NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

NABARD

संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2025-26

पश्चिम त्रिपुरा

West Tripura

त्रिपुरा क्षेत्रीय कार्यालय, अगरतला

Tripura Regional Office, Agartala

Potential Linked Credit Plan
Year: 2025-26

District: West Tripura

State: Tripura

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

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

Promote sustainable and equitable agriculture and rural development through participative financial and nonfinancial 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. The Government of Tripura in its Agriculture Budget for FY 2024-25 has focused on integrated development, crop diversification, flood and water conservation. The state's remarkable resilience and proactive approach have facilitated a swift return to pre-pandemic economic levels. This resurgence is attributed to sustainable policies, infrastructure investments, and timely credit dispensation.

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

The PLP provides a detailed scientific assessment of credit potential for various sectors in the district. It highlights the sector-specific infrastructure gaps and critical interventions to be made by State Governments and FIs for harnessing potential available under the 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 ecosystem.

In line with the priorities of the Government of India and the Tripura State Government, 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

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NABARD
West Tripura

PLP Document finalized by:
Tripura Regional Office

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Executive Summary

1. Introduction

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

2. District Characteristics

1	Location	West Tripura district lies between latitude 23 degrees 16' to 24 degrees 14' north and longitude 91 degrees 09' east to 91 degrees 47' east. The district is bound by Bangladesh in the north and west, by Khowai district in the east, and by Sepahijhala district in the south.
2	Type of soil	West Tripura district primarily has fertile alluvial soil, ideal for a variety of crops. Some areas feature laterite soil rich in iron and aluminum, while the hilly regions have red loamy soil.
3	Primary occupation	The district has a population of 918,200, with 588,734 urban and 329,466 rural residents. Agriculture supports 43,875 families, mostly small and marginal farmers. Paddy is the primary crop, along with vegetables and pulses. Key agricultural blocks include Hezmara, Mohanpur, Mandawai, and Bamutia.
4	Land holding structure	Out of total geographical area of 104,596 Ha, 35,579 Ha is the net cropped area and 65,926 Ha is the gross cropped area of the district, with 185% cropping intensity. Small and marginal farmers constitute about 95% of the total farmers.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	From 2020-21 to 2023-24, GLC showed mixed trends. Agriculture credit fell 28.8% in 2021-22 but rose to Rs.82,624.55 lakh by 2023-24. MSME loans dropped 29.5% then surged to Rs.1,76,593.60 lakh. The OPS grew steadily, reaching Rs.65,724.21 lakh, contributing to total GLC rising to Rs.3,24,942.36 lakh.
2	CD Ratio	From March 2023 to March 2024, West Tripura's deposits rose 9% to Rs.2,543,425.80 lakh, but credit fell 1.9%, dropping the CD ratio from 47% to 42%. While PNB and TGB increased their deposits and advances, SBI's credit decreased significantly, showing a disparity between deposit growth and loaning.
3	Investment credit in agriculture	Of the total Rs.82,624.55 lakh in agriculture credit, TGB disbursed Rs.31,117.15 lakh, StCB Rs.5,667.10 lakh, and PNB Rs.3,098.28 lakh. There is significant potential for financing horticulture and floriculture activities in the district, indicating opportunities for growth in these sectors.

4	Credit flow to MSMEs	In 2023-24, credit flow to the MSME sector reached Rs.1,76,593.60 lakh, achieving 80.25% of the Rs.2,20,034.00 lakh target under ACP. After a decline in 2021-22 due to COVID-19, the sector rebounded, showing a 93% increase in 2022-23 and a further 23.7% growth in 2023-24, indicating a positive trend.
5	Other significant credit flow, if any	In 2023-24, credit flow to the Other Priority sector reached Rs.65,724.21 lakh, surpassing the target of Rs.54,831.00 lakh and achieving 119.87% of the ACP goal. Despite COVID-19's impact on various sectors in 2021-22, the Other Priority sector experienced consistent growth from 2021-22 to 2023-24.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Based on the availability of infrastructure, changes in natural and farm resources, support and extension services, changes in the scale of finance/unit costs, as well as plans/priorities, the credit potential mapped under the priority sector for West Tripura for 2025-26 is estimated at Rs.5,74,042.76 lakh.
2	Projection for agriculture and its components	Total credit projections potential assessed for 2025-26 under Agriculture and allied activities is Rs.1,40,866.01 lakh, out of which the potential assessed for crop production is Rs.51,103.34 lakh, and the remaining credit potential of Rs.89,762.67 lakh is assessed under allied activities, including infrastructure.
3	Projection for MSMEs	The projected credit potential for the MSME sector is Rs.3,03,052.50 lakh in 2025-26, against the achievement of Rs.1,76,593.60 lakh in 2023-24, considering the government initiatives like CGTMSE and the rising demand for digitalization and exports, alongside a focus on Priority Sector Lending.
4	Projection for other purposes	The projected credit potential for OPS is Rs.1,30,124.25 lakh in 2025-26, against the achievement of Rs.65,724.21 lakh in 2023-24, mainly due to rising demand for housing and education loans and growth prospects in renewable energy/social infrastructure, such as schools, hospitals, and water bottling plants.

5. Developmental Initiatives

1. During 2023-24, NABARD undertook several initiatives in the district, including skill enhancement projects like Micro Enterprise Development Programmes (MEDP), Livelihood Entrepreneurship Development Programmes (LEDP), and Skill Development Programmes through various NGOs and channel partners.
2. Detailed Project Report (DPR)-based programmes have been undertaken in the district through NGOs/College of Agriculture, College of Fisheries for improvement in package of practices under agriculture and allied activities like dairy animals, goat, etc.
3. One project for the formation of a Women Goat Farmer Producer Organisation was sanctioned to Goat Trust during the year 2023-24.
4. These programs have enhanced participants' skills, providing them with new livelihood opportunities. They also improved agricultural practices by introducing

modern techniques, leading to better crop yields, resource management, and increased profitability, benefiting rural development.

5. Apart from these, skill trainings have been supported through CIPET and Tool Room and Training Institute in the district.

6. Thrust Areas

1. Animal Husbandry is a thrust area of the State Government and hence, a credit potential of ₹51,563.70 lakh during 2025-26 is estimated. Farmers of the district need to be encouraged in establishing mini dairies for improvement in milk production as well as poultry and piggery development.
2. Fisheries have good scope for development in the district. Existing ponds and other water bodies are taken up for use by SHGs and fish farmer societies, which are earning their livelihood from fish production. The credit potential estimated for fisheries for 2025-26 stood at ₹10,534.49 lakh.
3. West Tripura district offers significant scope for MSME and Other Priority Sector (OPS) activities, with growing opportunities for entrepreneurship and income generation as the sizable population of the district lives in urban areas which need credit under housing and education sectors.
4. The district has Rural Development and Self Employment Training Institutes (RUDSETI) supported by Canara Bank, which provides skill development and capacity-building training to needy youths for self-employment and livelihood.
5. Through these trainings, RUDSETI equips local youth and aspiring entrepreneurs with practical skills and knowledge, promoting MSME growth.
6. Additionally, Krishi Vigyan Kendra (KVK) supported by ICAR at Belbari block in the district plays a pivotal role in agricultural innovation and skill upgradation by providing training in modern farming techniques, agro-processing, and allied activities.

7. Major Constraints and Suggested Action Points

1. While West Tripura has better infrastructure compared to other districts, there is still scope for improvement. The district lacks sufficient storage and processing units and transportation facilities. Additionally, there is a need for improved cattle and pig breeds and concentrated feed.
2. High input costs, sub-optimal cropping systems, and inadequate farm mechanization are key barriers to increasing crop loan uptake in the district.
3. Further, limited storage facilities, inadequate marketing infrastructure, and insufficient crop diversification hinder the flow of credit to the agricultural sector.
4. Strengthening farm mechanization support, promoting low-cost, high-yielding technologies, and enhancing access to institutional credit for small landholders can increase the off-take of crop loans in the district.
5. Promoting the cultivation of a second crop, upgradation of warehousing and cold storage capacity, and modernization of mandis to improve market access and reduce post-harvest losses can increase the flow of credit to the sector.
6. The MSME sector in the district faces challenges such as limited access to finance, underutilized infrastructure, and weak market linkages. Despite the efforts of schemes like PMEGP and Swavalamban, financial support remains an issue.
7. As of 31-03-2024, under PMEGP, out of a target of 568, only 461 projects were sponsored, with 257 sanctioned and 145 rejected. Similarly, under the Swavalamban scheme, the target was 1014, but 1519 projects were sponsored, with only 401 sanctioned.
8. Additionally, only 15 of 25 sheds in the Bodhjungnagar industrial estate have been allotted, indicating underuse of infrastructure. While skill development programmes by DIC, ITIs, and RSETI are active, they need better alignment with industry needs.

9. Strengthening financial coordination, improving infrastructure utilization, and enhancing market and export linkages are key action points to unlock the potential of rubber, bamboo-based industries, handloom, and handicrafts.
10. In West Tripura district, housing and education financing face constraints such as limited access to affordable credit, lack of awareness about available schemes, and inadequate infrastructure. Many potential beneficiaries struggle with high collateral requirements and procedural complexities.
11. For housing, the slow pace of urban development and lack of affordable housing projects further limit access to finance. In education, the cost of higher education often exceeds the loan limits available, particularly for students from economically weaker sections.
12. To address these issues, suggested action points include simplifying loan processes, enhancing financial literacy campaigns, increasing the availability of low-cost housing projects, and expanding education loan limits with more flexible repayment options.
13. Strengthening partnerships between banks, educational institutions, and housing agencies can also improve access to financing. Two-wheeler financing faces constraints such as high interest rates, limited access to credit for low-income individuals, and stringent eligibility criteria.
14. Reducing interest rates, simplifying eligibility requirements, and promoting financial literacy to increase awareness of financing options.

8. Way Forward

1. Achieving the projections outlined in the PLP requires a coordinated effort from banks, government departments, and extension agencies. Timely and adequate credit flow to various sectors is essential for accelerating the district's overall development.
2. Strengthening credit access by enhancing farm mechanization, promoting second crop cultivation, and upgradation of storage facilities, including warehouses and cold storages, is required to boost crop loans in the district.
3. Additionally, improving marketing infrastructure through mandi modernization and better market linkages is needed to drive crop diversification, reduce post-harvest losses, and boost both loan demand and agricultural productivity in the district.

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Methodology of Preparation of Potential Linked Credit Plans (PLPs)

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 channelling 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 endeavouring 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 ove the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment conducive to development of agriculture and rural areas.

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use

Utility

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

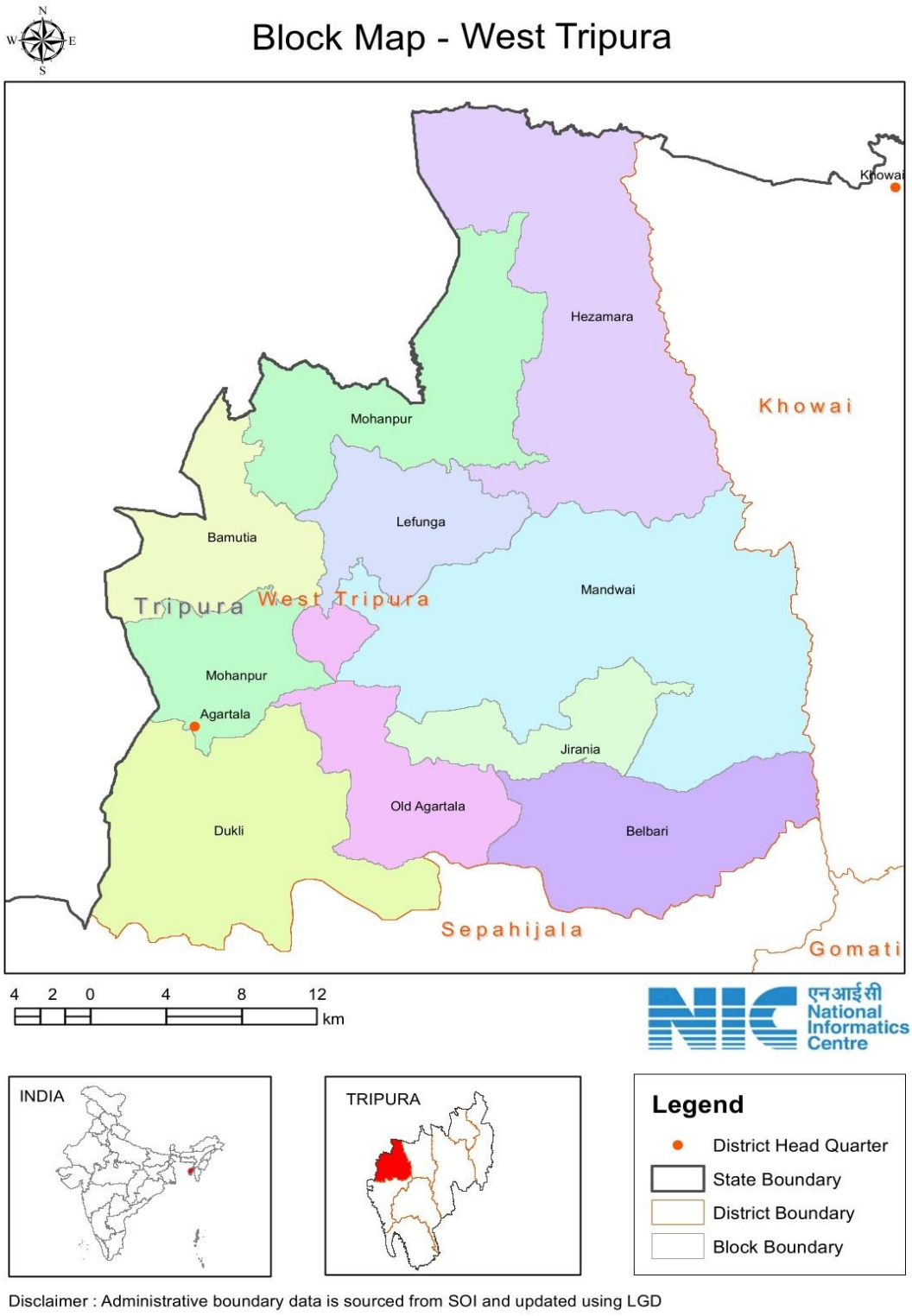
1	Bankers	- Provides inputs/ information on Exploitable potential vis-a-vis credit possible;
		- Potential High Value Projects/ Area Based schemes; and
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required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

6. Limitations and constraints

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

Part A

District Map



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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	**Farm Credit**	**126508.21**
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	64274.36
2	Term Loan for agriculture and allied activities	62233.85
B	**Agriculture Infrastructure**	**10439.47**
C	**Ancillary activities**	**3918.33**
I	**Credit Potential for Agriculture A+B+C)**	**140866.01**
II	Micro, Small and Medium Enterprises	303052.50
III	Export Credit	187.50
IV	Education	21375.00
V	Housing	93750.00
VI	Social Infrastructure	3037.50
VII	Renewable energy	1874.25
VIII	Others	9900.00
	Total Priority Sector	**574042.76**

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	**Credit Potential for Agriculture**	
A	**Farm Credit**	
1	Crop Production, Maintenance and Marketing	51103.34
2	Water Resources	1926.72
3	Farm Mechanisation	1454.94
4	Plantation & Horticulture with Sericulture	7700.4
5	Forestry & Waste Land Development	420.12
6	Animal Husbandry - Dairy	10584.87
7	Animal Husbandry - Poultry	30426.93
8	Animal Husbandry - Sheep, Goat, Piggery	10551.9
9	Fisheries	10534.49
10	Farm Credit- Others	1804.5
	Sub total	**126508.21**
B	**Agriculture Infrastructure**	
1	Construction of storage	9532.80
2	Land development, Soil conservation, Wasteland development	731.71
3	Agriculture Infrastructure - Others	174.96
	Sub total	**10439.47**
C	**Ancillary activities**	
1	Food & Agro. Processing	2946.33
2	Ancillary activities - Others	972.00
	Sub Total	**3918.33**
II	**Micro, Small and Medium Enterprises**	
	Total MSME	**303052.50**
III	**Export Credit**	**187.50**
IV	**Education**	**21375.00**
V	**Housing**	**93750.00**
VI	**Social Infrastructure**	**3037.50**
VII	**Renewable energy**	**1874.25**
VIII	**Others**	**9900.00**
	Total Priority Sector	**574042.76**

District Profile
Key Agricultural and Demographic Indicators

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)	942.55
2	No. of Sub Divisions	3
3	No. of Blocks	9
4	No. of revenue villages	96
5	No. of Gram Panchayats	87

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Tripura
2	District	West Tripura
3	Agro-climatic Zone 1	Eastern Himalayan Region

4	Climate	Pre humid to humid
5	Soil Type	Acidic alluvial soil

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	94255
2	Forest Land	29265
3	Area not available for cultivation	41017
4	Barren and Unculturable land	300
5	Permanent Pasture and Grazing Land	78
6	Land under Miscellaneous Tree Crops	451
7	Cultivable Wasteland	162
8	Current Fallow	93
9	Other Fallow	74

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	9
2	Total	9

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	93474	68.48	37046	28.48
2	>1 to <=2 ha	31495	23.07	50719	38.99
3	>2 to <=4 ha	11533	8.45	42314	32.53
4	>4 to <=10 ha	0.00	0.00	0.00	0.00
5	>10 ha	0.00	0.00	0.00	0.00
6	Total	136502	100.00	130079	100

6. Workers Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	918.2	466.15	452.04	329.47	588.73
2	Scheduled Caste	192.48	97.69	94.8	57.51	134.96

7. Demographic profile

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	918.20	466.15	452.04	329.47	588.73
2	Scheduled Caste	192.48	97.69	94.80	57.51	134.96
3	Scheduled Tribe	176.60	88.52	88.07	149.85	26.75
4	Literate	751.40	393.42	358.00	253.48	497.91

8. Households (in '000)

Sr. No.	Particulars	Nos.
1	Total Households	256
2	Rural Households	193
3	BPL Households	144

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	256
2	Having source of drinking water	256
3	Having electricity supply	256
4	Having independent toilets	256

10. Village level infrastructure (Nos.)

Sr. No.	Particulars	Nos.
1	Villages Electrified	167
2	Villages having Agriculture Power Supply	167
3	Villages having Post Offices	167
4	Villages having Banking Facilities	167
5	Villages having Primary Schools	167
6	Villages having Primary Health Centres	167

7	Villages having Potable Water Supply	167
8	Villages connected with Paved Approach Roads	167

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

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1773
2	Primary Health Centres	9
3	Primary Health Sub-Centres	167
4	Dispensaries	206
5	Hospitals	27
6	Hospital Beds	1745

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	39
2	Registered FPOs	9
3	Agro Service Centres	7
4	Soil Testing Centres	19
5	Approved nurseries	11
6	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	21161
2	Irrigation Potential Created	15227
3	Net Irrigated Area (Total area irrigated at least once)	20083
4	Area irrigated by Canals/ Channels	1695
5	Area irrigated by Wells	2087
6	Area irrigated by Tanks	75
7	Area irrigated by Other Sources	5023
8	Irrigation Potential Utilized (Gross Irrigated Area)	20083

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1551
2	Railway Line [km]	42

15. Processing units

Sr. No.	Type of Processing Activity	No. of units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/Coffee etc.)	33
2	Fruit (Pulp/ Juice/ Fruit drink)	2
3	Spices (Masala Powders/ Pastes)	3
4	Milk (Chilling/ Cooling/Processing, etc.)	8
5	Animal Feed (Cattle/ Poultry/Fishmeal, etc.)	1
6	Others	1

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	128837
2	Cattle - Indigenous	610194
3	Buffaloes	7131
4	Sheep - Cross bred	5460
5	Sheep - Indigenous	551
6	Goat	360204
7	Pig - Cross bred	104628
8	Pig - Indigenous	101407
9	Horse/Donkey/Camel	29
10	Rabbit	5604
11	Poultry - Improved	672286
12	Poultry - Indigenous	3451273

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	16
2	Veterinary Dispensaries	65
3	Disease Diagnostic Centres	4
4	Artificial Insemination Centers	442
5	Animal Breeding Farms	13
6	Animal feed manufacturing units	3
7	Fodder Farms	7
8	Dairy Cooperative Societies	176
9	Milk Collection Centres	176
10	Livestock Aid Centers (No.)	527

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

Sr. No.	Particulars	Production		Per cap avail.	
		Qualtity	Unit	Availability	Unit
1	Fish	7805.35	MT	11	kg/hea d/year
2	Egg	374.61	Lakh Nos.	87	nos/p.a.
3	Milk	60000	MT	165	gm/day
4	Meat	59696	MT	14	kg/hea d/year

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	Some Basic Statistics of Tripura 2022
12. Infrastructure & Support Services For Agriculture[Nos.]	District Profile-West Tripura
13. Irrigation Coverage ['000 Ha]	Department of Agriculture Tripura
16. Animal Population as per Census [Nos.]	ARDD Department Tripura
17. Infrastructure for Development of Allied Activities [Nos.]	ARDD Department Tripura
18. Milk, Fish, Egg Production & Per Capita Availability	ARDD Department Tripura

District Profile
Key Insights into Agriculture and Allied Sectors

19. Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Land Holdings - SF (%)	38.99	38.99	38.99
2	Land Holdings - MF (%)	28.48	28.48	28.48
3	Rainfall -Normal (mm)	2200	2200	2200
4	Cropping Pattern	Rice based Monocropping	Rice based Monocropping	Rice based Monocropping

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	39002.74	56815.31	82624.55

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	24.58	81.77	3326.69	23.19	79.73	3438.12	23.85	80.75	3385.74
2	Wheat	0.06.	0.13.	0.00	0.01.	0.02.	0.00	0.01.	0.01.	0.00
3	Maize	2.44.	4.87.	0.00	1.74.	4	0.00	1.88.	4.33.	0.00
4	Foxtail Millet	0.16.	0.12.	0.00	0.05.	0.05.	0.00	0.11.	0.10.	0.00
5	Pigeon Pea	0.41.	0.33.	0.00	0.34.	0.27.	0.00	0.32.	0.27.	0.00
6	Sugarcane/ Ganna	0.10.	6.25.	0.00	0.02.	1.42.	0.00	0.03.	1.65.	0.00
7	Cotton	0.02.	0.03.	0.00	0	0	0.00	0.01.	0.01.	0.00
8	Cowpea	0.27.	0.20.	0.00	0.20.	0.16.	0.00	0.21.	0.17.	0.00
9	Groundnut	0.19.	0.26.	0.00	0.15.	0.24.	0.00	0.15.	0.23.	0.00
10	Indian Mustard	0.54.	0.54.	0.00	0.69.	0.66.	0.00	0.64.	0.61.	0.00
11	Lentil	0.03.	0.02.	0.00	0.01.	0.01.	0.00	0.01.	0.01.	0.00
12	Pea/Garden Pea	0.32.	0.26.	0.00	0.23.	0.22.	0.00	0.19.	0.18.	0.00
13	Jute	0.03.	0.25.	0.00	0.01.	0.08.	0.00	0.01.	0.10.	0.00
14	Mesta	0.02.	0.15.	0.00	0.01.	0.04.	0.00	0.01.	0.03.	0.00
15	Sesame	0.59.	0.49.	0.00	0.26.	0.23.	0.00	0.20.	0.18.	0.00

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.63	0.63	0.63
2	Net sown area (lakh ha)	0.33	0.33	0.33
3	Cropping intensity (%)	190.91	190.91	190.91

Table 5: Trend in procurement/ marketing

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

Table 6: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	7606	10218	9564
2	GLC through KCC (Rs. lakh)	4855.14	5158.97	5832.64

Table 7: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	NA	NA	23133

Table 8: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	19	19	19

Sources

Table Name	Source(s) and reference year of data
Table 2: GLC under Agriculture	DLCC, West Tripura
Table 2: Major Crops, Area, Production, Productivity	Department of Agriculture, Tripura
Table 3: Irrigated Area, Cropping Intensity	Department of Agriculture, Tripura
Table 6: KCC Coverage	PM-KISAN Farmers Connect Portal

20. 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)	32	32	32
2	Net Irrigated Area ('000 ha)	11	11	11
3	Gross Irrigated Area ('000 ha)	11	11	11

Table 2: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Tripura	West Tripura	Bamutia	Safe	Safe	Safe
2	Tripura	West Tripura	Belbari	Safe	Safe	Safe
3	Tripura	West Tripura	Dukli	Safe	Safe	Safe
4	Tripura	West Tripura	Hezamara	Safe	Safe	Safe
5	Tripura	West Tripura	Jirania	Safe	Safe	Safe
6	Tripura	West Tripura	Lefunga	Safe	Safe	Safe
7	Tripura	West Tripura	Mandwai	Safe	Safe	Safe
8	Tripura	West Tripura	Mohanpur	Safe	Safe	Safe
9	Tripura	West Tripura	Old Agartala	Safe		

Sources

Table Name	Source(s) and reference year of data
Table 1 & 2: Irrigated Area & Potential	District Irrigation Plan, West Tripura

21. Plantation and Horticulture including Sericulture

Table-1 : Products identified under one district one product scheme

Particulars	31/03/2022	31/03/2023	31/03/2024
Crop Name	Jackfruit	Jackfruit	Jackfruit

22. Forestry & Waste Land Development

Table 1: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	21	21	21
2	Waste Land ('000 ha)	2	2	2
3	Degraded Land ('000 ha)	0	0	0

Table 2: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Horti crops, Foresty, Plantation crops	16	16	16

Sources

Table Name	Source(s) and reference year of data
Table 2: Area under Forest Cover & Waste Land	Forest Department, Govt of Tripura

District Profile

23. Key Insights into Livestock, Fisheries and Land Development

Table 1: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	8	8	8

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	4125000	4125000	4125000
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)	750	750	750
5	Hatcheries (No.)		86	86
6	Popular breeds	Kuroiler, Kadaknath, Saurangi	Kuroiler, Kadaknath, Saurangi	Kuroiler, Kadaknat and Saurangi

Table 3: Sheep, Goat, Pig : Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Not Identified
2	Popular goat breed(s)	Black Bengal and Assam Hill
3	Popular pig breed(s)	Large White Yorkshire, Hampshire, Mali, Landrace

Sources

Table Name	Source(s) and reference year of data
Table 1, 2, 3	ARDD, West Tripura

24. Fisheries

Table 1: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	22547	22392	22472
2	Reservoirs (No.)	NA	NA	NA
3	Cage Culture/ Bio-floc technology (No.)	9	9	35
4	Fish Seed Hatchery (No.)	10	12	16

Table 2 : Marine Fisheries (No.)

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

Table 3 : Brackish Water Fisheries

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

Table 4: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

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

25. Agriculture Infrastructure

Table 1: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	NA	NA	1
2	Cold Storages (Capacity - '000 MT)	NA	NA	5
3	Storage Godowns (No.)	NA	NA	5
4	Storage Godowns (Capacity - '000 MT)	NA	NA	5
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	NA	NA	75

6	Market Yards [Nos] / Wholesale Market (No.)	NA	NA	8
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Agri Storage Infrastructure	Department of Agriculture

District Profile

26. Key Insights into MSME, Cooperatives, Infrastructure and others

Table 1: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Plant tissue culture facility (No.)	1	1	1
2	Food Parks (No.)	1	1	1
3	Ripening chambers	1	1	1
4	Agri-Economic Zones (No.)	0	0	0
5	Cashew Processing Units (No.)	0	0	0

Table 2: MSME units – Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	0	0	0
2	Micro Units (No.)	8391	9652	10256
3	Small Units (No.)	220	369	412
4	Medium Units (No.)	22	21	27
5	Udyog Aadhar Registrations (No.)	8633	10042	10695

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.)	1	1	1
3	Weavers' Coop. Societies (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1, 2, 3	Department of Industries, Tripura

27. Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	NA	NA	NA
2	Amt of RIDF assistance (Rs. lakh)	4791.56	7625.97	24473.32

Table 2: Projects (Cumulative)

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Construction of Toilet Blocks	4	0	0
2	Construction of Higher Secondary Schools	2	4	11
3	Upgradation of infrastructure at CWTIT, Tripura	1	0	0
4	Upgradation of CHC to 100 bedded hospital	0	0	1

28. Renewable Energy

Table 1: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Installation of Standalone off-grid solar Pumpsets			24
2	Installation of SSL system	9	0	3627
3	PM-KUSUM	9	0	701
4	Solar Study Lamps (Nos.)			19158
5	Grid connected rooftop(KW) under RESCO			2935
5	Grid connected rooftop(KW) under RESCO			2935

Table 2: Renewable Energy Potential

Particulars	31/03/2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	Total MW
Potential	2080	47	2	2	0	2131
Developed	23	0	0	0	0	23
Under Developed	15	0	0	0	0	15
Planned	3	400	0	0	0	403
Gap	2039	0	2	2	0	1690

Table Name	Source(s) and reference year of data
Table 1: Go Green Initiatives	TREDA
Table 2: Renewable Energy Potential	TREDA

29. Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	1878.69	521.92	7333.11
2	JLG Bank Linkage (Rs. lakh)	0.00	0.00	513.00
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00
2	Mission Shakti (SRLM) (Rs. lakh)	0.00	0.00	0.00
3	NRLM (Rs. lakh)	0.00	0.00	0.00
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	0.00	7.55	0.00
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	0.00	0.00	5.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	9	9	9
2	No. of SHGs formed	731	2086	939
3	No. of SHGs credit linked (including repeat finance)	2476	3040	2179
4	Bank loan disbursed (Rs. lakh)	3066.94	4442.19	4284.78
5	Average loan per SHG (Rs. lakh)	1.24	1.46	1.96
6	Percentage of women SHGs %	100.00	100.00	100.00

Table Name	Source(s) and reference year of data
Table 1: GLC	DLCC, West Tripura
Table 2: Promotional Interventions	NABARD, Tripura RO
Table 3: Status of SHGs	TRLM, West Tripura

30. 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.)	124	124	124
2	Consumer Stores (No.)	150	150	150
3	Housing Societies (No.)	7	7	7
4	Weavers (No.)	83	83	83
5	Marketing Societies (No.)	3	3	3
6	Labour Societies (No.)	20	20	20
7	Industrial Societies (No.)	17	17	17
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	18	18	18
10	Others (No.)	582	582	582
11	Total (No)	1004	1004	1004

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.)	34	34	34
2	Multi state cooperative societies (No.)	0	0	0

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	RCS Office Tripura
Table 2: Details of credit cooperative societies	RCS Office Tripura

Banking Profile

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						1506029.62	1813064.08	1972185.51	8.8	77.54
Regional Rural Bank						353617.33	351512.48	394558.9	12.2	15.51

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/JLG s	BCs/BFs	Villages	Household s
Commercial Banks	26	158	39	18	101			157	1	1415
Regional Rural Bank	1	40	14	16	10		513	33	5	5589
District Central Coop. Bank	1	20	9	0	11				10	11177
Coop. Agr. & Rural Dev. Bank	1	1			1				199	223548

Primary Agr. Coop. Society	34	0						367	6	6575
Others	1	0				22	7001		199	223548
All Agencies	64	219	62	34	123	22	7514	557	1	1021

2.Deposits Outstanding

Cooperative Banks				0	0	162637.95	170478.16	176681.43	3.6	6.95
Others				0	0	0	0	0	0	0
All Agencies	0	0	0	0	0	2022284.9	2335054.72	2543425.84	8.9	100

3.Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31-03-2022	31-03-2023	31-03-2024	Growth (%)	Share (%)	31-03-2022	31-03-2023	31-03-2024	Growth (%)	Share (%)
Commercial Banks				0	0	897915.8	931337.45	899433.23	-3.4	83.79
Regional Rural Bank				0	0	85553.09	110781.29	125248.45	13.1	11.67
Cooperative Banks				0	0	44718.73	41228.14	48731.36	18.2	4.54
Others				0	0	0	0	0	0	0
All Agencies	0	0	0	0	0	1028187.62	1083346.88	1073413.04	-0.9	100

4.CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31-03-2022	31-03-2023	31-03-2024
Commercial Banks	59.6	51.4	45.6
Regional Rural Bank	24.2	31.5	31.7
Cooperative Banks	27.5	24.2	27.6
Others	0	0	0
All Agencies	50.8	46.4	42.2

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

Agency	Cumulative up to			
	31-03-2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	142369	252866	72070	24327
Regional Rural Bank	99467	101361	40556	28489
Cooperative Banks	20448	4674	1407	74
Others	0	0	0	0
All Agencies	262284	358901	114033	52890

6.Performance on National Goals

Agency	31-03-2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	234672.44	26.1	45840.3	5.1	165690.00	22.73		0		0
Regional Rural Bank	80252.35	64.1	31117.15	24.8	64414.00	8.83		0		0
Cooperative Banks	10017.57	20.6	5667.1	11.6	4715.00	0.65		0		0
Others	0	0	0	0	0.00	0		0		0
All Agencies	324942.36	30.3	82624.55	7.7	234819	32.21	0	0	0	0

7. Agency wise performance under Annual Credit Plans

Agency	31-03-2022			31-03-2023				31-03-2024		Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	198731	137042.85	69	164839	199056	120.8	284139	234672.4	82.6	90.8

Regional Rural Bank	22029	18760.48	85.2	22818	49358.7	216.3	16833	3011.21	17.9	106.5
Cooperative Banks	15952.33	6195.26	38.8	7536	7755.3	102.9	9635	10017.57	104	81.9
Others	0	0	0	0	0	0	0	0	0	0
All Agencies	236712	161998.59	68.4	195193	256170	131.2	310607	247701.18	79.7	93.1

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31-03-2022			31-03-2023			31-03-2024			Avg. Ach
	Target	Ach'ment	Ach'ment	Target	Ach'ment	Ach'ment	Target	Ach'ment	Ach'ment	[%] in last 3 years
	[Rs.lakh]	[Rs. lakh]	[%]	[Rs.lakh]	[Rs. lakh]	[%]	[Rs.lakh]	[Rs. lakh]	[%]	
Crop Loan	73776.18	39002.74	52.9	51903	56815.3	109.5	83043	82624.55	99.5	87.3
Term Loan (Agri.)			0			0			0	0
Total Agri. Credit	73776.18	39002.74	52.9	51903	56815.3	109.5	83043	82624.55	99.5	87.3
MSME	139126.41	73962.69	53.2	90222	142766	158.2	220034	176593.6	80.3	97.2
Other Priority Sectors*	23809.87	49033.16	205.9	53068	56587.6	106.6	54831	65724.21	119.9	144.1
Total Priority Sector	236712.46	161998.59	68.4	195193	256169	131.2	357908	324942.36	90.8	96.8

9.NPA Position (Outstanding)

Broad Sector	31-03-2022			31-03-2023			31-03-2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks			0			0			0	0
Regional Rural Bank			0			0			0	0
Cooperative Banks			0			0			0	0
Others			0			0			0	0
All Agencies			0			0			0	0

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

Source(s)	
1	LDM/DLCC West Tripura
2	
3	

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

1.1 Cooperative Development

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

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

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

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

iv. **PACS as Common Service Centers (CSCs) for better access to e-services :** Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY NABARD and CSC e-Governance Services India Limited.

v. Micro-ATMs to Bank Mitra Cooperative Societies for providing doorstep financial services.

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

vii. **Co-operative Education–Setting up of World's Largest Cooperative University :** This aims at introduction of cooperative education in independent degree / diploma courses in Schools and Universities.

viii. **World's Largest Cooperative Training Scheme :** This aims at revamping existing cooperative training structures in the country.

ix. **New Cooperative Policy** : With a view to strengthening the cooperatives and make them vibrant with increased contribution to the economy.

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

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

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

xiii. **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.

xiv. **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.

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

xvi. 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:

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

xvii. 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.

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

xix. 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.

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

2. Union Budget

2.1. Important Announcements

i. **Digital Public Infrastructure for Agriculture:** Issuance of Jan Samarth based Kisan Credit Cards.

ii. **Release of new varieties:** 109 varieties of 32 high-yielding and climate-friendly crops will be released for cultivation by farmers.

iii. **Natural Farming:** To increase productivity as well as reduce input costs, one crore farmers will be linked to natural farming in the next two years. Further, 10000 need-based bio-input resource centres will be established.

iv. **Vegetable production & supply chain:** To bolster vegetable supply chains, the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs), cooperatives, and start-ups for vegetable supply chains including for collection, storage, and marketing.

v. **Budget focusses on development of Digital Public Infrastructure (DPI):** A digital crop survey for Kharif crops will be conducted in 400 districts.

vi. **A network of nucleus breeding centres for shrimp broodstocks will be established** with funding for shrimp farming and exports facilitated through NABARD.

vii. **Pradhan Mantri Janjati Unnat Gram Abhiyan** will be launched to improve the socio-economic condition of tribal communities.

viii. **Mudra Loans:** The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.

ix. **Credit Guarantee Scheme for MSMEs in the Manufacturing Sector** will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.

x. **Development of industrial parks :** Development of Twelve industrial parks under the National Industrial Corridor Development Programme.

xi. **Launching of phase-IV of PMGSY :** Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.

xii. **Assistance for flood management :** 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 the 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 & Sustainability

3. Policy Initiatives - RBI

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

ii. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.

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

4. Policy Initiatives – NABARD

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

b. **Schematic Refinance for Water Sanitation and Hygiene (WASH):** To provide clean water sanitation and hygienic conditions to rural and semi urban areas and

thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).

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

d. Credit-linked subsidy schemes of GoI

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

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

e. Interest Subvention Schemes of GoI

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

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

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

f. Rural Infrastructure Development Fund (RIDF):

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

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

i. Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform.
ii. Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.

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

h. Financial Inclusion Major Policy interventions and launching of new Schemes under the fund during 2023-24 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 Over-exploited Blocks/Watersheds: A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched in five states: Punjab Haryana Rajasthan Uttar Pradesh and Tamil Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand side management of water at the micro-watershed/village level.
ii. Expansion of JIVA: Based on the success of the pilot phase JIVA is being expanded to 25 new projects in central eastern and north-eastern states to further widen and deepen the programme focusing on completed or near-completion watershed/spring shed and tribal development projects with thrust on districts identified under aspirational / low priority sector lending districts.
iii. Accelerator approach for growth of FPOs: NABARD has come up with FPO accelerator programme which is a structured framework to empower FPOs by providing access to specialized training mentorship and resources envisaging the enhancement in FPO's operational efficiency adopt modern agricultural techniques and navigate market complexities.
iv. Saturation Drive campaign: Government has launched the saturation drive to provide FPOs benefits of schemes of Agriculture department in the form of licenses of inputs seeds fertilizer etc. FPOs will also be linked to mandis facilitated with registrations under GST FSSAI and onboarding on platforms like ONDC and other E-retailing platforms for sale of their produce.
v. National FPO Policy: MoA & FW GoI is working on finalization of a National Policy on FPOs to create a supportive environment for the FPOs after ongoing deliberations and consultative meetings on the draft policy.

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

k. Off Farm Sector Development

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

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

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

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

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

i. For intensive extension activities on new technologies, the state government has opened 2 new Agri Sub-Divisions, one at Lefunga and another at Belbari.

ii. During 2023-24, the National Education Policy 2020 has been implemented in the State, and accordingly, new Regulations and Curriculum have been introduced.

iii. 'Chief Minister Jana Arogya Yojana' 2023 has been rolled out on 15th February 2024. The scheme will have a positive impact on the life of every citizen of the state. This, along with Pradhan Mantri Jan Arogya Yojana (PM-JAY), will cover 100 percent of the citizens of the state under health insurance.

iv. Under Pradhan Mantri Adarsh Gram Yojana, 30 (thirty) Scheduled Caste villages in the State have been converted into Adarsh villages. During 2023-24, under PM Adarsh Gram Yojana (PMAGY), development works have been taken up for 32 Scheduled Caste dominated villages.

v. Social security has been given topmost priority by the state government. The rate of social pension has been enhanced from Rs. 700 per month to Rs. 2000 per month per social pensioner for 377936 beneficiaries under 33 social pension schemes. More 29410 people were included under "Mukhyamantri Samajik Sahayak Prakalpa" from 1st January 2024, and for this additional financial involvement is Rs. 70.58 Crore per annum.

vi. The State Government proposed to set up 2 (two) Shakti Sadan under Mission Shakti of the Government of India at Matabari and Teliamura for destitute women with a total project cost of Rs. 10.62 Crore.

vii. Under 'Pradhan Mantri Adi Adarsh Gram Yojana', development plans have been approved for 198 villages involving an amount of Rs. 40.35 Crore.

viii. To promote the Kokborok language in schools, Kokborok has been introduced in 1417 schools. A total of 93395 ST students are covered under various scholarships with total financial involvement of Rs. 86.33 Crore.

ix. The State Government has accepted the recommendation of the 5th State Finance Commission. As per the recommendations, the State Government will provide an amount of Rs. 94.70 Crore as share of taxes, Rs. 5.60 Crore as assignment of tax, and Rs. 10 Crore as grant-in-aid to rural local bodies during 2024-25.

x. Prior to the 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 of 572793 (76.81) rural households in the State have been provided with Functional Household Tap connections (FHTC). The state government has spent Rs. 2545.41 Crore under JJM in the last four years.

xi. The state government has provided a 'No Objection Certificate' (NOC) for 2000 square feet of encumbrance-free land to Bharat Sanchar Nigam Limited (BSNL) to set up 125 towers so that the entire state will be covered with a 4G mobile network. The state government provided a 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 the State Support Mission as per the guidelines of NITI Aayog, with ample facilities for the Hon'ble Chief Minister to interact with the common public of the entire state. This organization will accelerate economic growth by identifying key issues and catalysts for success.

6. State Budget

6.1. Important Announcements

i. The procurement price of paddy has been enhanced from Rs. 20.40 per kg to Rs. 21.83 per kg with effect from December 2023. For accurate crop forecasting, a 'Unified Farmers Database' is being created by linking land records and real-time crop survey.

ii. The state government proposed to open 2 (two) new Agri Sub-Divisions, one at Jubarajnagar North Tripura and another at Old Agartala West Tripura.

iii. The 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 a project cost of Rs. 10.00 Crore.

iv. Proposed to construct 8 (eight) new Agri Development Research Centres during 2024-25 with a financial involvement of Rs. 23.71 Crore. A Centre of Excellence on Citrus under the Indo-Dutch project at Taidu with a project cost of Rs. 9.17 Crore and a Centre of Excellence on Flowers under the Indo-Israel action plan at Lembuchhera with a project cost of Rs. 10.00 Crore have been planned in the state for scientific cultivation of fruits, vegetables, and flowers and supply of the best quality planting materials.

v. The state government proposed to set up 4 (four) Pisciculture Knowledge Centers and 1 (one) State Fishery Awareness Centre with a project cost of Rs. 17.13 Crore during 2024-25.

vi. During 2024-25, 50 (fifty) smoke houses for processing rubber sheets will be constructed at various tribal-dominated areas with a project cost of Rs. 37.50 Crore.

vii. 11 (eleven) 50-seated ST Girls Hostels and 10 (ten) 50-seated ST Boys Hostels will be constructed during 2024-25 with a project cost of Rs. 76.65 Crore.

viii. Infrastructure development of Tirthamukh Mela Ground will be taken up during 2024-25 with a project cost of Rs. 15.11 Crore.

ix. For the year 2024-25, the state government will provide a total amount of Rs. 698.68 Crore to TTAADC, which is much more than the provision kept in BE-2023-24. Further, the state government is allocating Rs. 5899.08 Crore (39.93 percent of total development allocation) for the welfare of our Janajati brothers and sisters under the 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. The state government will organize extensive awareness programs on the environmental impact of single-use plastic. The Tripura Pollution Control Board is going to take initiatives to regulate sound systems, including DJ and vehicular horns in notified Silence Zones. Initiatives will also be taken to control noise pollution near Wildlife Sanctuaries.

xi. During 2024-25, under Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN), all habitations inhabited by primitive vulnerable tribal groups will be electrified, and for that, an amount of Rs. 69.12 Crore has 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 a project cost of Rs. 9.24 Crore under Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN).

xiii. The state government has proposed to constitute a Land Bank under which unused Government land will be developed, and thereafter land will be given on lease for different uses. Private land in the vicinity of such government land, if required, will also be purchased and developed along with Government land. A budget allocation of Rs. 10 Crore is kept for the scheme.

6.2. Highlights related to Agriculture & Farm Sector

i. The State Government has given thrust to organic and natural farming for sustainable agriculture. Apart from the conventional cropping pattern, different varieties of unconventional crops like baby corn have been introduced. During 2023-24, baby corn has been cultivated on 62 (sixty-two) hectares of land. The State Government has also promoted the cultivation of millets, and 13.50 metric tons of millet seeds were distributed in FY 2023-24.

ii. Livestock and poultry-based entrepreneurship have been promoted by the state government under the 'National Livestock Mission'. During 2023-24, 2900 progressive livestock farmers have been honoured by the state government with a cash reward of Rs. 6000/- to each farmer. Artificial insemination will also be promoted for goats to produce high-yielding varieties of fast-growing goats.

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 a project cost of Rs. 3.18 Crore.

iv. Under 'Chief Minister's Rubber Mission', 600 hectares of rubber plantation have been done during 2023-24.

v. During 2024-25, the State Government will conduct a 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 Improvised Technology in Village Areas (SVAMITVA).

vi. During 2024-25, 8 (eight) minor irrigation projects will be constructed. 11 (eleven) lift irrigation schemes and 183 deep tube wells will be sunk. This will bring an additional 2500 hectares of land under cultivation with a financial implication of Rs. 110.64 Crore.

vii. NABARD has sanctioned an amount of Rs. 100.70 Crore for taking up anti-erosion work for the protection of river banks at different locations in the State, and the work will be implemented during 2024-25.

viii. Since 2018-19, 246339 farmers have benefited from the 'Pradhan Mantri Kisan Samman Nidhi Yojana' in the state. An amount of Rs. 640.40 Crore has been deposited in the bank accounts of these beneficiary farmers. 12.46 lakh farmers' crops of the state have been covered under the 'Pradhan Mantri Fasal Bima Yojana'. 329860 Kisan Credit Cards have been distributed among the farmers of the state, and farmers have received total loans of Rs. 1649 Crore under the Kisan Credit Card scheme.

ix. Since 2018-19, 1.92 lakh metric tonnes of paddy were procured from farmers of the state at Minimum Support Price (MSP) till last season. 375 Farm Machinery Banks have been set up in the state to promote mechanized farming to improve production in agricultural produces. 13394 hectares of land have been brought under fruit cultivation, and 18764 hectares of land have been brought under hybrid vegetable cultivation since 2018-19.

x. 9015 new houses have been sanctioned for the Reang community under the Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) scheme. An amount of Rs. 43.88 Crore has been received from the 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 the Rural Infrastructure Development Fund (RIDF), and an amount of Rs. 123.78 Crore will be spent during 2024-25.

ii. For the development of 'Nari Shakti', the construction of 4 (four) working women hostels is being implemented.

iii. Under the 'Pradhan Mantri Matru Vandana Yojana' (PMMVY), 6484 pregnant and nursing mothers have been provided with financial benefits. 916 tribal families have benefited under various income-generating activities, and 90 (ninety) ST families have been provided with auto rickshaws and power tillers during 2023-24.

iv. In the last 5 years, 47600 women Self Help Groups have been formed under the Tripura Rural Livelihood Mission in the state. Now, 4.66 lakh 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 January 2024, 83000 women associated with various Self Help Groups in the state have become 'Lakhpati Didis'. The State Government has set a target for making 1.14 lakh women in different Self-Help Groups improve their annual income to more than Rs. 1 (one) lakh. The target will be achieved within 2025-26.

v. During 2023-24, under the Mukhyamantri Yuba Yugayug Yojana, 11469 students have benefited from smart phones, and an amount of Rs. 5.73 Crore has been spent. During 2024-25, smart phones will be given to 19000 students with a financial involvement of Rs. 10.00 Crore.

vi. Improvement of 73 different roads with a length of 267 km and the construction of 5 permanent bridges are being taken up under the Rural Infrastructure Development Fund (RIDF). Improvement of 42 km of road connecting 7 (seven) habitations has been taken up under the Pradhan Mantri Gram Sadak Yojana (PMGSY) during 2023-24. The total financial implication is Rs. 1411 Crore.

vii. During 2024-25, 285 km of road will be taken for improvement, 1900 km of 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 road projects 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 loans to 177 SC entrepreneurs for taking up different start-ups. One-time financial support of Rs. 1 lakh per student will be provided to 400 Scheduled Caste students. An amount of Rs. 4.00 Crore will be spent for this.

ii. Loans amounting to Rs. 46.29 Crore on easy terms with low interest rates have been provided to OBC students for the purpose of education and unemployed youths for business. 2736 people have benefited from this.

iii. Subsidized loans have been provided to 1035 minority families for taking up entrepreneurship and 292 minority students for pursuing higher education. A total loan of Rs. 22.67 Crore was disbursed by Tripura Minority Co-operative Development Co-operation Limited during 2023-24 for the above purpose.

iv. During 2023-24, the installation of 2000 Solar Photo Voltaic (SPV) pumps has been taken up under the Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyaan (PM-KUSUM) Scheme with a total cost of Rs. 20.20 Crore. The subsidy has been provided by the State Government under the Rural Infrastructure Development Fund (RIDF).

v. For the use of renewable energy in agriculture, 1421 standalone off-grid solar agriculture pump sets are also being installed with a total investment of Rs. 20 (twenty) Crore from the State fund under “Subarna Jayanti Tripura Nirman Yojana”. Apart from that, microgrids powered by solar power are being installed in 274 remote habitations with a total investment of Rs. 81.02 Crore under the Prime Minister’s Development Initiative for the North Eastern Region.

vi. The target under the Swabalamban scheme for the financial year 2024-25 is 4000 nos. This initiative aims to empower individuals through various skill development and self-employment opportunities, fostering entrepreneurship and economic independence.

vii. The target under PMEGP for the financial year 2024-25 is 937 units. This program is designed to promote self-employment opportunities among the youth and marginalized sections of society by providing financial assistance and credit support.

Chapter 2
Credit Potential for Agriculture

Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

West Tripura district has a predominantly agrarian economy with agriculture and allied activities forming the backbone of its economic structure. The total geographical area of the district is 104,596 ha. The district has a net sown area of 33,306 hectares, which accounts for 31.84% of the total geographical area. The gross cropped area is 62,693 hectares, resulting in a cropping intensity of 188.06%. Area sown more than once is 29,387 ha (approximately 28.09% of the total geographical area). The district benefits from fertile sandy loam and red soils coupled with an average annual rainfall of 2200 mm. This favourable environment supports the cultivation of major crops, such as paddy, jhum crops, pulses, oilseeds and seasonal vegetables. Small and marginal farmers constitute about 96% of the total farmers in the district. The major rivers of the district are Khowai and Howrah, with a total length of 166 km and 53 km respectively. The credit flow for the agriculture and allied sector, which also includes the crop production sector, was Rs.54820.76 lakh, Rs.39002.74 lakh, Rs.56815.31 lakh and Rs.82624.55 lakh during the years 2020-21, 2021-22, 2022-23 and 2023-24 respectively. Separate data for credit flow for the crop production sector excluding other allied activities is not available.

2.1.1.2 Infrastructure and linkage support available, planned, and gaps

The Agriculture Department, with its three sub-divisions in the district, serves as the nodal agency for agricultural development. It provides extension services through its field functionaries led by the Deputy Director, who oversees overall agricultural development. The department is supported by various specialists, including Assistant Directors, Superintendents, Soil Chemists, Horticulturists, Statistical Officers, Inspectors, Marketing Officers, and Village Level Workers (VLWs). The district has 2 regulated markets and 72 rural haats, along with a Soil Testing Laboratory run by the department itself for assessing the fertility status of the soil. There are three Cold Storages with a total capacity of 10,000 MT located at Agartala and Chechuria. Despite having better infrastructural facilities compared to other districts, West Tripura faces several challenges, such as gaps in technology adoption, high input costs, sub-optimal cropping systems, inadequate farm mechanization, and traditional post-harvest facilities. There is also a need for improved storage and processing units, better transportation facilities as well as improved marketing infrastructure for the local produce. To address these issues, various schemes and programs are being implemented like RKVY, PM Krishi Sinchayee Yojana (PMKSY), PM Fasal Bima Yojana (PMFBY), National Food Security Mission (NFSM), etc. Credit potential of Rs.51103.34 lakh has been identified under the sector.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Assured irrigation is critical for increasing sustainable agricultural productivity. West Tripura, a high rainfall zone with an average of around 2200 mm annually, relies heavily on irrigation to boost land productivity. Despite this, the stage of groundwater development in the district remains low at approximately 11.62%, according to the Central Ground Water Board. The

district's principal rivers, Khowai and Howrah, play a key role in irrigation. The Khowai River spans 166 km, with 64 km within the district and a catchment area of 132.70 sq. km. The Howrah River covers 53 km, with 42 km running through the district and a total catchment of 48.62 sq. km. It has four main tributaries. Credit disbursement data for the irrigation sector is unavailable. The district's total irrigated area stands at 20,083 hectares, while the minor and medium irrigation potential created in 2021-22 was 82 hectares, with 66 hectares of net potential utilized. Notably, all nine blocks in the district are categorized as 'safe' in terms of groundwater availability.

2.1.2.2 Infrastructure and Linkage Support Available, Planned, and Gaps

The district has a set-up of the Circle Office of PWD - Water Resources Wing, headed by the Superintending Engineer, looking after medium and minor irrigation projects. Besides, the district also has the Directorate of Agriculture, Rural Development Department, Forest Department, and Tripura Tribal Areas Autonomous District Council (TTAADC) taking care of the irrigation needs of farmers. Under the RFA 2006, forest dwellers were issued pattas. The land of forest dwellers requires to be developed suitably for agricultural purposes with assured irrigation facilities. Keeping in view the abundance of surface water availability, bankers may take an active interest in financing Low Lift Pumps (LLPs). Banks may encourage financing micro-irrigation such as drip and sprinkler systems and water harvesting structures, such as farm ponds, tanks, etc. There are a total of 8 empanelled/registered Micro Irrigation System Manufacturers and local Dealers/Distributors available in the district. Further, there is assistance available under PMKSY (PDMC) for different types of sprinkler irrigation systems, ranging from Rs.15057/- to Rs.64645/-. Credit potential of Rs.1926.72 lakh has been identified under the sector.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanization leads to increased production and productivity, better utilization of irrigation potential, adoption of multiple cropping patterns, etc., besides minimizing the cost of cultivation, increasing income, reducing drudgery in operations, and saving time. Post-harvest machinery helps in reducing losses during harvest and adds value through cleaning, grading, and packaging scientifically. To increase the production and productivity of small-sized farmland, mechanization has a greater role to play. The agricultural machinery and implements are mostly distributed by the State Government at subsidized rates, including power tillers, sprayers, weeders, pumpsets, threshers, etc. The potential for drone usage in the West Tripura district can be explored, especially in the agriculture sector, for precision farming by enabling farmers to monitor crop health, optimize irrigation, and apply fertilizers or pesticides efficiently, contributing to higher yields and resource conservation. Financing these technologies could be facilitated through government-backed schemes like the Namo Drone Didi Scheme, micro-financing institutions, or specialized loan products from local banks, making drones accessible to farmers. However, banks are yet to take any steps in this direction in the district. The details of credit disbursement to the sector are not available.

2.1.3.2 Infrastructure and Linkage Support Available, Planned, and Gaps

The Agriculture Deputy Director's office, located in Agartala, looks after the interests of the district. There are three agriculture sub-divisional offices headed by Superintendents. Further, Sector Officers and Village Level Workers (VLW) take care of the interests of farmers at the village level. Technical guidance is available from the Agriculture Engineering Wing, headed by the Chief Engineer in Agartala. Dealers for tractors, power tillers, and other agricultural implements are available in Agartala. The extension network for after-sale service is present

in the district. Local dealers at the private level provide spare parts, sprayers, and small agricultural/horticultural implements in all the blocks. Additionally, there is good potential for financing power tillers and other agricultural/horticultural implements to improve agricultural practices and increase production and productivity. A credit potential of Rs.1454.94 lakh has been identified under the sector.

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 are favorable for the cultivation of plantation and horticultural crops. This sector constitutes an important share in the rural economy of the district. Horticultural crops are high value, labor-intensive, generate more income per unit area, and are more scientifically land use-oriented, particularly concerning degraded waste land, dry, and high land. They help retain ground water, prevent soil erosion, and maintain balance in the environment and ecology. Major horticultural crops grown in the district include pineapple, orange, banana, papaya, jackfruit, black pepper, Amrapali mango, litchi, sweet lemon, etc. The important vegetable crops grown in the district are cabbage, cauliflower, tomato, colocasia, radish, and chili. Regarding plantation crops, rubber is the major plantation crop grown in the district on a commercial basis. As per the Annual Plan 2024-25 of the Government of Tripura, under the Mission for Integrated Development for Horticulture, emphasis is given on area expansion, research, horticulture mechanization, human resource development, farmer development, protected cultivation, ensuring organic manure through vermicomposting, promotion of Integrated Pest Management (IPM) and Integrated Nutrient Management (INM), production of mushrooms, and the development of marketing infrastructure, as well

as setting up production units in the private sector for value chain development and marketing promotion of Farmer Producer Organizations (FPOs). The details of credit disbursement to the sector are not available.

2.1.4.2 Infrastructure and Linkage Support Available, Planned, and Gaps

The Horticulture and Soil Conservation Department in Tripura, through its Director's Office in Agartala, plays a crucial role in the development of the horticulture sector by ensuring the availability of high-yield planting materials for fruit and vegetable crops. Farmers benefit from subsidized rates on various high-yielding varieties, including the popular Amrapali mango. However, many of the state's 45 orchards established between 1960 and 1989 have become senile and unproductive. The State Government plans to replant 35 orchards during 2024-25 with improved varieties of mango, jackfruit, orange, guava, cashew, coconut, and black pepper. These revitalized orchards will boost productivity and support the propagation of scion materials for expanding cultivation areas. The district has significant potential for further horticultural development, particularly with supporting infrastructure like cold storage, cold chains, processing units, and marketing networks. The presence of a Mega Food Park/Industrial Park at Bodhjung Nagar provides a strong foundation for value addition, minimizing post-harvest losses and promoting industrialization. Commercial cultivation of fruit and horticultural crops in small spaces could greatly enhance farmers' livelihoods, providing long-term economic benefits. A credit potential of Rs.7700.40 lakh has been identified under the sector.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forestry plays a crucial role in maintaining environmental biodiversity and natural resources like land, soil, water, and air. In Tripura, where many families rely on forests for jhum or shifting cultivation, forestry has a significant impact. Due to jhum cultivation becoming less productive, the Government of Tripura has introduced innovative schemes, such as rubber plantations, to support tribal families dependent on forest lands. Additionally, the State Government promotes tree cover extension on private lands to improve natural resource productivity and ensure long-term sustainability. By providing essential resources like fuel, fodder, timber, bamboo, and other non-timber products, forestry strengthens rural livelihoods. The government also encourages community involvement through Joint Forest Management (JFM) programs, fostering resource conservation and environmental protection. Bamboo, a versatile species grown abundantly in Tripura, is a key component of the local economy and ecological balance. Recognizing its importance, the Government of India launched the National Mission on Bamboo Technology and Trade to generate employment and income opportunities while ensuring ecological security. In Tripura, the State Government initiated the Tripura Bamboo Mission (TBM) in 2007, focusing on bamboo plantations, handicrafts, incense sticks, and industrial applications. This public-private partnership-driven project has significantly boosted turnover and livelihood opportunities in the region.

2.1.5.2 Infrastructure and Linkage Support Available, Planned, and Gaps

Forest land is managed by the State Forest Department and is classified as Reserved Forest and Protected Forest. The district is overseen by one District Forest Officer and a Divisional Forest Officer located at Agartala. Further, the State HQ of the Forest Department is also located at Agartala. The district has a total geographical area of 942.55 sq. km, of which nearly 23% is forest land. The district has cultivable wasteland of 756 hectares, which can be used for the development of forestry or agricultural purposes. The department, through the Joint Forest Management (JFM) mode, has facilitated community participation in the protection and management of forests. In the district, forest rights were granted to many families as per the provisions of the Schedule Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act. A significant amount of area allotted to these families can be brought under bamboo cultivation. Increased greenery would help curb the adverse impact of climate change in the future. A credit potential of Rs.420.12 lakh has been identified under the sector.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Dairy farming is a crucial source of supplementary income for small and marginal farmers in West Tripura, providing not only employment but also manure for soil fertility and biogas for domestic fuel. Dairy farming offers year-round sustainable income and helps meet nutritional needs while reducing pressure on limited agricultural land. The district’s favorable conditions, including good rainfall and fertile soil, support the growth of fodder, making it ideal for dairy development. According to the 20th Livestock Census (2019), West Tripura's cattle and buffalo population totals 89,762, comprising 35,217 crossbred cattle and 54,282 indigenous cattle, along with 263 buffaloes. These animals contribute significantly to the rural economy through milk production, draft power, and organic manure. The State Government emphasizes dairy development through cooperative production and marketing. The only government dairy unit is located at Indranagar, Agartala, alongside a private dairy processing

farm in Bodhjungnagar. A sample survey by ARDD estimated the district's milk production at 415 lakh litres in 2022-23. To safeguard dairy farmers, ARDD offers cattle insurance at 4%/9% for one/three years. The department also organizes infertility and awareness camps, promotes artificial insemination to increase the crossbred population, and develops fodder plots through MGNREGA funding. ARDD further provides veterinary care and support to improve livestock health and productivity.

2.1.6.2 Infrastructure and Linkage Support Available, Planned, and Gaps

The Directorate of ARDD in Agartala manages animal husbandry and dairy in West Tripura, backed by specialized officials and veterinary doctors. As per the ARDD 2022-23 report, the district has robust infrastructure, including 2 Veterinary Hospitals, 11 Dispensaries, 83 Sub-Centres, 1 AI Centre, and a Diagnostic Laboratory. Additionally, there are a Feed Analytical Lab, 2 Feed Mixing Plants, a Veterinary Training Institute, a Veterinary Medicine Store, a Frozen Semen Bank, and 2 Government Fodder Farms to support livestock breeding and nutrition. The State Government's dairy sector strategies focus on improving cattle breeding, increasing productivity, and fostering self-employment. Key initiatives include a cattle breeding policy, the Gokul Gram project for indigenous cattle, and genetic upgradation through intensified AI efforts. Sex-sorted semen for AI, launched in October 2020 in West Tripura and now expanded statewide, has improved breeding efficiency. To further enhance reproductive health, infertility management camps are organized, and AI workers receive training and logistical support. Credit-linked dairy units are being set up to boost milk production and create jobs. Fodder development, including perennial fodder plots and Azolla cultivation through MGNREGA, aims at reducing input costs. Strengthening cooperative milk unions is also a major focus for ensuring long-term sustainability and profitability. A credit potential of Rs.10,584.87 lakh has been identified.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Over 90% of the population in the State is non-vegetarian, with fish, eggs, and meat being the most consumed foods. The Animal Resource Development Department reports a significant gap between the demand and supply of animal protein, as the current egg availability is only 59 per person per year, well below the ICMR's recommendation of 100 eggs. This presents an opportunity for poultry farming, which is seen as a key strategy to bridge this gap and address unemployment issues. In 2022-23, egg production in the district is estimated at 454.12 lakh eggs. According to the 2019 livestock census, the district has a total poultry population of 675,677, including 391,645 fowl (57.96%), 72,717 ducks (10.76%), 204,665 broilers (30.29%), and 6,650 layers (0.98%). To strengthen the poultry sector, the State Government has implemented strategies aimed at increasing egg production. These include promoting the establishment of layer farms through various funding schemes, such as RKVY and SC/ST Welfare Fund. The government encourages the creation of commercial layer farms through private entrepreneurship, aiming to improve the production capacity of mother farms and supports their modernization. Various schemes with financial assistance from the Departments of SC Welfare, Tribal Welfare, and Centrally Sponsored Schemes are in place to enhance these initiatives in the district.

2.1.7.2 Infrastructure and Linkage Support Available, Planned, and Gaps

The Directorate of ARDD, based in Agartala, oversees the interests of the poultry sector, supported by specialized officials and veterinary doctors. The State Poultry Farm in Gandhigram supplies day-old chicks (DOC), while ICAR-Agartala promotes the sector by providing vaccinated Dual Purpose chicks to interested rural households and Farmers Clubs, along with essential technical guidance for rearing the birds. The district is home to two poultry breeding farms and one duck breeding farm. Marketing of matured birds for meat occurs through local markets, but this area shows potential

for improvement. Notably, there exists a significant gap between the demand and supply of egg and meat production in the district, indicating ample opportunities for establishing broiler and layer farms to meet this demand. A credit potential of Rs.30,426.93 lakh has been identified under the sector.

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 activities in rural areas of Tripura, playing a significant role in the local economy. There is a strong demand for both pork and goat meat, which are currently in short supply. According to the Indian Council of Medical Research (ICMR), the per capita requirement for meat is 12.41 kg per year, while the district's availability is only 9.08 kg per year, resulting in a gap of 3.33 kg. As per the sample survey conducted by the Animal Resource Development Department (ARDD), meat production in the district was estimated at 119.57 lakh kg for 2022-23. As of the 20th Livestock Census conducted in 2019, the district's livestock population includes 318 sheep, 38,248 goats, and 23,691 pigs. Plans are underway to promote goat rearing among forest dwellers through beneficiary-oriented programs. To support the growth of the piggery sector, the government plans to modernize departmental pig breeding farms and improve product quality through value addition. Additionally, there are strategies in place for the sheep, goat, and pig sectors, including setting up beneficiary-oriented piggery demonstration units under the Forest Rights Act (FRA), increasing goat productivity within conventional smallholding and pastoral systems, and cross-breeding high-yield exotic pig breeds with low-yield native breeds.

2.1.8.2 Infrastructure and Linkage Support Available, Planned, and Gaps

The Directorate office of the Animal Resource Development Department (ARDD) in Agartala plays a crucial role in overseeing the interests of the livestock sector, supported by specialized officials and veterinary doctors. The district boasts a well-structured framework for animal husbandry, featuring one Goat Breeding Farm, one Pig Breeding Farm, and one Rabbit Breeding Farm. Live animals are marketed through various established cattle markets, while meat sales are conducted in local daily markets, providing farmers with access to consumers. In line with the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act 2006, tribal families in the district have been granted forest rights, creating opportunities for sustainable livelihoods. The government is actively encouraging these families to undertake goat rearing and piggery as viable income-generating activities, contributing to both economic development and food security in the region. This approach not only supports local economies but also fosters community engagement in sustainable agricultural practices. A credit potential of Rs.10,551.90 lakh has been identified under the sector.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Tripura, with over 95% of its population consuming fish, has significant potential for fisheries development. Approximately 20,592 fish farmers in the district depend on fishery activities for their livelihoods, capitalizing on the abundant freshwater resources available. The aquaculture sector has seen notable growth, with ponds and tanks contributing nearly 62% of total culture fisheries resources. West Tripura District accounts for 38% of the state's fish farmers, while South Tripura follows with 29%. Private fish farmers lead in production, with carps making up about 85% of the total output. Both West and South Tripura contribute over two-thirds of fish production, while capture fisheries from the Gomati reservoir and local rivers account for 43% and 47% of production, respectively. The per capita fish consumption in Tripura is 26.26 kg per year. To further increase this figure, the Department of Fisheries plans several initiatives, including scientific resource utilization, encouraging educated youth and self-help groups (SHGs) in fish culture, and promoting short-term culture in seasonal water bodies. Other strategies involve enhancing the production of quality fish seed, popularizing freshwater prawn and pabda culture, reclaiming old water bodies, and implementing scientific practices in forest areas and regrouped villages. Additionally, the department advocates for the use of aerators in fish culture to boost production.

2.1.9.2 Infrastructure and Linkage Support Available, Planned, and Gaps

The fisheries sector is well-supported by a variety of government facilities and infrastructure. The Directorate Office of Fisheries is located at the district, which is supported by specialized officials and field-level functionaries at sub-division and block levels. There are two fish breeding farms and two fish seed centers dedicated to enhancing aquaculture production. The district is home to 34 fishermen cooperatives and one Fish Farmers Development Agency (FFDA), which facilitates the organization and support of local fishers. The Tripura Fisheries Training Institute provides essential training, while both government and private hatcheries, numbering six in total, supply fish seeds to farmers. Additionally, there are three soil and water testing laboratories that help ensure the quality of aquatic resources. The district features a significant cultivable water area, including 2,208.02 hectares of ponds and tanks and 275.12 hectares of mini barrage areas. Capture fisheries are supported by 917.00 hectares of rivers and rivulets. A Fish Health Investigation Centre and educational institutions, such as the College of Agriculture, Indian Council of Agricultural Research (ICAR), and College of Fisheries, are present in the district. While the existing facilities appear adequate for supporting local fish production and livelihoods, there is a need for storage facilities. There are a few ice factories at the private level in the district. A credit potential of Rs.10,534.49 lakh has been identified.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Bullocks constitute the biggest source of power even in districts with higher farm mechanization. The district is predominantly agrarian with 85% farmers belonging to Small and Marginal category. Use of draught/plough animals viz. bullocks & buffaloes is indispensable in many rural parts of the district in view of remoteness, category of lands, large number of small holdings, fuel non-availability for farm machineries at villages, lack of capacity to bear the burden of huge investment in farm equipments, etc. Two wheelers also serve as an important medium for transportation/marketing of produce for farmers.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The details of availability of infrastructure are indicated in the sub-chapter on “Animal Husbandry – Dairy”. There are local cattle markets in the district for sale and purchase of cattle. There is a good network of two-wheeler dealers in the district including the capital city Agartala. The district has a good network of rural roads connecting all the villages. Credit potential of Rs.1804.50 lakh has been identified under the sector.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Sustainable agricultural practices represent an integrated approach to farming contrasting with monoculture systems. This method involves the combination of livestock, crop production, and sometimes fish farming in an interconnected system where the waste from one enterprise serves as an input for another. By utilizing waste as a resource, farmers not only reduce costs but also enhance overall productivity and income, effectively eliminating waste. In Tripura, where many farmers operate small and marginal holdings, finding suitable farming techniques is crucial. Traditional farming, which often focuses on specific crops and livestock during particular seasons, is less profitable and sustainable than integrated farming systems. Components of sustainable farming include crops, livestock, poultry, and trees. Crop systems may involve mixed or intercropping while livestock can include dairy animals, goats, sheep, and poultry. Tree components provide fruits, timber, fuel, and fodder. Key factors to consider when selecting a sustainable agricultural model include soil type, rainfall, its distribution, and the growing seasons' length. The advantages of sustainable farming include enhanced soil fertility and productivity through organic waste recycling, increased farm income, and the provision of energy and timber for rural households and the construction sector. Additionally, integrated farming can significantly boost food production to meet the needs of a growing population.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Rainfed Area Development (RAD) under the National Mission for Sustainable Agriculture (NMSA): It is a Centrally Aided Mission launched in the state during 2014-15 under the concept of cluster-based development to promote Integrated Farming System (IFS), which is culturally and socially acceptable to the local community. NMSA caters to key dimensions of ‘Water use efficiency’, ‘Nutrient Management’, and ‘Livelihood diversification’ through adoption of sustainable development pathway by progressively shifting to environmental friendly technologies, adoption of energy efficient equipments, conservation of natural resources, integrated farming, etc. The main objectives of the ongoing project are sustainable, remunerative, and climate resilient development through Integrated Farming in (a) Horticulture-based farming system (b) Livestock-based farming system (c) Fishery-based farming system and (d) Agro-Forestry/Tree-based farming system.

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 are essential for minimizing post-harvest losses and maintaining nutritional value. Adequate storage facilities enable

farmers to avoid distress sales during bumper harvests and access competitive markets thereby achieving better prices while providing nutritious food to consumers at stable affordable prices. To enhance agricultural marketing infrastructure, the erstwhile Grameen Bhandaran Yojana (GBY) and the Scheme for Development/Strengthening of Agricultural Marketing Infrastructure Grading and Standardization (AMIGS) have been merged into the Agricultural Marketing Infrastructure (AMI) scheme effective from April 1, 2014, under the Integrated Scheme for Agricultural Marketing (ISAM). Additionally, the Hon'ble Finance Minister announced a Rs.1 lakh crore Agri Infrastructure Fund (AIF) on 15 May 2020 aimed at supporting farm-gate infrastructure. This financing facility is designated for agriculture infrastructure projects at aggregation points such as PACS and FPOs with Tripura allocated Rs.360 crore. The development of affordable viable post-harvest management infrastructure is crucial for addressing natural challenges, regional disparities, and maximizing the potential of limited land resources. West Tripura district excels in rice production with significant marketable surpluses of potatoes and vegetables, reinforcing the need for improved agricultural infrastructure to support local farmers.

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 taking care of the entire district. With financial support from the State Government, the Agricultural Engineering Wing does the work of construction of storages and market yards. There are 2 regulated markets and 72 rural haats in the district. There is a proposal to develop 22 market sheds/stalls in the district by the Agriculture Department. Financing facility under Agriculture Infrastructure Fund can be a game changer if properly utilized. Credit guarantee coverage will be available for
eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to Rs.2 crore. All loans under this financing facility will have interest subvention of 3 percent per annum up to a limit of Rs.2 crore. This subvention will be available for a maximum period of 7 years. Credit potential of Rs.9532.80 lakh has been identified under the sector.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land is a crucial yet limited resource for agriculture, making investment in its development essential for enhancing production and productivity, which leads to higher returns for farmers. In the district, approximately 756 hectares of cultivable wasteland and 604 hectares of fallow land are available with varied topography ranging from hillocks to plains and low-lying areas. Farmers traditionally engage in various land development practices, such as farm pond development, Lunga bunding, compost tanks, water harvesting tanks, and watershed management to improve soil fertility and water retention. However, there is significant untapped potential for advanced techniques like land levelling and contour bunding. Aggressively implementing these methods can greatly enhance land productivity. Incorporating modern land management practices and technologies can further optimize land use and improve soil health. For instance, contour bunding can reduce soil erosion on sloped terrains, while land levelling facilitates better water distribution and crop management. Additionally, integrating organic farming and agroforestry can boost farming systems' resilience against climate variability. Overall, enhancing land development efforts will benefit individual farmers and contribute to the district's agricultural productivity and economic stability.

2.2.2.2 Infrastructure and Linkage Support Available, Planned, and Gaps

The district is supported by several agricultural institutions including the Agriculture Directorate, ICAR, Horticulture, and Soil Conservation Departments which provide essential technical guidance on land development activities. A soil testing laboratory operated by the Agriculture Department at the district headquarters offers farmers critical insights into soil health. Private service providers also offer bulldozers for hire, improving access to machinery. The Agriculture Department supplies organic and chemical fertilizers through its block and district-level stores, ensuring farmers have the necessary inputs for enhancing soil fertility and crop yields. There is significant potential for improving land productivity through various measures. Water harvesting techniques can effectively capture and store rainwater, enhancing water availability during dry periods. Lungabunding can prevent soil erosion and promote water retention, while pond development offers irrigation and supports aquaculture. Additionally, vermi-composting can recycle organic waste into nutrient-rich compost, promoting sustainable practices. These initiatives can collectively boost agricultural productivity, support environmental sustainability, and improve livelihoods for local farmers. By emphasizing these practices, the district can fully leverage its agricultural

potential and enhance food security for its population. Credit potential of Rs.731.71 lakh has been identified under the sector.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Vermi-compost, seed production, bio-pesticides, bio-fertilizer, agri. bio-technology, and tissue culture are some of the supporting agriculture infrastructure inputs. Development of these sectors has a direct impact on the overall development of the agriculture sector. Vermi-compost is the product of the composting process using worms/earthworms to create a heterogeneous mixture of decomposing vegetable or food waste bedding materials and vermi-compost. This process of producing vermi-compost is called vermi composting. Plant tissue culture is a collection of techniques used to maintain/grow plant cells tissues/organs under sterile conditions on a nutrient culture medium of known composition. Plant tissue culture is widely used to produce clones of a plant in a method known as micro propagation. Bio-fertilizer is a substance which contains living microorganisms and is applied to seeds, plant surfaces, or soil to colonize the interior of the plant and to promote growth by increasing the supply or availability of primary nutrients to the host plant. In the district, seed production activity is undertaken by farmers mostly under the registered seed growers programme implemented by the agriculture department. Besides, seed growing programmes of ICAR and KVK are also under implementation in the district. Vermi-compost activity is widely undertaken by the farmers supported under different programmes of agriculture, horticulture, and Spices Board.

2.2.3.2 Infrastructure and Linkage Support Available, Planned, and Gaps

The district has an Agriculture Department and one Krishi Vigyan Kendra for technical guidance on seed production and vermi-compost activities. Certification arrangements of seeds produced by registered growers are done by the Agriculture Department. Bio-pesticides and bio-fertilizers are supplied by the Agriculture Department to the farmers. Further, there is a bio-lab/tissue culture lab in the College of Agriculture set up with the support of the Department of Science & Technology (DST), GoI. Bio-pesticide and seed are not produced on a cluster basis. Only some progressive farmers are producing these. Organic farming is also a

matter of concern as farmers are not skilled enough for undertaking this. Seed production, vermi-compost, bio-pesticides, and bio-fertilizers etc. have very good potential for development in the district. Organic agricultural produce has very good market demand and fetches better prices. Vermi-compost can be popularized amongst farmers for extensive use to promote organic farming. Further, bio-fertilizer, which adds nutrients to the seeds and soil, can also be promoted to increase production and productivity. Chemical fertilizers and chemical pesticides which have adverse impacts can be reduced by increased use of bio-fertilizers and bio-pesticides for reduction of adverse impact on the environment and increasing the income of the farmers. Credit potential of Rs. 174.96 lakh has been identified under the sector.

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 highly perishable, necessitating effective preservation and processing methods to convert them into value-added products. Food processing not only enhances the shelf life of these agricultural products but also generates income for local producers and creates employment opportunities for the rural unemployed. The Government of India has established the National Institute of Food Technology Entrepreneurship and Management to tackle various challenges related to agro and food processing industries. In the district, a diverse array of fruits and vegetables is cultivated, including notable crops such as Amrapali mangoes, pineapples, cashew nuts, jackfruits, litchis, papayas, guavas, turmeric, black pepper, potatoes, and ginger. This rich agricultural diversity presents significant potential for establishing fruit and vegetable preservation and processing industries. By investing in these sectors, local entrepreneurs can engage in activities that not only provide a steady income but also contribute to the value addition of seasonal produce. The development of processing units can facilitate the production of various products such as jams, pickles, juices, and dried fruits, ensuring that surplus fruits and vegetables are utilized effectively. Additionally, such initiatives can reduce post-harvest losses and improve the overall economic viability of farming in the region, thereby enhancing food security and promoting sustainable agricultural practices.

2.3.1.2 Infrastructure and Linkage Support Available, Planned, and Gaps

Food and agro–based processing units and cold chain infrastructure have been brought under the ambit of Priority Sector Lending (PSL) to provide additional credit for food processing activities and infrastructure, thereby boosting food processing. The GoI has launched a programme named SAMPADA (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters), which is a comprehensive package to give a renewed thrust to the food processing sector in the country. This has been re-christened as Pradhan Mantri Kisan Sampada Yojana (PMKSY). It will provide a big boost to the growth of the food processing sector and help in providing better prices to farmers. The GoI has launched a centrally sponsored PM Formalisation of Micro food processing Enterprises Scheme (PMFME Scheme) under the Ministry of Food Processing Industries (MoFPI), in partnership with the State/UT Governments, for providing financial, technical, and business support for upgrading existing micro food processing enterprises. The Ministry of Food Processing, Govt of India/RBI have established a new fund for the development of the food processing sector in NABARD with a corpus of Rs. 2000 crore. Loans from this fund will be extended to the public and private sector

for infrastructure works in designated food parks and food processing land units. There are three cold storages located in and around Agartala with a total capacity of 10,000 MT. Credit potential of Rs. 2946.33 lakh has been identified under the sector.

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 Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs) for on lending in agriculture sector, loans to members of SHGs/JLGs, loans under ACABC scheme are included in other ancillary activities of agriculture. Subsidy based credit linked ACABC scheme of GoI for establishment of Agri clinic/agri business centre (ACABC) are envisaged to provide expert advice and services to farmers on various technologies including soil health cropping practices plant protection crop insurance post-harvest technology and clinical services for animals feed and fodder management prices of various crops in the market etc., which would enhance productivity of crops/animals and ensure increased income to farmers. To develop PACS as a One Stop Shop unit for meeting the overall needs of the farmers, NABARD has been implementing PACS as MSC refinance scheme. This scheme aims to ensure that PACS become self-sustainable entity by providing additional services like custom hiring of agricultural implements, enabling collective purchase of inputs having good quality storage capacity, processing and marketing facilities etc.

2.3.2.2 Infrastructure and Linkage Support Available, Planned and Gaps

There are 34 functional PACS/LAMPS in the district, of which only a few were in profit as on 31.03.2024. Most of the PACS are yet to start credit business. Business Development Plan as envisaged under Revival Package are yet to be prepared by these PACS. Once these PACS reach the stage of profit, good potential would be available in the district for setting up of Agro Service Centre, Agro Storage Centre, Agro Processing Centre, Agri-information Centre, Agri-Transportation & marketing facilities, producer's organization, etc. NABARD, with the help of BDPI Cell of Tripura State Cooperative Bank Ltd., has taken initiative for popularizing the 'PACS as MSC Scheme' among PACS through trainings. Centrally sponsored project for Computerization of PACS is going on in the State and all the 34 functional PACS/LAMPS in the district have been computerized during the year 2023-24. These PACS are yet to fully switch over on e-PACS software and the handholding of PACS is being done for the same. Credit potential of Rs.972.00 lakh has been identified under the sector.

Chapter 3
Credit Potential for MSMEs

3.1 Status of the Sector in the District

The non-farm sector plays a crucial role in rural employment generation, supporting the primary sector and enhancing the value of produce. Key activities include processing, manufacturing, trade, transport, services, and other non-manufacturing tasks. MSME sector is vital for socio-economic development, contributing around 29% to India's GDP, accounting for nearly 50% of exports, 45% of manufacturing output, and employing over 11 crore workers. In line with the Aatmanirbhar Bharat Package 2020, the Ministry of Micro, Small, and Medium Enterprises, GoI, issued a new MSME definition (S.O. 1702(E), dated 1st June 2020), which came into effect on 1st July 2020. To promote industrial development in Tripura, the State Government launched the Tripura Industrial Investment Promotion Incentive Scheme (TIIPIS) 2022, effective from 1st April 2022 to 31st March 2027. The scheme offers various benefits to industrial units, including capital investment subsidies, procurement preferences, industrial promotion subsidies, power charge concessions, reimbursement of standard certification fees, export promotion subsidies, and participation support in trade fairs and exhibitions. Tripura Jute Mills Ltd. (TJML), located near Agartala, began operations in 1981 with an installed capacity of 11,700 MT per annum, producing gunny bags for foodgrains, tea, and seeds. Additionally, the district has 857 registered factories employing 25,510 people. The credit flow to the MSME sector in the district over the years has been Rs.104980.23 lakh in 2020-21, Rs.73962.69 lakh in 2021-22, Rs.142766.36 lakh in 2022-23, and Rs.176593.60 lakh in 2023-24.

3.2 Infrastructure and Linkage Support Available, Planned and Gaps

District Industries Centre (DIC) is the nodal agency for industrial development in the district, headquartered in Agartala. It manages loan sponsorship under PMEGP and Mukhya Mantri loan programmes, monitors pre- and post-lending activities, and coordinates with banks and financial institutions. DIC also organizes Entrepreneurship Development Programmes (EDPs) for beneficiaries of these government-sponsored credit schemes. The district hosts an industrial estate at Bodhjungnagar, which covers 761.89 acres designated for projects like an industrial growth centre, food park, export promotion park, rubber park, bamboo park, and textile park. Of the 25 sheds in the estate, 15 are already allotted to entrepreneurs. SWABALAMBAN Training Institute at A.D. Nagar, operated by the SWABALAMBAN Society under Tripura's Industries Department, conducts various skill-based entrepreneurship development programmes. The district also has 3 ITIs located in Agartala and Khumulwng, offering skill development training. Additionally, a Rural Self Employment Training Institute (RSETI) functions in Agartala, supported by SDME Trust, Syndicate Bank, and Canara Bank. The institute conducts Skill Development Programmes (SDPs), supported by DIC, NABARD, and DRDA, which focus on entrepreneurship and skill development. The district has significant potential for rubber and bamboo-based industries due to its natural resources. It is also home to a large number of handloom weavers and handicraft artisans, offering substantial employment opportunities. North Eastern Regional Agricultural Marketing Corporation (NERAMAC) Limited, a Government of India enterprise under the Ministry of Development of the North Eastern Region (MDoNER), operates a cashew processing plant in the district. NERAMAC, incorporated in 1982, is now under the administrative control of North Eastern Council (NEC), Shillong. Credit potential of Rs.303052.50 lakh has been identified under the sector.

Chapter 4
Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports are crucial for accelerating the economic growth of developing countries like India. To meet rising import demands, particularly for capital goods and energy, boosting export earnings is vital. Among the factors influencing export growth, access to credit is key in helping exporters fulfill orders efficiently. Commercial banks provide short-term export finance through pre- and post-shipment credit, available in both Rupees and foreign currency, with dedicated branches for export services. The Export Credit Guarantee Corporation of India offers credit guarantee coverage. Additionally, RBI has classified export credit as a separate priority sector under its lending guidelines, highlighting its importance. Tripura, with 84% of its border shared with Bangladesh, holds significant potential for enhancing trade with its neighbor. Promoting exports of agricultural produce, rubber products, bamboo handicrafts, medicines, and machinery parts across the border is essential. Official trade between Tripura and Bangladesh primarily occurs through the Akhaura check post, with goods like cement, fish, PVC pipes, furniture, jute, ginger, agarbatti, iron oxide, and fruits being exchanged. Facilities for "Border Haats" (marketplaces) have been established to promote cross-border trade at Kamalasagar, Boxanagar, and Bamutia (West Tripura), Simantapur, Srinagar, and Ekinpur (South Tripura), Pal Basti (North Tripura), Hirachera (Unokati), and Kamalpur (Dhalai). These haats support local economic activity and trade. However, recent political instability in Bangladesh posed challenges to consistent export growth and the establishment of a stable trade environment. Despite these challenges, Tripura has the potential to become a gateway for trade with Southeast Asia. An agreement between India and Bangladesh signed earlier aims to promote larger foreign trade through Tripura's Land Custom Stations.

4.1.2 Infrastructure and linkage support available, planned and gaps

There is an immense scope of investment in sectors like auto parts, footwear, tread rubber, vulcanized rubber, rubber band, rubber cushion and mattress, latex thread, textile fabric, hoses, etc. The agro-climatic conditions of the district are suitable for Rubber Cultivation. As of 31 March 2024, the total area under rubber cultivation in Tripura is estimated to be 110648 hectares. Of this, 82986 hectares are in the yielding stage. A Rubber Park has been established at Bodhjungnagar over 90 acres of land with technical support of the Rubber Board, Government of India. There is a very good potential for setting up of rubber-based industries in the district. The district is endowed with rich and diverse resources of bamboo with traditional usage. Out of 130 species of bamboo available in India, Tripura is home to 21 species. Cane & Bamboo Handicrafts of Tripura is considered the best in the country. Tripura Bamboo Mission was launched in 2007, under PPP framework, for integrated development of Bamboo Sector. The agro-climatic conditions of the district are favourable for growing various fruit and horticultural crops. Pineapple is renowned for their unique flavour and organic nature of produce besides Jackfruit. A modern Food Park is being set up near Agartala, to give a fillip to this sector. An Agri Export Zone for Pineapple is also being developed. There is a vast potential for setting up of food processing units in the district. There is ample scope for area expansion under organic spices cultivation in the district. Major spices include Ginger, Turmeric, Chilli, etc. At present, in West Tripura district, export credit is not purveyed by Banks. Across the border with Bangladesh trade does take place but it does not involve any Bank credit. Credit potential of Rs.187.50 lakh has been identified under the sector.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Developing human capital is a national priority, and it is essential to ensure that no deserving student is denied the opportunity for higher education due to a lack of financial support. The scope of education has expanded significantly in India and abroad, encompassing new courses across diverse fields. Education loans should be viewed as an investment in economic development and prosperity, as knowledge and information will drive future economic growth. While primary education is supported through public funding, higher education often lacks similar financial assistance, making it increasingly necessary for students to shoulder the rising costs. This situation presents a significant opportunity for institutional funding in higher education. Education Loan Scheme aims to provide crucial financial support to deserving students pursuing professional or technical education in India and abroad. Loans are available for those admitted to career-oriented courses such as medicine, engineering, and management at both graduate and postgraduate levels. To enhance financing in this sector, a bankable scheme has been developed through discussions with various bankers. This scheme focuses on providing financial support to meritorious yet economically disadvantaged students, ensuring they can access education with affordable terms and conditions. In the district, the literacy rate, according to the 2011 Census, is higher than the state average at 91.07% compared to 87.22%. Male literacy in the district is 94.04%, while female literacy is 88.01%, both higher than state averages.

4.2.2 Infrastructure and Linkage Support Available, Planned and Gaps

The district has seen a growing demand for education loans, with many students opting for higher studies through various schemes offered by banks. It has a well-established educational network, comprising 701 schools, including 320 Primary/Junior Basic Schools, 143 Middle/Senior Basic Schools, 115 High Schools, and 123 Higher Secondary Schools. The district is also home to a robust array of higher education institutions, including 3 universities: Tripura University, ICFAI University, and Sanskrit University. Additionally, there are 3 polytechnic colleges, 6 degree colleges, 2 engineering colleges, a law college, a music college, an arts and crafts college, a teacher training college (B.Ed.), Bhavans Tripura College of Teacher Education (BTCTE), a college of fisheries, a college of veterinary science, and institutions for paramedical sciences and agriculture. The district also hosts the National Institute of Technology (NIT) at Jirania block. Notably, apart from West Tripura, no other district in the region has engineering or law colleges. Every year, approximately 27,000 students enroll in various degree colleges affiliated with Tripura University and other institutions such as the College of Agriculture, the College of Fisheries, and ICFAI University. Many students from the district pursue professional courses at these institutions, while others prefer to seek education outside the State for professional courses. Given this context, there is a significant potential for institutional credit to support higher education in the district. Credit potential of Rs.21375.00 lakh has been identified under the sector.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

To achieve the goal of Housing for all by 2022, the Government of India has launched exclusive schemes for housing in urban and rural areas, namely PMAY-Urban and PMAY-Gramin, providing financial assistance for constructing pucca houses for houseless families and those living in dilapidated conditions. This initiative has been extended till 31 December 2024. According to the revised Priority Sector Lending Norms issued by the Reserve Bank of India, housing loans are structured as follows: individuals can access loans up to Rs.35 lakh in

metropolitan centers (with populations of ten lakh and above) and up to Rs.25 lakh in other areas for purchasing or constructing a dwelling unit, provided the total cost does not exceed Rs.45 lakh and Rs.30 lakh, respectively. Additionally, loans for repairing damaged dwelling units are available up to Rs.10.00 lakh in metropolitan areas and Rs.6 lakh in other areas. Under the Rural Housing Scheme, NABARD provides refinance to various banks, including Scheduled StCBs, DCCBs, PACS, PUCBs, and State Housing Boards and Corporations, to facilitate loans for individuals and cooperative housing societies.

4.3.2 Infrastructure and Linkage Support Available, Planned and Gaps

Out of a total of 8.4 lakh census houses during 2011, 54% of houses were in good condition and 41% of houses were in livable condition, whereas around 5% of houses were in dilapidated conditions in the State of Tripura. The housing loan schemes of the banks have attracted the salaried employees of government/private sectors. Banks have extended a substantial amount of loans to salaried employees of government departments considering the easy recovery of installments from salaries and other collateral securities obtained. Considering the overall growth in West Tripura district and the existing demand for housing loans, huge potential is available under the sector. Credit potential of Rs.93750.00 lakh has been identified under the sector.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

West Tripura district, with its headquarters in Agartala, boasts a well-developed and accessible infrastructure that serves as a crucial link for the entire state of Tripura. The district is seamlessly connected to the rest of India through National Highway 8, broad gauge railway lines extending to Assam, and Maharaja Bir Bikram Airport, which offers flights to major cities like Kolkata, Delhi, Guwahati, and Bengaluru. All villages in the district have pucca road connectivity, aligning with the state-wide achievement of 100% rural road access. Agartala's role as a central hub is further supported by its modern transport and logistics infrastructure, including public transport systems and warehousing facilities that facilitate trade and mobility. As a strategic center for economic and administrative activities, West Tripura continues to attract development through various government schemes, private investments, and infrastructure projects, enhancing its prominence in sectors such as industry, tourism, agriculture, and education.

5.1.2 Infrastructure and Linkage Support Available, Planned and Gaps

Tripura State has 6804 km surfaced road network and 265 km railway route length. The Agartala city is connected with all the other districts by a network of all-weather roads. Nearly all households in West Tripura district have access to electricity, which is instrumental in supporting both urban and rural development. This reliable power supply is essential for industries agricultural operations and household needs.

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

Benefit of RIDF project on the social and economic sphere is holistic and very comprehensive. The projects helped the villagers to have easy access to markets input distribution centres health and other extension services. Storage facilities created out of RIDF funding have helped the farmers in realization of fair prices for their produce. Construction of schools have helped in increasing the enrolment of students. Drinking water projects have ensured availability of safe potable water in far flung areas. The construction of school building project sanctioned for the district opened avenues for better education services to the people of the district. The construction of agriculture markets in the district increased the opportunities for farmers for marketing their produce.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

The district has made substantial progress in ensuring potable water access to households across urban and rural areas. Various water schemes including piped water supply serve the majority of the population enhancing sanitation and health outcomes. West Tripura has a well-established network of educational institutions ranging from primary schools to higher education institutes. Agartala in particular is home to several notable educational institutions including Tripura University and various technical and vocational training centers supporting the districts educational advancement. The district is equipped with an extensive healthcare infrastructure. Agartala houses key medical facilities including the Govind Ballabh Pant Hospital which is the state's largest hospital. Additionally there are several primary health

centers and sub-centers in rural areas to cater to the healthcare needs of the districts population.

5.2.2 Infrastructure and linkage support available, planned and gaps

West Tripura district is having the strongest network of educational institutions in the State and the population of entire state depends on the district for higher education. In healthcare, there is a growing network of hospitals, sub-centers and primary health centers. Although there are around 190 beds per 1 lakh population, the same indicates a need for further expansion. Electricity coverage is comprehensive with 100% village electrification. Despite these advancements, there are gaps in healthcare accessibility and water supply infrastructure. Planned developments aim to address these gaps, particularly in rural healthcare services and drinking water, to ensure holistic growth and social welfare. Credit potential of Rs.3037.50 lakh has been identified under the sector.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The Tripura government has taken several initiatives to promote solar energy including:
• Solar subsidies: The government has simplified the application process for solar subsidies to make it easier for people to transition to solar energy.
• Net metering: The state has implemented a net metering policy that allows consumers to export excess electricity generated by their solar systems back to the grid.
• Solar microgrids: The government has identified 500 remote localities in Tripura for installing solar microgrids to ensure electricity access.
• Solar panels in public offices: The government plans to install solar panels in public offices to promote green energy.
• Solar Home Lighting Systems and Solar Street Lighting Systems: The Tripura Renewable Energy Development Agency (TREDA) plans to distribute 500 Solar Home Lighting Systems and 50 Solar Street Lighting Systems across the state.
• TREDA has installed and commissioned 220 KW SPV power plants at three primary community health centres viz. Gandhigram, Champaknagar and Lefunga in West Tripura district. Further, 10 KW power plants installed at CHC Jirania and CHC Mohanpur. Apart from this, two 50 KW power plants have been installed at Agartala Govt. Medical College and GB Pant Hospital.
• Energy Vision 2030: The state has prepared an Energy Vision 2030 and plans to introduce a Renewable Energy Policy soon. The State Govt. unveiled its plan to generate 815MW of power from renewable sources by 2030 including 396MW from solar energy, 400MW through hydro pump storage, 15MW from hydro and 2MW from bio-energy with a total investment of Rs 13000 crore.

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. TREDA has also implemented the MNRE GoI supported “Remote Village Electrification Programme” in the district. Besides TREDA has also distributed Solar Lantern at subsidized cost to BPL families in backward blocks of the district. TREDA has also been implementing Solar standalone agricultural pump sets under PM Kusum scheme in convergence with RIDF loan assistance of NABARD. Out of a target of

10000 solar pump sets, approximately, 5000 solar pumpsets have been installed across the state. There are many private agencies dealing with Solar Equipment in the district. These private enterprises are also providing after sale services including repairing of the solar equipment. NABARD has been promoting renewable energy through financial assistance to solar power, Biogas and cultivation of Biomass energy plantations. NABARD has been promoting renewable energy through RIDF assistance to solar powered irrigation pumps in convergence with PM KUSUM scheme and implemented by TREDA under Electricity and Power Ministry. Credit potential of Rs.1874.25 lakh has been identified under the sector.

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	183	297.23	285.07
B	Ongoing tranches	430	719.05	493.41
	Total (A + B)	**613**	**1016.28**	**778.48**

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	407	262.13	220.99
B	Rural roads & bridges	163	554.26	391.07
C	Social Sector	43	199.89	166.42
	Total (A + B + C)	**613**	**1016.28**	**778.48**

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	187	Irrigation potential	ha	3740
B	Rural roads	84	Road length	km	420
C	Bridges	79	Bridge Length	m	2765

4. Details in respect of other RIDF projects are given below:

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Social sector - other than drinking water	40	Additional enrolment of students	No	18000

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The SHG-Bank Linkage programme has proven to be an effective tool for reaching the rural poor. In the district, the Rural Development Department leads the formation and nurturing of SHGs through the Tripura Rural Livelihood Mission (TRLM) and Tripura Urban Livelihood Mission (TULM). NGOs, Farmers Clubs, and Line Departments also support SHG formation with NABARD backing SHPI programmes for furthering SHG development.

The district has made notable strides in empowering women through SHGs. A total of 7,001 SHGs have been formed or revived, involving 67,832 households. In addition, 267 Village Organizations (VOs) and 11 Cluster Level Federations (CLFs) have been established to strengthen collective efforts. Financial support has been critical, with 4,518 SHGs receiving Rs.83.77 lakh in Start-up Funds and 6,017 SHGs receiving Rs.1031.15 lakh through the Revolving Fund (RF). A Community Investment Fund (CIF) of Rs.4,769 lakh has further supported 5,143 SHGs in enhancing their business activities.

Bank credit linkage has played a significant role, with 9,791 SHGs receiving Rs.11,820 lakh in loans, providing crucial credit access. On the infrastructure side, 48 Custom Hiring Centers have been set up and 72 Producer Groups formed, boosting agricultural productivity. Additionally, 10,003 women farmers (Mahila Kishan) have been engaged under Agricultural Extension Programme (AEP) interventions, while 4,952 women have been involved in livestock activities. Further economic empowerment is evidenced by the registration of 761 micro-enterprises and 205 registrations under the PMFME scheme. These initiatives reflect the district's strong focus on women's empowerment supported by financial, organizational, and infrastructural resources. The JLG financing model offers collateral-free loans to small, marginal, and tenant farmers, promoting group-based lending, peer education, and credit discipline.

6.2 Infrastructure and Linkage Support Available, Planned, and Gaps

Presently, the TRLM is under implementation in the district. The goal under TRLM is to cover all the poor households through SHG-BLP. The road map proposed under TRLM to cover all the poor households includes capacity building of PRI/Community Leaders, Household Surveys for identification of poor, classification of functional and non-functional SHGs, training to women SHG members, etc. The road map also proposes to create convergence between TRLM, Line Departments, Banks, NGOs, Farmers' Clubs, and NABARD. TRLM is mainly involved in social mobilization, institutional building, capacity building, financial inclusion, and livelihood promotion.
The dormant SHGs promoted under SGSY and other programmes are being revived and brought under the fold of TRLM. Mixed groups would be provided with the option to switch over to TRLM through conversion to women SHGs by inclusion of women family members. Remaining groups with mixed members would continue to be financed by banks as per the guidelines of SHG-BLP of RBI/NABARD. Community Based Recovery Mechanism (CBRM) would be put in place for improvement of recovery under SHG-BLP.

NABARD sanctioned a project for the formation, credit linkage, and nurturing of 1,700 Joint Liability Groups (JLGs) across Tripura during the financial year 2022-23. An amount of Rs.34.00 lakh was sanctioned to Tripura Gramin Bank to facilitate the creation and credit

linkage of these JLGs in all districts of the state. Under the project, a total of 1,537 JLGs have already been formed and credit-linked by Tripura Gramin Bank in all the eight districts of the State. Out of these, 513 JLGs were formed and credit-linked in West Tripura district.

The primary objectives of this initiative are to extend credit coverage to unbanked areas, ensure financial inclusion for rural populations, and empower rural communities by providing them access to formal credit, fostering self-reliance, and economic development. Credit potential of Rs.9,900.00 lakh has been identified under the sector.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. There is good potential for development of marketing infrastructure in district. The existing rice mills have no mechanized boilers resulting in non-uniform boiling of paddy, low yield, etc. There is good scope for development of mini modern rice mills (2 ton/hour) with boiler in each Agri Sub-division to minimize the milling loss.
2. Intervention from Agriculture Department would be required for creation of market yards, cold storage, and processing units in the district.
3. Farmers may be encouraged to take advantage of the valuable research and innovations developed by the Agricultural Research Centre in Arundhutinagar, Agartala, as well as the Indian Council of Agricultural Research (ICAR) and Krishi Vigyan Kendra (KVK). By adopting new technologies, improved crop varieties, and better farming practices, farmers can enhance their productivity and achieve higher yields.
4. Share-croppers, tenant farmers, and oral lessees who often lack formal land ownership documents should be provided financial support through the Joint Liability Groups (JLGs) model. This group-based approach allows small and marginal farmers to access credit without the need for collateral, fostering inclusive growth and providing much-needed financial support to underserved segments of the farming community.
5. The introduction of mobile soil testing units would greatly benefit farmers by providing easy access to soil health assessments. These facilities would enable farmers to receive timely information on soil fertility, nutrient levels, and the appropriate use of fertilizers, helping them make informed decisions for improving crop productivity while maintaining soil health.

2. Water Resources

1. Considering the land terrain, life-saving irrigation structures, wherever feasible, are required to be constructed to utilize the land for economic purposes. Interventions from PWD (WR), Agriculture, Forest, and TTAADC would be required in this regard.
2. Given the abundance of surface water in many agricultural areas, banks should actively promote the financing of Low Lift Pumps (LLPs). These pumps enable farmers to efficiently utilize available water resources for irrigation, enhancing crop productivity. By providing financial assistance for LLPs, banks can support sustainable water usage and help farmers reduce their dependence on uncertain rainfall. This initiative can play a crucial role in improving agricultural output, especially in regions with plentiful surface water sources.
3. Banks should encourage the financing of micro-irrigation systems, such as drip and sprinkler irrigation, which significantly improve water efficiency in farming. These systems not only conserve water but also enhance crop yields by delivering precise amounts of water directly to the roots of plants.
4. Banks can support the construction of water harvesting structures like farm ponds, tanks, and other reservoirs. These structures help farmers collect and store rainwater, ensuring a steady water supply during dry periods and reducing reliance on external water sources, thereby promoting sustainable farming practices.

3. Farm Mechanization

1. Considering the demand for weeder and SRI marker as also requirement of power tillers and other agricultural/horticultural implements for improvement of agricultural practices to increase the production and productivity, intervention from Agriculture/Horticulture Department/Field Level Functionaries and Banks would have definitive impact on increasing the number of these implements to mechanize the agriculture/horticulture sector.
2. By adopting modern machinery, such as tractors, harvesters, and irrigation equipment, farmers can streamline their operations, reduce costs, and improve the quality of their produce. Educating farmers on these advantages will accelerate the shift towards more efficient agricultural practices.
3. State governments may promote the establishment of incentive-based custom hiring centres or agro-service centres. These centres allow small and marginal farmers to access modern machinery and equipment on a rental basis, enabling them to adopt mechanization without bearing the full cost of ownership. By encouraging the creation of such centres, governments can boost agricultural productivity, reduce labour dependency, and make farming more economically viable for a larger section of rural farmers.

4. Plantation and Horticulture

1. Infrastructural facilities like cold storage, cold chain, processing units, marketing tie-up, etc., are required to be assured. Further, various value addition-based infrastructures are necessary to minimize the post-harvest losses and also to increase the scope of industrialization in the district.
2. More private nurseries may be encouraged to ensure the easy availability of high-quality planting materials for farmers. Banks can actively identify and finance prospective proposals in this area, facilitating the growth of nurseries that meet the increasing demand for diverse crops, thus boosting the agricultural supply chain and improving farmers' access to essential inputs.
3. Pineapple grown in the district is naturally organic, which is ideal for certification. Implementing an organic certification system would help farmers tap into the export market where there is growing demand for certified organic produce. This would not only boost farmers' incomes but also enhance the global competitiveness of the district’s pineapple sector.
4. Mushroom cultivation may be promoted among farmers due to its low investment requirements and high yield potential. As a profitable venture that can be carried out on a small scale, mushroom farming offers a sustainable source of income, making it an attractive option for farmers looking to diversify their agricultural activities.
5. Smallholder farmers may be encouraged to participate in high-value vegetable production through a group or cluster approach. By forming Farmer Producer Organizations (FPOs), small farmers can benefit from economies of scale, better access to markets, and improved bargaining power, enabling them to increase their income from vegetable farming.
6. The formation of vegetable and fruit grower cooperatives or groups is essential to safeguard the interests of farmers and develop the vegetable sector in an organized manner. Support through the Mission for Integrated Development of Horticulture (MIDH) can be leveraged to promote high-value crops under protected cultivation with subsidy support, helping farmers invest in advanced agricultural practices.

7. Farmers may be encouraged to take up floriculture on a commercial basis to meet the growing demand for cut flowers such as roses, orchids, and marigolds. With an expanding domestic and export market, commercial floriculture can serve as a lucrative income stream, offering farmers the chance to capitalize on high-value crops.
8. Encouraging start-ups in the food processing and horticulture sectors can provide much-needed momentum to the agricultural value chain. These ventures will not only create employment opportunities for the state's youth but also foster industrial and commercial skills, contributing to the economic growth and modernization of the agricultural sector in the region.

5. Forestry/ Waste Land Development

1. Commercial nurseries may be established in all block headquarters, and testing labs should be set up to assess suitable tree species for cultivation and evaluate soil quality in the district.
2. Private nurseries may be encouraged to ensure a reliable supply of high-quality seedlings for farmers and foresters. By fostering private sector involvement, nurseries can cater to the increasing demand for diverse plant species, which in turn supports reforestation, horticulture, and afforestation efforts. Access to quality seedlings will lead to healthier, more productive crops and trees, contributing to agricultural and environmental sustainability.
3. A thorough quantitative and qualitative assessment of the state's forestry and biodiversity resources is essential for informed planning, execution, and monitoring of conservation initiatives. This appraisal will provide crucial data to policymakers and environmental stakeholders, enabling them to make evidence-based decisions that enhance the preservation of biodiversity, protect ecosystems, and optimize the use of natural resources.

6. Animal Husbandry - Dairy

1. Banks may identify and support unemployed veterinary graduates by providing financing to help them establish veterinary clinics. The Animal Resources Development Department (ARDD) can collaborate with banks to scout for promising proposals, ensuring that qualified veterinarians receive the necessary financial backing to set up clinics, which will enhance animal healthcare services and contribute to rural employment.
2. Farmers should be encouraged to grow fodder to meet the rising demand for livestock feed. Promoting fodder cultivation not only ensures a consistent supply of nutritious feed for animals but also helps farmers diversify their agricultural activities, improving the overall sustainability of livestock farming.
3. Setting up milk collection and processing units is crucial to improving the dairy sector's efficiency and profitability. These units will help streamline the supply chain, reduce wastage, and provide farmers with a reliable market for their milk. Processed dairy products can also fetch higher market prices, contributing to rural economic growth.
4. A doorstep Artificial Insemination (AI) service should be made available to farmers to enhance the crossbred livestock population through artificial insemination.

7. Animal Husbandry – Poultry

1. An organized market in each block for the sale of mature poultry birds for meat can be developed in the district to enhance the poultry sector. Establishing such a market will provide a structured platform for poultry farmers to sell their birds ensuring fair

pricing, improved market access, and better income opportunities. Additionally, it will help streamline the supply chain, facilitate bulk buyers like hotels and meat retailers, and support the overall growth of the poultry industry in the region.

2. Rural households may be encouraged to take up backyard poultry farming as a low-cost, high-return activity that can provide a steady source of protein and additional income. With minimal investment, families can rear chickens for meat and eggs, contributing to food security and improving their livelihoods.
3. Private entrepreneurs may be motivated to establish mini feed mixing plants in the district. These plants will help ensure a local reliable supply of high-quality poultry feed, reducing dependence on external sources. By supporting local feed production, the district can promote sustainable poultry farming and improve the profitability of poultry ventures.
4. Banks may expedite financing for poultry projects either for individual entrepreneurs or through Joint Liability Groups (JLGs), recognizing the ready market for poultry meat due to local food preferences. This approach will enable more farmers and small businesses to enter the poultry sector, contributing to job creation and rural economic development.
5. The Animal Resources Development Department (ARDD) may implement a disease surveillance and control mechanism to protect the poultry sector from outbreaks. Additionally, ARDD can organize training sessions for farmers on good management practices to enhance poultry health and productivity. The department should also facilitate insurance coverage for commercial poultry farms, ensuring that farmers are protected against financial losses due to disease or other risks.

9. Animal Husbandry – Sheep, Goat, Piggery

1. Popularizing crossbred pigs and Black Bengal goats known for their superior meat quality may be prioritized. Training farmers in modern practices, disease management, and nutrition will enhance livestock health and yields, ensuring sustainable income and contributing to the district's economic growth.
2. There is a need to enhance the capacity of Cluster Level Federations (CLF) in developing a strong genetic pool and ensuring the production and supply of Black Bengal Goats for breeding purposes. By focusing on improving the quality of livestock, the CLFs can play a pivotal role in increasing the productivity and profitability of goat farming in the region.
3. Adequate veterinary infrastructure, such as hospitals, dispensaries, and breeding farms may be developed to provide essential health services to livestock. Establishing breeding farms for the supply of quality male animals for breeding and upgrading the livestock stock will ensure healthier and more productive animals, thus enhancing the overall productivity of the livestock sector.
4. Banks may actively encourage the establishment of pig breeding and fattening units as pig farming has tremendous potential in the district. Financial institutions can support this by identifying potential entrepreneurs, including members of Self-Help Groups (SHGs), Farmer Clubs, and unemployed youth who are interested in setting up goatery and piggery farms.
5. To provide balanced animal feed at an affordable price, more feed manufacturing and mixing units may be promoted in the district. This will ensure a consistent supply of nutritious feed for livestock, leading to improved animal health and productivity while also reducing the cost burden on farmers.

6. Piggery is a common allied activity among rural households in the district, offering significant income opportunities. By introducing scientific practices in pig farming and encouraging more farmer families to participate in piggery ventures, the district can substantially increase the number of pig farmers, contributing to rural economic growth and food security.

10. Fisheries

1. The existing marketing infrastructure is insufficient to meet demand. There is an urgent need to develop additional market yards exclusively for fish farmers at the block level to improve access to markets and ensure fair prices.
2. The water bodies created under MGNREGA are often too shallow for effective pisciculture, limiting fish production potential. Due to deforestation and siltation, the water retention capacity has diminished, posing a significant threat to fish farming in the near future. Proper management of larger water bodies is essential to enhance both production and productivity. Initiatives should include desilting, deepening, and proper maintenance of water bodies to optimize their use for pisciculture, ensuring sustainable fish farming practices and improved livelihoods for fish farmers in the district.
3. Skill enhancement programs may be organized for fish farmers to improve their knowledge and techniques for sustainable fish production. These training sessions can introduce modern fish farming practices, disease management, and efficient use of resources, enabling farmers to adopt methods that ensure long-term productivity and profitability.
4. Unemployed youth may be encouraged to adopt fish farming as a commercial venture utilizing scientific approaches to maximize output. By providing training and financial support, this initiative can create job opportunities and stimulate local economic development while promoting sustainable fishery practices.
5. The development of post-harvest infrastructure, such as markets, cold storage facilities, and transportation systems, is crucial for preserving fish quality and reducing wastage. These facilities will help fish farmers access better markets and maintain the freshness of their produce, ensuring higher profits and meeting the increasing demand for fish.
6. Freshwater prawn and pabda fish culture may be popularized among farmers as these species have potential for profitability. Promoting their culture can diversify the range of fish products, attract more farmers to aquaculture, and improve overall incomes in the fishery sector.
7. Existing water bodies may be reclaimed and rejuvenated to enhance their water retention capacity, thereby increasing fish productivity. Restoration efforts will ensure that water bodies are capable of supporting higher fish yields, benefiting farmers and contributing to sustainable aquaculture practices in the region.

10. Construction of Storage and Marketing Infrastructure

1. The district has good potential for the storage of agricultural produce, presenting a valuable opportunity for the development of post-harvest infrastructure. This can be effectively addressed through initiatives led by private players or through Public-Private Partnership (PPP) models fostering collaboration between the government and the private sector. In particular, clusters focused on pineapple, lemon, and fisheries require immediate attention in terms of establishing cold chain facilities.

2. The private sector may be encouraged to invest in the creation of agricultural marketing infrastructure. This includes building storage facilities, processing units, and market linkages, which are essential for improving the agricultural supply chain. Private sector involvement can bring in modern technologies and practices, reducing post-harvest losses and ensuring farmers get better market access and pricing.
3. Financing Primary Agricultural Credit Societies (PACS) for developing storage infrastructure presents a lucrative business opportunity for banks. By providing funds to PACS for building warehouses and cold storage units, banks can ensure the safe storage of agricultural produce, which will help in reducing wastage and stabilizing prices while also providing PACS with an additional revenue stream.

11. Land Development, Soil Conservation and Watershed Development

1. Raising awareness about soil health and the responsible use of land resources is vital for sustainable agriculture. Educating farmers on soil testing, nutrient management, and crop rotation can enhance productivity and income. Programs may include workshops and field demonstrations to provide practical insights into best practices for soil conservation.
2. Farmer aggregates like producer societies and cooperatives should be encouraged to take up commercial production of organic inputs such as biofertilizers, vermicompost, and compost derived from vegetable and fruit waste. These organic inputs not only enhance soil health but also provide an eco-friendly alternative to chemical fertilizers, promoting sustainable agricultural practices and providing an additional income source for farmer groups.
3. Establishing soil testing laboratories would be a significant step toward addressing soil health management issues. With proper soil testing facilities, farmers can get accurate assessments of soil nutrient levels, allowing them to apply fertilizers and inputs in a balanced and targeted manner, leading to better crop yields and long-term soil fertility management.

12. Agriculture Infrastructure: Others

1. A significant number of Self Help Groups (SHGs) have been promoted under the NRLM and TRLM in the district. To enhance their effectiveness, a block-level plan should be devised for these SHGs and their federations to establish vermicomposting units along with a buy-back mechanism to ensure sustainable income.
2. Agriculture and Horticulture Departments should spearhead initiatives to promote organic farming through the Paramparagat Krishi Vikas Yojana (PKVY), utilizing Farmer Producer Organizations (FPOs) to facilitate the adoption of organic practices thereby improving livelihoods and agricultural sustainability.

13. Food and Agro. Processing

1. The District Industries Centre (DIC) needs to take an active role in identifying location-specific food and agro-processing activities. This should be based on factors such as the availability of raw materials, skilled labor, and market potential in specific regions. By strategically identifying viable processing opportunities, the DIC can help drive the growth of micro and small enterprises, contributing to local economic development.

14. Agri. Ancillary Activities: Others

1. Agriculture and allied discipline graduates may be sensitized and encouraged to adopt the Agri Clinic and Agri Business Centre (ACABC) Scheme. Eligible candidates for ACABC may be trained.

2. PACS/LAMPS and other societies may be encouraged to create viable business projects under the World's Largest Grain Storage programme.
3. The Cooperative Department may actively encourage well-functioning PACS to diversify their lending portfolios into new and emerging sectors. This diversification would not only help them increase their income but also serve the varied financial needs of the farming community, ensuring better support for farmers' evolving demands.
4. The Cooperative Department may consider sensitizing PACS to adopt diversified business models that increase their income. By orienting PACS towards new and emerging revenue streams, these societies can explore business opportunities in storage, processing, and allied services, improving their sustainability and outreach.

15. Micro, Small and Medium Enterprises (MSME)

1. Marketing tie-up of manufacturers, artisans, and other industries with commercial business entities outside the state will create more self-employment in the rural and handloom sector. Intervention from the Industries Department Handloom & Handicrafts Development Corporation and banks would play a vital role in the development of the sector in the district.
2. Skill development trainings organized by Swabalamban/RSETI may be linked to bank credit so that the objective of employment generation is materialized to the desired level.
3. Unemployed youths may be motivated to explore opportunities in the manufacturing and service sectors. By providing guidance, training, and financial support, these youths can become entrepreneurs and contribute to the region's economic growth while also generating employment for others.
4. Adequate infrastructural facilities, such as electricity, communication, and construction of market sheds, need to be improved and provided wherever required. These enhancements are crucial to fostering a conducive environment for businesses, particularly in underserved areas, and promoting sustained economic development.
5. The development of new designs and products, along with the establishment of Common Facility Centres on the lines of the Metal Handicrafts Service Centre, can have a significant positive impact on local industries. These centres would provide access to modern tools, technology, and training, boosting productivity and innovation.
6. A cluster-based approach to establishing small and tiny industries would help in boosting the SME sector. This approach can encourage collaborative efforts, provide shared infrastructure, and create economies of scale, ultimately enhancing the competitiveness of small industries in the district.
7. Farmers, particularly small and marginal ones, may be encouraged to shift from farming to non-farm occupations during the off-season. Exclusive skilling programs focused on off-farm activities organized by RSETIs or NSDC-affiliated institutions can equip them with the necessary skills to engage in alternative income-generating activities.
8. The increasing demand for tourism-related facilities, such as hotels, resorts, wayside amenities, adventure parks, and heritage hotels, presents significant opportunities for growth in the State’s tourism industry. Banks, in consultation with the Tourism

Department, may identify suitable entrepreneurs for financing these ventures, supporting the development of a vibrant tourism sector.

9. Banks may utilize the CGTMSE scheme wherever available.

16. Export Credit

1. Banks may identify potential borrowers for financing under the sector.
2. Potential exporters to be given training and also exposure visits to the importing countries by the concerned Department.
3. Obtaining organic and other certificates necessary for the export of food products to be provided in a single window concept.

17. Education

1. Banks may explore finding out potential students for bank credit.
2. There is a need for financial literacy and awareness creation so that people come forward to avail education loans.

18. Housing

1. Banks may explore potential borrowers for financing under the housing sector. Banks may extend loans to non-salary earners and the business class liberally.
2. Banks may include the generation of solar energy in the new housing projects and fund them so that dependence on conventional energy is reduced.

19. Social Infrastructure

1. Convergence between drinking water supply and sanitation needs to be strengthened.
2. Participation of the beneficiaries, especially women, in water supply schemes may be ensured right from planning to management stages.
3. TRLM may conduct social awareness programs for their member SHGs.

20. Renewable Energy

1. Creating awareness on the advantages of Renewable Energy Applications and the support available from the GOI for undertaking initiatives under the new and renewable energy sector.
2. TREDA may encourage local entrepreneurs to set up retail outlets and provide after-sales service for solar equipment by extending the necessary handholding support and linkages.
3. Possibility of financing other renewable energy products like solar cookers, wind pumps, etc. may be explored.
4. Government may install solar structures in selected government offices for popularizing the scheme.
5. Every rural household may be encouraged to have a bio-gas plant as a measure to protect forest environment and ecology.
6. Solar light equipment suppliers may be encouraged to open outlets at the district level.

21. Informal Credit Delivery System

1. Bank staff may be imparted with comprehensive and regular training to enhance their understanding of various financial products, government schemes, and sector-specific knowledge. This training will equip them with the skills to assess credit proposals efficiently and cater to the unique needs of different borrowers like JLG and SHG

members. Additionally, staff training in digital banking and customer service will improve the overall quality of banking services and financial inclusion efforts.

2. It is essential for banks along with Self-Help Promoting Institutions (SHPIs) to conduct regular monitoring of Self-Help Groups (SHGs) and Joint Liability Groups (JLGs). This will help in assessing the financial health, repayment capacity, and business progress of these groups, ensuring that they remain on track to meet their financial obligations. Continuous monitoring also helps in identifying any issues early on, enabling timely interventions and support to these groups.
3. Community-Based Recovery Mechanism (CBRM) meetings may be organized regularly by banks as per the guidelines of the National Rural Livelihoods Mission (NRLM). These meetings are crucial for addressing repayment challenges faced by SHGs, facilitating discussions on financial discipline and resolving any disputes or bottlenecks. Through CBRM, banks can foster a culture of accountability and collaboration, improving the overall credit recovery rate and ensuring the sustainability of the SHG ecosystem.

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 the bargaining powers of their members, help them get access to competitive markets, and capitalize on new market opportunities. As such, they improve income opportunities, reduce costs, and manage risks of the members.

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

The GoI has set up a separate Ministry for Cooperation on 06 July 2021, which will provide a separate administrative, legal, and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for 'Ease of doing business' for cooperatives, and enable the development of Multi-State Cooperatives (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 levels, and other stakeholders, is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63,000 functional PACS leading to an increase in efficiency, profitability, transparency, and accountability in the working of PACS.
- Cooperative Education - Setting up of World's largest Cooperative University: This aims at the 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 and strengthening the existing cooperative training structure in the country and modernizing 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 a new Cooperative policy with a view to strengthening the cooperatives and making 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**
   - 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. The Government of India has released ₹559.15 lakh as its share, while the corresponding state share stands at ₹62.12 lakh.
   - 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.
   - World's Largest Grain Storage Plan in Cooperatives: As part of the World's Largest Grain Storage Plan in cooperatives, eight Primary Agricultural Credit Societies (PACS) have been identified for the project. Memorandums of Understanding (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. In addition to these, one PACS in Gomati district, viz. Khilpara PACS, was identified under the pilot phase of the project.
   - 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. However, no drug licenses could be issued or store codes could be assigned to these PACS till date. Further, no PACS could be operationalized as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK) in the State so far.
   - 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.
   - 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. The value of transactions conducted through these PACS amounts to ₹8.69 lakh till 31 August 2024.
   - 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.
   - Membership of National Cooperative Organic Society: 24 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.

- 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

- As on 31 August 2024, out of a total of 4,247 societies registered in the State, 1,148 societies are registered in West Tripura district. The cooperative sector in West Tripura district comprises 1,148 societies across various categories, with 571 active, 188 canceled, 303 dormant, and 86 in liquidation. Multipurpose societies account for the largest share with 163 active units, followed by 137 active multipurpose women cooperatives. Notably, all the 137 multipurpose women cooperatives are active in the district. The consumer sector also has a strong presence with 58 active societies, though it has the highest number of canceled and dormant units with 32 and 54 respectively.
- In the weavers sector, there are 16 active cooperatives, but a significant 14 have been canceled, 46 are dormant, and 7 are in liquidation. The transport sector shows a similar pattern, with only 3 active cooperatives, while 24 have been canceled, 34 are dormant, and 3 are in liquidation. The service sector has no active societies, with 29 canceled, 8 dormant, and 15 in liquidation, reflecting challenges in sustaining operations. In the bamboo and cane sector, 7 cooperatives are active, with 3 canceled, 10 dormant, and 1 in liquidation.
- Primary Agricultural Credit Societies (PACS) and Large Area Multi-Purpose Societies (LAMPS) are in better condition, with 28 active PACS and 6 active LAMPS and no canceled or dormant units in either category, reflecting their continued functionality. Overall, while certain sectors like PACS/LAMPS and multipurpose societies show stability, others such as weavers, transport, and service face significant challenges with high numbers of dormant and cancelled cooperatives.

6. Potential for Formation of Cooperatives

In the district, 38 villages have been identified as lacking coverage by cooperatives. Out of these, 13 villages have been successfully covered by extending the operational area of existing Primary Agricultural Credit Societies (PACS). This extension allows the already functioning PACS to serve a wider geographic region, ensuring cooperative services reach more villages. However, 25 villages remain uncovered by cooperatives. 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 25 villages receive the same cooperative support, contributing to overall economic development and access to credit facilities.

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	Skill Training	LEDP Project	Old Agartala and Mohanpur block of West Tripura	Rs.6.55 lakh were sanctioned to TWWS for implementation of LEDP on Handicraft during the year 2022-23	No	90	Increased livelihood opportunities to SHG members through skill development, enhanced capacity of SHG/JLG members for managing their enterprises and marketing
2	Skill Training	MEDP Project	Sadar block of West Tripura	Rs.1.00 lakh were sanctioned to TWWS for implementation of MEDP project on women tailoring during the year 2022-23	No	30	Imparted livelihood skills to SHG/ JLG members
3	Financial Inclusion	Center for Financial Literacy	All blocks of West Tripura district are covered with CFL camps by CRISIL & BAPCL	Rs.7.8 crore for entire Tripura state	No	100000	The project has facilitated in increasing Financial Literacy at Ground Level and Empowerment of Rural People
4	Financial Inclusion	Mobile ATM VAN (BANK on Wheel)	All blocks of West Tripura district	Rs.15.00 lakh sanctioned to Tripura Gramin Bank during the year 2023-24	No	5000	Facilitated doorstep banking for unreached areas

5	Micro Finance	Formation, Credit Linkage and Nurturing of 1700 JLGs	All districts of Tripura State	Rs.34.00 Lakh sanctioned to Tripura Gramin Bank for formation and credit linkage of JLGs during the year 2022-23 in all districts of Tripura	No	6500	The project has resulted in coverage of unbanked areas with credit to rural people and empowerment of rural people through credit
6	Promotiona l Activity	DPR based project through FSPF - Kharif Onion - A Potential Crop for Economic Improvement of Rural farming community of Tripura	West Tripura	Rs.8.93 lakh sanctioned to College of Agriculture, West Tripura	No	200	1.About 200 farmers are benefited from the technology demnostration in famers field 2.Incerased in production of onion in Tripura reducing dependency on supply from other states especilly during lean season. 3. Crop diversification enhancing agriculture Income. 4. Improvement of livelihood of farmers & in state economy.
7	Promotiona l Activity	DPR based project through FSPF - Rapeseed & Mustard, sesame a potential oilseed cropping system for Economic Development of Rural farming community of Tripura	West Tripura	Rs.9.44 lakh sanctioned to College of Agriculture, West Tripura	No	450	1 Awareness of best cultivation practices for rapeseed & Mustard, sesame. 2. Reduced the dependence of supply of oil from other states. 3. Sustainable Agriculture practices 4. Improved nutrition 5. Diversification of Cropping pattern.

8	Promotiona l Activity	DPR based project through FSPF - Baby Corn-A Potential Export oriented cash crop for doubling the resource poor farmers income of Tripura	West Tripura	Rs.9.10 lakh sanctioned to College of Agriculture, West Tripura	No	300	1. Benefited 300 farmers 2. Crop diversification 4. Increse in income from unit area. 5. Sufficiency of quality fodder for livestock 6. Emloyment generation. 7. Value addition and market access. 8. Easy access to market due to higher demand.
9	Promotiona l Activity	DPR based project through FSPF - Project Proposal on Production of Tissue culture Sabri Banana Plants for demonstration in Farmers field of Tripura	West Tripura	Rs.9.98 lakh sanctioned to College of Agriculture, West Tripura	No	300	The project is likely to facilitate cultivation of Sabari Banana, a local nutritious variety with good demand through demonstration in farmers fields.
10	Promotiona l Activity	DPR based project through FSPF - Project Proposal on Promotion and Popularization of Nendran Banana through mass production, field demonstration and hands on training of chips making for entreprenerurship development in Tripura	West Tripura	Rs.9.50 lakh sanctioned to College of Agriculture, West Tripura	No	69	The project is likely to facilitate cultivation of Nendran variety of banana through demnosstration of technology in farmers fields and production of Banana Chips which shall help in development of micro entrepreneurs.

11	Promotiona l Activity	DPR based project through FSPF - Fish processing wates for by-products developmnet a venture for sustainable livelihood & capacity buliding	West Tripura	Rs.8.05 lakh sanctioned to College of Fisheries, West Tripura	No	50	The project is likely to facilitate use of fish waste to produce different proeucts.
12	Promotiona l Activity	DPR based project through FSPF - Seed Production of Onion- A New apporach towards self sufficiency	West Tripura	Rs.9.50 lakh sanctioned to College of Agriculture, West Tripura	No	250	The project is likely to promote production of Seed Onion. The project is a sequel to the DPR project on promotion of Kharif Onion cultivation which has resulted in many farmers taking of onion cuktivation thereby opening opportunity for production of Seed Onion as an economic activity.
13	Promotional Activity	DPR based project through FSPF - Economic Sustainibilit y of famers of Tripura through millet cultivation its, processing and value additon	West Tripura	Rs.9.46 lakh sanctioned to College of Agriculture, West Tripura	No	450	The project is likely to promote Millet cultivation, its processing and value addtion and develop package of practices of Millet cultivation, suitable to the zones. Further, it is likely to create awareness aobut technology of Millet cultivation.

14	Collectivi-sation	Promotion of One FPO as POPI under PODF-ID - Formation of Women Goat farmerer Producer Organisation	Old Agartala block of West Tripura	Rs.9.46 lakh sanctioned to Goat Trust	No	100	The project is likely to facilitate : 1. Collective Marketing 2. Access to Finance 3. Quality Control 4. Skill Development 5. Sustainable and eco-friendly practices
15	Women Empowerment	One rural mart was sanctioned to TWWS	Old Agartala block of West Tripura	Rs.5.00 lakh sanctioned to TWWS	No	10	The project facilitated marketing of handloom, handicraft and Bamboo craft products

Success Stories

Success Story 1: Kharif Onion-A Potential Crop for Economic Improvement of Rural farming community of Tripura

1. Scheme : FSPF - DPR Based
2. Project Implementing Agency : College of Agriculture Tripura

3. Duration of the project :	Two years (Sanctioned on 05-09-2022)
4. Beneficiary :	
No. of beneficiaries :	200
Community :	Rural Community (Farmers)
State :	Tripura
District :	West Tripura
Block :	
Village :	

1.1 Support provided

- Rs.893000/- has been sanctioned to College of Agriculture Tripura for training of 200 participants and setting up of 18 deomonstration units.
- The main objectives of the project are 1) Identify the promising variety suitable for Kharif seaon cultivation 2) Standardize the time of lanting fo onion in kharif season 3) to find out the effective storage

system of onion 4) to study effective management of weeds

- 5) to standardize the optimum nutrient requiremetn for onion in Tripura 6) to find out suitable package for control of important pests and disease **1.2 Pre-implementation status**
- As Tripura produce mostly onion as Rabi crop which is very negligible in quantity the State extremely depends upon supply from other States like West Bengal Maharashtra and Karnataka particularly during the offseason i.e. July to February and also throughout out the year.
- This situation leads to exploring the scope of onion cultivation during Kharif and late kharif season and the storage of rabi onion. The importance of Kharif cultivation of onion to stabilize the prices is well accepted.

- The exploitation of the scope of Kharif onion in the uplands of Tripura particularly in the western Red & Lateritic Zone may be a good option as the average productivity of Upland Paddy in this region is very poor which is comparatively less remunerative than Kharif onion.
- Such area having good drainage system is very much suitable for the Kharif onion crop.
- Initiatives to cover more area having irrigation facilities by high yielding varieties of onion during Late Kharif and Rabi season along with creation of sufficient storage structures may lead to an increase in the period of availability beyond June in Tripura.

1.3 Challenges faced

- Dependency on other states for onion supply due to insufficient local production.
- Lack of cultivation of kharif onion in Tripura due to limited knowledge and resources.
- Socio-economic challenges faced by rural farmers in Tripura.

1.4 Impact

- About 200 farmers are benefited from the technology demonstration in famers field
- Incerased in production of onion in Tripura reducing dependency on supply from other states especially during lean season.
- Crop diversification enhancing agriculture Income.
- Improvement of livelihood of farmers & in state economy.

Success Story 2: Rapeseed and mustard - Sesame a potential oilseed cropping system for economic development of rual farming community of Tripura

1. Scheme : FSPF - DPR Based project

2. Project Implementing Agency: College of Agriculture Tripura

3. Duration of the project :	Two year (sanctioned on 27-12-2022)
4. Beneficiary :	
No. of beneficiaries :	450
Community :	Rural communicy (farmers)
State :	Tripura
District :	West Tripura
Block :	
Village :	

2.1 Support provided

- Rs.944000/- has been sanctioned to College of Agriculture Tripura for training of 450 participants and setting up of 18 deomonstration units.
- Objective of the project was to 1) To identify the promising suitable for rapesseed & mustard and sesame cultivation 2) to identify suitble

cultivation techique 3) standardize the time of sowing

- 4) to standardize the optimum nutirent requirement 5) to study effective management of weed 6) to find out suitable package for control of important pests and disease 7) to standardize the post-harvest processing technology

2.2 Pre-implementation status

- In Tripura productivity of Rapeseed & Mustard and Sesame are around 500 kg/ha and 400 kg/ha respectively which is very low compared to national yield of these crops.
- This is due to certain package of practices non-availability of suitable varieties etc.

2.3 Challenges faced

- Non availability of suitable varieties in Tripura for planting.
- Lack of motivation for farmers to go for cultivation of Rapeseeds Mustards or Sesame.
- Outdated package of practices prevalent in Tripura for cultivation of Rapeseeds Mustards or Sesame.

2.4 Impact

- Awareness of best cultivation practices for rapeseed & Mustard sesame.
- Reduced the dependence of supply of oil from other states.
- Sustainable Agriculture practices
- Improved nutrition
- Diversification of Cropping pattern.

Success Story 3: Baby Corn-A Potential Export oriented cash crop for doubling the resource poor farmers income of Tripura

1. Scheme :	FSPF - DPR Based project
2. Project Implementing Agency :	College of Agriculture Tripura
3. Duration of the project :	Two years (Sanctioned on 27-12-2022)
4. Beneficiary : No. of beneficiaries :	
Community :	Rural community (farmers)
State :	Tripura
District :	West Tripura
Block :	
Village :	

3.1 Support provided

- Rs.910000/- sanctioned as a grant assistance for training of 300 farmers and setting up of 15 demonstration units.
- Objective of the project is to transfer the technology of Baby corn cultivation and post-harvest care and qualitiy maintenance of Baby corn among the farmers of Tripura

3.2 Pre-implementation status

No awareness about babycorn production in the state.

3.3 Challenges faced

- Non-availability of suitable variety of babycorn in the state.
- No awareness amongst farmers about production technology of babycorn
- Non-availability of marketing linkage of babycorn in the state as the crop was not grown in the state before implementation of the project.

3.4 Impact

- Benefited 300 farmers
- Crop diversification
- Increse in income from unit area
- Sufficiency of quality fodder for livestock
- Emloyment generation
- Value addition and market access
- Easy access to market due to higher demand

Success Story 4: Fish processing wastes for by- products developmnet a venture for sustainable livelihood & capacity buliding

1. Scheme :	FSPF - DPR Based project
2. Project Implementing Agency :	College of Fisheries Tripura
3. Duration of the project :	Two years (sanctioned on 18-12-2023)
4. Beneficiary :	
No. of beneficiaries :	50
Community :	Rural Community (Farmers)
State :	Tripura
District :	West Tripura

Block :
Village :

4.1 Support provided

- Rs.804650/- sanctioned to College of Fisheries for training of 50 fish farmers and setting up of 30 demonstration units in West Tripura district.
- The main objective of the programme is to Quantification of fish waste and its utilization for the development of fish by-products
- 2) Optimization of process to enhance the quality of by-products derived from wast aligning with the specifie requirements of the local context. 3 Capacity building and awareness programm
- Support is provided for awareness programme purchase of muffle furnace Display refrigerator by-product ingredients procurement of consumbale

miscelllaneous expenses

4.2 Pre-implementation status

- No awareness amongst fish farmers about effective utilzation of fish waste.
- Handling of fish waste in the region faced several challenges and the potential for utilizing this waste remained largely untapped.
- The fishing communities especially those reliant on small-scale fish processing were not equipped with the technical skills or knowledge to transform waste into by-products.

4.3 Challenges faced

- The lack of organized waste management systems also contributed to unsanitary conditions in and around processing sites with waste often accumulating and attracting pests causing health and hygiene issues.
- From an economic standpoint fish waste was seen as a burden rather than a resource with most processors unaware of the potential for value addition.

4.4 Impact

- The project is designed to optimize the utilization of fish waste by converting it into a variety of valuable products thereby reducing environmental waste and enhancing economic opportunities.
- These products could include fish oil fishmeal for animal feed collagen gelatin and biofertilizers.
- By implementing sustainable and efficient waste management practices the project aims to contribute to the circular economy in the fisheries

sector improve profitability for fish processors and promote environmental sustainability by minimizing pollution from fish waste disposal.

Success Story 5: Project Proposal on Production of Tissue culture Sabri Banana Plants for deomostration in Farmers field of Tripura

1. Scheme :	FSPF - DPR based
2. Project Implementing Agency :	College of Agriculture Tripura
3. Duration of the project : 4. Beneficiary :	Two years (Sanctioned on 23-08-2023)
No. of beneficiaries :	300
Community :	Rural Community (farmers)
State :	Tripura
District :	West Tripura
Block :	
Village :	

4.1 Support provided

- Rs.804650/- sanctioned to College of Fisheries for training of 50 fish farmers and setting up of 30 demonstration units in West Tripura district.
- The main objective of the programme is to Quantification of fish waste and its utilization for the development of fish by-products
- 2) Optimization of process to enhance the quality of by-products derived from wast aligning with the specifie requirements of the local context. 3 Capacity building and awareness programm
- Support is provided for awareness programme purchase of muffle furnace Display refrigerator by-product ingredients procurement of consumbale miscelllaneous expenses

4.2 Pre-implementation status

- No awareness amongst fish farmers about effective utilzation of fish waste.
- Handling of fish waste in the region faced several challenges and the potential for utilizing this waste remained largely untapped.
- The fishing communities especially those reliant on small-scale fish processing were not equipped with the technical skills or knowledge to transform waste into by-products.

4.3 Challenges faced

- The lack of organized waste management systems also contributed to unsanitary conditions in and around processing sites with waste often accumulating and attracting pests causing health and hygiene issues.
- From an economic standpoint fish waste was seen as a burden rather than a resource with most processors unaware of the potential for value addition.

4.4 Impact

- The project is designed to optimize the utilization of fish waste by converting it into a variety of valuable products thereby reducing environmental waste and enhancing economic opportunities.
- These products could include fish oil fishmeal for animal feed collagen gelatin and biofertilizers.
- By implementing sustainable and efficient waste management practices the project aims to contribute to the circular economy in the fisheries sector improve profitability for fish processors and promote environmental sustainability by minimizing pollution from fish waste disposal.

Appendix 1a

Climate Action & Sustainability

Climate Action - Scenario at Global & National Level

1. Climate Change and its Impact

1.1 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, a 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 and 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 for 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.

Sources:

- 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 requirements of India are 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, the estimated financial requirement of India to become net-zero by 2070 as per IFC is US$10.1 trillion. Various estimates of financial requirements 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 indicate 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 the 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 issued draft guidelines on the '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 the 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 the adoption of innovative and new techniques, and paradigm shifts to build climate-resilient agro-ecological livelihoods and sustainable agricultural systems that are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

Appendix 1b

Climate Action & Sustainability

2. Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

a. The 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 a long rainy season results in a 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 the summer season. The state is prone to various natural disasters. The state is highly earthquake-prone as it is situated in Seismic Zone V. Being the state surrounded by Bangladesh, the aerial distance to the 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 the monsoon and flash floods in hilly areas.
b. The SAPCC identified areas aligning to the areas of NAPCC. The initiatives and projects of the state government are aligned to the SAPCC. The state has been promoting solar energy conversion of streetlights with solar lights, solar water pumps for agriculture purposes, water-efficient agriculture, rainwater harvesting, organic agriculture, promotion of vermi-compost, conservation and development of water bodies, reclamation of large wetlands, afforestation, promotion of bamboo cultivation, reducing vulnerability of climate on health, etc.

2.2 Any Specific Climate Change Initiative in the State

a. Govt. of India: Watershed Development Component (WDC)-PMKSY 2.0 was launched during January 2022 by the Department of Land Resources (DoLR), MoRD, Govt. of India, to cover 32,000 ha area for treatment in Tripura. Rejuvenation of springs is also one of the components under the programme. The objectives of the WDC-PMKSY 2.0 are groundwater recharge, creation of water bodies, combatting soil degradation & erosion for ensuring sustainable production systems, natural resource management, and livelihood options.

b. ICAR Institutions: National Innovations on Climate Resilient Agriculture (NICRA) is a network project of the Indian Council of Agricultural Research (ICAR) launched in February 2011. The project aims to enhance the 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 the NEH Region. The technology is targeted at low-lying flood-prone zones. Besides, models of multi-tier based agroforestry systems were developed by the Tripura Centre based on different factors including local needs, canopy structure, plant physiological characteristics, multipurpose uses, soil characteristics, etc.

c. State Government: The State Forest Department manages 6,294.287 sq. km. of forest area. Besides managing the forest area, it promotes the extension of tree cover outside the forest area for better environmental management. The initiatives of the forest department have a direct bearing on climate change. During 2022-23, afforestation was taken up in 10,387.02 ha area, 10.0 lakh seedlings were distributed for plantation, 3.22 lakh bamboo seedlings were raised, roadside plantation was undertaken in 133.80 km, and river-bank plantation covered 48.50 km area. The Government of Tripura has been implementing the

bio-village project towards a 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 biofertilizers. So far, 10 bio-villages have been established in the state to follow nature-based lifestyle and livelihood options and reduce the use of chemical fertilizers.

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

e. **Other Agencies:** Watershed Development Component (WDC)-PMKSY 2.0 was launched during January 2022 by the Department of Land Resources (DoLR), MoRD, Govt. of India, to cover 32,000 ha area for treatment in Tripura. Rejuvenation of springs is also one of the components under the programme. The objectives of the WDC-PMKSY 2.0 are groundwater recharge, creation of water bodies, combatting soil degradation & erosion for ensuring sustainable production systems, 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 flood map of the state shows that West Tripura district is falling under the flood-prone areas. The prospects of climate action in West Tripura are promising, especially under the framework of the Tripura State Action Plan on Climate Change (SAPCC). The SAPCC emphasizes building resilience across key sectors like agriculture, water resources, forestry, and energy. In West Tripura, where erratic rainfall and deforestation threaten livelihoods, climate-smart agricultural practices, afforestation, and improved water management are critical focus areas.
b. The district can benefit from SAPCC initiatives promoting rainwater harvesting, drought-resistant crops, and renewable energy adoption, particularly solar power. The plan also fosters community involvement in forest conservation, vital for maintaining biodiversity and reducing carbon emissions. With SAPCC aligning with national policies like the National Action Plan on Climate Change (NAPCC), West Tripura is positioned to leverage both financial and technical support. Continued engagement with local stakeholders and integration of climate resilience into district-level planning will be crucial for effective implementation and long-term sustainability.

3.2 Any specific Climate Change initiative in the District by Integrated farming model for sustainable agricultural practices.

a. 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.

b. In West Tripura district, various agencies and organizations are involved in climate change initiatives aimed at promoting sustainability and resilience. One notable agency is the Tripura State Climate Change Cell, which operates under the Department of Environment, Forests, and Climate Change. The Cell is located at Agartala, Tripura. This cell is responsible for implementing state-level climate action plans, conducting research, and facilitating awareness programs related to climate change.

c. NABARD has supported solar pumps under PM Kusum under RIDF to TREDA.

d. Local non-governmental organizations (NGOs) such as Pragati and the Sustainable Development Forum are actively engaged in community-based projects that focus on sustainable agriculture, afforestation, and water conservation. These organizations work closely with local communities to promote climate-resilient practices and enhance awareness about the impacts of climate change.

Appendix 2

Potential for Geographical Indication (GI) in the District

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions, and conserving biodiversity.

2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.

3. In the State of Tripura, Queen Pineapple is a GI-registered product under support from NERAMAC. The other three products viz. Risha, Pachara, and Matabari Peda have been registered as GI-tagged products. Recently, 300 farmers got authorized user status from all over the state, including West Tripura. Also, there is potential for GI product Jackfruit in the district. NABARD has extended financial support for obtaining GI certification for nine indigenous products to NERAMAC. The products include (i) Tripura Cashew, (ii) Tripura Spine Gourd, (iii) Sabri Banana, (iv) Jackfruit, (v) Scented Lemon, (vi) Tripura Kali Khasa Scented Rice, (vii) Tripura Harinarayan Aromatic Rice, (viii) Tripura Maimi Watlok Brown Rice, and (ix) Tripura Binni Guria Rice.

4. As per the Geographical Indications of Goods (Registration and Protection) Act, 1999, Geographical Indication in relation to goods means an indication that identifies such goods as agricultural goods, natural goods, or manufactured goods as originating or manufactured in the territory of a country or a region or locality in that territory where a given quality, reputation, or other characteristic of such goods is essentially attributable to its geographical origin, and in case where such goods are manufactured goods, one of the activities of either the production or of processing or preparation of the goods concerned takes place in such territory, region, or locality, as the case may be.

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

Annexure I – Activity-wise and block-wise physical and financial projections

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamutia	Belbari	Dukli	Heza-mara	Jirania	Lefunga	Mand-wai	Moha n- pur	Old Agartala	District Total
	I.Agriculture														
	A. Farm Credit														
	A.1 Crop Production, Maintenance, Marketing														
1	Brinjal/ Baingan_Hybrid/ HYV	100	Acre	59496	Phy	507	217	72	507	290	36	362	507	217	2715
					BL	301.64	129.11	42.84	301.64	172.54	21.42	215.38	301.64	129.11	1615.32
2	Cabbage/ Patta Gobhi_Hybrid/ HYV	100	Acre	65642	Phy	460	197	66	460	263	33	328	460	197	2464
					BL	301.95	129.31	43.32	301.95	172.64	21.66	215.31	301.95	129.31	1617.4
3	Cauliflower/ Phool Gobhi_Hybrid/ HYV	100	Acre	65774	Phy	234	211	70	468	211	117	211	468	468	2458
					BL	153.91	138.78	46.04	307.82	138.78	76.96	138.78	307.82	307.82	1616.71
4	Ginger/ Adrak_Irrigated	100	Acre	121513	Phy	500	200	75	500	300	125	200	500	375	2775
					BL	607.57	243.03	91.13	607.57	364.54	151.89	243.03	607.57	455.67	3372
5	Groundnut/ Moongfali_Irrigated	100	Acre	34644	Phy	150	150	25	150	100	150	150	150	25	1050
					BL	51.97	51.97	8.66	51.97	34.64	51.97	51.97	51.97	8.66	363.78
6	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	19316	Phy	269	269	45	269	179	269	269	269	45	1883
					BL	51.96	51.96	8.69	51.96	34.58	51.96	51.96	51.96	8.69	363.72
7	Mungbean/ Mung/ Moong/ Green Gram_Irrigated	100	Acre	17688	Phy	250	50	25	250	100	50	250	250	25	1250
					BL	44.22	8.84	4.42	44.22	17.69	8.84	44.22	44.22	4.42	221.09
8		100	Acre	50646	Phy	596	255	85	596	341	43	426	596	255	3193

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamutia	Belbari	Dukli	Heza-mara	Jirania	Lefunga	Mand-wai	Moha n- pur	Old Agartala	District Total
	Okra/ Bhindi/ Bhendi/ Ladies Finger_Hybrid/ HYV				BL	301.85	129.15	43.05	301.85	172.7	21.78	215.75	301.85	129.15	1617.13
9	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	18142	Phy	300	150	125	300	150	50	300	300	125	1800
					BL	54.43	27.21	22.68	54.43	27.21	9.07	54.43	54.43	22.68	326.57
10	Potato/ Aloo_Irrigated	100	Acre	71936	Phy	685	514	342	685	514	171	514	514	514	4453
					BL	492.76	369.75	246.02	492.76	369.75	123.01	369.75	369.75	369.75	3203.3
11	Rice/ Chaval/ Dhan_Irrigated	100	Acre	37181	Phy	7030	1700	1198	10175	2670	423	8724	10175	7756	49851
					BL	2613.82	632.08	445.43	3783.17	992.73	157.28	3243.67	3783.17	2883.76	18535.11
12	Tomato/ Tamatar_Hybrid/ HYV	100	Acre	73325	Phy	900	750	180	1200	900	150	750	1200	900	6930
					BL	659.93	549.94	131.99	879.9	659.93	109.99	549.94	879.9	659.93	5081.45
13	Turmeric/ Haldi_Irrigated	100	Acre	77558	Phy	250	200	75	500	150	50	150	250	150	1775
					BL	193.9	155.12	58.17	387.79	116.34	38.78	116.34	193.9	116.34	1376.68
	Sub Total - Bank loan					5829.91	2616.25	1192.44	7567.03	3274.07	844.61	5510.53	7250.13	5225.29	39310.26
	Post-harvest/HH Consumption (10%)					582.99	261.62	119.24	756.7	327.41	84.46	551.05	725.01	522.53	3931.03
	Repairs & maintenance of farm assets (20%)					1165.98	523.25	238.49	1513.41	654.81	168.92	1102.11	1450.03	1045.06	7862.05
	Sub Total					7578.88	3401.12	1550.17	9837.14	4256.29	1097.99	7163.69	9425.17	6792.88	51103.34
	A.2 Water Resources														
1	Diesel Pump Sets--5 HP	90	No.	45000	Phy	30	30	30	30	30	30	30	30	30	270

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamutia	Belbari	Dukli	Hezamara	Jiraniya	Lefunga	Mandwai	Mohan-pur	Old Agartala	District Total
					BL	12.15	12.15	12.15	12.15	12.15	12.15	12.15	12.15	12.15	109.35
2	Electric Pump Sets--2 HP	90	No.	25000	Phy	50	50	50	50	50	50	50	50	50	450
					BL	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	101.25
3	Sprinkler Irrigation -- with the capacity of 1 Ha area, cost per acre	90	ha	150000	Phy	71	71	71	71	71	66	71	71	71	634
					BL	95.85	95.85	95.85	95.85	95.85	89.1	95.85	95.85	95.85	855.9
4	Tube Well-Shallow-1 HP Solar Photovoltaic	90	No.	295000	Phy	36	36	36	36	36	36	36	36	36	324
					BL	95.58	95.58	95.58	95.58	95.58	95.58	95.58	95.58	95.58	860.22
	Sub Total					214.83	214.83	214.83	214.83	214.83	208.08	214.83	214.83	214.83	1926.72
	A.3 Farm Mechanisation														
1	Power Tiller--With trailer and CMVR kit 12-15 HP	90	No.	295000	Phy	66	66	48	66	66	38	66	66	66	548
					BL	175.23	175.23	127.44	175.23	175.23	100.89	175.23	175.23	175.23	1454.94
	Sub Total					175.23	175.23	127.44	175.23	175.23	100.89	175.23	175.23	175.23	1454.94
	A.4 Plantation & Horticulture														
1	High density plantation-Banana-2.5 m × 2.5 m in 1 ha	90	ha	152000	Phy	48	48	8	48	27	48	48	48	8	331
					BL	65.66	65.66	10.94	65.66	36.94	65.66	65.66	65.66	10.94	452.78
2	High density plantation-Papaya2.25 m × 2.25 m in 1 ha	90	ha	161900	Phy	19	19	9	19	19	19	19	19	9	151
					BL	27.68	27.68	13.11	27.68	27.68	27.68	27.68	27.68	13.11	219.98
4	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6 m × 6 m in 1 ha	90	ha	80000	Phy	76	75	76	76	75	75	76	76	76	681
					BL	54.72	54	54.72	54.72	54	54	54.72	54.72	54.72	490.32

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamutia	Belbari	Dukli	Hezamara	Jirania	Lefunga	Mandwai	Mohan-pur	Old Agartala	District Total
5	New Orchard - Tropical/ Sub Tropical Fruits-Litchi-9 m × 9m in 1 ha	90	ha	100000	Phy	30	28	28	28	28	28	28	29	28	255
					BL	27	25.2	25.2	25.2	25.2	25.2	25.2	26.1	25.2	229.5
6	New Orchard - Tropical/ Sub Tropical Fruits-Mango-6 m × 6 m in 1 ha	90	ha	100000	Phy	81	81	81	81	81	14	81	81	81	662
					BL	72.9	72.9	72.9	72.9	72.9	12.6	72.9	72.9	72.9	595.8
3	New Orchard - Tropical/ Sub Tropical Fruits--Mosambi(5 m ×5 m in 1 ha)	90	ha	106000	Phy	19	19	6	19	6	19	19	19	6	132
					BL	18.13	18.13	5.72	18.13	5.72	18.13	18.13	18.13	5.72	125.94
7	New Orchard - Tropical/ Sub Tropical Fruits-Pineapple-90 cm × 30 cm ×60 cm in 1 ha	90	ha	198000	Phy	95	95	95	95	95	90	95	95	95	850
					BL	169.29	169.29	169.29	169.29	169.29	160.38	169.29	169.29	169.29	1514.7
8	Rubber Cultivation--4.75 m × 4.75 m in 1 ha	90	ha	354000	Phy	48	48	48	48	48	41	48	48	48	425
					BL	152.93	152.93	152.93	152.93	152.93	130.63	152.93	152.93	152.93	1354.07
9	Tea--105 cm × 65 cm in 1 ha	90	ha	88800	Phy	38	38	38	38	38	36	38	38	38	340
					BL	303.7	303.7	303.7	303.7	303.7	287.71	303.7	303.7	303.7	2717.31
	Sub Total					892.01	889.49	808.51	890.21	848.36	781.99	890.21	891.11	808.51	7700.4
	A.6 Forestry														
1	Plantation--Agar: 3m X 3m in 1 ha	90	ha	150000	Phy	10	10	10	10	10	9	10	10	10	89
					BL	13.5	13.5	13.5	13.5	13.5	12.15	13.5	13.5	13.5	120.15
2	Plantation-Bamboo-3 m X 3 m in 1 ha	90	ha	110000	Phy	50	33	10	50	20	30	50	50	10	303
					BL	49.5	32.67	9.9	49.5	19.8	29.7	49.5	49.5	9.9	299.97

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamutia	Belbari	Dukli	Heza-mara	Jirania	Lefunga	Mand-wai	Moha n- pur	Old Agartala	District Total
	Sub Total					63	46.17	23.4	63	33.3	41.85	63	63	23.4	420.12
	A.7 Animal Husbandry - Dairy														
1	Crossbred Cattle Farming--2 CB cows w/o shed, Jersey/HF-yielding 6-8L/day – (1+1)	90	1+1	207000	Phy	86	86	86	86	86	86	86	86	86	774
					BL	160.22	160.22	160.22	160.22	160.22	160.22	160.22	160.22	160.22	1441.98
2	Crossbred Cattle Farming--2 CB cows with shed, Jersey/HF-yielding 6-8L/day– (1+1)	90	1+1	230000	Phy	200	200	200	200	200	200	200	200	200	1800
					BL	414	414	414	414	414	414	414	414	414	3726
3	Crossbred Cattle Farming--2 CB Cows with shed, Jersey/HF-yielding 8-10L/day–(1+1)	90	1+1	260000	Phy	150	150	150	150	150	150	150	150	150	1350
					BL	351	351	351	351	351	351	351	351	351	3159
4	Milking parlour (Herringbone)-Dairy marketing outlet / parlour (1 Nos)	90	No.	345000	Phy	50	50	200	50	50	50	50	50	50	600
					BL	155.25	155.25	621	155.25	155.25	155.25	155.25	155.25	155.25	1863
	Sub Total					1080.47	1080.47	1546.22	1080.47	1080.47	1080.47	1080.47	1080.47	1080.47	10189.98
	A.8 Working Capital - AH - Dairy/Drought animal														
1	Indigenous Cattle Farming_Milk production 10 LPD	100	Per Animal	195400	Phy	10	10	10	10	10	10	10	10	10	175.86
					BL	19.54	19.54	19.54	19.54	19.54	19.54	19.54	19.54	19.54	175.86
2	Indigenous Cattle Farming_Milk production 6 LPD	100	Per Animal	113160	Phy	5	5	5	5	5	5	5	5	5	50.92
					BL	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	50.94

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamutia	Belbari	Dukli	Heza-mara	Jirania	Lefunga	Mand-wai	Moha n- pur	Old Agartala	District Total
3	Indigenous Cattle Farming_Milk production 8 LPD	100	Per Animal	160100	Phy	14	10	14	14	10	9	10	14	10	168.1
					BL	22.41	16.01	22.41	22.41	16.01	14.41	16.01	22.41	16.01	168.09
	Sub Total Working Capital					47.61	41.21	47.61	47.61	41.21	39.61	41.21	47.61	41.21	394.89
	A.9 Animal Husbandry - Poultry														
1	Commercial Broiler Farming--Hybrid broiler (chicken) units	90	1000	483000	Phy	370	370	370	370	370	370	370	370	370	3330
					BL	1608.39	1608.39	1608.39	1608.39	1608.39	1608.39	1608.39	1608.39	1608.39	14475.51
2	Commercial Layer Farming-Commercial Layer Unit (2000 birds)	90	10000	453900	Phy	20	18	20	20	20	10	20	20	20	168
					BL	817.02	735.32	817.02	817.02	817.02	408.51	817.02	817.02	817.02	6862.97
3	Duck rearing--	90	100+15	75000	Phy	60	55	60	55	55	55	55	60	60	515
					BL	40.5	37.13	40.5	37.13	37.13	37.13	37.13	40.5	40.5	347.65
	Sub Total					2465.91	2380.84	2465.91	2462.54	2462.54	2054.03	2462.54	2465.91	2465.91	21686.13
	A.10 Working Capital - AH - Poultry														
1	Broiler Farming_Others_	100	1000	360000	Phy	317	264	264	317	264	104	264	317	317	2428
					BL	1141.2	950.4	950.4	1141.2	950.4	374.4	950.4	1141.2	1141.2	8740.8
	Sub Total Working Capital					1141.2	950.4	950.4	1141.2	950.4	374.4	950.4	1141.2	1141.2	8740.8
	A.11 Animal Husbandry - SGP														
1		90	10+1	141000	Phy	27	19	19	27	19	19	19	27	19	195

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamutia	Belbari	Dukli	Hezamara	Jiraniya	Lefunga	Mandwai	Mohan-pur	Old Agartala	District Total
	Goat - Rearing Unit-New Shed-Black Bengal/ Assam Hill Goat				BL	34.26	24.11	24.11	34.26	24.11	24.11	24.11	34.26	24.11	247.44
2	Pig Breeding Unit--Breeding unit (CB) (10F + 2M)	90	10+2	860000	Phy	94	94	94	94	94	93	94	94	94	845
					BL	727.56	727.56	727.56	727.56	727.56	719.82	727.56	727.56	727.56	6540.3
3	Pig Rearing Unit--Breeder cum fattener unit (CB) (3+1)	90	3+1	270000	Phy	140	135	140	140	140	132	140	140	140	1247
					BL	340.2	328.05	340.2	340.2	340.2	320.76	340.2	340.2	340.2	3030.21
	Sub Total					1102.02	1079.72	1091.87	1102.02	1091.87	1064.69	1091.87	1102.02	1091.87	9817.95
	A.12 Working Capital - AH - Others/SR														
1	Pig Farming_Breeding Unit_	100	3+1	339800	Phy	24	24	24	24	24	24	24	24	24	216
					BL	81.55	81.55	81.55	81.55	81.55	81.55	81.55	81.55	81.55	733.95
	Sub Total Working Capital					81.55	81.55	81.55	81.55	81.55	81.55	81.55	81.55	81.55	733.95
	A.13 Fisheries														
1	Composite Fish Culture-Composite Fish Culture - Pond Renovation-0.16 ha	90	ha	42300	Phy	120	105	150	130	115	100	120	135	130	1105
					BL	45.68	39.97	57.11	49.49	43.78	38.07	45.68	51.39	49.49	420.66
2	Composite Fish Culture-Composite Fish Culture-(0.16 ha)	90	ha	45600	Phy	80	80	83	80	80	80	80	80	80	723
					BL	32.83	32.83	34.06	32.83	32.83	32.83	32.83	32.83	32.83	296.7
3	Culture based Capture Fisheries-Larger water bodies like beels with pen in 1340 sqm	90	No.	96000	Phy	30	30	30	30	30	15	30	30	30	255
					BL	25.92	25.92	25.92	25.92	25.92	12.96	25.92	25.92	25.92	220.32

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamutia	Belbari	Dukli	Hezamara	Jiraniа	Lefungа	Mand-wai	Mohan- pur	Old Agartala	District Total
4	Fish Seed Hatchery--stunted growth fingerling in perennial bodies,0.16ha	90	ha	58300	Phy	60	60	60	60	60	60	60	60	72	552
					BL	31.48	31.48	31.48	31.48	31.48	31.48	31.48	31.48	37.78	289.62
5	Integrated Pisciculture -- With Duckery (10 nos) In 1 bigha/ 1340 sq.m	90	ha	142000	Phy	8	8	10	8	8	8	8	8	10	76
					BL	10.22	10.22	12.78	10.22	10.22	10.22	10.22	10.22	12.78	97.1
8	Integrated Pisciculture - With Pig-0.16 ha	90	ha	82300	Phy	15	15	15	15	15	12	15	15	15	132
					BL	11.11	11.11	11.11	11.11	11.11	8.89	11.11	11.11	11.11	97.77
6	Integrated Pisciculture - With Piggery (04 nos) In 1 bigha/ 1340	90	ha	181000	Phy	90	90	90	90	90	87	90	90	90	807
					BL	146.61	146.61	146.61	146.61	146.61	141.72	146.61	146.61	146.61	1314.6
7	Integrated Pisciculture -- With Poultry (40 nos) In 1 bigha/ 1340 sq.m	90	ha	185000	Phy	8	7	10	7	7	7	7	7	10	70
					BL	13.32	11.66	16.65	11.66	11.66	11.66	11.66	11.66	16.65	116.58
9	Intensive Fish farming--Heavy stocking &multiple harvesting (1 m excavation)1340 sqm	90	No.	250000	Phy	85	85	85	85	85	85	85	85	85	765
					BL	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25	1721.25
10	Semi Intensive Pisciculture-Existing water bodies with0.5 m excavation in 1340 sqm	90	ha	125000	Phy	200	220	220	220	220	202	220	220	220	1942
					BL	225	247.5	247.5	247.5	247.5	227.25	247.5	247.5	247.5	2184.75
11	Traditional Farming-Other-Fish Culture	90	ha	56000	Phy	90	90	125	125	90	90	120	90	120	940

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamutia	Belbari	Dukli	Hezamara	Jirania	Lefunga	Mandwai	Mohan-pur	Old Agartala	District Total
	(Existing water bodies in 1 bigha/ 1340 sq.m)				BL	45.36	45.36	63	63	45.36	45.36	60.48	45.36	60.48	473.76
	Sub Total					778.78	793.91	837.47	821.07	797.72	751.69	814.74	805.33	832.4	7233.11
	A.14 Working Capital - Fisheries														
1	Fish Culture in Pond_Others_Feed Based composite fish culture(12 month)	100	Acre	284600	Phy	123	123	141	123	141	123	123	123	140	1160
					BL	350.06	350.06	401.29	350.06	401.29	350.06	350.06	350.06	398.44	3301.38
	Sub Total Working Capital					350.06	350.06	401.29	350.06	401.29	350.06	350.06	350.06	398.44	3301.38
	A.15 Farm Credit														
1	Soil Testing Lab--Soil Testing Lab for 500 Samples	90	No.	330000	Phy	1		1							2
					BL	2.97		2.97							5.94
2	Two Wheeler Loans - Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors	90	No.	80000	Phy	300	200	400	200	400	98	200	300	400	2498
					BL	216	144	288	144	288	70.56	144	216	288	1798.56
	Sub Total					218.97	144	290.97	144	288	70.56	144	216	288	1804.5
	Total Farm Credit (sum of A.1 to A.15)					16190.52	11629.00	10437.64	18410.93	12723.06	8097.86	15523.80	18059.49	15435.90	126508.21
	B. Agriculture Infrastructure														
	B.1 Storage Facilities														
1	Godown--Storage Godowns/ Market Yard (200MT)	90	No.	1100000	Phy	90	90	130	90	90	27	90	90	130	827
					BL	891	891	1287	891	891	267.3	891	891	1287	8187.3
2		90	No.	5750000	Phy	3	3	3	3	3	2	3	3	3	26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamutia	Belbari	Dukli	Heza-mara	Jirania	Lefunga	Mand-wai	Moha n- pur	Old Agartala	District Total
	Godown--Storage Godowns/Market Yard (1000MT)				BL	155.25	155.25	155.25	155.25	155.25	103.5	155.25	155.25	155.25	1345.5
	Sub Total					1046.25	1046.25	1442.25	1046.25	1046.25	370.8	1046.25	1046.25	1442.25	9532.8
	B.2 Land Development														
1	Farm Ponds/ Water Harvesting Structures--10mm*10mm*10mm weathered /hard rock	90	No.	85000	Phy	20	10	20	20	10	10	20	20	10	140
					BL	15.3	7.65	15.3	15.3	7.65	7.65	15.3	15.3	7.65	107.1
2	Farm Ponds/ Water Harvesting Structures--Farm Pond with Lunga Bunding, 35m*35m*3m	90	No.	55000	Phy	10	5	10	10	10	5	10	10	10	80
					BL	4.95	2.48	4.95	4.95	4.95	2.48	4.95	4.95	4.95	39.61
3	Farm Ponds/ Water Harvesting Structures--Farm Pond with pump set, 35m*35m*3m	90	No.	250000	Phy	30	30	30	30	30	20	30	30	30	260
					BL	67.5	67.5	67.5	67.5	67.5	45	67.5	67.5	67.5	585
	Sub Total					87.75	77.63	87.75	87.75	80.1	55.13	87.75	87.75	80.1	731.71
	B.3 Agriculture Infrastructure - Others														
1	Compost/ Vermi Compost-Vermi Compost-	90	No.	24000	Phy	90	90	90	90	90	90	90	90	90	810
					BL	19.44	19.44	19.44	19.44	19.44	19.44	19.44	19.44	19.44	174.96
	Sub Total					19.44	19.44	19.44	19.44	19.44	19.44	19.44	19.44	19.44	174.96
	Total (B.1+B.2+B.3)					1153.44	1143.32	1549.44	1153.44	1145.79	445.37	1153.44	1153.44	1541.79	10439.47
	C. Ancillary Activities														

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamutia	Belbari	Dukli	Heza-mara	Jirania	Lefunga	Mand-wai	Moha n- pur	Old Agartala	District Total
	C.1 Food & Agro Processing														
1	Agro Processing Unit--	75	No.	130000	Phy	265	265	320	265	320	263	265	265	320	2548
					BL	258.38	258.38	312	258.38	312	256.43	258.38	258.38	312	2484.33
2	Rice Processing --	75	No.	560000	Phy	12	12	12	12	12	12	12	12	14	110
					BL	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	58.8	462
	Sub Total					308.78	308.78	362.4	308.78	362.4	306.83	308.78	308.78	370.8	2946.33
	C.2 Ancillary Activities -														
1	Agri Clinic & Agri Business Centers-Small-	90	No.	1000000	Phy	2	2	2	2	2	2	2	2	2	18
					BL	18	18	18	18	18	18	18	18	18	162
2	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-	90	No.	5000000	Phy	2	2	2	2	2	2	2	2	2	18
					BL	90	90	90	90	90	90	90	90	90	810
	Sub Total					108	108	108	108	108	108	108	108	108	972
	Total (C.1+C2)					416.78	416.78	470.4	416.78	470.4	414.83	416.78	416.78	478.8	3918.33
	Total (A+B+C)					17760.74	13189.1	12457.48	19981.15	14339.25	8958.06	17094.02	19629.71	17456.49	140866.01
	II. Micro, Small and Medium Enterprises (MSME)														
1	Manufacturing Sector - Term Loan- Medium-	75	No.	90000000	Phy	8	8	70	8	80	8	8	8	50	248
					BL	600	600	5250	600	6000	600	600	600	3750	18600
2	Manufacturing Sector - Term Loan- Micro-	75	No.	3150000	Phy	800	300	800	250	900	130	650	800	900	5530

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamutia	Belbari	Dukli	Hezamara	Jirania	Lefunga	Mandwai	Mohan-pur	Old Agartala	District Total
					BL	2100	787.5	2100	656.25	2362.5	341.25	1706.25	2100	2362.5	14516.25
3	Manufacturing Sector - Term Loan- Small-	75	No.	6750000	Phy	90	36	90	36	90	36	90	90	90	648
					BL	5062.5	2025	5062.5	2025	5062.5	2025	5062.5	5062.5	5062.5	36450
4	Manufacturing Sector - Working Capital- Medium-	75	No.	18000000	Phy	8	8	70	8	80	8	8	8	50	248
					BL	120	120	1050	120	1200	120	120	120	750	3720
5	Manufacturing Sector - Working Capital-Micro-	75	No.	63000	Phy	800	300	800	250	900	130	650	800	900	5530
					BL	420	157.5	420	131.25	472.5	68.25	341.25	420	472.5	2903.25
6	Manufacturing Sector - Working Capital-Small-	75	No.	1350000	Phy	90	36	90	36	90	36	90	90	90	648
					BL	1012.5	405	1012.5	405	1012.5	405	1012.5	1012.5	1012.5	7290
7	Service Sector - Term Loan-Medium-	75	No.	90000000	Phy	10	10	100	10	80	10	10	10	80	320
					BL	750	750	7500	750	6000	750	750	750	6000	24000
8	Service Sector - Term Loan-Micro-	75	No.	315000	Phy	1100	900	1100	900	900	100	900	1100	1100	8100
					BL	2887.5	2362.5	2887.5	2362.5	2362.5	262.5	2362.5	2887.5	2887.5	21262.5
9	Service Sector - Term Loan-Small-	75	No.	6750000	Phy	300	100	400	100	300	50	250	400	350	2250
					BL	16875	5625	22500	5625	16875	2812.5	14062.5	22500	19687.5	126562.5
10	Service Sector - Working Capital- Medium-	75	No.	18000000	Phy	10	10	100	10	80	10	10	10	80	320
					BL	150	150	1500	150	1200	150	150	150	1200	4800
11	Service Sector - Working Capital- Micro-	75	No.	63000	Phy	1100	900	1100	900	900	100	900	1100	1100	8100

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamutia	Belbari	Dukli	Heza-mara	Jirania	Lefunga	Mand-wai	Moha n- pur	Old Agartala	District Total
					BL	577.5	472.5	577.5	472.5	472.5	52.5	472.5	577.5	577.5	4252.5
12	Service Sector - Working Capital- Small-	75	No.	13500000	Phy	300	100	400	100	300	50	250	400	350	2250
					BL	3375	1125	4500	1125	3375	562.5	2812.5	4500	3937.5	25312.5
13	Trading Units - Term Loan-Medium-	75	No.	90000000	Phy	2	2	10	2	20	2	2	2	10	52
					BL	150	150	750	150	1500	150	150	150	750	3900
14	Trading Units - Term Loan-Micro-	75	No.	315000	Phy	200	50	200	50	200	20	100	200	200	1220
					BL	525	131.25	525	131.25	525	52.5	262.5	525	525	3202.5
15	Trading Units - Term Loan-Small-	75	No.	6750000	Phy	10	4	10	4	10	4	10	10	10	72
					BL	562.5	225	562.5	225	562.5	225	562.5	562.5	562.5	4050
16	Trading Units - Working Capital- Medium-	75	No.	18000000	Phy	2	2	10	2	20	2	2	2	10	52
					BL	30	30	150	30	300	30	30	30	150	780
17	Trading Units - Working Capital- Micro-	75	No.	63000	Phy	200	50	200	50	200	20	100	200	200	1220
					BL	105	26.25	105	26.25	105	10.5	52.5	105	105	640.5
18	Trading Units - Working Capital- Small-	75	No.	13500000	Phy	10	4	10	4	10	4	10	10	10	72
					BL	112.5	45	112.5	45	112.5	45	112.5	112.5	112.5	810
	Sub Total					35415.00	15187.50	56565.00	15030.00	49500.00	8662.50	30622.50	42165.00	49905.00	303052.50
	III. Export Credit														
1	Export Credit --	75	No.	250000	Phy	1	1	2	1	2	0	0	1	2	10

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamutia	Belbari	Dukli	Heza-mara	Jirania	Lefunga	Mand-wai	Moha n- pur	Old Agartala	District Total
					BL	18.75	18.75	37.5	18.75	37.5	0.00	0.00	18.75	37.5	187.5
	Total Export Credit					18.75	18.75	37.5	18.75	37.5	0.00	0.00	18.75	37.5	187.5
	IV. Education														
1	Education Loans--	95	No.	450000	Phy	600	400	1400	300	700	100	300	400	800	5000
					BL	2565	1710	5985	1282.5	2992.5	427.5	1282.5	1710	3420	21375
	Total Education					2565	1710	5985	1282.5	2992.5	427.5	1282.5	1710	3420	21375
	V. Housing														
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-For West Tripura	75	No.	2500000	Phy	500	400	1500	300	700	100	300	400	800	5000
					BL	9375	7500	28125	5625	13125	1875	5625	7500	15000	93750
	Total Housing					9375	7500	28125	5625	13125	1875	5625	7500	15000	93750
	VI. Social Infrastructure														
	Drinking Water-Distribution System-Bottling plant	75	No.	5000000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	337.5
	Education-Schools-Primary school in West Tripura	75	No.	20000000	Phy	0	0	1	0	1	0	0	0	1	3
					BL			150		150				150	450
	Healthcare-Hospital-	75	No.	50000000	Phy	1	1	1	0	1	0	0	1	1	6
					BL	375	375	375		375			375	375	2250
	Total Social Infrastructure					412.5	412.5	562.5	37.5	562.5	37.5	37.5	412.5	562.5	3037.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bamutia	Belbari	Dukli	Heza-mara	Jiraniа	Lefungа	Mand-wai	Moha n- pur	Old Agartala	District Total
	VII. Renewable Energy														
1	Biomass Energy-Home-2 cu m capacity biogas	85	No.	50000	Phy	30	30	30	30	30	30	30	30	30	270
					BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	114.75
2	Solar Energy-Roof Top Solar PV System with Battery-1 kw capacity off grid	85	Per kWp	150000	Phy	180	80	270	180	130	50	130	180	180	1380
					BL	229.5	102	344.25	229.5	165.75	63.75	165.75	229.5	229.5	1759.5
	Total Renewable Energy					242.25	114.75	357.00	242.25	178.5	76.5	178.5	242.25	242.25	1874.25
	VIII. Others														
1	Individuals/ Individual members of JLGs--Overdraft under PMJDY	100	No.	10000	Phy	400	400	400	400	400	400	400	400	400	3600
					BL	40	40	40	40	40	40	40	40	40	360
2	SHGs/ JLGs--Alternate credit (SHG) -fresh	100	No.	100000	Phy	50	50	50	50	50	50	50	50	50	450
					BL	50	50	50	50	50	50	50	50	50	450
3	SHGs/ JLGs--Alternate credit (SHG) -Repeat	100	No.	200000	Phy	530	430	430	530	430	130	430	530	430	3870
					BL	1060	860	860	1060	860	260	860	1060	860	7740
4	SHGs/ JLGs--Loan to JLGs	100	No.	100000	Phy	150	150	150	150	150	150	150	150	150	1350
					BL	150	150	150	150	150	150	150	150	150	1350
	Total Others					1300	1100	1100	1300	1100	500	1100	1300	1100	9900
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					**67089.24**	**39232.6**	**105189.48**	**43517.15**	**81835.25**	**20537.06**	**55940.02**	**72978.21**	**87723.74**	**574042.76**

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	4231.49	0.00	4500.00	0.00	5094.00	0.00	6398.00
RCBs	701.00	2119.45	200.00	1193.79	186.00	735.20	263.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2904.00	128.59	3000.00	159.30	1397.00	156.93	1136.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	7836.49	2248.04	7700.00	1353.09	6677.00	892.13	7797.00
Table 2: Term Loan (MT+LT)							
Particulars	**2021-22**		**2022-23**		**2023-24**		**2024-25**
	Target	**Ach.**	**Target**	**Ach.**	**Target**	**Ach.**	**Target**
CBs	52842.49	28807.31	33455.00	34628.11	51990.00	45840.30	66685.00
RCBs	9175.19	727.39	3695.00	2831.78	4524.00	4931.90	8546.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	4922.00	7220.00	7053.00	18002.33	19852.00	30960.22	46928.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (B)	66939.68	36754.70	44203.00	55462.22	76366.00	81732.42	122159.00
Table 3: Total Agri. Credit							
Particulars	**2021-22**		**2022-23**		**2023-24**		**2024-25**
	Target	**Ach.**	**Target**	**Ach.**	**Target**	**Ach.**	**Target**
CBs	57073.98	28807.31	37955.00	34628.11	57084.00	45840.30	73083.00
RCBs	9876.19	2846.84	3895.00	4025.57	4710.00	5667.10	8809.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	7826.00	7348.59	10053.00	18161.63	21249.00	31117.15	48064.00

Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (C) (A+B)	74776.17	39002.74	51903.00	56815.31	83043.00	82624.55	129956.00
Table 4: MSME							
Particulars	**2021-22**		**2022-23**		**2023-24**		**2024-25**
	Target	**Ach.**	**Target**	**Ach.**	**Target**	**Ach.**	**Target**
CBs	126623.53	65563.76	79922.00	121988.26	186373.00	157016.47	218464.00
RCBs	4558.88	1603.45	1966.00	1927.56	3123.00	2711.40	3545.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	7944.00	6795.48	8334.00	18850.54	30538.00	16865.73	22059.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (D)	139126.41	73962.69	90222.00	142766.36	220034.00	176593.60	244068.00
Table 5: Other Priority Sector							
Particulars	**2021-22**		**2022-23**		**2023-24**		**2024-25**
	Target	**Ach.**	**Target**	**Ach.**	**Target**	**Ach.**	**Target**
CBs	16033.60	42671.78	46962.00	42438.89	40682.00	31815.67	23783.00
RCBs	1517.26	1744.97	1675.00	1802.17	1802.00	1639.07	2753.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	6259.00	4616.41	4431.00	12346.49	12347.00	32269.47	53059.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (E)	23809.86	49033.16	53068.00	56587.55	54831.00	65724.21	79595.00
Table 6: Grand Total (C+D+E)							
Particulars	**2021-22**		**2022-23**		**2023-24**		**2024-25**
	Target	**Ach.**	**Target**	**Ach.**	**Target**	**Ach.**	**Target**
CBs	199731.11	137042.85	164839.00	199055.26	284139.00	234672.44	315330.00
RCBs	15952.33	6195.26	7536.00	7755.30	9635.00	10017.57	15107.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	22029.00	18760.48	22818.00	49358.66	64134.00	80252.35	123182.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	237712.44	161998.59	195193.00	256169.22	357908.00	324942.36	453619.00

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

(₹ lakh)

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L		2119.45	0	128.59	0	2248.04	0	1193.79	0	159.3	0	1353.09
Table 1: Crop Loan												
Particulars			2023-24						2024-25			
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L		735.2	0	156.93	0	892.13	6398	263	0	1136	0	7797
Table 2: Term Loan												
Particul ars							2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S	0	0	0	0	0	0	0	0	0	0	0	0
L D	0	0	0	0	0	0	0	0	0	0	0	0
F M	0	0	0	0	0	0	0	0	0	0	0	0
P & H	0	0	0	0	0	0	0	0	0	0	0	0
AH -D	0	0	0	0	0	0	0	0	0	0	0	0
AH -P	0	0	0	0	0	0	0	0	0	0	0	0
AH - S G P	0	0	0	0	0	0	0	0	0	0	0	0
F D	0	0	0	0	0	0	0	0	0	0	0	0
F & W	0	0	0	0	0	0	0	0	0	0	0	0
S G & M F	0	0	0	0	0	0	0	0	0	0	0	0
A & F	0	0	0	0	0	0	0	0	0	0	0	0
OTH	28807.31	727.39	0	7220	0	36754.7	34628.11	2831.78	0	18002.33	0	55462.22
Sub total	28807.31	727.39	0	7220	0	36754.7	34628.11	2831.78	0	18002.33	0	55462.22
Grand Total (I+II)	28807.31	2846.84	0	7348.59	0	39002.74	34628.11	4025.57	0	18161.63	0	56815.31

Table 2: Term Loan												(₹ lakh)
Particulars	**2023-24**						**2024-25**					
	CBs	**RCBs**	**SCARDB**	**RRBs**	**Others**	**Total**	**CBs**	**RCBs**	**SCARDB**	**RRBs**	**Others**	**Total**
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	45840.30	4931.90	0.00	30960.22	0.00	81732.42	66685.00	8546.00	0.00	46928.00	0.00	122159.00
Sub total	45840.30	4931.90	0.00	30960.22	0.00	81732.42	66685.00	8546.00	0.00	46928.00	0.00	122159.00
Grand Total (I +II)	45840.30	5667.10	0.00	31117.15	0.00	82624.55	73083.00	8809.00	0.00	48064.00	0.00	129956.00

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

Annexure IV

Unit costs for major activities fixed by NABARD for the year 2024-25

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Small		No.	1000000
2	Agro Processing Unit			No.	130000
3	Biomass Energy	Home		No.	50000
4	Commercial Broiler Farming			1000	483000
5	Commercial Layer Farming			10000	4539000
6	Composite Fish Culture	Composite Fish Culture		ha	45600
7	Composite Fish Culture	Composite Fish Culture	Pond Renovation	ha	42300
8	Compost/ Vermi Compost	Vermi Compost		No.	24000
9	Crossbred Cattle Farming		2 CB cows w/o shed, Jersey/HF	1+1	207000
10	Crossbred Cattle Farming		2 CB cows with shed, Jersey/HF	1+1	230000
11	Crossbred Cattle Farming		2 CB Cows with shed, Jersey/HF	1+1	260000
12	Culture based Capture Fisheries			No.	96000
13	Diesel Pump Sets			No.	45000
14	Drinking Water	Distribution System		No.	5000000
15	Duck rearing			100+15	75000
16	Education	Schools		No.	20000000
17	Education Loans			No.	450000
18	Electric Pump Sets			No.	25000
19	Export Credit			No.	2500000
20	Farm Ponds/ Water Harvesting Structures			No.	250000
21	Farm Ponds/ Water Harvesting Structures			No.	55000
22	Farm Ponds/ Water Harvesting Structures			No.	85000
23	Fish Seed Hatchery			ha	58300
24	Goat	Rearing Unit	New Shed	10+1	141000
25	Godown			No.	1100000
26	Godown			No.	5750000
27	Healthcare	Hospital		No.	50000000
28	High density plantation	Banana		ha	152000
29	High density plantation	Papaya		ha	161900
30	Individuals/ Individual members of JLGs			No.	10000
31	Integrated Pisciculture			ha	142000

32	Integrated Pisciculture			ha	181000
33	Integrated Pisciculture			ha	185000
34	Integrated Pisciculture	With Pig		ha	82300
35	Intensive Fish farming			No.	250000
36	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	5000000
37	Manaufacturing Sector	Term Loan	Medium	No.	10000000
38	Manaufacturing Sector	Term Loan	Micro	No.	350000
39	Manaufacturing Sector	Term Loan	Small	No.	7500000
40	Manaufacturing Sector	Working Capital	Medium	No.	2000000
41	Manaufacturing Sector	Working Capital	Micro	No.	70000
42	Manaufacturing Sector	Working Capital	Small	No.	1500000
43	Milking parlour (Herringbone)			No.	345000
44	New Orchard	Tropical/ Sub Tropical Fruits		ha	106000
45	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/Lemon	ha	80000
46	New Orchard	Tropical/ Sub Tropical Fruits	Litchi	ha	100000
47	New Orchard	Tropical/ Sub Tropical Fruits	Mango	ha	100000
48	New Orchard	Tropical/ Sub Tropical Fruits	Pineapple	ha	198000
49	Pig Breeding Unit			10+2	860000
50	Pig Rearing Unit			3+1	270000
51	Plantation			ha	150000
52	Plantation	Bamboo		ha	110000
53	Power Tiller		With trailer and CMVR kit 12	No.	295000
54	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
55	Rice Processing			No.	560000
56	Rubber Cultivation			ha	354000
57	Semi Intensive Pisciculture			ha	125000
58	Service Sector	Term Loan	Medium	No.	10000000
59	Service Sector	Term Loan	Micro	No.	350000
60	Service Sector	Term Loan	Small	No.	7500000
61	Service Sector	Working Capital	Medium	No.	2000000
62	Service Sector	Working Capital	Micro	No.	70000
63	Service Sector	Working Capital	Small	No.	1500000
64	SHGs/ JLGs			No.	100000
65	SHGs/ JLGs		Alternate credit (SHG)	No.	100000
66	SHGs/ JLGs		Alternate credit (SHG)	No.	200000
67	Soil Testing Lab			No.	330000
68	Solar Energy	Roof Top Solar PV System with Battery		Per kWp	150000

69	Sprinkler Irrigation			ha	150000
70	Tea			ha	888000
71	Trading Units	Term Loan	Medium	No.	10000000
72	Trading Units	Term Loan	Micro	No.	350000
73	Trading Units	Term Loan	Small	No.	7500000
74	Trading Units	Working Capital	Medium	No.	2000000
75	Trading Units	Working Capital	Micro	No.	70000
76	Trading Units	Working Capital	Small	No.	1500000
77	Traditional Farming	Other		ha	56000
78	Tube Well	Shallow		No.	295000
79	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	80000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit (Acre)	SoF
1	Brinjal/ Baingan	Hybrid/ HYV		59496
2	Broiler Farming	Others_	1000	360000
3	Cabbage/ Patta Gobhi	Hybrid/ HYV		65642
4	Cauliflower/ Phool Gobhi	Hybrid/ HYV		65774
5	Fish Culture in Pond	Others_Feed Based composite fish culture(12 month)		284600
6	Ginger/ Adrak	Irrigated		121513
7	Groundnut/ Moongfali	Irrigated		34644
8	Indian Mustard/Bharatiya Sarso	Irrigated		19316
9	Indigenous Cattle Farming	Milk production 6 LPD_		113160
10	Indigenous Cattle Farming	Milk production 8 LPD_		160100
11	Indigenous Cattle Farming	Milk production 10 LPD_		195400
12	Mungbean/ Mung/ Moong/ Green Gram	Irrigated		17688
13	Okra/ Bhindi/ Bhendi/ Ladies Finger	Hybrid/ HYV		50646
14	Pig Farming	Breeding Unit_		339800
15	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated		18142
16	Potato/ Aloo	Irrigated		71936
17	Rice/ Chaval/ Dhan	Irrigated		37181
18	Tomato/ Tamatar	Hybrid/ HYV		73325
19	Turmeric/ Haldi	Irrigated		77558

Abbreviations

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

IAY	Indira Awas Yojana
ICT	Information and Communication Technology
ITDA	Integrated Tribal Development Agency
IoT	Internet of Things
JNNSM	Jawaharlal Nehru National Solar Mission
JLG	Joint Liability Group
KVI	Khadi and Village Industries
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVK	Krishi Vigyan Kendra
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
LAC	Livestock Aid Centre
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
MPEDA	Marine Products Export Development Authority
MEDP	Micro Enterprises Development Programme
MI	Micro Irrigation
MUDRA	Micro Units Development & Refinance Agency Ltd.
MPCS	Milk Producers Co-operative Society
MoFPI	Ministry of Food Processing Industries
MNRE	Ministry of New and Renewable Energy
MIDH	Mission for Integrated Development of Horticulture
NABARD	National Bank for Agriculture and Rural Development
NFSM	National Food Security Mission
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
NBFC	Non-Banking Financial Company
NGO	Non-Governmental Organization
PKVY	Paramparagat Krishi Vikas Yojana
PAIS	Personal Accident Insurance Scheme
PLP	Potential Linked Credit Plan
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PWCS	Primary Weavers Cooperative Society

PMEGP	Prime Minister's Employment Generation Programme
RWHS	Rainwater Harvesting Structure
RKVY	Rashtriya Krishi Vikash Yojana
RRB	Regional Rural Bank
RBI	Reserve Bank of India
RLTAP	Revised Long Term Action Plan
RIDF	Rural Infrastructure Development Fund
RNFS	Rural Non-Farm Sector
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SAP	Service Area Plan
SCS	Service Cooperative Society
STCCS	Short Term Co-operative Credit Structure
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
TFO	Total Financial Outlay
TBO	Tree Borne Oil-seeds
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group

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NABARD

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