



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



दक्षिण त्रिपुरा  
South Tripura

त्रिपुरा क्षेत्रीय कार्यालय, अगरतला  
Tripura Regional Office, Agartala

# **Potential Linked Credit Plan**

**Year: 2025-26**

**District: South Tripura**

**State: Tripura**



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

## **VISION**

Development Bank of the Nation for Fostering Rural Prosperity.

## **MISSION**

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

## Foreword

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

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

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

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

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

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

(Anil S Kotmire)

General Manager/OIC

15 December 2024

**PLP Document Prepared by:**

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District Development Manager NABARD

South Tripura

PLP Document finalized by: Tripura Regional Office

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

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## Executive Summary

### 1. Introduction

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

### 2. District characteristics

1	Location	South Tripura with Belonia as headquarter is situated at a distance of 90 km from state capital Agartala. The district has 3 sub-divisions, 8 blocks, 169 GP/VCs. Sabroom is the southernmost place situated at a distance of 130 km from the capital and well connected by NH-8 as well as by Rail.
2	Type of soil	Soil of the district is basically Sandy Loam and Red Soil type.
3	Primary occupation	Agriculture and Allied activities are the primary occupation with limited contribution from micro enterprises.
4	Land holding structure	85 percent land holding belongs to marginal farmers with less than one hectare size. Remaining 15 percent holding is more than/ upto 2 ha. Average holding size in the district is only 0.73 ha distributed among 52524 cultivators.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Achievement under ACP 2023-24 were 91 percent at Rs.67783.44 lakh, which was 32 percent higher than achievement of Rs.51023.17 lakh under ACP 2022-23.
2	CD Ratio	CD ratio of South Tripura was 63 percent as on March 2024, better than the State CD ratio of 53 percent.
3	Investment credit in agriculture	Credit disbursement to Agri Allied sector as a whole during the FY 2023-24 was 62 percent of target at Rs.26572.29 lakh, which was 4 percent higher than the previous year. However, share of investment credit was significantly low.
4	Credit flow to MSMEs	Credit disbursement to MSME sector as a whole during the FY 2023-24 was Rs.23598.12 lakh, 108 percent higher than achievement of Rs.11315.66 lakh in FY 2022-23.
5	Other significant credit flow, if any	Credit disbursement to Other sector under PSL was Rs.17613.03 lakh, an improvement of 24 percent over FY 2022-23 at Ra.14209.20 lakhs.



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

1	Projection for the year	Based on availability of infrastructure, changes in natural and farm resources, support and extension services, change in scale of finance/unit costs, as well as plan and priorities of the district, credit potential under for South Tripura for FY 2025-26 was estimated at Rs.107726.15 lakh.
2	Projection for agriculture and its components	Total credit potential assessed for 2025-26 under Agriculture is Rs.49955.85 lakh, out of which potential assessed for Crop production is Rs.34967.75 lakh, and remaining credit potential of Rs.14988.10 lakh assessed under Allied Activities including investment in infrastructure.
3	Projection for MSMEs	Credit potential assessed under various MSME activities in the district is Rs.33146.64 lakh for the year 2025-26.
4	Projection for other purposes	Credit potential assessed under various components of Other Priority Sector is Rs.24623.66 lakh for FY 2025-26.

### 1. Developmental Initiatives

1. To address the issue of small landholding and consequent subsistence agricultural practices, NABARD is focusing on promotion of FPOs in the district for collectivization of input and output marketing, which will make farming more remunerative.
2. Creation of infrastructure for improving the post-harvest facilities in the district and enhancing income of farmers is being accorded high priority by extending support for construction of agricultural infrastructure under RIDF.
3. For women empowerment through creation of livelihood and ensuring menstrual hygiene of rural SHG members, NABARD is implementing a Sanitary pad manufacturing project under My Pad My Right initiative in Satchand block of the district.
4. Focused on sustainable livelihood creation for SHG members, NABARD is implementing a Livelihood Enterprise Development Programme (LEDP) with 90 SHG members for readymade garment manufacturing in Hrishyamukh block of the district.

### 2. Thrust Areas

1. Keeping in view the available natural resources and the food habit of the local people, animal husbandry activities such as piggery, poultry and dairy along with fishery has got huge potential as thrust areas.
2. Given the priority of the government and low KCC saturation of marginal farmers, major thrust continues to be on short term credit for crop husbandry, animal and fish husbandry activities that has interest subvention relief for the farmers.
3. Another important sector is handloom and handicrafts which have good potential for growth. Overall what is required is development of infrastructure and skill up gradation to further accelerate the flow of credit in both farm and non-farm sectors.
4. Keeping in view various new initiatives undertaken by Ministry of Cooperation, GoI, rejuvenating the PACS/LAMPS, computerization/digitization of the cooperatives, development of robust and diversified business plan and credit linking is identified as a major thrust area in the coming years.

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

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

### **4. Way Forward**

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

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

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

NABARD took the initiative, in 1988-89, of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long-term potential (in terms of physical units) in each sector of agriculture and rural development with reference to natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been endeavoring to introduce refinements in the methodology of preparing PLPs and improving its contents so that the PLPs could be used as a reference document for Annual Credit Plans of banks. NABARD has been reviewing the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment conducive to development of agriculture and rural areas.

The methodology consists of assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the Line Departments concerned at the district level, identification of infrastructure facilities required to support the exploitation of the potential, identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, examination of the trends in sector-wise credit flow, various schemes of State/Central Govt., and estimation of block-wise physical and financial credit potential.

The indicative unit costs suggested by the State Level Unit Cost Committee are made use of while arriving at the financial outlays.

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

#### 4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;
		- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;
		- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;
		- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanization	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;
		- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;
		- Adjustment of tractor potential with land holdings; and
		- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	- Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;
		- Feasibility and possibility of shifting from food crops to plantation crops;

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

## 5. Agency wise us

### Utility

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

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

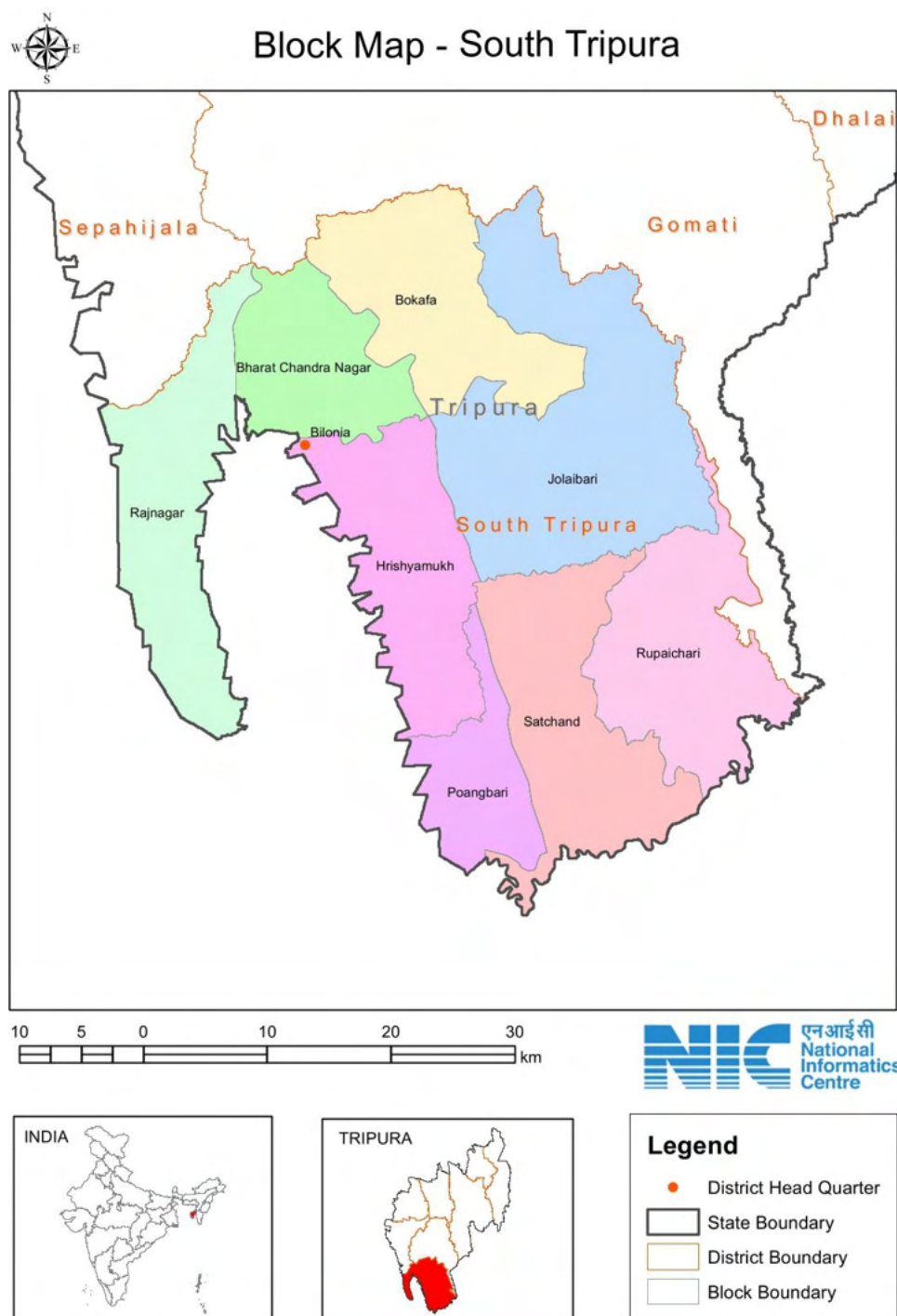
## 6. Limitations and constraints

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

# Part A



## District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	47840.45
<b>1</b>	<b>Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities</b>	36790.08
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	11050.37
B	Agriculture Infrastructure	905.95
C	Ancillary activities	1209.45
I	Credit Potential for Agriculture A+B+C)	49955.85
II	Micro, Small and Medium Enterprises	33146.64
III	Export Credit	0.00
IV	Education	2547.93
V	Housing	8100.00
VI	Social Infrastructure	375.00
VII	Renewable energy	744.63
VIII	Others	12856.10
	<b>Total Priority Sector</b>	<b>107726.15</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	34967.75
2	Water Resources	1239.23
3	Farm Mechanisation	1070.71
4	Plantation & Horticulture with Sericulture	3595.46
5	Forestry & Waste Land Development	396.90
6	Animal Husbandry - Dairy	707.09
7	Animal Husbandry - Poultry	1456.52
8	Animal Husbandry - Sheep, Goat, Piggery	1203.35
9	Fisheries	2573.44
10	Farm Credit- Others	630.00
	<b>Sub total</b>	<b>47840.45</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	336.60
2	Land development, Soil conservation, Wasteland development	506.71
3	Agriculture Infrastructure - Others	62.64
	<b>Sub total</b>	<b>905.95</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	741.45
2	Ancillary activities - Others	468.00
	<b>Sub Total</b>	<b>1209.45</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>33146.64</b>
<b>III</b>	<b>Export Credit</b>	<b>0.00</b>
<b>IV</b>	<b>Education</b>	<b>2547.93</b>
<b>V</b>	<b>Housing</b>	<b>8100.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>375.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>744.63</b>
<b>VIII</b>	<b>Others</b>	<b>12856.10</b>
	<b>Total Priority Sector</b>	<b>107726.15</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)	1514.00
2	No. of Sub Divisions	3
3	No. of Blocks	8
4	No. of revenue villages	138
5	No. of Gram Panchayats	169

#### 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?	No
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	South Tripura
3	Agro-climatic Zone 1	AZ53 - Mid Tropical Plain
4	Agro-climatic Zone 2	SAZ47 - Mild tropical plain-mid to high Zone
5	Agro-climatic Zone 3	PAZ2 - Eastern Himalayan Region
8	Climate	Tropical & Sub Tropical
9	Soil Type	Sandy Loam and Red Soils

#### 3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	151430
2	Forest Land	87910
3	Area not available for cultivation	42314
4	Barren and Unculturable land	5145
5	Permanent Pasture and Grazing Land	30
6	Land under Miscellaneous Tree Crops	505

7	Cultivable Wasteland	4535
8	Current Fallow	145
9	Other Fallow	137

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

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

#### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	50482	96.11	36885	85.00
2	>1 to <=2 ha	2042	3.89	6509	15.00
3	>2 to <=4 ha	0	0.00	0	0.00
4	>4 to <=10 ha	0	0.00	0	0.00
5	>10 ha	0	0.00	0	0.00
6	Total	52524	100	43394	100

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

Sr. No.	Particulars	Nos.
1	Cultivators	65.00
2	Of the above, Small/ Marginal Farmers	62.00
3	Agricultural Labourers	56.09
4	Workers engaged in Household Industries	2.64
5	Workers engaged in Allied agro activities	56.09
6	Other workers	84.81

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

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	431.00	220.00	211.00	392.00	39.00
2	Scheduled Caste	66.00	34.00	32.00	57.00	9.00
3	Scheduled Tribe	152.00	77.00	75.00	151.00	1.00
4	Literate	318.00	173.00	145.00	284.00	34.00
5	BPL	110.89	56.60	54.29	100.85	10.04

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

Sr. No.	Particulars	Nos.
1	Total Households	105.00
2	Rural Households	94.00
3	BPL Households	7.79

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	10.12
2	Having source of drinking water	102.64
3	Having electricity supply	104.98
4	Having independent toilets	88.30

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	169
2	Villages having Agriculture Power Supply	169
3	Villages having Post Offices	96
4	Villages having Banking Facilities	169
5	Villages having Primary Schools	169
6	Villages having Primary Health Centres	169
7	Villages having Potable Water Supply	169
8	Villages connected with Paved Approach Roads	169

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



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

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1291
2	Primary Health Centres	20
3	Primary Health Sub-Centres	159
4	Dispensaries	159
5	Hospitals	9
6	Hospital Beds	670

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	58
2	Registered FPOs	7
3	Agro Service Centres	0
4	Soil Testing Centres	1
5	Approved nurseries	16
6	Agriculture Pumpsets	3062
7	Pumpsets Energised	257
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	18.69
2	Irrigation Potential Created	19.30
3	Net Irrigated Area (Total area irrigated at least once)	18.41
4	Area irrigated by Canals/ Channels	3.83
5	Area irrigated by Wells	1.01
6	Area irrigated by Tanks	0.79
7	Area irrigated by Other Sources	12.40
8	Irrigation Potential Utilized (Gross Irrigated Area)	18.03

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1065
2	Railway Line [km]	68
3	Public Transport Vehicle [Nos]	4357
4	Goods Transport Vehicles [Nos.]	2275

**15. Processing Units**

Sr. No.	Type of Processing Activity	No. of units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	100
2	Sugarcane (Gur/ Khandsari/ Sugar)	2
4	Spices (Masala Powders/ Pastes)	1
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	1
10	Others	0

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

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	10600
2	Cattle - Indigenous	115092
3	Buffaloes	178
4	Sheep - Cross bred	0
5	Sheep - Indigenous	286
6	Goat	59273
7	Pig - Cross bred	24463
8	Pig - Indigenous	350
9	Horse/Donkey/Camel	0
10	Rabbit	0
11	Poultry - Indigenous	330439

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	2
2	Veterinary Dispensaries	10
3	Disease Diagnostic Centres	0
4	Artificial Insemination Centers	2
5	Animal Breeding Farms	4
6	Animal feed manufacturing units	1
7	Fodder Farms	1
8	Dairy Cooperative Societies	36
9	Milk Collection Centres	3
10	Fishermen Societies	39
11	Animal Husbandry Training Centres	1
12	Animal Markets	4
13	Fish Markets	84
14	Livestock Aid Centers (No.)	70
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	11989.00	MT	66	gm/day
2	Egg	552.00	Lakh Nos.	89	nos/p.a.
3	Milk	34334.19	MT	161	gm/day
4	Meat	7562.96	MT	37	gm/day
5	Wool	0.00	MT	0	0

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

## District Profile

### Key Insights into Agriculture and Allied Sectors

#### Crop Production, Maintenance and Marketing - Agriculture

**Table 1: Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP (%)	23.00	23.00	23.00
2	Land Holdings - SF (%)	15.00	15.00	15.00
3	Land Holdings - MF (%)	85.00	85.00	85.00
4	Rainfall -Normal (mm)	2266	2266	2266
5	Rainfall - Actual (mm)	2237	1743	1892
6	Cropping Pattern	The cropping pattern followed in the district includes crops like paddy oilseeds & vegetables during kharif; paddy vegetables pulses and potato during Rabi and paddy jhum and vegetables during summer season.	The cropping pattern followed in the district includes crops like paddy oilseeds & vegetables during kharif; paddy vegetables pulses and potato during Rabi and paddy jhum and vegetables during summer season.	The cropping pattern followed in the district includes crops like paddy oilseeds & vegetables during kharif; paddy vegetables pulses and potato during Rabi and paddy jhum and vegetables during summer season.

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	4106.18	4126.93	6256.00

**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 (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	41.52	138.31	3331.00	38.999	131.843	3381.00	39.06	134.99	3456.00
2	Maize	2.21	4.59	2081.00	1.84	4.38	2383.00	1.80	4.38	2440.00
3	Kharif Pulses	1.74	1.26	726.00	1.69	1.34	0.791	1.66	1.37	827.00
4	Kharif Oilseeds	0.81	0.72	889.00	0.73	0.69	913.00	0.637	0.609	956.00
5	Rabi Pulses	1.76	1.43	812.00	1.98	1.68	851.00	2.06	1.80	872.00
6	Rabi Oilseeds	1.13	1.12	995.00	1.12	1.11	994.00	1.17	1.15	983.00
7	Foxtail	0.20	0.16	790.00	0.15	0.15	961.00	0.10	0.10	980.00

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.75	0.75	0.75
2	Net sown area (lakh ha)	0.42	0.42	0.42
3	Cropping intensity (%)	177.87	177.87	177.87

**Table 5: Input Use Pattern**

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

**Table 6: Trend in procurement/ marketing**

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

**Table 7: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	51243	39661	36401
2	GLC through KCC (Rs. lakh)	14851.22	16799.53	18394.00

**Table 8: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	35797	30156	24465
2	State Govt. Sponsored Schemes Coverage (No.)	0	0	0

**Table 9: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	0	0	0
2	Soil Health Cards Issued (No.)	0	0	0



**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	50271	58294	60066
2	Crop Loss Compensation, if any (Rs. lakh)	14.00	0.00	1.00

**Table 11: Seed Replacement Ratio %**

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

**Sources**

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

**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)	19	19	19
2	Net Irrigated Area ('000 ha)	18	18	18
3	Gross Irrigated Area ('000 ha)	18	18	18

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

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Tripura	South Tripura	Bharat Chandra Nagar	Safe	Safe	Safe
2	Tripura	South Tripura	Bokafa	Safe	Safe	Safe
3	Tripura	South Tripura	Hrishyamukh	Safe	Safe	Safe
4	Tripura	South Tripura	Jolaibari	Safe	Safe	Safe
5	Tripura	South Tripura	Poangbari	Safe	Safe	Safe
6	Tripura	South Tripura	Rajnagar	Safe	Safe	Safe
7	Tripura	South Tripura	Rupaichari	Safe	Safe	Safe
8	Tripura	South Tripura	Satchand	Safe	Safe	Safe

**Sources**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	10	10	11
2	Power Tillers	2371	2433	2497
3	Threshers/Cutters	442	469	487

**Table 2 : Service Centers**

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

**Sources**

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

### Plantation & Horticulture including Sericulture Table

**Table 1: Production and Productivity**

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Mango	2.27	11.06	2.27	11.06	2.31	11.87
2	Pineapple	0.96	13.04	0.96	13.04	0.96	13.04
3	Sweet Orange	0.33	1.24	0.33	1.24	0.33	1.24
4	Jackfruit	1.22	29.16	1.22	29.16	1.22	29.16
5	Banana	1.21	12.48	1.21	12.48	1.21	12.48
6	Litchi	0.05	0.16	0.05	0.16	0.05	0.16
7	Lemon	0.77	3.69	0.77	3.69	0.77	3.69
8	Papaya	0.43	4.30	0.43	4.30	0.43	4.30
9	Mosami	0.18	0.36	0.18	0.36	0.18	0.36
10	Guava	0.10	0.53	0.10	0.53	0.10	0.53
11	Dragon Fruit	0.06	0.48	0.06	0.48	0.06	0.48
12	Coconut	1.08	3.64	1.08	3.64	1.08	3.64
13	Arecanut	1.05	3.58	1.05	3.58	1.05	3.58
14	Cashew	0.53	0.20	0.53	0.20	0.53	0.20
15	Brinjal	0.99	22.59	0.99	22.59	0.99	22.59
16	Spiny Gourd	0.09	1.56	0.09	1.56	0.09	1.56
17	Pointed Gourd	0.10	1.20	0.10	1.20	0.10	1.20
18	Bitter Gourd	0.12	1.18	0.12	1.18	0.12	1.18
19	Ridge Gourd	0.15	2.74	0.15	2.74	0.15	2.74
20	Bottle Gourd	0.59	11.43	0.59	11.43	0.59	11.43
21	Ash Gourd	0.08	1.26	0.08	1.26	0.08	1.26
22	Snake Gourd	0.05	0.65	0.05	0.65	0.05	0.65

23	Cucumber	0.25	2.68	0.25	2.68	0.25	2.68
24	Radish	0.45	9.40	0.45	9.40	0.45	9.40
25	Cauliflower	0.46	11.44	0.46	11.44	0.46	11.44
26	Chilli	0.47	3.76	0.47	3.76	0.47	3.76
27	Watermelon	0.26	6.97	0.26	6.97	0.26	6.97
28	Cabbage	0.51	13.95	0.51	13.95	0.51	13.95
29	Tomato	0.30	9.39	0.30	9.39	0.30	9.39
30	Carrot	0.06	0.77	0.06	0.77	0.06	0.77
31	Broccoli	0.02	0.13	0.02	0.13	0.02	0.13
32	Beetroot	0.03	0.06	0.03	0.06	0.03	0.06
33	Ginger	0.39	3.72	0.39	3.72	0.39	3.72
34	Turmeric	0.27	1.92	0.27	1.92	0.27	1.92
35	Black Pepper	0.90	0.31	0.90	0.31	0.90	0.31
36	Onion	0.02	0.16	0.02	0.16	0.02	0.16

### 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)	88	88	88
2	Waste Land ('000 ha)	4	4	4
3	Degraded Land ('000 ha)	0	0	0

**District Profile**  
**Key Insights into Livestock, Fisheries and Land Development**

**Animal Husbandry - Dairy**

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	NA	NA	NA
2	KCC for working capital (₹ lakh)	NA	NA	236.00
3	KCC for working capital (No.)	NA	NA	204
4	Finance under group mode (₹ lakh)	NA	NA	NA

**Table 2: Processing Infrastructure**

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

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

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

**Sources**

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

**Animal Husbandry - Poultry**

**Table 1: Poultly**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	538816	538816	538816
4	Broiler Farms (No.)	32	32	32
5	Hatcheries (No.)	0	0	0
6	Popular breeds	Gram Priya, Sonali	Gram Priya, Sonali	Gram Priya, Sonali

**Sources**

Table Name	Source(s) and reference year of data
Table 2: Poultly	20th Livestock Census 2019

**Animal Husbandry - SGP**



**Table 1: Popular Breed(s)**

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

**Sources**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	169.25	113.00	122.70
2	Finance under group mode (₹ lakh)	NA	NA	NA

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

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

**Sources**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	169.25	113.00	122.70
2	Finance under group mode (₹ lakh)	NA	NA	NA
3	KCC for working capital (No.)	375	176	167
4	KCC for working capital (₹ lakh)	169.25	113.00	122.70

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	33580	33787	34060

2	Reservoirs (No.)	0	0	0
3	Cage Culture/ Bio-floc technology (No.)	5	5	76
4	Fish Seed Hatchery (No.)	13	14	15

**Table 3 : Marine Fisheries (No.)**

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

**Table 4 : Brackish Water Fisheries**

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

**Table 5: Fisheries Infrastructure Development Fund (FIDF)**

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

**Sources**

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

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

Sl. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	2	2	2
2	Cold Storages (Capacity - '000 MT)	3	3	3
3	Storage Godowns (No.)	29	29	29
4	Storage Godowns ( Capacity - '000 MT)	14	14	14
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	84	84	84
6	Market Yards [Nos] / Wholesale Market (No.)	11	11	11
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	3	3	3

**Sources**

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

**Land Development, Soil Conservation & Watershed Development****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 3: NABARD's interventions	NABARD Tripura

## District Profile

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

#### Agri Infrastructure - Others Table

**Table 1: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	3150.00	3700.00	3750.00
2	Pesticides Consumption ('000 kg)	1.40	1.44	1.53

**Table 2: Production of inputs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	339	341	359
2	Bio-Fertilizers ('000 kg)	4	4	4
3	Bio-Pesticides ('000 kg)	0	0	0
4	Vermi Compost ('000 kg)	180	190	195

**Table 3: Facilities Available**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	3	3	3
2	Seed Processing Capacity ('000 kg)	300	300	300
3	Plant tissue culture facility (No.)	0	0	0
4	Pack Houses (No.)	0	0	0
5	Food Quality Testing Labs	0	0	0
6	Food Parks (No.)	1	1	1
7	Ripening chambers	0	0	1
8	Agri-Economic Zones (No.)	0	0	0

#### Sources

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

#### Agri Ancilliary Activities - Food & Agro Processing & Others

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MUDRA Loans (Rs. lakh)	28973.00	122390.00	35369.00

**Table 2: Procurement**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	20914	17400	7280 (Kharif)
2	Procurement through PACS and LAMPS (MT)	0	0	0

**Table 3: Other Ancilliary Services**

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

**Sources**

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

**MSME****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	10720.53	11315.66	23598.12
2	No. of units financed	NA	NA	33710

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	6	6	6
2	Micro Units (No.)	4043	4131	4180
3	Small Units (No.)	61	63	66
4	Medium Units (No.)	3	3	3
5	Udyog Aadhar Registrations (No.)	4107	4197	4249

**Table 3: Traditional activities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	8	8	8
2	Handicrafts Clusters (No.)	1	1	1
3	Weavers' Coop. Societies (No.)	16	16	16

**Table 4: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	135	71	234
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	5	16	8

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: MSME units - Cumulative	LDM, DIC
Table 3: Traditional Activities	LDM, DIC, DRCS
Table 5: Skill Development Trainings	LDM, RSETI, NABARD

### Export/ Education/ Housing

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)			0.00
2	GLC under Education (Rs. lakh)			85.82
3	GLC under Housing (Rs. lakh)			2527.42

**Table 2: Progress under PMAY**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	35065	9963	--
2	Amt of subsidy released (Rs. lakh)	--	22199.70	--

### Sources

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

### Public Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	NA	NA	NA
2	Amt. of RIDF assistance (Rs. lakh)	4880.41	8844.39	14902.65

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

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Veterinary Hospitals/ Clinics	5	0	3
2	Village Knowledge Centres	4	2	0
3	Construction of Toilet Blocks in School	17	0	0
4	Alternate source of Energy	8	0	0
5	Inland Fishery	10	0	0
6	Rural Bridges	6	0	0
7	IT in Rural Areas/Citizen Knowledge Centres	0	0	2
8	Flood Protection Measures	0	2	1
9	Minor/Micro Irrigation	34	15	17
10	Public Health Institutions	0	0	0
11	Rural Drinking Water Supply	0	0	0
12	Rural Education Institutions	2	0	3
13	Rural Roads	1	16	20
14	Storage and Market Infrastructure	0	4	3
15	Plantation and Horticulture	0	7	0

### Sources

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

### Renewable Energy

**Table 1: Go Green Initiatives**

Sr. No.	Project Name	31/03/2024
		No. of Projects
1	Solar Street Lights	6638
2	Solar Study Lamps	49035
3	Solar Pumps	436
4	Solar High Mast	13

### Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	1408.45	6581.82	6714.08
2	JLG Bank Linkage (Rs. lakh)	--	--	46.36
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

**Table 2: Promotional Interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00
2	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	0.00	0.00	7.15
3	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	0.00	0.25	1.05

**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	1	1	1
2	No. of SHGs formed	6665	6959	7117
3	No. of SHGs credit linked (including repeat finance)	4336	6380	6638
4	Bank loan disbursed (Rs. lakh)	1408.45	6581.82	6714.08
5	Average loan per SHG (Rs. lakh)	2.42	2.38	2.63
6	Percentage of women SHGs %	100.00	100.00	100.00

**Sources**

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

**Status and Prospects of Cooperatives****Table 1: Details of non-credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	132	132	132
2	Consumer Stores (No.)	5	5	5
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	1	1	1



5	Marketing Societies (No.)	2	2	2
6	Labour Societies (No.)	4	4	4
7	Industrial Societies (No.)	2	2	2
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	1	1	1
10	Others (No.)	165	165	165
11	Total (No)	312	312	312

Out of 312 non-credit Coop. societies in South Tripura 260 societies are active and 25 societies are in dormant state while 27 societies went into liquidation.

**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.)	41	41	41
2	Multi state cooperative societies (No.)	0	0	0

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

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

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

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

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Tripura	South Tripura	Bharat Chandra Nagar	Milk Societies	3	Average	Milk Societies	3	Average	Milk Societies	3	Average
2	Tripura	South Tripura	Jolaibari	Milk Societies	5	Average	Milk Societies	5	Average	Milk Societies	5	Average
3	Tripura	South Tripura	Jolaibari	Fishery Societies	5	Average	Fishery Societies	5	Average	Fishery Societies	5	Average
4	Tripura	South Tripura	Jolaibari	Poultry Societies	16	Rich	Poultry Societies	16	Rich	Poultry Societies	16	Rich
5	Tripura	South Tripura	Poangbari	Fishery Societies	4	Average	Fishery Societies	4	Average	Fishery Societies	4	Average
6	Tripura	South Tripura	Rajnagar	Milk Societies	9	Average	Milk Societies	9	Average	Milk Societies	9	Average
7	Tripura	South Tripura	Rajnagar	Fishery Societies	9	Average	Fishery Societies	9	Average	Fishery Societies	9	Average
8	Tripura	South Tripura	Rajnagar	Poultry Societies	3	Average	Poultry Societies	3	Average	Poultry Societies	3	Average
9	Tripura	South Tripura	Rupaichari	Poultry Societies	3	Average	Poultry Societies	3	Average	Poultry Societies	3	Average
10	Tripura	South Tripura	Satchand	Milk Societies	5	Average	Milk Societies	5	Average	Milk Societies	5	Average
11	Tripura	South Tripura	Satchand	Fishery Societies	5	Average	Fishery Societies	5	Average	Poultry Societies	5	Average
12	Tripura	South Tripura	Bharat Chandra Nagar	Fishery Societies	5	Average	Fishery Societies	5	Average	Fishery Societies	5	Average
13	Tripura	South Tripura	Satchand	Poultry Societies	6	Average	Poultry Societies	6	Average	Poultry Societies	6	Average
14	Tripura	South Tripura	Bharat Chandra Nagar	Poultry Societies	8	Average	Poultry Societies	8	Average	Poultry Societies	8	Average
15	Tripura	South Tripura	Bokafa	Milk Societies	9	Average	Milk Societies	9	Average	Milk Societies	9	Average
16	Tripura	South Tripura	Bokafa	Fishery Societies	3	Average	Fishery Societies	3	Average	Fishery Societies	3	Average
17	Tripura	South Tripura	Bokafa	Poultry Societies	12	Rich	Poultry Societies	12	Rich	Poultry Societies	12	Rich
18	Tripura	South Tripura	Hrishyamukh	Milk Societies	3	Average	Milk Societies	3	Average	Milk Societies	3	Average
19	Tripura	South Tripura	Hrishyamukh	Fishery Societies	3	Average	Fishery Societies	3	Average	Fishery Societies	3	Average
20	Tripura	South Tripura	Hrishyamukh	Poultry Societies	2	Average	Poultry Societies	2	Average	Poultry Societies	2	Average

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	12	32	19	13				16	5	1732
Regional Rural Bank	1	22	18	4				71	7	1234
District Central Coop. Bank	1	8	5	3				45	9	1375
Coop. Agr. & Rural Dev. Bank	1	1		1						
Primary Agr. Coop. Society	41	41	41							
Others	0	0	0	0	0	12	7117	0	0	0
All Agencies	56	104	83	21	0	12	7117	132		

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	NA	148325	148325	0.0	29.20	113769.33	111273.40	127954.20	15.00	47.71
Regional Rural Bank	NA	235887	235887	0.0	46.40	85482.73	91254.23	98610.79	8.10	36.77
Cooperative Banks	NA	124293	124293	0.0	24.40	38140.27	39136.03	41599.14	6.30	15.51
Others	0	0	0	0.0	0.00	0.00	0.00	0.00	0	0
All Agencies	0	508505	508505	0.0	100	237392.33	241663.66	268164.13	11.00	100.00

**3. Loans & Advances Outstanding**

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	--	--	--	0	0	26876.56	27416.68	33244.31	21.30	49.04
Regional Rural Bank	--	--	--	0	0	11324.81	16301.76	25158.54	54.30	37.12
Cooperative Banks	--	--	--	0	0	6067.08	7304.73	9380.59	28.40	13.84
Others	0	0	0	0	0	0	0	0	0	0.00
All Agencies	0	0	0	0	0	44268.45	51023.17	67783.44	32.80	100.00

**4. CD Ratio**

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	70.20	71.00	70.30
Regional Rural Bank	42.30	45.30	46.90
Cooperative Banks	77.30	83.10	80.00
Others	0	0	0
All Agencies	61.30	63.20	63.20

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	55741	82319	22757	10506
Regional Rural Bank	70325	69036	33738	23908
Cooperative Banks	NA	5996	2665	79
Others	0	0	0	0
All Agencies	126066	157351	59160	34493

**6. Performance on National Goals**

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	33244.31	100.0	11554.87	34.80	NA	0.00	NA	0.00	NA	0.00
Regional Rural Bank	25158.54	100.0	9271.91	36.90	19667.65	78.20	NA	0.00	15389.79	61.20
Cooperative Banks	9380.59	100.0	5745.51	61.20	NA	0.00	NA	0.00	NA	0.00
Others	0.00	0	0.00	0	NA	0	NA	0	NA	0
All Agencies	67783.44	100.0	26572.29	39.20	19667.65	29.00	0.00	0.00	15389.79	22.70

**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	45813.00	26876.56	58.70	34369.00	27416.68	79.80	46032.00	33244.31	72.20	70.20
Regional Rural Bank	11135.00	11324.81	101.70	13104.00	9008.71	68.70	19556.00	25158.54	128.60	99.70
Cooperative Banks	5932.00	6067.08	102.30	7568.00	14597.78	192.90	9125.00	9380.59	102.80	132.70
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0
All Agencies	62880.00	44268.45	70.40	55041.00	51023.17	92.70	74713.00	67783.44	90.70	84.60

**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	8509.00	4106.19	48.30	8537.00	4126.93	48.30	9953.00	6256.00	62.90	53.20
Term Loan (Agri.)	31491.00	17265.09	54.80	20926.00	21371.38	102.10	33164.00	20316.29	61.30	72.70
Total Agri. Credit	40000.00	21371.28	53.40	29463.00	25498.31	86.50	43117.00	26572.29	61.60	67.20
MSME	18743.00	10720.53	57.20	14157.00	11315.66	79.90	18816.00	23598.12	125.40	87.50
Other Priority Sectors*	4137.00	12176.64	294.30	11421.00	14209.20	124.40	12780.00	17613.03	137.80	185.50
Total Priority Sector	62880.00	44268.45	70.40	55041.00	51023.17	92.70	74713.00	67783.44	90.70	84.60

**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	89897.51	6222.25	6.90	2.30
Regional Rural Bank	--	--	0	--	--	0	46235.16	1312.36	2.80	0.90
Cooperative Banks	--	--	0	--	--	0	33287.18	2814.47	8.50	2.80
Others	0	0	0	0	0	0	0	0	0	0.0
All Agencies	--	--	0	--	--	0	0	0	0	0.00

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

Source(s)	
1	LDM Gomati

## 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.

i. Vistaar (Virtually Integrated System to Access Agricultural Resources): Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

#### ii. 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.

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

## 4. Policy Initiatives - NABARD

### a. Refinance support:

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

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

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

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

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

i. New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM): GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.

ii. Agri Clinics and Agri Business Centres (ACABC): The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by Ministry of Agriculture GoI. Composite subsidy of 44% of the project cost for women SC/ST & all categories of candidates from Northeast and Hill states and 36% of project cost for all other beneficiaries is provided under the scheme.

**e. Interest Subvention Schemes of GoI**

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

ii. NRLM Interest Subvention: NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY- NRLM.

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

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

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

**g. Micro Credit Intervention:**

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

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



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

#### **h. Financial Inclusion**

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

- i. Support for the Deployment of micro-ATMs to two District Central Co- Operative Banks in Gujarat with a grant support of 3.67 crore for deploying 1631 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 Over-exploited Blocks/Watersheds:  
A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched in five states: Punjab Haryana Rajasthan Uttar Pradesh and Tamil Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand side management of water at the micro-watershed/village level.
- ii. Expansion of JIVA:  
Based on the success of the pilot phase JIVA is being expanded to 25 new projects in central eastern and north-eastern states to further widen and deepen the programme focusing on completed or near-completion watershed/spring shed and tribal development projects with thrust on districts identified under aspirational / low priority sector lending districts.
- iii. Accelerator approach for growth of FPOs:  
NABARD has come up with FPO accelerator programme which is a structured framework to empower FPOs by providing access to specialized training mentorship and resources envisaging the enhancement in FPO's operational efficiency adopt modern agricultural techniques and navigate market complexities.
- iv. Saturation Drive campaign:  
Government has launched the saturation drive to provide FPOs benefits of schemes of Agriculture department in the form of licenses of inputs seeds fertilizer etc. FPOs will also be linked to mandis facilitated with registrations under GST FSSAI and onboarding on platforms like ONDC and other E-retailing platforms for sale of their produce.
- v. National FPO Policy:  
MoA & FW GoI is working on finalization of a National Policy on FPOs to create a supportive environment for the FPOs after ongoing deliberations and consultative meetings on the draft policy.

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

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

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

i. Capacity Building Fund Social Stock Exchange (CBF-SSE): The Capacity Building Fund of Social Stock Exchange (CBF-SSE) was set up in NABARD with funding to be contributed by NABARD SIDBI BSE NSE and Other CBF is being used to improve the ability of all stakeholders to navigate through the operational dynamics of SSE understand the nuances processes instruments etc.

ii. Gram Vihar New Scheme for promotion of Rural Tourism: A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day" i.e. one-day trip without night stay.

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

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

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

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

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

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

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

## 6. State Budget

### 6.1. Important Announcements

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



- will be constructed during 2024-25 with project cost of Rs.76.65 Crore.
- viii. Infrastructure development of Tirthamukh Mela Ground will be taken up during 2024-25 with project cost of Rs. 15.11 Crore.
  - ix. For the year 2024-25 State Government will provide a total amount of Rs. 698.68 Crore to TTAADC which is much more than the provision kept in BE-2023-24. Further State Government is allocating Rs.5899.08 Crore (39.93 percent of total development allocation) for welfare of our Janajati brothers and sisters under Tribal Sub Plan (including fund given to TTAADC).
  - x. During 2024-25 it is proposed to establish 4 (four) College biotech clubs 50 DNA clubs 6 bio-villages and 5 (five) Mushroom hamlets. State government will organize extensive awareness program on environmental impact of single use plastic. Tripura Pollution Control Board is going to take initiatives to regulate sound system including DJ and vehicular horns in notified Silence Zones. Initiatives will also be taken to control noise pollution near Wildlife Sanctuary.
  - xi. During 2024-25 under Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM- JANMAN) all habitations inhabited by primitive vulnerable tribal groups will be electrified and for that an amount of Rs. 69.12 Crore have been sanctioned.
  - xii. During 2024-25 77 new Anganwadi Centres (AWCs) will be set-up at the habitations in which people belonging to primitive and vulnerable tribal groups got settlement with project cost of Rs.9.24 Crore under Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN).
  - xiii. State Government has proposed to constitute a Land Bank under which unused Government land will be developed and thereafter land will be given on lease for different uses. Private land in the vicinity of such government land if required will also be purchased and developed along with Government land. A budget allocation of Rs. 10 Crore is kept for the scheme.

## 6.2. Highlights related Agriculture & Farm Sector

- i. State Government has given thrust to organic and natural farming for sustainable agriculture. Apart from conventional cropping pattern different varieties of unconventional crop like baby corn have been introduced. During 2023-24 baby corn has been cultivated on 62 (sixty-two) hectares of land. State Government has also promoted cultivation of millets and 13.50 metric ton millets seeds were distributed in FY 2023-24.
- ii. Livestock and Poultry based entrepreneurship have been promoted by the state government under 'National Livestock Mission'. During 2023-24 2900 progressive livestock farmers have been honoured by the state government with a cash reward of Rs. 6000/- to each farmer. Artificial insemination will also be promoted for goats to produce high yielding varieties of fast-growing goat.
- iii. During 2023-24 Construction of 1 (one) training centre and 5 (five) retail fish outlets have been taken up and input support has been provided to 2420 farmers. Fish seeds were provided to 588 farmers. For improvement in Fish production cage culture has been started in 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. 110.64 Crore.
  - vii. NABARD has sanctioned an amount of Rs. 100.70 Crore for taking up anti-erosion work for the protection of river banks at different locations of the State and the work will be implemented during 2024-25.
  - viii. Since 2018-19 246339 farmers have been benefited from 'Pradhan Mantri Kisan Samman Nidhi Yojana' in the state. An amount of Rs.640.40 Crore has been deposited in the bank accounts of these beneficiary farmers. 12.46 lakh farmers crop of the state has been covered under the 'Pradhan Mantri Fasal Bima Yojana'. 329860 Kisan Credit Cards have been distributed among the farmers of the state. Farmers so far have received total loans of Rs. 1649 Crore under Kisan Credit Card.
  - ix. Since 2018-19 1.92 lakh metric tonnes of paddy were procured from farmers of the state at Minimum Support Price (MSP) till last season. 375 Farm Machinery Banks have been set up in the state to promote mechanized farming to improve the production in agricultural produces. 13394 hectares of land have been brought under fruit cultivation and 18764 hectares of land have been brought under hybrid vegetable cultivation since 2018-19.
  - x. 9015 new houses have been sanctioned for Reang community under Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) scheme. An amount of Rs. 43.88 Crore is received from Government of India under this scheme.

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

- i. New buildings for 21 secondary schools will be constructed under Rural Infrastructure Development Fund (RIDF) and an amount of Rs.123.78 Crore will be spent during 2024-25.
- ii. For development of 'Nari Shakti' construction of 4 (four) working women hostels are being implemented.
- iii. Under 'Pradhan Mantri Matru Vandana Yojana' (PMMVY) 6484 pregnant & nursing mothers have been provided with financial benefit. 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.
- iv. 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.
- v. 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.

- vi. 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.
- vii. 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 South Tripura is predominantly agrarian. 85 percent of 52524 cultivators in the district are small and marginal in nature. Out of 1,51430 ha areas of the district, Net sown area is 42,314 ha, which is 28 percent of the total geographical area of the district. With 178 percent cropping intensity, Gross Cropped Area is about 75,265 ha. The average landholding/farm size of the district is 0.73 ha.

The district falls under Tropical and Sub Tropical agro climatic conditions. The Soil type of the district is Sandy Loam and Red soil with very good fertility. The district receives good rainfall for almost 7/8 months with average rainfall of 2200 mm per annum. An area of 19301 ha has been brought under the provision of assured irrigation, which is 45 percent of cultivable land of the district. The major river of the district is Muhuri (total length in the district is 59 km).

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

The crop loan disbursement has grown from Rs.4106 lakhs in 2021-22 to Rs.4127 lakhs in 2022-23 to Rs.6256 lakhs in 2023-24. With 6578 new KCC accounts, cumulative KCC issued in the district as on 31 March 2024 were 36401 and outstanding amount was Rs.18394 lakhs.

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

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

There is a KVK at Birchandra Manu to look into the research and farm innovation needs for the farmers of the district. There is a soil testing lab in South Tripura, besides 12 approved nurseries. Further, 2 Seed Farms and 58 fertilizer cum pesticide outlets besides 70 Seed Distribution Centres are catering to the input supply needs of the farmers.

There are 8 FPOs functioning in the district, 7 formed under CSS for 10000 FPO scheme and 1 promoted by NABARD.

The district has 3 regulated markets at Santirbazar, Kalashi and Barpathari and 87 rural haats. There are three Cold Storages located at Belonia (2000 MT capacity), Baikhora (2000 MT capacity) and Satchand (1000 MT capacity) respectively.

The major constraints of the sector are gap in adoption of appropriate technology, higher input cost, sub-optimum cropping system, non-availability of timely fertilizer, inadequate farm mechanisation, traditional post-harvest facilities, declining soil health, out-dated rice milling system causing 10-15 percent loss of produce, etc.

Considering the potential available, credit projection for crop loan for FY 2025-26 is estimated at Rs.34967.75 lakhs, as detailed in Annexure-1.

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

The geographical area of the district is 1514 sq.km. The topography of the district is generally hills and valleys. Major rivers flowing through the district are Muhuri, Feni, Manu and Laogang besides many small rivulets. Due to the predominantly hilly nature of the district terrain, the scope for Water Resource activities is limited only to the patches of fertile lands available at various points of the perennial river courses and also the plain areas along the streams suitable for irrigation and multiple cropping. Agriculture in the district is predominantly rain fed. The traditional method of 'Jhum' cultivation provides very low yields and is entirely dependent on rainfall. A small proportion of the population practice irrigated farming alongside Muhuri river belt where irrigation potential has been created. Average annual rainfall is 2200 mm, concentrated in the months of April to September.

Muhuri is the main river passing through the district, along with Feni bordering with Bangladesh. The water resource sector in South Tripura faces challenges like inefficient irrigation practices like traditional irrigation methods, such as flooding and surface irrigation, having low water use efficiency leads to wastage of water. Climate change is also expected to worsen water availability in the district in future. The district is expected to experience more frequent and intense droughts/draught like situation in dry period which will further strain the water resources.

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

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

The district has good potential for irrigation and water resources development. The present ground water utilization is mostly for domestic use such as drinking, etc. The net irrigated area of the district constitutes only 44 percent of the net sown area of 42314 hectares. Total Irrigation capacity created through various irrigation sources in the district is 19301 ha. Muhuri is the major river in the district. A minor irrigation project viz. Kalashi MI Project on river Muhuri has been commissioned, which irrigates 1950 ha. command area. The major source of irrigation for the district is minor irrigation projects like lift irrigation, deep tube wells, diversion schemes, shallow tube wells, 5 HP pumps, water harvesting structure, tanks, etc. The district falls in the Safe category for exploitation of groundwater. Hence, it has good potential for increasing irrigation facilities.

Considering the potential available, credit projection for the sector is estimated at Rs.1239.23 lakhs for FY 2025-26, as detailed in Annexure-1.



### **2.1.3 Farm Mechanization**

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

The status of farm mechanization in South Tripura district is still at a nascent stage. According to the 2019-20 agricultural census, only about 20 percent of the farms in the district have access to agricultural machinery. 95 percent of the cultivators are small and marginal with average landholding size of 0.73 ha. Therefore private capital investment in farm machineries is not sustainable. To overcome this challenge establishment of Custom Hiring Centres with Govt. subsidy is the way forwards for higher farm mechanization.

The government provides subsidies upto 45 percent to individual farmers purchase of agricultural machinery. The government provides training to farmers on how to use agricultural machinery. The Govt. is extending upto 95 percent subsidy for Farm Machinery Banks/Custom Hiring centers to farmers aggregates to provide marginal farmers access to agricultural machinery on a rental basis.

The Govt. targeting the matured SHGs and FPOs for extending subsidized farm machineries for establishment of Custom Hiring centres at village level to bring down hiring expenses of the small and marginal farmers.

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

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

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

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

Few Custom Hiring Centers have recently come up in BC Nagar, Bagafa and Rajnagar blocks through FPOs with subsidy support of the Govt. More such farm machinery banks are required through SHG, JLG and FPO mode for greater mechanization of farming activities.

At present farm machinery and spare parts dealers and service center availability is inadequate in the district, since there are no farm machinery dealers having showroom/outlets in district. Dealers for tractors and power tillers and other agricultural implements are available only at Agartala, who are catering to the sales and servicing needs of the district. There are local dealers for sale of spare parts, sprayers and small agricultural/horticultural implements in all the blocks. There are multiple two wheelers dealers and showrooms across various blocks of the district. However, there are no fuel station in Hrishyamukh, Poangbari and Rupaichari blocks of the district.

Considering the potential available, credit projection for the sector is estimated at Rs.1070.71 lakhs for FY 2025-26, as detailed in Annexure-1.

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

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

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

1. **Rubber:** Rubber plantation serves as a vital source of livelihood in the district as it has become the backbone of Tripuras rural economy. With 17667 Ha plantation and 16379 MT production in the district during 2022-23, rubber sector has earned a revenue of Rs.296.46 crore for the cultivators in South Tripura.
2. **Bamboo:** Bamboo is an important plantation crop in the district. The district has a large area of bamboo forests, and bamboo is used for a variety of purposes, including construction, furniture making, and handicrafts.
3. **Fruits:** The district also has a good potential for fruit cultivation. Some of the important fruits grown in the district are orange, mango, jackfruit, banana, pineapple, papaya, lemon and dragon fruits recently.
4. **Vegetables:** The important vegetable crops grown in the district are potato, cabbage, cauliflower, brinjal, raddish, tomato, colocasia, chilli, bottle gourd, French bean, cucumber, carrot, betel vine etc. In addition to the above, Coconut, Arecanut and Betel leaf are also produced in large quantity in the district.
5. **Spices:** Major spices produced in the district include ginger, turmeric, green chilli and black pepper.

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

The Horticulture and Soil Conservation Department is looking after the development of the sector through its Deputy Director's Office located at Santirbazar. There are 12 Govt. and 4 Private nurseries in the district. The department ensures availability of planting materials of different fruit and vegetable crops. KVK South is also supplying high yielding varieties of fruit crops and vegetables planting materials/seeds.

Rubber cultivation has become very popular in the district due to assured market. Rubber Board provides subsidy to rubber growers with the objective to bring more area under Rubber Plantation.

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

Lack of organized marketing facilities, lack of storage infrastructure near the field, need for quick income realization after harvest, forces the farmers to sell their produce at low prices. In the absence of remunerative price, vegetable cultivation is highly low scale in a homestead and backyard manner. High input cost of seed and presence of spurious seed suppliers is also effecting vegetable productivity. Encouraging FPOs to foray into seed supply business through effective seed licensing regime by the Agri. Dept. is the need of the hour.

Considering the potential available, credit projection for the sector is estimated at Rs.3595.46 lakhs for FY 2025-26, as detailed in Annexure-1.

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

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

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

South Tripura has a total forest area of 87910 ha (Statistical Handbook 2022). The forests are rich with a variety of tree species viz; Teak, Sal, Gamari, Agar, Bamboo etc. Neem, Moringa and other medicinal and aromatic crops can be grown on commercial basis along with other crops.

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

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

Out of total geographical area of 1514 sq.km. in South Tripura district, area under forest is 940 sq.km, which is above 62 percent of total area of the district and 15 percent of total forest area of Tripura. Besides, the district has 4535 ha cultivable wasteland which can be developed and used either for forestry or agricultural purposes.

Forest land in the district is managed by the State Forest Department and it is classified as Reserved Forest and Protected Forest. The Forest department is carrying out Joint Forest Management (JFM) programme through community participation for protection and management of the Forest. JFMCs are also raising and maintaining quality of nurseries.

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

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

Considering the potential available, credit projection for the sector is estimated at Rs.396.90 lakhs for FY 2025-26.



## 2.1.6 Animal Husbandry – Dairy

### 2.1.6.1 Status of the Sector in the District

In South Tripura, dairy has emerged as an important avenue for income generation and employment opportunity in rural areas with estimated production of 33747 MT milk production in 2023-24 with 125692 cattle population (Livestock census 2019). Agro-climatic condition in the district is suitable to support cross bred animals. Also, the vast majority of the rural population in the district being small/marginal farmers or landless labourers practicing subsistence agriculture, animal husbandry substantially adds to supplementary income. Rural milk marketing network is not much developed; and milk is produced mostly for household consumption and local marketing.

Per capita milk availability in the district is 184.23 gm/day against national average of 444 gm/day. Demand for milk is growing in the district and hence, there is assured market for milk. The district receives good rainfall & is endowed with fertile soil suitable for growing fodder. Thus, prevailing market and environmental conditions are quite favourable for dairy development in the district.

As per the Livestock Census 2019, the district has 10600 crossbred and 115092 indigenous cattle and only 178 buffaloes.

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

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

There is a Deputy Director's office located in the district HQ at Belonia looking after the interest of the sector who is supported by Specialized Officials and Veterinary Doctors. Adequate infrastructure and linkage support are available in the district with 2 Veterinary hospitals, 9 veterinary dispensaries, 54 Sub-centres, a Disease Investigation Lab and a Frozen Semen Bank with presence of 48 doorstep AI workers.

During 2023-24, ARDD, South Tripura organized 470 Animal Health Camps, 2138 vaccination camps, 808 Awareness Camps, 60 Fertility Camps, 230066 cattle vaccinations, 10566 conventional and 4397 Sex sorted AIs for increasing the number of crossbred population, besides treating 78561 animals and 690541 birds. Further, during the year 115896 deworming and 1479 castrations were also achieved. Efforts were made for development of fodder plots through convergence with MGNREGA. Further, 5 Milk Yield Competition/Calf Rally were also organized to encourage the dairy farmers.

Milk route of Gomati Milk Union could be extended upto Bogafa and Jolaibari blocks. There is scope for increasing milk production through cooperatives as well as through JLG mode of financing and marketing/processing by FPOs.

Considering the potential available, credit projection for the sector is estimated at Rs.707.09 lakhs for FY 2025-26, as detailed in Annexure-1.

## **2.1.7 Animal Husbandry – Poultry**

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

The district has good potential for undertaking poultry farming where more than 98 percent people are non-vegetarian. As per the latest livestock census (2019), there were 330439 Fowl, 208377 Ducks population in the district. The district is by and large linked with all-weather roads essential for speedy and frequent movement of inputs like day old chicks, vaccines, feed concentrates, etc. Urbanization and increase

in population have created a heavy demand for eggs and poultry meat in the district. Rearing of poultry such as layers, broilers, desi birds etc., not only provides subsidiary income to the farmers but also provides animal protein in the form of eggs and meat. Per Capita availability of meat and egg is 15.27 kg/head/year and 107 nos./head/year as on 31.03.2024 as against state level availability of 14.39 kg/head/year and 87 nos/head/year respectively. (Source: ARDD)

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

There is a Deputy Director's office located in the district HQ-Belonia 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 Krishi Vigyan Kendra (KVK), Birchandra Manu also promotes the sector and supply 21 days Old vaccinated chicks of improved variety to the interested rural households/farmer clubs and provides necessary technical guidance for rearing of the birds.

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

Considering the potential available, credit projection for the sector is estimated at Rs.1456.52 lakhs for FY 2025-26, as detailed in Annexure-1.

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

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

Keeping in view the growth of piggery sector, Govt. of Tripura has planned to modernize the departmental pig breeding farms and do value addition by improving the quality. There is a plan to promote pig rearing by the forest dwellers through beneficiary oriented programme by the State Government. State Government has supported Demonstration Units on Goatery under RKVY, Pig Breeding Units for Forest Dwellers and Pig Breeding Demonstration Units at block level in the district. One large modern Goat farm has come up in Bottali GP near Sabroom in private sector. The project owned by Shri Mrinal Kanti Das is financed by PNB, Sabroom.

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

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

There is a Deputy Director's office located in the district HQ-Belonia looking after the interest of the sector, who is supported by Specialized Officials and Veterinary Doctors. There are two Pig Breeding Farms in the district. Mainly local

variety of Black Bengal goats are being used for rearing purposes in the unorganised sector. Marketing of live animal is done through two cattle markets available in the district. Selling of meat is done through various local daily markets.

There is one fodder farm in the district for supply of green fodder. Further, concentrated feed is available from various local private vendors.

The ARDD had undertaken a massive programme for selective breeding of Black Bengal goats at Regional Goat Breeding Farm, Devipur, West Tripura and Composite Livestock Farm, BC Manu, South Tripura.

Considering the potential available, credit projection for the sector is estimated at Rs.1203.35.46 lakhs for FY 2025-26, as detailed in Annexure-1.

## **2.1.9 Fisheries**

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

Fish farming is one of the promising enterprises that could generate substantial income for farmers and become a major contributor towards the State's economy. Tripura with its large fish-eating population possesses vast potential for fisheries development. More than 98 percent population of the district are fish eater. The per capita demand of fish is quite high in the district at 26.26 kg per year. More than 29534 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.

The district has witnessed admirable growth in aquaculture sector in recent years and has potential for substantial improvement in production of fish. The district has rich potential resources in the form of water area under culture and capture fisheries. The per capita availability of fish in district is 20.58 kg/head/year, lower than state availability at 25.30 kg/head/year. More than 29534 fish farmers are active in the district. Total fish production reported in the district was 11988 MT.

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

There is a Deputy Director's Office at Belonia to look after the interest of the sector, who is supported by field level functionaries at sub-division and block level. There are 14 Fish breeding farms, 44 Fish Seed Centres, 39 Fishery Coop. Societies, 2881 ha of private water bodies and 307 ha areas for capture fisheries in the district. The infrastructure and support facility available in the district is adequate for fish seed production. However, there is scope for increase in productivity through intensive feed based grow out fish culture in the district.

Fish farmers sell their live fish in the local markets immediately after capture. Although 37 fish markets are there, there is a need for development of a modern market yards for fishermen. There are a few private ice factories, but there is need for cold chain establishment considering future requirement when Sabroom ICP becomes operational.

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

Considering the potential available, credit projection for the sector is estimated at Rs.2573.44 lakhs for FY 2025-26, as detailed in Annexure-1.

## **2.1.10 Farm Credit – Others**

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

The district provides for good 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 minimise the cost of transportation, Motor Bikes are emerging as most convenient mode of transportation in rural areas, especially among the small and marginal farmers. Two wheeler for agriculture purpose will reduce time and cost to the farmers. Using two wheeler, farmers can supply their milk and other produce in nearby town / cities.

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

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

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

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

Considering the potential available, credit projection for the sector is estimated at Rs.630.00 lakhs for FY 2025-26, as detailed in Annexure-1.

## **2.1.11 Sustainable Agricultural Practices**

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

Integrated Farming System (IFS) is a sub system of a high level land use system like a village or a watershed which include crop production, raising livestock, fishery, poultry, bee keeping etc. on a particular farm. Literal meaning of integrated is to combine two things in such a way that one becomes fully a part of the other. Integrated Farming System (IFS) is an independent, interrelated often interlocking production systems based on a few crops, animals and related subsidiary enterprises in such a way that maximize the utilization of nutrients of each system and minimize the negative effect of these enterprises on environment. Various components of IFS are crops, live stocks, birds and trees. Crops may have subsystem like mixed/intercrop, multi-tier crops. Livestock components may be milch animals, goat, sheep, pig. Bird components like poultry, duckery and tree components include fruits, timber, fuel and fodder. The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season.

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

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

In South Tripura district an area of 494 ha is being developed in 3 clusters in Bogafa, Rajnagar and Satchand with the main objectives of sustainable, remunerative and climate resilient development through Integrated Farming in (a) Horticulture based farming system, (b) Livestock based farming system, (c) Fishery based farming system and

(d) Agro-Forestry/Tree based farming system with total budgeted funding of Rs.125.34 lakhs.

A study carried out by KVK, South Tripura to study the production, profitability and employment generation of IFS with rice, maize, vegetables, ginger, apiculture, fishery, poultry and piggery over conventional rice-rice system showed 17.79 percent increase in productivity and 48.91 percent higher net return over conventional rice-rice system.

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

## **2.2 Agriculture Infrastructure**

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

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

It is estimated that around 10 percent of the food grains produced is lost every year due to inadequate storage facilities. Post-harvest management of agricultural and horticultural produce is one of the biggest challenges that the sector faces today. Good storage facilities provide much needed protection to the farmers against the vagaries of price fluctuation and prevents loss on account of poor storage facilities available to the farmers.

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

In South Tripura district, considerable steps have been taken by the State Govt. to boost the Agri Infrastructure including storage godown, cold storages, daily/biweekly/weekly primary rural haats and market yards etc. NABARD has also been playing a very proactive role in improving the sector through RIDF loan. There is rural market infrastructure in every GV/VCs in the district. Every block in the district are equipped with adequate food, paddy, seeds and fertilizer godowns under Agri., horti, and Food and Civil Supply dept.

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

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

There are 3 regulated markets and 87 rural haats in the district. There is a proposal to develop 56 market sheds / stalls in the district by Agriculture Department.

Under the PDS system, South Tripura has 24 storage godowns with total storage capacity of 9050 MT. These storages are catering to the storage needs of PDS ration for 110388 ration cards for 424268 populations through 250 fair price shops.



The Agri. Dept. has constructed 5 Rice storage godowns in the district with total capacity of 5000 MT with RIDF loan assistance of NABARD. In addition, 5 VLW godowns, 5 Fisheries godown, 21 Primary Agricultural Markets and 9 Rural Market Yards have been constructed in various blocks with RIDF loan assistance, substantially boosting the agri. marketing infrastructure in the district.

There are 3 cold storages in South Tripura with total capacity of 5000 MT. However, the district lacks integrated wholesale market yards at all the 3 regulated markets and other major weekly markets.

Considering the potential available, credit projection for the sector is estimated at Rs.336.60 lakhs for FY 2025-26.

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

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

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

South Tripura is home to 11.72 percent population of Tripura as per 2011 census, with 14.43 percent of the state area. The number of land holders are 52524 in the area of 151400 ha, with 85 percent of holding within 1 ha size, and remaining 15 percent holding between 1 to 2 ha size. The average size of land holding in the district is only 0.73 ha. With such small holding size, land development, soil conservation and watershed management assume huge significance for profitable and sustainable agricultural practices in the district.

There is about 4535 Ha of cultivable wasteland and 282 Ha fallow land in the district, the topography of which varies from small hillocks to plain and low-lying areas. Land development activities traditionally undertaken by farmers are Farm Pond Development, Lunga Bunding, Compost Tank, Water Harvesting Tank, Watershed Management, etc. However, potential for land levelling and contour bunding need to be exploited more aggressively for increasing land productivity.

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

The Agriculture Department and Krishi Vigyan Kendra provides technical guidance on land development activities. A soil testing laboratory is also located in the district headquarter administered by Agriculture Department. Agriculture Engineering wing of the Department of Agriculture is also taking up selected land development activities.

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

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

Under the Forest Dept, there are 71 JFMC working involving 18579 families which can be involved in land development and soil conservation activities by the concerned department in convergence with Forest and other stakeholders.

Considering the potential available, credit projection for the sector is estimated at Rs.506.71 lakhs for FY 2025-26, as detailed in Annexure-1.

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

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

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

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

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

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

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

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

Certification arrangement of seeds produced by registered growers is done by Agriculture Department. Bio-pesticides and bio-fertilizers are supplied by Agriculture Department to the farmers.

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

The district lacks sufficient number of vermi-compost units to meet the demand. There is also lack of awareness on use of bio-pesticides and bio-fertilisers among farmers as well as advantages of organic produce.

Considering the potential available, credit projection for the sector is estimated at Rs.62.64 lakhs for FY 2025-26, as detailed in Annexure-1.

### **2.3 Agriculture – Ancillary Activities**

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

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

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

South Tripura district produces Paddy in large quantity along with horticultural

crops like potato, ginger, pineapple, jackfruits, litchi, cashew nut, etc. Thus, there is good potential available for setting up of fruits & vegetables preservation and processing industries as income generating activities and creating value addition to seasonal fruits and vegetables.

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

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

Under 'One District One Product' (ODOP) initiative of GoI at promoting the unique specialty products of each district in the country, 'Bakery Products' is being promoted in South Tripura district. The ODOP scheme is designed to boost the local economy, generate employment opportunities, and increase the income of artisans and small-scale entrepreneurs in rural and semi-urban areas.

RSETI, Udaipur is conducting various on location training courses for food processing in South Tripura. DIC, Sabroom is the nodal department for implementation of various GoI schemes for food processing. DIC has successfully promoted 11 food processing enterprises in Bakery, Spices and ready to eat Snacks manufacturing under PMFME with bank credit in the district as on date.

There is also good potential for Cattle feed manufacturing units in the district, as the feed supply chain is entirely dependent on import from other states.

The district lacks any food processing units in the designated Food Park at Sarasima in Belonia, South Tripura.

Considering the potential available, credit projection for the sector is estimated at Rs.741.45 lakhs for FY 2025-26, as detailed in Annexure-1.

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

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

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

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

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

Subsidy based credit linked ACABC scheme of GoI for establishment of Agri Clinic/Agri Business Centre by Agri Graduates can provide expert advice and services on various technological advancement in primary sector would enhance productivity of crops/animals and ensure increased income to farmers.



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

There are 41 functional PACS/LAMPS in the district, most of which are having accumulated loss as on date. However, majority of these PACS/LAMPS have reported profit during FY 2023-24. Most of the PACS are not doing credit business and are surviving on rental income. Good potential is available for setting up of Agro Service Centre, Agro Storage Centre, Agro Processing Centre, Agri-information Centre, Agri-Transportation & marketing facilities etc. by these PACS. There is lack of awareness about 'PACS as MSC Scheme' among PACS/LAMPS. State Govt./StCB may sensitizing/encourage PACS/LAMPS for setting up of Agro Service Centres to serve small and marginal farmers.

The DCDC have identified two PACS/LAMPS for implementing MoC's ambitious World's Largest Grain Storage project in South Tripura under PACS as MSC refinance scheme of NABARD and in convergence of AIF and PMFME schemes.

At present there is no ACABC in the district. Awareness of the scheme among the Agri. Graduates is required to make the scheme successful in the district.

There are about 11 MFI companies doing lending business in the district with branch office at Udaipur. NABARD has extended refinance facility to VFS Capital for on lending to individuals for agri allied activities.

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

## Chapter 3

### Credit potential for MSMEs

### 3. Credit potential for MSMEs

#### 3.1 Status of the Sector in the District

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

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

As per the records of Udyam registration data total number of MSME units registered in the district were 4249 with 4180 under Micro, 66 under Small and 3 unit under Medium category.

The growth in MSME sector in South Tripura district in recent past has been remarkable due to gradual shifting of farmers and entrepreneurs from agriculture profession to small agro industries and retail trading. A good number of beneficiaries in South Tripura have been supported under MUDRA and Stand up India scheme. As on March 2024 total number of MUDRA accounts were 47289 with sanction of Rs.360.23 crore. Breakup of number of accounts and sanction amount under Shishu, Kishore and Tarun were 25923/ Rs.95.27 crore; 20900/ Rs.232.76 crore and 466/ Rs.32.20 crore.

There are 69 registered factories in the district with employment of 7136 persons, besides 05 handloom clusters. Under PMEGP, 40 Micro Enterprises were financed by banks during 2023-24 involving a bank loan of Rs.298.48 lakh under DIC. Under State Government supported Swabalamban scheme, 249 persons were provided with bank credit of Rs.758.99 lakh for purchase of small transport vehicles and establishment of micro enterprises during 2023-24.

The loans disbursed to the MSME Sector in the district in 2021-22 was Rs.10720 lakh, in 2022-23 was Rs.11315 lakh and during 2023-24 total MSME disbursement was Rs.23598 lakh.

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

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

There is an industrial estate at Sarasima, Belonia in the district with 07 sheds, which were allotted to private parties.

The Swabalamban Training institute located at A.D. Nagar is run by the Swabalamban Society under the Industries Department of Tripura. The institute conducts various skill based entrepreneurship development programmes. There is one ITI operating in the district located at Sarashima, Belonia with a capacity of 124 students.

The PNB RSETI at Gokulpur, Udaipur, is conducting various entrepreneurship development programmes for the district with focus on skill development with the financial help from PNB, NABARD, DRDA, KVIC and DIC.

There is good potential available for development of Rubber and Bamboo based manufacturing/processing 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 bankers would play a great role in the development of the sector in the district.

DIC need to focus on conduct of more EDPs for the educated unemployed youths of the district to address the entrepreneurial knowledge and skill gap to promote the MSME sector.

Considering the potential available, credit projection for the sector is estimated at Rs.33146.64 lakhs for FY 2025-26, as detailed in Annexure-1.

## Chapter-4

### Credit Potential for Export Credit, Education & Housing

#### 4.1 Credit Potential for Export Credit

##### 4.1.1 Status of the Sector in the District

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

The district is endowed with rich and diverse resources of bamboo with traditional usage. Cane & Bamboo Handicrafts of Tripura is considered the best in the country. South Tripura has a good potential for export of various products, especially queen pineapple, which is a niche item of export for the future. There is a District Export Promotion Committee (DEPC) to streamline the production and supply chain of the export products. The Ministry of Commerce and Industry has also taken steps to develop bilateral trade in the region by funding infrastructure development of border haats, special economic zones (SEZ), unity malls and land customs stations with Bangladesh.

The volume of trade with Bangladesh has increased from Rs.390 crores in 2017-18 to Rs.759 crores in 2022-23. Export from Tripura to Bangladesh increased to Rs.121 crores during the same FY.

With commissioning of Agartala-Dhaka railway line via Akhaura and ICP at Sabroom via Maitri Setu, export potential to Bangladesh will jump manifold. South Tripura can export pineapple, jackfruit, edible bamboo shoots, bamboo handicrafts, rubber sheets as well as industrial rubber products.

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

The agro-climatic condition of the district is suitable for Rubber Cultivation. In South Tripura 17667 hectare area is under rubber cultivation and recorded production of 16379 MT during 2022-23. There is a very good potential for setting up of export oriented rubber-based industries in the district.

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

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

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

The district has a land customs station at Belonia and an inland waterways connectivity port with Bangladesh, which can be a major trading partner for Tripura. In the near future the district would be a transit route for export/import of goods through new ICP at Sabroom, which will give Tripura direct access to Chittagong port of Bangladesh.

## 4.1 Credit Potential for Education

### 4.1.1 Status of the Sector in the District

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

These initiatives have helped to improve the education sector in the district. The district has seen an increase in the number of schools, an increase in the enrollment rate, and an improvement in the quality of education. The literacy rate of South Tripura as per 2011 census was 84.68 percent.

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

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

At present there are 343 Primary/JB schools, 149 Middle/SB schools 104 High schools and 73 HS schools with total enrolment of 83579 students. Besides, there are 1291 AWC schools with 20144 enrolments at the village level.

There are 3 general degree colleges in the district located at Santirbazar, Belonia and Sabroom with around 3000 student enrolment capacity. Further, there is a Eklavya Model School for tribal students and one JNV for meritorious students from poor families. Also there are 2 ITIs at Belonia and Santirbazar, which cater to the skill development of technicians and supervisors and to bolster the job opportunities among the educated youths of the district.

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. There are gaps in general awareness on Education loan facility and the eligibility norms of various banks, which needs to be addressed to exploit credit potential of the sector.

Considering the potential available, credit projection for the sector is estimated at Rs.2547.93 lakhs for FY 2025-26, as detailed in Annexure-1.

## 4.2 Credit Potential for Housing

### 4.2.1 Status of the Sector in the District

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

The housing sector in South Tripura district is growing steadily, with a number of new projects being launched in recent years. The district is home to a mix of urban and rural areas, and the housing sector reflects this diversity. The district has 1.05

lakh household and 94 thousand households are in rural areas. With the increasing per capita income in the district, the demand for housing is on the rise. In the urban areas of the district, such as Santirbazar, Belonia and Sabroom, there is a growing demand for apartments and gated communities. In the rural areas of the district, the housing sector is still dominated by traditional houses made of bamboo and mud. However, there is a growing trend towards building more modern houses. The government is also providing subsidies to help people build new houses under PMAY. Overall, the housing sector in the district is growing very fast and demand for housing loan is likely to go up in the coming years.

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

The housing loan schemes of the banks have attracted the salaried employees of state Govt./private sectors. Banks have extended substantial amount of loans to salaried employees of govt. departments considering the easy recovery of installments from salaries and other collateral securities obtained. There are 1330 habitations in the district of which good percentage could be covered under housing loan finance.

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

Under PMAY-G, total 35065 rural houses were sanctioned in the district in 2021-22. During 2022-23, additional 9963 more houses were sanctioned under PMAY-G, which are under construction. There is huge potential of bank credit in housing sector as a good number of these beneficiaries will approach banks for housing loan. However, there are lack of awareness on various housing loan schemes among the rural population.

Considering the potential available, credit projection for the sector is estimated at Rs.8100.00 lakhs for FY 2025-26, as detailed in Annexure-1.

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

Role of rural infrastructure in improving farm productivity, providing market linkages and the consequent raising of the standard of living of the rural population hardly needs any emphasis. Infrastructure development has a key role to play in both economic growth and poverty reduction. Rural Infrastructure today comprise of core infrastructure viz., Irrigation, connectivity (road, power, IT), transportation, energy (generation, transmission, distribution), post-harvest storage and social infrastructure viz., drinking water, sanitation, sewerage, health, housing and education.

District has 60 km long railway line network with 5 railway stations and total 62 km national highway. With regard to health system, district has 28 hospitals. With regard to education, 73 HS Schools, 3 Colleges, 2 ITIs and regarding financial institution, 63 Bank branches.

As on 31 March 2024, as many as 596 projects in South Tripura worth loan of Rs.990.41 crore have been sanctioned to the Govt. of Tripura under RIDF loans, covering activities from all the sectors.

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

(a) Various educational institutes are available in the district which comprises 1291 AWC, 492 Primary, Junior and Senior Basic schools, 177 Secondary & Higher Secondary Institutions, 1 EMRS and one JNV, 3 degree colleges, 2 ITI's in the district.

(b) Regarding health infrastructure, there are 7 hospitals with 390 beds, 90 health sub centers with 90 beds, 145 dispensaries, 3 Ayurvedic and 12 Homoeopathic sub-centers in the district.

(c) District has 28 Allopathic hospitals.

(d) In addition to the above, under RIDF loan support of NABARD work is going on for construction of more than 50 Schools, Village Knowledge Centers, Hospitals etc. worth Rs.88.24 crore in the district.

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

Benefit of RIDF project on the social and economic sphere is holistic and very comprehensive. The projects helped the villagers to have easy access to markets, input distribution centers, health and other extension services. The market yard projects and cold storages have helped the farmers with storage facilities resulting into realization of fair prices for their produce. The irrigation projects have increased command area under Rabi crop and improved productivity as well as increased cropping intensity. Drinking water projects have ensured availability of safe potable water in far flung areas. The health project sanctioned for the district viz. District Hospital, Rural Health Centres opened avenues for better health services to the people of the district. Schools, Village Knowledge Centres etc. projects improved education and Farmers extension facility, resulting in increased productivity.



## 5.2 Social Infrastructure involving Bank Credit

### 5.2.1 Status of the Sector in the District

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

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

Bank loans up to a limit of Rs.5 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and water improvements at household level, etc. and loans up to a limit of Rs.10 crore per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres were brought under the ambit of Priority Sector Lending.

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

There are sufficient number of educational institutes in the district with 1291 AWC, 492 Primary, Junior and Senior Basic schools, 177 Secondary & Higher Secondary Institutions, 1 EMRS and one JNV, 3 degree colleges, 2 ITI's in the district. In addition to the above, under RIDF loan support of NABARD work is going on for construction of more than 50 Schools, Village Knowledge Centers, Hospitals etc. worth Rs.88.24 crore in the district.

The health infrastructures are seasonably sound in the district with total 7 hospitals comprising 390 beds, 90 health sub centers with 90 beds, 145 dispensaries, 3 Ayurvedic and 12 Homoeopathic sub-centers in the district.

Status of drinking water supply has improved considerably in the district with implementation of Jal Jivan Mission. The percentage of households having source of drinking water is more than 90 percent in the district. As far as construction of toilets are considered, almost all the villages are declared as ODF under SBM. Almost all investments in sanitation are through public investment and scope of private investment in this sector is limited to urban and semi urban areas only.

Considering the potential available, credit projection for the sector is estimated at Rs.375.00 lakhs for FY 2025-26, as detailed in Annexure-1.

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

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

- Solar subsidies: The government has simplified the application process for solar subsidies to make it easier for people to transition to solar energy.
- Net metering: The state has implemented a net metering policy that allows



consumers to export excess electricity generated by their solar systems back to the grid.

- Solar microgrids: The government has identified 500 remote localities in Tripura for installing solar microgrids to ensure electricity access.
- Solar panels in public offices: The government plans to install solar panels in public offices to promote green energy.
- Solar Home Lighting Systems and Solar Street Lighting Systems: The Tripura Renewable Energy Development Agency (TREDA) plans to distribute 500 Solar Home Lighting Systems and 50 Solar Street Lighting Systems across the state.
- Floating solar plant: The TREDA signed an MoU with the National Thermal Power Corporation (NTPC) to install a 130 MW floating solar plant at Dumbur Lake in Gomati district.
- Energy Vision 2030: The state has prepared an Energy Vision 2030 and plans to introduce a Renewable Energy Policy soon.

The State Govt. unveiled its plan to generate 815MW of power from renewable sources by 2030, including 396MW from solar energy, 400MW through hydro pump storage, 15MW from hydro, and 2MW from bio-energy, with a total investment of Rs 13,000 crore.

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

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

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

TREDA has also been implementing Solar standalone agricultural pump sets under PM Kusum scheme, in convergence with RIDF loan assistance of NABARD. Out of a target of 10000 solar pump sets, approx. 5000 have been installed across the state. In South Tripura about 700 solar pump sets have already been installed.

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

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

NABARD Tripura RO has also taken initiatives to promote solar energy solutions among the farmers through adoption of solar technology through FPO. 25 farmers

from Tepania block of Gomati district were sent for exposure visit to IIT Bhubaneswar for capacity building in solar energy solution supply and maintenance business through BAPCL, Bagma, a NABARD promoted FPO venturing into renewable energy solution for the farming communities. The trainees are expected to play a catalytic role in marketing of solar agricultural pumpset in Gomati and South Tripura districts in coming days.

Considering the potential available, credit projection for the sector is estimated at Rs.744.63 lakhs for FY 2025-26, as detailed in Annexure-1.

**RIDF**

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	270	642.46	613.25
B	Ongoing tranches	326	562.80	377.16
	Total (A + B)	596	1205.26	990.41

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	306	290.193700	255.1628
B	Rural roads & bridges	242	766.520000	614.9434
C	Social Sector	48	148.545700	120.3049
	Total (A + B + C)	596	1205.259400	990.4111

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	190	Irrigation potential	ha	3800
B	Rural roads	77	Road length	km	385
C	Bridges	165	Bridge Length	m	5775

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Veterinary Hospitals/ Clinics	8	Animal treated	number/year	24000
2	Construction of System Improvement for Power	11	Household electrified	number	1100

3	Flood Protection Measures	6	Area protected	ha	3000
4	IT Knowledge Centres for Rural Areas/Citizen	2	IT Capacity building	number/year	5200
5	Infrastructure Development for Alternate source of Energy	8	Solar Energy generated	KwH	4560000
6	Inland/ Riverine Fisheries development	11	Increased fish production	MT	545
7	Plantation and Horticulture - Rubber Plantation	7	Increased Rubber production	Kg/year	472500
8	Cold Storage	2	Storage capacity	MT	4000
9	Construction of Mandi/ Market Yards	36	Reduced wastage/ Better price realisation	Rs. lakh/year	466
10	Rural Godowns	18	Storage capacity	MT	18000
11	Village Knowledge Centres	13	Farmers Training	number/year	26000
12	Rural Drinking Water Supply	6	Household connection of tapped water	number	14400
13	Construction of Secondary Schools / Toilet blocks for Girls	36	Students enrollement	number	10440

## Chapter 6

### Informal Credit Delivery System

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

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

The SHGs because of their effectiveness in reaching out to disadvantaged section of society have become the common vehicle of development process, converging several development programmes. SHG-BLP is playing a vital role in complementing the efforts of the Government of India in addressing the issues like financial exclusion, providing livelihoods and empowering the citizens, and women in particular

In South Tripura total 7219 SHG have been saving linked with banks as on date with 63138 memberships.

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

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

During 2023-24, total 2555 SHG were provided bank loan amounting to Rs.6714.08 lakhs with year-end outstanding loan of Rs.8734.37 lakhs. Targets for the current FY 2024-25 is set at 4910 bank loans with 1400 fresh loans and 3510 repeated loans with disbursement target of Rs.8698.00 lakhs by March 2025.

As on 31 March 2024, TGB promoted total 3011 JLGs with in South Tripura district sanctioning Rs.1026.97 lakhs to 12044 beneficiaries. As many as 126066 accounts have been opened by banks under Pradhan Mantri Jan Dhan Yojana (PMJDY) as on 31 March 2024. As per the provisions of the mission, overdraft facility upto an amount of Rs.10,000/- is available to Aadhaar enabled accounts after satisfactory operation in the accounts.

Considering the potential available, credit projection for the sector including loan to SHGs and JLGs is estimated at Rs.12856.10 lakhs for FY 2025-26, as detailed in Annexure-1.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- 1 Coordination between bankers and agriculture department with real time KCC sanction and disbursement data will reduce the time lag between sponsoring, sanction and disbursement of KCC loans.
- 2 Banks may coordinate with Department of Agriculture for identifying and covering all eligible farmers under the KCC Scheme.
- 3 Coverage of PMFBY to all farmers will mitigate the risk of natural furies.
- 4 Banks may extend credit facilities to tenant farmers, oral lessees and share croppers by adopting JLG mode of financing.
- 5 Banks should reach out to the existing and new FPOs being formed in each blocks under GoI scheme of formation and nurturing 10,000 FPO for meeting the credit needs of the member farmers.
- 6 KCC guidelines may be widely publicized amongst farmers & VLWs to facilitate sponsoring of adequate proposals to banks.
- 7 Improving recovery climate by awareness creation and proactive actions by bankers as well as by government machineries.
- 8 Adequate storage facilities at GP level may be created to address storage need of marginal/small farmers.
- 9 New market yards may be developed and wherever required, existing markets may be strengthened.
- 10 Mono cropping is an area of concern. Promotion of crop diversification should be encouraged by Agri. Dept. among the small and marginal farmers.
- 11 Coverage of more farmers under PMFBY should be given more priority in view of climate change fallouts.
- 12 Preparation of farmers' database needs to be given utmost importance.

#### 2. Water Resources

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

### **3. Farm Mechanization**

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

### **4. Plantation and Horticulture**

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

### **5. Forestry/ Waste Land Development**

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

### **6. Animal Husbandry - Dairy**

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

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

## **7. Animal Husbandry – Poultry**

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

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

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



## 9. Fisheries

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

## 10. Construction of Storage and Marketing Infrastructure

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

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

- 1 Awareness on soil health has to be done on war footing basis and soil health card to be issued to every farmers. Watershed development project and water harvesting structures are to be created in each block.



- 2 Rainwater harvesting structures may be encouraged among forest dwellers for cultivation of crops.
- 3 Banks may encourage on-farm development activities such as land leveling, terracing, bunding etc. through credit among farmers.

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

- 1 Agriculture Department may encourage setting up Bio-fertilizer and Bio-Pesticide units in convergence with ATMA and TRLM to improve the soil health under Paramparagat Krishi Vikas Yojana among SHG members.
- 2 TRLM may promote decentralized vermi-compost units by SHG members in convergence with Spices Boards and marketing arrangement by SHGs federations under buy back mechanism may be established.
- 3 Thrust should be given more on projects which will create infrastructure for supporting integrated farming in the district.

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

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

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

- 1 Create awareness about 'PACS as MSC' loan scheme of NABARD among PACS.
- 2 Cooperative Department may encourage good working PACS to diversify their lending portfolio into new areas to increase their income.
- 3 Cooperative Department may consider restructuring of PACS and revive their functionality into diversified business to increase their income. In this regard the societies may be oriented towards new and emerging business and revenue models and avail assistance under schemes like PACS as MSC and financing facility under AIF.
- 4 GoIs subsidy based credit linked scheme for establishment of Agri Clinic/ Agri Business Centre (ACABC) by qualified Agri Graduates to provide expert advice and extension 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. should be promoted in each block of the district.

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

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

### **16. Export Credit**

- 1 An export promotion fund could be established by Govt. to meet the credit requirement particularly for the crops that are grown abundantly in the state.
- 2 The Horticulture department may arrange for organic certification to the eligible farmers for promotion of export of produce specially pineapple.
- 3 Promotion of Bamboo handicrafts and bamboo based interior decoration materials may be more focus through Social Media, online sales portals like ONDC etc. for creating customer awareness at National and International level.

### **17. Education**

- 1 State Govt. may encourage setting up more private schools/technical institution in the district as district has scope in this sector.

- 2 The education department may play a pro-active role in sensitizing the students about benefits of higher education and loan facilities available from various banks.
- 3 Service area concept for education loan purpose may not be insisted by banks and banks may conduct camps in the higher secondary schools and provide check list of documents to be submitted for availing education loan.

## **18. Housing**

- 1 State government needs to process issue of land ownership certificates.
- 2 Develop a State housing policy and set up housing boards to ensure adequate, safe and affordable housing to all with basic amenities viz. drinking water, electricity and sanitation.

## **19. Social Infrastructure**

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

## **20. Renewable Energy**

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

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

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

## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

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

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

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

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

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

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

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

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

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

1. Gomati district has a very wide cooperative profile with 353 societies. Sector wise cooperatives in the district cover Credit Fishery Animal Husbandry Agriculture Marketing and Multipurpose sectors.
2. There are 41 PACS/LAMPS in the district all of which are computerised as on date.
3. Animal Husbandary sector have the highest number of 93 societies.
4. Besides there are 57 Multipurpose 39 Fisheries 16 Weavers 4 Cosumer 32 Agro-processing 4 Labour and 65 other activity based societies.
5. The DCDC has already identified two PACS in the district for implementation of Grain Storage project under PACS as MSC refinance of NABARD.
6. All the 41 PACS has been computerised and also registered on CSC platform for creating additional revenue generation.
7. Under MoC initiatives of M-PACS JWC has been notified and 1st Meeting held for identification of GP/VC for the purpose.

## **6. Potential for formation of cooperatives**

1. There is fair potential for cooperative activity in the Credit Fishery Animal Husbandry and Dairy sector as elucidated in the chapter on Credit potential for Agriculture and Ancillary Activity.
2. The distribution is more or less uniform in Belonia sub-division (Rajnagar BC Nagar Hrishyamukh blocks) Sabroom sub-division (Bogafa and Jolaibari blocks) and Sabroom sub-division (Satcahnd Rupaichari Poangbari blocks). However, there are very few societies in Rupaichari and Poangbari blocks.
3. Therefore, there is potential for creation of cooperative societies in Agri processing Consumer Marketing and Fisheries sectors in Sabroom and Santirbazar sub-divisions. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

## Chapter 9

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

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Women Empowerment	My Pad My Right 2.0	Twisa Mahila Dal Fulchari Satchand Block South Tripura	Grant support of Rs.5.70 lakhs	Nil	30	Ensure menstrual hygiene among poor women through use of sanitary pads and also support income generation.
2	Promotional Activity	LEDP	Krishnanagar Hrishyamukh block South Tripura	Grant support of Rs.7.35 lakhs	Nil	90	Ensure livelihood and self-employment through capacity building credit linkage and enterprise in tailoring and readymade garment manufacturing.
3	Collectivisation	FPO	Sabroom Satchand block South Tripura	Grant support of Rs.11.44 lakhs	Nil	180	Collectivisation of farming activity through aggregation of input supply and produce marketing ensuring higher income to small and marginal farmers of the block.



## Success Story

### Self-employed tailoring under LEDP



No. of beneficiaries  
Community  
State  
District  
Block  
Village

90  
SHG women  
Tripura  
South Tripura  
Hrishyamukh  
Krishnanagar GP

#### 1.1 Support provided:

- Grant support of Rs.7.16 lakhs under LEDP by NABARD, Tripura RO.

#### 1.2 Pre-Implementation Status:

Before the initiation of the Self-Employed Tailoring training under the Livelihood Entrepreneur Development Program, the following challenges were observed in the local community:

1. **Unemployment:** A lack of job opportunities in the region led to economic instability for many households.
2. **Limited Skillets:** Tailoring skills among community members were either non-existent or limited to basic knowledge, restricting their earning potential.
3. **Dependence on Agriculture:** The majority of the population relied on agriculture, which was seasonal and insufficient to meet their financial needs.
4. **Market Access Issues:** Potential entrepreneurs lacked exposure to market dynamics, leading to unawareness about customer preferences and pricing strategies.



### 1.3 Challenges Faced During Implementation:

1. **Initial Hesitation:** Beneficiaries were initially reluctant to participate due to skepticism about the program's outcomes.
2. **Infrastructure Constraints:** Setting up training facilities with adequate tailoring machines and materials required significant coordination.
3. **Skill Gaps:** Many participants had no prior experience in tailoring, necessitating additional foundational training sessions.
4. **Market Linkages:** Establishing connections with industrial buyers and local markets required significant networking efforts.

### 1.4 Impact

The program has had a significant positive impact on the lives of the 90 beneficiaries, fostering individual and community growth.

#### (a) Skill Development:

- ❖ Participants acquired comprehensive tailoring skills, including stitching, pattern-making, and finishing techniques.
- ❖ Exposure visits enhanced their understanding of industry standards and successful entrepreneurial practices.

#### (b) Entrepreneurship Development:

- ❖ Beneficiaries were encouraged to establish their tailoring businesses, with many starting home-based units or joining cooperative ventures.
- ❖ Market surveys provided insights into customer demands, pricing, and fashion trends, enabling better business planning.

#### (c) Financial Empowerment:

- ❖ Participants reported increased household income through tailoring and stitching orders.
- ❖ A few beneficiaries secured contracts from local garment manufacturers, ensuring steady work.
- ❖ Credit linkages from Rs.50,000/- to Rs.1,00,000/- achieved through RRB & StCB.
- ❖ Monthly income of Rs.5000/- to Rs.9000/- being generated from tailoring activity.

#### (d) Confidence and Community Engagement:

- ❖ Refresher training sessions instilled confidence and reinforced technical skills, ensuring continuous improvement.
- ❖ The program promoted collaboration among participants, leading to the formation of small groups for bulk orders and resource sharing.

#### (e) Sustainability and Market Integration:

- ❖ Strong linkages with markets and local retailers helped beneficiaries secure a consistent demand for their products.
- ❖ Partnerships with industrial buyers opened new avenues for scaling up operations.

## Appendix 1a

### Climate Action & Sustainability

#### 1. Climate Action - Scenario at Global & National Level

##### 1.1 Climate Change and its Impact

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

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

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

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

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

##### 2.1 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.

##### 2.2 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.

### 2.3 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.

### 2.4 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.

### 2.5 Way Forward

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

## Appendix 1b

### Climate Action & Sustainability

#### 2 Climate Change Scenario – At the State Level

##### 2.1 State Action Plan for Climate Change

(a) State Action Plan on Climate Change (SAPCC) for Tripura was formulated during 2010. SAPCC integrates the mitigation and adaptation agenda with the objectives to alleviate poverty and promote sustainable development. The issues of vulnerability of the state of Tripura to climate change are intimately related to its location and indigenous population. People of Tripura depend primarily on forests and other natural resources for their livelihoods. The climate condition of Tripura in terms of long rainy season result in very limited working season of 4-6 months.

Jhum cultivation is also affecting the forest. The forest fire sometimes goes beyond control and affects the habitations nearby the forests. Drought is not very common but there are incidents of dry spells during summer season. The State is prone to various natural disasters. The state is highly Earthquake prone as the state is situated on Seismic Zone V. Being the state surrounded by Bangladesh the aerial distance to Bay of Bengal is less than 100 KM and hence the State is also prone to high wind and cyclone zone-A. The State faces recurrent floods during monsoon and flash floods in hilly areas.

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

##### 2.2 Any specific Climate Change initiative in the District by

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

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

(c) **State Government:** State Forest Department manages 6294.287 sq.km. of forest area. Besides managing the forest area it promotes extension of tree cover outside forest area for better environmental management. The initiatives of the forest department have direct bearing on climate change. During 2022-23 taken up afforestation in 10387.02 ha area distributed 10.0 lakh seedlings for plantation raised 3.22 lakh bamboo seedlings roadside plantation in 133.80 km and river-bank plantation over 48.50 km area. Government of Tripura has been implementing the bio-village project towards climate change mitigation endeavour with the aim of establishing 100 bio villages in the state. The project supports solar powered agri equipment energy efficient devices biogas plants and biofertilizer. So far 10 bio-villages have been established in the state to follow nature- based lifestyle and livelihood options and reduce the use of chemical fertilizers.

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

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

## Appendix 1c

### Climate Action & Sustainability

#### 3 Climate Change Scenario - At the District Level

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

- a State Action Plan on Climate Change (SAPCC) for Tripura was formulated during 2010. SAPCC integrates the mitigation and adaptation agenda with the objectives to alleviate poverty and promote sustainable development. The issues of vulnerability of the state of Tripura to climate change are intimately related to its location and indigenous population. Tribal population of South Tripura depend primarily on forests and other natural resources for their livelihoods.

Jhum cultivation is also affecting the forest eco system negatively with rapid destruction. The forest fire sometimes goes beyond control and affects the habitations nearby the forests. Incidence of prolonged dry spells during summer season and excessive rain during monsoon is being observed more frequently. Excessive heat waves during May-June 2024 has negatively affected rubber productivity in the district which is also the economic lifeline of the rural tribal population. The district is more prone to various natural disasters now than before. The state is highly Earthquake prone as the state is situated on Seismic Zone V. Being surrounded by Bangladesh the aerial distance to Bay of Bengal is less than 40 KM and hence the district is also prone to high wind and cyclone Zone-A. The district faces recurrent floods during monsoon and flash floods in hilly areas. The latest floods of August 2024 caused haevy damage in the district.

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

##### 3.2 Any specific Climate Change initiative in the District by

- a Watershed Development Component (WDC)-PMKSY 2.0 was launched during January 2022 by the Department of Land Resources (DoLR) MoRD Govt. of India to cover 32000 ha area for treatment in Tripura. In the district more than 7000 ha area is being treated under WDC. Rejuvenation of springs is also one of the component under the programme. The objectives of the WDC-PMKSY 2.0 are ground water recharge creation of water bodies combat soil degradation & erosion for ensuring sustainable production system for natural resource management and livelihood options.
- b National Innovations on Climate Resilient Agriculture (NICRA) is a network project of the Indian Council of Agricultural Research (ICAR) launched in February 2011. The project aims to enhance resilience of Indian agriculture to climate change and climate vulnerability through strategic research and technology demonstration.



Under NICRA a flood plain system was developed and evaluated at ICAR RC Tripura for NEH Region. The technology is targeted at low-lying flood-prone zones. Besides models of multi-tier based agroforestry systems were developed by the Tripura Centre based on different factors including local needs canopy structure plant physiological characteristics multipurpose uses soil characteristics etc.

- c District Forest Department manages 940.62 sq.km. of forest area. Besides managing the forest area it promotes extension of tree cover outside forest area for better environmental management. The initiatives of the forest department have direct bearing on climate change. During 2022-23 the department took up afforestation in 10387.02 ha area distributed 10.0 lakh seedlings for plantation raised 3.22 lakh bamboo seedlings roadside plantation in 133.80 km and river-bank plantation over 48.50 km area. Government of Tripura has been implementing the bio-village project towards climate change mitigation endeavour with the aim of establishing 100 bio villages in the state. The project supports solar powered agri equipment energy efficient devices biogas plants and biofertilizer. So far 10 bio-villages have been established in the state to follow nature-based lifestyle and livelihood options and reduce the use of chemical fertilizers.
- d Supported National Conference on “Advances in Innovative Technologies & Plant Health Management Strategies in Climate Resilient Agriculture” organized by College of Agriculture Tripura which was participated by about 300 agri-scientists and researchers from India and Bangladesh. Undertook plantation drive during World Environment Day 2024. Planted 60 saplings of different plants in one of the government school complex in Agartala and conducted an awareness programme for the students of the school.

## Appendix 2

### Potential for Geographical Indication (GI) in the district

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



## Annexure I-Activity-wise &amp; block-wise physical &amp; Financial projections

## District-South Tripura

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bharat Chandra Nagar	Bokafa	Hrishya mukh	Jolaibari	Poang bari	Rajna gar	Rupaic hari	Satcha nd	District Total
	<b>I. Agriculture</b>													
	<b>A. Farm Credit</b>													
	<b>A.1 Crop Production, Maintenance, Marketing</b>													
1	Baby Corn_Irrigated	100	Acre	32575	Phy	14	37	0	25	0	25	0	50	151
					BL	4.56	12.05	0	8.14	0	8.14	0	16.29	49.18
2	Betelvine/ Paan/ Betel Leaf	100	Acre	521728	Phy	11	2	23	3	2	2	2	2	47
					BL	57.39	10.43	120	15.65	10.43	10.43	10.43	10.43	245.19
3	Brinjal/ Baingan_Hybrid/ HYV	100	Acre	59496	Phy	50	75	63	100	25	50	37	150	550
					BL	29.75	44.62	37.48	59.5	14.87	29.75	22.01	89.24	327.22
4	Cabbage/ Patta Gobhi_Hybrid/ HYV	100	Acre	65642	Phy	100	150	100	150	25	50	50	200	825
					BL	65.64	98.46	65.64	98.46	16.41	32.82	32.82	131.28	541.53
5	Cauliflower/ Phool Gobhi_Hybrid/ HYV	100	Acre	65774	Phy	37	125	75	150	25	75	75	250	812
					BL	24.34	82.22	49.33	98.66	16.44	49.33	49.33	164.44	534.09

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bharat Chandra Nagar	Bokafa	Hrishya mukh	Jolaibari	Poang bari	Rajna gar	Rupaic hari	Satcha nd	District Total
6	Chilli/ Mirch_Irrigated	100	Acre	37550	Phy	25	75	38	75	13	38	38	75	377
					BL	9.39	28.16	14.27	28.16	4.88	14.27	14.27	28.16	141.56
7	Colocasia/ Arbi/ Ghuiya/ Taro	100	Acre	43898	Phy	60	60	50	60	20	30	30	60	370
					BL	26.34	26.34	21.95	26.34	8.78	13.17	13.17	26.34	162.43
8	Dragon Fruit	100	Acre	538728	Phy	7	11	7	11	7	7	11	11	72
					BL	37.71	59.26	37.71	59.26	37.71	37.71	59.26	59.26	387.88
9	Foxtail Millet/ Korralu/ Thenai/ Navane_Irrigated	100	Acre	19206	BL	0	2.3	0	1.54	2.3	2.3	2.3	2.3	13.04
10	Gladiolus	100	Acre	257184	Phy	5	5	5	6	0	0	0	0	21
					BL	12.86	12.86	12.86	15.43	0	0	0	0	54.01
11	Groundnut/ Moongfali_Irrigated	100	Acre	34644	Phy	50	87	87	50	25	100	75	125	599
					BL	17.32	30.14	30.14	17.32	8.66	34.64	25.98	43.31	207.51
12	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	19316	Phy	187	300	187	300	60	250	187	364	1835
					BL	36.12	57.95	36.12	57.95	11.59	48.29	36.12	70.31	354.45
13	Litchi	100	Acre	26075	BL	0	0	0	0	0	0	0	0	0
14	Maize/ Makka_Irrigated	100	Acre	20072	Phy	125	350	125	300	125	250	188	375	1838
					BL	25.09	70.25	25.09	60.22	25.09	50.18	37.74	75.27	368.93

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhara t Chandra Nagar	Bok afa	Hrishya mukh	Jolaib ari	Poang bari	Rajna gar	Rupaic hari	Satcha nd	Distr ict Total
15	Marigold/ Gende Ka Phool/ Zendu	100	Acre	11146	Ph y	9	11	9	23	0	0	0	11	63
					BL	10	12.23	10	25.56	0	0	0	12.23	70.02
16	Okra/ Bhindi/ Bhendi/ Ladies Finger_Hybrid/ HYV	100	Acre	50646	Ph y	58	118	75	118	28	73	58	118	646
					BL	29.37	59.76	37.98	59.76	14.18	36.97	29.37	59.76	327.15
17	Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated	100	Acre	18473	Ph y	30	40	30	50	10	20	30	60	270
					BL	5.54	7.39	5.54	9.24	1.85	3.69	5.54	11.08	49.87
18	Pointed Gourd/ Parwal	100	Acre	69142	Ph y	54	86	54	86	11	54	43	86	474
					BL	37.34	59.46	37.34	59.46	7.61	37.34	29.73	59.46	327.74
19	Potato/ Aloo_Irrigated	100	Acre	71936	Ph y	137	274	137	376	34	137	102	308	1505
					BL	98.55	197.1	98.55	270.48	24.46	98.55	73.37	221.56	1082.62
20	Radish/ Mooli	100	Acre	32840	Ph y	35	55	40	70	20	30	40	60	350
					BL	11.49	18.06	13.14	22.99	6.57	9.85	13.14	19.7	114.94
21	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37181	Ph y	3440	10490	6730	9650	1975	7160	4000	12320	55765
					BL	1279	3900.3	2502.3	3588	734.32	2662.2	1487.2	4580.7	20734
22	Sesame/ Til/ Seasmum/ Gingelly_Irrigated	100	Acre	16188	Ph y	0	20	5	20	5	10	10	20	90
					BL	0	3.24	0.81	3.24	0.81	1.62	1.62	3.24	14.58

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bharat Chandra Nagar	Bokafa	Hrishya mukh	Jolaibari	Poang bari	Rajna gar	Rupaic hari	Satcha nd	District Total
23	Tomato/ Tamatar_Hybrid/ HYV	100	Acre	73325	Phy	50	100	50	150	25	50	50	150	625
					BL	36.66	73.33	36.66	109.99	18.33	36.66	36.66	109.99	458.28
24	Tuberose/ Gulchadi/ Rajanigandha/ Nishigandha/ Neela Sampangi	100	Acre	214683	Phy	4	5	4	7	0	0	0	0	20
					BL	8.59	10.73	8.59	15.03	0	0	0	0	42.94
25	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Irrigated	100	Acre	17790	Phy	150	250	150	250	50	200	150	425	1625
					BL	26.69	44.48	26.69	44.48	8.9	35.58	26.69	75.61	289.12
						1889.8	4921.1	3228.2	4754.8	974.19	3253.5	2006.8	5870	26898.3
	Post-harvest/HH Consumption (10%)					188.98	492.11	322.82	475.48	97.42	325.35	200.68	587	2689.83
	Repairs & maintenance of farm assets (20%)					377.95	984.22	645.63	950.97	194.84	650.69	401.36	1174	5379.65
	<b>Sub Total</b>					<b>2457</b>	<b>6397</b>	<b>4197</b>	<b>6181</b>	<b>1266</b>	<b>4229</b>	<b>2609</b>	<b>7631</b>	<b>34968</b>
	<b>A.2 Water Resources</b>													
1	Diesel Pump Sets--5 HP	90	No.	45000	Phy	16	24	20	24	8	20	8	20	140
					BL	6.48	9.72	8.1	9.72	3.24	8.1	3.24	8.1	56.7
2	Electric Pump Sets--2 HP	90	No.	25000	Phy	16	24	20	24	8	20	8	20	140
					BL	3.6	5.4	4.5	5.4	1.8	4.5	1.8	4.5	31.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhara t Chandra Nagar	Bok afa	Hrishya mukh	Jolaib ari	Poang bari	Rajna gar	Rupaic hari	Satcha nd	Distr ict Total
3	Sprinkler Irrigation -- with the capacity of 1 Ha area, cost per acre	90	ha	150000	Ph y	7	12	7	15	5	7	5	12	70
					BL	9.45	16.2	9.45	20.25	6.75	9.45	6.75	16.2	94.5
4	Storage Tank --10000 L	90	No.	80000	Ph y	15	30	15	25	15	30	15	20	165
					BL	10.8	21.6	10.8	18	10.8	21.6	10.8	14.4	118.8
5	Tube Well-Shallow-2 HP Solar Photovoltaic	90	No.	405000	Ph y	10	15	10	15	2	10	5	15	82
					BL	36.45	54.68	36.45	54.68	7.29	36.45	18.23	54.68	298.91
6	Tube Well-Shallow-Dia.-155 x 100 mm dia, 2 Ha., 3 HP, Electric	90	No.	546000	Ph y	15	25	15	25	5	15	5	25	130
					BL	73.71	122.85	73.71	122.85	24.57	73.71	24.57	122.85	638.82
	<b>Sub Total</b>					<b>140.5</b>	<b>230.5</b>	<b>143</b>	<b>230.9</b>	<b>54.45</b>	<b>153.8</b>	<b>65.39</b>	<b>220.7</b>	<b>1239.2</b>
	<b>A.3 Farm Mechanisation</b>													
1	Paddy Transplanter--Self propelled4 Row	90	No.	380000	Ph y	10	20	10	20	3	8	5	20	96
					BL	34.2	68.4	34.2	68.4	10.26	27.36	17.1	68.4	328.32
2	Power Tiller--Without trailer and CMVR kit 12-15 HP	90	No.	235000	Ph y	20	38	20	36	10	20	15	36	195
					BL	42.3	80.37	42.3	76.14	21.15	42.3	31.73	76.14	412.43
3	Reapers, Binders and Balers-Self Propelled-	90	No.	185000	Ph y	10	20	10	20	3	8	5	20	96
					BL	16.65	33.3	16.65	33.3	5	13.32	8.33	33.3	159.85

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bharat Chandra Nagar	Bokafa	Hrishya mukh	Jolaibari	Poang bari	Rajna gar	Rupaic hari	Satcha nd	District Total
4	Thresher--Single purpose(Tractor mounted)	90	No.	189000	Phy	10	20	10	20	5	10	5	20	100
					BL	17.01	34.02	17.01	34.02	8.51	17.01	8.51	34.02	170.11
	<b>Sub Total</b>					<b>110.2</b>	<b>216.1</b>	<b>110.2</b>	<b>211.9</b>	<b>44.92</b>	<b>99.99</b>	<b>65.67</b>	<b>211.9</b>	<b>1070.7</b>
	<b>A.4 Plantation &amp; Horticulture</b>													
1	High density plantation-Banana-2.5 m × 2.5 m in 1 ha	90	ha	152000	Phy	19	48	19	38	24	33	33	38	252
					BL	25.99	65.66	25.99	51.98	32.83	45.14	45.14	51.98	344.71
2	High density plantation-Papaya-2.25 m × 2.25 m in 1 ha	90	ha	161900	Phy	20	35	25	30	5	30	25	40	210
					BL	29.14	51	36.43	43.71	7.29	43.71	36.43	58.28	305.99
	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6 m × 6 m in 1 ha	90	ha	80000	Phy	20	40	20	40	20	30	20	40	230
					BL	14.4	28.8	14.4	28.8	14.4	21.6	14.4	28.8	165.6
	New Orchard - Tropical/ Sub Tropical Fruits-Mango-6 m × 6 m in 1 ha	90	ha	100000	Phy	14	9	9	18	5	9	9	14	87
					BL	12.6	8.1	8.1	16.2	4.5	8.1	8.1	12.6	78.3

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bharat Chandra Nagar	Bokafa	Hrishya mukh	Jolaibari	Poang bari	Rajna gar	Rupaic hari	Satcha nd	District Total
5	New Orchard - Tropical/ Sub Tropical Fruits- Pineapple-90 cm × 30 cm × 60 cm in 1 ha	90	ha	198000	Phy	15	56	15	26	26	36	42	21	237
					BL	26.73	99.79	26.73	46.33	46.33	64.15	74.84	37.42	422.32
6	New Orchard - Tropical/ Sub Tropical Fruits- Sweet Orange- Orange (5 m × 5 m in 1 ha)	90	ha	186000	BL	0	12	3	0	3	9	9	0	36
						0	20.09	5.02	0	5.02	15.07	15.07	0	60.27
7	Other Plantation Crops- Arecanut- 2.5 m × 2.5 m in 1 ha	90	ha	189000	Phy	10	35	10	25	30	30	30	25	195
					BL	17.01	59.54	17.01	42.53	51.03	51.03	51.03	42.53	331.71
8	Rubber Cultivation--4.75 m × 4.75 m in 1 ha	90	ha	354000	Phy	11	47	21	26	36	37	37	21	236
					BL	35.05	149.74	66.91	82.84	114.7	117.88	117.88	66.91	751.91
9	Spices—Ginger (3.5m × 2.5 m in 1 ha)	90	ha	282000	Phy	12	36	17	36	12	48	36	48	245
					BL	30.46	91.37	43.15	91.37	30.46	121.82	91.37	121.82	621.82
10	Spices—Turmeric (3.5 m × 2.5 m in 1 ha)	90	ha	185000	Phy	12	58	23	52	12	46	47	58	308
					BL	19.98	96.57	38.3	86.58	19.98	76.59	78.26	96.57	512.83
	<b>Sub Total</b>					<b>211.4</b>	<b>670.7</b>	<b>282</b>	<b>490.3</b>	<b>326.5</b>	<b>565.1</b>	<b>532.5</b>	<b>516.9</b>	<b>3595.5</b>
	<b>A.6 Forestry</b>													
1	Plantation--Agar: 3m X 3m in 1 ha	90	ha	150000	Phy	0	20	0	0	20	25	20	0	85
					BL	0	27	0	0	27	33.75	27	0	114.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhara t Chan dra Nagar	Bok afa	Hrishya mukh	Jolaib ari	Poang bari	Rajna gar	Rupaic hari	Satcha nd	Distr ict Total
2	Plantation-Bamboo-3 m X 3 m in 1 ha	90	ha	110000	Ph y	15	50	20	30	40	45	45	40	285
					B L	14.85	49.5	19.8	29.7	39.6	44.55	44.55	39.6	282.15
	<b>Sub Total</b>					<b>14.85</b>	<b>76.5</b>	<b>19.8</b>	<b>29.7</b>	<b>66.6</b>	<b>78.3</b>	<b>71.55</b>	<b>39.6</b>	<b>396.9</b>
	<b>A.7 Animal Husbandry - Dairy</b>													
1	Crossbred Cattle Farming--2 CB Cows w/o shed,Jersey/HF - yielding 8-10L/day-- (1+1)	90	1+1	229000	Ph y	15	15	10	25	5	5	5	15	95
					B L	30.92	30.92	20.61	51.53	10.31	10.31	10.31	30.92	195.83
2	Crossbred Cattle Farming--Mini Dairy with CB Cows, 12L/day (5+5)	90	5+5	1075000	Ph y	3	3	3	5	0	1	1	4	20
					B L	29.03	29.03	29.03	48.38	0	9.68	9.68	38.7	193.53
3	Heifer Rearing--Calf rearing, 20 heifer calves	90	20	1050000	Ph y	2	3	2	5	1	1	1	3	18
					B L	18.9	28.35	18.9	47.25	9.45	9.45	9.45	28.35	170.1
	<b>Sub Total</b>					<b>78.85</b>	<b>88.3</b>	<b>68.54</b>	<b>147.2</b>	<b>19.76</b>	<b>29.44</b>	<b>29.44</b>	<b>97.97</b>	<b>559.46</b>
	<b>A.7 Working Capital – AH – Dairy/Drought animal</b>													
1	Indigenous Cattle Farming_ Milk production 6 LPD_	100	Per Ani mal	113160	Ph y	5	6	4	8	1	1	1	7	37.34
					B L	5.66	6.79	4.53	9.05	1.13	1.13	1.13	7.92	37.34



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bharat Chandra Nagar	Bokafa	Hrishya mukh	Jolaibari	Poang bari	Rajna gar	Rupaic hari	Satcha nd	District Total
2	Indigenous Cattle Farming_Others_Milk Production 3 ltr	100	Per Animal	59298	Phy	21	38	21	42	6	8	8	42	110.29
					BL	12.45	22.53	12.45	24.91	3.56	4.74	4.74	24.91	110.29
	<b>Sub Total Working Capital</b>					<b>18.11</b>	<b>29.32</b>	<b>16.98</b>	<b>33.96</b>	<b>4.69</b>	<b>5.87</b>	<b>5.87</b>	<b>32.83</b>	<b>147.63</b>
	<b>A.9 Animal Husbandry - Poultry</b>													
1	Animal/Poultry Feed Unit-Feed mixing units	90	1 TPD	1840000	Phy	1	2	1	2	0	1	1	2	10
					BL	16.56	33.12	16.56	33.12	0	16.56	16.56	33.12	165.6
2	Commercial Broiler Farming-- Commercial Broiler Unit (500 birds)	90	2000	215000	Phy	40	80	40	80	10	10	10	50	320
					BL	77.4	154.8	77.4	154.8	19.35	19.35	19.35	96.75	619.2
3	Commercial Layer Farming-- Commercial Layer Unit (300 birds)	90	10000	251000	Phy	15	20	10	20	5	5	5	25	105
					BL	33.89	45.18	22.59	45.18	11.3	11.3	11.3	56.48	237.22
4	Duck rearing	90	100+15	75000	Phy	15	20	10	25	5	5	5	20	105
					BL	10.13	13.5	6.75	16.88	3.38	3.38	3.38	13.5	70.9
	<b>Sub Total</b>					<b>138</b>	<b>246.6</b>	<b>123.3</b>	<b>250</b>	<b>34.03</b>	<b>50.59</b>	<b>50.59</b>	<b>199.9</b>	<b>1092.9</b>
	<b>A.10 Working Capital - AH - Poultry</b>													
1	Broiler Farming_Other	100	1000	360000	Phy	14	22	13	18	4	4	4	22	101
					BL	50.4	79.2	46.8	64.8	14.4	14.4	14.4	79.2	363.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bharat Chandra Nagar	Bokafa	Hrishya mukh	Jolaibari	Poang bari	Rajna gar	Rupaic hari	Satcha nd	District Total
2	<b>Sub Total Working Capital</b>					<b>50.4</b>	<b>79.2</b>	<b>46.8</b>	<b>64.8</b>	<b>14.4</b>	<b>14.4</b>	<b>14.4</b>	<b>79.2</b>	<b>363.6</b>
	<b>A.11 Animal Husbandry - SGP</b>													
1	Goat - Rearing Unit-New Shed-Black Bengal/ Assam Hill Goat	90	10+1	141000	Phy	15	25	15	25	10	20	15	25	150
					BL	19.04	31.73	19.04	31.73	12.69	25.38	19.04	31.73	190.38
2	Goat - Rearing Unit-New Shed- CB/Upgraded Goat Rearing unit,Sirohi/Beetal Goat	90	10+1	150000	Phy	3	5	3	5	2	2	2	5	27
					BL	4.05	6.75	4.05	6.75	2.7	2.7	2.7	6.75	36.45
3	Pig Rearing Unit-- Breeder cum fattener unit (CB) ( 3+1)	90	3+1	270000	Phy	10	50	10	40	30	50	50	50	290
					BL	24.3	121.5	24.3	97.2	72.9	121.5	121.5	121.5	704.7
	<b>Sub Total</b>					<b>47.39</b>	<b>160</b>	<b>47.39</b>	<b>135.7</b>	<b>88.29</b>	<b>149.6</b>	<b>143.2</b>	<b>160</b>	<b>931.53</b>
	<b>A.12 Working Capital - AH - Others/SR</b>													
1	Pig Farming_Breeding Unit	100	3+1	339800	Phy	3	14	3	10	8	14	14	14	80
					BL	10.19	47.57	10.19	33.98	27.18	47.57	47.57	47.57	271.82
	<b>Sub Total Working Capital</b>					<b>10.19</b>	<b>47.57</b>	<b>10.19</b>	<b>33.98</b>	<b>27.18</b>	<b>47.57</b>	<b>47.57</b>	<b>47.57</b>	<b>271.82</b>
	<b>A.13 Fisheries</b>													
1	Composite Fish Culture-Composite Fish Culture-(0.16 ha)	90	ha	45600	Phy	120	250	120	250	75	75	100	300	1290
					BL	49.25	102.6	49.25	102.6	30.78	30.78	41.04	123.12	529.42

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bharat Chandra Nagar	Bokafa	Hrishya mukh	Jolaibari	Poang bari	Rajna gar	Rupaic hari	Satcha nd	District Total
2	Fish Culture -- Pisciculture in nonperennial/seasonal water bodies, 0.16 ha	90	ha	36700	Phy	5	35	10	20	25	25	30	30	180
					BL	1.65	11.56	3.3	6.61	8.26	8.26	9.91	9.91	59.46
3	Fish processing-- production of puti shidal, Unit of 100 matka	90	No.	764400	Phy	2	1	0	1	0	0	0	1	5
					BL	13.76	6.88	0	6.88	0	0	0	6.88	34.4
4	Integrated Pisciculture - With Pig-0.16 ha	90	ha	82300	Phy	20	70	20	60	40	60	50	70	390
					BL	14.81	51.85	14.81	44.44	29.63	44.44	37.04	51.85	288.87
5	Integrated Pisciculture - -With Poultry (40 nos) In 1 bigha/ 1340 sq.m	90	ha	185000	Phy	6	20	10	20	6	6	6	20	94
					BL	9.99	33.3	16.65	33.3	9.99	9.99	9.99	33.3	156.51
6	Intensive Fish farming-- demonstration of feed based intensive fish culture	90	No.	145700	Phy	40	55	40	55	25	30	30	80	355
					BL	52.45	72.12	52.45	72.12	32.78	39.34	39.34	104.9	465.5
	<b>Sub Total</b>					<b>141.9</b>	<b>278.3</b>	<b>136.5</b>	<b>266</b>	<b>111.4</b>	<b>132.8</b>	<b>137.3</b>	<b>330</b>	<b>1534.2</b>
	<b>A.14 Working Capital - Fisheries</b>													
1	Fish Culture - Others_Others_Production of Fingerlings for 3 crop / year	100	Acre	26424	Phy	9	55	18	55	9	18	9	55	228
					BL	2.38	14.53	4.76	14.53	2.38	4.76	2.38	14.53	60.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bharat Chandra Nagar	Bok afa	Hrishya mukh	Jolaib ari	Poang bari	Rajna gar	Rupaic hari	Satcha nd	Distr ict Total
2	Fish Culture in Pond_Others_Feed Based composite fish culture(12 month)	100	Acre	284600	Ph y	36	72	36	72	8	15	15	90	344
					B L	102.46	204.91	102.46	204.91	22.77	42.69	42.69	256.14	979.03
	<b>Sub Total Working Capital</b>					<b>104.8</b>	<b>219.4</b>	<b>107.2</b>	<b>219.4</b>	<b>25.15</b>	<b>47.45</b>	<b>45.07</b>	<b>270.7</b>	<b>1039.3</b>
	<b>A.15 Farm Credit</b>													
1	Two Wheeler Loans - Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	80000	Ph y	150	150	75	150	50	75	75	150	875
					BL	108	108	54	108	36	54	54	108	630
	<b>Sub Total</b>					<b>108</b>	<b>108</b>	<b>54</b>	<b>108</b>	<b>36</b>	<b>54</b>	<b>54</b>	<b>108</b>	<b>630</b>
	<b>Total Farm Credit (sum of A.1 to A.15)</b>					<b>9946</b>	<b>9946</b>	<b>9892</b>	<b>9946</b>	<b>9874</b>	<b>9892</b>	<b>9892</b>	<b>9946</b>	<b>47840</b>
	<b>B. Agriculture Infrastructure</b>													
	<b>B.1 Storage Facilities</b>													
1	Godown--Storage Godowns/Market Yard (200MT)	90	No.	1100000	Ph y	6	5	2	8	1	2	2	8	34
					BL	59.4	49.5	19.8	79.2	9.9	19.8	19.8	79.2	336.6
	<b>Sub Total</b>					<b>59.4</b>	<b>49.5</b>	<b>19.8</b>	<b>79.2</b>	<b>9.9</b>	<b>19.8</b>	<b>19.8</b>	<b>79.2</b>	<b>336.6</b>
	<b>A.15 Farm Credit</b>													

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bharat Chandra Nagar	Bokafa	Hrishya mukh	Jolaibari	Poangbari	Rajna gar	Rupaic hari	Satcha nd	District Total
1	Two Wheeler Loans - Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	80000	Ph y	150	150	75	150	50	75	75	150	875
					BL	108	108	54	108	36	54	54	108	630
	<b>Sub Total</b>					<b>108</b>	<b>108</b>	<b>54</b>	<b>108</b>	<b>36</b>	<b>54</b>	<b>54</b>	<b>108</b>	<b>630</b>
	<b>Total Farm Credit (sum of A.1 to A.15)</b>					<b>9946</b>	<b>9946</b>	<b>9892</b>	<b>9946</b>	<b>9874</b>	<b>9892</b>	<b>9892</b>	<b>9946</b>	<b>47840</b>
	<b>B. Agriculture Infrastructure</b>													
	<b>B.1 Storage Facilities</b>													
1	Godown--Storage Godowns/Market Yard (200MT)	90	No.	1100000	Ph y	6	5	2	8	1	2	2	8	34
					BL	59.4	49.5	19.8	79.2	9.9	19.8	19.8	79.2	336.6
	<b>Sub Total</b>					<b>59.4</b>	<b>49.5</b>	<b>19.8</b>	<b>79.2</b>	<b>9.9</b>	<b>19.8</b>	<b>19.8</b>	<b>79.2</b>	<b>336.6</b>
	<b>B.2 Land Development</b>													
1	Bunding--Contour, 1.0 Ha ,4-6 Slope,Verti 1.12m,horiz 22.40m	90	ha	30000	Ph y	7	20	8	15	5	25	15	15	110
					BL	1.89	5.4	2.16	4.05	1.35	6.75	4.05	4.05	29.7
2	Bunding--Levelling & Shaping,1.0 Ha 2-4 Slope,shoulder bund 600m	90	ha	73000	Ph y	5	20	10	15	10	20	20	20	120
					BL	3.29	13.14	6.57	9.86	6.57	13.14	13.14	13.14	78.85

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bharat Chandra Nagar	Bokafa	Hrishya mukh	Jolaibari	Poang bari	Rajna gar	Rupaic hari	Satcha nd	District Total
3	Farm Ponds/ Water Harvesting Structures-- Farm Pond with pump set, 35m*35m*3m	90	No.	250000	Phy	15	30	15	30	5	15	10	30	150
					BL	33.75	67.5	33.75	67.5	11.25	33.75	22.5	67.5	337.5
4	Farm Ponds/ Water Harvesting Structures-- Farm Pond, 10m X 10m X 3m	90	No.	24500	Phy	20	50	20	50	10	50	25	50	275
					BL	4.41	11.03	4.41	11.03	2.21	11.03	5.51	11.03	60.66
	<b>Sub Total</b>					<b>43.34</b>	<b>97.07</b>	<b>46.89</b>	<b>92.44</b>	<b>21.38</b>	<b>64.67</b>	<b>45.2</b>	<b>95.72</b>	<b>506.71</b>
	<b>B.3 Agriculture Infrastructure - Others</b>													
1	Compost/ Vermi Compost-Vermi Compost-	90	No.	24000	Phy	35	50	35	55	20	25	20	50	290
					BL	7.56	10.8	7.56	11.88	4.32	5.4	4.32	10.8	62.64
	Sub Total					7.56	10.8	7.56	11.88	4.32	5.4	4.32	10.8	62.64
	<b>Total (B.1+B.2+B.3)</b>					<b>182.5</b>	<b>185.7</b>	<b>182.5</b>	<b>186.8</b>	<b>179.2</b>	<b>180.3</b>	<b>179.2</b>	<b>185.7</b>	<b>905.95</b>
	<b>C. Ancillary Activities</b>													
	<b>C.1 Food &amp; Agro Processing</b>													
1	Agro Processing Unit--	75	No.	130000	Phy	88	88	46	88	10	26	26	74	446
					BL	85.8	85.8	44.85	85.8	9.75	25.35	25.35	72.15	434.85
2	Rice Processing --	75	No.	560000	Phy	13	13	7	13	2	6	6	13	73
					BL	54.6	54.6	29.4	54.6	8.4	25.2	25.2	54.6	306.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bharat Chandra Nagar	Bokafa	Hrishya mukh	Jolaibari	Poang bari	Rajna gar	Rupaic hari	Satcha nd	District Total
	<b>Sub Total</b>					<b>140.4</b>	<b>140.4</b>	<b>74.25</b>	<b>140.4</b>	<b>18.15</b>	<b>50.55</b>	<b>50.55</b>	<b>126.8</b>	<b>741.45</b>
	<b>C.2 Ancillary Activities</b>													
1	Agri Clinic & Agri Business Centers-Small-	90	No.	1000000	Phy	2	2	1	2	1	1	1	2	12
					BL	18	18	9	18	9	9	9	18	108
2	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-	90	No.	5000000	Phy	1	1	1	1	1	1	1	1	8
					BL	45	45	45	45	45	45	45	45	360
	<b>Sub Total</b>					<b>63</b>	<b>63</b>	<b>54</b>	<b>63</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>63</b>	<b>468</b>
	<b>Total (C.1+C2)</b>					<b>189.8</b>	<b>189.8</b>	<b>180.8</b>	<b>189.8</b>	<b>180.8</b>	<b>180.8</b>	<b>180.8</b>	<b>189.8</b>	<b>1209.5</b>
	<b>Total (A+B+C)</b>					<b>10322</b>	<b>10322</b>	<b>10313</b>	<b>10322</b>	<b>10313</b>	<b>10313</b>	<b>10313</b>	<b>10322</b>	<b>49956</b>
	<b>II. Micro, Small and Medium Enterprises (MSME)</b>													
1	Manufacturing Sector - Term Loan- Medium-	75	No.	8000000	Phy	13	6	2	6	1	2	1	6	37
					BL	975	450	150	450	75	150	75	450	2775
2	Manufacturing Sector - Term Loan- Micro-	75	No.	2800000	Phy	612	624	300	624	96	276	228	558	3318
					BL	1606.5	1638	787.5	1638	252	724.5	598.5	1464.8	8709.75
3	Manufacturing Sector - Term Loan- Small-	75	No.	6000000	Phy	29	26	10	28	2	4	6	24	129
					BL	1631.3	1462.5	562.5	1575	112.5	225	337.5	1350	7256.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bharat Chandra Nagar	Bokafa	Hrishyamu	Jolaibari	Poangbari	Rajnagar	Rupaichari	Satchand	District Total
4	Manufacturing Sector - Working Capital-Medium-	75	No.	16000000	Phy	10	7	2	7	1	2	1	7	37
					BL	150	105	30	105	15	30	15	105	555
5	Manufacturing Sector - Working Capital-Micro-	75	No.	560000	Phy	850	865	410	865	140	410	320	785	4645
					BL	446.25	454.13	215.25	454.13	73.5	215.25	168	412.13	2438.64
6	Manufacturing Sector - Working Capital-Small-	75	No.	12000000	Phy	22	20	7	21	2	3	5	18	98
					BL	247.5	225	78.75	236.25	22.5	33.75	56.25	202.5	1102.5
7	Service Sector - Term Loan-Micro-	75	No.	28000000	Phy	498	516	240	516	84	234	192	462	2742
					BL	1307.3	1354.5	630	1354.5	220.5	614.25	504	1212.8	7197.75
8	Service Sector - Working Capital- Medium-	75	No.	16000000	Phy	6	3	0	3	0	0	0	2	14
					BL	90	45	0	45	0	0	0	30	210
9	Service Sector - Working Capital- Micro-	75	No.	560000	Phy	690	710	340	710	110	320	260	630	3770
					BL	362.25	372.75	178.5	372.75	57.75	168	136.5	330.75	1979.25
10	Service Sector - Working Capital- Small-	75	No.	12000000	Phy	20	17	6	17	1	2	4	15	82
					BL	225	191.25	67.5	191.25	11.25	22.5	45	168.75	922.5
	<b>Sub Total</b>					<b>7041</b>	<b>6298</b>	<b>2700</b>	<b>6422</b>	<b>840</b>	<b>2183</b>	<b>1936</b>	<b>5727</b>	<b>33147</b>
	<b>III. Export Credit</b>													



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bharat Chandra Nagar	Bokafa	Hrishya mukh	Jolaibari	Poang bari	Rajna gar	Rupaic hari	Satcha nd	District Total
1	Export Credit	75	No.	2500000	BL	0	0	0	0	0	0	0	0	0
	Total Export Credit					0	0	0	0	0	0	0	0	0
	<b>IV. Education</b>													
1	Education Loans	95	No.	4500000	Phy	105	95	74	100	21	53	53	95	596
					BL	448.88	406.13	316.35	427.5	89.78	226.58	226.58	406.13	2547.93
	<b>Total Education</b>					<b>448.9</b>	<b>406.1</b>	<b>316.4</b>	<b>427.5</b>	<b>89.78</b>	<b>226.6</b>	<b>226.6</b>	<b>406.1</b>	<b>2547.9</b>
	<b>V. Housing</b>													
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-For other districts	75	No.	1500000	Phy	144	108	72	132	36	72	60	96	720
					BL	1620	1215	810	1485	405	810	675	1080	8100
	<b>Total Housing</b>					<b>1620</b>	<b>1215</b>	<b>810</b>	<b>1485</b>	<b>405</b>	<b>810</b>	<b>675</b>	<b>1080</b>	<b>8100</b>
	<b>VI. Social Infrastructure</b>													
1	Drinking Water-Distribution System-Bottling plant	75	No.	5000000	Phy	1	1	0	1	0	0	0	1	4
					BL	37.5	37.5	0	37.5	0	0	0	37.5	150
2	Education-Schools-Other districts	75	No.	10000000	Phy	1	1	0	1	0	0	0	0	3
					BL	75	75	0	75	0	0	0	0	225
	<b>Total Social Infrastructure</b>					<b>112.5</b>	<b>112.5</b>	<b>0</b>	<b>112.5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>37.5</b>	<b>375</b>

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bharat Chandra Nagar	Bokafa	Hrishyamukh	Jolaibari	Poangbari	Rajnagar	Rupaichari	Satchand	District Total
	<b>VII. Renewable Energy</b>													
1	Biomass Energy-Home-2 cu m capacity biogas	85	No.	50000	Phy	20	20	20	25	5	5	5	20	120
					BL	8.5	8.5	8.5	10.63	2.13	2.13	2.13	8.5	51.02
2	Solar Energy-Roof Top Solar PV System with Battery-1 kw capacity off grid	85	Per kWp	150000	Phy	50	60	25	60	25	50	40	60	370
					BL	63.75	76.5	31.88	76.5	31.88	63.75	51	76.5	471.76
3	Solar Energy-Roof Top Solar PV System without Battery-1 kw capacity on grid	85	Per kWp	90000	Phy	100	80	0	60	0	0	0	50	290
					BL	76.5	61.2	0	45.9	0	0	0	38.25	221.85
	<b>Total Renewable Energy</b>					<b>148.8</b>	<b>146.2</b>	<b>40.38</b>	<b>133</b>	<b>34.01</b>	<b>65.88</b>	<b>53.13</b>	<b>123.3</b>	<b>744.63</b>
	<b>VIII. Others</b>													
1	Individuals/ Individual members of JLGs--Overdraft under PMJDY	100	No.	10000	Phy	370	366	300	365	50	180	130	270	2031
					BL	37	36.6	30	36.5	5	18	13	27	203.1
2	SHGs/ JLGs--Alternate credit (SHG-fresh)	100	No.	100000	Phy	330	375	270	240	60	270	120	450	2115
					BL	330	375	270	240	60	270	120	450	2115

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhara t Chan dra Nagar	Bok afa	Hrishya mukh	Jolaib ari	Poang bari	Rajna gar	Rupaic hari	Satcha nd	Distr ict Total
3	SHGs/ JLGs--Alternate credit (SHG)-Repeat	100	No.	200000	Ph y	375	525	638	660	188	638	360	660	4044
					BL	750	1050	1276	1320	376	1276	720	1320	8088
4	SHGs/ JLGs--Loan to JLGs	100	No.	1000000	Ph y	375	375	300	400	125	250	250	375	2450
					BL	375	375	300	400	125	250	250	375	2450
	<b>Total Others</b>					<b>1492</b>	<b>1837</b>	<b>1876</b>	<b>1997</b>	<b>566</b>	<b>1814</b>	<b>1103</b>	<b>2172</b>	<b>12856</b>
	<b>Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)</b>					<b>19187</b>	<b>19532</b>	<b>19571</b>	<b>19692</b>	<b>18261</b>	<b>19509</b>	<b>18798</b>	<b>19867</b>	<b>107726</b>

**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	2642.00	2990.65	4983.00	3512.47	7398.00	5251.00	9050.00
RCBs	1164.00	540.33	739.00	172.54	371.00	170.00	245.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	4703.00	575.21	2815.00	441.92	2184.00	835.00	1289.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	8509.00	4106.19	8537.00	4126.93	9953.00	6256.00	10584.00

**Table 2: Term Loan (MT+LT)**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	27322.00	10022.95	13648.00	6633.37	17757.00	6303.87	5742.00
RCBs	2390.00	2763.18	3780.00	4072.25	4595.00	5575.51	8637.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1779.00	4478.96	3498.00	10665.76	10812.00	8436.91	13031.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	31491.00	17265.09	20926.00	21371.38	33164.00	20316.29	27410.00

<b>Table 3: Total Agri. Credit</b>							
<b>Particulars</b>	<b>2021-22</b>		<b>2022-23</b>		<b>2023-24</b>		<b>2024-25</b>
	<b>Target</b>	<b>Ach.</b>	<b>Target</b>	<b>Ach.</b>	<b>Target</b>	<b>Ach.</b>	<b>Target</b>
CBs	29964.00	13013.60	18631.00	10145.84	25155.00	11554.87	14792.00
RCBs	3554.00	3303.51	4519.00	4244.79	4966.00	5745.51	8882.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	6482.00	5054.17	6313.00	11107.68	12996.00	9271.91	14320.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	40000.00	21371.28	29463.00	25498.31	43117.00	26572.29	37994.00

<b>Table 4: MSME</b>							
<b>Particulars</b>	<b>2021-22</b>		<b>2022-23</b>		<b>2023-24</b>		<b>2024-25</b>
	<b>Target</b>	<b>Ach.</b>	<b>Target</b>	<b>Ach.</b>	<b>Target</b>	<b>Ach.</b>	<b>Target</b>
CBs	14833.00	5311.46	7285.00	7339.64	12375.00	14722.73	16053.00
RCBs	1053.00	1483.76	1820.00	1772.93	2872.00	2605.92	3407.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2857.00	3925.31	5052.00	2203.09	3569.00	6269.47	8200.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	18743.00	10720.53	14157.00	11315.66	18816.00	23598.12	27660.00

**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1016.00	8551.50	8453.00	9931.20	8502.00	6966.71	2165.00
RCBs	1325.00	1279.81	1229.00	2990.99	1287.00	1029.16	1743.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1796.00	2345.33	1739.00	1287.01	2991.00	9617.16	15856.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	4137.00	12176.64	11421.00	14209.20	12780.00	17613.03	19764.00

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	45813.00	26876.56	34369.00	27416.68	46032.00	33244.31	33010.00
RCBs	5932.00	6067.08	7568.00	9008.71	9125.00	9380.59	14032.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	11135.00	11324.81	13104.00	14597.78	19556.00	25158.54	38376.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	62880.00	44268.45	55041.00	51023.17	74713.00	67783.44	85418.00

**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** (₹ lakh)

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	2990.65	540.33	0.00	575.21	0.00	4106.19	3512.47	172.54	0.00	441.92	0.00	4126.93

**Table 1: Crop Loan**

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	5251.00	170.00	0.00	835.00	0.00	6256.00	9050.00	245.00	0.00	1289.00	0.00	10584.00

**Table 2: Term Loan**

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	2990.65	540.33	0.00	575.21	0.00	4106.19	3512.47	172.54	0.00	441.92	0.00	4126.93
W S	-	-	-	-	-	0.00	-	-	-	-	-	0.00
L D	-	-	-	-	-	0.00	-	-	-	-	-	0.00
F M	-	-	-	-	-	0.00	-	-	-	-	-	0.00
P & H	-	-	-	-	-	0.00	-	-	-	-	-	0.00
AH -D	-	-	-	-	-	0.00	-	-	-	-	-	0.00
AH -P	-	-	-	-	-	0.00	-	-	-	-	-	0.00

AH - S G P	-	-	-	-	-	0.00	-	-	-	-	-	0.00
F D	-	-	-	-	-	0.00	-	-	-	-	-	0.00
F & W	-	-	-	-	-	0.00	-	-	-	-	-	0.00
S G & M F	-	-	-	-	-	0.00	-	-	-	-	-	0.00
A & F	-	-	-	-	-	0.00	-	-	-	-	-	0.00
OTH	10022.95	2763.18	0.00	4478.96	0.00	17265.09	6633.37	4072.25	0.00	10665.76	0.00	21371.38
Sub total	10022.95	2763.18	0.00	4478.96	0.00	17265.09	6633.37	4072.25	0.00	10665.76	0.00	21371.38
Grand Total (I+II)	13013.60	3303.51	0.00	5054.17	0.00	21371.28	10145.84	4244.79	0.00	11107.68	0.00	25498.31

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	5251.00	170.00	0.00	835.00	0.00	6256.00	9050.00	245.00	0.00	1289.00	0.00	10584.00
W S	-	-	-	-	-	0.00	-	-	-	-	-	0.00
L D	-	-	-	-	-	0.00	-	-	-	-	-	0.00
F M	-	-	-	-	-	0.00	-	-	-	-	-	0.00
P & H	-	-	-	-	-	0.00	-	-	-	-	-	0.00
AH -D	-	-	-	-	-	0.00	-	-	-	-	-	0.00
AH -P	-	-	-	-	-	0.00	-	-	-	-	-	0.00
AH - S G P	-	-	-	-	-	0.00	-	-	-	-	-	0.00
F D	-	-	-	-	-	0.00	-	-	-	-	-	0.00



F & W	-	-	-	-	-	0.00	-	-	-	-	-	0.00
S G & M F	-	-	-	-	-	0.00	-	-	-	-	-	0.00
A & F	-	-	-	-	-	0.00	-	-	-	-	-	0.00
OTH	6303.87	5575.51	0.00	8436.91	0.00	20316.29	5742.00	8637.00	0.00	13031.00	0.00	27410.00
Sub total	6303.87	5575.51	0.00	8436.91	0.00	20316.29	5742.00	8637.00	0.00	13031.00	0.00	27410.00
Grand Total (I+II)	11554.87	5745.51	0.00	9271.91	0.00	26572.29	14792.00	8882.00	0.00	14320.00	0.00	37994.00

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

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

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

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

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

## Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Baby Corn	Irrigated		32575
2	Betelvine/ Paan/ Betel Leaf			521728
3	Brinjal/ Baingan	Hybrid/ HYV		59496
4	Broiler Farming	Others_	1000	360000
5	Cabbage/ Patta Gobhi	Hybrid/ HYV		65642
6	Cauliflower/ Phool Gobhi	Hybrid/ HYV		65774
7	Chilli/ Mirch	Irrigated		37550
8	Colocasia/ Arbi/ Ghuiya/ Taro			43898
9	Dragon Fruit			538728
10	Fish Culture	Others_ Others_ Pro duction of Fingerlings for 3 crop / year		26424
11	Fish Culture in Pond	Others_ Feed Based composite fish culture(12 month)		284600
12	Foxtail Millet/ Korralu/ Thenai/ Navane	Irrigated		19206
13	Gladiolus			257184
14	Groundnut/ Moongfali	Irrigated		34644
15	Indian Mustard/Bharatiya Sarso	Irrigated		19316
16	Indigenous Cattle Farming	Milk production 6 LPD		113160
17	Indigenous Cattle Farming	thers_ Milk Production 3 ltr		59298
18	Maize/ Makka	Irrigated		20072
19	Marigold/ Gende Ka Phool/ Zendu			111146
20	Okra/ Bhindi/ Bhendi/ Ladies Finger	Hybrid/ HYV		50646
21	Pea/ Field Pea/ Matarchana/ Garden Pea	Irrigated		18473
22	Pig Farming	Breeding Unit_		339800
23	Pointed Gourd/ Parwal			69142
24	Potato/ Aloo	Irrigated		71936
25	Radish/ Mooli			32840
26	Rice/ Chaval/ Dhan	Irrigated		37181
27	Sesame/ Til/ Seasamum/ Gingelly	Irrigated		16188
28	Tomato/ Tamatar	Hybrid/ HYV		73325
29	Tuberose/ Gulchadi/ Rajanigandha/ Nishigandha/ Neela Sampangi			214683
30	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Irrigated		17790

## Abbreviations

<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
CRRI	Central Rice Research Institute
CSO	Civil Society Organisation
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level Review Committee
DRDA	District Rural Development Agency
eNAM	Electronic National Agriculture Market
ECGC	Export Credit Guarantee Corporation
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres
FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	Gound Level Credit

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



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

## Name and address of DDM

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