



स्टेट फोकस पेपर 2024-25

State Focus Paper 2024-25

राज्य – त्रिपुरा
State - Tripura

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

त्रिपुरा क्षेत्रीय कार्यालय, अगरतला
TRIPURA REGIONAL OFFICE, AGARTALA



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन

Vision

Development Bank of the Nation for fostering rural prosperity

Mission

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



State Focus Paper
2024-25

State Focus Paper

2024-25

Tripura



National Bank for Agriculture and Rural Development
Tripura Regional Office
Agartala



Message

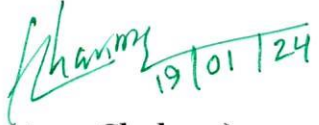
It gives me immense pleasure to share the State Focus Paper 2024-25, prepared by NABARD Tripura Regional Office, Agartala dedicates to it's Vibrant State of Tripura so that the State continues to make huge strides in development.

NABARD has been a great support in our quest for development, especially rural infrastructure in the State. I also acknowledge their intervention for skill development and livelihood generation in farm and non-farm sectors supplementing the State's endeavours to move towards enhancing rural prosperity.

The State Focus Paper explores physical and financial potential of priority sectors in the State. The document also indicates the infrastructure gaps, which can be bridged by the government through budgetary support or from any other resource for harnessing the potential identified under different sectors of the rural economy. The credit potential assessed for the State for FY 2024-25 is ₹10179.73crore including ₹4838.12crore for agriculture sector.

I urged upon all banks and government departments to make their best efforts to achieve the credit potential and ensure the overall progress of the State. I hope that the State Credit Seminar will provide a forum for bankers and government departments to deliberate upon policy initiatives to boost agriculture and rural development.

I sincerely convey my greetings to the members of the NABARD Tripura Regional Office, Agartala for publication of this booklet for development of the state in all aspects.


(Santana Chakma)



Foreword

Agriculture provides employment to more than half of the population of India in spite of its reduced contribution towards the country's GDP. Indian agriculture is characterized by predominance of small and marginal farmers. Food production in India has come a long way from the days when India had to import to the present times when India has become one of the largest exporter of agricultural products in the world. To sustain the growth in food production and enable farmers to obtain optimum yield, farmers need to invest in inputs including technology. Credit facilitates the process by providing the farmers with the resource to make optimum investment. Credit, having become the most important input, merits especial emphasis in the developmental efforts in view of the unmet credit needs of the farmers, artisans, weavers, etc. that provide a fillip to economic growth through their engagement in production of food, etc.

Mandated to facilitate credit to agriculture and allied activities, MSME and other priority sector activities, NABARD undertakes analysis of realisable potential for credit and investment in infrastructure through the Potential Linked Credit Plans in the districts every year. The potentials for credit flow to the agriculture and allied sector, MSME, other priority sector activities and investment in infrastructure at district level are collated to arrive at the realisable potential at state level which is brought out as the State Focus Paper (SFP). The primary objective of NABARD undertaking the potential mapping and planning exercise is to facilitate the banks to firm up their credit plans as also to enable other stakeholders such as the Government to initiate necessary measures towards creating an enabling ecosystem. NABARD has been working relentlessly in identifying growth potential in agriculture, allied and other sectors, having relevance to the rural economy of the concerned state. Accordingly, Tripura Regional Office of NABARD have prepared this State Focus Paper bringing out potentials of different sectors in Tripura for the year 2024-25 through extensive consultation with stakeholders adopting a "Bottom Up" approach.

I would like to place on record our sincere gratitude to the People's Representatives, the Senior Officials of the Government of Tripura, Reserve Bank of India, District and Block administration, Officials of the Line Departments, the SLBC Tripura, Banks, Lead District Managers, NGOs and Research Institutions who have contributed their inputs to give a final shape to the SFP as well as to make it a useful document.

I hope this SFP will help the banks and other stakeholders in tapping the true potential in the state through augmentation of credit flow and thereby improving their business portfolio. I also hope that it would help the State Government in bridging the critical infrastructure gaps identified in the document and in providing related support services for off-take of credit flow. Tripura RO welcomes suggestions from the banks, government departments, research institutions, etc. in enriching the contents of this document.



(Loken Das)
General Manger
Officer-in-charge
NABARD Tripura Regional Office.

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

Appendix - I

Overall Structure of State Focus Paper 2024-25

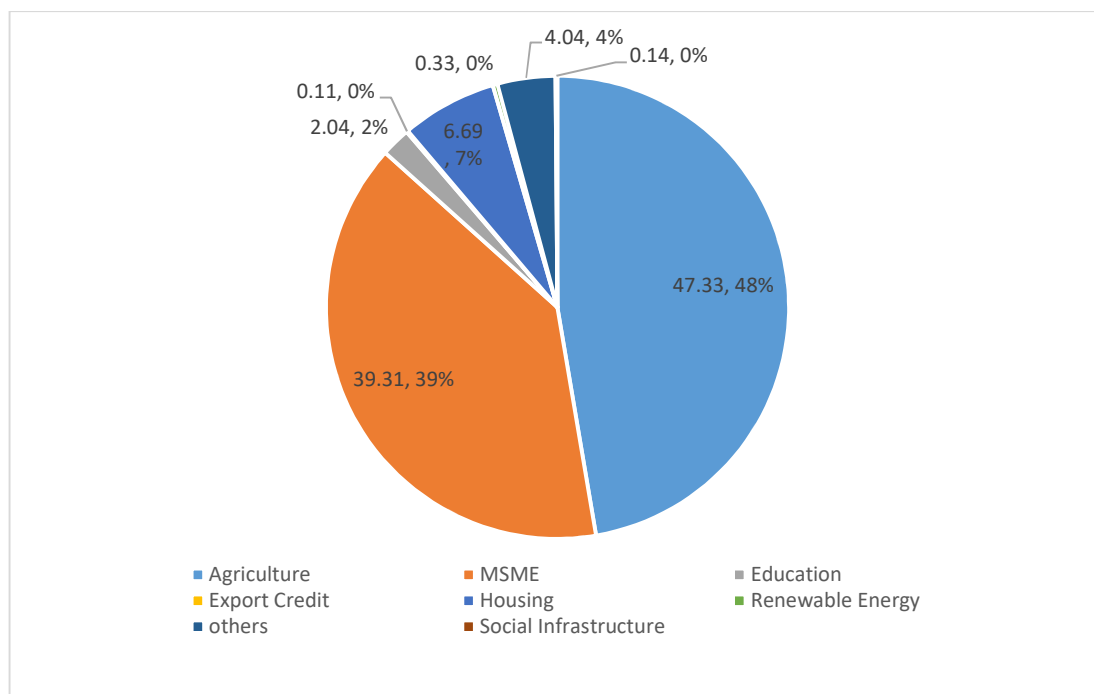
Sr.No.	Particulars	Page No
1	Appendix - A Broad Sector-wise PLP Projections of Credit Potential for 2024-25 along with Table and Pie-Diagram	1
	Appendix - B Sub-Sector-wise Credit Potential for 2024-25	2
2	Executive Summary	3-7
3	Chapter 1- State Profile - Map of the State, Table and Write-up	8-18
4	Chapter 2 - Banking Profile - Table and Write-up	19-32
5	Chapter 3 - NABARD's Perception on the Development Perspective of the State	33-49
6	Chapter 4 - Potential Credit Outlay	50-86
7	Chapter 5 - Status and Prospects of Cooperatives	87-90
8	Chapter 6 - Infrastructure Support	91-103
9	Chapter 7- Details of Policy Initiatives of GoI, RBI, NABARD and the State Government	104-113
	Annexures	
	I – District-wise, Sector-wise PLP Projections	114
	II – Agency-wise, Broad Sector-wise flow of Ground Level Credit	115
	III – Critical Infrastructure Support to be provided	116
	IV - Critical interventions required in various Sectors/ Sub-Sectors	117-118

Appendix-A State Credit Plan Projections 2024-25

State: Tripura

(₹in lakh)

Sr. No.	Sector/Activity	Financial Projections
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	336179.96
ii	Term investment for Agriculture and Allied Activities	135137.35
	Sub Total :	471317.31
B	Agriculture Infrastructure	6209.82
C	Agriculture - Ancillary activities	6285.05
I	Credit Potential for Agriculture	483812.18
II	Micro, Small and Medium Enterprises	398114.15
III	Education	20494.61
IV	Export Credit	1110.00
V	Housing	67698.93
VI	Renewable Energy	3183.82
VII	Others	42135.50
VIII	Social Infrastructure involving bank credit	1424.36
	Total Priority Sector	1017973.55



Appendix-B
SUMMARY OF SECTOR WISE
STATE CREDIT PLAN PROJECTIONS-2024-25

(₹ in lakh)

Sr. No.	Particulars	PLP Projections
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	336179.96
ii	Water Resources	6620.96
iii	Farm Mechanization	4758.95
iv	Plantation & Horticulture	20232.70
v	Forestry & Wasteland Development	1517.05
vi	AH-Dairy Development	21488.94
vii	AH-Poultry Farming	43922.27
viii	AH-Sheep / Goat and Piggery Development	16371.51
ix	Fisheries Development	18687.38
x	Others-	1178.51
xii	Sustainable Agriculture Practices	359.08
	Sub Total:	471317.31
B	Agriculture Infrastructure	
i	Construction of Storage facilities	2474.61
ii	Land Development	2885.23
iii	Agri. Infrastructure- Others (Vermicompost)	849.98
	Sub Total:	6209.82
C	Ancillary Activities	
i	Food & Agro Processing	4292.55
ii	Ancillary activities-others	1992.50
	Sub Total:	6285.05
	Total Agriculture	483812.18
II	Micro, Small and Medium Enterprises	
i	MSME- Working Capital	313803.01
ii	MSME- Investment Credit/Term Loans	84311.14
III	Export Credit	1110.00
IV	Education	20494.61
V	Housing	67698.93
VI	Renewable Energy	3183.82
VII	Others (Loans to SHGs/JLGs, PMJDY, loans to State sponsored organizations for SC/ST)	42135.50
VIII	Social Infrastructure involving bank credit	1424.36
	Total Priority Sector	1017973.55

Executive Summary

1. Introduction

The State Focus Paper (SFP) is an attempt to present the potentials for various priority sectors in the state, eco-system issues, constraints, critical gaps in infrastructure and suggestions for improvement, thus attempting to provide a holistic perspective for development planning for the state for the Financial Year 2024-25.

2. State Profile

Tripura is the third smallest state of the Indian Union having a geographical area of 10491.69 sq. km. The state has 08 districts, 01 Autonomous district council, 23 Sub divisions, 58 blocks, and 875 villages with a population of 36.73 lakh as per Census 2011. Out of the total geographical area of 10.49 lakh Ha., about 24% is under crop cultivation and 60% is under forest cover. The Net Sown Area as on 31 March 2022 is 2.56 lakh Ha with the cropping intensity of 191%. The Gross Cropped Area as on 31 March 2022 was 4.87 lakh ha. The main agricultural crops grown in the State are paddy, maize, wheat, pulses, oilseeds, etc. Fragmentation of land holding is still continuing as a part of social phenomenon. Average size of land holding has declined from 1.25 ha in 1976-1977 to 0.49 ha as per Agri Census 2015-16 against all India average of 1.08 ha. Climatic condition of the State is congenial for cultivation of a number of tropical and sub-tropical fruits and vegetables. The agro-ecological condition of the state is suitable for raising a variety of horticultural crops namely fruits like Pineapple, Jackfruit, Orange, Banana, Litchi, Lemon /Limes and Plantation crops like Arecanut, Coconut, Cashew Nut, various winter and summer vegetables, Spices, Flowers, etc. Floriculture is a sunrise sector in Tripura. Owing to steady increase in demand of cut flower, commercial approach of floriculture has the potential to be one of the important sectors in the State. In Tripura, Small and Marginal Farmers constitute about 96% of the total farmers against all India average of 78%. Agriculture and allied activities are still the backbone of the State's economy.

3. State Economy

3.1 The Gross State Domestic Product during 2022-23 was ₹72635.62 crore at current prices and ₹42997.33 crore at constant prices (2011-12) and the Net State Domestic Product was ₹65808.13 crore at current prices and ₹37917.04 crore at constant prices (2011-12). Per Capita Net State Domestic Product at current prices was ₹159419.00 during 2022-23 (₹137472.00 in 2020-21) and Per Capita Net State Domestic Product at constant prices was ₹91853.00 during 2022-23 (₹85210.00 during 2021-22)

3.2 During 2021-22 (Revised), the total Expenditure of the state was ₹23707.29 crore, out of which Revenue Expenditure was ₹20354.55 crore and Capital expenditure was ₹3352.74 crore. For 2022-23 (BE) total expenditure is estimated at ₹26892.67 crore (Revenue expenditure ₹21606.89 crore and Capital expenditure ₹5285.78 crore). During 2021-22 (Revised), the total Receipt was ₹23057.29 crore, out of which Revenue Receipt was ₹19659.92 crore and Capital Receipt was ₹3397.37 crore. For 2022-23 (BE) total receipt is estimated at ₹25673.15 crore (Revenue receipt ₹21047.15 crore and Capital receipt ₹4626.00 crore)

3.3 Economy of Tripura is agrarian with more than 44 percentage of its population directly depending on agriculture & allied activities. Only about 26% of the land is cultivable, rest being hilly and forest. Rice is the major crop in the State. The climate of the state is suitable for a

variety of horticultural/ plantation crops, including pineapple, jackfruit, tea, rubber, bamboo, etc. A section of the indigenous population practices jhum (slash and burn) method of cultivation. Geographical isolation and communication bottleneck hinder the development process.

3.4 The major food/plantation crops of Tripura are Paddy, Pulses, Vegetables, Sugarcane, Pineapple, Coconut, Cashew, Arecanut, Mango, Tea and Rubber. Tripura is the second largest producer of natural Rubber after Kerala. This sector holds considerable potential for the development of the State especially in hilly areas. Tripura is known for pineapple, especially, the queen variety which is known to have the best taste and aroma in the world. The queen variety has been accorded GI registration. Pineapple is one crop that has the potential to contribute to the state's economy as fresh produce as well as processed product and merits special emphasis. The production of Rubber in 2020-21 was 90711.54 MT in the State and area under Rubber was 86891.71 hectares. Cultivation of Agar (*aquilaria malaccensis*) has the potential to increase farmers' income and the State Government has brought in 'Tripura Agarwood Policy 2021' to facilitate cultivation of Agar in the state. Besides this, Tripura shares 84 per cent of its border with the neighbouring country of Bangladesh. The total volume of trade has increased manifold from a meagre ₹4.12 crores during 1995-96 to about ₹675.12 crores during 2019-20. Agreements and joint dialogues between India and Bangladesh can be the good opportunity for promotion of sustainable larger foreign trade with Bangladesh through the 8 Land Custom Stations of Tripura. Tourism based on wildlife, forest and Hindu/Buddhist religious places have good potential in the State. Presently, promotion of tourism has been affected by inadequate infrastructure. The development of tourism related infrastructure facilities are essential and prerequisite for promotion of tourism in the State.

3 Banking Profile of the State

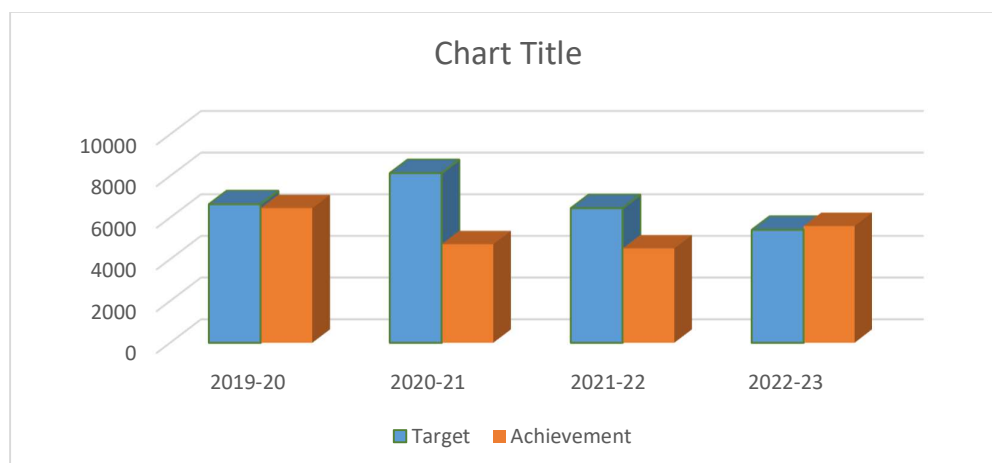
4.1 Banking Network

The institutional structure of the financial system in the State has scope for further development. The financial system is mainly based on banks, provident and pension funds and insurance companies. Public sector banks have expanded their network particularly during last two to three decades. The banking network comprises 571 bank branches belonging to 26 Commercial Banks (12 public sector and 14 private sector including 03 Small Finance Banks), 01 State Cooperative Bank, 01 Urban Cooperative Banks (UCBs), 01 Cooperative Agriculture Rural Development Bank. Tripura has a 2 tier cooperative credit structure with the Tripura State Cooperative Bank and Primary Agricultural Cooperative Credit Societies (PACS). The Tripura State Cooperative Bank has 65 branches (42 rural 12 Semi urban and 11 urban). There are 268 functional PACS/LAMPS in the State. The India Posts Payment Bank has also started functioning through their post- offices, spurring the financial service network in the State. Besides, there are several urban and rural cooperative societies, Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs).

4.2 Ground level Credit Flow in Tripura-Trend

The GLC flow increased from ₹4519.94 Crore during 2021-22 to ₹5596.59 Crore during 2022-23, increasing by 19.23%. Trends of ACP achievement during the last 04 years is as under:

(₹ Crore)



4.3 Financial Inclusion

As on 31 March 2023, 364214 people have been enrolled under the PM Jeevan Jyoti Bima Yojana. Similarly, 1022930 persons have been covered under the PM Suraksha Bima Yojana. 172807 persons have been covered under Atal Pension Yojana. The total number of accounts under PM Jan Dhan Yojana stood at 951457 as on 31 March 2023. Aadhar seeding percentage is 86.45 in Tripura. All the banks in the state issued Rupay Cards to 36.42% PMJDY customers against national issuance of 67.90%.

During FY 2023-24, NABARD Tripura Regional Office has undertaken various initiatives for different schemes under Financial Inclusion Fund (FIF) maintained by NABARD to augment financial literacy in the state of Tripura. Some of the initiatives are:

a) Micro ATM: Grant assistance of ₹45.00 lakh for deployment of 200 Micro ATM has been sanctioned to Tripura State Cooperative Bank Ltd. (TStCB) to widen the digital payment acceptance infrastructure.

b) Incentive Scheme for CSP/BC: Sanctioned grant assistance of ₹ 0.84 lakh to Canara Bank under the Incentive schemes for CSP/BC agents in Tripura.

c) FLAP programmes – With a view to spread financial literacy among the people of Tripura, grant assistance of ₹ 38.22 lakh has been sanctioned for conduct of 710 Financial Literacy Awareness Programmes (FLAP) to several banks like Tripura Gramin Bank, Airtel Payment Bank, SBI, ESAF Small Finance Bank, India Post Payment Bank, etc.

d) Demonstration Van for Banking Technology – Sanctioned 01 demonstration mobile van to Tripura Gramin Bank (TGB) which is equipped with CCTV, ATM, Micro ATM, GPRS, Router, Printer, UPS, POS, etc.

e) CAPEX Support for RSETI/RUDSETI: Sanctioned grant assistance of ₹4.40 lakh to RUDSETI Agartala under the scheme of CAPEX support to RSETI for training purposes 2.0.

5. Sectoral Trends in Credit flow

5.1 Farm Credit

The soil and climate of Tripura is favourable for the growth of field and plantation crops, fruits, vegetables, flowers, dairying, piggery and fishery. Tripura is primarily an agrarian economy. More than 44% of population of the State directly depends on Agriculture & Allied Activities and its contribution to the GSDP is about 30%. Small and Marginal Farmers constitute about

96% of the total farmers in the State against all India average of 78%. Agriculture and allied activities are still the backbone of the State's economy. The potential for credit support assessed for Farm Credit (both crop loan and term loan) for the year 2024-25 is ₹4713.17 crore. The credit flow to agriculture was ₹1752.38 crore and ₹2067.74 crore during 2021-22 and 2022-23 respectively. The GoI thrust on issue of Kisan Credit Card (KCC) for crops, animal husbandry and fishery activities will further boost farm credit.

5.2 Storage Godowns Market yards

Availability of scientific storage facilities is one of the critical requirements to ensure remunerative prices to farmers and reduce losses on account of improper storage. The potential for credit support assessed for Storage Godowns / Market Yards for the year 2024-25 is ₹24.75 crore. The Government of India initiative to facilitate development of farm gate infrastructure under Agriculture Infrastructure Fund (AIF) is yet to pick up in the state.

5.3 Land Development

Natural resources management is a basic requirement for improving productivity. NABARD, under its watershed development programmes, treated large tracts of arable land for enhancing its productive capacities. The potential available for the Land development, Soil Conservation and Watershed development sector for 2024-25 has been estimated at ₹28.85 crore.

5.4 Ancillary activities- Food & Agro Processing

Food and Agro processing helps in value addition of agriculture and horticultural produce, reduce wastage, facilitates diversification and commercialization of agriculture, generates employment and enhance export earnings. Pineapple is one of the major export items of Tripura. The potential assessed for lending to agro-processing units, for 2024-25 is ₹62.85 crore.

5.5 Micro Small Medium Enterprise (MSME)

The revision in MSME guidelines by RBI has removed the distinction between manufacturing and service industries. Bank loan to startups up to ₹50.00 crore has been included under priority sector lending. Though Tripura's economy is predominantly agrarian, there is good potential for supporting micro enterprises, particularly working capital requirements of small agri traders. A credit flow potential of ₹3981.14 crore has been made for MSME sector during 2024-25. Common facility centres, promotion of ancillary units for supplying to bigger industrial units will boost development of the MSME sector in Tripura.

5.6 Education & Housing

Housing loan limits for eligibility under priority sector lending is ₹35.00 lakh in metropolitan centres and ₹25.00 lakh in other centres, provided overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45.00 lakh and ₹30.00 lakh, respectively. Loans up to ₹10.00 lakh in metropolitan centres and up to ₹6 lakh in other centres for house repairs are also included in priority sector. Loans to individuals for educational purposes including vocational courses up to ₹20 lakh irrespective of the amount sanctioned are eligible under priority sector. The projections of bank loan under education and housing for the year 2024-25 has been assessed at ₹204.94 crore and ₹676.99 crore respectively.

5.7 Export Credit

Export credit includes pre-shipment and post-shipment export credit (excluding off-balance sheet items). A credit potential of ₹ 11.10 crore has been assessed for the year 2024-25, keeping in view that Tripura is the 2nd largest rubber growing state, rich and diverse resources of bamboo with traditional usage and the export potential of pineapple. 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. Besides, the agro-climatic conditions of the State are favourable for growing various fruits and horticultural crops. Pineapple and Orange renowned for their unique flavour and organic nature of produce besides Jackfruit.

5.8 Social Infrastructure

PSL guidelines includes bank finance for facilities such as drinking water, sanitation, rural health, small hospitals and education related infrastructure etc. as an eligible activity for classification under priority sector. A credit potential of ₹14.24 crore has been assessed for the year 2024-25 under this segment.

5.9 Infrastructure support

Infrastructure development facilitates integrated rural development. NABARDs Rural Infrastructure Development Fund (RIDF) supplement the efforts made by State Governments in this direction. As on 30 November 2023, a total of 3846 projects have been sanctioned from RIDF XXI to RIDF XXIX tranches involving a total sanction of ₹4422.65 crore. The projects sanctioned are for roads, bridges, irrigation, drinking water supply, health, warehouses, rural sanitation, solid waste management, Solar Street Light, etc.

5.10 Informal Credit Delivery System-Self Help Group (SHG)/ Joint Liability Group (JLG)

As on 31 March 2023, there are 89770 SHGs in Tripura. The number of SHGs credit linked are 18094 with a total loan sanction amount of ₹ 289.88 crore. As against the TRLM target of ₹230 Crore in 18800 accounts for FY 2022-23, the banks have collectively achieved sanction of 18094 accounts (achievement 96%) with corresponding sanction amount of ₹289.87 Crore (achievement of 126%) as on 31.03.2023. Banks need to play a proactive role in credit linkage of SHGs on a mission mode to cover all eligible SHGs with credit as well as to provide necessary support to SHGs and SHG members graduating to entrepreneurial stage. NABARD is supporting livelihood interventions through conduct of Micro Enterprise Development Programmes (MEDPs), Livelihood Enterprise Development Programmes (LEDP) and marketing interventions like Rural Mart and sponsoring marketing events during festival times.

Map of Tripura





जिला प्रोफाइलState Profile					
राज्य State: Tripura					
1. भौतिक और प्रशासनिक विशेषताएं PHYSICAL & ADMINISTRATIVE FEATURES					
कुल भौगोलिक क्षेत्र (वर्ग किलोमीटर) Total Geographical Area (sq.km)	10492				
उप-खंडों की संख्या No. of Sub Divisions	23				
खसिया ब्लॉकों की संख्या No. of Blocks	58				
राजस्व गांवों की संख्या No. of revenue villages	1405				
ग्राम पंचायतों की संख्या No. of Gram Panchayats	511				
3. भूमि उपयोग (हैक्टेयर) LAND UTILISATION [ha]					
रिपोर्ट किया गया कुल क्षेत्र Total Area Reported	1049169				
जंगल क्षेत्र Forest Land	629426				
क्षेत्र जो खेती के लिए उपलब्ध नहीं है Area not available for cultivation	148691				
धरातल और चर भूमि Permanent Pasture and Grazing Land	NA				
विविध वृक्ष फसल के अंतर्गत आने वाले भूमि Land under Miscellaneous Tree Crops	10037				
कृष्य-अक्षय भूमि Cultivable Wasteland	2578				
वर्तमान चाली भूमि Current Fallow	955				
अन्य चाली भूमि Other Fallow	1189				
सिंचा क्षेत्र जिसमें कुल क्षेत्र Net Sown Area	255368				
कुल अक्षय-समस्त फसली क्षेत्र Total or Gross Cropped Area	487000				
एक से ज्यादा बार कृषि क्षेत्र Area Cultivated More than Once	231632				
फसल घनत्व [जीबीए/एएएए] Cropping Intensity [GCA/NSA]	271052				
6. कार्यवाही का प्रोफाइल [000 में] WORKERS PROFILE [in '000]					
खेतिहर Cultivators	337				
छोटे/छोटे/मार्जिनल किसान Of the above, Small/ Marginal Farmers	323				
कृषि श्रमिक Agricultural Labourers	275				
कृषि-उद्योग में लगे कार्यगार Workers engaged in Household Industries	26				
कृषि-संबंधित गतिविधियों में लगे कार्यगार Workers engaged in Allied agro activities	NA				
अन्य कार्य Other workers	831				
8. गृहस्थ परिवार [000 में] HOUSEHOLDS [in '000]					
कुल गृहस्थ परिवार Total Households	843				
ग्रामीण गृहस्थ परिवार Rural Households	608				
बोरीस गृहस्थ परिवार BPL Households	235				
10. ग्राम स्तरीय आधुनिकीकरण [नं.] VILLAGE-LEVEL INFRASTRUCTURE [Nos]					
विद्युतीकृत गांव Villages Electrified	1178				
गांव जिसमें डाकघर है Villages having Post Offices	711				
गांव जिसमें बैंकिंग की सुविधा है Villages having Banking Facilities	1038				
गांव जिसमें प्राथमिक विद्यालय है Villages having Primary Schools	963				
गांव जिसमें प्राथमिक स्वास्थ्य केंद्र है Villages having Primary Health Centres	234				
गांव जिसमें स्थायी/स्थायी जल आपूर्ति की सुविधा है Villages having Potable Water Supply	401				
पक्की उद्योग सड़कों से जुड़े गांव Villages connected with Paved Approach Roads	69				
13. सिंचाई कवरेज (हेक्टर में) IRRIGATION COVERAGE [Ha]					
सिंचाई के लिए उपलब्ध क्षेत्र (एंगनवाड़ी + चाली भूमि) Area Available for Irrigation (NIA + Fallow)	255241				
सृजन सिंचाई क्षमता Irrigation Potential Created	117968				
सिंचित क्षेत्र (कुल से कम एक बार सिंचित क्षेत्र)Net Irrigated Area (Total area irrigated at least once)	81779				
नहरों/कालों द्वारा सिंचित क्षेत्रArea irrigated by Canals / Channels	NA				
कुलों द्वारा सिंचित क्षेत्रArea irrigated by Wells	NA				
तालाबों से सिंचित क्षेत्र Area irrigated by Tanks	NA				
अन्य स्रोतों से सिंचित क्षेत्र Area irrigated by Other Sources	NA				
उपयोग की जाने वाली सिंचाई क्षमता (कुल सिंचित क्षेत्र) Irrigation Potential Utilized (Gross Irrigated Area)	NA				
15. प्रसंस्करण इकाइयों का प्रकार TYPE OF PROCESSING ACTIVITIES					
प्रसंस्करण गतिविधियों का प्रकार Type of Processing Activity	इकाइयों की संख्या No. of units				
खाद्य प्रसंस्करण Food Processing					
कृषि प्रसंस्करण Agro Processing					
17. पशु जनसंख्या के अनुसार पशुओं की संख्या ANIMAL POPULATION AS PER CENSUS [Nos]					
पशु की श्रेणी Category of animal	कुल Total	नर Male	मादा Female		
संकर गाय Cattle-Cross bred	139079	8465	130614		
संकर गाय Cattle - Indigenous	610896	95134	515762		
गैंडा Buffaloes	7310	1491	6262		
पेड़- संकर गाय Sheep-Cross bred	NA	NA	NA		
पेड़- स्वदेशी Sheep - Indigenous	NA	NA	NA		
भेड़ Goat	327676	NA	NA		
गुर्का- संकर गाय Pig - Cross bred	NA	NA	NA		
गुर्का- स्वदेशी Pig - Indigenous	NA	NA	NA		
गैंडा/मूसा/कैमल Horse/Donkey/Camel	NA	NA	NA		
पक्षी- संकर गाय Poultry - Improved	NA	NA	NA		
पक्षी-स्वदेशी Poultry - Indigenous	NA	NA	NA		
2. मृदा और जलवायु SOIL & CLIMATE					
कृषि जलवायु अঞ্চल Agro-climatic Zone	Sub Tropical				
जलवायु Climate	Humid Sub Tropical				
मृदा प्रकार Soil Type	Red loam, Sand				
4. वर्षा और भूमिगत जल परिदृश्य RAINFALL & GROUND WATER SCENARIO					
वर्ष (मिमीटर में) Rainfall [in mm]	सामान्य Normal	वास्तविक Actual	2019-20	2020-21	2021-22
	1458	1387	1293		
पृथक की स्थिति Stage of G.W. Dpt.	खंडों की संख्या No of Blocks				
पृथक की स्थिति Stage of G.W. Dpt.	सुरक्षित Safe	जीवाश्म भरा Critical	अर्ध-जीवाश्म Semi Critical	अधिकार-उपयोगित Over Exploited	कुल Total
		58	0	0	0
5. भूमि वितरण का विवरण DISTRIBUTION OF LAND HOLDING					
पृथक का वर्गीकरण Classification of Holding	पृथक Holding Nos.	कुल का % % to Total	हेक्टेयर ha.	कुल का % % to Total	
<= 1 ha	499054	86	139700	49	
>1 to <=2 ha	55043	10	75809	26	
>2 ha	24468	4	70664	25	
कुल Total	578565	100	286173	100	
7. जनसांख्यिकी प्रोफाइल (000 में) DEMOGRAPHIC PROFILE [in '000]					
श्रेणी Category	कुल Total	पुरुष Male	महिला Female	ग्रामीण Rural	शहरी Urban
जनसंख्या Population	3673	1874	1799	2710	961
अनुसूचित जाति Scheduled Caste	655	334	321	438	216
अनुसूचित जनजाति Scheduled Tribe	1166	588	578	1117	49
साक्षर Literate	2804	1501	1303	1992	812
बोरीस BPL					
9. घरेलू सुविधाएं [संख्या, 000 में]HOUSEHOLD AMENITIES [Nos. in '000 Households]					
डूब/पत्थर/कंक्रीट के घरHaving brick/stone/concrete houses	NA	विजली की आपूर्ति Having electricity supply	NA		
पीने के पानी का स्रोत होने Having source of drinking water	NA	स्वतंत्र शौचालय होने Having independent toilets	NA		
11. स्वास्थ्य और स्वच्छता से संबंधित आधारभूत संरचना [संख्या]INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
आंगनवाड़ी Anganwadis	9911	अपघाल्य Dispensaries	22		
प्राथमिक स्वास्थ्य केंद्र Primary Health Centres	116	अपघाल्य Hospitals	46		
प्राथमिक स्वास्थ्य उप-केंद्र Primary Health Sub-Centres	1117	अपघाल्य में बेड की संख्या Hospital Beds			
12. कृषि के लिए आधारभूत संरचना और समर्थन सेवाएं [संख्या] INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE [Nos]					
बीज फार्म Seed Farms	4322	कृषि सेवा केंद्र Agro Service Centres	NA		
उर्वरक केंद्र Fertilizer Outlets	552	मृदा परीक्षण केंद्र Soil Testing Centres	NA		
फिफ्टिफाइल केंद्र Pesticide Outlets	NA	पंजीकृत नर्सरी Approved nurseries	NA		
पंजीकृत एंटरप्राइजों Registered FPOs	NA	कृषि विज्ञान केंद्र Krishi Vigyan Kendras	NA		
14. भंडारण, परिवहन और विक्रय के लिए आधारभूत संरचना INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
मंडी/ बाजार (संख्या) Mandis/ Markets [Nos]	195	गोदवन (नं) Godown [Nos]	127		
पक्के रोड की लंबाई (किलोमीटर में) Length of Pucca Road [km]	23098	गोदवन की क्षमता Godown Capacity [MT]	12650		
रेलवे लाइन की लंबाई (किलोमीटर में) Length of Railway Line [km]	263	कोल्ड स्टोरेज (नं) Cold Storage [Nos]	13		
समान परिवहन वाहनों (नं) Goods Transport Vehicles [Nos]	3097	कोल्ड स्टोरेज की क्षमता (एलटी) Cold Store Capacity [MT]	6000		
16. प्रमुख फसलों का क्षेत्र, उत्पादन और उपज AREA, PRODUCTION & YIELD OF MAJOR CROPS					
फसल Crop	क्षेत्र Area ('000ha)	उत्पादन Prod. ('000MT)	उत्पादन Productivity kg/ha	औसत उपज Average Yield [MT/ha]	
Rice	255740	810879	3171	NA	
Maize	19704	40315	2046	NA	
Foxtail/Kaon	1637	1330	800	NA	
Total Kharif pulses	14326	10696	747	NA	
Total Rabi pulses	9388	7567	806	NA	
Total Kharif Oilseed	7176	5189	723	NA	
Total Rabi Oilseed	7942	7412	933	NA	
कपास (लिट) का उत्पादन गांठों में है (एक गांठ में 177.8 किलोग्राम प्रति बाल)Production of Cotton (lint) is in Bales(477.8 kg per bale in India)					
18. संबद्ध गतिविधियों के विकास के लिए आधारभूत संरचना [संख्या] INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES [Nos]					
पशु चिकित्सालयों / अपघाल्य Veterinary Hospitals/ Dispensaries	534	डायरी सहकारी समाजिक संस्थाएँ Dairy Cooperative Societies	NA		
रोग निदान केंद्र Disease Diagnostic Centres	4	दूध संग्रह केंद्र Milk Collection Centres	NA		
कृत्रिम गर्भाधारण केंद्र [संख्या]Artificial Insemination Centers [Nos]	11	पशुधारी की समाजिक संस्थाएँ Fishermen Societies	127		
पशु प्रजनन फार्म Animal Breeding Farms	24	पशुधारी बीज फार्म Fish seed farms	NA		
पशु खाद्य निर्माण इकाइयों [संख्या]Animal feed manufacturing units [Nos]	NA	पोल्ट्री हार्चरी [संख्या] Poultry hatcheries [Nos]	4		
पशु खाद्य निर्माण इकाइयों [संख्या]Fodder Farms [Nos]	7	लाइसेंस्ड स्लाउटहाउस [संख्या] Licensed Slaughter houses [Nos]	NA		
19. दूध, मछली, अंडा उत्पादन और प्रति व्यक्ति उपलब्धता MILK, FISH, EGG PRODUCTION & PER CAPITA					
मछली Fish	उत्पादन (एलटी) Production [MT]	प्रति व्यक्ति उपलब्धता (ग्राम/दिन) Per cap avail. [gm/day]	NA		
अंडा Egg	उत्पादन (संख्या में नं) Production [lakh Nos]	प्रति व्यक्ति उपलब्धता (नं/ प्रति अंडा) Per cap avail. [nos/p.a.]	79		
दूध Milk	उत्पादन (संख्या एलटी में) Production [lakh MT]	प्रति व्यक्ति उपलब्धता (ग्राम/दिन) Per cap avail. [gm/day]	147		
मांस Meat	उत्पादन (एलटी) Production [MT]	प्रति व्यक्ति उपलब्धता (ग्राम/दिन) Per cap avail. [gm/day]	13		
Sources (if not mentioned against the respective item).					
Item Nos. 1, 6, 7, 8, 9 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources & CGWB Report 2022; Item No. 8 - NREGA Report; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET & Dept. of Agr./Dir. of Eco. & Stat; Item No. 17 - AH Census 2019; Item Nos. 18 & 19 - Dept. of Animal Hus./Dir. of Eco. & Stat.					

Chapter 1

STATE PROFILE

Tripura, located in the North Eastern Region, is the third smallest State in the Country. An erstwhile princely State, it merged with the Indian Union after independence on 15th October 1949 and became a Union Territory with effect from November 1, 1956. Tripura became a full-fledged State on the 21st January, 1972.

1.1 Physiography:

- (i) Tripura lies between 22° 56' and 24° 32' North latitude and 91° and 92° 22' East longitude. The state is surrounded by Bangladesh on its south, west and north. Tripura shares international border of about 856 km (84 % of its total border) with Bangladesh, while it has 53 km border with Assam (5.20%) and 109 km border with Mizoram (10.80%). A large part of the state is upland (tilla land) and hilly, with altitudes varying from 15 to about 940 meters above sea level, though majority of the population lives in the plains. Prominent hill ranges of the State are Jampui, Sakhantang, Longtharai, Atharamura, Baramura, Deotamura, Belkum and Kalajhari. Betlingchhip (939 meters), situated in the Jampui Range, is the highest peak of Tripura. About 60 per cent of geographical area is covered by Forest and net area cropped in the State is about 255548 hectare (24% of geographical area). The important forest tree species include Sal, Teak, Gamai, Gurjan and Champa. Bamboo is available in the State abundantly, and is traditionally being used for variety of purposes by the people of the state.
- (ii) With an area of 10,491.69 sq. km., the state has diverse range of topography, flora and fauna. Local flora and fauna bear a very close affinity and resemblance with floral and faunal components of Indo-Malayan and Indo-Chinese sub-regions. Tripura is located in the bio-geographic zone of 9B-North-East hills and possesses an extremely rich biodiversity. There are 379-species of trees, 320-shrubs, 581-herbs, 165-climbers, 16-climbing shrubs, 35-ferns, 45-epiphytes and 4-parasites. There are 18 plants of Tripura and 266 species of medicinal plants in the State (68-trees, 39- shrubs, 71-herbs and 88-climbers). Further there are 90 mammal species in Tripura and in the aquatic ecosystem, 47 species of fish have been found.

1.2 Administrative Set-up

At present, there are 8 districts (Dhalai, Gomati, Khowai, North Tripura, Sepahijala, South Tripura, Unakoti and West Tripura), 23 Sub-Divisions, 58 Blocks, Tripura Tribal Areas Autonomous District Council (TTAADC) {created under the Sixth Schedule of the Constitution}, 595 Panchayats, 875 revenue villages and 527 TTAADC villages.

1.3 Demographic profile

1.3.1 Tripura is the second most populous State in North-Eastern Region after Assam. The estimated population of the State as per the Economic Review of Tripura 2020-21 is 40,90,000 in 2021, out of which, male population is 20,80,000 and female population is 20,10,000. As per Census 2011 population was 36,73,917, out of which 18,74,376 males and 17,99,541 females. Population density of Tripura as per 2011 census was 350 persons per sq. km. making it the 18th state in terms of density of population at all India level and 2nd among the states in North East Region. The population density for all India in 2011 was 382. There is a positive improvement in sex ratio in the State as it rose from 945 (per 1000 males) in 1991 to 948 (per 1000 males) in 2001 and further to 960 in 2011.

1.3.2 The population of Tripura is characterized by social diversity. As per 2011 Census, the ST population (11,66,813) constituted 31.75% and SC population (6,54,918) constituted 17.8% of the total population of the State.

1.3.3 Other Demographic features: Literacy rate- 87.20 (census 2021), estimated birth rate @13.7 per thousand (as against 21.4% at all India), Death rate of population @4.7 per thousand population (7.0% at all India), Infant mortality rate @26 per thousand as against 40 all India, Life expectancy at birth for males and females 71 & 74 (61% & 62.5% at all India).

1.4 Economic profile

Economy of Tripura is agrarian with more than 44 per cent of its population directly depending on agriculture & allied activities. Only about 26% of the land is cultivable, rest being hilly and forest. Rice is the major crop in the State. The climate of the State is suitable for a variety of horticultural/ plantation crops, including pineapple, jackfruit, tea, rubber, bamboo, Agarwood, etc. A section of the indigenous population practices jhum (slash and burn) method of cultivation. Geographical isolation and communication bottleneck hinder development process of the state.

Although the land available for agricultural activities is relatively restricted in the State, the latest Gross State Domestic Product (GSDP) with 2011-12 base with the revised methodology, data base and additional area coverage shows that contribution of primary sector has been 40.15 per cent in 2017-18, 41.43 per cent in 2018-19, 43.25 per cent in 2019-20 and 45.02 per cent in 2020-21 and 44.92% in 2021-22 (Advance). This trend is observed in both the estimates prepared by Central Statistics Office, New Delhi and the Directorate of Economics & Statistics, Tripura.

As per Handbook of statistics on Indian states 2022-23, published by RBI, the Gross State Domestic Product was ₹72635.62 crore at current prices and ₹42997.33 crore at constant prices (2011-12) and the Net State Domestic Product was ₹65808.13 crore at current prices and ₹37917.04 crore at constant prices (2011-12). Per Capita Income at current prices was ₹159419 during 2022-23 (₹137472 in 2021-22).

With respect to poverty the state compares better than other states as indicated below:

Poverty Ratio (as per Tendulkar Methodology):

Year		Rural	Urban	Total
2004-05	Tripura	44.50	22.50	40.60
	All India	41.80	25.70	37.20
2011-12	Tripura	16.53	7.42	14.05
	All India	25.70	13.70	21.90

Occupational Pattern (Census 2011)

As per 2011 Census, there were 14,69,521 workers in the State, including 11,59,561 (78.91%) main workers and 3,09,960 (21.09%) marginal workers. The composition of the main workers during the last 3 census was as under:

Classification of main workers

Sl.No.	Type of workers	% of workers as per census		
		1991	2001	2011
1	Cultivators	38.09	26.88	22.90
2	Agricultural Labourers	25.70	24.03	18.74
3	Manufacturing, Processing, Services, etc.	1.42	2.90	1.79
4	Others	34.79	46.19	56.56
Total		100	100	100

It is a matter of concern that the proportion of cultivators and Agri-labourers amongst the main workers in the State has decreased over the last 3 decades. The work participation rate in the State stood at 39.99% in 2011 as against 36.2% in 2001 and 31.1% in 1991. Further, the work participation rate among rural population was 41.14% against 36.76% in urban

population. Skills of marginal workers need to be improved in the State to generate sustainable employment opportunities.

1.5 Agro climate Zone, Soil types and Rainfall

The details of Agro climatic zone, soil types and crop grown in the state are indicated in the table below:

District	Agro Climatic Zone	Major Soils	Crops grown
Dhalai	Mild Tropical Plain Zone code No – 127	Inceptisols, Entisol, Ultisols,	Paddy (Aus & Aman), Vegetables (Kharif & Rabi), Pineapple, Banana,
Gomati	..do..	Inceptisols, Entisol, Ultisols,	Rice (Aman & Boro), Vegetables (Kharif & Rabi), Pineapple, Mango, Banana, Cashewnut, Coconut
Khowai	..do..	Inceptisols, Ultisols, Alfisols	Paddy (Aman & Boro), Vegetables (Kharif & Rabi), Pineapple, Mango, Banana, coconut
North Tripura	..do..	Inceptisols, Entisol, Ultisols,	Paddy (Aus & Aman), Vegetables (Kharif & Rabi), Pineapple, Banana, Arecanut
Sepahijala	..do..	Inceptisols, Ultisols, Alfisols	Paddy (Aman & Boro), Vegetables (Kharif & Rabi), Pineapple, Mango, Banana, coconut
South Tripura	..do..	Inceptisols,	Paddy (Aman & Boro),

The State's favourable agro-climatic conditions, fertile soils, sub-tropical climate, large till lands and abundance of rainfall (about 2200 mm) well distributed across the season, offer immense scope for development of horticulture Sector comprising of fruits, vegetables, spices, plantation crops, floriculture, medicinal and aromatic plants, etc. besides the agricultural crops.

Normal annual rainfall is about 2231 mm in the state. The actual rainfall was 2087.8 mm & 2111.7 mm 2160.00 mm and 1702 mm during 2018, 2019, 2020 & 2021.

1.6 Land utilization statistics

The land use statistics during 2020-21 (P) & 2021-22 was as under: **(Area in Ha)**

Sl. No.	Land use classes		2020-21 (P)	2021-22(P)
1	Geographical Area		1049169	1049169
2	Forest Area		629426	629426
3	Land not available for agricultural use	Land put to non agri use	140775	140775
4		Barren & uncultivable land	8213	8213
5		Total (3+4)	148988	148988
6	Land under Misc. tree crops & groves not including in net area sown		9838	9838
7	Permanent pasture & other grazing land		888	888
8	Cultivable waste land		2478	2478
9	Total (6+7+8)		13204	13204
10	Fallow land	Current fallow	955	896
11		Fallow land other than Current fallow	1189	1189

12	Total (10+11)	2085	2085
13	Net Cropped Area	255466	255466
14	Gross Cropped Area	487400	487400
15	Area sown more than once	231934	231934
16	Cropping intensity (%)	191	191
17	Cultivable land	270755	270755

Source: Eco Review of Tripura 2021-22

1.7 Land Holding pattern:

The average size of operational land holdings in the state, as per the Agriculture Census 2015-16 were as under:

Sl. No.	Type of farmer	Size of land holding (ha)	Sl. No.	Type of farmer	Size of land holding (ha)
1	Marginal	0.30	4	Medium	5.07
2	Small	1.46	5	Large	14.82
3	Semi-Medium	2.65	6	All size Average	0.49

The average size of the holding decreased from 1.25 ha from 1976-77 to 0.97 ha in 1990-91 to 0.56 ha in 2001 and further to 0.49 ha in 2016, as against the all India average of 1.08 ha (Agri. Census 2015-16). The share of SF/MF in total holdings is 95.7% against national average of 47.4%.

1.8 Water availability and Irrigation

(i) The availability of both surface water and ground water is good in the State. Surface water is available from the major rivers viz., Gomati, Howrah, Dhalai, Muhuri, Feni and Juri, which swell in monsoon but become shallow during the rest of the year. As regards ground water, the position is as under:

(a) The semi-consolidated Tertiary formations form the main hydrogeological unit of the State. The semi-consolidated formation can be further subdivided into three principal zones. The first one is confined to central part of Agartala-Udaipur, Khowai-Amarpur, Ambassa, Kailashahar, Kumarghat and Dharmanagar syncline valley; where the yield prospects are good. West of Tripura, artesian belt has been delineated and the yield of such wells are found to be in the order of 1 to 3 m³/hr. High auto flow discharge of 54 m³/hr was observed in Khowai valley. The second zone is confined to unconfined aquifers of moderate regional extent with yield prospect of 50-100 m³/hr. This zone extends bordering the hill ranges i.e. the marginal part of Agartala-Udaipur, Khowai-Amarpur, Kamapur-Ambasa, Kailashahar-Kumarbagh and Dharmanagar valleys. Artesian conditions are rare in these zones. The third zone, comprising moderately thick discontinuous aquifers with yield prospects less than 50m³/hr, is located in the intermountain and smaller valleys. The annual replenishable Ground water Resource is 2.19 BCM and Net Annual Ground Water Availability was 1.97 BCM. The Annual Ground Water Draft in the State is 0.17 BCM and the stage of Ground Water Development was just 9%. Hence all the blocks in the State have been classified as 'Safe'.

(b) The depth of water level for the Pre Monsoon-2013 period was 1.21 (minimum) and 6.58 (maximum) metres below ground level. The corresponding figures for November 2013 were 0.88 and 5.42 metres, respectively, indicating good availability of ground water. However, the ground water in the State is contaminated with very high levels of iron (>1.0 mg/l). In view of very low development of ground water, no law to regulate and control the development of ground water has been enacted at present. However, Roof Top Rain Water Harvesting has been made mandatory in all new buildings having plinth area more than 300 m² for all types of uses and in group housing of any size. Out of the total estimated irrigation potential of 1,40,383 ha, the total irrigation potential created, as on 31.03.2020 stood at 1,17,854 ha, of which the net potential utilised was 81,200 ha.

(ii) With a view to expand irrigation facility to the area under different crops, the Government of Tripura has implemented various irrigation schemes like Lift Irrigation, Deep Tube Well, Diversion Scheme, Medium Irrigation Project, Artesian Wells, Shallow Tube Wells, Tanks, Pick-Up Weirs, Small Pumps, Watershed Management etc. through various Departments. To bring more area under irrigation, 3(three) medium irrigation projects have also been constructed in the State and through these projects a considerable area has been brought under irrigation. The state has 2,70,755 hectare of cultivable land, out of which 1,17,968 hectare cultivable land has been brought under assured irrigation as on 31.03.2021 by different Department which is 43.57% of the cultivable area.

The details of area brought under irrigation since 1952 indicated in the following table:

Period	Cumulative Area under irrigation (ha)	Period	Cumulative Area under irrigation (ha)
1952-1977	4,383	2014-2015	1,13,497
1977-1985	13,736	2015-2016	1,14,842
1985-1992	24,839	2016-2017	1,15,845
1992-1997	29,439	2017-2018	1,16,659
1997-2002	67,278	2018-2019	1,17,504
2002-2007	90,853	2019-2020	1,17,854
2007-2012	1,10,524	2020-2021	1,17,968
2012-2014	1,12,806	2021-2022	1,18,664

(Source: Eco Review of Tripura 2021-22)

1.9 Fiscal Management:

- Tripura as a special category State deserves special attention as the development efforts in the State remain mainly dependent upon transfers from the Central Government.
 - Apart from fiscal corrections, improving the quality of expenditure prioritization, service delivery, reducing the existing level of debt obligations notwithstanding the improvement in recent years and providing adequate financial support to the local bodies including Tripura Tribal Areas Autonomous District Council (TTAADC) remain the priority areas.
 - During 2021-22 (Revised), the total Expenditure of the state was ₹23707.29 crore, out of which Revenue Expenditure was ₹20354.55 crore and Capital expenditure was ₹3352.74 crore. For 2022-23 (BE) total expenditure is estimated at ₹26892.67 crore (Revenue expenditure ₹21606.89 crore and Capital expenditure ₹5285.78 crore).
 - During 2021-22 (Revised), the total Receipt was ₹23057.29 crore, out of which Revenue Receipt was ₹19659.92 crore and Capital Receipt was ₹3397.37 crore. For 2022-23 (BE) total receipt is estimated at ₹25673.15 crore (Revenue receipt ₹21047.15 crore and Capital receipt ₹4626.00 crore)
- (‘c’ and ‘d’- source: Tripura at a glance 2021-2022)

1.10 Agriculture

The State's favourable agro-climatic conditions, fertile soils, sub-tropical climate, large tillable lands and abundance of rainfall (about 2200 mm), well distributed across the season, offers immense scope for development of Horticulture Sector comprising of fruits, vegetables, spices, plantation crops, floriculture, medicinal and aromatic plants, etc. besides field crops.

Around 60 per cent of the Geographical Area (GA) is under forest. During 2021-22, the net cropped area in the State was only 2.56 lakh ha (24% of GA) with gross cropped area of 4.87 lakh ha. The main agricultural crops grown in the State are paddy, maize, pulses, oilseeds etc. Fragmentation of land holding is still continuing as a part of social phenomenon. Average size

of holding has declined from 1.25 ha in 1976-1977 to 0.49 ha in Agri Census 2015-16 against all India average of 1.08 ha.

The Government of Tripura has been facilitating development of agriculture through National Food Security Mission, National Mission for sustainable Agriculture, National Mission for Agricultural Extension and Technology, **Rashtriya Krishi Vikas Yojana (RKVY)**, **Pradhan Mantri Krishi Sinchai Yojana (PMKSY)**, **Pradhan Mantri Fasal Bima Yojana (PMFBY)**, **Mission Organic Value Chain Development in NER (MOVCD-NER)**, **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)**, etc.

The area, production and yield of crops for the year 2021-22 (P) is depicted in the following Table:

Table: Area, Production and Yield of Major Crops

Name of Crops	2021-22		
	Area in Ha	Production in MT	Yield in Kg/Ha
Aush	28318	83380	2944
Aman	147275	485671	3298
Jhum	15111	16145	1068
Total Kharif Rice	190704	585196	3069
Boro	65036	225683	3470
Totao Rice	255740	810879	3171
Kharif Maize	14653	26994	1840
Rabi Maize	5051	13321	2637
Total Maize	19704	40315	2046
Wheat	28	58	2071
Foxtail / Kaon (Kharif)	1133	901	795
Foxtail / Kaon (Rabi)	504	429	851
Total Foxtail / Kaon	1637	1330	800
Arhar	5274	4129	793
Moong	1009	649	643
B/Gram	4322	2971	687
Cow pea, Assam valley etc	3707	2933	791
Rajmash	14	14	1000
Total Kharif Pulses	14326	10696	747
Moong	1071	748	698
Black gram	3011	2314	769
Lentil	732	561	766
Pea	3548	3059	862
Gram	71	45	634
Khesari	15	12	800
Rajmash	940	828	881
Total Rabi Pulses	9388	7567	806
Sesamum	6363	4081	641
Kharif Ground nut	813	1108	1363
Total Kharif Oilseed	7176	5189	723
Rape & Mustard	6852	5763	841
Rabi Groundnut	1090	1649	1513
Total Rabi Oilseed	7942	7412	933

Jute *	433	3892	8.99
Mesta *	292	2563	8.78
Total Jute & Mesta	725	6455	8.90
Cotton **	526	809	1.54
Sugarcane	880	48414	55016
* indicates Production in Bales of 180 Kg each.			
* * indicates Production in Bales of 170 Kg each.			

(Source: Economic Review 2021-22, Tripura)

a) Horticulture

The diverse agro climatic conditions, fertile soil & abundance of rainfall offer immense potential for production of a number of tropical and sub-tropical fruits and vegetables in the State. Horticultural sector covers cultivation of fruits, plantation crops, vegetables, spices, flowers, processing and preservation of different fruits & vegetables. Among important Horticultural crops, Pineapple grown in Tripura is considered to be the best in the country in terms of its taste & flavor.

b) Animal Husbandry

To achieve the goal of enhanced productivity and good quality livestock population, the Animal Resources Development Department of the State has been providing animal health care service and breed improvement facilities through 16 Veterinary Hospitals, 60 Dispensaries, 11 Artificial Insemination Centres, 2 ICDP Centres, 4 Frozen Semen Banks, 458 Veterinary Sub-Centres, 4 Veterinary Medicine Store, 4 Disease Investigation Laboratories, 5 Hatcheries, 4 Poultry Breeding Farms, 10 Pig breeding Farms, 2 Goat Breeding Farms, 2 Duck Farms, 1 Cattle farm, 2 Rabbit Farms and 7 Fodder multiplication Farms, etc. The increased emphasis has resulted in the growth of animal and bird population and economic value of animal wealth and its products over the years.

c) Fisheries

The Fisheries & Aquaculture sector in Tripura is a rapidly growing primary sector and provides livelihood opportunity and nutritional security to the people. The per capita fish consumption is recorded @ 25.30 kg/ year which is one of the highest in the Inland States of the country.

The total water area of 37247.75 ha. was available for fish production in the State at the end of 2020-21, out of which 28101.63 ha. had been utilized for culture of fish & fish seed, from which 76685.745 MT fish was produced and 1810.946 MT fish was captured from 7878.76 ha. area belonging to natural and open water bodies. Total fish & Prawn production (including Cage culture, Biofloc etc.) recorded was 78574.21 MT during the year 2020-21. The Fish production for the year 2021-22 is expected to be 82000 MT (provisional) expecting 4.3 % annual growth over 2020-21.

The Fisheries infrastructure in the state of Tripura is given below:

Sl. No.	Particulars	Nos
1	Catfish Hatcheries/Breeding centers	09
2	Disease Diagnostic/ Aquatic Health Investigation Center	02
3	Ornamental Fish breeding & training Center	01
4	Fish Farmers Development Agency	04
5	Pisciculture Knowledge Center & Training cum awareness Centers	02 & 07
6	Fish Feed Test Laboratory	04
7	Fish Farm	21
8	Finfish Hatcheries/Breeding Center	08
9	Tripura Fisheries Training Institute	01
10	Soil & water test laboratories	27

(Source: Economic Review 2020-21, Tripura)

1.11 Industry

The State is industrially backward due to geographical isolation as well as poor road/ rail connectivity with the mainland of India. However, during last about a decade, a number of initiatives have been taken and concerted efforts have been made, resulting in significant growth in the industrial sector. As of now, there is one large-scale unit (excluding power sector) in Tripura, namely, a Rubber Thread unit investment of which is about ₹80 crores at Bodhjungnagar. There are some medium-scale units like a TMT Bars/Rods/Flats unit, Bamboo Floor Tiles, some Tea Processing Factories, Rice mills, Flour Mill, Rubber based industries etc. Besides these, there are a number of small and micro enterprises. As per the Census-2007 conducted by the Ministry of MSME, total number of working enterprises in the State was 1,09,666 (comprising of Registered MSME units: 1,343 and Un-registered units: 1,08,323). Total ₹73778.47 lakhs were sanctioned for Swabalamban during 2022-23. Total ₹80819.82 lakhs were sanctioned for PMEGP upto 2021-22. For the FY 2022-23, 3098 PMEGP cases were sponsored to the bank branches against target of 2164 cases, out of which 1021 cases were sanctioned amounting to ₹ 6644.57 Lakhs as on 31.03.2023 and under Swabalamban for the FY 2022-23, 8216 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 2392 cases were sanctioned amounting to ₹ 7872.78 Lakhs as on 31.03.2023.

(Source: Economic Review 2021-22, Tripura & SLBC)

1.12 Culture & Tourism

Tripura has a rich variety of tourist attractions consisting of archaeological monuments, water bodies, temples, mosques and Buddhist Stupas of religious significance, forest and wild life besides a rich cultural diversity. Government has taken a comprehensive plan for promotion of tourism in the State, which includes inter alia accommodation facilities, improving the existing infrastructure to develop major tourist destination, development of communication network and strengthening the skills of the manpower engaged in this sector. Major tourist destinations such as Agartala, Sepahijala, Neermahal, Udaipur, Chabimura, Dumboor Lake, Ambassa, Baramura are targeted to be provided better tourist facilities under **Swadesh Darshan-I**. Apart from Tourist Destinations at Saniya Waterfalls under Saikarbari, Jampui Hills, Unakoti, Bharat Bangla Moitree Udyan, Chottakhola, Sahid Dhananjoy Smiti Eco- Park, Avangcherra and Boxonagar etc. have been identified for coverage under second phase of **Swadesh Darshan scheme -II** and the development work is under progress.

1.13 Infrastructure

Limitations of communication infrastructure in terms of adequate rail/road connectivity has made the process of economic development extremely difficult for the State. However, Country's third International Internet Gateway at Agartala, after the ones in Mumbai and Chennai, was inaugurated in March, 2016. India can import 10 GBPS internet bandwidth from an internet port in Cox's Bazar in Bangladesh. The internet gateway was jointly built by Bharat Sanchar Nigam Limited (BSNL) and Bangladesh Submarine Cable Company Limited (BSCCL). This internet gateway can be extremely useful for implementation of Digital India. Other North-Eastern States of the country are also getting benefit from that internet bandwidth. The state is connected with the rest of the country by National Highway No. 44, which runs through the hills to Cachar District in Assam. NH-44 is the lifeline of Tripura. It gets disrupted frequently during rainy season due to landslides near Patharkandi in Assam and Sonarpur in Meghalaya. In one of the landmark developments, Agartala is now connected by railway link to the main land by broad gauge line. It is being extended to Sabroom in South Tripura District, which will give access to the port city of Chittagong in Bangladesh. This railway connection is expected to bring major breakthrough in connectivity & marketing and favourably impact the economic development of the state, in near future. In a historic move, Prime Minister Narendra Modi and his Bangladesh counterpart Sheikh Hasina jointly inaugurated Akhaura-Agartala rail link on 01 November 2023. The rail link, revived after

more than 70 years, is being seen as a first step to connect Tripura, Mizoram and southern Assam to Kolkata through Bangladesh, to replace the longer route via Guwahati and North Bengal. The State, at present, does not have any water transport system. The State has two sources (Thermal and Hydel) for generation of electricity. It is endowed with natural gas, which enhances potential for thermal power generation. While thermal power accounts for 93% while remaining 7% is from hydel power.

1.14 Panchayati Raj Institution

There is a strong three tier Panchayat system of local self- governance in vogue in the State of Tripura. The State Government has taken steps to assign a few activities of Development Departments to the panchayats at three levels i.e. Gram Panchayats, Panchayat Samities and Zila Parishads. These are in addition to their respective obligatory duties and functions as provided in the Tripura Panchayat Act, 1993.

1.15 Cooperative Sector in Tripura

Tripura has two tiered Cooperative structure with Apex Co-operative at State Level and Primary Co-operative at the Grass root Level. There are 3761 Co-operative Societies functioning in Tripura. Of which, under Credit Sector there are 56 LAMPS, 212 PACS and one Apex Co-operative Bank (TSCB). Under Non- Credit Sector, there are 11 nos. of Apex Co-operatives, 14 nos. Marketing Cooperatives, 330 nos. of Fishery Co-operatives, 411 nos. of Diary Cooperatives, 297 nos. of ARD Linked Co-operatives, 285 nos. of Consumer Co-operatives and 2145 nos. of Other types Co-operatives functioning. 95% of the Cooperatives have elected body. All 268 PACS/LAMPS are audited as on 31.03.2023.

Tripura State Cooperative Bank Ltd. is a Licensed & Scheduled Bank since October 2018. As on 31.03.2023, Tripura State Co-operative Bank has deposit of ₹ 3238.94 Cr and advance of ₹2513.11 Cr. Tripura State Co-operative Bank Ltd has a customer base of over 9 lakhs. The bank has 65 branches in all over the state.

1.16 Summing up

The State is blessed with excellent natural resources in the form of fertile soil, water and climatic conditions. Coupled with the favorable developmental policies of the Government, the State is also improving its infrastructure facilities such as roads, bridges, irrigation and electricity. The next few chapters will be devoted to discuss as to how effectively, these natural resources of the State can be put to use for its overall economic development.

बैंकिंग प्रोफाइल Banking Profile										
राज्य State	Tripura	1. नेटवर्क और पहुंच NETWORK & OUTREACH (As on 31/03/ 2023)								
एजेंसी Agency	बैंकों/सोसाइटी की संख्या No. of Banks/Soc.	शाखाओं की संख्या No. of Branches				संबन्धित गैर-औद्योगिक एजेंसियों की संख्या No. of non-formal agencies associated			प्रति बैंक पहुंच Per Branch Outreach	
		कुल Total	ग्रामीण Rural	अर्ध-शहरी Semi-urban	शहरी Urban	सूक्ष्म वित्तीय संस्थान mFIs/mFOs	एलएलजी / जेएलजी SHGs/JLGs	सीसी / लोकल BCs/BFs	ग्राम Villages	घरों Households
व्यापारिक बैंक Commercial Banks	23	332	131	111	90	NA	NA	NA	NA	NA
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	1	148	107	31	10	NA	NA	NA	NA	NA
राज्य सहकारी बैंक State Coop. Bank	1	65	42	12	11	NA	NA	NA	NA	NA
सहकारी कृषि और ग्रामीण विकास बैंक Coop. Agr. & Rural Dev. Bank	1	5	0	4	1	NA	NA	NA	NA	NA
प्रारम्भिक कृषि सहकारी सोसाइटी Primary Agr. Coop. Society	268					NA	NA	NA	NA	NA
अन्य Others	4	21	4	9	8	NA	NA	NA	NA	NA
सभी एजेंसियाँ All Agencies	298	571	284	167	120	NA	NA	NA	NA	NA
2. अग्र वसूली DEPOSITS OUTSTANDING										
एजेंसी Agency	खातों की संख्या No. of accounts					अग्र राशि (₹, लाख में) Amount of Deposit [Rs.lakh]				
	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)
व्यापारिक बैंक Commercial Banks	NA	NA	NA	NA	NA	2077219	2188256	2553814	17	69
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	756957	771836	802256	4	22
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	310370	305879	323894	6	9
अन्य Others	NA	NA	NA	NA	NA	4197	3848	4014	4	0
सभी एजेंसियाँ All Agencies	NA	NA	NA	NA	NA	3148743	3269819	3683978	13	100
3. ऋण और अग्र वसूली LOANS & ADVANCES OUTSTANDING										
एजेंसी Agency	खातों की संख्या No. of accounts					अग्र राशि (₹, लाख में) Amount of Deposit [Rs.lakh]				
	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)	31-Mar-21	31-Mar-22	31-Mar-23	वृद्धि Growth(%)	शेयर Share(%)
व्यापारिक बैंक Commercial Banks	NA	NA	NA	NA	NA	1193434.13	1346758.93	1423094.54	5.67	71
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	NA	NA	NA	NA	270484.84	281274.45	324936.41	15.52	16.2
सहकारी बैंक Cooperative Banks	NA	NA	NA	NA	NA	223173.52	225647.16	251311.63	11.37	12.6
अन्य Others	NA	NA	NA	NA	NA	1372.59	914.75	318.27	-65.21	0.0
सभी एजेंसियाँ All Agencies	NA	NA	NA	NA	NA	1688465.08	1854595.29	1999660.85	7.82	100
4. ऋण गुणवत्ता अनुपात CD-RATIO										
एजेंसी Agency	सूचक अनुपात CD Ratio									
	31-Mar-21	31-Mar-22	31-Mar-23							
व्यापारिक बैंक Commercial Banks										
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	57.45	61.54	55							
सहकारी बैंक Cooperative Banks	36.00	36.44	41							
अन्य Others	71.00	73.77	77							
सभी एजेंसियाँ All Agencies	NA	NA	NA							
सभी एजेंसियाँ All Agencies	54.00	56.72	54.00							
5. वित्तीय समावेशन के तहत प्रदर्शन (एजेंसी की संख्या) PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)										
एजेंसी Agency	31 मार्च तक संचालित ऋणों की संख्या Cumulative up to 31 March 2023									
	PMJDY	PMSBY	PMJJBY	APY						
व्यापारिक बैंक Commercial Banks	951457	650094	230882	72044						
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	483786	349087	125121	100419						
सहकारी बैंक Cooperative Banks	NA	23749	8211	344						
अन्य Others	NA	NA	NA	NA						
सभी एजेंसियाँ All Agencies	951457	1022930	364214	172807						
6. राष्ट्रीय लक्ष्यों को पूरा करने के लिए प्रदर्शन (31/03/ 2023) PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2023)										
एजेंसी Agency	प्रारम्भिक ऋण ऋण Priority Sector Loans		कृषि ऋण ऋण Loans to Agr. Sector		कमजोर वर्गों को ऋण Loans to Weaker Sections		श्रीमताग्रारं योजना के अंतर्गत ऋण Loans under DRI Scheme		महिलाओं को ऋण Loans to Women	
	राशि (₹, लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (₹, लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (₹, लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (₹, लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans	राशि (₹, लाख में) Amount [Rs.lakh]	कुल ऋणों का % % of Total Loans
व्यापारिक बैंक Commercial Banks	368166	65.8	92376	44.7	656204	65	NA	NA	288233	77
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	127942	22.9	70886	34.3	320193	32	NA	NA	79608	21
सहकारी बैंक Cooperative Banks	63551	11.4	43513	21.0	36741	4	NA	NA	7058	2
अन्य Others							NA	NA		
सभी एजेंसियाँ All Agencies	559659	100.0	206775	100.0	1013137	100	NA	NA	374899.61	100
7. वार्षिक ऋण योजनाओं के तहत एजेंसी-वार प्रदर्शन AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
एजेंसी Agency	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत वार्षिक (% Average Ach[ment] in last 3 years)
	लक्ष्य (₹, लाख में) Target [Rs.lakh]	अग्रवृद्धि (₹, लाख में) Ach'ment [Rs. lakh]	अग्रवृद्धि (%) Ach'ment [%]	लक्ष्य (₹, लाख में) Target [Rs.lakh]	अग्रवृद्धि (₹, लाख में) Ach'ment [Rs. lakh]	अग्रवृद्धि (%) Ach'ment [%]	लक्ष्य (₹, लाख में) Target [Rs.lakh]	अग्रवृद्धि (₹, लाख में) Ach'ment [Rs. lakh]	अग्रवृद्धि (%) Ach'ment [%]	
व्यापारिक बैंक Commercial Banks	581238	448702	77	1147727.53	793376.24	69	369928.00	368166.12	100	82
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	282419	98030	35	207424.00	224345.85	108	106571.00	127941.96	120	88
सहकारी बैंक Cooperative Banks	75348	55453	74	121002.28	11158.65	92	64984.00	63550.56	98	88
अन्य Others										0
सभी एजेंसियाँ All Agencies	939005	602184	64	1476153.81	1128880.74	76	541483.00	559658.64	103	81
8. वार्षिक ऋण योजनाओं के तहत क्षेत्र-वार प्रदर्शन SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
क्षेत्र Broad Sector	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत वार्षिक (% Average Ach[ment] in last 3 years)
	लक्ष्य (₹, लाख में) Target [Rs.lakh]	अग्रवृद्धि (₹, लाख में) Ach'ment [Rs. lakh]	अग्रवृद्धि (%) Ach'ment [%]	लक्ष्य (₹, लाख में) Target [Rs.lakh]	अग्रवृद्धि (₹, लाख में) Ach'ment [Rs. lakh]	अग्रवृद्धि (%) Ach'ment [%]	लक्ष्य (₹, लाख में) Target [Rs.lakh]	अग्रवृद्धि (₹, लाख में) Ach'ment [Rs. lakh]	अग्रवृद्धि (%) Ach'ment [%]	
फसल ऋण Crop Loan	NA	37199.72		47730	30710	64	42179	33034	78	
मिडल टर्म (सीटी) Term Loan (Agr)	395754	183506	46	263975	144529	55	189978	173740	91	64
कुल कृषि ऋण Total Agri. Credit	395754	220706	56	311705	175239	56	232457	206775	89	67
एलएलजी MSME	325000	214472	66	285797	147922	52	181681	224202	123	80
अन्य प्राथमिकता क्षेत्र Other Priority Sectors*	93393	37066	40	48158	128834	268	127645	128682	101	136
कुल प्राथमिकता क्षेत्र Total Priority Sector	814147	472244	58	645660	451994	70	541483	559659	103	77
9. एलएलजी की स्थिति (वसूली) NPA Position (Outstanding)										
एजेंसी Agency	2020-21			2021-22			2022-23			पिछले 3 वर्षों में औसत एलएलजी (% Average NPA [%] in last 3 years)
	कुल वसूली Total O/S	एलएलजी राशि NPA Amount	एलएलजी का % % NPA	कुल वसूली Total O/S	एलएलजी राशि NPA Amount	एलएलजी का % % NPA	कुल वसूली Total O/S	एलएलजी राशि NPA Amount	एलएलजी का % % NPA	
व्यापारिक बैंक Commercial Banks	NA	60244	NA	NA	81054	NA	NA	107113	NA	NA
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	NA	21554	NA	NA	21035	NA	NA	16562	NA	NA
सहकारी बैंक Cooperative Banks	NA	8902	NA	NA	15205	NA	NA	18679	NA	NA
अन्य Others	NA		NA	NA		NA	NA		NA	NA
सभी एजेंसियाँ All Agencies	NA	90700	NA	NA	117293	NA	NA	142354	NA	NA

*अन्य प्राथमिकता क्षेत्र में शिक्षा, कृषि, स्वास्थ्य, आवास, परिवहन आदि शामिल हैं।

Source : SLBC Tripura

*अन्य प्राथमिकता क्षेत्र में निम्न क्षेत्र, शिक्षा, स्वास्थ्य, सामाजिक बुनियादी ढांचा विकास तथा नवीकरणीय ऊर्जा क्षेत्र शामिल हैं OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy

स्रोत Sources : SLBC Tripura

Chapter 2

Banking Profile

2.1. Introduction

India, besides being world's largest democracy, has also emerged as one of the fast growing emerging economies and has become the fifth largest economy surpassing United Kingdom in 2022. The financial system, especially the banks played a vital role in the economic development of the country. It provides a fillip to economic growth by providing access to services such as savings, credit, remittances and other value added services. India's banking system has several outstanding achievements to its credit. Going beyond metropolitan and urban centers, Indian banking has reached even to the remote corners of the country. This is one of the contributor to India's growth process. Banking sector has become one of the biggest service sectors in India. Banking in India can be grouped to organized and unorganized sectors. The organized sector consists of Reserve Bank of India, Commercial Banks, Regional Rural Banks, Co-operative Banks, and Developmental Financial Institutions like NABARD, SIDBI, etc. The Non-Banking Financial Companies, Micro Finance Institutions, Fintech companies, digital lending institutions, etc. are also providing financial services in the organized sector. The unorganized sector, which is not homogeneous, is largely made up of money lenders and indigenous bankers. Financial Institutions, playing the role of intermediaries, enable the financial sector to mobilize savings for investment, encourage capital inflows and optimize allocation of capital for productive use. Various financial institutions including banks in the State play a significant role in development of agriculture sector and industrialization of the State. In the modern-day economy where people have no time to make payments by standing in queue, the services provided by banks and financial institutions are commendable. Among the institutions whose role in the development of the less developed regions is well recognized but inadequately emphasized are the development banks. Playing multiple roles, these institutions have helped promote, nurture, support and monitor a range of activities.

Banking Statistics

Table: 2.1. Network of Branches as on 31 March 2022 in Tripura

Area	March 2019	March 2020	March 2021	March 2022	March 2023
Rural	273 (51%)	278 (51%)	279 (50%)	277 (51%)	284 (49.7%)
Semi Urban	148 (28%)	150 (28%)	157 (29%)	155 (28%)	167 (29.27%)
Urban	112 (21%)	114 (21%)	114 (21%)	115 (21%)	120 (21%)
Total	533	542	550	547	571

(Source: SLBC Tripura)

Table: 2.2. Key Performance Parameters of Banking Sector in Tripura

(₹ Crore)

S. No.	Parameter	March 2021	March 2022	March 2023
1.	No. of Branches	550	547	571
2.	Total Deposits	31487.43	32698.19	36839.78
3.	Total Advances (O/S)	16884.65	18545.95	19885.33
4.	C D ratio	54	57	54
5.	C + I : Deposit Ratio	76	78	74
6.	Priority Sector Advances (O/S)	10491.01	9764.22	10273.91
7.	% of PSA to ANBC	65	58	55

8.	Agriculture Advances (O/S)	4516.78	3875.44	3994.91
9.	% of Agri-advances to ANBC	28	23	22
10.	MSME Advances (O/S)	4163.75	3205.48	3821.83
11.	Education Loans (O/S)	111.94	108.85	104.88
12.	Housing Loans (O/S)	1867.52	2464.65	2574.35
13.	DRI Advances (O/S)	3.38	3.38	3.38
14.	Advances to SC/ST (O/S)	3080.44	3631.67	4404.20
15.	Advances to Women Entrepreneurs (O/S)	3438.46	2523.43	3748.99
16.	% of Advances to women to ANBC	21	15	20
17.	Advances to weaker sections (O/S)	7394.59	8033.20	10131.37
18.	% of advances to weaker sections to ANBC	46	48	55
19.	Advances to Minority Community (O/S)	636.71	725.60	837.21
20.	% of advances to Minority Comm. to ANBC	3.92	4.29	4.51

(Source: SLBC Tripura)

Table: 2.3. Performance under Annual Credit Plans of Banks in Tripura

(₹ Crore)

	2021-22			2022-23		
Sector	Plan	Achievement	% to Target	Plan	Achievement	% to Target
Agriculture	3117.04	1752.38	56	2321.57	2067.74	89
MSME	2857.97	1479.22	52	1816.81	2242.01	123
Other PS	481.55	1288.33	268	1276.45	1286.82	101
Total PS	6456.58	4519.94	70	5414.83	5596.59	103

(Source: SLBC Tripura)

2.2. Branch Network

As on 31 March 2023, institutional credit was purveyed in the State through 26 Commercial Banks (CBs), 01 Regional Rural Bank (Tripura Gramin Bank – TGB), 03 Small Finance Banks, 01 State Cooperative Bank (TStCB), 268 Primary Agriculture Credit Societies (PACS)/LAMPS, 01 Tripura Cooperative Agriculture and Rural Development Bank (TCARDB) and 01 Urban Cooperative Bank. The branch network in the State increased from to 533 as on 31 March 2019 and to 550 as on 31 March 2021 further decreased to 547 as on 31 March 2022 and 571 as on 31 March 2023. Of the total branches, 284 branches (49.73%) were in rural areas, 167 branches (29.25%) were situated in semi-urban areas and the rest 120 (21%) in Urban areas.

Agency-wise network of branches as on 31 March 2023 was as under:

Table No. 2.4. Agency-wise Network of Branches (Position as on 31 March 2023)

Area	CBs	RRB	Coop. Banks	Total
Rural	135	107	42	284
Semi Urban	119	31	17	167
Urban	96	10	14	120

Source: SLBC Tripura

2.3. Highlights of the Performance of the Banks during 2021-22

(a) Deposits: The aggregate deposits of all banks in the State stood at ₹36839.78 crore, registering a growth of 12.67% during 2022-23. The share of Commercial Banks, TGB and TStCB in the total deposits was 69.32%, 21.78% and 8.90%, respectively. The growth rate of

deposits of the CBs (16.70%) was better as compared to FY 2021-22 and of Cooperative Banks (increased by 5.87%) and TGB (increased by 3.94%).

Table No. 2.5: Details of Deposits of Banks

(₹ Crore)

Year	CBs	RRB	Coop. Banks	Total
2014-15	11,279.07	4,156.32	1839.46	17,274.85
2015-16	11,813.06	4,832.05	2,078.97	18,724.08
2016-17	14,545.34	5,381.73	2,414.92	22,341.99
2017-18	15,623.52	5,944.54	2,622.11	24,190.17
2018-19	16,989.78	6,691.76	2,905.53	26,587.07
2019-20	18,504.28	7,190.50	2,904.18	28,598.97
2020-21	20,772.19	7,569.57	3145.66	31487.43
2021-22	21,882.55	7718.36	3097.27*	32698.19
2022-23	25538.13	8022.55	3279.08	36839.78
Growth over 2021-22 (%)	16.70	3.94	8.87	12.67

*Includes deposits of ACUB also

(b) Loans Outstanding

The total loans outstanding of all agencies had increased from ₹11517.51 crore as on 31 March 2018 to ₹16220.07 crore as on 31 March 2020 and to ₹16884.65 cr as on 31 March 2021 further to ₹18545.95 crore as on 31 March 2022 and ₹19996.60 Crore. The loans outstanding during 2022-23 registering a growth rate of 7.82% over the last year.

(c) Performance under Annual Credit Plan 2022-23

The performance of the banks under Priority Sector as per Annual Credit Plan (ACP) 2022-23 was satisfactory, with an overall achievement of 103% of the target. The agency-wise achievement under ACP during 2022-23 was as under:

Table No. 2.6. Agency-wise ACP Achievement during 2022-23

(₹ Crore)

Agency	Sector			
	Agri & allied	MSME	OPS	Total
CBs	923.76	1793.18	964.72	3681.66
RRB	708.86	319.11	251.45	1279.42
Coops	435.13	129.73	70.65	635.51
Total	2067.74	2242.02	1286.82	5596.58

(Figures in brackets indicate % of achievement out of total achievement) Source: SLBC Tripura

The achievement by the banks under ACP during the last four years was as under:

Table No. 2.7. ACP Achievement during the last five years:

(₹ Crore)

Year	Crop Loan	ATL	Total Agri. (Crop loan+ ATL)	MSME	OPS	Total (Total Agri+ MSME+OPS)
2017-18	236.44	2078.86	2315.30	1600.54	471.99	4387.83

2018-19	363.22	2515.91	2879.13	1990.18	667.16	5536.47
2019-20	257.01	2757.03	3014.03	2804.35	638.50	6456.89
2020-21	371.99	1835.06	2207.05	2144.72	370.65	4722.42
2021-22	307.09	1445.29	1752.36	1479.2	1288.32	4519.88
2022-23	330.34	1737.40	2067.74	2242.01	1286.82	5596.59

(Source: SLBC Tripura)

2.4 Credit Deposit (CD) Ratio

The overall CD ratio in the State, though not satisfactory, has steadily improved from 45% as on 31 March 2016 to 54% as on 31 March 2019 and further to 57% as on 31 March 2020. Though the CD ratio declined to 54% as on 31 March 2021, it improved to 57% as on 31 March 2022 and its decreased to 54% as on March 2023. The CD ratio ranged from 47% (lowest) in West Tripura district to 96% (highest) in Dhalai District, during 2022-23.

Table No. 2.8. District wise CD Ratio during the last four years

District	CD Ratio as on				Variation (%) since March 2021
	31.03.2020	31.03.2021	31.03.2022	31.03.2023	
North Tripura	52	62	62	59	-3
Unakoti	75	64	67	66	-1
South Tripura	57	57	63	63	No Change
Gomati	64	63	63	64	+1
West Tripura	51	47	51	47	-4
Sepahijala	72	68	65	67	+2
Khowai	65	52	58	63	+5
Dhalai	96	96	99	96	-3
Overall	57	54	57	54	-3

Source: SLBC Tripura

Lesser avenues, poor capacity of the entrepreneurs as well as bankers, low level of SHG financing, lesser industrialization, subsistence farming, etc., has been highlighted in various fora as the reason for lower CD ratio in the state.

2.5. Performance against norms set by RBI to fulfil national goals

The performance of banks against the norms set by RBI to fulfil national goals in respect of Priority Sector, Agriculture and weaker Sections during the last four years was as under:

Table No. 2.9. Performance of banks against RBI norms

Particulars	RBI Norms	As on 31 March			
		2020	2021	2022	2023
Adv. o/s to Priority Sector	40	78	65	70	103
Adv. o/s to Agriculture	18	30	28	56	89
Adv. o/s to Weaker Sections	10	46	46	48	55

Source: SLBC Tripura

TGB, TStCB and majority of commercial banks in the State registered good achievement under national goals during the last three years.

2.6. Health of Rural Financial Institutions - Agency-wise Analysis

2.6.1. Commercial Banks

A comparative position of the important financial parameters of the Commercial banks (both Public and Private sector) operating in the State during the last five years is furnished in the following table.

Table No. 2.10. Commercial Banks - Financial Indicators

(₹ Crore)

Particulars	31.3.2020	31.03.2021	31.03.2022	31.03.2023	% chnge over 31.03.2022
No. of branches	321	329	326	350	+7.36
Deposits	18504.28	20772.19	21882.55	25538.13	+16.71
Advances	11281.27	11934.34	13467.58	14230.95	
CD Ratio (%)	61	57	61.50	55.7	-5.8
Priority Sector Advances	4332.81	6387.08	5495.11	5298.7	-3.57
Agri. Advances	1947.84	2188.30	1495.97	1392.38	-6.92

Source: SLBC Tripura

The overall performance of Commercial Banks was not so good during the year 2022-23 as there was a decrease in lending under Agri. Sector with (-) 6.92. Further, under Priority Sector there was a decrease of 3.57% as on 31.3.2023 as compared to 31.03.2022.

2.6.2 Regional Rural Bank (RRB)

As on 31 March 2023, there was one RRB, viz., Tripura Gramin Bank (TGB) operating in the State with a branch network of 148 branches (138 branches in rural/ semi-urban). The financial parameters of the RRB in the State during the last five years were as under:

Table No. 2.11. Financial Parameters of TGB

(₹ Crores)

Parameters	31.3.2020	31.03.2021	31.03.2022	31.03.2023	% change over 31.03.2022
No. of Branches	148	148	148	148	No Change
Deposits	7190.50	7569.57	7718.36	8022.55	+3.94
Loans & Adv.o/s	2747.41	2704.14	2812.74	3249.36	+15.52
CD Ratio	38.0	35.72	36.44	41.00	+4.56
Priority Sector Advances o/s	2228.14	2146.43	2286.49	2666.04	+16.59
Agriculture Advances o/s	743.81	775.09	805.52	947.02	+17.56
Adv.to MSME	714.85	712.58	761.70	879.54	+15.47

Source: SLBC Tripura

While the advances portfolio of TGB had increased by 15.52% during 2022-23 as compared to 4.06% increased during 2021-22, the deposits grew at a rate of 3.94% during 2022-23 as compared to 1.96% during 2021-22. Further, the CD ratio of the bank, was observed to be fluctuating and stood at 38.0%, 35.72%, 36 % and 41% during the last four years. Though the CD ratio increased to 36 % during 2021-22 it increased to 41 % during 2022-23.

2.6.3. Cooperative Banks

2.6.3. (i) Short Term Cooperative Credit Structure (STCCS)

The STCCS in the State consists of Tripura State Cooperative Bank (TStCB) operating as Apex Level Institution in the State through its 65 branches and 268 Primary Agricultural Credit Societies (PACS)/LAMPS operating at the grass root level.

The Important financial parameters of Tripura State Cooperative Bank (TStCB) during the last five years are furnished in the following table:

Table No. 2.12. TStCB - Financial Indicators

(₹ Crores)

Particulars	31.03.2019	31.03.2020	31.03.2021	31.03.2022	31.03.2023	%Change over 2022
No of branches	65	73	66	65	65	0
Paid up Capital	3050.42	3218.66	3399.99	3572.82	3741.47	4.72
Reserves	14287.07	16132.29	18108.63	20083.31	22314.70	11.11
Deposits	286293.97	286249.53	310370.06	306000.77	323894.38	5.85
Borrowings	18400.00	18984.34	27049.20	34065.90	56623.86	66.22
Investments	67979.44	79109.49	81678.14	116144.43	147663.00	27.14
Loans&Advances	168113.53	217631.03	223173.52	245643.22	251312.00	2.31
Gross NPA	6123.06 (3.6%)	8253.83 (3.8%)	11651.51 (5.2%)	13050.65 (5.3%)	17926.00 (7.15%)	37.36
Net NPA	1573.60 (1.0%)	1303.99 (0.6%)	1201.67 (0.6%)	1068.45 (0.5%)	2493.00 (0.99%)	133.33
Profit	1559.44	1775.09	1967.02	2073.05	2201.00	6.17
CRAR	17.86%	17.79%	18.50%	20.52%	21.81%	1.29
CD Ratio	58.72%	76.03%	72%	80.28%	77.59%	2.69

- The TStCB is on CBS platform and is RTGS/NEFT compliant.
- TStCB has been included in the Second Schedule to the RBI Act, 1934 on 14 December 2018.

2.6.3 (ii) Long Term Cooperative Credit Structure (LTCCS)

The financial health of the Tripura Cooperative Agriculture and Rural Development Bank (TCARDB) is poor and it is not in position to cater to the long term credit needs of the rural populace, resulting in strain on other rural financial institutions. Its poor recovery position coupled with huge accumulated losses has rendered it ineligible to draw refinance from NABARD. The State Govt. has announced the merger of ST/LT structure in the Budget for 2018-19.

2.6.3 (iii) Issues affecting the health of the Cooperatives in the State

The following are some of the issues affecting the health of the cooperative structure in the State which needs to be addressed at various levels.

- a) The share of the cooperatives in Agriculture loan disbursement in the State during 2022-23 was 21% and there is scope to increase it further.
- b) CBS has been implemented in TStCB and the bank has recently onboarded to UPI. The other add-on services viz., issue of micro ATM, RuPay cards, etc., need to be speeded up.
- c) Primary Cooperative Agricultural Credit Societies (PACS) and Large Area Multipurpose Cooperative Credit Societies (LAMPS) operating in the state has not been computerised resulting in issues in maintenance of accounts and other inefficiencies impeding provision of different services. All the 268 PACS and LAMPS in the state will be covered by the initiative on computerisation of PACS initiated by the Ministry of Cooperation, Government with participation of the State Government. NABARD has been shouldered the responsibility of facilitating implementation of the

project. The Tripura SCARDB has been included in the recent initiatives of Ministry of Cooperation, GoI to computerise the SCARDBs in the country.

2.7. Government Sponsored Programmes

The various Credit Linked Subsidy Schemes of Government of India/Govt of Tripura, which are in vogue in the State include (i) Pradhan Mantri Jan Arogya Yojana (PMJAY), (ii) Pradhan Mantri Nibir Matyachash Prakalpa Scheme (iii) Establishment of Agri Clinics and Agri-Business Centres (ACABC), (v) Pradhan Mantri Ujjwala Yojana (PMUY), (vi) New Agri Marketing Infrastructure Scheme, (vii) Prime Minister's Employment Generation Programme (PMEGP); (viii) Swavalamban. These schemes will be implemented as per the instructions issued by GoI/GoT from time to time and the subsidy under the schemes will be subject to the availability of funds from GoI/GoT.

2.8. Interest Subvention

In order to encourage farmers to take up cultivation of crops which facilitate food security of the country, has potential to lessen the financial burden on the farmers as also to encourage repayment ethics amongst the farmers, the Govt. of India had introduced Interest Subvention Scheme for short term agricultural loans up to ₹3.00 lakh, which is continued during 2022-23 also. The scheme provides interest subvention @ 1.5% p.a. to banks (@2% up to 2020-21) provided the rate of interest charged to ultimate borrowers is 7% p.a. Further, an additional interest subvention of 3% p.a. is available to the prompt repayers. This interest subvention is available for crop loans for an upper limit of ₹3.00 lakh. While the interest subvention scheme is proving beneficial to the farmers, there are a few issues at banks' level such as time lag in receipt of interest subvention amount.

2.9. Micro Credit

2.9.1. The micro credit initiative by NABARD, launched in the form of SHG-Bank Credit Linkage Programme as a pilot in 1991-92 to prove that the poor are bankable was adopted as a country wide programme in 1996 and it proved to be very effective in extending the outreach of the financial services to the rural poor. Due to inbuilt strengths of the programme, it witnessed an exponential growth path and emerged as the largest microfinance programme in the world. Financing of SHGs (Self Help Groups) has been increasingly accepted as a cost effective mechanism by banks for expanding their outreach to the poor and proved to be good business proposition. SHGs are promoted and nurtured under (i) Women SHG Programme of GoI through NABARD, (ii) NERLP under DoNER and (iii) NRLM through SRLMs. In Tripura, Tripura Rural Livelihood Mission (TRLM) is engaged in nurturing and supporting SHGs. The progress of SHGs in the state as on 31 March 2023 is indicated in the following table

Table No. 2.13. Progress of SHGs in Tripura as on 31.03.2023

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2022-23						Outstanding as on 31.03.2023	
				Under NRLM SHG		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	PUNJAB NATIONAL BANK	7338	2446.06	2187	3538.17	0	0.00	2187	3538.17	3565	3538.43
2	STATE BANK OF INDIA	2379	883.72	481	724.54	0	0.00	481	724.54	446	538.12
3	TRIPURA GRAMIN BANK	29159	8893.62	11463	18643.28	0	0.00	11463	18643.28	21435	20338.56
4	BANK OF INDIA	519	431.81	290	603.07	0	0.00	290	603.07	186	353.43
5	TRIPURA STATE CO-OP BANK	48921	20064.21	2159	3440.62	0	0.00	2159	3440.62	3897	4207.06
6	UCO BANK	426	249.94	503	584.92	0	0.00	503	584.92	717	985.94

7	CANARA BANK	237	1.58	273	350.90	0	0.00	273	350.90	231	216.83
8	UNION BANK OF INDIA	57	46.96	71	123.68	0	0.00	71	123.68	70	91.55
9	IDBI BANK	73	98.85	71	102.95	0	0.00	71	102.95	83	68.42
10	BANK OF BARODA	13	20.00	1	5.00	0	0.00	1	5.00	8	16.80
11	BANK OF MAHARASHTRA	37	30.35	21	26.00	0	0.00	21	26.00	43	38.35
12	PUNJAB & SINDH BANK	53	30.00	11	8.74	0	0.00	11	8.74	53	30.00
13	INDIAN OVERSEAS BANK	15	15.41	38	31.52	0	0.00	38	31.52	10	9.14
14	CENTRAL BANK OF INDIA	115	415.98	95	117.77	0	0.00	95	117.77	115	415.98
15	INDIAN BANK	23	3.10	28	37.30	0	0.00	28	37.30	28	33.78
16	HDFC BANK	405	494.21	402	649.26	0	0.00	402	649.26	405	515.86
	TOTAL :	89770	34125.79	18094	28987.72	0	0.00	18094	28987.72	31292	31398.25

(Source: SLBC)

2.9.2. Promotion of Women SHGs in backward districts: During 2013, Govt. of India formulated a 'Women SHG Scheme' (WSHG) in identified Backward Districts and Left Wing Extremism affected districts of the country, with a view to saturate the districts with women SHGs. The broad objectives of the scheme were (i) to provide access to sustainable banking services to the poor households in rural hinterlands by formation and nurturing of women SHGs, (ii) to converge other development programmes aimed at poor women/households through these SHGs, (iii) to promote and support livelihood development programmes for the poor through SHGs and (iv) to socio-economically empower the poor women through these initiatives. Dhalai and West Tripura districts were identified for implementation of the scheme in the State.

Further, in order to create sustainable livelihoods amongst SHG members of WSHGs, two Livelihood and Enterprise Development Programme (LEDP) on Pig Rearing and Goat Rearing have been launched in Sepahijala district. Two Livelihood and Enterprise Development Programme (LEDP) on 'My Pad My Right' have been sanctioned for women SHGs of Dhalai and South Tripura districts under which sanitary pad making machines have been installed and the women members of SHGs will be provided training on sanitary pad making. In order to further the cause of menstrual hygiene, two more LEDPs has been sanctioned to one SHG each in South Tripura and Dhalai districts through NABFOUNDATION under phase II of 'My Pad My Right' initiative.

2.10. Joint Liability Groups (JLGs)

- Financing of landless, small and marginal farmers, oral lessee and share-croppers has been provided renewed thrust with the announcement of financing 5 lakh Bhoomi-heen Kisan in JLG mode by Hon'ble Union Finance Minister in his Budget speech for 2014-15. The concept of JLGs was mooted on the basic premise of collateral free financing based on mutual guarantee - yet another effective mode of financial inclusion. This segment though engaged in agricultural production remained outside the banking services due to lack of title of the land. These small groups of 5-10 farmers proved to be a breakthrough for bank finance in a segment which has remained outside the banking fold. Instead of sporadic approach, these JLGs need to be promoted on cluster basis so that they may graduate into FPOs at a later stage. The State Government may also explore the feasibility of issuing cultivators license/loan eligibility certificates to these types of farmers, which will facilitate credit linkage of the JLGs.
- The concept of JLG financing is gaining momentum in the State. There is vast potential

to tap by the banks to finance through JLG mode. While the TGB and TStCB has taken the giant lead in nurturing and financing JLGs, other banks also need to concentrate on JLG financing.

2.11. Collectivisation of Farmers

- i) Collectivisation of smallholder farmers is one of the ways to address the challenges faced by them such as lack of access to markets and dependence on market intermediaries, low price realisation, lack of access to credit, low exposure to technology, low extension contact, limited quantity of production and marketable surplus, lack of assured market and income safety, low bargaining power, lack of access to quality inputs, etc. Collectivisation helps the farmers to benefit from economies of scale, better bargaining power, reduced cost of inputs and services and better access to market, credit and technology, etc. This has led to increased emphasis on collectivisation of farmers to facilitate development of farmers and farm sector.
- ii) **Farmers' Club Programme:** NABARD attempted to facilitate collectivization of farmers through the Farmers' Club Programme (initiated as Vikas Volunteer Vahini in 1982). The Farmers' Club Programme aimed to facilitate farmers of a few villages to come together as the Farmers' Club and enhance interface of farmers with the banks. One of the key objective was to increase access of farmers to bank credit. Over the years the Farmers' clubs had contributed towards enhancing Farmers' access to credit. The other objectives of facilitating adoption of technology, developing repayment habit of farmers, facilitating marketing of produce, etc. have been delivered by the Farmers' Clubs initiative. Over the years, some Farmers' clubs have functioned as Business Facilitators while many Farmers' clubs has graduated to Farmers' Producers Organisation. In Tripura, the Gram Vikas Farmers' club (promoted under Farmers' Club Programme) at Bagma in Gomati District was identified as a BC/BF by Tripura Gramin Bank. It became an FPO under the PRODUCE fund in 2016 and it was registered as an FPC in 2019 as 'Bagma Agri Producers Company Ltd. (BAPCL)'. The BAPCL has facilitated development in its area of operation and has promoted an Off Farm Producer Organisation in Nalcher block of Sepahijala district. The BAPCL has also been on boarded by the Reserve Bank of India for implementation of Center for Financial Literacy as implementing entity for 10 Centers covering 28 blocks in the state.
- iii) **Farmers' Producers Organisation:**
 - a) To address the issues faced by the farmers, especially, the small and marginal farmers and to enable them to benefit of economies of scale, NABARD initiated promotion of Producer Organisations under the PODF in 2011-12.
 - b) PRODUCE Fund of Rs 200 crores was created by the Government of India in NABARD in 2014-15 for building 2,000 Farmer Producer Organizations (FPOs) in the country. The aim of the PRODUCE Fund was to promote new FPOs and support their initial financial requirements, to make them credit worthy, commercially vibrant and sustainable business enterprise of farmers. NABARD Tripura RO has sanctioned grant assistance for formation and promotion of 04 FPOs in the state of Tripura under PODF-ID fund of NABARD.
 - c) The GoI has announced Central Sector Scheme on Formation and Promotion of 10,000 FPO and NABARD is one of the Implementing Agencies. The aim of the scheme is to promote new FPOs and support their initial financial requirements to make them credit worthy, commercially vibrant, and as a sustainable business enterprise for farmers. BIRD, Lucknow as Nodal Training Institute for the scheme A Credit Guarantee Fund of ₹1,000 crore with equal contribution from GoI and NABARD has been set up under NABSanrakshan, a subsidiary of NABARD.

2.12. Financial Inclusion

2.12.1. Financial Inclusion is the process of ensuring access to appropriate financial products and services needed by all sections of the society in general and vulnerable groups such as weaker sections and low income groups in particular, at an affordable cost in a fair and

transparent manner by regulated, mainstream institutional players. Financial Inclusion and Financial Literacy are two pillars where Financial Inclusion acts on the supply side i.e. for creating access and financial literacy acts from the demand side i.e. creating a demand for the financial products and services. Unrestrained access to public goods and services is the sine qua non of an open and efficient society. Banking services are essentially for welfare of the public. It is imperative, therefore, that the availability of banking and payment services to the entire populace without discrimination is the avowed objective of public policy. Providing access to basic banking services is the first phase of the financial inclusion process.

2.12.2. In order to achieve the goal of 'inclusive growth', Government of India and Reserve Bank of India had taken up various initiatives viz., Nationalization of Banks, Expansion of Banks branch network, Establishment & consolidation of RRBs, Introduction of Priority Sector lending, Lead Bank Scheme, Formation of SHGs and State specific approach for Govt. sponsored schemes to be evolved by SLBC, etc. RBI in Mid-term Review of Annual Policy Statement for the year 2005-2006, advised the Banks to align their policies with the objective of financial inclusion. Banks were advised to make available a basic banking 'No frills' account either with 'nil' or very minimum balance as well as charges that would make such accounts accessible to vast sections of population. Besides, it has been emphasized upon by the RBI for deepening and widening the reach of Financial Services so as to cover a large segment of the rural & poor sections of population. Further, with the objective of ensuring greater financial inclusion and increasing the outreach of the banking sector, RBI, in the year 2006, decided in public interest to enable the banks to use the services of NGOs/SHGs, MFIs and other Civil Society Organizations as intermediaries in providing financial and banking services through use of "Business Facilitator and Business Correspondent Model".

2.12.3. Quoting World Bank Study Report of April 2012, RBI observed that India scored poorly on financial inclusion parameters when compared with the global average (RBI Annual Report 2012-13). The study said only 9% of the population had taken new loans from a bank, credit union or microfinance institution in the past year. In India, only 35% have formal accounts versus an average of 41% in developing economies. Further, India also scored poorly in respect of credit cards, outstanding mortgage, health insurance, adult origination of new loans and mobile banking, RBI observed. Further, concurring with the recommendations of Nachiket Mor Committee, set up by RBI in Sep 2013, that nearly 90 per cent of small businesses and low income households had no links with formal financial institutions while 60 per cent of the rural and urban population did not have a functional bank account, and much of the credit needs of the economy came from the informal sector. RBI has issued guidelines for setting up of 'Payments Banks' and 'Small Finance Banks' for furthering financial inclusion. While Small finance banks will provide basic banking products such as deposits and supply of credit, but in a limited area of operation, Payments banks will leverage on technology and provide a limited range of products such as acceptance of demand deposits and remittance of funds with a widespread network of access points particularly in remote areas.

2.12.4. NABARD's initiative to support Financial Inclusion

In FY 2022-23, Tripura RO has undertaken various initiatives for different schemes under FIF to augment financial literacy in the state of Tripura. Some of the initiatives are:

- a) Deployment of PoS/mPoS terminals** - Grant assistance for deployment of 333 PoS/mPoS have been sanctioned to three banks viz. HDFC, Tripura Gramin Bank and Paytm Payment to widen the digital payment acceptance infrastructure.
- b) Centers for Financial Literacy Project (CFL) with RBI** - As approved by the Advisory Board of FIF, NABARD is also a stakeholder in the CFL project along with RBI. In Phase-I of the CFL initiatives an amount of ₹2.93 Crore has been sanctioned for implementation of the project in 10 centers covering 30 blocks in the 8 districts.

Under Phase II, the RBI has accorded sanction to the Bagma Agro Producer Company Limited (an FPO promoted under PRODUCE fund of NABARD) for implementation of the programme in the remaining 28 blocks of the state through 10 centres.

c) FLAP programmes – With a view to spread financial literacy knowledge among the people of Tripura, 1014 Financial Literacy Awareness Programmes (FLAP) have been sanctioned to several banks like Tripura Gramin Bank, Airtel Bank, SBI, ESAF Small Finance Bank, India Post Payment Bank, etc.

d) Demonstration Van for Banking Technology – Tripura RO has also sanctioned 02 demonstration mobile van to Tripura State Cooperative Bank (TSCB) which are equipped with CCTV, ATM, Micro ATM, GPRS, Router, Printer, UPS, POS, etc.

2.13. Pradhan Mantri Jan-Dhan Yojana (PMJDY)

Pradhan Mantri Jan-Dhan Yojana (PMJDY), a National Mission for Financial Inclusion was launched on 15 August 2014. This has an ambitious objective of covering all households in the country with banking facilities and having a bank account for each household by January 2015. Some of the benefits under PMJDY include issue of debit cards, accident insurance cover of Rupees one lakh, life insurance cover for ₹30,000/-, no restrictions on minimum balance, remittance to any place in India, overdraft facility on completion of 6 months of satisfactory operation of the accounts, linking to Aadhar Card, facility of Direct Benefit Transfer, etc. The PMJDY was implemented in the State in a mission mode and the State has 100% household coverage. As on 31.03.2023, as many as 9,51,457 accounts (including 7,54,238 rural and 1,97,219 Urban) were opened under PMJDY. The total amount deposited in these PMJDY accounts, was to the tune of ₹427.29 crore. Of these, in respect of 3,13,211 (36.58%) accounts of RuPay cards were issued and as many as 7,57,112 (88.43%) accounts were Aadhaar seeded.

2.14. Jan Dhan se Jan Suraksha

To service the PMJDY accounts and also in order to make available, the social benefits of banking and insurance and pension, to the vast section of the society, Govt. of India envisaged 3 products viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY). The above schemes were made operational from 01 June 2015. The total enrolment under these three schemes for the State of Tripura, as on 31 March 2023, was 15,59,951 as detailed in the following table:

Table No. 2.14. Progress under Various Jan-Suraksha Scheme as on 31.03.2023

Institution	PMSBY	PMJJBY	APY	Total
PSB	640596	227170	65442	933208
RRB	349087	125121	100419	574627
Private	9498	3712	6602	19812
Co-op	23749	8211	344	32304
Total	102293	364214	172807	1559951

(Source: SLBC)

2.15. Pradhan Mantri Mudra Yojana (PMMY)

Pradhan Mantri MUDRA Yojana was launched to “fund the unfunded” by bringing such enterprises to the formal financial system and extending affordable credit to them. PMMY will cover Non-Farm Enterprises in manufacturing; trading and services whose credit needs are below ₹10.00 lakh. The overdraft amount of ₹5,000/- sanctioned under PMJDY can also be classified as Mudra Loans under PMMY. MUDRA loans are classified into three broad sectors viz., (i) Shishu: loans up to ₹50,000/-, (ii) Kishore: loans above ₹50,000/- and up to ₹5.00 lakh and (iii) Tarun: loans above ₹5.00 lakh and upto ₹10.00 lakh. All Loans/Advances granted on or after 08 April 2015 falling under above categories are classified as Mudra Loans under PMMY.

As at the end of 31 March 2023, the total achievement under PMMY was ₹2392.91 crore in respect of 3,55,960 entrepreneurs, which was 78.65% of the target allotted to the banks in the State of Tripura for 2022-23.

2.16. Stand-Up India

In order to promote entrepreneurship among Scheduled Castes/Schedule Tribes and Women ‘Stand up India Scheme’ was launched by the Hon’ble Prime Minister on 05 April 2016. The Scheme facilitates bank loans between ₹10 lakh and ₹1 crore to at least one Scheduled Caste

(SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a Greenfield enterprise. This enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or woman entrepreneur. The broad features of the scheme are as under:

(i) Composite loan between ₹10 lakh and upto ₹100 lakh, inclusive of working capital component for setting up any new enterprise (ii) Debit Card (RuPay) for drawal of working capital (iii) Credit history of borrower to be developed (iv) Credit Guarantee – aligned with existing CGTMSE norms (v) Handholding support for borrowers with comprehensive support for pre loan training needs, facilitating loan, factoring, marketing, etc. (vi) Web Portal for online registration and support services As on 31 March 2022, loan amount of ₹18.61 crore was sanctioned to 128 SC/ST/Women entrepreneurs. All banks are requested to scale up efforts to finance more cases under SUI to achieve the state target by SLBC.

2.17 PM Kishan Samman Nidhi

The scheme aims to supplement the financial needs of all landholding farmers' families in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income as well as for domestic needs. Under the Scheme an amount of ₹6000/- per year is released by the Central Government online directly into the bank accounts of the eligible farmers under Direct Benefit Transfer mode, subject to certain exclusions. The States shall prepare database of eligible beneficiary land holder farmer families in the villages capturing the Name, Age, Gender, Category (SC/ST), Aadhaar Number, Bank Account Number and the Mobile Number of the beneficiaries. Responsibility of identifying the land holder farmer family eligible for benefit under the scheme shall be of the State and the state shall ensure that there is no duplication of the payment transferred to eligible families. Speedy reconciliation in case of wrong / incomplete bank details of the beneficiary should be ensured. In the state of Tripura ₹271.03Cr transferred to the accounts of 2,25,227 farmers under the scheme.

(https://agri.tripura.gov.in/achievements_treda)

2.18 Progress of implementation in CBS in Cooperatives and Computerization of PACS

Tripura State Cooperative Bank has fully implemented CBS with all types of deposit schemes like Savings, Current, Term Deposit, Daily Deposit, Flexi Deposit, etc. Advances (KCC Individual, KCC Society, JLG, Education Loan, Loan to SHG, Swabalamban, PMEGP, MUDRA, Cash Credit, Festival Advance, Fishery/Piggery, DEDS etc also retails loans like Consumer Loan, House Building Loan, Auto Loan, MSME loans etc). Along with accepting deposits, advance, investment, Bank provides modern banking facilities like NEFT/RTGS, CTS, ATM, AePS, SMS Facility, Mobile Banking, PFMS, IMPS, BBPS, Mobile ATM Vans, IMPS, NPCI Products, FI Devices/Micro ATMs etc.

The Primary Agricultural Credit Societies (PACS) are a vital structure of the Short-Term Cooperative Credit Structure (STCCS). National Bank for Agriculture and Rural Development (NABARD), has earlier taken the initiative to bring most of the StCBs and DCCBs on Core Banking Solution (CBS) platform, which has enabled them to give modern-day technology-based banking facilities to their clients. However, the PACS have so far been largely out of the ambit of the technology support. PACS are owned by farmers, rural artisans, etc. and aim at promoting thrift and mutual help among the members; cater to their credit requirements and provide credit-linked services like input supply, storage and marketing of agricultural produce etc. The large out-reach of PACS to the Small and Marginal Farmers (SMFs) make them a systemically important class of agricultural credit purveying institutions. Further, there is a felt need to develop cooperatives as vibrant business enterprises by enabling them to provide multiple services to their members with support of technology in order to fulfil members' requirements. Keeping in view the above and to make PACS self-reliant in tune with 'Atmanirbhar Bharat Abhiyaan', the Government of India (GoI) has, on 29th June 2022

approved the Centrally Sponsored Project for Computerisation of Primary Agricultural Credit Societies for a period of five years from 2022-23 to 2026-27.

For Tripura, State Level Implementation and Monitoring Committee has approved all 268 nos. of PACS for inclusion under 1st phase of PACS computerization. The state Government has opened SNA account and made appropriate budget for it. Out of the 268 PACS/LAMPS 120 have reached the “Go-Live” stage as on 22 January 2024. The Computerisation of all the 268 PACS/LAMPS are likely to be completed by 31 March 2025.

The MoC, GoI have initiated world’s largest grain storage plan. Khilpara PACS of Gomati district was selected as one of the 11 PACS in the country in the pilot phase. Nine more PACS/LAMPS have been selected as on 20.01.2024 under the initiative.

2.19 Jan Samarth Portal

Jan Samarth Portal, an initiative by Government of India, is a unique digital portal linking thirteen credit linked government schemes on a single platform, for ease of access to all the beneficiaries and related stakeholders. The core objective of Jana Samarth Portal is to promote inclusive growth and development of various sectors by guiding and providing them to the right type of government benefits through simple and easy digital processes. The portal ensures end to end coverage of all the processes and activities of all the linked schemes. In Tripura all Commercial Banks, Tripura Gramin Bank have boarded the Jan Samarth portal which would bring in ease of accessing finance for the people and facilitate lending by the bankers and it is expected to give a fillip to economic growth.

2.20 Summing Up

In addition to the excellent natural resources available, the State is also blessed with the presence of a good network of financial institutions, which are necessary for implementation of various development projects. Though the commercial banks are financially strong, they are plagued with NPAs. This is acting as a deterrent in upscaling their lending operations. The TStCB and PACS/LAMPS have certain inherent inadequacies, most important being lack of professional management, poor recovery and inability to adapt to the changing environment by diversifying their loan business. There is an urgent need to address the problems of the banking sector by all concerned. Such a step will ensure that these financial institutions are once again put back in a position where they will be able to fulfil the development targets of the State.

Chapter 3

NABARD's perception on the development perspective of the State.

If agriculture goes wrong, nothing else will have a chance to go right.
- MS Swaminathan

3.1. *Perspective* has a Latin origin meaning "look through" or "perceive," and all the meanings of *perspective* have something to do with looking. Perspective, very simply, means a point of view or the way you see something. This chapter brings out how NABARD looks at the development of agriculture and rural sector in Tripura.

3.2. Capital Formation in agriculture and increase in production and productivity

Agricultural credit provided directly to farmers is either short-term or long-term. While short-term credit enables cultivators to procure inputs such as fertilizer and seeds needed for agricultural operations, long-term credit is meant for investment in fixed assets such as irrigation pumps, tractors, agricultural machinery and so on, thus accentuating capital formation.

Public and private investment in agriculture is both complementary as well as substitutive. There are instances where an increase in public investment has led to increase in private investment in agriculture. For instance, the government investment in irrigation, roads and power projects are observed to induce private investment in agriculture. In other words, if basic agricultural infrastructure is created by the government, farmers would get incentive to invest their private capital for buying tractors and pump-sets and installing tube-wells in the canal command areas. This points to complementarity effect by way of induced investment by individual farmers in agriculture. On the other hand, public investment can also be considered as a substitute of private investment in agriculture. For instance, if government installs deep tube wells, especially in the canal command areas with the purpose of supplementing the surface irrigation and ensuring assured supply of irrigation water for agriculture, the farmers would not need to make their own investment in groundwater irrigation. Farmers generally make investment in fixed and working capital where they are purely in private domain, whereas public investment is done to create assets that are mostly in public domain. The assets created by public investment may be used by the farming community with or without user charges. Examples of such usage can be cited in canal irrigation, soil & water conservation structures, agriculture research & extension services, rural roads, electricity, etc. Some studies have estimated that the elasticity of private investment to public investment in irrigation and power are about 0.15. Thus, while an increase in public investment has a positive impact on private investment, there could also be situations where the private investment may increase to compensate the decline in public investments. However, such situations are unlikely to be in the larger community interest but more for private self-serving nature. In other words, asymmetry in the impact of increasing and decreasing public investment on private investment are real. Public capital is used for the larger purpose of development of new seeds, technology, inputs, agricultural services, and agricultural markets. Even though access to the new technology and inputs to the farmers is also provided by private agri-business companies and input dealers as is the case under contract farming, there can be no substitute for the larger purpose of a general kind that the public investments generate.

3.3. Financing SF/MF, Oral Lessees/Tenant Farmers/ Share Croppers:

Small and Marginal Farmers constitute about 96% of the total farmers in the State against while it is 78% at the level of the country. Agriculture and allied activities are still the backbone of the State's economy. Keeping in view the favorable agro-climatic condition of the State, Horticultural development would not only suggest better land use planning but it will be the

boon to the large number of Small And Marginal Farmers of the State in fetching good yield and in uplifting the socio-economic condition of the rural people of the State . The Horticultural crops and high value commercial crops play a unique role in State's economic, nutritional security, poverty alleviation and employment generation, crop diversification and value addition for the socio-economic development of the people. During 2022-23, 60,271 Small and Marginal Farmers were given KCC support with amount of ₹33034.29 lakh. Tripura Gramin bank has issued maximum number of KCC to small and marginal farmers.

In a bid to avail different kinds of benefits for sharecroppers or tenant farmers or cultivators, the Tripura cabinet approved 'The Tripura Agricultural Land Leasing Bill, 2021' to be introduced for implementation in the state assembly and along with this 'The Tripura Agricultural Land Leasing Bill, 2021', the 'Tripura Land Revenue & Land Reforms (7th Amendment) Bill, 2021' will be amended for providing benefits to the sharecroppers, tenant farmers, and cultivators.

The duration of the lease period shall be maximum for 9 years 11 month. However, this shall be decided and mutually agreed upon by the land owner and the lessee cultivator in front of Revenue officer. A lease agreement shall be entered into Record of Rights, but the leasing for a period as permitted shall not create any occupancy or protected tenancy or right against lawful eviction of lease termination, under this Act; an entry of 'Ejara Dn' (Bengali language) shall be recorded in column number 16 of in Record of Rights (khatian) and the entry shall be deemed to be invalid at the expiry of the lease period.

In Tripura, there are 4.72 lakh farmers and cultivable land of 2.55 lakh hectares while 1.76 lakh sharecroppers according to the 2011 census. Agricultural products produced are 8.36 lakh metric tonnes in the 2018-19 fiscal year, 8.55 lakh MTs in 2019-20 FY, 8.68 lakh MTs in 2020-21 FY and 8.98 MTs in 2021-22 FY while 9.27 lakh MTs of agricultural products is required per annum for this state.

3.4. Kisan Credit Card (KCC)

In a bid to provide term loan for agricultural needs of the farmers, Indian banks introduced Kisan Credit Card (KCC) scheme in August 1998. The model of KCC scheme was prepared by NABARD (National Bank for Agriculture and Rural Development) that met the recommendations of RV Gupta Committee. The KCC is available at all commercial banks, regional rural banks and the co-operative banks. The KCC scheme has short-term credit limits for crops and term loans. Farmers having KCC credit are covered under personal accidental insurance up to Rs 50,000 for permanent disability and death and up to Rs 25,000 for other risks.

Under this scheme, farmers can avail collateral free loan up to ₹1.60 lakh. Quantum of loan for the 1st year under this scheme is assessed on the basis of the cost of cultivation, post-harvest expenses and farm maintenance cost. For subsequent 5 year, loan will be sanctioned on the basis of the increase in the scale of finance. The premium under this scheme is borne by both the bank and borrower in respective 2:1 ratio. The interest levied on the loan under KCC scheme is 7 per cent simple interest per annum. In case of non-repayment within the due dates, interest is applied at card rate and beyond due date interest will be compounded half yearly.

However, to avail of this benefit, farmers need to apply for the KCC with some mandatory documents. A farmer who wishes to apply needs to visit the nearest commercial bank, regional rural bank or the co-operative bank and ask for the KCC form from the official. After properly filling the pieces of information sought into the form the applicant farmer needs to attach officially validated documents that verify their identity proof and their address proof. The officially validated documents include Aadhar Card, Voter ID, Driving License, PAN Card, Passport etc.

KCC status in Tripura

- i. All banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2023.

- ii. 60271 KCCs sanctioned by Banks amounting to ₹990.34 crores during FY 2022-23 as on 30.03.2022 thereby achieving 87% of the Annual Target (69278 nos.)
- iii. According to DFS Special KCC Campaign on Animal Husbandry and Fisheries-
 - (a) Animal Husbandry -Cumulative no. of applications received is 929, out of which Cumulative no. of applications sanctioned is 454.
 - (b) Fisheries - Cumulative no. of applications received is 1212, out of which Cumulative no. of applications sanctioned is 668.
- iv. PMFBY notification was circulated on 25.06.2021, for which HDFC Ergo General Insurance Co. Ltd., is the implementing agency, with subsidized premium rates as per Mukhya Mantri Fasal Bima Yojana for farmers in order to encourage maximum enrolment of eligible farmers under the scheme. 1008 loanee farmers have been brought under the coverage of PMFBY during Rabi 2021 season. A total of 83834 Non-Loanee Farmers have been covered under Rabi 2021-22 Season.
- v. Land record digitisation process has been initiated and 60% land has been digitised.
- vi. Ghar Ghara KCC Abhiyan , which was initiated from 01 October 2023 to 31 December 2023 and has resulted in enhanced coverage of 16465 farmers under KCC.
- vii. Issue of KCC was also focused under the Viksit Bharat Sankalp Yatra.
- viii. Under the recent initiative of PM JANMAN, issue of KCC to Particularly Vulnerable Tribal Group (PVTG) is being targeted. The Reang tribe has been identified as the PVTG from Tripura and banks have initiated the process of issuing KCC to the group.

3.5. Agriculture and Allied activities –Prospects and Performance

Though the State is making concerted efforts to build manufacturing and services sectors as well, with as many as 10 Designated Food Parks identified in the State to further industrialization, however, in the near future, agriculture will continue to be the major sector on whose growth the State's economy will largely depend. Of many reasons, livelihood is the most important. Despite various constraints, the growth rate of GDP of the State improved steadily and stood impressively @ 9.5% (P) during 2021-22. Further, the percentage of Agriculture and Allied Sector of the State to total GSDP during 2021-22 @39.40% (P).

With the forests covering 60% of the State, only 26% of the land is available for cultivation, coupled with the increasing population, the pressure on the existing agriculture land is immense. Further, 96 % of total operational holdings in the State are below the size of 2 hectares constituting 75% of the operated area. All these features make agriculture a challenge in the State.

Without development of agriculture, industry cannot flourish. The production and productivity of a few crops (esp. Paddy) in the state has increased over the years. Reducing incidence of poverty, increasing incomes, reducing income disparities and maximizing opportunities for sustainable employment, are at the core of development strategy. It is often said, surest way of inclusive growth is accelerating agriculture growth. Hence, no matter what the statistics says, agriculture sector still remains relevant everywhere, more so in Tripura.

Flow of credit to agriculture & allied activities:

The position of credit disbursement to agriculture against the Annual Credit Plan for last 05 years is as follows:

Year	Target	Achievement	% of target
2018-19	2338.77	2879.13	123
2019-20	3455.00	3014.03	87
2020-21	3957.54	2207.05	56
2021-22	3117.04	1752.38	56
2022-23	2321.57	2067.74	89

3.6 Climate Change – Adaptation and Mitigation

NABARD has taken initiative in consultation with Department of Science & Technology, Government of Tripura for National Adaptation Fund for Climate Change (NAFCC). Rural

Development Department has been chosen as implementing department. The project will be rejuvenation of farm ponds under 14 aspirational blocks which in turn mitigate climate adversity and enhance livelihood activities. NABARD Consultancy Services (NABCONS) has been chosen for preparing DPR and project concept note for the project.

The Department of Science and Technology has prepared draft State Action Plan for Climate Change (SAPCC) which is under process.

3.7 Farmers Producer Organizations and Credit Guarantee

Credit Guarantee facilitates access to credit and to facilitate access of FPOs to credit from mainstream banks and financial institutions, a Credit Guarantee Fund has been instituted as per the guidelines of Central Sector Scheme for promotion of 10000 FPOs. This CGF will provide adequate credit guarantee cover to accelerate flow of institutional credit to FPOs to undertake profitable agri business activities leading to their increased viability. A dedicated fund of ₹1000 crore is maintained and managed by NABARD through its subsidiary NABSanrakshan Trustee Pvt. Ltd., a trustee company.

The objectives of NABSanrakshan are:

- a) To carry out trusteeship functions in general and in particular operate the credit guarantee funds for agriculture, allied activities, industry, service and business including MSMEs and other Priority Sector activities.
- b) To act as a common Trustee Company for multiple credit guarantee funds.
- c) To manage State government / quasi government and other government funds related to agriculture and agri-allied activities through 'technology platform sharing'.

The credit guarantee mechanism will minimise the risks in respect of loans provided by Eligible Lending Institution and favours the provision of financing to viable businesses that are credit constrained. It will also promote the flow of finance to the desired sectors by acknowledging their limited ability to provide acceptable collaterals, by circumventing interest rate controls, and by mitigating other such risks.

Under the Atmanirbhar Bharat Abhiyan, Ministry of Fisheries, Animal Husbandry and Dairying established Animal Husbandry Infrastructure Development Fund for incentivising investments. Credit Guarantee Fund Trust for Animal Husbandry and Dairying of ₹750 cr. (Rupees Seven Hundred and Fifty Crore) has been established with GoI as the Settlor. NABSanrakshan Trustee Private Limited is the Trustee of this Trust. The Trust has been established to provide Credit Guarantee services. A Credit Guarantee Scheme for Animal Husbandry and Dairying has been launched for the purpose.

The Central Sector Scheme for Formation and Promotion of Farmers Producer Organisations (FPOs) announced by GoI also facilitates Credit Guarantee for the loan given to FPOs. A Credit Guarantee Fund Trust for FPOs has been setup with GoI as the Settlor to operationalise this Credit Guarantee facility. The corpus of the Trust is ₹1000 crore equally contributed by GoI and NABARD. A scheme, Credit Guarantee Scheme for FPO financing has been approved by GoI and is being implemented through the Trust by NABSanrakshan Trustee Private Limited.

Eligible Credit facilities under the scheme:

- i) Fund based credit facilities already sanctioned/ extended by the ELI to a single eligible FPO borrower by way of term loan and/or working capital/composite credit facilities without any collateral security and/ or third party guarantees
- ii) The ELI can extend credit without limit; however, the Guarantee Cover shall be limited to the maximum guarantee cover specified under the scheme.

3.8 Converge of FPOs with GoI/State Govt. schemes

- i) A congenial ecosystem is a must for development of producer organizations because they have to deal with the most vulnerable part of agri-value chain, which starts from the farm and goes on till processing and the far-away markets. The critical ecosystem services include emergency credit, consumption credit, production credit, retail services of inputs for agriculture and other agricultural production services required by the small and marginal farmers. Unless these services are provided by a producer organization, it cannot divert the surplus produce from the local trader or shop keeper to the producer organization. In addition, the producer organization can take up other services related to facilitating linkage with the banks and line departments for ensuring

the infrastructure access for the business.

- ii) Towards this end in view, the Government has paved the way of financing the FPOs on a big scale. A corpus of ₹200 crore was created in NABARD from the year 2014-15 under a fund viz., Producers Organization Development and Upliftment Corpus (PRODUCE) Fund. Under this Fund, NABARD has promoted 2,154 FPOs in 29 states of which 70% FPOs are registered as Farmers Producer Companies (FPCs) and the remaining as Cooperatives/ Societies. NABARD has introduced a new scheme for promotion and nurturing of 3,000 FPOs by convergence of PODF with the interventions under its other promotional programs. NABARD's experience shows that significant capacity building and handholding is required before the FPO attains organizational, financial and commercial sustainability. It may require a gestation period of three years for generating meaningful returns to its members. The support under this fund will broadly cover the cost towards promotion of POs, capacity building, business planning, registration, MIS development, market linkages, administrative expenses of the promoting agency, interaction meets, documentation, research, publicity, monitoring etc. The activities and interventions out of this fund should finally result in product improvement, increase in production and its marketing.
- iii) Another Fund with NABARD viz: PODF is to be used exclusively for taking care of the needs of the FPOs which are indicated as under:
 - a) For extending credit linked grant support to POs/PACS/ PCARDBs and other standalone activities.
 - b) Grant Support to PACS / PCARDBs as MSCs.
 - c) Grant support to the extent of ₹21.60 lakh per FPO over a period of 5 years for promotion of new FPOs.
 - d) The FPOs already promoted under PRODUCE Fund or other programs / initiatives of NABARD will also be eligible for avail assistance from NABARD. The support under this fund will broadly cover the cost towards promotion of POs, capacity building, business planning, registration, MIS development, market linkages, administrative expenses of the promoting agency, interaction meets, documentation, research, publicity, monitoring etc. The activities and interventions out of this fund should finally result in product improvement, increase in production and its marketing.
- iv) Agriculture sector plays a very important role in both economic development and Nation building. India is globally in the forefront of development of agriculture. The goal is to achieve doubling of export by 2022. However, more than 86% of farmers in the country are small and marginal. There is a need to facilitate our farmers with access to improved technology, credit, better input and more markets to incentivize them to produce better quality commodity. For this, Aggregation of small, marginal and landless farmers into FPOs will help enhance economic strength & market linkages of farmers for enhancing their income. Keeping this in mind, Government of India has launched a new Central Sector Scheme titled "Formation and Promotion of 10,000 Farmer Produce Organizations (FPOs)" with a clear strategy and committed resources to form and promote 10,000 new FPOs in the country with budgetary provision of ₹6865 crore. In Tripura under Central Sector Scheme 23 FPOs have been formed and registered in different district of the state (Source: <https://pib.gov.in/PressReleasePage.aspx?PRID=1806232>). Under the PRODUCE fund NABARD had formed and promoted 01 FPO in Gomati district and under PODF- ID NABARD has sanctioned grant assistance for formation of 01 FPO in Gomati district.

3.9 MSME

The Central Government, notified the following criteria for classification of micro, small and medium enterprises, namely:—

Composite Criteria	Micro	Small	Medium
Investment in Plant & Machinery/equipment	Not more than ₹1 crore	Not more than ₹10 crore	Not more than ₹50 crore
Annual Turnover	Not more than ₹5 crore	Not more than ₹50 crore	Not more than ₹250 crore

Importance of MSMEs for Indian Economy:-

Employment:

It is the second largest employment generating sector after agriculture. It provides employment to around 120 million persons in India.

MSME Labour Intensive Industry:

- MSME is the backbone of Indian economy. A total 30 per cent of the GDP in Indian economy is contributed by the MSME.
- MSME ministry has set a target to up its contribution to GDP to 50% by 2025 as India becomes a \$5 trillion economy.

Exports:

- It contributes around 45% of the overall exports from India.

Inclusive growth:

- MSMEs promote inclusive growth by providing employment opportunities in rural areas especially to people belonging to weaker sections of the society.
- For example: Khadi and Village industries require low per capita investment and employs a large number of women in rural areas.

Financial inclusion:

- Small industries and retail businesses in tier-II and tier-III cities create opportunities for people to use banking services and products.

Promote innovation:

- It provides opportunity for budding entrepreneurs to build creative products boosting business competition and fuels growth.

Government schemes to promote MSMEs:-

- Emergency Credit Line Guarantee Scheme (ECLGS) - In view of the economic distress caused by the COVID-19 pandemic, Government unveiled a ₹20 Lakh Crore comprehensive package, known as the Emergency Credit Line Guarantee Scheme (ECLGS).
- The working capital term loan (WCTL) comes with a tenure of 48 months, with a principal moratorium for the first 12 months.
- This scheme was launched on March 31, 2021.
- Aatmanirbhar Bharat economic package- 3 trillion emergency credit line guarantee scheme (ECLGS),
- 20,000 special fund for distressed businesses and equity infusion through Fund of Funds, announced by the government as a part of the Aatmanirbhar Bharat economic package to enable economic revival.
- Udyami Mitra Portal - Launched by SIDBI to improve accessibility of credit and handholding services to MSMEs.
- MSME Sambandh - To monitor the implementation of the public procurement from MSMEs by Central Public Sector Enterprises.
- Prime Minister Employment Generation Programme - A credit linked subsidy program under Ministry of MSME.
- A Scheme for Promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE) - Creates new jobs & reduce unemployment, promotes entrepreneurship culture, facilitates innovative business solution etc.
- Credit Linked Capital Subsidy Scheme (CLCSS) – For up gradation of technology for MSMEs.

- Digital MSME Scheme: It involves usage of Cloud Computing where MSMEs use the internet to access common as well as tailor-made IT infrastructure.

The position of credit disbursement to MSME sector against the Annual Credit Plan for the State of Tripura for last 5 years is as under:

Plan Year	Target	Achievement	% of achievement
2019-20	2388.00	2804.35	117
2020-21	3250.00	2144.72	66
2021-22	2857.97	1479.22	52
2022-23	1816.81	2242.01	123

3.10 Micro Credit

Based on the observations of various research studies and an action research project carried out by NABARD, the model of 'SHG-BLP' has evolved as a cost-effective mechanism for providing financial services to the unreached and underserved poor households. What started as a pilot to link around 500 SHGs of poor to the formal financial institutions during the year 1992-93 has now become the largest microfinance programme in the world, in terms of the client base and outreach. The SHGs which follow 'Panchsstras' viz. conduct of regular group meetings, regular savings within the group, internal lending based on the demand of members, timely repayment of loan and maintenance of proper books of accounts are considered to be of good quality and over years have proved themselves to be good customers of Banks.

The NGO sector has played a prominent role of working as a Self Help Group Promoting Institution (SHPI) by organizing, nurturing and enabling credit linkage of SHGs with banks. NABARD later coopted many others as SHPIs including the rural financial institutions (RRBs, DCCBs, PACS), Farmers' Clubs (FCs), SHG Federations, Individual Rural Volunteers (IRVs) etc. These stakeholders were encouraged to take up promotion of SHGs by way of promotional grant assistance from NABARD. This savings led microfinance model has now become the largest coordinated financial inclusion programme in the world covering almost 100 million households in the country. With more than 84% of the groups being exclusively women groups, the programme has provided the much needed push to empowerment of women in the country.

Other than championing the movement and providing promotional support, NABARD has enabled an entire ecosystem of support through policy advocacy at Bank and Government level, organising and sponsoring a large number of training & capacity building programmes, seminars & workshops for the benefit of all the stakeholders viz. the bankers, the Government agencies, the NGO partners and more importantly the SHG members themselves. Banks are also provided 100% refinance support by NABARD for financing of SHGs.

Product level changes like allowing voluntary savings in the group, sanction of cash credit/ overdraft system of lending to SHGs, allowing formation of JLGs within SHGs, improving risk mitigation systems, building second tier institutions of SHGs, etc. were brought subsequently to address operational issues emerging from time to time. Further, to enable SHG Members to take up livelihood activities, NABARD has been supporting Micro Enterprise Development Programmes (MEDPs) and Livelihood and Enterprise Development Programmes (LEDPs) for SHGs.

NABARD is implementing and supporting implementation of various Schemes announced by Govt. of India viz. Promotion of Women SHGs (WSHGs) in backward and Left Wing Extremism affected districts of Ministry of Finance, National Rural Livelihoods Mission (NRLM) of Ministry of Rural Development.

3.10.1 Financing of Joint Liability Groups (JLGs)

Financing of JLGs was introduced as a pilot project in 2004-05 by NABARD in 8 States with the support of 13 RRBs. The scheme was later mainstreamed for the banking system in the year 2006. JLGs are informal groups of 4-10 members who are engaged in similar economic activities and who are willing to jointly undertake to repay the loans taken by the Group from

the Banks. JLGs basically are Credit groups of small/marginal/tenant farmers/ asset less poor who do not have proper title of their farmland. Regular savings by the JLG members is purely voluntary and their credit needs are met through loans from financial institutions and such loans could be individual loans or group loans against mutual guarantee.

Apart from extending refinance support of 100% to the financing Banks, NABARD also extends financial support for awareness creation and capacity building of all stakeholders under the Scheme. NABARD also extends grant support for formation and nurturing of JLGs to Banks and other JLG Promoting Institutions (JLGPIs).

3.10.2 NABARD Financial Services Ltd. (NABFINS)

NABARD, while promoting NABFINS has envisaged that NABFINS shall evolve into a Model Microfinance Institution to set standards of governance among the MFIs, operate with exemplary levels of transparency and operate at reasonable/moderate rates of interest. It is a NBFC – MFI which commenced its operations in November 2009

NABARD is the major shareholder of this MFI others being Government of Karnataka, Canara Bank, Union Bank of India, Bank of Baroda, Federal Bank and Dhanalakshmi Bank. NABFINS extends loans to SHGs through its own trained Business & Development Correspondents (BDCs). NABFINS also extends loans to other second level organizations like Federations as well. NABARD is continuing its refinance assistance to NABFINS. Further details regarding NABFINS can be seen from www.nabfins.org.

3.10.3 NABKISAN

NABKISAN Finance Limited (NABKISAN) (formerly “Agri Development Finance (Tamilnadu) Limited”) was incorporated under the Companies Act, 1956 on 14.02.1997. NABKISAN is a subsidiary of National Bank for Agriculture and Rural Development (NABARD) with equity participation from NABARD, Govt. of Tamil Nadu, Indian Bank, Indian Overseas Bank, Tamilnadu Mercantile Bank, Canara Bank, ICICI Bank, Federal Bank, Lakshmi Vilas Bank and a few Corporates / Individuals. Notified as a Non-Banking Finance Company (NBFC) by RBI. The main objective of the company is to provide credit for promotion, expansion and commercialization of enterprises engaged in agriculture, allied and rural non-farm activities. NABKISAN is providing support for livelihood/ income generating activities by extending credit to FPOs, NBFCs, MFIs, Trusts, Societies and Section 25 companies for on-lending to its member SHGs/ JLGs.

NABKISAN has taken several initiatives toward sustainable development of FPO sector and emerged as a leading financial institution in lending to farmer producer organisations by lending to more than 550 FPOs across various states of India (viz., Andhra Pradesh, Assam, Bihar, Chattisgarh, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Maharashtra, Madhya Pradesh, Odisha, Punjab, Rajasthan, Tamilnadu, Telangana, Uttar Pradesh, Uttarakhand, and West Bengal.) with a cumulative assistance of more than ₹225 crore.

NABARD provides all types of support to NABKISAN viz., Refinance, Credit Guarantee support, grant support and guidance which enabled NABKISAN to emerge as a leader in FPO lending.

NABKISAN, in their bulk lending segment, focusses on lending to Non-Banking Finance Companies (NBFCs) which are lending in rural areas, FPOs and to agriculture and allied activities, value chain financing, MSME for income generating activities.

NABKISAN associates with several stakeholders viz. National Commodity and Derivatives Exchange (NCDEX), Security Exchange Board of India (SEBI), NCDEX e-Markets Limited (NEML), National E-Repository Limited (NERL), National Scheduled Tribe Finance Development Corporation (NSTFDC), various promoting institution and various State Governments for financing FPOs at concessional rate of interest.

3.10.4 Support for training and capacity building of clients

Giving due recognition to training and capacity building of various stakeholders such as bankers, NGOs, Government officials, SHG members and trainers, NABARD has trained

around 39.40 lakh participants as on 31 March 2018, in the process giving shape to a strong back up team for implementation of the programme.

3.10.5 Micro Enterprise Development Programme (MEDPs)

NABARD since 2006 has been supporting need-based skill development programmes (MEDPs) for matured SHGs which already have access to finance from Banks. MEDPs are on-location skill development training programmes which attempt to bridge the skill deficits or facilitates optimization of production activities already pursued by the SHG members. Grant is provided to eligible training institutions and SHPIs to provide skill development training in farm/off-farm/service sector activities leading to establishment of micro enterprises either on individual basis or on group basis. Over the years around 4.68 Lakh SHG members have been covered through 16,406 MEDPs. A total of 300 nos SHG members have been trained in the state of Tripura in 2020-21 & 2021-22.

3.10.6 Livelihood and Enterprise Development Programmes (LEDPs)

As skill upgradation trainings alone have limited impact on livelihood creation among the SHG members, it was thought prudent to create sustainable livelihoods among SHG members and to attain optimum benefit out of skill upgradation and a new scheme titled Livelihood and Enterprise Development Programme (LEDP) was launched in December 2015. It envisages conduct of livelihood promotion programmes in clusters. There is provision for intensive training for skill building, refresher training, backward-forward linkages and handholding & escort supports. It also encompasses the complete value chain and offers end-to-end solution to the SHG members. It is to be implemented on a project basis covering 15 to 30 SHGs in a cluster of contiguous villages where from SHG members may be selected.

The skill upgradation training is provided in batches of 25-30 members and covers agri & allied activities as well as rural off-farm sector activities. LEDP will not only facilitate promotion of sustainable livelihoods but also derive full advantage from promotional assistance. NABARD will provide grant support for skill upgradation programmes, establishment of demonstration unit and need based critical infrastructure. LEDP has been mainstreamed in May 2017. Cumulatively 15,382 SHG members has been supported through 324 LEDPs upto 31st March 2018. In the case of Tripura 540 SHG members has been supported through 4 LEDPs upto 31st March 2022

3.10.7 Scheme for promotion of Women SHGs (WSHGs) in backward & LWE districts of India

Subsequent to announcement made by Hon. Finance Minister in the Union Budget 2011-12, a scheme for promotion and financing of Women Self Help Groups (WSHGs) in association with Govt. of India is being implemented across 150 backward and Left Wing Extremism (LWE) affected districts of the country since March-April 2012. The scheme aims at saturating the districts with viable and self-sustainable WSHGs by involving anchor agencies who shall promote & facilitate credit linkage of these groups with Banks, provide continuous handholding support, enable their journey to livelihoods and also take the responsibility for loan repayments. Under the Scheme, in addition to working as an SHPI, the anchor agencies are also expected to serve as a banking / business facilitator for the nodal implementing banks.

To facilitate implementation of the Scheme, an exclusive fund viz. 'Women SHG Development Fund' was set up by Dept. of Financial Services, Ministry of Finance, Govt. of India in NABARD with a stated corpus of ₹500 Crore Grant support @ ₹10,000/- per SHG to the Anchor agencies and also the cost of publicity, training & other capacity building initiatives is met out of this fund.

3.10.8 Collaboration with NRLM

NABARD continues close coordination with all stakeholders in SHG BLP sector. Collaboration with NRLM is being regularly maintained and enhanced for the support of SHG BLP. Coordinated efforts like conduct of National level seminars and workshops, mutual dialogues and capacity building of stakeholders on SHG BLP have now become very regular. Coordinated efforts in following areas have particularly proved immensely fruitful.

3.10.9 Training of Trainers (TOT) programme

NABARD and NRLM are collaborating on capacity building needs of bankers and grass root level functionaries to strengthen the Self Help Group bank Linkage Programme through a number of initiatives. With the goal of training all rural bank managers, a series of Training of Trainers (TOT) programmes for Bankers, SRLM staff, DDMs & Officers drawn from 17 states have been held at BIRD, Lucknow. These trainers have further conducted training programmes of bankers in their respective states during the year.

Moreover, as a part of the collaboration, state specific trainings of trainers of SHGs on financial inclusion were conducted by BIRD for 9 priority states. These trainers are providing financial literacy training to SHG members and leaders in these states. The financial literacy material developed under NABARD RFIP were used for these trainings. BIRD also conducted two training programmes on Bank Sakhi model for NRLM and SRLM participants during the year.

3.10.10 Conduct of Village Level Programmes (VLPs)

With a view to foster better understanding of mutual requirements between banks, SHGs & SHPIs and to sort out issues like credit linkage & repayment etc. at ground level, Village Level Programmes (VLPs) are being conducted with the support of banks and NRLM. These VLPs sponsored by NABARD are also helping in opening of SHG accounts, their credit linkage and regular loan repayments. In FY 2021-22 NABARD conducted 16 Village Level Programmes.

3.10.11 Smooth transition of WSHGs promoted in NRLM intensive blocks to SRLMs

In order to ensure that all Women SHGs promoted in the NRLM intensive blocks, irrespective of promoting agencies receive eligible benefits like subvention, RFA, CIF etc. under NRLM, meetings have been organized between Anchor NGOs, SRLMs and nodal Banks and a list of SHGs formed in the intensive blocks under WSHG programme have been handed over to SRLMs for ensuring handholding over a long period.

Some of the salient features of the scheme are as below:

An anchor NGO / support agency will be selected by LDM in consultation with the DDM, NABARD and DLCC in each of the identified districts for implementation of the project.

- i) The scheme would be implemented through bank branches with CBS facility.
- ii) The identified Bank branch will enter into an MoU with the identified NGO / support agency.
- iii) The identified NGOs will be eligible for grant assistance upto a maximum of ₹10,000 per WSHG.
- iv) All loans to new WSHGs promoted shall preferably be under the cash credit mode.
- v) NABARD will provide need-based awareness and capacity development programmes for key stakeholders under the project.

3.11 Rural Infrastructure and linkage support

- i) Efficient infrastructure is essential for increased productivity of land, capital and labour. Especially in the context of accelerating agricultural growth, investment in rural infrastructure has become a precondition, as it facilitates opening of new economic opportunities, generates additional employment, enhances credit absorption capacity and involves delivery of several other directly and indirectly related services. Efficient infrastructure, therefore, holds the key to improving the quality of life and reducing vulnerability of poor. Conventionally public investment is seen to be the provider of rural infrastructure. It is evident that public investment has an enabling and encouraging effect on the private investment and that lack of public investment in infrastructure, influences viability and effectiveness of private investment adversely.
- ii) Supporting creation of rural infrastructure is an area where the interests of the State and NABARD converge. NABARD's involvement in Tripura State, out of Rural Infrastructure Development Fund (RIDF), sanctions to the tune of ₹3425.89 crore, covering 3219 projects have been accorded in the State till 31 March 2022. Out of this,

an amount of ₹2569.90 crore was disbursed till 31 March 2022. Over the years, RIDF has become the major source of rural infrastructure financing for the state. Encouraged by the state's response and gaining from the experience of implementation of RIDF, NABARD is diversifying its activities and strategies for rural infrastructure.

- iii) Experience gained so far suggests that a relatively longer term perspective needs to be built for creation of rural infrastructure. Whereas the GOI is seized of the matter and would take suitable policy steps, NABARD would like to initiate an exercise for preparing implementable plans on pilot basis for rural infrastructure creation, keeping in view the resource convergence. Such an exercise would also help in better understanding the demand side of rural infrastructure. If the State Government is willing, a pilot exercise in preparing a perspective plan can be jointly undertaken by NABARD.
- iv) To enhance the contribution of infrastructure in agriculture growth, it is necessary to align the strategy of infrastructure development with the overall agriculture growth strategy. Infrastructure development will have to take into account the structural constraints of agriculture, the small farm orientation of agriculture, the need to improve their incomes, providing decentralized infrastructure services and focusing on creation of post-production infrastructure in warehousing, cold storage and marketing which are essential in the wake of supply-side constraints, faced by the economy. Promoting appropriate infrastructure projects which can lead to value addition in agriculture and reduce pre-and post-harvest losses also has become very important. Experience so far shows that coping with future challenges in developing infrastructure involves much more than drawing inventory of infrastructure stocks and plotting the needed investments on the basis of past patterns. It involves tackling inefficiency in both, investment and delivery services. In short, the concern needs to be widened from increasing the quantity of infrastructure stocks to quality of infrastructure services. Benefiting from these complementarity and convergence across the subsectors/sectors is possible only if investments are made with systematic planning and prioritization.
- v) RIDF, as a funding mechanism, has more than two decade's history now. The idea was to give a boost to public investment in agriculture, though the resources were found elsewhere, not in the budget. Resources which were to be put in the agriculture sector through the banking channel (private) were rerouted through the public investment channel. It is, therefore, essential to try and find ways to ensure that the desired enabling effect is taking place on ground and the investments under RIDF create the required thrust for future investments. It is also necessary to ascertain whether the enabling effect contributes to reduced risk, better access to market, better prices for agricultural produce. In tune with this thought, while the choice of the projects for funding is and has been with the state government, the following suggestions are made.
 - a) The government may consider giving priority to projects having relatively shorter gestation periods, so that the benefits would accrue to the people at an early date. Last mile projects, if any, could be prioritised for support under RIDF so that the sunk cost in these projects can be retrieved faster.
 - b) Investments in check dams and irrigation ponds could also be considered on a priority. The recharge benefit could give rise to further investments in groundwater exploitation by private investments and help conjunctive use of available irrigation potential.
 - c) State government or state-owned corporations may also avail assistance under NABARD Infrastructure Development Assistance (NIDA), which is a flexible product, having repayment period up to 15 years. This product is more suitable for corporations/federations having regular income stream for taking up revenue generating and people oriented economic projects.
 - d) The Government of India's AIF may be promoted to support investments in infrastructure at farm gate level through credit at concessional terms.

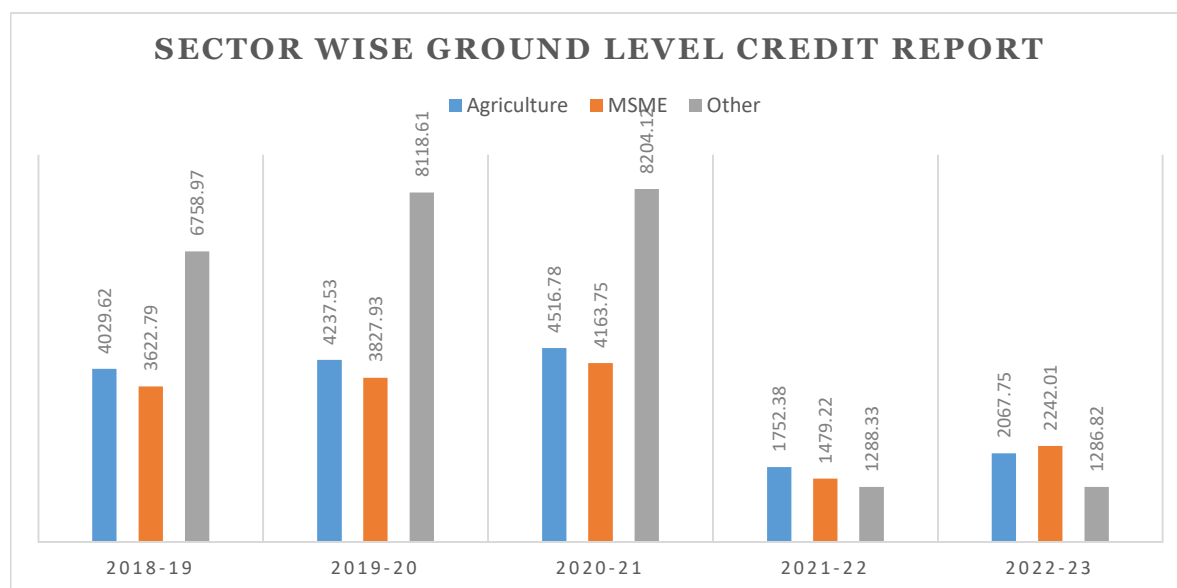
3.12 Financial Inclusion

Inclusion of the ‘excluded’ segment of people, especially in the ‘banking business’ is paramount in the agenda of GoI, RBI and NABARD. Financial Inclusion is the “process of ensuring access to appropriate financial products and services needed by all sections of the society in general and vulnerable groups such as weaker sections and low income groups in particular, at an affordable cost in a fair and transparent manner by regulated, mainstream institutional players”. Notable achievements have been made so far in the country, including Tripura State, thanks to the mission mode through which the scheme was implemented. Bringing banking closer to the door steps of one and all, especially the backward and vulnerable people, will not only improve the socio economic conditions of the people and the State, but will also increase the business of the banks.

SHG-Bank Linkage Programme may also be viewed from the perspective of effective mode of ensuring meaningful financial inclusion. The SHGs can also serve as extended arm of banks through BC/BF and facilitate doorstep banking. They can also evolve as the second level peoples’ institutions like the Producers’ Organizations.

The concept of JLGs was mooted on the basic premise of collateral free financing based on mutual guarantee as another effective mode of financial inclusion after SHGs. This segment though engaged in agricultural production remained outside the banking services due to lack of title of the land. These small groups of 5-10 farmers may prove to be a breakthrough for bank finance in a segment which has so far remained outside the banking fold. They also have the potential to be converted into Producers’ Organizations with proper handholding and nurturing

3.13 Past trends in credit flow



By analysing the above charts, following observations can be made regarding the Ground level credit for the state of Tripura for the last 5 years.

- Credit to agriculture increased marginally. The possible reasons for this marginal increase attributed to the economic slowdown during the period of 2018-21
- Credit to MSME sector has not shown much improvement. The possible reasons are the economic slowdown before pandemic and during the period of pandemic. It has shown significant improvement 2020-21.
- The Credit flow to other sectors is steadily increasing. The reason for this is increased in the advances to Entrepreneurs and increased lending to marginalized section of the society.

3.14 Sector Wise Credit Report

(₹. Crore)

Year	Priority Sector lending	Agriculture	MSME	Other	Total
2018-19	9985.30	4029.62	3622.79	6758.97	14411.38
2019-20	11237.42	4273.53	3827.93	8118.61	16220.07
2020-21	10491.01	4516.78	4163.75	8204.12	16884.65
2021-22	4519.94	1752.38	1479.22	1288.33	9039.87
2022-23	5596.59	2067.75	2242.01	1286.82	11193.17
Total	53719.89	22177.91	20080.19	30881.78	67749.14

3.15 Integrated Farming System

Small and marginal farmers are the core of the Indian rural economy constituting 85% of the total farming community. Integrated farming system (IFS) is recognized as a solution to the continuous increase of demand for food production, providing stability to the income and nutritional security particularly for the small and marginal farmers with limited resources.

IFS is a mix of farm enterprises such as crop, livestock, aquaculture, poultry, sericulture and agro-forestry to achieve economic and sustained agricultural production through efficient utilization of resources. The principle of IFS model is developed such as wastes generated from one component becomes an input for other system and hence there is efficient recycling of farm and animal wastes in the integrated system. There is increase in yield per unit area through intensification and diversification of crops. Apart from this IFS helps in controlling insect pests and diseases and weeds through natural cropping system management and there is less use of harmful agro-chemicals for farm production.

IFS development model

The IFS model combines various compatible enterprises such as crops (field crops, horticultural crops), agroforestry (agri-silvi culture, agri-horticulture, agri-pastoral, silvi-pastoral, horti-pastoral), livestock (dairy, pigs, poultry, small ruminants), fishery, mushroom and bee culture in an synergistic way so that the wastes of one process become the input for other processes for optimum farm productivity.

In an IFS model, the field crops are grown for food production. Horticultural and vegetable crops can also provide 2-3 times more energy production than cereal crops and hence ensure nutritional security and income sustainability in the same piece of land. The crop residues after harvesting can be used for animal feed for dairy and goat production. The animal excreta from the animals can also be utilized as organic fertilizer or vermicomposting which in turn improves the soil fertility and thereby, reduces the use of chemical fertilizers. Again, the animal excreta can be dried, composted or liquid composted for the production of biogas and energy for household use.

The rice based integrated farming comprising of rice and fish in the low land area not only improves the fish production but also increases rice yield as fish improve soil fertility by increasing the availability of nitrogen and phosphorous. When the poultry of duck are raised over the ponds, the dropping are utilized by the fishes as nutrients and hence increases their production. Therefore, crop-fish-poultry farming gave the highest net income with an improvement in soil health than single crop farming. By adoption and integration of various components like vegetables and fruit crops, reduce cost of cultivation and provide nutrients to the household. The IFS comprising of crop, dairy, fishery, horticulture and apiary and mushroom culture also provides employment generation throughout the year.

Integrated farming system based model can provide farm with higher income from unit area of land, provide multiple flow of income from the fund & to some extent serve as a self-ensuring mechanism.

In order to enable banks to take up financing of farmers under Integrated farming system approach NABARD, Tripura RO has facilitated development of model unit cost with the support of Government Departments, ICAR, College of Fisheries and College of Agriculture.

3.16 Agro Forestry

Agro forestry is a land use system that integrates trees, crops and animals in a way that is scientifically sound. It integrates trees and shrubs on farmlands and rural landscapes to enhance productivity, profitability, diversity and ecosystem sustainability.

It is a dynamic, ecologically based, natural resource management system that, through integration of woody perennials on farms and in the agricultural landscape, diversifies and sustains production and builds social institutions.

How is Agroforestry Significant?

- **Economic Value:** It meets almost half of the country's fuelwood needs, about two-thirds of the small timber demand, 70-80% of the plywood requirement, 60% of the raw material for the paper pulp industry, and 9-11% of the green fodder needs.
- Tree products and tree services also contribute robustly to rural livelihoods.
- Fruit, fodder, fuel, fibre, fertiliser, and timber add to food and nutritional security, income generation, and work as insurance against crop failure.
- **Carbon Sequestration:** Agroforestry or tree-based farming is an established nature-based activity that can aid carbon-neutral growth.
- It enhances tree cover outside forests, works as a surrogate for natural forests sequestering carbon, keeps the pressure off natural forests, and helps increase farmers' income.
- **Lower Consumption of Fertilisers:** Nitrogen fixing trees grown in the agroforestry systems are capable of fixing about 50 -100 Kg Nitrogen/ha per year - one of the most promising components of the agroforestry system.
- The leaf litter after decomposition forms humus, releases nutrients and improves various soil properties, it also reduces the fertiliser needs.
- Due to lower requirement of chemical fertilisers agroforestry can supplement organic farming.
- **Ecology Friendly:** Use of lesser chemicals will also help in mitigating anthropogenic effects on climate.
- Agroforestry helps in erosion control and water retention, nutrient recycling, carbon storage, biodiversity preservation, and cleaner air and helps communities withstand extreme weather events.
- **Global Climate Goals:** Agroforestry can also help India meet its international obligations on –
 - (i) Climate - creating an additional carbon sink of 2.5 to 3 billion tonnes of carbon dioxide equivalent through additional forest and tree cover by 2030 and net-zero by 2070.
 - (ii) Desertification - achieving 26 million hectares of Land Degradation Neutrality by 2030, thus, meeting 9 of the 17 Sustainable Development Goals.
- **Better Agriculture Yields:** Higher yields of crops have been observed in forest-influenced soils than in ordinary soils.
- Appropriate agroforestry systems improve soil physical properties, maintain soil organic matter and promote nutrient cycling.
- Agroforestry will also help in generation and promotion of sustainable renewable biomass based energy.
- **How has India Responded to Agroforestry?**
- In 2014, India became the first country to adopt an agroforestry policy - National Agroforestry Policy (NAP) - to promote employment, productivity, and environmental conservation.
- In 2016, a under the NAP was launched, with nearly ₹1,000 crore to transform agroforestry into a national effort with the tagline: "Har medh par ped" (trees on every

field boundary).

- In the 2022-23 Union Budget, the Finance Minister of India announced that the Government of India would promote agroforestry.
- However, the Ministry of Agriculture and Farmers' Welfare merged the SMAF with the Rashtriya Krishi Vikas Yojana which deprived the agroforestry sector of its flagship implementation arm.

3.17 Watershed Development initiatives in the State – Banking Plan and increase in Credit Flow

As part of Natural Resource Management, watershed development programme is being implemented by NABARD. Financial support therefor is provided out of Watershed Development Fund created by GoI and NABARD in 1999-2000, which was based on the success of implementation of participatory watershed development projects under Indo German Watershed Development Programme (IGWDP) by NABARD during 1990s. The fund was created with contribution of ₹100 crore each, from the Govt. of India and NABARD. The fund is being recouped on year to year basis through the contribution from the interest differential of RIDF, as per the advice of RBI. 2. Need for Holistic Development in Rainfed/Dryland Areas Currently, watershed development projects are being implemented to address basic soil and water conservation issues and social capital formation. However, climate change is impacting the agricultural production, productivity, livelihood and income of the farmers severely due to uncertain and erratic changes in weather parameters especially rainfall, temperature and humidity. Thus, there is need for integrating regular watershed programme with climate change adaptation and climate risk mitigation measures.

3.18 PACS as Multi Service Centres

The scheme intends to develop all the potential PACS as Multi Service Centres (MSCs) over a period of three years commencing from the year 2020-by providing concessional refinance to StCBs at 3% to support PACS to create quality infrastructure (capital assets) and increase their business portfolio in tune with needs of members. Under this line of credit, NABARD has envisaged transformation of 35,000 PACS in three years commencing with the transformation of 5,000 PACS in FY21 and for subsequent years 15,000 PACS each during FY22 and FY23. The ultimate interest rate to be charged from PACS will not be more than 1% over & above the interest rate charged by NABARD and will be shared by StCB & CCB as per the mutually agreed terms. Repayment period of refinance will be up to 7 years. So far, 3055 PACS were given in-principle sanction with estimated project cost of ₹1760.82 cr and estimated bank loan of ₹1568 cr. by NABARD.

3.19 Skill India Scheme related to agriculture and non-agriculture

Agriculture:

- Agricultural apprenticeship training under mechanization and technology
- Soil conservation, Soil testing
- Training on oilseed, maize & oilpalm development
- Organic farming, Seed production
- Repair and maintenance of tractors, Repair and maintenance of farm equipments
- Setting up of custom hiring agro service centres
- Installation and maintenance of food processing machinery
- Selection, operation and maintenance of plant protection machinery
- Storage and maintenance of food grains and other agricultural produce
- Grading of agricultural produce for marketing and storage
- Management of rural godowns
- Integrated pest management in crops, Rodent Pest Management in urban areas
- Detection and identification of stored grains pests

- Production of bio-control agents, Production of bio-fertilizers
- Production of bio-pesticides, Vermi-composting

Horticulture:

- Mushroom production techniques
- Bee-keeping, High-value floriculture
- Protected cultivation of high-value vegetables
- Installation and maintenance of micro-irrigation system
- Post-harvest processing and packaging of fruits & vegetables
- Harvesting, cleaning and grading of fruits & vegetables
- Organic production of fruits & vegetables
- Transportation and marketing of fruits & vegetables
- Nursery management, Orchard management and maintenance
- Production of quality planting material through tissue-culture
- Production and processing of medicinal & aromatic plants
- Planting, execution and maintenance of landscapes
- Production and marketing of planting material
- Cold chain management
- IPM in vegetables, IPM in fruit crops

Animal Husbandry, Dairying, & Fisheries

- Post-harvest activities on fish handling and processing of fishes.
- Clean milk production (CMP), Integrated dairy development
- Integrated development of small ruminants and rabbits
- Feed and fodder management
- Rearing of improved breed and rearing of cattle and management.
- Piggery rearing and management
- Poultry, Fish and Goat rearing and management
- Ornamental fish farming Duck farming

3.20 Potential for cultivation of Millets

On the initiative of India, the United Nations declared 2023 as the International Year of Millets to (i) Elevate awareness of the contribution of millets for food security and nutrition, (ii) inspire stakeholders on improving sustainable production and quality of millets; and (iii) draw focus for enhanced investment in research and development and extension services to achieve the other two aims. In Tripura, the tribal community are cultivating Foxtail millets traditionally as one of the component of their mixed cropping system since very earlier era and consumed domestically. Plant Breeding Division, State Agriculture Research station, Agartala has been engaged in testing of breeding materials, quality seed production of small millets. Frontline Demonstrations were conducted in 20 ha with improved practices on Finger Millets, Foxtail Millet and Proso Millets during Rabi 2020-21 at Tripura in farmers' field has shown promising results. Several training programmes were also organised for popularization and creating awareness on processing and value addition of small millets. However, there is still a long way to go to convince the general farmers to switch over to millets cultivation.

Scope of promotion of organic Farming,

Organic agriculture has emerged as an important priority area globally in view of the growing consciousness for safe and healthy food, long term sustainability and environmental concerns despite being contentious in history. Green revolution although paved way for developing countries in self-sufficiency of food but sustaining production against the limited natural resource base demands has shifted steadily from “resource degrading” chemical agriculture to “resource protective” organic agriculture. The essential concept remains the same, i.e., to go back to the arms of nature and take up organic farming to restore the loss. Organic farming

emphasizes on rotating crops, managing pests, diversifying crops and livestock and improving the soil.

The North Eastern Region (NER) of India has tremendous potential for promotion of organic farming. Despite inherent nutrient deficits and supplementing these to harness higher land, water and crop productivity, low use of synthetic fertilizers (< 12.0 kg/ha) and chemicals are common in the north eastern hill ecosystems. The existing exhaustive agriculture production system mainly through cereal-based clean cultivation and minimal use of organic inputs are the major threats to the sustainability of the organic food production systems. Therefore, cultivation of short duration, high value and high volume crops like vegetables/spices/fruits are advocated in these systems to compensate the yield loss through fetching of premium price.

Promotion of Digital Technological Innovations in Agriculture and Fintech Companies

The Government is in the process of finalizing a framework for creating Agristack in the country, which will serve as a foundation to build innovative agri-focused solutions leveraging digital technologies to contribute effectively towards increasing the income of farmers and improve efficiency of the Agriculture sector in the country. The Central Government encourages the use of technology and innovation in the agriculture sector in the country through various schemes such as National e-Governance Plan in Agriculture (NeGPA), Sub Mission on Agriculture Mechanization (SMAM), Rastriya Krishi Vikas Yojana (RKVY), Promotion of Agriculture Mechanisation for in-situ Management of Crop Residue, National Mission for Sustainable Agriculture (NMSA), Pradhan Mantri Krishi Sinchai Yojana (PMKSY), PMFBY, ATMA Scheme, Technology Mission on Coconut (TMOC) etc.

Non-Banking Financial Company (NBFC)

As per the Companies Act 2013, a Non-Banking Financial Company or NBFC is a type of company engaged in the business of receiving Loans and Credit Facilities, Acquisition of Bonds, Stocks or Shares, Hire-Purchase, Leasing, Insurance, Assets Financing, Currency Exchange, Peer to Peer Lending, Hedge Funds, Chit Business, etc. NBFC registration is done under the Companies Act. And they are further regulated by the provisions in Section 45-IA of the RBI Act 1934.

NBFCs are those companies that are in the business of Loans and Advances, Investments in Stock/Equity/Shares/Bonds/Debentures and other Govt. securities, Hire-Purchase, Chit Fund, Lease, and Insurance Business.

Companies engaged in the below activities cannot become NBFCs:

- Agricultural, Industrial, Purchase or Sale of any goods and services (excluding securities), and Sale, Purchase, or Construction of immovable property.

As per report of Directorate of small savings, Group Insurance and Institutional Finance, in Tripura there are 22 NBFCs/MFIs in the state of Tripura.

Chapter 4

Potential Credit Outlay

Introduction

Credit is one of the key factors facilitating development. As is the case of any other sector, there is a constant mismatch between the 'demand for' and 'supply of' credit at various levels. The supply side is taken care of by various agencies like the banks, other financial institutions viz- MFIs, NBFCs, NBFC-MFIs, Government and other informal institutions. The formal financial institutions (Banks) are an important source of credit dispensation. On the other hand, the demand for credit emanates from various players such as the common man and extends up to the big corporates. Many times, the same agency plays the dual role of supplier and seeker of credit. The current chapter analyses the physical potential that is available for exploitation under various segments for development of the rural areas. The physical potential when converted into financial terms, gives a picture of the demand for credit. The banks and other agencies, purveying credit may accordingly draw up their business plans by factoring in this demand for credit.

4.1. Credit Potential for Agriculture

4.1.1. Farm Credit

4.1.1.1. Crop Production, Maintenance and Marketing

a) Tripura is the 3rd smallest State in the country in terms of area and nearly 60% of the total geographical area is under forest. As such, only 26% of the total geographical area is available for cultivation. The low availability of net cultivation area, coupled with ever increasing population, becomes a challenge for the State to become self-sufficient in the production of food grains. During 2021-22, the net cropped area is 2.55 lakh Ha with gross cropped area of 4.88 lakh Ha. Cropping intensity in the state is 191%. The average land holding size in the State decreased from 1.25 Ha in 1976-77 to 0.49 Ha in 2015-16 as against All India average of 1.08 Ha. [Agriculture Census 2015-16]

b) About 42% of the population of the State is directly dependent on Agriculture and allied activities with Paddy being the main crop grown in the State. This is followed by Horticulture Crops (including vegetables, fruits, flowers, spices, etc.) 17.6%, Rubber 17.4% and remaining area of 8.7% was covered by medicinal and aromatic plants, Pulses, Tea Oil seeds. Despite various constraints, the State's performance in crop production is notable. Implementation of the Perspective Plan during 2000-01, had given much needed fillip to the Agriculture Sector and changed the agriculture scenario of the State. The notable achievement included (i) increase in area under assured irrigation (ii) increased food grains production (iii) reduction in gap between food grains requirement and production, (iv) increase in the flow of institutional credit to crop loans.

c) The State Government formulated a ten year Perspective Plan with the ultimate objective of achieving self-sufficiency in food grain production. Implementation of the Perspective Plan was initiated in 2000-01, which was further extended for two years, up to 2011-12 and from 2012-13, a four years road map was conceived by the government, mainly to consolidate the gains of Perspective Plan achievement. The Perspective Plan for self-sufficiency in food production has led to significant increase in food grain production, which has been consolidated by the efforts of 'Agricultural Development Roadmap'. During 2019-20, the food grain production has marginally increased to 8.53 lakh MT as compared to 5.13 lakh MT in base year 1999-20 against the State's requirement of 9.09 lakh tons. The food grain production decreased 8.68 lakh during 2020-21 is ton Thus, there still exists a gap in food grain production.

d) Increase in food grain production has mainly been attributed to increasing productivity of rice through use of modern technology, practice of SRI method of cultivation with hybrid varieties, application of chemical fertilizer, maintaining seed replacement rate at optimal level

(33%), increasing area of coarse cereals (Maize) and Pulses. Production of food grains of Tripura was increased from 8.86 Lakh tons in FY 2020-21 to 8.71 lakh and productivity of rice was 3,031 kg/ha during 2021-22,

e) Ground Level Credit Flow and PLP Projections for Crop loan

The position of credit disbursement to crop loan under the Annual Credit Plan for the State of Tripura for last 05 years is as follows:

Table: 4.1. ACP Targets and Achievement

(₹. in Lakh)

Year	PLP Projections	ACP Targets	Achievement	Acv %
2018-19	163489	163489	36322	22.22
2019-20	39937	39937	25700	64.35
2020-21	314712.67	395754	220705	56.00
2021-22	303295.96	47730.28	30709.50	35.67
2022-23	439852.71	42179	33034.29	78.31

As can be observed from the above table, the achievement of banks under crop loans under ACP, was way behind the targets fixed. This indicates the scope for further GLC flow across the State for crop loan.

f) Taking into account various factors such as revised scale of finance, area under cultivation, input supply, assured irrigation, GLC during the past three years, etc., the credit projections under the head – “Crop Loan” have been estimated at ₹258599.99 lakh for the year 2024-25. The crop wise physical and financial projections for the year 2024-25 are as under:

Table: 4.2. Crop wise physical and financial projections for the year 2024-25

(₹. in lakh)

Sl. No.	Activity	Phy.(ha)	Fin.
1	Paddy	219132	187872.44
2	Maize	5871	2915.17
3	Sugarcane	1103	1766.23
4	Oilseed Rabi (Rapeseed/Mustard)	9512	4365.52
5	Kharif Oilseeds (Ground nut)	4427	3827.17
6	Pulses	9031	4055.03
7	Ginger	2071	5774.08
8	Turmeric	2006	3586.72
9	Cauliflower	3882	5917.54
10	Tomato	2892	4905.97
11	Potato	6974	9116.35
12	Brinjal	2676	3640
13	Other Vegetables	20900	19680.14
14	Kharif Pulses	2011	924.99
	CROP LOAN Total		258599.99
	Post-harvest / household / consumption requirements		25860
	Repairs and maintenance expenses of farm assets		51720
	Total of crop loan as per KCC		336179.99

(g) Issues and suggested Action Points

(i) Issues:

a. **Seed Replacement Rate (SRR):** The State has become surplus producer of certified HYV paddy and mustard seeds. Seed replacement rate (SRR) of HYV certified paddy has been

maintained at the optimum level of 33 percent for the last few years. In case of mustard, the SRR is 50 percent. Steps have been taken to achieve self-sufficiency in HYV pulses, groundnut and sesame seeds also.

b. System of Rice Intensification (SRI): Tripura has been a pioneer in popularizing the SRI method of cultivation in the country. As productivity of food grains has increased by 30-35% in SRI system when compared to the conventional systems, more area needs to be covered under SRI. Concerted efforts have been made for increasing rice production by way of increasing area under “System of Rice Intensification” (SRI) and Hybrid Paddy. During 2020-21, 72020 ha of area covered through SRI, which is 29% of total paddy area (excluding Jhum paddy) in the State. Out of which, 64510 ha covered during Kharif season and 37510 ha during Rabi season. These SRI area is covered with 23274 ha HYV and 48746 ha Hybrid area.

New hybrids of paddy have been identified like Arize 6444, Rajlaxmi, PHB 71, KRH-4, VNR-2111 and trials in the farmers’ field also have shown promising results under SRI method of cultivation.

c. Increase in Pulses Cultivation: The state continues to be grossly insufficient in production of pulses. More area should be brought under pulses cultivation and technological interventions made for reducing the yield gaps. Inter-cropping of pulses with fruit and plantation crops can yield good result. During 2021-22, pulse production stood at 18,227 MT (Tripura at a glance 2022).

d. Increased adoption of HYV seeds: A special initiative was taken to make the State self-sufficient in respect of HYV seeds production. Now, the State is producing surplus quantity of HYV seeds of Paddy and Mustard. The surplus production is being marketed also to North Eastern States through National Seed Corporation (NSC).

e. Increase in Cropping Intensity: Though the cropping intensity in the State is good, there is scope for improvement through appropriate cropping sequence and diversification of existing cropping pattern. Ground water should be tapped through bore wells/shallow tube wells to bring more area under second and third crop. Rain water harvesting and ‘Water Use Efficiency’ may be given importance for better results. Adoption of more crop per drop as the driving principle would facilitate better water use efficiency.

f. Usage of Chemical Fertilizers & Micro Nutrients: Use of chemical fertilizers has increased from 25 kg per HA to 62.00 kg per ha in 2019-20 in terms of NPK. Further, in view of deficiency of micro nutrients – zinc, boron, etc., farmers need to be encouraged to use macro and micro nutrients blended with organic manures, vermi-compost and bio-fertilizers, so as to maintain soil health and fertility. Extensive capacity building of farmers needs to be undertaken for dissemination of recent technology. For such interventions, grant support under Farm Sector Promotion Fund (FSPF) of NABARD is available to eligible institutions such as KVKs, ICAR, Agricultural Universities, FCs, etc. Capacity building of extension workers is also required. For encouraging judicious use of fertilisers Government may establish soil testing labs in districts and subdivisions, establishing mobile soil testing facilities will be facilitating farmers to avail soil testing and resultant efficient use of nutrients.

g. Farm Mechanization: Use of farm machinery like transplanters, power weeders, drum seeders, power sprayers, etc., need to be popularized and incentives provided for adoption of technologies so as to resolve the increased labour cost and labour shortage problem. Mechanization in agriculture is essential for minimizing cost of production. Drip irrigation should be accorded special attention as it ensures water-efficiency in usage along with increase in productivity. Considering the small size of landholding, establishment of Custom Hiring Centres at Block level, through FPOs, PACS, etc. may be considered prudent to facilitate farmers to avail benefits of farm mechanization.

h. Sprinkler irrigation: Sprinkler irrigation may be accorded special attention as it ensures water-efficiency in usage along with increase in productivity in field crops.

i. Soil Health: Real benefit to the farmers would be available only when the soil samples are tested quickly and nutrient levels of soil is known. Soil is a critical resource—the way in which it is managed can improve or degrade the quality of that resource. In an

agricultural context, soil health most often refers to the ability of the soil to sustain agricultural productivity and protect environmental resources. A healthy soil provides many functions that support plant growth, including nutrient cycling, biological control of plant pests, and regulation of water and air supply. These functions are influenced by the interrelated physical, chemical, and biological properties of soil, many of which are sensitive to soil management practices.

j. Strengthening Extension Machinery: The extension machinery at field level is inadequate and needs to be strengthened. Farmers' Producer Organisations set up by NABARD, KVKs and under the Central Sector Scheme for promotion of 10000 FPOs, PACS and other such bodies could play a vital role in providing adequate extension services.

k. Technology Transfer: Transfer of technology from lab to land has not been commensurate to the desired extent and the same need to be taken care of. NABARD's programme of Capacity Building through Adoption of Technology (CAT) may also be used for the purpose.

l. Infrastructure facilities: Infrastructure facilities in the form of agricultural markets and storage facilities are inadequate and need to be strengthened.

m. Creation / release of online charge by banks on land holdings: At present the land possession certificates are being issued by the Agriculture Department / other Departments to the eligible farmers for issuing KCCs. In view of spurt in the fraudulent use of land records, it has become imperative to introduce on-line land verification system. Government of Tripura has made available all land records online for verification. The feasibility of creation/ release of online charge by banks on land holdings, on the existing models of AP and Karnataka, may be explored in Tripura also.

n. Crop Insurance: PMFBY has been implemented in Tripura from Kharif 2016. Many awareness programmes are being organized by the state agriculture department jointly with banks, block officials and other financial institutions so as to protect the farmers from the loss arising out of natural calamities. The Agriculture Insurance Company India Limited (AICIL) has been assigned as implementing agency.

o. National Agriculture Market (eNAM): To enable farmers to get better prices for their produce in the market, the coverage of National Agricultural Market (eNAM) was expanded from 250 markets to 585 APMCs. Assistance up to a ceiling of ₹75 lakh will be provided to every e-NAM market for establishment of cleaning, grading and packaging facilities. This will lead to value addition of farmers' produce. Introduction of eNAM in Tripura is under consideration of the state government.

p. Computerisation of PACS: In order to ensure seamless flow of credit to small and marginal farmers through Primary Agriculture Credit Societies (PACS), the Government of India has initiated the project for computerization and integration of all the 63,000 functional PACS in the country. Primary Cooperative Agricultural Credit Societies (PACS) and Large Area Multipurpose Cooperative Credit Societies (LAMPS) operating in the state has not been computerised resulting in issues in maintenance of accounts and other inefficiencies impeding provision of different services. All the 268 PACS and LAMPS in the state will be covered by the initiative on computerisation of PACS initiated by the Ministry of Cooperation, Government with participation of the State Government. NABARD has been shouldered the responsibility of facilitating implementation of the project.

(ii) Suggested Action Points

- a) The operation of land market, in both its segments of sale and lease transactions, reveal the underlying dynamics of agricultural transformation and its implications towards the state policy on agricultural lands. Although recent survey indicates that only 10% area was under lease arrangement, studies have indicated a higher percentage of leasing. This suggests for according full legal status to tenancy as a general class of land tenure by protecting the interests of both the owners and the tenants. (GoT)
- b) Govt. may also consider issuing cultivators license cards, especially to tenant farmers and oral lessees so as to make them eligible for institutional credit. (GoT)

- c) Tenant farmers and oral lessees may be facilitated with institutional credit through JLG mode. (Banks/GoT)
- d) Precision farming needs to be stressed upon as it has the potential to generate higher income on unit area basis.
- e) Encourage judicious use of fertilizers by creating facilities for soil testing at district, sub-division and block levels. Facilities for soil testing would also help in addressing micro-nutrient deficiencies, etc. Soil testing facilities will also help fish farmers by providing information on pH, oxygen availability in pond water, etc. (GoT)
- f) An effective crop insurance scheme acceptable to the farming community by overcoming the constraints in the existing schemes by diverting part of the subvention provided to crop loans is required. To ensure timely support during the distress, there is need to use technology for quick and accurate assessment of damage, timely reporting and quick disbursement of relief measures to the affected. (GoT/Banks/Insurance Cos.)
- g) Agri. College/universities, KVKs, RSETIs and FLCs should play a more active role in disseminating technology to the door steps of the farmer. (GoT /Banks)
- h) The Minimum Support Price (MSP) prescribed for a crop is same for the entire country. However, there is need to have region specific MSP keeping in view the varying costs of cultivation across the states. (GoI)
- i) Land records may be made available on-line and bankers may be given access to verify the ownership of the land offered as security or for cultivation of crop. On lines of Karnataka state, on-line registration of charge on land may be introduced in our state also. This will give comfort to the bankers in ensuring increased credit flow to the sector. (GoT)
- j) Establishing Custom Hiring Centers by involving FPOs, Farmers' Clubs, and other suitable agencies, etc. besides Government Department initiatives to facilitate farmers' access benefits of farm mechanization.

4.1.1.2. Water Resources

(a) With an average rainfall of 2272 mm, the state is endowed with plenty of water resources, both surface and ground water. A study of basin characteristics by CSME (1989) indicate that eight of the ten basins are within the territorial limit of Tripura while basin areas of river Fenni and Langai are shared by two Indian States viz. Tripura and Mizoram and Bangladesh. Collectively basin area of ten major rivers and other minor streams covers nearly 10,500 sq. km. In terms of percentage of the basin of individual rivers vis-a-vis, total basin Gomati (22.66%), is followed by Manu-Deo (18.36%) and Khowai (13.13%). The total volumes of surface water generated in Tripura largely depend on rainfall. A study of isohyete reveal that isohyete line with highest value of 3000 mm passes through southernmost part of Tripura, north of Sarbhum while isohyete with 2750 mm-2500 mm value pass along North East-South West axis and the isohyete with lowest value of 2250 mm pass through Sonamura-Udaipur area. The pattern of intensity of rainfall changes differently in different districts.

Most of the 793 million cubic meters of surface flow in Tripura drain into the country of Bangladesh. Actually more than 67.5% of the total flow are carried by Gomati (249 mcm), Manu (170 mcm) and Khowai (115 mcm) rivers. While other rivers carry 32.5% of the total surface flow. The highest flow rate of surface water is recorded for Gomati (1.05 lakh cubic meter) and the lowest being on Burima River (0.2 lakh cubic meter).

The surface water is available from 10 major rivers viz., as detailed below:

Table – 4.3 Details of rivers in the State

River (length in Km.)	Location	Catchment Hill Range	Combined Catchment(ha)
Howrah (35.90)	Agartala	Baramura	400
Gomati (163.40)	Sonamura-Udaipur	Baramura	2,492
Khowai (166)	Khowai	Atharamura	1,328
Dhalai (75.85)	Kamalpur	Atharamura-Longtharai	630

Manu (140)	Kailashahr	Longtharai	2,278
Juri (79)	Dhramnagar	Jampui	482
Feni (86.80)	Sabroom	Baramura-Deotamura	505
Burima (50)	Bishalgarh	Baramura	414
Deo (50)	Jampui	Sakhan-Jampui	328
Muhuri (56)	Belonia	Baramura-Deotamura	576

(b) These rivers swell in monsoon but become shallow during rest of the year. There are no major irrigation project in Tripura. Gomati, Khowai and Manu are the three medium irrigation projects in the State. Therefore, major source of irrigation is minor irrigation projects like lift irrigation, deep tube wells, diversion schemes, shallow tube wells, water harvesting structures, tanks etc. To achieve further agricultural growth, expansion and optimum utilisation of irrigation infrastructure is necessary. Apart from ensuring coverage of more cultivable land under assured irrigation, the aim is also to increase cropping intensity, thereby optimising the utilization of the limited land assets for improvement of the socio-economic condition of rural masses.

(c) Ground Level Credit Flow and PLP Projections

The details of GLC flow to water resources sector during the last five years vis-à-vis the targets were as under:

Table – 4.4. ACP Targets and Achievement

(₹ in Lakh)

Particulars	2019-20	2020-21	2021-22	2022-23
PLP projections	68059.65	42256.16	5621.80	6125.87
ACP Targets	68059.65	42256.16	11312	11100
ACP Achievement	1954.67	22.90	106.75	0.00
% achievement to ACP target	2.87	0.05	0.94	0.00

(d) Keeping in view various factors such as unit cost, past credit history, improvements in infrastructure, etc., the PLP projections for the year 2024-25 have been made at ₹6620.96 lakh.

Table – 4.5. PLP projections for the year 2024-25

(₹ in Lakh)

Sl. No.	Activity	Phy.(Nos)	Fin.
1	Shallow Tube well	1987	4165.14
2	Water storage tank (10000L)	550	340.79
3	Pump sets 3 HP Electrical	802	285.27
4	Pump sets 3 HP Electrical Submersible	630	221.40
5	Solar pumping system - 1 HP 1800 watt peak (WP) Submersible Complete Pumping System	934	1160.45
6	Pump sets 3 HP Diesel	582	140.92
7	Sprinkler irrigation system (1 Ha)	175	196.89
8	Drip irrigation	75	110.10
	Sub-Total of Water Resources:		6620.96

(e) Issues and suggested Action Points

- Emphasis on Minor Irrigation: It is estimated that out of targeted irrigation potential of 1,40,383 ha, a net potential of 1,17,554 ha has been created out of which, 80,701 ha

has been achieved. The majority of agricultural activities are confined to interspersed plain lands amid the undulating terrains. Minor irrigation projects are ideal for the state for better utilisation of its ground as well as surface water resources.

- ii) Sprinkler/Drip Irrigation: Apart from increasing the irrigation facilities, water use efficiency is the key to optimum utilization of potential created. Agriculture / Horticulture Departments may propagate the benefits of drip and sprinkler irrigation programmes especially for tea gardens and horticultural crops in the State. Awareness camps may be organized and banks may step up financing for Sprinklers/Drip sets.
- iii) Rainwater Harvesting: Success of Jalkund for storing rainwater for critical irrigation needs has been established in the Pilot Homestead farming work taken up by KVK, South Tripura district, with support from NABARD. This approach needs to be propagated.
- iv) There is need to encourage Participatory Irrigation Management (PIM) with effective role of Water Users Association (WUA) in order to take full advantage of irrigation potential created in the State so far.

4.1.1.3. Farm Mechanization

(a) Mechanization of farm operations is very much necessary not only for timely & efficient agricultural operations but also to improve the productivity of crops and to tide over the problems of labour shortage and related problems. It also facilitates adoption of multi-cropping pattern, better utilization of irrigation potential leading to increase in production. In view of the average smaller size of farm holdings of just 0.49 ha in the State which is much less than the national average of 1.15 ha, there is a limited scope for mechanizing the farming operations in the State at a larger scale. However, due to smaller size of farm holdings, there is good demand for power tillers and suitable hand-operated implements, paddy-weeders, combined thresher-cum-weeders or mini threshers. The various farming activities such as ploughing, sowing, transplanting, weeding, irrigating, harvesting etc. can be made efficiently by use of improved machines. Apart from farm based activities, mechanization also helps in off farm activities such as sorting, grading, polishing, storing and marketing of the harvested farm produce.

(b) Ground Level Credit Flow and PLP Projections

The details of GLC flow to the sector during the last five years vis-à-vis the targets were as under:

Table – 4.6. ACP Targets and Achievement

(₹ lakh)

Particulars	2018-19	2019-20	2020-21	2021-22	2022-23
PLP projections	2762.48	11357.84	9973.69	4799.52	4905.19
ACP Targets	2762.48	11357.84	9973.69	11051	10235
ACP Achievement	23303.43	9064.01	440.75	2151.64	14.65
% achievement to ACP target	843.56	79.80	4.42	19.47	0.14

The projections for 2024-25 have been made keeping in view various factors such as unit cost, improvements in infrastructure etc., and the same stand at ₹4758.95 lakh. The component wise physical and financial projections for the year 2024-25 are as under:

Table – 4.7. Farm Mechanization - Physical and Financial Projections 2024-25

(₹ in lakh)

Sl. No.	Activity	Phy.(Nos)	Fin.
1	Power tillers	1410	3021.26
2	Paddy Transplanter	245	783.62
3	Paddy Reaper (Self-propelled)	211	312.82
4	Power Thresher with Primi Mover (Self-propelled)	244	357.39
5	Tractor	181	283.86
	Total		4758.95

(c) Issues and suggested Action Points

- Farmers lack of technical knowledge about the choice of farm equipment best suited for farms:
- Farmers may be encouraged to adopt group farming (Joint Liability Group Mode) for effective use of the farm equipment
- Rural youth to be trained and provided bank loan for maintenance of farm equipment
- The network of PACS may be used to act as custom hiring centres for farm equipment.

4.1.1.4. Plantation & Horticulture

(a) Plantation and horticulture crops offer huge potential for exploitation in the State, especially in view of its favourable agro-climatic conditions. Helps in preventing soil erosion and provide high density green cover to the soil due to their perennial nature. Reclaimed wastelands and degraded lands can be effectively put to use for cultivation of various horticulture crops, by applying suitable manures. Being labour intensive, cultivation of horticulture crops also provide gainful employment opportunities in the rural areas. Value addition in the form of processing, grading and packaging also boosts the output from this sector. Nearly 11.8% of the total Gross Cropped Area in the State is covered by fruit crops. The major fruit crops grown in the State are mango, guava, banana, lemon, jack fruit, litchi, etc. Vegetable cultivation is one of the fast growing activities, especially in the areas surrounding the cities and urban areas. Green peas, cauliflower, tomato and brinjal are some of the prominent vegetable crops grown in the State. The State accounts for around 37% of the total ginger production in the country. Onion is one of the important vegetable which is mostly imported from other states of the country, price spikes often takes onion beyond the reach of the common people. In order to facilitate production of onion in the state NABARD, Tripura Regional Office has initiated a programme on cultivation of Kharif Onion in association with the College of Agriculture to facilitate dissemination of the technology for cultivation of Kharif Onion and to motivate farmers to adopt the technology. Medicinal and aromatic crops are grown in around 23,000 ha. The area, production and productivity of vegetables in the State during 2020-21 were as under:

Table: 4.8. Area, Production, Productivity of Vegetables in Tripura 2021-22(p)

Crops	Area (Ha)	Production (MT)	Productivity (MT /Ha)
Summer vegetables	25423	447183	17.59
Winter vegetables	20759	445344	21.45
Total	46182	892527	19.33
Potato	7331	132764	18.11

Source: Economic Review of Tripura 2021-22

The area, production and productivity of major fruits in Tripura during 2021-22 (P) were as under:

Table: 4.9. Area, production and productivity of major fruits

Crops	Area Hec ('000)	Production (MT)(Lakh)	Productivity (MT/Hec)
Mango	10357	52717	5.09
Pineapple	11505	167743	14.58
Orange	6144	23040	3.75
Jackfruit	5595	135775	24.27
Banana	10684	110473	10.34
Litchi	945	3260	3.45
Lime/ Lemon	5120	24678	4.82

Papaya	3495	35300	10.10
Sapota	99	618	6.25
Mosambi	1275	2576	2.02
Guvava	671	3147	4.69
Dragon fruit	48	360	7.50
Others	2248	19558	8.70
Total	58186	579245	

(b) Ground Level Credit Flow and PLP Projections

A credit projection of ₹20233.08 lakh has been made for the year 2024-25 keeping in view various factors such as potential, unit cost, improvements in infrastructure etc., as detailed in the following table:

Table – 4.10. Plantation & Horticulture - Physical & Financial Projections 2024-25

(₹ Lakh)

Sl. No.	Activity	Phy.(ha)	Fin.
1	Citrus/Lemon	1337	1513.47
2	Pineapple	2207	3692.40
3	Litchi	407	421.38
4	Mango	1208.00	1119.74
5	Orange	487	487.56
6	Mausambi	36	29.99
7	Mulvery plantation	154	77.89
8	Coconut	115	125.48
9	Papaya	809	1154.25
10	Banana	1390	3179.76
11	Rubber (445/ha : 4.5m x 4.5m)	1538	5489.49
12	Tea	120	887.14
13	Tube Rose	20	89.03
14	Gladiolus	21	120.42
15	Marigold	62	143.75
16	Betel Vine	280	128.89
17	Arecanut (1322/ha 2/17/2021 2.75m X 2.75m)	976	1344.26
18	P&H - Beekeeping-25 Bee Colonies	0.00	0
19	Mushroom (Oyster)	375	228.18
20	Mushroom spawn production unit (Oyster)	0	0
Total of Plantation/Horticulture/ Sericulture:			20233.08

(c) Issues, Constraints & Action Plan for stakeholders

- i) Availability of quality seeds and planting materials: Despite establishment of good number of private nurseries, most have not reached the stage of supplying required seeds and planting materials. In Dhalai and North Tripura districts, few more nurseries should be established to meet the demand of the districts. Mother blocks of musambi, cashew nut and guava may be raised in the state to reduce the dependency on other states for planting material. Production of disease free, quality seed and planting materials in progeny orchards and private nurseries may be accorded priority.
- ii) Productivity of fruits & vegetables: Productivity of fruits is very low on account of low surviving density of plants in the first year in absence of proper watering arrangements during dry season and inadequate care and maintenance by growers. Increasing productivity of fruits and vegetable crops through micro irrigation arrangements i.e. through installation of drip/sprinkler systems has to be popularized. Water sources may be created through construction of community tanks, farm ponds/reservoirs with plastic/RCC lining to ensure lifesaving irrigation to crops.
- iii) Diversification: Minor fruit crops like bel, jackfruit, ber, tamarind, hog plum, custard apple & kharonda has to be given emphasis taking into account diversity in production and their income generating capacity. Introducing new fruit crops like strawberry & grapes, exotic vegetables like broccoli, gherkin, and capsicum may be attempted.
- iv) Unstable supply of Vegetables: Vegetables are mostly grown during summer and winter seasons without any staggering arrangements for extending the harvests during the lean period from May to August. This results in abnormal rise in prices. It also limits the income generating potential of the vegetable growers. Therefore, promoting off-season production technologies in different areas and crops – cauliflower, cabbage, tomato, capsicum, cucumber, etc., may be taken up in a big way. Commercial cultivation of some indigenous vegetables – tree bean, moringa, country bean, bitter gourd and ridge gourd, etc., should also be promoted. Cultivation of offseason vegetables, new approaches to cultivation such as cultivation of Kharif Onion, etc. has the potential to meet the demand in the market as also to increase income of farmers.
- v) Area expansion: Potato is the most important vegetable crop. However, inadequacy of assured irrigation facilities, certified seed tubers, fertilizers and credit has been the main reasons for low area expansion under potato. High density planting with pineapple, guava, litchi, lemon and mango should be encouraged. Wasteland and undulating land suitable for horticulture can be brought under mixed orchard. Rejuvenation of old unproductive orchards should be expedited.
- vi) Insurance coverage: Non availability of necessary statistical data of all horticultural crops in the state for last ten years is a constraint in extending insurance coverage to all farmers. Strengthening horticultural statistics and bringing all crops under insurance coverage need to be ensured.
- vii) Post-Harvest Management: Considerable portion of the horticulture output does not yield desired income to farmers and many a times goes waste on account of inadequacy of farm gate infrastructure and post-harvest management facilities. Post-harvest management includes sorting, grading, packaging, transportation, curing, ripening and storage. Thus, inadequate post-harvest handling and marketing infrastructure are the major constraints in creating value addition.
- viii) The government may create common infrastructure at Farm Gate of production clusters for reducing post-harvest losses. Developing market infrastructure and proper linkage with the growers will yield rich dividends both to the farmer and the State. Capacity of cold storage in the State is not adequate as the total capacity is only 70,500 MT (2018-19) as against the production of about 13.91 lakh MT (2018-19) of fruits and vegetables. Once farm gate infrastructure is created and other facilities like cold storage are adequate, it will give the much needed boost to establishment of food and agro-processing industries in the State. Utilizing the Agri Infrastructure Fund for development of Farm Gate Infrastructure may be considered by the Government of Tripura.

- ix) One of the findings of different studies is that there is lack of awareness among majority of farmers about modern production techniques, post-harvest handling and marketing practices. Regular awareness camps and follow up through bodies like Farmers Clubs / Farmer Producer Organisations promoted by NABARD, SFAC, NCDC, different CBBOs, etc. and technical support from ICAR / KVKs can help in this respect.
- x) Commercial cultivation of Flowers: Commercial cultivation of high value flowers & ornamental foliage may be expanded.

4.1.1.5. Forestry & Wasteland Development

(a) The forests in the state are mainly tropical evergreen, semi evergreen, and moist deciduous. Sizeable area is covered with bamboo brakes which virtually form a “Sub climate” resulting from shifting cultivation from time immemorial.

Forests are an integral part of the culture and tradition of Tripura. They maintain environment, bio-diversity, land, soil, water, air regimes. Any imbalance in equilibrium of the above components affects the system adversely and has an adverse impact on human life. A significant number of population of Tripura continues to depend on forests with jhum or shifting cultivation as their main source of sustenance. Almost 10% forest area is under jhum cultivation in the State. The forestry sector provides important supplementary income and inputs in daily lives of tribal people residing in forest areas. Jhum cultivation has become less productive owing to frequent exposure of soil as evident from reduction of jhum cycle to the present day 2-3 years from earlier 5-6 years. Out of the total geographical area of 10,491 km² of the State, as much as 6,294 km² (59.98%) is the forest area. The legal classification of forests is as under:

Table – 4.11. Details of legal classification of forests

S.No	Status	Area (Km ²)	% of Geographical Area of State
1	Very Dense Forest	653.51	6.23
2	Moderately Dense Forest	5236.19	49.94
3	Open Forest	1835.89	17.51
	Total	7725.59	73.68
4	Scrub	28.79	0.28

(b) Forest types

According to classification of Champion and Seth, the forests of the state have been classified in the following six types:

Table – 4.12. Types of forests

S.No.	Types of forests	Code	Area in km ²
1	East Himalayan Lower Bhabar Sal	I/I/3/3C/C1b	87.77
2	Cachar Tropical Evergreen Forests	I/I/IB/C3	150.94
3	Moist Mixed Deciduous Forests	I/I/3/3C/C3	550.28
4	Low Alluvial Savannah Woodland	I/I/3/3C/ISI	1316.82
5	Moist Mixed Deciduous Forests, Dry Bamboo Brakes	I/I/3C/2SI	1230.04
6	Secondary Moist Bamboo Brakes	I/I/2/2B/2SI	397.09

(c) Growth potential of plantations

Blessed with high rainfall, humidity and nutrient rich soils, the forests of the State are in very high productivity zones. Excellent silvi-cultural conditions prevail for forest production. According to Patterson’s CVP (climate, vegetation and precipitation) index (1000-5000) the potential productivity is estimated to be 9-12 m3/ha/year. Research statistics corroborate the fact and following table shows that the Mean Annual Increment (MAI) of commercially important trees in plantations is quite high.

Table 4.13. Details of MAI of commercially important trees

Species	Age in years	Volume(m ³ /ha)	MAI (m ³ /ha)
Teak (Tectonagrandis) Exotic	20	248	12.40
Sal(Shorearobusta)	20	181	9.05
Gamar (Gmelinaarborea)	20	335	16.75
Chamal (Artocarpus)	20	235	11.75

(d) There is a large gap between potential and actual productivity, and generally poor actual productivity in natural forests is due to anthropogenic stress and this is a matter of concern because, rising demand and poor productivity lead to the vicious cycle of low productivity to resource degradation of more area to further lower productivity.

(e) Bamboo plantation and development:

Bamboo is a versatile perennial grass species grown naturally in the State. Tripura is called the 'home' of bamboo. There are species of bamboo found in the state. The wonder plant is intimately interwoven in the socio-cultural fabric of the State. Bamboo based economic activities are an intrinsic part of life. Bamboo finds many uses and is a major source of income and employment as well, especially as it serves the artisan & non-artisan users of the state. It is estimated that 2.46 lakh families in the State are engaged in bamboo related activities. As such this species has been considered by the Government of India as a developmental tool and a 'National Mission on Bamboo Technology and Trade' was launched with the aim of generating employment and income opportunities and ensuring ecological security. Cultivators normally do not contemplate to grow bamboo as a cultivable crop. In order to implement this scheme, a change in the mindset of the farmers is imperative. The area under bamboo forests in the State is 2397 sq. km (as per SFAP). Though considerable bamboo exists under farm sector and on homesteads, no authentic data exists about its extent. The bamboo forests of Tripura may be fitted into two types' viz., (i) Moist mixed Deciduous Forest (1/3/3C/C3) and (ii) Secondary moist Bamboo Brakers (1/2/2B/2Si) (as per Champion & Seth classification). A total of 19 species of bamboo are reported in the state. Though the present productivity of bamboo @0.70 MT/ha per annum is higher than the national average @0.52 MT/ha per annum, research studies in various forest divisions show that the productivity of bamboo can be increased to 5MT per ha/year in natural conditions with timely plantation and protection measures.

(f) Agar Plantation & Development:

The Agar species are critically endangered but due to adaptability of the land and low input for management and growth, intercropping adaptation could make Agar a preferred cash crop in Tripura. Hence, in order to promote Agar tree, Agarwood based industry, its plantation, sustainable harvesting, the Tripura government has released the 'Tripura AgarWood Policy 2021', which aims to double agarwood plantation by the year 2025. The potential of Agar trade in the state is estimated to be around ₹ 2,000 crores. Aquilaria malaccensis or Agar Tree, an aromatic plant, is a substratum of economic prosperity in the North-Eastern region of India.

(g) Medicinal plants resource

Tripura has one of the oldest, richest & most diverse cultural traditions associated with use of medicinal plants. There are large number of village based herbal medicine practitioners who have traditional knowledge of herbal home remedies of ailments & nutrition. Besides the above registered medical practitioners of modified system of Indian Medicine (such as Ayurveda) use medicinal plants. The herbal medicines used by rural people including tribals have not yet been documented. Compiling an exhaustive inventory of medicinal plants in the State is the need of the hour. So far, about 266 species of medicinal plants (68 trees, 39 shrubs, 71 herbs and 88 climbers) have been identified and documented.

(h) Ground Level Credit Flow and PLP Projections

The projections for the sector for the year 2024-25 have been made keeping in view various factors such as unit cost, improvements in infrastructure etc., and the same stands at ₹1517.05

lakh, an increase of 6.27% over that of the previous year. The component wise physical and financial projections are as under:

Table – 4.14. Farm Forestry - Physical and Financial Projections 2024-25

(₹ Lakh)

Sl. No.	Activity	Phy.(ha)	Fin.
1	Bamboo	1533	1036.36
2	Teak 3M*3M in 1 ha	35	33.60
3	Thyrsostachys (Kanak Kaich)+ Parkia timoriana Yongchak)+ Gandhaki/Large	41	28.53
4	Agar (3m*3m, 1H)	436	418.56
	Total	2045	1517.05

4.1.1.6. Animal Husbandry – Dairy, Poultry & Sheep, Goat, Piggery

(a) Animal Husbandry is one of the major activities for providing subsidiary income to the farming families. Next to crop production, animal husbandry is the most important income generating activity under allied agriculture. The sector plays a vital role in the rural economy and supports farmers, particularly small and marginal farmers, both economically and nutritionally. It also plays an important role in employment generation and augmentation of rural income. The State has rich animal resources by variety and number but due to low productivity of the majority of its livestock and birds, it is deficient in animal origin food. The estimated livestock population in the State was as under:

Table No. 4.15. Estimated livestock population in the State

S.No.	Livestock	Estimated population
1	Cattle	610896
2	Buffaloes	7310
3	Pigs	188118
4	Sheep	8239
5	Goat	327676
6	Poultry (Fowl)	3748781

Source- Economic Review-2021-22, Tripura

(b) Veterinary services and animal health:

The infrastructure available for animal health care and veterinary services has been presented in Chapter-6. The aim of these institutions is to provide adequate health coverage to the livestock by curative and preventive health care system. Animal Resources Development Department (ARDD) takes care of the sector in the State. The main objectives of the ARDD are (a) to provide health coverage to all domesticated animals, both for curative and prophylaxis and (b) to take up livestock development activities for increasing the productivity of livestock, for the benefit of both producers as well as consumers.

For attaining self-sufficiency in animal origin food i.e., milk, meat and egg, the State had implemented a 10-year Perspective Plan from 2002. The following Table depicts the major livestock sector produces in the State during 2018-19.

Table: 4.16. Livestock Produce 2021-22

Sl. No.	Item	Quantity	Unit price (in ₹.)	Value (₹.in lakh)	% of Total
1	Cow Milk (in ltr)	199337866	60.00	119602.71	35.32
2	Buffalo Milk (in Ltr)	2147122	77.00	1653.28	0.49
3	Goat Milk (in Ltr)	15601612	80.00	12481.28	3.69
4	Meat (Goat) in Kg	2196663	969.00	21285.66	6.29

5	Meat Pig (in Kg)	16000515	364.00	58241.87	17.20
6	Meat from Poultry(in Kg)	35894786	236.00	84711.69	25.02
7	Eggs (Deshi Fowl) in nos.	161162390	13.10	21112.27	6.23
8	Eggs (Improve Fowl) in nos.	88177049	10.60	9346.76	2.76
9	Skin (Deshi Duck) in nos.	56616623	13.40	7586.62	2.24
10	Eggs (improved Dck) in nos	13156704	12.70	1670.90	0.49
11	Goat-skin (in nos)	473735	197.50	921.41	0.28
	Total Output Value			338628.72	

(Source: Economic Review of Tripura 2021-22)

(c) In order to achieve the targets set under various plans, the State Govt. has considered various measures, which include (i) increasing number of cross bred animals through intensification of AI, (ii) setting up of credit linked dairy demonstrative units, (iii) organization of awareness camps, (iv) mass deworming and supply of mineral mixtures, (v) Popularization of castration, (vi) Incentivizing "Door Step AI Workers", (vii) Conducting milk yield competitions and calf rally, (viii) Supply of calf growth meal, (ix) Fertility camp for improving conception rate, (x) Training for private workers, (xi) Supply of breeding bull, (xii) Development of perennial fodder plots including FRA through convergence of fund under MGNREGA, (xiii) Cultivation of azolla as animal feed supplement through convergence with MGNREGA, (xiv) Capacity building of farmers on managerial aspect of milch cattle, (xv) Development of pasture land through convergence of fund under MGNREGA, (xvi) Growing of fodder crops (oat, signal & stylo) in agricultural plots during intercropping period after amon paddy, (xvii) Massive promotion of back yard poultry including FRA, (xviii) Setting up of beneficiary oriented piggery demonstration unit for multiplication including FRA, (xix) Setting up of beneficiary oriented pig breeding unit for patta holders under FRA, (xx) Tuber (Tapioca) cultivation through convergence of fund under MGNREGA in FRA and other areas, (xxi) Improving productivity of goats under conventional small holder/ pastoral system.

(d) Dairy Development:

i. Augmenting milk production through introduction of improved germ plasm into the indigenous genetic pool of cattle by means of artificial insemination with frozen semen technology has been the thrust area of the State's Animal Resource Policy. Infrastructure for expansion of artificial insemination facilities was created for up-gradation of local low yielding cattle. The State Government has given more emphasis on Dairy Development through Co-Operative system for production of milk as well as its marketing. Milk Producers are encouraged to form Co-operative Societies. The Department extends various assistance to Tripura Cooperative Milk Producers' Union Ltd (TCMPUL) for developing infrastructure as well as organizing more co-operative societies to encourage the milk producers for more milk production through assured marketing. Apart from these, TCMPUL has also undertaken marketing of milk products like chana, paneer, ghee, sweet curd and ice-cream. Production of balanced feed and marketing is also being done by the TCMPUL.

ii. Area Development Schemes:

This sector is best suited for development on a cluster basis through Area Development Schemes. Some of the infrastructure created for this sector are not being put to use to their full capacity. Accordingly, Area Development Schemes involving dairy and vermin compost activities have been prepared by NABARD and circulated in all the districts.

iii. **Dairy Processing and Infrastructure Development Fund (DIDF):** As milk processing facility and other infrastructure will benefit the dairy farmers through value addition and also as a number of milk processing units set up under the Operation Flood Programme earlier have since become old and obsolete, GoI, in the Budget 2017-18 had announced setting up of Dairy Processing and Infrastructure Development

Fund in NABARD, with an initial corpus of ₹2,000 crore to be increased to ₹8,000 crore over the next 3 years. The funding period (2017-18 to 2019-20) of the scheme to be revised to 2018-19 to 2022-23 and the repayment period to be extended upto 2030-31 with spill over to first quarter of the FY 2031-32.

iv. Ground Level Credit Flow and PLP Projections

The GLC flow to Dairy Development sector during the last five years vis-à-vis the targets was as under:

Table – 4.17. ACP Targets and Achievement

(₹ Lakh)

Particulars	2018-19	2019-20	2020-21	2021-22	2022-23
PLP projections	1131.63	52858.76	35749.02	18959.95	20238.55
ACP Targets	1131.63	52858.76	35749.02	64293	14163
ACP Achievement	21928.56	1866.19	4989.60	24354.05	5494.38
% achievement to ACP target	1937.78	3.53	13.95	37.87	38.79

vi) Keeping in view various factors such as unit cost, improvements in infrastructure etc., the projections for the sector for the year 2023-24 have been made at ₹21488.98 lakh as detailed below:

Table – 4.18. Dairy Development - Physical and Financial Projections 2024-25

(₹ Lakh)

Sl. No.	Activity	Phy.(Nos)	Fin.141
1	2 CBCs yielding 10 Litre/day	4628	8552.90
2	Minidairy (10 cows)	94	909.46
3	Graded Murrah Buffaloes -2 Nos.	270	432.54
4	10 Cross bred cows yielding 10 litres	578	7831.83
5	Perennial Fodder Cultivation (Cumbo Napier) in 0.5 kani	555	135.51
6	Dairy Parlour	123	381.92
7	Short-Term Credit	659	88.86
8	Calf rearing (10 heifer calves)	60	302.40
9	Rearing of Heifer Calves (20 calf unit)	24	226.80
10	KCC-Dairy (WC-1 month) - Yielding 3 lit/day	43860	965.84
11	KCC-Dairy (WC-1 month) - Yielding 6 lit/day	3762	226.23
12	KCC-Dairy (WC-1 month) - Yielding 10 lit/day	4036	331.57
13	KCC-Dairy (Working Capita) - Cattle Shed Repairing Cost	1277	273
14	Bulk milk cooling unit, Dairy processing equipment, dairy product transportation vehicle, Strage, clinic	48	830.12
	Sub-Total of Animal Husbandry - Dairy:		21488.98

(vii) Issues and Suggested Action Points

1. Issues:

- Non availability of quality animals
- Non availability of land for fodder cultivation
- Inadequate feed and fodder
- Inadequate extension services
- High cost of concentrate feed

- Unscientific dairy management practices adopted by the farmers
- Lack of access to market in interior locations
- Poor capacity of dairy farmers

2. Suggested Action Points:

- The infrastructure for veterinary care may be improved. Government may leverage assistance under RIDF.
- The KVKs may conduct more programmes for farmers literacy on dairy
- The beneficiary farmers may be organized on SHG/JLG mode for ensuring successful implementation of schemes.
- Financing by banks may be done on a cluster development basis with tie-up arrangements with milk federations, marketing societies and NGOs
- FPOs may be organized for dairy collectives.

(c) Poultry Development

(i) The Department maintains poultry and duck breeding farms for production and supply of quality chicks and ducklings of Low Input Technology (LIT) variety. Poultry through household's poultry rearing with LIT variety has been promoted under financial assistance of the Department to reduce mortality during brooding period in rural areas. Brooder houses in all block headquarters are running where day old chicks/ducklings are reared up to 49 days of age and then supplied to the farmers for rearing in the back-yard. The Department has introduced LIT birds like Swarnadhara and Kuroiler variety for rural poultry farming since it can be reared in scavenging system with minimum feed and care.

(ii) Productivity: Demand for egg has been growing faster with the inclusion of egg (at least twice in a week) as nutritional supplement in the Mid-Day Meal Programme of the State Govt. Strengthening of government poultry farm to supply required number of germ plasm is the priority area for implementation. At present, three major farms located at Gandhigram in West Tripura, Panisagar in North Tripura and Udaipur in South Tripura districts are supplying birds to the Brooder Houses/field. All these farms need to be strengthened/expanded to cater to the need of supplying adequate number of germplasm.

(iii) Financial viability: Organized Layer Farm is not profitable as production cost of egg is higher than imported eggs due to high price of feed. Therefore, Tripura Brown poultry, a local variety being developed by ICAR, Tripura may be promoted in rural/jhum/FRA areas. Strengthening of rural backyard poultry farming may also be emphasized.

(iv) Awareness: It has been observed that there is lack of interest among the poultry farmers for vaccination of their birds against Ranikhet disease. Regular awareness campaign for control of diseases in backyard poultry is required.

(d) Duckery Development: There has not been any comprehensive development plan for duckery in the state. Indigenous duck in backyard system is in practice. This system can be promoted further.

(e) Ground Level Credit Flow: The GLC flow to Poultry Development sector during the last five years vis-à-vis the targets was as under:

Table – 4.20. ACP Targets and Achievement

(₹ Lakh)

Particulars	2018-19	2019-20	2020-21	2021-22	2022-23
PLP projections	10026.50	32708.09	28098.61	36222.23	41027.88
ACP Targets	10026.50	32708.09	28098.61	64692.00	14961.00
ACP Achievement	24821.70	10298.80	5857.08	9638.56	1992.45
% achievement to ACP target	247.56	31.48	20.84	14.89	13.31

(vi) PLP Projections for the year 2024-25

Keeping in view various factors such as unit cost, improvements in infrastructure etc., GLC during the past 3 years, the projections for FY 2024-25 have been made at ₹43922.31 lakh, representing an increase of 13.27% over that of the previous year. The component wise physical and financial projections for the year 2024-25 are as under:

Table No.4.21. Poultry Development - Physical and Financial Projections 2024-25

(₹ Lakh)

Sl. No.	Activity	Phy. (Nos)	Fin.
1	Layer Birds (300 birds/Deep litter system)	113	276.61
2	Layer Birds (1000 birds/Deep litter system)	1949	14101.59
3	Broiler Birds (1000 birds/Deep litter system)	3318	17944.22
4	Broiler Birds (300 birds)	735	3650.57
5	Layer Ducks (100+15)	1242	897.66
6	KCC Poultry (WC-1month / Batch of 1000 bird)	2340	5204.33
7	Working capital (ST) for rearing 50 nos. bird	682	1493.93
8	Commercial Boiler unit	259	332.06
9	Commercial Layer unit	10	21.34
	Sub-Total of Animal Husbandry - Poultry		43922.31

(vii) Issues and suggested Action Points:

- Reputed breeding farms may be invited for establishment of breeding farms and hatcheries in the State. Contract farming may then be thought of.
- Health care services in the form of vaccine and insurance facilities may be ensured by the Department.
- Backyard poultry may be encouraged on a large scale, especially among SHGs & JLGs.
- Awareness about poultry may be created amongst farmers by the KVKs through FPOs/Farmers Clubs.
- Bank finance may be provided for establishment of breeding farms.
- Broiler sector is dependent on outsourcing of inputs like chicks and feed. These inputs become costly due to higher transportation cost. Technical support to private broiler farmers is needed.

(f) Sheep, Goat, Piggery

The Department undertakes goat development with the basic objective to preserve and upgrade the unique character of Black Bengal goat through selective breeding and its scientific management. Goat rearing by the forest dwellers through beneficiary oriented scheme has also been promoted. Tripura is the natural tract of Black Bengal Goat which contributes about 8.61% of meat production in the state. People are generally not interested to taking processed meat. Instead fresh flesh is preferred. Reduced carcass yield is on account of less than required emphasis on selective breeding and management of goat. Genetic upgradation of local goat to increase carcass yield needs to be taken up on priority. Goat farm should be strengthened and expanded so that quality Black Bengal goat kids may be supplied to farmers for good economic return. Demand for meat is enormous as around 95% population of the state is non-vegetarian.

(i) Piggery Development: Pig rearing is a popular activity in the State among both tribal and non-tribal population. The Department has endeavoured to make this sub-sector more economically viable by enhancing productivity as well as value addition for sustainability. Exotic varieties of pigs have been introduced for augmenting meat production. Modernization of departmental pig breeding farms and value addition with improved quality have been planned to uphold the growth in the sector. It has also planned to promote pig rearing by the

forest dwellers through beneficiary oriented scheme. At present, State has eight pig breeding farms.

(ii) PLP Projections for the year 2024-25

The sub sector wise data relating to flow of GLC is not available for agriculture and its allied activities. The projections for the year 2024-25 have been made keeping in view various factors such as unit cost, improvements in infrastructure and the same stands at ₹16371.52 lakh as detailed below:

Table No.4.24. Sheep, Goat, Piggery - Physical and Financial Projections 2024-25

(₹ Lakh)

Sl. No.	Activity	Phy. (Nos)	Fin.
1	Goat (5 + 1)	637	454.59
2	Goat (10 + 2)	623	545.92
3	Sheep 10 ewe+ 2 ram unit	0	0
4	Piggery-Breeding unit (20F + 4M)	1181	9586.97
5	Pig 3 soar + 1 boar unit	414	978.41
6	Pig breeding cum fatteners unit (3 + 1)	1501	2776.96
7	KCC-Piggery (WC-1 month for 3+1 unit)	1495	1546.62
8	Short Term Credit (Working Capital) for pig farming	1010	482.05
	Total		16371.52

(iii) Issues and suggested Action Points:

- ARD Department may provide the necessary health care services
- Commercial goat rearing and stall fed goat rearing may be encouraged on a large scale around cities and districts bordering other States.
- Awareness may be created amongst the members of SHGs and JLGs about goat rearing
- Exotic Piggery: Popularization of exotic piggery through beneficiary oriented scheme may be adopted. Government Pig Breeding Farms may be strengthened to increase supply of exotic germplasm to the farmers.
- Pig Feed: Promotion of piggery and goatery in FRA areas and cultivation of tapioca in forestland now available with people is the way forward.
- In order to reduce the cost of maintenance of piggery units, farmers may be encouraged to grow Tapioca. The available Khas/fallow land or individual farm land may be utilized for cultivating tapioca crop for production of tubers to feed the pigs. In case of patta holders, pig owners may be encouraged to go for cultivating tapioca crop after performing necessary land development activities in their allotted lands.

4.1.1.7. Fisheries

Tripura State despite being landlocked, has witnessed admirable growth in aquaculture sector in recent years and has potential for substantial improvement in production of fish. The State has rich potential resources in the form of water area under culture and capture fisheries. The Department of Fisheries, Government of Tripura with vision statement “A responsible, sustainable & economically viable fisheries sector which contributes towards well-being of fishers & fish farmer’s community and other stakeholders, food and nutritional security as well as poverty alleviation of the state” is playing a vital role to address various issues in the sector and tap the potential in multi-dimensional approaches.

Tripura has a potential water resource of about 36682.15 ha out of which 28803.39 ha of water area (78.5%) is under culture and the rest is under capture fisheries comprising the rivers, rivulets, cherrars, wetlands, open water bodies, river barrages, reservoir etc. The fish production in the state has increased by about 47% i.e. from

49231.32 MT during 2010-11 to 78574.21 MT during 2020-21. The per capita fish consumption in Tripura is 25.30 kg/head/year. Fisheries sector of the state provides livelihood to about 10,000 fisher folk and 2 lakh fish farmers at the primary level and almost twice that number along the value chain. In Tripura out of 41.86 lakh (Approx) population, total fish eating population is 39.76 lakh.

ii) Infrastructure available: Various Infrastructure created by the government under the Department of Fisheries towards extension and development of the sector is as under.

Sr. No.	Particulars	No. of units
1	Fish farms	21
2	Fin fish hatcheries and breeding centre	8
3	Tripura Fisheries Training Institute	1
4	Soil & water test laboratories	27
5	Pisciculture Knowledge Centres, and Training cum awareness centres	2 and 7 respectively
6	Fish Farmers Development Agencies	4
7	Ornamental fish breeding and training centre	1
8	Disease Diagnostic and Aquatic Health Investigation Centre	2
9	Cat fish Hatcheries/ Breeding Centre	9
10	Prawn Hatcheries	4

Source: Department website <https://fisheries.tripura.gov.in/Infrastructure>

2. Initiatives by State Government

In order to optimize natural resource utilization in the state for small-scale fisheries production, enhance fish production from available aquaculture resources sustainably through aquaculture, support fish farmers to improve production and productivity etc., various programs are proposed to be implemented under State Action Plan by the Department during 2023-24:

1.1 Beneficiary oriented scheme:

1.1.1. Production of fish seed: Under this component, the beneficiaries is provided inputs support @ 50% of the unit cost for rearing of spawn to fish fingerlings of Indian Major Carp and Common Carp.

1.1.2. Production of Table fish: Through this scheme the farmers are provided the inputs and fish fingerlings for rearing into table size fish which will include Semi-Intensive Fish culture, Poly culture of carps with Pabda, Magur, Singhi, Giant Freshwater Prawn, etc.,

1.1.3. Support in Post-Harvest infrastructure and fish Value Chain development: Under this component the following sub-components are supported to promote use of balanced fish feed and develop cold chain in fish value chain.

- Supply of Balanced fish at subsidized rate @40% subsidy from Departmental store (pilot project)
- Distribution of ice box to fisherman / rode side fish sellers (100% subsidy)
- Distribution of cast nets to the poor fisherman (100% subsidy)

1.1.4 Production of fish and fish seed at Departmental farms:

a. The Departmental fish farms or fish seed production units are being allocated target for production of spawn, fish seed, fish fingerlings, magur seed, pabda seed, prawn Juvenile etc,

b. Renovation and inputs supports to Fish farms under Dept./TFFRDS/FFDA for boosting of fish production towards achieving self-sufficiency.

c. Promotion of small scale pen culture with duck at Dumbur reservoir (0.16 Ha)

1.3 Capacity building and awareness programme for skill enhancement :

Training/ one day awareness cum field Demonstration camp/one day seminar/Workshop etc. are being conducted.

2. SCHEME FOR SUPPORT TO FFDA_s TO MEET UP THE ESTABLISHMENT etc. COST:

This is an ongoing scheme proposed to be continued to support 4 nos. FFDA_s during 2023-24 to meet up the establishment etc. cost as 100% subsidy under State Plan for payment of salary etc. & incremental pay for base staff including farm expenditure for fish, fish seed etc. during 2023-24. Outlay of ₹91.04 lakh is kept in the Plan budget for FFDA programs, of which 100% being State grant.

3. SCHEME FOR REVITALIZATION & SUPPORT TO FISHERMEN CO-OPERATIVE SOCIETIES:

This is a continued plan scheme formulated to support the **Fishermen Co-operative Societies** by way of providing grant for managerial subsidy for revamping their activities. An outlay of ₹ 8.24 lakh is kept in the budget for implementation of the scheme during 2023-24. Also, the state share of ₹0.72 Lakh for PMMSY- Group Accidental Insurance Premium for fishermen will be provided.

4. SCHEME FOR STRENGTHENING OF FISHERIES ORGANIZATION:

The scheme is mainly administrative one and meant for ensuring proper implementation of Plan schemes of the Dept. The establishment cost mainly to meet up the electric charges, hiring of vehicles, cost of P. oil, rent, rates, taxes, purchase of new vehicles, purchase of chemicals/ equipment, update of basic fishery data; maintenance / minor works etc. have been kept for the fishery offices of the Dept. including TTAADC under this scheme. A provision of fund of ₹ 110.00lakh is kept in the Plan budget for implementation of the scheme components during 2023-24.

5. CHIEF MINISTERS SWANIRBHAR PARIVAR YOJANA:

The project focuses to bring self-reliance in the family of fish farmer in terms of fish consumption by providing minimum input support. To help in increasing income of the fish farmers and to provide skill development training to the farmers on scientific fish farming.

6. IMPLIMENTATION OF THE ACTIVITIES UNDER THE ASSISTANCE OF CSS-PMMSY

This is a scheme of CSS proposed to be continued by tapping fund for development of Aquaculture sector including development of infrastructure for seed production of high value species in the State under NFDB. Side by side, efforts would be continued for the schemes sanctioned during 2021-22 to avail more fund for development activities including skill development programmes, development of aspirational district in the State. A provision of an amount of ₹ 4.00 lakh has been kept against NFDB activities towards development of fish farming in the State tapping fund from NFDB during 2023-24.

(iii) Ground Level Credit Flow and PLP Projections

The GLC flow to fisheries loans during the last five years vis-à-vis the targets was as under:

Table – 4.25. ACP Targets and Achievement

(₹ Lakh)

Particulars	2018-19	2019-20	2020-21	2021-22	2022-23
PLP projections	11273.10	35974.33	31325.78	17356.23	17972.40
ACP Targets	11273.10	35974.33	31325.78	23847	8918.00
ACP Achievement	13160.52	7000.26	4662.47	8584.99	2871.99
% achievement to ACP target	116.74	19.45	14.88	36	32.20

i) Keeping in view various factors such as unit cost, improvements in infrastructure etc., past GLC, the potential for 2024-25 has been projected at ₹18687.42 lakh, representing an increase of 3.97% over that of the previous year. The component wise physical and financial projections for the year 2024-25 are as under:

Table – 4.26. Fisheries - Physical and Financial Projections 2024-25

(₹ Lakh)

Sl. No.	Activity	Phy. (No.)	Fin.
1	New Pond (1 Ha. / 1.5m depth)	1112	2210.02
2	Existing pond (1 Ha. / 0.33m depth)	0	0
3	Integrated Fish culture with Piggery (04 Nos.)	1175	1176.06
4	Composite Fish Culture with new pond (1 Ha)	964	2117.07
5	Composite Fish culture with renovation of old pond (1 Ha)	650	1655.17
6	Backward pond Aquaculture	535	355.51
7	Production of Puti Shidol (3 Matka small unit)	104	38.47
8	Fish Seed Rearing in 3 nurseries (20m X 10m X 1m)	330	385.34
9	Modern Fish Retail Outlet	0	0
10	Excavation of new pond	0	0
11	Commercial fish production in new pond 1 ha 1.5m depth	519	2971.25
12	Fish Culture in Smaller Water Bodies 0.04 ha to 0.06 ha	1490	1017.21
13	Reclamation of existing pond	1841	1056.74
14	Fishery- Inland- Existing (Renovation and Desilting)- Commercial fish production in existing pond 1 ha 0.33 m depth	0	0
15	Fishery- Inland- Seed- Spawn - Seed Spawn Production	208	190.03
16	ST credit for Fish farming(Low cost input technology composite fish culture	1858	600.74
17	KCC-Fisheries (WC-12 month with Yield 1049 Kg/Yr)	4138	4172.90
18	Pisciculture in existing perennial ponds for 12 months @1049 kg/ha/yr productivity	1060	570.62
19	Biofloc fisheries Culture	90	170.29
	Sub-Total of Fisheries:		18687.42

(ii) Issues

Major Challenges as identified and outlined by the Department of Fisheries in their assessment and reporting in Annual Action Plan 2023-24 is as under.

Knowledge & Advisory

- Dependence on Govt. Department for knowledge base and aquaculture advisory
- Absence of hand-holding due to shortage of Govt. extension machinery in the field.
- Weak extension supports especially technology transfer to fish farmers & training infrastructure.
- Poor financial status of the farmer

Quality Input

- Non-availability of Quality Seed, Feed, lime & fertilizers at rural areas on time.
- Limited access to new technology

- Lab facilities

Market Linkage

- Informal market linkages
- Logistic support

Eco system

- Unorganized sector, less profit to producers
- High local demand for fresh fish
- Fish Imports undermining state and local economy
- Need of Convergence in service delivery
- Credit linkage - Lack of access to credit for operational inputs to intensify production
- Inefficient usage of human potential
- Occurrence of flood during rain and disease during winter,
- Risk averse nature of poorer farmers and inexperience in entrepreneurship
- Social issues like poaching of fish
- No crop insurance support
- Exploitation of recourses

Production Cost

- Unscientific Input application, underutilized water body or wastage of input.
- Lack of commercial perspective
- Traditional practices resulting in Low and fragmented production
- Lack of modern & hygienic market infrastructure

Suggested Action Points

- urgent need to tap on the resources available in the state and minimize the import through various measures and schemes
- Utilizing the byproducts of fish and converting that resource into bio-manures
- Government may promote production of raw materials for feed manufacturing.
- Banks may expedite lending short term production credit to the fish farmers of the district.
- Strengthening as well as increasing the capacity of seed production facilities
- Capacity building of the traditional as well as new age farmers for new and emerging farming techniques
- Formation of Fish farmers FPOs, Fisheries Cooperatives are such collectives that can benefit from creation of common facilitation infrastructure
- Establishing scientific value and supply chain around such water bodies with creation of adequate infrastructure.

4.1.1.8. Other Activities

The contribution of draught/ plough animals (bullocks) is of paramount importance in agriculture especially during pre-sowing and harvesting operations. They are also used in rural transport for carrying farm produce/goods. Bullocks constitute the biggest source of power even in highly farm mechanized states. Use of draught/plough animals is indispensable in many rural areas in view of remoteness, small holdings, non-availability of fuel for farm

machinery at villages, lack of capacity to bear the burden of huge investment in farm equipment & absence of repairing facilities, etc. As the investment requirement in draught / plough animals is lesser, potential demand exists for credit to support the activity especially in case of small and marginal farmers.

a. PLP Projections for the year 2024-25

Keeping in view various factors such as unit cost, improvements in infrastructure, etc., the potential towards bullocks/buffaloes for the year 2024-25 has been projected at ₹1178.51 lakh as detailed below:

Table – 4.27. Others - Physical and Financial Projections 2024-25

(₹ Lakh)

Sl. No.	Activity	Phy.(Nos)	Fin.
1	Bullocks (1 + 1)	770	166.35
2	Buffaloes Male	0	0
3	Two Wheelers to farmers	1560	1012.16
	Total		1178.51

b. Issues and Action Points

- Provision of cattle health care and treatment facilities at door step of farmers.
- Encouraging farmers to take up fodder cultivation to meet the feed requirement.

4.1.1.9 Integrated Farming

The credit projection for integrated farming in case of districts are included in the projection especially for fishery & piggery. In case of Dhalai & Khowai where special emphasis is being laid on integrated farming. The projection for 2024-25 is ₹359.09 lakh.

Table-4.28. Sustainable Agriculture Practices- Physical and Financial Projections 2024-25

(₹ Lakh)

Sl. No.	Activity	Phy.(Nos)	Fin.
1	Integrated seed based	5	6.13
2	Commercial Seed Based	4	3.97
3	Integrated fish cum pig rearing/Duckery/Poultry in 01 Bigha	223	135.53
4	Sedentary Traditional Farming System	512	213.46
	Total		359.09

4.1.2. Agriculture Infrastructure

1. Storage Godowns and Market Yards

(a) It has been estimated that around 10% of the food grain produced in the country is lost every year due to inadequate storage facilities. Post-harvest management of agricultural and horticultural produce is one of the biggest challenges that the sector faces today. Absence of proper storage facilities also forces the farmers to go in for distress sale of their produce. There is therefore an urgent need for establishment of godowns/cold storages for food grains and horticultural products. These storage facilities have to be on scientific lines incorporating

sorting, grading facilities as well as market yards at different locations easily accessible by the farmers.

(b) Godowns: In order to increase the storage capacity of food grains, 6(six) new godowns with total storage capacity of 4,160 MT have been constructed at Mandai (500MT), Madhabbari (1660MT), Boxanagar (500MT), R.C.Ghat (500MT), Padmabil (500MT), Amarpur (500MT) during the year 2018-19 and 3(three) more godowns are under construction, which has strengthened the buffer stock maintaining capacity of the Department. Total Godowns in the state as on 31 March 2021 is 133.

(c) Cold Storages: Cold Stores play a great role in avoiding distress sell of perishables like Potato, Vegetable and Fruits by the farmers. The department of Agriculture has 11 (eleven) nos. coldstores having a total capacity of 18,000 MT out of which 14600 MT for Potato and 3400 MT for Vegetables & Fruits. There are more 02 (Two) nos. Cold Stores under private sectors having total capacity of 6000 MT out of which 4750 MT for Potato and 1250 MT for Vegetables & Fruits. Almost 84 % of the storage capacity is used for storing potatoes while remaining 16 % issued for storing fruits and vegetables. In 2019-20 the available storage capacity was 24,000 MT in total. There is a need to augment both public and private sector investment for cold storage.

(d) Ground Level Credit Flow and PLP Projections

The disaggregated data of GLC flow to Godowns and Cold Storages during the last three years vis-à-vis the targets is not available. Keeping in view various factors such as unit cost, improvements in infrastructure etc., the credit potential for the year 2024-25 has been projected at ₹2474.61 lakh as detailed below:

Table – 4.28. Storage Godowns - Physical and Financial Projections 2024-25

(₹ Lakh)

Sl. No.	Activity	Phy. (Nos)	Fin.
1	Storage godowns (200 MT)	51	476.85
2	Storage godowns (100 MT)	79	280.01
3	Storage godowns (50 MT)	779	1632.75
4	Cold storage (500 MT)	1	85.00
	Total		2474.61

(e) Issues and Suggested Action Points

- The small farmers are generally not able to reap the benefits of the rural godowns facilities.
- Micro warehouse with a capacity ranging from 100 to 500 MT may be propagated at the village level which will benefit the small farmers to a great extent.
- Farmers and entrepreneurs need to be educated about the scientific storage techniques.

2. Land Development

(a) Land is an important factor of production in agriculture. The productivity of crops depends to a large extent on the type of soil, its depth, texture etc. Sixty percent of the geographical area of the State is high land and only about 26% is available for cultivation. Land development comprises a broad spectrum of activities undertaken by farmers for improving the quality of land, preventing soil erosion and increasing productivity. The activities normally covered are land levelling, farm development, reclamation, soil improvement, water management including lining of channels, fodder development, pasture land management, wasteland and watershed development etc. In the state, main activities of land development undertaken by farmers are Farm Pond Development, Lunga Bunding, Vermi Compost, Water Harvesting Tank and Watershed Management, etc.

(b) Ground Level Credit Flow and PLP Projections

Details of ground level credit flow to land development are not available. Taking into account factors such as unit cost, technology and other developments, the PLPs in the State have made projections of ₹2885.29 lakh for 2024-25, as detailed below:

Table No. 4.29. Land Development - Physical and Financial Projections 2024-25
(₹ Lakh)

Sl. No.	Activity	Phy. (Nos)	Fin.
1	Farm Pond with Pumpset	635	1488.19
2	Farm Pond (10X10mX3m in alluvial soil)	1313	732.79
3	Farm Pond (30X10mX3m in weathered/hard rock)	0	0
4	Levelling and shaping (1.0 ha, 2-4% slope)	350	243.07
5	Contour bunding / farm bunding (1.0 ha 5% slope)	203	57.87
6	Lunga bunding	442	222.86
7	Pit Compost with shed 3M*2M*1M	492	90.25
8	Bio Gas 2 cu m	118	50.26
	Total		2885.29

(c) Issues and suggested Action Points

Issues

- In the absence of adequate soil testing facilities, the farmers are not able to apply the required nutrients in the right quantities.
- There is lack of awareness about water and soil conservation, which leads to soil erosion.

Suggested Action Points

- Soil testing labs to be set up at block level and wide publicity may be given for their use (GoT/KVK/NGO)
- Watershed approach to be popularized to cover more area for water and soil conservation (GoT/NGO/Corporates)

Under the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, patta has been issued to forest dwellers. Activities envisaged under RFRA for the development of the forest dwellers are agriculture, horticulture, animal husbandry and forestry. There is a proposal to develop land through clearing and leveling, terracing and contour bunding etc. Further, as the area lacks irrigation sources and is rainfed, minor irrigation sources like water harvesting structures with water storing capacity using High Density Polythene (500 micron) plastic welding may be created. This would require development of land. Intervention from the Agriculture Department in coordination with other stakeholders would have positive impact in the development of this sector.

3. Other Activities under Agri Infrastructure

(a) Growing awareness about health and environmental issues is paving the way for increasing demand for organically produced agri products. This is making organic farming a growing business, as organic certification commands better price for the produce in the market. Further, plant tissue culture in recent years, has become important in the area of plant propagation and disease prevention. The micro propagation technology has a vast potential to produce plants of superior quality. Tissue culture raised plants are vigorous and fast growing than conventional plants. They yield better results as they are produced under ideal environment from selected mother plants. The tissue culture laboratories can also be used to produce bio-fertilisers. Bio-technology also has tremendous scope in plant protection. Biotechnological application includes the products ranging from those used in maintaining and increasing soil fertility, in pest management and veterinary feed additives or supplements.

For promotion of organic farming, identification of potential areas and crop is crucial. A holistic approach involving integrated nutrient management (INM) and Integrated Pest Management (IPM) would be the best farming strategy. Banana and Bamboo offer good scope for propagation through tissue culture technology.

(b) The Directorate of Biotechnology, Govt. of Tripura, has been engaged in disseminating the technology in the field of biotechnology and coordinating implementation of the projects for socio-economic development of the state. The various activities undertaken by it include (i) Project on Effect of Green Technology on Seasonal & Perennial (Medicinal) Plants, (ii) Project on "Evaluation/Data Generation of Neem as Bio-pesticide/Bio-fertilizer in Tripura", (iii) Training on Strengthening of Farmers Producer Organization, (iv) Training cum Demonstration on "Effective Micro Organism Technology" for Quick Composting, (v) Training on Integrated Pest Management of Horticultural Crops, (vi) Training on Improved Production Technologies of Organic Farming, (vii) Training on Nursery Management & Propagation Techniques of Fruit Crops, (viii) Training cum distribution programme on Bee Keeping, (ix) Buyer Seller Meet on Organic Produce, 2015, (x) Workshop on NEEM as Bio-pesticide/ Bio-fertilizer for Sustainable Environment, (xi) Distribution of Bio-tech kits to marginal farmers so as to reduce use of chemical inputs in agriculture and produce safer food, etc. Further, tissue cultured sabri Banana in 95 ha and Medicinal and Vegetable Plantations in 20 ha was raised for marginal farmers under the programme.

Bio Village: Tripura Government has aimed to set up a total of **100 bio villages** in the state. 10 bio villages are completed, and the first bio village has been set up at Dasapara in Charilam constituency of Sepahijala district. The **bio village project** aims to provide **sustainable livelihood and food security** to ensure holistic socio-economic development among rural communities. The project supports the development of **solar-powered agricultural equipment, energy-saving electrical devices, biogas, and bio fertilizers** at the local level. The main objective of the project is to **promote green technology** like solar water pumps, biomass cook stoves, and biogas plants for sustainable production of agricultural and allied sector-related products.

(c) PLP Projections for the year 2024-25

The PLPs for 2024-25 have projected a potential of ₹849.98 lakh as detailed below:

Table No.4.30. Other Agri Infra - Physical and Financial Projections 2024-25

(₹ Lakh)

Sl. No.	Activity	Phy.(Nos)	Fin.
	Agri. Infrastructure - Others		
1	Vermicompost	3630	849.98
	Sub-Total of Agri. Infrastructure - Others :		849.98

(d) Issues and suggested Action Points

Issues:

- Lack of awareness about vermi-compost and organic fertilizers.
- Inadequate propagation of tissue culture technology.

Suggested Action Points: Increased use of organic manure will result in reduced consumption of inorganic fertilizers, which directly results in a reduction in the fertilizer subsidy budget of the government.

- Commercial production of organic inputs may be encouraged by banks.
- Technology available with KVKs and AUs for tissue culture may be widely popularized amongst progressive farmers.
- Seed production activities may be encouraged through the FPO mode.

4.1.1.4. Ancillary Activities

1. Food and Agro Processing

- a) This sector plays an important role in preservation of food and ensuring food security. It also adds value to the primary agriculture produce, thereby resulting in direct benefit to the farmers. It also provides employment opportunities to number of ancillary activities. Storing the primary agri produce is one of the major problems of the agri industry. Post-harvest losses are in the range of 3% to 18% in food grains, fruits and vegetables, milk, meat, poultry and fish products. Processing helps in reducing such losses, besides increasing the shelf life of the commodities.
- b) The agro-climatic conditions in the State are favourable for growing various horticultural crops in the State. The State grows large quantities of vegetables with potato as the major field crop. Therefore, the State has good potential for agro and food processing industries. However, inadequacy of farm gate infrastructure, post-harvest management facilities like cold storages has resulted in low value addition to horticulture produce, which is a disincentive for farmers. There is an urgent need for according priority to providing farm gate infrastructure and promoting food processing industries in the State. As discussed in earlier chapters, as many as 10 Designated Food Parks have been established in the State to boost food processing industries. Some entrepreneurs have set up food processing units in their land. A number of promotional events were held in the State including Investors' Meet, State Level Seminars on Food Processing, etc. It is expected that a large number of food processing industries will be set up in the Food Parks which will give a big boost to industrial development of the State. GoI has accorded top priority for the development of the food processing industry in the country. Food Processing Fund with a corpus of ₹2,000 crore has been created in NABARD for providing affordable credit for infrastructural works and for food processing units to be set up in the Designated Food Parks.

c) PLP Projections for the year 2024-25

The details of GLC flow are not available for this sector. The PLPs in the State for 2024-25 have projected a potential of ₹4292.55 lakh as detailed below:

Table No.4.31. Agro Processing – Physical and Financial Projections 2024-25

(₹ Lakh)

Sl. No.	Ancillary Activities	Phy.(Nos)	Fin.
1	Food and Agroprocessing Units	2823	2706.52
2	Rice Mill	250	1134.08
3	Bakery/Confectionary	42	230.85
4	Cattle Feed Mill	34	183.60
5	Pineapple and other fruits canning units	1	37.50
	Total		4292.55

d) Issues and suggested Action Points:

Issues:

- Lack of synergy/linkage between the tiny, small and medium enterprises.
- Inadequate financial assistance and assistance not being available at the right time.
- Need for revival of sick units.
- The bank may finance for set up of feed mill to create local supply chain.
- Inadequate skill development of the workers.

2. Ancillary Activities -Others Activities

(a) A scheme for setting up Agri-clinics and Agri-business Centres (ACABCs) by agriculture graduates/ science graduates/ diploma holders, etc. was launched by GoI with subsidy through NABARD. The basic concept of the Agri-clinics is to provide expert services and advise to farmers on cropping practices, technology dissemination, crop protection from pest and

diseases, market trends and prices of various crops in the markets and also clinical services for animal health, etc. Similarly, the basic concept of Agribusiness Centres is to provide input supply, farm equipment on hire and other services. The scheme envisages credit linked subsidy to the trained candidates for setting up of ACABCs.

(b) Producers are unable to realize optimal value for their produce due to small land holding, and it is not financially viable for them to adopt high technology and high yielding varieties of inputs. Through better organisation, they can jointly have access to finance and better linkages to markets. Forming a Farmer Producer Organisation (FPO), can provide them adequate and timely finance and provide linkages to market. Grant support is being provided for capacity building purposes. NABARD has promoted 04 FPOs in Gomati, North Tripura and South Tripura district.

(c) PLP Projections for the year 2024-25

The PLPs in the State for 2024-25 have projected a potential of ₹1992.50 lakh as detailed below:

(₹ Lakh)			
Sl.No.	Ancillary Activities	Physical (Nos)	Financial
1	Agri clinic/ Agri Business Center	37	418.00
2	Loans to PACS/LAMPS	24	1574.50
Total			1992.5

(d) Issues and suggested Action Points:

- The progress of ACABC scheme in the State is poor for different reasons, which include preference towards salary employment than self-employment by the agriculture and allied graduates, etc.
- The extension services are not uniformly and adequately available due to various constraints, which need to be improved to the desired level of outreach.
- Banks may come forward and take the benefit of the credit guarantee risk cover being given by Nansangrakhsan and finance FPOs.
- NGOs should motivate farmers to jointly form Producer Organisations and access grant support from NABARD under PODF.

Credit Potential for MSME in the State of Tripura

a) The Micro, Small and Medium enterprises (MSME) have a special place in the overall Industry sector. Their propensity to absorb a huge labour force, ability to locate themselves near the source of raw material, flexibility in adopting to changes in technology, export potential, lower level of financial investment etc., underline the need for giving greater importance to this sector.

b) Government of India (GoI), on June 26, 2020, has notified new criteria for classifying the enterprises as Micro, Small and Medium enterprises. Accordingly, an enterprise shall be classified as a Micro, Small or Medium enterprise on the basis of the following criteria, namely: (i) a micro enterprise, where the investment in plant and machinery or equipment does not exceed one crore rupees and turnover does not exceed five crore rupees; (ii) a small enterprise, where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees; and (iii) a medium enterprise, where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees. The revised definition will provide a necessary fillip to the MSME sector, especially the growth of the units

c) The State has the potential for industrial opportunities and improvement which in turn will increase employment generation. Tripura is presently power-surplus. Two mega gas thermal power generation projects - 726.6 MW by OTPC and 101 MW by NEEPCO respectively in addition to state own generation of 113 MW.

The National Highway, linking Agartala to Guwahati has been upgraded and extended up to Sabroom (the southern-most point in the State), which is only about 75 km. away from Chittagong Port of Bangladesh.

The railway line with Broad gauge facility has been extended up to Sabroom

The Agartala Airport has also been upgraded, by extension of airstrip and by providing night landing facilities. Agartala is second busiest Airport in North East and efforts are on to make it an International Airport.

Agartala is India's third internet gateway after Chennai and Mumbai. BSNL leased 10 GBPS bandwidth from Bangladesh submarine cable company limited (BSCCL). The telecom infrastructure is also upgraded by laying OFC network connecting all towns.

d) Industrial development is a thrust area in the State Government's economic policies. Major focus is to promote agriculture based industries in the State as the State has registered commendable growth in agriculture and horticulture sector. Tea, rubber, bamboo, agro and natural gas based industries have immense potential in the State. The clusters identified in the State were Gandhigram Crafts Processing Cluster; Hapania Jute Cluster; Bamboo Agarbatti Sticks; Paper Bags; Brick kiln cluster; Jirania, etc.

e) As per the Census-2007 conducted by the Ministry of MSME, total number of working enterprises in the State was 1,09,666 (comprising of Registered MSME units: 1,343 and Un-registered units: 1,08,323). Since then, 1622 new units have been registered in DICs and 3073 under Udyog Adhar increasing the total number of registered units to 6038. (Source: Economic Survey of Tripura 2021-22)

f) Resource-based industrial units include tea processing, fruit processing, cashew nut processing, spice processing, jute bag manufacturing, saw mills, bamboo processing (handicrafts, mechanised bamboo-stick units and agarbatti-making units), silk reeling/weaving, rubber-based units (rubber thread, rubber compound, tread rubber, rubber band, etc.), brick kilns, coir units, rice mills, packaged drinking water etc. (i) Service sector units include printing presses, automobile repair/ servicing/ tyre re-treading, nursing homes/ diagnostic centers, cold storage, etc. (ii) Units catering to government requirement may be the PVC pipes, spun pipes, ACSR conductors, cables, PCC poles, steel tubular poles, TMT bars/rods/flats, steel re-rolling mill products, alum, cement, etc. (iii) Other units include roller flour mills, bakeries/ biscuit manufacturing units, handlooms, steel fabrication, distillery, tobacco units, LPG bottling, PU foam, water tanks, mechanised brick kilns, etc.

g) Infrastructure available: The industrial infrastructure available in the State include Bodhjunnagar Industrial Complex, Dukli Industrial Area, Arundhati Nagar Industrial Estate, Badharghat Industrial Estate, Dhajanagar Industrial Estate, Dharmanagar Industrial Estate, Kumarghat Industrial Estate, Integrated Infrastructure Development Centres in North Tripura, Dhalai and South Tripura Districts. Sikaria Mega Food Park was set up at Abhaynagar, on the outskirts of Agartala. Further, the Central Government has notified 16.35 hectares area to set up a Sector Specific Special Economic Zone for Agro Based Food Processing at Paschim Jalefa, Sabroom, South Tripura District.

In addition, there were 12 Industrial Training Institutes in the State. Retail trade is the major activity of the State, which constitute 45% of non-agricultural establishments, followed by manufacturing (18.28%), transport (7.7%), education (7.25%) and other community & personal services (6.32%).

Various incentives are available for setting up of industries from GoI, which include (i) exemption from payment of excise duty and income tax for 10 years, (ii) central transport subsidy, (iii) central capital investment subsidy, (iv) reimbursement of interest paid on working capital for 10 years, comprehensive insurance scheme, etc. Further, the incentives from State Govt include (i) capital investment subsidy, (ii) industrial promotion subsidy, (iii) reimbursement of interest on term loans, (iv) reimbursement of power charges for 5 years, (v) transport subsidy, (vi) 85% exemption from payment of earnest money and security deposits, (vii) reimbursement of standard certification charges/fees, partial reimbursement of floor space rentals for IT industries, etc.

h) The projections for the year 2024-25 have been made keeping in view various factors such as unit cost, improvements in infrastructure etc., and the same stand at ₹398114.16lakh, representing an increase of ₹18489.62 lakh over that of the previous year. The component wise physical and financial projections are as under:

MSME – Physical and Financial Projections 2024-25

Sl.No.	Activity	Financial (₹ Lakh)
1	MSME – Investment Credit- Term Loan	313803.01
2	MSME- Working Capital	84311.15
	Total MSME	398114.16

Issues:

- Timely sanction of loans and covering the same under CGTMSE by banks.
- Meeting working capital requirements to the full extent by banks.
- Banks to consider the credit requirement of traditional sub-sectors such as handlooms, handicrafts, village artisans, KVI units to protect the livelihood of the sector and their employment generation potential.

Suggested Action Points

- Promote Rubber industries such as rubber latex/sheet processing, rubber goods manufacturing, rubber seed oil processing, rubber wood furniture and artefacts.
- Promote Bamboo products and other handmade handicrafts.
- Provide adequate credit and support services for skill upgradation, publicity and market orientation through participation in Handloom expo, etc.

Credit Potential for Export Credit in the State of Tripura

The Government of India, Ministry of Commerce and Industry announces Export Import Policy every five years. The Export Import Policy (EXIM Policy) is updated every year on the 31st of March and the modifications, improvements and new schemes are effective w.e.f. 1st April of every year. The New Foreign Trade Policy (FTP) 2021-26 of India aims to make the country a leader in International Trade in next 5 years. The government is committed to work seriously towards the goal of making India \$5 trillion economy. The FTP envisages a stable and sustainable policy environment and link with other initiatives such as “Vocal for local”, “Be Local and Go Global”, ‘Make in India’, ‘Digital India’ and ‘Skills India’. While the basic infrastructure associated with export is to be taken care of by the Government, banks have a major role in providing the much needed credit for financing export.

Financing for export purposes is treated as Priority Sector Lending by RBI. Export credit is broadly classified into Pre-shipment and Post shipment credit facilities. These are in turn financed either through Indian Rupee or through foreign currency. The items financed for export varies from a host of manufactured items through the micro, small, medium and large enterprises, a variety of agro processed products, as well as services rendered through IT industries.

a. PLP projection for the FY 2024-25

- At present the State is not connected to any international business hubs. However, in near future the State would be a transit route for export/import of goods. International business centre at Sabroom is likely to be made operational, which would open the gateway for export / import business for the State.
- Tripura State would have good potential for export credit in the near future. However, keeping in view present scenario, a modest potential of 1110.00 lakh has been made for the year 2024-25 as detailed below:

Export Credit – Physical and Financial Projections 2024-25

(₹ lakh)

Sl. No.	Activity	Phy.(Nos)	Fin.
1	Export Credit	73	1110.00
	Total		1110.00

- Availability of Infrastructure, critical gaps & interventions required, action points / issues to addressed
- The state has emerged as the second largest rubber growing state of the country, next to Kerala. This sector holds considerable potential for development of the State, especially, in hilly rural areas. The production of rubber in 2022-23 was 93,371 MT in the State. The total area under rubber as in 2022-23 was 89,264 hectares. A Rubber Park has been established at Bodhjungle over 90 acres of land with technical support of the Rubber Board, Government of India.
- Many Rubber plantations of the state have reached yielding stage and accordingly the productivity level is very encouraging. There is very good potential for setting up of additional rubber-based industries in the State. There is vast scope of investment in sectors like auto parts, footwear, tread rubber, vulcanized rubber, rubber band, rubber cushion and mattress, latex thread, textile fabric, hoses etc.
- The State 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 State are favourable for growing various fruit and horticultural crops like Pineapple and Orange renowned for their unique flavour and organic nature of produce besides Jackfruit.
- 10 Designated Food Parks have been established in the State to give a fillip to Agro & Food Processing sector. There is vast potential for setting up of food processing units in the State.
- There is ample scope for area expansion under organic spices cultivation in the State. Major spices in the State include Ginger, Turmeric, Chillies, Black Pepper, Cinnamon, Bay leaf, etc.
- Tripura has 84% of its border with Bangladesh. Promotion of trade with Bangladesh for exporting of agricultural produce, rubber produce, bamboo handicraft produce, medicines and machinery parts across the border is the need of the hour. There is good potential for Tripura to become international trade hub for trade with Southeast Asian countries. In January 2010, an agreement between India and Bangladesh was signed for promotion of larger foreign trade with Bangladesh through Land Custom Stations of Tripura.

Issues / Action Points

- Banks may identify potential borrowers for financing under the sector.
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC
- Forex branches may be opened in the district exclusively to cater services to exporters.
- Banks may put in place a control and reporting mechanism for export credit.

Credit Potential for Education in the State of Tripura

- 1) Education is a process of learning, acquiring knowledge, sharpening skills, enhancing values, morals, beliefs and habits. Proper and good education is important for all. Main purpose of education is to educate individuals within society, to prepare and qualify them for work in economy as well as to integrate people into society and teach those values and morals of society. Role of education is means of socializing individuals and to keep society smoothing and remain stable.

- 2) Reserve Bank of India (RBI) has included education under Priority Sector Lending granting loans and advances to individuals for educational purposes, including vocational courses up to ₹10 lakh irrespective of the sanctioned amount for studying in India and upto ₹20 lakhs for studying abroad. Apart from this, there is ample scope for supporting education through institutional finance in the state.
- 3) To improve educational scenario among Scheduled Tribes people, various schemes viz. boarding house stipend, pre-matric scholarship, post-matric scholarship, supply of free text books, coaching in core subjects, coaching for madhyamik drop-out students, Ekalavya Model Residential Schools, Ashram Schools and Residential Schools run and managed by the Tripura Tribal Welfare Residential Educational Institutions Society (TTWREIS), merit award and upgradation of merit, sponsoring students for various job oriented courses i.e. nursing, physiotherapy, pharmacy, air hostess courses etc., vocational training and training for skill development, pre-induction training for recruitment to para military/army etc. are being successfully implemented in the State.
- 4) During the year 2022-23 ₹2021.74 lakhs was provided to the 415 youths as Education Loan and the total outstanding as on 31.03.2023 was ₹10488.57 lakhs.

Assessment of Credit Potential for 2024-25

Taking into account the factors listed above and the potential available under this sector, the physical and financial projections for the year 2024-25 is assessed at 4883 units and ₹20494.61 lakhs.

Table – 4.36. Education - Physical and Financial Projections 2024-25

(₹ Lakh)

Sl. No.	Activity	Phy.(Nos)	Fin.
1	Education loan	4883	20494.61
	Total		20494.61

Availability of Infrastructure, critical gaps & interventions required, action points / issues to be addressed

- a) There is one Central University, one private University (ICFAI), 22 General Degree Colleges, one National Institute of Technology, 2 Medical Colleges, 4 Polytechnic Colleges, one Government Law College, One Government Music College, one Art and Craft College, One Agriculture College, One Fisheries College, one Veterinary College, one Paramedical College, One Pharmaceutical College, One Physical Education College, 3 Nursing Colleges in the State. Every year, many students from the State are absorbed in these educational institutions for professional courses. Besides, many students are preferring colleges/institutions for professional courses located outside the State.
- b) Banks have signed an MoU with the Higher Education Department for implementing Government of Tripura Chief Minister's B.Ed Anuprerna Yojana under which 1601 proposals were sponsored to banks and 991 sanctioned to the tune of ₹1013.62 lakhs.

Issues, Constraints and Suggested Action Point:

- There is a need to spread awareness on the Central Sector Interest Subsidy scheme for studies in India by students from the economically weaker sections with parental income of up to ₹4.50 lakh during the moratorium period through the colleges.
- State Govt. may consider interest subvention for Education loan.
- Banks may use the CSR window for incentivizing the students opting for the education loan.
- Educational institutions could be rated by banks, based on their placement record, which would also help banks decide on the sanction of loans to students joining such institutions.
- Government to support the banks for the mounting overdues, in education loans and as a result, the banks are finding it difficult to provide credit to this sector as out of ₹10885.06 lakh outstanding as on 31.03.2022, ₹1192.75 was NPA.

Credit Potential for Housing in the State of Tripura

Introduction

In pursuance of the objective of GoI to provide 'Housing for All' by 2022, the erstwhile rural housing scheme, Indira Awaas Yojana, has been restructured into the PMAY-G (Pradhan Mantri Awaas Yojana- Grameen) with effect from 1 April 2016. The PMAY-G aims at providing a pucca house, with basic amenities, to all houseless households and those households living in kutcha and dilapidated houses.

Housing Finance under Priority Sector Lending

- Loans to individuals up to ₹35 lakh in metropolitan centres (with population of ten lakh and above) and loans up to ₹25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45 lakh and ₹30 lakh respectively.
- Loans for repairs to damaged dwelling units up to ₹5 lakh in metropolitan centres and up to ₹2 lakh in other centres.
- Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to a ceiling of ₹10 lakh per dwelling unit.
- The loans sanctioned by banks for housing projects exclusively for the purpose of construction of houses for economically weaker sections (EWS) and low-income groups (LIG), the total cost of which does not exceed ₹10 lakh per dwelling unit. For the purpose of identifying the economically weaker sections and low-income groups, the family income limit is revised to ₹3 lakh per annum for EWS and ₹6 lakh per annum for LIG, in alignment with the income criteria specified under the Pradhan Mantri Awaas Yojana.
- Bank loans to Housing Finance Companies (HFCs), approved by NHB for their refinance, for on-lending for the purpose of purchase/construction/reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to an aggregate loan limit of ₹10 lakh per borrower.

Recent Policy Initiatives

- Pradhan Mantri Awaas Yojana - Gramin to achieve Housing for All by 2022: Per unit assistance to be provided is ₹1.20 lakh in plain areas and ₹1.30 lakh in hilly states/difficulty areas/IAP districts.
- The scheme also provides for facilitating institutional finance up to ₹70,000 to the beneficiary, if he opts for the same.

Rural Housing in Tripura: A remodelled rural housing scheme in the name of PMAY (G) was launched during 2016-17. As per the scheme guidelines, beneficiaries for PMAY (G) are selected based on SECC-2011 data. The housing assistance under the scheme is provided @ of ₹1.30lakh for 2103 houses were sanctioned by banks under PMAY (G) last year.

Assessment of Credit Potential for 2024-25

The potential of the sector for the year 2024-25 have been assessed at ₹67698.93 lakh

Table – 4.37. Housing - Physical and Financial Projections 2024-25

(₹ Lakh)

Sl. No.	Activity	Phy.(Nos)	Fin.
1	Housing Loan	13296	67698.93
Total			67698.93

Action Points / Issues to be addressed

- Geo tagging of houses constructed under government schemes will facilitate reduction in delays and preventing misuse of funds.

- The lending of the banks has been mainly restricted to urban areas and the salaried class. The housing needs of the rural people need to be addressed.
- Banks and Micro-finance companies to come forward to finance buyers from the economically weaker sections.

4.6. Renewable Energy

- (a) The energy generated from sources such as solar, wind, sea, bio waste and small hydro are termed as renewable energy. The State offers good scope for generating energy from solar, wind, bio waste and small hydro sources. The State has surplus power from the conventional sources. However, conventional energy sources are not perennial and will face shortage sooner or later. Hence it is all the more necessary to tap the renewable energy sources.
- (b) Renewable sources of energy have a great role to play in meeting the energy and power requirement. They also contribute indirectly in protection of forest which results in protection of our environment and ecology.
- (c) The State being basically agrarian, there are plenty of agricultural residues available. However, there is no proper system prevalent for disposal of the agricultural residues in the district. Agricultural residues can be utilized for bio-mass energy generation.
- (d) The details of credit disbursement to the sector are not available due to non-stabilization of SAMIS in the district.

(e) Assessment of Credit Potential for 2024-25

The potential for the sector for the year 2024-25 has been assessed at ₹3183.82 lakh as detailed below:

Table – 4.38. Renewable Energy - Physical and Financial Projections 2024-25

(₹ Lakh)

Sl. No.	Activity	Phy.(Nos)	Fin.
	Renewable Energy		
1	Biogas	437	196.48
2	Solar Water Pump	23	51.75
3	Solar Home Lighting	6868	2935.59
	Total		3183.82

(f) Availability of Infrastructure, critical gaps & interventions required, action points / issues to be addressed

- (i) Tripura Renewal Energy Development Agency (TREDA), a society run under Tripura Science Technology and Environment Department has been implementing various schemes on bio-gas and solar technologies in the State as a whole with financial support from Govt. of India and State Government.
- (ii) Under GoI's "Remote Village Electrification Programme", TREDA had distributed 2098 Solar Home Lighting Systems in the State. Besides, TREDA had also distributed Solar Lanterns costing ₹3750/- per unit, to BPL and APL families on payment of ₹500/- and ₹1000/- per unit, respectively.
- (iii) Further, there are many private level entrepreneurs dealing with Solar Equipment in the State. These private enterprises are also providing after sale services including repairing of the solar equipment.

(g) Action Points

- (i) Remote and difficult areas/habitations may be covered through solar energy.
- (ii) Solar light equipment suppliers may be encouraged to open outlets at district level.
- (iii) Every rural household may be encouraged to have a bio-gas plant as a measure to protect forest, environment and ecology.

4.7. Others (PMJDY, SHG, JLG, etc.)

(a) In terms of revised RBI guidelines on PSL, loans not exceeding ₹50,000/- per borrower provided directly by banks to individuals and their SHG/JLGs, loans to distressed persons to repay their debt to non-institutional lenders and overdrafts extended by banks up to ₹10,000/- under PMJDY, loans sanctioned to State Sponsored Organisations for SC/STs for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organisations are covered under this para. 49.07 crore PMJDY accounts have been opened so far across the country with deposit of ₹ 1,96,988.55 crore with an average deposit of ₹ 4013.88/- per account as against average deposit of ₹ 4808.78/- per account in the State of Tripura. Aadhaar seeding percentage is 86.45 in Tripura.

(b) As on 31.03.2023, as many as 89770 SHGs have been savings linked with a deposit of ₹34125.79 lakh and 18094 SHGs have been credit linked with a loan outstanding of ₹28987.72 lakh. Simultaneously, new SHGs are also being formed with eligible poor family members. Accordingly, there would be good scope for covering these SHGs through microfinance.

(c) JLGs are essentially credit groups of small/marginal/tenant farmers/asset less poor who do not have proper title of their farmland. These informal groups of 4-10 members are engaged in similar economic activities and are willing to jointly undertake to repay the loans taken by them from the Banks. Financing of JLGs was introduced as a pilot project in 2004-05 by NABARD in 8 States with the support of 13 RRBs. The scheme was later mainstreamed for the banking system in the year 2006. Apart from extending refinance support of 100% to the financing Banks, NABARD also extends start up grant support for formation and nurturing of JLGs to Banks and other JLG Promoting Institutions (JLGPIs).

(d) The first phase of the mission PMJDY was completed on 14 August 2015. As per the provisions of the mission, overdraft facility upto an amount of ₹10000/- is permitted to Aadhaar enable accounts after satisfactory operation in the accounts for a minimum period of 6 months. Many of the PMJDY accounts opened during its first phase have already become eligible for overdraft facility.

(e) The PLPs for 2024-25 have projected a potential of ₹42135.50 lakh as detailed below:

Table No.4.39. Others – Physical and Financial Projections 2024-25

(₹ lakh)

Sl. No.	Activity	Phy.(Nos)	Fin.
1	Alternate credit system (SHGs) - Dose 1	14514	17116.00
2	Alternate credit system (SHGs) - Dose 2	5966	17898.00
3	Alternate credit system- JLG	2153	4605.50
4	Overdraft facilities for PMJDY	27660	2516.00
	Total		42135.5

4.7.1 Issues and suggested Action Points

Issues:-

- There are still large number of accounts under PMJDY, where balance is zero. The zero balance accounts constitute 6.3% of total PMJDY accounts.
- Under the PMJDY, benefits of general insurance of ₹1 lakh and life insurance of ₹30,000 on Rupay card as also overdrafts with certain terms and conditions in which minimum one transaction (financial or non-financial) within 45 days is must from the date of issuance of cards.
- Aadhar ceding percentage in the State was 86.45%.

Action Points

- There is an urgent need to route all the payments of subsidy/pay/ remuneration compulsory through bank accounts only.
- Facility of crediting the SB a/c, even if they are dormant may help in implementation of DBT.

- Insurance partners need to extend a helping hand through their channels in stepping up enrolment drive.
- Exhaustive training programme for branch managers to enable them to understand the nuances of JLG financing and facilitate quick credit linkage.
- Exhaustive training programme for Govt officials so as to sensitise them to form bankable SHGs and help banks in recovery of loans.
- Capacity building of SHGs and JLGs for enabling them to undertake economic activities.

4.8. Social Infrastructure Support

- Though infrastructure development is aimed at improving the standard of living of the people, there are certain types of investment which have a direct bearing on the social lives of the people, especially in the rural areas. GoI and GoT are also emphasizing creation of social infrastructure with private investment and through PPP mode. Investments in schools, health centers, and drinking water and sanitation facilities are examples of some such sectors, which can be termed as Social Infrastructure. Though investments for this sector have been the prerogative of the Government, the gap between the demand for and supply of this infrastructure requirement has been widening over the years. The recent changes in the priority sector guidelines by the RBI, have encouraged private participation through bank credit for this sector. Banks extending loans up to a limit of ₹5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres are included under this category.
- Accordingly, the potentials of this sector for the year 2024-25 have been assessed at ₹1424.36 lakh as detailed below:

Table No.4.40. Social Infra Support – Physical and Financial Projections 2024-25

(₹ Lakh)

Sl. No.	Activity	Phy. (Nos)	Fin.
	Social Infrastructure		
1	Primary & Upper Primary Schools	20	664.83
2	Social Infrastructure involving bank credit – Upper Primary School	2	81.00
3	Hospital/Health infrastructure	6	90.00
4	Drinking Water	2364	588.53
	Total		1424.36

(c) Suggested action points:

- Bank may utilise CGTMSE scheme wherever available.
- Availability of electricity may be ensured.
- Availability of manpower for the created infrastructure is essential.
- Convergence between drinking water supply and sanitation need to be strengthened.
- Participation of the beneficiaries, especially women, in water supply schemes may be ensured right from planning to management stages.
- Operation and Maintenance of assets created needs to be ensured.
- Since drinking water and sanitation continue to be treated in separate silos, both the quality of drinking water and that of sanitation gets compromised. So there is an urgent need for creating awareness among the people about proper sanitation.

5. Summing Up:

The total potential that is projected for financing through bank credit for the year 2024-25 has been projected at ₹1017973.55 lakh, which is 5.42% more than the projections for the year

2023-24. Of the total projections, the shares of broad sectors were crop loans 33.02%, Agriculture Term Loans 14.50%, MSME 39.10% and others 13.36%. Since Capital formation in agriculture is of prime importance, without which future growth cannot be sustained, several measures have been suggested in the relevant allied activities of agriculture. One such important step is the adoption of cluster approach in financing agri and allied sector activities through Area Based Schemes, so as to reap the advantages of scale. Successful implementation of a few Area Based Schemes will have a ripple effect, which will ultimately result in increased flow of credit to the desired sectors

Chapter 5

Status and Prospects of Cooperatives

1. Background

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’.

A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community.

Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

2. Status of Cooperatives in the country

Sr No	Type	Number of Societies
A. Details of Non Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	185660
2	Consumer Stores	25207
3	Housing Societies	134798
4	Weavers	11521
5	Marketing	8875
6	Labour Societies	46692
7	Industrial Societies	19385
8	Agro Processing and Sugar	5872
9	All others (pl. specify)	301572
	Total	739582
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	93978
C. Details of Multi State Cooperative Societies		
11.	No. of MSCS	1469
		<i>Source: NCUI 2018</i>

Further, in terms of federations, there are about 2705 district level federations, 390 state level federations and 20 national level federations in the country.

3. Formation of Ministry of Cooperation by GoI

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

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

The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives:

a. Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.

b. Co-operative Education - Setting up of World's largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree / diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.

c. World's largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.

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

e Establishing Multipurpose PACS/ Dairy/ Fisheries cooperatives in every panchayat

f. World's largest food grain storage scheme for cooperatives

g. Revival and computerization of PCARDBs/ SCARDBs

h. Establishment of National Cooperative Database

i. Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS

j. New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy

All these initiatives will create immense business potential from grassroot upward in times to come.

5.1 Status of Cooperatives in the State

Sr No	Type	Number of Societies
Details of Non Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	771
2	Consumer Stores	307
3	Housing Societies	7
4	Weavers	232
5	Marketing	48
6	Labour Societies	69
7	Industrial Societies	24
8	Agro Processing and Sugar	592
9	All others (pl. specify)	745
	Total	2795
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	274
C. Details of Multi State Cooperative Societies		
11.	No. of MSCS	870
		स्त्रोत Source: RCS, Tripura, Agartala

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

With a view to promote the Co-operative development, 268 credit Co-operative Societies (LAMPS / PACS) will be computerized for bringing efficiency in the working ecosystem under 'PACS Computerization Project'.

For giving more emphasis for development of co-operatives, 160 new Co-operative Societies will be formed and financial assistance in the form of Share Capital will be given.

State Government will infuse ₹1.5 Cr of Capital to bring vibrancy in Agartala Co-operative Urban Development Bank.

In order to smooth and effective implementation of the plan for strengthening Cooperative Movement in the state of Tripura and deepening its reach up to the grassroots level the Government of Tripura has approved the Constitution of State Cooperative Development Committee (SCDC) as per Ministry of cooperation, Government of India advice. The District Cooperative Development Committees were also formed in the state.

Under the vision of "Sahakar Se Samridhi" of the Ministry of Cooperation, Government of India, 01 PACS was identified in the state of Tripura under phase-I of the pilot project of the plan for "World's Largest Grain Storage plan in Cooperatives", involves creation of storage capacity using the latest technology, at the level of Primary Agriculture Cooperative Societies including Custom Hiring Center, Processing units, Procurement Center, Fair Price shop, etc. through convergence of various existing scheme of GoI.

Under the vision of "Sahakar Se Samridhi" of the Ministry of Cooperation, Government of India, two districts of Tripura, namely Gomati & Khowai have been selected for setting up of Multipurpose PACS in un-covered Gram Panchayats of the districts. The Project envisaged

establishing multipurpose PACS or Dairy/Fishery Primary Cooperative Societies in each uncovered village in the country in next Five years.

In Tripura, 268 PACS have adopted Model Bye Laws prepared by Ministry of Cooperation, Government of India after suitable modification in accordance with the state perspective as well as reference to the state Act (TCS, Act 1974).

5.3 Potential for formation of cooperatives: Tripura State has a rich/ average/ deficient cooperative profile under 2 Sector (Total Sector/s). There is fair potential for cooperative activity in Dairy & Fisheries sector/s etc. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

Sr.No	Name of Sector	Name of Potential District/s	Approximate Potential (No. of Cooperatives)
1	Dairy & Fisheries	West Tripura	52
2	Dairy & Fisheries	Gomati	12
3	Dairy & Fisheries	Sepahijala	08
4	Dairy & Fisheries	South Tripura	34
5	Dairy & Fisheries	Khowai	1
6	Dairy & Fisheries	Dhalai	22
7	Dairy & Fisheries	North Tripura	11
8	Dairy & Fisheries	Unakoti	11

Note:

Potential source of data: National Cooperative Union of India Publications-2018, District Cooperation Office/ DCCB/ District offices of various sectors & activities like AH, Fisheries, Handloom, etc.

Chapter 6

Infrastructure Support

6.1. Concept and Importance of Infrastructure

Infrastructure, in general, refers to a set of facilities through which goods and services are delivered to the public. It is the stock of basic facilities and capital equipment needed for the development of a country or an area. Infrastructural investments in transport, power, irrigation, hydroelectric works, scientific research and training, markets and warehousing, communications and informatics, education, health and family welfare play a strategic, but indirect role in the development process. It makes a significant contribution towards growth by increasing the productivity of land, labour and capital in the production process.

6.1.1. The prosperity of a country depends directly upon the development of agriculture and industry. Agriculture production, however, requires power, credit, transport facilities, etc. Industrial production requires not only machinery and equipment but also skilled manpower, management, energy, credit facilities, marketing facilities, transportation services which include railways, roads, shipping, communication facilities, etc. All these facilities and services constitute collectively the infrastructure of an economy. Regions with inadequate infrastructure usually have lower per capita income, bigger share of the primary sector and lower population density. Regions with high infrastructure level usually have higher per capita income. Regions having good basic facilities like health, educational, transport, communication, water, sanitation, energy, housing, etc. will attract more investments, especially from the small and micro entrepreneurs.

6.1.2. Good transportation, low cost of electricity, availability of skilled labour facilities etc., will reduce cost of production, increase production and profit levels. Inadequate infrastructure and services leads to low efficiency and reduces output. World Development Report (1994) published by the World Bank under the title, 'Infrastructure for Development', rightly mentions that "the adequacy of infrastructure helps to determine the country's production, expanding trade, coping with population growth, reducing poverty, or improving environmental conditions". Socio-economic development can be facilitated and accelerated by the presence of social and economic infrastructure. It has been universally recognized that an adequate supply of infrastructure services is an essential ingredient for productivity and growth. A well-functioning infrastructure including, electric power, road and rail connectivity, tele-communications, air transport, and efficient ports are required for rapid growth. Without any of these, either economic production will suffer or the quality of life will deteriorate. In this respect, adequate and efficient infrastructure is crucial because of its impact on efficiency and growth of other economic activities, and in turn, on the welfare of the society. Apart from growth linkages, infrastructure has a direct relationship with environment, health, poverty, equity and the general quality of life. The higher affluence level of the developed countries with advanced infrastructure bears testimony to this relationship.

Key highlights of Union Budget 2023-24 on Infrastructure development

- 1. Infrastructure Allocation:** The government has earmarked a substantial amount of ₹ 1.10 lakh crore specifically for infrastructure development. This fund will be utilized for the development and improvement of various infrastructural elements such as roads, railways, airports, ports, and highways. This allocation represents a significant commitment towards enhancing the country's infrastructure.
- 2. Interest-free Loans to States:** To encourage states to invest in infrastructure, the government has decided to continue providing a 50-year interest-free loan to State governments. This initiative is expected to incentivize state-level investment in infrastructure, thereby promoting regional development and reducing disparities in infrastructure quality across states.
- 3. Railways Capital Outlay:** The Railways has been given the highest capital outlay of Rs. 2.4 lakh crores. This allocation is expected to be used for various railway projects, including the expansion of railway lines, modernization of railway stations, and

procurement of new trains. This investment in railways is aimed at improving the efficiency, safety, and capacity of the country's railway network.

4. **Transport Infrastructure Projects:** The government has identified 100 transport infrastructure projects with the aim of improving connectivity for various sectors such as ports, coal, steel, and fertilizer. These projects are expected to enhance the efficiency of these sectors by reducing transportation costs and time.
5. **Urban Infrastructure Development Fund (UIDF):** The government plans to establish an Urban Infrastructure Development Fund (UIDF). This fund will be managed by the National Housing Bank and will be used by public agencies to create urban infrastructure in Tier 2 and Tier 3 cities. The fund will be established through the use of priority Sector Lending shortfall. This initiative is expected to promote urban development in smaller cities and towns.

Measures related to MSMEs:

1. **Budget Allocation:** The MSME sector received a budget allocation of around INR 22,140 crores this year, which is a 42% increase from the previous years.
2. **Digital India Act and Digitalisation of SMEs:** As a part of the Digital India initiative, leading educational institutions will establish centres to conduct advanced research and develop AI applications and solutions.
3. **DigiLocker for MSMEs:** The Finance Ministry has proposed to create an "Entity DigiLocker" for MSMEs to store and share their documents electronically with financial authorities, regulators, and banks.
4. **Unified Filing Process:** A common portal will be established to consolidate all submissions of identical information to various government agencies.
5. **5G Technology:** 100 labs that employ 5G services will be established in engineering institutions to explore new opportunities and business models, and to assess employment potential.
6. **Revamped Credit Guarantee Scheme:** A revamped credit guarantee scheme worth ₹ 9,000 crore for MSMEs was announced.
These measures are expected to support the growth and recovery of the MSME sector in 2023.

Development of North East region:

The key highlights of the Union Budget 2023-24 on the development of the North East region:

1. **Budget Allocation:** The Ministry of Development of North Eastern Region (MDoNER) received a budget allocation of ₹ 5892.00 crore for the Financial Year 2023-24, which is approximately 114% higher than the Revised Estimate (RE) 2022-23 allocation of ₹ 2755.05 crore.
2. **Capital Expenditure:** Out of the total budget allocation, ₹ 4093.25 crore (~70%) is provided for Capital expenditure.
3. **Tribal Sub-Plan (TSP):** The allocation for TSP out of the Budget Estimate (BE) outlay for 2023-24 has been enhanced to ₹ 1690.00 crore, which is over twice (~101% higher than) the RE 2022-23 allocation of ₹ 839.95 crore.
4. **Scheduled Caste Sub-Plan (SCSP):** The allocation for SCSP out of the BE outlay for 2023-24 has been enhanced to ₹ 488.00 crore, which is nearly one and a half times (~48% higher than) the RE 2022-23 allocation of ₹ 330.54 crore.
5. **North East Special Infrastructure Development (NESID) Scheme:** The total BE outlay for 2023-2024 allocation for the infrastructure targeted NESID Scheme is ₹ 2,491.00 crore, which is well over (~67% higher than) the RE 2022-23 allocation of ₹ 1,493.30 crore.
6. **Prime Ministers Development Initiative for North-East (PMDevINE) Scheme:** The total BE outlay for 2023-2024 allocation for the infrastructure, social

development and livelihoods targeted PM-DevINE Scheme is ₹ 2,200.00 crore, which is four and a half times the RE 2022-23 allocation of ₹ 400.00 crore.

7. **Schemes of NEC:** The total BE outlay for 2023-2024 allocated for the overall holistic development, social infrastructure and social development targeted Schemes of NEC is ₹ 800.00 crore, which is ~20% higher than the RE 2022-23 allocation of ₹ 666.87 crore.

6.2 Status of Infrastructure in the State

1. Transport

(a) Transport and communication are the basic infrastructural pre-requisite for economic development. Development of transport infrastructure is essential for wide range of economic activities starting from marketing of agricultural produce to IT business. Road transport is the only dependable means of transport as well as the lifeline of the State through its hilly terrain. Provision of all-weather road connectivity to all the habitations in the State is the prime objective of the State Government. The details of road connectivity are presented in the following table:

Table 6.1. Details of road connectivity in the State

S. No	Category	Length (kms.)
1	State Highways	1,057
2	Major District Roads	0
3	Other District Roads	461
4	Village roads (PWD)	12935
	Total	14453
8	Major RCC Bridge	308
9	Bailey Bridge	378
10	SPT Bridge	7
11	RCC Slab culverts	3060
12	Box Culverts	2746
13	Railway Road	265

(Source: Economic Review of Tripura 2021-22, GoT)

(b) The National Highway No.44 is the lifeline of the State providing the vital road link with the rest of the country via Shillong and Guwahati. This lifeline is being used for transportation of various goods including essential commodities as also passengers travelling to the main land. Out of the total road length of 14,453 km in 2021-22, there were 12,720 km of black topped road, 1,661 km brick soled road and the remaining 72 km roads were earthen. The road network has considerably improved in the State with conversion of the timber bridges into permanent bridges. Presently, there are 308 RCC Bridges and 378 Steel Bailey Bridges and 07 SPT bridges in the State. Conversion of Bailey Bridges and SPT Bridges into RCC Bridges may be done in a phased manner to further improve rural connectivity. This is one of the key infrastructure requirements to augment agriculture income.

(c) Issues for Road connectivity

- i) Road network in the State needs to be developed on the lines of IRC norms and regular maintenance of roads is also required (particularly in rainy season).
- ii) Development of other district Roads and Major district roads, on which large no. of commercial vehicles operate through PPP mode.

2. Power:

The progress in power sector in the State despite its geographical, economic and infrastructural bottlenecks has been quite impressive. Peak demand of the State during 2021-22 was 326.60 MW. The states' own generation from three Generating Stations is 80-100 MW. The State is able to meet the full peak demand after getting the enhanced share from OTPC, Palatana and NEEPCO, Monarchak power plant and Tripura is a Power Surplus State at present. The demand of the State has been estimated to be 400 MW at the end of 2022-23 as per 19th EPS (Electric Power Survey) Report considering the demand arising out of DDUGJY,

SAUBHAGYA and industrialization of the State, which would be met from the up-coming projects in the region. The installed capacity was 115.00 MW and total power generated within the State was 572.97 MU and power purchased from Central Sector was 2625.78 MU respectively during the year 2021-22. The total unit sold to ultimate consumers of state in 2021-22 was 1553.81 MU at 132 KV Bus. Out of this, maximum power was sold to Domestic consumers was 640.38 MU followed by 147.28 MU for Irrigation / Public Water purposes, Commercial consumption 68.12 MU and Industrial 52.09 MU. The revenue collection was ₹ 630.04 Crores in 2021-22 which was ₹ 602.15 Crores in 2020-21 resulting a rise of 4.63%. **3.**

3. Health Sector

The well being of a State depends to a great extent on the sound health of its people. Health deprivation is one of the key aspect of poverty. Tripura has the following health infrastructure as on date.

Table 6.2. Details of Health Infrastructure in the State

Sl. No.	Name of Institution	West	Sepahijala	Khawai	South	Gomati	Dhalai	Unakoti	North	Total
1	State Hospital(Allopathic)	4	0	0	0	0	0	0	0	4
1(a)	State Hospital(Homoeopathy)	1	0	0	0	0	0	0	0	1
1(b)	State Hospital(Ayurvedic)	1	0	0	0	0	0	0	0	1
2	District Hospital	0	0	1	1	1	1	1	1	6
	Sub-Divisional Hospital	0	2	1	2	2	3	2	2	14
	Rural Hospital & CHCs	3	4	1	6	3	2	0	2	21
	PHCs	20	15	10	19	11	16	11	16	118
	Sub Centre Dispensary (Allopathic)	171	143	104	145	146	121	70	99	999
	Sub Centre Dispensary (Homoeopathy)	24	11	04	12	9	01	03	02	66
	Sub Centre Dispensary (Ayurvedic)	11	4	1	3	3	1	1	2	26
	Blood bank	4(2Government & 2 Non-Government)	01	2	2	1	2	1	1	14
	Blood Storages	01	01	0	01	01	02	0	01	07

Source: - Health & FW Department, Government of Tripura.

Concerted efforts have been made by the State Government as also under NRHM to improve the health scenario of the state. The alternative system of medicines particularly homeopathy and ayurvedic also needs to be encouraged which have better rural acceptability.

4. Drinking water

The Drinking Water & Sanitation wing of Public Works Department, Government of Tripura is responsible to provide adequate & sustainable drinking water supply in each household and also to ensure better sanitation system in the State. Government of India has restructured and subsumed the ongoing National Rural Drinking Water Programme (NRDWP) into Jal Jeevan Mission (JJM) Har Ghar Nal Se Jal (HGNSJ) to provide Functional Household Tap Connection (FHTC) to every rural household with service level at the rate of 55 liters per capita per day (lpcd) i.e. by 2024 in Tripura.

PWD (DWS) has set the objective of providing safe and adequate drinking water to all households in all the habitations. For this purpose a range of schemes to tap both surface and ground water are under implementation which include, surface water treatment plants, deep tube wells, small bore tube wells, spot sources like ordinary hand pump(OHP), mark-II/III,

RCC well, sanitary well, masonry well etc. The excessive iron content in ground water poses a major challenge to water supply system in Tripura. The department has given priority to install iron removal plants with all deep tube wells.

Table 6.3. Details of water supply in the State

Sl. No	Particulars	Nos.
1	Deep tube wells in operation	2287
2	Small Bore tube wells(SBTW) in nos.	4780
3	Ground Water treatment plants (GWTP) in nos.	35
4	Innovative Scheme	281
5	Pipeline (in KM)	15052.52
6	Iron Removal Plants commissioned	961
7	Surface water treatment plants	37
8	Domestic connections	386897

(Source: Economic Review of Tripura 2021-22, GoT)

5. Agriculture & Allied Sector Infrastructure

(a) Irrigation

Irrigation is an important input for enhancing production and productivity in Agriculture Sector. Accelerated growth of agricultural production for population in Tripura has created need for multiple crops with the help of irrigation.

With a view to expand irrigation facility to the area under different crops, the Government has implemented various irrigation schemes like Lift Irrigation, Deep Tube Well, Diversion Scheme, Medium Irrigation Project, Artesian Wells, Shallow Tube Wells, Tanks, Pick-up weirs, small pumps, Watershed Management etc through various Departments.

There is 2,55,241 hectare of cultivable land in the state, cultivable land has been brought under assured irrigation as on 31.03.2022 by different Department which is 46.49% of the cultivable area.

The Present State Government has given highest emphasis on accelerated growth in irrigation. Accordingly “Chief Minister’s Assured Irrigation Programme” has been launched to bring 56,000 hectare additional area under assured irrigation within the 5(Five) years with effect from 2020-21 to 2024-25. Financial resources for this purpose will be pooled from various sources i.e. PMKSY, State Resources, RIDF and Externally Aided Project (EAP) etc. Out of the 56,000 hectare target, PWD (WR) Department shall bring 36,000 hectare command area under assured irrigation within the year 2024-25. Remaining 20,000 hectare shall be brought under assured irrigation jointly by Agriculture, TTAADC and Rural Development Department.

As the Irrigation development in respect of dry month’s surface discharge available has reached almost to its optimum level, there is little scope for construction of new Lift Irrigation Schemes in the State. On the other hand rain water harvesting cum MI Storage Reservoir is more suitable option for irrigation and ground water recharging. Another viable option for irrigation is through Small Bore/Deep Tube Wells. Accordingly Public Works Department (Water Resource) has planned to construct 122 (one hundred twenty two) MI Storage Schemes, 13(thirteen) L.I schemes, 7(seven) Diversion schemes, 25(twenty-five) Pick-Up-Weirs, 5000(five thousand) SBTW Schemes & 200(two hundred) DTW Schemes by the year 2024-25. In the meantime PWD(WR) already got sanction of 1121 Small Bore Tube Wells, 239 DTWs, 24(Twenty Four) MI Storage Schemes and 4(Four) Diversion Schemes. In addition to these, Project proposals for construction of 2310 SBTWs and 5(Five) LI Schemes is under consideration of Ministry of Jal Shakti, Govt. of India. Besides these approval received for construction of 100 Deep Tube Wells under RIDF Scheme of NABARD. DPR for remaining projects are under preparation. Economic Review of Tripura 2021-22 Page 169 PWD(WR) has brought 696 hectare coverage during the year 2021-2022. In the Annual Action Plan 2022-23 PWD(WR) has decided to complete construction of 854(Eight hundred fifty four) SBTWSchemes,234(Two hundred thirty four) DTW Schemes. Command area development at Kalashi Barrage and work of 8 (Eight) MI storage are in good progress. In total 4713 hectare cultivable land will be brought under Assured Irrigation during the year 2022-23.

(b) Modern Rice Mills

Paddy is the main crop of the State and continues to hold the key to sustained food security in the State. It is grown in 3 different seasons viz., *Aus* (autumn rice), *Aman* (winter rice) and *Boro* (summer rice). There is also paddy cultivation in hill land under improvised Jhuming (shifting cultivation) method. As per 2020-21, production of food grain is 8.68 lakh tons, productivity level of food grain of Tripura was 2767 kg/ha and productivity of rice is 3044 kg/ha.. Paddy constitutes 98% of the total production and 96% of the area under foodgrains production. Increase in foodgrain production has mainly been contributed by increased productivity of rice through practice of SRI method of cultivation with hybrid, application of chemical fertilizer, maintaining seed replacement rate at optimal level (33%), increasing area of coarse cereals (Maize) and Pulses.

There is an imminent need to increase recovery of rice from paddy through adoption of modern technology. Presently most of the rice mills of the state are hauler type resulting in low out turn (55% - 57% as against all India standard of 67%) of milled rice. Setting up modern rice mills will improve the rice head recovery (paddy to rice) by at least 5-7%. This will substantially increase the total availability food grains of the state. It will yield more nutrient rice with better shelf life. The process will also reduce human drudgery and will separate the valuable by-products. Further, processing of milled rice along with subsequent exploitation of by-products will be the most feasible and readily adoptable technology to our conditions. Involving well-functioning PACS may be considered by the Government for establishing Modern Rice Mills.

(c) Construction of Cold Storages

Cold Stores play a great role in avoiding distress sell of perishables like Potato, Vegetable and Fruits by the farmers. The department of Agriculture has 11 (eleven) nos cold stores having a total capacity of 18,000 MT out of which 14600 MT for Potato and 3400 MT for vegetables & Fruits. There are 2 (Two) nos Cold Stores under private sectors having a total capacity of 6000 MT out of which 4750 MT for Potato and 1250 MT for vegetables & Fruits. Almost 84 % of the storage capacity is used for storing potatoes while remaining 16 % is used for storing fruits and vegetables. In 2019-20 the available storage capacity was 24,000 MT in total.

(d) Market Yards

Due to geographical and transportation bottlenecks, Tripura has poor infrastructure for marketing its products, resulting in non-realisation of remunerative prices for its agricultural/ horticultural and industrial products.

It is an established fact that if quality of the product is not ensured, cultivators cannot realise remunerative price for their produces. Moreover, post-harvest technology is also important in this respect. Until marketing networks are not improved from villages where production of agricultural crops are initially made by the cultivators up to the level of wholesale markets and from whole sale markets to the retail markets of different parts, not get remunerative price and naturally they will lose interest to cultivate crops. It is, therefore, imperative that qualities of farm produces as well as marketing facilities are required to be improved for the betterment of the farming community of the State under a legal framework of marketing.

(e) Farm Gate Infrastructure for Horticulture crops

Horticulture is one of the most potential sectors for economic development of the state. Additional availability of land in RoFR area has opened a great opportunity for the state to expand considerable area under fruits and plantation crops. Minimum 20000 ha additional area under RoFR can easily be brought under cultivation of fruits & plantation crops along with inter cropping with vegetables & spices. Use of quality planting materials is one of the most important parameters for increasing production & productivity of fruits and nuts. Efforts have been taken to produce quality planting materials in Govt. orchards & Private Nurseries. Besides, attempts have been taken to create new water source adjacent to plantation areas for irrigation purpose.

Keeping in view the thrust given to horticulture, there is an urgent need to upscale the farm gate and post-harvest management infrastructure, such as facilities for sorting, grading,

packaging, transportation, curing, ripening, storage and marketing outlets. These facilities are essential for ensuring marketability of horticulture produce, value addition, reducing loss and increasing profitability. Funding under AIF could be availed by entrepreneurs.

(f) Veterinary Network

The State has rich animal resources by variety and number but due to low productivity of the majority of its livestock and birds, it is deficient in animal origin food. The population of animals and birds in the State was as under.

Table 6.4. Details of Population of Animal Resources

Particulars	Livestock Census 2019	Estimated livestock population 2021-22
Cattle – Crossbreed	128837	139079
Cattle – Indigenous	610194	515762
Buffalo	7131	7310
Goat	360204	327676
Sheep	5460	8239
Pig	206035	188118
Poultry	4168246	3748781

(Source: Economic Review of Tripura 2021-22)

Highlights:

- The total livestock population in Tripura is 28.98 Lakh, out of 5367.61 Lakh is the total population in the Country
- The total number of cattle in the State is 7.49 Lakh and in the Country is 1934.63 Lakh
- The Exotic/Crossbred and Indigenous/ Non-descript cattle population in the State is 1.39 Lakh and 5.15 Lakh respectively and in Country is 513.56 Lakh and 1421.06 Lakh respectively.
- The Goat population in the State is 3.27 lakh, out of total population in the Country is 1488.85 Lakh
- The total Pig population is 1.88 Lakh in the current census and in the Country is 90.55 Lakh
- The total Backyard Poultry in the State is 37.48 Lakh, out of 3170.73 Lakh in the Country population.

Thus, only 14.3 % of the total bovine population was crossbred cattle whereas the remaining were non-descript cattle. The non-descript cattle are poor milk yielder – about 1.15 liters/day during 365 days of lactation. The veterinary network in the State is depicted in the following table:

Table 6.5. Details of Veterinary Network in the State

Network type	Number
Veterinary Hospitals	16
Veterinary Dispensaries	64
Veterinary Sub Centres	461
Artificial Insemination Centres	11
ICDP Centre	02
Frozen Semen Banks	04
Veterinary Medicine Store	04
Disease Investigation Laboratories	04
Hatcheries	06
Poultry breeding Farms	04
Pig breeding farms	11
Goat breeding farms	02
Duck Farm	02
Cattle Farm	01

Rabbit farm	02
Fodder multiplication farm	07

(Source: Economic Review of Tripura 2020-21)

Keeping in view the rich animal resources of the State and lesser number of cross-bred cattle, there is an urgent need to further strengthen the existing veterinary infrastructure and create new ones. The State should target to create adequate Veterinary service network to ensure at least one veterinary centre per two Gram Panchayats/ADC villages. Cooperative societies of milk producers should be organized on cluster basis and should be strengthened for supply of inputs as well as providing animal health care services. These clusters should be provided with bulk coolers with milk route connectivity.

As a part of Prime Minister's Atma Nirbhar Bharat Abhiyan stimulus package, "Animal Husbandry Infrastructure Development Fund" (AHIDF) of ₹15000 Crore has been approved to incentivize investments by individual entrepreneurs, private companies, Farmer Producer Organizations (FPOs), Micro, Small and Medium Enterprises (MSMEs), Section 8 companies to establish (i) the dairy processing and value addition infrastructure, (ii) meat processing and value addition infrastructure (iii) Animal Feed Plant (iv) Establishment of IVF Centre (v) Sex Sorted Semen and (vi) Breed Multiplication farm -. Government of India has issued Guidelines for implementation of AHIDF. As a part of AHIDF, Government of India (GoI) has established a "Credit Guarantee Fund for Animal Husbandry and Dairying" (CGFAHD) of ₹750 crore. Department of Animal Husbandry and Dairying (DAHD) will contribute ₹75 crore per year over 10 years towards Credit Guarantee at the beginning of each financial year.

(g) Fishery:

The total water area of 37247.75 ha. was available for fish production in the State at the end of 2020-21, out of which 28101.63 ha. had been utilized for culture of fish & fish seed, from which 76685.745 MT fish was produced and 1810.946 MT fish was captured from 7878.76 ha. area belonging to natural and open water bodies. Total fish & Prawn production (including Cage culture, Biofloc etc.) recorded was 78574.21 MT during the year 2020-21. The Fish production for the year 2021-22 is expected to be 82000 MT (provisional) expecting 4.3 % annual growth over 2020-21.

6.3. Availability of Financial Support from NABARD for Infrastructure Development

Financial Assistance for infrastructure development is available from NABARD from the following sources:

- Rural Infrastructure Development Fund (RIDF)
- NABARD Infrastructure Development Assistance (NIDA)
- Food Processing Fund (FPF)
- Dairy Processing & Infrastructure Development Fund (DIDF)
- Fisheries and Aquaculture Infrastructure Development Fund (FIDF)
- Rural Infrastructure Assistance to States (RIAS, new fund for eastern states and aspirational districts)
- Agriculture Marketing Infrastructure Fund (AMIF)

6.3.1. Rural Infrastructure Development Fund (RIDF)

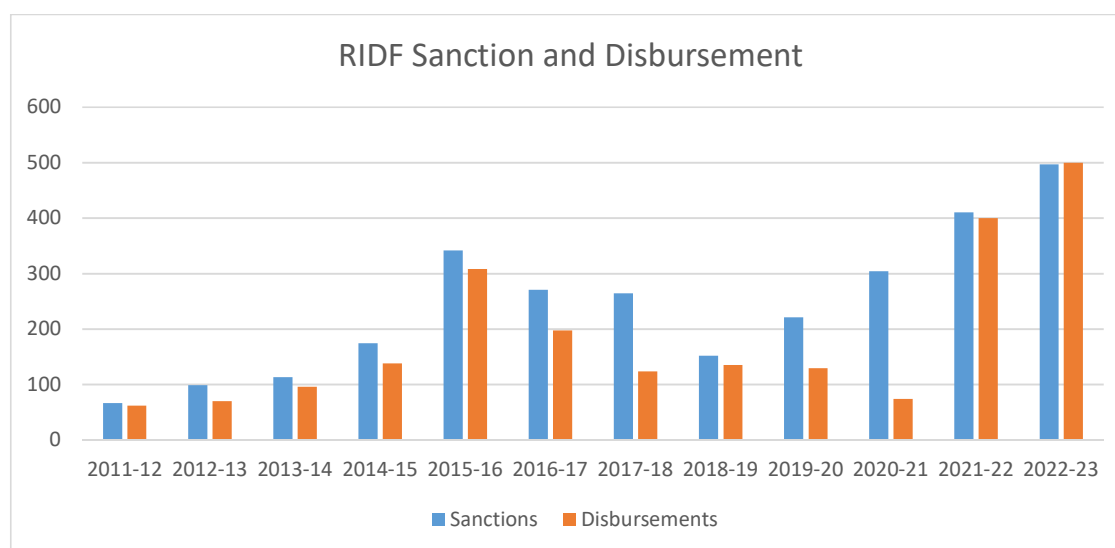
NABARD has been channelizing the shortfall in the mandatory share of priority sector lending by commercial banks to the Rural Infrastructure Development Fund, instituted by Government of India in 1995-96. Though the Fund initially focused on incomplete irrigation, flood protection and watershed management projects, funding for rural infrastructure became more broad-based through the years. RIDF now covers 39 activities related to rural infrastructure. The activities, supported by the RIDF to varying degrees, can be broadly classified into three categories viz., (i) Agriculture and related sectors (eligible loans upto 95% of the TFO), (ii) Social Sector (eligible for loans upto 90% of TFO in North East Region) and (iii) Rural connectivity (eligible for loans upto 90% of TFO in North East Region). With

allocations in every Union Budget since its inception, RIDF has evolved as a major and popular source of finance to state governments. This long-term partnership between NABARD and the state governments has strengthened over the last two decades. With its experience of managing the RIDF for nearly 26 years, NABARD has gathered significant insights in matters related to rural infrastructure. As an indirect outcome, NABARD has developed internal capabilities in financing and facilitating the creation of rural infrastructure and has expanded its contribution to this domain through various other initiatives as well. As indicated in the following table, as on 31 March 2022, as many as 3219 projects, covering various activities, have been sanctioned by NABARD to Government of Tripura under RIDF involving a total loan assistance of ₹496.98 Crore, of which an amount of ₹500.00 crore was disbursed to the State Govt.

Table 6.6. Details of Projects sanctioned under RIDF in the State (as on 16.01.2024)

(₹ in Cr)

RIDF Sanctions & Disbursements in Tripura		
Year	Sanctions	Disbursements
2011-12	67.15	62.27
2012-13	99.34	70.61
2013-14	113.92	96.60
2014-15	174.44	138.24
2015-16	342.18	308.52
2016-17	270.89	197.85
2017-18	264.26	124.13
2018-19	152.22	135.40
2019-20	221.91	129.58
2020-21	304.46	74.11
2021-22	411.00	399.99
2022-23	496.98	500.00
2023-24	1050.67	209.23



6.3.1.1 Expected benefits under RIDF

NABARD has been providing financial assistance to state governments for building critical rural infrastructure, agriculture development, improving rural connectivity, and social sector

development. Its initiatives have generated significant impact on ground, through augmentation of over 330 lakh ha of irrigated area and 4.68 lakh km of road length, which have created recurring and non-recurring employment opportunities in rural areas and strengthened the rural economy.

Rural Infrastructure Development Fund (RIDF) is perhaps the first dedicated rural infrastructure funding initiative in the country. The RIDF is contributed by scheduled commercial banks annually, in proportion to their shortfall under priority sector lending (PSL) during the previous fiscal, as advised by RBI, to the extent of aggregate size of the corpus approved by Government of India. It has grown from an initial corpus of ₹2,000 crore in 1995-96 (Tranche I) to ₹40,000.00 crore in 2022-23 (Tranche XXVIII). The number of eligible activities under this fund has now extended to 39 activities, touching different facets of rural life. While deciding the normative allocation for rural infrastructure funding to state government, NABARD accords due weightage to various developmental and demographic aspects such as the composite infrastructure development index of each state, utilization during last fiscal year, population and geographic area.

6.3.1.2. Issues and suggestions under RIDF

- i) Concentration on Rural Connectivity (>80%). Diversification to new areas/activities, especially Agriculture Sector, is the need of the hour.
- ii) Projects involving civil construction are not submitted with proper drawings and detailed component-wise costs considered as per the Schedule of Rates (SoR).
- iii) Economic benefits viz., population/households/habitations benefitted, recurring and non-recurring employment generated, benefits/increase in GDP, etc., are not properly worked out in the Detailed Project Reports (DPRs).

6.3.1.3.1 Identification of Critical Infrastructure

There are a number of areas where investments have taken place, but the full benefit of the investment could not be reaped, because the final lap has not been completed or envisaged earlier. For e.g., there might be a village road which leads up to a canal bank. Constructing a bridge across the canal will connect the two banks. The bridge serves as a critical link. Such types of investments, which, when completed, will provide the last mile connectivity or will serve as the vital link are called as critical infrastructure. The major critical infrastructure identified under various sectors are highlighted in Annexure III & IV.

6.3.1.3.2 Suggestions:

Suggestions for Government of Tripura are as under:

- i) The government may consider giving priority to projects having relatively shorter gestation periods, so that the benefits would accrue to the people at an early date.
- ii) Last mile projects if any, could be prioritized for support under RIDF so that the sunk cost in these projects can be retrieved faster.
- iii) State Government may take innovative type of projects for support under RIDF.
- iv) Investments in check dams and irrigation ponds could also be considered on a priority. The recharge benefit could give rise to further investments in groundwater exploitation by private investments and help conjunctive use of available irrigation potential.
- v) The Gomati river may be considered for introduction of inland water transport services.

6.3.2 Food Processing Fund

Government of India instituted the Food Processing Fund (FPF) in NABARD in 2014-15, with a corpus of ₹2,000 crore. Credit support under the dedicated fund enables public and private players for setting up food parks and food processing units in designated food parks (DFPs) notified by the Ministry of Food Processing Industries (MoFPI), Government of India. NABARD sanctioned ₹61.8 crore to one project during 2018-19 taking the cumulative loan sanctioned to ₹531.35 crore for 11 mega food park (MFP) projects and three food processing units.

The salient features related with operationalization of the Fund are indicated below.

- **Objective:** To provide impetus to development of food processing sector on cluster basis in the country to reduce wastage of agricultural produce, stable and better price recovery of produce to farmers and to create employment opportunities, especially in rural areas.
- **Mode of Financial Support:** NABARD will provide term loans out of the Fund. Term loans will be provided either directly or through consortium arrangements with other financing agencies.
- **Eligible Institutions/ Entities:** State Governments/ Entities promoted by State Governments (with or without Government Guarantee)/ Entities promoted by Government of India, Joint ventures, SPVs, Cooperatives, Federations of Cooperatives, Farmers' Producer Organizations, Corporates, Companies, Entrepreneurs, etc.
- **Designated Food Parks:** Only the Designated Food Parks and the individual processing units in the Designated Food Parks will be eligible for financial assistance from the Fund. Presently, there are 10 designated Food Parks in Tripura as detailed below:

Table No. 6.7: Designated Food Parks in Tripura

Sr.No.	District	Location	Name of the designated food park / promoter	Category
1	West Tripura	Bodhjung Nagar	Food Park, Agartala, promoted by Tripura Industrial Devt Corpn	Food Park
2	West Tripura	Champamura & Tulakona Mouza, Agartala	Sikaria Food Park promoted by M/s. Sikaria Mega Food Park Pvt Ltd	Mega Food Park
3	West Tripura	Agartala	Bodhjungnagar and RK Nagar Industrial Complex, GoT	Industrial Area
4	West Tripura	Agartala	Dukli Industrial Area, GoT	Industrial Area
5	West Tripura	Agartala	Arundhatinagar and Badharghat Industrial Estate, GoT	Industrial Estate
6	Unakoti	Kumarghat	Kumarghat Industrial Estate, GoT	Industrial Estate
7	Gomati	Udaipur	Dhajanagar Industrial Estate, GoT	Industrial Estate
8	North Tripura	Dharmanagar	Dharmanagar Industrial Estate, GoT	Industrial Estate
9	North Tripura	Dewanpassa, Dharmanagar	Integrated Infrastructure Development Centre, GoT	Integrated Infrastructure Devt. Centre
10	South Tripura	Sarasima, Belonia	Integrated Infrastructure Development Centre, GoT	Integrated Infrastructure Devt. Centre

Sikaria Mega Food Park is coming up in Tulakona with construction of common infrastructure like warehouses, cold storages, testing labs. Still, it is not fully developed in terms of common infrastructure like roads, power, effluent treatment, work sheds, etc. to enable individual units to get set up inside MFP. The idea of MFP is to set up at least 25-30 units with an investment of approx. ₹250 crore in the MFP.

6.3.3. Issues and suggestions

- Food Processing Fund (FPF) can be utilized for expansion and renovation of existing Food Parks.
- Promoters of Food Processing units identified during various seminars organized in Agartala by FICCI/ASSOCHAM/NABARD, Ministry of Food Processing, Chamber of

Commerce, Food Packaging Institutes, etc., may be allotted plots in designated food parks who may avail financial assistance under FPF.

6.3.4.1 NABARD Infrastructure Development Assistance (NIDA)

NABARD Infrastructure Development Assistance (NIDA), a flexible line of credit support for funding rural infrastructure projects, is designed to fund State owned institutions/ corporations under on-budget as well as off-budget, for creation of rural infrastructure, outside the ambit of RIDF borrowing. Traditionally, NABARD has been closely working with State Governments through RIDF to fund various infrastructure initiatives. However, this channel for creation of rural infrastructure faces certain issues. The borrowing power of State Governments is limited under Article 293(3), thus limiting the off-take of RIDF. In the course of multiple interactions with State Governments, it was understood that State Governments would like a wider range of financial products to support creation of rural infrastructure. In addition, State Governments are looking for avenues to borrow off-budget (e.g. through corporations) to avoid exceeding their borrowing power limits as also for funding the infrastructure projects which are not in the approved list of projects eligible under RIDF. Based upon this, the NABARD Infrastructure Development Assistance (NIDA) programme was designed for State Governments and other State-owned organizations to fund rural infrastructure creation by providing assistance outside of RIDF borrowing. However, yearly repayments of the Principal and Interest are to be provided for in the budget of the State Governments. The key features of NIDA are enumerated in the following table.

Table No. 6.8 - Key features of NIDA

Sr.No.	Component	Features
i.	Type of loan	Term loan for Rural Infrastructure
ii.	Tenure	Long term, upto 15 years
iii.	Interest rate	Will vary based upon project and risk profile of borrower. Interest rates will be linked to NABARD's market borrowings.
iv.	Moratorium	Based upon the specific project and borrower (State Govt. or State owned agencies), moratorium of upto 2 to 4 years can be considered.
v.	Security	Appropriate security will have to be provided by borrower, based upon risk profile and nature of project. State Govt. guarantee is not mandatory, but can be requested based upon the risk profile and nature of project.
vi.	Repayment	Repayment schedule can be designed based upon borrower's requirements, nature of project and risk profile (based upon borrower's cash flows, a ballooning repayment schedule can be designed, with the greater share of principle repayment structured towards the later tenure of the loan).

6.3.4.2. Rural Infrastructure Promotion Fund (RIPF)

Rural Infrastructure Promotion Fund has been created with an initial corpus of ₹25 crore and operationalized from 1st September 2011 with an objective to promote capacity building initiatives as also efforts for creation of innovative/ experimental/promotional infrastructure, especially in rural areas. The activities to be supported should lead to promotion of sustainable infrastructure development in rural and agriculture & allied sector. They should include a component for documentation of experience during implementation. The experimental projects/activities to be supported should be prototypes of innovative/ experimental/demonstrative nature. Infrastructure assets created should result in improvement or generate demand for other infrastructures of higher order.

6.3.4.3. Dairy Processing & Infrastructure Development Fund

Dairy is an important source of additional income for the farmers. This activity is sustainable even without subsidy. Availability of milk processing facility and other infrastructure will benefit the farmers through value addition. A large number of milk processing units set up under the Operation Flood has since become old and obsolete. Realising this, GoI, in the Union Budget 2017-18, have announced setting up of a Dairy Processing and Infrastructure Fund in NABARD with a corpus of ₹8,000 crore over three years.

Expenditure Finance Committee has sanctioned the allocations made under DIDF. Out of ₹11,884 crore, NABARD will sanction ₹8004 crore to NDDDB and NCDC which will in turn sanction to Milk Federations, Milk Cooperative Societies and Corporations for milk processing. There is provision for interest subvention through NABARD and the loan will be for 10 year period with moratorium of two years. This Fund will go a long way in creating milk processing infrastructure in the country.

6.3.5 Fisheries and Aquaculture Infrastructure Development Fund

In line with its announcement in the Union Budget 2018–19, Government of India created the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) with a total corpus of ₹7,522.48 crore to be implemented over a period of five years (2018–19 to 2022–23). FIDF guidelines were issued by Department of Animal Husbandry, Dairy, and Fisheries (DADF), Government of India in February 2019. FIDF envisages establishment of 10 fishing harbours, 10 fish landing centres, 10 integrated cold chains, 500 modern fish markets, 15 fish processing units, and other infrastructure facilities. NABARD shall fund the public infrastructure components under FIDF for each state government.

6.4 Summing up

Infrastructure is the key to induce development in any State. The existing low level of infrastructure development index of the State and the high level of poverty index is an indicator of the poor status in the State. It also indicates the abundant scope available for increasing investments for improving the infrastructure. Boosting infrastructure investment has ripple effect in the economy and will serve as a trigger for other developmental activities.

Chapter 7

Important Policies and Developments

1.1 Policy Initiatives - Government of India

1.1.1 Union Budget of India- 2023-24 - Major Highlights

Vision for *Amrit Kaal* – an empowered and inclusive economy

- Facilitating ample opportunities for citizens, especially the youth, to fulfil their aspirations
- Providing strong impetus to growth and job creation
- Strengthening macro-economic stability

Priorities of the Budget: Saptarishi

1. Inclusive Development

- Building an accessible, inclusive and informative solutions for farmers
- Setting up Agri Accelerator Fund for encouraging innovative start-ups in rural areas
- Launching of Atmanirbhar Horticulture Clean Plant Program to boost production of high value horticultural crops
- Target of Rs.20 lakh crore for agriculture credit with focus on animal husbandry, dairy and fisheries
- Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY), as a Central Sector Sub-scheme under PMMSY with targeted investment of Rs.6,000 crore
- Making India Global Hub for Millets : ‘Sree Anna’
- Setting up of massive decentralised storage capacity for enhancing remuneration of farmers

2. Reaching the Last Mile

- Saturation of essential government services across multiple domains in 500 aspirational blocks
- Launching of Pradhan Mantri PVTG Development Mission to improve socio-economic conditions of Particularly Vulnerable Tribal Groups (PVTG) by saturating PVTG families and habitations

3. Infrastructure and Investment

- Continuance of the 50-year interest free loan to state governments for one more year to spur investment in infrastructure

4. Unleashing the Potential

- National Data Governance Policy to be brought out to enable access to anonymized data for start-ups and academia
- Vivad se Vishwas I for providing relief to MSMEs affected during COVID
- Entity DigiLocker to be set up for use by MSMEs, large business and charitable trusts for storing and sharing documents online securely

5. Green Growth

- Green Credit Programme to be notified under the Environment (Protection) Act to incentivize environmentally sustainable and responsive actions

- PM Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth (PM-PRANAM) to be launched to incentivize States/UTs to promote alternative fertilizers
- 500 new 'waste to wealth' plants under GOBARDhan (Galvanizing Organic Bio-Agro Resources Dhan) scheme to be established for promoting circular economy
- Mangrove Initiative for Shoreline Habitats & Tangible Incomes (MISHTI) to be taken up for mangrove plantation along the coastline and on salt pan lands
- Amrit Dharohar to be implemented for optimal use of wetlands
- Setting up 10,000 bio-inputs resource centres to facilitate farmers adopt natural farming

6. Youth Power

- Pradhan Mantri Kaushal Vikas Yojana 4.0 to be launched to skill lakhs of youth within the next three years
- Digital ecosystem for skilling to be further expanded with the launch of a unified Skill India Digital platform

7. Financial Sector

- National Financial Information Registry (NFIR) to be set up to serve as the central repository of financial and ancillary information
- Expanded corpus under Credit Guarantee for MSMEs to enable additional collateral-free guaranteed credit of Rs.2 lakh crore

1.1.2 PACS Computerisation - The new Ministry of Cooperation was formed with a mandate to realise the vision of 'Sahakar Se Samridhi'. To realise this vision, the GoI has initiated computerisation of 63,000 Primary Agricultural Credit Societies (PACS) with an investment of Rs.2,516 crore. NABARD, apart from financial contributions, has taken the initiative of ground level implementation of the project.

1.1.3 National Cooperative Policy - The National Cooperative Policy envisions increasing contribution of cooperative sector in GDP from present level of Rs.21 lakh crore to Rs.90 lakh crore by year 2030 and reaching around Rs.900 lakh crore by 2047, thereby aiming to achieve the target of around 40% share in the GDP of the nation. The Policy Framework is under finalisation.

1.1.4 World's Largest Grain Storage - Ministry of Cooperation, GoI had conceived the idea of creating the World's largest grain storage in the Cooperative sector by establishing Godowns /Warehouses of varying capacities at the grassroots cooperatives. NABARD is involved with the MoC in implementing the pilot project. NABARD has awarded the assignment on preparation of Detailed Project Report (DPR) and Project Management Consultancy (PMC) to NABCONS.

1.1.5 Formation of 2 lakh more PACS - Union Cabinet, in its meeting held on 15.02.2023, has approved the plan for Strengthening Cooperative Movement in the country by formation of 2 lakh PACS in next five years. NABARD, NDDB and NFDB are required to prepare national level action plans for strengthening of primary cooperative societies and establishment of new multipurpose PACS or primary Dairy/ Fishery cooperative societies, as per requirement.

1.1.6 Formation of Multi State Cooperative Societies – GoI is envisaging formation of three Multi State Cooperative Societies at national level, one each for Exports, Certified Seeds and Organic Farming to give special focus on the produce of the cooperatives.

1.1.7 JanSamarth Portal – GoI has launched JanSamarth Portal, a unique digital portal linking twelve Credit Linked Govt. Schemes on a single platform, for ease of access to all the beneficiaries and related stakeholders. The Portal uses cutting-edge technology and smart analytics to provide intuitive guidance to beneficiaries for checking subsidy eligibility and auto recommendation system offers best suitable scheme as per beneficiary's requirements and credentials. Advanced technologies automate entire lending process based on digital verifications making the entire process simple, speedy and hassle free.

1.1.8 Account Aggregator Framework - Account Aggregator (AA) network is a financial data-sharing system that gives consumers, greater access and control over their financial records and expands the potential pool of customers for lenders and fintech companies. GoI has directed that all banks, including the Cooperative Banks and RRBs should on-board the AA framework. NABARD has come forward to set up a Common Infrastructure at its level and on-board the cooperative banks on the AA ecosystem as a service to the banks.

1.1.9 Aspirational Block Programme (ABP) - The Hon'ble Prime Minister has launched the Aspirational Block Program throughout India with a special emphasis on the "India-First Approach" in January 2023. The programme aims at developing the most backward blocks of the country identified based on a variety of factors as recognized by NITI Aayog. The program will cover 500 districts across 31 states and UTs initially with over half of these blocks in 6 states - Uttar Pradesh (68 blocks), Bihar (61), Madhya Pradesh (42), Jharkhand (34), Odisha (29) and West Bengal (29). ABP will concentrate on tracking 15 important socio-economic indicators covering Health and nutrition, education, agriculture and water resources, basic infrastructure, skill development, financial inclusion and social development. These socio-economic indicators will be monitored in real-time, and periodic rankings in important subject areas will be made public in order to promote healthy competition among the blocks and data-driven government.

1.1.10 Enhancing Credit Flow: Credit Guarantee Schemes: Credit Guarantees are risk-sharing instruments for lenders and are aimed to improve flow of credit in borrowers' segment which are normally perceived to be risky by lenders. For the promotion of Agriculture and Allied Sector, GoI has announced two Credit Guarantee Schemes which are being managed by NABSanrakshan Trustee Private Limited, a wholly owned subsidiary of NABARD.

Item	Credit Guarantee Scheme for FPOs	Credit Guarantee Scheme for Animal Husbandry and Dairying
Guarantee Cover	85% of the sanctioned amount max. Rs.1.5 cr	25% of the Credit Facility
Annual Guarantee Fee	Up to 0.85% of sanctioned amount	0.50% of the sanctioned amount
Eligible Lending Institutions	Scheduled Commercial Banks, Co-operative Banks, NEDFI, NABKISAN, etc.	Scheduled Banks
Eligible Borrower	FPOs (Agri based)	FPO, Pvt. Company, Sec. 8 Company, Individual Entrepreneur, MSME, etc.

1.2 Policy Initiatives - Reserve Bank of India

The following important initiatives have been taken by the RBI under Agriculture and Rural Sector:

- i. Master Circular on Lead Bank Scheme (FIDD.CO.LBS.BC.No.04/02.01.001/2023-24 dated 03 April 2023) issued by RBI has inter alia included revised agenda for SLBC meetings, activities under annual calendar, mechanism of data flow for LBS fora meetings, alternative framework of Due Diligence in place of No Dues Certificate, etc.
- ii. As per Master Circular on SHG - Bank Linkage Programme (FIDD.CO.FID.BC.No.1/12.01.033/2023-24 dated 01 April 2023) issued by RBI, a simple system requiring minimum procedures and documentation is a precondition for augmenting flow of credit to SHGs.
- iii. Master Circular on Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG-Bank Linkage Programme consolidating all the instructions/guidelines issued on the subject issued till date was issued by RBI vide circular FIDD.GSSD.CO.BC.No.07/09.01.003/2023-24 dated 26 April 2023.

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

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 cooperative banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of Rs. 1,07,015 crore was disbursed during the year 2022-23.

1.3.2 Short-Term Refinance

NABARD provides Short Term refinance to Cooperatives, RRBs and SFBs for their crop loan lending. The disbursement for the year 2022-23 was Rs.1,58,905 crore.

1.3.3 Special Refinance Scheme

NABARD introduced Special Refinance scheme for financing under Agriculture Infrastructure Fund (AIF) for RRBs, Cooperative Banks and subsidiaries of NABARD with a view to address the existing infrastructure gaps and to provide a fillip to the rural financial institutions for funding projects of other than PACS under AIF and also funding to eligible beneficiaries being covered under AIF. The scheme envisages creation of investment in viable projects relating to post harvest management infrastructure and community farming assets.

1.3.4 Government Sponsored Programmes with Bank Credit

- Government of India 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.
- KCC-ISS portal developed by MoA & FW, GoI went live on 26 December 2022. Presently, the data entry is going on in the portal. As on 30 March 2023, 174 Cooperative Banks and 29 RRBs have started data entry in the portal. NABARD is monitoring the progress in respect of Cooperative Banks and RRBs.
- NABARD has been playing an important role in channelling subsidy to eligible banks under various credit-linked subsidy schemes of Government of India, primarily for

agriculture projects and priority sector activities. Implementation of these schemes has also enabled enhancement of flow of Ground Level Credit (GLC) to agriculture and allied sector and priority sector activities.

1.3.5 Rural Infrastructure Development Fund (RIDF)

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. RIDF is estimated to create/restore irrigation potential of 376 lakh ha, 5.35 lakh km of rural roads and 13.34 lakh meters of bridges and also generate non-recurring employment of 3029 crore man-days as on 31 March 2023.

1.3.6 Micro Credit Intervention

NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs, training and capacity building of SHG members and other stakeholders, besides initiating special programmes for backward regions.

1.3.7 Financial Inclusion

NABARD supports the creation of the financial inclusion infrastructure of banks and various financial inclusion awareness activities under the aegis of the Financial Inclusion Fund (FIF) placed in NABARD. Apart from extending assistance to RFIs for onboarding to technology platform, NABARD has onboarded the Account Aggregator platform as Financial Information User (FIU) which will facilitate structured financial data sharing from Financial Information Users (FIPs).

1.3.8 Institutional Development

- **Cooperative Development Fund (CDF):**

The Cooperative Development Fund was constituted in 1993 under section 45 of NABARD Act 1981, with an initial corpus of Rs 10 crore. The fund is replenished every year through Contribution from NABARD's surplus. Assistance from the CDF is available to co-operatives in the form of soft loans/grants for infrastructure development of PACS for resource mobilisation, human resource development, capacity building and operational streamlining, setting up of PACS Development Cells in CCBs etc., which in turn contribute to their functional efficiency.

As on 31 March 2023, the total utilizations from CDF was Rs. 3,363.30 lakh against the budget allocation of Rs.11,368.50 lakh (Allocation includes Rs.7,000.00 lakh towards GoI's PACS Computerization project).

1.3.9 Farm Sector Development

- **Central Sector Scheme on Formation and Promotion of 10,000 FPOs:** NABARD, as one of the Implementing Agencies under the scheme, has empanelled 110 Agencies to work as CBBOs across the country. As on 31 March 2023, NABARD has sanctioned 1,751 FPOs wherein a total of 3.04 lakh farmers have taken the membership.
- **Climate Change:** NABARD has facilitated sanction of 40 projects with a total financial outlay of Rs.1,852.61 crore under various funding mechanisms viz., Adaptation Fund (AF), National Adaptation Fund for Climate Change (NAFCC) and Green Climate Fund (GCF).

1.3.10 Off Farm Sector Development

Capacity Building Fund - Social Stock Exchange (CBF-SSE): A Capacity Building Fund of Social Stock Exchange (CBF-SSE) is proposed to be created in NABARD with a corpus of Rs.100 crore funded by NABARD, SIDBI, BSE, NSE and Others for awareness creation and capacity building of the different stakeholders.

1.3.11 Agriculture Credit target for 2023-24

For the FY 2022-23, agriculture credit achievement was Rs.21.67 lakh crore, as against the target of Rs.18.50 lakh crore. Agriculture credit target for the year 2023-24 has been fixed at Rs.20 lakh crore. In order to provide special focus to allied activities, separate sub targets of Rs.1.40 lakh crore for working capital and Rs.1.53 lakh crore for term loan towards allied activities under GLC targets have been fixed.

1.4 Policy Initiatives – State Government

As a part of celebrating year 2023 as the ‘International Year of Millet’, massive awareness and sensitization programme was taken up and 13 MT millet seeds were distributed for covering 2000 ha of land for production

Proposed to announce a new scheme namely ‘**Mukhyamantri Integrated Crop Management Programme (MICMP)**’ to cover 1,16,400 ha area during 2023- 24 with an outlay of Rs. 10 Cr for increasing production and productivity of Aman paddy

The Government of Tripura proposed to launch a new app namely ‘**Kisan Sahayata Mobile App**’ for giving agricultural advices to farmer. Propose to set up 2(two) new Agriculture Development Research cum Training Center with IT facilities at Kumarghat under Unakoti District and Amarpur under Gomati District involving ₹ 4.10 Cr.

For undertaking cattle breed improvement programme in the State during 2023- 24, 1.40 lakh doses of Artificial Insemination will be done by utilizing 70,000 Sex sorted semen doses and 70,000 Conventional semen doses. A modern Artificial Insemination Training Centre and five veterinary Dispensaries will be established in the State during the next three years.

By converging the existing schemes, proposed to launch a new revamped scheme named ‘**Mukhyamantri Prani Sampad Bikash Yojana**’ for overall development of animal husbandry sector in the State with an outlay of ₹ 10 Cr. The scheme will be providing Poultry, Goatery and Piggery inputs to the eligible beneficiaries, providing financial assistance to BPL farmers involved in livestock farming; providing interest subvention for development of Mini Dairy and Piggery; supporting Fodder cultivation in Farmer’s/ Government land; and providing compensation for loss of livestock & birds to the farmers from financially weaker section of the society.

A comprehensive Fisheries Policy will be framed to optimally utilize the land and water resources to enhance the production of fish in the State, thereby creating gainful employment opportunities for large number of youth.

Proposed a new scheme namely ‘**Mukhyamantri Matsya Bikash Yojana (MMBY)**’ for augmentation of fish production, fish seed production etc. with an allocation of ₹ 12 Cr in the budget

Proposed to set up one Model School in each Block under ‘**PMSHRI**’ Scheme. ₹ 50 Cr has been allocated for constructing schools during FY 2023-24

Proposed to introduce a new scheme namely ‘**Mukhyamantri Konya Atmonirbhor Yojana**’ to provide free Scooty to 100 girl toppers of Class XII to motivate the girls for higher education.

400 Government schools will be modernized under **PMSHRI and Vidyajyoti Schemes** with an investment of ₹ 2000 Cr to revamp the education infrastructure in Tripura over next 5 years.

Eleven Health and Wellness Centers will be constructed in Bru-resettlement locations at North, Dhalai and Gomati Districts. Maharani PHC, Madhupur PHC and Bishramganj PHC will be upgraded to CHC level in 2023-24.

Two new PHCs will be constructed at Nitya Bazar and Durpabari. Five new PHC buildings will be inaugurated at Anandanagar, Bamutia, Taibandal, Dayarampara and Niharnagar. Trauma Care Center (level-III) will be opened at North District Hospital, Dharmanagar during 2023-24

Total 100 Health Sub Centre buildings will be constructed with an outlay of ₹ 30 Cr for strengthening basic health care infrastructure during FY 2023-24. A separate Centre for Communicable Diseases will be constructed in the State with an outlay of ₹ 55 Cr.

During 2022-23, total 3,297 displaced Bru families comprising 10,146 members have been brought under the coverage of PDS.

During 2022-23, under **Pradhan Mantri Adarsh Gram Yojana** loan amounting to ₹ 29.74 Cr has been provided to 5,264 beneficiaries. 106 project works have been completed in 30 selected villages and all 30 villages have already been declared as Adarsh Gram. Moreover, 145 projects have been completed under Infrastructure Development in Schedule Caste Sub-Plan (SCSP) villages and ₹ 8.37 Cr has been spent.

Total 234 new Anganwadi Centres have been recently sanctioned for the remaining uncovered areas including 44 new Anganwadi Centres for the welfare of Bru settlers.

Under the **Chief Minister's Rubber Mini Mission**, 9,517 ST beneficiaries have been benefited and 8,400 ha plantation has been done. Fifty smoke houses will be constructed at an outlay of ₹ 27.50 Cr over next 2(two) years for Tribal rubber growers

World Bank Board has approved Tripura Rural Economic Growth and Service Delivery Project (TRESP) with an outlay of ₹ 1435 Cr (US \$ 175 m) for improving quality of life of tribal communities at Tripura through sustainable livelihood and infrastructure development. The project will be formally launched shortly.

Proposed to launch a new mission namely '**Mukhyamantri Tribal Development Mission**' for comprehensive development of tribal areas with focus on Education, Health, Roads, Nutrition, Sanitation and Drinking Water services. The state Government kept an amount of ₹ 30 Cr in the Budget Estimates of FY 2023-24 for implementing the mission, which will also provide free education and accommodation for the deserving ST students in top ranking Indian universities.

Under **National Rurban Mission (NRuM)**, seven rural clusters are being developed at Hrishyamukh, Nirbhaypur, Paschim Chawmanu, Killa, Belianchip, Avanga and Rowa.

101 RCC Foot Bridges will be constructed with an outlay of ₹ 63 Cr at different locations to improve rural connectivity during the year.

Proposed to construct Market Stalls at Jolaibari, Mohanbhog, Dukli, Ompi and Majlishpur with an outlay of ₹ 13 Cr. The state Govt. also proposed to construct passenger shed in every block with an outlay of ₹ 5 Cr during FY 2023-24.

Tripura Agarwood Policy has been notified by the Forest Department in 2021 to facilitate Agarwood industry in the State. An amount of ₹ 15 Cr will be spent over a period of 3(three) years for development of Agarwood sector.

Under **Chief Minister Model Village Scheme (CMMVS)**, 120 GPs / VCs will be developed as a Model Village within three years so that others may replicate the same. The State Govt. allocated an amount of ₹ 8 Cr for this purpose.

Proposed to introduce a new scheme namely '**Mukhyamantri Dakhyata Unnayan Prkalpa**' with an outlay of ₹ 50 Cr for the next five years, with a view to promote employment opportunities for the youths of the State. The new scheme will have job-market oriented skill development in sector like Artificial Intelligence, Drone Technology, Internet of Things, Smart City services and Smart Agriculture in addition to Traditional Trades. The State Government will also tie-up with reputed institutions of the country for such skill development training for the youths both in and outside of Tripura.

Four Ropeway projects with total outlay of ₹ 692 Cr will be taken up at (i) Udaipur Railway Station to Matabari (ii) Maharani to Chabimura (iii) Surmacherra and (iv) Jampui Hills. One house boat will be deployed in Dumboor Lake to facilitate tourists.

During FY 2023-24, facilities for eco-tourism will be developed in Dumboor with an outlay of ₹ 5 Cr. A tea museum will be developed at Durgabari to attract the tourists with an outlay of ₹ 15 Cr. Mahadeb Dighi at Udaipur will be beautified to attract tourists in the temple city of Udaipur with an outlay of ₹ 8 Cr

During the FY 2023-24, about 280 KM of roads will be improved, 2,388 KM road will be repaired and 10 new RCC bridges will be constructed. Moreover, 340 KM PMGSY roads will be constructed to connect 38 habitations by all-weather roads. About 76 KM National Highways, 85 KM State Highways & 3 ROBs will also be constructed in the State.

Proposed to construct 7 new Lift Irrigation (L.I) Schemes and restore 20 Lift Irrigation Schemes with an outlay of ₹ 7 Cr and 8 Minor Irrigation Storage with an outlay of ₹ 65 Cr under different Blocks in the State.

Proposed to introduce '**CM- Jana Arogya Yojana, 2023 (CM-JAY, 2023)**', a universal health insurance scheme on the pattern of Ayushman Bharat-PMJAY of Central Government. The **CM-JAY scheme** will cover remaining 4.75 lakh families in the State and provide insurance benefit upto ₹ 5 lakh per annum per family. State Government employees will also be covered. State Government will spend about ₹ 59 Cr per annum on this scheme.

Under **PM KUSUM** scheme, **TREDA** will install 4020 solar pumps in non-grid areas at the project cost of ₹ 121 Cr. Of which, 2600 pumps have already been installed.

Central Government has sanctioned an amount of ₹ 81 Cr. for setting up of Solar Micro Grids in Tripura under **PM-DevINE** scheme and 274 remote habitations will be covered through such solar micro grids.

Under **Deen Dayal Upadhyaya Grameen Kaushalya Yojana**, there is a target for skill development of 28,780 rural youths. Skill training has been started for 15,347 rural youths, training completed for 11,718 youths and placements made for 4,940 youths.

Four new Handloom Clusters will be formed in FY 2023-24 in the weavers' concentrated areas for providing livelihood supports to weavers. Fifty tribal weavers will be engaged with various livelihood schemes.

Over 690 weavers will be imparted skill up-gradation training with improved looms. Four Gandhi Shilpa Bazaars and 2(two) Exhibitions will be organised to promote sale of handicraft products within & outside the state.

1.4.1 Recent Developments/ Initiatives, if any, taken by State Government in strengthening of outreach and activities of Cooperatives

With a view to promote the Co-operative development, 268 credit Co-operative Societies (LAMPS / PACS) will be computerized for bringing efficiency in the working ecosystem under 'PACS Computerization Project'.

For giving more emphasis for development of co-operatives, 160 new Co-operative Societies will be formed and financial assistance in the form of Share Capital will be given.

State Government will infuse ₹ 1.5 Cr of Capital to bring vibrancy in Agartala Co-operative Urban Development Bank.

In order to smooth and effective implementation of the plan for strengthening Cooperative Movement in the state of Tripura and deepening its reach up to the grassroots level the Government of Tripura has approved the Constitution of State Cooperative Development Committee (SCDC) as per Ministry of cooperation, Government of India advice . The District Cooperative Development Committees were also formed in the state.

Under the vision of "Sahakar Se Samridhi" of the Ministry of Cooperation, Government of India, 01 PACS was identified in the state of Tripura under phase-I of the pilot project of the plan for "World's Largest Grain Storage plan in Cooperatives", involves creation of storage capacity using the latest technology, at the level of Primary Agriculture Cooperative Societies including Custom Hiring Center, Processing units, Procurement Center, Fair Price shop, etc. through convergence of various existing scheme of GoI.

Under the vision of "Sahakar Se Samridhi" of the Ministry of Cooperation, Government of India, two districts of Tripura, namely Gomati & Khowai have been selected for setting up of Multipurpose PACS in un-covered Gram Panchayats of the districts. The Project envisaged establishing multipurpose PACS or Dairy/Fishery Primary Cooperative Societies in each uncovered village in the country in next Five years.

In Tripura, 251 PACS have adopted Model Bye Laws prepared by Ministry of Cooperation, Government of India after suitable modification in accordance with the state perspective as well as reference to the state Act (TCS, Act 1974).

1.4.2 State Government Sponsored Programmes with Bank Credit

Under **Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM)**, till Financial Year 2022-23, 4,13,456 women from poor rural families have been mobilized into 46,017 Self Help Groups (SHGs), 1950 Village Organizations of SHGs and 88 Cluster Level Federations. These institutions have been provided with ₹ 424 Cr as Revolving Fund (RF) and Community Investment Fund (CIF). About 20% of SHG members are identified as a 'Lakhpati Didi'. Moreover, ₹ 725 Cr of Bank Credit Linkage has also been provided for meeting their credit needs. 80,000 more rural women will be brought under SHGs during this year.

1.4.3 Any other Policy Initiative taken by State Government impacting Agriculture and Priority Sector

Thirteen Mobile Veterinary units were launched to provide Veterinary health Service at doorstep of farmers.

Proposed to announce a new scheme namely **‘Mukhyamantri Integrated Crop Management Programme (MICMP)’** to cover 1,16,400 ha area during 2023- 24 with an outlay of ₹ 10 Cr for increasing production and productivity of Aman paddy.

Proposed to launch a new app namely **‘Kisan Sahayata Mobile App’** for giving agricultural advices to farmers. 2(two) new Agriculture Development Research Cum Training Center with IT facilities at Kumarghat under Unakoti District and Amarpur under Gomati District involving ₹ 4.10 Cr will be set up.

Proposed to launch a new revamped scheme **named ‘Mukhyamantri Prani Sampad Bikash Yojana’** for overall development of animal husbandry sector in the State with an outlay of ₹ 10 Cr. The scheme will be providing Poultry, Goatery and Piggery inputs to the eligible beneficiaries, providing financial assistance to BPL farmers involved in livestock farming; providing interest subvention for development of Mini Dairy and Piggery; supporting Fodder cultivation in Farmer’s/ Government land; and providing compensation for loss of livestock & birds to the farmers from financially weaker section of the society.

The state Government has planned to frame comprehensive Fisheries Policy which will optimally utilize the land and water resources to enhance the production of fish in the State, thereby creating gainful employment opportunities for large number of youth.

Government of Tripura proposed to announce a new scheme namely **‘Mukhyamantri Matsya Bikash Yojana (MMBY)’** for augmentation of fish production, fish seed production etc. with an allocation of ₹ 12 Cr in the budget.



ANNEXURE-I
District wise sector wise PLP Projectiona for 2024-25

(Rs. in Lakh)

Activity	Gomati	South Tripura	Dhalai	Khowai	Unakoti	North Tripura	Sepahijala	West Tripura	Total
I. Credit Potential for Agriculture									
A. Fram Credit									
Crop Production, Maintenance and Water Resources	44654.09	49626.34	43370.08	52844.37	24865.93	32336.02	38783.67	49699.46	336179.96
Farm Mechanisation (FM)	956.29	966.29	45.04	232.61	248.09	242.04	2551.10	1379.50	6620.96
Plantation/Horticulture (PH)	881.51	988.69	50.83	215.05	227.87	536.42	811.79	1046.79	4758.95
Forestry and Wasteland Dev.	2786.18	2518.12	444.31	1237.03	696.75	1361.82	4268.84	6919.65	20232.70
Animal Husbandry -Dairy	265.20	228.00	24.72	84.96	41.66	149.11	425.80	297.60	1517.05
Animal Husbandry-Poultry	586.39	547.45	249.13	859.72	1060.42	1994.25	9053.16	7138.42	21488.94
Animal Husbandry-Sheep / Goat / Piggery	1077.51	1024.56	439.33	978.5	571.03	1397.34	9084.74	29349.26	43922.27
Fisheries	799.08	775.73	407.02	574.10	726.09	791.28	6760.33	5537.88	16371.51
Others	1758.89	1722.76	536.50	785.84	962.48	1879.16	3698.59	7343.16	18687.38
Sustainable Agriculture Practices	205.88	205.88	3.78	5.04	34.20	60.30	282.77	380.66	1178.51
Sub-Total	106.54	98.34	13.04	3.26	48.48	70.75	4.89	13.78	359.08
B. Agriculture Infrastructure	54077.56	58702.16	45583.78	57820.48	29483.00	40818.49	75725.68	109106.16	471317.31
Storage Godown/Market Yards									
Land Development, Soil Conservation, Watershed Development	224.40	252.45	32.90	32.91	102.00	163.20	461.79	1204.96	2474.61
Vermicompost	392.08	370.26	51.63	187.57	141.60	229.78	1163.17	349.14	2885.23
Sub-Total	39.90	63.84	7.76	15.98	148.20	353.40	53.32	167.58	849.98
C. Ancillary Activities	656.38	686.55	92.29	236.46	391.80	746.38	1678.28	1721.68	6209.82
Food and Agro Processing									
Others	495.68	542.93	11.98	38.02	68.07	186.81	1248.36	1700.70	4292.55
Sub-Total	131.00	291.50	45.90	317.70	55.80	91.80	86.80	972.00	1992.50
Total Agriculture	626.68	834.43	57.88	355.72	123.87	278.61	1335.16	2672.70	6285.05
II. Micro, Small and Medium Enterprises (MSME)	55360.62	60223.14	45733.95	58412.66	29998.67	41843.48	78739.12	113500.54	483812.18
MSME- Investment Credit									
MSME- Working Capital	17860.50	18013.50	16794.90	11356.98	16837.50	27075.00	30678.56	175186.07	313803.01
Total MSME:	11357.50	10987.50	4198.73	2839.25	4490.00	7220.00	8180.95	35037.21	84311.14
Export Credit	29218.00	29001.00	20993.63	14196.23	21327.50	34295.00	38859.51	210223.28	398114.15
Education									
Housing	1240.00	1240.00	150.00	540.00	1593.75	2606.25	3615.11	9509.50	1110.00
Renewable Energy	4096.00	3980.61	600.00	2142.53	5400.00	4230.00	16346.04	30903.75	20494.61
SHG/JLG & Overdraft facilities for Social Infrastructure	422.62	360.32	58.50	36.00	236.25	270.00	33.04	1767.09	67698.93
Sub-Total	6925.00	7125.00	8054.50	3617.50	3615.00	5485.00	1473.50	5840.00	3183.82
TOTAL PRIORITY SECTOR:	54.00	81.00	40.50	40.50	177.53	454.95	208.38	367.50	42135.50
	12737.62	12786.93	8903.50	6376.53	11427.53	13586.20	21676.07	48552.84	1424.36
	97316.24	102011.07	75631.08	78985.42	62753.70	89724.68	139274.70	372276.66	136047.22
									1017973.55

ANNEXURE-II

An overview of Ground Level Credit Flow-Agency wise and Sector wise

(Rs. Crore)

Sr. No	Agency/Cat ory	2018-19 (31 March 2019)		2019-20 (31 March 2020)		2020-21(31 March 2021)		2021-22 (31 March 2022)		2022-23(31 March 2023)		2023-24 (31 June 2023)	
		Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
1	Crop Loan												
	CBs	986.34	220.04	210.33	126.66	NA	177.02	NA	136.29	191.96	205.41	673.06	34.0832
	RRBs	470.64	136.47	140.05	87.14	NA	162.41	NA	136.46	182.84	96.37	515.06	9.8064
	TSCB	176.35	6.71	49.00	43.20	NA	32.57	NA	34.35	46.99	28.56	112.1	1.9577
	TCARDB	1.57	0.00	0.00	0.00	NA	0.00	NA	0.00	0	0.00	0	0
	Total	1634.90	363.22	399.38	257.00		372.00		307.09	421.79	330.34	1300.22	45.85
2	Term Loan (MT+LT)												
	CBs	373.99	1745.17	1953.30	1821.18	NA	1491.27	NA	923.75	1188.45	718.35	1188.45	195.01
	RRBs	242.37	568.92	866.29	728.81	NA	84.06	NA	231.33	314.31	612.49	314.31	23.4
	TSCB	79.19	201.81	225.05	207.03	NA	259.73	NA	290.21	397.02	406.57	397.02	115.14
	TCARDB	8.32	0.00	10.97	0.00	NA	0.00	NA	0.00	0	0.00	0	0
	Total	703.87	2515.90	3055.61	2757.02		1751.00		1445.2914	1899.78	1737.40	1899.78	333.54
3	Total Agri Credit												
	CBs	1360.33	1965.21	2163.63	1947.84	2324.56	1668.29	2401.53	1060.04	1380.41	923.76	1861.51	229.09
	RRBs	713.01	705.39	1006.34	815.96	1267.42	246.47	365.34	367.79	497.15	708.86	829.37	33.21
	TSCB	255.54	208.53	274.05	250.24	365.56	292.29	350.18	324.56	444.01	435.13	509.12	117.10
	TCARDB	9.89	0.00	10.97	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0
	Total	2338.77	2879.13	3454.99	3014.04	3957.54	2207.05	3117.05	1752.39	2321.57	2067.75	3200.00	379.39
4	MSME												
	CBs	946.51	1740.05	1661.77	2099.41	2166.78	1851.89	2489.25	1049.66	1287.63	1793.18	2772.89	693.88
	RRBs	235.44	227.97	488.57	490.72	877.71	188.61	247.29	320.50	395.44	319.11	516.95	42.91
	TSCB	144.68	21.94	229.12	214.26	204.13	104.21	121.43	109.06	133.74	129.73	210.16	52.54
	TCARDB	7.10	0.00	8.53	0.00	0.00	0	0.00	0.00	0	0.00	0	0.00
	Others	2.50	0.21	0.00	0.00	1.38	0	0.00	0.00	0	0.00	0	0.00
	Total	1336.23	1990.17	2387.99	2804.39	3250.00	2144.71	2857.97	1479.22	1816.81	2242.02	3500.00	789.32
5	Other Priority Sector												
	CBs	477.85	446.44	505.83	285.76	567.32	195.72	263.45	1027.55	1031.24	964.72	5612.3	145.97
	RRBs	178.09	170.45	197.67	259.36	288.18	102.38	134.22	185.68	173.12	251.45	1597.77	154.78
	TSCB	87.29	45.99	94.48	92.04	78.03	72.56	83.44	75.09	72.09	70.65	789.93	20.49
	TCARDB	5.47	0.00	3.00	0.00	0.00	0	0.00	0.00	0	0	0	0.00
	Others	6.08	4.27	0.00	1.35	0.40	0	0.46	0.00	0	0	0	0.00
	Total	754.78	667.15	800.98	638.51	933.93	370.66	481.58	1288.33	1276.45	1286.8234	8000	321.24
6	Grand Total												
	CBs	2784.69	4151.70	4331.23	4333.01	5058.66	3715.90	5154.23	3137.25	3699.28	3681.66	10246.70	1068.93
	RRBs	1126.54	1103.81	1692.58	1566.04	2433.31	537.46	746.85	873.97	1065.71	1279.42	2944.09	230.90
	TSCB	487.51	276.46	597.65	556.54	647.72	469.06	555.05	508.71	649.84	635.51	1509.21	190.13
	TCARDB	22.46	0.00	22.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
	Others	8.58	4.48	0.00	1.35	1.78	0.00	0.46	0.00	0.00	0.00	0.00	0
	Grand Total (D+E+F)	4429.78	5536.45	6643.96	6456.94	8141.47	4722.42	6456.60	4519.94	5414.83	5596.59	14700.00	1489.95

Annexure III

Critical Infrastructural Support to be provided

- Minor Irrigation Projects
- Modern Rice Mills
- Farm Gate Infrastructure – Facilities for sorting, grading, packaging, transportation & storage
- Establishment of pack houses, pre-cooling unit's mobile pre-cooling units, cold storage units, Controlled Atmosphere (CA) storage/ Modified Atmosphere (MA) storage, refrigerated vans/ containers and primary/ mobile processing mills.
- Cold Storages
- Godowns
- Market Yards
- Bio Fertiliser Units
- Veterinary Network – Strengthening and Expansion
- Conversion of Bailey Bridges to RCC Bridges
- Primary Health Centres
- Waterways transport

Annexure IV

Critical Interventions required in various Sectors

Sector	Critical Interventions Required
Crop Loan	<p>Extension for SRR in non-paddy crops</p> <p>Expansion of SRI method,</p> <p>Adoption of HYV seeds</p> <p>Timely availability of chemical fertilizers & micro-nutrients</p> <p>Strengthening Agriculture Extension Machinery</p> <p>Increasing banking outlets for financial inclusion</p> <p>Popularising KCC /Rupay KCC</p> <p>Issuance of Cultivators License Cards</p>
Plantation & Horticulture	<p>Availability of quality seeds and planting materials</p> <p>Area expansion</p> <p>Promotion of off-season vegetables</p> <p>Farm Gate Infrastructure</p> <p>Transport System: Farm-gate to Mandi / Aggregation Centre</p> <p>Cold Storages</p> <p>Post-harvest management facilities</p>
Animal Husbandry	<p>Livestock Breeding & Rearing Centres</p> <p>Organised Animal Markets</p> <p>Animal Health Centres & A. I. Infrastructure</p> <p>Land availability for fodder cultivation</p> <p>Strengthening of extension support</p> <p>Milk Standardisation; Collection & Cold Chain; Processing & marketing</p> <p>Genetic up-gradation of local goat</p> <p>Inputs for Broiler Sector</p> <p>Popularisation of exotic Piggery</p>
Fisheries	<p>Providing loans to fish farmers through KCC for seasonal operations</p> <p>Fish Feed Manufacturing Plants</p> <p>Support to small farmers for increasing productivity</p> <p>Reclamation of old water bodies</p> <p>Qualitative improvement in fish seed</p> <p>Post-harvest facilities, Cold Storage & Ice Factories;</p>
Water	<p>Emphasis on Micro Irrigation, popularization of Drip/Sprinkler irrigation</p> <p>Rain Water Harvesting</p>

Sector	Critical Interventions Required
Resources	Restoration & repairs/improvement to distributaries and minor/sub-minor of existing irrigation projects. Bed lining of canals to facilitate irrigation in tail-end reaches of command area
Land Development	Promotion of vermi-compost Strengthening of extension machinery
Farm Mechanization	Supply & Services Infrastructure: Farm Machine Hubs Small Equipment Hubs Big Farm Machines Hubs Support to Farm Machines Manufacturing Units Promotion of Joint Liability Groups Awareness/Demo camps of farm equipment
Storage Godowns	Promotion of Rural Godowns Promotion of cold storages
Renewable Sources of Energy	Awareness camp Popularization of Jawahar Lal Nehru National Solar Mission
MSME & Food Processing	Promotion of agro based industries Entrepreneurship Development Creation of Industrial Parks with common facilities

Contact Details of DDMs/DDM(R)s

Sl. No.	Name	District	Mobile No.	Email Id	Office address
1	Shri Rajesh Chandekar	West Tripura	9404705162	westtripura@nabard.org	Shilpa Nigam Bhawan', Ground Floor P.O. Kunjaban, Post Box No. 9, Khejur Bagan Agartala, Tripura PIN- 799006
2	Shri Bodhayan Ghosh	Sepahijala	7023417036	sepahijala@nabard.org	Shilpa Nigam Bhawan', Ground Floor P.O. Kunjaban, Post Box No. 9, Khejur Bagan Agartala, Tripura PIN- 799006
3	Shri Khokan Dey	Gomati & South Tripura	8837296220	Khokan.dey@nabard.org	C/o-Smt Sova Bhowmik, Chhanban, M G Road (Opp. Dr. Dilip Kr Choudhury), PO-Radhakishorepur, Udaipur, District-Gomati, Tripura-799120
4	Shri Amit Das	Dhalai & Khowai	9436928463	Amit.d2@nabard.org	District Development Manager, NABARD, Ambassa colony, Near RamKrishna Seva Sadan, P.OAmbassa, Dhalai District, 799289-Tripura
5	Shri Pranab Mahajan	Unakoti & North Tripura	8017397481	pranab.mahajan@nabard.org	Opposite Water Treatment Plant, West Gobindapur, Kailashahar, Unakoti district -799277

List of Abbreviations

ACP	Annual Credit Plan	DTPC	District Tourism Promotion Council
ACABC	Agri Clinic and Agri Business Centre	EDP	Entrepreneurship Development Programme
ADS	Area Development Scheme	e-NAM	e-National Agriculture Market
AEZ	Agri. Export Zone	FIF	Financial Inclusion Fund
AH	Animal Husbandry	FLC	Financial Literacy Centre
AMRUT	Atal Mission for Rejuvenation and Urban Transformation	FLCC	Financial Literacy and Credit Counselling Centres
AIF	Agriculture Infrastructure Fund	FM	Farm Mechanization
AMI	Agriculture Marketing Infrastructure	FPF	Food Processing Fund
APMC	Agricultural Produce Market Committee	FPO	Farmer Producers' Organization
APY	Atal Pension Yojana	FSPF	Farm Sector Promotion Fund
APEDA	Agricultural and Processed Food Products Export Development Authority	GCA	Gross Cropped Area
AI	Artificial Insemination	GCF	Green Climate Fund
ATMA	Agricultural Technology Management Agency	GIA	Gross Irrigated Area
BC	Business Correspondent	GLC	Ground Level Credit
BF	Business Facilitator	GoI	Government of India
BLBC	Block Level Banker's Committee	HYV	High Yielding Variety
BPL	Below Poverty Line	ICT	Information and Communications Technology
BSBDA	Basic Savings Bank Deposit Account	IWMS	Integrated Watershed Management Scheme
CAT	Capacity Building for Adoption of Technology	JLG	Joint Liability Group
CBs	Commercial Banks	KCC	Kisan Credit Card
CBS	Core Banking Solution	KVIB/KVIC	Khadi and Village Industries Board/ Khadi and Village Industries Commission
CCF	Climate Change Fund	KYC	Know Your Customer
CDR	Credit Deposit Ratio	KVK	Krishi Vigyan Kendra
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises	LBR	Lead Bank Return
CISS	Capital Investment Subsidy Scheme	LDM	Lead District Manager
CRAR	Capital to Risk weighted Asset Ratio	LEDP	Livelihood and Enterprise Development Programmes
DAP	Development Action Plan	LWE	Left Wing Extremism
DBT	Direct Benefit Transfer	MEDP	Micro Enterprise Development Programme
DDD-GKY	Deen Dayal Upadhyaya-Grameen Kaushal Yojana	MFI	Micro Finance Institution
DCCB	District Central Cooperative Bank	MIDH	Mission for Integrated Development of Horticulture
DCC	District Consultative Committee	MI	Minor Irrigation
DCP	District Credit Plan	MNRE	Ministry of New and Renewable Energy
DDM	District Development Manager	MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
DIDF	Dairy Processing and Infrastructure Development Fund	MSME	Micro, Small and Medium Enterprises
DLRC	District Level Review Committee	MoRD	Ministry of Rural Development
DLTC	District Level Technical Committee	MSC	Multi Service Centre
DRDA	District Rural Development Agency	NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company	PPP	Public Private Partnership
NDDB	National Dairy Development Board	PRI	Panchayati Raj Institution



NEFT	National Electronic Fund Transfer	PWCS	Primary Weavers Cooperative Society
NFDB	National Fisheries Development Board	RBI	Reserve Bank of India
NAFCC	National Adaptation Fund for Climate Change	RIDF	Rural Infrastructure Development Fund
NHB/ NHM	National Horticulture Board/ National Horticulture Mission	RNFS	Rural Non-Farm Sector
NIDA	NABARD Infrastructure Development Assistance	RKBY	Rashtriya Krishi Bima Yojana
NIA	Net Irrigated Area	RKVY	Rashtriya Krishi Vikas Yojana
NRLM	National Rural Livelihood Mission	RRB	Regional Rural Bank
NRM	National Resource Management	RUDSETI	Rural Development & Self Employment Training Institute
NSA	Net Sown Area	RSETI	Rural Self Employment Training Institute
NSSO	National Sample Survey Organisation	SAMIS	Service Area Monitoring and Information System
NWR	Negotiable Warehouse Receipt	SAO	Seasonal Agriculture Operation
OPPF	Off-Farm Promotion Fund	SCARDB	State Cooperative Agriculture & Rural Development Bank
OPS	Other Priority Sector	SDI	Skill Development Initiative
PACS	Primary Agricultural Cooperative Society	SF/MF	Small Farmer / Marginal Farmer
PCARDB	Primary Cooperative Agriculture & Rural Development Bank	SFAC	Small Farmers' Agri-Business Consortium
P & H	Plantation & Horticulture	SHG	Self Help Group
PKVY	Paramparagat Krishi Vikas Yojana	SHPI	Self Help Group Promotion Institution
PMFBY	Pradhan Mantri Fasal Bima Yojana	SIDBI	Small Industries Development Bank of India
PMJDY	Pradhan Mantri Jan Dhan Yojana	SMAM	Sub Mission on Agricultural Mechanization
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana	SLBC	State level Banker's Committee
PMKVY	Pradhan Mantri Kaushal Vikas Yojana	SRI	System of Rice Intensification
PMMY	Pradhan Mantri Mudra Yojana	SRLM	State Rural Livelihood Mission
PMRY	Prime Minister's Rozgar Yojana	StCB	State Cooperative Bank
PMSBY	Pradhan Mantri Suraksha Bima Yojana	TDF	Tribal Development Fund
PMKSY	Prime Mantri Krishi Sinchayee Yojana	WDF	Watershed Development Fund
PODF	Producer Organisation Development Fund	WDRA	Warehousing Development and Regulatory Authority
POPI	Producer Organisation Promoting Institution	WIF	Warehouse Infrastructure Fund
POS	Point of Sale	WSHG	Women Self Help Group



NABSAMRUDDHI Finance Limited

A Subsidiary of NABARD

The objective of NABSAMRUDDHI is to provide credit facilities to legal entities for promotion, expansion, commercialisation and modernisation in off-farm & agri allied activities, microfinance, MSME, housing, education, transport, etc.

Focus Segments

Green Finance & Wellness
(Renewable Energy, Electric Vehicle, Health care, WASH)
Fabrics & textiles
Handicrafts value chain

Other Segments

- Small Business
- Microfinance
- Transport
- Housing
- Education
- Allied Agriculture
- Agri/Food processing

Registered Office: NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020

☎ 040-23241155/56 🌐 www.nabsamruddhi.in

Corporate Office: NABARD, Gr. Floor, D Wing, Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051

☎ 022-26539693 ✉ nabsamruddhi@nabard.org



NABFINS Limited

A Subsidiary of NABARD

- A Non deposit taking systemically important NBFC - MFI - Middle Layer advancing hassle free services to the low income households with the vision to become model MFI in the country
- Operating with 325 Branches in 198 districts across 18 states with active client base of appx. 7.34 lakh active borrowers
- Financial products offered: Direct Lending of micro finance loans, Traders Loan and Institutional loans.

- Timely and adequate credit without collateral
- Affordable interest rate in the sector
- Insurance facility to borrowers and co-obligants
- Door step delivery of financial services

Registered Office: 3072, 14th Cross, K. R. Road, Banashankari 2nd Stage, Bengaluru – 560 070, Karnataka, India

☎ 080-26970500

✉ ho@nabfins.org

🌐 www.nabfins.org



NABKISAN Finance Limited

A Subsidiary of NABARD

- Largest lender in FPO space
- Present in 20+ States including North East
- 2000+ FPOs credit linked
- Collateral free lending at affordable rates
- Financing FPOs through
 - Working Capital
 - Term loan
 - Pledge Financing (eNWR)
- Term lending for Corporates/ NBCs/ MFIs
- Soft loans for Agri Startups

Registered Office: C/o NABARD, Tamil Nadu RO, Chennai

☎ 044-28270138/28304658

✉ finance@nabkisan.org

Corporate Office: C/o NABARD, Head Office, Mumbai

☎ 022-26539620/9514

✉ corporate@nabkisan.org

🌐 www.nabkisan.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS
CONSULTANCY
AND ADVISORY
SERVICES
Pan India
Presence with
offices in 31
States / UTs

SERVICES PROVIDED

- Project Management Consultancy
- IT based Natural Resources Information Systems
- Feasibility, Socio-economic & Impact Evaluation Studies
- Third Party Monitoring
- Climate Change & Sustainability
- Value Chain Development
- Skills & Livelihood Development
- Preparation of Detailed Project Reports (DPRs)
- Transaction Advisory Services

Registered Office: NABCONS, 3rd Floor, C wing, NABARD, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎ 022-26539419

✉ headoffice@nabcons.in

Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24, Rajendra Place, New Delhi – 110125

☎ 011-41538678/25745103

🌐 www.nabcons.com



NABVENTURES Limited

A wholly owned Subsidiary of NABARD

NABVENTURES Ltd., a Company registered under the Companies Act, 2013, with a paid-up capital of INR 25 crore, is the Sponsor and Investment Manager of NABVENTURES Fund-I, a SEBI-registered Category II Alternative Investment Fund (AIF), with a base corpus of INR 500 crore and greenshoe option of INR 200 crore.

Investment focus: Start-ups/MSMEs operating in/with

- **Sectors:** Agri-tech, rural fin-tech, food-tech, health-tech and edu-tech, with a rural focus
- **Stage:** Pre-Series A (INR 5-20 cr.) & Series A (INR 20-50 cr.)
- **Model:** Asset-light, technology-led models, which can be quickly scaled up across geographies

As on 31 March 2023:

- **Corpus raised:** INR 598 crore
- **Investments made:** INR 190.86 crore in 10 start-ups

Registered Office: NABARD, 2nd Floor, A Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

✉ nabventure@nabard.org

☎ 022-26539149

🌐 www.nabventure.in



NAB FOUNDATION

Leveraging the power of convergence

NABFOUNDATION is a wholly owned, not for profit, subsidiary of NABARD, established under Sec 8 of Companies Act, 2013. The organization draws its strength and experience from the thousands of development projects grounded by its parent body, NABARD, in multiple domains over nearly last four decades.

What does NABFOUNDATION want from you ?

IF YOU ARE AN INDIVIDUAL

Reach out to us with your ideas about development projects which you believe need to be implemented. We really look forward to your fresh ideas.

IF YOU ARE A CSR UNIT

Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call.

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

IF YOU ARE WITH THE GOVERNMENT

And believe that there is a need for reimagining implementation of your Central or State government projects, allow us to be a part of your vision.

Registered Office: NABARD, 4th floor, E wing, Plot No. C-24, BKC, Bandra (East), Mumbai-400051

✉ nabfoundation@nabard.org

☎ 022-26539404/9054

🌐 www.nabfoundation.in



NABSanrakshan Trustee Private Limited

A wholly owned Subsidiary of NABARD

Building Trust for Rural Prosperity

- Offers credit guarantee against the credit offered by the Eligible Lending Institutions, through the Trusts (Funds) under its Trusteeship
- Two sovereign Credit Guarantee Schemes offered are:
 - Credit Guarantee Scheme for FPO Financing
 - Credit Guarantee Scheme for Animal Husbandry and Dairying
- More than 700 FPOs provided credit guarantee till 31 March 2023 covering nearly 6.14 lakh farmers across 19 states
- Operations carried through Credit Guarantee Portal

Registered Office: NABARD, C- 24, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400051

☎ 022-26539243/9241

✉ ho@nabsanrakshan.org

🌐 www.nabsanrakshan.org