



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



सिपाहीजला जिला  
Sepahijala District

त्रिपुरा क्षेत्रीय कार्यालय, अगरतला  
Tripura Regional Office, Agartala

# **Potential Linked Credit Plan**

**Year: 2025-26**

**District: Sepahijala**

**State: Tripura**



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

## **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 and 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. The 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 guided 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 Organizations. 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 standardized 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:**

Bodhayan Ghosh

District Development Manager NABARD

Sepahijala

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.'



## Index

Sr. No.	Particulars		Page No.
1	Foreword		
2	Executive Summary		1-3
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)		4-6
	<b>Part A</b>		7
4	District Map		8
5	Broad Sector wise PLP projection for the year 2025-26		9
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		10
7	District profile		11-30
8	Banking Profile		31-35
	<b>Part B</b>		36
9	Chapter 1	Important Policies and Developments	37-48
10	Chapter 2	Credit Potential for Agriculture	49
11	2.1	Farm Credit	49
12	2.1.1	Crop Production, Maintenance & Marketing	49
13	2.1.2	Water Resources	49
14	2.1.3	Farm Mechanization	50
15	2.1.4	Plantation & Horticulture, including Sericulture	50-51
16	2.1.5	Forestry & Waste Land Development	51-52
17	2.1.6	Animal Husbandry – Dairy	52
18	2.1.7	Animal Husbandry – Poultry	53
19	2.1.8	Animal Husbandry – Sheep, Goat, Piggery	53-54
20	2.1.9	Fisheries	54
21	2.1.10	Farm Credit – Others	54-55
22	2.1.11	Sustainable Agricultural Practices	55
23	2.2	Agriculture Infrastructure	55
24	2.2.1	Construction of Storage and Marketing Infrastructure	55-56
25	2.2.2	Land Development, Soil Conservation and Watershed Development	56
26	2.2.3	Agri. Infrastructure – Others	56-57
27	2.3	Agriculture – Ancillary Activities	57
28	2.3.1	Food & Agro Processing	57

29	2.3.2	Agri Ancillary Activities – Others	57-58
30	Chapter 3	Credit potential for MSMEs	59
31	Chapter 4	Credit Potential for Export Credit, Education & Housing	60-62
32	Chapter 5	Credit Potential for Infrastructure	63
33	5.1	Infrastructure – Public Investments	63-64
34	5.2	Social Infrastructure involving Bank Credit	64
35	5.3	Renewable Energy	64-67
36	Chapter 6	Informal Credit Delivery System	68
37	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	69-71
38	Chapter 8	Status and prospects of Cooperatives	72-74
39	Chapter 9	NABARD's Projects and Interventions in the District	75-76
40	Success Stories		77-78
41	Appendix 1a	Climate Action - Scenario at Global & National Level	79-80
42	Appendix 1b	Climate Change Scenario – At the State Level	81-82
43	Appendix 1c	Climate Change Scenario - At the District Level	83
44	Appendix 2	Potential for Geographical Indication (GI) in the district	84
45	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	85-104
46	Annexure 2	Ground Level Credit Flow – Agency-wise and Sector-wise	105-107
47	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	108-110
48	Annexure 4	Unit costs for major activities fixed by NABARD	111-113
49	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	114
50	Abbreviations		115-117
51	Name and address of DDM		118

## 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	Bishramganj, the headquarter of Sepahijala district is situated at a distance of 33 kms from Agartala. The district is connected by road only with the State Head Quarter Agartala & location-wise it is a land locked district.
2	Type of soil	Red Loam and Sandy Loam
3	Primary occupation	Agriculture and Allied activities
4	Land holding structure	90% small and marginal farmer

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Out of total priority sector target of Rs. 698.28 cr., 90% i.e. Rs. 627.19 cr. was achieved. Out of total advance target of Rs. 975.70 cr., 84% i.e. Rs. 817.76 cr. was achieved.
2	CD Ratio	64%
3	Investment credit in agriculture	Under Investment credit in Agriculture, Rs. 203.54 cr. was achieved against target of Rs. 369.04 cr. during FY 2023-24.
4	Credit flow to MSMEs	Under MSME sector Rs. 219.12 cr. was achieved against target of Rs. 169.99 cr. during FY 2023- 24.
5	Other significant credit flow, if any	Under OPS Rs. 183.87 cr. was achieved out of target of Rs. 135.66 cr. during FY 2023-24.

### 4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Total projection is Rs. 1502.77 cr.
2	Projection for agriculture and its components	The total credit potentials for agriculture and allied sectors are estimated at Rs. 794.02 Cr. Production credit potential for agriculture is estimated at Rs. 480.07 Cr. The credit potential estimated for Agri-ancillary activities stood at Rs. 13.66 Cr.
3	Projection for MSMEs	Credit potentials of Rs. 428.17 Cr. is estimated for MSME.
4	Projection for other purposes	Credit potential of Rs. 280.58 Cr. is estimated for other priority sector.



## **5. Developmental Initiatives**

1. NABARDs endeavor is to increase the flow of ground level credit by providing awareness on KCC guidelines, Area Development Schemes, development of Producers Organizations, PACS as Multi Service Societies, formation of JLGs and facilitating financial literacy and credit counselling.
2. Majority of farmers in the district are small and marginal in nature and belongs to vulnerable groups of the society. Major thrust in credit potential assessment for FY 2025-26 focused on activities which would catalyze effective collectivization by farmers.
3. There is need for a more coordinated approach in the district for achieving the vision of enhancing farmers income through better monitoring and review at DCC/DLRC meeting.
4. 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.

## **6. Thrust Areas**

1. The district has huge potential for horticulture and plantation crops. The district is also deficient of agro-based micro and small enterprises. Overcoming this factor can remove bottleneck for Ground level credit flow. Apart from that most of the cultivators are small and marginal in nature.
2. Of late FPO formation and credit linkage has been contributing towards GLC growth. The district has attained remarkable progress in Rubber cultivation.
3. More KCC loan under Animal Husbandry and Fisheries sector
4. Timely credit enhancement for SHG loans. Loans may be given by forming JLG with members engaged in common activities.
5. FPO/OFPO credit linkage, JLG and individual loans to FPO/OFPO members

## **7. Major Constraints and Suggested Action Points**

1. Agriculture provides employment to the most of the rural workforce besides ensuring food security.
2. Highly fragmented, scattered and heterogeneous landholdings, rising cost of cultivation, inadequate market infrastructure, increasing risks due to climate change, limited access of farmers to public resources, modern technologies and affordable credit, agriculture has become less profitable.
3. The problem is more acute for small and marginal farmers, which constitute around 86% of the total land holdings and cultivate around 47% of the total land under cultivation, mainly due to low size of marketable surplus, lack of access to quality inputs, poor credit and market facilities.
4. These constraints have resulted in high dependency of farmers on exploitative intermediaries and local money- lenders, which led to significant reduction of farmers' share in the consumers' price.
5. This district has immense potential for horticulture to produce crops like Jackfruit, Pineapple etc.

6. Integrated farming has the potential to utilize small landholders in the most profitable manner.

## **8. Way Forward**

1. The projections made in the PLP for the financial year 2025-26 call for a coordinated approach by all the stakeholders viz. banks, government departments, extension agencies etc. which in turn is expected to enhance capital formation in agriculture.
2. Banks are required to ensure timely reporting of credit flow data to the Lead Bank for meaningful review in DCC/DLRC meetings and ensuring corrective action.

\*\*\*\*\*

## **Methodology of Preparation of Potential Linked Credit Plans**

### **1. Introduction**

Potential Linked Credit Plan is a comprehensive documentation of potentials in the district for rural economic activities, both in physical and financial terms. It is also an assessment of the gaps in infrastructure support which need to be filled in to fully exploit the realizable potential.

### **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 potential 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 priority sector 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 program 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 the 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;
		- 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;
		- Infrastructure support available which can form a basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping exploitable potential;
		- Other support required to increase credit flow;
		- Identification of sectors for Government sponsored programs.
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 & 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.

\*\*\*\*\*

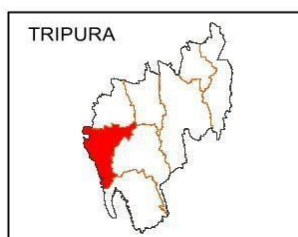
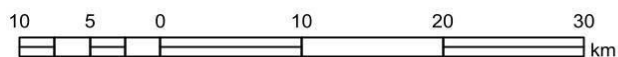
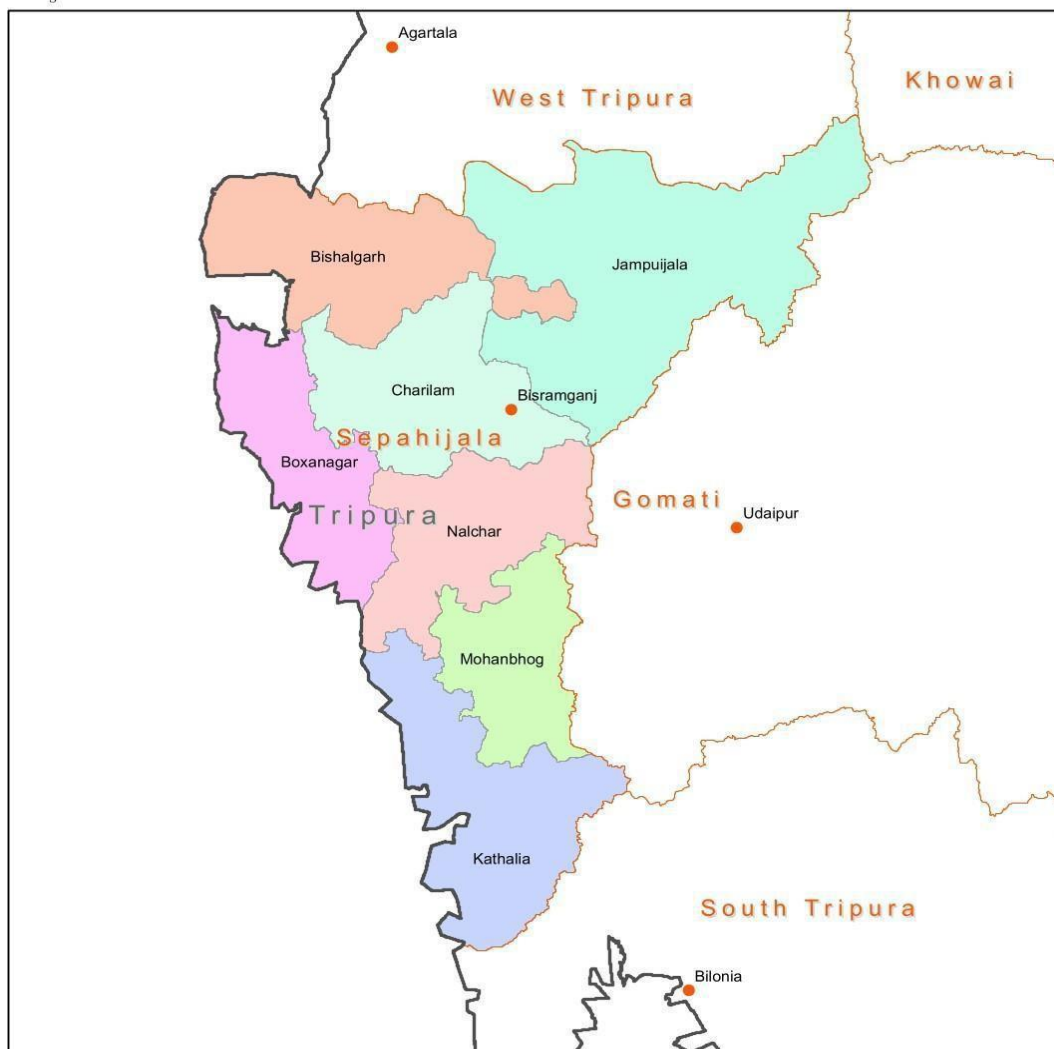
# **PART A**



## District Map



### Block Map - Sepahijala



#### Legend

- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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	76016.96
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	52758.23
2	Term Loan for agriculture and allied activities	23258.73
B	Agriculture Infrastructure	2019.32
C	Ancillary activities	1365.75
I	Credit Potential for Agriculture A+B+C)	79402.03
II	Micro, Small and Medium Enterprises	42817.50
III	Export Credit	0.00
IV	Education	3441.41
V	Housing	22050.00
VI	Social Infrastructure	937.50
VII	Renewable energy	53.55
VIII	Others	1575.00
	<b>Total Priority Sector</b>	<b>150276.99</b>

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	48007.46
2	Water Resources	2967.30
3	Farm Mechanization	966.42
4	Plantation & Horticulture with Sericulture	4401.52
5	Forestry & Waste Land Development	233.64
6	Animal Husbandry - Dairy	6259.05
7	Animal Husbandry - Poultry	3141.56
8	Animal Husbandry - Sheep, Goat, Piggery	7742.62
9	Fisheries	1864.85
10	Farm Credit- Others	432.54
	<b>Sub total</b>	<b>76016.96</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	782.10
2	Land development, Soil conservation, Wasteland development	1205.26
3	Agriculture Infrastructure - Others	31.96
	<b>Sub total</b>	<b>2019.32</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	1023.75
2	Ancillary activities - Others	342.00
	<b>Sub Total</b>	<b>1365.75</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>42817.50</b>
<b>III</b>	<b>Export Credit</b>	<b>0.00</b>
<b>IV</b>	<b>Education</b>	<b>3441.41</b>
<b>V</b>	<b>Housing</b>	<b>22050.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>937.50</b>
<b>VII</b>	<b>Renewable energy</b>	<b>53.55</b>
<b>VIII</b>	<b>Others</b>	<b>1575.00</b>
	<b>Total Priority Sector</b>	<b>150276.99</b>

## 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)	1044.78
2	No. of Sub Divisions	3
3	No. of Blocks	7
4	No. of revenue villages	119
5	No. of Gram Panchayats	111

#### 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	Sepahijala
3	Agro-climatic Zone 1	
4	Agro-climatic Zone 2	Eastern Himalayan Region
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Pre Humid to Humid
9	Soil Type	Acidic

#### 3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	104304
2	Forest Land	32548
3	Area not available for cultivation	26016

4	Barren and Unculturable land	0
5	Permanent Pasture and Grazing Land	113
6	Land under Miscellaneous Tree Crops	1506
7	Cultivable Wasteland	387
8	Current Fallow	313
9	Other Fallow	283

#### 4. Ground Water Scenario (No. of blocks)

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

#### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	15499	66	8342	39
2	>1 to <=2 ha	6424	27	8825	41
3	>2 to <=4 ha	1405	6	3939	18
4	>4 to <=10 ha	92	0	128	1
5	>10 ha	8	0	72	0
6	Total	23428	99	21306	99

#### 6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	352.00
2	Of the above, Small/ Marginal Farmers	319.00
3	Agricultural Laborers	292.00
4	Workers engaged in Household Industries	67.00
5	Workers engaged in Allied agro activities	66.00
6	Other workers	64.00

#### 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	483.64	247.83	235.81	434.34	49.30
2	Scheduled Caste	82.56	42.53	40.03	73.33	9.23
3	Scheduled Tribe	119.40	60.38	59.02	118.38	1.02

4	Literate	359.34	194.99	164.35	319.15	40.19
5	BPL	136.00	75.17	60.83	125.12	9.88

**8. Households [In '000]**

Sr. No.	Particulars	Nos.
1	Total Households	110.31
2	Rural Households	98.41
3	BPL Households	34.17

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	44.59
2	Having source of drinking water	110.31
3	Having electricity supply	110.31
4	Having independent toilets	90.35

**10. Village-Level Infrastructure [Nos.]**

Sr. No.	Particulars	Nos.
1	Villages Electrified	168
2	Villages having Agriculture Power Supply	168
3	Villages having Post Offices	21
4	Villages having Banking Facilities	168
5	Villages having Primary Schools	79
6	Villages having Primary Health Centers	39
7	Villages having Potable Water Supply	168
8	Villages connected with Paved Approach Roads	168

**Sources**

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Some Basic statistics of Tripura 2022
1.a) Additional Information	District Profile Sepahijala 2017
2. Soil & Climate	Dept of Agri, GoT
3. Land Utilization [Ha]	Dept of Revenue, GoT
4. Ground Water Scenario (No. of blocks)	Some Basic statistics of Tripura 2022
5. Distribution of Land Holding	Some Basic statistics of Tripura 2022
6. Workers Profile [In '000]	Some Basic statistics of Tripura 2022
7. Demographic Profile [In '000]	Some Basic statistics of Tripura 2022
8. Households [In '000]	Some Basic statistics of Tripura 2022
9. Household Amenities [Nos. in '000 Households]	Some Basic statistics of Tripura 2022
10. Village-Level Infrastructure [Nos.]	Some Basic statistics of Tripura 2022



**District Profile**  
**Health, Sanitation, Livestock and Agricultural Infrastructure**

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

Sr. No.	Particulars	Nos.
1	Anganwadi	1259
2	Primary Health Centers	10
3	Primary Health Sub-Centers	129
4	Dispensaries	9
5	Hospitals	2
6	Hospital Beds	318

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

Sr. No.	Particulars	Nos.
1	Registered FPOs	7
2	Soil Testing Centers	16
3	Approved nurseries	15
4	Krishi Vigyan Kendra	1

**13. Irrigation Coverage ['000 Ha]**

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	39841.00
2	Irrigation Potential Created	10759.00
3	Net Irrigated Area (Total area irrigated at least once)	7532.00
4	Area irrigated by Canals/ Channels	0.00
5	Area irrigated by Wells	0.00
6	Area irrigated by Tanks	0.00
7	Area irrigated by Other Sources	7532.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	7532.00

**14. Infrastructure For Storage, Transport & Marketing**

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	356
2	Railway Line [km]	23

**15. Processing Units**

Sr. No.	Type of Processing Activity	No. of units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	10
2	Fruit (Pulp/ Juice/ Fruit drink)	1
3	Spices (Masala Powders/ Pastes)	1
4	Milk (Chilling/ Cooling/ Processing, etc.)	35
5	Others	1

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

Sr. No.	Category of animal	Total
1	Cattle - Indigenous	125849
2	Buffaloes	233
3	Sheep - Cross bred	
4	Sheep - Indigenous	519
5	Goat	50108
6	Pig - Cross bred	26514
7	Horse/Donkey/Camel	0
8	Rabbit	0
9	Poultry - Improved	602767
10	Poultry - Indigenous	212974

**17. Infrastructure for Development of Allied Activities [Nos.]**

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	2
2	Veterinary Dispensaries	10
3	Disease Diagnostic Centres	75
4	Artificial Insemination Centers	0
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	1
7	Fodder Farms	1
8	Dairy Cooperative Societies	51
9	Fishermen Societies	56
10	Animal Markets	0
11	Fish Markets	58
12	Licensed Slaughterhouses [Nos.]	0

**18. Milk, Fish, Egg Production & Per Capita Availability**

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	13320.00	MT	72	gm/day
2	Egg	264.00	Lakh Nos.	49	nos/p. a.
3	Milk	4744.00	MT	24	gm/day
4	Meat	20604.00	MT	104	gm/day
5	Wool	0.00	MT		

**Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
11. Infrastructure Relating To Health & Sanitation [Nos.]	Some Basic Statistics Tripura 2022
12. Infrastructure & Support Services For Agriculture[Nos.]	Dept of Agri Tripura
13. Irrigation Coverage ['000 Ha]	PWD Water Resources, Tripura
14. Infrastructure For Storage, Transport & Marketing	Directorate of Agri Marketing, Tripura
15. Processing Units	Department of Industries & Commerce, Tripura
16. Animal Population as per Census [Nos.]	20 Livestock Census
17. Infrastructure for Development of Allied Activities [Nos.]	ARDD Tripura
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	ARDD Tripura

## 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	Rainfall-Normal (mm)	2200	2200	2200
2	Cropping Pattern	Monocropping rice based	Monocropping rice based	Monocropping Rice based

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	27033.01	20469.04	22412.00

**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 y(kg/ha)	Area('000 ha)	Prod. ('000 MT)	Productivity y(kg/ha)	Area('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	49.00	164.00	3346.94	46.00	161.00	3500.00	45.00	159.00	3533.33
2	Maize	21.17	48.57	2294.28	10.05	26.97	2683.58	13.06	38.08	2915.77
3	Foxtail Millet	1.13.	1.00.	0.00	2.00	2.00.	0.00	0.71.	0.70.	0.00
4	Wheat	0.00	0.00	0.00	0.07.	0.15.	0.00	0.11.	0.23.	0.00
5	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	1.94.	1.46.	0.00	1.26.	0.98.	0.00	1.34.	1.09.	0.00
6	Mungbean	0.55.	0.34.	0.00	0.11.	0.08.	0.00	0.15.	0.10.	0.00
7	Cowpea	2.59.		0.00	2.10.	1.82.	0.00	2.04.	1.85.	0.00
8	Sesame	4.94.	3.37.	0.00	3.06.	2.12.	0.00	2.90.	2.11.	0.00
9	Groundnut	0.55.	0.76.	0.00	0.09.	0.13.	0.00	0.07.	0.10.	0.00
10	Rapeseed	4.50.	3.67.	0.00	7.02.	5.75.	0.00	6.20.	5.17.	0.00
11	Groundnut	0.89.	1.34.	0.00	0.25.	0.39.	0.00	0.34.	0.54.	0.00
12	Jute	0.18.	1.49.	0.00	0.18.	1.59.	0.00	0.16.	1.15.	0.00
13	Mesta	0.06.	0.48.	0.00	0.10.	0.68.	0.00	0.06.	0.43.	0.00
14	Sugarcane/ Ganna	1.17.	72.33	0.00	0.87.	54.98	0.00	0.81.	48.71	0.00
15	Lentil	0.00	0.00	0.00	0.86.	0.68.	0.00	0.67.	0.56.	0.00
16	Pea	2.45.	2.05.	0.00	4.24.	4.11.	0.00	4.45.	4.41.	0.00

**Table 4: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.97	0.97	0.97
2	Net sown area (lakh ha)	0.45	0.45	0.45
3	Cropping intensity (%)	214.72	214.72	214.72

**Table 5: Trend in procurement/ marketing**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	1	1	1

**Table 6: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023
1	KCC coverage (No.)	7646	3576
2	GLC through KCC (Rs. lakh)	4536.88	1905.25

**Table 7: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	State Govt Sponsored Schemes Coverage (No.)	0	0	0

**Table 8 : Soil testing facilities**

Sr. No.	Particulars	31/03/2024
1	Soil Testing Laboratories (No.)	16

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Status	Agri Department, Tripura
Table 2: GLC under Agriculture	SLBC Tripura
Table 3: Major Crops, Area, Production, Productivity	Agri Department, Tripura
Table 4: Irrigated Area, Cropping Intensity	PWD WR, Govt of Tripura

**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)	38	39	40
2	Net Irrigated Area ('000 ha)	6	7	7
3	Gross Irrigated Area ('000 ha)	10	11	11



**Table 2: Block level water exploitation status**

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Tripura	Sepahijala	Bishalgarh	Safe	Safe	Safe
2	Tripura	Sepahijala	Boxanagar	Safe	Safe	Safe
3	Tripura	Sepahijala	Charilam	Safe	Safe	Safe
4	Tripura	Sepahijala	Jampuijala	Safe	Safe	Safe
5	Tripura	Sepahijala	Kathalia	Safe	Safe	Safe
6	Tripura	Sepahijala	Mohanbhog	Safe	Safe	Safe
7	Tripura	Sepahijala	Nalchar	Safe	Safe	Safe

**Plantation & Horticulture including Sericulture****Table 1: Crop Identified for One District-One Product**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Pineapple	Pineapple	Pineapple
2	Area cultivated (Ha)		1225	

**Table 2: High Tech Orchards**

Sr. No.	Crop	31/03/2024	
		No. of orchards	Prod. ('000 MT)
1	Mango	1	1
2	Lemon	4	67
3	Areca nut	1	35
4	Black Pepper	3	21
5	Litchi	1	4
6	Papaya	2	30

**Table 3: Production and Productivity**

Sr. No.	Crop	31/03/2023	
		Area('000 ha)	Prod. ('000 MT)
1	Brinjal	0.63	6.45
2	Chilli	0.13	1.17
3	Okra	0.31	2.92
4	Ridge Gourd	0.19	3.39
5	Bitter Gourd	0.16	1.59
6	Bottle Gourd	0.32	2.85
7	Cucumber	0.18	2.04
8	Cabbage	0.45	12.35
9	Cauliflower	0.43	11.39

10	Tomato	0.31	9.89
11	Potato	0.10	19.22
12	Ginger	0.18	1.59
13	Turmeric	0.13	0.96
14	Pineapple	0.84	11.21
15	Banana	1.45	11.01
16	Jackfruit	0.35	5.68
17	Papaya	0.43	4.30
18	Marigold	0.06	0.16

**Table 4: Nurseries (No.)**

Sr. No.	Item/ Variety	31/03/2024
		Nurseries (No.)
1	Traditional Nursery	15

**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)	31	31	31
2	Waste Land ('000 ha)	0	0	0
3	Degraded Land ('000 ha)	0	0	0

**Sources**

Table Name	Source(s) and reference year of data
Table 2: Area under Forest Cover & Waste Land	Dept of Agri Tripura
Table 4: Nurseries (No.)	Directorate of Horticulture Tripura

**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
1	KCC for working capital (₹ lakh)	67.52	400.88
2	KCC for working capital (No.)	93	402

**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	DCC Sepahijala

**Animal Husbandry - Poultry**

**Table 1: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	784522		
2	Popular breeds	Kunoiler, BMD, Kadaknath, Saurangi	Kunoiler, BMD, Kadaknath, Saurangi	Kunoiler, BMD, Kadaknath, Saurangi

**Sources**

Table Name	Source(s) and reference year of data
Table 2: Poultry	ARDD Tripura

**Animal Husbandry - SGP Table****1 : Popular Breed(s)**

Sr. No.	Particulars	31/03/2024
1	Popular goat breed(s)	Black Bengal
2	Popular pig breed(s)	Yorkshire

**Sources**

Table Name	Source(s) and reference year of data
Table 2: Popular Breed(s)	ARDD Tripura

**Fisheries Table 1:****GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023
1	KCC for working capital (No.)	124	194
2	KCC for working capital (₹ lakh)	43.23	179.11

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	32614	33049	33519
2	Reservoirs (No.)	0	0	0
3	Cage Culture/ Bio-floc technology (No.)	30	30	30
4	Fish Seed Hatchery (No.)	13	16	17

**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	Mechanized/ non-mechanized 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	SLBC Tripura
Table 2: Inland Fisheries Facilities	Fisheries Department, GoT
Table 3 : Marine Fisheries (No.)	Fisheries Department, GoT
Table 4 : Brackish Water Fisheries	Fisheries Department, GoT
Table 5: Fisheries Infrastructure Development Fund (FIDF)	Fisheries Department, GoT

**Agri. Infrastructure****Table 1: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	1	1	1
2	Cold Storages (Capacity - '000 MT)	4	4	4
3	Storage Godowns (No.)	5	5	5
4	Storage Godowns ( Capacity - '000 MT)	5	5	5
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	76	76	76
6	Market Yards [Nos] / Wholesale Market (No.)	11	11	11

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)	0.00	0.00	0.00

**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)	0	0	0
2	Area treated for soil & water conservation treatment ('000 ha)	0	0	0
3	Gap ('000 ha)	0	0	0

**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	0
4	Wadi Projects - Area of plantation ('000 ha)	0	0	0

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 3: NABARD's interventions	NABARD Tripura



## District Profile

### Key Insights into MSME, Cooperatives, Infrastructure and others

#### MSME

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	10406.17	11017.64	21919.20

**Table 2: Facilities Available**

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

**Table 3 : MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	1	1	1
2	Micro Units (No.)	650	1542	2218
3	Small Units (No.)	20	23	15
4	Medium Units (No.)	0	4	0
5	Udyog Aadhar Registrations (No.)	670	1569	2233

**Table 4: Traditional activities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	7	7	9
2	Handicrafts Clusters (No.)	1	1	1
3	Weavers' Coop. Societies (No.)	10	10	8

**Table 5: DIC interventions**

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

**Table 6: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	153	165	405

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Tripura
Table 2: MSME units - Cumulative	DIC Tripura
Table 3: Traditional activities	DIC Tripura

**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)	0.00	0.00	0.00

**Table 2: Progress under PMAY**

Sr. No.	Particulars	31/03/2022
1	No. of units sanctioned	22843

**Public Infrastructure Investments****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (Rs. lakh)	1800.81	600.00	1531.80

**Table 2: Projects (Cumulative)**

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	School	2	1	2
2	Toilet Blocks in schools	27	0	0

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

Sr. No.	Project Name	31/03/2024
		No. of Projects
1	Solar Street Lights	3246
2	Solar Study lamps	598
3	Solar Pump Component C	16
4	Grid Connected Rooftop	60
5	Solar High Mast	5

Sepahijala, PLP 2025-26

**Table 2: Renewable Energy Potential**

Particulars	31/03/2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	Total MW
Potential	2080	0	47	2	2	2131
Developed	23	0	0	0	0	23
Under Developed	15	0	0	0	0	15
Planned	3	0	40	0	0	43
Gap	2039	0	7	2	2	2050

### Informal Credit Delivery

**Table 1: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	7	7	7
2	No. of SHGs formed	716	2202	829
3	No. of SHGs credit linked (including repeat finance)	1724	1725	1618
4	Bank loan disbursed (Rs. lakh)	2009.49	2715.52	3392.89
5	Average loan per SHG (Rs. lakh)	1.00	2.00	2.00
6	Percentage of women SHGs %	100.00	100.00	100.00

## 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.)	174	174	174
2	Consumer Stores (No.)	14	14	12
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	10	10	8
5	Marketing Societies (No.)	2	2	2
6	Labour Societies (No.)	2	2	2
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	20	20	31
10	Others (No.)	175	171	169
11	Total (No)	397	393	398

**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.)	47	47	47
2	Multi state cooperative societies (No.)	0	0	0

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per branch outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mF Os	SHGs/JL G s	BCs/BFs	Village s	Househ olds
Commercial Banks	10	34	18	16	0					
Regional Rural Bank	1	18	13	5	0					
District Central Coop. Bank	1	8	6	2	0					
Coop. Agr. & Rural Dev. Bank	1	1	0	1	0					
Primary Agr. Coop. Society	47	47	47	0	0					
Others	2	2	0	2	0					
All Agencies	62	110	84	26	0	0	0	0	2	172

### 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				0	0	108586.00	111744.40	125721.10	12.5	51.62
Regional Rural Bank				0	0	73450.00	80745.76	89584.35	10.9	36.78

Cooperative Banks				0	0	20737.00	21534.83	24175.90	12.3	9.93
Others				0	0	1860.00	3555.00	4079.04	14.7	1.67
All Agencies	0	0	0	0	0	204633.00	217579.99	243560.39	11.9	100.0

### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	69537.00	68141.00	71338.10	4.7	45.61
Regional Rural Bank				0	0	26116.00	28611.00	31979.01	11.8	20.45
Cooperative Banks				0	0	31734.00	44433.00	47044.73	5.9	30.08
Others				0	0	1575.00	5148.00	6033.48	17.2	3.86
All Agencies	0	0	0	0	0	128962.00	146333.00	156395.32	6.9	100.00

### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	64.0	61.0	56.7
Regional Rural Bank	35.6	35.4	35.7
Cooperative Banks	153.0	206.3	194.6
Others	84.7	144.8	147.9
All Agencies	63.0	67.3	64.2

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	23813	61808	18028	8331
Regional Rural Bank	67503	41283	15260	12904
Cooperative Banks	0	5062	2030	179
Others	0	0	0	0
All Agencies	91316	108153	35318	21414

**6. Performance on National Goals**

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agri. 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	29668.25	41.6	8367.24	11.7		0.0		0.0		0.0
Regional Rural Bank	19102.55	59.7	4924.50	15.4		0.0		0.0		0.0
Cooperative Banks	9487.51	20.2	6268.48	13.3		0.0		0.0		0.0
Others	4461.30	73.9	2851.61	47.3		0.0		0.0		0.0
All Agencies	62719.61	40.1	22411.83	14.3	0.00	0.0	0.00	0.0	0.00	0.0



**7. Agency-wise Performance under Annual Credit Plans**

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Commercial Banks	61048.55	31997.84	52.4	31993.00	24229.22	75.7	41716.00	29668.25	71.1	66.4
Regional Rural Bank	7837.00	10750.40	137.2	13394.00	11006.52	82.2	13373.00	4461.30	33.4	84.3
Cooperative Banks	8763.70	6269.29	71.5	8063.00	7943.42	98.5	9857.00	9487.51	96.3	88.8
Others	1926.65	3192.80	165.7	4072.00	2983.86	73.3	4882.00	19102.52	391.3	210.1
All Agencies	79575.90	52210.33	65.6	57522.00	46163.02	80.3	69828.00	62719.58	89.8	78.6

**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	6197.00	4509.99	72.8	4582.00	1908.46	41.7	2359.00	2056.00	87.2	67.2
Term Loan (Agri.)	38346.79	22523.02	58.7	28935.00	18560.58	64.1	36904.00	20356.83	55.2	59.3
Total Agri. Credit	44543.79	27033.01	60.7	33517.00	20469.04	61.1	39263.00	22412.83	57.1	59.6
MSME	30271.99	10406.17	34.4	10639.00	11017.64	103.6	16999.00	21919.20	128.9	89.0
Other Priority Sectors*	4760.12	14771.15	310.3	13366.00	14676.34	109.8	13566.00	18387.55	135.5	185.2
Total Priority Sector	79575.90	52210.33	65.6	57522.00	46163.02	80.3	69828.00	62719.58	89.8	78.6

**9. NPA Position (Outstanding)**

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg.Ach [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks			0			0			0	0.0
Regional Rural Bank			0			0			0	0.0
Cooperative Banks			0			0			0	0.0
Others			0			0			0	0.0
All Agencies	18546.00	1172.93	6.32	19996.00	1423.54	7.12	20874.00	1092.83	5.24	6.23

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

Source(s)	
1	SLBC Tripura
2	DCC Sepahijala

## **Part B**

## Chapter 1

### Important Policies and Developments

#### 1. Policy Initiatives – GoI (including Cooperatives)

##### Cooperative Development

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

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

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

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

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

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

##### iv. PACS as Common Service Centers (CSCs) for better access to e-services

Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY NABARD and CSC e-Governance Services India Limited.

##### 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 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 structures in the country.

##### ix. New Cooperative Policy with a view to strengthening 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 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. Vistara (Virtually Integrated System to Access Agricultural Resources): Vistara 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 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 another 3 years from 01.04.2023 to 31.03.2026.

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

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

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

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

## 2. Union Budget

### 2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts.
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.

xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.

xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.

xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women- specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.

xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.

xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

## 2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

## 3. Policy Initiatives - RBI

i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY- NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.

ii. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits

are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.

iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

#### **4. Policy Initiatives - NABARD**

##### **a. Refinance support:**

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

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

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

##### **c. Special Refinance Scheme (SRS) on PACS as MSCs:**

NABARD introduced Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.

##### **d. Credit-linked subsidy schemes of GoI**

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

##### **e. Interest Subvention Schemes of GoI**

- i. NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 3 lakh at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.
- ii. NRLM Interest Subvention: NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web



portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY- NRLM.

- iii. GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

**f. Rural Infrastructure Development Fund (RIDF):**

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

**g. Micro Credit Intervention:**

- i. 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:
- ii. Scheme for grant support to SHGs/ JLGs/ POs/ Micro entrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform
- iii. Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.
- iv. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-Suwidha (Microenterprises through Skill Up gradation for Women) to support need based and location specific developmental projects by strategizing end-to-end interventions.
- v. Pilot Project: Real-time banking solution for SHGs (Money Purse Application)
- vi. 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.
- vii. 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 micro ATM devices at PACS (440) and cooperative milk societies (1191).
- ii. Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
- iii. Support under Financial Inclusion Fund (FIF) for Rural Connectivity- HTS-VSAT Dual LTE and SD WAN technologies:
- iv. Incentive Scheme for BCs operating in NE States and hilly states.

### **i. Farm Sector Development**

- i. Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds:
- ii. 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.
- iii. 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.
- iv. 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
- v. 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.
- vi. National FPO Policy:  
MoA&FW GoI is working on finalization of a National Policy on FPOs to create a supportive environment for the FPOs after ongoing deliberations and consultative meetings on the draft policy.

### **j. Climate Action and Sustainability:**

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

### **k. Off Farm Sector Development**

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

### **l. Agriculture Credit during 2023-24:**

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

### **m. Technology Facilitation Fund (TFF):**

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

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

- i. For intensive extension activities on new technologies the state government has opened 2 new Agri Sub-Divisions one at Lefunga and another at Belbari.
- ii. During 2023-24 National Education Policy 2020 has been implemented in the State and accordingly new Regulations and Curriculum have been introduced.
- iii. ‘Chief Minister Jana Arogya Yojana’ 2023 has been rolled out on 15 th February 2024. The scheme will have positive impact on life of every citizen of the state. This along with Pradhan Mantri Jan Arogya Yojana (PM-JAY) will cover 100 percent citizens of the state under health insurance.
- iv. Under Pradhan Mantri Adarsh Gram Yojana 30 (thirty) Scheduled Caste villages in the State have been converted into Adarsh villages. During 2023-24 under PM Adarsh Gram Yojana (PMAGY) development works have been taken up for 32 Scheduled Caste dominated villages.
- v. Social security has been given topmost priority by the state government. The rate of social pension has been enhanced from Rs 700 per month to Rs. 2000 per month per social pensioner for 377936 beneficiaries under 33 social pension schemes. More 29410 people were included under “Mukhyamantri Samajik Sahayak Prakaalpa” from 1st January 2024 and for this additional financial involvement be Rs. 70.58 Crore per annum.
- vi. State Government proposed to set-up 2(Two) Shakti Sadan under Mission Shakti of Government of India at Matabari and Teliamura for destitute women with total project cost of Rs. 10.62 Crore.
- vii. Under ‘Pradhan Mantri Adi Adarsh Gram Yojana’ development plan has been approved for 198 villages involving an amount of Rs. 40.35 Crore.
- viii. To promote the Kokborok language in schools Kokborok has been introduced in 1417 schools. Total 93395 ST students are covered under various scholarships with total financial involvement of Rs. 86.33 Crore.
- ix. State Government has accepted the recommendation of 5 th State Finance Commission. As per recommendations of 5 th State Finance Commission the State Government will provide an amount of Rs. 94.70 Crore as share of taxes Rs. 5.60 Crore as assignment of tax and Rs. 10 Crore as grant-in-aid to rural local bodies during 2024-25.
- x. Prior to implementation of Jal Jeevan Mission only 24502 (3.30) rural households were provided with individual household tap connections. After the launch of Jal Jeevan Mission (JJM) in 2019 a total 572793 (76.81) rural households in the State have been provided with Functional Household Tap connections (FHTC). State government has spent Rs. 2545.41 Crore under JJM in last four years.

- xi. State government has provided 'No Objection Certificate' (NOC) for 2000 square feet encumbrance free land to Bharat Sanchar Nigam Limited (BSNL) to set-up 125 towers so that entire state will be covered with 4G mobile network. State government provided mobile Community Service Centre (CSC) Van to all 58 RD blocks.
- xii. A new institution called Tripura Institution for Transformation (TIFT)' was inaugurated on 25th December 2023 under State Support Mission as per the guidelines of NITI Aayog with ample facilities for the Hon'ble Chief Minister to interact with common public of the entire state. This organization will accelerate economic growth by identifying key issues and catalysts for success.

## 6.State Budget

### 6.1 Important Announcements

- i. The procurement price of paddy has been enhanced from Rs. 20.40 per kg to Rs. 21.83 per kg with effect from 2023 December. For accurate crop forecasting a 'Unified Farmers Database' is being created by linking of land records and real time crop survey.
- ii. State Government proposed to open 2(two) new Agri Sub-Divisions one at Jubarajnagar North Tripura and another at Old Agartala West Tripura.
- iii. State Government planned to establish 1 (one) 'Residual testing lab' and 1 (one) 'Germ plasm preservation Centre' at State Agriculture Research Station Arundhati Nagar with project cost of Rs. 10.00 Crore.
- iv. Proposed to construct 8 (eight) new Agri Development Research Centres during 2024-25 with financial involvement of Rs. 23.71 Crore. A Centre of Excellence on Citrus under the Indo- Dutch project at Taidu with project cost of Rs. 9.17 Crore and a Centre of Excellence on Flowers under the Indo-Israel action plan at Lembuchhera with a project cost of Rs. 10.00 Crore have been planned in the state for scientific cultivation of fruits vegetables and flowers and supply of best quality planting materials.
- v. State Government proposed to set up 4 (four) Pisciculture Knowledge Centers and 1 (one) State Fishery Awareness Centre with project cost of Rs. 17.13 Crore during 2024-25.
- vi. During 2024-25 50 (fifty) smoke houses for processing of rubber sheets will be constructed at various tribal dominated areas with project cost of Rs. 37.50 Crore.
- vii. 11(eleven) 50 seated ST Girls Hostel and 10 (ten) 50 seated ST Boys Hostel will be constructed during 2024-25 with project cost of Rs. 76.65 Crore.
- viii. Infrastructure development of Tirthamukh Mela Ground will be taken up during 2024-25 with project cost of Rs. 15.11 Crore.
- ix. For the year 2024-25 State Government will provide a total amount of Rs. 698.68 Crore to TTAADC which is much more than the provision kept in BE-2023-24. Further State Government is allocating Rs. 5899.08 Crore (39.93 percent of total development allocation) for welfare of our Janajati brothers and sisters under Tribal Sub Plan (including fund given to TTAADC).
- x. During 2024-25 it is proposed to establish 4 (four) College biotech clubs 50 DNA clubs 6 bio-villages and 5 (five) Mushroom hamlets. State government will organize extensive awareness program on environmental impact of single use plastic.

Tripura Pollution Control Board is going to take initiatives to regulate sound system including DJ and vehicular horns in notified Silence Zones. Initiatives will also be taken to control noise pollution near Wildlife Sanctuary.

- xi. During 2024-25 under Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) all habitations inhabited by primitive vulnerable tribal groups will be electrified and for that an amount of Rs. 69.12 Crore have been sanctioned.
- xii. During 2024-25 77 new Anganwadi Centres (AWCs) will be set-up at the habitations in which people belonging to primitive and vulnerable tribal groups got settlement with project cost of Rs. 9.24 Crore under Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM- JANMAN).
- xiii. State Government has proposed to constitute a Land Bank under which unused Government land will be developed and thereafter land will be given on lease for different uses. Private land in the vicinity of such government land if required will also be purchased and developed along with Government land. A budget allocation of Rs. 10 Crore is kept for the scheme.

## 6.2 Highlights related to 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 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 Sepahijala district is predominantly agrarian. Net-cropped area of the district is 44855 ha of the total geographical area 104304 ha of the district. The gross cropped area is 97492 ha. The cropping intensity of the district is 214.0. The district has a total 45404 ha of land under cultivation of which 7532 ha is covered by irrigation. This district has highest cropping intensity and net sown area among all states in Tripura.

The soil type of the district is sandy loam and red soil with good fertility. The major crops grown in the district are paddy jhum crops pulses oilseeds and seasonal vegetables. The average landholding/farm size of the district is 1.0 ha.

The status of farm mechanization in Sepahijala district is still at a nascent stage. According to the 2019-20 agricultural census only about 20 of the farms in the district have access to agricultural machinery.

###### 2.1.1.2 Infrastructure and linkage support available, planned and gaps

The district has a Deputy Director Office of Agriculture Department located at the district HQ to look into the interests of the agriculture sector and is supported by Superintending of Agriculture Sector Officers and VLWs. There is a KVK situated at Bishramganj.

The district has 4 regulated markets and 94 rural haats. There are Seed Distribution Centres cum Fertilizer Stores for Seed and Fertilizer at sub-division level catering to the needs of the farmers. There is 1 Cold Storage of 3500 MT capacity located at Melaghar which was supported under RIDF.

The major constraints of the sector include adoption of appropriate technology higher input cost sub-optimum cropping system timely availability of fertilizers inadequate farm mechanization inadequate utilization of created irrigation infrastructure traditional post-harvest facilities declining soil health outdated rice milling system causing 10-15 loss of produce etc.

Intervention from Agriculture Department would be required for creation of market yards cold storage and processing units in the district. Financial assistance under RIDF and NABARD Infrastructure Development Assistance (NIDA) could play a vital role in creation of the above infrastructure facilities.

There is gap for saturation of PM-Kisan beneficiaries with crop KCC loan in the district.

#### 2.1.2 Water Resources

##### 2.1.2.1 Status of the Sector in the District

The district receives good rainfall with average rainfall of 2200 mm per annum. The water resources sector in Sepahijala district mainly dependent on rainwater. Gomati is the main river in the district. Many farmers in the district still use traditional irrigation methods such as flooding and surface irrigation which are inefficient and wasting the water. All blocks under Sepahijala are under safe category.

##### 2.1.2.2 Infrastructure and linkage support available, planned and gaps

PWD water Resources is promoting water conservation measures such as rainwater harvesting and drip irrigation with support from NABARD. Hilly blocks like



Jampuijala has a water scarcity for plantation crops. Other blocks like Nalchar and Mohanbhog there are Lift irrigation practices from Gomati River.

### **2.1.3 Farm Mechanization**

#### **2.1.3.1 Status of the Sector in the District**

Farm mechanization in Sepahijala are in very nascent stage. Being most of the farmers small and marginal in nature there are uses of traditional farm mechanization practices throughout the districts. Farmers often rely on manual labour for plowing and other agricultural activities. The government has been promoting the use of power tillers through various schemes and subsidies all villages are available with sufficient power supply.

The district has a network of village knowledge centers and custom hiring centers (CHCs) maintained by FPOs/PACS that provide farm machinery on hire. These centers play a crucial role in facilitating access to equipment especially for small and marginal farmers. Additionally several private dealers and workshops offer machinery sales repairs and maintenance services.

#### **2.1.3.2 Infrastructure and linkage support available, planned and gaps**

Agriculture Departments Deputy Directors office located at Bishramganj is looking after the interests of the agriculture sector in the district. There are 3 agriculture sub-divisional offices headed by officer of the rank of Superintendent. Further Sector Officer and Village Level Workers (VLW) are taking care of the interest of the farmers at village level.

Technical guidance is available from the Agriculture Engineering Wing headed by Executive Engineer Bishramganj. Dealers for tractors and power tillers and other agricultural implements are available only at Agartala. The extension network for after-sale service is good in the district. There are local dealers at private level for sale of spare parts sprayers and small agricultural / horticultural implements in all the blocks.

Government Initiatives:

Subsidies: The government provides subsidies for purchasing agricultural machinery including power tillers transplanters and other equipment

Front Line Demonstration (FLD) Programs: These programs promote the use of mechanized transplanters and other equipment through demonstrations and training sessions

Custom Hiring Centers (CHC): The establishment of CHCs allows farmers to rent agricultural machinery at affordable rates.

### **2.1.4 Plantation & Horticulture, including Sericulture**

#### **2.1.4.1 Status of the Sector in the District**

The plantation and horticulture sector in Sepahijala district is still in its early stages of development. However there has been significant progress in recent years and the sector is now playing an increasingly important role in the economy of the district. The main crops grown in the district under plantation and horticulture are:

Vegetables: all kharif and rabi vegetables are cultivated in the district. Major vegetables are cabbage cauliflower potato spinach pointed gourd bitter melon pumpkin etc.

Rubber and Tea: Rubber is the most important plantation crop in the district. The district has a long history of tea cultivation and it is one of the major tea-producing districts in Tripura.

Bamboo: Bamboo is another important plantation crop in the district. The district has a

large area of bamboo forests and bamboo is used for a variety of purposes including construction furniture making and handicrafts.

Fruits: The district also has a good potential for fruit cultivation. Some of the important fruits grown in the district are mango jackfruit banana pineapple and papaya.

#### **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 Directors Office located at Bishramganj. The department ensures availability of planting materials of different fruit and vegetable crops. A Krishi Vigyan Kendra (KVK) has been opened in the district to look after the interest of the farmers.

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

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.

The district has recorded good amount of production of various fruits and vegetable crops. There is good potential for further development of the sector which would require sufficient infrastructural facilities like cold storage cold chain processing units marketing tie-up etc.

There is gap for fruit preservation and processing in the district.

#### **2.1.5 Forestry & Waste Land Development**

##### **2.1.5.1 Status of the Sector in the District**

In Sepahijala district Forestry has a great role to play as large number families continue to depend on forests for jhum or shifting cultivation as their main source of cultivation. Of late it has been realized that jhum cultivation has become unproductive due to frequent exposure of soil. Government of Tripura has taken innovative approach for development of tribal families who depend on forest land through rubber plantation scheme.

Besides managing the forest area State Government takes care of extension of tree cover activities to private holdings for better environmental management for achieving the following objectives:

- a) To maintain and improve the productive potential of natural resources.
- b) Strengthening of rural livelihood by providing fuel fodder timber bamboo and other Non-timber food products.
- c) Conservation and development of resource base by introducing new technologies and encouraging people's participation through the JFM programme.
- d) Addressing the ever increasing demand of population.
- e) To reduce pressure on forest.

Bamboo is a versatile perennial grass species grown naturally in the district. About 21 species of bamboo are commonly found in the District. There are many uses of bamboo which support rural and urban economy and contribute to the maintenance of ecology to a great extent. Bamboo is commonly used for fencing and gates rural housing roofing posts walls agricultural implements food grain storage handicrafts etc.

### **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 district is looked after by one District Forest Officer and a Divisional Forest Officer posted at Bishalagarh Sepahijala district.

Apart from the above the state has a Tripura Forest Development & Plantation Corporation Limited (TFDPC). The main objective is to carry out business in Rubber cultivation processing and promotion of Rubber based industries and Bamboo based industries.

The district has a total geographical area of 1043.04 sq. km of which 325.48 sq. km i.e. 31.9 is forest land. Besides the district has 387 ha cultivable wasteland which can be developed and used either for forestry or agricultural purposes. The department through Joint Forest Management (JFM) mode has done community participation in protection and management of Forest.

### **2.1.6 Animal Husbandry – Dairy**

#### **2.1.6.1 Status of the Sector in the District**

The dairy sector in Sepahijala district is one of the most important agricultural sectors in the district. The district has a large number of dairy farmers and the sector contributes significantly to the economy of the district.

According to the 2021-22 annual report of the Dairy Development Department of Tripura Sepahijala district is the second largest milk-producing district in the state after West Tripura district. The district produced an estimated 1.2 lakh metric tons of milk. The main dairy animals reared in the district are cows and buffaloes. The cows are mostly of the local variety while the buffaloes are of the Murrah and Surti breeds. The government is taking some initiatives to address the challenges faced by the dairy sector in Sepahijala district. These include:

1. Providing financial assistance to farmers: The government provides financial assistance to farmers for the purchase of dairy animals feed and fodder.
2. Providing training to farmers: The government provides training to farmers on improved dairy farming practices.
3. Establishing dairy cooperatives: The government establishes dairy cooperatives to help farmers market their milk.

#### **2.1.6.2 Infrastructure and linkage support available, planned and gaps**

State Govt. has Deputy Directors office located in the district HQ looking after the interest of the sector who is supported by Specialized Officials and Veterinary Doctors.

Interventions by the department for improvement of dairy sector in the district are mentioned below:

- Intensify the Artificial Insemination through involvement of Government run stationery AI units and doorstep AI workers for increasing the number of crossbred populations.
- Purchase of crossbred / pure Indian dairy breed milch cattle having milk yield per day from outside the state.
- Supply of concentrate mixture to farmers to maintain the newborn calves up to 28 months to increase survival rate.
- There is gap for milk collection, chilling and processing in the district.

## **2.1.7 Animal Husbandry – Poultry**

### **2.1.7.1 Status of the Sector in the District**

The poultry sector in Sepahijala district is still in its early stages of development but it has the potential to grow significantly in the coming years. The district has a favorable climate for poultry farming and there is a growing demand for poultry products in the district.

According to the 2021-22 annual report of the Animal Husbandry Department of Tripura Sepahijala district has a poultry population of about 1 lakh birds. The main poultry products produced in the district are eggs and chicken meat.

The government is taking some initiatives to address the challenges faced by the poultry sector in Sepahijala district. These include: Providing financial assistance to farmers: The government provides financial assistance to farmers for the purchase of poultry birds feed and medication.

Providing training to farmers: The government provides training to farmers on improved poultry farming practices.

Establishing poultry processing units: The government is establishing poultry processing units in the district to help farmers market their products.

These initiatives are expected to help improve the productivity of poultry farms strengthen the infrastructure for the processing and marketing of poultry products and improve the market linkages for poultry farmers in Sepahijala district.

### **2.1.7.2 Infrastructure and linkage support available, planned and gaps**

There is a Deputy Directors office located in the district HQ-Bishramganj looking after the interest of the sector who is supported by Specialized Officials and Veterinary Doctors. Marketing of DoC is done through the Brooder Houses available at block level. The marketing of the matured birds for meat is done through the available local markets. There is one Rapid Response Team (RRT) formed by ARDD. There is good scope for establishment of broiler and layer farms in the district considering the gap between demand and supply. There is gap for disease treatment facility and staffs in the district.

## **2.1.8 Animal Husbandry – Sheep, Goat, Piggery**

### **2.1.8.1 Status of the Sector in the District**

The sheep goat and piggery sector in Sepahijala district is still in its early stages of development but it has the potential to grow significantly in the coming years. The district has a favorable climate for livestock farming and there is a growing demand for livestock products in the region. Pig population is very popular among tribal people in the district. The main livestock products produced in the district are meat and milk.

The government is taking some initiatives to address the challenges faced by the sheep goat and piggery sector in Sepahijala district. These include:

Providing financial assistance to farmers: The government provides financial assistance to farmers for the purchase of livestock feed and medication.

Providing training to farmers: The government provides training to farmers on improved livestock farming practices.

Establishing livestock processing units: The government is establishing livestock processing units in the district to help farmers market their products.

### **2.1.8.2 Infrastructure and linkage support available, planned and gaps**

State Govt has Deputy Directors office located in the district HQ-Bishramganj looking after the interest of the sector who is supported by Specialized Officials and Veterinary Doctors. Marketing of live animal is done through two cattle markets available in the district. Selling of meat is done through various local daily markets. There is gap for disease treatment facility and staffs in the district.

### **2.1.9 Fisheries**

#### **2.1.9.1 Status of the Sector in the District**

Sepahijala with its large fish-eating population possesses vast potential for fisheries development. More than 95 of the population of the district eat fish. The per capita demand of fish is quite high in the district compared to the National average. More than 7872 fish farmers earn their livelihood from fishery activities. In view of availability of large areas of fresh water bodies in the district fishery has an important role to play for the economy of the district.

Sepahijala 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.

#### **2.1.9.2 Infrastructure and linkage support available, planned and gaps**

State Govt. has Deputy Directors Office at the district HQ to look after the interest of the sector who is supported by field level functionaries at sub-division and block level.

The infrastructure support facility available in the district appears to be adequate. However there is a need of storage facilities in the district. There are a few ice factories at private level in the district.

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

There is a serious need for development of low-cost fish feed by way of establishing feed mill either in private sector or in public private partnership particularly in the blocks where there is large scale of fish farms are concentrated. Feed mill/plant to produce affordable fish feed for small and marginal farmers with locally available raw materials. In the sideline of this government should encourage production of raw materials for feed manufacturing.

### **2.1.10 Farm Credit – Others**

#### **2.1.10.1 Status of the Sector in the District**

Use of draught/ plough animals viz. bullock & buffalo is indispensable in many of the rural areas of the district due to remoteness non-availability of fuel for farm machineries & the absence of repairing facilities. Thus there is a demand for credit support under the activity.

The district also provides good opportunities for transportation almost throughout the year. Further it is very essential to ensure supply of produce to nearby market to enable the farmers to fetch more price as well as to prevent post-harvest losses. In order to supply the produce in time and also to minimize the cost of transportation Motor Bikes are emerging as most convenient mode of transportation in rural areas especially among the small and marginal farmers.

### **2.1.10.2 Infrastructure and linkage support available, planned and gap**

There are good network of two-wheeler dealers at block Headquarters of the district. The district has good network of rural roads connecting all the villages. There are three important cattle markets in the district located at Bishalgarh, Melaghar & Sonamura.

### **2.1.11 Sustainable Agricultural Practices**

#### **2.1.11.1 Status of the Sector in the District**

Sustainable agricultural practices are 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. In this system an inter-related set of enterprises is used so that the waste from one component becomes an input for another part of the system. This reduces costs and improves production and/or income. Since it utilizes waste as a resource farmers not only eliminate waste but they also ensure an overall increase in productivity for the whole farming system. The advantages of sustainable farming are indicated below:

Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income

Integrated farming system shall meet the energy and timber needs of rural households and also timber needs of construction sector in a cost effective manner.

#### **2.1.11.2 Infrastructure and linkage support available, planned and gaps**

Higher food production to equate the demand of the exploding population. The various components of sustainable farming are crops live stocks birds and trees. The crops may have subsystem like mixed/intercrop multi-tier crops. The livestock components may be milch animal's goat sheep poultry and the tree components include fruits timber fuel and fodder. The major factors which need to be considered in choosing a sustainable agricultural model are soil type rainfall its distribution.

## **2.2 Agriculture Infrastructure**

### **2.2.1 Construction of Storage and Marketing Infrastructure**

#### **2.2.1.1 Status of the Sector in the District**

Some of the major initiatives taken by the government to improve the agriculture infrastructure in Sepahijala district:

- Establishment of agricultural markets: The government has established several agricultural markets in the district to help farmers market their products. This has helped farmers to get good prices for their products.
- Providing financial assistance to farmers: The government provides financial assistance to farmers for the purchase of agricultural inputs such as seeds fertilizers and pesticides. This has helped farmers to improve the productivity of their crops.
- Establishment of agricultural research centers: The government has established several agricultural research centers in the district to conduct research on improved agricultural practices. This has helped farmers to adopt improved agricultural practices and improve the productivity of their crops.
- Construction of roads and bridges: The government has constructed several roads and bridges in the district to improve the transportation network. This has helped to reduce the transportation costs of agricultural products and made it easier to market them.



### **2.2.1.2 Infrastructure and linkage support available, planned and gaps**

State Govt. has separate directorate for agricultural marketing under the Department of Agriculture at the state level taking care of all the eight districts headed by Deputy Director who is assisted by one Assistant Director and one Superintendent. With financial support from the State Government the Agricultural Engineering Wing does the work of construction of Storages and Market Yards. There are 4 regulated markets and 94 rural haats in the district.

## **2.2.2 Land Development, Soil Conservation and Watershed Development**

### **2.2.2.1 Status of the Sector in the District**

Land Development Soil Conservation and Watershed Development (LSD&W) dept. in Sepahijala district is responsible for the development and conservation of land soil and water resources in the district. The LSD&W department has been taking a number of initiatives to improve the land soil and water resources in the district.

Here are some of the major initiatives taken by the agriculture department in Sepahijala district:

**Land development:** Developing land for agricultural purposes by constructing irrigation canals roads and bridges. The department has also been providing financial assistance to farmers for the purchase of agricultural inputs such as seeds fertilizers and pesticides.

**Soil conservation:** Taking steps to conserve soil by constructing check dams bunds and terraces. The department has also been promoting the use of improved agricultural practices such as crop rotation and mulching.

**Watershed development:** Developing watersheds by constructing small dams' ponds and reservoirs. The department has also been promoting rainwater harvesting and water conservation measures.

These initiatives have helped to improve the land soil and water resources in Sepahijala district. The district has seen an increase in the area under cultivation, improved crop yields and reduced soil erosion.

### **2.2.2.2 Infrastructure and linkage support available, planned and gaps**

The district has Agriculture Department and one Krishi Vigyan Kendra for technical guidance on land development activities. A soil testing laboratory is also located in the district headquarter administered by Agriculture Department. Bulldozers on hire are available from private service providers/ contractors. The Agriculture Department supplies organic and chemical fertilizers to farmers through its various block/sub-division stores and 1 district level stores. There is a good scope for improving the productivity of land by various land development measures. Water Harvesting Contour bunding Pond Development etc. have very good potential for development in the district.

## **2.2.3 Agri. Infrastructure – Others**

### **2.2.3.1 Status of the Sector in the District**

Vermi-compost seed production bio-pesticides bio-fertilizer agri. bio-technology tissue culture are some of the supporting agriculture infrastructure inputs. Development of these sectors has a direct impact on the overall development of the agriculture sector.

Vermi-compost production has emerged as an economically viable low-cost self-employment generating enterprise in the villages. Vermi-compost is the product of the composting process using worms/earthworms to create a heterogeneous mixture of decomposing vegetable or food waste bedding materials and vermicast. This process of producing vermi-compost is called vermi-composting.

Plant tissue culture is a collection of techniques used to maintain/grow plant cells tissues/organs under sterile conditions on a nutrient culture medium of known composition. Plant tissue culture is widely used to produce clones of a plant in a method known as micro propagation.

Bio fertilizer is a substance which contains living microorganisms and applied to plant seeds surfaces or soil to colonize the interior of the plant and to promote growth by increasing the supply or availability of primary nutrients to the host plant.

Among other land development activities, the establishment of Vermi Compost Tank has potential in the district.

### **2.2.3.2 Infrastructure and linkage support available, planned and gaps**

District has Agriculture Department for technical guidance on vermi-compost development. R-SETI and Dept. of Agriculture also provide training on vermin- compost development.

Bio-pesticide and seed are not produced in cluster basis. Only some progressive farmers are producing these. Organic farming is also a matter of concern as farmers are not skilled enough for undertaking this. Agriculture and Horticulture Departments may take initiative for propagating organic farming under PKVY scheme through FPOs. Seed production vermi-compost bio-pesticides and bio- fertilizers etc. have very good potential for development in the district.

## **2.3 Agriculture – Ancillary Activities**

### **2.3.1 Food & Agro Processing**

#### **2.3.1.1 Status of the Sector in the District**

Fruits and vegetables are perishable and hence preservation and processing to convert these into value added products is necessary. Food processing enables value addition to agricultural produce generates income from the units and creates employment opportunities for the rural unemployed. Considering the importance of these activities, GOI has proposed setting up National Institute of Food Technology Entrepreneurship and Management to address the whole issues related to agro & food processing industries.

In the district various types of fruits and vegetables are grown. The major fruit and vegetable crops are Amrapali mango orange pineapple cashew nut jackfruits litchi papaya guava turmeric black pepper potato ginger etc. Thus, there is good potential available for setting up fruits & vegetables preservation and processing industries as income generating activities and creating value addition to seasonal fruits and vegetables.

#### **2.3.1.2 Infrastructure and linkage support available, planned and gaps**

Food and agro-based processing units and cold chain infrastructure have been brought under the ambit of Priority Sector Lending (PSL) to provide additional credit for food processing activities and infrastructure thereby boosting food processing. GoI has launched a programme named as SAMPADA (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters) which is a comprehensive package to give a renewed thrust to the food processing sector in the country. This has been re-christened as Pradhan Mantri Krishi Sampada Yojana (PMKSY). It will provide a big boost to the growth of the food processing sector and help in providing better prices to farmers.

GoI has launched a new centrally sponsored PM Formalization of Micro food processing Enterprises Scheme (PM FME Scheme) under Ministry of Food Processing Industries (MoFPI) in partnership with the State/ UT Governments for providing financial technical and business support for up gradation of existing micro food processing enterprises.

### **2.3.2 Agri Ancillary Activities – Others**

#### **2.3.2.1 Status of the Sector in the District**

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 ACABC scheme are included in other ancillary activities of agriculture.



Subsidy based credit linked ACABC scheme of GoI for establishment of Agri clinic/ agri business centre (ACABC) are envisaged to provide expert advice and services to farmers on various technologies including soil health cropping practices plant protection crop insurance post- harvest technology and clinical services for animals feed and fodder management prices of various crops in the market etc. which would enhance productivity of crops/ animals and ensure increased income to farmers.

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

#### **2.3.2.2 Infrastructure and linkage support available, planned and gaps**

There is a lack of awareness about ‘PACS as MSC Scheme’ among PACS. State Govt. may consider sensitizing them and encourage PACS/LAMPS for setting up of Agro Service Centres as they have been very beneficial to the farmers – especially small and marginal farmers. At present there is no ACABC in the district. Awareness of the scheme among the Agri. Graduates is required to make the scheme successful in the district. Agriculture Graduates should be sensitized to adopt ACABC Scheme. For promoting ACABC centre in the district wide publicity and awareness need to be created by the associated departments like animal husbandry Agriculture Universities etc.

## Chapter 3

### Credit potential for MSMEs

#### 3.1 Credit potential for MSMEs

##### 3.1.1 Status of the Sector in the District

Micro Enterprises have an investment of up to 1 cr and an annual turnover of up to 5 cr; Small Enterprises have an investment of up to 10 cr and an annual turnover of up to 50 cr and Medium Enterprises have an investment of up to 50 cr and an annual turnover of up to 250 cr.

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

The main sectors in which MSME units are operating in the district are:

**Manufacturing:** The manufacturing sector is the largest MSME sector in the district. It includes units engaged in the production of a variety of products, such as food processing, garments, and handicrafts.

**Service:** The service sector is the second largest MSME sector in the district. It includes units engaged in providing a variety of services, such as transportation, hospitality, and education.

**Trade:** The trade sector is the third largest MSME sector in the district. It includes units engaged in the buying and selling of goods and services. The MSME sector in Sepahijala district is facing a number of challenges, including:

**High cost of finance:** The cost of finance is high for MSME units in the district. This is due to the lack of access to formal credit from banks and other financial institutions.

**Lack of infrastructure:** MSME sector in the district lacks adequate infrastructure, such as roads, power, and water. This makes it difficult for MSME units to operate and grow.

**Lack of skilled manpower:** MSME sector in the district lacks skilled manpower. This is due to the lack of training and development opportunities for workers in the sector.

**Competition from large enterprises:** The MSME sector in the district faces competition from large enterprises. Last year 2233 enterprises were registered under UDYAM portal. Detail data are given in district profile.

##### 3.1.2 Infrastructure and linkage support available, planned and gaps

District Industries Centre is the nodal agency for industrial development in the district and organizing EDPs for the beneficiaries is handled by the department.

Tripura Gramin Bank has established one RSETI at Bishramganj. The institute is conducting various entrepreneurship development programmes with focus on skill development with the financial help from TGB, DIC, NABARD and DRDA.

There is a good potential for development of Rubber and Bamboo based manufacturing industries as the district is endowed with good amount of these resources. Further, keeping in view the number of handloom weavers, handicraft artisans, good potential exist in development of the sector, which would generate employment. Intervention from Industries Department, Handloom & Handicrafts Development Corporation and banks would play a vital role in the development of the sector in the district. Promotion of Off Farm Producer Organization may be explored in the district. Under ODOP dairy products were chosen for Sepahijala district.

There is gap for manufacturing & processing industries in the district.

## 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

Of the several factors influencing export growth, credit is a very important factor which enables exporters in efficiently executing their export orders.

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

Further, RBI in its new classification on priority sector lending has put export credit under a separate sector within the priority sector. 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.

Sepahijala district has a good potential for export of various products, especially queen pineapple, which is a niche item of export for the future. The district has a land customs station and an inland waterways connectivity port with Bangladesh, which is a major trading partner for Tripura. The district also has a district export promotion committee (DEPC) and a district export plan (DEP) to streamline the production and supply chain of the export products. The Centre aims to bring two lakh hectares of land area in northeast region under rubber plantation, which can also boost the export potential of the district.

##### 4.1.2 Infrastructure and linkage support available, planned and gaps

The agro-climatic conditions of Sepahijala district are suitable for Rubber Cultivation. The district is a major contributor towards area coverage and production of rubber.

Many of the plantations of the district have reached yielding stage and accordingly the productivity level is very encouraging. 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.

A modern Food Park is being set up near Agartala, to give a fillip to this sector. An Agri Export Zone for Pineapple is also being developed. There is vast potential for setting up of food processing units in the district.

There is ample scope for area expansion under organic spices cultivation in the district. Major spices include Ginger, Turmeric, Chilli, Black Pepper, Cinnamon, Tezpatta, Bay Leaf etc.

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.

There is gap for construction of export hub for pineapple and rubber.

## **4.2 Credit Potential for Education**

### **4.2.1 Status of the Sector in the District**

Here are some of the major initiatives taken by the government to improve the education sector in Sepahijala district: Construction of new schools: The government has constructed 12 new schools under RIDF in the district to increase the access to education.

Providing financial assistance: The government provides financial assistance up to Rs. 500 per month to students for the purchase of books, uniforms, and other educational materials.

Providing scholarships: The government provides scholarships Rs.20000-30000 per annum to financially backward meritorious students to help them continue their education.

Establishing training institutes: The government has established 01 RSETI in the district to provide skills training to the youth. Promoting awareness: The government is promoting awareness about the importance of education through government schemes and awareness programs.

These initiatives have helped to improve the education sector in Sepahijala district. The district has seen an increase in the number of schools, an increase in the enrollment rate, and an improvement in the quality of education.

### **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 02 degree colleges in the district located at Bishalgarh and Sonamura.

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

Keeping in view the above, a good potential is available for institutional credit for higher education. There is gap for a university in the district.

## **4.3 Credit Potential for Housing**

### **4.3.1 Status of the Sector in the District**

The housing sector in the Sepahijala district of Tripura is growing steadily, with several new projects being launched in recent years. The district is home to a mix of urban and rural areas, and the housing sector reflects this diversity.

In the urban areas of the district, such as Bishramganj and Sonamura, there is a growing demand for high-rise apartments and gated communities. A number of new projects have been launched in recent years to meet this demand. For example, the Tripura Housing Board has launched a number of projects in Bishramganj, including the Bishramganj Housing Estate and the Bishramganj Apartment Complex. In the rural areas of the district, the housing sector is still dominated by traditional houses made of bamboo and mud. However, there is a growing trend towards building more modern houses, especially among the younger generation. The government is also providing subsidies to help people build new houses.

Overall, the housing sector in the Sepahijala district is growing steadily, with a mix of traditional and modern houses being built. The government is also playing a role in promoting the development of the housing sector by providing subsidies and launching new projects.

#### **4.3.2 Infrastructure and linkage support available, planned and gaps**

The housing loan schemes of the banks have attracted the salaried employees of Government and private sectors. Banks have extended substantial amount of loans to salaried employees of Govt. departments considering the easy recovery of installments from salaries and other collateral securities obtained. There are 1158 habitations in the district of which good percentage could be covered under housing loan finance.

The housing sector in Sepahijala district is still in its developing stage. However, the government has taken some initiatives to improve the sector in recent years.

Here are some of the major initiatives taken by the government to improve the housing sector in Sepahijala district:

**Construction of houses for the poor:** The government has constructed a number of houses for the poor in the district under various schemes, such as Pradhan Mantri Awas Yojana (PMAY) and Indira Awas Yojana (IAY).

**Promoting affordable housing:** The government is promoting affordable housing in the district by providing incentives to developers and builders.

**Improving the infrastructure:** The government is improving the infrastructure in the housing sector by providing better roads, water, and sanitation facilities.

**Promoting green housing:** The government is promoting green housing in the district by providing incentives to builders who construct houses that are energy-efficient and environmentally friendly. There is a gap for flats in urban areas of the district.

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

##### 5.1.1 Status of the Infrastructure in the District

Sepahijala District in Tripura has made significant progress in infrastructure development but still faces gaps in areas such as road connectivity, healthcare, and education. The district is served by National Highway 8 and state highways, yet only around 60% of rural roads are paved, leaving many villages dependent on limited public transport options. In education, the district has over 500 government schools and a few colleges, yet rural schools often face infrastructure challenges, with limited digital access affecting about 40% of students. Healthcare facilities include one district hospital, 8 primary health centers (PHCs), and 50 sub-centers, though rural areas face shortages in specialized care and emergency services. Approximately 85% of households have electricity, but power cuts remain common in interior villages, and only 65% have consistent water supply, with efforts ongoing to improve both resources. Agriculture being the district's backbone, infrastructure development focuses on irrigation, market linkages, and training, benefiting over 70% of the rural population engaged in farming. Telecommunications and internet coverage reach most towns, though connectivity is weaker in remote areas, affecting around 30% of residents. While Sepahijala's infrastructure has seen marked improvements, ongoing initiatives aim to further enhance connectivity, access to services, and rural development to ensure comprehensive growth. District HQ Bishramganj is 35 KM from Agartala. District is near to the State average in most of the infrastructure components. However, overall infrastructure the district lags behind the State average. In many areas district data was not readily available.

##### 5.1.2 Infrastructure and linkage support available, planned and gaps

Sepahijala District in Tripura has foundational infrastructure in transportation, healthcare, agriculture, education, and digital connectivity, yet gaps persist, particularly in rural accessibility. Planned projects under the Pradhan Mantri Gram Sadak Yojana (PMGSY) aim to enhance road connectivity, though progress has been gradual. New farmers' markets and cold storage facilities are planned to mitigate post-harvest losses and increase market reach.

Healthcare infrastructure includes a district hospital, eight primary health centers (PHCs), and 50 sub-centers, providing essential care but lacking in specialized services, especially in rural areas. Planned mobile health units and additional PHCs aim to improve accessibility, though gaps in qualified personnel remain. Educational infrastructure covers over 500 schools, with ongoing facility upgrades under the Samagra Shiksha Abhiyan, but digital infrastructure is still underdeveloped, impacting about 40% of rural students. Planned digital and vocational training facilities could help address employability challenges in the district.

Electricity coverage reaches about 85% of households, though power stability issues persist, especially in interior areas. Water supply reaches around 65% of households, with ongoing plans to enhance consistency and quality. Digital connectivity is available in main towns, but about 30% of rural areas lack reliable internet, limiting educational and business linkages. Investments in fiber-optic networks and new mobile towers are planned to improve connectivity. Overall, Sepahijala's infrastructure improvements are focused on expanding connectivity, healthcare access, agricultural support, and digital reach to bridge gaps and strengthen rural-urban linkages.



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

Rural Infrastructure Development Fund (RIDF) in NABARD, has been providing low cost funds to The RIDF now covers 39 activities related to rural infrastructure development. RIDF has evolved as a major and popular source of finance to state governments for infrastructure development.

## **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 investments which have a direct bearing on the social lives of the people, especially in the rural areas. Investments in schools, health centers, drinking water and sanitation facilities are examples of some such sectors, which can be termed as Social Infrastructure. Though investment for this sector has been the prerogative of the Government, the gap between the demand for and supply of this infrastructure requirement has been widening over the years. The recent changes in the priority sector guidelines by the RBI, has encouraged private participation through bank credit for this sector. While the status of infrastructure and critical gaps have already been discussed in the above paragraphs, an attempt has been made to estimate the potential under social infrastructure sector that can be financed through bank credit.

### **5.2.2 Infrastructure and linkage support available, planned and gaps**

Sepahijala District's social infrastructure includes essential healthcare, education, and digital connectivity services, though gaps remain, particularly in rural areas. Healthcare facilities, with one district hospital, eight PHCs, and 50 sub-centers, provide basic care, but specialized services and emergency access are limited. Planned expansions of PHCs and mobile units aim to improve reach, though personnel shortages persist. In education, over 500 schools operate across the district, with upgrades underway; however, digital infrastructure is limited, impacting around 40% of rural students. Future efforts focus on digital learning resources and vocational training to enhance employability.

Digital connectivity is accessible in towns but is limited in approximately 30% of rural areas, where planned fiber-optic networks and mobile towers are expected to improve access for education and telemedicine. Overall, while Sepahijala's social infrastructure is expanding, further investment is essential to close gaps in healthcare access, digital learning, and reliable connectivity for more comprehensive service coverage.

## **5.3 Renewable Energy**

### **5.3.1 Status of the Sector in the District**

Renewable energy (RE) is generally defined as energy that comes from resources which are naturally replenished on a human timescale such as sunlight, wind, rain, tides, waves and geothermal heat. Renewable energy replaces conventional fuels in four distinct areas: electricity generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services.

Energy is a necessary concomitant of human existence. Although, many sources of energy exist in nature, it is coal, electricity and fossil fuel which have been commercially exploited for many useful purposes. Fossil fuel has played the most significant role as a prominent source of energy for the growth of agriculture and industry. The fear of disappearance of fossil fuels someday looms large upon us. The energy demand is increasing manifold and limited fossil reserves are extinguishing fast. There is thus an urgent need and compulsion to search for alternate sources of energy which are easily replenish able in nature. The most common alternate sources or renewable sources of energy are Biogas, Solar, Wind and Biomass.

Promoting renewable energy resources also has a positive impact on the net creation of jobs.

### 5.3.2 Infrastructure and linkage support available, planned and gaps

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

Under GoI's Remote Village Electrification Programme, TREDA had distributed 2098 Solar Home Lighting Systems in the Sepahijala district. Besides, TREDA had also distributed Solar Lanterns costing 3750/ per unit, to BPL and APL families on payment of 500/- and 1000/- per unit respectively.

Further, there are many private level entrepreneurs dealing with Solar Equipment in the State and districts. These private enterprises are also providing after sale services including repairing of the solar equipment.

Ministry of New and Renewable Energy (MNRE), Government of India supports various programmes to promote use of non-conventional energy sources through various nodal agencies at state level. National Clean Energy Fund of 600 crore was created to support the initiatives for Green India Mission, Environmental remediation and clean-up of rivers. There exists a huge potential for solar PVs in the district. NABARD has been promoting renewable energy through financial assistance to solar power, Biogas, and cultivation of Biomass energy plantations.

There is gap more projects which will catch the untapped potential in renewable energy sector.

#### RIDF

- 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	105	177.8077	170.6998
B	Ongoing tranches	325	490.9833	355.1156
	Total (A + B)	430	668.7910	525.8154

- 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	242	195.660800	162.9958
B	Rural roads & bridges	132	317.201400	270.8835
C	Social Sector	56	155.928800	91.9361
	Total (A + B + C)	430	668.791000	525.8154



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	128	Irrigation potential	ha	5600
B	Rural roads	57	Road length	km	236
C	Bridges	75	Bridge Length	m	2563

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Animal Husbandry-Veterinary Clinics/Dispensaries/Sub-centers	12	Savings in Cost, Less mortality of Animals	Animals per month	1256
2	Construction of Toilet blocks especially for girls	27	Less disease	students	2639
3	Flood protection measures	17	Savings in lives, savings in Cost towards damage of crops	Villages	49
4	Agri Development research and training institute	2	Increase in farm income	Farmers	1583
5	Installation of solar streetlights in all 07 blocks	7	Increase Market hours for farmers	Farmers	4896
6	Fisheries infrastructure - Cage Culture/ Bio-floc	10	Increase income for Fish farmers	Fish Farmers	3216
7	Plantation of Rubber in all 07 blocks	7	Increase income to farmers	Farmers	753

8	Public Health Institutions-CHC/PHC/Hospital	7	savings in lives, savings in costs	Villages	25
9	Rural educational Institutions	20	Decrease in transport cost	Students	7536
10	Solid waste Managements	2	Increase in non-farm income to farmers	farmers	58
11	Storage and Marketing Infrastructure	40	Increase in Farm income, marketing avenues for farmers, Cold storage facility for crops	farmers	15236
12	Village Knowledge Centers	7	Increase in farm income to farmers	farmers	1423

## Chapter 6

### Informal Credit Delivery System

#### 6.1 Status of the Sector in the District

In Sepahijala district, there are about 15,000 SHGs and JLGs, 1287 VOs, 23 CLFs (12 registered) with a total membership of over 1 lakh people. These groups have been successful in providing financial services to poor people and have also helped to improve their social and economic status.

The status of SHGs/JLGs in Sepahijala district is as follows:

1. The number of SHGs/JLGs is increasing steadily.
2. The membership of SHGs/JLGs is also increasing steadily.
3. SHGs/JLGs are providing a variety of financial services, such as savings, loans, and insurance.
4. SHGs/JLGs are also helping to improve the social and economic status of their members.

The government is providing support to SHGs/JLGs in Sepahijala district through TRLM. The schemes under NRLM provide financial assistance to SHGs/JLGs to help them grow and expand their activities.

The future of SHGs/JLGs in Sepahijala district is bright. With the government's support, these groups are expected to play an even more important role in financial inclusion and poverty alleviation in the district.

#### 6.2 Infrastructure and linkage support available, planned and gaps

Many SHGs have become dormant over a period of time. Under TRLM, emphasis has been laid on revival of dormant SHGs to bring them under the ambit of TRLM. Simultaneously, new SHGs are also being formed with eligible poor family members. Accordingly, there would be good scope for covering these SHGs through microfinance up to an amount of Rs. 2,00,000/-.

Joint Liability Groups (JLGs) is a simple credit delivery mechanism well accepted and utilized by banks all over the district. Minimum 4 to a maximum 10 farmers/non-farmers can come together as JLG to avail collateral free bank loan with mutual guarantee. In the district, more than 800 JLGs have so far been promoted and credit linked by different banks. Keeping in view existence of good number of SHGs / JLGs in the district, there is immense potential for financing the individuals of these groups with small amount.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

The district has poor coverage of irrigation in both the hill and plain blocks wherever farmers are concentrated. Micro irrigation projects by government or farmers collectives will create conducive farming environment for most commercial crops.

Coverage of maximum small and marginal farmers under KCC will give boost to agriculture production and productivity. For share- croppers, tenant farmers and oral lessees, Joint Liability Groups may be formed and financed

#### 2. Water Resources

Rainfall in the district is decent, trapping that into harvesting structures will expand irrigation area and recharge the ground water. Supply of electricity has been an issue; prompt energization will encourage farmers investing in ground water structures.

#### 3. Farm Mechanization

Custom hiring and servicing centers may be set up in all block headquarters.

#### 4. Plantation and Horticulture

Creation of motor able road for all potential horticulture villages will better the market linkage. Nursery raising of economically important horticultural crops may be encouraged. Also, Cluster based approach of farming such as FPOs may be promoted in blocks where high production is observed.

#### 5. Forestry/ Waste Land Development

Commercial nurseries should be set up in all the block headquarters. Testing labs may be set up to check the quality of soil and plantation of suitable tree species to be undertaken in the district.

#### 6. Animal Husbandry - Dairy

Need to encourage farmers on growing of fodder as at present merely 50 farmers have fodder cultivation in less than 0.5Ha each in addition to 1 small fodder farm under ARDD in the district. Increasing the number of crossbred population through artificial insemination.

#### 7. Animal Husbandry – Poultry

Insurance of the projects remains a critical aspect. The district being remote there are not many insurance company willing to extend their services, therefore limiting the bankability of the projects

#### 8. Animal Husbandry – Sheep, Goat, Piggery

Given the very high demand for meat with highly non vegetarian food habit of the people, improved husbandry practices needs to be popularized for higher productivity and therefore, increasing farmers income. Particularly popularization of cross bred pig and Black Bengal goat in the district which have been tested very successful in the district climate

#### 9. Fisheries

Sepahijala has many important lakes and water bodies like Rudrasagar, Kamalasagar. Commercialization and proper marketing avenues will increase productivity in the district. There is a need for more fishery KCC in the district.

## **10. Construction of Storage and Marketing Infrastructure**

There is a gap in storage of agricultural produce in the district which offers an opportunity for creation of post-harvest infrastructure either by private players or with PPP mode for agricultural produce. Particularly the pineapple, lemon and fisheries clusters require immediate cold chains.

## **11. Land Development, Soil Conservation and Watershed Development**

Creation of awareness on soil health, optimal use of land and other resources may be prioritized. Provision of appropriate infrastructure for soil and water conservation should be considered.

## **12. Agriculture Infrastructure: Others**

Number of SHGs have been promoted under TRLM in the district. Block level plan may be designed for SHGs and their federations for vermin compost units and a buy back mechanism may be established.

## **13. Food and Agro. Processing**

Farmers/Growers/ Large Entrepreneurs involved in Horticulture/plantation encouraged to take up setting up small scale food and agro processing units. Banks may explore financing prospective borrowers.

## **14. Agri. Ancillary Activities: Others**

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

## **15. Micro, Small and Medium Enterprises (MSME)**

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

## **16. Export Credit**

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

## **17. Education**

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

## **18. Housing**

Awareness about other housing schemes of the government is low outside the major towns which need to be created as many people gradually preferring to build housing in state or district HQs for access to better healthcare and education.

## **19. Social Infrastructure**

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

## **20. Renewable Energy**

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. TREDA should encourage local entrepreneurs to set up retail outlets and provide after sales service for solar equipment by extending the necessary handholding support and linkages.

## **21. Informal Credit Delivery System**

Banks may explore financing mature SHGs and formation of new JLGs to increase ground level credit towards informal sector.

## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

- a. A cooperative is defined as ‘an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise’.
- b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

#### 2. Formation of Ministry of Cooperation by GoI

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

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

1. 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.
2. 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.
3. 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.
4. 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.
5. To provide facilities at par with FPOs to existing PACS.
6. Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
7. World’s largest food grain storage scheme for cooperatives.
8. Revival and computerization of PCARDBs/SCARDBs.
9. Establishment of National Cooperative Database.
10. Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
11. 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.
12. All these initiatives will create immense business potential from grassroots upward in times to come.

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

1. Computerization of PACS: The computerization of Primary Agricultural Credit Societies (PACS) has progressed significantly. A total of 268 PACS have been sanctioned for computerization with 244 onboarded to ERP systems and 242 having gone live. Hardware has been supplied to all 268 PACS.
2. Establishing new M-PACS/ Dairy/ Fishery to cover uncovered Panchayats: Efforts to establish new M-PACS Dairy and Fishery cooperative societies to cover uncovered Panchayats have been ongoing. Currently there are no defunct Primary Agricultural Credit Societies (PACS) while 69 defunct Dairy cooperative societies and 34 defunct Fishery cooperative societies have been identified. Since 15th February 2023 two new M-PACS three new Dairy and seven new Fishery cooperative societies have been formed in the State.
3. World's Largest Grain Storage Plan in Cooperatives: As part of the World's Largest Grain Storage Plan in cooperatives Khilpara PACS in Gomati district was identified under Pilot phase and implemented the project. Further eight more Primary Agricultural Credit Societies (PACS) have been identified for the project. Memorandums of Understandings (MoUs) have been signed between these PACS Tripura State Cooperative Bank (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 Samriddhi 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**

- a. The cooperative landscape in Sepahijala district showcases a rich and diverse profile particularly in the agriculture and allied sectors. In terms of non- credit cooperative societies the district is home to a total of 393 active societies distributed across various subdivisions: Bishalgarh Sonamura and Jampuijala. The animal husbandry sector



which includes milk fishery and poultry followed by consumer stores and weaver societies. Additionally there societies involved in agriculture agro- processing and sugar along with other cooperatives focused on pottery bamboo rubber sericulture and tourism. Notably there are 47 primary agriculture credit societies (MSCS) across the subdivisions. This robust cooperative framework not only highlights the significance of cooperatives in supporting local livelihoods but also emphasizes the governments focus on enhancing agricultural productivity and self-reliance in the region.

## 6. Potential for formation of cooperatives

- a. There is fair potential for cooperative activity in the Tea Horticulture sector as elucidated in the chapter on Farm credit. The distribution is not uniform in the Jampuijala sub-division where some area is not covered by operation of any cooperative society.

Therefore there is potential for creation of cooperative society in Tea and Horticulture sectors in the district. This can immense multiplier effect in giving a fillip to economic activities in these areas.

The latest status of implementation of various government of India initiatives in Sepahijala district Tripura shows that the district has made progress in several areas.

However the district has made progress in the formation of new multipurpose PACS/diary/fishery in uncovered GP and ADC villages with 8 such villages identified and 8 targeted for formation. In addition the district has identified 23 PACS and 1 LAMP to be used as Jan Aushadhi Kendras which will provide affordable medicines to the rural population. In terms of rural piped water supply the district has 5 targets achievement 23 PACS to maintain the water supply system. However in the PM Kisan Samriddhi Kendras project the district has not achieved any targets yet.

- b. In Sepahijala district Tripura progress has been made in several government initiatives. Online registration for petrol/diesel retail outlets under CC2 category has met the target achieving two registrations. Additionally all five designated LAMPS/PACS have successfully transformed into Jan Aushadhi Kendras providing access to affordable medicines for the rural population. The district has excelled in membership with the Bharatiya Beej Sahakari Samity Society surpassing the target with a total of seven memberships. These accomplishments demonstrate the districts commitment to government initiatives particularly in the areas of essential services and cooperative societies.
- c. In Sepahijala, 10 villages are found as uncovered which will be covered by formation of new M-PACS, MDCS and MFCS.

## Chapter 9

### NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Promotional Activity	Rural Haat at Champa-Kanchan PACS Ltd.	Champakanchan Village Bishalgarh Block in Sepahijala district	Rs. 15 lakh as grant	No	1200	<ul style="list-style-type: none"> <li>• Provide marketing opportunities to neighboring 6 villages.</li> <li>• Provide decent environment to the farmers artisans etc. who were conducting their business under open sky along roadside.</li> <li>• The haat would help them conduct their business safe from vagaries of weather.</li> <li>• On a daily basis approximately 50-60 customers receive benefits contributing to a total turnover of around ₹30000.</li> </ul>
2	Collectivization	Nalchar Bamboo Craft Cluster – First OFPO of Tripura	03 villages in Bamboo cluster of nalchar Block	Rs. 49.20 lakh as grant	No	90	<ul style="list-style-type: none"> <li>• Collective Marketing</li> <li>• Access to Finance</li> <li>• Quality Control</li> <li>• Skill Development</li> <li>• Sustainable and eco-friendly practices</li> </ul>

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
3	Women Empowerment	Rural Mart Near Neermahal by PurbaNalchar VO	All women members of Purba Nalchar VO	Rs. 3.37 lakh as grant	No	500	<ul style="list-style-type: none"> <li>• Provide marketing avenues for bamboo handicrafts made by SHG members</li> <li>• Increasing income of the artisans</li> <li>• Employment to the rural woman</li> </ul>
4	Skill Training	LEDP projects in Piggery and Goatery	300 beneficiaries from Mohanbhog block	Rs. 8 lakh each	No	300	<ul style="list-style-type: none"> <li>• Livelihood Entrepreneurship Development Programmes are supported with the objective of increasing livelihood opportunities to SHG members through skill development enhancing capacity of SHG/JLG members for managing their enterprises and marketing</li> </ul>
5	Financial Inclusion	CRISIL Foundation and BAPCL	All Blocks are covered with CFL camps	Rs. 7.8 crore	No	100000	<ul style="list-style-type: none"> <li>• The Centre for Financial Literacy (CFL) project has been conceptualized by the Reserve Bank in 2017 as an innovative and participatory approach to financial literacy at the Block level as part of the National Strategy for Financial Education.</li> <li>• Financial Literacy at Ground Level</li> <li>• Empowerment of Rural People</li> </ul>

## Success Stories

### Success Story 1: Rural Haat at Champa- Kanchan PACS Ltd.



<b>Scheme</b>	Rural Haat
<b>Project Implementing Agency</b>	Champa Kanchan PACS
<b>Duration of the project</b>	06 month
<b>Beneficiary</b>	1200 PACS members

1	<b>No. of beneficiaries</b>	1200
2	<b>Community</b>	Rural
3	<b>State</b>	Tripura
4	<b>District</b>	Sepahijala
5	<b>Block</b>	Bishalgarh
6	<b>Village</b>	Chamapa Kachan

#### 1.1 Support provided

- Rs. 15.00 Lakh

#### 1.2 Pre-implementation status

- There was no avenue for marketing of PACS members before implementation of the project

#### 1.3 Challenges faced

- NA

#### 1.4 Impact

- Increase of income towards PACS members

## Success Story 2: Formation of Mini-OFPO at Nalchar Block



<b>Scheme</b>	OFPO under GVN
<b>Project Implementing Agency</b>	BAPCL
<b>Duration of the project</b>	03 years
<b>Beneficiary</b>	Bamboo based handicraft artisans

1	<b>No. of beneficiaries</b>	90
2	<b>Community</b>	Rural
3	<b>State</b>	Tripura
4	<b>District</b>	Seapahijala
5	<b>Block</b>	Nalchar
6	<b>Village</b>	Nalchar

### 2.1 Support Provided

- ₹ 49.20 lakh financial support towards administrative cost, training, infrastructure support, revolving fund assistance, etc. for 03 years.

### 2.2 Pre-Implementation status

- There were clusters of Bamboo-based artisans in Nalchar block. The artisans lack a common facility center, modern machinery, training, and fund support.

### 2.3 Challenges faced

- Supply of adequate raw materials
- Marketing of end products

### 2.4 Impact

- Aggregation of Non-farm produces
- Increase in farm Income

## Appendix 1a

### Climate Action & Sustainability

#### 5. 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

### 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. Droughts are not very common but there are incidents of dry spelling 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. 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

**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.

**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.

**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 endeavor 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.

**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.

**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

##### 2.3 Prospects of Climate Action in the District

The prospects of climate action in Sepahijala district are promising, bolstered by local initiatives, government support, and community engagement. The district's diverse ecosystems provide a strong foundation for sustainable practices, particularly in agriculture, where promoting climate-resilient methods can enhance food security and reduce greenhouse gas emissions. Opportunities for afforestation and reforestation projects can help sequester carbon and restore biodiversity, while harnessing renewable energy sources like solar and biomass can reduce reliance on fossil fuels. Efficient water management practices, such as rainwater harvesting, can mitigate climate change impacts and support agricultural productivity. Additionally, raising community awareness about climate change through educational programs can foster environmental stewardship, and partnerships with NGOs can enhance the capacity for climate action by providing technical expertise and resources. By leveraging these prospects, Sepahijala district can significantly advance its climate action efforts, contributing to sustainable development and resilience in local communities.

##### 2.4 Any specific Climate Change initiative in the District

##### **NICRA projects are ongoing in Sepahijala district:**

1. Integrated farming model for sustainable agricultural practices.
2. In Sepahijala district, various agencies and organizations are involved in climate change initiatives aimed at promoting sustainability and resilience. One notable agency is the Tripura State Climate Change Cell, which operates under the Department of Environment, Forests, and Climate Change. This cell is responsible for implementing state-level climate action plans, conducting research, and facilitating awareness programs related to climate change.
3. NABARD has supported solar pumps under PM Kusum under RIDF to TREDA.
4. Local non-governmental organizations (NGOs) such as Pragati and the Sustainable Development Forum are actively engaged in community-based projects that focus on sustainable agriculture, afforestation, and water conservation. These organizations work closely with local communities to promote climate-resilient practices and enhance awareness about the impacts of climate change.

## 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 Sepahijala, Queen Pineapple is a GI-registered product under support from NERAMAC. Recently 300 farmers got authorized user status from all over the state including Sepahijala. Also, there is potential for GI product Jackfruit in that district. NABARD has extended financial support for obtaining GI certification for 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.
4. As per the Geographical Indications of Goods (Registration and Protection) Act, 1999, Geographical Indication, in relation to goods, means an indication that identifies such goods as agricultural goods, natural goods, or manufactured goods as originating, or manufactured in the territory of a country, or a region or locality in that territory, where a given quality, reputation or other characteristic of such goods is essentially attributable to its geographical origin and in case where such goods are manufactured goods one of the activities of either the production or of processing or preparation of the goods concerned takes place in such territory, region or locality, as the case may be.
5. 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. The state has several indigenous products which have the potential for GI certification. Kali Khasa Rice, Scented Lemon, etc. are a few products that 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.

**Annexure I – Activity-wise & Block-wise physical and financial projections  
District-Sepahijala**

(₹ lakh)

Sr . N o.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalg arh	Boxana gar	Charil am	Jampui jala	Katha lia	Mohanb hog	Nalc har	Distri ct Total
	<b>I.Agriculture</b>												
	<b>A. Farm Credit</b>												
	<b>A.1 Crop Production, Maintenance, Marketing</b>												
1	Brinjal/ Baingan_Hybrid/ HYV	100	Acre	59496	Ph y	204	141	153	156	201	75	123	1053
					B L	121.37	83.89	91.03	92.81	119.59	44.62	73.18	626.49
2	Cauliflower/ Phool Gobhi_Hybrid/ HYV	100	Acre	65774	Ph y	258	198	195	198	255	83	146	1333
					B L	169.7	130.23	128.26	130.23	167.72	54.59	96.03	876.76
3	Chilli/ Mirch_Irrigated	100	Acre	37550	Ph y	777	532	595	595	763	273	470	4005
					B L	291.76	199.77	223.42	223.42	286.51	102.51	176.49	1503.88
4	Ginger/ Adrak_Irrigated	100	Acre	121513	Ph y	108	75	81	84	105	39	66	558

Sr . N o.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalg arh	Boxana gar	Charil am	Jampui jala	Katha lia	Mohanb hog	Nalc har	Distri ct Total
					B L	131.23	91.13	98.43	102.07	127.59	47.39	80.2	678.04
5	Groundnut/ Moongfali_Irrigated	100	Acre	34644	Ph y	193	148	145	148	190	71	116	1011
					B L	66.86	51.27	50.23	51.27	65.82	24.6	40.19	350.24
6	IndianMustard/Bharat iya Sarso_Irrigated	100	Acre	19316	Ph y	478	330	363	368	471	174	292	2476
					B L	92.33	63.74	70.12	71.08	90.98	33.61	56.4	478.26
7	Lentil/ Masur/ Masoor_Irrigated	100	Acre	17688	Ph y	328	225	248	251	323	118	199	1692
					B L	58.02	39.8	43.87	44.4	57.13	20.87	35.2	299.29
8	Mungbean/ Mung/ Moong/ Green Gram_Irrigated	100	Acre	17688	Ph y	564	38	429	434	556	206	344	2922
					B L	99.76	68.81	75.88	76.77	98.35	36.44	60.85	516.86
9	Rice/ Chaval/ Dhan Irrigated	100	Acre	37181	Ph y	15620	11220	12980	11000	15400	5060	9900	81180
					B L	5807.67	4171.71	4826.1	4089.91	5725.9	1881.36	3680.9	30183.53

Sr · N o.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalg arh	Boxana gar	Charil am	Jampui jala	Katha lia	Mohanb hog	Nalc har	Distri ct Total
10	Tomato/ Tamatar Hybrid/ HYV	100	Acre	73325	Ph y	234	162	177	180	231	84	141	1209
					B L	171.58	118.79	129.79	131.99	169.38	61.59	103.3 9	886.51
11	Turmeric/ Haladi_Irrigated	100	Acre	77558	Ph y	115	78	87	87	216	33	66	682
					B L	89.19	60.5	67.48	67.48	167.53	25.59	51.19	528.96
						7099.47	5079.64	5804.6	5081.43	7076.5	2333.17	4454	36928. 82
	<b>Post-harvest/HH Consumption (10%)</b>					709.95	507.96	580.46	508.14	707.65	233.32	445.4	3692.8 8
	<b>Repairs &amp; maintenance of farm assets (20%)</b>					1419.89	1015.93	1160.9	1016.29	1415.3	466.63	890.8 1	7385.7 6
	<b>Sub Total</b>					9229.31	6603.53	7546	6605.86	9199.4	3033.12	5790. 3	48007. 46
	<b>A.2 Water Resources</b>												
1	Diesel Pump Sets--5 HP	90	No.	45000	Ph y	38	29	28	29	38	18	30	210
					B L	15.39	11.745	11.34	11.745	15.39	7.29	12.15	85.05

Sr . No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalg arh	Boxana gar	Charil am	Jampui jala	Katha lia	Mohanb hog	Nalc har	Distri ct Total
2	Electric Pump Sets--2 HP	90	No.	25000	Ph y	38	29	28	29	38	18	30	210
					B L	8.55	6.525	6.3	6.525	8.55	4.05	6.75	47.25
3	Tube Well-Shallow-1 HP Solar Photovoltaic	90	No.	29500 o	Ph y	76	58	56	58	76	36	60	420
					B L	201.78	153.99	148.68	153.99	201.78	95.58	159.3	1115.1
4	Tube Well-Shallow-Dia.- 155 x 100 mm dia, 2 Ha.,3 HP, Electric	90	No.	54600 o	Ph y	58	48	52	52	58	40	42	350
					B L	285.012	235.872	255.53	255.528	285.01	196.56	206.39	1719.9
	Sub Total					510.732	408.132	421.85	427.788	510.73	303.48	384.59	2967.3
	<b>A.3 Farm Mechanisation</b>												
1	Power Tiller--With trailer and CMVR kit 12-15 HP	90	No.	29500 o	Ph y	58	51	53	52	57	45	48	364
					B L	153.99	135.405	140.72	138.06	151.34	119.475	127.44	966.42
	Sub Total					153.99	135.405	140.72	138.06	151.34	119.475	127.44	966.42

Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalg arh	Boxana gar	Charil am	Jampui jala	Katha lia	Mohanb hog	Nalc har	Distri ct Total
	<b>A.4 Plantation &amp; Horticulture</b>												
1	High density plantation-Banana-2.5 m × 2.5 m in 1 ha	90	ha	152000	Ph y	16	10	12	11	15	6	10	80
					B L	21.89	13.68	16.42	15.05	20.52	8.21	13.68	109.46
2	High density plantation-Papaya-2.25 m × 2.25 m in 1 ha	90	ha	161900	Ph y	6	3	2	5	4	2	4	26
					B L	8.74	4.37	2.91	7.29	5.83	2.91	5.83	37.89
3	New Orchard - Tropical/Sub Tropical Fruits-Acid Lime/Lemon-6 m × 6 m in 1 ha	90	ha	80000	Ph y	42	38	43	42	44	30	39	278
					B L	30.24	27.36	30.96	30.24	31.68	21.6	28.08	200.16
4	New Orchard - Tropical/Sub Tropical Fruits-Litchi-9 m × 9m in 1 ha	90	ha	100000	Ph y	4	3	2	2	4	1	3	19
					B L	3.6	2.7	1.8	1.8	3.6	0.9	2.7	17.1
5	New Orchard - Tropical/Sub Tropical Fruits-Mango-6 m × 6 m in 1 ha	90	ha	100000	Ph y	24	19	20	20	23	16	21	143
					B L	21.6	17.1	18	18	20.7	14.4	18.9	128.7



Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalg arh	Boxana gar	Charil am	Jampui jala	Katha lia	Mohanb hog	Nalc har	Distri ct Total
6	New Orchard - Tropical/ Sub Tropical Fruits- Pineapple-90 cm ×30 cm ×60 cm in 1 ha	90	ha	19800 o	Ph y	58	48	52	52	58	40	42	350
					B L	103.356	85.536	92.664	92.664	103.36	71.28	74.84 4	623.7
7	New Orchard - Tropical/ Sub Tropical Fruits- Sweet Orange-Orange(5 m × 5 m in 1 ha)	90	ha	18600 o	Ph y	25	21	23	23	25	18	19	154
					B L	41.85	35.15	38.5	38.5	41.85	30.13	31.81	
8	Rubber Cultivation--4.75 m × 4.75 m in 1 ha	90	ha	35400 o	Ph y	150	135	140	136	152	110	127	950
					B L	477.9	430.11	446.04	433.3	484.27	350.46	404.6 2	3026.7
	Sub Total					709.17	616.01	647.29	636.83	711.81	499.88	580.4 6	4401.5 2
	<b>A.6 Forestry</b>												
1	Plantation-Bamboo-3 m X 3 m in 1 ha	90	ha	110000	Ph y	39	33	34	35	38	27	30	236
					B L	38.61	32.67	33.66	34.65	37.62	26.73	29.7	233.64
	<b>Sub Total</b>					38.61	32.67	33.66	34.65	37.62	26.73	29.7	233.64
	<b>A.7 Animal Husbandry - Dairy</b>												

Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalg arh	Boxana gar	Charil am	Jampui jala	Katha lia	Mohanb hog	Nalc har	Distri ct Total
1	Crossbred Cattle Farming--2 CB cows w/o shed, Jersey/HF-yielding 6-8L/day – (1+1)	90	1+1	207000	Ph y	340	312	320	320	318	210	280	2100
					B L	633.42	581.256	596.16	596.16	592.43	391.23	521.64	3912.3
2	Crossbred Cattle Farming--Mini Dairy with CB Cows, 12L/day (5+5)	90	5+5	1075000	Ph y	16	11	14	15	13	6	11	86
					B L	154.8	106.43	135.45	145.13	125.78	58.05	106.43	832.06
3	Fodder Cultivation-- (Combo Napier), Area - 0.5Kani, 0.08ha	90	Acre	21000	Ph y	210	188	181	175	179	128	199	1260
					B L	39.69	35.532	34.209	33.075	33.831	24.192	37.611	238.14
	Sub Total					827.91	723.21	765.82	774.35	752.04	473.47	665.68	4982.5
	<b>A.8 Working Capital - AH - Dairy/Drought animal</b>												
1	Indigenous Cattle Farming Others Milk Production 5 ltr	100	Per Animal	101960	Ph y	216	165	178	200	209	119	165	1252
					B L	220.23	168.23	181.49	203.92	213.1	121.33	168.23	1276.55

Sr · N o.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalg arh	Boxana gar	Charil am	Jampui jala	Katha lia	Mohanb hog	Nalc har	Distri ct Total
	Sub Total Working Capital					220.23	168.23	181.49	203.92	213.1	121.33	168.23	1276.55
	<b>A.9 Animal Husbandry - Poultry</b>												
1	Commercial Broiler Farming--Hybrid broiler (chicken) units	90	1000	483000	Ph y	41	27	24	36	28	18	28	202
					B L	178.23	117.37	104.33	156.49	121.73	78.25	121.73	878.11
2	Commercial Layer Farming-- Commercial Layer Unit (300 birds)	90	1000	251000	Ph y	35	27	25	37	29	19	24	196
					B L	79.07	60.99	56.48	83.58	65.51	42.92	54.21	442.75
3	Duck rearing--	90	100+ 15	75000	Ph y	15	11	13	12	14	8	11	84
					B L	10.13	7.43	8.78	8.1	9.45	5.4	7.43	56.7
	Sub Total					267.42	185.79	169.58	248.18	196.68	126.57	183.36	1377.56
	<b>A.10 Working Capital - AH - Poultry</b>												
1	Broiler Farming Others	100	1000	360000	Ph y	83	73	71	73	75	55	60	490

Sr . No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalg arh	Boxana gar	Charil am	Jampui jala	Katha lia	Mohanb hog	Nalc har	Distri ct Total
					B L	298.8	262.8	255.6	262.8	270	198	216	1764
	Sub Total Working Capital					298.8	262.8	255.6	262.8	270	198	216	1764
	<b>A.11 Animal Husbandry - SGP</b>												
1	Goat - Rearing Unit- Existing Shed- (Black Bengal/ Assam Hill Goat) in existing shed	90	10+1	10000 o	Ph y	41	32	31	33	35	25	28	225
					B L	36.9	28.8	27.9	29.7	31.5	22.5	25.2	202.5
2	Pig Breeding Unit-- Piggery – Breeding unit (CB)	90	20+ 4	193000 o	Ph y	59	47	45	51	49	39	41	331
					B L	1024.83	816.39	781.65	885.87	851.13	677.43	712.17	5749.47
3	Pig Rearing Unit--Pig farming ( 3+ 1)	90	3+1	26400 o	Ph y	28	23	25	26	23	18	20	163
					B L	66.53	54.65	59.4	61.78	54.65	42.77	47.52	387.29
	Sub Total					878.62	899.84	868.95	977.35	937.28	742.7	784.89	6339.26
	<b>A.12 Working Capital - AH - Others/SR</b>												

Sr . No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalg arh	Boxana gar	Charil am	Jampui jala	Katha lia	Mohanb hog	Nalc har	Distri ct Total
1	Pig Farming Breeding Unit	100	3+1	339800	Ph y	67	59	63	64	61	44	55	413
					B L	227.67	200.48	214.07	217.47	207.28	149.51	186.88	1403.36
	<b>Sub Total Working Capital</b>					227.67	200.48	214.07	217.47	207.28	149.51	186.88	1403.36
	<b>A.13 Fisheries</b>												
2	Integrated Pisciculture - With Pig-0.16 ha	90	ha	82300	Ph y	27	21	20	24	20	10	18	140
					B L	20	15.55	14.81	17.76	14.8	7.41	13.33	103.67
1	Integrated Pisciculture -- With Poultry (40 nos) In 1bigha/ 1340 sq.m	90	ha	185000	Ph y	46	41	45	43	44	34	42	295
					B L	76.59	66.6	66.6	74.93	71.6	69.93	66.6	492.85
3	Intensive Fish farming-- Heavy stocking & multiple harvesting (1 m excavation)1340 sqm	90	No.	250000	Ph y	47	41	43	41	44	25	39	280
					B L	105.75	92.25	96.75	92.25	99	56.25	87.75	630
4		90	No.	70000	Ph y	40	29	22	19	13	10	15	148

Sr . N o.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalgarh	Boxanagar	Charilam	Jampujala	Kathalia	Mohanbhog	Nalchar	District Total
	Ornamental Fish Hatchery-- 200 sq.m earthen ponds				B L	25.2	18.27	13.86	11.97	8.19	6.3	9.45	93.24
5	Traditional Farming- Other- Fish Culture (Existing water bodies in 1 bigha/ 1340 sq.m)	90	ha	56000	Ph y	79	71	70	68	65	55	68	476
					B L	39.82	35.78	35.28	34.27	32.76	27.72	34.27	239.89
	Sub Total					247.36	218.91	218.28	227.44	223.48	222.87	219.54	1557.99
	<b>A.14 Working Capital - Fisheries</b>												
1	Capture Fisheries – Inland Others Pisciculture non-perennial 8mth	100	Per trip	91880	Ph y	52	45	49	48	47	48	45	334
					B L	47.78	41.35	45.02	44.1	43.18	44.1	41.35	306.86
	<b>Sub Total Working Capital</b>					47.78	41.35	45.02	44.1	43.18	44.1	41.35	306.86
	<b>A.15 Farm Credit</b>												
1	Soil Testing Lab-Soil Testing Lab for 500 Samples	90	No.	330000	Ph y	3	1	3	3	2	0	2	14
					B L	8.91	2.97	8.91	8.91	5.94	0	5.94	41.58

Sr . N o.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalgarh	Boxanagar	Charilam	Jampuijala	Kathalia	Mohanbhog	Nalchar	District Total
2	Two-Wheeler Loans - Two-Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	80000	Phy	88	80	81	78	75	65	76	543
					BL	63.36	57.6	58.32	56.16	54	46.8	54.72	390.96
	<b>Sub Total</b>					72.27	60.57	67.23	65.07	59.94	46.8	60.66	432.54
	<b>Total Farm Credit (sum of A.1 to A.15)</b>					13729.9	10556.9	11576	10863.9	13514	6108.04	9439	76016.96
	<b>B. Agriculture Infrastructure</b>												
	<b>B.1 Storage Facilities</b>												
1	Godown-Storage Godowns/Market Yard (200MT)	90	No.	1100000	Phy	18	13	11	12	11	6	8	79
					BL	178.2	128.7	108.9	118.8	108.9	59.4	79.2	782.1
	Sub Total					178.2	128.7	108.9	118.8	108.9	59.4	79.2	782.1
	<b>B.2 Land Development</b>												
1	Bunding--Contour, 1.0 Ha ,4-6 Slope,Verti 1.12m,horiz 22.40m	90	ha	30000	Phy	15	11	9	12	9	6	8	70
					BL	4.05	2.97	2.43	3.24	2.43	1.62	2.16	18.9

Sr . No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalg arh	Boxana gar	Charil am	Jampui jala	Katha lia	Mohanb hog	Nalc har	Distri ct Total
2	Farm Ponds/ Water Harvesting Structures-- Farm Pond with Lunga Bunding, 35m*35m*3m	90	No.	55000	Ph y	91	89	81	85	86	70	81	583
					B L	45.05	44.06	40.1	42.08	42.57	34.65	40.1	288.61
3	Farm Ponds/ Water Harvesting Structures-- Farm Pond with pump set, 35m*35m*3m	90	No.	25000	Ph y	66	58	57	54	59	49	56	399
					B L	148.5	130.5	128.25	121.5	132.75	110.25	126	897.75
	<b>Sub Total</b>					197.6	177.53	170.78	166.82	177.75	146.52	168.26	1205.26
	<b>B.3 Agriculture Infrastructure - Other</b>												
1	Compost/ Vermi Compost-Vermi Compost-	90	No.	24000	Ph y	27	18	24	22	26	13	18	148
					B L	5.83	3.89	5.18	4.75	5.62	2.81	3.89	31.96
	Sub Total					5.83	3.89	5.18	4.75	5.62	2.81	3.89	31.96
	Total (B.1+B.2+B.3)					380.55	310.98	284.43	289.94	290.97	210.24	252.21	2019.32
	<b>C. Ancillary Activities</b>												
	<b>C.1 Food &amp; Agro Processing</b>												



Sr . N o.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalg arh	Boxana gar	Charil am	Jampui jala	Katha lia	Mohanb hog	Nalc har	Distri ct Total
1	Agro Processing Unit	75	No.	13000 o	Ph y	150	152	148	154	150	140	156	1050
					B L	146.25	148.2	144.3	150.15	146.25	136.5	152.1	1023.7 5
	Sub Total					146.25	148.2	144.3	150.15	146.25	136.5	152.1	1023.7 5
	<b>C.2 Ancillary Activities -</b>												
1	Agri Clinic & Agri Business Centers-Small-	90	No.	10000 oo	Ph y	1	1	1					3
					B L	9	9	9					27
2	Loan to PACS/ FSS/ LAMPS- Purchase of Produce-	90	No.	50000 oo	Ph y	1	1			1	1		7
					B L	45	45	45	45	45	45	45	315
	Sub Total					45	45	45	45	45	45	45	315
	Total (C.1+C2)					200.25	202.2	198.3	195.15	191.25	181.5	197.1	1365.7 5
	Total (A+B+C)					14310.7	11070.1	12058	11349	13996	6499.78	9888. 3	79402. 03

Sr · N o.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalg arh	Boxana gar	Charil am	Jampui jala	Katha lia	Mohanb hog	Nalc har	Distri ct Total
	II. Micro, Small and Medium Enterprises (MSME)												
1	Manufacturing Sector - Term Loan- Medium-	75	No.	10000 000	Ph y	1	1						2
					B L	75	75	0	0	0	0	0	150
2	Manufacturing Sector - Term Loan- Micro-	75	No.	35000 0	Ph y	212	196	213	211	207	128	233	1400
					B L	556.5	514.5	559.13	553.88	543.38	336	611.63	3675
3	Manufacturing Sector - Term Loan- Small-	75	No.	75000 00	Ph y	12	11	12	10	11	6	8	70
					B L	675	618.75	675	562.5	618.75	337.5	450	3937.5
4	Manufacturing Sector - Working Capital- Medium-	75	No.	20000 00	Ph y				1			1	2
					B L	0	0	0	15	0	0	15	30
5	Manufacturing Sector - Working Capital-Micro-	75	No.	70000	Ph y	689	595	611	599	629	512	565	4200

Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalg arh	Boxana gar	Charil am	Jampui jala	Katha lia	Mohanb hog	Nalc har	Distri ct Total
					B L	361.73	312.38	320.78	314.48	330.23	268.8	296.6 3	2205
6	Manufacturing Sector- Working Capital- Small-	75	No.	15000 00	Ph y	16	12	13	11	15	9	14	90
					B L	180	135	146.25	123.75	168.75	101.25	157.5	1012.5
7	Service Sector - Term Loan- Medium-	75	No.	10000 000	Ph y				1				1
					B L	0	0	0	75	0	0	0	75
8	Service Sector - Term Loan-Micro-	75	No.	35000 0	Ph y	689	595	611	599	629	512	565	4200
					B L	1808.63	1561.88	1603.9	1572.38	1651.1	1344	1483.1	11025
9	Service Sector - Term Loan-Small-	75	No.	75000 00	Ph y	11	8	9	10	12	6	14	70
					B L	618.75	450	506.25	562.5	675	337.5	787.5	3937.5
10	Service Sector - Working Capital-Medium-	75	No.	20000 00	Ph y			1	1	1			3
					B L	0	0	15	15	15	0	0	45

Sr . N o.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalg arh	Boxana gar	Charil am	Jampui jala	Katha lia	Mohanb hog	Nalc har	Distri ct Total
11	Service Sector - Working Capital- Micro-	75	No.	70000	Ph y	705	602	621	619	615	528	560	4250
					B L	370.13	316.05	326.03	324.98	322.88	277.2	294	2231.25
12	Service Sector - Working Capital- Small-	75	No.	150000	Ph y	20	13	12	17	15	7	11	95
					B L	225	146.25	135	191.25	168.75	78.75	123.75	1068.75
13	Trading Units - Term Loan- Medium-	75	No.	1000000	Ph y	1							1
					B L	75	0	0	0	0	0	0	75
14	Trading Units - Term Loan-Micro-	75	No.	350000	Ph y	416	398	411	409	405	328	433	2800
					B L	1092	1044.75	1078.9	1073.63	1063.1	861	1136.6	7350
15	Trading Units - Term Loan-Small-	75	No.	750000	Ph y	11	8	9	7	8	5	11	59
					B L	618.75	450	506.25	393.75	450	281.25	618.75	3318.75
16	Trading Units - Working Capital-Medium-	75	No.	200000	Ph y	1		1					2

Sr . N o.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalgarh	Boxanagar	Charilam	Jampuijala	Kathalia	Mohanbhog	Nalchar	District Total
					B L	15	0	15	0	0	0	0	30
17	Trading Units - Working Capital-Micro-	75	No.	70000	Ph y	416	398	411	409	405	328	433	2800
					B L	218.4	208.95	215.78	214.73	212.63	172.2	227.33	1470
18	Trading Units - Working Capital- Small-	75	No.	150000	Ph y	18	17	13	15	18	9	15	105
					B L	202.5	191.25	146.25	168.75	202.5	101.25	168.75	1181.25
	<b>Sub Total</b>					7092.39	6024.76	6249.5	6161.58	6422.1	4496.7	6370.6	42817.5
	<b>IV. Education</b>												
1	Education Loans	95	No.	450000	Ph y	129	115	121	113	110	99	118	805
					B L	551.48	491.63	517.28	483.08	470.25	423.23	504.45	3441.41
	<b>Total Education</b>					551.48	491.63	517.28	483.08	470.25	423.23	504.45	3441.41
	<b>V. Housing</b>												
1	Purchase/ Construction of a Dwelling Unit	75	No.	150000	Ph y	312	285	307	270	285	201	300	1960

Sr . No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalg arh	Boxana gar	Charil am	Jampui jala	Katha lia	Mohanb hog	Nalc har	Distri ct Total
	(Individual)-Other Centre-For other districts				B L	3510	3206.25	3453.8	3037.5	3206.3	2261.25	3375	22050
	<b>Total Housing</b>					3510	3206.25	3453.8	3037.5	3206.3	2261.25	3375	22050
	<b>VI. Social Infrastructure</b>												
1	Drinking Water-Distribution System-Bottling plant	75	No.	50000 00	Ph y	2	2	1	2	1	0	1	9
					B L	75	75	37.5	75	37.5	0	37.5	337.5
2	Education-Schools-Other districts	75	No.	10000 000	Ph y	2	2	1	2	1	0	0	8
					B L	150	150	75	150	75	0	0	600
	<b>Total Social Infrastructure</b>					225	225	112.5	225	112.5	0	37.5	937.5
	<b>VII. Renewable Energy</b>												
1	Solar Energy-Roof Top Solar PV System without Battery- 1 kw capacity on grid	85	Per kWp	90000	Ph y	13	11	12	9	10	7	8	70
					B L	9.95	8.42	9.18	6.89	7.65	5.36	6.12	53.55

Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bishalg arh	Boxana gar	Charil am	Jampui jala	Katha lia	Mohanb hog	Nalc har	Distri ct Total
	<b>Total Renewable Energy</b>					9.95	8.42	9.18	6.89	7.65	5.36	6.12	53.55
	<b>VIII. Others</b>												
1	Individuals/ Individual members of JLGs-- Overdraft under PMJDY	100	No.	10000	Ph y	789	729	731	750	755	710	786	5250
					B L	78.9	72.9	73.1	75	75.5	71	78.6	525
2	SHGs/ JLGs--Alternate credit (SHG)-fresh	100	No.	10000	Ph y	65	50	55	40	54	46	40	350
					B L	65	50	55	40	54	46	40	350
3	SHGs/ JLGs--Alternate credit (SHG)-Repeat	100	No.	r	Ph y	65	50	55	40	54	46	40	350
					B L	130	100	110	80	108	92	80	700
	Total Others					273.9	222.9	238.1	195	237.5	209	198.6	1575
	<b>Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)</b>					25973.4	21249.1	22639	21458	24452	13895.32	20381	150276.99

## Annexure II

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

(₹ lakh)

Table 1: Crop Loan

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	2427.00	1805.24	882.00	835.31	1103.00	1424.39	3679.00
RCBs	712.00	282.23	386.00	236.59	277.00	158.78	290.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2869.00	2422.52	3314.00	836.56	979.00	472.83	730.00
Others	189.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	6197.00	4509.99	4582.00	1908.46	2359.00	2056.00	4699.00

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	29886.00	13735.82	16913.00	5286.88	20062.00	6942.95	11497.00
RCBs	4768.50	3896.86	5322.00	5469.02	6399.00	6109.70	9419.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1881.00	2683.27	3671.00	5819.79	6809.00	4451.67	6876.00
Others	1152.54	2214.07	3029.00	2074.81	3544.00	2852.61	5250.00
Sub total (A)	37688.04	22530.02	28935.00	18650.50	36814.00	20356.93	33042.00



**Table 3: Total Agri. Credit**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	32313.00	15541.06	17795.00	6122.19	21165.00	8367.34	15176.00
RCBs	5480.50	4179.09	5708.00	5705.61	6676.00	6268.48	9709.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	4750.00	5105.79	6985.00	6656.35	7788.00	4924.50	7606.00
Others	1341.54	2214.07	3029.00	2074.81	3544.00	2852.61	5250.00
Sub total (A)	43885.04	27040.01	33517.00	20558.96	39173.00	22412.93	37741.00

**Table 4: MSME**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	25665.91	5016.99	4030.00	7182.07	10535.00	13088.18	21656.00
RCBs	2095.12	1284.46	1575.00	1521.82	2465.00	2462.45	3220.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2360.00	3716.12	4558.00	1992.65	3228.00	5973.98	7813.00
Others	150.96	388.00	476.00	321.10	771.00	394.59	0.00
Sub total (A)	30271.99	10405.57	10639.00	11017.64	16999.00	21919.20	32689.00

**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	2410.89	11439.79	10168.00	11014.88	9926.00	8212.73	5359.00
RCBs	1188.09	812.74	780.00	715.99	716.00	756.58	1305.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	727.00	1927.89	1851.00	2357.52	2357.00	8204.04	13522.00
Others	434.15	590.73	567.00	587.95	567.00	1214.20	0.00
Sub total (A)	4760.13	14771.15	13366.00	14676.34	13566.00	18387.55	20186.00

**Table 6: Grand Total (C+D+E)**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	60389.80	31997.84	31993.00	24319.14	41626.00	29668.25	42191.00
RCBs	8763.71	6276.29	8063.00	7943.42	9857.00	9487.51	14234.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	7837.00	10749.80	13394.00	11006.52	13373.00	19102.52	28941.00
Others	1926.65	3192.80	4072.00	2983.86	4882.00	4461.40	5250.00
Sub total (A)	78917.16	52216.73	57522.00	46252.94	69738.00	62719.68	90616.00

## Annexure III

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

**Table 1: Crop Loan**

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	1805.24	282.23	0.00	2422.52	0.00	4509.99	835.31	236.59	0.00	836.56	0.00	1908.46

**Table 1: Crop Loan**

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	1424.39	158.78	0.00	472.83	0.00	2056.00	3679.00	290.00	0.00	730.00	0.00	4699.00

**Table 2: Term Loan**

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	1805.24	282.23	0.00	2422.52	0.00	4509.99	835.31	236.59	0.00	836.56	0.00	1908.46
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	724.88	0.00	724.88	0.00	0.00	0.00	134.03	0.00	134.03
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

AH - S G P	0.00	0.00	0.00	480.53	0.00	480.53	0.00	0.00	0.00	685.48	0.00	685.48
F D	0.00	0.00	0.00	382.11	0.00	382.11	0.00	0.00	0.00	150.12	0.00	150.12
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	13715.82	3896.86	0.00	1095.75	2214.07	20922.50	5286.88	5469.02	0.00	4849.96	2074.81	17680.67
Sub total	13715.82	3896.86	0.00	2683.27	2214.07	22510.02	5286.88	5469.02	0.00	5819.59	2074.81	18650.30
Grand Total (I +II)	15521.06	4179.09	0.00	5105.79	2214.07	27020.01	6122.19	5705.61	0.00	6656.15	2074.81	20558.76

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	1424.39	158.78	0.00	472.83	0.00	2056.00	3679.00	290.00	0.00	730.00	0.00	4699.00
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	32.25	0.00	32.25	0.00	0.00	0.00	0.00	0.00	0.00

AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH - S G P	0.00	0.00	0.00	48.05	0.00	48.05	0.00	0.00	0.00	0.00	0.00	0.00
F D	0.00	0.00	0.00	47.65	0.00	47.65	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	6942.95	6109.70	0.00	4323.72	2852.61	20228.98	11497.00	9419.00	0.00	6876.00	5250.00	33042.00
Sub total	6942.95	6109.70	0.00	4451.67	2852.61	20356.93	11497.00	9419.00	0.00	6876.00	5250.00	33042.00
Grand Total (I +II)	8367.34	6268.48	0.00	4924.50	2852.61	22412.93	15176.00	9709.00	0.00	7606.00	5250.00	37741.00

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**

<b>Sr. No.</b>	<b>Activity</b>	<b>Sub Activity</b>	<b>Specification</b>	<b>Unit</b>	<b>Unit Cost (₹)</b>
1	Agri Clinic & Agri Business Centers	Small		No.	1000000
2	Agro Processing Unit			No.	130000
3	Bunding		Contour, 1.0 Ha ,4	ha	30000
4	Commercial Broiler Farming			1000	483000
5	Commercial Layer Farming			10000	251000
6	Compost/ Vermi Compost	Vermi Compost		No.	24000
7	Crossbred Cattle Farming			5+5	1075000
8	Crossbred Cattle Farming		2 CB cows w/o shed, Jersey/HF	1+1	207000
9	Diesel Pump Sets			No.	45000
10	Drinking Water	Distribution System		No.	5000000
11	Duck rearing			100+15	75000
12	Education	Schools		No.	10000000
13	Education Loans			No.	450000
14	Electric Pump Sets			No.	25000
15	Farm Ponds/ Water Harvesting Structures			No.	250000
16	Farm Ponds/ Water Harvesting Structures			No.	55000
17	Fodder Cultivation		(CumboNapier),Area	Acre	21000
18	Goat	Rearing Unit	Existing Shed	10+1	100000
19	Godown			No.	1100000
20	High density plantation	Banana		ha	152000

21	High density plantation	Papaya		ha	161900
22	Individuals/ Individual members of JLGs			No.	10000
23	Integrated Pisciculture			ha	185000
24	Integrated Pisciculture	With Pig		ha	82300
25	Intensive Fish farming			No.	250000
26	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	5000000
27	Manufacturing Sector	Term Loan	Medium	No.	10000000
28	Manufacturing Sector	Term Loan	Micro	No.	350000
29	Manufacturing Sector	Term Loan	Small	No.	7500000
30	Manufacturing Sector	Working Capital	Medium	No.	2000000
31	Manufacturing Sector	Working Capital	Micro	No.	70000
32	Manufacturing Sector	Working Capital	Small	No.	1500000
33	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/Lemon	ha	80000
34	New Orchard	Tropical/ Sub Tropical Fruits	Litchi	ha	100000
35	New Orchard	Tropical/ Sub Tropical Fruits	Mango	ha	100000
36	New Orchard	Tropical/ Sub Tropical Fruits	Pineapple	ha	198000
37	New Orchard	Tropical/ Sub Tropical Fruits	Sweet Orange	ha	186000
38	Ornamental Fish Hatchery			No.	70000
39	Pig Breeding Unit			20+4	1930000
40	Pig Rearing Unit			3+1	264000
41	Plantation	Bamboo		ha	110000
42	Power Tiller		With trailer and CMVR kit 12	No.	295000

43	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1500000
44	Rubber Cultivation			ha	354000
45	Service Sector	Term Loan	Medium	No.	10000000
46	Service Sector	Term Loan	Micro	No.	350000
47	Service Sector	Term Loan	Small	No.	7500000
48	Service Sector	Working Capital	Medium	No.	2000000
49	Service Sector	Working Capital	Micro	No.	70000
50	Service Sector	Working Capital	Small	No.	1500000
51	SHGs/ JLGs		Alternate credit (SHG)	No.	100000
52	SHGs/ JLGs		Alternate credit (SHG)	No.	200000
53	Soil Testing Lab			No.	330000
54	Solar Energy	Roof Top Solar PV System without Battery		Per kWp	90000
55	Trading Units	Term Loan	Medium	No.	10000000
56	Trading Units	Term Loan	Micro	No.	350000
57	Trading Units	Term Loan	Small	No.	7500000
58	Trading Units	Working Capital	Medium	No.	2000000
59	Trading Units	Working Capital	Micro	No.	70000
60	Trading Units	Working Capital	Small	No.	1500000
61	Traditional Farming	Other		ha	56000
62	Tube Well	Shallow		No.	295000
63	Tube Well	Shallow	Dia.	No.	546000
64	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	Capture Fisheries	Inland_Others_Pis ciculture non_perennial 8mth		91880
4	Cauliflower/ Phool Gobhi	Hybrid/ HYV		65774
5	Chilli/ Mirch	Irrigated		37550
6	Ginger/ Adrak	Irrigated		121513
7	Groundnut/ Moongfali	Irrigated		34644
8	IndianMustard/Bharatiya Sarso	Irrigated		19316
9	Indigenous Cattle Farming	thers_Milk Production 5 ltr		101960
10	Lentil/ Masur/ Masoor	Irrigated		17688
11	Mungbean/ Mung/ Moong/ Green Gram	Irrigated		17688
12	Pig Farming	Breeding Unit_		339800
13	Rice/ Chaval/ Dhan	Irrigated		37181
14	Tomato/ Tamatar	Hybrid/ HYV		73325
15	Turmeric/ Haldi	Irrigated		77558

## Abbreviations

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

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

NREGP	National Rural Employment Guarantee Programme
NRLM	National Rural Livelihood Mission
NWDPRA	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

Name	Bodhayan Ghosh
Designation	DDM(R), NABARD
Address 1	Tripura RO Shilpa Nigam Bhavan
Address 2	Khejur Bagan Near Ginger Hotel Agartala. Post Office Kunjabon Road B.O
District	West Tripura
State	Tripura
Pincode	799006
Telephone No.	03812419633
Mobile No.	7023417036
Email ID	sepahijala@nabard.org



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

त्रिपुरा क्षेत्रीय कार्यालय, Tripura Regional Office

शिल्प निगम भवन, भूतल, खेजुर बागान, पो.ओ. कुंजवन, पोस्ट बॉक्स नं १, अगरतला - ७९१००६

Shilpa Nigam Bhawan, Ground Floor, Khejur Bagan, P.O. Kunjaban, Post Box No.9, Agartala, Tripura, Pin - 799006  
Telephone : 0381-2419644 / 2419633, Fax : 0381-2414125, E-mail : agartala@nabard.org

www.nabard.org |     / nabardonline