



# संभाव्यता युक्त ऋण योजना 2023-24

## Potential Linked Credit Plan 2023-24

### अंगुल ज़िला ANGUL DISTRICT

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

ओडिशा क्षेत्रीय कार्यालय, भुवनेश्वर  
**ODISHA REGIONAL OFFICE, BHUBANESWAR**



## 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

संभाव्यता युक्त ऋण योजना  
**POTENTIAL LINKED CREDIT PLAN**  
**2023-24**

ज़िला: अंगुल  
राज्य: ओड़िशा

**DISTRICT: ANGUL**  
**STATE: ODISHA**



राष्ट्रीय कृषि और ग्रामीण विकास बैंक  
**NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT**  
ओड़िशा क्षेत्रीय कार्यालय, भुवनेश्वर  
**ODISHA REGIONAL OFFICE, BHUBANESWAR**





## प्राक्कथन

ग्रामीण समृद्धि को सुनिश्चित करने के अधिदेश और मिशन के अनुसार, नाबार्ड द्वारा 1989 से प्रति वर्ष प्रत्येक जिले के लिए संभाव्यतायुक्त ऋण योजना (पीएलपी) तैयार किया जाता है। पीएलपी जिलों में उपलब्ध संसाधनों और बुनियादी ढांचे को ध्यान में रखते हुए प्राथमिकता प्राप्त क्षेत्र के तहत विभिन्न गतिविधियों के लिए वित्त वर्ष के दौरान ऋण क्षमता का अनुमान लगाता है। नाबार्ड द्वारा राज्य के सभी जिलों के कृषि और ग्रामीण विकास से संबंधित विभिन्न हितधारकों के साथ विस्तृत परामर्श के बाद 2023-24 के लिए पीएलपी की प्रक्रिया शुरू की गई थी। कृषि में पूंजी निर्माण के लिए ऋण प्रवाह बढ़ाने और कृषि व गैर-कृषि दोनों क्षेत्रों में ऋण की सुचारू वितरण के लिए अधिक अभिनव और नए प्रणाली बनाने पर जोर दिया गया है।

यद्यपि पिछले वर्ष के दौरान राज्य के ऋण जमा अनुपात में सुधार हुआ है, तथापि विभिन्न जिलों के बीच अनुपात में व्यापक असमानता है। ऋण परिनियोजन में क्षेत्रीय असंतुलन को कम करने के लिए बैंकों और सभी हितधारकों को शाखाओं के कार्य निष्पादन की समीक्षा करने और ऋण प्रवाह को बढ़ाने के लिए आवश्यक कदम उठाना होगा। इसके अलावा, विभिन्न भौतिक, आर्थिक और सामाजिक विशेषताओं से विवश आकांक्षी और ऋण की कमी वाले जिलों पर ध्यान केंद्रित करके जमीनी स्तर के ऋण प्रवाह को बढ़ाने के लिए व्यापक हस्तक्षेप की आवश्यकता है। कोविड-19 महामारी से उबरते हुए सूक्ष्म, लघु व मध्यम उद्यम क्षेत्र को फिर से अपनी गति में वृद्धि हासिल करने की जरूरत है। स्वयं सहायता समूहों को सूक्ष्म उद्यमों के रूप में विकसित करना होगा और कृषि उत्पादक संस्था आंदोलन के वृद्धि और सतत विकास को बढ़ावा देना होगा।

मुझे वर्ष 2023-24 के लिए पीएलपी प्रस्तुत करते हुए प्रसन्नता हो रही है और मुझे आशा है कि यह जिले की वार्षिक ऋण योजना तैयार करने के लिए एक संसाधन दस्तावेज के रूप में काम करेगा। मैं इस दस्तावेज को समृद्ध बनाने के लिए सभी जिलों के कलेक्टर, डीआरडीए के परियोजना निदेशक, भारतीय रिज़र्व बैंक के प्रमुख जिला अधिकारी, लीड जिला प्रबंधक और जिला योजना अधिकारी को उनके द्वारा किए गए योगदान की सराहना करता हूँ तथा आभार व्यक्त करता हूँ। मुझे विश्वास है कि पीएलपी बैंकों को बेहतर योजना बनाने में मदद करेगा और प्राथमिकता वाले क्षेत्रों की ओर जमीनी स्तर पर ऋण प्रवाह बढ़ाने का मार्ग प्रशस्त करेगा। ओडिशा के ग्रामीण क्षेत्र को आगे ले जाने के हमारे ईमानदार प्रयासों में सक्रिय रूप से भाग लेने के लिए सभी हितधारकों का मैं स्वागत करता हूँ।

भुवनेश्वर  
30 सितंबर 2022

(सी उदयभास्कर)  
मुख्य महाप्रबंधक

## FOREWORD

In accordance with the mandate and mission of ensuring rural prosperity, Potential Linked Credit Plans (PLPs) are being prepared by NABARD for all districts every year since 1989. PLPs estimate the credit potential for the FY under various activities under priority sector keeping in view the resources and infrastructure available in districts. PLP exercise for 2023-24 for all districts in the State has been taken up by NABARD after elaborate consultation with various stakeholders concerned with Agriculture and Rural Development. Emphasis has been laid on augmentation of credit flow for capital formation in agriculture and to create more innovative and newer channels for smooth delivery of credit, both in farm and non-farm sectors.

Although the CD ratio of the State has improved during the last year, there is wide disparity in the ratio between different districts. In order to minimise the regional imbalance in credit deployment, banks and all stakeholders need to review the performance of branches and take necessary steps to augment the credit flow. Further, comprehensive interventions are needed to enhance Ground Level Credit flow by focusing on aspirational and credit starved districts that are constrained by various physical, economic and social characteristics. Recovering from the impact of COVID-19 pandemic, the MSME sector needs to regain the growth momentum. SHGs have to evolve as micro enterprises and the FPO movement must propel growth and sustainable development.

I am happy to present the PLP for the year 2023-24 and I am hopeful that it would serve as a resource document for the preparation of Annual Credit Plan for the districts. I place on record my appreciation and gratitude to the Collector, Project Director DRDA, Lead District Officer of RBI, Lead District Manager and District Planning Officer of all districts for the contributions made by them for enriching this document. I am confident that the PLP would help bankers in better planning and pave the way for increased ground level credit flow towards priority sectors. I welcome all the stakeholders to participate actively in our sincere efforts to take Rural Odisha forward.

Bhubaneswar  
30 September 2022

(C Udayabhaskar)  
Chief General Manager

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## **Executive Summary**

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

The district of Angul was carved out of Dhenkanal district in 1993. The district has a geographical area of 637500 Ha of which 32% (211291 Ha) is cultivable. The district is known for its coal mines, which have attracted power generation industries as well as other power intensive industries. Around 43% of the geographical area of the district is covered with forests and it is the only district of the State which is served by two of the biggest rivers of Odisha viz. Mahanadi and Brahmani.

Though their distribution is skewed, the district is served by a network of 178 bank/ financial institution branches. In the agricultural potential blocks of Athmallik, Kishorenagar and Pallahara, altogether there are only 27 bank branches. Out of 209 Gram Panchayats, as many as 7 are unbanked. The Annual Credit Plan had an outlay of Rs.2581.90 crore for the financial year 2021-22. The achievement vis-à-vis target of the ACP is 88.98 %. There is high potential in the district to be tapped by the banking system.

The PLP projection for financial year 2023-24 has been revised upward by 12.32% from Rs.4286.58 crore to Rs.4815.05 crore.

The district has become an industrial hub without commensurate growth of downstream industries. The proposed Aluminium Park, Steel Park and Fly Ash Cluster may be operationalized

NABARD is developing 15600 Ha of land through watershed projects in Angul and Athmallik blocks of the district. The community organisations have been made vibrant which gives bankers an opportunity to increasingly lend in the area, thereby increasing the Ground Level Credit.

As the district's suitable storage capacity, both dry and wet, is woefully short, it is incumbent on all the stakeholders to create them with bank credit. Rural godowns, onion godowns, cold storages, pack houses and ripening chambers which need to be set up by private entrepreneurs which may be extended various kinds of support by the district administration. As the district is a major producer of fruits, vegetables and condiments (onion) and producers' collectives like FPO/FPCs need to be formed to eliminate middle men.

In order to transform the projections made in the PLP into reality, concerted efforts have to be made by all stakeholders. The existing forums for planning and monitoring viz. DCC/DLRC and BLBCs have to be strengthened and participation of all stakeholders ensured to make them vibrant and effective.

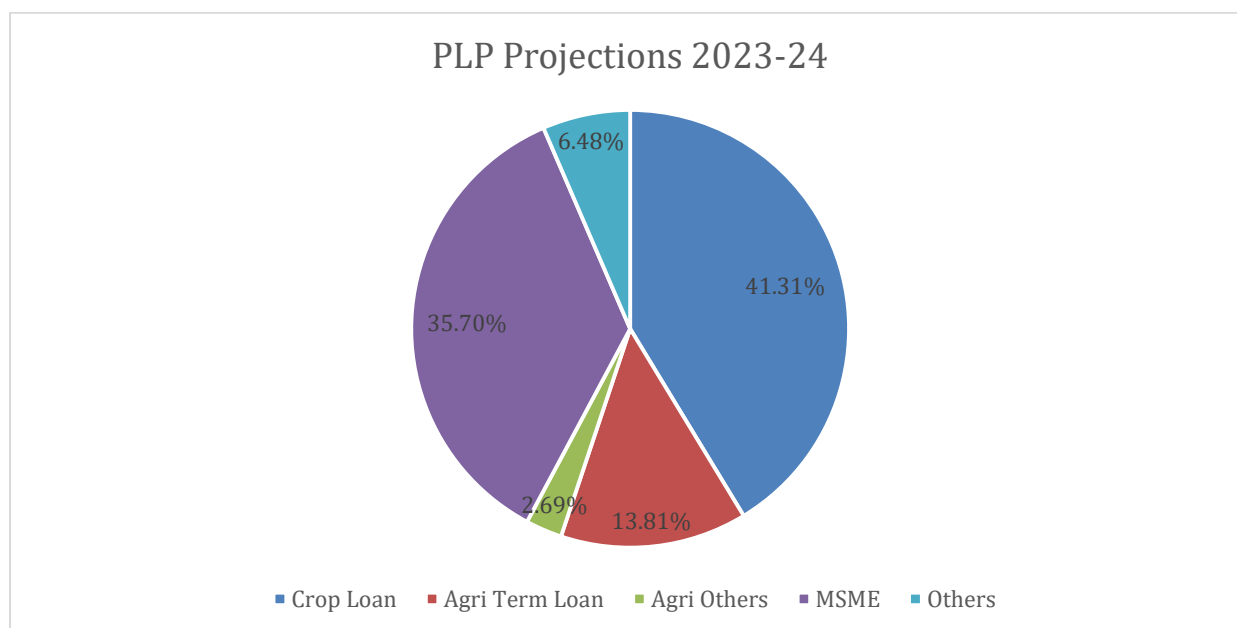
Further, in order to bring women into the mainstream and empower them, there has to be increase in the credit linkage of women self-help groups (WSHGs). This will enhance the economic activities of the women SHG members and help them generate more income. Thus, the trust area is to double the credit linkage of WSHGs.

More effective coordination among line departments and banks particularly Agriculture dept., Horticulture dept., Soil and water conservation dept., ITDA, OLM and DRDA to work in convergence mode and integrated manner and on cluster basis.

## Broad Sector-wise PLP Projections for 2023-24

(Rs. lakh)

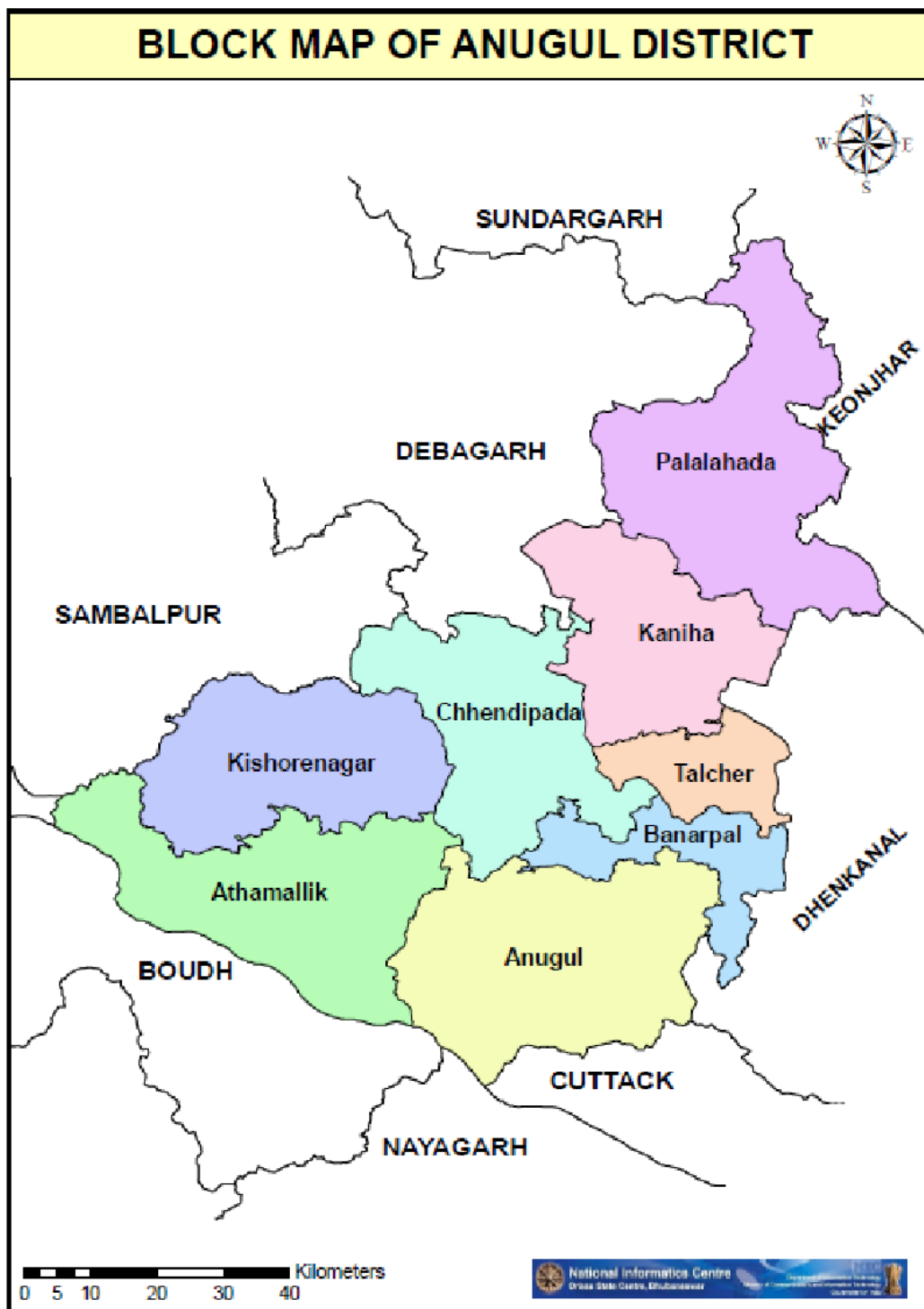
Sr. No.	Particulars	PLP Projections 2023-24
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance and Marketing	123138.72
ii	Term Loan for Agriculture and allied activities	39034.07
	<b>Sub Total</b>	<b>162172.79</b>
<b>B</b>	Agriculture Infrastructure	4469.83
<b>C</b>	Ancillary activities	3155.65
<b>I</b>	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>169798.27</b>
<b>II</b>	<b>Micro Small and Medium Enterprises</b>	<b>240687.00</b>
<b>III</b>	<b>Export Credit</b>	<b>500.00</b>
<b>IV</b>	<b>Education</b>	<b>3060.00</b>
<b>V</b>	<b>Housing</b>	<b>17085.00</b>
<b>VI</b>	<b>Renewable Energy</b>	<b>339.97</b>
<b>VII</b>	<b>Others</b>	<b>37305.00</b>
<b>VIII</b>	<b>Social Infrastructure involving Bank Credit</b>	<b>12730.00</b>
	<b>Total Priority Sector</b>	<b>481505.24</b>



### Summary of Sector/ Sub-Sector wise Projection for 2023-24

(Rs. lakh)

Sr. No.	Activity	PLP Projections 2023-24
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance and Marketing	123138.72
ii	Water Resources	4528.47
iii	Farm Mechanisation	12358.82
iv	Plantation and Horticulture	3869.29
v	Forestry and Waste Land Development	679.74
vi	Animal Husbandry-Dairy	8106.42
vii	Animal Husbandry-Poultry	2469.15
viii	Animal Husbandry-Sheep, Goat and Piggery	2039.27
ix	Fisheries	2334.96
x	Others	2647.95
	<b>Sub Total</b>	<b>162172.79</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
i	Construction of storage facilities	2928.25
ii	Land Development	1396.58
iii	Others	145.00
	<b>Sub Total</b>	<b>4469.83</b>
<b>C</b>	<b>Ancillary Activities</b>	
i	Food and Agro processing	1804.05
ii	Others	1351.60
	<b>Sub Total</b>	<b>3155.65</b>
	<b>Total Agriculture</b>	<b>169798.27</b>
<b>II</b>	<b>Micro Small and Medium Enterprises</b>	
i	Total MSME –Working Capital + Term loan	<b>240687.00</b>
<b>III</b>	Export Credit	<b>500.00</b>
<b>IV</b>	Education	<b>3060.00</b>
<b>V</b>	Housing	<b>17085.00</b>
<b>VI</b>	Renewable Energy	<b>339.97</b>
<b>VII</b>	Others (Loans to SHG/JLG etc.)	<b>37305.00</b>
<b>VIII</b>	Social Infrastructure involving Bank Credit	<b>12730.00</b>
	<b>Total Priority Sector</b>	<b>481505.24</b>



## District Profile

District -		ANGUL		State -		ODISHA		Division -		Northern Revenue Division							
1. PHYSICAL & ADMINISTRATIVE FEATURES						2. SOIL & CLIMATE											
Total Geographical Area (Sq.km)		6375				Agro-climatic Zone		Eastern Plateau & Hills-Eastern Plains									
No. of Sub Divisions		4				Climate		Dry Sub-humid									
No. of Blocks		8				Soil Type		Medium to Deep Black,Red & Yellow									
No. of Villages (Inhabited)		1661															
No. of Panchayats		209															
3. LAND UTILISATION [Ha]						4. RAINFALL & GROUND WATER											
Total Area Reported		623000				Rainfall [in mm]		Normal		Actual		2020		2021		2022	
Forest Land		272000						1402		1258.50		1788.30		1456.80			
Area Not Available for Cultivation		67000				Availability of Ground Water [Ham]		Variation from Normal %		(-)331.50							
Permanent Pasture and Grazing Land		11000						Net annual recharge		Net annual draft		Balance					
Land under Miscellaneous Tree Crops		28000										73400					
Cultivable Wasteland		11000															
Current Fallow		26000															
Other Fallow		15000															
Net Sown Area		193000															
Total or Gross Cropped Area		308532															
Area Cultivated More than Once		93644															
Cropping Intensity [GCA/NSA]		145															
6. WORKERS PROFILE [in '000]						7. DEMOGRAPHIC PROFILE [in '000]											
Cultivators		180				Category		Total		Male		Female		Rural		Urban	
Of the above, Small/Marginal Farmers		160				Population		1274		656		618		1067		207	
Agricultural Labourers		120				Scheduled Caste		240									
Workers engaged in Household Industries		45				Scheduled Tribe		180									
Workers engaged in Allied Agro-activities		12				Literate		869									
Other workers		178				BPL											
8. HOUSEHOLDS [in '000]						9. HOUSEHOLD AMENITIES [Nos. in '000 Households]											
Total Households		230711				Having brick/stone/concrete houses				Having electricity supply							
Rural Households						Having source of drinking water				Having independent toilets							
BPL Households		120608				Having access to banking services				Having radio/tv sets							
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]						11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]											
Villages Electrified		1435				Anganwadis		1646		Dispensaries		35					
Villages having Agriculture Power Supply		1435				Primary Health Centres		27		Hospitals		6					
Villages having Post Offices		230				Primary Health Sub-Centres		10		Hospital Beds		322					
Villages having Banking Facilities		1660															
Villages having Primary Schools																	
Villages having Primary Health Centres		33															
Villages having Potable Water Supply		1608															
Villages connected with Paved Approach Roads																	
13. IRRIGATION COVERAGE [Ha]						12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE											
Total Area Available for Irrigation (NIA + Fallow)		72232				Fertiliser/Seed/Pesticide Outlets [Nos]		305/103/51		Agriculture Pumpsets[Nos]		140					
Irrigation Potential Created		68534				Total N/P/K Consumption [MT]		7382		Pumpsets Energised [Nos]		7					
Net Irrigated Area(Total area irrigated at least once)		59150				Certified Seeds Supplied [MT]		9797		Agro Service Centres [Nos]		3					
Area irrigated by Canals / Channels		37630				Pesticides Consumed [MT]		22		Soil Testing Centres [Nos]		10					
Area irrigated by Wells		15588				Agriculture Tractors [Nos]		25		Plantation nurseries [Nos]		9					
Area irrigated by Tanks		178				Power Tillers [Nos]		30		Farmers' Clubs [Nos]		17					
Area irrigated by Other Sources		6117				Threshers/Cutters [Nos]		31		Krishi Vigyan Kendras[Nos]		1					
Irrigation Potential Utilized (Gross Irrigated Area)		59150															
15. AGRO-PROCESSING UNITS						16. AREA, PRODUCTION & YIELD OF MAJOR CROPS											
Type of Processing Activity		No of units		Cap.[MT]		Crop		2020-21		2020-21		Avg. Yield [Kg/Ha]					
				Area (Ha)				Prod. (MT)		Area (Ha)				Prod. (MT)			
Food (Rice/Flour/Dal/Oil/Tea/Coffee)		12				Paddy		87045		349715		4018					
Sugarcane (Gur/ Khandasari/ Sugar)						Cereals		91577		364582		3981					
Fruit (Pulp/ Juice/ Fruit drink)		2				Maize		4520		14859		3287					
Spices (Masala Powders/ Pastes)		10				Pulses		59293		44347		748					
Dry-fruit (Cashew/ Almond/ Raisins)		8				Oilseeds		33134		32299		975					
Cotton (Ginning/ Spinning/ Weaving)						Vegetables		22247		203911		9166					
Milk (Chilling/ Cooling/ Processing)		4				Spices		4410		25124		5697					
Meat (Chicken/ Motton/ Pork/ Dryfish)																	
Animal feed (Cattle/ Poultry/ Fishmeal)		3															
17. ANIMAL POPULATION AS PER CENSUS 2012						18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES											
Category of animal		Total		Male		Female		Veterinary Hospitals/Dispensaries [Nos]		18 / 45		Animal Markets [Nos]		5			
Cattle - Cross bred		27384		7057		20327				Disease Diagnostic Centres [Nos]		2		Milk Collection Centres [Nos]		3	
Cattle - Indigenous		391315		219431		171884		Artificial Insemination Centers [Nos]		104		Fishermen Societies [Nos]		7			
Buffaloes		15995		6522		9473		Animal Breeding Farms [Nos]		0		Fish seed farms [Nos]		5			
Sheep - Cross bred		0				0		Animal Husbandry Tng Centres [Nos]		1		Fish Markets [Nos]		1			
Sheep - Indigenous		44442		12634		31808		Dairy Cooperative Societies [Nos]		35		Poultry hatcheries [Nos]		3			
Goat		207056		52061		154995		Improved Fodder Farms [Nos]		1		Slaughter houses [Nos]					
Pig - Cross bred		0															
Pig - Indigenous		758		255		503											
Horse/ Donkey/ Camel		0		0		0											
Poultry		162919		22845		140074											



## **District Profile**

The district of Angul was carved out of the erstwhile Dhenkanal district and came into being on 1<sup>st</sup> April 1993. The district is situated at the centre of the State and is surrounded by Cuttack and Dhenkanal districts on the east, Sambalpur and Deogarh districts on the west, Sundargarh and Keonjhar districts on the north and Nayagarh and Boudh districts on the south. The district belongs to the mid central table land according to the agro-climatic conditions, covering an area of 637500 Ha. The district is located at Latitude 20.50 North to 85.00 East Longitude. The altitude ranges from 564 meters to 1187 meters.

The district has 1910 villages (1661 inhabited), having a population of 1273821 with 655718 males and 618103 females. As per 2011 census, the total rural population of the district is 1067275 while the total urban population is 206546. The district has 239552 SC and 179603 ST population. The district is having 494425 male literates and 375031 female literates. There are 1025 primary schools, 330 ME schools, 229 high schools and 46 colleges, which constitute the educational infrastructure of the district. The district has 199 km of National Highways, 48 km of State Highways, 84 km of district roads and 389 km of ODRs. The district has 111 km of railway lines with 12 stations. It also has 230 post offices and 38 telephone exchanges. The district is served by 78 medical establishments.

The Administrative Headquarters of the district is located at Angul. The district has 4 sub divisions, 8 tahsils and 8 blocks. There are total 209 Gram Panchayats, 2 Municipalities namely Angul and Talcher and 1 Notified Area Council (NAC) namely Athmalik. The district has varied climatic condition. Though the average annual rainfall of the district is 1402 mm, there is a great variation from year to year. The rainfall in the district during the last 10 years varied between 896 mm to 1744 mm.

Agriculture occupies a vital place in the economy of Angul district, as it provides direct and indirect employment to around 70 % of its total work force, as per the 2011 census. The total cultivable area of the district is 2, 11,291 hectares, covering 32% of its total geographical area of which high land, medium land and low land constitute 58%, 26% and 16%, respectively. The district is divided into 3 ADO circles, 8 AAO circles and 123 VAW circles. Paddy, pulses, oilseeds, condiments and vegetables are major crops. The district, as per the agro climatic condition comes under the mid central table land zone and the soil of the district is mostly red lateritic, sandy loam and alluvial in nature. Almost 60% of the cultivable land in the district is high land, suitable for horticulture crops mangoes, guava, banana, pineapple, cashew nut and vegetables. There are 14 Veterinary Dispensaries, 94 Artificial Insemination Centres and 418699 cattle. Out of 35 Dairy Cooperative Societies, 13 Societies in Chhendipada and Athmalik blocks were in dormant stage. There is only 01 Fodder Farm in the district. The small ruminant's population stood at 44442 Sheep and 207056 Goats in the district as per 2012 census. Annual egg production is 34 lakh at present. Milk production stood at 57 metric tonnes during 2020-21. The fresh water fish production both in culture and capture system stood at 24470 metric tonnes in an area of 23362 hectares during 2021-22 in the district.

The district is known for its coal mines and the estimated deposits spread over Talcher, Kaniha and Chhendipada blocks contain nearly 20% of the total coal deposits of the country, which has attracted mainly power generating industries and industries requiring huge amount of power. The total installed power generation capacity is 4420 megawatts, while plants are being built for another 2250 megawatts and another 11700 megawatts are in the pipeline. NALCO has its captive power plant and Aluminium smelter, while Jindal Steel & Power has its captive power

plant and Steel plant in the district. The district also has extensive forest cover, which is almost 43.22% of the geographical area and it is the only district of the State served by the two biggest rivers of Odisha viz. Mahanadi and Brahmani. The district as such is well endowed with natural resources. Further, 8 more coal blocks viz, Chhendipada, Chhendipada-II, Machakata, Radhikapureast, Radhikapur west, Brahmanbil, Karadabahal, Kuroloi, Phulljari east and Phulljri west are likely to be auctioned this year, which will result in displacement, rehabilitation of people, etc.

### **Cooperatives in Angul district**

**a. Status:** The block wise, sector wise distribution of cooperative societies in the district is as under:

**Angul** district has 11 branches of Angul District Central Cooperative Bank (AUCCB) and 103 PACS affiliated to the AUCCB branches. Sector wise, cooperatives in the district cover Farm Credit, Agriculture Infrastructure and Agriculture - Ancillary Activities sectors.

**b. Potential for formation of Cooperatives:** There is fair potential for cooperative activity in the agriculture sector, as elucidated in the chapter on 2.1.1. Crop production, Maintenance, Marketing. The distribution is uniform in all 8 blocks are under the area of operation of cooperative society/ all blocks are covered by some society. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

### Banking Profile

<b>District -</b>	<b>ANGUL</b>	<b>ODISHA</b>	<b>Lead Bank -</b>	<b>UCO Bank</b>
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#### 1. NETWORK & OUTREACH (As on 31/03/2022)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	34	131	70	61					13	1761
Regional Rural Bank	1	32	28	4					52	7210
District Central Coop. Bank	1	11	6	5					151	20974
Coop. Agr. & Rural Dev. Bank	1	2		2					831	115356
Primary Agr. Coop. Society	103	0							16	2240
Others	2	2		2					831	115356
All Agencies	39+103	178	104	74						

#### 2. DEPOSITS OUTSTANDING

Agency	No. of accounts				Amount of Deposit [Rs.lakh]					
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks						1150238.8	1032842.3	1272441.00	23.20	83.38
Regional Rural Bank						102809.71	109412.37	118108.00	7.95	7.74
Cooperative Banks						79610.46	85495.01	135540.00	58.54	8.88
Others										
All Agencies						1332659.01	1227749.63	1526089.00	24.30	100

#### 3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts				Amount of Loan [Rs.lakh]					
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks						347137.14	604539.79	760971.00	25.88	88.41
Regional Rural Bank						32828.12	37211.40	42591.00	14.46	4.95
Cooperative Banks						44383.14	53033.50	57136.00	7.74	6.64
Others										
All Agencies						424348.40	694784.69	860698.00	23.88	100.00

#### 4. CD-RATIO

Agency	CD Ratio		
	31-Mar-20	31-Mar-21	31-Mar-22
Commercial Banks	30	59	60
Regional Rural Bank	32	34	36
Cooperative Banks	56	62	42
Others			
All Agencies	31.84	56.59	56.40

#### 5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)

Agency	During 2021-22		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks				
Regional Rural Bank				
Cooperative Banks				
Others				
All Agencies				

#### 6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2022)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	176719.65	68	47268.18	39			369.00	0.04		
Regional Rural Bank	21611.25	8	3111.67	3						
Cooperative Banks	59859.29	23	57519.49	53						
Others	0.00									
All Agencies	258190.19	100	107899.34	100			369.00	0		

#### 7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Commercial Banks	143346.99	118252.25	82.49	162463.10	149302.24	91.90	208883.38	176719.65	84.60	86.33
Regional Rural Bank	14565.97	4791.99	32.90	16022.57	13134.30	81.97	20120.60	21611.25	107.41	74.09
Cooperative Banks	74737.12	48912.71	65.45	82210.83	53424.96	64.99	61175.52	59859.29	97.85	76.09
Others										
All Agencies	232650.08	171956.95	73.91	260696.50	215861.50	82.80	290179.50	258190.19	88.98	81.90

#### 8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Crop Loan	103608.00	65707.21	63.42	103883.74	82052.07	78.98	114532.14	84990.51	74.21	72.20
Term Loan (Agr)	45378.38	19186.12	42.28	45173.18	15690.15	34.73	45740.55	75282.18	164.59	80.53
Total Agri. Credit	148986.38	84893.33	56.98	149056.92	97742.22	65.57	160272.69	160272.69	100.00	74.18
Non-Farm Sector	75853.20	85765.12	113.07	79317.02	101953.16	128.54	98981.80	124136.01	125.41	122.34
Other Priority Sector	7810.50	1298.50	16.63	32322.55	16166.12	50.01	30925.01	134054.18	433.48	166.71
Total Priority Sector	232650.08	171956.95	73.91	260696.50	215861.50	82.80	290179.50	258190.19	88.98	81.90

#### 9. RECOVERY POSITION

Agency	2019-20			2020-21			2021-22			Average Rec. [%] in last 3 years
	Demand [Rs.lakh]	Recovery [Rs.lakh]	Recovery [%]	Demand [Rs.lakh]	Recovery [Rs.lakh]	Recovery [%]	Demand [Rs.lakh]	Recovery [Rs.lakh]	Recovery [%]	
Commercial Banks										
Regional Rural Bank										
Cooperative Banks										
Others(Orban Co.Bank)										
All Agencies										

Sources : Lead Bank & SLBC

## **Banking Profile**

The district is served by a network of 178 bank/ financial institution branches as on 31 March 2022. However, the distribution is quite skewed as out of the total 178 branches, more than 50% are located in two blocks i.e. Angul and Talcher. In the agriculturally potential blocks of Athmallik, Kishorenagar and Pallahara, there are altogether 27 branches. Out of 209 Gram Panchayats, 7 are unbanked. Both the State and Central governments are pressing hard to expand the availability of banking services to the unbanked GPs which is expected to create a better interface between people and the banking system, which in turn will accelerate the pace of ground level credit flow and help in capital formation in agriculture. As of March 2022, total no of operational ATMs are 164 and BC/CSP points are 194 in the district.

The total deposit in the district stood at Rs.15260.89 crore as on 31 March 2022 as against Rs.12277.49 crore as on the same date in the previous year registering a year on year increase of Rs.2983.40 crore. The total advances in the district has increased by Rs.8606.98 crore as on 31 March 2022 as against Rs.6947.84 crore on previous year. The credit to deposit ratio stood at 56% as on 31.03.2022.

Achievement under agriculture term loan is not very encouraging which shows that capital formation in agriculture is not happening with the help of bank credit in accordance with the potential that exists in the district.

Expeditious reforms in land record keeping practices, creatively dovetailing the plethora of subsidy-linked schemes of both the State and Central Government with bank credit and facilitating forward and backward linkages by the district administration can overcome the problems which hinder off-take of bank credit and capital formation in agriculture.

## Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

### Objectives of PLP

The objectives of PLP are

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

### Methodology

NABARD, in 1988-89, took initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long term potential (in terms of physical units) in each sector of agriculture and rural development with reference to the natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been constantly endeavoring to introduce refinements in the methodology of preparing PLPs and improvement of its contents so that the PLPs could be used as support reference document for Annual Credit Plans of banks. NABARD has been reviewing continuously the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment activity conducive to development of agriculture and rural areas. The PLP writers – who are District Development Managers of NABARD placed in most of the districts of the country – are supported by a group of technical officers/experts in the Regional Offices and Head Office of NABARD.

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

The indicative unit costs suggested by the State level unit cost committee are made use of while arriving at the total financial outlays.

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

Sr. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none"><li>• Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings.</li><li>• Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other.</li><li>• Make assumption to cover 100% of Small/Marginal</li></ul>

Sr. No.	Sector	Methodology of estimation of credit potential
		<p>Farmers and 20% to 50% of Other Farmers.</p> <ul style="list-style-type: none"> <li>• Study the cropping pattern.</li> <li>• Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue.</li> <li>• Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>• MI potential is the area that can be brought under irrigation by ground and surface water.</li> <li>• Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district.</li> <li>• While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get.</li> <li>• Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.</li> <li>• Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account.</li> <li>• The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.</li> </ul>
3	Farm Mechanization	<ul style="list-style-type: none"> <li>• The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors.</li> <li>• Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area.</li> <li>• Adjustment of tractor potential with land holdings.</li> <li>• Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>• Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops.</li> <li>• Feasibility and possibility of shifting from food crops to plantation crops.</li> <li>• Estimation of replanting by taking into account approximate economic life of a few plantation crops.</li> </ul>

Sr. No.	Sector	Methodology of estimation of credit potential
		<ul style="list-style-type: none"> <li>Estimation of potential for rejuvenation of existing plantation.</li> </ul>
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> <li>Collection of data on number of milch animals as per the latest census.</li> <li>Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows.</li> <li>1/6<sup>th</sup> of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2<sup>nd</sup> and 3<sup>rd</sup> lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.</li> </ul>

### Utility

Concerted and continuous efforts have been on to make PLPs user friendly keeping in view the stakeholders focus. The document has been useful to various stakeholders in a variety of ways, as illustrated below:

- |   |                                     |  |
|---|-------------------------------------|--|
| 1 | Bankers                             | <ul style="list-style-type: none"> <li>i. Provides inputs/information on Exploitable potential vis-a-vis credit available</li> <li>ii. Potential High Value Projects/Area Based schemes</li> <li>iii. Infrastructure support available which can form basis for their business/development plans.</li> </ul> |
| 2 | Government Agencies/<br>Departments | <ul style="list-style-type: none"> <li>i. Developmental infrastructure required to support credit flow for tapping the exploitable potential</li> <li>ii. Other support required to increase credit flow</li> <li>iii. Identification of sectors for Government sponsored programme</li> </ul>               |
| 3 | Individual/ Business<br>entities    | <ul style="list-style-type: none"> <li>i. Private investment opportunities available in each sector</li> <li>ii. Commercial infrastructure</li> <li>iii. Information on various schemes of Govt &amp; Banks.</li> </ul>  |

### Limitations and constraints

Though concerted efforts are being made to estimate the potentials realistically, the following limitations and constraints are noticed in the exercise of PLP preparation:

- Non-Availability of accurate granular data on credit flow – Sector and sub-sector-wise;
- Non-availability of data required for estimation of potential in some sectors with the line Depts.

## **Chapter 1**

### **Important Policies and Developments**

#### **1.1 Policy Initiatives - Government of India**

##### **1.1.1 Union Budget of India- 2022-23**

##### **Agriculture and Food Processing**

- The year 2023 has been announced as the 'International Year of Millets'. Support will be provided for post-harvest value addition, enhancing domestic consumption, and for branding millet products nationally and internationally.
- To reduce the dependence on import of oilseeds, a comprehensive scheme to increase domestic production of oilseeds will be implemented.
- For delivery of digital and hi-tech services to farmers with involvement of public sector research and extension institutions along with private agri-tech players and stakeholders of agri-value chain, a scheme in PPP mode will be launched.
- Chemical-free Natural Farming will be promoted throughout the country, with a focus on farmers' lands in 5-km wide corridors along river Ganga, in the first stage.
- Use of 'Kisan Drones' will be promoted for crop assessment, digitization of land records, spraying of insecticides, and nutrients.
- A fund with blended capital, raised under the co-investment model, will be facilitated through NABARD to finance startups for agriculture & rural enterprise, relevant for farm produce value chain. Activities for these startups will include, inter alia, support for FPOs, machinery for farmers on rental basis at farm level, and technology including IT-based support.
- Implementation of the Ken-Betwa Link Project at an estimated cost of Rs.44,605 crore to provide irrigation benefits to 9.08 lakh hectare of farmers' lands, drinking water supply for 62 lakh people, 103 MW of Hydro, and 27 MW of solar power will be taken up.

##### **MSME**

- Udyam, e-Shram, NCS, and ASEEM portals will be interlinked for credit facilitation, skilling, and recruitment with an aim to further formalize the economy and enhance entrepreneurial opportunities for all.
- Emergency Credit Line Guarantee Scheme (ECLGS) will be extended up to March 2023 and its guarantee cover will be expanded by Rs. 50,000 crore to total cover of Rs. 5 lakh crore, with the additional amount being earmarked exclusively for the hospitality and related enterprises.
- Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE) scheme will be revamped with required infusion of funds. This will facilitate additional credit of Rs.2 lakh crore for Micro and Small Enterprises and expand employment opportunities.
- Raising and Accelerating MSME Performance (RAMP) programme with an outlay of Rs.6,000 crore over 5 years will be rolled out. This will help the MSME sector become more resilient, competitive and efficient.



## **Skill Development**

- Digital Ecosystem for Skilling and Livelihood (DESH-Stack) e-portal will be launched to empower citizens to skill, reskill or upskill through on-line training.
- Startups will be promoted to facilitate ‘Drone Shakti’ through varied applications and for Drone-As-A-Service (DrAAS). In select ITIs, in all states, the required courses for skilling, will be started.

## **Inclusive Welfare Focus**

- A new scheme, Prime Minister’s Development Initiative for North-East (PM-DevINE), will be implemented through the North-Eastern Council to fund infrastructure, in the spirit of PM Gati Shakti, and social development projects based on felt needs of the North-East.
- Border villages with sparse population, limited connectivity and infrastructure will be covered under the new Vibrant Villages Programme for construction of village infrastructure, housing, tourist centres, road connectivity, provisioning of decentralized renewable energy, direct to home access for Doordarshan and educational channels, and support for livelihood generation, etc.
- To mark 75 years of our independence, it is proposed to set up 75 Digital Banking Units (DBUs) in 75 districts of the country by Scheduled Commercial Banks.

## **Productivity enhancement and Investment**

- Launching of Ease of Doing Business 2.0 and Ease of Living
- Expanding scope of Green Clearance portal PARIVESH
- Unique Land Parcel Identification Number for IT based management of land records

## **Sunrise opportunities and climate action**

- Introducing Supportive policies, light-touch regulations, facilitative actions to build domestic capacities, and promotion of research & development in the field of Sunrise sector such as Artificial Intelligence, Geospatial Systems and Drones, Semiconductor and its ecosystem, Space Economy, Genomics and Pharmaceuticals, Green Energy, and Clean Mobility Systems Opportunities, Energy Transition, and Climate Action, etc.
- Prioritizing transition to Carbon Neutral Economy, augmenting solar power generation to be given utmost importance.

## **Financing Public Investment**

- Issue of sovereign Green Bonds for mobilizing resources for green infrastructure
- Promotion of thematic funds for blended finance for encouraging important sunrise sectors such as Climate Action, Deep-Tech, Digital Economy, Pharma and Agri-Tech, enhancing financial viability of projects including PPP, with technical and knowledge assistance from multi-lateral agencies.
- Introduction of Digital Rupee by RBI starting 2022-23.

### **1.1.2 Strengthening of Cooperative Sector**

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. They 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.

Sector-wise/ Activity-wise distribution Co-operatives the country is given in the Table.

Sr. No.	Type	Number of Societies
<b>A</b>	<b>Non Credit Cooperative Societies</b>	
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	301572
	<b>Total</b>	<b>739582</b>
<b>B</b>	<b>Credit Cooperative Societies</b>	
10	Primary Agriculture Credit Societies	93978
<b>C</b>	<b>Multi State Cooperative Societies (MSCs)</b>	
11	MSCs	1469

Source: NCUI 2018

In addition, there are about 2,705 District Level Federations, 390 State Level Federations and 20 National Level Federations in the country.

Govt. of India 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"

In this direction, the Ministry of Cooperation (MoC) has, in consultation, coordination and partnership with State Governments, NABARD, National Level Federations, Training Establishments at State and National level and other stakeholders, initiated work on five major fronts:

**a. Cooperative Credit Guarantee Fund:** This is a new scheme being created for providing credit guarantee on loans of Primary Agriculture Cooperative Societies and other primary cooperative societies.

**b. Co-operative Education:** This scheme 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. Cooperative Training:** This scheme aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.

**d. Computerization of Primary Agriculture Cooperative Societies:** This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS

**e. Sahkar se Samridhi:** This scheme is an umbrella scheme with a number of sub-components as mentioned below with the aim of all round development of cooperatives in the country by providing them necessary support in terms of finance, technology and infrastructure and transform them into successful economic entities: (a) Recapitalization of PACS; (b) Seed money for new PACS; (c) Revival of defunct PACS; (d) Transformation of PACS into multi-role cooperatives on the lines of FPOs; (e) Assistance to cooperative societies in branding, marketing and trade; (f) Capital subsidy for creation of basic infrastructure.

All these initiatives will create immense business potential for the Cooperatives from grassroots upward in times to come.

### 1.1.3 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

Item	Credit Guarantee Scheme for FPOs	Credit Guarantee Scheme for Animal Husbandry and Dairying
Guarantee Cover	85% of the sanctioned amount max. ₹1.5 cr	25% of the Credit Facility
Annual Guarantee Fee	Upto 0.85% of sanctioned amount	1.0% 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.

subsidiary of NABARD.

## 1.2 Policy Initiatives – Reserve Bank of India

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

- Master circular on Lead Bank Scheme consolidating the relevant guidelines/ instructions issued by Reserve Bank of India on Lead Bank Scheme up to March 31, 2022, was issued vide circular FIDD.CO.LBS.BC.No.02/02.01.001/2022-23 dated 01 April 2022. It reemphasizes the focus of the Lead Bank scheme to inclusive growth and financial inclusion.

- b. Master circular on SHG- Bank Linkage Programme consolidating the relevant guidelines/ instructions issued by Reserve Bank of India up to March 31, 2022, was issued vide circular FIDD.CO.FID.BC.No.1/12.01.033/2022-23 dated 01 April 2022. As per the circular, utmost priority should be given by banks in lending to SHGs and the same should also form an integral part of the bank's corporate credit plan.

c. **Kisan Credit Card Scheme - Eligibility criteria for farmers engaged in fisheries/ aquaculture**

RBI has issued modified instructions to all Commercial Banks including Small Finance Banks and excluding Regional Rural Banks, with regard to the eligibility criteria for inland fisheries and aquaculture. As per the modified instructions, the beneficiaries must own or lease any fisheries related assets such as ponds, tanks, open water bodies, raceways, hatcheries, rearing units, boats, nets and such other fishing gear as the case may be and possess necessary authorisation/certification as may be applicable in respective states for fish farming and fishing related activities and for any other state specific fisheries and allied activities. The detailed instructions were issued by RBI vide circular FIDD.CO.FSD.BC.No.6/05.05.010/2022-23 dated 18 May 2022.

d. **Lending by Commercial Banks to NBFCs and Small Finance Banks (SFBs) to NBFC-MFIs, for the purpose of on-lending to priority sector**

To ensure continuation of the synergies that have been developed between banks and NBFCs in delivering credit to the specified priority sector, RBI issued instructions to all Scheduled Commercial Banks including Small Finance Banks that Bank credit to NBFCs (including HFCs) for on-lending will be allowed up to an overall limit of 5 percent of an individual bank's total priority sector lending in case of commercial banks. In case of SFBs, credit to NBFC-MFIs and other MFIs (Societies, Trusts, etc.) which are members of RBI recognized 'Self-Regulatory Organisation' of the sector, will be allowed up to an overall limit of 10 percent of an individual bank's total priority sector lending. These limits shall be computed by averaging across four quarters of the financial year, to determine adherence to the prescribed cap.

SFBs are allowed to lend to registered NBFC-MFIs and other MFIs which have a 'gross loan portfolio' (GLP) of up to Rs.500 crore as on March 31 of the previous financial year, for the purpose of on-lending to priority sector. In case the GLP of the NBFC-MFIs/other MFIs exceeds the stipulated limit at a later date, all priority sector loans created prior to exceeding the GLP limit will continue to be classified by the SFBs as PSL till repayment/maturity, whichever is earlier. The detailed instructions were issued by RBI vide circular FIDD.CO.Plan.BC.No.5/04.09.01/2022-23 dated 13 May 2022.

e. **Modified Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial year 2021-22**

Modified instructions on Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial year 2021-22 were issued by RBI to all Public Sector Banks, Private Sector banks and Small Finance Banks to extend the benefit of Interest Subvention vide circular FIDD.CO.FSD.BC.No.3/05.02.001/2022-23 dated 28 April 2022. As per the scheme, banks to submit their additional claim pertaining to the disbursement made during the year 2021-22 which is (i) not included in the claim as on 31 March 2022; and (ii) repaid promptly during 2022-23, latest by 30 June 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.1,20,000.00 crore was allocated for the year 2021-22.

#### **1.3.2 Short-Term Refinance**

NABARD provides Short Term refinance to Cooperatives & RRBs for their crop loan lending. The allocation for the year 2021-22 was Rs.1,20,727.66 crore.

#### **1.3.3 Other Initiatives**

**(i)** 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 investment in viable projects relating to post harvest management infrastructure and community farming assets.

#### **(ii) Special Liquidity Facility-2**

NABARD, under Atmanirbhar Bharat Abhiyan, disbursed Rs. 24,399.43 crore to Cooperative Banks, RRBs, SCARDBs, and NBFC-MFIs as special liquidity facility (SLF-2) during the pandemic. Out of which, Rs.15053.30 crore was disbursed to Cooperative Banks, Rs. 7746.13 crore to RRBs for the purpose of ASAO and ST-Others and Rs. 1600 crore to SCARDBs & NBFCs/NBFC-MFIs. Under Additional Special Liquidity Facility (ASLF) an amount of Rs. 150.00 crore was disbursed during the year 2021-22 to NBFCs/NBFC-MFIs with asset size of less than Rs.500.00 crore.

**(iii)** To improve the flow of credit to priority sector by banks 25% of the corpus of the STRRB Fund and LTRCF, allocated for the RRBs in the credit starved districts.

**(iv)** Extension of both the Short Term and Long Term refinance to all RRBs, based on internal Risk Rating category of NABARD viz. NBD1 to NBD7.

**(v)** NABARD has devised a new scheme for providing repayable financial assistance to State Governments for share capital contribution to RRBs under Section 38 read with section 39 of the NABARD Act, 1981 to facilitate release of proportionate share of the State Govt. to RRBs and to ensure uninterrupted credit flow to rural sector.

**(vi)** Keeping in view the requirements of Cooperatives and RRBs under Short Term Refinance Scheme under ST(SAO) and ST(Others), NABARD has issued guidelines for the State Cooperatives and RRBs, wherein the banks have the option of choosing between fixed and floating rates for short term refinance sanction availed under ST(SAO) and ST(Others) limits.

#### **1.3.4 Government Sponsored Programmes with Bank Credit**

- Department of Food and Public Distribution (DFPD), Government of India has notified the "Scheme for extending financial assistance to project proponents for enhancement of their ethanol distillation capacity or to set up distilleries for producing 1st Generation (1G) ethanol from feed stocks such as cereals (rice, wheat, barley, corn & sorghum), sugarcane, sugar beet, etc." NABARD has been appointed as the Nodal Bank for interacting with DFPD

and managing interest subvention under the Scheme. The operational guidelines have been issued to Cooperative Banks, RRBs, NCDC, PSBs, Commercial Banks, etc. for implementation of the scheme.

- Administrative approval conveying continuation of the following subsidy schemes for 2021-2022 (till 30 September 2022) has been received from the GoI :
- Agri Clinics and Agri Business Centres (ACABC)
- Agri Marketing Infrastructure (AMI) sub scheme of Integrated Scheme for Agricultural Marketing (ISAM)

### **1.3.5 Rural Infrastructure Development Fund (RIDF)**

- The corpus under Rural Infrastructure Development Fund (RIDF) was Rs. 40,000 crores during FY 2021-22.
- During 2021-22, the total sanctions were to the tune of Rs. 46,072.70 crore and disbursements were to the extent of Rs. 33,883.18 crore to various State/UTs.
- Based on the requests received from State Governments, two new activities viz. Road Over Bridges on railway crossings and Ropeway were added in the list of eligible activities under RIDF.

### **Other Important Funds**

#### **i) Long Term Irrigation Fund (LTIF)**

Under LTIF, NABARD has sanctioned a loan amount to the tune of Rs.800.78 crore and Rs.3196.97 crore was released during 2021-22. As on 31 March 2022, the cumulative loan sanctioned and disbursed under LTIF stood at Rs.85,127.38 crore and Rs.55,676.68 crore, respectively.

#### **ii) Micro irrigation Fund (MIF)**

Under MIF, an amount of Rs.256.25 crore was released during 2021-22. As on 31 March 2022, the cumulative loan sanctioned and released stood at Rs. 3970.17 crore and Rs.2083.72 crore, respectively. The sanctions made by NABARD till date under MIF envisages expansion of micro irrigation coverage by an area of 12.83 lakh Ha. Total area of 4.23 lakh Ha has been covered by the States up to 31 March 2021. (*Source: MoA&FW, GoI*)

#### **iii) Pradhan Mantri Awas Yojana-Grameen (PMAY-G)**

As on 31 March 2022, the cumulative loan sanctioned and released under PMAY-G stood at Rs.61,975.00 crore and Rs.48,819.03 crore, respectively. This has facilitated construction of 1.77 crore houses as on 31 March 2022 (*Source-MoRD, GoI website*).

### **1.3.6 Micro Credit Intervention**

#### **a. Committee to review the SHG-BLP grading norms for credit linkage**

In order to bring about uniformity in SHG grading norms, a Committee was set up to review the existing sets of SHG grading norms for credit linkage and suggest revised norms for fresh credit linkage and repeat linkage of SHGs. The Committee recommended (a) adoption of NRLM norms universally for SHGs; (b) review of grading norms after six months of operation of the National Loan Portal for inclusion of additional parameters by NRLM; (c) RBI to review their guidelines on credit reporting to Credit Information Companies (CICs) ; (d) development of common technology platform for the banks for collection of the SHG member level data to ensure uniformity; and (e) use of Central KYC Registry for capturing the KYC details of members of SHGs for reporting to CICs.

### **b. Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from Rs.10 lakh to Rs.20 lakh**

Credit Guarantee Fund for Micro Units (CGFMU) is the Trust Fund set up by Government of India, managed by NCGTC as a Trustee, with the purpose of guaranteeing payment against default in Micro Loans extended to eligible borrowers by Banks/ NBFCs/ MFIs/ Other Financial Intermediaries. Consequent to the amendment in the CGFMU scheme, the collateral free loans to SHGs under DAY-NRLM were enhanced from Rs. 10 lakh to Rs.20 lakh and categorised as under.

- i. Loans up to Rs. 10 lakh -No collateral and no margin to be charged
- ii. Loans above Rs. 10 lakh and up to Rs. 20 lakh - No collateral and no lien to be marked against savings bank accounts of SHGs.

However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below Rs. 10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).

### **1.3.7 Financial Inclusion**

- **Positive Pay System:** In order to enhance the safety of cheque based transactions of Rs.50,000/- and above, the new scheme with maximum support of Rs. 5.00 lakh for implementation of Positive Pay System (PPS) by Rural Cooperative Banks (RCBs) has been introduced under FIF in September 2021. This enables an additional security layer to the cheque clearing process. As on 31 March 2022, out of 384 banks, more than 100 banks have already availed sanction under FIF for the scheme and during the year 2021-22 an amount of Rs.520.71 lakh has been sanctioned and Rs.241.03 lakh is disbursed under the scheme.
- [A scheme under FIF](#) for implementation of Green PIN facility at ATMs and/or micro ATMs for RuPay Kisan Card activation was launched under which maximum Rs.4.00 lakh one-time implementation and application development cost for enabling Green PIN facility is reimbursed. In order to bring digital financial literacy in the remote areas and to give further thrust to effective financial inclusion, the scheme for providing support for mobile vans was modified to support a maximum of five demo vans per district on a select basis. This has greatly helped in delivering banking services during the pandemic.
- Scaling up of the Centre for Financial Literacy (CFL) Project was launched in 2021-22. The pilot project of RBI being implemented in 80 blocks of the country is now up scaled to 200 CFLs. The scaled up project envisages that one CFL will cater to 3 blocks.
- A scheme under FIF for supporting onboarding to Bharat Bill Payment System (BBPS) is granted to encourage banks to provide facility of online utility payment services to their customers to enable rural customers to experience the benefits of online bill payments. Maximum Rs.2.00 lakh one time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) is reimbursed under the scheme.
- Support extended to RCBs in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States in order to augment the banking outlets through BCs for providing comprehensive financial services in unbanked villages with population less than 500.

### **1.3.8 Farm Sector Development – Important Initiatives**

#### **a. Sustainable livelihood & NRM- Watershed and Tribal development Project**

- [JIVA](#): An agro ecological transformation programme, aimed at achieving long-term sustainability of interventions made in the completed NRM projects and promotion of sustainable farming was launched.
- Indo-German Technical Cooperation Project on Capacity enhancement for Sustainable Agriculture and Sustainable Aquaculture (C-SASA) was signed during the FY 2021-22.

- Nationwide exercise of Geo tagging of Wadis was initiated.

## **b. FPO Promotion**

- NABARD, in collaboration with GiZ, developed a mobile application for conduct of baseline survey of FPOs and an automated rating tool for FPOs (FPO Manak tool).
- BIRD, Lucknow as the Nodal Training Institute for Central Sector Scheme of 10,000 FPOs developed five Basic training modules and eight advanced training modules for FPOs and other stakeholders.
- 417 FPOs were promoted under Central Sector Scheme on 10,000 FPOs during 2021-22. With this, the Cumulative number of FPOs promoted is 1096, of which 774 are registered.

## **c. IOT and ICT Interventions Piloted**

- Deployment of IOT systems in the watershed for delivering advisories on improved agricultural practices (Himachal Pradesh).
- End-to-End ICT and IOT based solutions for farmers (Gujarat & Jharkhand)
- IOT based Soil & Weather Stations through Farmers Producer Company (Tamil Nadu).
- Application of IOT and Machine Learning for cultivation of Chillies (Telangana).
- Development of drone-based package of practices in direct seeded rice (Telangana) and demonstration of spraying pesticides and foliar application of nutrients using Drone (Tamil Nadu).
- Implementation of IOT in vegetable cultivation (Uttar Pradesh).
- Pilot project on encouraging rural youth in agriculture for agri-entrepreneurship development sanctioned in Rajasthan and Jharkhand.
- Agriculture Export Facilitation Centre (AEFC) to function as a 'One Stop Centre' for agri export services and capacity building of farmers in traceability, Good Agriculture Practices, etc. in Maharashtra (various export commodities) and Rajasthan (spices) was set up.

## **d. Climate Action**

Under climate change initiatives, NABARD has released an amount of Rs.97.30 crore under various funding mechanisms viz. Adaptation Fund (AF), Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC).

### **1.3.9 Off Farm Sector Initiatives**

- A total of 58 OFPOs, covering around 18,000 beneficiaries have been supported with grant assistance of ₹28.93 crore across 24 states. Of these, 45 OFPOs have been registered under Companies Act while 5 have been registered under the Societies Act and are undertaking business activities of aggregation, marketing and input distribution. Of the 58 OFPOs, 16 OFPOs are all-women OFPOs and are expected to empower 10,000 women weavers and artisans directly.
- Relaxations in norms for skill training providers in the NER, LWE affected states and islands.
- NABARD is the Connect Centre for Stand Up India Scheme for organizing pre and post disbursement handholding events at district level, to share best practices, review the programme, problem solving and guiding the potential borrowers.
- New scheme to support off-farm sector development projects in DPR Mode has been formulated to provide more flexibility to development project partners in designing and implementing projects cater to the vast off-farm sector development landscape that is differentiated by region, material, product, artisan, and a whole host of other factors.
- A scheme to extend assistance for formation and nurturing of mini-OFPOs comprising of less than 200 members was introduced to achieve wider regional spread particularly in North Eastern states, hilly and difficult areas, bring in sustainable development for the



unreached and excluded sections, help reduce distress migration of artisans, increase incomes of the artisans, provide a market for products, help revive dying arts, crafts and weaves etc.

- ‘Stall in Mall’ scheme has been introduced to provide support for hiring and/ or setting up of temporary stalls for a period of between one to three months in a year in reputed malls, stores, market complexes, reputed hotels, and prominent premises (Govt. or private), places with good footfall.

### 1.3.10 Agriculture Credit Target during 2022-23

For the FY 2021-22, the ground level agricultural credit achievement was Rs.17.10 lakh crore, as against the target of Rs 16.50 lakh crore.

Agriculture credit target for the year 2022-23 has been fixed at Rs.18.50 lakh crore. In order to provide special focus to allied activities, separate sub targets of Rs. 37,800 crore for working capital and Rs. 88,200 crore for term loan towards allied activities under GLC targets have been fixed.

## 1.4 Policy Initiatives – State Government

**a. Dedicated Agriculture Budget:** Odisha is among the few states that present a separate agriculture budget. During the year 2020-21, separate “People’s Budget”, “Climate Budget”, “Women and Children budget” and “Nutrition Budget” were also presented to provide continuous focus to these crucial areas.

**b. State Agriculture Policy 2020 (SAMRUDHI):** In order to accelerate the growth trend set by previous policies and bring a shift from subsistence agriculture to profitable and commercial agriculture, the state government launched the State Agricultural Policy 2020-SAMRUDHI. The vision behind the new agriculture policy is to harness the potential of Odisha’s agricultural sector in a sustainable manner, aimed at continuously raising farmers’ incomes and welfare while ensuring nutritional security. The sectors specific strategy in the policy are designed on eight pillars known together as “SAMRUDHI” (Science and Technology, Adaptation to climate change, Market focus, Resource use, Up-scaling infrastructure, Diversification, Human resource development, Institutional strengthening).

**c. KALIA Scheme:** The Government of Odisha has launched a farmers’ welfare scheme named KALIA (Krushak Assistance for Livelihood and Income Augmentation), which aims to provide all-inclusive and flexible support system to farmers ensuring accelerated agricultural prosperity. Under the scheme, small and marginal farmers, landless agricultural households, vulnerable agricultural household, landless agricultural labourers and sharecroppers (actual cultivators) are eligible for different components of the scheme. KALIA scheme has five key components such as (i) Support to Cultivators for Cultivation, (ii) Livelihood Support for Landless Agriculture Households (iii) Financial Assistance to Vulnerable Agricultural Households (iv) Life Insurance Support to Cultivators and Landless Agricultural Labourers & (v) Interest Free Crop Loan. Launched in 2019, KALIA covers 92 per cent of cultivators of the State and all needy landless cultivators. More than 56 lakh small and marginal farmers and landless agricultural households have received assistance under the Scheme.

**d. BALARAM:** To augment flow of credit to farmers cultivating land as sharecroppers, a Scheme named “Bhoomihina Agriculturist Loan And Resources Augmentation Model” (BALARAM) has been formulated in association with NABARD. The target of the Scheme is to form 1 lakh Joint Liability Groups (JLGs) covering at least 5 lakh farmers/ share croppers using

the platform of ATMA (Agricultural Technology Management Agency) of Department of Agriculture and Farmers' Empowerment, Govt. of Odisha.

**e. Organic Farming Policy, 2018:** The policy aims to promote organic farming to improve soil fertility and productivity, judicious use of water resources and to encourage farming with use of local resources. State intend to bring 2 lakh hectares under organic farming, through knowledge dissemination, soil health management, promotion of seed sovereignty, etc.

**f. Odisha Farmer Producer Organisations (FPOs) Policy, 2018:** The policy was launched during 2018, to support Farmer Producer Organisations (FPOs) in production, aggregation, storage, processing, distribution and marketing of agriculture and allied sector resources to promote sustainable development by generating large scale employment in rural and semi urban areas. Under the policy, single Window Clearance System to be made applicable to FPOs for issue of licenses.

**g. Start-up Odisha:** Government of Odisha has adopted new Start Up policy to develop a world class "Start-up Hub" in Odisha. The policy provides incentives and exemptions over and above the Start-up policy of Government of India and any other existing policy of Odisha. The Policy has a vision of creating enabling environment and supporting eco-system that facilitates at least 1000 start-ups in the State.

**h. Ama Krushi:** Ama Krushi is an initiative of Department of Agriculture, Government of Odisha, under which free of cost customized agricultural advice is provided to farmers. At present 3,161,986 farmers are enrolled for the service. Customized advisory to farmers include the full cycle of crops, right from soil preparation to storage of harvest and minimum support prices (MSP). Farmers call at Ama Krushi to get advisory on most of the crops grown in the State. The web link for AMA KRUSHI is (<https://www.amakrushi.in/go/>).

**i. Agriculture Production Cluster (APC) in Tribal Regions of Odisha:** State Government has formed Agriculture Production Cluster (APC) in Tribal Regions of Odisha to double the farm income of 1.00 lakh women farmers of small and marginal category by formation of producer groups and building APCs/Producer companies in 40 backward blocks of 12 Tribal dominated districts in the State through cultivation of high value crops in 20,000 hectares, grooming 750 market linked Agri-Entrepreneurs as value chain enablers under the project.

### 1.5 State Government Sponsored Programmes with Bank Credit

**a. Mukhyamantri Krushi Udyog Yojana (MKUY):** Mukhyamantri Krushi Udyog Yojana (MKUY) is being implemented in the State since 2018, supporting agri-entrepreneurs in setting up of Commercial Agri-Enterprises (CAE), creating income and employment opportunities in agri-allied sectors. Under the scheme, State provides subsidy on loans up to Rs.50 lakh to encourage setting up of new agro industries for activities like commercial floriculture, commercial livestock farming, plantation of commercial crops, establishment of agro-service centers etc. Assistance is provided for 40% of the fixed capital (excluding the cost of land)/ 50% for SC/ ST/Women/ Graduate of Agriculture and allied discipline subject to a limit of Rs.50.00 lakh. ([https://www.apicol.nic.in/Content/MKUY\\_PDF.pdf](https://www.apicol.nic.in/Content/MKUY_PDF.pdf))

**b. Interest Subvention:** The State Govt. extends interest subvention to make crop loans more acceptable to small and marginal farmers and has raised the limit for interest free (0%) crop loans to Rs.1.00 lakh. The effective rate of interest on crop loans up to Rs.1.00 lakh stands at 0%, and 2% in respect of crop loans above Rs.1.00 lakh, up to Rs.3.00 lakh for prompt paying farmers, after taking into account prompt repayment incentive of 3% from Government of India.

### c. Fisheries

- A State Sector Scheme “Matsya Pokhari Yojana” was introduced in 2017-18. The scheme encourages farmers and entrepreneurs for freshwater fish production by creating new water bodies with a unit cost of Rs.8.50 lakh/ha with an admissible subsidy 40% for the General category and 50% for SC/ ST/ Women categories of beneficiaries.
- A special welfare package called Matshyajibi Unnayana Yojana (MUJ), consisting of 14 components like Replacement of wooden country craft with FRP boat, motorisation of country craft, assistance for fish marketing infrastructure, net and boat for inland fisherman, promotion of cage culture, group accident insurance scheme etc. is being implemented in the State.  
(For further details visit <http://fardodisha.gov.in/sites/default/files/misc/Fishery-sector-compendium-joined.pdf>).

**d. Farm Mechanisation:** The State is implementing ‘Popularisation of Agriculture implements, equipment and diesel pump sets’ under state and central sector schemes through provision of subsidy. Subsidy is extended up to 50% of the cost for tractors, power tiller, reaper, pot harvest machinery, power thresher, combine harvester, pump sets and laser levellers. For larger implements like transplanters, rotavators etc. 75% subsidy is available. For establishing a common hiring center subsidy up to Rs. 4.00 lakh is provided.

**e. “Mission Shakti Loan”-interest free loan for WSHGs:** In order to accelerate the SHG-Bank linkage programme in the State and to further livelihood promotion of Women SHGs, “Mission Shakti Loan” has been launched by State Government from 1st April 2019 to extend interest free loan for WSHGs at 0% per annum for loans up to Rs.3 lakh. (<https://missionshakti.odisha.gov.in/programme/mission-shakti-loan-state-interest-subvention/>)

**f. Odisha Micro, Small & Medium Enterprises (MSME) Development Policy, 2016** extends capital investment subsidy to:

- New Micro & Small Enterprises - @25% of capital investment made in plant & machinery subject to an upper limit of Rs.1 crore.
- New Micro & Small Enterprises owned by SC, ST, differently able, Women & Graduate entrepreneurs - @ 30% capital investment made in Plant & Machinery subject to an upper limit of Rs.1.25 crore.
- Seed capital assistance to 1<sup>st</sup> generation entrepreneurs setting up new Micro/Small Enterprises in industrially backward districts including KBK districts shall be entitled to a one-time grant equivalent to 10% of term loan disbursed by financing bank/institution subject to a maximum of Rs. 15 lakh.

([http://www.msmeodisha.gov.in/PDF/FINALbyDI\(O\)Odisha\\_MSME\\_Dev\\_Policy.pdf](http://www.msmeodisha.gov.in/PDF/FINALbyDI(O)Odisha_MSME_Dev_Policy.pdf))

**g. Odisha Food Processing Policy 2016:** Under this policy, Capital Investment subsidy @25% of capital investment made in Plant & Machinery up to a maximum limit of Rs.2.00 crore is given for setting up of general food processing enterprises. Further, SC, ST, women enterprise & enterprise set up in Industrially Backward districts including KBK - 33% of capital investment made in plant & machinery up to a maximum limit of Rs.3.00 crore. ([http://www.msmeodisha.gov.in/PDF/Final%20by%20DI\(O\)-OFPP-2016.pdf](http://www.msmeodisha.gov.in/PDF/Final%20by%20DI(O)-OFPP-2016.pdf))

### 1.6 Status of Cooperatives in the State

In Odisha there are 8493 Cooperative societies, which include 2705 Credit Cooperative societies and 5788 Non Credit Cooperative Societies. Further, the cooperative setup in the State is catered by 2705 (PACS and LAMPCS), financed by 17 Central Cooperative Banks (CCBs).

#### Sector-wise/ Activity-wise distribution of Cooperatives

Sr. No.	Type	Number of Societies
<b>A. Details of Non-Credit Cooperative Societies</b>		
1	AH Sector (Milk/Fishery/ Poultry etc.)	4460
2	Consumer Stores	154
3	Housing Societies	146
4	Weavers	450
5	Marketing	61
6	Labour Societies	66
7	Industrial Societies	35
8	Agro Processing and Sugar	62
9	All others	354
	<b>Total</b>	<b>5788</b>
<b>B. Details of Credit Cooperative Societies</b>		
10	Primary Agriculture Credit Societies	2705
<b>C. Details of Multi State Cooperative Societies</b>		
11	No. of MSCS	0
	<b>TOTAL</b>	<b>8493</b>
<i>Source: RCS, Directorate of fisheries &amp; Textiles, OMFED</i>		

Govt. of Odisha has taken the initiative for computerisation of PACS/LAMPCS to improve the quality of service provided by cooperative credit societies.

## **Chapter 2**

### **Credit Potential for Agriculture**

Potential Linked Credit Plans are being prepared for every financial year and the potential for credit dispensation under priority sector covering Primary, Secondary and Tertiary sectors, with emphasis on the Primary sector are being made by NABARD since 1988-89. The theme for current year PLP is “Collectivisation of Agricultural produce for Enhancing Farmer’s Income”. These projections are based on parameters, such as technical feasibility, availability of infrastructure, availability of exploitable resources, cropping pattern, agriculture practices, changes in Government and financial sector priorities set by the RBI, changes in Government policies and other developmental indices such as access to markets, etc. Some of these parameters keep on changing on account of factors such as changes in Government’s priorities and policies, particularly the introduction of a new agricultural policy and presentation of a separate agriculture budget since the last four years in the State, strengthening of rural infrastructure, market forces, cost escalation etc. The State Government is persistently, over the years, persuading the SLBC, in the light of the policy changes made by it to upwardly revise the outlay of the annual credit plans. The concern of the State Government for increase in the GLC and the enabling financial environment created by it by the formulation of new agriculture policy and budget, strengthening of both physical and extension infrastructure, large scale attempt to disseminate various schemes of both Central & State Government, the upward revision of this year’s ACP outlay have been taken into account while the PLP projection for 2023-24 are made.

#### **2.1 Farm Credit**

##### **2.1.1 Crop Production, Maintenance and Marketing**

###### **I. Introduction**

As per the agro climatic condition, it comes under Mid Central Table Land zone in 840.16’ to 850.23’ east longitude and 200.31’ to 210.41’ north latitude with 300 mtrs. above mean sea level. Major Crops grown in the District are paddy, pulses, vegetables, spices. The climate of the zone is fairly humid with dry and hot summer followed by wet and humid monsoon and mild winter having average normal rainfall 1401.9 mm. The soil of the district is mostly Red Lateritic, Sandy loam & Alluvial in nature. The total gross cropped area is 299486 ha and the net sown area is 204759 ha. The Agriculture Department has a programme for almost 32.25% of the land for Kharif and 20.25% for the Rabi season.

A number of initiatives which have created a conducive atmosphere for larger flow of credit to this sector as under:

- The decentralisation of distribution of certified seeds and fertilisers through PACS has increased the Seed Replacement Ratio (SRR). Thereby, the replacement rate and consumption of fertiliser resulting in increased the productivity.
- Farmers have been persuaded to stop cultivating the less remunerative early paddy in high lands and divert the lands to more remunerative drought tolerant non paddy crops like pulses, oilseeds, tuber crops and maize.
- Large area in the district which used to be traditionally under groundnut, onion and pulses which was going downhill has made a turnaround and are seeing improved packages of farm practices.

**Cropping Intensity of the District for the last three year**

<b>2018-19</b>	<b>2019-20</b>	<b>2020-21</b>
169	173	171

**Trend of Ground Level Credit flow**

(Rs. lakh)

<b>2019-20</b>	<b>2020-21</b>	<b>2021-22</b>
65707.21	82052.07	84990.51

A growth of 3.58% was recorded during 2021-22 over 2020-21. The State Government has extended interest subvention to RRBs and Commercial Banks so that they can provide crop loan @2% like the cooperative structure (and @1% in case the loan is within Rs.50,000/-), but the share of these banks continue to be low.

**Land holding pattern of Angul district is as under**

<b>Classification of Holding</b>	<b>Operational Holding (2021)</b>	
	<b>Nos.</b>	<b>% to Total</b>
Below 1 Ha.	97447	54
1 Ha. to 2 Ha.	41977	23
Above 2 Ha.	41523	23
<b>Total</b>	<b>180947</b>	<b>100</b>

Source – CDAO, Angul

**Status of Kisan Credit Card (KCC) in the District**

As on 31.03.2022, approximately 259710 lakh KCC were operative in Angul District and average per account KCC loan disbursed in the District stood at Rs.41000/-. While the average KCC loan disbursed by Commercial banks stood at approximately Rs.94000/-, the same was only Rs.33000/- for Cooperative Banks. KCC loan is adequate to cover for the scale of finance. Cooperative Banks, RRBs and CBs, have initiated the RuPay KCC schemes. The aspect of this unique facility also includes term loans for agriculture and other activities and is a determining factor for consumption loan.

(Rs. lakh)

<b>Year</b>	<b>Total KCC accounts</b>	<b>KCC loan</b>	<b>Avg. KCC loan per account</b>
2020-21	129626	82052.07	63000.00
2021-22	208597	84990.51	41000.00

**II. Infrastructure and Linkage support available, planned and gaps**

- Improved agricultural implements are being supplied through Odisha Agro Industries Corporation (OAIC) and private dealers.
- KVK, Angul and ATMA, Angul provide training to the farmers on new scientific method of cultivation and conduct field demonstration of new crops.
- The district is having one Chief District Agriculture Officer, 3 ADO circles, 8 AAO circles and 123 VAW circles. Though most of the field level functionaries are in place. The good quality seeds have supplied by the Odisha Seeds Corporation and the Odisha Agro Industries Corporation, which have their offices in Angul. There are 18 wholesalers and 142 retailers, out of which 103 are in the cooperative sector, to cater to the need of the farmers. There are 51 pesticide dealers. The 103 Primary Agricultural Cooperative Societies (PACS) also maintain stocks of fertiliser and pesticides. However, the supply of certified seeds is too low than what is planned and the use of chemical fertiliser is inadequate.

- So far 22 FPOs have been promoted in the district by various agencies NABARD, NAFED, NCDC, SFAC, HDFC Bank CSR and private entity covering all 8 blocks. Collectivisation of quality inputs and final produce through FPOs will be helpful to the farmers. Emphasis may be given for formation and nurturing of FPOs in the district through various departments. FPOs may be promoted in product clusters and Farmer Service Centres/ Common Service Centres may be established with FPOs.
- FPOs in the district may be tapped to provide credit for up-scaling their activities. The banks may avail the facility of credit Guarantee Fund created by State Government in collaboration with NABKISAN for financing FPOs.
- The National Food Security Mission (NFSM) and the Rastriya Krishi Vikash Yojana (RKVY) are being implemented in the district, which aim at increasing production of rice through expansion of area and enhancement of productivity in a sustainable manner and enhancing farm level economy to restore confidence amongst the farmers.

### Infrastructure and Linkage support available, planned and gaps

Sr. No.	Particulars	Available	Planned	Gap
A	Surface Irrigation(ha)	37475	46372	8872
B	Ground Water(ha)	15286	15400	114
C	Micro Irrigation(ha)	155	139	16
E	Seeds/planting material outlets(Nos)	135	135	0
F	Fertilisers/pesticides/other agriculture input outlets(Nos)	457	457	0
g	Cold storage facility (in '000 MTs)	1	3	2
h	Regulated Markets(Nos)	4	6	2
i	Rural Haats(Nos)	32	45	13

Source – CDAO, Angul

### Crop wise area, production and productivity of various major crops are presented as under:

Sr. No.	Crop	2019-20		2020-21		2021-22	
		Area (ha)	Production (ooo' MT)	Area (ha)	Production (ooo' MT)	Area (ha)	Production (ooo' MT)
1	Paddy	88058	298587	87045	349715	72193	236930
2	Cereals	92585	312407	91577	364582	78907	251494
3	Pulses	58434	44828	59293	44347	49610	27178
4	Oilseeds	34097	31878	33134	32299	38657	31413
5	Vegetables	38781	384176	22247	203911	31429	309033
6	Spices	4401	24270	4410	25124	6000	25486
7	Sugarcane	25	1869	40	3240	48	3120
8	Maize	4520	13816	4520	14859	5754	14139

Source – CDAO, Angul

More emphasis is being given to other cereals like maize, oilseeds, pulses and vegetable by the farmers as well as the Agriculture Department. The coverage of groundnut along with paddy under PMFBY and the directive of RBI to dispense 8% of production credit to small and marginal farmers will help in increasing the credit flow to this sector.

**III. Assessment of Potential for the Financial year 2023-24 (in both physical and financial terms)**

(Rs. lakh)

Sr. No.	Activity	Unit	Unit Cost	Projections for 2023-24		
				Physical Units	TFO	Bank Loan
1	Paddy (Hybrid)	ha	0.72	28000	20194.72	20194.72
2	Pulses (R Gram)	ha	0.41	34500	13975.26	13975.26
3	Cereals (Mazie)	ha	0.73	10200	7432.23	7432.23
4	Sugar Cane New Plant	ha	1.52	175	265.83	265.83
5	Vegetables	ha	0.73	17700	12897.11	12897.11
6	Ground Nut	ha	0.74	9100	6698.15	6698.15
7	Potatoes	ha	1.44	5900	8525.21	8525.21
8	Oilseeds (sunflower)	ha	0.55	21600	11950.85	11950.85
9	Tomato	ha	1.06	5700	6053.97	6053.97
10	Watermelon	ha	0.63	10600	6728.77	6728.77
11	<b>Sub Total</b>			<b>143475</b>	<b>94722.10</b>	<b>94722.10</b>
12	10% of limit towards post-harvest/household/ consumption requirements					<b>9472.21</b>
13	20% of limit towards repairs and maintenance expenses of farm assets					<b>18944.42</b>
<b>Total</b>						<b>123138.72</b>

The block-wise physical and financial projections are presented in Annexure I. (Margin - Nil)

**IV. Critical intervention required for creating a definitive impact**

- Seed Processing Unit: State Govt. should consider establishing a mega seed processing unit under the aegis of Seed Corporation to provide quality seeds at a reduced cost to farmers.
- To provide proper guidance and extension support to the farmers, the technical staff strength of the department needs to be augmented.
- Improvement in seed replacement rate (SRR): The SRR (paddy) at present is around 21.83%. There is an urgent need to increase the SRR through conduct of awareness and sensitization programmes for farmers. The SRR is confined mostly to paddy and groundnut. Though there is substantial area under pulses and oilseeds, which are remunerative crops, there is hardly any seed replacement.
- Thrust on Farm Mechanization: Promotional programmes are to be conducted by the department before the sowing season, to create awareness among the farmers regarding the benefit of farm mechanization and utility of Custom Hiring Centers.
- Alternative credit delivery: Many small farmers do not have clear title to land to enable them to avail of institutional credit. There is a need to sensitize bankers to resort to alternative modes of lending including Joint Liability Groups (JLG) mode of lending to provide bank credit to this segment of the farming population.
- KCC Saturation: To enable universal access to concessional institutional credit, the Government of India has initiated a drive in a mission mode for saturating all PM-KISAN beneficiaries with KCC. All PM-KISAN beneficiaries who do not have a Kisan Credit Card (KCC) shall be given loans.



## V. Suggested Action Points

- Adequate finance as per scale of finance and timely sanction under KCC should be ensured by all banks.
- Bank branches need to finance to sharecroppers as well as small and marginal farmers in JLG mode according to the prevailing ground situation.
- Better coordination between the Agriculture Department and input suppliers may be ensured so that farmers get adequate fertiliser in timely manner from the PACS.
- Branches of commercial banks in the district should be given target by the controlling offices to identify farmers and issue KCC to them.
- The Agriculture Department may make necessary arrangements to provide certified seeds to the farmers so as to ensure better seed replacement.
- The productivity of almost all crops in the district, barring Sesame is below that of the state average. The use of chemical fertiliser is abysmally low i.e. 36.05 Kg/ha against state's average consumption of 76.87 Kg/ha and national average of 125.39 Kg/ha.
- Extension services may promptly be provided to farmers by the Agriculture Department. The Department may arrange consultation camps at cluster of villages which can propagate judicious use of fertiliser and pesticides.
- The Department should expose more farmers to line sowing/ line transplantation and SRI technology for increasing the yield rate of paddy and less consumption of water.
- FPOs in the district may be tapped to provide credit for up-scaling their activities. The banks may avail the facility of Credit Guarantee Fund created by State Government in collaboration with NABKISAN for Financing FPOs.

## VI. Other related matters

Agriculture Infrastructure Fund - Government of India has launched a Central Sector Scheme as Agriculture Infrastructure Fund to provide long and medium term debt financing facility for investment in viable projects for post-harvest management of infrastructure and community assets through interest subvention and credit guarantee support. To promote the scheme NABARD has introduced a special refinance scheme for PACS as MSC.

BALARAM-Government of Odisha has decided to provide institutional credit to landless cultivators, share croppers and small and marginal farmers in a state wise campaign "BALARAM", wherein the required assistance is provided through loans.

KALIA - "Krushak Assistance for Livelihood and Income Augmentation" scheme was launched by the Government of Odisha for farmer's welfare. The aim of the scheme is to accelerate agricultural prosperity and reduce poverty. The payments are made to farmers to encourage cultivation and associated activities. This scheme is being seen as a viable alternative to farm loan waivers.

### Box Item: KCC Saturation Campaign

The Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), GoI has launched a special drive in campaign mode to saturate the farmers under the KCC Scheme. All eligible farmers who have not been issued KCC but have an existing account with any bank, may be issued KCC at the earliest. In case the eligible farmer does not have a bank account, then the same may be opened by the farmer in any branch as per his/her choice. In all cases, it needs to be ensured that eligible farmers are issued KCCs within two weeks of the submission of complete application forms

## 2.1.2 Water Resources

### I. Introduction

Irrigation is necessary for improving agricultural production and productivity. Irrigation potential created in the district is limited to only 27% of the cultivable land during Kharif and

16% of the cultivable land during Rabi season. Further, the potential is not evenly distributed in all the blocks. The State Government aims at creating 35% irrigation potential in each of the blocks.

## II. Infrastructure and Linkage support available, planned and gaps

### Availability of ground water in the district

(Area in ha)

Angul	Ground water resources assessed	Utilisable resource for domestic and industrial use	Utilisable resource for irrigation	No of existing GW structures	Annual draft for irrigation	Balance resource for irrigation
TOTAL	63873	2983	60890	14273	5583	55307

The Government of Odisha provides subsidy of 50% of project cost, up to Rs 50,000/-, under Bore Well schemes implemented by the Agriculture Department. OAIC is implementing LI projects with NABARD support. The OLIC is implementing cluster bore well projects where the subsidy is as high as 90%. It is a matter of concern that MI schemes are not picking up well in the district mainly due to insistence of higher amount of security by the bankers. In view of this, relaxation norms like no mortgage of land (upto Rs.1.60 Lakh of bank loan), and relaxation of no due certificate for loans upto Rs.50,000/- have been put in place. ACP achievement under this sector during the year 2019-20, 2020-21 and 2021-22 stood at Rs.30.77 lakh, Rs 233.88 lakh and Rs.392.42 lakh respectively. The lack of adequate storage capacity to retain excess rainfall, lack of expansion and improvement in irrigation and poor water management have been impediments in GLC flow. ACP achievement under this sector during the year 2019-20, 2020-21 and 2021-22 was stood at Rs.194.82 lakh, Rs.233.88 lakh and Rs.392.42 lakh respectively.

## III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

(Rs. lakh)

Sr. No.	Activity	Unit	Unit Cost	Projections for 2023-24		
				Physical Units	TFO	Bank Loan
1	Dug well (4.5 m dia x 10 m depth)	No	1.63	360	586.08	527.47
2	Bore Well with pump set (150 mmx60.0 m depth)	No	1.1	915	1006.50	905.85
3	Complete Pumping System Electric (BIS 10804/86) 2.0 HP	No	0.17	920	151.80	136.62
4	Drip-Banana (0.4ha, spacing 2.5x2.5m)	0.4 ha	0.41	774	315.02	283.52
5	Drip Citrus (spacing 3m x 3m)	0.4 ha	0.30	40	12.04	10.84
6	Capsicum under Naturally Ventilated Poly house (1000 sq mt)	1000 sq m	15.58	190	2960.20	2664.18
<b>Total</b>				<b>2664.18</b>	<b>5031.64</b>	<b>4528.47</b>

Block wise physical and financial projections are presented in Annexure I. Margin has been taken @10%.

#### IV. Critical intervention required for creating a definitive impact

Regular power supply to be ensured by Electricity Department for operating electrical pump sets and, Lift Irrigation systems. The defunct irrigation structures viz: RLI, bore wells, etc. may be repaired by OLIC and Minor Irrigation Department.

#### V. Suggested Action Points

- Given the importance of irrigation for increasing production and productivity, banks should finance more borrowers and achieve the target of 35% irrigation potentials.
- Need for guidance by way of scientific survey to farmers for selection of proper site, construction of irrigation structures as per approved design.
- Promotion, demonstration and popularization of micro irrigation systems.
- Priority for completion of the distribution systems
- Activation of Pani Panchayats and other water user societies/ bodies and their capacity building.
- In order to ensure quality lending, the field level functionaries of banks may identify potential applicants for increasing the credit flow to the sector.
- The field level Government functionaries may act as facilitators in financing the sector
- Drip kits may be popularized among the small and marginal farmers.
- Low cost solar pumps may be financed in group/individual mode



### 2.1.3 Farm Mechanisation

#### I. Introduction

Farm Mechanisation leads to increased production and productivity, better utilisation of irrigation potential, adoption of multiple cropping patterns, besides minimising cost, increasing income, reducing drudgery in operations, increasing cropping intensity, etc. Post-harvest machinery helps in reduction of loss during harvest and adds value through cleaning, grading and packing scientifically. The activities considered for financing include tractor, power tiller and other agricultural Implements. As a whole, Farm Mechanization results in increase in farm production and productivity.

#### II. Infrastructure and Linkage support available, planned and gaps

The district at present has 15 dealers/distributors of farm implements including 10 tractor dealers and 05 power tiller dealers. Agriculture department is implementing subsidy schemes under DBT of Farm Mechanization for tractor, power tiller, reaper, thresher, rotavator and other farm equipments. During the FY 2022-23, Govt. has plan to support subsidy under DBT Farm mechanization for 48 tractors, 153 power tillers, 19 reapers, 78 rotavators, 145 pump sets, 134 weeders etc. in the district. ACP achievement under this sector during the year 2019-20, 2020-21 and 2021-22 was stood at Rs.1699.97 lakh, Rs.1866.37 lakh and Rs.2598.81 lakh respectively.

#### III. Assessment of Potential for the financial year 2023-24 (in both physical & financial terms)

(Rs. lakh)

Sr. No	Activity	Unit	Unit Cost	Projections for 2023-24		
				Physical Units	TFO	Bank Loan
1	Tractor (42 PTO HP)	No	6.70	520	3484.00	3135.60
2	Power Tiller (12 HP)	No	1.99	1150	2288.50	2059.65
3	Rotavator	No	1.30	1080	1404.00	1263.60
4	Rice Transplanter	No	2.92	1035	3017.03	2715.32
5	Reaper	No	1.19	150	178.50	160.65
6	Thresher (power tiller operated)	No	1.50	2240	3360.00	3024.00
<b>Total</b>				<b>6175</b>	<b>13732.03</b>	<b>12358.82</b>

Block wise physical and financial projections are presented in Annexure I. Margin has been taken @10%.

#### IV. Critical interventions required for creating a definitive impact

Agriculture Department should popularize Farm Mechanisation schemes among farmers. FPOs may be considered to act as Agro-service centres/Common Service Centres.

#### V. Suggested Action Points

- Banks may also motivate SHGs having proven track records for purchase of Tractors and Power Tillers for custom hiring among the members.
- For small land holders, financing of Power Tillers may be encouraged.
- Joint Liability Groups of marginal farmers and tenant farmers can be considered by the banks for financing of tractors, power tillers and farm implements.
- As financing for repairs / overhauling of old tractors are also made a part of Farm Mechanisation, banks may impress upon the old clients to overhaul their tractors thereby increasing the efficiency.

- Banks should tie up with Agro Industries Corporation for financing Tractors and Power Tillers under subsidy scheme for farmers. The corporation ensures quality and after sales service.

### 2.1.4 Plantation/Horticulture/Sericulture

#### I. Introduction

Angul has the 2<sup>nd</sup> highest acreage under horticultural crops in the State. The district, as per the agro climatic condition, comes under the mid-central table plain zone and is above 300mt above the mean sea level; the soil of the district is mostly red lateritic, sandy loam and alluvial in nature.

The District has tremendous potential for development of plantation and horticulture. Financing of these activities may help the farmer in crop diversification and income generation. Farmers can increase their farm income through value addition, hi-tech horticulture, and protected farming etc. The sector may not only help in risk hedging by adopting a multipronged strategy, but also give stable returns to the farmers and thereby achieving in doubling the farmer's income. Almost 60% of the cultivable land in the district is high land, suitable for horticulture.

#### Area under different Fruit crops & Vegetables in last three years.

Sr. No.	Name of the crop	2019-20		2020-21		2021-22	
		Area (ooo' ha.)	Prod. (ooo' MT)	Area (ooo' ha.)	Prod. (ooo' MT)	Area (ooo' ha.)	Prod. (ooo' MT)
1	Mango	9.6	35.86	9.50	35.91	9.4	35.88
2	Guava	0.5	4.51	0.48	4.68	0.49	4.65
3	Citrus (K.Lime)	1.7	16.12	3.78	38.43		
4	Litchi	0.62	2.45	0.62	3.24	0.62	3.35
5	Sapota	0.06	0.28	0.06	0.34	0.06	0.32
6	Banana	1.6	32.00	2.06	46.39	2.10	50.87
7	Papaya	0.21	4.256	0.21	5.33	0.21	5.86
8	Pineapple	0.05	0.591	0.61	0.60	0.64	0.65
9	Pomegranate	0.035	0.073	0.04	0.171	0.05	0.184
10	Cashew nut	7.0	5.281	6.96	6.36	7.20	6.93
11	Aonla	0.046	0.021	0.05	0.03	0.05	0.04
12	Coconut	0.395	27.00	0.43	27	0.45	27
13	Others	2.97	8.42	3.50	8.90	3.20	8.45
1	Total Vegetables-Kharif	18.06	172.936	21.50	208.42	23.40	214.70
2	Total Vegetables-Rabi	20.72	211.24	20.45	215.5	20.65	219.53
	<b>Total Vegetables (Kharif + Rabi)</b>	<b>38.78</b>	<b>384.176</b>	<b>41.95</b>	<b>423.92</b>	<b>44.05</b>	<b>434.23</b>

Source – DDH, Angul, Coconut in lakh number

**Trend of Ground Level Credit flow**

The GLC flow to this sector is progressively coming down and up during last three years. A sub-target of 10 percent set under priority sector lending of ANBC is prescribed for Small and Marginal Farmers.

(Rs. lakh)

2019-20	2020-21	2021-22
358.79	893.91	760.35

**II. Infrastructure and Linkage support available, planned and gaps**

The Horticulture Department is headed by a Deputy Director, Horticulture and other field level staff/s who is looking after the promotion of horticulture activities in the district. There are 4 Government nurseries maintained by the departments and 3 transit nurseries which are producing and supplying planting material. Apart from the above, there are 5 private nurseries viz, which are functioning in the district producing quality vegetable seedlings and planting material for various horticultural crops as per local demand. The KVK and a private entrepreneur produce spawn for mushroom production. At present one cold storage is coming up on the outskirts of Angul town. It is assessed that storage godowns and few more cold storages will help check the distress sale of the produce to a great extent. There are 26 onion godowns of 25 MT capacity available for storage purpose.

**WADI Project:** NABARD is implementing one orchard based WADI project in tribal areas of Athamalik block. One acre of WADI accommodates about 70 fruit plants (depending upon spacing) and 100 forestry plants. The project cover around 500 acres of tribal land benefitting 531 tribal families. The project is aimed to create sustainable livelihood activity to the tribal farmers.

**Banking Plan in WADI area**

A Banking Plan was prepared during the 2<sup>nd</sup> year of project implementation for meeting credit requirement of the WADI beneficiaries and also to increase GLC in the WADI project areas. The Banking Plan has been discussed in different banking forums like DCC, BLBCs etc. for better coordination with bankers and the district administration.

NABARD is extending concessional long term refinance support to all eligible banks/FIs at 3% to enable deepening of institutional credit to beneficiaries in these project areas.

The activities viz., Agro processing, Agro service centres, etc. under farm sector; Artisans, Handicrafts, Handlooms, Agro and Food Processing etc. under off-farm sector (MSME); Micro-finance, Rural housing etc. are eligible to be considered under the scheme.

**III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)**

(Rs. lakh)

Sr. No.	Activity	Unit	Unit Cost	Projections for 2023-24		
				Physical Units	TFO	Bank Loan
1	Mango (5.0 m x 5.0 m)	Ha	1.66	570	2335.71	1985.35
2	Cashew 1 Ha normal	Ha	2.07	242	1234.93	1049.69
3	Banana Bantal sucker 1 acre (2.0 m x 2.0 m)	Ha	1.32	185	603.63	513.09
4	Mushroom Farming Paddy straw for 1000 kg/cycle	64 beds	1.13	280	315.00	267.75
5	Jackfruit (10 x10)	Ha	1.30	6	19.25	16.36
6	Litchi (7.5 m x 7.5 m)	Ha	1.60	11	43.58	37.04
	<b>Total</b>			<b>1294</b>	<b>4552.11</b>	<b>3869.29</b>

Block wise physical and financial projections are presented in Annexure I. Margin has been taken @15%. The unit size had been multiplied with unit cost of 1 hectare (2.47 acre) to arrive at unit cost.

**IV. Critical interventions required for creating a definite impact-** There is inadequate quality of mushroom spawns in the district. Further, there is inadequate post-harvest facilities like preservation units, low cost (solar dryers), evaporated low energy cool chamber, cold room, functional pack house, ripening chambers, hot water treatment and pack houses, precooling units and cold storages, etc. There is also lack of processing and storage facilities for medicinal and aromatic crops (distillation units) and organised marketing facilities like regulated markets, terminal markets, auction centres, etc. Components like cold storage, low energy cool chamber, evaporative low energy cool chamber, onion storage structure, etc. need to be popularized by selecting proper beneficiaries. On developing market infrastructure sorting grading units, plastic crates, vending carts etc., need to be introduced in mandis. Small Nursery farm in Pallahara, Progeny Orchard, Angul Shed net house in Nakchi farm for plantation infrastructure need to be completed. Interested farmers need to be imparted training and exposure visit to CHES, Farm having improved cultivation practices, PHM structure and farm mechanization etc.

#### **V. Suggested Action Points**

- Banks may consider financing high value, short gestation crops/ activities such as banana, papaya, flowers, mushroom, commercial nurseries, etc. Similarly, while financing long gestation crops, such as fruits, the projects may be considered with appropriate intercropping systems which could be highly remunerative, for better cash flows.
- Land records of all households should be regularised, computerised and banks should lend on the basis of such computerised documents. Legal heir certificate and land particulars sought by farmers should be made available within a stipulated period.
- Cluster approach may be encouraged, especially for medicinal crops, as it will be easier and more effective establish necessary linkages.
- Angul has potential for expanding the area under Tasar production. New plantation of Arjun (*Terminalia arjuna*) and Asan (*Terminalia elliptica*), the leaves of which are the food of *Antheraea paphia* (silkworms) which produce Tasar silk, is being taken up under the MGNREGA in community or government land by the Sericulture Department.
- The Sericulture Department may come out with bankable schemes so that the plantation of these two species can be taken up in fallow and hitherto unproductive land by individual farmers.
- As the pilot project for cultivation of aromatic plants in the district at Sahajbahali has been successful and more areas will be brought under such crops (mainly Palmarosa, Lemon Grass and Citronella) with the help of CSIR-CIMAP, Bankers in coordination with line department may think of a bankable schemes for both cultivation and extraction/distillation of essence.





### 2.1.5 Forestry and Waste Land Development

#### I. Introduction

As per IFSR report for forest coverage-2021, the district's forest area is about 2783.38 sq. kms, i.e. 43.66% of the entire geographical area of the district. The recorded forest area includes 1761 sq. km of reserve forests, 273 sq. km of demarcated protected forests and 683 sq. kms of other forests. The major forest products of these forests are firewood, bamboo, kendu leaf etc. Sal, Teak, Sisoo, Mahua, Kangada, Asan, Kendu etc. species are found in these forests. As per Wasteland Atlas 2019, the total wasteland in the district is 731.73 sq km which may be brought under forest tree like bamboo, eucalyptus, karanj, etc. There are 4 nurseries at Bantala, Kulasinga, Purnagarh and Forest Rangers College producing and supplying planting material.

#### Trend of ground level credit flow

(Rs. lakh)

2019-20	2020-21	2021-22
7.25	16.83	319.53

The GLC flow to this sector is progressively showing increasing trend during last three year.

#### II. Infrastructure and linkage support available, planned and gaps

The Forest Department has nurseries at each range headquarters where quality planting materials of Teak, Acacia, Eucalyptus, Sisam, fire wood species, etc. are available at nominal prices. There are also number of private nurseries in the district, providing planting materials particularly that of Teak.



### III. Assessment of Potential for the financial year 2023-24 (in both physical & financial terms)

(Rs. lakh)

Sr. No.	Activity	Unit	Unit Cost	Projections for 2023-24		
				Physical Units	TFO	Bank Loan
1	Raising Bamboo seedlings 1000 no. , Wage rate @ Rs. 326 per day	Ha	0.31	109	33.47	30.12
2	Cost norm for Bamboo plantation - (18 month old) 400 plants	Ha	1.12	180	201.60	181.44
3	Avenue plantation (18 month old seedling) 250 seedlings	Ha	1.53	340	520.20	468.18
	<b>Total</b>			<b>629</b>	<b>755.27</b>	<b>679.74</b>

Block wise physical and financial projections are presented in the annexure I. Margin has been taken @10%.

### IV. Critical interventions required for creating a definitive impact

The forest based industries needs to be promoted for value addition. The Forest Department and Forest Development Corporation should identify cluster areas and farmers for taking up farm forestry/agro-forestry.

### V. Suggested Action Points

- Banks should support massively for cultivation of bamboo which has good economic prospects.
- The Forest Department may take appropriate steps to propagate the idea of teak & bamboo plantation in the degraded wasteland with market linkage to reduce pressure on the forest under its supervision. Also, bamboo is endemic to Angul and teak has been introduced into the State.
- Colonial forest authorities from Angul commercial forestry of these two plants in hitherto unproductive land can help farmers double their income in the coming years.
- State Govt. may come forward and support rural artisans especially bamboo-based and provide market linkage.

### 2.1.6 Animal Husbandry - Dairy

#### I. Introduction

The climatic condition of Angul district is suitable for CB cows and graded Murrah buffaloes. Milk production in the district is low and the per capita milk consumption is 36-grams per day vis-à-vis the nutritional requirement of 280 grams per day and national per capita consumption of 427 grams per day.

#### II. Infrastructure and Linkage Support available, Planned and Gaps

- The district has permanent pastureland of 36 ha. Private grazing land is shrinking each year because of rapid urbanization and industrialization of the district. The district has 2 veterinary hospitals (Talcher and Angul), 14 veterinary dispensaries (Athamalik, Kishorenagar, Madhopur, Thakurgarh, Bantala, Banarpal, Sankerjang, Chhendipada, Jarapada, Kaniha, Rengali, Pallahara, Khamara and Handapa) and 94 Artificial Insemination centres. The present staff strength is less than the required number, which hampers the extension service to certain extent.
- The 30000 litre per day chilling plant set up by OMFED in Angul.

- There are 22 MPCs of which 22 have Artificial Insemination facility.
- There are 2 Bulk Milk Coolers in the district.
- 08 Mobile veterinary units are present in 08 blocks
- The introduction of mobile veterinary units comprising a Veterinary surgeon, a livestock inspector and an attendant on wheels with sufficient medicines/ vaccines and other requirements in all 8 blocks of the district will solve most of the last mile requirements of farmers
- There are 370584 cattle in the district as per 20<sup>th</sup> livestock Census. Out of 35 Dairy Cooperative Societies, 13 Societies in Chhendipada and Athamalik blocks were in dormant stage and only one Fodder Farm in the district.

### Trend of ground level credit flow

(Rs. lakh)

2019-20	2020-21	2021-22
757.93	1376.72	2237.54

### III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

(Rs. lakh)

Sr. No.	Activity	Unit Size	Unit Cost	Projections for 2023-24		
				Physical Units	TFO	Bank Loan
1	Dairy (C.B Cows)-12 LPD	1+1	2.42	1420	3436.40	3092.76
2	Heifer Rearing (CB Cows & ID Cows)	20	10.26	73	748.98	674.08
3	Bulk Milk Cooler 2000 litre	1	11.78	6	70.68	63.61
4	Milking Machine –Single Bucket 10-12 animal per hour	10-12 animals/ Hour	0.45	1000	450.00	405.00
5	Milk Parlour (Herringbone) for 12 animals 50 animals at a time	20-25 animals/ Hour	13.50	7	94.50	85.05
6	Paneer Making Unit	1	8.15	170	1385.50	1246.95
7	Khoa Making Unit	1	6.07	101	613.07	551.76
8	Dairy marketing outlet/parlour	1	10.00	12	120.00	108.70
9	Private veterinary clinic Mobile	1	10.00	9	90.00	81.00
	Working Capital					
10	Working Capital on AH-KCC	2	0.27	7400	1998.00	1798.20
	<b>Total</b>			<b>10198</b>	<b>9007.13</b>	<b>8106.42</b>

Block wise physical and financial projections are presented in Annexure I. Margin has been taken @10% except Short Term loan to dairy farmers where no margin has been considered.

### IV. Critical interventions required for creating a definitive impact

Sufficient technical staff are required at the ground level. Banks should increase finance under the subsidy linked MKUY Scheme. Vermi compost, purchase of milking machines, milk-o-tester, BMCL (5000 liters), cold chain, cold storage facilities for milk and milk products, establishment private veterinary clinics, dairy marketing outlets, dairy parlour & community chaff cutters may be financed.

## V. Suggested Action Points

- Farmers' Milk Union can enter into a general Tri partite agreement with banks and assure payment of KCC dues.
- More and more mini dairy & commercial heifer rearing schemes may be financed as group activities under SHGs.
- Banks should come forward to finance for biogas plants, feed plants, chaff cutters, milking machines, mobile machine milking units, community-milking parlours, milk processing units etc.
- While extending credit for dairy animals the Banks may insist on fodder cultivation.
- Calf rearing may be encouraged with bank finance in order to improve the availability of quality milch animals.
- Female calf rearing schemes may be encouraged by the Veterinary Department, which could help producing better quality of animals in future.
- The Department should educate the people not to go for natural service of cows and buffaloes by stray bulls. Adequate AI facility with quality semen should be provided by the department. Mobile AI units should also be set up.
- Private milk chilling plant may be encouraged in the district.

### 2.1.7 Animal Husbandry - Poultry

#### I. Introduction

Poultry meat and eggs have nutritive value, which provide nourishment to the human body. Hence, poultry projects have importance in the society. ICMR has recommended consumption of half an egg and 30 grams of meat per day per person.

#### II. Infrastructure and linkage support available, planned and gaps

There are four small hatcheries at Angul, Athmallik, Kaniha and Pallahara in the district with a combined capacity of around 17000 chicks. As the Animal Resources Department also looks after development of this sector, the departmental strength & constraints discussed in the dairy sector also applies to this sector.

#### III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

(Rs. lakh)

Sr. No.	Activity	Unit Size	Unit Cost	Projections for 2023-24		
				Physical Units	TFO	Bank Loan
1	Hybrid Layer (Chicken) (Cage system)	10000	98.18	6	589.08	530.17
2	Hybrid Broiler (Chicken) (Deep litter system)	1000	5.78	131	757.18	681.46
3	Duck Rearing – Semi-intensive system	100+15	1.13	85	96.05	86.45
4	Indigenous poultry farming – All in all out	250	1.16	1060	1229.60	1106.64
	Working Capital					
5	Working Capital on AH-KCC	1000	1.79	40	71.60	64.44
	<b>Total</b>			<b>1322</b>	<b>2743.51</b>	<b>2469.15</b>

Block wise physical and financial projections are presented in the annexure I.

Margin has been taken @10%. Scale of finance for KCC for Working capital requirement of backyard poultry has been decided and circulated amongst banks.

**Trend of ground level credit flow**

(Rs. lakh)

<b>2019-20</b>	<b>2020-21</b>	<b>2021-22</b>
372.47	1329.23	2413.05

Due to growing demand for poultry meat and eggs, particularly among the families working in industries and inclusion of egg as an item in midday meal scheme, the sector will continue to grow.

**IV. Critical intervention required for creating a definitive impact**

The outbreak of bird flu is a great threat to the poultry industry. Hence, adequate insurance coverage should be provided by the insurer and the department has to take timely preventive measures. As the cultivation of maize is increasing in the district with support from agriculture department, there is need to set up a feed mixing plant in the district which will process the maize and ensure supply of poultry feed to the farmers. KVK may undertake field oriented research activities such as use of alternate feed for backyard poultry

**V. Suggested Action Points**

Since the gestation period is short in case of poultry schemes, the banks may finance for the activity liberally. Feed plants, egg & broiler carts, quail & duck farming, fish-cum-duck farming projects may be financed.

**2.1.8 Animal Husbandry - Sheep, Goat, Piggery, etc.****I. Introduction**

Animal Husbandry has always been an integral part of rural livelihood in Odisha. It contributes not only to the food basket and draught animal power, but also by maintaining ecological balance. Similar to poultry meat and eggs, meat of sheep, goat and pig also provides nourishment to the human body. Hence projects on the above activities have importance in the society. The ICMR recommendation for consumption of meat is 30 grams per day per person including chicken meat. These schemes provide subsidiary income and gainful employment to SF/MF and the agricultural labourers.

**Trend of ground level credit flow**

(Rs. lakh)

<b>2019-20</b>	<b>2020-21</b>	<b>2021-22</b>
377.99	1329.23	1097.72

**II. Infrastructure and linkage support available, planned and gaps**

Under the small animal development programme, it is envisaged to improve the productivity of the goats and raise their body weight, which has huge impact on poverty reduction of poor families. Skill upgradation training has also been planned to enrol these farmers in breeders' forum situated at the village level for getting more knowledge on goat rearing. There are 44442 Sheep and 207056 Goats in the district as per 20<sup>th</sup> livestock census.

In pursuance of the recently announced Atma Nirbhar Bharat Abhiyan stimulus package, a fund of Rs.15000 crore was set up as of Animal Husbandry Infrastructure Development Fund (AHIDF). AHIDF would facilitate much needed incentivisation of investments in establishment of such infrastructure for dairy and meat processing and value addition infrastructure. The eligible beneficiaries under the scheme would be farmer producer organisations (FPOs), Section 8 companies. Since, almost 50-60 percent of final value of dairy output in district flows back to farmers, therefore, growth in this sector can have significant direct impact on farmers' income. Goat farming constitutes the means of livelihood of over 25 per cent of Angul rural population. There is a great scope for formation of FPOs in Goatery.

### III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

(Rs. lakh)

Sr. No	Activity	Unit Size	Unit Cost	Projections for 2023-24		
				Physical Units	TFO	Bank Loan
1	Sheep & Goat Rearing	100+5	16.82	90	1513.80	1362.42
2	Rabbit rearing Animal Unit	10+2	1.41	12	16.92	15.23
3	Sheep & Goat Rearing	40+2	5.72	119	680.68	612.61
	<b>Working Capital</b>					
4	Working Capital on AH-KCC	10+1	0.33	165	54.45	49.01
	<b>Total</b>			<b>386</b>	<b>2265.85</b>	<b>2039.27</b>

Block wise physical and financial projections are presented in Annexure I. Margin has been taken @10%.

### IV. Critical interventions required for creating a definitive impact

Green fodder helps in reducing the feed cost to a considerable extent. Live stock market yards may be developed for remunerative marketing of sheep, goats and pigs.

### V. Suggested Action Points

- The activity is remunerative for the poor with low cost of maintenance and with good marketing, banks should finance for the activity liberally. More and more units should be considered under OLM especially financing in groups.
- The goat rearers have been organised by the department into goat clubs. They may be mobilised and sensitised to have better prices in the market.

## 2.1.9 Fisheries

### I. Introduction

The fisheries sector in the district is restricted to inland culture and capture activities in water bodies in the form of tanks, MIPs, rivers and reservoirs. At present, the district has 2029.83 Ha GP/Govt. tanks, 1786.48 Ha private tanks, 31.40 Ha under MIPs and Kattas, 18913 Ha under reservoirs and 1189 Sq. KM under rivers and canals. The 24710 metric tons fresh water fish production (2021-22) is inadequate to meet its demand resulting in net import of fish from outside of the district. With the renewed thrust of the state government to tripling fish production as well as export earnings through implementation of Odisha Fisheries Policy 2015, the sector has seen renewed interest of stakeholders. The reservoirs like Rengali, Derjan and unutilised village tanks have potential for expansion of the sector in the district.

### II. Infrastructure and linkage support available, planned and gaps

Department of Fisheries headed by the DFO and assisted by block level technical staff is the nodal agency to ensure all round development of the sector through implementation of various subsidy oriented programs, need based skilling and ensuring availability of critical inputs. The local KVK supports the sector through their promotional activities. There are 03 Fish Seed hatcheries (1 in Govt. Sector) with spawn production capacity of 30.00 lakhs. The Government hatchery has become derelict and the private hatcheries are operating below their installed capacity. The district has one aqua shop to supply fish feed and medicine. Traditional fish feeds like oil cake, rice bran etc. are available in local markets. Under long term leasing policy, the ponds are being leased, preferably to the women SHGs for a period of five years. Sector specific subsidy linked schemes of both Government of India and State Government - Pradhana Mantri

Mashya Sampada Yojana (PMMSY), Matsya Pokhari Yojana (Mo Machha Pokhari), Mukhyamantri Krushi Udyog Yojana, Matshyjibi Unnayana Yojana etc are under implementation. Promotion of Intensive Aquaculture through Introduction of Bio-floc Technology, Cage/Pen culture, culture of GIFT Tilapia are encouraged. Bankers are encouraged to cover fisheries activity under KCC scheme.

**Trend of ground level credit flow**

(Rs. lakh)

2019-20	2020-21	2021-22
344.50	487.81	256.71

**III. Assessment of Potential for the financial year 2023-24**

(Rs. lakh)

Sr. No.	Activity	Unit	Unit Cost	Projections for 2023-24		
				Physical	TFO	Bank Loan
1	Composite Fish Culture – New Pond (6' depth)	0.4 Ha	5.05	57	287.85	259.07
2	Net & boat for inland fisheries	15 - 18 ft.	5.00	55	275.00	247.50
3	Motorcycle with Ice Box	Per unit	0.75	36	27.00	24.30
4	Integrated Fish farming with Dairy (02)	0.4 Ha	7.44	30	223.20	200.88
5	Fish seed rearing in seasonal tanks (new pond) through excavation	0.2 Ha	2.21	185	408.85	367.97
	Working Capital					
6	WC loan for Bio-floc Technology	6 tanks	1.50	390	585.00	526.50
7	Working Capital on Fish-KCC	Nos	1.05	750	787.50	708.75
<b>Total</b>				<b>1503</b>	<b>2594.40</b>	<b>2334.96</b>

Block wise physical and financial projections are presented in Annexure I. Margin has been taken @10%.

**IV. Critical interventions required for creating a definitive impact**

The Record of Rights of land as may be updated to facilitate financing excavation of new ponds through bank finance. Providing the certified copy of land records to expedite the loans in case verification of land records got delayed.

**V. Suggested Action Points****Department**

- Facilitate in technology transfer for promotion of integrated fish farming, Bio-flock based farming and seed production in seasonal tanks.
- Revival of derelict fish hatchery and promotion of hatcheries in private sector.
- Strengthening technical support at block level and arranging hands on training.
- Assisting banks in timely sponsoring cases and recovery of loan.
- Arranging facilities for soil and water test.

**Banks**

- Adhering seasonal discipline in sanction and ensuring creation of assets.

- Liaison with line department for sourcing potential farmers as well as recovery of loan.
- Supporting new technology such as Bio-flock technology, cage culture in reservoirs etc.
- Supporting SHG groups taking fish farming in GP tanks.



### 2.1.10 Farm Credit – Others

#### I. Introduction

Bullocks and bullock carts are used in agriculture for cultivation, transportation of crops from field to the house of the farmers, transporting the same to the markets/ mandis etc. Since 60% of the land holdings in the district belong to small and marginal farmers most of them use bullocks for cultivation and carts are used for transportation of farm products.

In view of gradual shift to mechanised farming, the demand for bullocks and carts is declining slowly. The farmers having very small land holdings as also farmers in remote areas only go for this activity.

#### II. Infrastructure and linkage support available, planned and gaps

The district has long stretches of forest area and the Forest Development Corporation has its office in the district, there is no shortage of wood for the carts. Bullocks are also available in the local markets.

#### III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

(Rs. lakh)

Sr. No	Activity	Unit	Unit Cost	Projections for 2023-24		
				Physical Units	TFO	Bank Loan
1	Bullock	Pair	0.60	185	111.00	99.90
2	Bullock Cart	No.	0.60	235	164.50	148.05
3	Agriculture Misc.	No.	1.00	2400	2666.67	2400.00
	<b>Total</b>			<b>2820</b>	<b>2942.17</b>	<b>2647.95</b>

Block wise physical and financial projections are presented in Annexure I. Margin has been taken @10% except Agriculture miscellaneous where a gross amount has been considered.

#### IV. Critical interventions required for creating a definitive impact

Cartman carts and carts with pneumatic tyres may be financed which would relieve stress on bullocks to a great extent.

#### V. Suggested Action Points

Banks may take a liberal view to finance for this activity since this activity is important for farmers of small means in remote areas. In remote areas bullock cart is used as a mode of

common transport also. Loan requirement for bullock cart being small, farmers interested for this should be financed liberally. The unit cost provided for Bullock and carts may be taken as approximate costs and banks may apply their own judgement in extending finance under this sector even with reasonable deviations.

### 2.1.11. Integrated Farming System (IFS)

#### I. Introduction

Integrated Farming Systems is a combination of different agricultural activities in a unit area to maximise return, maintain soil fertility and reduce environmental pollution by utilising the by-products of one component of the farming system as an input in other for ensuring supplementary and complementary enterprise relationship. It is an interdependent, interrelated and interlocking farm production systems based on crops, animals and related subsidiary enterprises in such a way that it maximizes the utilization of nutrients of each system and minimizes the negative effect of these enterprises on environment. It is a cross-linked farming system where farmers use high-quality organic food and renewable energy. The main principle of such a system is to reduce pollution and increase income by combining different types of farming and other related practices.

#### II. Infrastructure and linkage support available, planned and gaps

The State Government currently implements model Integrated Farming System (IFS) in the State with assistance from the State Plan funds provided by the Agriculture Department, so that there will be demonstration effect, which will help in replication of the projects. Based on the observations of the current IFS projects, all the blocks in the district may be covered under IFS. The farmers, on a priority basis, may be formed into FPOs for collectivisation of inputs and marketing of produce.

The model aims to develop an integrated farming model with farm pond for pisciculture, improved milch-cows, vermicompost, poultry, along with taking up crop production.

A total of 45 farm models under Integrated Farming System (IFS) have been supported by Agriculture Department and KVK in Angul District. A few successful models scaled up in the district are given in the table below.

Name	Address	Area in Acre	Components	Before intervention net income (Rs. lakh)	After intervention net income (Rs. lakh)
Sri Lalmohan Singh	Village-Purikia, Block-Banarpal MobileNumber :8018471734	2 acre	Rice, Fish, poultry, Dairy,	2.57	5.52
Sri Shanu Sahu	Village-Chakradharpur, Block-Chhendipada, Angul MobileNumber: 9178655101	3.5 acre	Rice, Fish, Vegetables, Groundnut, Banana	1.41	4.51
Sri Benudhar Pradhan	Village-Durgapur, Block-Chhendipada, Angul MobileNumber: 8917676798	5 acre	Rice, Fish, Arhar, Groundnut, Banana, Vegetables, Poultry	1.59	4.37



### III. Critical intervention required for creating a definitive impact

The marketable surplus with SF/MF may be small and therefore needs aggregation. Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture, livestock, and fisheries can give impetus to integrated farming systems approach. Multiple farming system by SHGs may be promoted in common land with an inter-linked technique where fodder for animals is grown in the farm and their waste products are used as manure and fertilizers for crops.

### IV. Suggested Action Points

Banks and FIs to proactively extend loans to beneficiaries for integrated farming activities. The Banks in coordination with Government agencies to extend loan in the project area. Banks may extend loans to FPOs formed in the project area or engaged in IFS activities on a priority basis. Farmers on a priority basis may be formed into FPOs for collectivisation of inputs and marketing of produce. Partner agencies may in coordination with banks arrange for bank loan for the famers.



## 2.2. Agriculture Infrastructure

### 2.2.1 Construction of Storage and Marketing Infrastructure

#### I. Introduction

Warehousing plays a very important role in maintaining the supply chain of agricultural and other essential commodities in the country as well as promoting agricultural marketing, rural banking, financing and ensuring food security in the country. It enables the markets to ease the

pressure during harvest season by preventing the distress sale of these commodities by the farmers and to maintain uninterrupted supply of agricultural commodities, viz., foodgrains, pulses, oil seeds, fruits, vegetables, etc. to consumers during off season.

Traditionally, Angul district is a major producer of onions and a few small size onion storage of very low investment have come up in private sector. Apart from onion, the district produces huge amount of vegetables and fruits. In the absence of any storage facility, farmers sell vegetables at un-remunerative price. Cold storage had remained non-functional due to technical issues. There is also a potential for onion storage with new/modified technology suitable for the climatic conditions prevailing in the district. Storage of Paddy at Paddy Procurement Centre is another major problem at this stage. No proper godown facility is available at PPC for storing paddy. There are eight Depots owned and managed by OSWC, OSCSC and FCI for storage in Angul viz FSD, FCI, Angul, Athamalik, Kaniha, Baisimunda-Kishorenagar, Boinda-Kishorenagar, Pallahara, Talcher.

## II. Infrastructure and Linkage support available, planned and gaps

At present, the district does not have much infrastructure available. Godowns in different parts of the district have been constructed in PACS viz., Saradhapur, Purunakote, Kandal, Dharmapur, Jarasingha, Karamangasahi, Dimiria and Phulapada. There are 80 onion godowns of small size of 2 MT capacity in private sector, most of which have become defunct. The cold storage financed by the AUCCB has become functional as also a new one of 5000 MT capacity with financial assistance from SBI. The State Government had announced for setting up of small size cold storages in the selected districts, including Angul, but there has been no progress on this front. The Government onion godown of 100 MT capacity has been made functional but is yet to be fully operational.

## III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

(Rs. lakh)

Sr. No	Activity	Unit	Unit Cost	Projections for 2023-24		
				Physical Units	TFO	Bank Loan
1	Cold Storage (5000MT) unit	Nos	425.00	5	2125.00	1806.25
2	Storage Godown 1000 MT	Nos	45.00	26	1170.00	994.50
3	Onion Storage (25 MT)	Nos	2.50	60	150.00	127.50
	<b>Total</b>			<b>91</b>	<b>3445.00</b>	<b>2928.25</b>

Block wise physical and financial projections are presented in Annexure I. Margin has been taken @15%. The status of GLC flow under poultry sector in the district has been Rs.40.75 lakh, Rs.6025.95 lakh and Rs. 348.41 lakh during 2019-20, 2020-21 and 2021-22 respectively.

## IV. Critical interventions required for creating a definitive impact

Union Budget for the financial year 2018-19 announced setting up of a dedicated Agri Marketing Infrastructure Fund (AMIF) with a corpus of Rs.2000 crore. The objective of the fund is to develop and upgrade the existing 585 APMCs and 22000+ rural haats into Grameen Agricultural Markets (GrAMs). The physical infrastructure in the rural haats are expected to be strengthened using the resources available under MGNREGA and other Government Schemes. The corpus under AMIF is expected to be used to digitally link these haats to e-NAM to provide facilities to farmers to make direct sale to consumers and bulk purchasers. Modalities for implementing the fund are under finalization by GoI, in consultation with NABARD.

**Agriculture Infrastructure Fund:** Financial Support of Rs. 1 lakh crore will be provided by banks and financial institutions as loans to Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Group (SHG), Farmers, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs and Central/State agencies or Local Bodies sponsored by Public Private

Partnership Projects. Moratorium for repayment may vary subject to minimum of 6 months and maximum of 2 years. Loans will have interest subvention of 3% per annum up to a limit of Rs. 2 crore. This subvention will be available for a maximum period of seven years. A credit guarantee coverage will be available for eligible borrowers from the scheme under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to Rs. 2 crore.

**Warehouse receipt financing (WRF)**-It allows banks to shift risk from farmers' fixed assets to the commodities that farmers produce. It also allows farmers to smoothen cash flows and enhance income by having more flexibility in timing sales to protect against price seasonality. The Negotiable Warehouse Receipts (NWR) are issued by the warehouses, registered with WDRA.

**Post-harvest loans to small and marginal farmers against NWRs**- Reserve Bank of India issued guidelines for creation of Warehouse Infrastructure Fund (WIF). The purpose behind it was to enhance the participation of private sector players in infrastructure development of warehousing for perishable agriculture produce such as fruit and vegetables. This will help farmers and agri value chain to access a larger market and to have better access to finance against the underlying assets, thus discouraging distress sale of their produce. NABARD shall extend loan facility for warehouse construction to private parties, which earlier had the only option of approaching banks for finance.

#### **Promotion of Digital Mandi**

##### **(a) e-Marketing of agricultural produce through e-NAM (National Agriculture Market)**

NAM is a virtual market but it has a physical market at the back end and it is envisaged as a pan India electronic trading portal, which seeks to network the existing assembling market yards to create a Unified National Market for agricultural produce.

##### **(b) Implementation of Market Access Project (MAP) for online marketing of agricultural produce by selected RMCs in collaboration with NCDEX-e Markets Ltd (NeML) through OSAM Board**

In order to provide better market access and competitive price to farmers through e-auction of agricultural produce with technical support from NCDEX e-Markets Ltd. (NeML), E-platform has been set up in selected markets under RMCs. These e-platforms will help in optimum price discovery and ensure marketing of agricultural produce in most competitive price in a transparent manner thereby benefiting the farmer.

Under Stand up India Scheme for Technology up gradation/Establishment/Modernisation for food processing industries. This scheme covers oil seeds to value additional and shelf life enhancement. The assistance is in form of grant subject to 25% of the plant and machinery and technical civil work subject to a maximum of 50 lakh in general area.

#### **V. Suggested Action Points**

- Digital mapping of the existing warehouse infrastructure in the District under the e-platform to facilitate better decision making.
- Facilitate accreditation of go-downs as per WDRA guidelines to promote Negotiable warehousing receipt financing.
- Creating awareness among farmers for post-harvest management of produce as well as MRIN and e-NAM schemes so as to consolidate position of RMCs in its market share and realization of higher prices to farmers.
- Facilitate affiliation of accredited storage infrastructure to online trading platform for better price realization.
- The subsidy scheme for setting up of cold storage units under National Horticulture Mission needs to be popularized by the related departments.
- As the Integrated Scheme for Agricultural Marketing (ISAM) subsidy scheme has reopened from October 2018, the state government may promote the scheme amongst agri entrepreneurs to build up storage facilities in the state.

- As both the state government and NABARD are promoting FPOs in a big way, the requirement for storage spaces, both dry / cold, is projected to witness significant demand side pressure. Therefore, the state should be ready with enhanced storage infrastructure including cold chain to meet the eventual need.
- Realising the potential, banks should also identify prospective entrepreneurs for taking up the activity. The model projects of cold storage, onion storage, rural godowns etc. may be obtained from NABARD for guidance of bankers.
- There is a huge gap in the potential available and existing infrastructure.
- Wide publicity may be made on the subsidy available for Storage godowns and cold storage, which will attract entrepreneurs to go for this activity.
- Banks should come forward to finance private entrepreneurs for creation of storage infrastructure and make use of the capital subsidy available under AMI subsidy scheme.
- Banks to encourage financing against warehouse receipts in a large scale to reduce distress sale immediately after harvest. This also help banks in recovery of their crop loan dues.
- NGOs should participate in creating awareness among the farmers on post-harvest management.
- Up gradation of infrastructure of APMC/RMCs in the district and also infrastructure up gradation of Rural Haats so as to convert them into GrAMs with support under AMI may be explored.

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

#### **I. Introduction**

The district, as per the agro climatic condition comes under the mid central table land zone and above 300mt above the mean sea level; the soil of the district is mostly red lateritic, sandy loam and alluvial in nature. There are 151450 operational land holdings with an average land holding of 0.97 ha. The net sown area of the district is 211291ha, out of which 58% land is high and undulated. Such land needs proper levelling, not only to arrest soil erosion but also to enable it to retain soil moisture. This kind of land with suitable interventions can be used for horticulture & plantation.

NABARD, from its Watershed Development Fund is now developing around 15700 ha in 16 micro watersheds. Besides implementing watershed development by themselves, the Watershed Mission may have to sensitise farmers having high land to go for land development through bank credit and bring them under the plough for horticultural and vegetable crops which is highly profitable and has market demand.

#### **II. Infrastructure and linkage support available, planned and gaps**

It is gathered that there is a lack of interest amongst people to avail bank loan for land development since the return is not accrued quickly. The process of watershed development involves coordinated multi-disciplinary activities of expertise from several departments. In order to achieve better co-ordination in planning, implementation and supervision in watershed program, State Government has set up a separate mission called Odisha Watershed Development Mission (OWDM). Under it, “Watershed-plus” approach has been successfully adopted wherein, in addition to area development, livelihood component has also been implemented.

**Watershed initiatives in the district:-** NABARD is currently implementing six watershed development projects in Angul district treating a geographical area of 4200 Ha and benefitting approximately 4300 households for soil restoration and rehabilitation of degraded soil in these watershed areas. During the implementation phase, it was observed that there was an increase in average irrigated area, improvement in groundwater, increase in productivity of crops, loan outstanding from non-institutional sources (moneylenders) decreased, increase in cropping

intensity, reduction in migration due to creation of employment opportunities in the watershed project areas (villages), quality of life has improved with better availability of drinking water and overall it creates credit absorption ability of farmers for lending by banks.

### **Banking Plan and Increase in Credit Flow in watershed area**

Credit flow needs to be accelerated in above 4200 Ha treated watershed area. Therefore, Banking Plan needs to be prepared well before completion of the watershed, considering the potential available for various economic activities in the watershed area requiring financial support. The banking plan focuses mainly on risk mitigating interventions, like integrated farming system activities, viz. dairy, poultry, vermicompost production, dryland horticulture, agro forestry, precision farming, organic farming, etc.

NABARD is extending concessional long term refinance support to all eligible banks/FIs at 3% to enable to deepen institutional credit to beneficiaries in watershed project areas. The refinance is under Automatic Refinance Facility (ARF) without going through the detailed pre-sanction procedure formalities. All Priority sector loans extended by banks in watershed development project areas will be eligible for refinance.

### **III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)**

(Rs. lakh)

Sr. No.	Activity	Unit	Unit Cost	Projections for 2023-24		
				Physical Units	TFO	Bank Loan
1	Contour Bunding- 2-4 % Slope, AV Slope 3%, V.I - 0.90 m & H.I - 30m	Ha	0.27	498	134.46	121.01
2	Land Leveling and Shaping- 2.0 to 4.0 %, Slope (medium) A V slope 3.0%	Ha	1.03	810	834.30	750.87
3	Contour cum Field Bunding-3.0 to 5.0% slope	Ha	0.55	360	198.00	178.20
4	WHS-Farm Pond II- 15x15x3 m in weathered/ hard rock	Ha	1.10	350	385.00	346.50
<b>Total</b>				<b>2018</b>	<b>1551.76</b>	<b>1396.58</b>

Block wise physical and financial projections are presented in Annexure I. Margin has been taken @10%. The status of GLC flow under this sector in the district has been Rs. 6.50 lakh, Rs. 89.69 lakh and Rs 44.29 lakh during 2019-20, 2020-21 and 2021-22 respectively.

### **IV. Critical interventions required for creating a definitive impact**

There are issues in improving the soil quality through bio-fertilisers, soil treatment and other scientific methodology due to small and fragmented holding. Also, there are issues in managing abundant acidic soils. Delay in the implementation of watershed projects and lack of promotion of alternative land use measures like dry farming, dry land horticulture and agri horticulture. Lack of adequate number of soil testing facilities and delay in issue of "Soil Health Card" to farmers. Promotion of Paramparagat Krishi Vikash Yojana (PKVY) encourage farmers to go for production of bio-fertilisers/vermin compost in their farmland with support of Central Govt., Subsidy scheme. Soil testing facility and soil health cards with recommendations based on soil test results should be made available to farmers to ensure integrated nutrition management. Banks to act proactively to finance the sector by formulating area-specific schemes covering dry land farming practices. Banks should motivate farmers to avail loan for land development. The small and marginal farmers may be financed by forming JLGs.

The district has offices of various departments dealing with land development, like Watershed Mission, Horticulture and Agriculture which have trained manpower who can guide interested farmers on technical matters. Besides national level NGOs like FES are facilitating development of watersheds in the district and have trained a large number of para workers who can come in use.

### **V. Suggested Action Points**

- Encourage farmers to go for production of bio-fertilizers/vermin compost in their farmland with support of Central Govt. Subsidy schemes.
- Soil testing facility and soil health cards should be made available to farmers to ensure integrated nutrition management and operation of Mobile Soil testing vans.
- E-pest surveillance in every district during cropping seasons.
- Tank silt application, vermi-compost etc., may be promoted by the Agriculture Dept. and Soil Conservation Dept. with active involvement of SHGs, PRIs and Pani Panchayats.
- Pani Panchayats may be formed in those watershed areas where such institutions are not formed and existing Pani Panchayats may be strengthened.
- Soil Conservation Department may develop project for integration of watershed development strategies with climate change adaptation for rehabilitation of degraded soils incorporating issues of climate change adaptation in Watersheds threatened by degradation, by improving soil health through climate sensitive investments.
- System development in Agriculture which will revamp the existing system of Training & Visit (T&V) model.
- Establishment of Agro-telemarketing centres for agri-farmers for marketing of their agro products.
- Dissemination of farm based information through community radio stations.
- Banks to act proactively to finance the sector by formulating area-specific schemes covering dry land farming practices.
- Promotion of FPOs, promotion of Bank Linkage of SHGs/JLGs in the existing programmes and promotion of Soil testing Labs.
- Promotion of SHGs & User Groups (UGs) in watersheds where focus on livelihood, production systems and micro enterprise promotion in the watersheds may be given by banks.

### **2.2.3 Agriculture Infrastructure - Others**

#### **I. Introduction**

Maintaining a healthy Seed Replacement Ratio (SRR) is essential in maintaining the productivity in a sustainable way. The current SRR is as low as 21.83%. However, the Department has aimed at a SRR of 31.60%. Further, the district is dependent on other districts and the Seed Supply Corporation for getting certified seeds. Farmers also do not get seeds of their chosen variety most of the time.

The same is the case of fertiliser consumption in the district, which remains very low in the absence of a rake point in the district and the uncertainty in the supply of chemical fertiliser. The consumption of chemical fertilisers is less than half (36.05 Kg/Ha) of the State average (76.87 Kg/Ha). In this scenario, vermi-compost and bio-fertiliser production can be taken up to bridge the gap between demand and supply.

The status of GLC flow under this sector in the district has been Rs. 1187.77 lakh, Rs. 646.93 lakh and Rs. 1247.25 lakh, during 2019-20, 2020-21 and 2021-22 respectively.



## II. Infrastructure and linkage support available, planned and gaps

One seed processing plant of the Odisha Seed Corporation has become functional in Angul since last year. Though there are seed processing facilities in the government seed farms at Gatikrushnapur and Pallahara, they need to be made fully functional.

There are adequate agricultural wastes being generated in the district particularly from mushroom production units and banana plantations (in Angul, Athmallik, Chhendipada and Pallahara blocks) which can be used as sources of raw material for vermicompost and biocompost units. There are provisions for subsidy both from the State and Central Government Schemes.

## III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

(Rs. lakh)

Sr. No	Activity	Unit Cost	Projections for 2023-24		
			Physical Units	TFO	Bank Loan
1	Bio-Fertiliser (750 MT) unit	25.00	6	150.00	120.00
2	Vermi compost – HDPE Bed (8'X 4' X2')	0.16	63	10.08	10.08
3	Vermi Compost (Cemented) (2m x 1m x 0.75m)	0.252	66	16.58	14.92
	<b>Total</b>		<b>135</b>	<b>176.66</b>	<b>145.00</b>

Block wise physical and financial projections are presented in Annexure I. Margin has been taken @10% for Bio Fertiliser.

## IV. Critical interventions required for creating a definitive impact

Commercial production of Organic Inputs viz. Biofertilizer, Vermi compost / vermi hatcheries & Compost from vegetable and fruits, etc., may be taken up by farmer aggregates like PACS, Producers Societies etc. Tank silt application, vermi-compost etc. may be promoted by the Agriculture Dept. and Soil Conservation Dept. with active involvement of SHGs, PRIs and Pani Panchayats.

### Convergence of FPOs with Government of India/State Government schemes on seed production:

There is a need for seed production unit through FPO for addressing the issue of quality of seeds and better returns from seed production to the farmers. State Govt. may encourage PFO Partnerships in PPP mode in hybrid/quality seed production and formation of seed villages with proper technical knowhow and back up. More focused attention is required for vegetable seed production. Establishment of block-wise seed production units may give better returns to the farmers. Larger involvement of private corporate sector is needed encourage hybrid seed production, micro-nutrient industry, farm equipment development, extension, marketing, value addition, etc.

## V. Suggested Action Points

- Promoting use of certified/quality seed which can alone increase the productivity of crops by 15-20%.
- Increase Seed Replacement Rate (SRR) and production of certified seeds by Seed Companies.
- Banks may finance these activities for larger area coverage.

## 2.3 Agriculture Ancillary Activities

### 2.3.1 Food and Agro Processing

#### I. Introduction

There is a vast untapped potential for food processing industry in the state. In Odisha, about 0.7% of the total produce is processed currently. An estimated 35% to 40% of the fruits and vegetables in our State is wasted due to lack of proper storage, cold chain and transport infrastructure. The National Food Processing Policy strives to achieve food processing level of 25% from the current national average of 6% by 2025. In line with the national benchmark, Odisha aims to achieve 25% by 2025 in the State. The Odisha Food Processing Policy, 2016 aims to increase the flow of investments in the sector across the value chain from farm to market, increase shelf-life and reduce wastage of farm produce. The Policy also aims at creation of infrastructure, such as Warehouses, Cold Storage, Primary Processing Centres etc. along with an enabling ecosystem. Angul district, having good potential for various agriculture and horticulture products, has also witnessed the same trend. In order to make agriculture/horticulture profitable for producers, value addition is a must, which gives scope for food and agro processing. Value addition to these products will not only reduce the wastage but also place higher income in the hands of the producers. Based on raw material availability in the district, an indicative list of processing activities that hold potential in the district is given as follows- Flour Mill/Atta Processing, Groundnut decorticating/processing, Jam, Jelly, Sauce, Pickle making, Cashew Processing, Mango Pulp Extraction and other products, Potato Chips, Jam and Jelly, Bakery, Masala making, Banana processing, Mango pulp extractor, Maize Flakes, Fried Ground nut, Oil Mill, Leaf cup/plate making, broom making, Dry vegetables, papad making, milk products, Ayurvedic medicines. The key food parks in the district include- Centre of Excellence (CoE) for agro products, Agri Export Zones (AEZs). As such, there is no systematic network for production, packaging, marketing, storage, post-harvest handling and processing etc facilities in the district as these aspects are left to the market situations.

#### II. Infrastructure and linkage support available, planned and gaps

The District Industries Centre is looking after the agro and food processing industries sector. However, no such industry, except three rice mills and a few cashew-processing units, under this sector has come up in the district. Taking into consideration the availability of raw material and local demand, Plantation and extraction of herbal Ayurvedic medicines and cosmetics, Rice Mill, Chuda Mill, Chatua Mill, Dal mill, Frozen meat, Dry Mushroom Processing, Sauce, Pickle, Jam and Jelly, Mechanised Bakery, Cattle and Poultry Feed and Lemongrass Oil are suggested.

#### III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

(Rs. lakh)

Sr. No.	Activity	Unit	Projections for 2023-24		
			Physical Units	TFO	Bank Loan
1	Rice Mill (Modern)	No.	3	600.00	540.00
2	Mini Rice Mill (130-150 kg/hr)	No.	45	157.50	141.75
3	Flour Mill	No.	35	122.50	110.25
4	Jam, Jelly, sauce Making	No.	95	114.00	102.60
5	Miscellaneous Food Processing activities	No.	290	348.00	313.20
6	Cashew Processing (100 Kg to 1000 Kg output)	No.	65	162.50	146.25
7	Mango Pulp extraction	No.	5	500.00	450
	<b>Total</b>		<b>538</b>	<b>2004.50</b>	<b>1804.05</b>



Block wise physical and financial projections are presented in Annexure I. Margin has been taken @10%.

#### **IV. Critical interventions required for creating a definitive impact**

The Govt. of India has set up a Food Processing Fund (FPF) in NABARD with a corpus of Rs.2000 crore to make available affordable credit for establishing designated food parks and for setting up of individual food processing units therein. DIC, in coordination with the Horticulture, Agriculture and ARD Department may identify entrepreneurs, impart skills and build up their capacity for setting up agro and food processing units. DIC may prepare technology based project profiles for use and guidance of prospective entrepreneurs and also bankers.

#### **PACS as Multi Service Centres- potential for financing**

NABARD has earmarked Rs.5000 crore for turning Primary Agricultural Credit Societies (PACS), into Multi Service Centres (MSCs) and to saturate all potential PACS for conversion as MSC over a period of three years, commencing from the year 2020-21 by providing special long term refinance facility through OStCB. The drivers for transformation of PACS as MSC are recent reforms by GoI in APMC Act, Essential Commodities Act and COVID19 led reverse migration necessitating the creation of investment opportunities for rural youth in agriculture. The Agriculture Infrastructure Fund (AIF) scheme under Aatmanirbhar Bharat initiative of GoI, for establishing decentralised farm-gate Post Harvest Management infrastructure wherein PACS have been included as one of the eligible institutions for interest subvention, it is envisaged that PACS can now play a major role in physical and financial supply chain of commodities by working as spokes to Gramin Agriculture Market (GrAMs). With investment in post-harvest infrastructure, farmers would be able to reduce post-harvest losses and increase their value realisation for produce. It enable PACS to create quality infrastructure like agro storage centre, setting up of cold storage, agro service centre, agro information centre, agri transportation and marketing centres and increase their business portfolio in line with need of members and national goal of increasing farmer's income and ensuring availability of quality infrastructure for value additional at farm gate of members.

#### **V. Suggested Action Points**

- Collection of Horti- crops from various agro-climatic zones of the district and create Fruit Processing/Pulping centres/Pack Houses and market them as State owned. This can be done in PPP mode also.
- Seed Storage/Processing plants with storage godowns and all other facilities (such as De-humidified chambers in case of Groundnut storage etc.).
- Cashew Storage cum Processing Centers, Coconut processing/value addition units may be developed.
- Promotion of Food Parks/Mega Food Parks.
- Awareness campaign on the sector potentials among various agri-Entrepreneurs.
- Entrepreneurship and Skill Development Programmes for educated unemployed youths may be conducted.
- Promotion of Agri-Start Up programme for motivating unemployed graduate for promotion of agri-entrepreneurship in the state.
- Single window approach for all food & agro processing related investments in the state.
- Banks may be encouraged for financing towards processing units, flour mill, cattle feed etc. for enhance of credit flow under the sector.
- Industrial clusters may be promoted where infrastructure resources can be pooled for better results.
- Market information may be disseminated for agro processing and locally manufactured items.
- Banks may provide priority to Agro-processing sector for value addition/processing.

- Banks may encourage promotion of food parks, agro economic zones etc.
- Banks may finance refrigeration vans, mobile ice cooling vans etc.
- Appropriate technology based model project profiles may be prepared by the DIC and banks and circulated among prospective entrepreneurs.
- DIC, the nodal entity for disbursement under Government of India's food processing policy, the former may spread awareness among prospective entrepreneurs.

### 2.3.2 Agriculture Ancillary Activities - Others

#### I. Introduction

In Angul district, there is substantial gap between the requirement and availability of technical manpower to provide optimal technical advice and extension services. This gap can be effectively filled by individual entrepreneurs having required domain knowledge. In order to tackle this problem, GoI came out with a scheme known as ACABC (Agri Clinics & Agri Business Centre) which are managed by agricultural graduates or agriculture diploma holders, who are interested in providing extension services to the fellow farmers.

Odisha is the only State where straw mushroom is grown commercially for 10 months a year (February -November) involving poor farmers. Mushroom is a women friendly crop which can be used a tool for women empowerment.

Bee keeping is one of the oldest traditions in India for collection of honey. About 80% of crops are cross pollinated and hence, they depend on external agents for transfer of pollen. Beekeeping requires less time, money and infrastructure investment and it has positive ecological impact. It is also women friendly, so women entrepreneurs can be promoted under this activity.

#### II. Infrastructure and linkage support available, planned and gaps

There is good network of banks and MFIs as well as qualified man power in the district.

#### III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

(Rs. lakh)

Sr. No.	Activity	Unit Cost	Projections for 2023-24		
			Physical Units	TFO	Bank Loan
1	ACABC	20.00	8	160.00	136.00
2	Loans to MFIs for on-lending to agriculture	75.00	15	1125.00	1125.00
3	Loan to Producers' Organisations	20.00	3	60.00	60.00
4	Sponsored SC/ST Financing	2.00	10	20.00	18.00
5	DRI	0.15	84	12.60	12.60
	<b>Total</b>		<b>120</b>	<b>1377.60</b>	<b>1351.60</b>

Block wise physical and financial projections are presented in Annexure I. Margins have been taken @15% and @10% for ACABC and Sponsored SC/ST Financing respectively except loans to MFIs for on-lending to agriculture, loan to FPOs, and DRI where a gross amount has been considered.

Microfinance is an effective tool for poverty alleviation and spreading economic opportunity by giving people access to financial services, such as credit and insurance. The services aim to meet the evolving needs of community and people who are involved in agricultural and small business activities. These companies have also systematically introduced various individual, need based products for its clients viz., Bullock and Bullock cart, threshers, tractor, Power Tiller, Paddy Reaper, Water Pump set & Lift Irrigation, Dairy Farming, Poultry, Goat Rearing, Piggery, Fishery, Spice making, dry food processing, Individual business, Beetle shop, Fruit shop, Fast food stalls, paddy processing unit, Weaving cotton sarees, Bamboo products, coir production,

Brass work etc. Major MFIs operating in the district like Annapurna MFI who are contributing to overall Priority Sector Lending.

In order to meet the temporary liquidity mismatch, FPO / FPCs are eligible for Working Capital and Demand Loan of 10% of the combined limits (includes CC and TL) sanctioned to FPO / FPC with amount of Rs 5.00 lakh with Nil margin.

Under the DRI Scheme, banks provide finance up to Rs 15,000/- at a concessional rate of interest of 4 percent per annum to the weaker sections of the community for engaging in productive and gainful activities. In order to ensure that persons belonging to SCs / STs also derive adequate benefit under the Differential Rate of Interest (DRI) Scheme, banks have been advised to grant to eligible borrowers belonging to SCs / STs such advances to the extent of not less than 2/5th (40 percent) of total DRI advances. Further, the eligibility criteria under DRI that size of land holding should not exceed 1 acre of irrigated land and 2.5 acres of unirrigated land are not applicable to SCs / STs. Members of SCs / STs satisfying the income criteria of the scheme can also avail of housing loan up to Rs 20,000/- per beneficiary over and above the individual loan of Rs 15,000/- available under the scheme.

#### **IV. Critical interventions required for creating a definitive impact**

There is a need to encourage agriculture graduates to establish agri-clinics and agri-business centres in the district to supplement the Government departments. FPOs may be issued license for carrying out activities like seed/fertilizer distribution, procurement, etc. Banks should come forward to finance these units. As per MANAGE database, 8 candidates were trained and 3 ventures set up in Angul. Tie up arrangement has been made with SBI, Bank of India, Bank of Maharashtra, IDBI, Union Bank of India, Central Bank of India, Bank of Baroda, Indian Overseas Bank at corporate office level therefore scope for bank financing are increasing.

**Agri Clinics-:** Agri-Clinics provide expert advice to farmers on soil health, cropping practices, plant protection, crop insurance, post-harvest technology, clinical services for animals, feed and fodder management, prices of various crops in the market

**Agri Business Centres-:** Agri-Business Centres are commercial units of agri ventures established by trained agriculture professionals for maintenance and custom hiring of farm equipment, sale of inputs and other services like post-harvest management and market linkages development

**Farmers Producer Organisation (FPO):-** GoI has launched 10,000 Farmers Producer Organisations all over the country to facilitate development and to further boost farm economy. Angul has a large proportion of small and marginal farmers. With increase in population, the size of landholding is shrinking further. Hence farming is not found viable by small and marginal farmers. It was, therefore, considered appropriate to promote Farmer Producer Organisation with a view to facilitate aggregation and reap benefit of economies of scale in procurement of input and sale of produce so as to enhance the income of farmers due to increased bargaining power. Members of the FPO will manage their activities together in the organization to get better access to technology, input, finance and market for faster enhancement of their income.

NABARD has signed an MOU with Department of Agriculture and Farmers Empowerment, Government of Odisha on 13 November 2018 for promotion, nurturing and building the capacity of FPOs broadly in terms of governance, finance, market linkage including procurement, packaging and networking etc., and also to provide handholding support to existing FPOs in the State.

The Implementing Agencies (IA) NABARD, SFAC, NAFED and NCDC has promoted 21 FPOs in all eight blocks of Angul District covering small and marginal farmer producers with the support of NGOs roped in as Producer Organization Promoting Institutions (POPI). IA would seek partnerships with all stakeholders for convergence.

Allow producer companies to get registered with MARKFED/Seed Corporation to undertake business in seed/ fertilizer/pesticides. Corporates may come forward to provide market linkage to nascent FPOs and also provide support to them for aggregation and marketing of the produce.

FPOs may be linked with Commodity Exchanges for improved price discovery and realization of enhanced price of the agricultural produce by the farmers.

The Annual General Body Meetings (AGMs), though conducted on a regular basis, were not attended by adequate members (75%). Awareness and active participation of the members needs to be ensured for sustainability. The FPOs need to choose their activity portfolio carefully, need to diversify fast, adopt a business-cum-activity mix.

CEO/BoD of FPOs need more vision, clarity and capacity building training on various aspects of good governance, so that members of FPO will sustain interest to increase the shareholding and ensure execution of work in convergence mode by continuous interaction with various stakeholders of Government. There is need for sensitisation about price discovery, marketing and preparing business plan considering market driven activity, statutory provisions of Registrar of Company (ROC) and various other requirements under the statutes and it compliance need to be sensitised and implemented properly.

## **V. Suggested Action Points**

- Banks may enter into a tripartite agreement with farmer and industry/buyer.
- Banks may provide credit for setting up an outlet in the district centre/town.
- Bankers need to finance agri graduates/ diploma holders for setting up agri clinics.
- Bankers may finance processing plant for honey for value addition of products.
- Identifying Resource institution in the state to impart training to farmers/FPOs.
- Government should come out with a credit linked subsidy scheme to promote these activities in the state.
- Government may also provide for a marketing arrangement for and even transporting it to other nearby states to realise better price.
- Government may boost to export potential of these sectors by providing government land for construction of processing plants.
- Government may promote these activities through regular conduct of mela or haats for marketing of these products.
- Bankers along with the help of line departments may further sensitise prospective entrepreneurs in a renewed manner.
- Bankers can rope in MFIs to promote and credit link SHGs.
- Farmer Producers' Organizations are slowly taking roots in the district – 7 FPOs having registered themselves under the Company's Act. Bankers need to be sensitized with the working of FPOs so that they will be interested to extend loans to these organizations.

## Chapter 3

### Credit Potential for Micro, Small and Medium Enterprises (MSME)

#### I. Introduction

The contribution of the Micro, Small and Medium Enterprises sector to output, employment and exports of the country is quite significant. Not only the sector plays an important role in providing employment opportunities but also help in industrialization of rural and backward areas, thereby reducing regional imbalances. MSMEs sector has been a major driver of economic development in the country as well as in the State. The MSME sector employs more than 11 crore people in over 6 crore units throughout the country, making a contribution of 29 percent to the country's GDP. MSMEs constitute 95 per cent of the total industrial units in the country and serves complementary to large industries as ancillary units. The sector has a huge potential to contribute significantly in value addition, employment generation, export promotion and overall growth & development of States' economy.

**Revised PSL guidelines on MSME:** As per the revised priority sector guidelines by the RBI, all loans to MSME are classified as priority sector lending by banks. All loans to units in the Khadi and Village Industries sector are classified under the sub-target of 7.5% prescribed for the micro enterprises. Loans to units supplying inputs and marketing outputs of artisans, village and cottage industries are also forming part of priority sector lending under MSME. In order to ensure that the MSMEs do not remain Small or Medium units, the benefits to MSME units are also extended upto three years, even after they grow out of the MSME category.

<b>Revised Classification applicable w.e.f. 01 July 2020</b>			
Composite Criteria: Investment in Plant & Machinery/equipment and Annual Turnover			
Classification	Micro	Small	Medium
Manufacturing Enterprises and Enterprises rendering Services	Investment in Plant and Machinery or Equipment: Not more than ₹1 crore and Annual Turnover not more than ₹5 crore	Investment in Plant and Machinery or Equipment: Not more than ₹10 crore and Annual Turnover not more than ₹50 crore	Investment in Plant and Machinery or Equipment: Not more than ₹50 crore and Annual Turnover not more than ₹250 crore

**GoI Initiatives:** GoI's Skill India, Make in India, PMEGP, Start Up India, Stand up India and MUDRA programmes have provisions to boost the MSME enterprises in the district. Credit Guarantee for MSMEs in the form of CGTMSE has been instituted by GoI and operationalized with SIDBI to provide guarantee up to Rs.200 lakh extended by eligible institutions (select NBFCs and SFBs also included recently). Further, Govt. of India, Ministry of MSME through its memorandum dated 02 July 2021, decided to include Retail and Wholesale Trades as MSMEs to benefit from Priority Sector Lending and allowed those to be registered on UDYAM registration portal.

**GoO Initiatives:** The State Government has come up with a comprehensive Development Policy for MSME Sector in 2016. The Policy has provided for an elaborate enabling framework with guidelines for Ease of Doing Business, Capacity Building & Skill Development, Cluster Development and Enabling Credit Flow. It has also provided for supporting framework for

Infrastructure Development, Export Promotion, Marketing Assistance, Raw Material Support and Technology Up gradation.

MSME sector has shown good growth rate over the years in terms of number of units established, investment, and employment generated. The advances to MSMEs have grown from Rs.13,700 crore in 2010-11 to Rs.42,800 crore in 2020-21. The advances have grown at a CAGR of 13% over this period. Altogether 4,93,625 MSMEs have been established in Odisha with an investment of Rs.23,689.31 crore and employment of 18,11,316 persons till March 2021.

District Industrial Centers (DIC) act as the nodal agency for promotion of MSME. Capital Incentive Subsidy, Seed Capital Assistance, DPR Preparation Subsidy, subsidised land, interest subsidy on loans availed from public financial institutions, stamp duty exemption, electricity duty exemption, Assistance for raising Capital through SME exchange, Trade Mark Assistance, Reimbursement of Training Expenditure, etc. are provided under various policies in a bid to boost MSME investment.

Single window clearance (GO-SWIFT) has been set up to facilitate investment, along with dedicated industrial land banks (GO-PLUS). District Investment Promotion Agencies (DIPA) Cells are being set up in all the Districts across the state for investment facilitation, project monitoring and aftercare.

O-Hub, a recent initiative of Government of Odisha, was set up in December 2021 at the Special Economic Zone of Patia in Bhubaneswar to support start-up formation and subsequent scale-up.

### District Perspective

Angul district is a land locked district connected by NH-55 and rail to other commercial centres of the state. The district is going to be the one of the most industrialized districts of the state in the near future given the expansion plan of existing major industry i.e. NALCO's and upcoming industries like Jindal Steel & Power Ltd., Monet Ispat & Energy and Jindal India Thermal Power Ltd. & mining activity. The other mega industries in the district are NTPC, TTPS, Heavy water Project & MCL in Public Sector and Shree Metalics Ltd, Shree Ganesh Sponge (P) Ltd. Bindol Sponge Ltd., JSPL, JITPL etc. in Private Sector. Accordingly, the potential for ancillary units and other downstream industries is huge. Besides units based on Engineering, Agri products, forest products and minerals and industrial waste, like fly ash are likely to come up on a large scale. A large no of trucks and other transport vehicles are inducing transport service sector and trading to grow exponentially. Among the existing MSME units, there are 3 ancillary industries of NALCO, and 6 ancillary units of MCL along with 6 and 2 downstream industries of NALCO and MCL respectively.

No. of MSME Units		Investments (Rs. lakh)		Total Employment	
2019-20	2020-21	2019-20	2020-21	2019-20	2020-21
2140	1682	26629.63	6680.40	5246	3972

Industrial Land Bank Available at District Level	Category A (Land immediately available with IDCO)	Category B (Land reserved by District Collectors for Industrial Use)
	228.53 ac	1866.63 ac

**Financing by banks during last 3 years to MSME Sector in the district** (Rs. lakh)

Financial Year	2019-20	2020-21	2021-22
Amount Disbursed	81160.28	106420.43	124136.01

**II. Infrastructure and linkage support available, planned and gaps**

The district is having a DIC with adequate staff to aid and advise the entrepreneurs. Though NALCO has its own captive power plant, electricity requirement for industries and enterprises is going to increase manifold. There are three industrial estates in the district viz, at Kalunga(nil), Talcher (20) and Angul (27) with total of 47 sheds out of which only 45 units in 40 sheds are working. As per the 2016 Odisha MSME Development Policy, Engineering and Fly Ash clusters have been identified in the district. There are 87 fly ash based MSME were registered with DIC, Angul possessing of Certificate Udyam Registration.

**Udyog Aadhaar Registration Details for the District**

Total Udyam	Micro	Small	Medium
5496	5496	265	23

Based on raw material availability in the District flour Mill, Atta Processing, groundnut decorticating/processing, Jam, Jelly, Sauce, Pickle Making, and Cashew Processing activities hold potential.

Due to availability of food parks in Industrial areas, investors are keen on setting up food processing units in the district. The food parks in the district include Industrial Park Development of Centre of Excellence (CoE) for agro and marine products. One MSME Multi-product Park in Angul district has been approved to provide land with developed infrastructure to MSMEs.

**Agri-start-ups:** It focusses on developing a world class “Startup Hub” in Odisha and creating enabling environment and supporting eco-system that facilitates at least 1,000 startups in the next five years in the State. It also needs to focus on taking steps to provide skill-based training to encourage youth to take up Startups and encouraging all major companies operating out of Odisha to include skill and infrastructure development for Startups as an integral component of their CSR activities.

**III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)** (Rs. lakh)

Sr. No.	Activity	Unit	Unit Cost	Projections for 2023-24		
				Physical Units	TFO	Bank Loan
	Investment in Plant and Machinery or Equipment-Annual Turnover					
1	Manufacturing and Services – Term Loan					
i	Micro enterprises	No.	50.00	530	26500.00	23850.00
ii	Small enterprises	No.	500.00	300	150000.00	135000.00

iii	Medium enterprises	No.	1000.00	26	26000.00	23400.00
<b>2</b>	<b>Manufacturing and Services– Working Capital</b>					
i	Micro enterprises	No.	10.00	530	530.00	477.00
ii	Small enterprises	No.	100.00	410	41000.00	36900.00
iii	Medium enterprises	No.	200.00	117	23400.00	21060.00
	<b>Total</b>			<b>1913</b>	<b>267430.00</b>	<b>240687.00</b>

Block wise physical and financial projections are presented in Annexure I. Margin has been taken @10%.

#### IV. Critical interventions required for creating a definitive impact

Despite the consistent support from the Union and State Governments through various schemes and policies, MSME Sector faces enormous challenges in its path of progress, some of which include:

- Credit is being concentrated in selective pockets and is not uniformly accessible. Lack of adequate and timely funding may cause severe constraints in the growth of the sector
- Due to the lack of adequate training facilities, the MSME Sector in the district is facing severe shortage of skilled labour
- There is a dearth of the skilled artisans in the traditional Handicrafts and Handloom sectors as these sectors are not remunerative anymore and youth from artisan families have started looking for other opportunities
- Connectivity and Reliable Electricity Supply is a major problem that is being faced by the MSME Sector in the district.

#### V. Suggested Action Pointes

Since land available for agriculture is squeezed over the years because of industrialization and urbanization, shifting the people dependent on Agriculture to Non-Farm Sector activities has become unavoidable. Hence, banks may come forward to extend adequate finance to prospective entrepreneurs for setting up of Non-Farm units. Livelihoods based on Rural Non-Farm Sector for displaced population may be pursued within peripheral development plan of large industrial units.

Matured SHGs may be identified by DSWO and interested members may be given skill development training and provided with handholding support for 2 years to ensure linkage services. Market outlet may be provided by each panchayat to SHG clusters for marketing of local produce including NFS items. This may be facilitated by DRDA. Swarozgar credit cards may be issued to good and needy entrepreneurs for whom bank wise targets may be fixed.



## Chapter 4

### 4.1 Credit Potential for Export Credit, Education and Housing

#### I. Introduction

Currently, the requirement of export credit is minimal in the district, but in the near future if the Aluminium Park (which will use the molten aluminium from the existing smelter plant of NALCO), along with proposed industrial park near the JSPL plant, becomes operational, there will be scope for export credit.

#### II. Infrastructure and linkage support available, planned and gaps

All contract farming arrangements within and outside AEZs are eligible for availing special refinance package. Erratic power supply and poor road/rail connectivity in the district are the major drawbacks. No bank branches are authorised to provide export credit in the District.

#### III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

(Rs. lakh)

Sr. No	Activity	Projections for 2023-24			
		Physical Units	Unit Cost	TFO	Bank Loan
1	Pre-shipment/ Post shipment Credit	10	50.00	500.00	500.00
	<b>Total</b>		<b>50.00</b>	<b>500.00</b>	<b>500.00</b>

Block wise physical and financial projections are presented in Annexure I. No margin has been reckoned. ACP achievement under this sector during the year 2020-21 stood at Nil.

Linking of FPOs through contract farming arrangements with export-oriented food processing units of food parks created under the Pradhan Mantri Kisan SAMPADA Yojana, for producing processed cereals, fruits, vegetables, fish and marine products, can boost exports of processed food and raise income of small and marginal landholders and small fish farmers.

#### IV. Critical interventions required for creating a definitive impact

APEDA should create awareness for the export of agricultural products especially for factors such as domestic and international demand and supply situation, price competitiveness, quality concerns, sanitary & phytosanitary requirements and relevant rules & regulations of the importing countries. Temporary restrictive measures sometime adopted by the importing countries in view of non-conformity to any of these standards/rules ruins the unit. District Level Export Promotion Committee (DLEPC) of Angul District is constituted for formulation of District Export Action Plan for export Augmentation of identified product for export for the District.

#### V. Suggested Action Points

There are number of institutions that facilitate and promote the use of Export Finance. These include the Exim Bank, ECGC Ltd. and commercial banks but coordination and specialization in terms of market and products need to be strengthened and streamlined. Banks should put in place a control and reporting mechanism to ensure that applications for export credit are disposed of within the prescribed time frame.

## 4.2 Credit Potential for Education

### I. Introduction

Education and development are closely related, as education provides inputs for economic growth among which knowledge is an important one. As the district is rapidly transforming itself into an industrial hub of the State due to availability of abundant thermal power, there is a demand for technical education among the youth of the district.

The Kalinga Siksha Sathi Yojana (modified) launched by the Government of Odisha aims at providing education loan at only 1% interest rates (as well as interest subsidy) to the students who are financially weak and want to pursue their higher education in all disciplines.

### Trend of ground level credit flow (Rs. lakh)

2019-20	2020-21	2021-22
794.99	356.32	817.87

### II. Infrastructure and linkage support available, planned and gaps

Sometimes the technically trained persons remain unemployed and as a result, they are not in a position to repay the bank loan which they borrowed for their education. In such scenario, the banks are hesitant to extend education loans. Private banks' inclination towards students of only premier institutes like IIT, IIM etc. is a major hindrance to the GLC flow. Government banks usually take over two weeks to sanction the loan. Private lenders usually take less than a fortnight. In government banks, the focus is mainly on collateral, private lenders focus more on students scores and their parents income.

There are technical and professional educational institute set up in Angul District are Indira Gandhi Institute of Technology, Sarang, Adarsha College of Engineering, Narayani Institute of Engineering And Technology, Government Polytechnic, Adarsha School of Engineering and International Polytechnic, Pabitra Mohan Institute of Technology, Divya Nursing College, Mother Teresa Nursing School, OP Jindal ITI College, Pathani Samanta ITI College, Govt. ITI College and Adarsha College of Engineering for MBA.

### III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

(Rs. lakh)

Sr. No.	Activity	Unit Cost	Physical Units	TFO	Bank Loan
1	Tech Education	7.50	480	3600.00	3060.00
	<b>Total</b>		<b>480</b>	<b>3600.00</b>	<b>3060.00</b>

Block wise physical and financial projections are presented in Annexure I. 15% margin has been reckoned.

### IV. Critical interventions required for creating a definitive impact

The players in the sector need to clearly define the parameters to assess each student loan separately rather than treating it as priority sector loan. Clear scoring card needs to be developed or needs to be further fine-tuned to arrive at risk pricing commensurate with the profile of students

## 4.3 Credit Potential for Housing

### I. Introduction

Pradhan Mantri Awaas Yojana- Gramin(PMAY-G) was launched on April 1, 2016. To address the gaps in the IAY programme and in view of Government's commitment to provide 'Housing for all' by 2022, IAY scheme was restructured as Pradhan Mantri Awaas Yojana-Gramin. It aims at providing pucca houses, with all basic amenities, to all rural houseless households and those

households living in Kutcha and dilapidated households numbering 2.95 crore by 2022. In the rural areas houses are mostly constructed by resorting to informal financing like liquidation of personal assets such as savings in cash and kind and agricultural property, borrowing from friends and relatives, or informal money lenders and credit unions etc.

## II. Infrastructure and linkage support available, planned and gaps

Biju Pucca Ghar Yojana (Mining) is being implemented by Government of Odisha in order to provide pucca houses to all eligible katcha households on a saturation mode. The scheme is funded by Odisha Mineral Bearing Areas Development Corporation (OMBADC) and implemented by Panchayati Raj & Drinking Water Department.

Housing Loan disbursement: The total loan disbursements by banks under this sector during the last three years: (Rs. lakh)

Financial Year	2019-20	2020-21	2021-22
Amount Disbursed	3470.20	3472.75	7818.15

## III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

(Rs. lakh)

Sr. No.	Activity	Unit	Unit Cost	Projections for 2023-24		
				Physical Units	TFO	Bank Loan
1	New Houses	No	25.00	700	17500.00	14875.00
2	Repair to houses	No.	2.00	1300	2600.00	2210.00
	<b>Total</b>			<b>2000</b>	<b>20100.00</b>	<b>17085.00</b>

Block wise physical and financial projections are presented in Annexure I. Margin has been taken @15%.

**IV. Critical interventions required for creating a definitive impact:-** A large number of houses, besides a number of apartments are being constructed in and around Angul town. People having old houses are also renovating and expanding their old dwellings. Further, a large number of habitations in the coal bearing area will have to be displaced as the coal mines are getting expanded. All these activities will see a rise in housing finance.

**V. Suggested Action Points:-** The major constraint in rural housing finance is the absence of clear land title in rural areas. Further, there is difficulty in assessing the income of rural borrowers. Many of them don't have individual credit histories, which conventional lenders require. Housing finance institutions have limited reach in these areas. Rural areas need different type of loan products which the financing institutions seldom appreciate. Financial institutions face difficulty in obtaining tangible marketable securities for housing loans. Further, they encounter difficulties in enforcing the securities in rural areas.

At the institutional level, strengthening of staff capacities, simplification of documentation, having a dedicated cadre for portfolio development will position the MFIs for growth of the housing microfinance portfolio.

**VI. Role of NABARD in Rural Housing:** NABARD provides direct loans to State entities like Housing Boards, State Housing Corporations which have been established or constituted by or under any Central or State Act, in which central/state government should not have less than 51% of the paid-up share capital.

NABARD provides direct loans to RRBs, State Cooperative Banks, including DCCBs and PACS. It provides loans to NBFCs and HFCs for on lending to individuals. MFIs are also provided loans for on lending to individuals and SHGs.

## Chapter 5

### Credit Potential for Infrastructure

The infrastructure investment in both agriculture and non-agriculture sectors has led to capital formation resulting in increased production and productivity, thereby contributing to poverty reduction. The objective of this chapter is to arrive at a broad-based infrastructure plan for the district, so that the future infrastructure development in the form of capital formation would support the credit flow for development of various sectors in the district's economy.

#### 5.1 Infrastructure - Public Investments

##### I. Introduction

As on date the infrastructure development status is far from satisfactory in the district. Less than 35% of the net sown area of the district is irrigated, rail connectivity though available is inadequate, NH 55 cutting across the district is unable to sustain the increasingly heavy traffic, e-governance for the district is still at a nascent stage.

##### II. Infrastructure and linkage support available, planned and gaps

###### Infrastructure projects under RIDF

Projects under RIDF have provided rural connectivity which is crucial for providing forward and backward market linkages and has created/ envisaged creation of irrigation potential which will play a decisive role for increasing cropping intensity, food security and general wellbeing of the farming community. While the implementing departments are striving to complete the implementation of the projects during the prescribed period, the performance, particularly that of the DOWR-Minor Irrigation needs to be geared up.

###### Infrastructure requirements (including backward and forward linkages) that would benefit primary sector and lead to increased credit off take

Though the district is getting industrialised fast and has one of the biggest coal deposits in the country, still majority of the population depends on agriculture and development of agriculture is essential for development of the districts' economy. Infrastructure is a major bottleneck for growth of agriculture sector in the district.

##### III. Details of Critical Infrastructure which is locally relevant

Critical infrastructure which would help developing the district's economy are indicated below:

Sr. No	Project Particulars	Village/ Block	Likely Investment (Rs. lakh)
1	Dhauragoth Medium Irrigation Project	Athamalik	20000.00
2	Upgradation of Heritage Govt. Fish Farm at Angul	Angul	950.00
3	500 KM length roads 180 identified roads under PMGSY	In different blocks of the district	25000.00
4	45 bridges on unbridged places		4500.00
5	Mandi for herbs and Non timber Forest Produce	Pallahara, Kishorenagar	100.00
6	Hidsing Medium irrigation project	Angul	17000.00
7	Restoration of 31 completely derelict reservoirs	Angul	930.00
8	Diversions Based Irrigation projects	20 sites in Angul, Athmallik, Pallahara	300.00

#### IV. Sector-wise Infrastructure requirements and Suggested Action Points High Priority Areas

To boost the infrastructure in the rural area under Trench XXV, various projects were sanctioned by NABARD viz., Construction and maintenance of Kumurisinga -Talasahi road, Talagada to Rugudiapada road, Santrapur Ramimunda Road, Pitabahal Chhak to Bipradihi Road, Sapaghar to Laxmipur road, Thakurgarh to Hatasimili road, L-21 Road to Hariharpur road, Khairabereni to Bhejidiha Road, Protection to Scoured Bank on River Tikira left near village Sarapal (confluence point of river Aunli and Tikira), Protection to S/B on Lingara right near villaee Chhellipaada, Improvement to Kaintragarh to Doruha road (ODR) from 0.0 to 17.000km and 253 Micro Rivet Lift Irrigation Projects Lipiloi-I & II, Jhurikata-I & II, Tentulikhandahata-I & II, Sahadebbandhupali-I & II, Jamudoli-I,II, III, IV Construction of HL Bridge over " Haripur Nallah" including release vents at 3rd Km of Haripur-Udayapur Road. (ODR) in Angul District.

Assured irrigation facility, road connectivity and electrification of all villages with uninterrupted supply of good quality power to the remotest of villages are some of the very important infrastructure requirements which would help in augmenting the credit flow in the district.

Sector Wise Constraints	Action Suggested/ Recommended	Implementing Agency
1.Minor Irrigation	i. All defunct LIPs are to be made functional and water harvesting structures should be revived / renovated. ii. LIPs from streams may be encouraged in private sector. iii. Exploitation of ground water potential through dug wells/bore wells needs to be encouraged. More number of rigs/drilling machines may be made available for the purpose. iv. Aggressive extension services for popularisation of Sprinkler and Drip irrigation are to be ensured. Agriculture and Horticulture Departments should take proactive role to popularise these techniques. v. Projects under OCTMP II may be implemented on a war footing which can provide irrigation to almost 13000Ha	OLIC.  Blocks. MI Dept.  Agriculture & Horticulture Dept.
2.Farm Mechanization	i. The use of Tractors, Power Tillers and improved agricultural implements in the district is at a low level. The extension services should be strengthened to motivate farmers for the purpose at blocks where the demand for Tractors and Power Tillers is comparatively high. The SMS on farm mechanization in the KVK who has been transferred may be replaced with a SMS of the same discipline ii. Groups of Farmers & Pani Panchayats may be encouraged to avail finance for agro service center. Purchase of small implements viz. weeder, winnower, rotavator, transplanter, reaper with subsidy and second hand tractor may be encouraged. Pani panchayats, Farmers' Clubs may be provided dealership for seed, fertilizer, pesticides iii. Possibilities may be explored to set up Agro-service centers in each block by private entrepreneurs iv. OAIC is supplying Tractors, Power Tillers and Pump sets in the district. Hence there is a need for ensuring	Agriculture Dept.  Agriculture Dept. & Banks.  OAIC

	prompt after sales service. OAIC may open servicing/repairing centers at block level to provide after sale service for tractors, power tillers and Pump sets etc.	
3.Plantation/ Horticulture	<p>i. Despite vast scope like suitable agro-climatic conditions and availability of fallow land, plantation crops like mango, mixed orchards, litchi, cashew etc. by private entrepreneurs with bank finance are not picking up. Efforts should be made to motivate progressive farmers for such activities and sponsor applications to banks for financing various PH activities</p> <p>ii. Nurseries at all block HQ for easy availability of quality planting materials may be set up.</p> <p>iii. Cashewnut processing units and food processing units for mango, jack fruits and citrus to create more demand for such fruits may be set up which will motivate the farmers for going for plantation crops.</p> <p>iv. Angul district has been included in the Aroma Mission being implemented by CSIR-CIMAP, Lucknow. The horticulture department and ATMA may provide required support for the mission to be successful.</p>	<p>Horticulture Dept. &amp; Blocks.</p> <p>Horticulture Dept.</p> <p>Horticulture Dept.</p> <p>Horticulture Dept. ATMA</p>
4. Animal Resources	<p>i. Schemes on CB calf rearing may be encouraged under govt. sponsored subsidized schemes.</p> <p>ii. OMFED may make the Chilling plant fully operational as quickly as possible <i>with milk from the district</i>.</p> <p>iii. Private milk chilling plants in the district may be financed in order to encourage the rural people to go for Dairy Development projects.</p> <p>iv. Fodder cultivation may be encouraged by providing quality seeds/ roots to dairy farmers for which the state fodder seed farm may be made fully functional as the development work there has since been completed.</p> <p>v. The number of veterinary institutions and AI centres may be augmented in the district to provide proper health care and AI facilities.</p> <p>vi. Private veterinary clinics may be financed to augment infrastructure support.</p> <p>vii. Efforts may be made to improve the breed of goats and sheep and stall-fed goat rearing schemes may be encouraged.</p>	<p>Animal Resources Department OMFED</p> <p>Banks.</p> <p>Animal Resources Department</p> <p>Banks &amp; Animal Resources Department</p>
5. Fishery	<p>i. The district has a number of revenue ponds in derelict and semi-derelict condition. Long term lease allocation policy may be simplified to enable suitable entrepreneurs to take up pisciculture in these ponds. Government should take adequate steps for leasing out the panchayat ponds for a longer period, say 7 years, so that the beneficiaries reap adequate profit during the tenure of the lease period.</p> <p>ii. Supply of quality fingerlings and prawn seed in time to the fish farmers may be ensured. Fish seed hatcheries may be set up at suitable locations and the existing areas of fish seed nurseries may be expanded suitably.</p> <p>iii) The Heritage Hatchery of the Department., where</p>	<p>Fisheries &amp; Revenue Dept.</p> <p>Fisheries Department.</p>

	induced breeding of Indian Carps was first achieved in the country, is now in a derelict condition. It may be made functional as soon as possible. Funds have since been allocated for the same by the state government.	Fisheries Department and District Administration.
6.Crop Production	<p>i. Supply of certified seeds of HYV paddy, pulses, ground nut, vegetables and sunflower, fertilizer etc. in time may be ensured.</p> <p>ii. Adequate extension services for popularisation of short duration paddy and maize on highlands, use of bio-fertiliser, NADEP process of compost, vermicompost etc may be propagated in the district. Improved agricultural practices through mechanisation and improved crop culture etc may also be undertaken.</p> <p>iii. Vigorous publicity on KCC and PMFBY should be undertaken to boost ground level credit under the sector.</p> <p>iv. The Personal Accident Insurance Scheme (PAIS) for KCC holders promulgated by the Government of India has not been adopted by all the banks. The banks may implement the scheme in right earnest, for the overall benefit of the farmers' community.</p>	<p>Agriculture Department</p> <p>Agriculture Department</p> <p>Agriculture Dept &amp; Banks</p> <p>All banks</p>
7.MSME	<p>i. Though the district is home to mega industries like NALCO and NTPC, the ancillarisation and down streaming is far from satisfactory. The proposed Aluminium Park may be established expeditiously which will provide adequate employment. The proposed Steel ancillary hub at Paranga may be activated as the steel unit of JSPL has become fully operational.</p> <p>ii. Most of the weavers in the district are engaged in weaving cloths of traditional design. Extensive training programme may be arranged for them by master weavers to adopt new designs as per changing taste and demand.</p> <p>iii. The rural artisans of the district may be organized into cooperative societies/ producers' organisations</p> <p>Suitable craftsmen, artisans may be encouraged to set up units</p>	<p>Industry Dept.</p> <p>Handloom Corporation.</p> <p>Handicrafts Corporation</p>
8.MISC	The distribution of branch network of banks in the district is extremely skewed. While Angul, Banarpal and Talcher blocks are well served and Chhendipada and Kaniha to some extent, part of Angul block abutting the Satkosia Tiger reserve, Kishorenagar, Athmallik and Pallahara are not. Athmallik, Pallahara & Kishorenagar blocks have 9, 8 and 6 commercial/ RRB branches respectively. Hopefully, the situation will change in the near future.	i) Banks



## 5.2 Social Infrastructure involving Bank Credit

### I. Introduction

Social infrastructure is a subject of the infrastructure sector and typically asset that facilitate social services. In India “Social Infrastructure” covering school, health care facilities, drinking water and sanitation facilities in tier-II to tier VI centre have now been brought under the ambit of priority sector lending norms. With increased focus on human development and attainment of Millennium Development Goals, the social sector viz, education, health sanitation etc., have gained greater focus in the overall development process.

### II. Infrastructure and linkage support available, planned and gaps

There is fairly good network of branches of commercial banks including that of the RRB in the district. Government line departments should provide necessary technical knowledge, capacity building for creation of these infrastructure through private investments. Banks should finance such activities for creation of the basic amenities. The Village Water and Sanitation Committees under each gram panchayat may be formed for better utilization of the resources.

### III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

(Rs.

lakh)

Sr. No	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Schools/ Junior Colleges	No	10.00	8	26.06	22.15
2	Sanitation	No	0.50	400	14764.71	12550.00
3	Nursing Homes/ Polyclinics	No	15.00	30	185.71	157.85
	Total			438	14976.47	12730.00

Block wise physical and financial projections are presented in Annexure I. Margin has been taken @15%. ACP achievement under this sector during the year 2020-21 stood at Rs 1324.13 lakh.

### IV. Critical interventions required for creating a definitive impact

With rise in the level of income in the district, the district per capita income norms is within the first three districts of the State in recent years. There is a demand for quality education in the district. More and more parents are opting for private institutions for their wards for which there is immense scope in the district for educational entrepreneurs.



## V. Suggested Action Points

Banks / MFIs should finance such activities for creation of the basic amenities.

### 5.3 Credit Potential for Renewable Energy

#### I. Introduction

Coal, oil (petroleum) and natural gas are primary sources of energy world over. To accelerate the share of renewable energy in the overall energy mix of the country, MNRE, GoI, in its National Energy Policy, has set ambitious target for installed capacity of 1,75,000 MW by the year 2022 in terms of cumulative achievement in renewable energy. Accordingly, the Government of Odisha, vide its gazette notification dated 26 November 2017, envisage to achieve the following targets for addition of renewable energy capacity in the State by the year 2022 vis-à-vis its potential in the state as estimated by OREDA:

State – Odisha	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	10000	910	120	900	0	11930
Additional target of RE by YR 2022	2200	200	150	180	20	2750

#### II. Infrastructure and linkage support available, planned and gaps

(i) OREDA, one of the two nodal agencies in the state has undertaken the following activities: On-Grid SPV power project, On-Grid Biomass power project, National Biogas & Manure management Program, Dual pump Drinking water supply program, Solar water pumping program for irrigation, Off-grid Rooftop Solar Power Plant, Distribution of Solar lanterns, Solar lighting to Tribal Villages under TSP Area, Unnat Chullah Abhiyan, Green Campus Development under Solar city program.

(ii) Green Energy Development Corporation of Odisha Limited (GEDCOL) is the other nodal agency for development of renewable energy in the state. The status of various projects undertaken by it is as under: Rooftop Solar Project, Solar Projects in OPTCL Sub-station Premises, 1000 MW Solar Park in Odisha, PFR for another SHEP namely Garjan Khol (Angul District) of approx. 10 MW capacity is under preparation by M/s WAPCOS

#### III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

(Rs. lakh)

Sr. No.	Activity	Unit	Unit Cost	Projections for 2023-24		
				Physical Units	TFO	Bank Loan
1	Solar PV lighting 100WP	No	0.25	81	20.25	17.21
2	Solar Pumping Systems 3 HP	No	5.58	68	379.71	322.76
	<b>Total</b>			<b>149</b>	<b>399.96</b>	<b>339.97</b>

Block wise physical and financial projections are presented in Annexure I. Margin has been taken @15%.

#### IV. Critical interventions required for creating a definitive impact and Suggested Action Points

- Banks should identify prospective borrowers and provide them with adequate financial assistance.
- Banks need to consider this sector as one of the thrust areas for lending.
- Banks may approach SHG members of milk societies for installing bio-gas plants.
- Banks may create awareness among prosperous customers in relation to construction of commercial and domestic complex for installing renewable energy based power back up instead of conventional power backup.

## Chapter 6

### Informal Credit Delivery System

#### I. Introduction

The micro finance sector is an important tool for policy makers to reach out to the grass root level. It has a vital role to play in complementing the efforts of the Government of India in addressing the issues like financial exclusion, providing livelihoods and empowering the citizens, women in particular. The bank led SHG-BLP, pioneered by NABARD, has expanded across the States from a modest beginning in 1992. This has been recognized worldwide as the largest microfinance programme with an outreach spanning nearly 10 crore rural households.

#### II. Infrastructure and linkage support available, planned and gaps

During the year the thrust may bring women into the mainstream and empower them to increase the credit linkage which will help doubling the credit linkage of women self-help groups (WSHG) from Rs 136 Crore to Rs 270 Crore.

As per the data available with OLM more than 12000 SHGs have been promoted by different agencies in the district. As on March 2022 13689 SHGs got credit linked. At the end of March 2022, the NPA position stood at 4.1% in comparison to State NPA of 8.7%, average per SHG credit disbursement stood at Rs 2.30 lakh, average savings balance stood at Rs 0.59 lakh and average loan outstanding stood at 0.79 lakh. Odisha Gramya bank, SBI and Uco Bank are the leading bank in SHG financing during the year 2021-22. All blocks in the district are treated as intensive' blocks under NRLM. Angul CCB Ltd., has financed to 1252 SHGs and disbursed an amount of Rs 2481 lakh during the year 2021-22 through PACS in Angul District.

NBFC/MFI Operating in the district: As reported, about home grown organizations such as Annapurna Micro Finance Pvt Ltd, Adhikar Microfinance Pvt Ltd, Sambandh FinServe Pvt Ltd, GU Financial Service Pvt Ltd, Mahashakti Foundation and Swayanshree Mahila Samabaya Samiti Ltd, Spandana Sphoorty Financial Limited, Gram Utthan Financial Services Pvt. Ltd, L&T Financial Services including NBFC-MFIs work in Angul and offer diversified financial services such as micro credit, micro insurance, pension services etc. to poor at their door steps who are providing financial services to clients.

#### III. Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

(Rs. lakh)

Sr. No.	Activity	Unit Cost	Projections for 2023-24		
			Physical Units	TFO	Bank Loan
1	SHG Finance	2.30	16150	37145.00	37145.00
2	JLG Finance	0.50	320	160.00	160.00
	<b>Total</b>		<b>16470</b>	<b>37305.00</b>	<b>37305.00</b>

Block wise physical and financial projections are presented in Annexure I. No margin has been reckoned.

#### IV. Critical interventions required for creating a definitive impact

Capacity building of various players in the field of SHG is necessary for discussing the issues and devise steps to ensure sustainability of the movement. Grass root level training programmes is required for all SHGs with an objective of improving their book keeping and group dynamics.

This skill and knowledge imparted through MEDP/LEDP programmes has helped in improving the economic condition of the identified beneficiaries. This endeavour is to help women learn skills and setup small business so that they are economically empowered.

Impact of LEDP and MEDP training imparted during last three years.

MEDP and LEDP Activity	Impact-Benefits accrued by SHGs members
Phenyl Making	Created sustainable livelihoods among SHG members with maximum impact of skill upgradation, set up own shop and operating from home successfully, resulting in enhancement of livelihood.
Agarbatti Making	
Mixture making	
Mushroom cultivation	Members earning increased from Rs.5000/- to Rs.6000/- each, in addition to their present income.
Tailoring Training	
Backyard Poultry Farming	Positive step in the financial inclusion process, easier access of credit to small entrepreneurs, help reduce the gap of savings and credit linked SHGs, members now understand and believe in savings concept, importance of group bonding and dynamics.
Vegetable cultivation	

### V. Suggested Action Points

Bank branches having large no. of groups may explore the possibility of routing bank finance through federations. AUCCB may involve all PACS effectively for promoting SHGs and linking them with credit. Bankers must visit the groups for rating which is at present not happening at ground level. Banks must organize their SHG interaction programmes on periodic basis and guide them for economic graduation.

Under Mission Shakti and OLM, the state government provides financial support to SHGs through bank loans in order to encourage rural women to take up various livelihood activities for their economic empowerment.

### VI. Estimation of potential under SHG-BLP and JLG financing

Block wise details of potential available for promotion and saving linkage of SHGs and potential for credit linkage of SHGs / JLGs for 2020-21 are furnished in the Tables below:

Considering the total poor rural population of 663009 in the district, it is estimated that there is a total potential for promotion and savings linkage of 18000 SHGs in the district. So far, 12000 SHGs have been promoted in the district thereby leaving a gap for promotion of further 13000 SHGs. The block-wise details of potential available for credit linkage of the SHGs is furnished below :-

(Rs. lakh)

Below :

Sr . N o.	Name of the block	Total potent ial for prom otion of SHGs	No. of SHGs savings linked	Bala nce pote ntial	SHGs to be credit linked during 2023-24				Total SHGs in No	Total SHGs in Amt.
					Fresh		Repeat			
					No.	Amt	No.	Amt		
			As on 31.03.2022		No.	Amt	No.	Amt		
1	Angul	3500	2129	1371	1600	3680	1550	3565	3150	7245
2	Banarpal	2300	1910	390	1000	2300	1000	2300	2000	4600
3	Chhendipada	2300	2121	179	1000	2300	1000	2300	2000	4600
4	Athmallik	2300	1810	490	1000	2300	1000	2300	2000	4600
5	Kishorenagar	2500	1318	1182	1000	2300	1000	2300	2000	4600
6	Pallahara	2500	1729	771	1000	2300	1000	2300	2000	4600
7	Kaniha	1900	1310	590	750	1725	750	1725	1500	3450
8	Talcher	1700	1362	338	750	1725	750	1725	1500	3450
	TOTAL	19000	13689	5311	8100	18630	8050	18515	16150	37145

### 6.3 Joint Liability Groups (JLGs), Tenant Farmers' Groups (TFGs), SHGs

JLGs are basically credit groups of small/marginal/tenant farmers who do not have proper title to their farmland. Each group comprised of 4-10 members who are engaged in similar economic activities and are willing to jointly undertake to repay the loans taken by the group from the banks.

Considering an estimated number of 42843 small and marginal farmers in the district, there is a potential for financing of 5200 JLGs in the district.

#### Block-wise details of potential available for credit linkage of JLG

(Rs. lakh)

Sr. No.	Name of the block	JLGs to be credit linked during 2023-24				Total JLGs in No.	Total JLGs in Amount
		Fresh		Repeat			
		No.	Amount	No.	Amount		
1	Angul	25	12.5	15	7.5	40	20
2	Banarpal	25	12.5	15	7.5	40	20
3	Chhendipada	25	12.5	15	7.5	40	20
4	Athmallik	25	12.5	15	7.5	40	20
5	Kishorenagar	25	12.5	15	7.5	40	20
6	Pallahara	25	12.5	15	7.5	40	20
7	Kaniha	25	12.5	15	7.5	40	20
8	Talcher	25	12.5	15	7.5	40	20
	TOTAL	200	100	120	60	320	160

#### BALARAM Yojana

Government of Odisha has launched 'BALARAM Yojana' in collaboration with NABARD to provide crop loans to landless farmers. Under the new scheme, the landless cultivators will get loans through Joint Liability Groups (JLGs). The government has set a target to provide farm loans to five lakh landless farmers through one lakh JLGs in the next two years under the scheme. While the Institute on Management of Agricultural Extension (IMAGE) will coordinate to implement the scheme at the state level, the Agricultural Technology Management Agency (ATMA) will coordinate at the district level. It has set aside Rs 1,040 crore for the purpose. In rural and small towns, around 7,000 branches of several banks and Primary Agricultural Cooperative Societies (PACS) will implement the scheme. The interest rate and subsidy on the loan amount will be decided as per the guidelines of the State farm loan rules.

Status report of JLG under BALARAM Scheme upto 31.03.2022.

(Rs. lakh)

Target	verified	Formed	Sent to Bank	Sanctioned	Amount of sanction	Disbursed	Amount Disbursed
1648	2319	206	165	47	41.21	45	40.51

**Issues:** - Completing the verification and CIBIL score in due time with help of Bank Mitra to facilitate loan sanction and disbursement. Duplication of loan, multiple loan on the same land, timely disbursement of credit before crop season, defaulter from family, group cohesion, members have past record in settlement under OTS, Product code of JLGs not available in CBS, Capacity building of various stakeholders, low dose of loan, no corporate office tie up with Banks.

### Success Story of a SHG

SHG named Maa Grameswar SHG was formed in Jamardih, Pallahara village of Angul. The group comprised of 10 women members. NABARD's support under MEDP facilitated the SHG members to acquire value addition in jackfruit processing skills to increasing their income. After the training, the group started the activity. The PG will help in collectivization of inputs as well as marketing of finished produces. The members are now earning an income of Rs.4000 to Rs.5000/ per month. The SHG has been recognised by various organisation including NABARD for their exemplary performance.



**Annexure I**  
**Activity-wise and Block-wise Physical and Financial Projections for 2023-24**

State: Odisha		District: Angul										(Rs. lakh)	
Activity	Unit Cost	Unit Cost Adj	Unit Size	Phy./ Bank Loan	Angul	Banarpal	Chhendipada	Athmallik	Kishorennagar	Pallahara	Kaniha	Talcher	Total
<b>I. Agriculture</b>													
<b>A. Farm Credit</b>													
<b>(a) Crop Production, Maintenance, Marketing</b>													
(i) Paddy (Hybrid)	0.202	0.72	1 ha	PU	5000	3000	3000	5000	5000	5000	1500	500	28000
(ii) Pulses (R. Gram)	0.164	0.41	1 ha	PU	3606.20	2163.72	2163.72	3606.20	3606.20	3606.20	1081.86	360.62	20194.72
(iii) Cereals (Maize)	0.205	0.73	1 ha	PU	5000	3000	3000	7000	7000	8000	1000	500	34500
(iv) Sugarcane (New plant)	0.615	1.52	1 ha	PU	2025.40	1215.24	1215.24	2835.56	2835.56	3240.64	405.08	202.54	13975.26
(v) Vegetables (HYV)	0.205	0.73	1 ha	PU	3000	1000	1000	2000	2000	1000	100	100	10200
(vi) Groundnut (Irrigated)	0.208	0.74	1 ha	PU	2185.95	728.65	728.65	1457.30	1457.30	728.65	72.87	72.87	7432.23
(vii) Potato	0.585	1.44	1 ha	PU	50	15	10	50	50	0	0	0	175
(viii) Oil Seeds (Sunflower)	0.224	0.55	1 ha	PU	75.95	22.70	15.19	75.95	75.95	0.00	0.00	0.00	265.83
(ix) Tomato	0.43	1.06	1 ha	PU	4000	2000	2000	2500	2500	2800	1200	700	17700
(x) Water melon	0.257	0.63	1 ha	PU	2014.60	1457.30	1457.30	1821.63	1821.63	2040.22	874.38	510.66	12897.11
10% Post harvest/household exp/consumption					2000	1000	1800	2000	2000	2000	50	50	9100
20% towards farm maintenance					1472.12	736.06	1324.91	1472.12	1472.12	147.21	36.80	36.80	6698.15
<b>Sub- Total</b>					1100	500	600	1000	1000	800	300	600	5900
					1580.45	722.48	866.07	1444.95	1444.95	1155.96	433.49	866.07	8525.21
					4500	2000	2500	3800	3800	3000	1000	1000	21000
					2480.76	1106.56	1383.20	2102.46	2102.46	1050.84	553.28	553.28	11950.85
					2000	1000	1000	1200	600	200	100	100	5700
					2124.20	1062.10	531.05	1274.52	637.26	212.42	106.21	106.21	6053.97
					1000	100	1000	800	800	6000	0	0	10600
					1206.10	63.48	634.79	507.83	507.83	3808.74	0.00	0.00	6728.77
10% Post harvest/household exp/consumption													9472.21
20% towards farm maintenance													18044.42
<b>Sub- Total</b>					10680.73	9278.37	10321.02	16598.52	15901.26	16590.88	3563.96	2709.34	123138.72
<b>Term Loan</b>													
<b>(b) Water Resources</b>													
Dug well (4.5m dia x 10m depth) (Alluvial Soil)	1.628	1.47		PU	50	50	50	50	50	100	5	5	360
Bore Well (150mm x 60 m depth) With Pump Set	1.1	0.99		PU	73.26	73.26	73.26	73.26	73.26	146.52	7.33	7.33	527.47
Complete Pumping System Electric (BIS 10804/86) 2.0 HP	0.165	0.15		BL	120	100	200	100	150	150	45	50	915
				BL	118.80	99.00	198.00	99.00	148.50	148.50	44.55	49.50	905.85
				PU	120	100	100	150	150	200	60	40	920
Drip-Banana (0.4ha, spacing 2.5x2.5m)	0.407	0.37		BL	17.82	14.85	14.85	22.28	22.28	20.70	8.91	5.94	136.62
				PU	110	100	300	105	27	105	27		774

Citrus (pomogranate) (spacing 3m x 3m) 0.4ha	0.301	0.27		0.4 ha	BL	40.29	36.63	100.89	38.46	9.89	38.46	9.89	0.00	283.52
Capsicum under Naturally Ventilated Poly house (1000 sq mt)	15.58	14.02		90 /sq mt	PU	0.00	0.00	0.00	5.42	5.42	0.00	0.00	0.00	10.84
<b>Sub Total</b>														
<b>(c) Farm Mechanisation</b>														
Tractor (42 PTO HP)	6.7	6.03		1 Unit	PU	100	80	80	80	50	50	50	30	520
Power Tiller (12 HP)	1.99	1.79		1 Unit	BL	663.00	482.40	482.40	482.40	301.50	301.50	301.50	180.90	3135.00
Rotavator	1.3	1.17		1 Unit	PU	537.30	179.10	179.10	358.20	358.20	268.65	89.55	80.55	2059.05
Rice Transplanter 8 Rows	2.915	2.62		1 Unit	BL	351.00	234.00	117.00	163.80	163.80	140.40	64.35	20.25	1263.60
Reaper	1.19	1.07		1 Unit	BL	524.70	393.53	78.71	787.05	65.59	52.47	26.24	20.10	2715.32
Thresher (power tiller operated)	1.5	1.35		1 Unit	BL	42.84	21.42	21.42	21.42	21.42	16.07	10.71	5.36	160.05
<b>Sub-Total</b>						675.00	135.00	135.00	675.00	675.00	675.00	40.50	13.50	3024.00
<b>(d) Plantation / Horticulture / Sericulture</b>						2733.84	1443.45	1013.03	2487.87	2306.97	1407.20	550.08	344.79	12358.82
Mango 1 Acre (5.0 m x 5.0 m)	1.659	3.48		1 ha	PU	100	80	80	100	100	100	5	5	570
Cashew 1 acre normal	2.066	4.34		1 ha	BL	348.31	278.05	278.05	348.31	348.31	348.31	17.42	17.42	1985.35
Banana Bantal sucker 1 acre (2.0 m x 2.0 m)	1.321	2.77		1 ha	BL	173.50	173.50	173.50	173.50	173.50	173.50	8.08	0.00	1040.09
Mushroom Farming Paddy straw for 1000 kg/cycle productivity	1.125	0.96			BL	83.20	55.47	138.07	110.94	83.20	27.73	13.87	0.00	513.09
Jack fruit 1 Acre (10 x10)	1.299	2.73		1 ha	PU	52.59	52.59	23.91	33.47	33.47	23.91	19.13	28.69	267.75
Litchi 1 Acre (7.5 m x 7.5 m)	1.604	3.37		1 ha	BL	2.73	2.73	2.73	2.73	2.73	2.73	0.00	0.00	10.36
<b>Sub-Total</b>						10.10	3.37	0.00	6.74	16.84	0.00	0.00	0.00	37.04
<b>(e) Forestry &amp; Wasteland Development</b>						670.44	566.31	617.45	675.68	658.05	576.18	59.08	46.10	3860.29
Raising Bamboo seedlings 1000 no. , Wage rate @ Rs. 326 per day	0.307	0.28			PU	22	22	16	11	11	11	11	5	109
Cost norm for Bamboo plantation - (18 month old) 400 plants	1.12	1.01			BL	6.08	6.08	4.42	3.04	3.04	3.04	3.04	1.38	30.12
Avenue plantation (18 month old seedling) 250 seedlings	1.53	1.38			BL	40.32	40.32	0.00	40.32	40.32	20.16	0.00	0.00	181.44
<b>Sub-Total</b>						82.62	68.85	82.62	55.08	82.62	82.62	6.89	6.89	468.18
<b>(f) Animal Husbandry – Dairy</b>						129.02	115.25	87.04	98.44	124.98	105.82	9.92	8.27	679.74
Dairy (C.B Cows)-12 LPD	2.42	2.18		1+1	PU	300	220	220	300	200	110	50	20	1420
					BL	653.40	479.16	479.16	653.40	435.60	239.58	108.90	43.56	3092.76

Heifer Rearing (CB Cows & ID Cows)	10.26	9.23	20	PU	10	1	10	20	20	10	1	1	73
Bulk Milk Cooler 2000 ltr	11.78	10.60	1	PU	92.34	9.23	92.34	184.68	184.68	92.34	9.23	9.23	674.08
Milking Machine-Single Bucket 10-12 animal per hour	0.45	0.41	10 12	PU	10.60	0.00	10.60	10.60	10.60	10.60	0.00	10.60	63.61
Milk Parlour (Herringbone) for 12 animals				PU	300	200	200	150	30	40	30	50	1000
50 animals at a time	13.5	12.15	12	PU	121.50	81.00	81.00	60.75	12.15	16.20	12.15	20.25	405.00
Pancake Making Unit	8.15	7.34	1	PU	12.15	12.15	12.15	12.15	12.15	12.15	12.15	0.00	85.05
Khoa Making Unit	6.07	5.46	1	PU	20	20	20	20	20	20	20	0.00	170
Dairy marketing outlet/parlour	10	9.00	1	PU	100.26	100.26	100.26	100.26	100.26	100.26	100.26	0.00	551.76
Private veterinary clinic Mobile	10	9.00	1	PU	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	108.00
Working Capital on AH-KCC	0.27	0.24	1+1	PU	1200	1000	1000	1000	1000	1000	1000	500	81.00
<b>Sub-Total</b>				BL	291.60	243.00	243.00	267.30	267.30	243.00	121.50	121.50	1798.20
<b>(g)Animal Husbandry-Poultry</b>				BL	1455.55	1107.50	1274.56	1536.19	1278.79	719.69	510.98	223.15	8106.42
Hybrid Layer (Chicken) (Cage system)	98.18	88.36	10000	PU	1	0	1	1	0	1	1	1	6
Hybrid Broiler (Chicken) (Deep litter system)	5.78	5.20	1000	PU	88.36	0.00	88.36	88.36	0.00	88.36	88.36	88.36	530.17
Duck Rearing	1.13	1.02	100+5	PU	416.16	52.02	52.02	52.02	31.21	26.01	26.01	5	131
Indigenous poultry farming	1.16	1.04	250	PU	30.51	10.17	10.17	10.17	10.17	10.17	5.09	5.09	86.45
(c) Working Capital on AH-KCC-All in All Out	1.79	1.61	1000	PU	220.68	104.40	104.40	104.40	104.40	41.76	208.80	208.80	1106.64
<b>Sub-Total</b>				BL	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	40
<b>(h)Animal Husbandry - SGP</b>				BL	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	64.44
Sheep & Goat Rearing animal	16.82	15.14	100+5	PU	772.77	174.05	257.92	263.01	153.84	174.36	336.31	336.31	2460.15
Rabbit rearing Animal Unit	1.41	1.27	10+2	PU	151.38	151.38	302.76	151.38	151.38	151.38	151.38	151.38	1302.42
Sheep & Goat Rearing animal	5.72	5.15	40+2	PU	2.54	1.27	1.27	2.54	2.54	0.00	2.54	2.54	15.23
Working Capital on AH-KCC	0.33	0.30	10+1	PU	102.96	102.96	77.22	102.96	102.96	102.96	10.30	10.30	612.61
<b>Sub-Total</b>				BL	10	10	100	5	10	10	10	10	165
<b>(i)Fisheries</b>				BL	2.97	2.97	20.70	1.49	2.97	2.97	2.97	2.97	49.01
Composite Fish Culture - New Pond (6' depth)	5.05	4.55	0.4 Ha	PU	259.85	258.58	410.95	258.58	259.85	257.31	107.18	107.18	2039.27
Net & boat for inland fisheries. 15 -18 ft. long boat & net	5.00	4.50	15+18 ft	PU	10	10	22.73	22.73	45.45	45.45	45.45	9.09	259.07
Motorcycle with Ice Box	0.75	0.68	Per unit	PU	45.00	0.00	0.00	22.50	45.00	67.50	67.50	0.00	247.50
				PU	5	6	5	6	4	3	3	4	36



Integrated Fish farming with Dairy (oz)	7.44	6.70	0.4 ha	BL	3.38	4.05	3.38	4.05	2.70	2.03	2.03	2.70	24.30
Fish seed rearing in seasonal tanks (new pond) through excavation	2.21	1.99	0.2 ha	PU	40.18	26.78	13.39	33.48	20.09	26.78	20.09	20.09	200.88
WC loan for Bio-floc Technology	1.5	1.35	6 tanks on corp	BL	79.50	10.89	59.07	59.07	59.07	79.50	5.97	3.98	397.97
Working Capital on Fish-KCC	1.05	0.95	2000 yearlin gs per acre	PU	67.50	54.00	67.50	67.50	67.50	67.50	67.50	67.50	526.50
<b>Sub-Total</b>				BL	94.50	94.50	94.50	94.50	94.50	94.50	94.50	47.25	708.75
<b>(0) Others</b>				BL	375.50	221.95	261.16	304.43	334.91	383.32	303.03	150.61	2334.96
(i) Bullock	0.60	0.60		PU	25	25	25	25	25	25	10	25	185
(ii) Bullock Carts	0.70	0.70		BL	13.50	13.50	13.50	13.50	13.50	13.50	5.40	13.50	99.90
(iii) Agriculture - Misc	1.00	1.00	No margin	PU	31.5	15.75	15.75	25.2	25.2	25.2	6.3	3.15	148.05
<b>Sub-Total</b>				BL	500	250	300	400	400	400	100	50	2400
<b>Total Farm Credit (sum of a to j)</b>				BL	500.00	250.00	300.00	400.00	400.00	400.00	100.00	50.00	2400.00
<b>B. Agriculture Infrastructure</b>				BL	545.00	279.25	329.25	438.70	438.70	438.70	111.70	66.65	2647.95
<b>(a) Storage Facilities</b>				BL	#####	13951.48	15249.42	23400.40	22338.57	21506.29	5832.16	4115.17	162172.79
(i) Cold Storage	425.00	425.00	5000 MT/uni t @ Rs.10 000/- per unit	PU									
(ii) Godowns	45.00	45.00	1000 MT/uni t @ Rs.35 00/- per unit	BL	361.25	0.00	0.00	361.25	361.25	361.25	0.00	361.25	1806.25
(iii) Onion Godown	2.50	2.50	50 MT/uni t @ Rs.40 00/- per unit	PU									
<b>Sub-Total</b>				BL	306.00	153.00	153.00	114.75	114.75	114.75	38.25	0.00	994.50
<b>(b) Land Development, Soil Conservation, Watershed Development</b>				BL	21.25	21.25	174.25	497.25	497.25	497.25	38.25	361.25	2928.25

Contour Bunding- 2-4 % Slope, AV Slope 3%, V.I - 0.90 m & H.I - 30m	0.27	0.24	1.0 ha	PU	100	90	40	80	80	100	8	0	498
				BL	24,30	21.87	9.72	19.44	19.44	24,30	1.94	0.00	121.01
Land Leveling and Shaping- 2.0 to 4.0 %, Slope (medium) AV slope 3.0%	1.03	0.93	1.0 ha	PU	100	100	100	150	150	150	50	10	810
Contour cum Field Bunding-3.0 to 5.0% slope	0.55	0.50	1.0 ha	PU	80	20	30	70	70	70	10	10	360
				BL	39,60	9.90	14.85	34.65	34.65	34,65	4.95	4.95	178.20
Farm Pond II- 15x15x3 m in weathered/ hard rock	1.1	0.99	1.0 ha	PU	50	50	50	50	40	40	50	20	350
<b>Sub-Total</b>				BL	49,50	49,50	49,50	49,50	39,60	39,60	49,50	19,80	346,50
				BL	206,10	173.97	166.77	242.64	232.74	237,60	102.74	34.02	1396.58
<b>(c) Others</b>													
i) Bio-Fertiliser (750 MT) unit	25.00	20.00		PU	1	1	1	1	1	1	0	0	6
				BL	20,00	20,00	20,00	20,00	20,00	20,00	0.00	0.00	120.00
ii) Vermi compost – HDPE Bed (8'X 4' X2')	0.16	0.16		PU	5	5	33	5	5	5	5	0	63
				BL	0.80	0.80	5.28	0.80	0.80	0.80	0.80	0.00	10.08
ii) Vermicompost production( cemented) 2mx10x0.75m	0.252	0.252		PU	12	7	11	6	7	12	11		66
				BL	2,71	1.58	2.49	1.36	1.58	2,71	2.49	0.00	14.92
<b>Sub-Total</b>				BL	23,51	22,38	27,77	22,16	22,38	23,51	3,29	0.00	145.00
<b>Total ( a+b+c)</b>			4469.8	BL	918,11	370.00	368.79	762.05	752.37	758,36	144.28	395.27	4469.83
<b>C. Ancillary Activities</b>													
<b>(a)Food &amp; Agro Processing</b>													
(i) Rice Mill	200.0	200.0	10%	PU	1			1		1			3
	0	0		BL	180,00	0.00	0.00	180,00	0.00	180,00	0.00	0.00	540.00
(ii) Mini Rice Mill	3.50	3.50	10%	PU	7	6	6	6	6	6	5	3	45
				BL	22,05	18,90	18,00	18,90	18,90	18,90	15,75	9.45	141.75
(iii) Flour Mill	3.50	3.50	10%	PU	8	6	5	2	2	2	4	6	35
				BL	25,20	18,90	15,75	6,30	6,30	6,30	12,60	18,90	110.25
(iv) Sauce Making	1.20	1.20	10%	PU	15	10	5	10	10	10	5	10	95
				BL	16,20	10,80	5,40	10,80	10,80	32,40	5,40	10,80	102.60
(v) Misc Food processing	1.20	1.20	10%	PU	50	50	50	50	50	50	10	25	200
				BL	54,00	54,00	54,00	54,00	54,00	5,40	10,80	27,00	313.20
(vi) Cashew Processing	2.50	2.50	10%	PU	10	10	20	5	5	5	5	5	65
				BL	22,50	22,50	45,00	11,25	11,25	11,25	11,25	11,25	146.25
(vii) Mango Pulp extraction	100.00	100.00	10%	PU	3			1		1			5
				BL	270,00	0.00	0.00	90,00	90,00	0.00	0.00	0.00	450.00
<b>Sub-Total</b>				BL	589,95	125.10	139.05	371.25	191.25	254,25	55.80	77.40	1804.05
<b>(b) Others</b>													
(i) ACABC	20.00	20.00	15%	PU	1	1	1	1	1	1	1	1	8
				BL	17,00	17,00	17,00	17,00	17,00	17,00	17,00	17,00	136.00
(ii) Loans to MFIs for on-lending to agriculture	75.00	75.00	No Margin	PU	3	1	2	2	2	2	2	1	15
				BL	225,00	75,00	150,00	150,00	150,00	150,00	150,00	75,00	1125.00
(iii) Loan to Producers' Organisations	20.00	20.00	No Margin	PU	1			1		1			3
				BL	20,00	0.00	0.00	20,00	20,00	0.00	0.00	0.00	60.00
(iv) Sponsored SC/ST Financing	2.00	2.00	10%	PU	2	1	1	2	1	1	1	1	10

(v) DRI	0.15	0.15	No Margin	BL	3.60	1.80	1.80	3.60	1.80	1.80	1.80	1.80	1.80	1.80	1.80	18.00
Sub-Total				PU	10	5	9	15	10	10	10	10	10	10	84	
				BL	1.50	0.75	2.25	2.25	1.50	1.50	1.50	1.50	1.50	12.00		
				BL	267.10	94.55	170.15	102.85	170.30	170.30	170.30	170.30	95.30	1351.00		
Total (a+b)				BL	857.05	219.65	309.20	564.10	424.55	226.10	172.70	315.55	315.55	315.55	315.55	
Total Agriculture (A+B+C)				BL	29077.75	14541.73	15927.41	24786.64	25473.24	22509.21	6202.54	4083.14	106798.27	106798.27	106798.27	106798.27
II. Micro, Small and Medium Enterprises (MSME)																
Investment in Plant and Machinery or Equipment-Annual Turnover																
Manufacturing and services – Term Loan																
(i) Micro enterprises		50.00	50.00	PU	70	60	50	50	50	50	50	50	50	100	530	
				BL	3150.00	2700.00	2250.00	2250.00	2250.00	2250.00	4500.00	4500.00	4500.00	4500.00	23850.00	
(ii) Small enterprises		500.00	500.00	PU	80	20	50	20	20	20	40	50	300	300	300	
				BL	36000.00	0	9000.00	22500.00	9000.00	9000.00	18000.00	22500.00	22500.00	22500.00	135000.00	
(iii) Medium enterprises		1000.00	1000.00	PU	4	1	3	4	4	4	3	3	26	26	26	
				BL	3600.00	900.00	2700.00	3600.00	3600.00	3600.00	2700.00	2700.00	23400.00	23400.00	23400.00	
Manufacturing and services– Working Capital																
(i) Micro enterprises		10.00	10.00	PU	100	100	100	10	10	10	100	100	530	530	530	
				BL	90.00	90.00	90.00	9.00	9.00	9.00	90.00	90.00	477.00	477.00	477.00	
(ii) Small enterprises		100.00	100.00	PU	50	100	50	30	20	20	50	90	410	410	410	
				BL	4500.00	9000.00	4500.00	2700.00	1800.00	1800.00	4500.00	8100.00	36900.00	36900.00	36900.00	
(iii) Medium enterprises		200.00	200.00	PU	40	12	5	5	5	5	20	25	117	117	117	
				BL	7200.00	2160.00	900.00	900.00	900.00	900.00	3600.00	4500.00	21600.00	21600.00	21600.00	
Total – MSME				BL	54540.00	23850.00	32940.00	18450.00	17550.00	42390.00	42390.00	42390.00	240687.00	240687.00	240687.00	
III. Export Credit																
(i) Pre Shipment Export Credit		50.00	50.00	PU	1	1	1	1	1	1	1	3	10	10	10	
				BL	50	50	50	50	50	50	150	500	500	500	500	
				BL	100.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	500.00	500.00	500.00	
Total																
IV. Education																
(i) Technical Education		7.50	15% margin	PU	60	60	50	60	50	80	50	70	480	480	480	
				BL	382.50	382.50	318.75	382.50	318.75	510.00	318.75	440.25	3660.00	3660.00	3660.00	
Total				BL	382.50	382.50	318.75	382.50	318.75	510.00	318.75	440.25	3660.00	3660.00	3660.00	
V. Housing																
(i) New Houses		25.00	15% margin	PU	100	30	100	100	100	100	100	70	700	700	700	
				BL	2125	637.5	2125	2125	2125	2125	2125	1487.5	14875.00	14875.00	14875.00	
(ii) Repair to houses		2.00	15% margin	PU	300	100	100	100	100	100	200	300	1300	1300	1300	
				BL	510.00	170.00	170.00	170.00	170	170	340	510	2210.00	2210.00	2210.00	
Total				BL	2635.00	807.50	2295.00	2295.00	2295.00	2295.00	2465.00	1997.50	17085.00	17085.00	17085.00	
VI. Renewable Energy																
(i) Solar Lighting PV		0.25	15% margin	PU	16	10	10	10	10	10	10	5	81	81	81	

(ii) Solar Pumping System	5.584	4.75	15% margin	BL	3.40	2.13	2.13	2.13	2.13	2.13	2.13	1.06	17.21
				PU	10	5	8	10	10	10	10	10	68
				BL	47.46	23.73	37.97	47.46	47.46	47.46	47.46	47.46	322.76
<b>Total</b>				BL	50.86	25.86	40.10	49.59	49.59	49.59	49.59	48.53	339.97
<b>VII. Others</b>													
(i) SHG Finance	2.3	2.3	No margin	PU	3150	2000	2000	2000	2000	2000	1500	1500	16150
				BL	7245.00	4600.00	4600.00	4600.00	4600.00	3450.00	3450.00	3450.00	37145.00
(ii) JLG Finance	0.5	0.50	No margin	PU	50	50	50	50	50	50	10	10	320
				BL	25.00	25.00	25.00	25.00	25.00	5.00	5.00	5.00	160.00
<b>Total</b>				BL	7270.0	4625.0	4625.0	4625.0	4625.0	3455.0	3455.0	3455.0	37305.00
<b>VIII. Social Infrastructure</b>													
Schools/Junior colleges	10	8.50	15%	PU	1	1	1	1	1	1	1	1	8
				BL	8.5	0.15	8.5	1	1	1	1	1	22.15
Sanitation	0.5	0.43	15%	PU	50	50	50	50	50	50	50	50	400
				BL	21.25	7.5	21.25	2500	2500	2500	2500	2500	12550.00
Nursing Homes/ Poly-clinics	15	12.75	15%	PU	5	4	2	4	3	4	4	4	30
				BL	63.75	0.6	25.5	12	8	16	12	12	157.85
<b>Total</b>				BL	93.5	8.25	55.25	2521	2513	2509	2517	2513	12730.00
<b>Total Priority Sector ( I+II+III+IV+V+VI+VII+VIII)</b>				BL	94149.61	44340.84	56287.27	53109.24	50833.58	50236.79	48397.88	55533.41	481505.24

Annexure II									
An overview of Ground Level Credit Flow – Agency wise/ sector wise during the last three years and targets for the current year									
District: Angul									
Sl. No.	Agency/Type of Loan	2019-20		2020-21		2021-22		2022-23	
		Target	Achievement	Target	Achievement	Target	Achievement	Target	(Rs. lakh)
1	Crop Loan								
	CBs	33203.43	17590.41	26438.72	25177.81	55377.14	20627.39	51618.00	
	SCB/CCB	66271.91	47296.3	72899.1	53424.05	51546.00	57515.88	61324.00	
	SCARDB/CARDB								
	RRB	4132.67	1837.02	4545.94	3450.21	7609.00	2847.24	9017.00	
	Sub Total (A)	103608.01	66653.73	103883.76	82052.07	114532.14	80990.51	121959.00	
2	Agri.Term Loan(MT+TL)								
	CBs	38515.54	14118.32	37624.05	11942.88	37722.74	26640.79	42631	
	SCB/CCB	3224.48	1616.41	3546.91	0.91	4689.44	3.61	959.00	
	SCARDB/CARDB								
	RRB	3638.36	2504.87	4002.2	3746.36	3328.27	264.43	2750.98	
	Sub Total (B)	45378.38	18239.60	45173.16	15690.15	45740.45	26908.83	46340.98	
3	Total Agri. Credit (A+B)								
	CBs	71718.97	31638.73	64062.77	37120.69	93099.88	47268.18	94249.00	
	SCB/CCB	69496.39	48912.71	76446.01	53424.96	56235.44	57519.49	62283.00	
	SCARDB/CARDB								
	RRB	7771.03	4341.89	8548.14	7196.57	10937.27	3111.67	11767.98	
	Sub Total (C)	148986.39	84893.33	149056.92	97742.22	160272.59	107899.34	168299.98	
4	Non Farm Sector/ MSME								
	CBs	47371.35	80863.93	79317.02	101953.16	88813.94	112706.78	198346.01	
	SCB/CCB	3746.93	0	4121.63	0	4712.4	0	120	
	SCARDB/CARDB								
	RRB	5009.82	296.35	5510.81	4467.27	5455.46	11429.23	7120.01	
	Sub Total (D)	56128.10	81160.28	88949.46	106420.43	98981.80	124136.01	205386.02	
5	Other Priority Sector								
	CBs	24256.7	5749.59	19083.3	10228.39	26969.56	16744.69	51340	
	SCB/CCB	1493.8	0.00	1643.19	0.00	2366.7	2339.80	120	
	SCARDB/CARDB								
	RRB	1785.12	153.75	1963.62	1470.46	1588.75	7070.35	3315	
	Sub Total (E)	27535.62	5903.34	22690.11	11698.85	30925.01	26154.84	54775.00	
	Grand Total (C+D+E)	232650.11	171956.95	260696.49	215861.50	290179.40	258190.19	428661.00	

Annexure III														
Sub-sector wise and Agency-wise Credit Flow under Agriculture and Allied Activities during last 3 Years and targets for the current year.														
District: Angul														
Sector	2019-20 (Achievement)				2020-21 (Achievement)				2021-22 (Achievement)				2022-23 (Target)	
	CBs	Coop.	RRB	TOTAL	CBs	Coop.	RRB	TOTAL	CBs	Coop.	RRB	TOTAL	Coop.	RRB
I. Crop Loan	31638.73	48912.71	4341.89	84893.33	25177.81	53424.05	3450.21	82052.07	20627.39	57515.88	2847.24	80990.51	61324.00	9017.00
II. Term Loans														
MI														
LD														
FM														
P&H														
DD														
Poultry														
S/G/P														
Fisheries														
F/WLD														
S/MY														
Bio Gas														
Seri.														
Others														
Sub Total (II)*	86613.52	0.00	450.10	87063.62	124124.43	0.91	9684.09	133809.43	156092.26	2343.41	18764.01	177199.68	292317.01	13185.99
Allied Sector (III)														
Grand Total														
(I+II+III)	118252.25	48912.71	4791.99	171956.95	119302.24	53424.96	13134.30	215861.50	176719.65	59859.29	21611.25	258190.19	62523.01	22202.99
During 2015-16, as the architecture of LBR system got changed no activity wise disaggregated data was available barring the flow to crop loan and that of flow to agriculture as a whole.														

Annexure IV			
Animal Husbandry			
Sr. No.	Animal Husbandry	Unit Size	Unit Cost (Rs.)
1	Dairy (CB cows) – 12 LPD	1+1	242000
2	Dairy (CB cows) – 12 LPD	5+5	1210000
3	Dairy (CB) with Milking Machine – 12 LPD	5+5	1255000
4	Dairy - Indigenous Graded cows – 8 LPD	1+1	200400
5	Dairy - Indigenous Graded cows – 8 LPD	5+5	1002000
6	Dairy - Indigenous Graded cows with Milking Machine – 8 LPD	5+5	1047000
7	Dairy - Graded Murrah Buffalo – 10 LPD	1+1	259000
8	Dairy - Graded Murrah Buffalo – 10 LPD	5+5	1294000
9	Dairy - Graded Murrah Buffalo with Milking Machine – 10 LPD	5+5	1339000
10	Integrated Dairy Farming – 12 LPD with Bio-gas and vermi compost unit.	5+5	1436000
11	Heifer Rearing CB Cows	5	257000
12	Heifer Rearing (CB Cows & ID Cows)	20	1026000
13	Sheep and Goat Rearing	10+1	143000
14	Sheep and Goat Rearing	40+2	572000
15	Sheep and Goat Breeding	100 + 5	1682000
16	Rabbit Rearing	10+2	141000
17	Pig Rearing	3+1	289000
18	Pig Breeding	20+4	1145000
19	Hybrid Layer (Chicken) (Cage system)	50000	47477000
20	Hybrid Layer (Chicken ) (Cage system)	10000	9818000
21	Hybrid Broiler (Chicken) (Deep litter system)	1000	578000
22	Centralised Grower unit	16000	15676000
23	Indigenous poultry farming	250	116000
24	Duck Rearing	100+5	113000
25	Bulk Milk Cooling unit	2000 litre	1178000
26	Bulk Milk Cooling unit	5000 litre	1724000
27	Milking machine -Single bucket	10-12 animal per hour	45000
28	Milking machine -Double bucket	20-25 animal per hour	70000
29	Milking parlour (Herringbone)	50 animals at a time	1350000
30	Breed Multiplication Farm (BMF)	200 cows	40100000
31	Dairy marketing outlet/parlour	1	300000
32	Animal Feed Plant	20 tons per day	20000000
33	Paneer Making Unit	1	815000
34	Khoa Making Unit	1	607000
35	Private Veterinary Clinic	1	1000000
36	Integration of Goat Hostel with Moringa and Vegetable cultivation (implemented through FPO [500 members])	14 units of 100+5 goatery/125 acres of Moringa and Vegetable cultivation	1000000
Fisheries			
A. Fisheries farming			
Sr. No.	Particulars	Unit Size	Unit Cost (Rs.)
1	Composite Fish Culture – New Pond (6' depth)	0.4 Ha	505000
2	Composite Fish Culture – Existing Pond	0.4 Ha	355000
3	Integrated Fish Farming with Duckery (150 birds)	0.4 Ha	647450
4	Integrated Fish farming with Poultry (250 birds)	0.4 Ha	645155
5	Integrated Fish farming with Dairy (02)	0.4 Ha	744000
6	Integrated Fish farming with Horticultural crops	0.4 Ha	524950
7	Shrimp Farming Unit – Vannamei	1 ha	2351625
8	Bio-floc Technology based Intensive Fish Farming (4 m dia x 1.5 m depth)	7 tanks	750000
9	Bio-floc Technology based Intensive Fish Farming (4 m dia x 1.5 m	25 tanks	2500000

	depth)		
10	Bio-floc Technology based Intensive Fish Farming (4 m dia x 1.5 m depth)	50 tanks	5000000
11	Fish seed rearing in seasonal tanks (new pond) through excavation	0.2 ha	221000
12	Fish seed rearing in seasonal tanks through renovation of pond	0.2 ha	180000
13	Circular fish seed hatchery complex (includes Brood stock tank – Rs.8 lakh; Rearing tank – Rs.8 lakh and Hatchery – Rs.30 lakh)	1.00 ha	4600000
14	Net & boat for inland fisheries	15 - 18 ft. long boat & net	500000
15	Backyard Hatchery for Ornamental Fisheries	200-300 sq. m. (0.06 acre)	2.00 to 2.25 lakh
16	Medium scale ornamental hatchery	300 sq. m. (0.075 acre)	920000
17	Integrated Ornamental Fisheries Unit	1000 sq. m. (0.25 acre)	2700000
18	Establishment of Small capacity Fish feed mill	2 ton/day	3000000
19	Establishment of Medium capacity Fish feed mill	8 ton / day	10000000
20	Establishment of Large capacity Fish feed mill	20 ton / day	20000000
21	Establishment of Fish feed plant	100 ton /day capacity	65000000
22	Construction of fish/ornamental fish kiosk	1	1000000
23	Reservoir Cage Culture (Circular – 16m diameter x 5 m depth)	3	8814250
24	Reservoir Cage Culture (Rectangular – 6 m x 4 m x 4 m)	24	8176000
<b>B. Fisheries – Infrastructure</b>			
Sr. No.	Particulars	Unit Cost (Rs.)	
1	Refrigerated Truck/Container at a minimum 10 ton capacity	Ceiling of Rs. 25 lakh per truck	
2	Insulated Truck of a minimum 10 ton capacity	Ceiling of Rs. 20 lakh per truck	
3	Insulated Truck of a minimum 6 ton capacity	Ceiling of Rs. 15 lakh per truck	
4	Auto rickshaw with Ice Box	Ceiling of Rs. 3.00 lakh per unit	
5	Motorcycle with Ice Box	Ceiling of Rs. 0.75 lakh per unit	
6	Bicycle with Ice Box	Ceiling of Rs. 3000 per unit	
7	Craft and gear (Unit: Boats of appropriate sizes including fishing nets, fish & ice holding boxes etc.)	As per actual cost subject to a ceiling of Rs. 1.00 lakh per unit	
8	Construction of landing Centers (landing & berthing platforms, auctioning platform/hall, net mending shed etc.)	As per actual cost subject to a ceiling of Rs. 4.00 lakh per unit	
9	Low cost Re- circulatory Aquaculture system (RAS) 5 x 5 x 4 m cement tanks (100 m <sup>3</sup> each), minimum production capacity of 2 tons fish per tank	As per actual cost subject to a ceiling of Rs. 15.00 lakh per unit	
10	Medium size Re- circulatory Aquaculture system (RAS): minimum 8 tanks; minimum size of each tank 7.65 x 7.65 x 1.5 m (90 m <sup>2</sup> each); minimum production capacity of 5 tons fish per tank.	As per actual with a ceiling of Rs. 50.00 (Capex 31 + Opex 19) lakh per unit of minimum 8 tanks.	
<b>Farm Mechanization:</b>			
	Agricultural Activities	Unit size	Unit Cost (Rs.)
(i)	Tractor (39 PTO HP)	1 Unit	590000
	Tractor (35 PTO HP)	1 Unit	552000
(ii)	Power Tiller (12 HP)	1 Unit	199000
(iii)	Combine Harvester(Self propelled/ track type) 72HP	1 Unit	2550000
	Combine Harvester(Self propelled/ wheel type) 76 HP	1 Unit	2050000
	Combine Harvester(tractor mounted)	1 Unit	872000
(iv)	Paddy Harvester (4 HP)	1 Unit	1150000
(v)	Rice Transplanter 8 Rows	1 Unit	291500



(vi)	Rotavator	1 Unit	130000
(vii)	Thresher(tractor operated)	1 Unit	225000
	Thresher(power tiller operated)	1 Unit	150000
	Thresher(engine operated)	1 Unit	115000
(viii)	Trailer(Tractor)	1 Unit	125000
(ix)	Reaper	1 Unit	119000
(x)	Weeder	1 Unit	45000
(xi)	Maize sheller (Power Tiller Operated)	1 Unit	142000
<b>Plantation &amp; Horticulture</b>			
Sr.No.	Agricultural Activities	Unit size	Unit Cost (Rs.)
<b>A</b>	<b>Fruits</b>		
1	Banana (Bantal) Sucker	1 Acre ( 2.0 m x 2.0 m )	132184
2	Banana (Bantal) TC	1 Acre ( 1.8 m x 1.8 m )	157934
3		1 Acre ( 1.5 m x 1.5 m )	183684
4	Guava	1 Acre ( 6.0 m x 6.0 m )	129786
5		1 Acre ( 3.0 m x 6.0 m )	145236
6		1 Acre ( 3.0 m x 3.0 m )	155536
7		1 Acre ( 1.5 m x 3.0 m )	170986
8		1 Acre ( 1.0 m x 2.0 m )	181286
9	Litchi	1 Acre (10.0m x 10.0m )	155253
10		1 Acre (7.5 m x 7.5 m )	160403
11		1 Acre (6.0m x 6.0m )	165553
12		1 Acre (4.5 m x 4.5 m x 9.0m )	170703
13	Lime & Lemons	1 Acre (3.0m x 3.0m )	207299
14		1 Acre ( 4.5 m x 4.5 m )	181549
15	Mandarin/Orange	1 Acre ( 4.0 m x 4.0 m )	181925
16		1 Acre ( 5.0 m x 5.0 m )	181925
17	Mango	1 Acre ( 10.0 m x 10.0 m )	155629
18		1 Acre ( 5.0 m x 5.0 m )	165929
19		1 Acre ( 4.0 m x 6.0 m )	171079
20		1 Acre ( 3.0 m x 4.0 m )	181379
21		1 Acre ( 2.5 m x 2.5 m )	207129
22	Ber	1 Acre ( 6.0 m x 6.0 m )	129315
23		1 Acre ( 5.0 m x 5.0 m )	129315
24		1 Acre ( 4.0 m x 4.0 m )	134465
25	Papaya	1 Acre ( 1.8 m x 1.8 m )	129879
26		1 Acre ( 1.5 m x 1.5 m )	155629
27	Pineapple ( Sucker )	1 Acre ( 0.6 m x 0.3 m )	206640
28	Pineapple ( TC )	1 Acre ( 0.6 m x 0.3 m )	232390
29	Indian Gooseberry ( Amla )	1 Acre ( 6.0 m x 6.0 m )	129126
30		1 Acre ( 4.0 m x 5.0 m )	134276
31		1 Acre ( 3.0 m x 3.0 m )	175476
32	Pomegranate	1 Acre ( 5.0 m x 5.0 m )	183148
33		1 Acre ( 5.0 m x 3.0 m )	193448
34		1 Acre ( 4.0 m x 3.0 m )	193448
35	Sapota	1 Acre ( 5.0 m x 5.0 m )	165694
36	Jack Fruit	1 Acre ( 10 X 10 )	129879
37	Tamarind	1 Acre ( 10 X 10 )	129879
38	Cashewnut	1 Acre ( Normal )	206611
39	Coconut	1 Acre ( Normal )	156448
40	Betelvine (Deshi Variety)	0.05 ha	100869
41	Betelvine (Mitha Variety)	0.05 ha	121151
<b>B</b>	<b>Flowers</b>		
1	Rose	0.04 ha	63782
2	Jasmine(Juhi)	0.04 ha	14700
3	Jasmine (Bela)	0.04 ha	21525

4	Gladiolus	0.04 ha	82307
5	Hibiscus (Jaba)	0.04 ha	15628
<b>C Other schemes</b>			
1	Capsicum under Naturally Ventilated Poly house	1000 sq mt	1557573
2	Cucumber under Naturally Ventilated Poly house	1000 sq mt	1690847
3	Gerbera under Naturally Ventilated Poly house	1000 sq mt	1813308
4	Rose under Naturally Ventilated Poly house	1000 sq mt	1486784
5	Tomato under Naturally Ventilated Poly house	1000 sq mt	1174352
6	Capsicum under Low Cost Walk in Tunnel (Poly House)	1000 sq mt	808391
7	Cucumber under Low Cost Walk in Tunnel (Poly-House)	1000 sq mt	808391
8	Tomato under Low Cost Walk in Tunnel Poly House	1000 sq mt	808391
9	Bee Keeping	50 colonies (boxes)	264270
10	Mushroom Farming -Paddy straw mushroom	For 1000 kg/cycle productivity	112519
11	Mushroom Farming -Oyster mushroom	For 1000 kg/cycle productivity	77561
12	Orchid - Green House	1000 sq mt	
13	Orchid - Net House	1000 sq mt	
<b>D Storage Structures</b>			
1	Onion Storage	25 MT	245000
2	Cold storage	14ft*10ft*10ft	1300000
<b>E Other Crops</b>			
1	Sweet Corn	1 acre	42319
2	Lemon Grass	1 acre	153000
3	Oil Palm	1 acre	47071
4	Turmeric	1 acre	115737
5	Ginger	1 acre	130027
6	Palmarosa	1 acre	49765
<b>Land Development</b>			
Sr. No.	Agricultural Activities	Unit size	Unit Cost (Rs.)
<b>A (i)</b>	Contour Bunding-2-4 % Slope, AV Slope 3%,V.I - 0.90 m & H.I - 30m	1.0 ha	27479
(ii)	Contour Bunding- 4-6 % Slope, AV Slope 5%,V.I- 1.12 m & H.I - 25 m	1.0 ha	38031
<b>B (i)</b>	Land Leveling and Shaping-<2.0% Slope(mild) A.V. Slope 1%	1.0 ha	48330
(ii)	Land Leveling and Shaping-2.0 to 4.0 %, Slope (medium) A V slope 3.0%	1.0 ha	103080
(iii)	Land Leveling and Shaping-4.0 to 6.0%, Slope(steep) A V slope 5.0%	1.0 ha	135000
<b>C (i)</b>	Bench Terracing-20.0 to 30.0 % Slope	1.0 ha	157690
(ii)	10.0 to 20.0 % slope	1.0 ha	135350
(iii)	6.0 to 10.0 % Slope	1.0 ha	108540
<b>D Water Harvesting Tanks</b>			
(i)	Farm Pond I-10x10x3m in weathered /hard rock	10X10X3 cum	47845
(ii)	Farm Pond II- 15x15x3 m in weathered/ hard rock	15X15X3 Cum	110091
<b>E Contour cum Field Bunding</b>			
	0.5-3 % slope	1.0 ha	41371
	3.0 to 5.0 % slope	1.0 ha	54703
	5.0 to 7.0 % slope	1.0 ha	63620
<b>Minor Irrigation</b>			
Sr.No.	Activities	Unit size	Unit Cost (Rs.)
<b>A Dug Well</b>			
1	Alluvial areas	2.0 m dia x 10 m depth	71500
2	Alluvial areas	3.0 m dia x 10 m depth	103400

3	Alluvial areas	4.5 m dia x 10 m depth	162800
<b>B</b>	<b>Bore Well (With PS)</b>		
1	Without Pump Set	150 mmx60.0 m depth	110000
2	Without Pump Set	150mm x 80.0 m depth	121000
3	Without Pump Set	150 mm x 120.0 m depth	132000
<b>C</b>	<b>Complete Pumping System</b>		
1	(BIS 10804/86) (Diesel)	1.5 to 2.0 HP	14410
2	(BIS 10804/86) (Diesel)	2.1 to 3.0 HP	18480
3	(BIS 10804/86) (Diesel)	3.1 to 4.5 HP	29150
4	(BIS 10804/86) (Diesel)	5.0 HP	36300
5	(BIS 10804/86) (Electric)	1.5 HP	14300
6	(BIS 10804/86) (Electric)	2.0 HP	16500
7	(BIS 10804/86) (Electric)	3.0 HP	28050
8	(BIS 10804/86) (Electric)	5.0 HP	35200
9	(Submersible)	1.5 HP	35310
10	(Submersible)	2.0 HP	41800
11	(Submersible)	3.0 HP	48400
12	(Submersible)	5.0 HP	56100
<b>D</b>	<b>Low Level Lift Irrigation Point</b>		
1	Electric	3.0 HP	242110
<b>E</b>	<b>Sprinkler Irrigation System [Crops : wheat, maize, bajra, sorghum, nurseries, groundnut, potato, onion, garlic, corriander &amp; short statured crops]</b>		
1	Micro Sprinkler (5mx5m)	0.2 ha	23751
	- do -	0.4 ha	37620
	- do -	1.0 ha	74867
	- do -	2.0 ha	131590
	- do -	3.0 ha	189678
	- do -	4.0 ha	256129
	- do -	5.0 ha	323791
2	Mini Sprinkler (10m X 10m)	0.4 ha	52548
	- do -	1.0 ha	108254
	- do -	2.0 ha	203281
	- do -	3.0 ha	308685
	- do -	4.0 ha	397322
	- do -	5.0 ha	486721
	<b>Others</b>		
3	Portable Sprinkler Pipe Dia.(63 mm)	0.4 ha	15193
4	Portable Sprinkler Pipe Dia.(63 mm)	1.0 ha	24826
5	Portable Sprinkler Pipe Dia.(63 mm)	2.0 ha	35842
<b>F</b>	<b>Drip Irrigation</b>		
1	Mango (spacing 10m x 10m)	0.2ha	12482
	- do -	0.4ha	21450
	- do -	1.0ha	30109
	- do -	2.0ha	48560
	- do -	3.0ha	75310
	- do -	4.0ha	94329
	- do -	5.0ha	119935
2	Coconut (spacing 8m x 8m)	0.2ha	13030
	- do -	0.4ha	22667
	- do -	1.0ha	33094
	- do -	2.0ha	54412
	- do -	3.0ha	84263
	- do -	4.0ha	106507
	- do -	5.0ha	135159

3	Coconut (dwarf) (spacing 5m x 5m)	0.2ha	15115
	- do -	0.4ha	27009
	- do -	1.0ha	45285
	- do -	2.0ha	77279
	- do -	3.0ha	111676
4	Orange / Guava (spacing 6m x 6m)	0.2ha	14260
	- do -	0.4ha	24947
	- do -	1.0ha	39890
	- do -	2.0ha	66685
	- do -	3.0ha	107741
	- do -	4.0ha	130661
	- do -	5.0ha	163951
5	Citrus (pomogranate) (spacing 3m x 3m)	0.2ha	18161
	- do -	0.4ha	30119
	- do -	1.0ha	54913
	- do -	2.0ha	95052
	- do -	3.0ha	146402
	- do -	4.0ha	184119
6	Banana (spacing 2.5m x 2.5m)	0.2ha	22444
	- do -	0.4ha	40702
	- do -	1.0ha	78469
	- do -	2.0ha	142848
	- do -	3.0ha	218183
	- do -	4.0ha	306215
	- do -	5.0ha	374018
7	Vegetables (spacing 1.2m x 0.6m)	0.2ha	36151
	- do -	0.4ha	65827
	- do -	1.0ha	146626
	- do -	2.0ha	278786
	- do -	3.0ha	421992
	- do -	4.0ha	569313
<b>Forestry</b>			
Sr. No.	Particulars	Unit size	Unit Cost (Rs.)
1	Raising Bamboo seedlings and plantations	1000 no.	30660
2	Raising casurina seedlings	1000 no.	14510
3	Mangrove plant nursery (1 yr. old)-seedling origin	1000 no.	23775
4	<b>Cost norm for block plantation (for 4 years)</b>		
a	18 months old seedling	1600 plants	285126
b	18 months old seedling	1000 plants	213712
5	<b>Cost norm for aided natural regeneration (4 years)</b>		
a	200 plants	1 ha	52049
b	500 plants	1 ha	90463
6	Cost norm for urban plantation - (18 month old)	1000 saplings	499527
7	Cost norm for Bamboo plantation - (18 month old)	400 plants	112341
8	Casurina plantation (water hole based watering system)-0-3 years	2500 plants	279560
9	Magrove plantation (seedling origin)-spacing 2 m.*2m.-3 years	2500 seedlings	132325
10	Magrove plantation (hypocotyl origin)-spacing 1.5 m.*1.5 m.-3 years	4445 seedlings	56570
11	Avenue plantation (18 month old seedling)	250 seedlings	153113
12	Avenue plantation (18 month old seedling)	250 seedlings	230382

**Annexure V****Scale of finance for major crops fixed by State Level Technical Committee (SLTC) for 2022-23****District: Angul****(Amount in Rupees/Acre)**

<b>Sl. No</b>	<b>Name of the Crop</b>	<b>Khariff</b>
1	Brinjal	37500
2	Black and green gram	13500
3	C. Flower/Cabbage	33000
4	Chilli	40400
5	Ginger	76000
6	Groundnut	29800
7	Maize	29500
8	Mustard/Caster/Til	15000
9	Onion	34700
10	Paddy (Hybrid)	29200
11	Paddy(HYV)	27300
12	Paddy(Improved)	22300
13	Potato	58500
14	Red Gram	16400
15	Ragi	10200
16	Sugar cane (New plant)	61500
17	Sugar cane (Ratoon)	35200
18	Sun Flower	22400
19	Tomato	43000
20	Turmeric (HYV)	75300
21	Vegetable (HYV)	29500
22	Vegetable (Improved)	20800
23	Water Melon	25700
<b>Animal Husbandry</b>		<b>Working Capital</b>
1	Fish farming-Polyculture with Horticultural component 1 acre	125000
2	Fish farming composite poly culture with minor carps 1 acre(2000 Yearlings)	105000
	Fish farming composite poly culture with minor carps 1 acre(4000 Yearlings)	

3	Dairy Crossbred Cow 5+5	129900
4	Graded Murrah Buffaloes 1+1	27200
5	Sheep and Goat Rearing 10+1	28000
6	Sheep and Goat Rearing 40+1	105800
7	Sheep and Goat Rearing 100+5	300900
8	Hybrid Layer-Cage System 20000	4214000
9	Backyard layer-Low input technology Birds 400 birds(2 batches of 200 birds)	91100
10	Hybrid Broiler-All in all out system 1000	157900
11	Pig Rearing 3+1	89000
12	Pig Rearing 10+1	268300
	<b>Fisheries</b>	<b>Working Capital</b>
1	Fish farming-Polyculture with Horticultural component 1 acre	125000
2	Fish farming-Composite polyculture with minor carps 1 acre (2000 yearning)	105000
3	Fish farming-Composite polyculture with minor carps 1 acre (4000 yearning)	199000
4	Shrimp Farming Unit-Vannamei 0.4 ha	656700
5	Tilapia Culture 0.4 ha	236700
6	Pangassius Fish Culture 0.4 ha	348800
7	Fish seed production 0.4 ha	148500
8	Integrated Fish Farming with Broiler 250 Birds 0.4 ha	134600
9	Integrated Fish Farming with Dairy (1+1 Unit)	192600
10	Integrated Fish Farming with Duck (150 birds) - Khakhi Campbell 0.4 ha	166000
11	Fish production (grow out tanks) -Input to WHSG for pisciculture under Blue revolution 1 ha	150000
12	Advanced fingerling production input to WHSG for Pisciculture under Blue Revolution 0.4 ha	150000
13	Intensive Pisciculture through Bio-floc Technology 6 no's tanks (4 m dia)	150000

<b>List of Abbreviations</b>	
ACP	Annual Credit Plan
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centres
AMIS	Agriculture Marketing Infrastructure Scheme
APMC	Agriculture Produce Marketing Co-operative
APY	Atal Pension Yojana
APICOL	Agriculture Promotion and Investment Corporation of Odisha Ltd.
APEDA	Agriculture and Processed Food Products Export Development Authority
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
BGREI	Bringing Green Revolution to Eastern India
BKVV	Biju Krushak Vikas Yojana
BPGY	Biju Pucca Ghar Yojana
CBS	Core Banking Solution
CAT	Capacity Building for Adoption of Technology
CAE	Commercial Agri-Enterprises
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
CRRI	Central Rice Research Institute
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
ECGC	Export Credit Guarantee Corporation
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres
FPO	Farmer Producer Organisation
FSS	Farmers Service Society
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre

LAMPS	Large-sized Adivasi Multipurpose Society
MAC	Medicinal and Aromatic Plants
MEDP	Micro Enterprises Development Programme
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency Ltd.
NFSM	National Food Security Mission
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NREGP	National Rural Employment Guarantee Programme
NWDPR	National Watershed Development Project for Rainfed Areas
OAIC	The Odisha Agro Industries Corporation Limited
OBCC	Odisha Bridge & Construction Corporation Limited
OLIC	Odisha Lift Irrigation Corporation Limited
OLDRS	Odisha Livestock Resources Development Society
OREDA	The Odisha Renewable Energy Development Agency
PAIS	Personal Accident Insurance Scheme
PACS	Primary Agriculture Cooperative Society
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PMEGP	Prime Minister's Employment Generation Programme
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PWCS	Primary Weavers Cooperative Society
RSETI	Rural Self Employment Training Institute
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RWHS	Rainwater Harvesting Structure
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SAO	Seasonal Agriculture Operation
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHPI	Self Help Promoting Institution
SHG/ WSHG	Self Help Group/ Women Self Help Group
STCCS	Short Term Co-operative Credit Structure
STW	Shallow Tube Well
SMPB	State Medicinal Plant Board
TBO	Tree Borne Oil-seeds
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund



**Name and Address of DDM**

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## 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 31st March 2022:

► **Corpus raised:** INR 598 crore

► **Investments made:** INR 148.21 crore in 9 start-ups

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

✉ e-mail: nabventure@nabard.org ☎ Phone: 91-22-26539149 🌐 www.nabventure.in



## NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

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

**Corporate Office:**

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

Ph: 022-2653 7091/9693

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### FOCUS SEGMENTS

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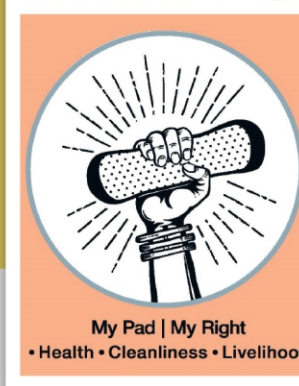
### OTHER SEGMENTS

► 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, Telangana Ph: 040-23241155/56

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## NABFOUNDATION

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

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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

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✉ e-mail: nabfoundation@nabard.org ☎ Phone: 91-22-2653 9404/9054 🌐 www.nabfoundation.in





## NABKISAN FINANCE Limited

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- › Largest lender in FPO space
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- › 1400+ FPOs credit linked
- › Collateral free lending at affordable rates
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  - › Term loan
  - › Pledge Financing (eNWR)
- › Term lending for Corporates/ NBFCs/ MFIs
- › Soft loans for Agri Startups

### Corporate Office

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### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

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🌐 Web-portal:krishimanch.co.in



## NABARD Consultancy Services Private Limited [NABCONS]

A wholly owned Subsidiary of NABARD

ISO-9001:2015 COMPANY

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India  
Presence with  
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States/UTs

### AREAS OF OPERATION

- › Agriculture & Allied Activities
- › Off-farm Sector
- › Horticulture
- › Forestry
- › Corporate Social Responsibility
- › Watershed Development
- › Irrigation & Water Resources
- › Socio-economic Development
- › Natural Resource Management
- › Food Processing
- › Banking & Finance
- › Skills for Livelihood
- › International Business
- › Value Chain Development
- › Infrastructure Monitoring
- › Climate Change

### Registered Office

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🌐 www.nabcons.com



## NABFINS Limited

A Subsidiary of NABARD

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- › 63% of shares held by NABARD, with other shareholders being Government of Karnataka and Public Sector Banks
- › Mission - To be a trusted client centric financial institution advancing hassle free services to the low income households and the unorganised sector
- › The company has a range of financial products and services including financing of SHGs in partnership with NGOs and JLGs directly through its branches
- › Operating across in 16 States of India and touching lives of more than 5.50 lakh households with a commitment towards their socio-economic empowerment and furthering the cause for financial inclusion

**Registered Office:** #3072, 14th Cross, K R Road, Banashankari 2nd stage, Bengaluru - 560 070, Karnataka, India

✉ e-mail: ho@nabfins.org

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  - › Under Animal Husbandry Infrastructure Development Fund (AHIDF)
- › Credit guarantee given against the credit offered by the Eligible Lending Institutions registered under the Scheme