



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



उनाकोटि जिला  
Unakoti District

त्रिपुरा क्षेत्रीय कार्यालय, अगरतला  
Tripura Regional Office, Agartala

# **Potential Linked Credit Plan**

**Year: 2025-26**

District: Unakoti

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.

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

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

This new generation document has 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.

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.

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.

(Anil S Kotmire)  
General Manager/ OIC  
15 December 2024

**PLP Document Prepared by:**

Pranab Mahajan

District Development Manager, NABARD

Unakoti

PLP Document finalized by: Tripura Regional Office

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

## Index

Sr. No.	Particulars		Page No.
1	Foreword		
2	Executive Summary		1-3
3	Methodology of Preparation of Potential linked CreditPlans (PLPs)		4-6
	<b>Part A</b>		7
4	District Map		8
5	Broad Sector wise PLP projection for the year 2025-26		9
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		10
7	District profile		11-27
8	Banking Profile		28-32
	<b>Part B</b>		33
9	Chapter 1	Important Policies and Developments	34-45
10	Chapter 2	Credit Potential for Agriculture	46
11	2.1	Farm Credit	46
12	2.1.1	Crop Production, Maintenance & Marketing	46
13	2.1.2	Water Resources	46-47
14	2.1.3	Farm Mechanization	47
15	2.1.4	Plantation & Horticulture, including Sericulture	48
16	2.1.5	Forestry & Waste Land Development	48
17	2.1.6	Animal Husbandry – Dairy	48-49
18	2.1.7	Animal Husbandry – Poultry	49
19	2.1.8	Animal Husbandry – Sheep, Goat, Piggery	50
20	2.1.9	Fisheries	50-51
21	2.1.10	Farm Credit – Others	51
22	2.1.11	Sustainable Agricultural Practices	51
23	2.2	Agriculture Infrastructure	52
24	2.2.1	Construction of Storage and Marketing Infrastructure	52
25	2.2.2	Land Development, Soil Conservation and Watershed Development	52
26	2.2.3	Agri. Infrastructure – Others	53
27	2.3	Agriculture – Ancillary Activities	53
28	2.3.1	Food & Agro Processing	53

29	2.3.2	Agri. Ancillary Activities – Others	54
30	Chapter 3	Credit potential for MSMEs	55
31	Chapter 4	Credit Potential for Export Credit, Education & Housing	56-57
32	Chapter 5	Credit Potential for Infrastructure	58
33	5.1	Infrastructure – Public Investments	58-59
34	5.2	Social Infrastructure involving Bank Credit	59
35	5.3	Renewable Energy	59-61
36	Chapter 6	Informal Credit Delivery System	62
37	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	63-69
38	Chapter 8	Status and prospects of Cooperatives	70-72
39	Chapter 9	NABARD's Projects and Interventions in the District	73-74
40	Success Stories		75-78
41	Appendix 1a	Climate Action - Scenario at Global & National Level	79-80
42	Appendix 1b	Climate Change Scenario – At the State Level	81-82
43	Appendix 1c	Climate Change Scenario - At the District Level	83-84
44	Appendix 2	Potential for Geographical Indication (GI) in the district	85
45	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	86-101
46	Annexure 2	Ground Level Credit Flow – Agency-wise and Sector-wise	102-104
47	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	105-107
48	Annexure 4	Unit costs for major activities fixed by NABARD	108-112
49	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	113
50	Abbreviations		114-116
51	Name and address of DDM		117

## 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	Unakoti district lies between latitude 24°33' North and the longitude 92°01' East which is bounded by Bangladesh on North, East & South boarder, Dhalai on the East & North Tripura district on West. Kailashahar is the District HQ. The district has 04 blocks & 02 sub-divisions.
2	Type of soil	The soil type of the district is classified into alluvial, sandy loam and Acidic in nature.
3	Primary occupation	Agriculture and Allied activities are the predominant economic activities of the district. Fishery is the most popular allied activities of the district besides piggery, poultry, dairy and goatery. Betel vine and areca nut plantation have gained popularity.
4	Land holding structure	More than 95% of the holding is under one hectare and remaining 05% holding is between one to two hectares.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The overall achievement under ACP during 2022-23 and 2023-24 was 84% and 87% respectively. Under priority sector, the achievement was ₹40384.46 lakh against the target of ₹46373.00 lakh. The share of the commercial bank was 47%, followed by TSCB-29% and TGB - 24%.
2	CD Ratio	The CD ratio of the district 68.30% as on 31 March 2024 which was more than the state for the same period, which was 52%.
3	Investment credit in agriculture	The lending under agricultural credit in the district was ₹16071.42 lakh as against the target of ₹21594.00 lakh, which is 74% of the target for the financial year 2023-24. The average achievement under the sector for the last 3 years is 75%.
4	Credit flow to MSMEs	Loans to MSMEs in the district during 2023-24 was at ₹15046.84 lakh against target of ₹15167.00 which was 99% of the annual target in the sector in ACP.
5	Other significant credit flow, if any	The credit flow in the sector which comprises, loans to housing, education, renewable energy, alternate credit including bank loan, etc. institutional credit flow was ₹9266.20 lakh against target of ₹9612.00 lakh, i.e., 96% during 2023-24 in the district.

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

1	Projection for the year	Based on availability of infrastructure, changes in natural and farm resources, support and extension services, change in SoF/unit costs, as well as plan and priorities of the district, credit potential mapped under priority sector for Unakoti district for 2025-26 is estimated at ₹63815.32 lakh.
2	Projection for agriculture and its components	Total credit projections potential assessed for 2025-26 under Agriculture and allied activities is ₹30053.52 lakh, out of which potential assessed for Crop production is ₹20927.31 lakh, and remaining credit potential assessed are at ₹9126.21 lakh for other activities including infrastructure.
3	Projection for MSMEs	Credit potential under various MSME activities in the district is assessed at ₹21809.26 lakh for the year 2025-26.
4	Projection for other purposes	Credit potential assessed in Export, Education & Housing sector in the district for FY 2025-26 stood at ₹5771.63 lakh. Credit potential under Infrastructure, Renewable energy & Informal credit delivery system were estimated at ₹300.00 lakh, ₹915.91 lakh & ₹4965.00 lakh respectively.

#### 5. Developmental Initiatives

1. Increase the flow of GLC by providing awareness on KCC guidelines, development of Producers' Organizations, PACS as Multi Service Societies, formation of JLGs and facilitating financial literacy and credit counselling.
2. Major thrust in credit potential assessment for 2025-26 focused on activities which would catalyse effective collectivization by farmers.
3. Women empowerment initiatives especially, Capacity building of SHG members on various sustainable activities on livestock, mushroom, Sanitary Pad making unit under project MPMR etc. are undertaken by NABARD in the district.

#### 6. Thrust Areas

1. AH activities such as piggery, poultry, dairy, fishery & integrated farming system are the thrust areas & has abundant potential for economic development of the district.
2. Agar has a huge potential for creating economic revolution in the district after rubber, bamboo and other forestry crops in the district. Agar wood chips and its oil has a huge demand in Middle East and India.
3. Setting up of 'Agar Trade Centre' to facilitate marketing of Agarwood and Agar oil, will not only boost the economy of the district, but also, generate huge income and employment opportunities.

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

1. Agriculture plays an important role in the economy of the district and it provides employment to about 70% of the workforce of the district. However, the sector still has many challenges like marketing, credit, value addition, dependence on rainfall, etc.

2. Rural roads, irrigation, water conservation, cold storage, scientific warehouse, veterinary hospital, disease diagnosis laboratory, establishment of fodder farms are important for supporting the development process of the district.
3. Potential areas such as piggery, poultry, goatery, fisheries may be provided with required credit support with necessary skill development training.

## **8. Way Forward**

1. Majority of farmers in the district are small and marginal in nature and vulnerable groups of the society. Timely, optimally and hassle-free access to credit plays a pivotal role in farm dynamics of small and marginal farmers.
2. It shall be the endeavor of all the financial institutions, line departments, developmental agencies, NGOs, etc. to ensure adequate credit flow commensurate with the potential identified in this document for overall development of the district.

\*\*\*\*\*

## Methodology of Preparation of Potential Linked Credit Plans

### 1. Introduction

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

### 2. Objectives

The objectives of PLP are:

- to enable various organizations involved in the process of rural development in directing their efforts in a planned manner, in accordance with the potentials available for exploitation,
- to enable optimum utilization of scarce financial resources (specifically bank credit) by channeling the same into sectors with growth potential, and,
- to assess the gaps in infrastructure support which need to be taken care of for exploiting the potentials and 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	<ul style="list-style-type: none"> <li>- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;</li> <li>- 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;</li> <li>- Assumption to cover 100% of Small/ Marginal Farmers and 20-50%</li> </ul>

		of Other Farmers; - Study the cropping pattern; - Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and - Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water; - Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district; - While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; - Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.; - Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and - The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; - Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively; - Adjustment of tractor potential with land holdings; and - Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	- Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; - Feasibility and possibility of shifting from food crops to plantation crops; - Estimation of replanting by taking into account approximate economic life of a few plantation crops; and - Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry – Dairy	- Collection of data on number of milch animals as per the latest census; - Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and - 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

### 5. Agency wise use Utility

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

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

### 6. Limitations and constraints

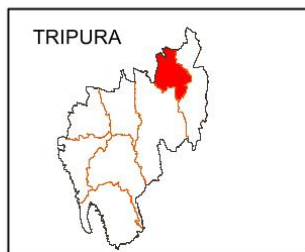
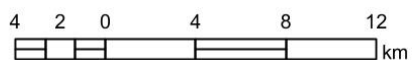
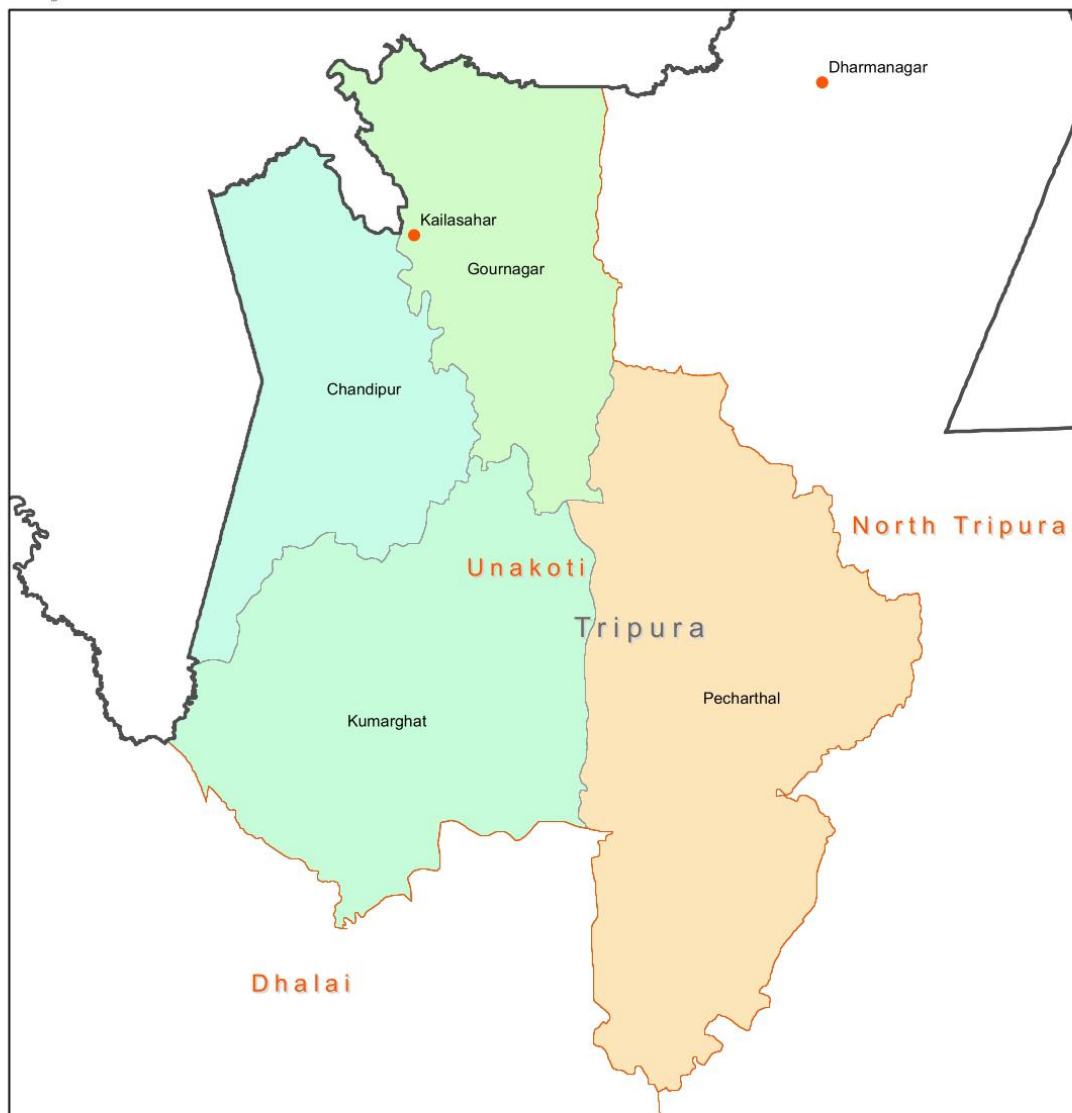
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

# Part A

## District Map



### Block Map - Unakoti



#### Legend

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

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	29223.05
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	21670.16
2	Term Loan for agriculture and allied activities	7552.89
B	Agriculture Infrastructure	628.77
C	Ancillary activities	201.60
I	Credit Potential for Agriculture A+B+C)	30053.42
II	Micro, Small and Medium Enterprises	21809.26
III	Export Credit	262.50
IV	Education	1346.63
V	Housing	4162.50
VI	Social Infrastructure	300.00
VII	Renewable energy	915.91
VIII	Others	4965.00
	<b>Total Priority Sector</b>	<b>63815.22</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	20927.21
2	Water Resources	599.23
3	Farm Mechanisation	404.95
4	Plantation & Horticulture with Sericulture	1149.03
5	Forestry & Waste Land Development	99.80
6	Animal Husbandry - Dairy	1613.17
7	Animal Husbandry - Poultry	1088.34
8	Animal Husbandry - Sheep, Goat, Piggery	1392.85
9	Fisheries	1660.47
10	Farm Credit- Others	288.00
	<b>Sub total</b>	<b>29223.05</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	188.10
2	Land development, Soil conservation, Wasteland development	423.39
3	Agriculture Infrastructure - Others	17.28
	<b>Sub total</b>	<b>628.77</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	138.60
2	Ancillary activities - Others	63.00
	<b>Sub Total</b>	<b>201.60</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>21809.26</b>
<b>III</b>	<b>Export Credit</b>	<b>262.50</b>
<b>IV</b>	<b>Education</b>	<b>1346.63</b>
<b>V</b>	<b>Housing</b>	<b>4162.50</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>300.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>915.91</b>
<b>VIII</b>	<b>Others</b>	<b>4965.00</b>
	<b>Total Priority Sector</b>	<b>63815.22</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)	686.97
2	No. of Sub Divisions	2
3	No. of Blocks	4
4	No. of revenue villages	78
5	No. of Gram Panchayats	91

##### 1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	Yes
3	Is the district having an international border?	Yes
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Medium
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	Unakoti
3	Agro-climatic Zone 1	
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	Mild tropical plain- mid hill Zone
7	Agro-climatic Zone 5	Eastern Himalayan Region
8	Climate	Humid Tropical & Sub Tropical
9	Soil Type	Clay Loam to sandy loam and Acidic in nature.

#### 3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	68697
2	Forest Land	33039
3	Area not available for cultivation	13094
4	Barren and Uncultivable land	1736
5	Permanent Pasture and Grazing Land	2343
6	Land under Miscellaneous Tree Crops	2559
7	Cultivable Wasteland	733

8	Current Fallow	190
9	Other Fallow	192

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

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

#### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	27107	94.93	15937	85.09
2	>1 to <=2 ha	1029	3.60	1543	8.24
3	>2 to <=4 ha	358	1.25	1000	5.34
4	>4 to <=10 ha	61	0.21	249	1.33
5	>10 ha	0	0.00	0	0.00
6	Total	28555	99.99	18729	100

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

Sr. No.	Particulars	Nos.
1	Cultivators	28.55
2	Of the above, Small/ Marginal Farmers	27.32
3	Agricultural Labourers	8.13
4	Workers engaged in Household Industries	2.00
5	Workers engaged in Allied agro activities	35.17
6	Other workers	4.00

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

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	276.51	140.21	136.30	235.68	40.83
2	Scheduled Caste	54.41	27.41	27.00	43.86	10.55
3	Scheduled Tribe	62.32	31.62	30.70	60.56	1.76
4	Literate	207.72	110.15	97.58	173.20	34.53

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

Sr. No.	Particulars	Nos.
1	Total Households	74.00
2	Rural Households	54.00
3	BPL Households	34.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	44.00
2	Having source of drinking water	17.00
3	Having electricity supply	38.00
4	Having independent toilets	64.00

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	91
2	Villages having Agriculture Power Supply	87
3	Villages having Post Offices	83
4	Villages having Banking Facilities	86
5	Villages having Primary Schools	91
6	Villages having Primary Health Centers	91
7	Villages having Potable Water Supply	26
8	Villages connected with Paved Approach Roads	91

**Sources**

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Dist. Administration Unakoti
1.a Additional Information	Dist. Administration Unakoti
2. Soil & Climate	Agriculture & FW Unakoti
3. Land Utilisation [Ha]	Agriculture & FW Unakoti
4. Ground Water Scenario (No. of blocks)	WRD Unakoti
5. Distribution of Land Holding	Agriculture & FW Unakoti
6. Workers Profile [In '000]	Census 2011
7. Demographic Profile [In '000]	SOME BASIC STATISTICS OF TRIPURA 2020
8. Households [In '000]	RD Unakoti
9. Household Amenities [Nos. in '000 Households]	RD Unakoti
10. Village-Level Infrastructure [Nos.]	RD Unakoti

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

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

Sr. No.	Particulars	Nos.
1	Anganwadis	658
2	Primary Health Centres	12
3	Primary Health Sub-Centres	74
4	Dispensaries	73
5	Hospitals	2
6	Hospital Beds	600

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	30
2	Registered FPOs	6
3	Agro Service Centres	23
4	Soil Testing Centres	1
5	Approved nurseries	11
6	Agriculture Pumpsets	548
7	Pumpsets Energised	147
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	4.57
2	Irrigation Potential Created	3.81
3	Net Irrigated Area (Total area irrigated at least once)	2.80
4	Area irrigated by Canals/ Channels	0.03
5	Area irrigated by Wells	0.06
6	Area irrigated by Tanks	0.08
7	Area irrigated by Other Sources	2.63
8	Irrigation Potential Utilized (Gross Irrigated Area)	3.32

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1237
2	Railway Line [km]	45
3	Public Transport Vehicle [Nos]	58
4	Goods Transport Vehicles [Nos.]	875

**15. Processing Units**

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	74	22340
2	Fruit (Pulp/ Juice/ Fruit drink)	2	80
3	Spices (Masala Powders/ Pastes)	17	4
4	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	5	53
5	Others	1	43

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	4927	512	4415
2	Cattle - Indigenous	56763	11077	45686
3	Buffaloes	3608	510	3098
4	Sheep - Cross bred	510	78	432
5	Goat	31759	2561	29198
6	Pig - Cross bred	3589	1216	2373
7	Pig - Indigenous	4884	1749	3135
8	Poultry - Improved	225800	36376	189424
9	Poultry - Indigenous	47041	9812	37229

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	6
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	32
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	1
7	Fodder Farms	0
8	Dairy Cooperative Societies	8
9	Milk Collection Centres	0
10	Fishermen Societies	20
11	Animal Husbandry Training Centres	1
12	Animal Markets	3
13	Fish Markets	32
14	Livestock Aid Centers (No.)	1
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	6667.61	MT	54	gm/day
2	Egg	250.00	Lakh Nos.	79	nos/p. a.
3	Milk	18140.70	MT	158	gm/day
4	Meat	4903.37	MT	16	gm/day

**Sources**

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

## District Profile

### Key Insights into Agriculture and Allied Sectors

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

**Table1: Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri. to district GDP	24.00	24.00	24.00
2	Land Holdings - SF (%)	95.00	95.00	95.00
3	Land Holdings - MF (%)	5.00	5.00	5.00
4	Rainfall -Normal (mm)	2338	2338	2338
5	Rainfall - Actual (mm)	1805	2189	1825
6	Cropping Pattern	Mono and multi cropping during Kharif and Rabi season are being practiced	Mono and multi cropping during Kharif and Rabi season are being practiced	Mono and multi cropping during Kharif and Rabi season are being practiced

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	2497.60	3101.51	3214.28

**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	14.27	38.00	2662.93	14.44	38.36	2656.51	14.47	38.42	2655.15
2	Maize	1.38	2.40	1739.13	1.30	2.40	1846.15	1.36	2.44	1794.12
3	Pulses	2.21	1.78	805.43	2.13	1.70	798.12	2.23	1.78	798.21
4	Sesame	0.30	0.24	800.00	0.30	0.25	833.33	0.30	0.24	800.00

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.33	0.33	0.33
2	Net sown area (lakh ha)	0.19	0.19	0.19
3	Cropping intensity (%)	173.90	174.13	174.44

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	15.00	14.00	15.00
2	Fertilizer consumption - Rabi (kg/ha)	35.00	38.00	36.00

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

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

**Table 7: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	22125	23404	22991
2	GLC through KCC (Rs. lakh)	2497.60	3101.51	3214.28

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	14656	14785	14890

**Table 9: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	1
2	Soil Health Cards Issued (No.)	13358	13768	14245

**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	29279	29288	32216
2	Crop Loss Compensation, if any (Rs. lakh)	0	0	0

**Table 11: Seed Replacement Ratio %**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	36.00	34.00	37.00
2	Maize	10.00	12.00	17.00
3	Pulses	25.00	22.00	26.00
4	Sesame	10.00	14.00	12.00
5	Indian Mustard	12.00	13.00	14.00

## Sources

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

## 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)	4	4	4
2	Net Irrigated Area ('000 ha)	3	3	3
3	Gross Irrigated Area ('000 ha)	3	3	3

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

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Tripura	Unakoti	Chandipur	Safe	Safe	Safe
2	Tripura	Unakoti	Gournagar	Safe	Safe	Safe
3	Tripura	Unakoti	Kumarghat	Safe	Safe	Safe
4	Tripura	Unakoti	Pecharthal	Safe	Safe	Safe

## Sources

Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	Dy. Dtr. Agriculture Unakoti
Table 2: Block level water exploitation status	Water Resources Dept. Unakoti

## Farm Mechanisation Table

**Table 1: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	2	3	4
2	Power Tillers	212	243	285
3	Threshers/Cutters	143	157	174

**Table2: Service Centers<sup>11</sup>**

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	1	1	1
2	Other minor repair & service centers (No.)	9	17	22

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Mechanisation in District	Dty. Dtr. Agriculture Unakoti
Table 2: Service Centers	Dty. Dtr. Agriculture Unakoti

**Plantation & Horticulture including Sericulture****Table1: 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	Arecanut	0.63	2.16	0.62	2.16	0.63	2.17
2	Turmeric	0.13	0.86	0.13	0.85	0.15	0.86
3	Banana	0.71	5.44	0.70	5.43	0.71	5.44
4	Jackfruit	0.30	7.46	0.30	7.45	0.30	7.46
5	Mango	0.70	2.57	0.70	2.57	0.71	2.58
6	Ginger	0.17	1.33	0.16	1.31	0.16	1.32
7	Pineapple	0.98	9.50	0.98	9.50	0.98	9.50

**Forestry & Waste Land****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)	33	33	33
2	Waste Land ('000 ha)	1	1	1
3	Degraded Land ('000 ha)	2	2	2

**Table 2: Nurseries (No.)**

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Dry Nursery	10	11	11

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Area under Forest Cover & Waste Land	Dy. Dtr. Agriculture Unakoti
Table 2: Nurseries (No.)	DFO Unakoti

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

**Table 1: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	236423	225800	272841
2	Of the above, male (No.)	45478	45160	46188
3	Of the above, female (No.)	190945	180640	226653
4	Broiler Farms (No.)	7	7	8
5	Hatcheries (No.)	3	3	3
6	Popular breeds	Khaki Camble Kuroilar, Kadaknath		

**Sources**

TableName	Source(s) and reference year of data
Table 1:Poultry	ARDD Unakoti

**Fisheries****Table 1: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	17574	17719	17874
2	Reservoirs (No.)	0	0	0
3	Cage Culture/ Bio-floc technology (No.)	24	24	64
4	Fish Seed Hatchery (No.)	9	9	9

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Inland Fisheries Facilities	Director Fisheries Agartala

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	1	1	1
2	Cold Storages (Capacity - 'ooo MT)	2	2	2
3	Storage Godowns (No.)	34	34	34
4	Storage Godowns ( Capacity - 'ooo MT)	3	3	3
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	25	25	25
6	Market Yards [Nos] / Wholesale Market (No.)	7	7	7

Table Name	Source(s) and reference year of data
Table 2: Agri Storage Infrastructure	Dy. Dtr. Agriculture Unakoti

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

**Table 1: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	21.72	22.54	22.37
2	Pesticides Consumption ('000 kg)	11.26	11.43	11.59

**Table 2: Facilities Available**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Food Parks (No.)	1	1	1
2	Ripening chambers	1	1	1

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Fertilizer Consumption	Agril. & FW, Unakoti
Table 2: Facilities Available	DIC Unakoti District

**Agri Ancillary Activities - Food & Agro Processing & Others****Table1: GLC**

1	MUDRA Loans (Rs. lakh)	1372.80	1590.30	1694.40
---	------------------------	---------	---------	---------

**Table2: Other Ancilliary Services**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	56	56	46
2	ACABCs (No.)	0	0	0

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Unakoti
Table 2: Other Ancilliary Services	DRCS Unakoti

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	9081.73	9722.99	15046.84
2	No. of units financed	4726	4838	4979

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)			

2	Micro Units (No.)	4687	4795	4929
3	Small Units (No.)	38	42	49
4	Medium Units (No.)	1	1	1
5	Udyog Aadhar Registrations (No.)	4726	4838	4979

**Table 3: Traditional activities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	2	2	2
2	Handicrafts Clusters (No.)	0	0	0
3	Weavers' Coop. Societies (No.)	4	4	4

**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)	63	75	78
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	313	348	412

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Unakoti
Table 2: MSME units - Cumulative	DIC Unakoti
Table 3: Traditional activities	DIC Unakoti
Table 4: Skill Development Trainings	SBI-Rseti Kumarghat/DIC/Nabard

**Table 1: Progress under PMAY**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	1958	19326	12148
2	Amt. of subsidy released (Rs. lakh)	2545.40	25123.80	15792.40

**Table 2: Progress under SBM**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	2672	3771	1906
2	Amt of subsidy released (Rs. lakh)	320.64	452.52	228.72

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Progress under PMAY	RD, North Tripura
Table 2: Progress under SBM	RD, North Tripura

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	--	--	--
2	Amt. of RIDF assistance (Rs. lakh)	8960.83	3429.32	7684.89

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Nabard

**Social Infrastructure Investments****Table 1: Projects (Cumulative)**

Sr. No.	Project Name	31/03/2022 No. of Projects	31/03/2023 No. of Projects	31/03/2024 No. of Projects
1	Rural Education Inst. Schools / Colleges	2	0	1
2	Toilet Blocks in Schools Specially for Girls	4	0	0
3	Public Health Institutions	0	0	1

Table Name	Source(s) and reference year of data
Table 1: Projects (Cumulative)	Nabard

**Informal Credit Delivery Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	1014.15	2496.39	3150.91

**Table 2: Promotional Interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	1.00	1.00	8.50
2	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	0.00	0.00	0.00

**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	4	4	4
2	No. of SHGs formed	4126	4243	4247

3	No. of SHGs credit linked (including repeat finance)	731	1500	1780
4	Bank loan disbursed (Rs. lakh)	1014.00	1500.00	3160.00
5	Average loan per SHG (Rs. lakh)	1.39	1.00	1.78
6	Percentage of women SHGs %	100.00	100.00	100.00

**Sources**

Table Name	Source(s) and reference year of data
Table 1:GLC	TRLM/DY-NRLM
Table 2: Promotional Interventions	NABRRD TRO
Table 3:Status of SHGs	NRLM and Day NRLM web site

**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.)	77	77	77
2	Consumer Stores (No.)	27	27	27
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	20	20	20
5	Marketing Societies (No.)	1	1	1
6	Labour Societies (No.)	5	5	5
7	Industrial Societies (No.)	8	8	8
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	0	0	0
10	Others (No.)	112	112	112
11	Total (No)	250	250	250

**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.)	32	32	32
2	Multi state cooperative societies (No.)	0	0	0

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	DRCSUnakoti
Table 2: Details of credit cooperative societies	DRCSUnakoti
Table 3: Block wise, sector wise distribution of cooperative societies in the district	DRCSUnakoti
Table 4: Status/ progress under various schemes of MoC in the district	DRCSUnakoti

**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	Unakoti	Chandipur	Milk Societies	7	Average	Milk Societies	7	Average	Milk Societies	7	Average
2	Tripura	Unakoti	Kumarghat	Milk Societies	8	Average	Milk Societies	8	Average	Milk Societies	8	Average
3	Tripura	Unakoti	Kumarghat	Fishery Societies	5	Average	Fishery Societies	5	Average	Fishery Societies	5	Average
4	Tripura	Unakoti	Kumarghat	Consumer Stores	3	Average	Consumer Stores	3	Average	Consumer Stores	3	Average
5	Tripura	Unakoti	Kumarghat	Labour Societies	2	Average	Labour Societies	2	Average	Labour Societies	2	Average
6	Tripura	Unakoti	Kumarghat	Weavers Societies	2	Average	Weavers Societies	2	Average	Weavers Societies	2	Average
7	Tripura	Unakoti	Kumarghat	Marketing Societies	1	Average	Marketing Societies	1	Average	Marketing Societies	1	Average
8	Tripura	Unakoti	Kumarghat	Industrial Societies	3	Average	Industrial Societies	3	Average	Industrial Societies	3	Average
9	Tripura	Unakoti	Chandipur	Fishery Societies	3	Average	Fishery Societies	3	Average	Fishery Societies	3	Average
10	Tripura	Unakoti	Chandipur	Consumer Stores	3	Average	Consumer Stores	3	Average	Consumer Stores	3	Average
11	Tripura	Unakoti	Gournagar	Milk Societies	15	Average	Milk Societies	15	Average	Milk Societies	15	Average
12	Tripura	Unakoti	Gournagar	Fishery Societies	11	Average	Fishery Societies	11	Average	Fishery Societies	11	Average
13	Tripura	Unakoti	Gournagar	Weavers Societies	2	Average	Weavers Societies	2	Average	Weavers Societies	2	Average
14	Tripura	Unakoti	Gournagar	Poultry Societies	1	Average	Poultry Societies	1	Average	Poultry Societies	1	Average
15	Tripura	Unakoti	Gournagar	Consumer Stores	7	Average	Consumer Stores	7	Average	Consumer Stores	7	Average
16	Tripura	Unakoti	Gournagar	Industrial Societies	1	Average	Industrial Societies	1	Average	Industrial Societies	1	Average

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/ JLGs	BCs/BFs	Village s	House-holds
Commercial Banks	10	21	8	13		2	1274	35	34	22924
Regional Rural Bank	1	11	9	2			2337	60	57	36700
District Central Coop. Bank	1	4	2	2			637			
Coop. Agr. & Rural Dev. Bank	1	1	0	1						
Primary Agr. Coop. Society	27	0								
Others	2	2	2	0		2		53	16	2500
All Agencies	42	39	21	18	0	4	4248	148		

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	67854.43	74055.59	83994.15	13.4	58.68
Regional Rural Bank				0	0	42277.85	45288.01	46679.38	3.1	32.61
Cooperative Banks				0	0	11330.45	12280.43	12453.88	1.4	8.70
Others	0	0	0	0	0	0	0	0	0	0.00

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 (%)
All Agencies	0	0	0	0	0	121462.73	131624.03	143127.41	8.7	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	41021	37311	51460	37.9	54.2	45207.89	49573.76	58308.16	17.6	59.64
Regional Rural Bank	28856	25814	25638	-0.7	27.0	18691.25	19924.4	21287.53	6.8	21.77
Cooperative Banks	21350	16187	17877	10.4	18.8	17741.03	18010.09	18172.37	0.9	18.59
Others	0	0	0	0	0.0	0	0	0	0	0.00
All Agencies	91227	79312	94975	19.7	100.0	81640.17	87508.25	97768.06	11.7	100.00

### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	66.6	66.9	69.4
Regional Rural Bank	44.2	44.0	45.6
Cooperative Banks	156.6	146.7	145.9
Others	0	0	0
All Agencies	67.2	66.5	68.3

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	57959	65412	16626	6417
Regional Rural Bank	33744	31617	12135	6772
Cooperative Banks	NA	2463	639	89
Others	0	0	0	0
All Agencies	91703	99492	29400	13278

**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.lak]	% of Total Loans	Amount [Rs.lah]	% of Total Loans
Commercial Banks	19110.03	32.8	5927.17	10.2		0.0		0.0		0.0
Regional Rural Bank	11539.77	54.2	3497.04	16.4		0.0		0.0		0.0
Cooperative Banks	9734.66	53.6	6647.21	36.6		0.0		0.0		0.0
Others		0		0		0		0		0
All Agencies	40384.46	41.3	16071.42	16.4	0.00	0.0	0.00	0.0	0.00	0.0

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

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'met [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	30545.37	17544.52	57.4	19732.00	16707.31	84.7	27355.00	19110.03	69.9	70.7
Regional Rural Bank	4136.00	8124.72	196.4	9991.00	6734.08	67.4	8175.00	11539.77	141.2	135.0
Cooperative Banks	4599.08	6695.37	145.6	8754.00	8738.74	99.8	10843.00	9734.66	89.8	111.7
Others	0	0	0	0	0	0	0	0	0	0.0
All Agencies	39280.45	32364.61	82.4	38477.00	32180.13	83.6	46373.00	40384.46	87.1	84.4

**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	3696.00	2497.60	67.6	3138.00	3101.51	98.8	3401.00	3214.28	94.5	87.0
Term Loan (Agri.)	16410.00	9990.40	60.9	14271.00	12406.05	86.9	18193.00	12857.14	70.7	72.8
Total Agri. Credit	20106.00	12488.00	62.1	17409.00	15507.56	89.1	21594.00	16071.42	74.4	75.2
MSME	16012	9082	56.7	11074	9723	87.8	15167.00	15046.84	99.2	81.2
Other Priority Sectors*	3163	10795	341.3	9994	6950	69.5	9612.00	9266.20	96.4	169.1
Total Priority Sector	39281.00	32365.00	82.4	38477.00	32180.56	83.6	46373.00	40384.46	87.1	84.4

**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	45207.89	6877.64	15.2	49573.76	9044.07	18.2	58308.16	4417.94	7.6	13.7
Regional Rural Bank	18691.25	2330.23	12.5	19924.40	1255.59	6.3	21287.53	1359.57	6.4	8.4
Cooperative Banks	17741.03	1257.39	7.1	18010.09	2006.71	11.1	18172.37	2317.07	12.8	10.3
Others	0	0	0	0	0	0	0	0	0	0.0
All Agencies	81640.17	10465.26	12.82	87508.25	12306.37	14.06	97768.06	8094.58	8.28	11.72

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

Source(s)	
1	SLBC/LDM
2	SLBC/LDM
3	SLBC/LDM

## **Part B**

## Chapter 1

### Important Policies and Developments

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

##### Cooperative Development

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

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

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

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

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. Computerization of Agriculture and Rural Development Banks (ARDBs)

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

##### vi. Co-operative Education – Setting up of World's Largest Cooperative University

This aims at introduction of cooperative education in independent degree / diploma courses in Schools and Universities.

##### vii. World's Largest Cooperative Training Scheme

This aims at revamping existing cooperative training structure in the country.

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

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

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

xi. Establishment of National Cooperative Database Digital

#### Agriculture Mission:

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

#### i. Agri. Stack:

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

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

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

#### iii. JanSamarth Portal:

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

#### Agriculture Infrastructure Fund (AIF) Scheme

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

- i. Viable Farming Assets: The scheme now includes the creation of infrastructure for viable projects for building community farming assets.
- ii. Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects.
- iii. PM KUSUM Component: The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.
- iv. Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit guarantee coverage for FPOs through the NAB Sanrakshan Trustee Company Pvt. Ltd.

#### Dairy Processing & Infrastructure Development Fund (DIDF)/ Animal Husbandry Infrastructure Development Fund (AHIDF):

Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026. Further NABARD is included as loaning entity under the revamped AHIDF scheme.

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

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

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

PMJANMAN (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 crores.

## 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 centers by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam, Bihar, Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.

- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

## 2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

## 3. Policy Initiatives - RBI

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

#### 4. Policy Initiatives - NABARD

##### a. Refinance support:

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

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

To provide clean water sanitation and hygienic conditions to rural and semiurban 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 stakeholders 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-Suvidha (Microenterprises through Skill Upgradation for Women) to support need based and location specific developmental projects by strategizing end-to-end interventions.
- iv. Pilot Project: Real-time banking solution for SHGs (Money Purse Application)
- v. Pilot Project – Graduated Rural Income generation Project (GRIP): A pilot project to build capacities and enable asset generation by ultra-poor rural women and graduating them to access formal financial services through the innovative concept of returnable grant was sanctioned during 2023-24.
- vi. MoU with NRLM MoRD: Marking a strategic alliance to benefit rural women SHGs NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development GoI inked a landmark MoU on 27 February 2024.

### **h. Financial Inclusion**

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

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

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

- i. Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds:

A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched in five states: Punjab Haryana Rajasthan Uttar Pradesh and Tamil Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand side management of water at the micro-watershed/village level.

- ii. Expansion of JIVA:

Based on the success of the pilot phase JIVA is being expanded to 25 new projects in central eastern and north-eastern states to further widen and deepen the programme focusing on completed or near-completion watershed/spring shed and tribal development projects with thrust on districts identified under aspirational / low priority sector lending districts.

- iii. Accelerator approach for growth of FPOs:

NABARD has come up with FPO accelerator programme which is a structured

framework to empower FPOs by providing access to specialized training mentorship and resources envisaging the enhancement in FPO's operational efficiency adopt modern agricultural techniques and navigate market complexities

iv. **Saturation Drive campaign:**

Government has launched the saturation drive to provide FPOs benefits of schemes of Agriculture department in the form of licenses of inputs seeds fertilizer etc. FPOs will also be linked to mandis facilitated with registrations under GST FSSAI and onboarding on platforms like ONDC and other E-retailing platforms for sale of their produce.

v. **National FPO Policy:**

MoA&FW GoI is working on finalization of a National Policy on FPOs to create a supportive environment for the FPOs after ongoing deliberations and consultative meetings on the draft policy.

**j. Climate Action and Sustainability:**

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

**k. Off Farm Sector Development**

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

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

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

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

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

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

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

- i. For intensive extension activities on new technologies the state government has opened 2 new Agri. Sub-Divisions one at Lefunga and another at Belbari.
- ii. During 2023-24 National Education Policy 2020 has been implemented in the State and accordingly new Regulations and Curriculum have been introduced.

- iii. 'Chief Minister Jana Arogya Yojana' 2023 has been rolled out on 15 th February 2024. The scheme will have positive impact on life of every citizen of the state. This along with Pradhan Mantri Jan Arogya Yojana (PM-JAY) will cover 100 percent citizens of the state under health insurance.
- iv. Under Pradhan Mantri Adarsh Gram Yojana 30 (thirty) Scheduled Caste villages in the State have been converted into Adarsh villages. During 2023-24 under PM Adarsh Gram Yojana (PMAGY) development works have been taken up for 32 Scheduled Caste dominated villages.
- v. Social security has been given topmost priority by the state government. The rate of social pension has been enhanced from ₹700 per month to ₹ 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 ₹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 ₹ 10.62 Crore.
- vii. Under 'Pradhan Mantri Adi Adarsh Gram Yojana' development plan has been approved for 198 villages involving an amount of ₹ 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 ₹ 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 ₹ 94.70 Crore as share of taxes ₹ 5.60 Crore as assignment of tax and ₹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 ₹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 ₹ 20.40 per kg to ₹ 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 ₹10.00 Crore
- iv. Proposed to construct 8 (eight) new Agri Development Research Centres during 2024-25 with financial involvement of ₹23.71 Crore. A Centre of Excellence on Citrus under the Indo-Dutch project at Taidu with project cost of ₹9.17 Crore and a Centre of Excellence on Flowers under the Indo-Israel action plan at Lembuchhera with a project cost of ₹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 ₹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 ₹ 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 ₹ 76.65 Crore.
- viii. Infrastructure development of Tirthamukh Mela Ground will be taken up during 2024-25 with project cost of ₹15.11 Crore.
- ix. For the year 2024-25 State Government will provide a total amount of ₹ 698.68 Crore to TTAADC which is much more than the provision kept in BE-2023-24. Further State Government is allocating ₹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 ₹ 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 ₹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 ₹ 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 ₹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 ₹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 ₹ 110.64Crore.
- vii. NABARD has sanctioned an amount of ₹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 ₹640.40 Crore has been deposited in the bank accounts of these beneficiary farmers. 12.46 lakh farmers crop of the state has been covered under the 'Pradhan Mantri Fasal Bima Yojana'. 329860 Kisan Credit Cards have 2 been distributed among the farmers of the state. Farmers so far have received total loans of ₹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 ₹ 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 ₹123.78 Crore will be spent during 2024-25.
- ii. For development of 'Nari Shakti' construction of 4 (four) working women hostels are being implemented.
- iii. Under 'Pradhan Mantri Matru Vandana Yojana' (PMMVY) 6484 pregnant & nursing mothers have been provided with financial benefit.
- iv. 916 tribal families have been benefited under various income generating activities and 90 (ninety) ST families have been provided with Auto Rickshaw and Power Tillers during 2023-24.
- v. In the last 5 years 47600 women Self Help Groups have been formed under Tripura Rural Livelihood Mission in the state. Now 4.66 lakhs rural women are associated with 51254 Self Help Groups in the state. These Self-Help Groups are associated with 2094 Village Organizations and 102 Cluster Level Federations. Till the month of January 2024 83000 women associated with various Self-Help Groups in the state have become 'Lakshpati 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 ₹1(one) lakh. The target will be achieved within 2025-26.
- vi. During 2023-24 under Mukhyamantri Yuba Yugayug Yojana 11469 students have been benefitted with Smart Phones and an amount of ₹5.73 Crore has been spent. During 2024-25 Smart Phones will be given to 19000 students with financial involvement of ₹10.00 Crore.
- vii. Improvement of 73 different roads with a length of 267 km and the construction of 5 permanent bridges are being taken up under Rural Infrastructure Development Fund (RIDF). Improvement of 42 km of road connecting 7(seven) habitations has been taken up under Pradhan Mantri Gram Sadak Yojana (PMGSY) during 2023-24. The total financial implication is ₹ 1411 Crore.
- viii. During 2024-25 285 km of road will be taken for improvement 1900 km road will be taken for maintenance 500 km of PMGSY road will be taken for renewal and 10 new RCC bridges will be taken for construction. Under PMGSY 303 km of roads will be taken up for upgradation to connect 20 (twenty) habitations with all-weather road. Moreover 34 nos. road project with a total length of 326.45 km will be taken for improvement.

### **7. Govt. Sponsored Programmes linked with Bank Credit**

- i. Tripura Scheduled Caste Co-Operative Development Limited has extended subsidized loan to 177 SC entrepreneurs for taking up different start-ups. One-

time financial support of ₹ 1 lakh per student will be provided to 400 Scheduled Caste students. An amount of ₹ 4.00 Crore will be spent for this.

- ii. Loans amounting to ₹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 ₹ 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 ₹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 ₹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 creditsupport.

## 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

Agriculture is the mainstay of Unakoti district. The total geographical area of the district is 68,697 hectares and the net sown area is 18,729 hectares representing 27 percent of the total geographical area. The gross cropped area of the district is 32,670 hectares, which represents 174 percent cropping intensity. The district has a total 22,992 hectare of cultivable land and 19,376 hectares of cultivated land.

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

Infrastructure availability and support/extension services in the district as on 31 March 2024 is presented below:

Fertilizer/pesticide outlet (No.) 30, Total NPK consumption (Kg/Ha) 36, Certified seed supplied MT 131, Psticide consumed MT 7, Wholesale market (No.) 2, Regulated market/APMC(No.) 1, Storage godowns (No.) 33 (990 MT), Cold storage (No. and capacity) 1 (2000 MT), Power tillers 285, Pump sets 548, Threshers/Cutters 5, Extension Services, No. of Dy. Directors office 1, No. of Supdt. of Agri. Office 2, No. of Agri. Sector office 7, No. of VLWs 60. Projections for 2025-26 are made considering the available potential and the same is planned for ₹20927.31 lakh.

##### 2.1.2 Water Resources

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

As per dynamic ground water resource estimation of Unakoti district for 2023, net ground water availability is 10964.35 Ham. The district is having balance net ground water availability for future irrigation use to the tune of 9061.66 Ham.

Agriculture in the Unakoti district is dependent mostly on minor irrigation schemes. Various types of water sources in the district are 98 cherras i.e. local hill streams, 2 rivers, 643 wells, 11,864 tanks/ ponds, 1 canal and avg. 2200 mm rainfall. There is no major irrigation project in the district. The district falls in the Safe category for exploitation of water. Hence, it has good potential for increasing irrigation.

Assured irrigation facility is necessary to increase food grain production and productivity because of vagaries of monsoon/ and erratic rainfall. The district has 18,729 hectare of land under cultivation. The gross irrigated area is 4,568 hectares and the area under net irrigation is 2,799 hectares. The various types of water sources in the district are 98 cherras i.e. local hill streams, 2 rivers, 643 wells, 11,864 tanks/ ponds, 1 canal and avg. 2200 mm rainfall. There is no major irrigation project in the district. The district falls in the Safe category for exploitation of water. Hence, it has good potential for increasing irrigation.

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

"The district has a setup of PWD (Water Resources) headed by Superintending Engineer looking after minor irrigation projects. Besides, the district also has a Deputy Directorate of Agriculture, Rural Development Department, Forest and Tripura Tribal

Areas Autonomous District Council (TTAADC) taking care of irrigation needs of the farmers. Irrigation coverage at a glance as on 31 March 2024 is as under:

Total area available for irrigation (NIA+Fallow) 4568

Irrigation potential created 3814

Net Irrigated Area (NIA) (Total area irrigated at least once) 2799, Area irrigated by Canals/channels-34

Area irrigated by Wells 58

Area irrigated by tanks/ponds 75

Area irrigated by other sources 2632

Irrigation potential utilized (Gross Irrigated Area) 3318

Projections for 2025-26 are made considering the available potential and the same is planned for ₹ 599.23 lakh."

### **2.1.3 Farm Mechanization**

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

Farm Mechanisation while reducing drudgery in agriculture operations, plays a key role in increasing production and productivity, better utilisation of irrigation potential by facilitating timely agricultural operations, adoption of multiple cropping system etc. It increases the efficiency of other factors of production, i.e. land & labour. Acute shortage of labour for farm operations and it being costly warrants expedited mechanization. Post-harvest machinery helps in reduction of loss during harvest and adds value through cleaning, grading and packing scientifically.

The agricultural machineries and implements are mostly distributed by the State Government at subsidized rates, which includes power tiller, sprayers, weeder, pumpset, thresher, etc.

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

The district has an Agriculture Deputy Director's office located at Gournagar for looking after the interests of the district. The DDA office is supported by 2 Agri Sub-Divisions, 7 Agri Sectors and 60 VLW circles. The Sector Officers and Village Level Workers (VLW) are taking care of the interests of the farmers at village level.

Technical guidance is available from the Agriculture Engineering Wing headed by the Executive Engineer, Ganganagar, Dharmanagar, North Tripura. Dealers for tractor and power tiller and other agricultural implements are available only at Agartala. There are local dealers at private level for sale of spare parts, sprayers and small agricultural/horticultural implements in all the blocks. The status of farm mechanization as supported by the Department of Agriculture as on 31.03.2024 is given below:

Tractors 4 nos., Power tillers 285 nos., Pump sets 548 nos., Sprayers 792 nos. Projections for 2025-26 are made considering the available potential and the same is planned for ₹ 404.95 lakh.

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

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

The agro climatic conditions and soil texture of the district is favorable for cultivation of plantation and horticultural crops. This sector constitutes an important share in the rural economy of the district.

The major horticultural crops grown in the district are pineapple, orange, banana, papaya, jackfruit, black pepper, amrapalli mango, litchi, sweet lemon, etc. The important vegetable crops grown in the district are cabbage, cauliflower, tomato, colocasia, raddish, chilli, etc. Regarding plantation crops, rubber is the major plantation crop grown in the district on commercial basis.

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

The Horticulture and Soil Conservation Department has been looking after the development of the sector through its Deputy Director's Office located at Kumarghat. The department ensures availability of planting materials of different fruits and vegetable crops. Of the different varieties of fruit crops, Amrapalli has become very popular in the district. There is one Krishi Vigyan Kendra (KVK), which also carries out numerous extension services and capacity building programmes for the farmers. Projections for 2025-26 are made considering the available potential and the same is planned for ₹ 1149.03 lakh.

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

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

Forests are natural resources and their destruction leads to ecological imbalance and their abundance indicates prosperity as it contributes to the economy both in direct and indirect ways. The ever increasing population and the rising demand for forest based products has resulted in alarming depletion of forest cover resulting in global warming, climate change, loss of important flora and fauna etc. Conservation and sustainable management of existing forests and expansion of forest cover through reforestation and afforestation is national and global concern.

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

Forest land is managed by the State Forest Department and it is classified as Reserved Forest and Protected Forest. The district has a total geographical area of 68,697 hectares, of which 33,039 hectares, i.e. 48% is forest land. The department through Joint Forest Management (JFM) mode has done community participation in protection and management of forest. Indian Council of Forest Research & Education (ICFRE) provide bamboo saplings and the same are distributed amongst Farmers'. ICFRE provides other technical support too. Projections for 2025-26 are made considering the available potential and the same is planned for ₹ 99.80 lakh.

## **2.1.6 Animal Husbandry – Dairy**

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

Dairy is an important source of subsidiary income for the small & marginal farmers and agricultural labourers. The manure from animals provides a good source of organic matter for improving soil fertility and crop yields. The bio-gas produced from dung is used as fuel for domestic purposes. Further, dairy provides employment as also sustainable income to the rural population throughout the year.

There is a growing demand for milk in the State of Tripura as also in the district and accordingly, there is an assured market available for milk. Dairy is the most suitable economic activity for the rural households for addressing the nutritional requirement and easing out the pressure on limited agricultural land. Unakoti district receives good rainfall & is endowed with fertile soil, which is favorable for growing fodder. Thus, natural conditions of the district are quite favorable for dairy development.

The estimated cattle and buffalo population as per Animal Census 2019 in the Unakoti district are indicated below:

Cross Bred – 4927, Indigenous- 56763 and Buffaloes-3608

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

"There is a Deputy Director's office located at the district HQ looking after the interest of the sector, which is supported by Specialized Officials and Veterinary Doctors. The present infrastructure and linkage support available in the district are indicated below:

1. Veterinary Hospitals (Nos.) – 1
2. Veterinary Dispensary (Nos.) - 6
3. Veterinary Sub-Centers (Nos.) – 36
4. Artificial Insemination centers (no.) - 32
5. Animal Breeding Centers (no.) - nil
6. Livestock farms - 01
7. Animal Husbandry Training Centers (no.) - 01
8. Block level brooder houses (no.) - 08
9. Animal Ambulance (no.) - 02
10. No. of animal market - 03

Projections for 2025-26 are made considering the available potential and the same is planned for ₹ 1613.17 lakh."

#### **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% people are non-vegetarian. 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. The Per Capita availability of meat and egg is 158 gm/day and 79 nos./year respectively as on 31.03.2024. As per the National Institute of Nutrition, per capita egg is 183. The total fowl & duck population in the district is as under:

Fowl – 225800, Duck - 47041.

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

There is a Deputy Director's office located in the district HQ looking after the interests of the sector, which is supported by Specialized Officials and Veterinary Doctors. The District Poultry Farm operates from the adjoining North Tripura district, Panisagar. The District Hatchery Unit takes care of supply of chicks. Marketing of DoC is done through the Brooder Houses available at block level. Projections for 2025-26 are made considering the available potential and the same is planned for ₹ 1088.34 lakh.

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

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

Goat and pig rearing are common household animal husbandry activities in the district. It has a significant stake in the rural economy. Pig rearing is generally a popular activity among the tribal. In the rural areas, free grazing facilities are in abundance in forest boundaries, Government Khas lands etc. The composition of the district population comprises of Scheduled Tribes at 22.86 percent & all other communities at 77.14 percent. Consequently, there is a good demand for both Pork & Goat meat; however, the supply is inadequate. As per ICMR, per capita requirement of meat is 12.41 kg/year, whereas the per capita availability of meat in Unakoti district is 11.37 kg/year leaving a gap of 1.04 kg/year.

The population of sheep, goat and pig in Unakoti district as per Animal Population Census 2019 are as under:

Sheep 510, Goat 31759 and Pig-Cross bred 3589, Pig- Indigenous 4884

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

There is a Deputy Director's office located in the district HQ looking after the interest of the sector, which is supported by Specialized Officials and Veterinary Doctors. The District Poultry Farm is located in the adjoining district at Panisagar.

The population of sheep, goat and piggery is 40,742 in the district, which is served by only 1 veterinary hospital, 6 dispensaries and 36 sub-centres. The number of health facility centres in the district appears to be inadequate.

Marketing of live animal is done through Gournagar and Fatikroy cattle market. The biggest cattle market at Masli under Dhalai district is less than 15 km from Kumarghat. Selling of meat is done through various local daily markets.

Projections for 2025-26 are made considering the available potential and the same is planned for ₹ 1392.85 lakh.

## **2.1.9 Fisheries**

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

Fish forms a major part of the diet of about 95 percent people of the district and naturally possesses vast potential for fisheries development. The per capita demand of fish is quite high in the district compared to the National average. Nearly 14,481 fish farmers earn their livelihood from fishery activities and naturally, fishery is an important economic activity in the district. Unakoti district is endowed with 98 local cherras, 2 rivers and 11,864 ponds. Tripura State has witnessed admirable growth in aquaculture sector in recent years and has potential for substantial improvement in production of fish. The State has rich potential resources in the form of water area under culture and capture fisheries.

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

There is a Deputy Director's Office at Kumarghat to look after the interest of the sector, which is supported by field level functionaries at sub-division and block level. The infrastructure and linkage support available under the sector are as indicated below: Fish Breeding Farm – 1, No. of Farmers including SHGs, Fisheries Coop., JFM etc. – 16762, F. F. D. A. – 1, Hatchery (Government & Private) – 3, Soil & Water Testing

Laboratories – 1, Ponds/ Tanks Area - 2336.54 Ha (Total Area of Culture & Capture Fisheries).

Total Availability of Fish (Production + Import) - 7045.97 MT Demand –7695.28 MT

Gap between Production & Consumption - 649.37 MT Projections for 2025-26 are made considering the available potential and the same is planned for ₹ 1660.47 lakh.

## **2.1.10 Farm Credit – Others**

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

Use of draught/ plough animals viz. bullock & buffalo is indispensable in rural areas of the district due to remoteness, non-availability of fuel for farm machineries & the absence of repairing facilities. Further, it is very essential to ensure supply of produce to nearby market to enable the farmers to fetch more price as well as to prevent post-harvest losses. In order to supply the produce in time and also to minimize the cost of transportation, two wheelers are emerging as most convenient mode of transportation in rural areas, especially among the small and marginal 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 detail of availability of infrastructure is indicated in the sub-chapter on “Animal Husbandry-Dairy Development”. Projections for 2025-26 are made considering the available potential and the same is planned for ₹ 288.00 lakh.

## **2.1.11 Sustainable Agricultural Practices**

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

The area is declining and there is practically no scope for horizontal expansion of land for agriculture. At present, farmers mainly focus only on crop production, in which there remains uncertainty in their income and their employment. In this context, various enterprises related to agriculture Coordination will not only increase the income of farmers but will also create new employment opportunities for their families.

Integrated Farming System (IFS) can be defined as follows- Integrated Farming System Approach of two or more components using the principle of minimum competition and maximum complementarity It is based on integration and involves increasing agricultural income, using modern means of agricultural management. Sustainable and environmentally friendly development of family nutrition and ecosystem services target is set. Sustainable agricultural production implies sustainability in all three important aspects: economic, environmental and increasing agricultural yields and managing resources by taking an integrated approach.

The Fisheries Department implements various schemes run by the government for the development of agriculture, animal husbandry and fisheries in the district under the leadership of District Agriculture, District Animal Husbandry and District Fisheries Offices. Krishi Vigyan Kendra are also functioning. The district has an important place in terms of production of food grains and fruits and vegetables. The major Kharif crops of the district are paddy, corn, groundnut, and the major Rabi crops are wheat, gram and mustard. In plantation and horticulture, the district is suitable for pineapple, mango, banana, jackfruit, lemon and other citrus fruits, etc.

Coordinated interdependent solar production systems, based on interconnected solar supporting enterprises, maximize each system use of nutrients and minimize the negative impacts of these enterprises on the environment. Integration of various agricultural enterprises, crops, animal husbandry, fisheries, forestry etc. has great potential in agricultural economy. Projections for 2025-26 are made considering the available potential and the same is planned for ₹ 318.17 lakh.

## 2.2 Agriculture Infrastructure

### 2.2.1 Construction of Storage and Marketing Infrastructure

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

Scientific storage and proper handling of agricultural produce results in minimizing post-harvest losses and maintains nutritional value. Storage facilities also help farmers to overcome the problem of distress sale during bumper crops.

Unakoti district is basically agrarian with 27,1071 holdings below the size of 1 hectare and 1448 holdings are more than 1 hectare. Of the total holdings, more than 95 percent belongs to the small and marginal farmers. Storage is required mainly for rice, which is the staple food of the district population. Pineapple grows in abundance, and it has marketable surplus. However, potato and vegetable produced in the district have little marketable surplus.

#### 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 four districts headed by Deputy Director, who is assisted by one Assistant Director and one Superintendent.

With financial support from the State Government, the Agricultural Engineering Wing does the work of construction of Storages and Market Yards.

There is 1 regulated market and 25 rural haats in the district. Keeping in view the number of GP being 59, ADC villages being 32, Kailashahar Municipal Council being 15 and Kumarghat Nagar Panchayat being 11, the strength of rural haats appear to be insufficient in the district.

The productivity of paddy is 3.20 MT/Ha. Nearly 95 percent farmers are small and marginal. Agricultural activities undertaken by SF/MF are usually of subsistence level farming with very little surplus for marketing. Remaining 5 percent farmers undertake agricultural activities on commercial basis. All the farmers of the district do vegetable cultivation also, which are sold in the local markets. Projections for 2025-26 are made considering the available potential and the same is planned for ₹ 188.10 lakh.

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

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

Land is primary input for agriculture and also 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.

There are about 733 Ha of cultivable wasteland and 382 Ha under current & other fallow in the district the topography of which varies from small hillocks to plain and low lying areas. In the district, land development activities undertaken by farmers are generally Farm Pond Development, Lunga Bunding, Water Harvesting Structures, and Watershed Management etc.

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

Unakoti district is headed by Deputy Director Horticulture and the office is located at Kumarghat and the district has Deputy Director Office, Agriculture at Gournagar. The Krishi Vigyan Kendra at Chantail, Unakoti extend technical guidance on land development activities. They also provide the services to the farmers on soil health test. Bulldozers on hire are available from private service providers/ contractors.

There is a good scope for improving the productivity of land by various land development measures. Water Harvesting, Lunga bunding and Pond Development have very good potential for development in the district. Projections for 2025-26 are made considering the available potential and the same is planned for ₹ 423.39 lakh.

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

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

Vermicompost is nothing but excreta of earthworms, which is rich in humus and nutrients. Vermicomposting is the process of turning organic debris into worm castings. Earthworms can consume practically all kinds of organic matter and they can eat their own body weight per day, e.g. 1 kg of worms can consume 1 kg of residues every day. The excreta (castings) of the worms are rich in nitrate, available forms of P, K, Ca and Mg.

Vermicompost production has emerged as an economically viable low cost self-employment generating enterprise in the villages. Among other infrastructural development activities, establishment of vermicompost tank has potential in the district.

### **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 vermicompost development. RSETI and Deptt. of Agriculture also provide training on vermicompost development. Tea gardens require huge quantity of vermicompost. Small tea growers may be encouraged to produce vermicompost so as to increase production and productivity. The potential of the sector in physical and financial terms for the year 2025-26 has been assessed taking into account the infrastructure and support services available.

Projections for 2025-26 are made considering the available potential and the same is planned for ₹ 17.28 lakh.

## **2.3 Agriculture – Ancillary Activities**

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

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

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

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

The district is endowed with fertile soil, abundant rainfall, suitable climate for growing fruits and vegetables. Nalkata-Kumarghat area in Kumarghat RD Block is famous for its best pineapple. The present status of area, production and productivity in respect of plantation fruits in the district is 3351 ha, 34343 MT and 10.24 MT respectively.

District Industries Centre (DIC) under the Dept. of Industries and Commerce, Government GoT is the nodal department so far as the MSME sector is concerned. One 2000 MT cold storage facility is there in the district located at Kumarghat Industrial Area. Also, units for processing and packaging of baby corn and pineapple is in operation. There is also one bamboo stick processing industry in operation under the industrial area in Kumarghat. Projections for 2025-26 are made considering the available potential and the same is planned for ₹ 138.60 lakh.

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

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

It has become imperative to provide expert services to farmers in terms of advice, inputs and also marketing to enable farmers to produce their best. It is also imperative that adequate credit is provided to the farmers and they do not resort to distress sale of produce. As per revised RBI guidelines on Priority Sector, loans to Primary Agriculture Credit Co-operative Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs) for on lending in agriculture sector, loans to members of SHGs / JLGs, loans under Agri. Clinic and Agri. Business Centre (ACABC) Scheme, are included in other ancillary activities of agriculture.

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

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

At present there are no ACABC in the district. The societies, its PACS/LAMPS are mainly engaged in fair price or goods supply business. Keeping in view the infrastructure available and policy initiatives taken by GoI, NABARD and State Govt. in order to push agriculture and allied sector, the Projections for 2025-26 are made considering the available potential and the same is planned for ₹ 63.00 lakh.

## 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.

District Industries Centre (DIC), under Department of Industries & Commerce, GoT is the nodal agency for industrial development in the district with Head Quarter at Kailashahar, Unakoti district. Sponsoring of loan applications under PMEGP, Swabalamban, etc schemes, pre & post lending monitoring as also keeping coordination etc. with banks/financing institutes, are the functions of DIC. DIC also organises EDPs for the beneficiaries selected under the aforesaid credit linked Government sponsored programmes.

Micro Units Development and Refinance Agency (MUDRA):

MUDRA Ltd was launched on 8 April 2015 to extend finance and credit support to Microfinance Institutions (MFI) and agencies that lend money to small businesses, retailers, self-help groups and individuals. Under MUDRA, the bank extends credit facility in 03 categories, namely: Shishu, Kishore & Tarun. During 2023-24 an amount of Rs.16944.00 lakh has been disbursed to 21922 beneficiaries in Unakoti district. Of which Shishu – Rs.4744.00 lakh, Kishore – Rs.10844.00 lakh and Tarun-Rs.1356.00 lakh

The growth in MSME sector 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 Unakoti district have been supported under MUDRA and Stand-up India scheme.

The loan disbursed to the MSME Sector during the last three years i.e., 2021-22, 2022-23 & 2023-24 is `9081.73 lakh, `9722.99 lakh and `15064.84 lakh respectively.

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

District Industries Centre is the nodal agency for industrial development in the district and it is located at Kailashahar covering both Unakoti and North Tripura districts. 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 organize EDPs for the beneficiaries selected under the aforesaid Government sponsored credit programmes.

There is an industrial estate at Kumarghat in the district. An area admeasuring about 300 acres earmarked for setting up of enterprises for development of food parks and others in Kumarghat block of Unakoti. There are some fruit processing units which are in operational. The ITI is located at district HQ. The SWABALAMBAN Training institute located at A.D. Nagar is run by the SWABALAMABAN Society under the Industries Department of Tripura. The institute conducts various skill based entrepreneurship development programmes.

The SBI has established one Rural Self Employment Training Institute (RSETI) at Kumarghat, Unakoti District. The institute is conducting various entrepreneurship development programmes with focus on skill development with the financial help from SBI, NABARD, DRDA and DIC.

There are 4979 Enterprises registered in Udyam portal under Unakoti district. Of which,4929 are Micro, 49 – Medium and 1 Small. Block wise physical and financial assessment is shown in Annexure-1. Based on the available capacity, the total assessment for this sub-sector for the year 2025-26 has been made at ₹ 21809.26 lakh.

## 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

Export sector is an important sector on account of its advantages of earnings in foreign currency and its significant contribution to the economy. Exports from the country needs to be efficiently managed to reduce the import basket mainly of petroleum and manufactured goods. The reliance on exporting raw material and import finished goods has detrimental effects on the economy. The 'Made in India' campaign aims to improve self-reliance and establish brand 'India' image. In order to facilitate the trading community for having easy access to export credit at an affordable cost and quantum from the institutional sources for boosting exports, RBI came out with the revised Priority Sector Lending Targets and Classifications vide its circular No. RBI/2015-16/53 dated 01 July 2015, wherein the sector and the activities there against have been classified as a completely separate category under important PSL classifications.

The only land custom station in the district is Kailashahar-Manughat. The major items being exported through this land station are tomato, pineapple, satkara (a lemon variety having huge demand for its essence in the middle east), potato, dry fish, bamboo etc. An Integrated Development Complex will be set up at Manughat LCS. Samsheganj International Airport in Bangladesh is hardly 40 km from Kailashahar.

Opening up of Border Haat at Hiracherra is the only path to strengthen export-import business. Tripura usually exports dry fish, paper boards, scrap iron, banana, jack fruit, spices and etc. The import from Bangladesh to the Indian territory through Tripura-Bangla frontiers mainly include small fish, Hilsha fish, stone chips, cement, food products, non-alcoholic beverages, cotton, etc. Railway track from Kailashahar to Sylhet of Bangladesh will definitely boost the volume of bilateral trade along with people-to-people contact of both the countries. Border Haat will enable traders in communities of both India and Bangladesh to trade in local produce without any duty. With these facilities, Tripura can overcome the export deficit with Bangladesh.

Land and labour are under-utilized in the district. The opening up of the economy to international trade will provide larger opportunities to produce more primary products for export. The people will feel that the international trade increases international competition. This way, an urge for increasing efficiency among the entrepreneurs will be created and the opportunities shall be capitalized through the GoI policy of "Look East" (Purbe Takao). Unakoti has the potential to turn into developed district in future by international trade. It has good potential for export credit in near future. Projections for 2025-26 are made considering the available potential and the same is planned for `262.50 lakh.

#### 4.2 Credit Potential for Education

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

Education is undoubtedly a core sector and the long-term economic, social as well as personal gains from education are well proved for individuals, families, communities and the development of a nation. Education can truly lead to change in social environment, increased employment, higher skill level, human resource development and reduction in poverty, malnutrition & inequality. Unlike the earlier period, education now is seen as a vehicle for "human capital formation", industrial & technological progress, economic development of an economy and improving the quality of life of people.

There are two degree colleges in the district located at Kailashahar and Fatikroy. Further, there are different colleges at the State level for professional degree courses, viz AGMCH, Dr.

B R Ambedkar TMC, NIT, TIT, Bhavan's B Ed. College, and ICFAI etc. Every year, many students from the district are absorbed in these educational institutions for professional courses. There is growing trend among the students to pursue higher education in reputed national universities and abroad. However, the socio-economic conditions of students from rural households don't allow them to venture out for higher studies. Supporting higher education depends on various factors, among which finance plays a major role. In this background, institutional credit plays an important role. Priority Sector lending includes educational loans upto Rs.10.00 lakh, including vocational courses. The Government of India has launched a scheme to provide full interest subsidy during the moratorium period of Education Loan, i.e., Course Period plus one year or six months after getting job, whichever is earlier, on loans taken by students belonging to Economically Weaker Sections from Scheduled Banks under the Educational Loan scheme of the Indian Banks' Association, for pursuing any of the approved courses of studies in technical and professional streams, from recognised institutions in India.

The schemes for education loan of the banks have attracted many students for taking up higher studies. There are two degree colleges in the district located at Kailashahar and Fatikroy. Further, there are different colleges at the State level for professional degree courses, viz AGMCH, Dr. B R Ambedkar TMC, NIT, TIT, Bhavan's B Ed. College, ICFAI etc. Every year, many students from the district are absorbed in these educational institutions for professional courses. Besides, many students are preferring colleges/institutions for professional courses located outside the State. Keeping in view the above, a good potential is available for institutional credit for higher education. Projections for 2025-26 are made considering the available potential and the same is planned for ₹346.63 lakh.

### **4.3 Credit Potential for Housing**

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

As per Reserve Bank of India guidelines on housing loans under priority sector, loans to individuals up to ₹35 lakh in metropolitan centers (with population of ten lakh and above) and loans up to ₹25 lakh in other centers for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan center and at other centers does not exceed ₹45 lakh and ₹30 lakh, respectively can be extended by banks. Under PMAY-G about 35621 dwelling houses were registered against target of 35962 under the scheme in the district as on 11 October 2024.

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

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

Keeping in view the Central Government policy of Housing for All, RBI's Priority Sector Norms and existing demand for housing loan, huge potential is available under the sector. Projections for 2025-26 are made considering the available potential and the same is planned for ₹4162.50 lakh.

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

"Adequate and appropriate infrastructure is essential to exploit full development potential of a district. Communication, power and water are the three major infrastructure requirements for the development of a district/ State. Under RIDF, 275 projects sanctioned in the district covering all sectors since inception, the details of which are given below:

Sl. No.	Sector	Amt. sanctioned (in ₹ Cr.)	Amt. disbursed (in ₹ Cr.)
1	Agriculture – Irrigation	66.20	53.60
2	Agri - Other than Irrigation	47.05	29.93
3	Social - Drinking Water	0.68	0.20
4	Social - Other than Drinking Water	62.32	0.20
5	Rural Connectivity – Bridges	1015.46	853.52
6	Rural Connectivity – Roads	50.78	92.14
	<b>TOTAL</b>	<b>1241.78</b>	<b>1004.02</b>

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

To address the serious challenges posed by infrastructure gaps, the “Rural Infrastructure Development Fund (RIDF)” was created in NABARD during the year 1995-96 with a corpus of ₹ 2000 crore. The Fund is contributed by commercial banks to the extent of the shortfall in lending to agriculture under priority sector, subject to a maximum of 1.5% of net bank credit. The RIDF has emerged as the largest ongoing programme for creation of rural infrastructure in the country. Some of the critical infrastructure as suggested by various line department officials that needs priority in investment are presented as under:

1. Animal Husbandry - Veterinary hospitals/Dispensary at Rajkandi, Kumarghat block with estimated cost of ₹0.40 Crore (@₹0.40 Crore/unit).
2. Marketing Infrastructure - Market Yards at Chinibagan near Forest Drop Gate, 2. Dhanbilash, 3. a.Demdum, b. Sidangcherra & 4. Nabincherra of of Gournagar, Chandipur, Kumarghat and Pecherthal blocks respectively with estimated cost of ₹4.85Crore (@₹0.97 crore/unit of 550 Sq. Mtr).
3. Fisheries - a) Training institute at Pecherthal block with estimated cost of ₹0.40 crore. b) Water and soil Testing laboratory at Pecherthal block with estimated cost of ₹0.05 crore.
4. Agriculture/Warehousing infrastructure i) Storage godowns Gournagar, Srirampur & Machmara of Gournagar, Chandipur, Kumarghat & Pecherthal blocks respectively with estimated cost of ₹1.20 Crore (@₹0.40 crore/ Unit of 1000MT). ii) Cold Storages at Gournagar block at estimated cost of ₹4.00 crore & iii) Processing units (Modern Rice Mill) at Fatikroy & Tilagaon of Gournagar and Kumarghat blocks respectively with estimated cost of ₹6.00 crore (@₹3.00 crore/Unit).

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

The RIDF has emerged as the one of the largest ongoing programme for creation of rural infrastructure in the country. Other than connectivity and irrigation projects, the district has reaped benefits in projects like construction of system improvement for power generation,

flood protection measure, infrastructure for alternate source of energy, market yards, public health institutions, rural education institutions, rural godowns, solid waste management, toilet blocks in schools especially for girls, etc.

## **5.2 Social Infrastructure involving Bank Credit**

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

Though all types of infrastructure development are aimed at improving the standard of living of the people, there are certain types of investments which have a direct bearing on the social lives of the people, especially in the rural areas. Investments in schools, health centers, drinking water and sanitation facilities are examples of some such sectors, which can be termed as Social Infrastructure. Though investments for this sector have been the prerogative of the Government, the gap between the demand for and supply of this infrastructure requirement has been widening over the years.

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

Development of social and economic infrastructure is a prerequisite for faster economic growth and development. The Government is determined to address this critical need and accordingly, key investments are planned in this sector. Social infrastructure comprises Education, Health, Nutrition, Sanitation and Water supply etc. Education and health are critical social sectors without which, economic and social development cannot be achieved. Swachh Bharat campaign has reemphasized the need of basic amenities for hygiene and dignity of an individual. The Government continues its focus on social infrastructure towards meeting basic minimum requirements of the people especially for ensuring higher levels of social justice in society. However, the efforts of Government are to be supported by creating Social Infrastructure with the help of bank credit. Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas, bank financing for building infrastructure for certain activities, viz., schools and health care facilities, drinking water and sanitation facilities in Tier II to Tier VI centers is now considered as Priority Sector Lending as per the RBI guidelines. Projections for 2025-26 are made considering the available potential and the same is planned for ₹300.00 lakh.

## **5.3 Renewable Energy**

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

The sources of electricity production such as coal, oil, and natural gas have contributed to one-third of global greenhouse gas emissions. India has an increasing energy demand to fulfill the economic development plans that are being implemented. The primary objective for deploying renewable energy in India is to advance economic development, improve energy security, improve access to energy, and mitigate climate change. Sustainable development is possible by use of sustainable energy and by ensuring access to affordable, reliable, sustainable, and modern energy for citizens. Strong government support and the increasingly opportune economic situation have pushed India to be one of the top country in the world's most attractive renewable energy markets. The government has designed policies, programs, and a liberal environment to attract foreign investments to ramp up the country in the renewable energy market at a rapid rate. It is anticipated that the renewable energy sector can create a large number of domestic jobs over the following years.

**Bio-Gas:** Biogas is a non-conventional source of energy and has gained importance in view of energy shortage and environmental pollution. There is vast scope for biogas plants in rural areas of the district especially due to availability of cowdung. Bio-Gas Development Programme comprises of national project on Bio-gas development which caters to the family bio-gas plant and Community, institutional and Night-Soil based bio-gas plant programme. The objective of this programme are as follows:

- To provide fuel for cooking purpose and organic manure to rural household.
- To mitigate drudgery of rural women, reduce pressure on forest and accentuate social benefits.
- Recycle human waste by linking targets with bio-gas plant for improving sanitation.

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

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

In order to further sustainable development and people's well-being, the PM Surya Ghar: Muft Bijli Yojana was launched by Hon'ble Prime Minister of India, launched the National Portal for Rooftop Solar on 30 July 2022. The project, with an investment of ₹75,000 crore households by providing up to 300 units of free electricity every month.

NABARD has been promoting renewable energy through RIDF assistance to solar powered irrigation pumps in convergence with PM KUSUM scheme. Projections for 2025-26 are made considering the available potential and the same is planned for ₹915.91 lakh.

### 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	84	159.893400	150.8431
B	Ongoing tranches	191	268.132900	192.3649
	Total (A + B)	275	428.026300	343.208

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	85	43.295500	32.4311
B	Rural roads & bridges	94	239.744900	198.1568
C	Social Sector	25	73.911100	52.8539
	Total (A + B + C)	204	356.951500	283.4418

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	85	Irrigation potential	ha	1700
B	Rural roads	94	Road length	km	470
C	Bridges	25	Bridge Length	m	875

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	1	Animal treatment	no./year	3000
2	Flood Protection Measures	22	Area protection	Ha	11000
3	Infra Development - Alternate source of Energy	4	Solar Energy generation	KwH	22800000
4	Inland/Riverine Fisheries	6	Increase in fish production	MT	297
5	Plantation and Horticulture - Rubber	4	Increase in rubber production	KG/year	270000
6	Rural Drinking Water Supply	3	H/hold Connection of tapped water	no.	7200
7	Village Knowledge Centers	6	Farmers Training & Capacity building	no./year	12000
8	Market Yards/Mandi	16	Better sale & price realisation	Rs./year	24856471
9	Rural Godowns	7	Storage capacity	MT	7000
10	Rural Education Institutions – Secondary Schools / Colleges	12	Students enrollment	Nos.	4200

## Chapter 6

### Informal Credit Delivery System

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

Other Priority sector covers wide range of activities, viz. educational loans, housing, consumption loans and miscellaneous activities. In this chapter group loans mainly SHG and JLG lending being mostly service and business activities oriented are considered. The SHG loans also included consumption purpose. Banks have been financing under other priority sector under various Govt. Sponsored programmes. The services and trade activities have been continuously encouraged in Unakoti district. There is abundant scope for extending finance under Other Priority Sector. There are around 4247 Self Help Groups in the district formed and supervised by TRLM. Each group has an average of 10 women member who meet their initial financial needs through thrift collection by the group management. An amount of Rs.3160.00 lakh was outstanding under SHG finance as on 31 March 2024.

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

Tripura Rural Livelihood Mission (TRLM) is dealing the SHG portfolio in the district which includes promotion and formation of SHGs and SHG-Bank Linkage. TRLM is also, providing necessary handholding to SHGs from opening account to credit linkage, training on book keeping and livelihood entrepreneurship as well as taking care of recovery aspects. However, there is a need for proactive role from the bank branches in order to fully utilize the strength of community based recovery mechanism (CBRM).

There are around 4247 Self Help Groups in the district formed and supervised by TRLM. Each group has an average of 10 women member who meet their initial financial needs through thrift collection by the group management. An amount of Rs.3160.00 lakh was outstanding under SHG finance as on 31 March 2024.

Projections for 2025-26 are made considering the available potential and the same is planned for ₹ 4965.00 lakh.

## 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 calamities.
- 4 Banks may extend credit facilities to tenant farmers, oral lessees and share croppers by adopting JLG mode of financing.
- 6 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.
- 7 KCC guidelines may be widely publicized amongst farmers & VLWs to facilitate sponsoring of adequate proposals to banks.
- 9 Improving recovery climate by awareness creation and proactive actions by bankers as well as by government machineries.
- 10 Adequate storage facilities at GP level may be created to address storage need of marginal/small farmers.
- 11 New market yards may be developed and wherever required; existing markets may be strengthened.
- 12 Mono cropping is an area of concern. Promotion of crop diversification should be encouraged by Agri. Dept. among the small and marginal farmers.

#### 2. Water Resources

- 1 Installation of multiple DTW with pump house at every GP for irrigation purpose with assistance of RIDF to bring more areas under assured irrigation. Village level water use committees 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, etc.
- 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 There is a need to develop agricultural machinery service centers. Farm Service will connect tractor mechanics/CHCs directly to farmers for farm mechanization solutions, making the rental process transparent, fair, focused on timely availability. There is a need to ensure availability of adequate farm mechanization infrastructure (repair-service centers) at the Panchayat level and establishment of Farm Machinery Bank and Farm Small Tool Bank at the village level. Custom hiring and servicing centers may be set up in all block level.
- 2 Farmers collectives like Farmer Producer Organisation (FPO) and PACS may be provided agricultural implements by Agri. Dept. at subsidized rates for custom hiring to its members.
- 3 Banks to finance farmers on group mode or FPOs for purchasing farm machineries and equipment's.

### 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 need 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 may 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 with top most priority in the face of climate change challenge.

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

- 1 Fodder and feed play 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 leveraging local resources.
- 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 need 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 for 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.

## 10. Construction of Storage and Marketing Infrastructure

- 1 There is a gap in storage of agricultural produce in the district, which offers an opportunity for creation of post-harvest infrastructure either by private players or with PPP mode for agricultural produce. Particularly the pineapple, lemon and fisheries clusters require immediate cold chains.
- 2 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 may be done and soil health card may be issued to every farmer. 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 soil health under Paramparagat Krishi Vikas Yojana among SHG members.
- 2 TRLM may promote decentralized vermi-compost units by SHG members in convergence with Spices Boards and marketing arrangement by SHGs federations under buy back mechanism may be established.

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

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

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

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

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

- 1 Banks need to provide adequate and timely working capital to the entrepreneurs in support of RNFS activities.
- 2 Prompt action by the banks for sanctioning units under Stand-Up India and MUDRA are essential for development of the Sector.

- 3 The department may focus on revival of traditional activities by setting up of common facility centres, technology upgradation and capacity building. Industry department may conduct survey to identify potential MSME clusters based on the activities and facilitate constitution of such clusters. The department may provide adequate advisory and technical support to the beneficiaries/members of MSME clusters and facilitate credit linkage of clusters.
- 4 The marginal farmers may be encouraged to shift from farming to potential 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 like 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 may identify suitable entrepreneurs in consultation with the Tourism department for financing the above activities.

#### **16. Export Credit**

- 1 An export promotion fund by state govt. to support the credit requirement particularly for the crops that are grown abundantly in the state may promote export and turn into an important sector of the economy.
- 2 The Horticulture department may arrange for organic certification to the eligible farmers for promotion of export of produce specially pineapple.

#### **17. Education**

- 1 State Govt. may encourage setting up more private schools/technical institution in the district.
- 2 The education department may play a pro-active role in sensitizing the students about in collaboration with banks 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 to enable potential borrowers avail credit facilities.
- 2 Banks may adopt a flexible approach for housing loan for salaried customers.
- 3 Develop a state housing policy 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 excess 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 TREDA may encourage local entrepreneurs to set up retail outlets and provide after sales services for solar equipment by extending the necessary handholding support and linkages.
- 3 Solar pumps may be 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. Training in livelihood activities in convergence with NABARD Capacity building schemes like MEDP/LEDP may be explored by TRLM.
2. Regular monitoring of SHGs and JLGs by Banks/SHPIs.
3. Conduct of CBRM meetings as per NRLM guidelines
4. Since more than 80 percent of the total number of farmers in the district are under marginal and small farmer category, Credit through JLG need to be given more prominence

## 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 Samridhi Kendras (PMKSK) in the State.
5. Rural Piped Water Supply by PACS: A total of 141 Large Area Multi-Purpose Societies (LAMPS) and Primary Agricultural Credit Societies (PACS) have taken the initiative to participate in Rural Piped Water Supply projects across eight districts. This effort aims to enhance access to clean water in rural areas, demonstrating the active involvement of cooperative societies in essential infrastructure development.
6. PACS to function as Common Service Centers: A total of 204 Primary Agricultural Credit Societies (PACS) are currently functioning as Common Service Centers (CSCs), facilitating a range of digital and government services in rural areas.
7. Membership of National Cooperative Export Society: A total of 41 cooperative societies from eight districts have applied for membership in the National Cooperative Export Society. This step marks an effort to enhance their participation in export activities and leverage cooperative frameworks for greater market access.
8. Membership of National Cooperative Organic Society: Twenty-four cooperative societies have taken the initiative to become members of the National Cooperative Organic Society (NCOS). This move reflects their commitment to promoting organic farming practices and contributing to the growing organic market through cooperative efforts.
9. Membership of Bharatiya Beej Sahakari Samiti: A total of 45 cooperative societies have taken the initiative to become members of the Bharatiya Beej Sahakari Samiti. This membership aims to strengthen their involvement in the seed sector, promoting collaboration in seed production, distribution, and ensuring access to quality seeds for agricultural development.

## 5. Status of Cooperatives in the District

1. As on 31 August 2024, out of total 4247 societies registered in the State. Of which, 314 societies are registered in Unakoti district. Of the 314 societies across various categories, with 193 active, 33 cancelled, 37 dormant, and 51 under liquidation. Multipurpose societies accounts for the largest share, with 60 active units, followed by 49 AH (Milk, Fishery, Poultry, etc.). The consumer sector also has 28 cooperative societies in the district of which 4 are active.
2. In the weavers' sector, there are 4 active cooperatives, 3 cancelled, 8 dormant, and 2 liquidations.
3. Primary Agricultural Credit Societies (PACS) and Large Area Multi-Purpose Societies (LAMPS) are in better condition, with 27 active PACS and 4 active LAMPS the registration of one LAMPS has been cancelled in the district. Overall, while certain sectors like PACS, LAMPS, and multipurpose societies show stability, others, such as weavers, and service face significant challenges with high numbers of dormant and canceled cooperatives.

## 6. Potential for formation of cooperatives

1. In the district, out 91 GPs/VCs most of them are covered under operational area of existing PACS/LAMPS. However, some of the villages are yet to be covered under the cooperative system through PACS/LAMPS. This extension allows the already functioning PACS to serve a wider geographic region, ensuring cooperative services reach more villages. To address this gap, the Joint Working Committee (JWC) of the District Cooperative Development Committee (DCDC) has been tasked with exploring the formation of new Multi-Purpose Primary Agricultural Cooperative Societies (MPACS) in these remaining villages. The committee will assess various factors such as local demand for cooperative services, the potential for new membership, and the financial viability of establishing MPACS. Their goal is to ensure that these uncovered villages receive the same cooperative support, contributing to overall economic development and access to credit facilities.
2. There is fair potential for cooperative activity in the Fishery, Animal Husbandry/Dairy and Agriculture sectors, as elucidated in the chapter on credit potential for Agriculture and Ancillary Activities.
3. The distribution of cooperative is more or less uniform in all blocks are covered by some society or the other. However, some of the villages of Pecherthal block is yet to be covered under the area of operation of any cooperative societies.

## 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	Assist in self- employment And livelihoods by providing training on high quality mushroom cultivation and processin	Dudhpur GP of Kumarghat block of Unakoti dist.	Grant support of Rs.0.63 lakh sanction-ed	No	30	The 30 participants from various SHG/JLGs from Kumarghat block of Unakoti district. The outcome of the project - Enhanced income levels of the participants through scientific mushroom production and processing and setting up their own mushroom farming unit.
2	Women Empowerment	Training on Tailoring & Embroidery	Gournagar block of Unakoti district	Grant support of Rs.1.00 lakh sanction-ed	No	30	Batch of 30 members from different SHG/JLG from the Gournagar block of Unakoti district attended the 15 days training programme on Tailoring & Embroidery. Of the 30 participants 10-15 members set up their business through loan from SHGs inter lending. Most of the trainees are actively engaged in the activity and earning monthly income ranging from 5000/- to 10000/- per month.
3	Women Empowerment	My Pad My Right (MPMR) 2.0 Project of NABFOUNDATION	Machmara Pecherthal block of Unakoti dist.	Rs.5.70 lakh as grant support	No	220	The primary aim of the project is to provide sustainable livelihood enterprise to active SHGs for setting up Sanitary Pad making unit.  2. Ensure access to affordable menstrual protection for rural women by rural women and increase awareness in the community on menstrual health and hygiene. 3. Enhance capacity of rural women in decision aking promote financial independence and strengthen the institutional capacity of the SHGs.

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
4	Women Empowerment	MEDP on Mushroom production	Rajnagar GP of Kumarghat block of Unakoti dist.	Grant support of Rs.1.50 lakh sanctioned	No	30	The 30 participants from various SHG/JLGs from Kumarghat block of Unakoti district. The outcome of the project - Enhanced income levels of the participants through scientific mushroom production and processing and setting up their own mushroom farming unit.
5	Infrastructure Development	Rural Haat Project	Rural Haat Project at Kanchanbari Kumarghat Block by Samajkalyan PACS.	Rs.15 lakh as grant support for construction of haat	No	350	To serve as a trading outlet in rural areas and promotes rural- to-rural trade facilitating producers to sell surplus agricultural and related items at these marketplaces and help local consumers to purchase consumer goods in their vicinity.

## Success Stories

### Success Story 1: Capacity building and self-employment assistance of the rural women by providing training on high quality mushroom cultivation and processing at Unakoti District



1. Scheme:	Farm Sector Promotion Fund (FSPF)
2. Project Implementing Agency:	Growing Seed
3. Duration of the project:	5 Days Training
4. Beneficiary:	
No. of beneficiaries:	30
Community:	SHG members
State:	Tripura
District:	Unakoti
Block:	Kumarghat
Village:	Dudhpur

#### 1.1 Support provided

- A grant assistance of Rs.0.67 lakh sanctioned under FSPF to Growing Seed (PIA) for imparting training on scientific mushroom production processing & marketing for 30 SHG members for sustainable income generation in Dudhpur GP of Kumarghat block of Unakoti district.

### **1.2 Pre-implementation status**

- Though the beneficiaries were engaged in mushroom farming in their household production were very low due to lack of technical knowledge. Awareness on processing packaging marketing etc., were not there among the members. As such poor quality of production resulting low profit margin.

### **1.3 Challenges faced**

- Due to lack of technical knowledge the challenges are poor & low production non availability of spawn and manure processing & packaging marketing. As a result of low and poor quality of production sustainable income generation marketing and low profit margin used to be a big challenge.

### **1.4 Impact**

- Of the 30 beneficiaries' many of them successfully adopted commercial oyster mushroom production. By diversifying & value-addition of products viz. mushroom pickles dry powder biscuits etc. a substantial income of Rs.50000/- to Rs.70000/- is generated by its members annually.

## Success Story 2: “Empowering Farmers Knowledge through Inter- State Exposure Visit and Training” at the “Satmile Satish Club O Pathagar” Coochbehar West Bengal



5. Scheme:	Capacity Building for Adoption of Technology (CAT)
6. Project Implementing Agency:	Growing Seed
7. Duration of the project:	3 days' inter-state exposure visit & training
8. Beneficiary:	
No. of beneficiaries:	25
Community:	SC OBC
State:	Tripura
District:	Unakoti
Block:	Kumarghat
Village:	Fatikroy, Taraninagar, Ganganagar, Kanchanbari & Gakulnagar

### 2.1 Support provided

- A grant assistance of Rs.1.49 lakh sanctioned under CAT to GrowingSeed (PIA) for exposure visit cum training on modern farming cluster based operation farm mechanization at Cooch Behar West Bengal.

### 2.2 Pre-implementation status

- Most of the farmers were following and practicing traditional method of cultivation. As

such production and productivity was very low resulting in less income. They have very little left for marketing and the price they are realising was very less due to poor quality of produce.

### **2.3 Challenges faced**

- Shifting from traditional method of cultivation to new technology were one of challenge. The farmers were initially not sure of the benefits of new technologies or how to use them. Also for adoption of new technology may be expensive to use.

### **2.4 Impact**

- Of the 24 beneficiaries' many of them successfully adopted the new technology and practicing in their field. This lead to increase in production and productivity. A substantial income of Rs.70000/- to 85000/- is generated by the farmers during the crop season.

## Appendix 1a

### Climate Action & Sustainability

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

##### 1.1 Climate Change and its Impact

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

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

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

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

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

##### 1.2 Climate Finance and Challenges

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

##### 1.3 Initiatives of Govt. of India

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

### 1.4 Initiatives of RBI

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

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

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

### 1.5 Initiatives of NABARD

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

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

### 1.6 Way Forward

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

## Appendix 1b

### Climate Action & Sustainability

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

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

- i. 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.
- ii. 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

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

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

**State Government:** State Forest Department manages 6294.287 sq.km. of forest area. Besides managing the forest area it promotes extension of tree cover outside forest area for better environmental management. The initiatives of the forest department have direct bearing on climate change. During 2022-23 taken up

afforestation in 10387.02 ha area distributed 10.0 lakh seedlings for plantation raised 3.22 lakh bamboo seedlings roadside plantation in 133.80 km and river-bank plantation over 48.50 km area. Government of Tripura has been implementing the bio-village project towards climate change mitigation 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.

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

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

## Appendix 1c

### Climate Action & Sustainability

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

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

- a) The district is prone to various natural and human induced disasters both in recurrent and non-recurrent features. The entire geographic area is prone to Earthquake which is situated on Seismic zone V. The District has a long border with Bangladesh and the distance to Bay of Bengal is less than 150 KM the entire landmass of the district is also prone to high wind and cyclone zone-A which is very high risk zone. Shifting Jhum cultivation which is popularly practiced in hilly blocks also disrupts the natural habitats. National Innovations in Climate Resilient Agriculture- Technology Demonstration Component (NICRA- TDC) was operated by ICAR and KVK Chantail. Enhancing the adaptive capacity and building resilience of the farming communities is important in the context of climate variability and to cope with these extreme events effectively.
- b) Implementation of road connectivity project of NH from Kailashahar- Kumarghat highway NEC Road from Kailashahar to Agartal and many new road connectivity in the district had witnessed diversion and deforestation resulting in soil erosion abrupt flooding and land slides. Massive replantation drives are also necessary to restore the balance and mitigate climate change impacts.

##### 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. 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 in Damcherra block of the district.
- b) To cope with Climate Change Scenario KVK is conducting field trial for introduction of climate resilient varieties of field crops like maize millets and upland varieties of paddy. KVK is successfully popularized flood tolerant/short duration varieties of paddy like MTU-1010 Ranjit Tripura Khuchuku-2. KVK is continuously creating awareness to combat natural hazards by providing training Group Discussion Farm schools to motivate the farmers in getting sustainable income in the present natural vagaries.
- c) State Govt. through department of Agril. & Farmers Welfare in North Tripura district.
  - 1) Organic farming using biological inputs - 2500 ha has been taken under organic cultivation under MOVCD-NER where 3775 farmers are engaged in organic farming in the district.
  - 2) Initiative have been taken for popularisation of natural farming through training and field demonstration.
  - 3) Watershed development activities are implemented under DMC- PMKSY 2.0 for ground water recharge and livelihood development of the inhabitants of rainfed areas at Pecherthal block .
- 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.

NGO like Growing Seed has initiated projects on sustainable agriculture practices introduced new crops like rice variety and some other horticultural varieties to support farmers of Unakoti District. Additionally it organized a training program on integrated pest management and preparation of vermicompost for the farmers. To further address climate change the NGO promotes organic products such as ginger pineapple and turmeric.

## Appendix 2

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

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 In Tripura GI registration has been secured for 4 products viz. Pineapple Risha Textile Pashra Textile and Matabari Peda. of this, NABARD has extended financial support for securing GI certification of Risha Textile, Pashra Textile and Matabari Peda through different CLFs of Tripura Rural Livelihood Mission.
- 4 The district has several indigenous products which have potential for GI certification. Agar which is widely grown covering 200 ha of land in the district and Agar wood chips and its oil which are used as perfume and also for religious purposes has a huge demand in Middle East and India. Hence has potential product for GI. Kali Khasa Rice, Scented Lemon, Sabri Banana, Tripura Binni Guria Rice etc. are a few products which are specific varieties grown in the state of Tripura and are potential products for GI. These products are widely grown across all the districts of Tripura.
- 5 NABARD has extended financial support for obtaining GI certification of nine indigenous products to NERAMAC. The products include (i) Tripura Cashew (ii) Tripura Spine Gourd (iii) Sabri Banana (iv) Jackfruit (v) Scented Lemon (vi) Tripura Kali Khasa Scented Rice (vii) Tripura Harinarayan Aromatic Rice (viii) Tripura Maimi Watlok Brown Rice and (ix) Tripura Binni Guria Rice

**Annexure-I – Activity-wise and block-wise physical and financial projections**  
**District-Unakoti**

Sr. No.	Activity	Bank Loan Factor %	Unit Size	SoF /Unit Cost (Rs)	Unit & BL	Chandipur	Gournagar	Kumarghat	Pecharthal	District Total
<b>I.</b>	Agriculture									
<b>A.</b>	Farm Credit									
<b>A.1</b>	Crop Production, Maintenance, Marketing									
1	Cabbage/ Patta Gobhi_Hybrid/ HYV	100	Acre	65642	Phy	37	49	98	50	234
					BL	24.29	32.16	64.33	32.82	153.6
2	Cauliflower/ Phool Gobhi_Hybrid/ HYV	100	Acre	65774	Phy	37	49	98	50	234
					BL	24.34	32.23	64.46	32.89	153.92
3	Chilli/ Mirch_Irrigated	100	Acre	37550	Phy	37	37	86	40	200
					BL	13.89	13.89	32.29	15.02	75.09
4	Colocasia/ Arbi/ Ghuiya/ Taro	100	Acre	43898	Phy	45	40	85	40	210
					BL	19.75	17.56	37.31	17.56	92.18
5	Dragon Fruit	100	Acre	538728	Phy	12	12	12	11	47
					BL	64.65	64.65	64.65	59.26	253.21
6	Ginger/ Adrak_Irrigated	100	Acre	121513	Phy	25	49	98	48	220
					BL	30.38	59.54	119.08	58.33	267.33
7	Groundnut/ Moongfali_Irrigated	100	Acre	34644	Phy	74	74	173	74	395
					BL	25.64	25.64	59.93	25.64	136.85
8	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	19316	Phy	173	148	618	74	1013
					BL	33.42	28.59	119.37	14.29	195.67
9	Maize/ Makka_Irrigated	100	Acre	20072	Phy	74	124	297	124	619
					BL	14.85	24.89	59.61	24.89	124.24

Sr. No.	Activity	Bank Loan Factor %	Unit Size	SoF /Unit Cost (Rs)	Unit & BL	Chandi-pur	Gour-nagar	Kumar-ghat	Pechar-thal	District Total
10	Mungbean/ Mung/ Moong/ Green Gram_Irrigated	100	Acre	17688	Phy	74	99	198	99	470
					BL	13.09	17.51	35.02	17.51	83.13
11	Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated	100	Acre	18473	Phy	74	124	223	147	568
					BL	13.67	22.91	41.19	27.16	104.93
12	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	18142	Phy	86	112	221	124	543
					BL	15.6	20.32	40.09	22.5	98.51
13	Potato/ Aloo_Irrigated	100	Acre	71936	Phy	350	185	518	362	1415
					BL	251.78	133.08	372.63	260.41	1017.9
14	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37181	Phy	7895	7120	15234	5633	35882
					BL	2935.44	2647.29	5664.15	2094.41	13341.29
						3480.79	3140.26	6774.11	2702.69	16097.85
	Post-harvest/HH Consumption (10%)					348.08	314.03	677.41	270.27	1609.78
	Repairs & maintenance of farm assets (20%)					696.16	628.05	1354.82	540.54	3219.57
	<b>Sub Total</b>					<b>4525.03</b>	<b>4082.34</b>	<b>8806.34</b>	<b>3513.50</b>	<b>20927.20</b>
<b>A.2</b>	<b>Water Resources</b>									
1	1Bore Well--Submersible pump set, 2HP	90	No.	20700	Phy	15	15	20	15	65
					BL	2.79	2.79	3.73	2.79	12.1
2	Diesel Pump Sets--5 HP	90	No.	45000	Phy		10		10	35
					BL		4.05	4.05	4.05	14.18
3	Drip Irrigation--Arecanut, 6m X 6m	90	ha	288000	Phy	10	20	20	15	65
					BL	25.92	51.84	51.84	38.88	168.48
4	Drip Irrigation--Banana, 10m X 10m	90	ha	174000	Phy	2	5	5	3	15
					BL	3.13	7.83	7.83	4.7	23.49
5	Drip Irrigation--Citrus, 4.5m X 4.5m	90	ha	202000	Phy	1	3	2	1	7

Sr. No.	Activity	Bank Loan Factor %	Unit Size	SoF /Unit Cost (Rs)	Unit & BL	Chandi-pur	Gour-nagar	Kumar-ghat	Pechar-thal	District Total
					BL	1.82	5.45	3.64	1.82	12.73
6	Drip Irrigation--Papaya, 2.5m X 2.5m	90	ha	100000	Phy	2	3	3	2	10
					BL	1.8	2.7	2.7	1.8	9
7	Electric Pump Sets--2 HP	90	No.	25000	Phy	5	15	15	10	45
					BL	1.13	3.38	3.38	2.25	10.14
8	Sprinkler Irrigation --with the capacity of 1 Ha area, cost per acre	90	ha	150000	Phy	2	5	5	3	15
					BL	2.7	6.75	6.75	4.05	20.25
9	Storage Tank --10000 L	90	No.	80000	Phy	5	10	10	5	30
					BL	3.6	7.2	7.2	3.6	21.6
10	Storage Tank --5000 L	90	No.	58000	Phy	5	10	10	5	30
					BL	2.61	5.22	5.22	2.61	15.66
11	Tube Well-Shallow-2 HP Solar Photovoltaic	90	No.	405000	Phy	10	30	30	10	80
					BL	36.45	109.35	109.35	36.45	291.60
	<b>Sub Total</b>					<b>83.98</b>	<b>206.56</b>	<b>205.69</b>	<b>103.00</b>	<b>599.23</b>
<b>A.3</b>	<b>Farm Mechanisation</b>									
1	Leveller--With spring (Tractor mounted)	90	No.	26500	Phy	2	5	5	3	15
					BL	0.48	1.19	1.19	0.72	3.58
2	Other machinery-Other Machinery & Equipments-Disc harrow (Tractor mounted)	90	No.	50500	Phy	2	5	5	3	15
					BL	0.91	2.27	2.27	1.36	6.81
3	Other machinery-Other Machinery & Equipments-Disc Plough (Tractor mounted)	90	No.	40200	Phy	2	5	5	3	15
					BL	0.72	1.81	1.81	1.09	5.43
4	Other machinery-Other Machinery & Equipments-Rotavator (Tractor mounted)	90	No.	132000	Phy	2	5	5	3	15
					BL	2.38	5.94	5.94	3.56	17.82
5	Paddy Transplanter--Self propelled 4 Row	90	No.	380000	Phy	1	2	2	1	6
					BL	3.42	6.84	6.84	3.42	20.52

Sr. No.	Activity	Bank Loan Factor %	Unit Size	SoF /Unit Cost (Rs)	Unit & BL	Chandi-pur	Gour-nagar	Kumar-ghat	Pechar-thal	District Total
6	Paddy Transplanter--Self propelled 6 Row	90	No.	455000	Phy	5	10	15	5	35
					BL	20.48	40.95	61.43	20.48	143.34
7	Power Tiller--With trailer and CMVR kit 12-15 HP	90	No.	295000	Phy	2	5	5	3	15
					BL	5.31	13.28	13.28	7.97	39.84
8	Power Tiller--Without trailer and CMVR kit 12-15 HP	90	No.	235000	Phy	2	5	5	3	15
					BL	4.23	10.58	10.58	6.35	31.74
9	Reapers, Binders and Balers-Self Propelled-	90	No.	185000	Phy	2	5	5	3	15
					BL	3.33	8.33	8.33	5	24.99
10	Thresher--Single purpose (Tractor mounted)	90	No.	189000	Phy	1	3	3	2	9
					BL	1.7	5.1	5.1	3.4	15.3
11	Tractor-With Implements & Trailer- 30-35 HP	90	No.	708000	Phy	2	5	5	3	15
					BL	12.74	31.86	31.86	19.12	95.58
	<b>Sub Total</b>					<b>55.70</b>	<b>128.15</b>	<b>148.63</b>	<b>72.47</b>	<b>404.95</b>
<b>A.4</b>	<b>Plantation &amp; Horticulture</b>									
1	High density plantation-Banana-2.5 m × 2.5 m in 1 ha	90	ha	152000	Phy	5	5	30	5	45
					BL	6.84	6.84	41.04	6.84	61.56
2	High density plantation-Papaya- 2.25 m × 2.25 m in 1 ha	90	ha	161900	Phy	3	3	5	3	14
					BL	4.37	4.37	7.29	4.37	20.4
3	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6 m × 6 m in 1 ha	90	ha	80000	Phy	1	1	1	1	4
					BL	0.72	0.72	0.72	0.72	2.88
4	New Orchard - Tropical/ Sub Tropical Fruits-Litchi-9 m × 9m in 1 ha	90	ha	100000	Phy	5	5	10	5	25
					BL	4.5	4.5	9	4.5	22.5
5	New Orchard - Tropical/ Sub Tropical Fruits-Mango-6 m × 6 m in 1 ha	90	ha	100000	Phy	2	5	20	5	32
					BL	1.8	4.5	18	4.5	28.8
6		90	ha	106000	Phy	2	2	5	3	12

Sr. No.	Activity	Bank Loan Factor %	Unit Size	SoF /Unit Cost (Rs)	Unit & BL	Chandi-pur	Gour-nagar	Kumar-ghat	Pechar-thal	District Total
	New Orchard - Tropical/ Sub Tropical Fruits-- Mosambi(5 m × 5 m in 1 ha)				BL	1.91	1.91	4.77	2.86	11.45
7	New Orchard - Tropical/ Sub Tropical Fruits-Pineapple-90 cm × 30 cm × 60 cm in 1 ha	90	ha	198000	Phy	20	20	100	30	170
					BL	35.64	35.64	178.2	53.46	302.94
8	New Orchard - Tropical/ Sub Tropical Fruits-Sweet Orange- Orange(5 m × 5 m in 1 ha)	90	ha	186000	Phy		2	3		5
					BL		3.35	5.02		8.37
9	Other Plantation Crops-Arecanut- 2.5 m × 2.5 m in 1 ha	90	ha	189000	Phy	10	10	50	15	85
					BL	17.01	17.01	85.05	25.52	144.59
10	Other Plantation Crops-Coconut-7.5 m × 7.5 m in 1 ha	90	ha	130000	Phy	15	10	35	15	75
					BL	17.55	11.7	40.95	17.55	87.75
11	Rubber Cultivation--4.75 m × 4.75 m in 1 ha	90	ha	354000	Phy	15	5	30	10	60
					BL	47.79	15.93	95.58	31.86	191.16
12	Sericulture-Mulberry Plantation-1 acre	90	acre	40000	Phy	5	5	30	10	50
					BL	1.8	1.8	10.8	3.6	18
13	Sericulture--Rearing houses(Floor area of 250 sq ft for 50 dfls/ batch)	90	No.	69000	Phy	5	5	20	10	40
					BL	3.11	3.11	12.42	6.21	24.85
14	Tea--105 cm × 65 cm in 1 ha	90	ha	888000	Phy	15	5	5	3	28
					BL	119.88	39.96	39.96	23.98	223.78
	<b>Sub Total</b>					<b>262.92</b>	<b>151.34</b>	<b>548.80</b>	<b>185.97</b>	<b>1149.03</b>
<b>A.5</b>	<b>Forestry</b>									
1	Plantation--Agar: 3m X 3m in 1 ha	90	ha	150000	Phy	2	2	5	2	11
					BL	2.7	2.7	6.75	2.7	14.85
2	Plantation--Areca 2.5sqm, 160/ha, Moringa 20sqm, 500/ha, Tapioca 4sqm 2500/ha	90	ha	106000	Phy	2	2	2	5	11
					BL	1.91	1.91	1.91	4.77	10.5
3	Plantation-Bamboo-3 m X 3 m in 1 ha	90	ha	110000	Phy	5	5	35	5	50

Sr. No.	Activity	Bank Loan Factor %	Unit Size	SoF /Unit Cost (Rs)	Unit & BL	Chandi-pur	Gour-nagar	Kumar-ghat	Pechar-thal	District Total
					BL	4.95	4.95	34.65	4.95	49.5
4	Plantation-Teak-3 m X 3 m in 1 ha	90	ha	132000	Phy	5	1	10	5	21
					BL	5.94	1.19	11.88	5.94	24.95
	<b>Sub Total</b>					<b>15.50</b>	<b>10.75</b>	<b>55.19</b>	<b>18.36</b>	<b>99.80</b>
<b>A.6</b>	<b>Animal Husbandry - Dairy</b>									
1	Bulk Milk Cooling Unit--1000 liters capacity	90	No.	811000	Phy	1	1	1	1	4
					BL	7.3	7.3	7.3	7.3	29.2
2	Bulk Milk Cooling Unit--500 liters capacity	90	No.	700000	Phy	1	2	2	1	6
					BL	6.3	12.6	12.6	6.3	37.8
3	Crossbred Cattle Farming--2 CB cows with shed, Jersey/HF-yielding 6-8L/day- (1+1)	90	1+1	230000	Phy	5	10	10	5	30
					BL	10.35	20.7	20.7	10.35	62.1
4	Crossbred Cattle Farming--2 CB Cows with shed, Jersey/HF-yielding 8-10L/day- (1+1)	90	1+1	260000	Phy	5	10	15	5	35
					BL	11.7	23.4	35.1	11.7	81.9
5	Crossbred Cattle Farming--Mini Dairy with CB Cows, 12L/day (5+5)	90	5+5	1075000	Phy	5	10	20	5	40
					BL	48.38	96.75	193.5	48.38	387.01
6	Fodder Cultivation-- (CumboNapier),Area- 0.5Kani,0.08ha	90	Acre	21000	Phy	40	50	50	40	180
					BL	7.56	9.45	9.45	7.56	34.02
7	Fodder Cultivation--CumboNapier, Area : 1 Kani (0.16 Ha)	90	Acre	41000	Phy	10	20	15	10	55
					BL	3.69	7.38	5.54	3.69	20.3
8	Heifer Rearing--Calf rearing, 10 heifer calves	90	10	560000	Phy	2	2	2	2	8
					BL	10.08	10.08	10.08	10.08	40.32
9	Milking Machine--Cold storage facilities (1 Nos)	90	No.	3795000	Phy	1	1	2	1	5
					BL	34.16	34.16	68.31	34.16	170.79
10	Milking Machine--Milk tanks, Bulk milk cooling units, Cream separators	90	No.	4000000	Phy	1	2	4	1	8
					BL	36	72	144	36	288

Sr. No.	Activity	Bank Loan Factor %	Unit Size	SoF /Unit Cost (Rs)	Unit & BL	Chandi-pur	Gour-nagar	Kumar-ghat	Pechar-thal	District Total
11	Milking parlour (Herringbone)-- Dairy marketing outlet / parlour (1 Nos)	90	No.	345000	Phy	1	1	2	1	5
					BL	3.11	3.11	6.21	3.11	15.54
12	Refrigerated Tanker Van--Vehicle, Storage tank, Cold storage Infrastructure	90	No.	3047500	Phy	1	1	2	1	5
					BL	27.43	27.43	54.86	27.43	137.15
13	Veterinary Clinic-Mobile-Clinic + two wheeler	90	No.	414000	Phy	1	2	2	1	6
					BL	3.73	7.45	7.45	3.73	22.36
	<b>Sub Total</b>					<b>209.79</b>	<b>331.81</b>	<b>575.10</b>	<b>209.79</b>	<b>1326.49</b>
<b>A.7</b>	<b>Working Capital - AH - Dairy/Drought animal</b>									
1	Indigenous Cattle Farming_Others_Milk Production 3 ltr	100	Per Animal	59298	Phy	25	35	30	10	59.3
					BL	14.82	20.75	17.79	5.93	59.29
2	Indigenous Cattle Farming_Others_Milk Production 4 ltr	100	Per Animal	83398	Phy	20	25	25	10	66.72
					BL	16.68	20.85	20.85	8.34	66.72
3	Indigenous Cattle Farming_Others_Milk Production 5 ltr	100	Per Animal	101960	Phy	25	35	35	15	112.16
					BL	25.49	35.69	35.69	15.29	112.16
4	Indigenous Cattle Farming_Others_Milk Production 7 ltr	100	Per Animal	138580	Phy	5	10	15	5	48.5
					BL	6.93	13.86	20.79	6.93	48.51
	<b>Sub Total Working Capital</b>					<b>63.92</b>	<b>91.15</b>	<b>95.12</b>	<b>36.49</b>	<b>286.68</b>
	A.9 Animal Husbandry - Poultry									
1	Animal/Poultry Feed Unit--Feed mixing units	90	1 TPD	1840000	Phy	1	2	2	1	6
					BL	16.56	33.12	33.12	16.56	99.36
2	Commercial Broiler Farming-- Commercial Broiler Unit (500 birds)	90	2000	215000	Phy	4	5	8	3	20
					BL	7.74	9.68	15.48	5.81	38.71
3		90	1000	483000	Phy	6	10	18	6	40

Sr. No.	Activity	Bank Loan Factor %	Unit Size	SoF /Unit Cost (Rs)	Unit & BL	Chandi-pur	Gour-nagar	Kumar-ghat	Pechar-thal	District Total
	Commercial Broiler Farming--Hybrid broiler (chicken) units				BL	47.06	78.44	141.18	47.06	313.74
4	Commercial Layer Farming-- Commercial Layer Unit (300 birds)	90	10000	251000	Phy	4	8	12	4	28
					BL	9.04	18.07	27.11	9.04	63.26
5	Diversified Poultry Production - Quail, Turkey, Guinea Fowl Farming--Rearing other species of poultry	90	No.	3450000	Phy		1	1	1	3
					BL		31.05	31.05	31.05	93.15
6	Diversified Poultry Production - Quail, Turkey, Guinea Fowl Farming--Rearing other species of poultry	90	No.	1150000	Phy	1	1	1		3
					BL	10.35	10.35	10.35		31.05
7	Duck rearing--	90	100+15	75000	Phy	10	40	50	15	115
					BL	6.75	27	33.75	10.13	77.63
8	Poultry transportation vehicle--	90	No.	920000	Phy	1	2	2	1	6
					BL	8.28	16.56	16.56	8.28	49.68
9	Poultry transportation vehicle-- Refrigerated Transport vehicles	90	No.	1725000	Phy	1	2	2	1	6
					BL	15.53	31.05	31.05	15.53	93.16
10	Retail Poultry dressing/products outlet--Retail outlets	90	No.	1150000	Phy	1	1	1	1	4
					BL	10.35	10.35	10.35	10.35	41.4
	<b>Sub Total</b>					<b>131.66</b>	<b>265.67</b>	<b>350.00</b>	<b>153.81</b>	<b>901.14</b>
A.10	<b>Working Capital - AH - Poultry</b>									
1	Broiler Farming_Others_	100	1000	360000	Phy	4	20	22	6	52
					BL	14.4	72	79.2	21.6	187.2
	<b>Sub Total Working Capital</b>					<b>14.40</b>	<b>72.00</b>	<b>79.20</b>	<b>21.60</b>	<b>187.20</b>
A.11	<b>Animal Husbandry - SGP</b>									
1	Goat - Rearing Unit-Existing Shed- (Black Bengal/ Assam Hill Goat) in existing shed	90	10+1	100000	Phy	10	25	35	15	85
					BL	9	22.5	31.5	13.5	76.5

Sr. No.	Activity	Bank Loan Factor %	Unit Size	SoF /Unit Cost (Rs)	Unit & BL	Chandi-pur	Gour-nagar	Kumar-ghat	Pechar-thal	District Total
2	Goat - Rearing Unit-New Shed-Black Bengal/Assam Hill Goat	90	10+1	141000	Phy	10	20	20	10	60
					BL	17.6	35.19	35.19	17.6	105.58
3	Pig Breeding Unit--Breeding unit (CB) (10F + 2M)	90	10+2	860000	Phy	2	2	3	3	10
					BL	15.48	15.48	23.22	23.22	77.4
4	Pig Rearing Unit--Breeder cum fattener unit (CB) (3+1)	90	3+1	270000	Phy	10	20	30	20	80
					BL	24.3	48.6	72.9	48.6	194.4
5	Pig Rearing Unit--Breeder cum fattener unit(Exotic Sows &Boar ) (3+1)	90	3+1	280000	Phy	20	25	50	60	155
					BL	50.4	63	126	151.2	390.6
6	Pig Rearing Unit--Pig farming ( 3+ 1)	90	3+1	264000	Phy	20	50	50	60	180
					BL	47.52	118.8	118.8	142.56	427.68
	<b>Sub Total</b>					<b>164.30</b>	<b>303.57</b>	<b>407.61</b>	<b>396.68</b>	<b>1272.16</b>
A.12	<b>Working Capital - AH - Others/SR</b>									
1	Goat Farming_ Dairy Goat farming - Semi-intensive_	100	Per Animal	14534	Phy	120	210	250	110	690
					BL	17.44	30.52	36.34	15.99	100.29
2	Pig Farming_ Breeding Unit_	100	3+1	339800	Phy	1	1	2	2	6
					BL	3.4	3.4	6.8	6.8	20.4
	<b>Sub Total Working Capital</b>					<b>20.84</b>	<b>33.92</b>	<b>43.14</b>	<b>22.79</b>	<b>120.69</b>
A.12	<b>Fisheries</b>									
1	Aquaculture inputs production-- Fish Seed Rearing [03 nursery – (200cc) 1340 sq.m]	90	No.	151000	Phy	5	5	10	2	22
					BL	6.8	6.8	13.59	2.72	29.91
2	Composite Fish Culture-Composite Fish Culture-(0.16 ha)	90	ha	45600	Phy	10	20	20	15	65
					BL	4.1	8.21	8.21	6.16	26.68
3	Culture based Capture Fisheries-- Larger water bodies like beels with pen in 1340 sqm	90	No.	96000	Phy	20	30	30	5	85
					BL	17.28	25.92	25.92	4.32	73.44

Sr. No.	Activity	Bank Loan Factor %	Unit Size	SoF /Unit Cost (Rs)	Unit & BL	Chandi-pur	Gour-nagar	Kumar-ghat	Pechar-thal	District Total
4	Fish Culture --conservation aquaculture of pabda in polyculture. (0.16 ha)	90	ha	72300	Phy	4	5	5	4	18
					BL	2.6	3.25	3.25	2.6	11.7
5	Fish processing-- production of puti shidal, Unit of 100 matka	90	No.	764400	Phy	5	10	10	15	40
					BL	34.4	68.8	68.8	103.19	275.19
6	Fish Seed Hatchery--Fingerlings prodn (7cm&abv) in private tanks (0.16ha)	90	ha	45700	Phy	10	15	15	10	50
					BL	4.11	6.17	6.17	4.11	20.56
7	Fish Seed Hatchery--stunted growth fingerling in perennial bodies,0.16ha	90	ha	58300	Phy	5	20	10	10	45
					BL	2.62	10.49	5.25	5.25	23.61
8	Integrated Pisciculture --With Duckery (10 nos) In 1 bigha/ 1340 sq.m	90	ha	142000	Phy	10	20	30	10	70
					BL	12.78	25.56	38.34	12.78	89.46
9	Integrated Pisciculture --With Piggery (04 nos) In 1 bigha/ 1340 sq.m	90	ha	181000	Phy	10	30	30	25	95
					BL	16.29	48.87	48.87	40.73	154.76
10	Integrated Pisciculture --With Poultry (40 nos) In 1 bigha/ 1340 sq.m	90	ha	185000	Phy	10	20	30	10	70
					BL	16.65	33.3	49.95	16.65	116.55
11	Intensive Fish farming-- demonstration of feed based intensive fish culture	90	No.	145700	Phy	40	50	50	25	165
					BL	52.45	65.57	65.57	32.78	216.37
12	Intensive Fish farming--Heavy stocking &multiple harvesting (1 m excavation)1340 sqm	90	No.	250000	Phy	10	25	25	5	65
					BL	22.5	56.25	56.25	11.25	146.25
13	Ornamental Fish Hatchery--200 sq.m earthen ponds	90	No.	70000	Phy	2	5	5	2	14
					BL	1.26	3.15	3.15	1.26	8.82
14	Semi Intensive Pisciculture-- Existing water bodies with0.5 m excavation in 1340 sqm	90	ha	125000	Phy	25	40	40	30	135
					BL	28.13	45	45	33.75	151.88
15	Semi Intensive Pisciculture-- Existing water bodies with 0.30 m excavation in 1340 sqm	90	ha	95000	Phy	20	30	25	20	95
					BL	17.1	25.65	21.38	17.1	81.23
16		90	ha	56000	Phy	40	50	50	30	170

Sr. No.	Activity	Bank Loan Factor %	Unit Size	SoF /Unit Cost (Rs)	Unit & BL	Chandipur	Gournagar	Kumarghat	Pecharthal	District Total
	Traditional Farming-Other-Fish Culture (Existing water bodies in 1 bigha/ 1340 sq.m)				BL	20.16	25.2	25.2	15.12	85.68
	<b>Sub Total</b>					<b>259.23</b>	<b>458.19</b>	<b>484.90</b>	<b>309.77</b>	<b>1512.09</b>
A.14	<b>Working Capital - Fisheries</b>									
1	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Minor Carps_Low cost composite fish culture(12 month)	100	Acre	114130	Phy	20	40	35	35	130
					BL	22.83	45.65	39.95	39.95	148.38
	<b>Sub Total Working Capital</b>					<b>22.83</b>	<b>45.65</b>	<b>39.95</b>	<b>39.95</b>	<b>148.38</b>
A.15	<b>Farm Credit</b>									
1	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	80000	Phy	50	150	150	50	400
					BL	36.00	108.00	108.00	36.00	288.00
	<b>Sub Total</b>					<b>36.00</b>	<b>108.00</b>	<b>108.00</b>	<b>36.00</b>	<b>288.00</b>
	<b>Total Farm Credit (sum of A.1 to A.15)</b>					<b>5866.10</b>	<b>6289.10</b>	<b>11947.67</b>	<b>5120.18</b>	<b>29223</b>
B.	<b>Agriculture Infrastructure</b>									
B.1	<b>Storage Facilities</b>									
1	Godown--Storage Godowns/Market Yard (200MT)	90	No.	1100000	Phy	2	6	8	3	19
					BL	19.8	59.4	79.2	29.7	188.1
	<b>Sub Total</b>					<b>19.80</b>	<b>59.40</b>	<b>79.20</b>	<b>29.70</b>	<b>188.10</b>
B.2	<b>Land Development</b>									
1	Bioferlizers --Biogas, 1 cu m	90	No.	35000	Phy	4	5	6	4	19
					BL	1.26	1.58	1.89	1.26	5.99
2	Bioferlizers --Biogas, 2 cu m	90	No.	64000	Phy	2	3	3	2	10
					BL	1.15	1.73	1.73	1.15	5.76
3	Bioferlizers --Vermi Compost, 3m*2m*1m in polybags	90	No.	24000	Phy	150	300	300	150	900
					BL	32.4	64.8	64.8	32.4	194.4

Sr. No.	Activity	Bank Loan Factor %	Unit Size	SoF /Unit Cost (Rs)	Unit & BL	Chandi-pur	Gour-nagar	Kumar-ghat	Pechar-thal	District Total
4	Bunding--Contour, 1.0 Ha ,4-6 Slope,Verti 1.12m,horiz 22.40m	90	ha	30000	Phy	5	15	10	5	35
					BL	1.35	4.05	2.7	1.35	9.45
5	Bunding--Levelling & Shaping,1.0 Ha 2-4 Slope,shoulder bund 600m	90	ha	73000	Phy	2	5	5	3	15
					BL	1.31	3.29	3.29	1.97	9.86
6	Compost Pit--Pit Compost with shed, 3m*2m*1m	90	No.	16000	Phy	150	200	300	150	800
					BL	21.6	28.8	43.2	21.6	115.2
7	Farm Ponds/ Water Harvesting Structures--Farm Pond with Lunga Bunding, 35m*35m*3m	90	No.	55000	Phy	10	10	12	15	47
					BL	4.95	4.95	5.94	7.43	23.27
8	Farm Ponds/ Water Harvesting Structures--Farm Pond, 10m X 10m X 3m	90	No.	24500	Phy	15	25	25	15	80
					BL	3.31	5.51	5.51	3.31	17.64
9	Farm Ponds/ Water Harvesting Structures--Farm Pond, 30 m X 30 m X 3m	90	No.	230000	Phy	2	5	5	2	14
					BL	4.14	10.35	10.35	4.14	28.98
10	Fencing-Cement Poles with Barbed Wire-1 ha 400 RM barbed wire 200 cement poles	90	m.	95000	Phy	2	5	5	3	15
					BL	1.71	4.28	4.28	2.57	12.84
	<b>Sub Total</b>					<b>73.18</b>	<b>129.34</b>	<b>143.69</b>	<b>77.18</b>	<b>423.39</b>
B.3	<b>Agriculture Infrastructure - Others</b>									
1	Compost/ Vermi Compost-Vermi Compost-	90	No.	24000	Phy	20	20	20	20	80
					BL	4.32	4.32	4.32	4.32	17.28
	<b>Sub Total</b>					<b>4.32</b>	<b>4.32</b>	<b>4.32</b>	<b>4.32</b>	<b>17.28</b>
	<b>Total (B.1+B.2+B.3)</b>					<b>97.30</b>	<b>193.06</b>	<b>227.21</b>	<b>111.20</b>	<b>628.77</b>
	<b>C. Ancillary Activities</b>									
	<b>C.1 Food &amp; Agro Processing</b>									
1	Rice Processing --	75	No.	560000	Phy	6	10	10	7	33
					BL	25.20	42.00	42.00	29.40	138.60
	<b>Sub Total</b>					<b>25.20</b>	<b>42.00</b>	<b>42.00</b>	<b>29.40</b>	<b>138.60</b>

Sr. No.	Activity	Bank Loan Factor %	Unit Size	SoF /Unit Cost (Rs)	Unit & BL	Chandi-pur	Gour-nagar	Kumar-ghat	Pechar-thal	District Total
	<b>C.2 Ancillary Activities -</b>									
1	Agri Clinic & Agri Business Centers-Small-	90	No.	1000000	Phy BL	1 9.00	2 18.00	3 27.00	1 9.00	7 63.00
	<b>Sub Total</b>					<b>9.00</b>	<b>18.00</b>	<b>27.00</b>	<b>9.00</b>	<b>63.00</b>
	<b>Total (C.1+C2)</b>					<b>34.20</b>	<b>60.00</b>	<b>69.00</b>	<b>38.40</b>	<b>201.60</b>
	<b>Total (A+B+C)</b>					<b>5997.60</b>	<b>6542.16</b>	<b>12243.88</b>	<b>5269.78</b>	<b>30053.4</b>
	<b>II. Micro, Small and Medium Enterprises (MSME)</b>									
1	Manufacturing Sector - Term Loan- Medium-	75	No.	4000000	Phy BL	1 75	3 225	2 150	1 75	7 525
2	Manufacturing Sector - Term Loan- Micro-	75	No.	1400000	Phy BL	250 656.25	750 1968.75	1000 2625	300 787.5	2300 6037.5
3	Manufacturing Sector - Term Loan- Small-	75	No.	3000000	Phy BL	3 168.75	10 562.5	15 843.75	2 112.5	30 1687.5
4	Manufacturing Sector - Working Capital-Medium-	75	No.	8000000	Phy BL	1 15	3 45	2 30	1 15	7 105
5	Manufacturing Sector - Working Capital-Micro-	75	No.	280000	Phy BL	250 131.25	750 393.75	1000 525	300 157.5	2300 1207.5
6	Manufacturing Sector - Working Capital-Small-	75	No.	6000000	Phy BL	3 33.75	10 112.5	15 168.75	2 22.5	30 337.5
7	Service Sector - Term Loan-Medium-	75	No.	4000000	Phy BL	1 75	2 150	1 75	1 75	5 375
8	Service Sector - Term Loan-Micro-	75	No.	1400000	Phy BL	250 656.25	750 1968.75	1000 2625	300 787.5	2300 6037.5
9	Service Sector - Term Loan-Small-	75	No.		Phy	3	10	15	2	30

Sr. No.	Activity	Bank Loan Factor %	Unit Size	SoF /Unit Cost (Rs)	Unit & BL	Chandi-pur	Gour-nagar	Kumar-ghat	Pechar-thal	District Total
				30000000	BL	168.75	562.5	843.75	112.5	1687.5
10	Service Sector - Working Capital- Medium-	75	No.	8000000	Phy	1	2	1	1	5
					BL	15	30	15	15	75
11	Service Sector - Working Capital- Micro-	75	No.	280000	Phy	250	750	1000	300	2300
					BL	131.25	393.75	525	157.5	1207.5
12	Service Sector - Working Capital- Small-	75	No.	6000000	Phy	3	10	15	2	30
					BL	33.75	112.5	168.75	22.5	337.5
13	Trading Units - Term Loan-Medium-	75	No.	30000000	Phy	0	1	2	1	4
					BL	0.00	75.00	150.00	75.00	300.00
14	Trading Units - Term Loan-Micro-	75	No.	1400000	Phy	75	120	250	50	495
					BL	196.88	315	656.25	131.25	1299.38
15	Trading Units - Term Loan-Small-	75	No.	22500000	Phy	0	1	2	1	4
					BL	0.00	56.25	112.5	56.25	225
16	Trading Units - Working Capital- Medium-	75	No.	6000000	Phy	0	1	2	1	4
					BL	0.00	15	30	15	60
17	Trading Units - Working Capital- Micro-	75	No.	280000	Phy	75	120	250	50	495
					BL	39.38	63	131.25	26.25	259.88
18	Trading Units - Working Capital- Small-	75	No.	4500000	Phy	0	1	2	1	4
					BL	0.00	11.25	22.50	11.25	45.00
	<b>Sub Total</b>					<b>2396.26</b>	<b>7060.50</b>	<b>9697.50</b>	<b>2655.00</b>	<b>21809.26</b>
	<b>III. Export Credit</b>									
1	Export Credit --	75	No.	2500000	Ph y	2	5	5	2	14
					BL	37.5	93.75	93.75	37.5	262.5
	<b>Total Export Credit</b>					<b>37.50</b>	<b>93.75</b>	<b>93.75</b>	<b>37.50</b>	<b>262.50</b>

Sr. No.	Activity	Bank Loan Factor %	Unit Size	SoF /Unit Cost (Rs)	Unit & BL	Chandi-pur	Gour-nagar	Kumar-ghat	Pechar-thal	District Total
	<b>IV. Education</b>									
1	Education Loans--	95	No.	450000	Phy	50	110	105	50	315
					BL	213.75	470.25	448.88	213.75	1346.63
	<b>Total Education</b>					<b>213.75</b>	<b>470.25</b>	<b>448.88</b>	<b>213.75</b>	<b>1346.63</b>
	<b>V. Housing</b>									
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-For other districts				Phy	50	150	120	50	370
		75	No.	1500000	BL	562.50	1687.50	1350.00	562.50	4162.50
	<b>Total Housing</b>					<b>562.50</b>	<b>1687.50</b>	<b>1350.00</b>	<b>562.50</b>	<b>4162.50</b>
	<b>VI. Social Infrastructure</b>									
1	Drinking Water-Distribution System-Bottling plant	75	No.	5000000	Phy	0	1	2	1	4
					BL	0.00	37.5	75	37.5	150
2	Education-Schools-Other districts	75	No.	10000000	Phy	0	1	1	0	2
					BL	0.00	75	75	0	150
	<b>Total Social Infrastructure</b>					<b>0.00</b>	<b>112.50</b>	<b>150.00</b>	<b>37.50</b>	<b>300.00</b>
	<b>VII. Renewable Energy</b>									
1	Biomass Energy-Home-2 cu m capacity biogas	85	No.	50000	Phy	15	25	30	15	85
					BL	6.38	10.63	12.75	6.38	36.14
2	Solar Energy-Roof Top Solar PV System with Battery-1 kw capacity off grid	85	Per kWp	150000	Phy	65	98	95	60	318
					BL	82.88	124.95	121.13	76.5	405.46
3	Solar Energy-Roof Top Solar PV System without Battery-1 kw capacity on grid	85	Per kWp	90000	Phy	100	205	200	115	620
					BL	76.5	156.83	153	87.98	474.31
	<b>Total Renewable Energy</b>					<b>165.76</b>	<b>292.41</b>	<b>286.88</b>	<b>170.86</b>	<b>915.91</b>
	<b>VIII. Others</b>									
1		100	No.	10000	Phy	1500	3000	3500	2000	10000

Sr. No.	Activity	Bank Loan Factor %	Unit Size	SoF /Unit Cost (Rs)	Unit & BL	Chandi-pur	Gour-nagar	Kumar-ghat	Pechar-thal	District Total
	Individuals/ Individual members of JLGs--Overdraft under PMJDY				BL	150.00	300.00	350.00	200.00	1000.00
2	SHGs/ JLGs--Alternate credit (SHG) -fresh	100	No.	100000	Phy	75	180	200	150	605
					BL	75.00	180.00	200.00	150.00	605.00
3	SHGs/ JLGs--Alternate credit (SHG) -Repeat	100	No.	200000	Phy	175	375	380	250	1180
					BL	350.00	750.00	760.00	500.00	2360.00
4	SHGs/ JLGs--Loan to JLGs	100	No.	100000	Phy	150	300	350	200	1000
					BL	150.00	300.00	350.00	200.00	1000.00
	<b>Total Others</b>					<b>725.00</b>	<b>1530.00</b>	<b>1660.00</b>	<b>1050.00</b>	<b>4965.00</b>
	<b>Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)</b>					<b>10098.37</b>	<b>17789.07</b>	<b>25930.89</b>	<b>9996.89</b>	<b>63815.2</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	2158.00	1219.81	1389.00	2125.15	2258.00	2835.41	2570.00
RCBs	290.00	260.57	357.00	329.53	386.00	160.53	244.00
SCARDB							
RRBs	1248.00	1017.22	1392.00	646.83	757.00	218.34	337.00
Others							
Sub total (A)	3696.00	2497.60	3138.00	3101.51	3401.00	3214.28	3151.00

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	12908.00	3081.27	7957.00	1938.07	5945.00	3092.36	6157.00
RCBs	2546.00	4595.33	6286.00	6434.07	7528.00	6486.08	9977.00
SCARDB							

RRBs	956.00	2313.80	3166.00	4033.91	4720.00	3278.70	5064.00
Others							
Sub total (A)	16410.00	9990.40	17409.00	12406.05	18193.00	12857.14	21198.00

**Table 3: Total Agri. Credit**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	15066.00	4301.08	9346.00	4063.22	8203.00	5927.77	8727.00
RCBs	2836.00	4855.90	6643.00	6763.60	7914.00	6646.61	10221.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2204.00	3331.02	4558.00	4680.74	5477.00	3497.04	5401.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	20106.00	12488.00	20547.00	15507.56	21594.00	16071.42	24349.00

**Table 4: MSME**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	13767.83	4665.01	5658.00	7141.24	10985.00	8681.87	9798.00
RCBs	748.91	1298.70	1592.00	1539.75	2494.00	2472.67	3235.00
SCARDB							
RRBs	1475.00	3118.02	3824.00	1042.00	1688.00	3892.30	5090.00
Others							
Sub total (A)	15991.74	9081.73	11074.00	9722.99	15167.00	15046.84	18123.00

**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1691.93	8578.53	7866.00	5502.85	8167.00	4500.99	2184.00
RCBs	1013.78	540.77	519.00	435.38	435.00	614.78	1045.00
SCARDB							
RRBs	457.00	1675.68	1609.00	1011.35	1010.00	4150.43	6849.00
Others							
Sub total (A)	3162.71	10794.98	9994.00	6949.58	9612.00	9266.20	10078.00

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	30525.76	17544.62	22870.00	16707.31	27355.00	19110.63	20709.00
RCBs	4598.69	6695.37	8754.00	8738.73	10843.00	9734.06	14501.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	4136.00	8124.72	9991.00	6734.09	8175.00	11539.77	17340.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	39260.45	32364.71	41615.00	32180.13	46373.00	40384.46	52550.00

**Annexure III**

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

**Table 1: Crop Loan**

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	1219.81	260.57		1017.22		2497.60	2125.15	329.53		646.83		3101.51

**Table 1: Crop Loan** (₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	2835.41	160.53		218.34		3214.28	2570.00	244.00		337.00		3151.00

**Table 2: Term Loan**

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	1219.81	260.57		1017.22		2497.60	2125.15	329.53		646.83		3101.51
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	3081.27	4595.33	0.00	2313.80	0.00	9990.40	1938.07	6434.07	0.00	4033.91	0.00	12406.05
Sub total	3081.27	4595.33	0.00	2313.80	0.00	9990.40	1938.07	6434.07	0.00	4033.91	0.00	12406.05
Grand Total (I +II)	4301.08	4855.90	0.00	3331.02	0.00	12488.00	4063.22	6763.60	0.00	4680.74	0.00	15507.56

**Table 2: Term Loan**

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	2835.41	160.53		218.34		3214.28	2570.00	244.00		337.00		3151.00
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	3092.36	6486.08	0.00	3278.70	0.00	12857.14	6157.00	9977.00	0.00	5064.00	0.00	21198.00
Sub total	3092.36	6486.08	0.00	3278.70	0.00	12857.14	6157.00	9977.00	0.00	5064.00	0.00	21198.00
Grand Total (I +II)	5927.77	6646.61	0.00	3497.04	0.00	16071.42	8727.00	10221.00	0.00	5401.00	0.00	24349.00

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	Animal/Poultry Feed Unit			1 TPD	1840000
3	Aquaculture inputs production			No.	151000
4	Bioferlizers			No.	24000
5	Bioferlizers			No.	35000
6	Bioferlizers			No.	64000
7	Biomass Energy	Home		No.	50000
8	Bore Well			No.	20700
9	Bulk Milk Cooling Unit			No.	700000
10	Bulk Milk Cooling Unit			No.	811000
11	Bunding		Contour, 1.0 Ha ,4	ha	30000
12	Bunding		Levelling & Shaping,1.0 Ha 2	ha	73000
13	Commercial Broiler Farming			1000	483000
14	Commercial Broiler Farming			2000	1260000
15	Commercial Broiler Farming			2000	215000
16	Commercial Layer Farming			10000	251000
17	Composite Fish Culture	Composite Fish Culture		ha	45600
18	Compost Pit			No.	16000
19	Compost/ Vermi Compost	Vermi Compost		No.	24000
20	Crossbred Cattle Farming			5+5	1075000
21	Crossbred Cattle Farming		2 CB cows with shed, Jersey/HF	1+1	230000
22	Crossbred Cattle Farming		2 CB Cows with shed, Jersey/HF	1+1	260000
23	Culture based Capture Fisheries			No.	96000
24	Diesel Pump Sets			No.	45000
25	Diversified Poultry Production	Quail, Turkey, Guinea Fowl Farming		No.	1150000
26	Diversified Poultry Production	Quail, Turkey, Guinea Fowl		No.	3450000

		Farming			
27	Drinking Water	Distribution System		No.	5000000
28	Drip Irrigation			ha	100000
29	Drip Irrigation			ha	174000
30	Drip Irrigation			ha	202000
31	Drip Irrigation			ha	288000
32	Duck rearing			100+15	75000
33	Education	Schools		No.	10000000
34	Education Loans			No.	450000
35	Electric Pump Sets			No.	25000
36	Export Credit			No.	2500000
37	Farm Ponds/ Water Harvesting Structures			No.	230000
38	Farm Ponds/ Water Harvesting Structures			No.	24500
39	Farm Ponds/ Water Harvesting Structures			No.	55000
40	Fencing	Cement Poles with Barbed Wire		m.	95000
41	Fish Culture			ha	72300
42	Fish processing			No.	764400
43	Fish Seed Hatchery			ha	45700
44	Fish Seed Hatchery			ha	58300
45	Fodder Cultivation			Acre	41000
46	Fodder Cultivation		(CumboNapier),Area	Acre	21000
47	Goat	Rearing Unit	Existing Shed	10+1	100000
48	Goat	Rearing Unit	New Shed	10+1	141000
49	Goat	Rearing Unit	New Shed	20+1	250000
50	Godown			No.	1100000
51	Heifer Rearing			10	560000
52	High density plantation	Banana		ha	152000
53	High density plantation	Papaya		ha	161900
54	Individuals/ Individual members of JLGs			No.	10000
55	Integrated Pisciculture			ha	142000
56	Integrated Pisciculture			ha	181000
57	Integrated Pisciculture			ha	185000

58	Intensive Fish farming			No.	145700
59	Intensive Fish farming			No.	250000
60	Leveller			No.	26500
61	Manufacturing Sector	Term Loan	Medium	No.	10000000
62	Manufacturing Sector	Term Loan	Micro	No.	350000
63	Manufacturing Sector	Term Loan	Small	No.	7500000
64	Manufacturing Sector	Working Capital	Medium	No.	2000000
65	Manufacturing Sector	Working Capital	Micro	No.	70000
66	Manufacturing Sector	Working Capital	Small	No.	1500000
67	Milking Machine			No.	3795000
68	Milking Machine			No.	4000000
69	Milking parlour (Herringbone)			No.	345000
70	New Orchard	Tropical/ Sub Tropical Fruits		ha	106000
71	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/Lemon	ha	80000
72	New Orchard	Tropical/ Sub Tropical Fruits	Litchi	ha	100000
73	New Orchard	Tropical/ Sub Tropical Fruits	Mango	ha	100000
74	New Orchard	Tropical/ Sub Tropical Fruits	Pineapple	ha	198000
75	New Orchard	Tropical/ Sub Tropical Fruits	Sweet Orange	ha	186000
76	Ornamental Fish Hatchery			No.	70000
77	Other machinery	Other Machinery & Equipments		No.	132000
78	Other machinery	Other Machinery & Equipments		No.	40200
79	Other machinery	Other Machinery & Equipments		No.	50500
80	Other Plantation Crops	Arecanut		ha	189000
81	Other Plantation Crops	Coconut		ha	130000
82	Paddy Transplanter			No.	380000

83	Paddy Transplanter			No.	455000
84	Pig Breeding Unit			10+2	860000
85	Pig Rearing Unit			3+1	264000
86	Pig Rearing Unit			3+1	270000
87	Pig Rearing Unit			3+1	280000
88	Plantation			ha	106000
89	Plantation			ha	150000
90	Plantation	Bamboo		ha	110000
91	Plantation	Teak		ha	132000
92	Poultry transportation vehicle			No.	1725000
93	Poultry transportation vehicle			No.	920000
94	Power Tiller		With trailer and CMVR kit 12	No.	295000
95	Power Tiller		Without trailer and CMVR kit 12	No.	235000
96	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1500000
97	Reapers, Binders and Balers	Self Propelled		No.	185000
98	Refrigerated Tanker Van			No.	3047500
99	Retail Poultry dressing/products outlet			No.	1150000
100	Rice Processing			No.	560000
101	Rubber Cultivation			ha	354000
102	Semi Intensive Pisciculture			ha	125000
103	Semi Intensive Pisciculture			ha	95000
104	Sericulture			No.	69000
105	Sericulture	Mulberry Plantation		Acre	40000
106	Service Sector	Term Loan	Medium	No.	10000000
107	Service Sector	Term Loan	Micro	No.	350000
108	Service Sector	Term Loan	Small	No.	7500000
109	Service Sector	Working Capital	Medium	No.	2000000
110	Service Sector	Working Capital	Micro	No.	70000
111	Service Sector	Working Capital	Small	No.	1500000
112	SHGs/ JLGs			No.	100000

113	SHGs/ JLGs		Alternate credit (SHG)	No.	100000
114	SHGs/ JLGs		Alternate credit (SHG)	No.	200000
115	Solar Energy	Roof Top Solar PV System with Battery		Per kWp	150000
116	Solar Energy	Roof Top Solar PV System without Battery		Per kWp	90000
117	Sprinkler Irrigation			ha	150000
118	Storage Tank			No.	58000
119	Storage Tank			No.	80000
120	Tea			ha	888000
121	Thresher			No.	189000
122	Tractor	With Implements & Trailer	30	No.	708000
123	Trading Units	Term Loan	Medium	No.	10000000
124	Trading Units	Term Loan	Micro	No.	350000
125	Trading Units	Term Loan	Small	No.	7500000
126	Trading Units	Working Capital	Medium	No.	2000000
127	Trading Units	Working Capital	Micro	No.	70000
128	Trading Units	Working Capital	Small	No.	1500000
129	Traditional Farming	Other		ha	56000
130	Tube Well	Shallow		No.	405000
131	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	80000
132	Veterinary Cline	Mobile		No.	414000

**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	Broiler Farming	Others_	1000	360000
2	Cabbage/ Patta Gobhi	Hybrid/ HYV		65642
3	Cauliflower/ Phool Gobhi	Hybrid/ HYV		65774
4	Chilli/ Mirch	Irrigated		37550
5	Colocasia/ Arbi/ Ghuiya/ Taro			43898
6	Dragon Fruit			538728
7	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Minor Carps Low cost composite fish culture(12 month)		114130
8	Ginger/ Adrak	Irrigated		121513
9	Goat Farming	Dairy Goat farming _ Semi intensive_		14534
10	Groundnut/ Moongfali	Irrigated		34644
11	Indian Mustard/Bharatiya Sarso	Irrigated		19316
12	Indigenous Cattle Farming	tehsil Production 5 ltr		101960
13	Indigenous Cattle Farming	tehsil Production 7 ltr		138580
14	Indigenous Cattle Farming	tehsil Production 3 ltr		59298
15	Indigenous Cattle Farming	tehsil Production 4 ltr		83398
16	Maize/ Makka	Irrigated		20072
17	Mungbean/ Mung/ Moong/ Green Gram	Irrigated		17688
18	Pea/ Field Pea/ Matarchana/ Garden Pea	Irrigated		18473
19	Pig Farming	Breeding Unit_		339800
20	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated		18142
21	Potato/ Aloo	Irrigated		71936
22	Rice/ Chaval/ Dhan	Irrigated		37181

## Abbreviations

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

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

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

**Name and address of DDM**

Name	Pranab Mahajan
Designation	DDM, NABARD
Address 1	House of Nisha Rani Das
Address 2	West Gobindapur Opp. Water Treatment Plant Post Office Kailashahar S.O
District	North Tripura
State	Tripura
Pincode	799277
Telephone No.	3824222151
Mobile No.	8017397481
Email ID	northtripura@nabard.org



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

त्रिपुरा क्षेत्रीय कार्यालय, Tripura Regional Office

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

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

www.nabard.org |     / nabardonline