	105	160	110	765
					BL	119.7	153.9	59.85	89.78	136.8	94.05	654.08
	Sub Total					385.6	554.78	220.91	284.6	503.93	288.9	2238.7
	A.14 Working Capital - Fisheries											
1	Fish Culture in Pond_Others_Feed Based composite fish culture(12 month)	100	Acre	284600	Phy	50	63	24	50	62	50	299
					BL	142.3	179.3	68.3	142.3	176.45	142.3	850.95
	Sub Total Working Capital					142.3	179.3	68.3	142.3	176.45	142.3	850.95
	A.15 Farm Credit											

Sr.No.	Activity	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Kalyanpur	Khowai	Mungiakami	Padma bil	Teliamura	Tulashikhar	District Total
1	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	80000	Phy	90	150	60	90	120	90	600
					BL	64.8	108	43.2	64.8	86.4	64.8	432
	Sub Total					64.8	108	43.2	64.8	86.4	64.8	432
	Total Farm Credit (sum of A.1 to A.15)					6625	6668	6603.2	6625	6646.4	6625	47795
	B. Agriculture Infrastructure											
	B.1 Storage Facilities											
1	Godown--Storage Godowns/Market Yard (200MT)	90	No.	1100000	Phy	3	6	2	3	6	2	22
					BL	29.7	59.4	19.8	29.7	59.4	19.8	217.8
	Sub Total					29.7	59.4	19.8	29.7	59.4	19.8	217.8
	B.2 Land Development											
1	Bunding--Levelling & Shaping,1.0 Ha 2-4 Slope,shoulder bund 600m	90	ha	73000	Phy	29	30	16	28	30	26	159
					BL	19.05	19.71	10.51	18.4	19.71	17.08	104.46
2	Compost Pit--Pit Compost with shed, 3m*2m*1m	90	No.	16000	Phy	20	20	15	20	20	20	115
					BL	2.88	2.88	2.16	2.88	2.88	2.88	16.56
3	Farm Ponds/ Water Harvesting Structures-- Farm Pond with Lunga Bunding, 35m*35m*3m	90	No.	55000	Phy	60	64	50	60	64	64	362
					BL	29.7	31.68	24.75	29.7	31.68	31.68	179.19
4	Farm Ponds/ Water Harvesting Structures-- Farm Pond, 10m X 10m X 3m	90	No.	24500	Phy	70	70	40	50	70	60	360
					BL	15.44	15.44	8.82	11.03	15.44	13.23	79.4

Sr.No.	Activity	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Kalyanpur	Khowai	Mungiakami	Padma bil	Teliamura	Tulashikhar	District Total
	Sub Total					67.07	69.71	46.24	62.01	69.71	64.87	379.61
	B.3 Agriculture Infrastructure - Others											
1	Compost/ Vermi Compost-Vermi Compost-	90	No.	24000	Phy	34	35	27	33	35	34	198
					BL	7.34	7.56	5.83	7.13	7.56	7.34	42.76
	Sub Total					7.34	7.56	5.83	7.13	7.56	7.34	42.76
	Total (B.1+B.2+B.3)					92.01	92.23	90.5	91.8	92.23	92.01	640.17
	C. Ancillary Activities											
	C.1 Food & Agro Processing											
1	Agro Processing Unit--	75	No.	130000	Phy	14	22	8	14	22	14	94
					BL	13.65	21.45	7.8	13.65	21.45	13.65	91.65
2	Rice Processing --	75	No.	560000	Phy	2	3	1	2	3	2	13
					BL	8.4	12.6	4.2	8.4	12.6	8.4	54.6
	Sub Total					22.05	34.05	12	22.05	34.05	22.05	146.25
	C.2 Ancillary Activities -											
1	Agri Clinic & Agri Business Centers-Small-	90	No.	1000000	Phy	1	2	1	2	2	1	9
					BL	9	18	9	18	18	9	81
2	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-	90	No.	5000000	Phy	2	3	1	2	3	2	13
					BL	90	135	45	90	135	90	585
	Sub Total					99	153	54	108	153	99	666
	Total (C.1+C2)					121.1	175.05	76.05	130.1	175.05	121.1	812.25

Sr.No.	Activity	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Kalyanpur	Khowai	Mungiakami	Padma bil	Teliamura	Tulashikhar	District Total
	Total (A+B+C)					6838	6891.8	6792.8	6847	6891.8	6838	49247
	II. Micro, Small and Medium Enterprises (MSME)											
1	Manufacturing Sector - Term Loan- Micro-	75	No.	350000	Phy	511	584	425	492	553	517	3082
					BL	1341	1533	1115.6	1292	1451.6	1357	8090.3
2	Manufacturing Sector - Working Capital-Micro-	75	No.	70000	Phy	511	584	425	492	553	517	3082
					BL	268.3	306.6	223.13	258.3	290.33	271.4	1618.1
3	Service Sector - Term Loan-Micro-	75	No.	350000	Phy	720	840	540	710	790	710	4310
					BL	1890	2205	1417.5	1864	2073.8	1864	11314
4	Service Sector - Working Capital- Micro-	75	No.	70000	Phy	720	840	540	710	790	710	4310
					BL	378	441	283.5	372.8	414.75	372.8	2262.8
	Sub Total					3878	4485.6	3039.8	3786	4230.5	3865	23285
	IV. Education											
1	Education Loans--	95	No.	450000	Phy	35	70	18	35	50	29	237
					BL	149.6	299.25	76.95	149.6	213.75	124	1013.2
	Total Education					149.6	299.25	76.95	149.6	213.75	124	1013.2
	V. Housing											
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-For other districts	75	No.	1500000	Phy	132	155	81	130	145	130	773
					BL	1485	1743.8	911.25	1463	1631.3	1463	8696.3

Sr.No.	Activity	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Kalyanpur	Khowai	Mungiakami	Padma bil	Teliamura	Tulashikhar	District Total
	Total Housing					1485	1743.8	911.25	1463	1631.3	1463	8696.3
	VI. Social Infrastructure											
1	Drinking Water-Distribution System-Bottling plant	75	No.	5000000	Phy	1	0	0	0	0	0	1
					BL	37.5	0	0	0	0	0	37.5
2	Education-Schools-Other districts	75	No.	10000000	Phy	1	1	0	0	0	0	2
					BL	75	75	0	0	0	0	150
	Total Social Infrastructure					112.5	75	0	0	0	0	187.5
	VII. Renewable Energy											
1	Biomass Energy-Home-2 cu m capacity biogas	85	No.	50000	Phy	5	7	4	5	7	6	34
					BL	2.13	2.98	1.7	2.13	2.98	2.55	14.47
	Solar Energy-Roof Top Solar PV System with Battery-1 kw capacity off grid	85	Per kWp	150000	Phy	4	5	3	3	4	4	23
2					BL	5.1	6.38	3.83	3.83	5.1	5.1	29.34
	Total Renewable Energy					7.23	9.36	5.53	5.96	8.08	7.65	43.81
	VIII. Others											
1	Individuals/ Individual members of JLGs--Overdraft under PMJDY	100	No.	10000	Phy	160	182	120	140	170	140	912
					BL	16	18.2	12	14	17	14	91.2
2	SHGs/ JLGs--Alternate credit (SHG)-fresh -Repeat	100	No.	100000	Phy	380	550	260	330	532	355	2407
					BL	380	550	260	330	532	355	2407

Sr.No.	Activity	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Kalyanpur	Khowai	Mungiakami	Padma bil	Teliamura	Tulashikhar	District Total
3	SHGs/ JLGs--Alternate credit (SHG)	100	No.	200000	Phy	300	390	260	300	380	305	1935
					BL	600	780	520	600	760	610	3870
4	SHGs/ JLGs--Loan to JLGs	100	No.	100000	Phy	80	100	50	70	100	80	480
					BL	80	100	50	70	100	80	480
	Total Others					1076	1448.2	842	1014	1409	1059	6848.2
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					13572	13944	13338	13510	13905	13555	89321

Annexure 2**Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25****(₹ lakh)****Table 1: Crop Loan**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	2300.00	1164.99	1250.00	1128.99	2700.00	2482.00	3499.00
RCBs	1020.00	534.10	400.00	354.49	280.00	160.12	247.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2410.00	1233.30	1510.00	1418.20	1250.00	905.26	1397.00
Others	0.00	0.00	0.00	0.00		0.00	0.00
Sub total (A)	5730.00	2932.39	3160.00	2901.68	4230.00	3547.38	5143.00

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	23356.12	8954.77	10545.00	5844.25	12907.00	6629.45	10132.00
RCBs	1061.68	2432.68	3659.00	3471.42	4197.00	5435.71	8402.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	732.00	2505.55	3605.00	4761.24	5980.00	3273.62	5055.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	25149.80	13893.00	17809.00	14076.91	23084.00	15338.78	23589.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	25656.12	10119.76	11795.00	6973.24	15607.00	9111.45	13631.00
RCBs	2081.68	2966.78	4059.00	3825.91	4477.00	5595.83	8649.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	3142.00	3738.85	5115.00	6179.44	7230.00	4178.88	6452.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	0.00	0.00	0.00	0.00	0.00	0.00	28732.00

Table 4: MSME							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	11191.70	4215.98	6064.00	7001.50	11081.00	9193.14	12136.00
RCBs	606.68	1159.14	1412.00	1363.91	2210.00	2372.56	3103.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2482.00	3592.49	4406.00	1700.84	2755.00	3942.58	5156.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	14280.38	8967.61	11882.00	10066.25	16046.00	15508.28	20395.00

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1153.46	6782.29	6594.00	7054.05	7069.00	4814.22	2650.00
RCBs	739.67	869.41	835.00	806.70	807.00	802.50	1363.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1306.00	2047.37	1965.00	1903.13	1904.00	6830.23	11264.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	3199.13	9699.07	9394.00	9763.88	9780.00	12446.95	15277.00

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	38001.28	21118.03	24453.00	21028.79	33757.00	23118.81	28417.00
RCBs	3428.03	4995.33	6306.00	5996.52	7494.00	8770.89	13115.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	6930.00	9378.71	11486.00	9783.41	11889.00	14951.69	22872.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	48359.31	35492.07	42245.00	36808.72	53140.00	46841.39	64404.00

Annexure 3

Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	1164.99	534.10	0.00	1233.30	0.00	2932.39	1128.99	354.49	0.00	1418.20	0.00	2901.68

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	2482.00	160.12	0.00	905.26	0.00	3547.38	3499.00	247.00	0.00	1397.00	0.00	5143.00

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	NA	NA	NA	NA	NA	0.00	NA	NA	NA	NA	NA	0.00
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00

F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	8954.77	2432.68	0.00	2505.55	0.00	13893.00	5844.25	3471.42	0.00	4761.24	0.00	14076.91
Grand Total (I +II)	10119.76	2966.78	0.00	3738.85	0.00	16825.39	6973.24	3825.91	0.00	16978.59	0.00	27777.74

Table 2: Term Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	NA	NA	NA	NA	NA	0.00	3499.00	247.00	0.00	1397.00	0.00	5143.00
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	6629.45	5435.71	0.00	3273.62	0.00	15338.78	10132.00	8402.00	0.00	5055.00	0.00	23589.00
Grand Total (I +II)	9111.45	5595.83	0.00	4178.88	0.00	18886.16	13631.00	8649.00	0.00	6452.00	0.00	28732.00

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small		No.	1000000
2	Agro Processing Unit			No.	130000
3	Biomass Energy	Home		No.	50000
4	Bore Well			No.	20700
5	Bunding		Levelling & Shaping, 1.0 Ha 2	ha	73000
6	Commercial Broiler Farming			1000	483000
7	Commercial Layer Farming			10000	2990000
8	Compost Pit			No.	16000
9	Compost/ Vermi Compost	Vermi Compost		No.	24000
10	Crossbred Cattle Farming			5+5	1075000
11	Crossbred Cattle Farming		2 CB cows w/o shed, Jersey/HF	1+1	207000
12	Diesel Pump Sets			No.	45000
13	Drinking Water	Distribution System		No.	5000000
14	Duck rearing			100+15	75000
15	Education	Schools		No.	10000000
16	Education Loans			No.	450000
17	Electric Pump Sets			No.	25000
18	Farm Ponds/ Water Harvesting Structures			No.	24500
19	Farm Ponds/ Water Harvesting Structures			No.	55000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
20	Fodder Cultivation			Acre	41000
21	Goat	Rearing Unit	Existing Shed	10+1	100000
22	Godown			No.	1100000
23	Heifer Rearing			10	560000
24	High density plantation	Banana		ha	152000
25	High density plantation	Papaya		ha	161900
26	Individuals/ Individual members of JLGs			No.	10000
27	Integrated Pisciculture			ha	181000
28	Intensive Fish farming			No.	250000
29	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	5000000
30	Manufacturing Sector	Term Loan	Micro	No.	350000
31	Manufacturing Sector	Working Capital	Micro	No.	70000
32	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/Lemon	ha	80000
33	New Orchard	Tropical/ Sub Tropical Fruits	Litchi	ha	100000
34	New Orchard	Tropical/ Sub Tropical Fruits	Mango	ha	100000
35	New Orchard	Tropical/ Sub Tropical Fruits	Pineapple	ha	198000
36	New Orchard	Tropical/ Sub Tropical Fruits	Sweet Orange	ha	186000
37	Other Plantation Crops	Arecanut		ha	189000
38	Pig Rearing Unit			3+1	264000
39	Plantation			ha	150000
40	Plantation	Bamboo		ha	110000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
41	Power Tiller		With trailer and CMVR kit 12	No.	295000
42	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1500000
43	Rice Processing			No.	560000
44	Rubber Cultivation			ha	354000
45	Semi Intensive Pisciculture			ha	95000
46	Service Sector	Term Loan	Micro	No.	350000
47	Service Sector	Working Capital	Micro	No.	70000
48	SHGs/ JLGs			No.	100000
49	SHGs/ JLGs		Alternate credit (SHG)	No.	100000
50	SHGs/ JLGs		Alternate credit (SHG)	No.	200000
51	Solar Energy	Roof Top Solar PV System with Battery		Per kWp	150000
52	Storage Tank			No.	58000
53	Tube Well	Shallow		No.	295000
54	Tube Well	Shallow		No.	405000
55	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	Brinjal/ Baingan		Hybrid/ HYV		59496
2	Broiler Farming		Others_	1000	360000
3	Cabbage/ Patta Gobhi		Irrigated		52454
4	Cauliflower/ Phool Gobhi				51334
5	Chilli/ Mirch		Irrigated		37550
6	Colocasia/ Arbi/ Ghuiya/ Taro				43898
7	Fish Culture in Pond		Others_Feed Based composite fish culture(12 month)		284600
8	Foxtail Millet/ Korralu/ Thenai/ Navane		Irrigated		19206
9	Ginger/ Adrak		Irrigated		121513
10	Groundnut/ Moongfali		Irrigated		34644
11	Indian Mustard/Bharatiya Sarso		Irrigated		19316
12	Indigenous Cattle Farming		thers_Milk Production 2 ltr		41300
13	Maize/ Makka		Irrigated		20072
14	Marigold/ Gende Ka Phool/ Zendu				111146
15	Okra/ Bhindi/ Bhendi/ Ladies Finger		Hybrid/ HYV		50646
16	Pig Farming		Breeding Unit_		339800
17	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram		Irrigated		18142
18	Pointed Gourd/ Parwal				69142
19	Potato/ Aloo		Irrigated		71936
20	Radish/ Mooli				32840
21	Rice/ Chaval/ Dhan		Irrigated		37181
22	Tomato/ Tamatar		Hybrid/ HYV		73325
23	Turmeric/ Haldi		Irrigated		77558
24	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai		Irrigated		17790
25	Watermelon/ Tarbuj				69306

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	Ground 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
NWDPPA	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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Designation	DDM, NABARD
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NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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