

Executive Summary

1. The Potential Linked Credit Plans (PLP) are being prepared by NABARD each year keeping in view the national priorities, policies of the GoI, State Govt., infrastructure and linkage support and physical potential available in various primary, secondary and tertiary sectors. The PLP for the year 2016-17 is prepared with the theme of **“Accelerating the pace of capital formation in agriculture and allied sectors”**.
2. Subarnapur district is situated in the western part of Odisha. It has total geographical area of 2337 sq. km. It is bounded by Sambalpur district in north, Boudh district in South, Angul district in the east and Bolangir district in the west. The district falls under the agro climatic zone of Western Central Table Land zone. The district is having 6 blocks and 96 Gram Panchayats. The total population of the district as per 2011 census is 6,10,183.
3. The district has a wide network of bank branches of commercial, cooperative and rural banks. In total there are 64 branches of the bank, of which 35 are rural and 29 are semi-urban branches. State Bank of India and UGB are the leading banks of the district in term of outreach in all the blocks of the district. The CD ratio of the district is 71 % with deposit of ₹1140.70 crore and advances of ₹815.13 crore.
4. The economy of the district predominantly depends on agriculture. There are 95,721 farm families in the district. The soil types of the district are characterized by medium to deep black, red and yellow category. The average size of land holding is 0.96 ha. There are 84,882 (89 per cent) small and marginal farmers in the district having 55,933 ha of land (61 percent of the total area). Out of the total geographical area of 2.34 lakh ha, 56 percent is net sown area. The main crops grown in the district are cereals (paddy), pulses (black gram, green gram, arhar, etc.), oil seeds (groundnut, castor, till, sunflower, mustard), cash crops (cotton, sugarcane) and vegetables (sweet potato). Nearly 60 per cent of the gross cropped area is under paddy cultivation.
5. The ground level credit flow for crop loan during last three years (2012-13 to 2014-15) had increased significantly from ₹116.44 crore in 2012-13 to ₹216.91 crore in 2014-15. The credit flow under crop loan was 75% of the target fixed under DCP 2012-13, which increased to 115% of the target fixed in DCP 2014-15. The credit flow for investment credit had increased from ₹10.18 crore in 2012-13 to ₹31.05 crore in 2014-15. The disbursement under term loan was 20% of the target fixed in DCP during last three years. The total agricultural credit flow in the district had galloped from ₹126.63 crore in 2012-13 to ₹247.96 crore during 2014-15. Similarly, the credit flow under NFS had increased significantly from ₹2.63 crore in 2012-13 to ₹73.87 crore in 2014-15. The achievement vis-à-vis target fixed in DCP under NFS was increased from 12% in 2012-13 to 268% in 2014-15. The credit flow for other priority sectors like housing, education, SHG etc. decreased from ₹36.76 crore in 2012-13 to ₹22.47 crore during 2014-15. The credit flow vis-a-vis the DCP target fixed for other priority sector decreased from 90% in 2012-13 to 41% in 2014-15. The total credit flow under priority sector was more than doubled during last 3 years with credit flow of ₹166.02 crore during 2012-13 (56.64 % of the DCP) to ₹344.30 crore (77.39%).

6. The priority sector credit potential of ₹644.18 crore has been estimated in the PLP for 2016-17 as against the Base PLP estimate of ₹434.23 crore. The details of important sector wise credit potentials assessed for 2016-17 are indicated below.
- **Farm Credit:** As against the base PLP projection of ₹313.73 crore, credit potential for Farm credit including crop loan, water resources, farm mechanization, plantation & horticulture, animal husbandry, fishery, etc., for the year 2016-17 is estimated at ₹480.91 crore due to increase in the scale of finance of crops, on account of revision of unit cost, assessment of potential for financing producer organization, on account of assessment of potential for new farm machinery, as also revised physical projection etc.
 - **Agriculture Infrastructure:** The credit potential of ₹11.22 crore has been assessed against the base PLP projection of ₹5.40 crore. The increment is on account of revision of unit cost, assessment of potential for additional storage structures viz., cold storage and increased projection for land development activities.
 - **Ancillary activities:** Increase in ancillary activities will not only address the post-harvest losses but also improves rural economy. Potential of ₹1.34 crore has been assessed as against the base PLP estimation of ₹0.89 crore. The increased projection is on account of assessment of potential for new activities such as Agri-clinic and Agri-business as also the revision of unit cost.
 - **MSME:** MSME is one of the key economic sector having potential for employment generation. The credit potential of ₹96.98 crore is projected as against the assessment of ₹59.23 crore in the base PLP. The increase is on account of the revision in unit cost, addition of new sector and increased in physical units.
 - **Export Credit:** The district offers very good scope for export of handloom and handicrafts products. Projections are being made for the first time. The credit potential of ₹0.90 crore has been assessed in this sector.
 - **Education:** Education plays an important role in human resource development. As against the base PLP estimate of ₹4.25 crore, the credit potential of ₹7.25 crore has been assessed keeping in view the demand for quality higher education among young masses.
 - **Housing:** Keeping in view of the rapid urbanization and govt.'s announcement of housing for all, the district offers good potential in this sector. The credit potential of ₹9.35 crore was assessed in the base PLP as against which the potential of ₹13.07 crore has been estimated in the PLP for 2016-17.
 - **Renewable Energy:** The credit potential of ₹0.19 crore is assessed in the PLP as against the base PLP estimation of ₹0.13 crore. The increase is on account of revision in unit cost.
 - **Social Infrastructure & Other Sectors:** There is increase in credit potential for other sectors viz: credit linkage of SHG and Over Draft facility to PMJDY account holders. The credit potential under social infrastructure activities for the year 2016-17 is ₹2.59 crore.

The higher projection is estimated keeping in view the priority and policy of the Govt. of India and State Govt., for sector subsidy available under various state and centrally sponsored schemes,

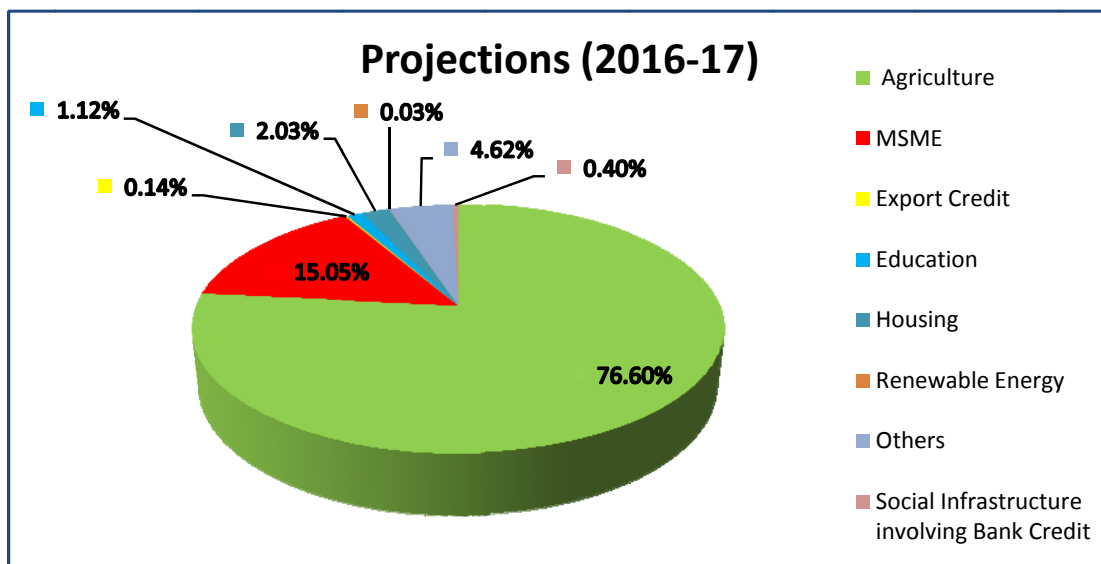
infrastructure developed and likely to be developed, besides scope for increasing the banking network in the district.

7. The major constraints to be addressed for increasing the credit flow to agriculture and allied activities are:- (i) increasing the area under assured irrigation by completing all ongoing major, medium and minor irrigation projects, (ii) providing soil testing facility at gram panchayat level and provision of soil health cards for farmers, (iii) reducing the gap between potential yield and actual yield at farmer level by adoption of appropriate technology through use of improved farm machinery, seed, training and capacity building, (iv) crop diversification from traditional to high value and demand based crops, (v) creation of more scientific storage structures to avoid distress sale and to provide remunerative price (vi) revival of milk union and defunct bulk milk coolers, (vii) strengthening ground level veterinary services by placing additional para-veterinarians, (viii) assured supply of power in rural areas, (ix) training and skill development etc. (x) providing banking services in unbanked GPs.
8. The infrastructures like completion of irrigation projects, development of soil testing facility, veterinary infrastructure etc., are required to be taken by the State Govt. on priority. The banks are required to open brick and mortar branches in unbanked GPs and facilitate financing through JLGs, SHGs. The investment credit for horticulture and allied activities like dairy, poultry, fisheries, storage infrastructure needs to be increased and accelerated with the benefits from subsidy and interest subvention schemes of GoI and State Govt.
9. The area based schemes for farm mechanization has been prepared for implementation by the banks, in association with Govt. Dept, NABARD and lead bank. The area based schemes are conceived based on the infrastructure support available. The area based scheme is likely to serve as examples for further upscaling, besides increasing production, productivity and creating employment opportunities.
10. The critical infrastructure for dairy development, availability of planting materials for horticulture may be created by the state Govt., by availing funds under RIDF. The storage infrastructure like godowns, cold storage can be created by private investment.
11. In order to achieve the potential estimated in the PLP and enhance the capital formation in agriculture and allied activities, a coordinated approach of all stake holders and development of required infrastructure by the State Govt. is essential. The strengthening of SAMIS reporting system, better monitoring and review of the credit plan at BLBC, DCC meetings, effective implementation of financial inclusion, coverage of oral lessees, tenant farmers into JLGs are required to realize the potential estimated.

Broad Sector-wise PLP Projections- 2016-17

(₹ Lakh)

Sr. NO.	PARTICULARS	PLP PROJECTIONS 2016-17
A	FARM CREDIT	
i	Crop Production, Maintenance and Marketing	31354.51
ii	Term Loan for Agriculture and allied activities	16736.46
	Sub-Total	48090.97
B	Agriculture Infrastructure	1121.53
C	Ancillary Activities	134.45
I	Credit Potential for Agriculture (A+B+C)	49346.95
II	Micro, Small and Medium Enterprises	9697.61
III	Export Credit	90.00
IV	Education	724.63
V	Housing	1306.88
VI	Renewable Energy	18.90
VII	Others	2973.50
VIII	Social Infrastructure involving Bank Credit	259.30
	TOTAL PRIORITY SECTOR (I to VIII)	64417.75



Summary of Sector / Sub-Sector wise PLP Projections- 2016-17

(₹ lakh)

Sr. No.	Particulars	PLP Projections 2016-17
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	31354.51
ii	Water Resources	758.87
iii	Farm Mechanisation	8443.82
iv	Plantation and Horticulture	403.47
v	Forestry and Wasteland Development	222.80
vi	Animal Husbandry- Dairy	3734.35
vii	Animal Husbandry- Poultry	1017.21
viii	Animal Husbandry- Sheep, Goat, Piggery.	1543.05
ix	Fisheries	430.06
x	Others	182.85
	Sub-Total	48090.97
B	Agriculture Infrastructure	
i	Construction of Storage Facilities	738.75
ii	Land Development, Soil Conservation & Watershed Development	329.23
iii	Others	53.55
	Sub-Total	1121.53
C	Ancillary Activities	
i	Food and Agro-Processing	111.95
ii	Others	22.50
	Sub-Total	134.45
	Total Agriculture	49346.95
II	Micro, Small and Medium Enterprises	
i	MSME- Working Capital	2921.10
ii	MSME- Investment Credit	6776.51
	Total MSME	9697.61
III	Export Credit	90.00
IV	Education	724.63
V	Housing	1306.88
VI	Renewable Energy	18.90
VII	Others	2973.50
VIII	Social Infrastructure involving Bank Credit	259.30
	Total Priority Sector	64417.75

District Map



District Profile

District - SUBARNAPUR		State - ODISHA	Division - SAMBALPUR					
1. PHYSICAL & ADMINISTRATIVE FEATURES		2. SOIL & CLIMATE						
Total Geographical Area (Sq.km)	2337	Agro-climatic Zone		Western Central Table Land				
No. of Sub Divisions	2	Climate		Dry Sub-humid				
No. of Blocks	6	Soil Type		Medium to deep black, red and yellow				
No. of Villages (Inhabited)	829							
No. of Panchayats	96							
3. LAND UTILISATION [Ha]		4. RAINFALL & GROUND WATER						
Total Area Reported	185409	Rainfall [in mm]		Normal	Actual	2012	2013	2014
Forest Land	12545			1418.5		1403.8	1315.3	1869.5
Area Not Available for Cultivation	1019			Variation from Normal		(-) 14.7	(-) 103.2	451.0
Permanent Pasture and Grazing Land	12854	Availability of Ground Water [Ham]		Net annual recharge		Net annual draft		Balance
Land under Miscellaneous Tree Crops	3452							
Cultivable Wasteland	7925							
Current Fallow	4	5. DISTRIBUTION OF LAND HOLDING						
Other Fallow	7079	Classification of Holding		Holding		Area		
Net Sown Area	129850			Nos.	% to Total	Ha.	% to Total	
Total or Gross Cropped Area	209454	<= 1 Ha		64310	67	28232	31	
Area Cultivated More than Once	79604	>1 to <=2 Ha		20572	22	27701	30	
Cropping Intensity [GCA/NSA]	161	>2 Ha		10839	11	35768	39	
				95721	100	91701	100	
6. WORKERS PROFILE [in '000]		7. DEMOGRAPHIC PROFILE [in '000]						
Cultivators	74	Category	Total	Male	Female	Rural	Urban	
Of the above, Small/Marginal Farmers	58	Population	610	311	299	560	50	
Agricultural Labourers	139	Scheduled Caste	156	80	76	143	13	
Workers engaged in Household Industries	19	Scheduled Tribe	57	29	28	55	2	
Workers engaged in Allied Agro-activities	65	Literate%	74	84	64	74	83	
Other workers	54	BPL	84					
8. HOUSEHOLDS [in '000]		9. HOUSEHOLD AMENITIES [Nos. in '000 Households]						
Total Households	151	Having brick/stone/concrete houses		26	Having electricity supply		50	
Rural Households	139	Having source of drinking water		25	Having independent toilets		16	
BPL Households	84	Having access to banking services		54	Having radio/tv sets		40	
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]						
Villages Electrified	829	Anganwadis		1571	Dispensaries		3	
Villages having Agriculture Power Supply		Primary Health Centres		18	Hospitals		1	
Villages having Post Offices	98	Primary Health Sub-Centres		6	Hospital Beds		161	
Villages having Banking Facilities	54	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE						
Villages having Primary Schools	521	Fertiliser/Seed/Pesticide Outlets [Nos]		661	Agriculture Pumpsets[Nos]		6167	
Villages having Primary Health Centres	19	Total N/P/K Consumption [MT]		11168	Pumpsets Energised [Nos]		754	
Villages having Potable Water Supply	829	Certified Seeds Supplied [MT]		4951	Agro Service Centres [Nos]		17	
Villages connected with Paved Approach Roads	523	Pesticides Consumed [MT]		1707	Soil Testing Centres [Nos]		1	
13. IRRIGATION COVERAGE [Ha]		Agriculture Tractors [Nos]		1192	Plantation nurseries [Nos]		10	
Total Area Available for Irrigation (NIA + Fallow)	131789	Power Tillers [Nos]		2844	Farmers' Clubs [Nos]		496	
Irrigation Potential Created	79388	Threshers/Cutters [Nos]		90	Krishi Vigyan Kendras[Nos]		1	
Net Irrigated Area(Total area irrigated at least once)	73180	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
Area irrigated by Canals / Channels	55243	Rural/Urban Mandi/Haat [Nos]		32	Wholesale Market [Nos]		2	
Area irrigated by Wells	2416	Length of Pucca Road [Km]		269.55	Godown [Nos]		7	
Area irrigated by Tanks	5913	Length of Railway Line [Km]		12.13	Godown Capacity[MT]		43410	
Area irrigated by Other Sources	1940	Public Transport Vehicle [Nos]		106	Cold Storage [Nos]		Nil	
Irrigation Potential Utilized (Gross Irrigated Area)	123331	Goods Transport Vehicle [Nos]		1882	Cold Store Capacity[MT]		Nil	
15. AGRO-PROCESSING UNITS		16. AREA, PRODUCTION & YIELD OF MAJOR CROPS						
Type of Processing Activity	No of units	Cap.[MT]		2012-13		2013-14		Avg. Yield [Kg/ Ha]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	46	45260		Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Sugarcane (Gur/Khandsari/Sugar)				Paddy	124992	566234	124992	567312
Fruit (Pulp/Juice/Fruit drink)				Black Gram	8480	4430	7198	3581
Spices (Masala Powders/Pastes)	5			Maize	1417	2143	1417	2143
Dry-fruit (Cashew/Almond/Raisins)				Sugarcane	4720	3542	1010	4596
Cotton (Ginning/Spinning/Weaving)	1	250		Moong	28069	14335	28069	14335
Milk (Chilling/Cooling/Processing)	6	19000		Groundnut	5350	11221	5350	11221
Meat (Chicken/Motton/Pork/Dryfish)				Til	2547	1232	2547	1232
Animal feed (Cattle/Poultry/Fishmeal)	1			Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales(177.8 kg per bale in India)				
17. ANIMAL POPULATION AS PER CENSUS 2012 [in '000]		18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES						
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos]		10	Animal Markets [Nos]	
Cattle - Cross bred	42745	20187	22558	Disease Diagnostic Centres [Nos]		38	Milk Collection Centres [Nos]	
Cattle - Indigenous	122366	75449	46867	Artificial Insemination Centers [Nos]		94	Fishermen Societies [Nos]	
Buffaloes	10388	5693	4695	Animal Breeding Farms [Nos]		Nil	Fish seed farms [Nos]	
Sheep - Cross bred	705	337	368	Animal Husbandry Tng Centres [Nos]		1	Fish Markets [Nos]	
Sheep - Indigenous	52082	17196	34886	Dairy Cooperative Societies [Nos]		81	Poultry hatcheries [Nos]	
Goat	95340	31220	64120	Improved Fodder Farms [Nos]		10	Slaughter houses [Nos]	
Pig - Cross bred	18	11	7	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY				
Pig - Indigenous	1309	563	746	Fish	Production [MT]	7075	Per cap avail. [gm/day]	
Horse/Donkey/Camel	--	--	--	Egg	Production [Lakh Nos]	985	Per cap avail. [nos/p.a.]	
Poultry - Cross bred	84361	16402	67959	Milk	Production [000 MT]	256	Per cap avail. [gm/day]	
Poultry - Indigenous	144111	50581	93530	Meat	Production [MT]	1460	Per cap avail. [gm/day]	
Sources (if not mentioned against the respective item):		Item Nos. 1, 6, 7, 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; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2012; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.. Agricultural Census- 2010-11						

Banking Profile

District - SUBARNAPUR		State - ODISHA		Lead Bank -		State Bank of India				
1. NETWORK & OUTREACH (As on 31/03/2015)										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies assoiated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	19	36	14	22	--		3451	32	23	4198
Regional Rural Bank	1	20	18	2	--		4146	9	41	7557
District Central Coop. Bank	1	7	3	4	--		1032	--	118	21591
Coop. Agr. & Rural Dev. Bank	1	1	--	1	--		--	--	829	151136
Primary Agr. Coop. Society	64	64	64	--	--		--	--	13	2362
Others	--	--	--	--	--		--	--	--	--
All Agencies	86	128	99	29	--		8629	41	6	1181
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [₹ '000]				
	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)
Commercial Banks						5312600	6920582	8368563	21	73
Regional Rural Bank						1794900	1691524	1799971	6	16
Cooperative Banks						1084800	1140108	1238520	9	11
Others						--	--	--	--	--
All Agencies						8192300	9752214	11407054	17	100
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [₹ '000]				
	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)
Commercial Banks						2201900	3974085	3163301	(-)20	39
Regional Rural Bank						1302800	1346541	1392187	3	17
Cooperative Banks						1481100	1775214	3595896	103.0	44
Others						--	--	--	--	--
All Agencies						4985800	7095840	8151384	15	100
4. CD-RATIO				5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)						
Agency	CD Ratio					Agency	During 2014-15		Cumulative	
	31-Mar-13	31-Mar-14	31-Mar-15	Deposit	Credit		Deposit	Credit		
Commercial Banks	41	57	38			Commercial Banks	49101		60720	
Regional Rural Bank	73	80	77			Regional Rural Bank	16914		40480	
Cooperative Banks	137	156	172			Cooperative Banks			5125	
Others	--	--	--			Others				
All Agencies	61	73	71			All Agencies	66015		106325	
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2015)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹ '000]	% of Total Loans	Amount [₹ '000]	% of Total Loans	Amount [₹ '000]	% of Total Loans	Amount [₹ '000]	% of Total Loans	Amount [₹ '000]	% of Total Loans
Commercial Banks	2625320	83	1545819	49	--	--	4564	0.1	--	--
Regional Rural Bank	1305387	94	963964	69	--	--	--	--	--	--
Cooperative Banks	3595896	100	3595896	100	--	--	--	--	--	--
Others	--	--	--	--	--	--	--	--	--	--
All Agencies	7526603	92	6105679	75	--	--	4564	0.1	--	--
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Agency	2012-13			2013-14			2014-15			Average Ach[%] in last 3 years
	Target [₹ '000]	Ach'ment [₹ '000]	Ach'ment [%]	Target [₹ '000]	Ach'ment [₹ '000]	Ach'ment [%]	Target [₹ '000]	Ach'ment [₹ '000]	Ach'ment [%]	
Commercial Banks	1226800	584016	48	1403054	664781	47	2313107	1229967	53	50
Regional Rural Bank	906200	432526	48	992708	345218	35	1159136	1043316	90	60
Cooperative Banks	798200	643705	81	870238	1564076	180	976857	1169743	120	128
Others	--	--	--	--	--	--	--	--	--	--
All Agencies	2931200	1660247	57	3266000	2574075	79	4449100	3443026	77	72
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2012-13			2013-14			2014-15			Average Ach[%] in last 3 years
	Target [₹ '000]	Ach'ment [₹ '000]	Ach'ment [%]	Target [₹ '000]	Ach'ment [₹ '000]	Ach'ment [%]	Target [₹ '000]	Ach'ment [₹ '000]	Ach'ment [%]	
Crop Loan	1548400	1164430	75	1722209	2054845	119	1893783	2169069	115	104
Term Loan (Agr)	764100	101835	13	799991	231695	29	1728617	310524	18	20
Total Agri. Credit	2312500	1266265	55	2522200	2286540	91	3622400	2479593	68	71
Non-Farm Sector	211900	26338	12	225500	137943	61	276000	738684	268	127
Other Priority Sector	406800	367644	90	485900	149592	31	550700	224749	41	51
Total Priority Sector	2931200	1660247	57	3233600	2574075	89	4449100	3443026	77	72
9. RECOVERY POSITION										
Agency	2012-13			2013-14			2014-15			Average Rec. [%] in last 3 years
	Demand [₹ '000]	Recovery [₹ '000]	Recovery [%]	Demand [₹ '000]	Recovery [₹ '000]	Recovery [%]	Demand [₹ '000]	Recovery [₹ '000]	Recovery [%]	
Commercial Banks										
Regional Rural Bank										
Cooperative Banks										
Others										
All Agencies										

Sources : Lead Bank & SLBC